

Monthly

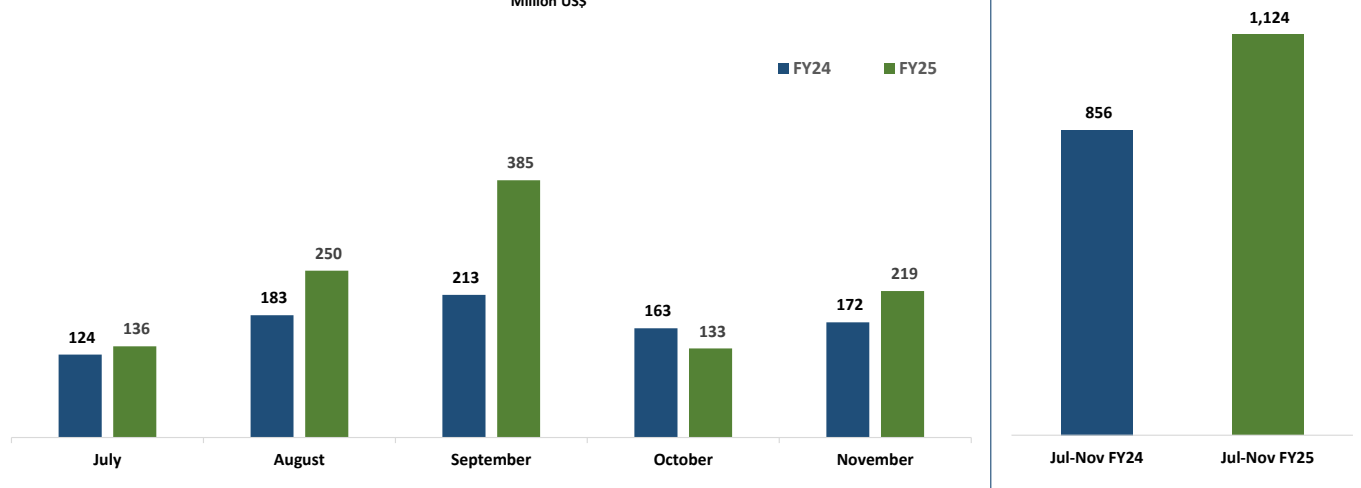
Statistical Bulletin

December 2024

Net Foreign Direct Investment in Pakistan

Million US\$

FY24 FY25



STATE BANK OF PAKISTAN

STATISTICS AND DATA SERVICES 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. Moreover, for selected tables we have also provided links to archive of respective datasets at the end of relevant tables.

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 fourteen thousand variables.

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1. Selected Economic Indicators

I T E M S	Unit / Base	2023						
		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) [®]	"	30,944.2	30,554.1	30,784.1	32,331.2	31,241.5	31,600.0	33,162.0
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	42.3	42.3	41.9	42.0	42.2	41.5	39.6
4 Ratio of Scheduled Banks' Investment to Deposits	"	86.0	88.0	91.7	92.3	95.4	93.8	93.0
5 Weighted Average Deposits Rate – Fresh Deposits	"	11.2	10.8	10.8	10.9	10.6	9.9	10.4
6 Weighted Average Deposits Rate – Outstanding Deposit	"	11.3	11.5	11.6	11.6	11.9	11.8	11.7
7 Weighted Average Lending Rate – Gross Disbursement *	"	20.2	19.9	21.1	21.0	21.0	20.5	20.8
8 Weighted Average Lending Rate – Outstanding Loans *	"	18.8	18.9	18.8	18.9	18.6	18.4	18.3
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\$	2,438.0	2,719.0	2,693.0	2,782.0	2,680.0	2,531.0	2,522.0
12 Imports (BOP)	"	3,928.0	4,383.0	4,531.0	4,173.0	4,669.0	4,366.0	4,569.0
13 Foreign Direct Investment (Net)	"	213.3	163.3	172.4	252.0	(132.3)	172.0	293.8
14 Foreign Portfolio Investment (Net)	"	(16.9)	4.3	24.6	32.3	25.5	15.3	53.2
15 Net Reserves with SBP	"	7,615.5	7,473.0	7,007.5	8,233.4	8,161.8	7,953.0	8,040.4
16 Workers' Remittances	"	2,208.1	2,463.1	2,258.5	2,381.9	2,397.9	2,250.1	2,954.0
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	91.7298	98.5166	98.2755	98.8267	101.7542	102.0966	104.0949
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)	31.4	26.8	29.2	29.7	28.3	23.1	20.7
23 CPI Inflation YoY Urban	"	29.7	25.5	30.4	30.9	30.2	24.9	21.9
24 CPI Inflation YoY Rural	"	33.9	28.7	27.5	27.9	25.7	20.5	19.0
25 CPI Inflation YoY Urban (Food)	"	33.9	28.9	29.8	28.8	27.4	20.2	16.6
26 CPI Inflation YoY Rural (Food)	"	35.4	28.6	29.2	29.3	25.1	19.0	17.1
27 CPI Inflation YoY Urban (Non-Food)	"	26.8	23.1	30.9	32.4	32.3	28.2	25.8
28 CPI Inflation YoY Rural (Non-Food)	"	32.3	28.8	25.9	26.4	26.3	22.1	21.0
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	18.6	18.5	18.6	18.2	17.8	15.5	12.8
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	27.3	26.7	25.9	25.1	24.6	21.9	20.0
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	3,143.6
32 FBR Tax Collection [®]	"	...	...	...	...	...	...	...

1. Selected Economic Indicators

I T E M S	Unit / Base	2024							
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
1 Currency in Circulation [@]	Billion Rs.	8,823.0	8,749.0	9,153.1	9,070.1	8,879.3	8,817.2	9,031.4	9,034.9
2 Broad Money (M2) [@]	"	32,703.0	33,884.0	35,881.8	34,401.0	34,989.1	35,597.4	35,170.1	35,475.7
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	40.0	38.5	40.4	36.6	35.6	36.1	40.8	44.9
4 Ratio of Scheduled Banks' Investment to Deposits	"	98.4	98.6	97.8	101.5	101.0	99.7	93.6	93.3
5 Weighted Average Deposits Rate – Fresh Deposits*	"	10.3	10.2	10.3	11.1	10.7	9.5	10.1	7.5
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	11.7	11.7	11.7	11.1	11.0	10.4	9.5	8.6
7 Weighted Average Lending Rate–Gross Disbursement*	"	21.1	20.8	20.2	19.3	19.0	18.3	15.3	14.7
8 Weighted Average Lending Rate–Outstanding Loans*	"	18.4	18.5	18.7	17.5	17.3	16.8	14.9	14.0
9 KIBOR – End Month (1 Month) **	"	21.9900	21.8600	20.6000	19.6900	19.3500	17.3900	14.6800	14.6800
10 KIBOR – Month Average (1 Month) **	"	22.0184	21.9771	20.9518	20.3240	19.5976	18.1600	15.1362	15.1362
11 Exports (BOP)	Million US\$	2,637.0	3,008.0	2,443.0	2,374.0	2,477.0	2,635.0	3,022.0	2,775.0
12 Imports (BOP)	"	4,442.0	5,019.0	4,616.0	4,819.0	4,709.0	4,696.0	4,612.0	4,136.0
13 Foreign Direct Investment (Net)	"	394.5	305.6	204.5	136.3	249.7	385.1	133.2	219.2
14 Foreign Portfolio Investment (Net)	"	(963.5)	239.1	175.7	168.7	(65.8)	29.5	53.3	(37.0)
15 Net Reserves with SBP	"	9,127.0	9,109.5	9,389.6	9,220.9	9,436.8	10,736.9	11,203.3	12,037.9
16 Workers' Remittances	"	2,813.3	3,242.2	3,158.1	2,994.0	2,942.8	2,859.5	3,054.6	2,915.2
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	104.4445	100.6884	100.0647	101.5044	100.1325	98.6415	100.7770	102.9231
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	39.2955	39.2048	38.8392	38.7177	38.1540	37.8422	38.2706	38.8867
19 Exchange Rate (Month end)	Rs./US\$	278.3341	278.4000	278.3328	278.5914	278.5362	277.6517	277.7931	277.9293
20 Exchange Rate (Month average)	"	278.1425	278.2501	278.4387	278.3912	278.5403	278.2436	277.6704	277.8093
21 KSE 100 Index (Month end)	(1991=1,000)	71,102.55	75,878.48	78,444.96	77,886.99	78,488.22	81,114.20	88,966.77	101,357.32
22 CPI Inflation YoY National	(2015-16=100)	17.3	11.8	12.6	11.1	9.6	6.9	7.2	4.9
23 CPI Inflation YoY Urban	"	19.4	14.3	14.9	13.2	11.7	9.3	9.3	5.2
24 CPI Inflation YoY Rural	"	14.5	8.2	9.3	8.1	6.7	3.6	4.2	4.3
25 CPI Inflation YoY Urban (Food)	"	11.3	2.2	2.6	3.4	4.1	1.7	2.7	1.7
26 CPI Inflation YoY Rural (Food)	"	9.5	(0.1)	1.3	1.3	1.9	(0.9)	0.6	(0.2)
27 CPI Inflation YoY Urban (Non-Food)	"	25.6	23.6	24.3	20.7	17.4	15.0	14.2	7.8
28 CPI Inflation YoY Rural (Non-Food)	"	20.0	17.2	17.9	15.5	11.9	8.4	8.0	9.1
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	13.1	12.3	12.2	11.7	10.2	9.3	8.6	8.9
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	19.3	17.0	17.0	16.9	14.4	12.1	11.7	10.9
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,142.5	3,138.5	3,138.2	3,156.6	3,164.4	3,178.2	3,192.0	3,206.8
32 FBR Tax Collection [#]	"	...	...	9,311.0	...	...	2,562.9	...	...

* Including Zero Markup including inter Financial institutions

**Average of bid and offer

... Not Available

FBR tax collection provided for June is for the complete Fiscal year 2023-24, and for September 2024 is the collection during July-September 2024.

@ Figures pertain to last week end of the month except for quarter which pertain to last working day of the quarter.

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Nov	Jul	Aug	Sep	Oct	Nov ²
Net Foreign Assets	209,306	(881,053)	(71,160)	(648,693)	(37,986)	27,625	151,802	405,824	613,604
Claims on nonresidents	3,598,212	3,535,588	5,053,535	4,322,133	5,075,200	5,210,169	5,623,293	5,795,313	5,966,334
a) Monetary Gold, Coin and Bullion	773,637	1,136,974	1,349,449	1,206,743	1,406,702	1,456,666	1,519,731	1,581,088	1,534,137
b) Holdings of SDRs	43,863	5,424	206,221	101,366	126,247	81,482	175,425	124,782	79,936
c) Foreign currency	24,049	20,234	20,569	20,986	20,559	20,573	19,337	20,358	20,713
d) Deposits	2,137,625	1,587,831	2,725,338	2,140,416	2,690,909	2,838,290	3,118,762	3,031,291	2,991,544
e) Securities other than shares (Foreign)	67,793	8,567	8,309	70,999	77,507	41,509	13,776	286,330	598,226
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	92	-	-	9,202	1,136	9,752	11,121	-	-
h) Other	551,153	776,559	743,650	772,421	752,140	761,897	765,140	751,464	741,778
<i>Of which: Quota-IMF</i>	551,152	776,557	743,648	772,420	752,139	761,895	765,139	751,462	741,777
less: Liabilities to nonresidents	3,388,906	4,416,641	5,124,695	4,970,825	5,113,186	5,182,545	5,471,491	5,389,489	5,352,731
a) Deposits	559,614	782,871	1,057,395	1,072,245	1,037,090	1,039,568	1,040,161	1,046,241	1,052,453
b) Securities other than shares	1,104,972	1,279,131	1,818,649	1,548,407	1,818,728	1,842,322	2,109,056	2,062,740	2,036,152
c) Loans	..	..	..	..	..	..	..	-	-
d) Financial derivatives	926,914	1,225,197	1,166,640	1,230,395	1,173,117	1,198,195	1,211,105	1,196,382	1,191,758
e) Other	797,406	1,129,442	1,082,010	1,119,779	1,084,251	1,102,459	1,111,168	1,084,127	1,072,367
Claims on Other Depository Corporations	6,165,662	9,982,373	13,277,983	10,203,435	13,266,150	13,225,232	12,451,799	10,985,962	11,694,541
Net claims on General Government	5,154,157	5,215,056	4,492,923	4,753,856	4,602,345	4,532,007	3,049,070	4,782,326	4,146,761
Net claims on Central Government	5,745,839	5,897,339	5,395,565	5,440,626	5,450,569	5,213,958	4,027,865	5,642,922	5,437,398
Claims on Central Government	6,769,725	6,638,086	6,288,826	6,838,691	6,394,512	6,505,826	6,592,834	6,677,594	6,764,774
a) Securities other than Shares	6,237,905	5,886,301	5,568,455	6,083,081	5,665,332	5,762,049	5,853,103	5,949,133	6,042,188
b) Other claims	531,820	751,785	720,371	755,610	729,181	743,777	739,730	728,462	722,586
less: Liabilities to Central Government	1,023,886	740,747	893,261	1,398,065	943,943	1,291,868	2,564,969	1,034,672	1,327,376
a) Deposits	1,023,886	740,747	893,261	1,398,065	943,943	1,291,868	2,564,969	1,034,672	1,327,376
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(591,682)	(682,283)	(902,642)	(686,769)	(848,224)	(681,951)	(978,795)	(860,596)	(1,290,637)
Claims on Provincial and Local Governments	17,130	-	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	17,130	-	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	608,812	682,283	902,642	686,769	848,224	681,951	978,795	860,596	1,290,637
a) Deposits	608,812	682,283	902,642	686,769	848,224	681,951	978,795	860,596	1,290,637
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	34,306	74,950	84,313	59,962	68,170	77,412	86,369	78,039	78,632
a) Other financial corporations	7,941	42,081	40,777	27,396	24,805	33,627	42,239	33,817	34,127
b) Public non-financial corporations	31	15	101	21	115	125	127	136	146
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	26,334	32,855	43,435	32,544	43,250	43,660	44,003	44,086	44,359
Monetary base	9,257,114	11,335,759	11,590,151	11,021,432	11,669,342	11,322,406	11,139,847	11,683,424	11,527,200
1) Currency in Circulation	7,992,592	9,664,290	9,698,211	8,878,463	9,498,679	9,404,441	9,373,244	9,481,144	9,568,545
2) Liabilities to Other Depository Corporations	1,250,385	1,667,872	1,889,186	2,128,798	2,167,403	1,915,221	1,763,585	2,194,987	1,952,543
Reserve deposits	1,250,385	1,667,872	1,889,186	2,128,798	2,167,403	1,915,221	1,763,585	2,194,987	1,952,543
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Nov	Jul	Aug	Sep	Oct	Nov ^p
3) Deposits included in broad money	14,137	3,596	2,753	14,172	3,259	2,743	3,018	7,292	6,113
Transferable deposits	1,174	1,185	229	1,205	230	230	311	248	331
a) Other financial corporations	16	27	31	27	32	32	33	34	29
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	162	164	175	184	175	175	175	191	179
d) Other resident sectors	996	995	23	994	23	23	103	23	123
Other deposits	12,963	2,411	2,524	12,966	3,030	2,513	2,707	7,044	5,783
a) Other financial corporations	851	1,850	1,966	2,914	2,471	1,807	1,983	5,896	5,154
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	12,111	561	558	10,052	558	706	724	1,148	629
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	95,519	115,208	126,316	114,513	125,909	125,966	126,665	125,507	125,981
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans*	530,000	142,882	609,732	84,599	291,948	292,096	492,472	112,301	381,321
<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	1,651,325	2,761,045	5,448,106	3,205,430	5,802,116	6,110,660	3,977,512	4,326,578	4,494,058
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	371,698	905,507	2,809,225	1,352,722	3,114,698	3,373,843	1,005,862	1,293,938	1,507,344
c) General & special reserves	214,813	441,275	977,632	373,811	977,632	977,632	1,103,070	1,103,070	1,104,094
d) Valuation adjustment	964,813	1,314,263	1,561,249	1,378,897	1,609,786	1,659,185	1,768,580	1,829,571	1,782,620
Other items (net)	29,472	36,432	9,754	(57,413)	9,365	11,149	2,544	4,341	4,978
Other liabilities	213,125	288,008	288,169	218,338	269,418	274,137	302,477	292,510	290,815
<i>Less: Other Assets</i>	<i>183,654</i>	<i>251,576</i>	<i>278,415</i>	<i>275,751</i>	<i>260,053</i>	<i>262,988</i>	<i>299,933</i>	<i>288,168</i>	<i>285,837</i>

Source: Statistics and Data Services Department

Note:

SDR allocations previously included as a component of shares and other equity of central bank is being reclassified as foreign liabilities of the central bank as per recommendation of IMF from June 2010.

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

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

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

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

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

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

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

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

9. 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.

10. 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.

Archive link:

<https://www.sbp.org.pk/ecodata/CBArch.xls>

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Nov	Jul	Aug	Sep	Oct	Nov
Net Foreign Assets	(295,496)	(730,190)	(889,913)	(834,645)	(948,759)	(974,571)	(981,556)	(1,095,956)	(1,183,445)
Claims on nonresidents	874,257	1,123,691	1,153,266	1,078,470	1,058,462	1,067,572	991,924	933,271	890,251
a) Foreign currency	68,527	81,619	82,845	94,940	76,330	72,019	67,146	68,071	65,208
b) Deposits	286,825	448,940	470,384	379,080	367,188	368,983	295,700	225,402	216,283
c) Securities other than shares	258,300	239,576	249,517	262,016	255,663	266,739	281,084	291,953	268,578
d) Loans	7,289	15,402	9,054	8,008	18,472	17,371	6,495	6,467	4,580
e) Financial derivatives	1,069	1,204	2,456	3,651	2,541	3,210	3,419	3,040	2,364
f) Shares & other equity	243,797	325,736	334,835	319,504	334,088	335,068	333,929	334,194	329,069
g) Other	8,450	11,214	4,176	11,270	4,181	4,183	4,151	4,144	4,171
less: Liabilities to nonresidents	1,169,754	1,853,880	2,043,179	1,913,115	2,007,220	2,042,144	1,973,480	2,029,227	2,073,697
a) Deposits	612,902	742,851	855,735	751,446	846,603	878,964	854,529	869,869	891,046
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	543,023	1,065,877	1,158,895	1,091,497	1,132,639	1,142,339	1,089,711	1,129,503	1,153,118
d) Financial derivatives	2,067	736	1,578	2,549	1,006	737	822	1,452	1,641
e) Other	11,762	44,416	26,971	67,623	26,972	20,104	28,418	28,402	27,892
Claims on Central bank	2,178,580	2,385,935	3,153,931	2,729,696	3,030,402	2,764,437	2,934,079	2,977,783	2,923,817
a) Currency	436,373	533,281	566,553	492,897	550,388	513,857	577,232	552,914	521,365
b) Reserve deposits	1,236,569	1,706,275	1,990,669	2,147,358	2,185,440	1,956,662	1,862,046	2,307,587	2,023,287
c) Other claims	505,638	146,379	596,709	89,441	294,573	293,918	494,800	117,282	379,165
Net Claims on General Government	15,183,918	21,695,166	29,765,682	23,426,951	30,180,243	30,855,737	30,439,183	28,407,521	28,650,508
Net claims on Central Government	15,694,412	22,231,284	30,952,479	24,321,626	31,568,186	32,309,700	31,948,174	29,947,874	30,253,550
Claims on Central Government	17,769,271	24,697,880	33,800,795	26,867,864	34,432,365	35,127,544	34,822,020	32,834,906	33,260,353
a) Securities other than Shares	17,331,683	23,624,331	32,551,840	25,772,892	33,183,007	33,871,728	33,549,769	31,553,684	31,889,715
b) Other claims	437,588	1,073,549	1,248,956	1,094,972	1,249,359	1,255,816	1,272,251	1,281,221	1,370,638
less: Liabilities to Central Government	2,074,859	2,466,596	2,848,316	2,546,238	2,864,180	2,817,844	2,873,846	2,887,032	3,006,803
a) Deposits	2,074,859	2,466,596	2,848,316	2,546,238	2,864,180	2,817,844	2,873,846	2,887,032	3,006,803
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(510,493)	(536,118)	(1,186,797)	(894,676)	(1,387,942)	(1,453,962)	(1,508,991)	(1,540,353)	(1,603,042)
Claims on Provincial Governments	797,289	887,820	610,638	672,243	408,196	358,055	361,931	360,416	362,803
a) Securities other than Shares	..	..	..	0	0	0	0	0	0
b) Other claims	797,289	887,819	610,637	672,243	408,196	358,055	361,931	360,416	362,803
less: Liabilities to Provincial Governments	1,307,782	1,423,938	1,797,435	1,566,919	1,796,138	1,812,018	1,870,923	1,900,769	1,965,844
a) Deposits	1,306,355	1,411,088	1,781,447	1,550,369	1,779,863	1,796,164	1,854,801	1,884,775	1,949,602
b) Other liabilities	1,427	12,850	15,988	16,550	16,275	15,854	16,122	15,994	16,242
Claims on other sectors	11,057,929	11,929,629	12,542,746	12,004,116	12,114,212	12,154,881	12,377,490	13,192,417	13,908,342
a) Other financial corporations	185,934	225,121	200,920	166,906	188,331	214,880	223,391	304,137	445,993
b) Public non-financial corporations	1,740,039	2,276,978	2,221,876	2,246,563	2,176,536	2,259,051	2,239,370	2,187,364	2,139,622
c) Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,676,410	7,729,964	7,641,777	7,838,995	8,566,377	9,073,697
d) Other resident sectors	1,816,707	1,866,632	2,037,312	1,914,237	2,019,381	2,039,172	2,075,734	2,134,539	2,249,030

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024					
				Nov	Jul	Aug	Sep	Oct	Nov	
Liabilities to central bank	6,151,771	9,958,135	13,169,975	10,183,011	13,165,921	13,134,350	12,280,998	10,857,824	11,564,016	
Deposits included in broad money (1+2)	19,219,033	22,131,794	27,348,201	23,590,716	27,077,255	27,412,187	27,933,229	27,826,818	27,849,160	
1) Transferable deposits	14,599,162	17,024,458	21,407,816	18,330,623	21,151,369	21,485,903	21,966,567	21,990,181	21,998,935	
a) Other financial corporations	569,937	451,141	709,309	524,989	713,383	824,644	918,726	780,834	791,706	
b) Public non-financial corporations	644,922	712,128	1,118,876	841,569	1,118,191	1,111,566	951,852	1,152,390	1,102,039	
c) Other non-financial corporations	4,439,247	5,346,197	6,756,386	5,758,942	6,528,191	6,540,978	6,842,408	6,645,388	6,753,563	
d) Other resident sectors	8,945,057	10,514,993	12,823,245	11,205,123	12,791,604	13,008,716	13,253,581	13,411,569	13,351,627	
2) Other deposits	4,619,870	5,107,336	5,940,385	5,260,094	5,925,886	5,926,284	5,966,663	5,836,637	5,850,225	
a) Other financial corporations	145,521	157,590	228,239	160,121	275,881	216,105	183,437	180,232	157,431	
b) Public non-financial corporations	804,664	833,767	917,726	758,507	896,357	963,451	989,491	862,247	873,118	
c) Other non-financial corporations	1,430,618	1,562,722	2,312,619	1,705,648	2,235,952	2,223,579	2,283,023	2,268,917	2,409,402	
d) Other resident sectors	2,239,067	2,553,257	2,481,801	2,635,818	2,517,696	2,523,149	2,510,712	2,525,240	2,410,274	
Securities other than shares, included in broad money	18	-	-	-	-	-	-	-	-	
a) Other financial corporations	15	-	-	-	-	-	-	-	-	
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-	
c) Other non-financial corporations	3	-	-	-	-	-	-	-	-	
d) Other resident sectors	-	-	-	-	-	-	-	-	-	
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-	
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	
Securities other than shares, excluded from broad money	43,550	59,479	58,256	61,735	58,270	56,762	57,043	57,434	58,804	
<i>Of which: Other financial corporations</i>	<i>27,127</i>	<i>35,388</i>	<i>35,867</i>	<i>35,693</i>	<i>35,709</i>	<i>35,689</i>	<i>35,829</i>	<i>36,010</i>	<i>36,856</i>	
Loans	56,119	102,213	76,064	96,740	84,368	76,810	78,118	138,387	228,346	
<i>Of which: Other financial corporations</i>	<i>47,313</i>	<i>69,450</i>	<i>74,481</i>	<i>83,420</i>	<i>82,760</i>	<i>75,181</i>	<i>76,465</i>	<i>136,746</i>	<i>226,682</i>	
Financial derivatives	11,280	21,891	23,883	32,959	22,885	24,054	24,574	25,117	23,224	
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	
Trade credit and advances	44	42	128	42	143	349	357	119	128	
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	
Shares and other equity	2,216,686	2,693,590	3,358,340	3,155,003	3,474,539	3,507,656	3,765,859	3,798,016	3,874,255	
a) Funds contributed by owners	691,207	776,192	837,978	824,956	838,696	841,170	839,914	842,553	843,088	
b) Retained earnings	820,964	1,085,061	1,317,886	1,278,233	1,378,152	1,333,003	1,372,374	1,452,515	1,506,512	
c) General and special reserves	621,961	684,031	851,266	737,768	875,773	914,843	1,014,708	1,000,248	1,012,833	
d) Valuation adjustment	82,553	148,305	351,210	314,045	381,918	418,640	538,863	502,700	511,822	
Other items (net)	426,519	313,481	537,855	205,994	493,003	589,013	629,729	778,289	701,545	
Other liabilities	2,720,914	3,388,926	3,908,571	3,568,355	3,873,152	4,013,689	4,205,396	4,336,065	4,398,774	
less: Other assets	2,332,179	3,098,766	3,524,830	3,379,982	3,490,501	3,518,735	3,685,000	3,692,511	3,851,622	
plus: Consolidation adjustment	37,784	23,322	154,114	17,621	110,352	94,059	109,332	134,734	154,393	

Source: Statistics and Data Services Department

Note:

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

2. 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/ntb.htm>

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

7. Islamic Financings, Advances (against Murabaha etc) and Other related items previously reported under Other Assets has been reclassified as domestic claims / credit from June 2014. Details of reclassifications/revisions are available in revision study on SBP website at :

www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf

8. 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.

Archive link:

<https://www.sbp.org.pk/ecodata/ODCArch.xls>

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Nov	Jul	Aug	Sep	Oct	Nov
Net Foreign Assets	(86,190)	(1,611,243)	(961,072)	(1,483,337)	(986,745)	(946,947)	(829,754)	(690,131)	(569,842)
Claims on nonresidents	4,472,469	4,659,278	6,206,801	5,400,603	6,133,661	6,277,741	6,615,217	6,728,584	6,856,586
less: Liabilities to nonresidents	4,558,660	6,270,521	7,167,874	6,883,940	7,120,407	7,224,688	7,444,971	7,418,716	7,426,427
Domestic claims (a+b)	31,430,310	38,914,802	46,885,664	40,244,884	46,964,970	47,620,037	45,952,111	46,460,303	46,784,243
a. Net Claims on general government (1+2)	20,338,075	26,910,222	34,258,604	28,180,807	34,782,589	35,387,745	33,488,252	33,189,847	32,797,269
1- Net claims on central government	21,440,250	28,128,623	36,348,044	29,762,252	37,018,755	37,523,658	35,976,039	35,590,796	35,690,948
Claims on central government	24,538,996	31,335,966	40,089,621	33,706,555	40,826,877	41,633,370	41,414,853	39,512,500	40,025,126
less: Liabilities to central government	3,098,746	3,207,343	3,741,577	3,944,303	3,808,123	4,109,712	5,438,815	3,921,704	4,334,179
2-Net claims on provincial governments	(1,102,175)	(1,218,401)	(2,089,440)	(1,581,445)	(2,236,166)	(2,135,913)	(2,487,786)	(2,400,949)	(2,893,679)
Claims on provincial governments	814,419	887,820	610,638	672,243	408,196	358,055	361,931	360,416	362,803
less: Liabilities to provincial governments	1,916,594	2,106,221	2,700,077	2,253,688	2,644,362	2,493,969	2,849,717	2,761,365	3,256,481
b. Claims on other sectors	11,092,235	12,004,580	12,627,059	12,064,077	12,182,382	12,232,293	12,463,859	13,270,456	13,986,974
Other financial corporations	193,875	267,202	241,697	194,302	213,135	248,507	265,630	337,955	480,120
Public non-financial corporations	1,740,071	2,276,992	2,221,977	2,246,584	2,176,651	2,259,176	2,239,497	2,187,499	2,139,767
Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,676,410	7,729,964	7,641,777	7,838,995	8,566,377	9,073,697
Other resident sectors	1,843,040	1,899,487	2,080,747	1,946,781	2,062,632	2,082,832	2,119,737	2,178,625	2,293,389
Broad money liabilities (a+b+c+d)	26,789,406	31,266,400	36,482,613	31,990,453	36,028,805	36,305,515	36,732,259	36,762,340	36,902,452
a. Currency outside depository corporations	7,556,219	9,131,010	9,131,658	8,385,565	8,948,291	8,890,585	8,796,011	8,928,230	9,047,179
b. Transferable deposits	14,600,337	17,025,643	21,408,045	18,331,828	21,151,599	21,486,133	21,966,877	21,990,428	21,999,266
Other financial corporations	569,952	451,168	709,340	525,016	713,415	824,676	918,759	780,868	791,735
Public non-financial corporations	644,922	712,128	1,118,876	841,569	1,118,191	1,111,566	951,852	1,152,390	1,102,039
Other non-financial corporations	4,439,410	5,346,360	6,756,561	5,759,126	6,528,366	6,541,153	6,842,583	6,645,579	6,753,742
Other resident sectors	8,946,053	10,515,988	12,823,268	11,206,118	12,791,626	13,008,739	13,253,683	13,411,591	13,351,750
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	4,632,833	5,109,747	5,942,909	5,273,060	5,928,916	5,928,798	5,969,370	5,843,682	5,856,008
Other financial corporations	146,373	159,440	230,205	163,035	278,352	217,912	185,420	186,128	162,585
Public non-financial corporations	804,664	833,767	917,726	758,507	896,357	963,451	989,491	862,247	873,118
Other non-financial corporations	1,430,618	1,562,722	2,312,619	1,705,648	2,235,952	2,223,579	2,283,023	2,268,917	2,409,402
Other resident sectors	2,251,179	2,553,818	2,482,360	2,645,870	2,518,255	2,523,856	2,511,436	2,526,389	2,410,903
d. Securities other than shares included in broad money	18	-	-	-	-	-	-	-	-
Other financial corporations	15	-	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	-	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	95,519	115,208	126,316	114,513	125,909	125,966	126,847	125,507	125,981
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	43,550	59,479	58,256	61,735	58,270	56,762	57,043	57,434	58,804
of which: Other financial corporations	27,127	35,388	35,867	35,693	35,709	35,689	35,829	36,010	36,856
Loans	56,119	102,213	76,064	96,740	84,368	76,810	78,118	138,387	228,346
of which: Other financial corporations	47,313	69,450	74,481	83,420	82,760	75,181	76,465	136,746	226,682
Financial Derivatives	11,280	21,891	23,883	32,959	22,885	24,054	24,574	25,117	23,224
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Trade credit & advances	44	42	128	42	143	349	357	119	128
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares & other equity	3,868,011	5,454,635	8,806,447	6,360,433	9,276,655	9,618,316	7,743,874	8,124,594	8,368,313
Other items (net)	480,278	283,775	351,141	104,755	381,476	466,016	359,999	536,910	507,409
Other liabilities (includes central bank float)	2,934,039	3,676,934	4,196,739	3,786,693	4,142,570	4,287,826	4,507,679	4,628,575	4,689,589
less: Other assets	2,515,832	3,350,342	3,803,245	3,655,733	3,750,554	3,781,723	3,984,932	3,980,679	4,137,460
plus: Consolidation adjustment	62,072	(42,816)	(42,353)	(26,204)	(10,539)	(40,087)	(162,747)	(110,986)	(44,720)

Source: Statistics and Data Services 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/nfb.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.

Archive link:

<https://www.sbp.org.pk/ecodata/DCsArch.xls>

2.4 Reserve Money

Million Rupees

Components	30 th June			2023	2024				
	FY22	FY23	FY24	Nov	Jul	Aug	Sep	Oct	Nov
A. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,526,432	9,070,089	8,879,277	8,817,223	9,031,383	9,034,897
B. Cash in Tills	429,566	524,857	554,731	447,263	525,465	534,369	565,247	504,920	542,917
C. Other Deposits	43,653	49,469	62,892	43,704	43,623	48,397	45,914	41,528	51,026
D. Bank Deposits	1,229,198	1,634,092	1,842,108	1,617,294	1,796,141	1,884,722	1,736,022	1,828,898	1,919,517
Reserve Money (A+B+C+D)	9,274,882	11,357,156	11,612,829	10,634,694	11,435,318	11,346,765	11,164,406	11,406,729	11,548,357
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	209,152	(881,277)	(71,374)	(585,396)	(117,156)	41,250	151,620	304,840	613,391
B. Net Domestic Assets (1+2+3)	9,065,729	12,238,433	11,684,204	11,220,090	11,552,474	11,305,516	11,012,786	11,101,889	10,934,966
1. Net Govt Sector Borrowing (i+ii)	5,114,721	5,223,578	4,504,320	4,940,992	4,365,966	4,544,830	3,063,118	4,759,580	4,158,029
i. Borrowings for Budgetary Support ¹	5,131,993	5,240,782	4,527,712	4,957,109	4,390,377	4,569,957	3,088,970	4,784,955	4,183,564
a) Federal Government	5,717,227	5,913,261	5,419,184	5,696,194	5,241,000	5,240,676	4,056,035	5,886,628	5,451,142
of which deposits with SBP	(1,009,058)	(725,239)	(869,772)	(1,124,644)	(1,145,298)	(1,265,693)	(2,537,321)	(779,024)	(1,314,113)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(678,678)	(795,287)	(594,154)	(887,856)	(1,027,096)	(1,191,849)
Balochistan	(16,552)	(13,301)	(41,987)	(54,297)	(59,456)	(65,393)	(75,179)	(75,027)	(77,594)
Khyber Pakhtunkhwa	(1,039)	(59,000)	(59,667)	(63,363)	(76,953)	(89,562)	(138,199)	(127,255)	(169,878)
Punjab	(440,053)	(466,096)	(627,553)	(425,903)	(501,012)	(332,903)	(452,526)	(604,353)	(733,532)
Sindh	(90,174)	(98,933)	(111,287)	(135,115)	(157,866)	(106,296)	(221,953)	(220,461)	(210,845)
c) AJK Government	(14,770)	(14,358)	(30,893)	(28,503)	(35,019)	(45,679)	(51,372)	(50,302)	(54,732)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(31,904)	(20,316)	(30,886)	(27,837)	(24,275)	(20,997)
ii. Others	(17,273)	(17,204)	(23,392)	(16,117)	(24,410)	(25,127)	(25,852)	(25,375)	(25,536)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,714,802	1,661,459	1,525,930	1,608,455	1,516,447	1,452,144	1,519,191	1,510,606	1,499,348
i. Claims on Scheduled Banks (a+b+c+d+e)	1,603,049	1,542,157	1,409,836	1,491,060	1,400,305	1,336,257	1,403,263	1,394,630	1,383,664
a. Agriculture Sector	4,876	5,859	5,374	5,361	5,295	6,227	6,356	6,281	6,355
b. Industrial Sector	616,991	632,666	577,676	610,656	569,798	563,790	554,345	545,029	537,143
c. Export Sector	780,722	768,821	624,392	741,050	619,624	556,402	597,722	598,538	594,822
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	200,460	134,811	202,394	133,993	205,588	209,838	244,840	244,782	245,344
ii. Claims on NBFIs	111,753	119,302	116,094	117,395	116,142	115,887	115,928	115,976	115,684
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	-
3. Other Items (Net)	2,236,207	5,353,396	5,653,954	4,670,642	5,670,061	5,308,542	6,430,477	4,831,702	5,277,589
Reserve Money(RM) (A+B)	9,274,882	11,357,156	11,612,829	10,634,694	11,435,318	11,346,765	11,164,406	11,406,729	11,548,357

Source: Statistics and Data Services Department

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 annual financial statement

4. W.e.f. June 30, 2019, the data has been revised. For details, click here: <https://www.sbp.org.pk/departments/stats/Revisions-in-Reserve-Money-and-Broad-Money.pdf>

4/ Total may differ due to rounding off.

Archive link

https://www.sbp.org.pk/ecodata/ReserveMoney_Arch.xls

2.5 Currency in Circulation

Million Rupees

	30 th June			2023	2024				
	FY22	FY23	FY24	Nov	Jul	Aug	Sep	Oct	Nov ^p
1. Banknotes	7,992,592	9,664,290	9,698,211	8,964,205	9,585,898	9,404,441	9,373,243	9,527,051	9,568,545
2. One Rupee Coins and above	9,991	9,787	9,849	9,793	9,825	9,798	9,761	9,793	9,764
3. Total (1+2)	8,002,583	9,674,077	9,708,060	8,973,998	9,595,723	9,414,239	9,383,004	9,536,844	9,578,309
4. Held by Banking Department of SBP	146	131	190	134	166	140	102	134	105
5. Held by Issue Department of SBP	406	351	40	168	3	453	432	406	390
6. Currency in tills of Scheduled Banks	429,566	524,857	554,731	447,263	525,465	534,369	565,247	504,920	542,917
7. Currency in Circulation (3-4-5-6)	7,572,465	9,148,739	9,153,099	8,526,432	9,070,089	8,879,277	8,817,223	9,031,383	9,034,897

Notes:

Source: Statistics and Data Services 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	2024				
	FY22	FY23	FY24	Nov	Jul	Aug	Sep	Oct	Nov
A. Components of M2									
1. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,526,432	9,070,089	8,879,277	8,817,223	9,031,383	9,034,897
2. Other Deposits with SBP	43,653	49,469	62,892	43,704	43,623	48,397	45,914	41,528	51,026
3. Total Private & PSE Deposits	19,151,876	21,744,840	26,665,840	22,213,939	25,287,280	26,061,398	26,733,300	26,097,184	26,389,774
<i>of which : RFCDs</i>	1,202,932	1,601,062	1,604,935	1,570,525	1,657,684	1,662,001	1,724,054	1,692,466	1,669,748
Money Supply (1+2+3)	26,767,994	30,943,048	35,881,830	30,784,075	34,400,992	34,989,072	35,596,438	35,170,095	35,475,696
B. Factors Affecting Money Supply (M2)									
I.Net Foreign Assets of the Banking System	(195,008)	(1,797,146)	(1,137,968)	(1,585,120)	(1,273,259)	(1,124,381)	(997,942)	(944,345)	(642,824)
a. State Bank of Pakistan	209,152	(881,277)	(71,374)	(585,396)	(117,156)	41,250	151,620	304,840	613,391
b. Scheduled Banks	(404,161)	(915,869)	(1,066,594)	(999,724)	(1,156,102)	(1,165,631)	(1,149,562)	(1,249,186)	(1,256,215)
II.Net Domestic Assets of Banking System (1+2+3)	26,963,002	32,740,194	37,019,799	32,369,195	35,674,250	36,113,453	36,594,380	36,114,440	36,118,520
a. State Bank of Pakistan	7,462,680	10,696,276	10,274,368	9,729,030	10,152,169	9,969,259	9,609,523	9,707,259	9,551,302
b. Scheduled Banks	19,500,322	22,043,918	26,745,431	22,640,165	25,522,081	26,144,194	26,984,856	26,407,181	26,567,219
1. Net Govt Sector Borrowing(a+b+c)	19,612,386	23,712,768	31,078,845	25,963,137	30,812,388	31,570,912	29,413,798	29,024,618	28,698,540
a. Borrowings for Budgetary support ¹	18,496,004	22,244,063	29,723,917	24,734,668	29,654,522	30,457,263	28,300,169	27,878,124	27,557,024
(i) From SBP	5,131,993	5,240,782	4,527,712	4,957,109	4,390,377	4,569,957	3,088,970	4,784,955	4,183,564
a) Federal Government	5,717,227	5,913,261	5,419,184	5,696,194	5,241,000	5,240,676	4,056,035	5,886,628	5,451,142
of which deposits with SBP	(1,009,058)	(725,239)	(869,772)	(1,124,644)	(1,145,298)	(1,265,693)	(2,537,321)	(779,024)	(1,314,113)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(678,678)	(795,287)	(594,154)	(887,856)	(1,027,096)	(1,191,849)
Balochistan Government	(16,552)	(13,301)	(41,987)	(54,297)	(59,456)	(65,393)	(75,179)	(75,027)	(77,594)
Khyber Pakhtunkhwa Government	(1,039)	(59,000)	(59,667)	(63,363)	(76,953)	(89,562)	(138,199)	(127,255)	(169,878)
Punjab Government	(440,053)	(466,096)	(627,553)	(425,903)	(501,012)	(332,903)	(452,526)	(604,353)	(733,532)
Sindh Government	(90,174)	(98,933)	(111,287)	(135,115)	(157,866)	(106,296)	(221,953)	(220,461)	(210,845)
c) AJK Government	(14,770)	(14,358)	(30,893)	(28,503)	(35,019)	(45,679)	(51,372)	(50,302)	(54,732)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(31,904)	(20,316)	(30,886)	(27,837)	(24,275)	(20,997)
(ii) From Scheduled banks (a+b)	13,364,011	17,003,281	25,196,205	19,777,559	25,264,145	25,887,305	25,211,199	23,093,169	23,373,459
a) Federal Government	14,630,114	18,346,722	26,866,638	21,229,185	26,958,092	27,584,424	26,935,249	24,860,710	25,185,423
of which deposits with banks	(2,020,076)	(2,360,647)	(2,709,578)	(2,424,009)	(2,763,459)	(2,706,005)	(2,807,310)	(2,754,346)	(2,860,667)
b) Provincial Government	(1,266,103)	(1,343,441)	(1,670,433)	(1,451,626)	(1,693,946)	(1,697,119)	(1,724,051)	(1,767,541)	(1,811,964)
of which deposits with banks	(1,266,103)	(1,343,441)	(1,670,433)	(1,451,626)	(1,693,946)	(1,697,119)	(1,724,051)	(1,767,542)	(1,811,964)
b. Commodity operations	1,133,655	1,485,909	1,378,320	1,244,586	1,182,277	1,138,777	1,139,481	1,171,869	1,167,052
c. Others	(17,273)	(17,204)	(23,392)	(16,117)	(24,410)	(25,127)	(25,852)	(25,375)	(25,536)
2. Credit to Non-Govt. Sector (a+b+c+d)	10,496,761	11,190,671	11,543,424	11,091,804	11,115,064	11,130,249	11,632,670	12,681,082	14,027,216
a. Credit to Private Sector*	8,308,070	8,353,947	8,866,853	8,309,929	8,525,489	8,528,708	8,746,113	9,392,691	10,167,547
Conventional Banking Branches	5,996,153	5,999,370	6,211,242	5,960,808	6,002,814	6,030,575	6,160,925	6,527,518	6,985,606
Islamic Banks	1,148,129	1,530,818	1,776,270	1,526,786	1,659,659	1,628,800	1,698,684	1,983,040	2,277,828
Islamic Banking Branches of Conventional Banks	1,163,788	823,758	879,341	822,335	863,017	869,333	886,504	882,133	904,113
b. Credit to PSEs	1,794,486	2,291,400	2,191,482	2,292,204	2,163,587	2,187,270	2,207,155	2,150,738	2,172,238
c. PSEs Special a/c-debt Repayment with BP/SPSC	-	-	-	-	-	-	-	-	-
d. Credit to NBFIs	394,205	545,324	485,089	489,671	425,988	414,271	679,401	1,137,653	1,687,431
3. Other Items (net) *	(3,146,145)	(2,163,244)	(5,602,470)	(4,685,747)	(6,253,202)	(6,587,708)	(4,452,088)	(5,591,259)	(6,607,235)
Broad Money M2 (A+B)	26,767,994	30,943,048	35,881,830	30,784,075	34,400,992	34,989,072	35,596,438	35,170,095	35,475,696
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	104,314	309,818	262,536	792,193	356,137	475,757	562,766	635,087	735,456
Outstanding amount of MTBs (realized value in auction)	5,493,007	5,115,536	7,542,978	5,566,677	7,724,539	7,880,565	8,227,507	6,517,181	5,585,976
Net Government Budgetary Borrowing (Cash Basis)	18,320,312	21,852,753	29,075,815	23,824,097	28,901,057	29,515,149	27,213,394	26,839,875	26,504,241
From SBP	5,027,680	4,930,964	4,265,176	4,164,916	4,034,240	4,094,200	2,526,205	4,149,868	3,448,108
From Scheduled Banks	13,292,633	16,921,789	24,810,640	19,659,181	24,866,817	25,420,949	24,687,189	22,690,007	23,056,133

Source: Statistics and Data Services 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 Finances, Advances (against Murabahah 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>

3. W.e.f. June 30, 2019, the data has been revised. For details, click here:

<https://www.sbp.org.pk/departments/stats/Revisions-in-Reserve-Money-and-Broad-Money.pdf>

Archive link:

https://www.sbp.org.pk/ecodata/BroadMoney_M2_Arch.xls

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23 ^R	30-Jun-24 ^R	1 st July 23 to 24-Nov-23	1 st July 24 to 29-Nov-24
1. Central Government (a+b)	24,259,983	32,285,822	2,665,396	(1,649,257)
a. Scheduled Banks	18,346,722	26,866,638	2,882,463	(1,681,215)
T-Bills, Securities and Others	20,707,369	29,576,216	2,945,824	(1,530,125.97)
Less:				
Government Deposits	2,360,647	2,709,578	63,361	151,089
b. State Bank	5,913,261	5,419,184	(217,067)	31,958
T-bills and Securities etc.	5,889,104	5,571,285	183,242	473,734
Debtor Balances (Exc. Zakat Fund)	-	-	-	-
Others*	749,396	717,671	(904)	2,565
Less:				
Govt. Deposits (Ex. Zakat and Privatization Fund)	725,239	869,772	399,405	444,340
2. Provincial Governments (c+d)	(2,015,920)	(2,561,905)	(174,791)	(517,636)
c. Scheduled Banks	(1,343,441)	(1,670,433)	(108,185)	(141,530)
Government Securities and Others				
Less:				
Government Deposits	1,343,441	1,670,433	108,185	141,530
d. State Bank	(672,479)	(891,472)	(66,606)	(376,106)
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
Government Deposits (Excluding Zakat Fund)	672,479	891,472	66,606	376,106
Net Budgetary Borrowing from the Banking System	22,244,063	29,723,917	2,490,606	(2,166,893)

Source: Statistics and Data Services Department

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

4. W.e.f. June 30, 2019, the data has been revised. For details, click here:

<https://www.sbp.org.pk/departments/stats/Revisions-in-Reserve-Money-and-Broad-Money.pdf>

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

* It includes 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-23	30-Jun-24	1 st July 23 to 24-Nov-23	1 st July 24 to 29-Nov-24
Rice	133.6	-	14.1	184.5
Wheat	1,310,697.3	1,133,456.1	(289,841.6)	(231,507.2)
Sugar	107,241.8	107,772.4	(6,704.0)	11,642.9
Fertilizer	64,264.4	134,664.3	56,759.3	8,319.7
Seeds	1,748.0	2,427.6	(1,748.0)	(2,427.6)
Oil seeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,823.8	-	197.0	2,519.3
Total	1,485,909.0	1,378,320.5	(241,323.3)	(211,268.5)

Source: Statistics and Data Services Department

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Jun-24			Jul-24			Aug-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,716,701	14,420,996	24,137,697	9,586,064	14,578,850	24,164,914	9,404,581	15,093,073	24,497,654
International reserve assets	1,349,449	2,958,219	4,307,668	1,371,135	2,855,335	4,226,470	1,484,338	2,953,990	4,438,328
- Gold	1,349,449	-	1,349,449	1,349,449	-	1,349,449	1,456,666	-	1,456,666
- Foreign currency balances	-	2,722,257	2,722,257	21,686	2,703,728	2,725,414	27,672	2,837,006	2,864,678
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	204,459	204,459	-	126,454	126,454	-	81,482	81,482
- Reserve tranche position with International Monetary Fund	-	44	44	-	44	44	-	45	45
- Other foreign currency balances	-	31,459	31,459	-	25,109	25,109	-	35,457	35,457
Local currency financial assets	3,000,000	10,082,052	13,082,052	3,000,000	10,078,637	13,078,637	3,000,000	10,073,031	13,073,031
(i) Monetary policy assets	3,000,000	8,782,124	11,782,124	3,000,000	8,788,111	11,788,111	3,000,000	8,838,874	11,838,874
- Conventional- securities purchased under agreement to resell	3,000,000	8,607,466	11,607,466	3,000,000	8,685,466	11,685,466	3,000,000	8,720,927	11,720,927
- Shariah compliant financing facility	-	174,658	174,658	-	102,645	102,645	-	117,947	117,947
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	925,758	925,758	-	913,262	913,262	-	870,945	870,945
for purposes other than monetary policy	-	4,161	4,161	-	4,060	4,060	-	4,084	4,084
- Agriculture sector	-	4,161	4,161	-	4,060	4,060	-	4,084	4,084
- Industrial sector	-	434,507	434,507	-	426,452	426,452	-	425,345	425,345
- Export sector	-	431,359	431,359	-	424,515	424,515	-	379,159	379,159
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	55,729	55,729	-	58,234	58,234	-	62,354	62,354
(iii) Credit to Islamic banks & financial institutions for	-	374,171	374,171	-	377,263	377,263	-	363,212	363,212
purpose other than monetary policy	-	1,949	1,949	-	1,962	1,962	-	2,902	2,902
- Agriculture sector	-	1,949	1,949	-	1,962	1,962	-	2,902	2,902
- Industrial sector	-	165,850	165,850	-	165,726	165,726	-	167,412	167,412
- Export sector	-	192,061	192,061	-	194,456	194,456	-	177,243	177,243
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	14,311	14,311	-	15,119	15,119	-	15,655	15,655
Credit to general government account	5,342,212	865,176	6,207,388	5,190,053	1,112,508	6,302,561	4,893,194	1,528,057	6,421,251
- Federal government	5,342,212	865,176	6,207,388	5,190,053	1,112,508	6,302,561	4,893,194	1,528,057	6,421,251
- Perpetual loan to federal government	-	727,454	727,454	-	730,143	730,143	-	743,777	743,777
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,342,212	137,722	5,479,934	5,190,053	382,365	5,572,418	4,893,194	784,280	5,677,474
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	163,594	163,594	-	172,719	172,719	-	171,893	171,893
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	56,873	56,873	-	64,936	64,936	-	74,437	74,437
- Financial institutions	-	52,610	52,610	-	52,610	52,610	-	42,283	42,283
- Other	-	54,112	54,112	-	55,173	55,173	-	55,173	55,173
Property, plant & equipment	-	162,953	162,953	-	162,648	162,648	-	162,657	162,657
Rupee coins	40	-	40	3	-	3	453	-	453
Other assets	25,001	189,002	214,002	24,873	197,004	221,877	26,595	203,445	230,040
LIABILITIES	9,716,701	14,420,996	24,137,697	9,586,064	14,578,850	24,164,914	9,404,581	15,093,073	24,497,654
Equity & reserves	-	5,425,512	5,425,512	-	5,732,677	5,732,677	-	6,120,943	6,120,943
- 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	-	935,438	935,438
- Special reserves	-	891	891	-	891	891	-	891	891
- Unrealized appreciations	-	1,462,185	1,462,185	-	1,470,248	1,470,248	-	1,573,037	1,573,037
- Profit & loss appropriation account	-	3,530,243	3,530,243	-	3,829,344	3,829,344	-	3,511,577	3,511,577
Banknotes in circulation	9,716,701	(169)	9,716,532	9,586,064	(166)	9,585,897	9,404,581	(140)	9,404,441
- Banknotes in circulation	9,716,532	-	9,716,532	9,585,898	-	9,585,898	9,404,441	-	9,404,441
- Banknotes held in Banking Department	169	(169)	-	166	(166)	(0)	140	(140)	-
Monetary policy liabilities	-	295,358	295,358	-	290,765	290,765	-	292,096	292,096
- Securities sold under agreement to repurchase	-	295,358	295,358	-	290,765	290,765	-	292,096	292,096
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,673,415	3,673,415	-	3,597,001	3,597,001	-	3,598,498	3,598,498
- Federal government	-	964,356	964,356	-	1,139,094	1,139,094	-	1,260,155	1,260,155
- Provincial governments & autonomous regions	-	770,502	770,502	-	861,876	861,876	-	681,951	681,951
- Bank deposits	-	1,736,606	1,736,606	-	1,410,749	1,410,749	-	1,499,471	1,499,471
- Other deposits	-	201,951	201,951	-	185,282	185,282	-	156,920	156,920
Foreign currency deposits	-	1,444,110	1,444,110	-	1,426,844	1,426,844	-	1,432,959	1,432,959
- Local banks	-	379,643	379,643	-	384,904	384,904	-	385,250	385,250
- Foreign central banks	-	125,553	125,553	-	126,152	126,152	-	126,924	126,924
- Foreign governments & sovereign wealth fund	-	931,195	931,195	-	908,672	908,672	-	912,435	912,435
- Others deposits	-	7,720	7,720	-	7,117	7,117	-	8,350	8,350
Foreign currency loans and liabilities	-	3,297,471	3,297,471	-	3,307,127	3,307,127	-	3,367,285	3,367,285
- International Monetary Fund facilities	-	1,062,261	1,062,261	-	1,054,593	1,054,593	-	1,066,635	1,066,635
- Allocations of special drawing rights of IMF	-	1,074,786	1,074,786	-	1,086,036	1,086,036	-	1,102,455	1,102,455
- Currency swap arrangements	-	1,160,424	1,160,424	-	1,166,498	1,166,498	-	1,198,195	1,198,195
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	285,298	285,298	-	224,603	224,603	-	281,432	281,432

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Sep-24			Oct-24			Nov-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,373,647	14,629,500	24,003,147	9,527,185	13,200,269	22,727,454	9,568,650	14,441,663	24,010,313
International reserve assets	1,484,478	3,287,250	4,771,728	1,547,412	3,418,584	4,965,996	1,561,166	3,663,196	5,224,362
- Gold	1,456,666	-	1,456,666	1,520,097	-	1,520,097	1,534,137	-	1,534,137
- Foreign currency balances	27,812	3,060,049	3,087,861	27,315	3,260,754	3,288,069	27,029	3,555,034	3,582,063
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	200,279	200,279	-	124,816	124,816	-	79,936	79,936
- Reserve tranche position with International Monetary Fund	-	45	45	-	44	44	-	44	44
- Other foreign currency balances	-	26,877	26,877	-	32,970	32,970	-	28,182	28,182
Local currency financial assets	3,000,000	9,145,426	12,145,426	3,000,000	7,568,201	10,568,201	3,000,000	8,506,947	11,506,947
(i) Monetary policy assets	3,000,000	7,880,600	10,880,600	3,000,000	6,311,861	9,311,861	3,000,000	7,261,839	10,261,839
- Conventional- securities purchased under agreement to resell	3,000,000	7,798,843	10,798,843	3,000,000	6,257,909	9,257,909	3,000,000	7,002,862	10,002,862
- Shariah compliant financing facility	-	81,757	81,757	-	53,952	53,952	-	258,977	258,977
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	888,617	888,617	-	883,905	883,905	-	878,489	878,489
- Agriculture sector	-	4,030	4,030	-	3,944	3,944	-	3,833	3,833
- Industrial sector	-	420,947	420,947	-	410,744	410,744	-	405,196	405,196
- Export sector	-	401,216	401,216	-	407,141	407,141	-	406,555	406,555
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	62,422	62,422	-	62,073	62,073	-	62,902	62,902
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	376,209	376,209	-	372,436	372,436	-	366,619	366,619
- Agriculture sector	-	3,118	3,118	-	3,045	3,045	-	3,216	3,216
- Industrial sector	-	165,424	165,424	-	162,695	162,695	-	160,091	160,091
- Export sector	-	192,140	192,140	-	191,397	191,397	-	188,267	188,267
- Housing sector	-	-	-	-	-	-	-	-	-
- #NAME?	-	15,527	15,527	-	15,299	15,299	-	15,045	15,045
Credit to general government account	4,862,154	1,643,975	6,506,130	4,951,754	1,627,614	6,579,368	4,979,254	1,699,373	6,678,626
- Federal government	4,862,154	1,643,975	6,506,130	4,951,754	1,627,614	6,579,368	4,979,254	1,699,373	6,678,626
- Perpetual loan to federal government	-	739,049	739,049	-	728,383	728,383	-	722,586	722,586
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,862,154	904,926	5,767,081	4,951,754	899,230	5,850,984	4,979,254	976,787	5,956,041
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	169,852	169,852	-	207,483	207,483	-	207,483	207,483
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	74,437	74,437	-	110,994	110,994	-	110,994	110,994
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	53,131	53,131	-	54,206	54,206	-	54,206	54,206
Property, plant & equipment	-	162,356	162,357	-	162,185	162,185	-	161,889	161,889
Rupee coins	419	-	419	406	-	406	390	-	390
Other assets	26,595	220,640	247,236	27,613	216,204	243,817	27,840	202,776	230,616
LIABILITIES	9,373,647	14,629,500	24,003,147	9,527,185	13,200,269	22,727,454	9,568,650	14,441,663	24,010,313
Equity & reserves	-	3,872,844	3,872,844	-	4,204,324	4,204,324	-	4,487,501	4,487,501
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,060,876	1,060,876	-	1,060,876	1,060,876	-	1,060,876	1,060,876
- Special reserves	-	891	891	-	891	891	-	1,915	1,915
- Unrealized appreciations	-	1,573,037	1,573,037	-	1,672,658	1,672,658	-	1,686,698	1,686,698
- Profit & loss appropriation account	-	1,138,040	1,138,040	-	1,369,899	1,369,899	-	1,638,012	1,638,012
Banknotes in circulation	9,373,647	(125)	9,373,522	9,527,185	(134)	9,527,051	9,568,650	(105)	9,568,545
- Banknotes in circulation	9,373,522	-	9,373,522	9,527,051	-	9,527,051	9,568,545	-	9,568,545
- Banknotes held in Banking Department	125	(125)	-	134	(134)	-	105	(105)	-
Monetary policy liabilities	-	312,673	312,673	-	170,481	170,481	-	381,321	381,321
- Securities sold under agreement to repurchase	-	312,673	312,673	-	170,481	170,481	-	381,321	381,321
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	5,057,097	5,057,097	-	3,485,441	3,485,441	-	4,288,478	4,288,478
- Federal government	-	2,703,918	2,703,918	-	761,807	761,807	-	1,297,279	1,297,279
- Provincial governments & autonomous regions	-	780,733	780,733	-	1,124,955	1,124,955	-	1,290,637	1,290,637
- Bank deposits	-	1,416,577	1,416,577	-	1,447,198	1,447,198	-	1,538,089	1,538,089
- Other deposits	-	155,869	155,869	-	151,481	151,481	-	162,473	162,473
Foreign currency deposits	-	1,430,987	1,430,987	-	1,433,251	1,433,251	-	1,440,446	1,440,446
- Local banks	-	383,701	383,701	-	381,700	381,700	-	381,428	381,428
- Foreign central banks	-	125,253	125,253	-	125,772	125,772	-	126,586	126,586
- Foreign governments & sovereign wealth fund	-	914,210	914,210	-	918,778	918,778	-	925,668	925,668
- Others deposits	-	7,823	7,823	-	7,002	7,002	-	6,764	6,764
Foreign currency loans and liabilities	-	3,537,282	3,537,282	-	3,615,248	3,615,248	-	3,548,167	3,548,167
- International Monetary Fund facilities	-	1,223,022	1,223,022	-	1,335,187	1,335,187	-	1,294,419	1,294,419
- Allocations of special drawing rights of IMF	-	1,103,292	1,103,292	-	1,084,415	1,084,415	-	1,072,367	1,072,367
- Currency swap arrangements	-	1,210,968	1,210,968	-	1,195,646	1,195,646	-	1,181,381	1,181,381
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	418,742	418,742	-	291,659	291,659	-	295,855	295,855

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jun: Million Rupees

	2020	2021	2022	2023	2024
ASSETS					
Gold reserves held by the Bank	617,495	577,356	773,637	1,136,974	1,349,449
Local Currency – Coins	1,029	418	406	351	40
Foreign Currency Reserves	2,206,980	2,858,845	2,178,557	1,590,147	2,722,811
Earmarked foreign currency balances	62,010	20,708	24,051	20,206	20,507
Special Drawing Rights of the International Monetary Fund	29,537	60,771	43,461	5,381	204,446
Reserve tranche with the IMF under quota arrangements	28	27	33	46	44
Securities purchased under agreement to resale	917,540	1,792,952	4,518,610	8,387,621	11,825,546
Current accounts of governments	30,157	33,794	-	-	-
Investments	7,508,359	6,949,850	6,404,018	6,070,879	5,779,835
Loans, Advances, Bills of Exchange and Commercial Papers	795,578	1,179,962	2,070,810	2,251,156	2,049,346
Assets held with the Reserve Bank of India	11,943	11,268	14,816	21,579	24,873
Balances due from the Govt. of India and Bangladesh	13,141	14,088	15,107	16,206	17,391
Property and Equipment	79,010	78,346	97,686	96,683	95,080
Intangible assets	106	98	170	155	755
Other assets	14,692	29,975	37,176	22,069	25,357
TOTAL ASSETS	12,287,605	13,608,457	16,178,538	19,619,452	24,115,479
LIABILITIES					
Bank notes in circulation	6,458,763	7,278,860	7,992,592	9,664,290	9,698,211
Bills Payable	1,226	1,796	1,251	1,619	1,227
Current accounts of governments	748,790	1,295,486	1,547,182	1,363,629	1,765,326
Current account with SBP-BSC -. (a -Subsidiary)	52,125	51,241	10,512	8,590	374
Current account with NIBAF (Guarantee) Limited - a subsidiary	187	202	-	-	-
Payable to Islamic Banking Institution against Bai Muajjal transactions	19,513	-	197	216	129
Payable under bilateral currency swap agreement	476,723	748,494	926,914	1,209,984	1,160,666
Deposits of banks and Financial Institutions	1,171,104	1,327,525	1,254,854	1,676,644	1,900,228
Other deposits and accounts	1,093,622	629,053	737,432	957,386	1,207,794
Payable to the International Monetary Fund	1,045,944	845,359	1,351,259	1,632,062	2,157,055
Securities sold under agreement to repurchase	-	135,051	530,194	142,882	609,732
Other Liabilities	99,531	75,071	134,303	156,501	122,922
Deferred Liability - Unfunded Staff Retirement Benefits	34,736	36,697	41,058	45,715	53,527
TOTAL LIABILITIES	11,202,263	12,424,837	14,527,749	16,859,518	18,677,192
NET ASSETS	1,085,342	1,183,621	1,650,789	2,759,934	5,438,287
REPRESENTED BY					
Share Capital	100	100	100,000	100,000	100,000
Reserves	167,389	260,993	214,789	440,965	976,746
Unappropriated profit	152,542	161,974	371,186	904,705	2,807,974
Unrealized appreciation on gold reserves held by the Bank	613,004	572,780	769,061	1,132,158	1,344,042
Unrealised appreciation on remeasurement of Foreign currency accounts and investments	-	-	-	10	7
Unrealized appreciation on re-measurement of investment-Local	61,417	96,883	85,014	71,356	98,800
Surplus on revaluation of property and equipment	90,891	90,891	110,739	110,739	110,718
TOTAL EQUITY	1,085,342	1,183,621	1,650,789	2,759,934	5,438,287
PROFIT & LOSS ACCOUNT					
Mark-Up/ Return/Interest Earned	1,218,372	768,020	991,784	2,183,421	3,555,092
Mark-Up/ Return/Interest Expenses	73,343	52,694	60,595	147,665	281,825
Net Mark-Up / Interest Income	1,145,029	715,327	931,189	2,035,756	3,273,267
Fair valuation adjustment on COVID loans - net	-	-	(63,223)	231	23,820
Fees, Commission & Brokerage Income	4,648	5,245	6,690	9,194	10,862
Exchange gain/(loss)-net	66,410	135,349	(61,818)	(874,670)	186,077
Dividend Income	400	500	633	605	666
Other operating income / (loss)-net	7,905	2,199	(9,384)	(1,545)	5,146
Other Income/(Loss)	382	397	5,200	37,197	274
Total Non - Markup / Interest Income	1,220,580	813,285	809,286	1,206,769	3,500,112
Administrative/ Operating Expenses	60,722	56,353	62,857	66,372	86,188
Provisions for /(reversal of provision against)	(73)	(89)	378	1,109	(298)
Total Non-Markup/Interest Expenses	60,649	56,264	63,235	67,482	85,890
PROFIT/(LOSS) FOR THE YEAR	1,159,931	757,021	746,051	1,139,287	3,414,221
Net Cash Inflow / (Outflow) from Operating Activities	1,432,096	1,189,238	(31,841)	946,576	1,752,598
Net Cash Inflow / (Outflow) from Investing Activities	(753)	(645)	(325)	(130)	(366)
Net Cash Inflow / (Outflow) from Financing Activities	(1,050,123)	(829,800)	(82,663)	(276,010)	(397,313)

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

End Jun: Million Rupees

	2020	2021	2022	2023	2024
ASSETS					
Deposit account with State Bank of Pakistan	-	-	2,801	2,532	201
Current account with State Bank of Pakistan	52,125	51,241	10,512	8,590	374
Investments	551	515	45,881	58,684	72,129
Employee loans and advances	8,900	10,780	11,525	14,713	19,877
Advances, deposits and payments	59	126	180	217	140
Medical and stationary consumable	311	316	346	195	209
Property and equipment	1,191	2,846	3,753	3,438	3,161
Total Assets	63,136	65,824	74,998	88,368	96,091
LIABILITIES					
Deferred liabilities - staff retirement benefits	56,659	59,246	67,187	5,662	6,221
Other liabilities	5,478	5,579	6,525	80,844	86,985
Total Liabilities	62,136	64,824	73,712	86,506	93,205
NET ASSETS	1,000	1,000	1,286	1,862	2,886
REPRESENTED BY					
Share capital	1,000	1,000	1,000	1,000	1,000
Reserves	-	-	-	286	862
Unappropriated Profit	-	-	286	576	1,024
PROFIT & LOSS ACCOUNTS			1,286	1,862	2,886
Discount and Interest earned	67	47	3,827	7,878	13,044
Net operating expenses	18,114	15,350	18,771	23,306	29,119
Total Expenses	18,114	15,350	23,306	23,306	29,119
Reimbursed by the State bank of Pakistan	8,249	8,283	15,194	15,919	16,990
Allocated to the State Bank of Pakistan	9,864	7,067	-	-	-
Operating Profit			249	492	915
Profit on disposal of fixed assets	67	47	3	5	6
Other income	3	3	34	80	104
Balance Profit Transferred to the State Bank of Pakistan	69	50	-	-	-
Net Cash Inflow / (Outflow) from Operating Activities	588	1,934	45,790	4,970	1,560
Net Cash Inflow / (Outflow) from Investing Activities	(588)	(1,934)	(39,594)	47,954	57,359
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Cash and cash equivalents at beginning of the year	-	-	-	6,197	59,120
Cash & Cash Equivalents at the end of the year	-	-	6,197	59,120	201

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	FY22	FY23	FY24	2023	2024					Amount in Rupees
				Nov	Jul	Aug	Sep	Oct	Nov	
ASSETS										
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	3,023,873	2,556,749	2,778,140	2,612,451	2,792,111	2,889,035	
Balances with other Banks	330,061	517,695	558,314	484,150	442,633	473,730	442,822	366,114	135,907	
Lending to Financial Institutions	858,227	892,010	1,025,211	824,876	835,425	944,615	1,177,984	1,040,052	1,307,950	
Investments	16,441,736	20,895,614	30,149,408	24,586,610	30,371,987	31,015,724	30,694,465	28,536,205	29,025,600	
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	11,237,186	10,954,079	10,936,358	11,112,612	12,432,300	13,968,283	
Gross Advances	10,771,563	12,202,125	12,447,146	11,963,692	11,808,663	11,805,017	12,069,382	13,393,345	14,872,001	
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	(726,507)	(854,583)	(868,659)	(956,770)	(961,045)	(903,718)	
Operating Fixed Assets	716,433	872,579	1,012,671	907,449	1,023,603	1,039,081	1,049,899	1,063,201	949,834	
Deferred Tax Assets	107,049	220,831	186,560	211,239	189,513	190,139	225,253	207,143	188,003	
Other Assets	1,202,385	1,892,967	2,404,598	2,080,628	2,282,730	2,454,300	2,626,409	2,147,500	2,401,049	
TOTAL ASSETS	32,063,106	39,444,861	50,123,316	43,356,012	48,656,720	49,832,087	49,941,896	48,584,625	51,018,025	
LIABILITIES										
Bills Payable	358,528	424,912	459,192	315,851	354,375	311,469	322,476	333,953	346,819	
Borrowings	6,725,049	8,916,845	13,071,191	10,856,804	12,888,970	13,032,779	12,638,057	11,576,332	13,006,135	
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	26,797,642	29,923,292	30,713,082	30,793,053	30,478,573	31,112,995	
Sub-ordinated Loans	136,828	171,864	172,846	176,077	172,846	171,345	171,891	171,341	171,341	
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	12,157	11,033	11,047	13,711	13,645	105,352	
Deferred Tax Liabilities	5,847	38,414	48,282	24,061	39,374	60,744	53,178	65,922	73,414	
Other Liabilities	1,300,389	1,966,081	2,538,857	2,331,619	2,136,490	2,352,437	2,517,997	2,488,927	2,670,800	
TOTAL LIABILITIES	30,027,234	37,038,203	47,113,577	40,514,211	45,526,380	46,652,903	46,510,363	45,128,692	47,486,857	
NET ASSETS	2,035,872	2,406,658	3,009,739	2,841,801	3,130,341	3,179,184	3,431,533	3,455,932	3,531,168	
REPRESENTED BY:										
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	631,992	628,385	628,399	628,265	628,635	635,048	
Reserves	440,578	572,952	650,680	581,847	659,731	668,552	655,177	675,346	680,323	
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	1,295,668	1,439,660	1,404,779	1,438,444	1,498,806	1,529,022	
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	332,293	402,565	477,454	709,648	653,146	686,775	
TOTAL	2,035,872	2,406,658	3,009,739	2,841,801	3,130,341	3,179,184	3,431,533	3,455,932	3,531,168	

Source: Banking Supervision Department-1, SBP

Note: Figures pertain to last week end of every month

2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

Million Rupees

	FY22	FY23	FY24	2023	2024				
				Oct	Jun	Jul	Aug	Sep	Oct
Demand Liabilities	19,281,929	18,358,468	25,661,036	18,385,653	25,661,036	26,061,081	26,671,948	27,111,069	26,923,841
Time Liabilities	2,074,337	4,279,847	5,007,027	4,448,435	5,007,027	5,058,475	5,017,584	5,028,811	5,026,442
TOTAL (Demand & Time Liabilities)	21,356,266	22,638,315	30,668,063	22,834,088	30,668,063	31,119,556	31,689,532	32,139,880	31,950,283
LIQUID ASSETS MAINTAINED IN PAKISTAN	14,101,558	17,790,896	20,912,972	18,016,053	20,912,972	21,601,817	22,488,500	22,573,389	21,668,603
Cash	415,712	602,904	684,550	523,848	684,550	617,637	569,448	579,606	571,833
Balance with SBP	1,447,459	1,388,023	1,509,768	1,416,244	1,509,768	1,536,424	1,673,435	1,415,180	1,446,686
Balance with agents of SBP	207,436	290,217	141,061	192,467	141,061	97,959	81,940	220,721	126,727
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	15,810,873	18,505,476	19,277,758	20,091,690	20,285,953	19,451,059
Foreign Banks Deposits with SBP under section 13(3) of Banking Companies Ordinance	54,870	74,076	72,116	72,621	72,116	72,039	71,987	71,928	72,298
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	5,429,892	6,092,810	6,183,875	6,330,332	6,440,436	6,391,995
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	9,523,577	12,397,234	14,820,162	12,586,160	14,820,162	15,417,942	16,158,168	16,132,953	15,276,608

Source: Banking Supervision Department-1, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Jun-24				Sep-24			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	12,871	1,156,414	101,478	1,270,763	14,819	795,708	68,666	879,193
a. Currency	13	1,338	11,419	12,770	13	1,402	11,214	12,629
b. Transferable Deposits	7,911	822,125	80,847	910,883	9,862	513,303	52,686	575,852
c. Restricted Deposits	-	812	924	1,735	-	2,260	24	2,285
d. Other Deposits	4,947	332,139	8,289	345,375	4,944	278,742	4,742	288,428
2. Investment in securities other than shares	2,158,735	954,338	165,298	3,278,371	2,038,453	1,622,526	184,972	3,845,952
a. Short-term	786,603	656,729	93,398	1,536,731	638,522	1,075,061	115,330	1,828,913
b. Long-term	1,372,132	297,608	71,900	1,741,640	1,399,931	547,466	69,642	2,017,039
3. Loans extended (Advances)	236,186	124,152	529,208	889,546	245,253	190,643	548,460	984,355
a. Short-term	59,829	52,204	346,529	458,561	72,665	64,704	388,054	525,423
b. Long-term	176,358	71,948	182,679	430,985	172,588	125,938	160,406	458,932
4. Investment in shares	18,313	274,599	164	293,076	18,679	296,295	-	314,974
a. Quoted	10,948	256,837	164	267,949	11,100	277,385	-	288,485
b. Non-quoted	7,364	17,762	-	25,127	7,579	18,910	-	26,489
5. Insurance Technical Reserve	-	-	174	174	-	-	147	147
a. Life	-	-	36	36	-	-	21	21
b. Non-life	-	-	138	138	-	-	126	126
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	62,310	110,033	53,789	226,133	61,218	127,405	58,026	246,648
8. Non-financial assets	11,759	20,940	63,490	96,189	11,934	23,148	65,228	100,310
a. Produced assets	11,609	15,005	61,465	88,079	11,784	17,136	62,945	91,866
i. Fixed assets	11,265	11,426	49,054	71,746	11,405	12,565	50,011	73,981
ii. Inventories	-	378	-	378	-	329	-	329
iii. Valuables	-	1,934	-	1,934	-	2,660	-	2,660
iv. Other produced assets	344	1,267	12,411	14,021	380	1,582	12,934	14,895
b. Non-produced assets	150	5,935	2,025	8,109	150	6,012	2,282	8,444
i. Land	150	2,150	343	2,643	150	2,163	343	2,656
ii. Other non-produced assets	-	3,785	1,682	5,467	-	3,849	1,939	5,788
Total Assets/ Liabilities	2,500,174	2,640,476	913,601	6,054,252	2,390,357	3,055,725	925,498	6,371,580
1. Deposits	60,551	50,284	652,679	763,514	50,367	53,022	662,065	765,455
a. Restricted deposits	80	34,168	-	34,248	80	33,876	151	34,107
b. Other deposits	60,471	16,115	652,679	729,266	50,287	19,146	661,914	731,348
2. Securities other than shares (bonds/debentures etc)	-	2,353	7,643	9,996	-	2,389	7,819	10,208
a. Short-term	-	1,517	-	1,517	-	1,552	-	1,552
b. Long-term	-	836	7,643	8,479	-	836	7,819	8,656
3. Loans (Borrowings)	2,243,101	76,770	54,750	2,374,622	2,123,527	167,613	57,209	2,348,349
a. Short-term	2,124,549	26,676	14,531	2,165,756	1,868,517	97,300	18,285	1,984,101
b. Long-term	118,553	50,094	40,219	208,866	255,011	70,313	38,924	364,248
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	51,016	146,797	167,961	365,773	51,453	155,077	163,554	370,083
6. Shares and other equity	145,506	2,364,272	30,568	2,540,347	165,009	2,677,624	34,851	2,877,485
a. Quoted	6,238	1,141,475	19,003	1,166,716	6,238	1,295,632	19,003	1,320,873
b. Non-quoted	78,443	861,260	30,859	970,563	78,558	1,048,932	31,988	1,159,479
c. Retained earnings	23,514	73,121	(68,759)	27,876	24,149	160,767	(68,243)	116,674
d. Current year result	1,900	288,741	(9,769)	280,872	7,649	146,364	(9,767)	144,246
e. General & special reserves	27,160	11,328	58,638	97,126	27,341	19,445	60,527	107,314
f. Valuation adjustments	8,252	(11,653)	596	(2,805)	21,074	6,483	1,342	28,899

* DFIs also includes HBFC & PMRC data.

Source: Statistics and Data Services Department

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

Million Rupees						
SECTOR	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24
1 Non-financial Corporations	85,102	90,147	106,133	125,859	116,075	109,624
i Public	33,083	36,902	39,290	40,280	26,455	16,381
ii Private	52,019	53,245	66,843	85,579	89,620	93,243
2 Financial Corporations	167,795	103,112	95,514	108,806	88,864	89,364
i Deposit money institutions	77,062	4,601	5,994	6,297	968	4,110
ii Other deposit accepting institutions	53,743	53,197	43,694	54,832	43,693	48,488
iii Financial intermediaries	35,659	43,412	44,010	45,670	42,137	34,853
iv Financial auxiliaries	147	1,038	721	753	854	907
v Insurance and pension funds	1,184	864	1,095	1,254	1,212	1,006
3 Central Government	29,828	25,394	26,682	31,987	30,583	25,623
4 Provincial Governments	15,740	24,178	22,413	18,044	17,578	17,800
5 Local Governments	1,614	3,293	27,809	2,391	3,102	3,241
6 Household	265,905	329,411	358,762	396,681	437,437	443,777
7 Non-profit Institutions (NPIs) Serving Households	35,181	45,609	56,870	69,957	68,086	74,032
8 Non-residents	1,284	1,348	1,415	1,708	1,788	1,843
9 Foreign Currency	..	..	..	0	0	151
Total	602,449	622,492	695,599	755,435	763,514	765,455

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Jun-24			Sep-24		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	252,286	5,385	257,671	249,340	5,493	254,833
i Public	4,444	421	4,865	4,854	356	5,210
ii Private	247,842	4,965	252,807	244,485	5,137	249,622
2 Financial Corporations	17,131	78,685	95,816	54,826	115,197	170,023
i Deposit money institutions	14,552	32,356	46,908	51,353	60,712	112,065
ii Other deposit accepting institutions	915	19,593	20,508	2,053	25,406	27,458
iii Financial intermediaries	1,537	26,736	28,272	1,296	29,079	30,375
iv Financial auxiliaries	128	-	128	125	-	125
v Insurance and pension funds	0	-	0	0	-	0
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	91,176	17,007	108,183	70,312	32,532	102,844
7 Non-profit Institutions (NPIs) Serving Households	15	-	15	15	-	15
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	-	-	-	-	-	-
10 Other Advances and Financial Leases	400,600	27,261	427,860	427,983	28,658	456,640
Total	761,208	128,338	889,546	802,476	181,879	984,355

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

** 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	Jun-24			Sep-24		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	2,851,268	427,103	3,278,371	3,046,720	799,232	3,845,952
1 Non-financial Corporations	125,598	57,326	182,924	119,936	62,886	182,821
i Public	5,859	17,355	23,214	11,284	18,983	30,267
ii Private	119,739	39,971	159,709	108,652	43,903	152,555
2 Financial Corporations	35,066	53,848	88,915	24,748	61,374	86,121
i Deposit money institutions	21,548	18,298	39,846	19,946	19,855	39,801
ii Other deposit accepting institutions	12,998	6,949	19,947	2,067	8,925	10,991
iii Financial intermediaries	520	28,067	28,587	2,735	31,614	34,350
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	535	535	-	979	979
3 Central Government	2,690,604	315,929	3,006,532	2,902,036	674,973	3,577,009
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	23,607	269,469	293,076	22,904	292,070	314,974
1 Non-financial Corporations	11,224	253,113	264,338	10,927	271,910	282,837
i Public	3,143	148,806	151,949	2,312	160,928	163,240
ii Private	8,082	104,307	112,388	8,616	110,982	119,597
2 Financial Corporations	10,679	15,820	26,499	10,241	19,605	29,846
i Deposit money institutions	3,450	3,562	7,012	3,157	3,338	6,496
ii Other deposit accepting institutions	2,652	1,146	3,798	2,877	1,066	3,943
iii Financial intermediaries	3,178	10,701	13,879	2,860	14,659	17,519
iv Financial auxiliaries	1,251	-	1,251	1,248	-	1,248
v Insurance and pension funds	149	410	559	98	542	640
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,704	536	2,239	1,736	555	2,291
Total (A+B)	2,874,875	696,572	3,571,447	3,069,624	1,091,302	4,160,926

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2023	2024	
	Dec-23	Mar-24	Jun-24 ^p
Assets	46,836,739	47,146,927	52,441,587
I. Currency and Deposits	3,230,070	3,326,451	3,545,866
1. Currency	580,080	613,176	637,603
2. Transferable Deposits	2,404,069	2,379,664	2,644,664
3. Restricted/ compulsory deposits	66,363	65,203	65,216
4 Other Deposits	179,558	268,407	198,384
II. Securities(other than shares)	25,287,954	26,879,589	30,537,519
1. Short-term	5,878,262	5,824,521	8,049,238
2. Long-term	19,409,693	21,055,068	22,488,281
III. Loans extended (Advances)	14,457,510	13,199,961	14,307,189
1. Short-term	8,729,150	7,608,584	8,500,662
A) Money at call	148,007	120,472	181,870
B) Reverse Repo	1,377,472	514,886	1,025,372
C) Bills purchased and discounted	355,615	336,225	345,649
D) Other short-term advances	6,848,056	6,637,002	6,947,771
2. Long-term	5,728,360	5,591,377	5,806,527
IV. Shares and other equity	530,756	655,543	672,966
1. Quoted	247,588	246,287	260,820
2. Non quoted	279,893	404,414	408,840
3. Investment fund shares	3,275	4,842	3,306
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	19,368	15,641	12,377
VII. Other accounts receivable	1,995,403	1,681,080	1,927,484
1. Trade credit and advances	-	-	-
2. Others	1,995,403	1,681,080	1,927,484
A) Dividends receivable resident sector	173	603	303
B) Settlement accounts resident sector	34,803	40,574	44,854
C) Items in the process of collection	246	676	480
D) Miscellaneous assets residents sector	1,951,582	1,629,899	1,877,671
E) Other non- resident accounts receivable	8,600	9,328	4,176
VIII. Non-financial assets	1,315,677	1,388,661	1,438,186
1. Produced assets	964,262	1,025,612	1,067,322
A) Tangible fixed assets	857,232	915,148	953,150
a) Dwellings	161,895	170,110	171,324
i) Building on freehold land	6,170	6,603	6,385
ii) Building on leasehold land	155,725	163,507	164,939
b) Other buildings and structures	307,672	335,889	347,642
i) Building on freehold land	89,995	107,289	112,422
ii) Building on leasehold land	217,676	228,600	235,220
c) Machinery and equipment	313,993	332,486	353,589
i) Transport equipments	26,622	28,592	30,793
ii) Furniture & Fixtures	43,123	47,622	55,198
iii) Office equipments	182,348	190,743	197,492
iv) Other machinery & equipments	61,899	65,529	70,106
d) Other tangible fixed assets n.e.s	73,673	76,663	80,595
B) Intangible fixed assets	107,030	110,463	114,172
a) Computer software	71,641	75,072	78,773
b) Other intangible fixed assets n.e.s	35,388	35,391	35,399
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	320,060	326,136	336,720
A) Tangible non-produced assets	297,229	301,538	311,517
a) Land	199,485	202,090	201,351
i) Land underlying Buildings and structures	199,485	202,090	201,351
1. Freehold land	77,955	79,515	80,873
2. Leasehold land	121,530	122,575	120,479
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	97,743	99,449	110,166
B) Intangible non-produced assets	22,831	24,597	25,203
a) Leases and other transferable contracts	16,524	18,126	18,308
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	4,094	4,258	4,682
3. Capital work in progress	31,355	36,914	34,143

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2023	2024	
	Dec-23	Mar-24	Jun-24 ³
Liabilities	46,836,739	47,146,927	52,441,587
I. Deposits	28,866,019	29,213,136	32,248,481
1. Transferable Deposits	23,235,975	23,601,974	26,311,968
2. Restricted/ compulsory deposits	547,823	492,851	594,534
3. Other deposits	5,082,222	5,118,311	5,341,978
II. Securities (other than shares bonds/ debentures etc.)	129,673	130,110	125,260
1. Short-term	-	-	-
2. Long-term	129,673	130,110	125,260
III. Loans (Borrowings)	11,672,828	11,228,375	13,231,172
1. Short-term	10,800,196	10,381,943	12,392,116
A) Money at call	100,718	113,058	80,721
B) Repurchase agreements (Repo)	8,834,251	8,496,467	10,448,865
C) Other short-term borrowings	1,865,227	1,772,418	1,862,529
2. Long-term borrowings	872,632	846,432	839,057
IV. Financial Derivatives	44,458	39,664	33,078
V. Other accounts payable	3,180,587	3,619,819	3,765,553
1. Provision for losses	799,071	873,062	893,142
A) Provision for loan losses-Specific	713,955	779,717	806,569
B) Provision for loan losses-General	45,617	58,803	54,146
C) Provision for other losses	39,500	34,542	32,427
2. Accumulated Depreciation	378,157	393,564	412,505
3. Other accounts payable other resident Sectors	1,935,766	2,285,244	2,436,179
A) Dividends payable	9,661	44,593	6,464
B) Settlement accounts	26,527	24,423	34,790
C) Items in the process of collection	10,802	12,388	13,969
D) Miscellaneous liability items	1,888,776	2,203,839	2,380,957
a) Suspense account	111,264	108,524	127,225
b) Provision for expected costs	135,641	201,017	202,202
c) Deferred tax liabilities	(8,378)	13,074	30,191
d) Accrued wages	13,892	12,907	13,345
e) Accrued rent	544	564	569
f) Accrued taxes	630,971	691,108	714,131
g) Other miscellaneous liability items	1,004,842	1,176,645	1,293,293
4. Other non- resident accounts payable	67,593	67,949	23,728
A) Dividends payable non-residents	57,099	57,543	13,471
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,493	10,407	10,257
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,943,174	2,915,824	3,038,043
1. Quoted	442,079	439,389	439,862
2. Non quoted	268,183	265,997	267,036
3. Investment fund shares	-	-	-
4. Retained earnings	384,703	746,869	666,465
5. Current year result	832,992	427,103	545,602
6. General and special reserve	657,160	736,853	764,151
7. Valuation adjustments	358,057	299,613	354,926
VIII. Contingencies and Commitments	17,603,422	18,322,379	17,979,662
1. Guarantees	3,268,804	3,387,387	3,039,995
2. Commitments	14,136,376	14,743,084	14,322,697
A) Letter of Credit	4,223,638	4,333,232	4,196,624
B) Forward Foreign Exchange Transactions	7,931,561	8,484,094	8,063,039
C) Forward government Securities Transactions	291,201	444,625	312,009
D) Derivatives	103,437	107,788	99,246
E) Forward lending	300,159	277,816	268,857
F) Operating leases	365	359	412
G) Commitments for acquisition of :	42,605	41,151	50,928
i. Fixed assets	29,293	29,957	40,111
ii. Intangible assets	13,312	11,194	10,818
H) Other commitments	1,243,411	1,054,019	1,331,581
3. Other contingent liabilities	198,242	191,907	616,970

Source: Statistics and Data Services Department, SBP

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.

3.1.1 Scheduled Banks' Profit and Loss Accounts

		Million Rupees		
		2023	2024	
Profit/Loss Account		Dec-23	Mar-24	Jun-24 ^a
I. Net Mark-UP/Return/Interest Income		526,212	442,604	499,523
A) Mark-Up/Return/Interest Earned		2,317,836	2,282,459	2,637,525
1) Loans and advances		549,919	517,953	574,675
2) Investments		1,262,274	1,264,294	1,503,481
3) Lendings to financial institutions		49,286	40,872	37,699
4) Balances with banks		2,940	3,665	4,798
5) Income from inter-office lending		443,208	439,572	510,862
6) Other		10,209	16,103	6,010
B. Mark-Up/Return/Interest Expensed		1,791,625	1,839,855	2,138,002
1) Deposits		791,977	817,756	949,465
2) Borrowings		474,710	500,839	570,600
3) Subordinated debt		10,867	10,186	11,901
4) Cost of foreign currency swaps against foreign currency deposits / borrowings		35,147	34,507	42,431
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets		6,422	6,840	8,013
6) Expense on inter-office borrowing		443,101	439,469	510,752
7) Other		29,401	30,258	44,840
II. Net Non Mark-UP/Return/Interest Income		(124,597)	(115,147)	(156,100)
A) Non Mark-UP/Return/Interest Income		137,283	125,508	128,670
I. Fee & Commission Income		58,881	59,811	67,208
1) Branch banking customer fees		6,533	6,195	7,077
2) Consumer finance related fees		2,477	2,137	2,279
3) Card related fees (debit and credit cards)		17,021	17,341	19,091
4) Credit related fees		1,238	2,102	2,235
5) Investment banking fee		1,908	1,470	1,363
6) Commission on trade		11,901	12,126	14,759
7) Commission on guarantees		2,669	3,939	4,225
8) Commission on cash management		1,912	1,805	2,136
9) Commission on remittances including home remittances		4,164	4,514	4,976
10) Commission on utility bills		172	153	163
11) Commission income - Bancassurance		1,207	1,187	1,254
12) Rent on lockers		386	443	375
13) Commission on investments services		167	257	226
14) Other Commission		7,127	6,143	7,049
II. Dividend Income		8,584	8,540	7,664
III. Foreign exchange income		46,274	35,107	31,971
IV. Income from derivatives		3,028	3,126	1,910
V. Gain on securities		15,542	16,319	14,500
1) Realised		14,605	14,483	12,975
2) Unrealised - held for trading		937	1,836	1,524
VI. Other Income		4,974	2,606	5,417
1) Rent on property		303	269	295
2) Gain on sale of fixed assets-net		891	811	1,053
3) Loss on termination of lease liability against right of use assets		582	315	479
4) Gain on sale of non banking assets - net		2,041	194	978
5) Other		1,158	1,018	2,613
B) Non Mark-UP/Return/Interest Expenses		261,880	240,654	284,770
1. Operating expenses		252,377	232,691	276,690
1) Total compensation expense		107,205	107,464	125,813
2) Property expense		39,546	36,753	43,175
(a) Rent and taxes		1,557	1,475	1,734
(b) Insurance		212	344	254
(c) Utilities cost		10,057	7,665	10,158
(d) Lease rental		-	-	13
(e) Fuel expense generators		1,002	1,315	1,096
(f) Security (including guards)		7,090	6,694	7,478
(g) Repair and maintenance (including janitorial charges)		5,483	5,011	5,748
(h) Depreciation on right-of-use assets		8,591	8,737	10,293
(i) Depreciation		5,556	5,512	6,400
3) Information technology expenses		25,862	23,335	26,358
4) Other operating expenses		79,763	65,140	81,344
2. Workers welfare fund		7,137	6,442	6,960
3. Other charges		2,365	1,522	1,121
1) Penalties imposed by State Bank of Pakistan		1,730	855	401
2) Penalties imposed by other regulatory bodies (to be specified)		1	-	-
3) Others (to be specified, if material)		634	667	719
III. Profit before provisions		401,615	327,457	343,423
Provisions / (reversals) and write offs - net		26,355	(1,228)	67,481
1) (Reversals) / provisions against balance with Banks		319	454	(825)
2) (Reversals) / provisions for diminution in value of investments		(2,618)	(11,202)	6,995
3) (Reversals) / provisions against loans & advances		32,765	8,294	16,231
4) (Reversals) / provisions against off balance sheet items		(117)	221	3,208
5) Reversals against other assets		1,188	1,667	(2,038)
6) Recovery of written off / charged off bad debts		(5,182)	(662)	(5,103)
Extra ordinary / unusual items		-	-	49,014
IV. Profit Before Taxation		375,259	328,685	275,942
Taxation		229,553	166,512	153,531
1) Current		198,518	172,678	169,176
2) Prior		24,804	(169)	(283)
3) Deferred		6,231	(5,998)	(15,362)
V. Profit After Taxation		145,706	162,173	122,411
Notes on Human Resources				
Number of Employees*		191,184	193,323	204,924
1. Permanent		176,076	178,284	182,114
(a) Male		145,941	147,331	146,730
(b) Female		30,135	30,953	35,384
2. Contractual		15,108	15,039	22,810
(a) Male		13,032	13,077	20,616
(b) Female		2,076	1,962	2,194

* Number of employees are as on end period and are shown in actual numbers.

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

Amount in Million Rupees

No. of Accounts in Unit

END OF PERIOD	2023				2024			
	Sep		Dec		Mar		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	72,890,465	9,034,409	78,464,778	9,550,027	80,080,622	9,543,272	81,609,550	10,266,502
Call Deposits	315,623	374,331	321,833	381,703	337,836	387,503	342,893	544,356
Other Deposits Accounts	180,899	562,880	173,995	659,545	169,681	695,161	231,912	929,584
Saving Deposits	21,849,996	10,988,517	22,347,599	11,764,320	22,270,390	12,225,888	22,087,223	13,512,000
FIXED DEPOSITS	885,493	4,635,259	797,621	4,942,088	842,586	4,782,307	959,692	4,928,462
Less Than 6 months	96,526	1,367,952	98,569	1,463,607	115,701	1,328,639	141,711	1,455,238
For 6 months & over but less than 1 year	60,233	623,580	28,865	569,218	44,075	549,520	41,541	597,374
For 1 year & over but less than 2 years	455,186	2,170,238	382,868	2,419,450	437,383	2,455,957	487,789	2,488,034
For 2 years & over but less than 3 years	15,450	59,285	13,141	57,371	11,003	54,812	11,311	47,697
For 3 years & over but less than 4 years	30,205	74,159	26,369	78,344	26,898	75,229	26,334	74,891
For 4 years & over but less than 5 years	42,022	29,652	43,681	52,711	15,686	53,371	29,954	13,905
For 5 years & over	185,871	310,394	204,128	301,387	191,840	264,779	221,052	251,323
Total Deposits	96,122,476	25,595,396	102,105,826	27,297,683	103,701,115	27,634,131	105,231,270	30,180,905

Source: Statistics and Data Services Department, SBP

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 30th June, 2024

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	56,804,998	5,936,225	21,643,607	1,358,452	790,249	437,873	2,370,696	2,533,953	81,609,550	10,266,502
II. Call Deposits	199,655	159,325	11,547	24,541	11,379	26,732	120,312	333,759	342,893	544,356
III. Other Deposit Accounts	197,812	41,799	23,753	3,449	3,267	39,956	7,080	844,379	231,912	929,584
IV. Saving Deposits	14,444,416	4,936,443	6,032,148	1,938,221	877,026	893,604	733,633	5,743,733	22,087,223	13,512,000
V. Fixed or Term Deposits	602,776	920,868	212,457	283,925	77,713	198,070	66,746	3,525,598	959,692	4,928,462
1) Less Than Three Months	49,437	168,285	12,412	55,023	9,671	39,390	19,716	608,767	91,236	871,466
2) For Three Months and Over but Less Than Six Months	34,314	80,818	7,951	17,633	2,145	17,917	6,065	467,404	50,475	583,772
3) For Six Months and Over but Less Than One Year	32,151	110,247	4,699	21,608	948	11,241	3,743	454,277	41,541	597,374
4) For One Year & Over but Less Than Two Years	283,563	478,016	126,035	157,870	55,183	81,975	23,008	1,770,173	487,789	2,488,034
5) For Two Years & Over but Less Than Three Years	7,605	4,038	2,567	1,947	547	668	592	41,044	11,311	47,697
6) For Three Years & Over but Less Than Four Years	13,663	13,312	6,400	4,873	1,753	1,303	4,518	55,403	26,334	74,891
7) For Four Years & Over but Less Than Five Years	25,219	5,845	3,890	2,371	389	2,343	456	3,345	29,954	13,905
8) For Five Years and Over but Less Than Ten Years	154,165	59,311	48,213	22,516	6,900	43,196	8,646	125,181	217,924	250,204
9) For ten years and over	2,659	997	290	84	177	35	2	3	3,128	1,120
Total	72,249,657	11,994,660	27,923,512	3,608,589	1,759,634	1,596,235	3,298,467	12,981,421	105,231,270	30,180,905

Source: Statistics and Data Services Department, SBP

*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 (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 Holder	2023			2024	
	Jun	Sep	Dec	Mar	Jun ^P
1. FOREIGN CONSTITUENTS	737,621.2	743,703.1	772,367.2	780,934.4	848,930.6
I. Official	120,785.3	118,595.7	119,476.4	122,800.2	130,252.0
II. Business	163,295.0	147,649.1	160,375.5	154,496.5	170,014.8
III. Personal	453,540.9	477,458.3	492,328.2	503,513.4	548,535.8
IV. Trust Funds and Non Profit Organizations	-		187.0	124.4	128.1
2. DOMESTIC CONSTITUENTS	23,945,795.1	24,851,693.1	26,525,315.6	26,853,196.9	29,331,974.5
I. GOVERNMENT	3,704,080.5	3,708,763.4	3,965,803.2	3,912,060.1	4,380,118.4
a. Federal Government	2,360,642.2	2,352,546.9	2,524,918.1	2,409,189.3	2,709,577.9
b. Provincial Governments	1,185,944.1	1,194,685.0	1,268,631.2	1,325,020.2	1,486,856.1
c. Local Bodies	157,494.3	161,531.5	172,254.0	177,850.7	183,684.4
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,424,483.6	1,490,665.6	1,543,468.6	1,615,222.1	1,883,510.8
a. Agriculture, hunting and forestry	1,066.3	958.1	1,304.8	1,520.1	1,897.8
b. Services	34,717.6	42,757.9	48,298.4	50,998.6	52,639.3
c. Utilities	604,960.4	651,782.0	633,684.9	625,098.0	717,184.9
d. Transport, storage and communications	136,827.7	106,687.9	118,055.1	126,068.1	149,713.7
e. Manufacturing	293,337.8	299,170.9	293,369.1	331,232.3	309,051.2
f. Mining and Quarrying	193,345.5	226,488.2	261,862.3	296,026.5	445,716.2
g. Construction	38,797.5	36,340.0	37,609.8	22,690.0	23,197.0
h. Commerce and Trade	51,234.2	28,823.3	39,886.0	49,755.6	36,712.3
i. Others	70,196.6	97,657.3	109,398.2	111,832.9	147,398.3
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	905,655.3	1,003,881.2	1,205,910.0	1,213,732.7	1,392,683.0
a. Mutual Funds and AMCs	397,796.5	511,659.9	657,486.6	661,713.1	753,728.7
b. Insurance & Pension Funds	170,438.7	220,457.9	197,151.1	204,181.9	260,246.2
c. MFIs and DFIs	37,635.4	36,488.5	39,739.0	34,565.1	40,344.2
d. Stock Exchange & Brokerage Houses	38,830.1	35,612.0	53,648.0	53,323.5	85,404.9
e. Modarabas	3,689.1	4,198.1	5,141.8	4,722.7	4,707.2
f. Other NBFIs	257,265.5	195,464.1	252,743.9	255,226.4	248,251.8
IV. PRIVATE SECTOR (BUSINESS)	5,536,064.2	5,699,028.3	6,214,632.5	6,161,596.8	6,643,852.4
a. Agriculture, forestry and fishing	196,117.3	188,604.9	195,803.3	199,826.7	213,786.1
01. Crop and animal production, hunting and related service activities	189,587.6	181,986.4	188,463.2	192,317.1	206,036.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	98,573.1	102,940.5	105,230.9	104,936.0	111,769.9
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	6,940.8	7,611.5	8,152.9	7,669.0	8,298.0
iii. Growing of other fruits, vegetables and crops	27,775.2	27,027.1	31,299.6	31,698.7	33,660.3
iv. Raising of livestock and other related activities	44,205.1	33,225.6	31,102.8	36,529.6	38,451.8
v. Other agricultural support activities	11,986.4	10,993.8	12,465.1	11,393.5	13,734.8
vi. Hunting, trapping and related service activities	107.1	187.9	211.9	90.2	121.8
02 - Forestry and logging	1,325.3	829.3	1,206.9	529.0	619.5
03 - Fishing and aquaculture	5,204.4	5,789.2	6,133.3	6,980.7	7,130.1
b. Mining and quarrying	229,882.3	249,344.8	265,749.4	242,004.3	325,010.8
01 - Mining of coal and lignite	52,311.9	45,860.6	57,760.7	81,971.3	107,676.2
02 - Extraction of crude petroleum and natural gas	150,598.0	177,561.8	179,556.9	133,001.1	183,445.9
03 - Mining of metal ores	4,887.2	4,425.5	3,368.8	3,643.6	7,298.4
04-Other mining and quarrying	21,135.0	20,631.3	24,020.4	22,533.0	25,351.1
05- Mining support service activities	950.2	865.6	1,042.6	855.3	1,239.3
c. Manufacturing	1,563,155.6	1,600,621.4	1,786,765.0	1,685,851.8	1,630,717.4
01 - Manufacture of food products	269,507.1	262,040.4	302,663.5	285,548.8	292,225.7
02 - Manufacture of beverages	60,967.3	87,258.4	75,860.2	60,163.5	50,264.7
03 - Manufacture of tobacco products	53,599.6	21,709.1	52,618.5	29,035.6	36,323.5
04 - Manufacture of textiles	200,970.2	216,725.9	236,879.0	230,981.3	217,806.2
i. Preparation and spinning of textile fibers	54,757.1	55,144.5	62,144.4	66,081.9	63,713.8
ii. Weaving of textiles	24,808.6	24,779.6	31,753.5	26,785.6	25,523.5
iii. Finishing of textiles	19,955.2	23,674.9	30,436.9	24,393.3	24,086.5
iv. Manufacture of knitted and crocheted fabrics	14,177.5	19,450.5	17,267.2	16,640.1	16,455.1
v. Manufacture of made-up textile articles, except apparel	29,497.3	34,202.3	36,125.6	35,356.4	31,197.4
vi. Manufacture of carpets and rugs	1,927.3	2,217.9	1,626.1	1,704.8	1,924.8
vii. Manufacture of other textiles n.e.c.	58,847.3	57,256.4	57,525.4	60,019.0	54,905.1
05 - Manufacture of wearing apparel	72,031.8	69,320.4	75,261.1	70,609.1	64,745.0
06 - Manufacture of leather and related products	23,072.4	24,250.3	28,222.5	25,084.0	24,648.1
i. Tanning and dressing of leather; dressing and dyeing of fur	6,019.9	6,256.6	6,196.7	6,588.6	5,648.8
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,365.0	3,447.1	3,755.4	4,032.0	4,004.1
iii. Manufacture of footwear	13,687.5	14,546.6	18,270.5	14,463.4	14,995.3
a). Leather wear	11,631.1	12,222.9	15,746.2	12,084.9	12,284.5
b). Rubber and Plastic wear	2,056.4	2,323.7	2,524.3	2,378.5	2,710.8

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

End period: Million Rupees

Category of Deposit Holder	2023			2024	
	Jun	Sep	Dec	Mar	Jun ^a
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,357.2	3,165.0	3,394.6	3,406.8	2,700.0
08 - Manufacture of paper and paper products	15,736.5	16,681.2	10,156.7	8,800.6	9,606.2
09 - Printing and reproduction of recorded media	16,679.6	16,495.8	21,597.2	21,472.5	22,591.0
10 - Manufacture of coke and refined petroleum products	138,227.3	146,460.6	171,251.6	169,226.4	145,289.3
11 - Manufacture of chemicals and chemical products	168,162.2	211,869.8	218,488.3	193,076.2	154,837.9
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	52,478.9	48,220.6	69,760.5	57,534.2	66,115.1
13 - Manufacture of rubber and plastics products	23,770.4	19,185.6	24,446.6	24,267.8	25,481.2
14 - Manufacture of other non-metallic mineral products	25,794.9	28,204.7	29,820.4	30,988.9	31,047.5
15 - Manufacture of basic metals	48,008.2	48,254.3	50,365.1	43,942.5	55,170.1
16 - Manufacture of fabricated metal products, except machinery and equipment	12,637.2	12,103.0	12,865.6	12,095.9	10,574.5
17 - Manufacture of computer, electronic and optical products	26,262.0	25,202.2	27,817.8	28,041.6	31,015.1
18 - Manufacture of electrical equipment	79,269.4	61,614.9	58,782.8	57,343.2	68,645.1
19 - Manufacture of machinery and equipment	41,984.6	45,157.3	56,270.4	55,502.4	58,962.7
20 - Manufacture of motor vehicles, trailers and semi-trailers	95,205.5	86,034.4	97,318.2	118,483.6	89,873.9
21 - Manufacture of other transport equipment	11,888.8	14,435.8	13,966.3	13,422.3	11,551.6
22 - Manufacture of furniture	4,773.1	4,404.3	3,280.3	3,745.1	3,649.0
23 - Other manufacturing	115,826.9	127,286.0	141,692.0	138,352.6	152,321.1
24 - Repair and installation of machinery and equipment	2,944.4	4,541.7	3,985.7	4,727.0	5,272.8
d. Electricity, gas, steam and air conditioning supply	364,822.4	469,290.2	476,785.6	577,886.3	707,942.9
e. Water supply; sewerage, waste management and remediation activities	13,584.1	18,749.9	24,055.5	18,655.2	11,071.3
f. Construction	427,324.4	372,543.9	411,331.5	401,397.6	506,748.2
01 - Construction of buildings	214,957.1	172,856.0	186,546.6	181,423.4	215,135.1
02 - Civil engineering	159,994.2	152,230.4	175,614.6	173,594.2	228,260.1
03 - Specialized construction activities	52,373.1	47,457.5	49,170.3	46,380.1	63,352.9
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	953,156.9	975,428.7	1,083,488.7	1,075,802.3	1,163,214.2
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	50,059.8	49,137.3	54,948.2	52,672.4	56,998.0
02 - Wholesale trade, except of motor vehicles and motorcycles	339,612.3	346,554.1	375,636.5	378,235.0	410,376.5
03 - Retail trade, except of motor vehicles and motorcycles	563,484.8	579,737.3	652,903.9	644,894.9	695,839.8
h. Transportation and storage	427,767.1	431,709.3	450,425.4	474,728.8	461,627.1
i. Accommodation and food service activities	29,824.1	30,244.7	32,478.6	32,354.3	34,997.9
j. Information and communication	211,348.3	197,335.5	227,153.6	253,250.9	257,322.1
k. Real estate activities	209,150.3	208,542.9	186,272.1	161,168.1	165,878.2
l. Professional, scientific and technical activities	134,405.4	132,604.0	172,933.9	131,087.2	163,711.4
01 - Legal and accounting activities	16,010.6	17,641.9	42,794.9	20,855.3	20,335.3
02 - Activities of head offices; management consultancy activities	12,075.9	16,108.4	16,992.8	15,822.5	15,889.6
03 - Architectural and engineering activities; technical testing and analysis	29,354.7	25,531.9	27,438.6	23,980.0	27,439.5
04 - Scientific research and development	10,651.7	8,871.8	8,809.4	9,070.4	14,204.5
05 - Advertising and market research	13,857.8	12,586.0	14,015.9	13,613.8	14,923.8
06 - Other professional, scientific and technical activities	51,260.2	50,584.3	61,306.6	46,331.9	69,028.6
07 - Veterinary activities	1,194.5	1,279.7	1,575.7	1,413.4	1,890.1
m. Administrative and support service activities	112,274.0	115,573.3	125,687.4	128,283.5	137,360.5
01 - Rental and leasing activities	3,309.5	3,788.0	4,093.6	4,030.9	4,850.5
02 - Employment activities	1,175.2	1,763.7	1,613.5	2,026.6	2,582.9
03 - Travel agency, tour operator, reservation service and related activities	25,228.8	26,382.1	26,189.4	34,166.9	33,206.8
04 - Security and investigation activities	3,822.2	3,699.8	4,675.4	4,497.1	4,374.5
05 - Services to buildings and landscape activities	3,698.5	3,703.2	4,385.1	5,007.6	6,885.7
06 - Office administrative, office support and other business support activities	75,039.7	76,236.6	84,730.3	78,554.3	85,460.2
n. Education	111,355.1	117,870.7	116,676.7	140,677.2	133,243.1
o. Human health and social work activities	81,213.4	79,635.1	83,018.7	88,766.7	103,141.1
p. Arts, entertainment and recreation	2,499.9	3,183.6	3,473.6	2,772.2	3,002.5
q. Other service activities	468,183.6	507,745.5	572,533.5	547,083.7	625,077.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	615,919.8	642,850.1	682,575.6	702,212.7	737,918.9
VI. PERSONAL	11,695,312.4	12,236,860.3	12,835,683.1	13,176,989.2	14,205,353.6
VII. OTHER	64,279.3	69,644.2	77,242.6	71,383.3	88,537.3
TOTAL	24,683,416.4	25,595,396.1	27,297,682.8	27,634,131.3	30,180,905.0

Source: Statistics and Data Services Department, SBP

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 30th June, 2024

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
I. FOREIGN CONSTITUENTS	870,359	512,125	70,583	78,274	76,957	104,345	10,505	154,187	1,028,404	848,931
1) Official	124,984	71,208	6,823	5,179	38,833	29,633	1,367	24,232	172,007	130,252
2) Business	18,275	30,287	1,534	2,407	4,680	7,698	9,062	129,622	33,551	170,015
3) Personal	727,100	410,629	62,226	70,687	33,444	67,014	62	205	827,832	548,536
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	128	14	128
2. DOMESTIC CONSTITUENTS	71,379,298	11,482,535	27,852,929	3,530,315	1,682,677	1,491,890	3,287,962	12,827,235	104,202,866	29,331,974
I. GOVERNMENT	-	-	-	-	-	-	558,129	4,380,118	558,129	4,380,118
A. Federal Government	-	-	-	-	-	-	132,907	2,709,578	132,907	2,709,578
B. Provincial Governments	-	-	-	-	-	-	389,204	1,486,856	389,204	1,486,856
C. Local Bodies	-	-	-	-	-	-	36,018	183,684	36,018	183,684
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	23,745	1,883,511	23,745	1,883,511
Agriculture, hunting and forestry	-	-	-	-	-	-	51	1,898	51	1,898
Services	-	-	-	-	-	-	1,248	52,639	1,248	52,639
Utilities	-	-	-	-	-	-	11,355	717,185	11,355	717,185
Transport, storage and communications	-	-	-	-	-	-	5,428	149,714	5,428	149,714
Manufacturing	-	-	-	-	-	-	2,240	309,051	2,240	309,051
Mining and Quarrying	-	-	-	-	-	-	583	445,716	583	445,716
Construction	-	-	-	-	-	-	166	23,197	166	23,197
Commerce and Trade	-	-	-	-	-	-	642	36,712	642	36,712
Others	-	-	-	-	-	-	2,032	147,398	2,032	147,398
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	79,528	1,392,683	79,528	1,392,683
Mutual Funds and AMCs	-	-	-	-	-	-	7,748	753,729	7,748	753,729
Insurance & Pension Funds	-	-	-	-	-	-	20,790	260,246	20,790	260,246
MFIs and DFIs	-	-	-	-	-	-	11,583	40,344	11,583	40,344
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	11,715	85,405	11,715	85,405
Modarabas	-	-	-	-	-	-	536	4,707	536	4,707
Other NBFIs	-	-	-	-	-	-	27,156	248,252	27,156	248,252
IV. PRIVATE SECTOR (BUSINESS)	7,336,943	1,988,974	476,630	134,101	125,550	148,688	2,130,620	4,372,089	10,069,743	6,643,852
A. Agriculture, forestry and fishing	1,560,382	131,236	106,104	9,597	26,406	10,068	172,684	62,885	1,865,576	213,786
1. Crop and animal production, hunting and related service activities	1,557,115	126,583	106,041	9,567	26,296	9,938	172,039	59,948	1,861,491	206,037
Growing of Wheat, Rice, Sugar Cane & Cotton	890,194	74,359	62,207	5,969	11,280	4,338	107,425	27,104	1,080,106	111,770
Growing of tropical, subtropical, pome and stone fruits & vegetables	116,911	6,856	5,450	331	1,128	606	972	505	124,461	8,298
Growing of other fruits, vegetables and crops	323,069	14,852	22,277	1,758	10,691	1,369	32,385	15,681	388,422	33,660
Raising of livestock and other related activities	173,711	23,345	14,033	1,269	2,183	2,431	20,586	11,406	210,513	38,452
Other agricultural support activities	44,045	7,101	2,067	240	1,007	1,191	10,650	5,203	57,769	13,735
Hunting, trapping and related service activities	185	70	7	0	7	3	21	48	220	122
02 - Forestry and logging	479	385	13	6	21	14	237	214	750	619
03 - Fishing and aquaculture	2,788	4,267	50	24	89	115	408	2,723	3,335	7,130
B. Mining and quarrying	449,146	61,066	101	55	359	973	6,203	262,917	455,809	325,011
05 - Mining of coal and lignite	342,977	13,982	20	2	48	281	2,140	93,411	345,185	107,676
06 - Extraction of crude petroleum and natural gas	87,252	39,496	23	24	99	127	1,909	143,798	89,283	183,446
07 - Mining of metal ores	717	2,293	6	6	28	242	417	4,757	1,168	7,298
08-Other mining and quarrying	17,340	4,538	46	22	155	317	1,641	20,474	19,182	25,351
09 - Mining support service activities	860	757	6	0	29	7	96	476	991	1,239
C. Manufacturing	840,994	311,159	10,166	9,772	15,975	41,336	506,224	1,268,451	1,373,359	1,630,717
10 - Manufacture of food products	165,658	69,445	1,546	981	4,538	14,110	113,310	207,690	285,052	292,226
11 - Manufacture of beverages	1,791	2,338	65	52	301	2,503	9,425	45,373	11,582	50,265
12 - Manufacture of tobacco products	167	2,316	8	0	48	683	205	33,325	428	36,323
13 - Manufacture of textiles	241,960	58,042	1,537	2,871	3,064	4,907	45,524	151,987	292,085	217,806
Preparation and spinning of textile fibres	159,472	20,740	237	261	1,391	1,579	13,828	41,134	174,928	63,714
Weaving of textiles	25,590	10,505	216	311	411	662	6,869	14,045	33,086	25,524
Finishing of textiles	4,192	5,239	216	171	680	1,305	6,122	17,372	11,210	24,087
Manufacture of knitted and crocheted fabrics	1,606	1,595	166	1,540	108	578	1,627	12,742	3,507	16,455
Manufacture of made-up textile articles, except apparel	37,221	10,378	329	190	162	306	7,730	20,323	45,442	31,197
Manufacture of carpets and rugs	429	167	18	1	25	4	1,550	1,753	2,022	1,925
Manufacture of other textiles n.e.c.	13,450	9,418	355	398	287	473	7,798	44,617	21,890	54,905
14 - Manufacture of wearing apparel	19,836	15,233	2,372	1,239	595	1,035	9,710	47,239	32,513	64,745
15 - Manufacture of leather and related products	7,778	8,342	330	310	290	614	7,096	15,382	15,494	24,648
Tanning and dressing of leather; dressing and dyeing of fur	1,672	1,538	150	163	111	96	992	3,851	2,925	5,649
Manufacture of luggage, handbags and the like, saddlery and harness	826	958	37	23	89	143	700	2,880	1,652	4,004
Manufacture of footwear	5,280	5,846	143	124	90	375	5,404	8,651	10,917	14,995
a. Leather wear	4,205	4,099	100	74	64	142	4,956	7,969	9,325	12,284
b. Rubber and Plastic wear	1,075	1,746	43	50	26	232	448	682	1,592	2,711

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2024

Category of Deposit Holder	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
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,741	1,427	64	50	116	29	2,333	1,194	7,254	2,700
17 - Manufacture of paper and paper products	2,555	1,588	136	67	137	154	6,197	7,798	9,025	9,606
18 - Printing and reproduction of recorded media	11,364	7,620	650	480	661	973	4,223	13,519	16,898	22,591
Printing and other service activities related to printing	11,024	7,341	633	479	605	953	3,881	12,548	16,143	21,321
Reproduction of recorded media	340	279	17	1	56	19	342	971	755	1,270
19 - Manufacture of coke and refined petroleum products	898	2,761	24	14	118	191	10,226	142,323	11,266	145,289
20 - Manufacture of chemicals and chemical products	114,137	18,239	389	561	794	863	55,657	135,175	170,977	154,838
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,884	3,672	98	155	626	1,098	22,330	61,190	25,938	66,115
22 - Manufacture of rubber and plastics products	31,610	5,833	196	223	280	503	18,365	18,922	50,451	25,481
23 - Manufacture of other non-metallic mineral products	18,372	5,433	164	224	323	3,247	8,870	22,142	27,729	31,047
24 - Manufacture of basic metals	13,118	11,656	252	456	600	2,235	27,785	40,823	41,755	55,170
25 - Manufacture of fabricated metal products, except machinery and equipment	3,210	4,108	79	26	160	259	4,542	6,181	7,991	10,574
26 - Manufacture of computer, electronic and optical products	14,289	10,369	178	156	254	281	6,039	20,209	20,760	31,015
27 - Manufacture of electrical equipment	19,514	12,975	244	173	470	2,736	17,033	52,761	37,261	68,645
28 - Manufacture of machinery and equipment	9,674	4,796	261	99	554	653	8,874	53,415	19,363	58,963
29 - Manufacture of motor vehicles, trailers and semi-trailers	7,096	8,397	131	155	257	386	90,941	80,936	98,425	89,874
30 - Manufacture of other transport equipment	1,322	1,974	28	4	69	78	6,138	9,495	7,557	11,552
31 - Manufacture of furniture	4,519	2,103	109	63	105	144	2,678	1,339	7,411	3,649
32 - Other manufacturing	140,829	50,351	1,214	1,366	1,521	3,551	28,080	97,052	171,644	152,321
Manufacture of jewellery and related articles	4,582	1,550	77	59	152	83	2,320	2,655	7,131	4,348
Manufacture of imitation jewellery and related articles	448	226	26	17	10	7	112	99	596	349
Manufacture of musical instruments	361	164	20	8	20	72	864	4,112	1,265	4,356
Manufacture of sports goods	8,689	11,317	244	95	530	2,032	4,043	27,092	13,506	40,535
Manufacture of games and toys	140	147	-	-	9	14	44	119	193	280
Manufacture of medical and dental instruments and supplies	3,306	4,016	112	121	513	909	3,526	9,494	7,457	14,541
Manufacture of Handicrafts	513	271	173	55	36	12	193	880	915	1,218
Other manufacturing n.e.c.	122,790	32,660	562	1,012	251	422	16,978	52,602	140,581	86,695
33 - Repair and installation of machinery and equipment	3,672	2,140	91	48	94	104	643	2,981	4,500	5,273
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	21,668	707,943	21,668	707,943
Electric power generation, transmission and distribution	-	-	-	-	-	-	12,372	605,342	12,372	605,342
a) Hydal	-	-	-	-	-	-	4,439	43,755	4,439	43,755
b) Thermal	-	-	-	-	-	-	618	27,592	618	27,592
c) Coal Based	-	-	-	-	-	-	283	238,136	283	238,136
d) Wind	-	-	-	-	-	-	506	17,322	506	17,322
e) Solar	-	-	-	-	-	-	1,700	15,475	1,700	15,475
f) Other	-	-	-	-	-	-	4,826	263,063	4,826	263,063
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	8,112	101,216	8,112	101,216
Steam and air conditioning supply	-	-	-	-	-	-	1,184	1,384	1,184	1,384
E. Water supply; sewerage, waste management and remediation activities	4,504	4,677	177	53	288	311	6,290	6,030	11,259	11,071
36 - Water collection, treatment and supply	1,235	324	62	27	168	60	2,175	589	3,640	999
37 - Sewerage	413	230	46	3	13	3	2,087	1,026	2,559	1,262
38 - Waste collection, treatment and disposal activities; materials recovery	2,480	3,384	42	13	74	244	1,941	3,606	4,537	7,247
39 - Remediation activities and other waste management services	376	740	27	9	33	4	87	809	523	1,562
F. Construction	170,515	146,529	4,973	2,981	5,930	22,587	141,701	334,651	323,119	506,748
41 - Construction of buildings	86,535	63,867	1,389	1,508	2,530	3,857	85,813	145,903	176,267	215,135
42 - Civil engineering	61,898	51,468	2,107	1,133	2,521	17,938	37,680	157,721	104,206	228,260
43 - Specialized construction activities	22,082	31,195	1,477	339	879	791	18,208	31,028	42,646	63,353
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,684,713	705,913	80,590	43,145	47,195	38,059	336,797	376,097	2,149,295	1,163,214
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	48,818	25,595	1,024	818	1,529	1,159	19,874	29,426	71,245	56,998
46 - Wholesale trade, except of motor vehicles and motorcycles	304,212	204,086	8,800	6,438	14,395	11,821	168,716	188,032	496,123	410,376
47 - Retail trade, except of motor vehicles and motorcycles	1,331,683	476,232	70,766	35,888	31,271	25,079	148,207	158,640	1,581,927	695,840

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2024

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	91,617	63,955	1,071	1,104	1,582	2,528	27,240	394,040	121,510	461,627
49 - Land transport and transport via pipelines	68,744	28,490	492	556	715	1,021	13,968	16,091	83,919	46,157
50 - Water transport	867	1,207	38	42	64	31	968	63,373	1,937	64,652
51 - Air transport	3,167	15,719	51	59	35	72	1,491	153,571	4,744	169,421
52 - Warehousing and support activities for transportation	17,730	17,430	439	424	709	1,381	6,451	152,614	25,329	171,849
53 - Courier activities other than national post activities	1,109	1,110	51	22	59	24	4,362	8,391	5,581	9,548
I. Accommodation and food service activities	65,501	17,307	1,067	501	830	747	13,489	16,444	80,887	34,998
55 - Accommodation	10,630	4,420	217	100	241	232	6,893	6,193	17,981	10,944
56-Food and beverage service activities	54,871	12,887	850	401	589	515	6,596	10,251	62,906	24,054
J. Information and communication	107,088	44,339	1,863	1,581	1,377	2,022	75,685	209,380	186,013	257,322
58 - Publishing activities	5,635	4,038	407	364	332	506	6,967	19,793	13,341	24,700
59 - Motion picture, video and television programme production, sound recording and music publishing activities	934	318	87	11	36	23	4,431	1,213	5,488	1,564
60 - Programming and broadcasting activities	1,018	1,352	93	15	16	65	367	897	1,494	2,329
61 - Telecommunications	12,642	9,125	240	161	370	212	14,889	101,770	28,141	111,268
62 - Computer programming, consultancy and related activities	80,847	20,635	668	803	480	1,076	14,504	63,417	96,499	85,931
63 - Information service activities	6,012	8,871	368	228	143	141	34,527	22,290	41,050	31,530
K. Real estate activities	105,995	73,168	1,991	1,405	4,125	5,967	59,273	85,338	171,384	165,878
L. Professional, scientific and technical activities	521,449	59,740	4,494	1,492	2,111	5,201	19,783	97,279	547,837	163,711
69 - Legal and accounting activities	10,866	7,849	2,922	394	861	1,854	4,415	10,239	19,064	20,335
70 - Activities of head offices; management consultancy activities	3,591	3,020	190	61	112	67	1,774	12,741	5,667	15,890
71 - Architectural and engineering activities; technical testing and analysis	6,452	4,588	256	510	198	444	4,541	21,897	11,447	27,440
72 - Scientific research and development	1,275	841	87	47	77	49	1,300	13,268	2,739	14,204
73 - Advertising and market research	5,268	2,684	400	325	244	2,456	4,161	9,460	10,073	14,924
74 - Other professional, scientific and technical activities	492,851	39,527	627	151	583	247	3,367	29,104	497,428	69,029
75 - Veterinary activities	1,146	1,231	12	5	36	83	225	571	1,419	1,890
M. Administrative and support service activities	64,088	34,309	2,871	1,225	2,900	1,804	87,245	100,023	157,104	137,360
77 - Rental and leasing activities	6,273	2,170	168	167	211	305	809	2,208	7,461	4,850
78 - Employment activities	1,056	1,607	84	40	66	54	372	882	1,578	2,583
79 - Travel agency, tour operator, reservation service and related activities	16,444	7,974	481	269	959	497	24,721	24,467	42,605	33,207
80 - Security and investigation activities	911	456	20	27	141	272	3,918	3,620	4,990	4,374
81. Services to buildings and landscape activities	3,721	4,871	76	60	187	118	1,860	1,836	5,844	6,886
82 - Office administrative, office support and other business support activities	35,683	17,231	2,042	662	1,336	557	55,565	67,010	94,626	85,460
N. Education	225,295	32,483	14,745	4,562	1,472	1,405	436,804	94,792	678,316	133,243
O. Human health and social work activities	56,410	23,063	2,064	2,153	1,742	2,440	21,556	75,484	81,772	103,141
86 - Human health activities	13,647	13,010	1,918	1,823	1,566	2,388	17,161	55,197	34,292	72,418
87 - Residential care activities	576	305	50	43	33	18	452	460	1,111	826
88. Social work activities with and without accommodation	42,187	9,749	96	287	143	34	3,943	19,827	46,369	29,897
P. Arts, entertainment and recreation	2,181	1,007	330	68	172	149	1,194	1,778	3,877	3,002
Q. Other service activities	1,387,065	279,024	244,023	54,407	13,086	13,091	196,784	278,556	1,840,958	625,078
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	481,467	737,919	481,467	737,919
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	355,662	529,401	355,662	529,401
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	125,805	208,518	125,805	208,518
VI. PERSONAL	63,904,109	9,472,127	27,297,367	3,390,343	1,556,772	1,342,669	1,264	215	92,759,512	14,205,354
A. Salaried persons	23,531,196	3,205,981	5,579,676	670,950	448,225	305,338	145	10	29,559,242	4,182,278
B. Self employed	19,107,484	4,539,761	5,290,120	888,145	564,172	446,290	950	29	24,962,726	5,874,226
C. Other Personal	21,265,429	1,726,385	16,427,571	1,831,248	544,375	591,042	169	176	38,237,544	4,148,850
VII. OTHER	138,246	21,434	78,932	5,871	355	532	13,209	60,699	230,742	88,537
Total	72,249,657	11,994,660	27,923,512	3,608,589	1,759,634	1,596,235	3,298,467	12,981,421	105,231,270	30,180,905

Source: Statistics and Data Services Department, SBP

* 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 30th June, 2024 (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	575,276	1,170.0	334,846	1,250.4	15,911	12.7	68,291	37.4	6,949,788	22,261.1
25,000 to 50,000	41,540	1,475.7	38,987	1,400.0	640	22.5	1,143	40.2	569,555	22,007.5
50,000 to 100,000	115,013	7,734.5	41,192	2,907.3	623	43.8	1,019	73.3	820,661	56,924.7
100,000 to 150,000	61,770	7,125.1	22,394	2,755.2	322	39.3	590	71.2	313,608	38,927.3
150,000 to 200,000	38,818	6,361.0	14,431	2,498.9	183	31.8	354	61.6	140,540	24,180.5
200,000 to 300,000	36,535	9,522.3	19,076	4,609.2	302	73.0	535	131.4	315,779	77,042.9
300,000 to 400,000	18,683	6,410.6	9,584	3,304.6	219	75.3	308	105.8	115,980	40,397.6
400,000 to 500,000	16,001	7,125.6	6,885	3,026.6	219	97.9	226	101.6	81,517	36,413.7
500,000 to 750,000	32,325	18,889.1	9,249	5,650.0	305	185.9	546	333.3	218,625	131,955.1
750,000 to 1,000,000	13,096	11,321.6	6,545	5,701.2	235	206.8	377	324.2	146,209	119,239.8
1,000,000 to 2,000,000	26,569	36,450.1	17,152	25,551.0	521	736.7	917	1,289.4	152,033	207,916.3
2,000,000 to 3,000,000	12,106	29,518.5	6,142	15,002.3	321	770.0	507	1,238.0	63,576	152,422.3
3,000,000 to 4,000,000	6,746	23,167.4	3,499	12,042.8	189	655.3	396	1,354.2	36,277	124,309.9
4,000,000 to 5,000,000	4,526	20,137.4	2,437	10,891.6	199	883.0	236	1,059.4	21,931	97,408.1
5,000,000 to 6,000,000	5,040	27,051.2	2,307	12,441.3	157	857.6	265	1,437.6	20,594	110,352.0
6,000,000 to 7,000,000	3,574	23,140.6	1,373	8,917.7	102	664.0	325	2,128.8	13,435	86,518.6
7,000,000 to 8,000,000	2,617	19,456.1	1,333	9,963.8	93	696.0	142	1,067.3	10,251	76,434.1
8,000,000 to 9,000,000	1,802	15,278.3	862	7,283.2	64	542.1	134	1,128.4	7,185	60,636.5
9,000,000 to 10,000,000	1,319	12,493.2	841	7,969.5	74	699.5	109	1,030.2	5,991	56,784.8
10,000,000 to 100,000,000	14,391	348,700.5	13,784	434,420.8	1,705	58,051.9	2,053	66,418.6	59,293	1,502,791.8
100,000,000 to 500,000,000	573	99,985.5	3,622	721,494.8	699	149,679.9	736	155,449.1	5,682	1,097,293.9
500,000,000 to 1,000,000,000	39	26,184.4	857	573,800.7	228	152,582.3	108	74,794.0	660	429,698.8
1,000,000,000 to 5,000,000,000	44	82,155.0	639	1,308,291.9	357	693,001.3	148	319,588.0	486	911,261.3
5,000,000,000 to 10,000,000,000	1	8,076.9	49	326,702.0	49	350,196.6	34	238,338.1	49	327,695.3
10,000,000,000 & Over	-	-	43	872,241.6	28	472,705.5	29	525,081.9	38	832,978.4
TOTAL	1,028,404	848,930.6	558,129	4,380,118.4	23,745	1,883,510.8	79,528	1,392,683.0	10,069,743	6,643,852.4

Source: Statistics and Data Services Department, SBP

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 30th June, 2024 (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	143,276	604.1	63,765,862	202,264.2	135,653	257.2	71,413,627	226,687.2	71,988,903	227,857.2
25,000 to 50,000	180,079	6,941.2	4,491,514	164,080.0	6,791	246.3	5,288,709	194,737.7	5,330,249	196,213.5
50,000 to 100,000	83,775	5,700.4	6,170,504	447,890.8	22,516	1,491.1	7,140,290	515,031.4	7,255,303	522,765.9
100,000 to 150,000	4,403	544.5	3,876,794	478,007.4	26,844	3,420.4	4,244,955	523,765.2	4,306,725	530,890.3
150,000 to 200,000	2,176	368.1	2,705,767	466,580.3	8,410	1,411.5	2,871,861	495,132.6	2,910,679	501,493.6
200,000 to 300,000	40,454	11,725.9	3,822,307	939,514.7	12,188	3,058.5	4,210,641	1,036,155.5	4,247,176	1,045,677.9
300,000 to 400,000	3,409	1,100.0	1,959,107	679,286.4	6,223	2,065.0	2,094,830	726,334.8	2,113,513	732,745.4
400,000 to 500,000	822	368.3	1,229,186	545,284.5	1,058	500.0	1,319,913	585,792.6	1,335,914	592,918.1
500,000 to 750,000	5,637	3,207.4	1,950,469	1,170,335.5	1,631	1,012.1	2,186,462	1,312,679.2	2,218,787	1,331,568.3
750,000 to 1,000,000	1,162	1,019.7	827,971	691,880.2	2,368	1,958.0	984,867	820,329.9	997,963	831,651.5
1,000,000 to 2,000,000	3,203	4,331.4	979,511	1,315,295.5	3,542	4,366.8	1,156,879	1,559,487.1	1,183,448	1,595,937.2
2,000,000 to 3,000,000	1,886	4,552.6	336,213	812,527.1	1,008	2,545.6	409,653	989,057.9	421,759	1,018,576.4
3,000,000 to 4,000,000	925	3,157.3	173,222	591,641.7	387	1,360.4	214,895	734,521.7	221,641	757,689.1
4,000,000 to 5,000,000	862	3,884.3	94,957	422,758.9	250	1,130.2	120,872	538,015.6	125,398	558,152.9
5,000,000 to 6,000,000	1,093	5,721.1	82,643	444,181.2	343	1,777.9	107,402	576,768.7	112,442	603,819.9
6,000,000 to 7,000,000	455	2,942.8	55,374	357,392.7	243	1,590.2	71,307	460,154.8	74,881	483,295.4
7,000,000 to 8,000,000	398	2,968.8	40,419	300,967.5	140	1,032.3	52,776	393,129.8	55,393	412,585.9
8,000,000 to 9,000,000	572	4,838.1	27,253	229,884.3	59	496.8	36,129	304,809.5	37,931	320,087.8
9,000,000 to 10,000,000	346	3,274.0	21,234	200,802.9	88	828.1	28,683	271,389.1	30,002	283,882.3
10,000,000 to 100,000,000	5,160	152,901.7	146,022	3,015,899.0	873	23,709.3	228,890	5,254,193.1	243,281	5,602,893.6
100,000,000 to 500,000,000	1,118	211,624.9	2,967	491,504.8	122	26,136.3	14,946	2,853,183.9	15,519	2,953,169.4
500,000,000 to 1,000,000,000	150	96,013.9	145	101,121.1	2	1,097.4	2,150	1,429,108.1	2,189	1,455,292.5
1,000,000,000 to 5,000,000,000	100	157,668.5	70	128,079.4	3	7,045.7	1,803	3,524,936.1	1,847	3,607,091.1
5,000,000,000 to10,000,000,000	5	35,460.0	1	8,173.4	-	-	187	1,286,565.5	188	1,294,642.3
10,000,000,000 & Over	1	17,000.0	-	-	-	-	139	2,720,007.4	139	2,720,007.4
TOTAL	481,467	737,918.9	92,759,512	14,205,353.6	230,742	88,537.3	104,202,866	29,331,974.5	105,231,270	30,180,905.0

Source: Statistics and Data Services Department, SBP

3.5 Deposits by Category of Deposit Holders- Province/Region wise

Period end Position

Billion Rupees

Provinces/ Regions	Category	Dec-23			Mar-24			Jun-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	56.63	715.73	772.37	62.53	718.41	780.93	65.79	783.14	848.93
	Government	101.00	3,864.81	3,965.80	106.37	3,805.69	3,912.06	108.99	4,271.13	4,380.12
	Non-Financial Public Sector Enterprises	34.48	1,508.99	1,543.47	37.65	1,577.57	1,615.22	65.79	1,817.72	1,883.51
	NBFCs & Financial Auxiliaries	1.95	1,203.96	1,205.91	17.54	1,196.19	1,213.73	3.51	1,389.18	1,392.68
	Private Sector (Business)	484.12	5,730.52	6,214.63	460.95	5,700.61	6,161.57	537.26	6,106.59	6,643.85
	Trust Funds & Non Profit Organizations	13.22	669.35	682.58	12.81	689.40	702.21	15.35	722.57	737.92
	Personal/Individuals	2,044.88	10,790.81	12,835.69	2,083.97	11,093.01	13,176.99	2,303.74	11,901.62	14,205.35
	Others	16.51	60.74	77.24	16.42	54.96	71.38	18.78	69.76	88.54
	Total	2,752.77	24,544.91	27,297.68	2,798.25	24,835.85	27,634.10	3,119.21	27,061.70	30,180.91
Punjab	Foreign Constituents	42.67	273.28	315.95	47.96	276.03	323.99	48.59	309.04	357.63
	Government	28.74	1,493.58	1,522.31	27.21	1,513.04	1,540.25	32.81	1,700.69	1,733.50
	Non-Financial Public Sector Enterprises	5.33	768.34	773.67	6.75	795.20	801.95	14.83	868.86	883.69
	NBFCs & Financial Auxiliaries	0.42	174.91	175.33	0.35	171.85	172.21	0.52	149.06	149.58
	Private Sector (Business)	294.63	2,292.68	2,587.31	283.08	2,249.70	2,532.78	315.42	2,407.86	2,723.28
	Trust Funds & Non Profit Organizations	6.29	264.63	270.92	6.32	264.46	270.77	7.63	287.61	295.24
	Personal/Individuals	1,161.60	5,571.57	6,733.16	1,190.40	5,669.80	6,860.20	1,303.58	6,061.33	7,364.91
	Others	1.18	25.75	26.93	1.25	23.65	24.90	1.76	30.88	32.65
	Total	1,540.85	10,864.74	12,405.58	1,563.32	10,963.73	12,527.05	1,725.14	11,815.34	13,540.48
Sindh	Foreign Constituents	2.26	322.09	324.35	2.21	318.42	320.63	2.28	340.19	342.48
	Government	17.38	907.36	924.74	17.14	853.89	871.03	16.56	1,076.32	1,092.88
	Non-Financial Public Sector Enterprises	8.80	316.20	325.00	6.36	357.30	363.66	22.56	349.17	371.73
	NBFCs & Financial Auxiliaries	0.24	974.71	974.95	0.05	957.37	957.43	0.04	1,163.25	1,163.28
	Private Sector (Business)	78.68	2,400.29	2,478.97	76.57	2,441.64	2,518.22	87.38	2,512.70	2,600.08
	Trust Funds & Non Profit Organizations	2.17	264.41	266.57	2.08	277.88	279.96	1.87	293.27	295.14
	Personal/Individuals	207.85	3,086.86	3,294.70	201.36	3,264.37	3,465.74	238.18	3,470.19	3,708.37
	Others	0.07	6.48	6.55	0.02	3.02	3.04	0.02	5.23	5.25
	Total	317.43	8,278.41	8,595.83	305.81	8,473.89	8,779.71	368.90	9,210.31	9,579.21
Khyber Pakhtunkhwa	Foreign Constituents	4.91	19.26	24.18	5.13	19.30	24.43	5.85	21.84	27.70
	Government	23.77	338.80	362.57	30.45	348.57	379.02	23.14	377.20	400.34
	Non-Financial Public Sector Enterprises	0.38	20.11	20.49	0.44	17.73	18.17	0.32	25.63	25.94
	NBFCs & Financial Auxiliaries	0.11	2.55	2.66	15.92	2.67	18.58	1.12	4.30	5.41
	Private Sector (Business)	65.08	168.10	233.18	58.39	161.45	219.84	74.81	190.05	264.86
	Trust Funds & Non Profit Organizations	1.64	23.39	25.04	1.44	30.32	31.75	1.93	31.79	33.73
	Personal/Individuals	357.10	793.04	1,150.14	365.53	787.40	1,152.93	402.52	888.68	1,291.20
	Others	1.65	15.56	17.21	1.75	15.97	17.73	1.50	14.10	15.60
	Total	454.66	1,380.80	1,835.46	479.04	1,383.41	1,862.45	511.18	1,553.59	2,064.78
Balochistan	Foreign Constituents	0.02	1.32	1.33	0.01	1.42	1.43	0.02	1.65	1.68
	Government	20.27	169.20	189.47	19.89	172.10	191.99	24.31	186.99	211.29
	Non-Financial Public Sector Enterprises	0.60	16.93	17.53	0.65	15.57	16.21	0.69	13.48	14.17
	NBFCs & Financial Auxiliaries	0.00	7.18	7.18	0.01	0.41	0.42	0.00	0.26	0.26
	Private Sector (Business)	21.64	79.57	101.22	20.08	74.90	94.99	31.22	98.98	130.20
	Trust Funds & Non Profit Organizations	0.21	6.05	6.26	0.21	7.56	7.77	0.24	8.87	9.11
	Personal/Individuals	74.15	211.86	286.01	77.18	216.26	293.43	83.47	244.81	328.28
	Others	13.46	0.72	14.19	13.23	0.74	13.96	15.30	1.11	16.40
	Total	130.35	492.84	623.18	131.25	488.95	620.20	155.24	556.15	711.39
Islamabad	Foreign Constituents	0.36	84.38	84.75	0.49	87.14	87.63	1.13	92.70	93.83
	Government	3.11	910.74	913.85	3.06	874.28	877.34	2.59	885.84	888.42
	Non-Financial Public Sector Enterprises	0.00	379.51	379.52	0.00	383.07	383.08	0.01	548.63	548.64
	NBFCs & Financial Auxiliaries	-	33.93	33.93	-	53.75	53.75	-	59.58	59.58
	Private Sector (Business)	3.77	743.34	747.11	3.14	726.47	729.61	5.24	837.56	842.80
	Trust Funds & Non Profit Organizations	0.46	107.20	107.66	0.45	104.56	105.01	1.26	95.83	97.10
	Personal/Individuals	19.97	792.24	812.21	20.82	815.73	836.55	29.12	857.18	886.31
	Others	0.14	12.13	12.27	0.15	11.52	11.67	0.19	18.35	18.54
	Total	27.82	3,063.47	3,091.29	28.12	3,056.52	3,084.64	39.54	3,395.69	3,435.23
Gilgit-Baltistan	Foreign Constituents	0.20	0.36	0.55	0.18	0.36	0.54	0.27	0.43	0.70
	Government	6.57	20.57	27.14	7.50	20.60	28.10	8.50	20.61	29.11
	Non-Financial Public Sector Enterprises	0.19	6.61	6.81	0.16	6.90	7.06	0.21	9.73	9.95
	NBFCs & Financial Auxiliaries	1.08	4.13	5.22	1.15	4.68	5.83	1.64	4.91	6.55
	Private Sector (Business)	5.21	9.50	14.71	5.05	8.78	13.83	7.16	15.53	22.69
	Trust Funds & Non Profit Organizations	1.07	0.62	1.69	1.00	0.62	1.62	1.07	0.62	1.69
	Personal/Individuals	21.76	43.47	65.22	22.85	41.72	64.57	27.15	54.69	81.85
	Others	0.01	0.04	0.05	0.02	0.02	0.04	0.02	0.03	0.05
	Total	36.08	85.30	121.38	37.92	83.67	121.59	46.02	106.57	152.59

3.5 Deposits by Category of Deposit Holders- Province/Region wise

Period end Position

Billion Rupees

Provinces/ Regions	Category	Dec-23			Mar-24			Jun-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	6.22	15.04	21.26	6.54	15.75	22.29	7.65	17.28	24.92
	Government	1.05	24.56	25.61	1.12	23.22	24.33	1.09	23.48	24.56
	Non-Financial Public Sector Enterprises	19.18	1.28	20.46	23.28	1.81	25.09	27.17	2.22	29.38
	NBFCs & Financial Auxiliaries	0.09	6.55	6.64	0.06	5.45	5.51	0.19	7.82	8.01
	Private Sector (Business)	15.10	37.04	52.14	14.63	37.67	52.30	16.05	43.90	59.95
	Trust Funds & Non Profit Organizations	1.38	3.06	4.44	1.31	4.02	5.34	1.34	4.57	5.91
	Personal/Individuals	202.44	291.77	494.22	205.83	297.74	503.57	219.71	324.72	544.44
	Others	0.00	0.05	0.06	0.00	0.04	0.04	0.00	0.05	0.05
	Total	245.47	379.35	624.82	252.79	385.68	638.47	273.19	424.04	697.23

Source: Statistics and Data Services Department, SBP

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

"Outstanding deposits" show position of deposits held by banks at the end of the period (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		2024			
	Dec		Mar		Jun ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	71,145,392	221,401.6	61,269,158	170,169.6	71,988,903	227,857.2
25,000 to 50,000	5,771,376	211,046.5	6,263,385	226,390.0	5,330,249	196,213.5
50,000 to 100,000	6,766,408	480,433.0	8,056,605	577,060.1	7,255,303	522,765.9
100,000 to 150,000	5,922,155	749,571.3	3,760,013	460,576.9	4,306,725	530,890.3
150,000 to 200,000	2,297,725	397,485.5	2,393,559	414,827.4	2,910,679	501,493.6
200,000 to 300,000	2,764,618	670,442.3	5,393,337	1,167,721.6	4,247,176	1,045,677.9
300,000 to 400,000	1,494,135	514,015.0	3,868,965	647,238.8	2,113,513	732,745.4
400,000 to 500,000	942,927	420,824.8	1,222,856	543,743.2	1,335,914	592,918.1
500,000 to 750,000	1,374,360	822,496.8	1,585,201	952,052.2	2,218,787	1,331,568.3
750,000 to 1,000,000	1,062,941	551,187.1	713,081	614,648.7	997,963	831,651.5
1,000,000 to 2,000,000	1,107,664	1,517,431.7	1,199,806	1,633,846.6	1,183,448	1,595,937.2
2,000,000 to 3,000,000	485,264	1,177,599.1	438,851	1,055,623.3	421,759	1,018,576.4
3,000,000 to 4,000,000	219,688	751,722.8	6,882,789	754,808.1	221,641	757,689.1
4,000,000 to 5,000,000	138,693	617,809.8	134,242	593,195.3	125,398	558,152.9
5,000,000 to 6,000,000	178,041	963,334.9	107,285	563,732.3	112,442	603,819.9
6,000,000 to 7,000,000	69,327	446,413.7	62,218	398,890.5	74,881	483,295.4
7,000,000 to 8,000,000	61,285	456,722.5	48,132	357,067.4	55,393	412,585.9
8,000,000 to 9,000,000	37,702	318,451.0	35,115	296,052.4	37,931	320,087.8
9,000,000 to 10,000,000	28,591	270,674.6	26,865	253,027.8	30,002	283,882.3
10,000,000 to 100,000,000	218,439	5,082,860.5	220,514	5,073,099.4	243,281	5,602,893.6
100,000,000 to 500,000,000	14,990	2,845,650.4	14,920	2,856,220.6	15,519	2,953,169.4
500,000,000 to 1,000,000,000	2,026	1,307,763.5	2,227	1,476,352.0	2,189	1,455,292.5
1,000,000,000 to 5,000,000,000	1,804	3,472,021.4	1,706	3,293,973.4	1,847	3,607,091.1
5,000,000,000 to 10,000,000,000	176	1,156,061.7	161	1,077,199.0	188	1,294,642.3
10,000,000,000 & Over	99	1,874,261.5	124	2,176,614.8	139	2,720,007.4
TOTAL	102,105,826	27,297,682.8	103,701,115	27,634,131.3	105,231,270	30,180,905.0

Source: Statistics and Data Services 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 30th June, 2024

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	36,488,164	16,898	16,757,821	5,694	653,985	517	1,863,205	686	55,763,175	23,796
5,000 to 10,000	2,244,266	16,170	770,113	5,445	71,334	502	130,951	914	3,216,664	23,031
10,000 to 20,000	9,568,644	115,671	1,311,375	19,217	84,855	1,197	134,980	1,918	11,099,854	138,003
20,000 to 25,000	1,394,092	31,482	351,158	7,817	49,590	1,110	114,370	2,617	1,909,210	43,027
25,000 to 50,000	3,604,661	133,086	1,351,712	49,282	77,306	2,719	296,570	11,126	5,330,249	196,213
50,000 to 100,000	4,920,273	350,658	2,013,754	148,677	126,443	9,793	194,833	13,638	7,255,303	522,766
100,000 to 150,000	2,936,657	361,834	1,201,492	148,534	97,114	11,794	71,462	8,729	4,306,725	530,890
150,000 to 200,000	1,681,187	290,703	1,128,432	193,183	60,321	10,559	40,739	7,049	2,910,679	501,494
200,000 to 300,000	3,116,031	767,700	951,834	232,389	77,044	18,786	102,267	26,803	4,247,176	1,045,678
300,000 to 400,000	1,446,408	502,665	572,337	197,542	60,808	20,923	33,960	11,615	2,113,513	732,745
400,000 to 500,000	934,621	414,695	324,263	143,931	52,794	23,540	24,236	10,752	1,335,914	592,918
500,000 to 750,000	1,598,985	963,464	493,798	292,991	83,435	49,522	42,569	25,592	2,218,787	1,331,568
750,000 to 1,000,000	736,816	606,094	196,780	169,846	38,997	33,689	25,370	22,023	997,963	831,651
1,000,000 to 2,000,000	761,530	1,023,470	271,154	364,834	88,587	120,061	62,177	87,572	1,183,448	1,595,937
2,000,000 to 3,000,000	267,502	646,438	80,966	195,868	43,274	104,299	30,017	71,972	421,759	1,018,576
3,000,000 to 4,000,000	141,363	482,841	38,966	133,805	23,741	80,597	17,571	60,446	221,641	757,689
4,000,000 to 5,000,000	80,134	356,418	22,823	101,748	11,285	50,268	11,156	49,719	125,398	558,153
5,000,000 to 6,000,000	68,945	370,613	20,786	111,521	10,925	58,647	11,786	63,039	112,442	603,820
6,000,000 to 7,000,000	48,053	309,834	12,619	81,655	6,944	44,921	7,265	46,886	74,881	483,295
7,000,000 to 8,000,000	34,841	259,029	8,940	66,791	5,660	42,278	5,952	44,487	55,393	412,586
8,000,000 to 9,000,000	23,940	201,996	5,715	48,178	3,764	31,823	4,512	38,092	37,931	320,088
9,000,000 to 10,000,000	18,293	172,924	4,810	45,598	2,996	28,344	3,903	37,016	30,002	283,882
10,000,000 to 100,000,000	130,806	2,748,968	31,064	632,767	27,585	625,917	53,826	1,595,242	243,281	5,602,894
100,000,000 to 500,000,000	3,185	536,505	735	122,795	758	129,539	10,841	2,164,330	15,519	2,953,169
500,000,000 to 1,000,000,000	165	106,814	32	20,367	60	45,039	1,932	1,283,073	2,189	1,455,293
1,000,000,000 to 5,000,000,000	90	167,040	33	68,114	29	49,851	1,695	3,322,086	1,847	3,607,091
5,000,000,000 to 10,000,000,000	4	30,239	-	-	-	-	184	1,264,403	188	1,294,642
10,000,000,000 & Over	1	10,412	-	-	-	-	138	2,709,595	139	2,720,007
Total	72,249,657	11,994,660	27,923,512	3,608,589	1,759,634	1,596,235	3,298,467	12,981,421	105,231,270	30,180,905

Source: Statistics and Data Services Department, SDB

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

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

In Thousands

		Jun-23	Dec-23	Jun-24 ^P
No. of Accounts	Total Accounts	177,825	203,088	211,092
	Active Accounts	110,380	125,607	132,380
	Dormant Accounts	67,445	77,481	78,712
	Total Accounts-Male	122,173	141,382	146,868
	Active Accounts-Male	76,552	87,609	92,583
	Dormant Accounts-Male	45,621	53,773	54,285
	Total Accounts-Female	49,319	56,506	59,700
	Active Accounts-Female	31,099	34,950	37,037
	Dormant Accounts-Female	18,220	21,556	22,662
	Total Accounts-Transgender	6	1	2
	Active Accounts-Transgender	1	0	0
	Dormant Accounts-Transgender	5	1	1
No. of Depositors²	Total Depositors	83,338	87,827	91,020
	Active Depositors	64,856	69,552	72,571
	Dormant Depositors	46,358	50,995	52,400
	Total Depositors-Male	54,037	56,500	58,039
	Active Depositors-Male	42,615	45,419	47,137
	Dormant Depositors-Male	30,924	34,365	34,929
	Total Depositors-Female	29,080	31,173	32,789
	Active Depositors-Female	21,776	23,572	24,971
	Dormant Depositors-Female	14,211	16,248	17,143
	Total Depositors-Transgender	1	0	1
	Active Depositors-Transgender	0	0	0
	Dormant Depositors-Transgender	0	0	0

Source: Statistics and Data Services Department, SBP

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

2. Any account holder having multiple accounts in same/different banks/MFBs/DFIs/EMIs 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		2024			
	Dec		Mar		Jun ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	545,027	3,900.6	581,033	4,301.0	566,506	5,040.3
25,000 to 50,000	645,720	24,468.0	472,682	16,310.7	579,599	21,584.6
50,000 to 100,000	957,563	61,266.4	1,096,381	68,945.4	1,061,012	71,236.6
100,000 to 150,000	235,328	29,164.1	270,074	33,661.1	262,263	32,705.1
150,000 to 200,000	152,647	26,366.4	183,659	31,847.3	183,471	31,938.9
200,000 to 300,000	249,733	60,616.9	265,630	65,531.6	244,969	60,230.7
300,000 to 400,000	231,320	76,407.8	147,281	50,799.2	150,401	51,690.9
400,000 to 500,000	100,952	45,046.9	105,891	47,798.3	106,036	47,756.8
500,000 to 750,000	291,235	184,108.1	297,708	188,938.6	298,991	187,106.3
750,000 to 1,000,000	113,741	99,500.1	104,608	90,902.1	119,828	105,650.2
1,000,000 to 2,000,000	232,016	327,814.1	234,394	332,458.7	216,971	312,202.2
2,000,000 to 3,000,000	78,258	191,757.9	81,819	199,927.6	86,660	210,718.2
3,000,000 to 4,000,000	31,739	108,492.7	30,059	104,350.6	31,904	110,833.2
4,000,000 to 5,000,000	20,999	94,549.1	21,850	98,038.5	23,748	106,300.5
5,000,000 to 6,000,000	15,469	84,147.6	15,861	87,149.2	17,553	96,354.6
6,000,000 to 7,000,000	10,062	65,447.8	12,087	78,251.6	12,510	81,140.2
7,000,000 to 8,000,000	11,660	87,405.3	9,649	71,972.3	10,131	75,559.2
8,000,000 to 9,000,000	7,882	66,068.6	6,297	53,499.9	6,951	59,050.6
9,000,000 to 10,000,000	7,983	76,340.8	8,409	80,347.6	8,545	81,509.8
10,000,000 to 100,000,000	50,466	1,544,104.9	46,167	1,416,003.1	48,221	1,453,466.3
100,000,000 to 500,000,000	10,229	2,160,995.6	9,292	2,025,168.9	9,334	2,058,598.3
500,000,000 to 1,000,000,000	1,671	1,141,074.7	2,177	1,205,053.1	1,572	1,079,016.2
1,000,000,000 to 5,000,000,000	1,092	2,124,316.6	1,146	2,180,938.0	1,158	2,237,591.7
5,000,000,000 to 10,000,000,000	108	676,950.8	107	676,030.9	127	824,439.4
10,000,000,000 & Over	95	2,617,190.8	89	2,387,127.5	85	2,667,889.8
Total	4,002,995	11,977,502.9	4,004,350	11,595,353.0	4,048,546	12,069,610.7

Source: Statistics and Data Services Department, SBP

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 30th June, 2024

Size of Account (Rs.)	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
1 to Less Than 5000	191,194	98	31,420	24	143	0	16,039	3	238,796	126
5,000 to 10,000	56,121	399	7,448	54	2,253	18	521	4	66,343	475
10,000 to 20,000	138,097	1,965	55,337	952	16	0	1,135	18	194,585	2,935
20, 000 to 25,000	60,773	1,371	5,663	126	9	0	337	7	66,782	1,504
25,000 to 50,000	447,799	17,177	129,894	4,340	51	2	1,855	66	579,599	21,585
50,000 to 100,000	1,022,504	68,389	36,562	2,705	102	8	1,844	135	1,061,012	71,237
100,000 to 150,000	242,870	30,280	17,963	2,248	260	33	1,170	144	262,263	32,705
150,000 to 200,000	169,248	29,479	12,927	2,235	111	19	1,185	205	183,471	31,939
200,000 to 300,000	224,976	55,308	16,704	4,097	260	61	3,029	764	244,969	60,231
300,000 to 400,000	139,654	47,978	8,484	2,927	107	35	2,156	751	150,401	51,691
400,000 to 500,000	97,741	44,016	6,103	2,751	133	57	2,059	933	106,036	47,757
500,000 to 750,000	282,474	176,842	11,785	7,380	161	100	4,571	2,784	298,991	187,106
750,000 to 1,000,000	100,695	89,705	14,472	11,832	203	176	4,458	3,937	119,828	105,650
1,000,000 to 2,000,000	176,525	258,347	18,710	24,567	6,855	7,269	14,881	22,019	216,971	312,202
2,000,000 to 3,000,000	68,158	164,730	5,794	14,396	553	1,370	12,155	30,222	86,660	210,718
3,000,000 to 4,000,000	20,537	71,310	1,985	6,869	385	1,355	8,997	31,299	31,904	110,833
4,000,000 to 5,000,000	14,664	65,462	1,551	6,937	364	1,642	7,169	32,259	23,748	106,300
5,000,000 to 6,000,000	11,880	65,610	832	4,551	368	2,021	4,473	24,173	17,553	96,355
6,000,000 to 7,000,000	7,582	49,125	593	3,859	161	1,050	4,174	27,106	12,510	81,140
7,000,000 to 8,000,000	6,196	46,182	426	3,167	145	1,090	3,364	25,121	10,131	75,559
8,000,000 to 9,000,000	4,054	34,533	230	1,944	164	1,398	2,503	21,176	6,951	59,051
9,000,000 to 10,000,000	5,194	49,525	260	2,460	242	2,294	2,849	27,231	8,545	81,510
10,000,000 to 100,000,000	12,884	295,212	624	13,364	375	10,258	34,338	1,134,633	48,221	1,453,466
100,000,000 to 500,000,000	718	149,091	22	3,570	21	5,658	8,573	1,900,279	9,334	2,058,598
500,000,000 to 1,000,000,000	86	56,579	2	1,596	3	2,895	1,481	1,017,945	1,572	1,079,016
1,000,000,000 to 5,000,000,000	34	65,112	1	1,188	1	1,500	1,122	2,169,792	1,158	2,237,592
5,000,000,000 to 10,000,000,000	8	48,077	-	-	-	-	119	776,362	127	824,439
10,000,000,000 & Over	1	12,057	-	-	-	-	84	2,655,833	85	2,667,890
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

Source: Statistics and Data Services Department, SBP

*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 30th June, 2024 (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	1	-	18	-	77	-	83	0.1	186,718	1,570.1	4,019	12.4	375,588	3,457.7	2	-	566,506	5,040.3
25,000 to 50,000	-	-	-	-	-	-	5	0.2	58,502	2,368.8	789	27.7	520,303	19,187.9	-	-	579,599	21,584.6
50,000 to 100,000	-	-	1	0.1	4	0.2	1	0.1	85,869	6,538.1	531	41.7	974,606	64,656.4	-	-	1,061,012	71,236.6
100,000 to 150,000	-	-	-	-	1	0.1	-	-	85,738	10,835.7	7	0.9	176,517	21,868.4	-	-	262,263	32,705.1
150,000 to 200,000	-	-	1	0.2	2	0.4	6	1.1	61,569	10,757.4	12	2.0	121,881	21,177.8	-	-	183,471	31,938.9
200,000 to 300,000	-	-	-	-	1	0.2	20	5.0	109,458	27,289.5	60	14.9	135,422	32,918.8	8	2.2	244,969	60,230.7
300,000 to 400,000	-	-	-	-	4	1.4	11	3.9	72,018	24,637.4	13	4.7	78,330	27,034.6	25	8.9	150,401	51,690.9
400,000 to 500,000	-	-	-	-	-	-	9	4.0	55,302	25,036.3	17	7.5	50,688	22,700.2	20	8.8	106,036	47,756.8
500,000 to 750,000	-	-	-	-	6	3.6	32	19.4	73,142	44,790.9	34	23.5	225,767	142,262.5	10	6.5	298,991	187,106.3
750,000 to 1,000,000	-	-	1	1.0	3	2.5	38	32.8	39,600	34,729.4	108	96.9	80,076	70,785.9	2	1.7	119,828	105,650.2
1,000,000 to 2,000,000	-	-	19	32.2	13	17.6	297	412.9	79,590	113,577.9	90	141.2	136,959	198,015.1	3	5.3	216,971	312,202.2
2,000,000 to 3,000,000	-	-	11	25.9	18	43.2	96	238.7	48,596	117,540.3	58	142.6	37,880	92,725.2	1	2.3	86,660	210,718.2
3,000,000 to 4,000,000	-	-	14	48.3	6	20.0	69	246.9	17,429	60,405.0	20	66.4	14,366	50,046.8	-	-	31,904	110,833.2
4,000,000 to 5,000,000	-	-	52	234.9	12	53.4	21	97.9	12,472	56,083.5	17	75.9	11,173	49,750.8	1	4.1	23,748	106,300.5
5,000,000 to 6,000,000	-	-	11	60.1	11	58.3	26	143.2	9,516	52,190.6	3	16.7	7,985	43,880.5	1	5.2	17,553	96,354.6
6,000,000 to 7,000,000	-	-	18	115.3	8	53.3	15	98.5	7,370	47,692.1	6	39.6	5,092	33,135.1	1	6.3	12,510	81,140.2
7,000,000 to 8,000,000	-	-	10	74.3	4	30.8	11	83.9	5,679	42,423.1	7	53.2	4,419	32,886.1	1	7.8	10,131	75,559.2
8,000,000 to 9,000,000	-	-	3	25.7	6	50.2	18	158.3	4,235	35,998.9	1	8.6	2,687	22,800.9	1	8.0	6,951	59,050.6
9,000,000 to 10,000,000	-	-	1	9.6	4	37.5	7	66.7	4,650	44,434.5	3	28.3	3,879	36,923.2	1	9.9	8,545	81,599.8
10,000,000 to 100,000,000	-	-	34	1,798.8	122	5,026.4	156	6,962.0	41,091	1,303,057.1	62	2,809.8	6,735	132,976.8	21	835.4	48,221	1,453,466.3
100,000,000 to 500,000,000	-	-	41	10,035.7	126	35,474.1	130	32,837.4	8,943	1,964,284.2	16	4,446.4	73	10,997.1	5	523.4	9,334	2,058,598.3
500,000,000 to 1,000,000,000	1	744.2	14	8,935.4	66	53,051.6	37	25,278.8	1,448	987,170.9	5	3,176.8	1	658.6	-	-	1,572	1,079,016.2
1,000,000,000 to 5,000,000,000	1	2,783.4	10	20,296.4	106	255,767.2	54	102,293.7	981	1,846,894.4	3	3,830.0	2	4,726.4	1	1,000.0	1,158	2,237,591.7
5,000,000,000 to 10,000,000,000	-	-	6	57,380.1	51	342,639.7	8	50,932.8	62	373,486.8	-	-	-	-	-	-	127	824,439.4
10,000,000,000 & Over	-	-	18	875,933.8	60	1,705,657.6	3	34,961.0	4	51,337.3	-	-	-	-	-	-	85	2,667,889.8
Total	3	3,527.6	283	975,887.8	711	2,397,989.4	1,153	254,879.3	1,069,982	7,285,130.3	5,881	15,067.6	2,978,429	1,135,573.8	104	2,435.8	4,848,546	12,069,618.7

Source: Statistics and Data Services Department, SDB

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

End period: Million Rupees

BORROWERS	2024					
	Mar			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	-	-	-	3,527.6	3,527.6	-
2. DOMESTIC CONSTITUENTS	11,595,353.0	11,459,677.7	135,675.2	12,066,083.1	11,927,910.9	138,172.2
I. GOVERNMENT	892,846.9	892,846.9	-	975,007.8	975,007.8	-
a. Federal Government	400,648.7	400,648.7	-	392,607.2	392,607.2	-
01. Commodity Operations	5,456.0	5,456.0	-	-	-	-
02. Others	395,192.7	395,192.7	-	392,607.2	392,607.2	-
b. Provincial Governments	492,198.2	492,198.2	-	582,400.5	582,400.5	-
01. Commodity Operations	378,922.0	378,922.0	-	-	-	-
02. Others	113,276.2	113,276.2	-	582,400.5	582,400.5	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,206,228.3	2,206,228.3	-	2,397,989.4	2,397,989.4	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	797.7	797.7	-	1,442.6	1,442.6	-
03. Utilities	568,090.5	568,090.5	-	582,522.2	582,522.2	-
04. Transport, storage and communications	825,350.6	825,350.6	-	999,349.8	999,349.8	-
05. Manufacturing	63,960.7	63,960.7	-	60,592.6	60,592.6	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	64,899.1	-
07. Construction	7,612.6	7,612.6	-	7,126.3	7,126.3	-
08. Commerce and Trade	670,102.7	670,102.7	-	676,377.0	676,377.0	-
09. Others	5,414.4	5,414.4	-	5,679.8	5,679.8	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	237,799.8	237,649.9	149.9	254,879.3	254,729.4	149.9
01. Mutual Funds and AMCs	143.1	143.1	-	2,560.6	2,560.6	-
02. Insurance & Pension Funds	3,654.2	3,654.2	-	3,315.6	3,315.6	-
03. MFIs and DFIs	139,961.5	139,961.5	-	151,204.9	151,204.9	-
04. Stock Exchange & Brokerage Houses	20,007.5	20,007.5	-	22,831.6	22,831.6	-
05. Modarabas	5,102.9	5,102.9	-	4,689.1	4,689.1	-
06. Other NBFIs	68,930.7	68,780.7	149.9	70,277.4	70,127.5	149.9
IV. PRIVATE SECTOR (BUSINESS)	7,119,637.0	6,986,470.9	133,166.1	7,285,130.3	7,149,847.2	135,283.1
a. Agriculture, forestry and fishing	391,761.9	279,058.8	112,703.1	400,785.9	285,959.6	114,826.3
01. Crop and animal production, hunting and related service activities	390,034.0	277,396.2	112,637.8	399,344.8	284,581.5	114,763.3
i. Growing of Wheat, Rice, Sugar Cane & Cotton	171,226.7	148,317.3	22,909.5	177,997.0	155,952.5	22,044.5
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	9,591.8	3,581.3	6,010.5	9,177.8	3,614.0	5,563.8
iii. Growing of other fruits, vegetables and crops	17,649.3	16,670.9	978.4	18,656.4	17,753.2	903.2
iv. Raising of livestock and other related activities	123,558.9	57,527.3	66,031.6	121,268.1	53,775.4	67,492.7
v. Other agricultural support activities	67,991.3	51,283.4	16,707.9	72,218.0	53,458.9	18,759.1
vi. Hunting, trapping and related service activities	16.0	16.0	-	27.5	27.5	-
02 - Forestry and logging	20.3	6.4	13.9	27.3	13.7	13.6
03 - Fishing and aquaculture	1,707.6	1,656.2	51.4	1,413.7	1,364.4	49.4
b. Mining and quarrying	73,633.6	73,624.6	9.1	87,891.5	87,882.5	9.1
01. Mining of coal and lignite	48,437.7	48,437.7	0.0	51,119.3	51,119.3	0.0
02. Extraction of crude petroleum and natural gas	19,240.7	19,240.7	-	30,158.2	30,158.2	-
03. Mining of metal ores	1,090.3	1,090.3	-	993.9	993.9	-
04. Other mining and quarrying	4,808.4	4,799.4	9.0	5,556.9	5,547.8	9.0
05. Mining support service activities	56.5	56.5	-	63.2	63.2	-
c. Manufacturing	4,732,472.8	4,720,117.7	12,355.1	4,754,039.5	4,741,730.1	12,309.4
01. Manufacture of food products	1,238,803.0	1,227,452.5	11,350.5	1,164,201.1	1,152,833.4	11,367.7
02. Manufacture of beverages	69,864.2	69,840.5	23.7	55,522.9	55,499.2	23.7
03. Manufacture of tobacco products	1,491.3	1,464.9	26.4	1,579.7	1,555.0	24.6
04. Manufacture of textiles	1,551,691.5	1,551,547.7	143.9	1,570,158.4	1,570,015.9	142.4
i. Preparation and spinning of textile fibers	544,456.5	544,456.1	0.4	540,504.8	540,504.4	0.4
ii. Weaving of textiles	319,655.8	319,586.2	69.7	321,074.5	321,005.7	68.8
iii. Finishing of textiles	279,516.5	279,506.7	9.8	290,983.2	290,973.3	9.8
iv. Manufacture of knitted and crocheted fabrics	60,904.9	60,864.2	40.7	63,141.4	63,100.7	40.7
v. Manufacture of made-up textile articles, except apparel	191,116.2	191,114.4	1.8	192,966.0	192,964.5	1.5
vi. Manufacture of carpets and rugs	1,062.6	1,059.7	2.9	1,073.2	1,070.3	2.9
vii. Manufacture of other textiles n.e.c.	154,979.0	154,960.4	18.6	160,415.2	160,396.9	18.4
05. Manufacture of wearing apparel	201,829.3	201,600.9	228.4	201,000.9	200,771.4	229.5
06. Manufacture of leather and related products	46,845.6	46,781.6	63.9	49,619.3	49,556.1	63.1
i. Tanning and dressing of leather; dressing and dyeing of fur	6,956.9	6,932.3	24.6	7,076.5	7,051.9	24.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,717.6	2,717.6	-	2,500.0	2,500.0	-
iii. Manufacture of footwear	37,171.1	37,131.8	39.3	40,042.7	40,004.3	38.5
a). Leather wear	29,967.6	29,928.3	39.3	32,509.5	32,471.0	38.5
b). Rubber and Plastic wear	7,203.5	7,203.5	-	7,533.3	7,533.3	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

End period: Million Rupees

BORROWERS	2024					
	Mar			Jun ^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	9,235.7	9,224.6	11.1	9,318.6	9,308.2	10.4
08. Manufacture of paper and paper products	115,661.4	115,630.0	31.4	126,401.1	126,370.2	30.9
09. Printing and reproduction of recorded media	22,732.3	22,717.8	14.5	22,099.1	22,084.7	14.4
10. Manufacture of coke and refined petroleum products	146,089.0	146,089.0	-	140,064.2	140,064.2	-
11. Manufacture of chemicals and chemical products	290,397.2	290,308.7	88.5	351,283.7	351,195.2	88.5
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	103,440.0	103,434.7	5.3	111,474.4	111,469.1	5.3
13. Manufacture of rubber and plastics products	88,926.4	88,897.8	28.6	99,414.7	99,386.9	27.7
14. Manufacture of other non-metallic mineral products	274,563.3	274,532.4	30.9	264,527.6	264,497.3	30.3
15. Manufacture of basic metals	228,716.8	228,626.3	90.5	238,067.8	238,032.2	35.6
16. Manufacture of fabricated metal products, except machinery and equipment	31,024.5	31,018.0	6.5	33,117.7	33,111.2	6.5
17. Manufacture of computer, electronic and optical products	16,477.0	16,476.1	0.9	18,900.5	18,899.6	0.9
18. Manufacture of electrical equipment	140,384.5	140,369.6	14.8	139,639.0	139,624.4	14.6
19. Manufacture of machinery and equipment	21,192.8	21,183.1	9.7	24,187.6	24,178.4	9.3
20. Manufacture of motor vehicles, trailers and semi-trailers	68,063.3	68,060.5	2.8	63,383.4	63,380.6	2.8
21. Manufacture of other transport equipment	12,404.2	12,404.1	0.1	11,901.2	11,901.1	0.1
22. Manufacture of furniture	5,360.4	5,285.0	75.4	5,800.8	5,725.6	75.1
23 Other manufacturing	46,390.0	46,282.7	107.3	51,249.7	51,143.9	105.8
24. Repair and installation of machinery and equipment	889.1	889.1	-	1,126.3	1,126.3	-
d. Electricity, gas, steam and air conditioning supply	492,728.6	492,724.0	4.5	514,141.4	514,139.4	1.9
e. Water supply; sewerage, waste management and remediation activities	24,631.5	24,631.5	-	23,915.1	23,915.1	-
f. Construction	194,359.7	194,212.6	147.1	192,661.2	192,529.0	132.2
01. Construction of buildings	140,402.7	140,266.0	136.7	137,316.1	137,185.8	130.3
02. Civil engineering	50,861.0	50,850.6	10.4	52,183.0	52,181.1	1.9
03. Specialized construction activities	3,096.0	3,096.0	-	3,162.1	3,162.1	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	499,654.6	495,952.5	3,702.1	521,858.4	518,166.8	3,691.6
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	26,480.3	26,120.6	359.8	26,747.1	26,388.9	358.2
02. Wholesale trade, except of motor vehicles and motorcycles	280,706.5	280,586.4	120.1	296,142.2	296,024.2	118.0
03. Retail trade, except of motor vehicles and motorcycles	192,467.8	189,245.5	3,222.3	198,969.1	195,753.7	3,215.4
h. Transportation and storage	117,160.9	113,667.5	3,493.4	121,755.0	118,210.5	3,544.6
i. Accommodation and food service activities	39,498.2	39,368.2	130.0	38,227.6	38,097.6	130.0
j. Information and communication	326,084.4	326,051.0	33.4	389,380.1	389,346.9	33.2
k. Real estate activities	33,711.2	33,710.4	0.8	37,772.8	37,771.9	0.8
l. Professional, scientific and technical activities	54,883.4	54,876.1	7.3	58,292.0	58,284.6	7.3
m. Administrative and support service activities	46,999.3	46,566.4	432.8	47,884.8	47,430.0	454.7
n. Education	28,032.2	27,931.9	100.3	29,144.7	29,049.2	95.5
o. Human health and social work activities	16,709.4	16,678.5	30.9	18,194.0	18,163.0	30.9
p. Arts, entertainment and recreation	1,633.4	1,628.6	4.8	1,723.3	1,719.0	4.3
q. Other service activities	45,682.1	45,670.7	11.4	47,463.1	47,451.8	11.3
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	15,560.0	15,181.1	378.9	15,067.6	14,604.6	463.1
VI. PERSONAL	1,121,978.5	1,119,998.3	1,980.3	1,135,573.0	1,133,296.8	2,276.2
a. Bank Employees	314,245.9	312,364.7	1,881.2	332,608.3	330,480.9	2,127.4
b. Consumer Financing	807,119.9	807,020.8	99.1	802,352.5	802,203.8	148.8
01. For house building	205,762.8	205,762.8	-	203,580.3	203,580.3	-
02. For transport i.e., purchase of car etc	239,435.7	239,403.4	32.3	230,500.8	230,452.1	48.7
03. Credit cards	112,463.0	112,463.0	-	122,272.0	122,272.0	-
04. Consumers durable	7,416.1	7,375.9	40.2	7,397.1	7,338.3	58.8
05. Personal loans	242,042.3	242,015.7	26.6	238,602.3	238,561.0	41.3
c. Other	612.7	612.7	-	612.1	612.1	-
VII. OTHER	1,302.3	1,302.3	-	2,435.8	2,435.8	-
TOTAL	11,595,353.0	11,459,677.7	135,675.2	12,069,610.7	11,931,438.5	138,172.2

Source: Statistics and Data Services Department, SBP

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 30th June, 2024

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
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	3	3,528	3	3,528
1) Official	-	-	-	-	-	-	1	-	1	-
2) Business	-	-	-	-	-	-	2	3,528	2	3,528
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,638	9,901,675	4,048,543	12,066,083
I. GOVERNMENT	-	-	-	-	-	-	283	975,008	283	975,008
A. Federal Government	-	-	-	-	-	-	128	392,607	128	392,607
B. Provincial Governments	-	-	-	-	-	-	155	582,401	155	582,401
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	711	2,397,989	711	2,397,989
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	7	1,443	7	1,443
Utilities	-	-	-	-	-	-	411	582,522	411	582,522
Transport, storage and communications	-	-	-	-	-	-	131	999,350	131	999,350
Manufacturing	-	-	-	-	-	-	46	60,593	46	60,593
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	14	7,126	14	7,126
Commerce and Trade	-	-	-	-	-	-	81	676,377	81	676,377
Others	-	-	-	-	-	-	20	5,680	20	5,680
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,153	254,879	1,153	254,879
Mutual Funds and AMCs	-	-	-	-	-	-	75	2,561	75	2,561
Insurance & Pension Funds	-	-	-	-	-	-	434	3,316	434	3,316
MFIs and DFIs	-	-	-	-	-	-	129	151,205	129	151,205
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	202	22,832	202	22,832
Modarabas	-	-	-	-	-	-	79	4,689	79	4,689
Other NBFIs	-	-	-	-	-	-	234	70,277	234	70,277
IV. PRIVATE SECTOR (BUSINESS)	882,053	976,344	39,107	29,786	10,478	22,254	138,344	6,256,746	1,069,982	7,285,130
A. Agriculture, forestry and fishing	673,057	336,003	26,560	12,471	9,455	7,775	6,065	44,537	715,137	400,786
1. Crop and animal production, hunting and related service activities	672,235	335,239	26,543	12,467	9,443	7,762	6,039	43,877	714,260	399,345
Growing of Wheat, Rice, Sugar Cane & Cotton	298,434	163,036	3,856	2,407	6,389	6,511	3,448	5,243	312,127	177,997
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,920	8,546	617	314	34	90	129	227	20,700	9,178
Growing of other fruits, vegetables and crops	21,634	16,446	361	307	20	35	422	1,869	22,437	18,656
Raising of livestock and other related activities	235,827	93,720	18,680	5,843	2,327	143	1,336	21,562	258,170	121,268
Other agricultural support activities	96,408	52,668	3,029	3,597	673	982	703	14,971	100,813	72,218
Hunting, trapping and related service activities	12	22	-	-	-	-	1	5	13	27
02 - Forestry and logging	112	18	-	-	-	-	1	9	113	27
03 - Fishing and aquaculture	710	746	17	3	12	14	25	650	764	1,414
B. Mining and quarrying	236	3,617	-	-	3	7	795	84,267	1,034	87,892
05 - Mining of coal and lignite	35	2,936	-	-	1	-	48	48,183	84	51,119
06 - Extraction of crude petroleum and natural gas	85	353	-	-	-	-	625	29,805	710	30,158
07 - Mining of metal ores	11	36	-	-	-	-	21	958	32	994
08-Other mining and quarrying	88	251	-	-	2	7	92	5,299	182	5,557
09 - Mining support service activities	17	41	-	-	-	-	9	22	26	63
C. Manufacturing	48,894	334,378	3,462	3,766	380	7,193	80,230	4,408,703	132,966	4,754,039
10 - Manufacture of food products	38,274	91,162	2,667	1,554	118	2,710	17,231	1,068,775	58,290	1,164,201
11 - Manufacture of beverages	123	1,867	-	-	4	24	1,146	53,632	1,273	55,523
12 - Manufacture of tobacco products	143	32	2	0	-	-	409	1,547	554	1,580
13 - Manufacture of textiles	2,364	95,794	150	509	43	1,073	23,798	1,472,782	26,355	1,570,158
Preparation and spinning of textile fibres	1,013	55,527	5	6	-	-	8,104	484,972	9,122	540,505
Weaving of textiles	469	7,867	41	120	7	53	5,048	313,034	5,565	321,074
Finishing of textiles	271	24,934	15	6	3	9	3,675	266,034	3,964	290,983
Manufacture of knitted and crocheted fabrics	80	662	12	71	3	38	667	62,371	762	63,141
Manufacture of made-up textile articles, except apparel	169	4,306	21	245	3	942	3,003	187,473	3,196	192,966
Manufacture of carpets and rugs	43	95	10	1	2	0	78	977	133	1,073
Manufacture of other textiles n.e.c.	319	2,404	46	59	25	31	3,223	157,921	3,613	160,415
14 - Manufacture of wearing apparel	1,278	26,545	318	211	48	155	2,935	174,089	4,579	201,001
15 - Manufacture of leather and related products	441	1,388	69	496	6	22	1,577	47,714	2,093	49,619
Tanning and dressing of leather; dressing and dyeing of fur	43	115	14	450	3	22	311	6,489	371	7,076
Manufacture of luggage, handbags and the like, saddlery and harness	22	258	2	7	-	-	65	2,235	89	2,500
Manufacture of footwear	376	1,015	53	38	3	0	1,201	38,989	1,633	40,043
a. Leather wear	346	652	47	14	3	0	858	31,843	1,254	32,509
b. Rubber and Plastic wear	30	363	6	24	-	-	343	7,146	379	7,533

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2024

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
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	141	396	6	8	4	1	330	8,914	481	9,319
17 - Manufacture of paper and paper products	186	2,221	4	12	7	25	1,501	124,143	1,698	126,401
18 - Printing and reproduction of recorded media	258	1,224	16	291	1	12	645	20,572	920	22,099
Printing and other service activities related to printing	256	1,223	16	291	-	-	639	19,158	911	20,671
Reproduction of recorded media	2	1	-	-	1	12	6	1,415	9	1,428
19 - Manufacture of coke and refined petroleum products	76	54,261	-	-	-	-	1,368	85,803	1,444	140,064
20 - Manufacture of chemicals and chemical products	827	8,261	46	117	23	94	7,500	342,812	8,396	351,284
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	217	1,062	3	30	6	1,409	5,470	108,973	5,696	111,474
22 - Manufacture of rubber and plastics products	487	2,767	17	70	13	10	2,227	96,568	2,744	99,415
23 - Manufacture of other non-metallic mineral products	327	7,015	3	8	24	797	1,681	256,707	2,035	264,528
24 - Manufacture of basic metals	805	20,312	6	44	27	782	4,395	216,930	5,233	238,068
25 - Manufacture of fabricated metal products, except machinery and equipment	186	1,306	3	1	1	1	720	31,810	910	33,118
26 - Manufacture of computer, electronic and optical products	65	337	-	-	-	-	267	18,563	332	18,900
27 - Manufacture of electrical equipment	254	8,027	13	83	18	30	2,030	131,499	2,315	139,639
28 - Manufacture of machinery and equipment	224	541	8	32	1	7	664	23,607	897	24,188
29 - Manufacture of motor vehicles, trailers and semi-trailers	195	1,990	3	43	1	1	1,797	61,349	1,996	63,383
30 - Manufacture of other transport equipment	62	219	-	-	-	-	451	11,683	513	11,901
31 - Manufacture of furniture	465	544	14	92	11	11	311	5,154	801	5,801
32 - Other manufacturing	1,421	6,998	113	164	24	29	1,748	44,059	3,306	51,250
Manufacture of jewellery and related articles	254	204	4	3	2	0	14	87	274	294
Manufacture of imitation jewellery and related articles	2	29	1	0	1	-	1	5	5	33
Manufacture of musical instruments	1	1	-	-	1	-	49	778	51	779
Manufacture of sports goods	123	2,106	2	8	1	-	239	4,292	365	6,405
Manufacture of games and toys	2	-	-	-	-	-	2	1	4	1
Manufacture of medical and dental instruments and supplies	89	460	7	42	-	-	244	4,137	340	4,639
Manufacture of Handicrafts	75	29	67	9	1	0	38	380	181	418
Other manufacturing n.e.c.	875	4,170	32	103	18	28	1,161	34,379	2,086	38,680
33 - Repair and installation of machinery and equipment	75	109	1	1	-	-	29	1,016	105	1,126
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	2,409	514,141	2,409	514,141
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,263	504,940	2,263	504,940
a) Hydal	-	-	-	-	-	-	437	26,682	437	26,682
b) Thermal	-	-	-	-	-	-	217	124,635	217	124,635
c) Coal Based	-	-	-	-	-	-	90	131,161	90	131,161
d) Wind	-	-	-	-	-	-	154	50,842	154	50,842
e) Solar	-	-	-	-	-	-	170	15,614	170	15,614
f) Other	-	-	-	-	-	-	1,195	156,006	1,195	156,006
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	120	9,161	120	9,161
Steam and air conditioning supply	-	-	-	-	-	-	26	40	26	40
E. Water supply; sewerage, waste management and remediation activities	50	8,317	4	1,188	-	-	86	14,410	140	23,915
36 - Water collection, treatment and supply	7	19	-	-	-	-	25	9,206	32	9,225
37 - Sewerage	7	5	-	-	-	-	-	-	7	5
38 - Waste collection, treatment and disposal activities; materials recovery	34	8,291	4	1,188	-	-	61	5,203	99	14,682
39 - Remediation activities and other waste management services	2	3	-	-	-	-	-	-	2	3
F. Construction	1,651	18,970	39	389	15	2,990	2,062	170,312	3,767	192,661
41 - Construction of buildings	1,052	16,008	29	310	14	2,987	1,256	118,010	2,351	137,316
42 - Civil engineering	487	2,378	6	73	1	3	717	49,730	1,211	52,183
43 - Specialized construction activities	112	584	4	6	-	-	89	2,572	205	3,162
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	116,957	180,205	5,409	6,137	507	862	28,566	334,655	151,439	521,858
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,490	10,544	90	220	20	41	1,419	15,943	5,019	26,747
46 - Wholesale trade, except of motor vehicles and motorcycles	27,896	109,818	547	2,973	57	579	8,165	182,773	36,665	296,142
47 - Retail trade, except of motor vehicles and motorcycles	85,571	59,843	4,772	2,944	430	242	18,982	135,939	109,755	198,969

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2024

Million Rupees

Borrower	Males		Females		Both Males and		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	18,884	37,831	1,038	1,094	8	49	4,637	82,781	24,567	121,755
49 - Land transport and transport via pipelines	5,827	17,616	157	353	5	8	2,587	35,720	8,576	53,696
50 - Water transport	8	298	1	1	-	-	62	545	71	843
51 - Air transport	8	19	-	-	-	-	91	1,062	99	1,080
52 - Warehousing and support activities for transportation	13,010	17,885	880	741	3	41	1,533	39,407	15,426	58,073
53 - Courier activities other than national post activities	31	2,014	-	-	-	-	364	6,047	395	8,062
I. Accommodation and food service activities	1,313	4,937	71	196	23	71	790	33,023	2,197	38,228
55 - Accommodation	278	2,013	11	15	17	70	210	21,700	516	23,799
56 - Food and beverage service activities	1,035	2,925	60	181	6	1	580	11,322	1,681	14,429
J. Information and communication	550	3,247	38	36	4	1	2,333	386,096	2,925	389,380
58 - Publishing activities	239	297	11	2	3	1	508	2,153	761	2,453
59 - Motion picture, video and television programme production, sound recording and music publishing activities	27	24	2	1	-	-	48	1,884	77	1,910
60 - Programming and broadcasting activities	5	5	-	-	1	-	35	1,517	41	1,523
61 - Telecommunications	86	2,210	7	7	-	-	999	366,076	1,092	368,292
62 - Computer programming, consultancy and related activities	142	476	13	15	-	-	624	9,454	779	9,946
63 - Information service activities	51	235	5	11	-	-	119	5,012	175	5,257
K. Real estate activities	231	1,783	14	125	5	1,638	709	34,227	959	37,773
L. Professional, scientific and technical activities	6,413	12,321	285	525	8	972	2,898	44,474	9,604	58,292
69 - Legal and accounting activities	55	494	1	4	-	-	109	1,315	165	1,813
70 - Activities of head offices; management consultancy activities	7	36	1	4	-	-	78	1,235	86	1,275
71 - Architectural and engineering activities; technical testing and analysis	70	276	5	17	6	971	299	4,069	380	5,334
72 - Scientific research and development	15	77	1	2	2	0	176	3,630	194	3,709
73 - Advertising and market research	100	339	9	48	-	-	914	3,801	1,023	4,189
74 - Other professional, scientific and technical activities	6,130	10,960	268	450	-	-	1,300	30,321	7,698	41,730
75 - Veterinary activities	36	139	-	-	-	-	22	103	58	242
M. Administrative and support service activities	2,964	4,901	101	160	27	77	3,356	42,746	6,448	47,885
77 - Rental and leasing activities	140	253	-	-	-	-	485	2,300	625	2,553
78 - Employment activities	6	39	-	-	-	-	36	238	42	277
79 - Travel agency, tour operator, reservation service and related activities	251	1,019	6	45	1	0	611	13,060	869	14,125
80 - Security and investigation activities	21	442	3	13	-	-	721	2,501	745	2,956
81. Services to buildings and landscape activities	24	106	4	4	13	3	8	296	49	409
82 - Office administrative, office support and other business support activities	2,522	3,043	88	97	13	74	1,495	24,350	4,118	27,564
N. Education	546	1,148	232	793	12	11	1,225	27,192	2,015	29,145
O. Human health and social work activities	762	2,202	116	127	10	27	633	15,837	1,521	18,194
86 - Human health activities	753	2,200	111	124	9	27	619	15,489	1,492	17,839
87 - Residential care activities	2	1	-	-	-	-	4	24	6	26
88. Social work activities with and without accommodation	7	2	5	3	1	0	10	324	23	329
P. Arts, entertainment and recreation	38	114	21	23	-	-	46	1,587	105	1,723
Q. Other service activities	9,502	26,332	1,716	2,745	20	578	1,511	17,809	12,749	47,463
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,881	15,068	5,881	15,068
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	59	1,527	59	1,527
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	156	12,864	156	12,864
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,666	677	5,666	677
VI. PERSONAL	2,620,536	1,016,934	346,680	100,331	2,968	18,056	245	252	2,970,429	1,135,573
A. Bank Employees	138,469	285,709	36,958	46,899	3	0	-	-	175,430	332,608
1) For house building	69,965	239,654	11,113	18,964	1	0	-	-	81,079	258,618
2) For transport i.e. purchase of car etc.	33,637	37,818	21,710	27,094	1	0	-	-	55,348	64,912
3) Other purposes	34,867	8,237	4,135	841	1	-	-	-	39,003	9,078
B. Consumer Financing	2,477,685	730,648	309,583	53,397	2,959	18,055	245	252	2,790,472	802,353
1) For house building	28,003	169,045	4,089	16,953	2,747	17,583	-	-	34,839	203,580
2) For transport i.e. purchase of car etc	241,952	216,916	15,321	13,140	189	444	-	-	257,462	230,501
3) Credit cards	1,505,008	111,072	219,342	10,948	-	-	245	252	1,724,595	122,272
4) Consumers durable	25,719	6,289	13,071	1,096	10	12	-	-	38,800	7,397
5) Personal loans	677,003	227,326	57,760	11,261	13	15	-	-	734,776	238,602
C) Other	4,382	576	139	35	6	1	-	-	4,527	612
VII. OTHER	78	681	5	23	-	-	21	1,732	104	2,436
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

Source: Statistics and Data Services Department, SBP

* 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	2024					
	Mar			Jun ^p		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	101,670.0	101,670.0	-	98,586.3	98,586.3	-
II. Securities, Shares and Other Financial Instruments	140,793.0	140,792.6	0.4	101,456.6	101,456.5	0.1
A. Quoted on the Stock Exchange:	78,981.3	78,981.3	-	61,678.2	61,678.2	-
1. To Stock Brokers and Dealers:	52,087.3	52,087.3	-	31,602.9	31,602.9	-
(a) Government and Other Trustee Securities	16,727.1	16,727.1	-	2,497.2	2,497.2	-
(b) Shares and Debentures	33,461.8	33,461.8	-	27,332.3	27,332.3	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1,898.4	1,898.4	-	1,773.4	1,773.4	-
2. To Others:	26,893.9	26,893.9	-	30,075.3	30,075.3	-
(a) Government and Other Trustee Securities	117.6	117.6	-	237.0	237.0	-
(b) Shares and Debentures	17,280.4	17,280.4	-	20,264.6	20,264.6	-
(c) Participation Term Certificates	8.3	8.3	-	8.0	8.0	-
(d) Others	9,487.5	9,487.5	-	9,565.7	9,565.7	-
B. Unquoted on the Stock Exchange:	61,811.8	61,811.4	0.4	39,778.5	39,778.3	0.1
1. To Stock Brokers and Dealers:	10,417.4	10,417.4	-	11,548.9	11,548.9	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	10,333.0	10,333.0	-	11,544.7	11,544.7	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	84.5	84.5	-	4.2	4.2	-
2. To Others:	51,394.3	51,393.9	0.4	28,229.6	28,229.5	0.1
(a) Government and Other Trustee Securities	7,552.8	7,552.4	0.5	7,182.9	7,182.8	0.1
(b) Shares and Debentures	1,901.5	1,901.5	-	913.8	913.8	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	41,940.0	41,940.0	-	20,132.9	20,132.9	-
III. Merchandise	3,159,703.6	3,159,694.9	8.7	3,189,823.2	3,189,789.2	34.0
A. Food Items:	1,088,986.5	1,088,977.3	9.2	1,098,190.2	1,098,156.3	34.0
1. Wheat	343,001.5	343,001.5	-	448,326.7	448,326.7	-
2. Rice and Paddy	136,026.1	136,026.1	-	101,860.5	101,860.5	-
3. Other Grains & Pulses:	14,616.2	14,609.8	6.4	22,534.7	22,500.8	34.0
(a) Indigenous	12,554.0	12,548.3	5.7	20,402.5	20,368.6	34.0
(b) Imported	2,062.2	2,062.2	-	2,132.2	2,132.2	-
4. Edible Oils:	88,167.8	88,167.8	-	79,738.1	79,738.1	-
(a) Indigenous	84,439.7	84,439.7	-	75,009.5	75,009.5	-
(b) Imported	3,728.1	3,728.1	-	4,728.6	4,728.6	-
5. Sugar:	408,111.8	408,111.8	-	356,422.7	356,422.7	-
(a) Indigenous	406,787.1	406,787.1	-	356,078.9	356,078.9	-
(b) Imported	1,324.7	1,324.7	-	343.8	343.8	-
6. Kariana And Spices	2,477.3	2,477.3	-	1,126.9	1,126.9	-
7. Fish And Fish Preparations	863.0	863.0	-	353.5	353.5	-
8. Other Food Items:	95,722.9	95,722.9	-	87,827.0	87,827.0	-
(a) Indigenous	94,581.8	94,581.8	-	86,992.4	86,992.4	-
(b) Imported	1,141.1	1,141.1	-	834.6	834.6	-
B. Raw Materials:	716,167.2	716,167.2	-	769,884.7	769,884.7	-
1. Cotton Raw:	154,189.8	154,189.8	-	145,384.3	145,384.3	-
(a) Indigenous	139,170.7	139,170.7	-	126,446.8	126,446.8	-
(b) Imported	15,019.1	15,019.1	-	18,937.5	18,937.5	-
2. Synthetic Fibers:	12,562.6	12,562.6	-	12,530.3	12,530.3	-
(a) Indigenous	11,456.4	11,456.4	-	11,246.7	11,246.7	-
(b) Imported	1,106.3	1,106.3	-	1,283.6	1,283.6	-
3. Fertilizers:	54,032.3	54,032.3	-	60,927.8	60,927.8	-
(a) Indigenous	50,214.4	50,214.4	-	57,392.8	57,392.8	-
(b) Imported	3,818.0	3,818.0	-	3,535.0	3,535.0	-
4. Petroleum Crude:	145,452.7	145,452.7	-	163,907.2	163,907.2	-
(a) Indigenous	109,205.2	109,205.2	-	122,816.1	122,816.1	-
(b) Imported	36,247.5	36,247.5	-	41,091.1	41,091.1	-
5. Iron and Steel:	132,265.9	132,265.9	-	141,662.0	141,662.0	-
(a) Indigenous	95,989.4	95,989.4	-	98,553.1	98,553.1	-
(b) Imported	36,276.5	36,276.5	-	43,108.9	43,108.9	-
6. Wool & Goat Hair	14.9	14.9	-	14.9	14.9	-
7. Hides & Skins	5,184.2	5,184.2	-	5,272.6	5,272.6	-
8. Oil Seeds	14,236.3	14,236.3	-	10,589.6	10,589.6	-
9. Pesticides & Insecticides:	5,707.7	5,707.7	-	5,565.3	5,565.3	-
(a) Indigenous	5,063.9	5,063.9	-	5,048.1	5,048.1	-
(b) Imported	643.7	643.7	-	517.2	517.2	-
10. Other Raw Materials:	192,520.8	192,520.8	-	224,030.8	224,030.8	-
(a) Indigenous	177,106.7	177,106.7	-	189,829.7	189,829.7	-
(b) Imported	15,414.1	15,414.1	-	34,201.1	34,201.1	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2024					
	Mar			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,354,549.9	1,354,549.9	-	1,321,748.2	1,321,748.2	-
1. Cotton Textiles:	314,732.7	314,732.7	-	320,750.1	320,750.1	-
(a) Indigenous	296,032.4	296,032.4	-	296,636.4	296,636.4	-
(b) Imported	18,700.2	18,700.2	-	24,113.7	24,113.7	-
2. Cotton Yarn:	102,356.0	102,356.0	-	93,030.7	93,030.7	-
(a) Indigenous	100,045.2	100,045.2	-	89,846.3	89,846.3	-
(b) Imported	2,310.8	2,310.8	-	3,184.4	3,184.4	-
3. Other Textiles:	233,179.6	233,179.6	-	231,673.7	231,673.7	-
(a) Indigenous	228,692.2	228,692.2	-	226,120.9	226,120.9	-
(b) Imported	4,487.4	4,487.4	-	5,552.8	5,552.8	-
4. Machinery:	59,683.0	59,683.0	-	54,792.6	54,792.6	-
(a) Indigenous	38,576.3	38,576.3	-	34,016.7	34,016.7	-
(b) Imported	21,106.7	21,106.7	-	20,775.9	20,775.9	-
5. Handloom Products	64.7	64.7	-	52.3	52.3	-
6. Carpets & Rugs	505.1	505.1	-	495.1	495.1	-
7. Readymade Garments	82,210.5	82,210.5	-	71,929.8	71,929.8	-
8. Cement and Cement Products:	127,665.3	127,665.3	-	110,357.9	110,357.9	-
(a) Indigenous	125,730.9	125,730.9	-	109,293.2	109,293.2	-
(b) Imported	1,934.4	1,934.4	-	1,064.7	1,064.7	-
9. Sports Goods	1,616.2	1,616.2	-	1,249.7	1,249.7	-
10. Surgical Instruments	6,367.0	6,367.0	-	6,084.8	6,084.8	-
11. Chemicals & Dyes	60,586.4	60,586.4	-	61,627.8	61,627.8	-
12. Other Finished Goods:	365,583.3	365,583.3	-	369,703.8	369,703.8	-
(a) Indigenous	345,342.7	345,342.7	-	355,672.8	355,672.8	-
(b) Imported	20,240.7	20,240.7	-	14,031.0	14,031.0	-
IV. Fixed Assets Including Machinery	1,991,050.3	1,990,310.1	740.3	2,071,948.2	2,071,048.3	899.9
A. Transport Equipments	751,888.9	751,346.7	542.2	769,309.0	768,694.5	614.4
B. Furniture & Fixtures	13,609.4	13,609.4	-	13,202.0	13,202.0	-
C. Office Equipments	41,045.5	41,045.5	-	40,167.6	40,167.6	-
D. Other Machinery & Equipments	1,184,506.5	1,184,304.1	202.4	1,249,269.6	1,248,984.2	285.5
V. Real Estate	1,729,695.0	1,595,302.2	134,392.8	1,748,718.0	1,619,836.1	128,881.9
A. Land	591,682.4	434,392.6	157,289.8	595,504.1	467,465.7	128,038.4
1. Residential	269,899.4	269,153.2	746.2	258,378.1	257,544.4	833.7
(a) House	258,155.3	257,420.1	735.2	254,294.4	253,460.7	833.7
(b) Flat	11,744.1	11,744.1	-	4,083.7	4,083.7	-
2. Non-Residential	321,783.0	119,029.8	202,753.1	337,126.0	209,921.3	127,204.7
(a) Commercial	109,478.6	109,478.6	-	109,668.7	109,668.7	-
(b) Industrial	35,837.8	35,837.8	-	33,018.5	33,018.5	-
c) Agriculture	168,973.0	(330,915.5)	499,888.4	184,612.1	57,407.4	127,204.7
(c) Others	7,493.6	7,493.6	-	9,826.8	9,826.8	-
B. Buildings:	1,138,012.6	1,137,017.7	994.9	1,153,213.9	1,152,370.4	843.5
1. Residential	672,128.8	671,670.9	458.0	692,363.4	691,958.9	404.5
(a) House	599,244.7	598,781.1	463.6	603,545.4	603,141.0	404.5
(b) Flat	72,884.1	72,884.1	-	88,817.9	88,817.9	-
2. Non-Residential	465,883.8	465,349.2	534.5	460,850.6	460,411.5	439.1
(a) Commercial	221,968.1	221,601.6	366.5	230,363.0	230,028.2	334.8
(b) Industrial	181,855.1	181,700.4	154.7	167,105.6	167,010.8	94.9
c) Agriculture	41,360.9	41,347.7	13.2	40,317.0	40,307.6	9.4
(c) Others	20,699.7	20,699.7	-	23,065.0	23,065.0	-
VI. Fixed Deposits and Insurance Policies	454,817.3	454,817.3	-	496,599.3	496,599.3	-
A. Bank Deposits	454,373.0	454,373.0	-	495,698.5	495,698.5	-
1. Security Deposits	72,975.2	72,975.2	-	58,215.5	58,215.5	-
2. Term Deposits (TDRs)	348,933.2	348,933.2	-	393,157.3	393,157.3	-
3. Other Deposits	32,464.6	32,464.6	-	44,325.8	44,325.8	-
B. Insurance Policies	444.4	444.4	-	900.8	900.8	-
VII. Others	3,788,821.3	3,784,424.0	4,397.3	4,118,768.9	4,118,153.7	615.2
A. Other Secured Advances	1,601,609.2	1,601,100.7	508.5	1,684,922.5	1,684,312.4	610.2
1. Receivables	549,693.5	549,552.1	141.4	166,245.5	166,095.5	149.9
2. Employees Benefits	1,093.4	896.4	197.0	1,371.9	1,110.2	261.7
3. Others	1,050,822.3	1,050,611.4	210.9	1,517,305.2	1,517,106.6	198.6
B. Advances Secured by Guarantee(s)	2,187,212.1	2,183,332.8	3,879.3	2,433,846.4	2,433,841.4	5.0
1. Institutional Guarantee(s)	1,963,110.2	1,963,110.2	-	2,199,194.6	2,199,194.6	-
2. Individual Guarantee(s)	224,101.9	219,820.5	4,281.4	234,651.8	234,646.7	5.0
VIII. Unsecured Advances	228,802.4	225,326.3	3,476.1	243,710.1	235,969.0	7,741.1
1. Credit Cards	112,421.1	112,421.1	-	122,224.1	122,224.1	-
2. Personal Loan	104,806.4	104,806.4	-	105,364.2	105,364.2	-
3. Others	11,574.9	4,141.3	7,433.6	16,121.8	8,380.6	7,741.1
TOTAL	11,595,353.0	11,452,337.5	143,015.5	12,069,610.7	11,931,438.5	138,172.2

Source: Statistics and Data Services Department, SBP

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 30th June, 2024

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	226,627	86,099	11,615	5,295	8,450	6,304	30	888	246,722	98,586
II. Securities, Shares and Other Financial Instruments:	357	8,336	13	80	3	32	408	93,009	781	101,457
A. Quoted on the Stock Exchange:	223	6,872	7	58	1	21	237	54,726	468	61,678
1. To Stock Brokers and Dealers:	146	3,785	1	1	-	-	155	27,817	302	31,603
(a) Government and Other Trustee Securities	124	111	1	1	-	-	19	2,385	144	2,497
(b) Shares and Debentures	21	3,674	-	-	-	-	134	23,659	155	27,332
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,773	3	1,773
2. To Others:	77	3,088	6	57	1	21	82	26,909	166	30,075
(a) Government and Other Trustee Securities	4	3	-	-	-	-	7	234	11	237
(b) Shares and Debentures	57	3,070	6	57	1	21	61	17,117	125	20,265
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	14	7	-	-	-	-	14	9,558	28	9,566
B. Unquoted on the Stock Exchange:	134	1,464	6	21	2	11	171	38,282	313	39,778
1. To Stock Brokers and Dealers:	82	386	1	17	-	-	126	11,146	209	11,549
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	80	384	1	17	-	-	123	11,143	204	11,545
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	2	2	-	-	-	-	3	3	5	4
2. To Others:	52	1,078	5	4	2	11	45	27,136	104	28,230
(a) Government and Other Trustee Securities	34	979	5	4	1	8	7	6,192	47	7,183
(b) Shares and Debentures	3	90	-	-	1	3	7	821	11	914
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	9	-	-	-	-	31	20,124	46	20,133
III. Merchandise	29,780	248,113	814	4,652	70	1,157	39,212	2,935,901	69,876	3,189,823
A. Food Items:	10,162	39,194	493	746	10	34	9,277	1,058,216	19,942	1,098,190
1. Wheat	7,028	9,975	398	328	1	-	1,395	438,024	8,822	448,327
2. Rice and Paddy	853	19,502	16	62	-	-	2,128	82,296	2,997	101,861
3. Other Grains & Pulses:	461	773	27	26	-	-	438	21,736	926	22,535
(a) Indigenous	455	739	22	19	-	-	415	19,645	892	20,403
(b) Imported	6	34	5	7	-	-	23	2,091	34	2,132
4. Edible Oils:	176	815	3	4	1	0	1,301	78,919	1,481	79,738
(a) Indigenous	164	765	3	4	1	0	1,244	74,241	1,412	75,009
(b) Imported	12	50	-	-	-	-	57	4,678	69	4,729
5. Sugar:	202	3,078	1	0	1	-	1,605	353,344	1,809	356,423
(a) Indigenous	202	3,078	1	0	1	-	1,600	353,000	1,804	356,079
(b) Imported	-	-	-	-	-	-	5	344	5	344
6. Kariana And Spices	74	93	1	0	-	-	76	1,034	151	1,127
7. Fish And Fish Preparations	3	6	-	-	-	-	13	348	16	354
8. Other Food Items:	1,365	4,952	47	327	7	34	2,321	82,515	3,740	87,827
(a) Indigenous	1,365	4,952	47	327	7	34	2,274	81,680	3,693	86,992
(b) Imported	-	-	-	-	-	-	47	835	47	835
B. Raw Materials:	13,795	110,768	64	2,675	19	142	8,689	656,300	22,567	769,885
1. Cotton Raw:	11,963	16,954	23	27	-	-	2,148	128,404	14,134	145,384
(a) Indigenous	353	12,244	21	26	-	-	2,041	114,177	2,415	126,447
(b) Imported	11,610	4,710	2	1	-	-	107	14,227	11,719	18,938
2. Synthetic Fibers:	7	87	-	-	-	-	121	12,443	128	12,530
(a) Indigenous	6	82	-	-	-	-	73	11,164	79	11,247
(b) Imported	1	5	-	-	-	-	48	1,279	49	1,284
3. Fertilizers:	697	4,217	2	11	14	116	526	56,584	1,239	60,928
(a) Indigenous	693	4,106	2	11	14	116	522	53,160	1,231	57,393
(b) Imported	4	111	-	-	-	-	4	3,424	8	3,535
4. Petroleum Crude:	63	45,775	6	1,335	2	21	1,346	116,776	1,417	163,907
(a) Indigenous	47	45,218	6	1,335	2	21	1,252	76,242	1,307	122,816
(b) Imported	16	557	-	-	-	-	94	40,534	110	41,091
5. Iron and Steel:	228	10,096	10	1,225	3	6	2,050	130,336	2,291	141,662
(a) Indigenous	152	2,611	9	1,223	2	-	1,607	94,719	1,770	98,553
(b) Imported	76	7,485	1	2	1	6	443	35,616	521	43,109
6. Wool & Goat Hair	1	15	-	-	-	-	1	-	2	15
7. Hides & Skins	12	40	-	-	-	-	110	5,232	122	5,273
8. Oil Seeds	19	314	3	51	-	-	280	10,225	302	10,590
9. Pesticides & Insecticides:	32	175	-	-	-	-	425	5,390	457	5,565
(a) Indigenous	32	175	-	-	-	-	411	4,873	443	5,048
(b) Imported	-	-	-	-	-	-	14	517	14	517
10. Other Raw Materials:	773	33,096	20	25	-	-	1,682	190,910	2,475	224,031
(a) Indigenous	740	32,787	20	25	-	-	1,425	157,017	2,185	189,830
(b) Imported	33	308	-	-	-	-	257	33,893	290	34,201

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th June, 2024

Million Rupees

Security	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	5,823	98,151	257	1,231	41	980	21,246	1,221,385	27,367	1,321,748
1. Cotton Textiles:	754	37,678	23	111	1	16	4,164	282,944	4,942	320,750
(a) Indigenous	712	28,636	23	111	1	16	3,995	267,872	4,731	296,636
(b) Imported	42	9,042	-	-	-	-	169	15,072	211	24,114
2. Cotton Yarn:	386	1,024	3	4	-	-	1,802	92,002	2,191	93,031
(a) Indigenous	386	1,024	3	4	-	-	1,784	88,818	2,173	89,846
(b) Imported	-	-	-	-	-	-	18	3,184	18	3,184
3. Other Textiles:	388	15,362	26	211	-	-	3,195	216,101	3,609	231,674
(a) Indigenous	387	15,361	25	211	-	-	3,175	210,548	3,587	226,121
(b) Imported	1	0	1	0	-	-	20	5,552	22	5,553
4. Machinery:	235	1,004	10	5	-	-	934	53,784	1,179	54,793
(a) Indigenous	215	291	9	4	-	-	455	33,723	679	34,017
(b) Imported	20	713	1	1	-	-	479	20,061	500	20,776
5. Handloom Products	-	-	-	-	-	-	1	52	1	52
6. Carpets & Rugs	5	5	-	-	-	-	18	490	23	495
7. Readymade Garments	186	17,828	5	18	-	-	1,031	54,084	1,222	71,930
8. Cement and Cement Products:	22	81	1	2	-	-	595	110,275	618	110,358
(a) Indigenous	21	78	1	2	-	-	584	109,213	606	109,293
(b) Imported	1	3	-	-	-	-	11	1,062	12	1,065
9. Sports Goods	15	76	-	-	-	-	63	1,174	78	1,250
10. Surgical Instruments	60	1,714	1	21	1	3	115	4,346	177	6,085
11. Chemicals & Dyes	129	1,814	15	59	-	-	1,445	59,755	1,589	61,628
12. Other Finished Goods:	3,643	21,565	173	800	39	960	7,883	346,378	11,738	369,704
(a) Indigenous	3,581	20,939	170	765	39	960	7,556	333,008	11,346	355,673
(b) Imported	62	626	3	35	-	-	327	13,370	392	14,031
IV. Fixed Assets Including Machinery	307,274	345,462	39,376	44,685	232	556	35,446	1,681,246	382,328	2,071,948
A. Transport Equipments	300,323	327,464	38,354	43,782	221	534	26,567	397,529	365,465	769,309
B. Furniture & Fixtures	206	195	14	4	1	0	207	13,002	428	13,202
C. Office Equipments	34	118	-	-	-	-	323	40,050	357	40,168
D. Other Machinery & Equipments	6,711	17,685	1,008	898	10	21	8,349	1,230,665	16,078	1,249,270
V. Real Estate	532,657	762,746	34,912	47,778	3,881	28,736	20,546	909,458	591,996	1,748,718
A. Land	423,571	247,700	19,535	10,119	975	3,295	9,996	334,390	454,077	595,504
1. Residential	12,080	69,113	640	1,683	78	1,772	3,857	185,811	16,655	258,378
(a) House	11,556	67,462	560	1,440	58	1,754	3,848	183,638	16,022	254,294
(b) Flat	524	1,650	80	243	20	17	9	2,173	633	4,084
2. Non-Residential	411,491	178,588	18,895	8,436	897	1,523	6,139	148,579	437,422	337,126
(a) Commercial	1,251	8,442	40	189	8	33	4,889	101,004	6,188	109,669
(b) Industrial	159	1,140	28	26	10	10	610	31,842	807	33,018
c) Agriculture	409,734	165,455	18,821	8,164	879	1,480	398	9,514	429,832	184,612
d) Other	347	3,551	6	57	-	-	242	6,219	595	9,827
B. Buildings:	109,086	515,045	15,377	37,660	2,906	25,441	10,550	575,068	137,919	1,153,214
1. Residential	102,909	435,820	15,254	36,442	2,603	19,109	4,448	200,994	125,214	692,363
(a) House	90,822	370,837	14,358	32,064	607	5,435	4,179	195,209	109,966	603,545
(b) Flat	12,087	64,982	896	4,378	1,996	13,674	269	5,784	15,248	88,818
2. Non-Residential	6,177	79,225	123	1,218	303	6,333	6,102	374,074	12,705	460,851
(a) Commercial	3,231	54,826	79	959	214	6,021	2,639	168,557	6,163	230,363
(b) Industrial	572	6,349	15	51	86	275	2,609	160,430	3,282	167,106
c) Agriculture	2,220	14,891	23	33	3	36	587	25,357	2,833	40,317
d) Other	154	3,160	6	175	-	-	267	19,730	427	23,065
VI. Fixed Deposits and Insurance Policies	16,422	40,417	1,238	1,123	32	333	9,606	454,727	27,298	496,599
A. Bank Deposits	16,414	40,397	1,237	1,123	32	333	9,561	453,845	27,244	495,699
1. Security Deposits	1,846	2,253	243	187	7	27	613	55,749	2,709	58,215
2. Term Deposits (TDRs)	10,879	33,527	578	541	6	214	8,467	358,876	19,930	393,157
3. Other Deposits	3,689	4,618	416	396	19	91	481	39,221	4,605	44,326
B. Insurance Policies	8	20	1	0	-	-	45	881	54	901
VII. Others	367,377	283,494	25,988	8,453	133	3,050	34,886	3,823,772	428,384	4,118,769
A. Other Secured Advances	106,933	116,066	3,144	2,439	120	2,714	29,995	1,563,702	140,192	1,684,923
1. Receivables	840	4,762	90	245	-	-	648	161,239	1,578	166,245
2. Employees Benefits	5,739	1,198	940	173	-	-	1	1	6,680	1,372
3. Others	100,354	110,107	2,114	2,021	120	2,714	29,346	1,402,462	131,934	1,517,305
B. Advances Secured by Guarantee(s)	260,444	167,427	22,844	6,013	13	336	4,891	2,260,070	288,192	2,433,846
1. Institutional Guarantee(s)	2,076	12,216	13	12	-	-	2,300	2,186,967	4,389	2,199,195
2. Individual Guarantee(s)	258,368	155,211	22,831	6,002	13	336	2,591	73,103	283,803	234,652
VIII. Unsecured Advances	2,022,173	219,293	271,836	18,073	645	143	6,507	6,202	2,301,161	243,710
1. Credit Cards	1,504,718	111,041	219,212	10,931	-	-	246	252	1,724,176	122,224
2. Personal Loan	472,473	98,599	49,985	6,765	-	-	-	-	522,458	105,364
3. Others	44,982	9,653	2,639	377	645	143	6,261	5,950	54,527	16,122
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

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 (%)	2023						2024			
	Jun		Sep		Dec		Mar		Jun ^P	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	3,328,577	4,752,843.1	3,294,410	4,552,309.6	2,934,463	5,180,397.2	2,936,576	5,044,755.8	2,997,119	5,343,386.6
5	56,825	173,680.0	58,335	189,820.1	55,767	153,720.5	57,918	155,009.0	55,289	173,993.9
10	124,632	973,892.3	105,610	917,131.5	104,288	715,385.6	102,620	755,036.5	99,495	682,200.1
15	46,856	845,390.7	45,306	796,301.7	40,077	431,951.8	40,674	462,070.9	41,377	541,896.1
20	478,657	1,136,291.0	453,539	1,096,572.9	441,444	1,212,984.7	438,221	1,197,925.6	417,271	1,268,853.7
25	129,761	2,404,650.8	122,531	2,279,456.7	124,891	2,723,650.6	127,456	2,434,601.4	125,611	2,489,682.1
30	62,126	365,318.3	57,518	468,469.3	61,518	404,736.1	62,154	426,735.2	61,808	385,332.1
33.33	723	7,913.6	597	10,143.1	518	14,393.7	509	10,235.6	786	16,091.8
35	17,360	218,235.2	13,357	188,729.1	15,746	198,375.3	15,906	198,726.7	18,105	187,398.8
40	40,003	195,781.1	38,042	189,337.3	39,633	207,706.6	39,452	210,750.8	40,603	178,359.6
45	8,728	107,239.1	7,702	111,423.7	8,457	87,187.9	8,077	84,902.2	8,866	98,467.5
50	124,048	339,592.8	134,209	380,070.4	141,693	387,671.3	141,998	354,087.3	144,838	410,735.1
55	5,431	44,970.0	4,961	36,161.2	5,051	41,116.5	4,704	38,204.2	6,590	52,736.7
60	5,541	74,126.7	5,307	61,587.1	5,342	59,414.0	5,241	59,380.9	6,886	63,656.0
65	4,275	35,697.9	4,007	39,280.8	4,117	40,299.2	4,145	47,385.1	5,757	63,131.1
70	3,691	26,808.2	3,137	25,592.6	3,422	21,792.9	3,392	20,834.6	3,403	17,437.9
75	3,617	21,543.4	3,215	21,692.7	3,116	18,907.1	3,193	23,242.8	3,250	19,124.0
80	3,042	19,101.1	3,095	22,100.9	3,130	22,445.2	2,941	23,979.9	2,874	23,759.7
85	2,779	15,429.4	2,666	15,204.0	2,573	15,164.9	2,345	11,771.4	1,941	14,183.4
90	2,858	13,517.8	3,198	12,788.3	3,130	17,450.5	2,581	14,818.0	2,443	16,682.3
95	2,514	10,456.8	2,920	10,156.2	3,055	14,356.8	2,810	10,951.5	2,862	11,043.5
99.99	1,504	25,437.6	1,613	17,878.0	1,564	8,361.0	1,437	9,947.7	1,372	11,458.9
TOTAL	4,453,548	11,807,917.1	4,365,275	11,442,206.9	4,002,995	11,977,469.4	4,004,350	11,595,353.0	4,048,546	12,069,610.7

Source: Statistics and Data Services Department, SBP

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 30th June, 2024

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	2,620,394	728,439	317,266	56,489	9,261	7,714	50,198	4,550,745	2,997,119	5,343,387
05.00	46,178	59,897	745	1,799	7	405	8,359	111,893	55,289	173,994
10.00	81,321	131,795	6,458	8,707	419	2,168	11,297	539,529	99,495	682,200
15.00	17,485	58,635	17,867	19,578	81	308	5,944	463,375	41,377	541,896
20.00	373,285	243,740	27,697	16,409	526	3,933	15,763	1,004,771	417,271	1,268,854
25.00	88,163	354,162	5,467	9,768	1,026	10,457	30,955	2,115,295	125,611	2,489,682
30.00	51,214	84,233	3,356	5,778	168	1,232	7,070	294,089	61,808	385,332
33.33	552	3,968	50	143	-	-	184	11,981	786	16,092
35.00	13,067	34,186	642	1,419	801	3,166	3,595	148,628	18,105	187,399
40.00	35,117	39,305	812	1,817	202	6,402	4,472	130,835	40,603	178,360
45.00	6,883	26,515	516	1,256	408	2,544	1,059	68,152	8,866	98,467
50.00	140,027	176,670	1,884	2,856	351	1,182	2,576	230,027	144,838	410,735
55.00	5,570	9,730	537	797	40	140	443	42,071	6,590	52,737
60.00	5,647	11,870	583	993	28	153	628	50,640	6,886	63,656
65.00	4,769	10,016	535	949	19	96	434	52,071	5,757	63,131
70.00	2,733	5,504	274	417	34	240	362	11,277	3,403	17,438
75.00	2,389	3,864	258	347	25	96	578	14,818	3,250	19,124
80.00	1,843	4,375	191	153	8	14	832	19,217	2,874	23,760
85.00	1,415	2,416	139	133	5	16	382	11,618	1,941	14,183
90.00	1,679	2,495	147	109	8	15	609	14,064	2,443	16,682
95.00	2,227	1,835	294	217	10	25	331	8,966	2,862	11,043
99.99	709	309	74	6	19	3	570	11,140	1,372	11,459
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

Source: Statistics and Data Services Department, SBP

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 30th June, 2024

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	2,126,700	618,375	253,213	20,705	8,962	19,260	74,178	5,721,346	2,463,053	6,379,687
1.1. Overnight	338,224	48,844	43,058	2,702	36	53	2,741	575,820	384,059	627,419
1.2. 2 days to 7 days	1,179	811	25	17	-	-	230	38,142	1,434	38,970
1.3. For 8 days & above but < 1 month	36,674	19,463	14,522	569	41	380	2,128	191,132	53,365	211,544
1.4. For 1 month & above but < 3 month	412,084	64,725	39,633	4,869	5	25	5,041	457,353	456,763	526,971
1.5. For 3 months & over but < 6 months	33,369	33,999	419	1,979	4	17	16,088	1,331,217	49,880	1,367,213
1.6. For 6 months & over but < one year	1,305,170	450,533	155,556	10,570	8,876	18,785	47,950	3,127,683	1,517,552	3,607,570
2. Medium Term	281,422	230,734	23,929	9,021	44	81	5,564	764,919	310,959	1,004,756
2.1. For one year & over but < 2 years	125,759	158,935	17,282	5,118	17	30	2,722	324,172	145,780	488,255
2.2. For 2 years & over but < 3 years	155,663	71,800	6,647	3,903	27	51	2,842	440,747	165,179	516,501
3. Long Term	1,094,545	1,144,849	108,650	100,412	4,440	20,969	66,899	3,418,937	1,274,534	4,685,168
3.1. For 3 years & over but < 4 years	189,331	205,270	38,967	34,610	77	398	26,107	687,798	254,482	928,077
3.2. For 4 years & over but < 5 years	326,649	198,855	33,346	15,714	204	376	11,957	491,312	372,156	706,258
3.3. For 5 years & over but < 7 years	425,666	338,598	22,473	15,479	1,031	1,137	17,002	826,006	466,172	1,181,220
3.4. For 7 years & over but < 10 years	66,880	81,937	7,754	8,818	695	2,878	5,918	779,391	81,247	873,024
3.5. For 10 years & over but < 15 years	16,371	71,552	1,798	7,259	571	3,921	5,355	587,636	24,095	670,368
3.6. For 15 years & over but < 20 years	19,030	95,950	2,002	8,584	677	4,090	454	30,404	22,163	139,029
3.7. For 20 years & over but < 25 years	46,980	142,077	2,012	8,780	1,161	7,780	54	11,563	50,207	170,199
3.8. For 25 years & over but < 30 years	3,411	9,994	284	1,157	22	389	23	2,698	3,740	14,238
3.9. For 30 years and over	227	615	14	12	2	-	29	2,129	272	2,756
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

Source: Statistics and Data Services Department, SBP

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 30th June, 2024

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	3,066,458	1,602,499	345,170	105,086	10,185	18,927	102,525	6,846,067	3,524,338	8,572,579
2. ISLAMIC	436,209	391,459	40,622	25,053	3,261	21,383	44,116	3,059,136	524,208	3,497,031
A. Ijara Finance	57,661	62,303	2,859	2,035	8	10	11,165	41,151	71,693	105,499
B. Diminishing Musharaka	54,593	80,730	4,789	5,876	765	1,466	9,393	827,587	69,540	915,661
C. Istisna	434	9,352	13	220	-	-	4,889	360,854	5,336	370,426
D. Mudaraba	80	1,587	-	-	-	-	1	42	81	1,629
E. Murabaha	7,146	14,458	329	430	8	17	6,265	122,392	13,748	137,298
F. Musawamah finance	20,714	8,898	3,083	2,132	-	-	2,015	63,964	25,812	74,994
G. Musharaka Finance	13,370	16,450	1,645	1,404	6	54	1,213	263,646	16,234	281,555
H. Salam Finance	63	1,152	-	-	-	-	1,520	76,047	1,583	77,199
I. Commodity Murabahah / Tawwanuq	236,637	21,488	22,726	1,588	-	-	1	1	259,364	23,076
J. Advance against financing	1,020	1,077	78	32	-	-	25	8,459	1,123	9,568
K. Other Islamic Modes of Financing	44,491	173,963	5,100	11,335	2,474	19,836	7,629	1,294,994	59,694	1,500,128
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

Source: Statistics and Data Services Department, SBP

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 30th June, 2024

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	742	36,809	46	691	1	6	8,154	823,440	8,943	866,945
1.1. Export finance schemes	526	24,395	20	340	1	6	4,438	587,947	4,985	612,688
1.2. Others	216	12,413	26	351	-	-	3,716	235,494	3,958	248,258
2. Import financing	542	12,963	80	494	2	27	8,646	634,112	9,270	647,596
3. Government self employment schemes	47,597	44,314	2,795	2,934	4	17	1,203	11,388	51,599	58,652
4. Working capital/short term	2,226,125	795,488	212,610	22,888	7,383	13,950	58,852	4,424,547	2,584,170	5,256,873
4.1. Small Loans	774,386	175,791	83,623	7,490	7,031	11,690	9,647	164,359	874,687	359,330
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refl. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refl. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Convent.)	28	80	-	-	-	-	509	16,774	537	16,854
4.4. Others	1,451,631	618,379	128,987	15,397	351	2,244	47,571	2,887,239	1,628,540	3,523,259
4.5. Commodity Operations Financing	80	1,238	-	-	1	16	325	1,356,175	406	1,357,430
5. Fixed investment/long term	1,227,661	1,104,385	170,261	103,132	6,056	26,311	70,586	4,011,716	1,474,564	5,245,544
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,257	9,927	193	560	1	-	10,897	559,961	22,348	570,448
5.2. Financing Power Plants Using Renewable Energy	585	1,391	35	56	4	9	2,053	91,590	2,677	93,045
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgi-Balistan & FATA, Refinance Facility for Combating COVID - 19 (RFCC and IRFCC)	5	113	-	-	-	-	60	1,686	65	1,799
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	776	1,876	691	448	1	9	176	2,771	1,644	5,105
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	40	460	-	-	1	32	121	3,701	162	4,193
5.6. Small Loans	322,901	146,533	59,731	23,895	648	1,311	10,294	90,727	393,574	262,467
5.7. Others	786,539	483,919	94,181	40,779	2,635	1,808	43,502	2,985,785	926,857	3,512,291
5.8. Financing for Construction Purposes	98,440	431,944	15,221	36,490	2,765	23,136	1,506	189,805	117,932	681,375
5.9. SME Assan Finance (SAAF) Scheme	7,078	28,172	208	901	-	-	1,592	8,623	8,878	37,696
5.10 Machinery	40	50	1	4	1	5	385	77,067	427	77,127
Total	3,582,667	1,991,959	385,792	138,139	13,446	40,318	146,641	9,585,203	4,648,546	12,069,611

Source: Statistics and Data Services Department, SBP

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

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Aug-24	Sep-24 ^a	Oct-24	Nov-24 ^a
A. Agriculture, forestry, and fishing	344,331.8	400,878.1	395,439.2	397,265.5	409,410.0	434,767.6
Trade finance	5,019.6	4,060.7	3,795.1	2,717.1	2,505.2	2,310.2
Working capital	233,937.5	217,193.8	211,224.7	212,469.3	210,323.4	232,569.3
Fixed investment	93,559.3	159,360.8	157,936.4	159,704.5	174,562.4	176,843.6
Construction Financing	1,053.8	884.2	848.0	829.9	805.7	789.0
Other	10,761.6	19,378.7	21,635.0	21,544.7	21,213.4	22,255.5
B. Mining and quarrying	78,460.9	89,229.2	79,116.1	80,636.7	83,166.2	88,581.6
Trade finance	1,765.0	2,058.9	3,311.8	1,648.0	11,744.9	12,871.8
Working capital	27,653.3	39,245.0	27,990.0	28,990.6	21,468.7	27,610.3
Fixed investment	47,659.7	46,587.6	46,468.0	48,669.1	47,757.2	46,770.7
Construction Financing	-	-	-	-	-	-
Other	1,382.9	1,337.7	1,346.3	1,329.0	2,195.4	1,328.8
C. Manufacturing	4,540,826.4	4,838,826.3	4,634,941.6	4,734,739.4	5,325,833.5	5,754,600.3
Trade finance	1,062,545.0	1,153,978.2	1,152,167.4	1,181,160.2	1,263,206.0	1,307,231.1
Working capital	1,812,324.1	2,091,473.2	1,898,199.5	1,949,442.8	2,434,553.2	2,817,086.2
Fixed investment	1,522,741.7	1,486,448.2	1,481,553.9	1,492,930.9	1,517,410.1	1,526,941.2
Construction Financing	22,793.9	17,528.5	16,723.1	17,071.1	17,326.9	17,154.6
Other	120,421.7	89,398.2	86,297.7	94,134.4	93,337.4	86,187.2
D. Electricity, gas, steam and air conditioning supply	571,641.9	514,268.8	453,631.3	493,113.9	490,352.3	476,851.1
Trade finance	7,216.6	6,906.5	7,053.1	2,569.5	2,903.6	3,063.0
Working capital	211,240.9	188,133.5	138,350.9	183,447.8	167,779.7	159,764.5
Fixed investment	351,106.0	318,329.4	307,353.1	306,347.5	319,019.9	313,464.7
Construction Financing	929.1	761.3	761.3	511.5	511.5	511.5
Other	1,149.4	138.1	112.9	237.7	137.5	47.3
E. Water supply; sewerage, waste management and remediation activities	14,546.7	23,968.5	23,124.5	21,389.1	26,235.5	25,409.0
Trade finance	1,617.5	2,151.2	1,843.4	1,753.4	2,059.2	1,829.3
Working capital	5,793.5	5,932.7	6,373.7	4,582.9	6,879.4	6,459.5
Fixed investment	7,066.4	15,813.1	14,889.6	14,897.3	17,026.0	17,090.2
Construction Financing	38.9	-	-	-	-	-
Other	30.5	71.5	17.9	155.4	270.9	30.1
F. Construction	190,232.7	192,851.7	192,118.8	205,490.3	201,253.6	202,870.4
Trade finance	252.3	1,997.6	1,704.0	1,232.6	1,060.5	1,167.2
Working capital	27,695.0	33,901.0	36,670.7	45,318.7	40,557.1	40,524.4
Fixed investment	25,140.8	23,745.6	25,285.0	31,229.5	30,214.3	29,860.7
Construction Financing	136,966.8	132,737.9	128,133.9	127,328.1	129,114.3	131,069.2
Other	177.8	469.6	325.2	381.4	307.3	249.0
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	451,839.0	539,923.5	503,826.3	517,857.5	560,349.6	573,808.1
Trade finance	49,460.9	66,369.6	65,747.7	69,862.5	77,271.1	82,332.9
Working capital	272,559.9	317,581.9	285,301.5	285,663.7	317,955.7	325,698.3
Fixed investment	78,451.6	100,861.9	96,302.6	108,795.1	111,577.2	109,587.9
Construction Financing	18,249.0	16,834.9	16,565.3	16,522.9	16,432.9	16,406.9
Other	33,117.5	38,275.1	39,909.1	37,013.3	37,112.7	39,782.1
H. Transportation and storage	118,756.7	123,532.9	100,581.8	100,464.4	100,179.8	105,542.9
Trade finance	2,457.0	2,598.9	3,181.1	2,806.4	3,609.6	2,187.7
Working capital	44,539.6	46,028.0	23,477.9	24,137.9	21,939.8	25,729.7
Fixed investment	64,724.7	65,232.1	64,568.5	65,453.3	65,265.8	67,745.2
Construction Financing	914.1	631.2	463.3	455.1	449.9	410.0
Other	6,121.2	9,042.8	8,891.0	7,611.8	8,914.7	9,470.4
I. Accommodation and food service activities	37,046.0	38,347.6	37,723.1	39,656.5	78,223.5	78,359.0
Trade finance	1,006.1	1,034.6	1,048.8	1,187.5	1,120.6	1,130.9
Working capital	10,598.1	11,108.3	10,367.7	12,324.5	10,698.8	11,808.4
Fixed investment	13,767.4	17,597.0	17,896.0	18,773.1	57,774.4	56,761.9
Construction Financing	10,184.1	7,499.0	7,297.3	6,264.0	7,523.7	7,555.7
Other	1,490.2	1,108.7	1,113.3	1,107.3	1,105.9	1,102.1

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Aug-24	Sep-24 ^k	Oct-24	Nov-24 ^r
J. Information and communication	340,357.4	406,896.9	418,853.3	426,817.6	428,102.0	505,026.6
Trade finance	6,065.1	3,110.4	3,337.8	2,666.7	2,402.3	3,572.2
Working capital	41,109.0	42,465.6	34,110.1	41,477.1	46,734.1	113,983.9
Fixed investment	275,887.3	339,322.3	359,399.0	360,756.1	357,042.6	360,206.2
Construction Financing	1,295.9	947.5	918.9	917.2	855.7	853.9
Other	16,000.2	21,051.2	21,087.5	21,000.4	21,067.2	26,410.5
K. Real estate activities	36,253.7	37,772.8	36,225.0	34,434.4	33,317.3	38,875.9
Trade finance	-	-	79.4	32.4	33.8	8.1
Working capital	3,558.6	4,619.6	4,431.1	3,126.9	2,872.1	8,814.6
Fixed investment	6,758.2	10,272.6	9,803.5	9,933.4	9,911.6	9,735.6
Construction Financing	25,902.1	22,852.6	21,867.3	21,299.3	20,458.5	20,277.5
Other	34.9	27.9	43.7	42.5	41.2	40.0
L. Professional, scientific and technical activities	59,061.3	59,263.6	58,094.6	62,288.9	60,881.5	69,748.9
Trade finance	9,740.5	5,636.9	5,894.1	5,310.9	5,205.4	6,017.4
Working capital	33,380.7	33,595.9	32,080.4	35,528.5	39,303.9	46,879.0
Fixed investment	14,810.0	18,161.0	18,346.4	19,534.2	14,535.3	15,000.2
Construction Financing	819.8	801.8	801.8	784.3	784.3	779.0
Other	310.2	1,068.1	972.0	1,131.0	1,052.7	1,073.4
M. Administrative and support service activities	51,840.1	51,535.6	49,611.1	51,254.9	53,324.0	59,469.5
Trade finance	2,326.6	3,092.6	2,303.2	2,490.1	5,710.6	6,202.0
Working capital	28,112.1	22,102.4	21,509.9	22,154.2	23,015.7	27,513.5
Fixed investment	14,810.9	22,152.9	21,934.6	22,500.1	22,767.7	24,008.3
Construction Financing	-	-	-	-	-	-
Other	6,590.4	4,187.6	3,863.4	4,110.6	1,830.0	1,745.7
N. Education	33,435.0	29,144.7	28,018.0	27,973.8	182,145.8	176,993.8
Trade finance	572.9	325.8	305.9	8.0	8.0	23.0
Working capital	10,450.9	8,703.9	7,882.3	7,982.0	164,058.4	159,064.8
Fixed investment	11,201.8	12,045.7	11,980.0	13,437.7	10,760.4	10,634.8
Construction Financing	11,008.5	7,713.3	7,504.2	6,207.8	6,997.0	6,955.2
Other	200.9	356.0	345.7	338.2	322.1	316.0
O. Human health and social work activities	16,985.5	18,198.0	16,617.6	16,716.1	16,453.3	16,103.9
Trade finance	9.0	-	0.0	0.0	0.0	0.0
Working capital	3,987.3	5,770.5	5,034.1	5,380.0	5,253.6	5,063.2
Fixed investment	8,221.6	9,266.6	8,677.5	8,555.5	8,408.9	8,335.4
Construction Financing	4,685.6	3,045.5	2,794.4	2,671.2	2,608.0	2,534.8
Other	82.0	115.5	111.6	109.4	182.8	170.6
P. Arts, entertainment, and recreation	1,889.4	1,723.3	1,548.2	1,562.7	1,581.8	1,598.7
Trade finance	-	100.0	-	100.0	100.0	100.0
Working capital	1,013.3	1,006.7	963.8	887.5	965.1	982.8
Fixed investment	419.4	331.5	299.9	297.3	239.2	238.7
Construction Financing	448.5	267.9	267.9	261.5	261.5	261.5
Other	8.1	17.2	16.6	16.3	15.9	15.6
Q. Other service activities	71,460.8	51,182.4	48,504.1	48,699.8	50,013.8	50,742.2
Trade finance	2,946.3	1,733.2	1,325.0	1,679.6	2,151.8	2,074.3
Working capital	29,294.4	20,792.8	19,274.5	19,092.8	19,876.7	20,922.5
Fixed investment	28,726.6	22,484.3	21,895.3	21,897.5	23,063.8	24,286.2
Construction Financing	2,968.9	1,371.7	1,262.7	1,192.7	1,190.9	1,158.9
Other	7,524.6	4,800.4	4,746.7	4,837.2	3,730.7	2,300.2
Total	6,958,965.2	7,417,543.8	7,077,974.7	7,260,361.5	8,100,823.4	8,659,349.5

Source: Statistics and Data Services Department, SBP

Notes:

1. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.

2. 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.

3. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics and Data Services Department's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.

4. 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-23	Jun-24	Aug-24	Sep-24 ^b	Oct-24	Nov-24 ^b
A. Agriculture, forestry, and fishing	27,080.4	49,720.2	53,581.3	50,469.2	52,383.4	53,506.8
Trade finance	-	30.2	81.5	84.8	41.3	54.0
Working capital	17,969.3	19,308.7	21,623.8	19,761.4	20,864.9	20,290.6
Fixed investment	5,811.4	18,682.3	19,318.7	19,055.8	19,348.8	19,993.1
Construction Financing	4.9	9.8	834.0	9.8	3.6	3.6
Other	3,294.8	11,689.2	11,723.3	11,557.4	12,124.8	13,165.4
B. Mining and quarrying	1,081.8	1,291.5	1,152.2	1,113.9	1,268.7	1,208.5
Trade finance	57.2	70.1	61.5	27.0	5.9	-
Working capital	618.1	685.5	558.2	471.8	615.9	574.6
Fixed investment	406.4	535.8	525.1	607.8	639.7	626.9
Construction Financing	-	-	-	-	-	-
Other	-	-	7.4	7.3	7.2	7.1
C. Manufacturing	205,450.3	203,147.9	196,137.7	202,142.7	222,190.6	236,040.1
Trade finance	25,080.8	21,504.3	19,863.0	20,180.5	22,113.4	22,057.0
Working capital	146,722.6	138,727.3	129,996.6	135,253.7	150,092.3	161,893.1
Fixed investment	30,238.4	36,905.9	40,472.2	41,007.5	43,954.8	46,022.9
Construction Financing	314.2	186.5	84.8	75.4	1,017.5	1,000.2
Other	3,094.3	5,823.9	5,721.0	5,625.7	5,012.7	5,066.9
D. Electricity, gas, steam and air conditioning supply	2,770.6	3,159.2	1,611.9	1,736.2	2,569.5	2,045.6
Trade finance	20.0	229.7	4.7	4.7	20.0	127.0
Working capital	2,325.3	2,491.3	1,273.5	1,359.4	2,189.0	1,316.8
Fixed investment	422.0	425.2	320.7	359.4	348.0	589.4
Construction Financing	-	-	-	-	-	-
Other	3.3	13.1	12.9	12.7	12.5	12.3
E. Water supply; sewerage, waste management and remediation activities	174.0	168.6	120.3	762.6	336.9	220.2
Trade finance	-	-	-	-	-	-
Working capital	48.2	25.4	27.3	620.7	190.3	67.8
Fixed investment	95.3	125.1	75.2	124.0	116.7	122.3
Construction Financing	-	-	-	-	-	-
Other	30.5	18.1	17.9	17.9	29.9	30.1
F. Construction	14,576.5	15,446.9	16,096.1	16,386.8	17,434.6	16,904.8
Trade finance	2.3	87.9	2.3	152.3	37.3	97.2
Working capital	5,676.6	4,757.8	4,891.5	4,934.8	5,208.1	4,764.4
Fixed investment	2,098.3	4,765.0	4,963.8	5,072.2	4,516.7	4,551.2
Construction Financing	6,621.5	5,559.8	5,968.1	5,972.7	7,422.8	7,245.5
Other	177.8	276.3	270.4	254.8	249.7	246.5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	165,443.7	199,121.9	186,214.6	192,890.2	202,780.9	203,328.4
Trade finance	4,935.3	5,238.4	4,190.8	4,000.9	4,424.0	6,544.7
Working capital	119,169.2	124,250.3	108,111.0	111,885.8	116,761.2	115,334.6
Fixed investment	27,044.5	50,090.3	55,022.2	58,213.1	62,228.8	61,409.8
Construction Financing	155.0	227.6	169.0	167.0	167.6	162.5
Other	14,139.7	19,315.3	18,721.6	18,623.4	19,199.3	19,876.8
H. Transportation and storage	21,198.1	28,488.1	30,121.7	30,021.5	32,555.2	33,850.4
Trade finance	32.7	-	-	-	-	-
Working capital	1,938.1	2,031.5	1,969.9	2,085.2	2,345.8	2,109.8
Fixed investment	15,034.3	19,536.0	21,383.3	21,256.3	22,043.5	22,479.7
Construction Financing	209.3	160.7	153.3	149.7	153.7	142.4
Other	3,983.8	6,760.0	6,615.2	6,530.3	8,012.2	9,118.5
I. Accommodation and food service activities	5,493.1	5,192.5	4,730.1	4,753.5	5,197.6	5,219.3
Trade finance	25.6	27.5	27.4	27.4	25.8	25.8
Working capital	1,739.0	1,599.9	1,271.0	1,259.8	1,311.9	1,265.9
Fixed investment	1,407.5	1,849.2	1,748.2	1,795.2	1,901.5	1,802.4
Construction Financing	954.1	733.5	691.4	684.6	973.5	1,160.5
Other	1,366.9	982.4	992.0	986.5	985.1	964.7

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Aug-24	Sep-24 ^R	Oct-24	Nov-24 ^P
J. Information and communication	5,085	4,879	4,534.0	5,326.3	5,300.4	5,105.0
Trade finance	132.386	91.044	65.2	74.9	64.6	70.7
Working capital	2,344	1,749	1,507.5	1,724.2	1,980.2	1,969.2
Fixed investment	2,289	2,788	2,720.6	3,291.0	3,023.3	2,837.4
Construction Financing	205.916	132.461	128.9	127.2	125.7	123.9
Other	113.017	118.523	111.8	109.0	106.6	103.9
K. Real estate activities	2,013	2,420	2,352.3	2,123.0	2,307.1	2,208.5
Trade finance	-	-	79.4	32.4	33.8	8.1
Working capital	341.207	422.027	421.8	454.6	416.3	453.0
Fixed investment	1,224	1,390	1,356.5	1,319.6	1,469.1	1,329.0
Construction Financing	412.432	579.961	450.9	274.0	346.7	378.4
Other	34.898	27.917	43.7	42.5	41.2	40.0
L. Professional, scientific and technical activities	18,461	18,416	17,473.2	19,804.8	15,835.2	16,257.9
Trade finance	1,760	1,608	1,385.3	1,176.6	986.6	1,053.9
Working capital	10,548	8,232	7,779.5	8,747.6	9,799.2	10,206.8
Fixed investment	6,098	8,106	7,834.1	9,408.8	4,456.4	4,411.8
Construction Financing	5.262	5.262	5.3	5.3	5.3	-
Other	50	464.683	469.0	466.5	587.8	585.4
M. Administrative and support service activities	10,109	8,151	8,443.9	8,528.8	9,488.5	10,431.0
Trade finance	412.02	394.32	257.7	296.3	372.0	316.4
Working capital	4,528	4,619	4,361.0	4,604.0	5,339.7	6,114.8
Fixed investment	2,159	2,821	3,540.2	3,385.3	3,453.1	3,668.3
Construction Financing	-	-	-	-	-	-
Other	3,011	317	284.9	243.2	323.7	331.6
N. Education	2,991	3,800	4,070.7	4,272.1	3,718.0	3,810.0
Trade finance	11.126	6.676	5.6	-	-	15.0
Working capital	1164.788	1,362	1,488.9	1,697.4	1,117.6	1,251.3
Fixed investment	1,463	1,803	1,967.2	1,924.6	1,979.1	1,937.1
Construction Financing	150.86	272.284	263.3	311.9	299.2	290.6
Other	200.872	355.993	345.7	338.2	322.1	316.0
O. Human health and social work activities	2,796	2,555	2,343.5	2,431.6	2,683.5	2,816.0
Trade finance	9.0	-	0.0	0.0	0.0	0.0
Working capital	1,198.8	891	679.4	703.5	769.2	736.8
Fixed investment	1,395.8	1,471	1,479.0	1,539.2	1,721.2	1,702.3
Construction Financing	114.182	81.142	77.5	83.6	82.2	264.1
Other	77.895	111.382	107.5	105.3	110.8	112.9
P. Arts, entertainment, and recreation	258.393	367.231	258.6	354.7	345.1	356.2
Trade finance	0	100	-	100.0	100.0	100.0
Working capital	145.055	145.137	143.4	142.4	115.5	113.4
Fixed investment	102.303	102.815	96.5	94.0	111.7	125.3
Construction Financing	2.886	2.102	2.1	1.9	1.9	1.9
Other	8.149	17.177	16.6	16.3	15.9	15.6
Q. Other service activities	31,020	23,791	22,563.9	22,542.3	23,369.9	24,077.9
Trade finance	89.533	47.872	44.4	44.4	51.1	90.1
Working capital	9,591	7,727	6,939.2	6,937.0	7,417.4	8,065.4
Fixed investment	19,721	14,723	14,352.3	14,357.4	14,647.6	14,800.0
Construction Financing	53.316	202.901	162.7	161.5	159.6	121.1
Other	1,565	1,090	1,065.3	1,042.1	1,094.2	1,001.2
Total	516,001	570,116	551,806.0	565,660.2	599,765.3	617,386.7

Source: Statistics and Data Services Department, SBP

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 Statistics and Data Services 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 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees

Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Sep-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	
Oct-Dec-2023	Punjab	4,961.9	41.7	4,762.0	96.0	199.9	4.0	427.9	5,190.0	43.6	104.6
	Sindh	5,516.7	46.4	5,078.0	92.1	438.7	8.0	127.4	5,205.4	43.8	94.4
	KPK	87.3	0.7	84.0	96.2	3.3	3.8	38.4	122.4	1.0	140.2
	Balochistan	9.9	0.1	9.7	97.8	0.2	2.2	84.5	94.1	0.8	953.2
	Islamabad	1,303.7	11.0	1,168.4	89.6	135.3	10.4	98.1	1,266.5	10.6	97.1
	Gilgit-Baltistan	4.1	0.0	4.0	98.7	0.1	1.4	0.1	4.1	0.0	100.1
	AJK	10.3	0.1	10.3	100.0	0.0	-	1.1	11.4	0.1	110.5
Total		11,893.8	100.0	11,116.4	93.5	777.4	6.5	777.4	11,893.8	100.0	
Jan-Mar ⁴ -2024	Punjab	4,890.1	41.7	4,631.1	94.7	259.0	5.3	254.8	4,885.9	41.6	99.9
	Sindh	5,394.7	46.0	5,098.3	94.5	296.4	5.5	194.8	5,293.1	45.1	98.1
	KPK	126.0	1.1	122.8	97.5	3.2	2.5	40.4	163.2	1.4	129.6
	Balochistan	9.8	0.1	9.7	99.1	0.1	0.9	90.4	100.0	0.9	1,025.9
	Islamabad	1,294.3	11.0	1,150.2	88.9	144.1	11.1	119.7	1,269.9	10.8	98.1
	Gilgit-Baltistan	4.4	0.0	4.3	97.8	0.1	2.2	1.9	6.2	0.1	140.9
	AJK	16.7	0.1	16.7	100.0	0.0	0.1	0.9	17.6	0.2	105.2
Total		11,735.9	100.0	11,033.0	94.0	702.9	6.0	702.9	11,735.9	100.0	-

Source: Statistics and Data Services Department, SBP

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 Advances by place of Disbursement and Utilization-Province/Region wise

Billion Rupees

Place of disbursement	Place of	Oct-Dec-23		Jan-Mar-24		Apr-Jun-24 ^F	
	Utilization	Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,785.38	94.01	4,762.04	95.97	4,631.09	94.70
	Sindh	179.43	3.52	107.80	2.17	154.04	3.15
	KPK	15.54	0.31	5.60	0.11	6.10	0.12
	Balochistan	0.02	-	0.41	0.01	0.61	0.01
	Islamabad	108.68	2.13	85.25	1.72	97.71	2.00
	Gilgit-Baltistan	0.13	-	0.03	-	0.15	-
	AJK	1.27	0.02	0.78	0.02	0.41	0.01
Punjab Total		5,090.45	100.00	4,961.90	100.00	4,890.10	100.00
Sindh	Punjab	316.76	5.37	330.50	5.99	167.47	3.10
	Sindh	5,419.95	91.96	5,078.04	92.05	5,098.28	94.51
	KPK	20.35	0.35	12.79	0.23	17.32	0.32
	Balochistan	106.37	1.80	83.82	1.52	89.76	1.66
	Islamabad	27.39	0.46	11.27	0.20	19.68	0.36
	Gilgit-Baltistan	2.03	0.03	0.01	-	1.75	0.03
	AJK	0.74	0.01	0.26	-	0.42	0.01
Sindh Total		5,893.59	100.00	5,516.69	100.00	5,394.68	100.00
KPK	Punjab	0.05	0.07	0.10	0.12	0.10	0.08
	Sindh	2.17	3.05	1.66	1.91	0.90	0.71
	KPK	66.98	94.03	83.98	96.22	122.76	97.46
	Balochistan	0.01	0.01	-	-	-	-
	Islamabad	2.02	2.83	1.53	1.75	2.20	1.75
	Gilgit-Baltistan	0.00	-	-	-	-	-
	AJK	-	-	-	-	0.01	0.01
KPK Total		71.23	100.00	87.27	100.00	125.97	100.00
Balochistan	Punjab	0.00	0.02	-	-	0.00	0.04
	Sindh	0.23	2.37	0.22	2.23	0.08	0.82
	KPK	-	-	-	-	-	-
	Balochistan	9.67	97.61	9.66	97.77	9.67	99.14
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	0.00	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		9.91	100.00	9.88	100.00	9.75	100.00
Islamabad	Punjab	106.03	7.52	97.31	7.46	87.28	6.74
	Sindh	12.16	0.86	17.72	1.36	39.81	3.08
	KPK	15.28	1.08	19.99	1.53	17.01	1.31
	Balochistan	0.00	-	0.25	0.02	-	-
	Islamabad	1,275.82	90.53	1,168.36	89.62	1,150.18	88.86
	Gilgit-Baltistan	0.00	-	0.01	-	0.00	-
	AJK	0.00	-	0.04	-	0.03	-
Islamabad Total		1,409.31	100.00	1,303.69	100.00	1,294.31	100.00
Gilgit-Baltistan	Punjab	0.00	0.06	0.00	-	0.00	-
	Sindh	0.00	0.02	-	-	-	-
	KPK	0.01	0.28	0.01	0.14	0.01	0.17
	Balochistan	0.01	0.16	0.01	0.15	0.00	-
	Islamabad	0.03	0.56	0.04	1.05	0.09	2.03
	Gilgit-Baltistan	4.70	98.92	4.03	98.65	4.33	97.80
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.75	100.00	4.09	100.00	4.42	100.00
AJK	Punjab	0.02	0.17	-	-	0.00	-
	Sindh	-	-	-	-	-	-
	KPK	0.00	0.01	-	-	0.00	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.04	0.00	-	0.01	0.05
	Gilgit-Baltistan	0.00	-	-	-	-	-
	AJK	9.77	99.78	10.28	100.00	16.70	99.95
AJK Total		9.79	100.00	10.28	100.00	16.71	100.00
Grand Total		12,489.0		11,893.8		11,735.9	

Source: Statistics and Data Services Department, SBP

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 Advances by Place of Utilization and Disbursement- Province/Region-wise

Billion Rupees

Place of Utilization	Place of Disbursement	Oct-Dec-23		Jan-Mar-24		Apr-Jun-24 ^p	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,785.38	91.88	4,762.04	91.75	4,631.09	94.78
	Sindh	316.76	6.08	330.50	6.37	167.47	3.43
	KPK	0.05	-	0.10	-	0.10	-
	Balochistan	0.00	-	-	-	0.00	-
	Islamabad	106.03	2.04	97.31	1.88	87.28	1.79
	Gilgit-Baltistan	0.00	-	0.00	-	0.00	-
	AJK	0.02	-	-	-	0.00	-
Punjab Total		5,208.25	100.00	5,189.96	100.00	4,885.94	100.00
Sindh	Punjab	179.43	3.20	107.80	2.07	154.04	2.91
	Sindh	5,419.95	96.54	5,078.04	97.55	5,098.28	96.32
	KPK	2.17	0.04	1.66	0.03	0.90	0.02
	Balochistan	0.23	-	0.22	-	0.08	-
	Islamabad	12.16	0.22	17.72	0.34	39.81	0.75
	Gilgit-Baltistan	0.00	-	-	-	-	-
	AJK	-	-	-	-	-	-
Sindh Total		5,613.95	100.00	5,205.44	100.00	5,293.10	100.00
KPK	Punjab	15.54	13.15	5.60	4.57	6.10	3.74
	Sindh	20.35	17.22	12.79	10.45	17.32	10.61
	KPK	66.98	56.68	83.98	68.63	122.76	75.23
	Balochistan	-	-	-	-	-	-
	Islamabad	15.28	12.93	19.99	16.34	17.01	10.42
	Gilgit-Baltistan	0.01	0.01	0.01	-	0.01	-
	AJK	0.00	-	-	-	0.00	-
KPK Total		118.17	100.00	122.36	100.00	163.19	100.00
Balochistan	Punjab	0.02	0.02	0.41	0.44	0.61	0.61
	Sindh	106.37	91.63	83.82	89.04	89.76	89.73
	KPK	0.01	0.01	-	-	-	-
	Balochistan	9.67	8.33	9.66	10.26	9.67	9.66
	Islamabad	0.00	-	0.25	0.27	-	-
	Gilgit-Baltistan	0.01	0.01	0.01	0.01	0.00	-
	AJK	-	-	-	-	-	-
Balochistan Total		116.09	100.00	94.14	100.00	100.04	100.00
Islamabad	Punjab	108.68	7.69	85.25	6.73	97.71	7.69
	Sindh	27.39	1.94	11.27	0.89	19.68	1.55
	KPK	2.02	0.14	1.53	0.12	2.20	0.17
	Balochistan	-	-	-	-	-	-
	Islamabad	1,275.82	90.23	1,168.36	92.25	1,150.18	90.58
	Gilgit-Baltistan	0.03	-	0.04	-	0.09	0.01
	AJK	0.00	-	0.00	-	0.01	-
Islamabad Total		1,413.93	100.00	1,266.46	100.00	1,269.87	100.00
Gilgit-Baltistan	Punjab	0.13	1.94	0.03	0.79	0.15	2.47
	Sindh	2.03	29.55	0.01	0.29	1.75	28.08
	KPK	0.00	0.01	-	-	-	-
	Balochistan	0.00	-	-	-	-	-
	Islamabad	0.00	0.06	0.01	0.36	0.00	0.04
	Gilgit-Baltistan	4.70	68.43	4.03	98.56	4.33	69.41
	AJK	0.00	-	-	-	-	-
Gilgit-Baltistan Total		6.87	100.00	4.09	100.00	6.23	100.00
AJK	Punjab	1.27	10.73	0.78	6.86	0.41	2.32
	Sindh	0.74	6.32	0.26	2.26	0.42	2.41
	KPK	-	-	-	-	0.01	0.07
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.03	0.04	0.35	0.03	0.14
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	9.77	82.91	10.28	90.53	16.70	95.05
AJK Total		11.79	100.00	11.36	100.00	17.57	100.00
Grand Total		12,489.04	-	11,893.80	-	11,735.94	-

Source: Statistics and Data Services Department, SBP

- : 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 Advances by Category of Borrowers- Province/Region wise (Outstanding Position)

Billion Rupees

Provinces/ Regions	Borrower	Dec-23			Mar-24			Jun-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.01	0.01	-	-	-	-	3.53	3.53
	Government	7.88	1,456.60	1,464.48	1.92	890.93	892.85	2.06	972.95	975.01
	Non-Financial Public Sector Enterprises	-	1,813.84	1,813.84	-	2,206.23	2,206.23	-	2,397.99	2,397.99
	NBFCs & Financial Auxiliaries	0.01	298.64	298.65	0.00	237.80	237.80	0.00	254.88	254.88
	Private Sector (Business)	312.68	6,949.79	7,262.48	297.95	6,821.69	7,119.64	311.91	6,973.22	7,285.13
	Trust Funds & Non Profit Organizations	0.06	16.07	16.12	0.06	15.50	15.56	0.46	14.60	15.07
	Personal/Individuals	79.09	1,041.28	1,120.36	80.88	1,041.10	1,121.98	79.62	1,055.96	1,135.57
	Others	0.70	0.66	1.36	0.71	0.59	1.30	0.69	1.75	2.44
	Total	400.41	11,576.89	11,977.30	381.52	11,213.83	11,595.35	394.74	11,674.87	12,069.61
Punjab	Foreign Constituents	-	0.01	0.01	-	-	-	-	-	-
	Government	-	652.71	652.71	-	353.58	353.58	-	313.29	313.29
	Non-Financial Public Sector Enterprises	-	581.04	581.04	-	854.34	854.34	-	1,001.71	1,001.71
	NBFCs & Financial Auxiliaries	-	41.04	41.04	-	40.00	40.00	-	42.72	42.72
	Private Sector (Business)	202.85	3,002.21	3,205.07	197.29	3,017.58	3,214.86	211.22	3,035.30	3,246.52
	Trust Funds & Non Profit Organizations	0.06	6.15	6.21	0.06	6.82	6.88	0.46	6.46	6.92
	Personal/Individuals	32.97	339.78	372.75	34.52	340.12	374.65	34.57	335.83	370.39
	Others	0.54	0.00	0.54	0.54	0.00	0.54	0.52	0.12	0.64
	Total	236.42	4,622.94	4,859.36	232.41	4,612.44	4,844.85	246.77	4,735.43	4,982.20
Sindh	Foreign Constituents	-	-	-	-	-	-	-	3.53	3.53
	Government	7.88	391.52	399.40	1.92	167.79	169.71	2.06	286.89	288.95
	Non-Financial Public Sector Enterprises	-	877.28	877.28	-	1,030.90	1,030.90	-	1,068.93	1,068.93
	NBFCs & Financial Auxiliaries	0.01	211.25	211.25	0.00	159.53	159.53	0.00	143.68	143.68
	Private Sector (Business)	46.81	3,091.75	3,138.56	39.19	3,001.02	3,040.22	38.93	3,066.71	3,105.64
	Trust Funds & Non Profit Organizations	-	3.94	3.94	-	3.51	3.51	-	3.20	3.20
	Personal/Individuals	28.75	607.01	635.76	28.80	606.42	635.22	27.92	625.94	653.86
	Others	-	0.66	0.66	-	0.59	0.59	-	1.63	1.63
	Total	83.45	5,183.40	5,266.85	69.92	4,969.76	5,039.67	68.90	5,200.51	5,269.42
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.00	0.00	-	0.01	0.01	-	0.01	0.01
	Non-Financial Public Sector Enterprises	-	28.42	28.42	-	27.80	27.80	-	17.80	17.80
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	51.91	69.79	121.70	51.73	66.53	118.26	51.83	70.63	122.46
	Trust Funds & Non Profit Organizations	-	0.21	0.21	-	0.21	0.21	-	0.01	0.01
	Personal/Individuals	6.65	51.19	57.84	6.73	51.30	58.02	6.51	50.50	57.01
	Others	-	-	-	-	-	-	-	-	-
	Total	58.56	149.67	208.23	58.45	145.90	204.36	58.34	139.01	197.34
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	2.05	2.05	-	1.93	1.93	-	1.63	1.63
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	5.25	5.73	10.98	4.57	5.45	10.02	4.59	5.98	10.57
	Trust Funds & Non Profit Organizations	-	0.36	0.36	-	-	-	-	-	-
	Personal/Individuals	7.93	5.14	13.07	7.99	5.27	13.26	7.74	5.08	12.82
	Others	0.16	-	0.16	0.17	-	0.17	0.17	-	0.17
	Total	13.33	13.28	26.61	12.73	12.66	25.39	12.50	12.70	25.20
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	410.32	410.32	-	367.62	367.62	-	371.13	371.13
	Non-Financial Public Sector Enterprises	-	327.11	327.11	-	293.19	293.19	-	309.55	309.55
	NBFCs & Financial Auxiliaries	-	46.29	46.29	-	38.21	38.21	-	68.42	68.42
	Private Sector (Business)	1.06	755.68	756.74	0.37	708.40	708.77	0.41	767.47	767.88
	Trust Funds & Non Profit Organizations	-	5.41	5.41	-	4.96	4.96	-	4.93	4.93
	Personal/Individuals	0.39	32.19	32.58	0.38	31.96	32.34	0.37	32.83	33.20
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	1.46	1,576.98	1,578.44	0.74	1,444.35	1,445.09	0.78	1,554.33	1,555.11

3.18 Advances by Category of Borrowers- Province/Region wise (Outstanding Position)

Billion Rupees

Provinces/ Regions	Borrower	Dec-23			Mar-24			Jun-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.35	2.70	6.05	3.40	3.15	6.55	3.48	3.16	6.64
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.51	1.33	1.85	0.56	1.46	2.02	0.66	1.50	2.16
	Others	-	-	-	-	-	-	-	-	-
	Total	3.86	4.04	7.90	3.96	4.60	8.56	4.14	4.66	8.80
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.44	21.94	23.38	1.41	19.55	20.96	1.45	23.96	25.41
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.88	4.64	6.52	1.90	4.57	6.47	1.85	4.28	6.14
	Others	-	-	-	-	-	-	-	-	-
	Total	3.32	26.57	29.90	3.31	24.12	27.43	3.31	28.24	31.55

Source: Statistics and Data Services Department, SBP

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

"Outstanding 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 Agricultural Loans by Category-Province/ Region wise (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-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
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
Jul-Mar									
Punjab	519,793	228,193.2	182,461.8	41,762	95,547.3	56,958.7	6,772	306,185.1	82,703.9
Sindh	91,782	81,142.3	48,200.1	10,466	24,003.6	13,871.5	1,737	89,889.5	18,665.2
Khyber Pakhtunkhwa	47,913	29,249.4	9,231.1	2,643	2,914.2	2,992.7	500	9,445.8	7,141.4
Balochistan	5,479	3,929.2	4,056.0	217	512.1	573.9	203	1,073.0	590.6
Azad Jammu Kashmir	1,839	823.4	522.7	77	202.9	91.4	11	2,209.5	229.4
Gilgit Baltistan	2,452	1,243.9	1,229.4	7	13.9	10.9	17	92.7	25.6
All Pakistan	669,258	344,581.4	245,701.2	55,172	123,194.1	74,499.0	9,240	408,895.6	109,356.1
Jul-Jun									
Punjab	673,208	319,017.1	199,809.7	51,654	130,716.5	63,527.6	8,026	440,536.1	89,251.5
Sindh	119,260	111,281.4	55,607.8	12,652	33,722.5	15,130.0	2,216	116,021.0	21,889.7
Khyber Pakhtunkhwa	52,970	31,990.7	8,324.1	3,229	3,779.5	3,030.0	569	10,603.0	3,001.5
Balochistan	6,193	4,876.1	4,087.9	306	750.7	647.4	239	1,268.6	574.8
Azad Jammu Kashmir	2,353	959.9	515.9	96	223.1	92.6	12	3,345.6	271.2
Gilgit Baltistan	2,726	1,377.7	1,230.7	10	23.6	18.1	21	111.9	35.9
All Pakistan	856,710	469,503.0	269,576.2	67,947	169,215.9	82,445.6	11,083	571,886.2	115,024.5

3.19 Agricultural Loans by Category-Province/ Region wise (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-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
Jul-Mar									
Punjab	668,691	145,402.5	195,888.5	40,670	494,484.6	115,404.5	1,277,688	1,269,812.7	633,417.4
Sindh	116,192	28,577.8	39,144.5	1756	71,526.8	18,624.0	221,933	295,139.9	138,505.4
Khyber Pakhtunkhwa	26,184	10,042.1	11,289.4	778	3,133.9	2,493.8	78,018	54,785.4	33,148.4
Balochistan	533	359.7	610.8	221	1,379.3	205.1	6,653	7,253.3	6,036.5
Azad Jammu Kashmir	7,799	1,778.8	2,158.9	62	203.5	126.9	9,788	5,218.1	3,129.3
Gilgit Baltistan	6,068	1,056.1	1,825.7	528	602.0	1,360.5	9,072	3,008.6	4,452.1
All Pakistan	825,467	187,217.0	250,917.9	44,015	571,330.1	138,214.8	1,603,152	1,635,218.1	818,689.0
Jul-Jun									
Punjab	842,389	209,645.3	205,722.8	53,009	631,966.7	117,458.0	1,628,286	1,731,881.7	675,769.6
Sindh	153,213	38,509.3	43,221.4	2193	99,339.4	18,841.9	289,534	398,873.5	154,690.7
Khyber Pakhtunkhwa	33,564	12,877.5	11,995.2	2239	3,885.0	2,632.7	92,571	63,135.7	28,983.4
Balochistan	2393	2,307.8	2,160.3	495	2,039.0	355.0	9,626	11,242.3	7,825.5
Azad Jammu Kashmir	9,327	2,313.3	2,316.4	64	211.9	119.4	11,852	7,053.8	3,315.5
Gilgit Baltistan	6,963	1,256.5	1,755.5	696	749.2	1,359.6	10,416	3,519.0	4,399.6
All Pakistan	1,047,849	266,909.7	267,171.5	58,696	738,191.2	140,766.5	2,042,285	2,215,706.0	874,984.3

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors

All Banks

Jul-Jun FY24

Farm (Crop) Sector								Million Rupees
Purpose	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	829,931	411,207.5	57,670	142,625.0	9,275	367,412.1	896,876	921,244.6
All Crops Loan (Excluding Veg & Fruits)	811,690	267,445.4	54,564	119,429.2	7,221	96,143.5	873,475	483,018.1
Vegetables	1,997	10,926.3	1,679	7,979.5	671	16,549.5	4,347	35,455.2
Fruits/Orchards	1,254	1,803.8	1,115	4,896.6	202	3,004.9	2,571	9,705.3
Flowers/Ornamental Plants	-	-	1	40.5	6	227.8	7	268.4
Others	14,990	131,032.1	311	10,279.2	1,175	251,486.4	16,476	392,797.7
Development Loans	23,788	50,581.6	9,065	24,332.5	1,225	54,765.0	34,078	129,679.1
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	1,685	3,152.0	2,210	5,162.0	219	1,164.6	4,114	9,478.7
Sprinkle & Trickle Irrigation	-	1.6	-	-	3	313.1	3	314.7
Tractors	14,782	33,298.3	5,424	13,313.2	381	1,647.2	20,587	48,258.6
Orchards	1,046	940.3	546	1,615.3	58	986.4	1,650	3,542.0
Farm Transportation	1,410	5,103.0	15	54.1	28	75.7	1,453	5,232.7
Godown/Silos	2,244	1,925.4	282	496.0	93	743.8	2,619	3,165.3
Land Improvement	527	295.2	35	14.3	-	-	562	309.5
Farm Machinery	908	2,787.5	399	2,847.9	146	967.7	1,453	6,603.1
High Quality Seed Processing Units	10	231.8	3	24.5	65	4,652.5	78	4,908.8
Green House/ Tunnel Farming	5	0.8	2	4.0	1	234.6	8	239.3
Cold Storage	39	898.8	22	471.7	116	1,952.5	177	3,323.0
Others NGOs	1,132	1,947.1	127	329.4	115	42,026.9	1,374	44,303.4
Corporate Farming	2,991	7,713.9	1,212	2,258.4	583	149,709.1	4,786	159,681.4
Production Loans	2,991	7,713.9	1,212	2,258.4	582	145,527.3	4,785	155,499.6
Development Loans	-	-	-	-	1	4,181.8	1	4,181.8
Total	856,710	469,503.0	67,947	169,215.9	11,083	571,886.2	935,740	1,210,605.1

Non- Farm (Non-Crop) Sector

(Million Rupees)

Purpose	Small Farms		Large Farms		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Livestock, Dairy & Meat	1,043,268	254,196.9	17,927	274,776.1	1,061,195	528,973.0
Poultry	2,227	10,748.3	3,196	324,377.4	5,423	335,125.7
Fisheries	496	566.6	1,144	15,966.0	1,640	16,532.6
Forestry	6	1.3	2	637.5	8	638.8
Others	1,852	1,396.5	36,427	122,434.2	38,279	123,830.8
Total	1,047,849	266,909.7	58,696	738,191.2	1,106,545	1,005,100.9

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			2024					
	Dec			Mar			Jun ^p		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	984.4	-	-	446.6	-	-	664.3
2. DOMESTIC CONSTITUENTS	113,794.7	31,448.5	222,798.9	104,205.4	40,058.7	217,101.3	118,963.1	28,328.4	215,147.5
I. GOVERNMENT	-	395.6	-	-	363.3	-	-	21.8	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	11,768.5	258.1	0.0	2,985.2	268.6	0.0	14,856.0	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	102,026.1	30,794.8	222,798.9	101,220.2	39,426.9	217,101.2	104,107.1	28,306.6	215,147.4
a. Agriculture, forestry and fishing	133.0	91.5	530.6	54.7	32.7	552.3	59.3	33.1	610.3
b. Mining and quarrying	-	1,321.7	296.2	-	2,004.3	444.7	16.0	1,321.7	-
c. Manufacturing	66,171.8	23,562.1	198,058.3	67,329.2	31,194.2	191,946.2	65,055.6	19,731.2	199,754.8
01 - Manufacture of food products	11,534.6	6,507.0	13,581.4	11,736.5	5,059.4	11,777.9	10,976.4	3,329.6	11,680.3
02 - Manufacture of beverages	1,305.8	465.3	-	972.8	465.3	9.8	972.8	468.2	8.3
03 - Manufacture of textiles	36,222.8	4,452.6	152,350.7	38,132.8	6,326.4	150,166.0	35,855.8	4,642.9	154,440.6
04 - Manufacture of wearing apparel	419.5	1,527.9	23,445.1	517.0	1,610.9	20,350.9	544.7	1,748.2	24,257.9
05 - Manufacture of leather and related products	20.5	646.3	3,494.4	20.7	1,787.8	4,289.3	10.5	699.6	3,390.2
06 - Manufacture of paper and paper products	101.9	243.7	244.3	25.0	405.7	24.4	-	273.8	102.4
07 - Manufacture of coke and refined petroleum products	134.2	1,484.9	-	1,113.8	6,562.5	-	478.8	1,239.9	-
08 - Manufacture of chemicals and chemical products	8,834.8	1,619.0	209.4	10,935.6	2,150.7	230.4	8,512.8	1,418.6	303.8
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85.0	178.4	91.7	91.5	133.1	164.5	103.9	577.7	166.8
10 - Manufacture of rubber and plastics products	-	2,390.6	1,138.1	20.0	1,177.0	1,473.1	159.4	1,115.2	1,456.1
11 - Manufacture of other non-metallic mineral products	20.0	85.9	881.7	20.0	1,808.1	592.0	12.5	236.9	892.3
12 - Manufacture of basic metals	130.8	1,521.0	282.6	235.2	883.9	430.9	163.2	1,354.4	380.1
13 - Manufacture of fabricated metal products, except machinery and equipment	327.5	27.6	15.7	179.8	183.1	-	297.3	0.5	-
14 - Manufacture of computer, electronic and optical products	39.1	19.4	-	134.4	19.4	65.9	55.0	354.9	95.4
15 - Manufacture of electrical equipment	201.7	809.2	77.6	100.0	689.0	77.6	111.8	973.3	85.6
16 - Manufacture of machinery and equipment	15.3	149.3	300.7	0.2	64.4	302.7	-	69.3	297.8
17 - Manufacture of motor vehicles, trailers and semi-trailers	360.3	1,145.6	7.8	360.6	1,446.9	233.0	382.3	1,136.4	14.8
18 - Manufacture of furniture	10.0	84.6	-	10.0	136.4	-	10.0	-	-
19. Other manufacturing	6,407.9	203.9	1,937.1	2,723.3	284.2	1,757.7	6,408.5	92.1	2,182.4
d. Electricity, gas, steam and air conditioning supply	1,311.4	538.0	315.0	1,489.2	449.2	265.0	127.4	-	265.0
e. Water supply; sewerage, waste management and remediation activities	-	360.7	-	-	800.1	-	-	53.4	-
f. Construction	33.6	83.2	-	-	71.2	-	-	190.4	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,558.3	2,382.3	22,180.2	14,815.7	2,504.8	22,583.0	13,549.0	4,516.1	13,037.7
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	98.0	-	0.5	31.1	-	0.5	99.6
02 - Wholesale trade, except of motor vehicles and motorcycles	4,189.9	1,350.5	5,746.8	4,310.3	2,118.4	4,793.5	4,324.2	4,282.7	4,472.3
03 - Retail trade, except of motor vehicles and motorcycles	11,368.4	1,031.4	16,335.4	10,505.4	386.0	17,758.4	9,224.8	233.0	8,465.7
h. Transportation and storage	26.8	1,772.2	139.8	38.7	1,772.2	168.0	5.7	1,772.2	172.4
i. Accommodation and food service activities	-	115.1	-	0.0	115.1	-	-	120.0	-
j. Information and communication	11,397.8	101.5	662.1	11,186.6	101.5	222.3	17,411.2	105.5	356.1
k. Real estate activities	-	-	-	-	-	22.5	-	-	-
l. Professional, scientific and technical activities	510.4	324.1	84.0	222.8	261.6	204.8	536.1	435.5	24.6
m. Administrative and support service activities	2,837.8	138.2	529.5	1,544.4	84.3	665.9	3,643.9	6.9	919.4
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	4,045.2	-	3.2	4,538.8	31.7	26.6	3,702.9	16.4	7.2
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	113,794.7	31,448.5	223,783.3	118,963.1	28,328.4	215,811.7	118,963.1	28,328.4	215,811.7

Source: Statistics and Data Services Department, SDB

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			2024					
	Dec			Mar			Jun ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	20,447,891.4	21,798,292.7	20,909,606.7	21,168,421.6	22,294,027.8	21,850,660.7	25,649,888.2	27,013,422.6	26,401,194.5
1) Treasury Bills	5,745,523.4	6,640,880.1	5,780,012.7	5,661,935.1	6,315,619.9	5,731,484.2	8,567,558.0	9,476,805.8	8,726,977.5
2) Pakistan Investment Bonds (PIBs)	14,667,792.4	15,122,975.5	15,094,181.1	15,490,072.6	15,961,190.4	16,102,296.3	17,079,494.0	17,533,780.7	17,671,330.9
a. Fixed Rate	5,025,831.0	5,288,757.5	5,070,892.9	4,844,645.0	5,108,376.5	5,008,678.6	5,251,521.6	5,550,293.2	5,443,118.0
b. Floating Rate	9,641,961.3	9,834,218.0	10,023,288.1	10,645,427.6	10,852,813.8	11,093,617.7	11,827,972.5	11,983,487.4	12,228,212.9
3) Others	34,575.6	34,437.1	35,413.0	16,414.0	17,217.5	16,880.2	2,836.1	2,836.1	2,886.1
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	391,423.0	278,449.9	443,222.8	440,608.8	322,668.9	456,908.4	405,767.1	292,117.2	486,293.8
1) Quoted On The Stock Exchange	198,426.8	99,617.1	244,321.5	232,228.7	124,345.6	239,684.6	186,007.7	81,678.7	258,624.1
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,894.3	18,761.3	27,088.1	21,303.1	15,764.0	31,425.9	21,694.5	16,182.1	36,422.9
NFPSEs	27,582.0	10,829.1	33,909.2	26,993.3	10,061.8	25,884.3	27,134.0	10,372.2	33,911.4
Private Sector	123,648.5	54,732.5	145,962.0	106,446.6	37,836.7	139,380.5	106,205.6	39,956.2	140,735.2
2) Unquoted On The Stock Exchange	192,996.2	178,832.8	198,901.2	208,380.0	198,323.3	217,223.8	219,759.4	210,438.6	227,669.7
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	29,494.3	19,064.3	30,769.1	33,953.4	28,103.1	36,103.1	43,900.4	38,201.5	45,066.3
NFPSEs	121,144.6	121,019.4	128,310.8	105,355.3	105,247.9	105,355.3	128,539.6	128,424.1	137,376.9
Private Sector	7,150.3	4,656.0	7,116.0	6,369.2	4,435.8	9,379.8	6,413.7	5,072.6	8,296.5
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	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2
VIII. TERM FINANCE CERTIFICATES	93,504.3	95,803.3	96,287.1	100,905.4	103,099.5	102,023.0	104,699.3	107,004.1	103,999.3
IX. MUTUAL FUNDS	12,359.2	11,681.6	12,391.5	16,248.3	12,121.6	14,007.7	10,905.4	10,852.7	11,901.4
X. OTHERS	6,918.3	6,918.3	7,114.4	6,875.8	6,875.8	7,408.3	2,196.3	2,196.3	2,237.2
XI. Islamic Banking Products - Investments	4,177,553.0	4,106,214.1	4,355,607.6	4,637,556.0	4,636,245.5	4,952,765.2	4,727,902.8	4,717,279.2	4,905,459.5
a. Government Islamic Securities	3,629,280.3	3,559,939.2	3,746,231.9	4,093,235.3	4,094,893.0	4,290,011.9	4,178,597.1	4,173,347.6	4,326,039.3
1. GOP Ijara Sukuk	3,571,448.6	3,502,182.6	3,687,494.2	4,051,712.4	4,050,942.6	4,247,573.3	4,144,297.5	4,134,379.0	4,289,991.9
a. Variable Rental Rate	2,723,856.1	2,647,671.5	2,819,835.2	2,743,845.9	2,736,796.4	2,875,475.4	2,875,001.1	2,854,324.1	3,002,776.7
b. Fixed Rental Rate	847,592.4	854,511.1	867,659.0	1,307,866.5	1,314,146.2	1,372,098.0	1,269,296.4	1,280,054.9	1,287,215.2
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	57,831.7	57,756.6	58,737.7	41,522.9	43,950.4	42,438.6	34,299.6	38,968.6	36,047.4
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	478,137.6	474,280.7	538,924.0	502,413.8	499,385.1	614,990.7	507,629.3	503,608.0	536,499.2
1) Diminishing Musharaka Sukuk	149,124.6	146,845.3	153,608.6	147,975.1	144,608.9	155,486.8	149,352.3	147,290.5	153,881.7
2) Ijarah Sukuk	190,233.7	187,750.2	240,558.2	190,191.6	187,698.7	289,688.3	198,871.0	196,382.7	215,185.5
3) Modaraba Sukuk	8,634.9	8,667.0	8,789.6	12,356.2	12,365.6	12,822.4	10,931.9	10,940.6	11,183.0
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,144.3	131,018.3	135,967.5	151,890.9	154,711.8	156,993.2	148,474.0	148,994.1	156,249.0
c. Wakala Placements	1,698.8	1,698.8	1,698.8	1,976.9	1,976.9	1,976.9	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,128.3	8,128.3	8,307.5	8,997.0	8,997.0	9,380.0	9,370.3	9,370.3	9,616.1
h. Other Islamic Mode of Investments	60,308.1	62,167.1	60,445.4	30,933.0	30,993.5	36,405.7	32,306.2	30,953.4	33,304.9
TOTAL	25,129,658.0	26,297,368.6	25,824,238.7	26,370,624.6	27,375,047.6	27,383,781.9	30,901,367.6	32,142,880.8	31,911,094.2

Source: Statistics and Data Services Department, SBP

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

End period: Million Rupees

RATE OF INTEREST	2023	2024	
	Dec	Mar	Jun ^P
0.00	7,248,844.6	7,149,602.4	7,821,139.9
01.00*	180,399.9	177,182.6	163,985.3
02.00*	126,621.7	179,364.0	139,925.2
03.00*	123,512.4	84,578.1	113,577.0
04.00*	55,984.7	31,145.3	25,651.9
05.00*	48,634.5	148,669.5	38,698.0
5.25	3,555.0	7,094.3	7,289.1
5.50	2,004.7	2,718.0	3,988.6
5.75	76,505.7	4,374.4	21,892.5
6.00	94,802.5	10,282.5	24,835.3
6.25	7,069.2	6,032.9	6,562.2
6.50	6,742.3	16,196.2	14,335.2
6.75	777.6	3,692.3	279.4
7.00	24,008.6	16,717.3	11,957.2
7.25	2,056.9	9,086.5	1,748.6
7.50	4,358.7	17,735.1	6,129.6
7.75	1,488.7	2,754.3	8,160.1
8.00	24,870.5	35,208.5	32,198.7
8.25	4,696.3	14,303.0	11,880.2
8.50	32,347.1	14,115.8	15,857.9
8.75	1,282.4	2,314.8	11,014.4
9.00	22,304.0	21,378.5	41,648.9
9.25	30,410.4	20,287.5	33,819.5
9.50	4,119.5	21,008.1	31,151.2
9.75	6,129.6	40,457.3	26,474.5
10.00	24,217.5	35,368.7	31,704.9
10.25	18,496.0	10,230.4	4,110.4
10.50	5,227.2	9,966.1	8,776.3
10.75	14,907.1	11,484.0	11,243.4
11.00	3,602.0	22,583.3	29,484.5
11.25	8,097.1	10,478.5	4,250.8
11.50	5,865.3	3,410.0	66,675.2
11.75	5,411.0	5,489.6	756.4
12.00	51,954.5	37,757.4	21,691.8
12.25	30,838.2	30,707.9	11,224.6
12.50	11,112.3	8,331.6	8,267.6
12.75	1,038.8	1,156.8	2,349.9
13.00	3,229.0	4,321.2	5,597.4
13.25	190,162.7	154,351.8	1,413.8
13.50	7,624.1	3,521.1	2,760.3
13.75	4,029.1	4,774.1	345.6
14.00	21,634.5	19,129.3	13,922.4
14.25	2,959.8	2,662.5	1,978.0
14.50	7,075.5	11,450.1	4,123.0
14.75	66,754.9	46,172.1	1,313.3
15.00	12,023.9	13,938.4	23,528.2
15.25	3,650.8	567.5	577.0
15.50	6,171.3	29,271.5	26,791.8
15.75	8,000.2	3,252.8	5,703.7
16.00	35,123.1	8,688.8	11,934.3
16.25	18,436.4	3,877.2	3,620.6
16.50	21,148.9	7,388.1	15,417.6
16.75	6,224.1	2,040.4	2,519.4
17.00	14,931.0	10,032.5	35,823.6
17.25	5,194.3	721.1	5,416.7
17.50	6,196.7	5,797.5	25,217.7
17.75	13,469.0	1,416.9	10,222.9
18.00	76,377.6	29,296.9	204,083.3
18.25	22,969.6	8,676.5	29,840.9
18.50	69,645.5	88,395.0	77,479.6
18.75	83,140.9	59,427.9	84,771.9
19.00	106,890.0	111,797.5	388,007.0
19.25	31,938.2	32,860.5	75,411.0
19.50	268,326.7	384,795.2	388,529.4
19.75	39,198.2	46,539.5	62,897.3
20.00	161,900.8	176,260.8	206,895.1
20.25	61,685.0	75,977.8	68,776.7
20.50	7,600,223.5	8,191,155.0	9,575,659.5
20.75	1,422,271.7	1,165,785.8	1,180,239.8
21.00	345,991.4	599,397.8	415,198.4
21.25	131,330.7	227,929.1	115,639.3
21.50	415,715.3	258,290.0	82,962.9
21.75	178,920.6	243,864.0	60,379.1
22.00 & above	762,287.0	562,673.0	882,986.8
Total	20,547,147.0	20,819,760.7	22,912,721.5

Source: Statistics and Data Services Department, SBP

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 Rate of Return (Islamic Banking)

Million Rupees

RATE OF RETURN	2023	2024	
	Dec	Mar	Jun *
0.00	2,690,172.8	2,650,820.2	2,843,294.1
01.00*	215,469.6	202,411.5	223,512.4
02.00*	10,404.7	15,081.0	78,813.8
03.00*	5,313.5	83,556.8	21,171.6
04.00*	82,799.4	10,722.1	6,445.2
05.00*	17,863.7	6,049.4	7,139.8
5.25	1,154.0	1,116.6	1,982.5
5.50	968.0	1,882.1	1,240.3
5.75	25,611.8	24,680.6	24,751.2
6.00	6,304.9	2,130.0	88,925.3
6.25	200.7	237.3	167.3
6.50	6,331.3	5,830.6	5,116.7
6.75	11,381.0	11,317.4	9,576.6
7.00	61,119.7	108,456.2	11,992.5
7.25	7,494.3	14,877.0	6,196.0
7.50	3,609.5	5,638.3	11,848.6
7.75	18,467.1	44,139.2	47,812.0
8.00	22,281.0	14,977.4	13,992.5
8.25	7,538.6	25,844.7	28,852.4
8.50	52,233.2	72,206.6	129,923.5
8.75	10,993.1	23,969.3	15,463.4
9.00	112,848.9	29,700.1	34,914.8
9.25	14,569.5	14,554.3	14,494.1
9.50	14,938.3	13,218.8	17,977.8
9.75	12,643.9	15,381.9	17,304.8
10.00	19,025.4	12,690.3	14,623.4
10.25	22,677.6	2,826.2	2,740.6
10.50	38,985.9	9,820.9	5,726.0
10.75	3,706.3	15,477.7	20,323.9
11.00	450,799.5	498,616.0	89,775.5
11.25	6,596.0	159,772.3	562,379.3
11.50	27,889.5	25,725.8	160,751.1
11.75	98,683.6	99,470.7	46,251.0
12.00	42,439.2	49,552.3	12,903.4
12.25	16,457.0	9,476.1	16,049.1
12.50	29,424.2	29,641.6	30,704.5
12.75	10,632.7	9,649.8	3,507.8
13.00	8,354.2	7,215.0	9,508.0
13.25	3,545.5	2,994.2	1,535.2
13.50	9,111.2	19,860.3	9,095.9
13.75	3,793.2	5,911.6	3,935.2
14.00	70,523.9	14,535.6	102,144.8
14.25	95,213.0	84,716.2	12,119.2
14.50	18,552.3	29,902.3	24,933.9
14.75	9,256.6	9,862.9	8,648.6
15.00	33,807.7	34,902.0	47,674.8
15.25	16,803.6	21,807.2	26,787.3
15.50	37,117.8	42,899.6	70,150.6
15.75	19,659.9	19,999.2	234,228.3
16.00	174,197.9	51,668.3	38,686.5
16.25	8,103.7	164,608.7	23,760.3
16.50	71,417.9	75,263.5	49,959.9
16.75	10,707.9	10,790.0	18,886.7
17.00	31,489.8	36,831.8	32,370.1
17.25	31,454.3	43,160.7	36,879.8
17.50	32,543.5	57,572.3	35,292.3
17.75	10,572.6	9,494.4	17,579.8
18.00	121,650.0	94,549.1	140,273.3
18.25	48,752.6	64,147.3	124,347.7
18.50	77,511.7	81,257.3	157,175.0
18.75	13,073.5	44,784.8	25,361.0
19.00	129,338.8	75,404.7	115,426.4
19.25	48,557.4	112,663.3	69,269.9
19.50	80,817.7	63,399.9	163,358.6
19.75	38,285.3	31,377.3	68,624.6
20.00	101,121.9	75,667.9	193,984.9
20.25	40,961.0	54,990.2	51,919.3
20.50	434,186.6	300,708.1	341,285.2
20.75	51,038.3	217,262.2	56,222.8
21.00	188,640.2	241,508.2	106,309.2
21.25	111,642.0	60,161.1	47,698.9
21.50	195,479.7	124,049.9	118,419.7
21.75	49,725.5	40,775.7	16,089.7
22.00 & above	143,496.7	66,148.7	39,595.2
Total	6,750,535.1	6,814,371.0	7,268,183.6

Source: Statistics and Data Services Department, SBP

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 30th June, 2024

Rate of Return	Million Rupees				
	Male	Female	Both Males and Females	Others	Total Deposits
00.00	6,116,336	1,385,371	469,074	2,693,653	10,664,434
01.00*	191,392	66,696	39,574	89,836	387,498
02.00*	64,220	14,552	44,524	95,444	218,739
03.00*	38,953	5,099	5,075	85,622	134,749
04.00*	11,280	2,717	4,505	13,596	32,097
05.00*	10,555	2,928	6,290	26,065	45,838
05.25	1,188	719	362	7,002	9,272
05.50	2,146	500	569	2,013	5,229
05.75	1,865	241	686	43,852	46,644
06.00	65,228	3,708	14,043	30,782	113,761
06.25	838	280	324	5,288	6,730
06.50	1,898	513	996	16,045	19,452
06.75	4,878	1,773	86	3,118	9,856
07.00	9,084	2,651	2,510	9,704	23,950
07.25	3,693	1,083	1,212	1,956	7,945
07.50	6,431	2,536	1,711	7,300	17,978
07.75	29,252	8,371	8,164	10,185	55,972
08.00	21,193	4,335	1,748	18,916	46,191
08.25	17,985	4,353	3,566	14,828	40,733
08.50	78,782	24,942	10,054	32,003	145,781
08.75	7,504	1,789	1,256	15,928	26,478
09.00	27,501	9,100	4,266	35,697	76,564
09.25	7,514	2,015	1,956	36,827	48,314
09.50	10,723	3,409	1,489	33,508	49,129
09.75	4,308	1,281	701	37,490	43,779
10.00	14,909	2,517	1,581	27,321	46,328
10.25	862	534	523	4,932	6,851
10.50	9,586	762	2,040	2,114	14,502
10.75	9,225	3,520	1,436	17,387	31,567
11.00	51,568	19,656	4,998	43,039	119,260
11.25	243,740	60,198	71,578	191,114	566,630
11.50	100,160	22,582	67,797	36,888	227,426
11.75	3,216	2,349	390	41,052	47,007
12.00	8,707	2,444	1,208	22,237	34,595
12.25	5,324	2,681	204	19,064	27,274
12.50	8,619	2,745	4,257	23,350	38,972
12.75	1,996	655	54	3,153	5,858
13.00	3,908	1,808	838	8,552	15,105
13.25	897	562	311	1,179	2,949
13.50	3,150	1,200	1,515	5,992	11,856
13.75	1,949	1,689	345	298	4,281
14.00	61,331	17,803	24,240	12,693	116,067
14.25	8,838	2,927	386	1,946	14,097
14.50	8,516	3,762	5,185	11,594	29,057
14.75	4,548	3,119	763	1,532	9,962
15.00	23,394	13,233	4,688	29,888	71,203
15.25	6,643	10,264	3,133	7,325	27,364
15.50	22,297	13,565	2,785	58,296	96,942
15.75	61,327	91,807	35,978	50,820	239,932
16.00	25,145	11,086	1,589	12,802	50,621
16.25	7,581	1,521	1,912	16,367	27,381
16.50	33,119	15,358	1,879	15,021	65,378
16.75	10,421	6,432	2,863	1,691	21,406
17.00	14,348	4,785	3,881	45,180	68,194
17.25	22,948	13,892	2,197	3,260	42,297
17.50	31,201	3,831	2,456	23,022	60,510
17.75	10,410	4,145	1,060	12,187	27,803
18.00	96,377	18,411	17,563	212,006	344,357
18.25	73,672	26,193	13,824	40,500	154,189
18.50	75,356	33,287	23,374	102,637	234,655
18.75	13,273	6,157	1,736	88,966	110,133
19.00	129,399	53,927	21,930	298,178	503,433
19.25	25,273	7,484	2,937	108,987	144,681
19.50	132,961	41,199	29,255	348,472	551,888
19.75	27,933	13,095	6,022	84,472	131,522
20.00	81,331	30,576	22,695	266,278	400,880
20.25	22,654	11,108	7,812	79,123	120,696
20.50	3,227,530	1,304,115	432,454	4,952,846	9,916,945
20.75	447,264	154,561	127,122	507,515	1,236,463
21.00	38,963	6,894	8,980	466,671	521,508
21.25	3,557	643	667	158,471	163,338
21.50	7,859	1,741	134	191,649	201,383
21.75	1,703	320	53	74,393	76,469
22.00 & above	34,927	4,483	868	882,303	922,582
Total	11,994,660	3,608,589	1,596,235	12,981,421	30,180,905

*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 Rate of Interest (Conventional Banking)

End period: Million Rupees						
RATE OF INTEREST	Dec-23		Mar-24		Jun-24 ¹	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	615,555.9	572,984.1	641,272.0	564,600.5	647,190.1	559,632.5
01.00*	7,530.1	7,114.2	7,039.1	6,678.7	10,642.3	9,220.5
02.00*	109,849.6	109,699.6	107,618.8	107,501.4	103,972.8	103,868.5
03.00*	268,358.8	268,358.8	262,204.0	262,204.0	252,691.0	252,691.0
04.00*	145,420.9	145,370.2	147,110.5	147,064.8	144,136.0	144,095.4
05.00*	273,749.9	272,908.4	271,188.5	270,357.4	266,980.3	266,259.5
06.00*	52,797.5	52,734.2	60,287.9	51,097.7	77,821.0	76,621.2
07.00*	73,822.6	73,822.6	141,498.5	85,304.8	136,654.5	110,357.0
08.00*	29,183.8	29,183.8	34,111.2	22,993.3	36,852.4	36,852.4
8.25	368,368.9	1,863.9	362,431.4	1,100.1	369,489.3	3,430.7
8.50	1,773.2	1,773.2	1,394.0	1,394.0	34,544.6	2,423.9
8.75	313.8	313.8	113.7	113.7	944.0	944.0
9.00	22,179.0	22,179.0	25,866.5	25,866.5	46,744.6	46,744.6
9.25	432.5	432.5	296.2	296.2	7,748.4	1,107.3
9.50	543.1	543.1	12,216.2	12,216.2	24,100.0	2,253.7
9.75	534.0	534.0	316.4	316.4	18,952.7	632.2
10.00	22,446.0	9,636.1	11,478.8	11,478.8	15,248.2	15,248.2
10.25	13,407.9	343.6	150.1	150.1	490.6	490.6
10.50	10,669.8	450.0	143.9	143.9	956.4	956.4
10.75	37,729.3	724.0	39,187.1	972.9	49,346.3	1,084.6
11.00	26,512.1	12,431.5	10,210.7	10,210.7	9,329.8	9,329.8
11.25	620.0	620.0	390.6	390.6	1,868.2	1,868.2
11.50	148,203.1	403.0	127,494.6	421.8	127,904.2	694.9
11.75	8,599.1	245.2	311.1	311.1	494.5	494.5
12.00	26,126.3	26,126.3	29,180.7	22,549.0	92,906.9	20,944.8
12.25	10,857.8	270.0	143.2	143.2	10,646.4	424.0
12.50	17,167.6	808.4	709.8	675.8	617.7	617.7
12.75	21,741.6	935.8	20,806.3	2,511.7	900.6	900.6
13.00	20,830.8	20,830.8	43,676.5	22,842.6	18,658.7	18,658.7
13.25	65,229.2	259.6	65,566.1	606.9	65,359.6	400.5
13.50	22,782.6	14,281.5	12,194.3	2,188.2	28,681.5	1,631.6
13.75	64,123.7	221.5	341.3	341.3	45,779.6	72.7
14.00	57,412.8	15,983.5	12,733.5	12,733.5	11,551.5	11,551.5
14.25	867.2	867.2	586.4	586.4	206.7	206.7
14.50	3,123.1	3,123.1	1,463.9	1,463.9	1,278.5	1,278.5
14.75	8,361.3	8,361.3	15,992.7	7,754.7	7,337.7	7,337.7
15.00	8,817.2	8,111.5	9,180.8	6,662.8	7,728.9	6,556.4
15.25	30,222.4	2,589.8	32,778.4	2,745.2	22,105.1	1,547.3
15.50	6,226.2	6,226.2	6,455.9	6,455.9	6,172.0	6,172.0
15.75	7,469.3	7,469.3	7,148.9	7,148.9	6,754.2	6,754.2
16.00	43,439.1	14,421.5	29,473.7	10,603.0	29,170.4	10,300.2
16.25	5,018.6	5,018.6	3,303.7	3,303.7	3,175.3	3,175.3
16.50	32,325.2	30,825.2	31,665.0	30,165.0	32,374.5	30,874.5
16.75	5,193.1	4,142.3	4,579.4	3,581.4	9,217.9	8,219.9
17.00	12,301.5	10,531.1	9,697.2	8,820.5	16,936.3	16,047.7
17.25	41,733.7	41,708.3	39,328.7	39,327.0	46,673.2	46,671.1
17.50	213,074.3	137,432.9	182,792.9	123,441.9	305,072.0	189,430.5
17.75	30,639.1	30,639.1	24,597.5	24,597.5	23,223.0	23,223.0
18.00	103,951.7	47,690.5	84,207.4	52,151.3	81,061.3	48,948.7
18.25	39,428.6	39,428.6	32,451.1	32,451.1	28,293.4	28,293.4
18.50	60,828.1	60,828.1	49,520.5	49,520.5	31,429.9	31,429.9
18.75	27,715.2	27,715.2	20,441.3	20,441.3	12,119.3	12,119.3
19.00	354,771.6	311,398.8	349,755.8	306,579.6	277,015.5	233,674.3
19.25	20,066.4	19,866.4	16,552.7	16,445.7	25,578.1	15,348.1
19.50	1,278.5	1,250.3	1,883.6	1,687.2	650.7	505.0
19.75	2,964.7	2,964.7	780.8	780.8	180.7	180.7
20.00	20,260.8	20,010.8	19,576.1	19,576.1	52,554.4	52,503.7
20.25	5,224.1	5,224.1	2,564.3	2,511.6	200,376.8	130,275.7
20.50	4,319.4	4,319.4	8,390.5	8,390.5	96,872.5	68,766.5
20.75	5,307.7	5,250.0	4,378.6	4,378.6	225,863.2	83,694.0
21.00	27,904.8	27,904.8	34,150.8	34,150.8	108,744.5	105,101.4
21.25	39,839.9	39,659.9	64,941.6	42,828.6	129,736.4	117,414.7
21.50	138,073.4	137,954.0	449,824.6	164,333.2	130,399.0	104,594.0
21.75	197,890.6	139,823.6	339,915.2	210,259.2	160,414.7	149,408.5
22.00	266,423.3	129,700.9	674,252.7	344,412.9	667,810.7	161,245.7
22.25	263,791.3	201,216.6	430,166.3	336,190.9	403,238.2	286,297.5
22.50	297,193.5	223,885.8	505,514.3	349,536.8	528,289.6	382,193.6
22.75	316,956.5	220,406.0	229,969.2	214,629.9	274,802.9	265,738.2
23.00	561,873.6	278,269.6	297,940.2	241,982.1	309,475.5	294,715.5
23.25	636,364.2	329,578.8	265,382.0	258,128.9	145,844.6	133,117.1
23.50	447,123.0	343,048.8	381,051.0	287,311.8	314,455.3	263,416.9
23.75	339,193.0	233,671.9	121,999.0	95,377.4	98,235.6	95,077.5
24.00	165,731.0	158,504.9	127,901.1	87,671.9	154,594.8	141,811.5
24.25	180,688.2	126,123.6	67,527.3	66,410.5	37,441.7	37,441.7
24.50	87,163.1	79,107.2	91,595.8	70,831.6	100,122.8	62,603.5
24.75	99,230.3	93,864.6	27,438.2	27,438.2	35,500.3	35,500.3
25.00 & above	908,395.7	838,076.5	716,483.5	716,483.3	763,846.4	712,306.3
TOTAL	8,613,637.0	6,122,598.3	8,265,283.4	5,987,327.9	8,572,579.3	6,114,021.9

Source: Statistics and Data Services Department, SBI

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 Rate of Return (Islamic Banking)

End of Period: Million Rupees

RATE OF RETURN	2023		2024			
	Dec		Mar		Jun *	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	258,149.2	247,415.4	230,446.7	227,999.5	251,406.4	238,125.8
01.00*	3,673.5	3,673.5	3,139.3	3,139.3	2,222.9	2,222.9
02.00*	64,826.2	64,826.2	68,221.7	68,221.7	66,632.1	66,632.1
03.00*	80,871.4	80,865.3	81,353.5	81,347.4	78,912.1	78,907.6
04.00*	55,187.5	55,187.5	60,287.4	60,287.4	56,094.9	55,350.7
05.00*	98,490.7	98,490.7	98,807.5	98,807.5	101,548.8	98,765.4
06.00*	16,023.9	16,023.9	13,984.4	13,984.4	17,400.9	17,400.9
07.00*	22,171.7	22,171.7	24,607.9	24,607.9	24,707.4	24,707.4
08.00*	9,864.5	9,864.5	8,281.2	8,281.2	10,437.8	10,437.8
8.25	49.2	2.6	43.3	-	939.9	939.9
8.50	467.4	467.4	612.1	612.1	680.5	680.5
8.75	54.2	54.2	48.6	48.6	240.0	240.0
9.00	3,732.2	3,732.2	5,639.5	5,639.5	8,660.6	8,660.6
9.25	295.7	295.7	228.2	228.2	46.5	46.5
9.50	2,417.6	2,417.6	4,030.1	4,030.1	1,116.4	1,116.4
9.75	1,565.9	1,565.9	1,434.9	1,434.9	2,498.3	883.1
10.00	4,374.3	4,374.3	2,550.5	2,550.5	2,270.8	2,270.8
10.25	300.5	300.5	216.2	216.2	645.0	645.0
10.50	272.0	272.0	442.2	442.2	2,382.8	2,382.8
10.75	1,251.5	316.9	1,576.3	641.7	1,447.8	542.4
11.00	23,022.5	5,398.0	3,186.4	3,186.4	2,727.3	2,727.3
11.25	1,643.7	1,643.7	340.0	340.0	427.2	427.2
11.50	2,496.7	2,496.7	49,685.6	3,078.2	2,554.1	2,554.1
11.75	1,471.8	1,471.8	1,249.6	1,249.6	592.6	592.6
12.00	2,156.8	2,156.8	1,914.2	1,914.2	47,237.8	2,179.4
12.25	744.0	692.7	454.5	454.5	546.4	506.4
12.50	1,912.6	1,912.6	2,466.7	2,466.7	1,342.2	1,342.2
12.75	3,089.6	3,089.6	2,357.1	2,311.5	2,041.4	2,001.5
13.00	3,277.2	3,277.2	3,323.4	3,323.4	1,645.5	1,645.5
13.25	2,635.9	2,635.9	3,009.6	3,009.6	1,469.3	1,469.3
13.50	2,375.3	2,375.3	1,502.6	1,502.6	809.8	809.8
13.75	3,483.2	3,483.2	3,013.6	3,013.6	2,606.7	2,606.7
14.00	18,861.3	18,861.3	16,697.8	16,697.8	3,489.9	3,489.9
14.25	1,062.8	1,062.8	1,174.4	1,174.4	822.1	822.1
14.50	2,255.1	2,255.1	1,544.9	1,544.9	1,510.4	1,510.4
14.75	1,651.0	1,651.0	1,430.3	1,430.3	1,260.4	1,260.4
15.00	10,731.4	10,731.4	8,894.1	8,894.1	12,705.0	9,974.4
15.25	652.4	652.4	587.0	587.0	1,229.0	1,229.0
15.50	3,865.3	3,865.3	2,645.0	2,645.0	3,778.7	3,778.7
15.75	71,900.9	36,900.9	76,542.3	41,542.3	1,428.6	1,428.6
16.00	4,741.4	4,741.4	3,178.0	3,178.0	3,009.7	3,009.7
16.25	66,332.1	57,199.7	60,858.5	52,137.9	28,368.0	28,368.0
16.50	69,917.5	25,400.2	70,530.3	26,501.2	20,126.5	11,626.5
16.75	9,292.5	9,292.5	10,749.0	10,749.0	6,187.4	6,187.4
17.00	7,238.3	4,507.7	7,528.2	4,797.6	6,814.4	6,814.4
17.25	3,767.8	2,064.3	3,019.4	1,367.5	7,925.4	6,325.1
17.50	9,532.3	9,532.3	8,255.5	8,255.5	69,121.4	69,121.4
17.75	10,637.9	10,637.9	9,983.7	9,983.7	5,711.7	5,711.7
18.00	11,230.9	11,230.9	7,519.5	7,519.5	7,669.3	7,669.3
18.25	16,749.1	16,749.1	12,448.6	12,448.6	8,453.5	8,453.5
18.50	10,759.8	10,759.8	6,741.6	6,741.6	5,174.5	5,174.5
18.75	17,150.3	17,150.3	15,113.1	15,113.1	5,030.9	5,030.9
19.00	167,288.4	137,649.2	144,903.7	144,903.7	78,651.7	78,651.7
19.25	4,283.8	4,283.8	3,030.6	3,030.6	2,687.9	2,687.9
19.50	3,164.8	3,164.8	3,180.9	3,180.9	2,509.5	2,509.5
19.75	4,877.0	4,877.0	3,647.4	3,647.4	8,306.2	8,306.2
20.00	24,112.8	24,112.8	23,602.2	23,602.2	38,832.1	20,832.1
20.25	3,559.0	3,559.0	3,932.1	3,150.9	41,942.2	33,290.1
20.50	8,083.8	8,083.8	4,327.5	4,327.5	35,489.3	33,436.9
20.75	10,415.7	5,415.7	26,452.1	23,411.3	95,746.3	48,066.6
21.00	10,936.6	10,936.6	15,657.8	15,655.7	71,305.1	70,060.0
21.25	55,684.0	19,557.2	107,384.2	58,392.8	87,690.3	77,666.3
21.50	115,314.1	53,190.1	335,810.8	91,712.3	87,426.6	66,412.7
21.75	73,340.5	62,976.5	145,987.6	120,544.9	127,183.2	88,226.9
22.00	96,864.3	76,146.6	234,485.4	125,683.0	672,005.0	162,764.5
22.25	130,233.1	99,494.4	293,292.6	179,744.5	247,632.1	197,795.0
22.50	260,498.3	189,039.6	229,839.7	166,106.9	204,771.9	171,548.4
22.75	192,287.0	128,403.7	111,056.3	109,442.4	125,812.8	125,797.0
23.00	283,776.5	135,139.3	133,657.7	123,217.4	128,391.5	112,015.8
23.25	174,819.0	114,568.8	75,328.9	75,314.3	74,598.4	67,452.1
23.50	131,190.1	97,625.6	72,779.4	54,615.2	97,874.6	71,001.8
23.75	129,342.8	76,272.4	69,280.7	40,531.4	39,723.4	36,928.4
24.00	114,469.8	113,610.3	78,123.1	67,252.7	42,541.3	41,303.2
24.25	51,583.1	50,083.1	19,994.7	19,994.7	19,819.8	19,819.8
24.50	41,832.9	41,832.9	29,264.3	29,264.3	36,784.2	25,928.3
24.75	24,139.3	23,789.2	11,629.1	11,629.1	12,770.7	12,770.7
25.00 & above	231,057.1	193,462.4	149,524.8	147,913.0	222,426.9	185,458.8
TOTAL	3,363,832.4	2,575,472.8	3,330,069.6	2,507,948.6	3,497,031.4	2,577,536.9

Source: Statistics and Data Services Department, SBP

Note:

* 01.00 stands for 00.25 to 01.00

: : : : :

* 8.00 stands for 7.25 to 8.00

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

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks

As on 30th June, 2024

Million Rupe

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	206,708	6,861	4,283	676,155	894,007
01.00*	2,407	155	-	10,304	12,865
02.00*	10,452	645	-	159,508	170,605
03.00*	75,128	4,004	-	252,471	331,603
04.00*	55,611	15,815	9	128,795	200,231
05.00*	189,659	29,807	166	148,897	368,529
06.00*	18,659	1,911	59	74,592	95,222
07.00*	77,989	5,877	474	77,022	161,362
08.00*	2,366	442	-	44,482	47,290
08.25	44	-	-	370,386	370,429
08.50	326	1	-	34,898	35,225
08.75	25	-	-	1,159	1,184
09.00	21,387	674	0	33,344	55,405
09.25	35	0	-	7,759	7,795
09.50	80	65	-	25,071	25,216
09.75	329	25	6	21,091	21,451
10.00	1,130	127	2	16,260	17,519
10.25	272	37	-	827	1,136
10.50	235	17	-	3,088	3,339
10.75	771	8	-	50,015	50,794
11.00	7,879	105	3	4,070	12,057
11.25	1,055	80	-	1,160	2,295
11.50	1,364	40	-	129,054	130,458
11.75	122	19	-	946	1,087
12.00	20,221	78	36	119,810	140,145
12.25	266	10	-	10,917	11,193
12.50	1,198	141	43	579	1,960
12.75	938	13	-	1,991	2,942
13.00	2,127	6	16	18,156	20,304
13.25	1,463	6	10	65,350	66,829
13.50	1,827	137	-	27,527	29,491
13.75	2,542	22	17	45,805	48,386
14.00	12,204	665	0	2,173	15,041
14.25	935	25	-	69	1,029
14.50	2,577	20	0	192	2,789
14.75	8,183	45	1	369	8,598
15.00	7,049	46	1	13,338	20,434
15.25	1,604	201	235	21,294	23,334
15.50	6,958	38	338	2,616	9,951
15.75	7,268	200	25	691	8,183
16.00	5,356	131	3,279	23,414	32,180
16.25	2,723	34	489	28,758	32,004
16.50	8,100	331	70	44,387	52,887
16.75	2,427	163	29	12,787	15,405
17.00	4,818	75	17	18,840	23,751
17.25	7,224	24	-	47,351	54,599
17.50	50,584	649	11,953	311,008	374,193
17.75	19,071	882	38	8,943	28,935
18.00	14,839	364	76	73,452	88,731
18.25	5,905	79	3	30,760	36,747
18.50	17,075	227	13	19,290	36,604
18.75	2,596	146	9	14,399	17,150
19.00	21,123	851	431	333,263	355,667
19.25	17,017	231	36	10,981	28,266
19.50	2,693	243	1	223	3,160
19.75	2,642	197	24	5,624	8,487
20.00	18,269	750	89	72,279	91,387
20.25	3,265	211	640	238,474	242,591
20.50	4,720	85	61	127,496	132,362
20.75	4,860	242	67	316,492	321,661
21.00	24,030	2,003	69	153,948	180,050
21.25	8,281	349	1,378	207,419	217,427
21.50	11,267	345	8	206,205	217,826
21.75	6,211	194	367	280,825	287,598
22.00	37,133	505	112	1,302,065	1,339,816
22.25	20,426	1,426	1,757	627,261	650,870
22.50	15,976	1,148	510	715,428	733,062
22.75	9,702	507	201	390,231	400,640
23.00	18,117	739	468	418,544	437,867
23.25	14,259	862	1,368	204,031	220,520
23.50	134,686	2,927	11	274,706	412,330
23.75	15,825	695	659	120,780	137,959
24.00	47,512	3,403	90	146,132	197,136
24.25	16,413	1,279	2,002	37,567	57,262
24.50	32,139	1,854	38	102,876	136,907
24.75	25,345	1,970	577	20,378	48,271
25.00 & above	589,939	35,652	7,644	356,355	989,590
Total	1,993,959	130,139	40,310	9,905,203	12,069,611

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

Source: Statistics and Data Services Department, S

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

Percent per annum

TYPE OF DEPOSITS	2023			2024	
	Jun	Sep	Dec	Mar	Jun ^P
I. Call Deposits	8.64 (3.35)	13.90 (2.34)	11.69 (2.22)	12.83 (2.23)	10.17 (2.87)
II. Saving Deposits	16.78 (66.97)	17.75 (68.69)	17.90 (68.54)	18.02 (70.28)	18.04 (71.17)
III. Term or Fixed Deposits					
(a) Less than 3 months	17.14 (4.49)	18.38 (4.19)	18.26 (4.37)	17.88 (4.30)	15.20 (4.59)
(b) 3 months and over but less than 6 months	17.73 (5.25)	18.26 (4.36)	18.58 (4.15)	17.63 (3.34)	17.23 (3.07)
(c) 6 months and over but less than 1 year	14.68 (3.62)	15.26 (3.90)	15.18 (3.32)	14.05 (3.16)	11.29 (3.15)
(d) 1 year and over but less than 2 years	17.48 (13.06)	18.33 (13.57)	18.99 (14.10)	19.35 (14.12)	18.54 (13.11)
(e) 2 years and over but less than 3 years	13.54 (0.43)	13.95 (0.37)	14.16 (0.33)	14.35 (0.32)	14.18 (0.25)
(f) 3 years and over but less than 4 years	13.84 (0.54)	14.45 (0.46)	14.53 (0.46)	14.38 (0.43)	10.68 (0.39)
(g) 4 years and over but less than 5 years	12.26 (0.32)	13.38 (0.19)	13.44 (0.31)	13.45 (0.31)	11.86 (0.07)
(h) 5 years and over	12.41 (1.97)	12.64 (1.94)	12.81 (1.76)	12.91 (1.52)	10.56 (1.32)
IV. Overall					
(i) Excluding current and other deposits	16.46	17.55	17.73	17.83	17.34
(ii) Including current and other deposits	10.54	11.40	11.57	11.72	11.51

Source: Statistics and Data Services Department, SBP

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 Rate of Return on Deposits Conventional Banking– All Banks

Percent per annum

TYPE OF DEPOSIT	2023			2024	
	Jun	Sep	Dec	Mar	Jun ^P
I. Call Deposits	9.19 (3.77)	14.75 (2.70)	13.32 (2.57)	14.44 (2.61)	11.11 (3.44)
II. Saving Deposits	18.29 (66.30)	19.23 (68.27)	19.29 (68.05)	19.53 (69.85)	19.60 (71.13)
III. Term or Fixed Deposits					
(a) Less than 3 months	16.89 (4.07)	17.69 (3.30)	17.97 (3.47)	17.45 (3.39)	12.63 (3.40)
(b) 3 months and over but less than 6 months	17.01 (4.54)	17.70 (3.91)	17.81 (3.56)	16.63 (2.74)	15.81 (2.43)
(c) 6 months and over but less than 1 year	13.96 (3.57)	14.14 (3.80)	13.73 (3.09)	12.11 (2.86)	9.30 (3.07)
(d) 1 year and over but less than 2 years	17.85 (14.29)	18.64 (14.89)	19.28 (15.58)	19.61 (15.82)	18.77 (14.42)
(e) 2 years and over but less than 3 years	14.08 (0.49)	14.22 (0.44)	14.34 (0.41)	14.47 (0.39)	14.25 (0.32)
(f) 3 years and over but less than 4 years	14.59 (0.59)	15.34 (0.51)	15.22 (0.51)	14.94 (0.49)	10.85 (0.44)
(g) 4 years and over but less than 5 years	12.94 (0.37)	13.21 (0.18)	13.33 (0.34)	13.31 (0.34)	7.77 (0.04)
(h) 5 years and over	12.45 (2.00)	12.65 (2.01)	12.86 (1.83)	12.94 (1.51)	10.03 (1.33)
IV. Overall					
(i) Excluding current and other deposits	17.44	18.53	18.68	18.88	18.32
(ii) Including current and other deposits	11.30	12.19	12.41	12.62	12.39

Source: Statistics and Data Services Department, SBP

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 Rate of Return on Deposits Islamic Banking – All Banks

Percent per annum

TYPE OF DEPOSITS	2023			2024	
	Jun	Sep	Dec	Mar	Jun ^P
I. Call Deposits	5.22 (1.97)	7.35 (1.15)	- (1.13)	- (1.03)	0.02 (1.03)
II. Saving Deposits	12.01 (69.16)	13.05 (70.05)	13.63 (70.08)	13.39 (71.63)	13.00 (71.32)
III. Term or Fixed Deposits					
(a) Less than 3 months	17.73 (5.84)	19.42 (7.11)	18.68 (7.23)	18.52 (7.16)	18.55 (8.45)
(b) 3 months and over but less than 6 months	19.13 (7.59)	19.46 (5.84)	20.01 (6.04)	19.28 (5.21)	19.37 (5.17)
(c) 6 months and over but less than 1 year	16.90 (3.77)	18.55 (4.23)	18.69 (4.02)	18.31 (4.09)	17.11 (3.40)
(d) 1 year and over but less than 2 years	15.54 (9.02)	16.68 (9.23)	17.43 (9.40)	17.86 (8.78)	17.32 (8.85)
(e) 2 years and over but less than 3 years	10.02 (0.25)	11.05 (0.13)	11.55 (0.09)	12.45 (0.08)	12.79 (0.03)
(f) 3 years and over but less than 4 years	9.76 (0.36)	9.91 (0.32)	10.52 (0.28)	10.98 (0.25)	9.71 (0.25)
(g) 4 years and over but less than 5 years	6.96 (0.16)	13.86 (0.21)	13.95 (0.22)	14.19 (0.20)	14.88 (0.18)
(h) 5 years and over	12.28 (1.89)	12.57 (1.73)	12.61 (1.52)	12.82 (1.57)	12.27 (1.32)
IV. Overall					
(i) Excluding current and other deposits	13.24	14.36	14.76	14.51	14.17
(ii) Including current and other deposits	8.03	8.85	9.03	8.95	8.75

Source: Statistics and Data Services Department, SBP

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 Rate 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									
2023	Mar	13.22	18.18	14.94	15.83	13.61	15.08	16.50	15.73
	Jun	13.89	21.05	16.28	17.45	15.02	17.35	18.76	17.50
	Sep	13.77	21.58	17.04	17.82	15.50	17.25	19.16	18.01
	Dec	13.98	21.16	17.39	17.81	15.28	17.52	18.94	17.96
2024	Mar	14.91	20.61	17.59	17.40	14.77	16.89	18.09	17.58
	Jun^P	14.98	19.79	17.38	17.22	14.87	18.07	18.09	17.57
II. CONVENTIONAL BANKING - ALL BANKS									
2023	Mar	13.22	18.17	15.07	15.77	13.51	15.63	16.43	15.82
	Jun	13.89	21.03	16.27	17.52	15.02	18.15	18.09	17.44
	Sep	13.77	21.11	17.42	17.51	15.01	18.34	18.41	-
	Dec	13.98	21.11	17.42	17.51	15.01	18.34	18.41	17.82
2024	Mar	14.91	20.59	17.46	16.98	14.51	17.68	17.64	17.41
	Jun^P	14.98	19.82	17.12	16.80	14.28	17.79	17.41	17.20
III. ISLAMIC BANKING-ALL BANKS									
2023	Mar	-	18.42	14.61	15.97	13.81	11.41	16.68	15.50
	Jun	-	21.31	16.30	17.28	15.01	12.57	20.49	17.81
	Sep	-	21.46	17.10	17.88	15.63	11.80	20.98	18.27
	Dec	-	21.65	17.33	18.44	15.94	13.05	20.43	18.33
2024	Mar	-	20.94	17.80	18.22	15.37	12.85	19.55	18.00
	Jun^P	-	19.29	17.89	18.13	16.22	19.64	19.92	18.48

Source: Statistics and Data Services Department, SBP

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
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.50
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3.00
8-Apr-22	13.25	11.25	12.25	8-Apr-22	5.50
24-May-22	14.75	12.75	13.75	24-May-22	7.50
13-Jul-22	16.00	14.00	15.00	13-Jul-22	10.00
28-Nov-22	17.00	15.00	16.00	28-Nov-22	11.00
24-Jan-23	18.00	16.00	17.00	24-Jan-23	14.00
3-Mar-23	21.00	19.00	20.00	3-Mar-23	17.00
5-Apr-23	22.00	20.00	21.00	5-Apr-23	18.00
27-Jun-23	23.00	21.00	22.00	27-Jun-23	19.00
11-Jun-24	21.50	19.50	20.50	11-Jun-24	17.50
30-Jul-24	20.50	18.50	19.50	30-Jul-24	16.50
13-Sep-24	18.50	16.50	17.50	13-Sep-24	14.50
5-Nov-24	16.00	14.00	15.00	5-Nov-24	12.00
17-Dec-24	14.00	12.00	13.00	17-Dec-24	10.00

Rupee-based discounting facility under Export Finance Scheme (EFS)/Islamic Export Refinance Scheme (IERS)⁵

Tenor (remaining days to be discounted)	(up to) 90	(up to) 120	(up to) 180
SDP Refinance Rate	2.00	1.50	1.00
End User Rate □	3.00	2.50	2.00

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
17-Dec-24	Upto 3 years	8.50	1.50	10.00
	Over 3 years and upto 5 years	7.50	2.50	10.00
	Over 5 years and upto 10 years	7.00	3.00	10.00

Financing Facility for Storage of Agri. Produce (FFSAP)

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

Service charges/Mark up rates of Refinance facility for SMEs

s.No	Refinancing Facility	w.e.f (Circular Date)	Description	Max. Tenor (Years)	SBP Rate of Refinance to 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).

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

3.32 Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including		Excluding		Including		Excluding		Including		Excluding		Including		Excluding	
	Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup	
	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs
Aug-24																
1.Scheduled Banks (SBs)	19.04	18.99	19.28	19.34	17.35	17.31	18.79	18.76	10.65	10.35	16.42	16.27	11.00	10.78	16.41	16.33
a. Public	18.80	20.39	18.84	20.46	18.60	18.57	20.91	20.91	15.82	15.82	17.13	17.12	13.57	13.54	16.83	16.84
b. Private	19.80	20.02	20.08	20.45	17.33	17.30	18.62	18.59	9.53	9.01	16.20	15.96	10.27	9.97	16.26	16.14
c. Foreign	9.29	9.18	9.29	9.18	10.39	10.39	10.40	10.40	8.98	9.52	14.82	14.82	14.18	14.24	16.87	16.87
d. Specialized	26.21	26.21	26.21	26.21	19.20	19.22	26.12	26.12	10.67	10.25	17.97	17.97	15.14	15.10	17.31	17.29
2. DFIs	19.55	19.53	19.69	19.68	15.41	15.83	16.74	17.51	19.23	19.26	19.23	19.26	19.86	19.91	19.86	19.91
3. MFBs	31.90	31.90	39.29	39.29	34.60	34.60	36.85	36.85	7.79	6.20	16.02	15.14	14.23	13.70	19.59	19.84
4. Overall (SBs, MFBs, DFIs)	19.12	19.09	19.38	19.48	17.88	17.87	19.36	19.36	10.63	10.33	16.42	16.27	11.08	10.86	16.49	16.41
Sep-24																
1.Scheduled Banks (SBs)	18.34	18.37	18.54	18.63	16.80	16.75	18.18	18.18	9.54	9.03	15.92	15.71	10.43	10.35	16.02	15.97
a. Public	18.65	19.52	18.75	19.59	18.00	17.98	20.30	20.30	14.16	14.77	16.60	16.62	12.67	13.47	16.86	16.86
b. Private	19.04	19.24	19.28	19.55	16.78	16.72	18.00	17.99	8.87	8.10	15.80	15.48	9.73	9.43	15.72	15.63
c. Foreign	9.29	9.29	9.29	9.29	10.14	10.13	10.16	10.14	5.82	6.07	12.85	12.85	13.68	13.92	16.79	16.79
d. Specialized	24.08	24.08	24.08	24.08	19.10	19.12	25.65	25.65	4.40	3.82	17.85	17.82	14.97	14.92	17.31	17.29
2. DFIs	18.99	19.01	19.09	19.11	14.42	14.65	15.67	16.21	17.55	17.55	17.55	17.55	18.45	18.47	18.45	18.47
3. MFBs	31.38	31.38	39.07	39.07	34.68	34.68	36.87	36.87	7.55	5.95	15.40	14.73	14.04	13.38	19.14	19.24
4. Overall (SBs, MFBs, DFIs)	18.42	18.47	18.65	18.76	17.33	17.32	18.75	18.79	9.53	9.02	15.92	15.71	10.51	10.42	16.10	16.04
Oct-24^R																
1.Scheduled Banks (SBs)	15.34	15.11	15.50	15.31	14.90	14.82	16.04	16.04	10.10	9.77	14.71	14.51	9.45	9.39	14.57	14.52
a. Public	16.23	16.67	16.78	17.62	17.23	17.20	19.49	19.49	13.17	13.43	15.52	15.54	11.42	12.01	15.27	15.27
b. Private	15.69	15.54	15.84	15.73	14.59	14.47	15.54	15.50	9.15	8.44	14.36	13.95	8.68	8.40	14.26	14.16
c. Foreign	8.61	8.58	8.61	8.58	9.45	9.40	9.46	9.41	7.10	7.33	14.08	14.07	12.79	12.89	15.13	15.13
d. Specialized	21.57	21.57	21.57	21.57	17.93	17.95	24.56	24.56	12.59	11.79	15.78	15.71	13.08	12.89	14.75	14.64
2. DFIs	18.18	18.26	18.21	18.30	13.87	13.99	15.04	15.48	15.39	15.82	15.39	15.82	16.93	17.11	16.93	17.11
3. MFBs	31.83	31.83	39.23	39.23	34.72	34.72	37.10	37.10	6.36	5.44	14.59	14.22	13.42	12.74	18.83	18.92
4. Overall (SBs, MFBs, DFIs)	15.43	15.23	15.61	15.45	15.48	15.45	16.65	16.72	10.07	9.73	14.71	14.51	9.57	9.48	14.69	14.63
Nov-24^P																
1.Scheduled Banks (SBs)	14.65	14.90	14.84	15.15	13.97	14.01	14.94	15.09	7.45	6.64	13.26	12.91	8.64	8.60	13.39	13.38
a. Public	15.63	16.04	16.39	17.03	16.80	16.79	19.07	19.10	11.45	12.01	13.24	13.23	11.06	11.75	14.89	14.90
b. Private	14.97	15.35	15.15	15.58	13.54	13.54	14.32	14.43	7.29	6.37	13.28	12.91	7.83	7.61	12.83	12.76
c. Foreign	8.39	8.33	8.39	8.33	9.01	8.94	9.02	8.95	4.64	4.95	9.61	9.61	12.70	12.76	14.93	14.93
d. Specialized	21.61	21.61	21.61	21.61	17.91	17.93	23.16	23.16	8.93	7.50	15.64	15.49	13.00	12.90	14.83	14.78
2. DFIs	16.33	16.33	16.35	16.35	13.25	13.23	14.35	14.62	13.07	13.62	13.07	13.62	14.70	15.22	14.70	15.22
3. MFBs	31.87	31.87	38.93	38.93	34.51	34.51	37.00	37.00	6.01	5.73	12.56	12.51	12.37	12.05	17.34	17.84
4. Overall (SBs, MFBs, DFIs)	14.75	15.03	14.96	15.29	14.52	14.62	15.53	15.75	7.46	6.65	13.25	12.91	8.73	8.68	13.49	13.48

Source: Statistics and Data Services Department, SBP

Notes: P: provisional

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

Archive link:

https://www.sbp.org.pk/ecodata/Lendingdepositrates_Arch.xls

3.33 Average Rate 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

Source: Agriculture Credit & Financial Inclusion Department

P: Provisional

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs

2. Percent incentive is allowed to those borrowers who repay in time.

3. Mark up rates of comm. Banks are available since 2007-08.

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							
	29 th Oct	19 th Dec	26 th Jan	21 st Feb	19 th Mar	14 th May	19 th Aug	25 th Sep	4 th Nov	10 th Dec
1. Savings Accounts										
(i) With cheque facilities	20.50	20.50	20.50	20.50	20.50	20.50	19.00	16.00	16.00	13.50
(ii) Without cheque facilities	20.50	20.50	20.50	20.50	20.50	20.50	19.00	16.00	16.00	13.50
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)	14.48	14.41	14.40	14.40	14.40	13.57	13.57	12.51	12.26	12.19
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	18.00	16.40	16.00	15.60	15.80	15.70	15.50	12.10	11.60	11.60
(ii) Last period of complete 6 months	19.00	17.40	16.60	16.60	16.60	16.60	16.50	13.00	12.60	12.60
(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	16.08	15.12	15.00	14.64	14.76	14.64	14.64	12.72	12.10	12.00
8. Pensioner's Benefit Accounts	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16	13.92	13.92
9. Behbood Saving Certificate	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16	13.92	13.92
10. Short-Term Saving Certificate										
(i) 3 Months	21.60	20.72	20.28	19.92	19.40	20.20	19.00	18.52	14.32	12.76
(ii) 6 Months	21.66	20.76	20.30	19.90	19.38	19.38	18.92	18.22	13.46	12.74
(iii) 1 year	21.72	20.80	20.34	19.76	19.00	19.24	17.90	17.22	12.96	12.38
11. Shuhada Family Welfare account	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16	13.92	13.92
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	21.80	21.37	18.54	18.54	18.54	19.10	17.58	14.25	11.16	10.44
(ii) 3 year	18.23	18.00	15.40	15.20	15.25	15.25	15.00	13.20	11.40	10.92
(iii) 5 year	15.72	15.66	15.00	14.76	14.76	14.76	14.40	13.14	11.88	11.52
13. Sarwa Islamic Saving Account (SISA)	20.50	20.50	20.50	20.50	20.50	20.50	19.00	14.25	11.16	10.44

Source: Central Directorate of National Savings

Notes:

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							
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
2024							
Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527
Q2	666,682	120,246,119	138,942	1,256,177	5,979,906	4,760	13,957,519
Q3	693,178	122,936,699	146,262	1,444,475	6,825,651	4,725	16,049,718

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

No. of cheques in Thousand; Amount in Million Rupees

PERIOD		2021	2022	2023	2023	2024				
					Oct	Jun	Jul	Aug	Sep	Oct
Karachi	No. of Cheques Cleared	19,316	17,319	17,541	1,631	1,319	1,410	1,366	1,381	1,575
	Amount	12,457,829	13,076,774	13,478,552	1,198,120	1,296,603	1,159,585	1,167,888	1,178,856	1,289,809
Lahore	No. of Cheques Cleared	8,173	7,327	7,657	689	621	587	580	576	659
	Amount	6,603,769	6,854,743	9,138,035	923,302	971,094	958,312	919,339	865,790	1,049,222
Peshawar	No. of Cheques Cleared	1,662	1,904	1,509	112	146	88	95	99	113
	Amount	1,772,204	2,171,841	1,837,414	140,452	234,540	134,122	151,403	149,728	176,568
Quetta	No. of Cheques Cleared	769	705	671	56	57	43	46	47	50
	Amount	895,147	877,953	1,066,291	117,107	100,750	85,882	95,764	80,240	87,162
Faisalabad	No. of Cheques Cleared	1,859	1,232	1,334	124	104	97	97	97	113
	Amount	2,014,765	1,591,510	2,081,922	191,937	181,759	186,216	152,808	159,618	172,649
Rawalpindi	No. of Cheques Cleared	2,409	2,046	2,085	186	163	150	150	153	164
	Amount	2,465,530	2,237,859	2,748,288	254,986	288,426	206,271	234,006	232,330	288,398
Hyderabad	No. of Cheques Cleared	76	87	66	5	11	17	3	4	5
	Amount	122,707	132,107	135,302	11,381	29,881	7,839	10,143	15,554	12,673
Islamabad	No. of Cheques Cleared	2,735	1,662	1,311	21	231	203	188	189	201
	Amount	3,756,678	2,797,487	1,748,805	32,854	629,574	393,142	355,451	440,309	377,511
Multan	No. of Cheques Cleared	1,014	1,005	928	84	76	68	65	67	88
	Amount	1,308,320	1,420,334	1,345,662	111,312	109,256	124,873	123,773	121,055	144,371
Sialkot	No. of Cheques Cleared	746	724	703	64	63	57	60	58	67
	Amount	706,141	982,925	1,295,682	157,399	152,974	192,682	238,284	199,540	118,219
Sukkur	No. of Cheques Cleared	639	491	553	48	51	37	37	36	45
	Amount	574,029	529,661	570,843	47,155	62,821	56,413	62,229	52,598	57,946
D.I. Khan	No. of Cheques Cleared	20	17	17	1	5	..	..	1	1
	Amount	17,179	15,759	42,511	2,257	4,431	73	1,818	1,592	2,058
Others	No. of Cheques Cleared	1,326	1,181	1,215	112	114	84	83	81	98
	Amount	1,334,163	1,488,197	2,149,762	183,891	199,661	175,051	154,168	145,055	166,499
TOTAL	No. of Cheques Cleared	40,626	35,711	35,591	3,132	2,949	2,743	2,769	2,805	3,065
	Amount	33,914,101	34,188,270	37,639,510	3,369,896	4,261,867	3,494,171	3,673,660	3,655,763	3,768,377

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23	FY24				FY25
		Q4	Q1	Q2	Q3	Q4	Q1
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	17,547	17,625	18,034	18,049	18,302	18,482
Automated Teller Machines (ATM)	No.	17,808	18,117	18,441	18,655	18,957	19,170
Point of Sale (POS)	No.	115,288	118,444	121,789	120,641	125,593	132,224
2. Cards							
Credit Cards	No.	2,013,118	2,069,692	2,003,943	2,025,013	2,047,802	2,112,042
Debit Cards	No.	33,872,829	35,112,867	37,144,332	37,265,591	39,487,578	39,654,947
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	95,358	90,965	90,873	32,380	31,643	31,892
Social Welfare Cards	No.	8,485,398	8,406,069	8,276,858	8,280,586	2,917,750	3,366,973
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	570,426	597,576	698,320	725,596	759,050	803,914
Amount	Million Rupees	43,422,263.0	57,275,032.3	62,490,482.3	62,220,841.9	63,790,520.6	64,753,391.4
4.1 ATM Transactions							
Number of Transactions	Thousands	219,979	214,068	234,977	236,530	245,092	243,529
Amount	Million Rupees	3,409,266.4	3,289,791.2	3,709,199.9	3,886,520.1	4,027,120.1	3,895,906.2
i. Cash Withdrawal							
Number of Transactions	Thousands	213,831	208,488	229,174	230,539	239,362	237,624
Amount	Million Rupees	3,083,580.6	2,953,658.2	3,368,064.6	3,518,205.0	3,680,128.0	3,535,244.4
ii. Cash Deposit							
Number of Transactions	Thousands	903	1,005	1,004	999	964	1,113
Amount	Million Rupees	98,017.3	106,596.5	104,648.9	111,407.2	103,875.3	115,045.8
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,088	307	270	257	246	272
Amount	Million Rupees	8,052.8	6,768.6	4,491.1	4,250.4	4,488.8	5,374.1
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,242	1,261	1,308	1,336	1,259	1,219
Amount	Million Rupees	70,099.5	71,516.3	74,081.8	80,272.9	75,835.2	75,579.8
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,908	3,002	3,215	3,394	3,254	3,295
Amount	Million Rupees	149,345.4	151,077.5	157,730.6	172,195.1	162,605.2	164,473.4
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	56,587	59,006	65,146	70,617	76,673	83,320
Amount	Million Rupees	307,528.1	321,878.5	371,399.6	393,925.7	415,146.8	429,454.7
4.3 RTOB Transactions							
Number of Transactions	Thousands	44,365	47,697	50,295	48,695	45,709	47,580
Amount	Million Rupees	27,639,257.1	40,310,837.3	41,762,061.8	38,496,833.4	38,760,137.4	37,292,551.2
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,701	9,875	10,771	10,640	10,011	9,918
Amount	Million Rupees	2,892,207.5	2,672,853.7	2,775,956.1	2,836,369.7	2,740,264.3	2,615,926.3
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	23,494	24,221	25,018	23,519	20,904	22,465
Amount	Million Rupees	5,974,952.4	6,286,959.0	6,457,229.0	6,446,260.1	6,022,893.6	6,142,116.5
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	10,171	13,601	14,507	14,537	14,795	15,196
Amount	Million Rupees	18,772,097.3	31,351,024.6	32,528,876.7	29,214,203.6	29,996,979.5	28,534,508.5
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	195,713	217,380	279,864	301,500	324,035	358,312
Amount	Million Rupees	7,459,052.3	8,644,853.4	11,226,151.4	12,955,273.6	13,518,032.3	15,541,889.1
i. Payment Through Mobile							
Number of Transactions	Thousands	9,279	9,639	10,323	10,931	11,600	12,386
Amount	Million Rupees	461,881.6	475,074.4	524,125.3	601,765.3	642,216.2	701,723.8
ii. Utility Bills Payment							
Number of Transactions	Thousands	24,728	26,243	31,533	32,526	34,420	35,273
Amount	Million Rupees	170,200.0	260,573.2	269,218.3	278,024.0	308,453.5	419,133.6
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	41,721	44,998	57,426	60,631	62,521	67,534
Amount	Million Rupees	3,030,912.7	3,439,144.5	4,465,464.9	5,112,287.1	5,306,776.2	5,930,891.1
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	119,985	136,501	180,582	197,411	215,495	243,119
Amount	Million Rupees	3,796,058.0	4,470,061.4	5,967,342.9	6,963,197.2	7,260,586.3	8,490,140.6

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23	FY24				FY25
		Q4	Q1	Q2	Q3	Q4	Q1
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	32	35	35	162	33	36
Amount	Million Rupees	1,855.4	1,982.7	1,900.3	1,951.5	2,012.7	1,987.0
i. Payment Through Call Centre							
Number of Transactions	Thousands	20	20	19	148	19	17
Amount	Million Rupees	1,567.3	1,501.7	1,482.2	1,537.0	1,559.4	1,275.9
ii. Utility Bills Payment							
Number of Transactions	Thousands	10	15	15	13	13	18
Amount	Million Rupees	222.6	421.7	366.1	357.0	402.4	666.0
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2	1	1	1	1	1
Amount	Million Rupees	65.4	58.9	51.9	56.7	50.8	45.0
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.1	0.5	0.0	0.8	0.1	0.1
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	45,553	49,791	57,131	58,587	57,579	60,068
Amount	Million Rupees	4,567,560.0	4,666,103.1	5,369,265.1	6,434,248.5	7,015,944.5	7,537,010.1
i. Payment Through Internet							
Number of Transactions	Thousands	1,304	1,401	1,518	1,353	1,384	1,414
Amount	Million Rupees	596,342.8	565,064.3	634,696.4	599,395.3	756,904.3	943,211.4
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,610	6,001	6,324	6,613	5,181	5,403
Amount	Million Rupees	254,184.8	276,930.6	307,098.3	367,300.3	380,940.1	426,527.3
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	14,970	13,992	15,271	16,577	16,535	15,886
Amount	Million Rupees	1,745,718.9	1,616,290.2	1,986,929.0	2,334,368.1	2,572,720.9	2,652,706.3
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	23,669	28,398	34,018	34,044	34,479	37,366
Amount	Million Rupees	1,971,313.5	2,207,818.1	2,440,541.4	3,133,184.8	3,305,379.2	3,514,565.1
4.7 e-Commerce							
Number of Transactions	Thousands	8,196	9,598	10,871	9,504	9,928	11,068
Amount	Million Rupees	37,743.6	39,586.2	50,504.1	52,089.0	52,126.8	54,593.0

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

Volume in Actual & Value in Billion Rupees

Items	FY24								FY25	
	Q1		Q2		Q3		Q4		Q1	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	19,038	133,937.4	25,275	190,950.5	20,358	235,561.3	19,948	171,636.9	21,989	200,002.4
Inter Bank Fund Transfers	1,404,054	65,388.4	1,449,098	78,802.1	1,451,024	72,945.6	1,360,589	75,729.1	1,544,865	70,785.3
Retail Cheques Clearing	-	-	6,713	2,898.9	16,323	7,088.8	15,593	8,157.9	15,901	7,398.0
Total	1,423,092	199,325.8	1,481,086	272,651.5	1,487,705	315,595.6	1,396,130	255,523.8	1,582,755	278,185.7

3.39 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees

Cash Deposits	23	7,788.7	23	7,433.4	22	6,993.0	21	7,402.1	22	7,405.4
Cash withdrawals	35	7,573.1	39	8,161.1	37	7,842.2	36	7,449.7	35	7,116.7
Intra Bank Funds Transfer through Cheques	10	43,052.1	10	43,138.0	9	31,974.3	9	34,362.8	9	33,336.7
Inter Bank Funds Transfers (Clearing)	9	8,970.0	9	9,069.7	9	9,167.0	9	9,473.9	8	9,122.9
Utilities Bills Payments	16	620.4	15	603.7	15	556.8	15	611.3	16	772.5
Direct Debit (Standing Instructions)	1	4,706.7	1	4,969.2	1	4,376.4	1	5,311.4	1	5,706.7
Pay Order/Demand Draft	2	3,470.0	2	3,060.9	2	3,692.5	2	3,120.0	2	2,740.3
Others*	0	1,081.3	0	1,348.4	0	1,554.6	0	1,482.6	0	1,585.6
Total	95	77,262.3	98	77,784.4	95	66,156.9	92	69,213.8	94	67,786.9

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			2024								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,878,428	779,085	8.8	8,640,135	774,591	9.0	8,803,067	780,630	8.9	8,871,063	768,487	8.7
SMEs Sector	537,795	76,095	14.1	487,146	80,974	16.6	484,358	79,472	16.4	536,568	124,266	23.2
Agriculture Sector	501,720	59,546	11.9	483,016	61,255	12.7	527,544	64,155	12.2	501,738	60,912	12.1
Consumer sector	814,807	34,209	4.2	796,834	36,228	4.5	800,257	36,667	4.6	811,324	38,200	4.7
i. Credit Cards	107,645	1,619	1.5	112,083	1,819	1.6	122,016	2,072	1.7	130,035	2,733	2.1
ii. Auto loans	247,398	4,541	1.8	233,581	4,790	2.1	225,499	4,856	2.2	226,820	5,106	2.3
iii. Consumer durable	1,519	52	3.5	1,686	53	3.1	2,017	73	3.6	2,248	77	3.4
iv. Mortgage loans	211,519	12,168	5.8	208,535	12,966	6.2	207,595	13,134	6.3	205,548	13,271	6.5
v. Other personal loans	246,727	15,828	6.4	240,948	16,600	6.9	243,131	16,532	6.8	246,673	17,014	6.9
Commodity Financing	1,407,078	8,807	0.6	1,315,923	7,838	0.6	1,539,805	9,222	0.6	1,259,200	61,154	4.9
Staff Loans	303,074	2,802	0.9	315,787	2,243	0.7	335,636	3,162	0.9	356,307	3,314	0.9
Others	657,693	34,274	5.2	636,101	31,965	5.0	650,193	31,046	4.8	664,931	31,589	4.8
Total	13,100,595	994,818	7.6	12,674,943	995,094	7.9	13,140,861	1,004,354	7.6	13,001,130	1,087,922	8.4

SECTOR	2023			2024								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,030,469	65,930	6.4	965,233	67,982	7.0	1,167,594	67,949	5.8	1,231,064	66,019	5.4
Automobile / Transportation	191,168	19,258	10.1	182,727	18,982	10.4	174,718	17,663	10.1	204,300	19,276	9.4
Cement	256,209	7,326	2.9	252,109	8,308	3.3	242,127	7,719	3.2	236,807	10,193	4.3
Chemical & Pharmaceuticals	435,472	16,589	3.8	405,954	18,107	4.5	476,211	18,699	3.9	478,530	19,444	4.1
Electronics	158,175	25,923	16.4	163,880	25,822	15.8	165,089	26,029	15.8	156,709	17,942	11.4
Financial	405,467	11,431	2.8	343,939	11,150	3.2	374,143	11,128	3.0	513,885	10,165	2.0
Individuals	1,151,752	63,590	5.5	1,144,041	64,439	5.6	1,189,218	65,284	5.5	1,105,079	67,799	6.1
Insurance	4,372	62	1.4	3,584	62	1.7	2,856	62	2.2	3,119	62	2.0
Others	5,311,860	461,137	8.7	4,962,708	453,985	9.1	5,119,295	467,445	9.1	4,927,503	566,889	11.5
Production/Transmission of Energy	1,767,480	82,560	4.7	1,720,455	85,453	5.0	1,742,310	85,506	4.9	1,662,891	82,546	5.0
Shoes & Leather garments	49,695	5,841	11.8	50,483	6,001	11.9	51,293	5,932	11.6	39,066	2,438	6.2
Sugar	294,808	53,171	18.0	524,221	53,968	10.3	466,826	53,429	11.4	396,157	53,314	13.5
Textile	2,043,668	182,000	8.9	1,955,608	180,836	9.2	1,969,183	177,509	9.0	2,046,019	171,836	8.4
Total	13,100,595	994,818	7.6	12,674,943	995,094	7.9	13,140,861	1,004,354	7.6	13,001,130	1,087,922	8.4

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Jun-24			Sep-24		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	1,021,441.0	(4,239.0)	(0.03)	1,105,437.0	28,753.0	0.24
All Banks	1,006,128.0	(7,276.0)	(0.06)	1,087,922.0	24,300.0	0.20
Commercial Banks	964,125.0	(35,957.0)	(0.30)	1,051,359.0	2,648.0	0.02
Public Sector Commercial Banks	320,768.0	(24,342.0)	(1.15)	384,515.0	24,255.0	1.19
Local Private Banks	642,823.0	(11,305.0)	(0.12)	666,317.0	(21,338.0)	(0.23)
Foreign Banks	534.0	(309.0)	(0.07)	526.0	(270.0)	(0.06)
Specialized Banks	42,003.0	28,681.0	22.97	36,564.0	21,652.0	17.36
DFIs	15,313.0	3,036.0	1.55	17,515.0	4,453.0	2.38

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter Ended Jun 2024	For the Quarter Ended Sep 2024
All Banks & DFIs	22,792	15,637
All Banks	22,579	15,087
Commercial Banks	19,708	11,959
Public Sector Commercial Banks	3,966	3,699
Local Private Banks	15,741	8,253
Foreign Banks	2	7
Specialized Banks	2,871	3,128
DFIs	213	409

Source: Financial Stability Department SBP

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

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Nov-2024

CURRENCY\DATE	1	4	5	6	7	8	11	12	13	14	15
Australian Dollar	182.4612	183.4200	183.1578	181.5144	183.7194	184.6168	182.9900	181.9215	181.3699	179.5325	179.3934
Bahraini Dinar	736.5116	736.8343	737.0069	737.1255	737.2770	736.7466	736.9349	737.2142	737.1790	736.8158	736.7439
Canadian Dollar	199.3065	199.7382	199.7981	199.5361	199.8788	199.9974	199.4777	199.1275	199.0193	198.1302	197.4574
Chinese Yuan	39.0059	39.1691	39.1136	38.8313	38.7407	38.8597	38.6708	38.4308	38.4802	38.3657	38.4090
Danish Krone	40.4804	40.5880	40.5331	40.0634	40.0258	40.1628	39.9286	39.6388	39.5486	39.2826	39.2578
Hong Kong Dollar	35.7271	35.7367	35.7534	35.7436	35.7597	35.7645	35.7487	35.7397	35.7342	35.7054	35.6949
Japanese Yen	1.8207	1.8291	1.8224	1.8051	1.8012	1.8178	1.8091	1.8079	1.7936	1.7800	1.7760
Kuwaiti Dinar	904.9845	905.7047	906.2018	904.5812	904.9173	905.0374	904.0097	903.3444	902.4240	901.6037	902.0576
Malaysian Ringgit	63.3563	63.5884	63.6670	63.1136	62.9609	63.3496	63.0421	62.6924	62.3552	61.8842	61.9901
New Zealand Dollar	166.0835	166.8669	166.3871	164.8846	166.3341	166.9394	166.0820	165.5632	164.7709	162.8447	162.8996
Norwegian Krone	25.2342	25.3094	25.2801	24.9746	25.1523	25.5030	25.2386	25.1259	25.0671	24.8930	24.9373
Omani Riyal	721.2148	721.4747	721.6598	721.7248	721.8742	721.4194	721.6792	721.7998	721.6792	721.2604	721.1979
Qatari Riyal	76.1775	76.2047	76.2525	76.2559	76.2730	76.2197	76.2434	76.2514	76.2434	76.2106	76.1914
Saudi Arabian Riyal	73.9388	73.9499	73.9475	73.9518	73.9461	73.9447	73.9517	73.9586	73.9428	73.9111	73.9288
Singaporean Dollar	209.7743	210.8928	210.5514	208.3966	208.8336	209.9724	208.9888	207.9366	207.4649	206.2901	206.5590
Swedish Krona	26.0705	26.0443	25.9223	25.5837	25.6553	25.9395	25.6725	25.5808	25.4881	25.2623	25.2913
Swiss Franc	321.1501	321.0220	321.3181	318.1673	317.1618	318.0592	316.5878	315.0694	314.6536	312.8211	312.1454
Thai Bhat	8.2131	8.2355	8.2610	8.1671	8.0999	8.1652	8.1151	8.0069	8.0023	7.9377	7.9561
Turkish Lira	8.1082	8.1010	8.0971	8.1049	8.1371	8.1035	8.0951	8.0984	8.0996	8.0983	8.0856
UAE Dirham	75.6165	75.6045	75.6396	75.6451	75.6543	75.6613	75.6395	75.6497	75.6516	75.6271	75.6105
UK Pound Sterling	358.1138	360.5346	359.8749	358.0191	358.8479	360.0168	358.4808	356.5542	353.8893	352.0704	351.9392
US Dollar	277.7138	277.7379	277.7776	277.8069	277.8448	277.7897	277.7828	277.8310	277.8345	277.7466	277.6879
EMU Euro	301.8582	302.5785	302.0961	298.6487	298.3243	299.3675	297.4800	295.4905	294.8855	292.7889	292.7289

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Nov-2024

CURRENCY\DATE	18	19	20	21	22	25	26	27	28	29
Australian Dollar	179.4521	180.7625	181.2245	181.0263	180.6051	181.0288	180.2764	179.8541	180.2216	181.0308
Bahraini Dinar	737.0660	737.1659	737.4457	737.4197	736.9288	736.9449	737.0050	737.4963	737.7009	737.5979
Canadian Dollar	197.1052	198.0552	198.9846	198.8896	198.7048	199.0817	197.0278	197.4098	198.1158	198.5962
Chinese Yuan	38.3899	38.4261	38.4017	38.3962	38.3527	38.3840	38.2975	38.3081	38.3689	38.4427
Danish Krone	39.2534	39.4407	39.4603	39.3153	39.0049	39.0378	39.0325	39.0488	39.3264	39.4113
Hong Kong Dollar	35.6986	35.7230	35.7309	35.7274	35.7093	35.7102	35.7039	35.7286	35.7368	35.7314
Japanese Yen	1.7958	1.7995	1.7915	1.7931	1.7990	1.8022	1.8059	1.8236	1.8327	1.8518
Kuwaiti Dinar	902.3299	903.1361	903.4610	903.2616	902.1916	901.6405	901.8838	902.7186	903.5084	903.9099
Malaysian Ringgit	62.1152	62.1592	62.1748	62.2093	62.1451	62.3252	62.1726	62.3920	62.5191	62.5761
New Zealand Dollar	162.7368	163.8249	164.2197	163.4383	162.2766	162.7417	162.3747	163.1373	163.8307	164.5366
Norwegian Krone	25.0675	25.2567	25.2971	25.1614	25.0889	25.2030	25.0210	24.8855	25.0640	25.2351
Omani Riyal	721.5852	721.6431	722.1602	721.9028	721.5205	721.5205	721.6505	722.4163	722.1365	722.1602
Qatari Riyal	76.1896	76.2100	76.2657	76.2466	76.1888	76.1859	76.2931	76.3508	76.3708	76.3570
Saudi Arabian Riyal	73.9843	73.9934	74.0302	74.0180	73.9839	73.9832	73.9649	73.9516	73.9916	73.9784
Singaporean Dollar	206.7143	207.4058	207.4655	206.9548	206.3201	206.5504	206.1174	206.2116	206.9052	207.3925
Swedish Krona	25.3222	25.4557	25.4470	25.2523	25.0932	25.3158	25.2438	25.2915	25.4306	25.5190
Swiss Franc	312.7061	314.2638	314.3520	314.6235	313.2926	311.7683	313.0464	313.5794	314.4036	315.2072
Thai Bhat	7.9979	8.0415	8.0475	8.0224	8.0084	8.0473	8.0175	8.0131	8.0825	8.1187
Turkish Lira	8.0694	8.0438	8.0745	8.0708	8.0584	8.0503	8.0342	8.0285	8.0329	8.0248
UAE Dirham	75.6231	75.6469	75.6815	75.6732	75.6428	75.6281	75.6138	75.6594	75.6705	75.6782
UK Pound Sterling	350.6121	351.9482	352.3785	351.5030	349.4165	349.6095	348.6338	349.1644	351.7725	353.1170
US Dollar	277.7362	277.8138	277.9414	277.9138	277.8052	277.7552	277.7786	277.8603	277.9086	277.9293
EMU Euro	292.5714	294.0660	294.1796	293.0504	290.8568	290.9331	291.0613	291.1166	293.1410	293.6837

Source: Statistics and Data Services Department, SBP

Mid Points of Daily Averages of Bank-to-Customers Buying and Selling Exchange rates

4.2 Foreign Exchange Average Rates

Pak Rupees per USD

PERIOD	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-2024	2024-2025
Jul	101.7194	104.7388	105.4250	124.3534	158.8297	166.7625	159.6016	219.4371	281.0072	278.3912
Aug	102.3361	104.6221	105.3079	123.7896	158.0770	167.7064	164.0997	220.8863	293.8081	278.5403
Sep	104.2068	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567	230.4659	297.7542	278.2436
Oct	104.4807	104.5985	105.3391	130.3831	155.9491	162.8000	171.6948	220.5724	280.3568	277.6704
Nov	105.3726	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255	222.3105	285.5207	277.8093
Dec	104.6578	104.7248	108.6974	138.4713	154.9200	160.0795	177.1764	224.7624	283.2961	
Jan	104.8388	104.7301	110.4030	138.6951	154.6561	160.1536	176.3108	234.1360	280.3206	
Feb	104.6232	104.7204	110.4342	138.5307	154.2634	159.1313	175.4823	266.6764	279.1817	
Mar	104.6470	104.7417	112.0689	139.1663	158.4472	156.0298	179.6173	280.2025	278.7050	
Apr	104.6738	104.7474	115.4216	141.1646	164.4373	153.0769	184.4813	284.9457	278.1425	
May	104.6787	104.7381	115.4469	145.6922	160.0767	153.2928	195.5004	285.4860	278.3912	
Jun	104.5864	104.7702	118.9055	155.2491	165.1039	156.1638	204.3674	286.5841	278.4387	
Jul- Sep	102.7541	104.6335	105.3512	124.0749	157.6944	166.7743	163.9194	223.5964	290.8565	278.3917
Oct -Dec	104.8370	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656	222.5484	283.0579	
Jan - Mar	104.7030	104.7307	110.9687	138.7974	155.7889	158.4382	177.1368	260.3383	279.4024	
Apr - Jun	104.6463	104.7519	116.5913	147.3686	163.2059	154.1778	194.7831	285.6719	278.3241	
Annual	104.2351	104.6971	109.8444	136.0901	158.0253	160.0219	177.4512	248.0388	282.9102	

Source: Statistics and Data Services Department, SBP

4.3 NEER and REER Indices of Pakistani Rupees

(Base 2010 = 100)

PERIOD		NEER		REER*	
		Index	% Change over last Year/Month	Index	% Change over last Year/Month
Jun-20		61.0766	(4.86)	94.5067	2.23
Jun-21		61.2522	0.29	101.0253	6.90
Jun-22		50.6147	(17.37)	94.8613	(6.10)
Jun-23		37.3157	(26.27)	87.7283	(7.52)
Jun-24		38.8392	4.08	100.0647	14.06
2023	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	38.7939	0.99	102.0966	0.34
	Mar	38.8624	0.18	104.0949	1.96
	Apr	39.2955	1.11	104.4445	0.34
	May	39.2048	(0.23)	100.6884	(3.60)
	Jun	38.8392	(0.93)	100.0647	(0.62)
	Jul	38.7177	(0.31)	101.5044	1.44
	Aug	38.1540	(1.46)	100.1325	(1.35)
	Sep	37.8422	(0.82)	98.6415	(1.49)
	Oct	38.2706	1.13	100.7770	2.16
	Nov ^P	38.8867	1.61	102.9231	2.13

Source: Statistics and Data Services Department, SBP

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

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 the base to 2015-16. For the compilation of the REER index, therefore, the CPI - Base 2015-16 has been spliced and rebased to 2010 using the IMF's methodology.

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	2023-24	2023	2024					
				Nov	Jun	Jul	Aug	Sep	Oct	Nov
Australian Dollar	128.5504	167.0037	185.3871	185.3292	184.9558	185.4642	185.1796	188.2271	186.2950	181.4085
Bahraini Dinar	469.1256	657.8499	750.5992	758.0117	738.6947	738.4937	739.0893	738.3292	736.5546	737.1029
Canadian Dollar	140.0847	185.0301	208.7583	208.0573	203.1818	202.9019	203.7307	205.4595	201.9608	198.7351
Chinese Yuan	27.4877	35.6919	39.1631	39.5342	38.3870	38.3301	38.9646	39.3395	39.1901	38.5640
Danish Krone	26.8532	35.0351	41.0488	41.3825	40.2325	40.4530	41.1244	41.4153	40.6030	39.6115
Hong Kong Dollar	22.7589	31.677	36.1988	36.5896	35.6693	35.6631	35.7441	35.7231	35.7529	35.7289
Japanese Yen	1.5108	1.8107	1.8992	1.9065	1.7630	1.7641	1.9038	1.9413	1.8565	1.8075
Kuwaiti Dinar	585.6467	807.9085	918.1168	924.4428	907.2702	909.4509	910.4404	910.6987	905.6714	903.4718
Malaysian Ringgit	41.9288	55.283	60.2265	60.8535	59.0897	59.4662	63.0500	65.2618	64.5761	62.6090
New Zealand Dollar	120.5836	153.2438	171.6663	171.0913	171.0589	167.7931	169.4801	173.2443	169.1759	164.4178
Norwegian Krone	19.855	24.1204	26.6017	26.1860	26.2892	25.8014	26.0469	26.2150	25.6871	25.1426
Omani Riyal	461.5716	645.193	735.2075	742.5302	723.3685	723.4249	723.6597	723.0202	721.4985	721.6990
Qatari Riyal	48.6996	68.0568	77.6567	78.4190	76.4107	76.3903	76.4273	76.3481	76.1972	76.2467
Saudi Arabian Riyal	47.2939	66.0564	75.4081	76.1027	74.2208	74.2012	74.2106	74.1355	73.9419	73.9643
Singaporean Dollar	130.4234	182.2382	209.7575	211.6267	205.9170	206.6191	211.5678	214.5347	211.9513	207.7951
Swedish Krona	19.3564	23.5275	26.6217	26.7382	26.5790	26.1776	26.7984	27.2035	26.5618	25.5182
Swiss Franc	190.129	265.2493	318.8447	320.0719	311.1868	311.7911	324.4770	328.1561	322.5011	315.4952
Thai Baht	5.314	7.0698	7.9177	8.0660	7.5943	7.6829	8.0203	8.3499	8.3279	8.0741
Turkish lira	15.1126	13.027	9.6099	9.9729	8.5639	8.4744	8.2795	8.1808	8.1185	8.0770
UAE Dirham	48.3139	67.5289	77.0219	77.7394	75.7975	75.7907	75.8467	75.7658	75.6101	75.6437
UK Pound Sterling	235.5923	299.3025	356.205	354.3721	354.0840	357.5542	360.2329	367.4089	362.5005	354.1189
US Dollar	177.4512	248.0388	282.8985	285.5207	278.4387	278.3912	278.5403	278.2436	277.6704	277.8093
EMU Euro	199.4916	260.5221	305.9706	308.5363	299.9534	301.6649	306.7176	308.8205	302.6988	295.2813

Source: Statistics and Data Services Department, SBP

Mid Points of Daily Averages of Bank-to-Customers Buying and Selling Exchange rates

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 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
II	-0.58	-1.03	-0.14	-3.31	+0.70	-6.03	+0.19	-0.15	+0.30	-0.02	-3.05	+0.71	-1.69
III	+3.58	+4.52	-0.40	+7.93	+0.00	+12.37	+14.26	+0.22	+5.82	-0.03	+5.21	+6.35	-7.82
2023 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
Apr	-0.24	-0.91	-0.22	-2.55	-0.05	-3.55	-0.82	-0.15	-0.62	-0.05	-2.31	-0.67	-0.21
May	-0.01	+1.25	+0.26	-0.02	+0.00	+0.11	+1.35	-0.01	+1.45	+0.07	+0.16	+0.58	+0.48
Jun	-0.33	-1.35	-0.19	-0.75	+0.74	-2.67	-0.33	+0.00	-0.52	-0.05	-0.91	+0.80	-1.96
Jul	+0.61	+1.15	-0.35	+0.61	+0.00	+5.61	+2.46	-0.15	+1.46	-0.03	+0.33	+2.04	-0.88
Aug	+1.93	+2.39	-0.15	+5.14	+0.00	+5.28	+6.73	+0.07	+2.58	-0.09	+3.69	+3.75	+1.37
Sep	+1.04	+0.98	+0.10	+2.18	-0.00	+1.48	+5.06	+0.30	+1.78	+0.09	+1.19	+0.56	-4.29
Oct	-1.50	-2.80	-0.20	-3.35	+0.15	-7.07	-6.40	-0.04	-3.20	-0.00	-4.61	-2.46	-0.17
Nov	-1.82	-3.23	-0.61	-1.10	-0.15	+0.43	-1.42	-0.04	-2.82	+0.00	-1.28	-1.94	-1.21

Source: Statistics and Data Services Department, SBP

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

Note:

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

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 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
II	+0.08	-0.37	+0.52	-2.67	+1.36	-5.41	+0.85	+0.51	+0.97	+0.64	-2.41	+1.38	-1.04	+0.66
III	+0.49	+1.42	-3.45	+4.78	-3.05	+9.18	+11.05	-2.83	+2.70	-3.08	+2.10	+3.22	-10.80	-3.05
2023 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
Apr	+0.22	-0.45	+0.24	-2.10	+0.42	-3.10	-0.36	+0.32	-0.16	+0.42	-1.86	-0.21	+0.26	+0.46
May	-0.43	+0.82	-0.16	-0.44	-0.42	-0.32	+0.92	-0.43	+1.02	-0.35	-0.26	+0.16	+0.06	-0.42
Jun	+0.30	-0.74	+0.44	-0.13	+1.37	-2.07	+0.29	+0.63	+0.10	+0.58	-0.30	+1.43	-1.35	+0.62
Jul	-0.39	+0.15	-1.33	-0.38	-0.98	+4.57	+1.46	-1.13	+0.46	-1.01	-0.66	+1.04	-1.86	-0.98
Aug	+0.56	+1.01	-1.50	+3.72	-1.35	+3.86	+5.29	-1.28	+1.19	-1.44	+2.29	+2.34	0.00	-1.35
Sep	+0.31	+0.26	-0.62	+1.45	-0.72	+0.75	+4.31	-0.42	+1.04	-0.63	+0.46	-0.16	-4.98	-0.72
Oct	+0.33	-1.00	+1.65	-1.56	+2.01	-5.34	-4.66	+1.82	-1.40	+1.86	-2.83	-0.64	+1.69	+1.86
Nov	-0.50	-1.92	+0.73	+0.23	+1.20	+1.78	-0.09	+1.31	-1.51	+1.35	+0.05	-0.62	+0.12	+1.35

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

Source: Statistics and Data Services Department, SBP

Note:

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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

In Percent

END OF PERIOD	2021	2022	2023	Quarterly					2023	2024				
				2023		2024				Nov	Jul	Aug	Sep	Oct
				III	IV	I	II	III						
Australian Dollar	-5.52	-14.83	-20.47	+0.42	-2.43	+3.78	-1.40	-5.73	-4.72	+2.05	-3.32	-3.15	+5.69	+1.28
Brazilian Real	-0.78	-28.67	-23.69	+1.74	-0.51	+2.72	+11.25	-3.24	-2.59	+1.86	+1.26	-4.98	+6.21	+0.73
Canadian Dollar	-9.86	-16.45	-21.30	-0.13	+0.48	+2.16	+1.00	-2.81	-1.81	+0.89	-0.97	-1.40	+3.04	+1.17
Chinese Yuan	-12.07	-13.47	-17.43	-0.09	+0.50	+1.14	+0.52	-4.88	-2.73	-0.60	-0.55	-2.37	+1.68	+1.70
EMU Euro	-2.97	-15.98	-22.19	+2.59	-1.52	+1.92	+0.98	-5.79	-3.03	-1.14	-1.00	-2.32	+3.04	+3.18
Hong Kong Dollar	-9.26	-21.12	-19.09	-0.20	+2.25	+0.10	-0.20	-0.76	-0.16	+0.04	0.00	-0.61	+0.09	+0.13
Indian Rupee	-7.92	-13.22	-19.05	+0.37	+2.58	+0.32	+0.09	-0.96	-0.09	+0.35	+1.52	-1.45	+0.35	+0.46
Indonesian Rupiah	-8.74	-13.81	-19.77	+1.69	+2.08	+2.77	+3.36	-8.96	-2.61	-0.61	-3.59	-3.46	+3.63	+0.96
Iranian Rial	-9.81	-22.50	-17.49	0.00	+2.41	-0.57	-0.75	-1.36	-0.00	+0.00	+1.37	-1.36	+0.00	-0.00
Japanese Yen	-0.58	-8.35	-13.61	+2.31	-2.69	+6.59	+6.35	-13.12	-1.84	-5.31	-3.71	-2.79	+7.77	-0.57
Korean Won	-2.90	-15.47	-17.50	+1.48	-0.37	+3.30	+3.09	-6.41	-4.89	-0.33	-2.24	-2.51	+4.99	+1.14
Malaysian Ringgit	-6.40	-16.92	-15.49	+1.11	+1.26	+2.03	-0.25	-14.83	-2.55	-2.41	-5.02	-6.11	+7.00	+1.29
Saudi Arabian Riyal	-10.03	-20.95	-19.48	-0.28	+2.51	+0.20	-0.04	-1.36	-0.18	0.00	+1.46	-1.45	+0.15	-0.15
Singaporean Dollar	-8.02	-21.63	-20.76	+1.07	-0.38	+1.52	+0.80	-6.04	-2.76	+0.03	-1.66	-3.07	+3.49	+1.65
Swedish Krona	-1.28	-9.33	-22.68	-0.23	-5.20	+6.24	-0.47	-8.40	-6.14	-1.11	-3.36	-2.62	+5.96	+2.37
Swiss Franc	-6.33	-20.23	-25.93	+3.39	-4.03	+6.08	-0.77	-4.45	-3.17	+1.07	-2.29	-1.91	+2.67	+1.83
Taiwani Dollar	-11.03	-13.58	-14.60	-0.00	+4.81	-2.83	-0.01	-2.00	-0.00	-2.00	0.00	+0.00	-0.00	+0.00
Thai Baht	+0.31	-18.25	-19.52	+4.59	-2.73	+5.10	+1.03	-11.23	-3.12	-0.00	-3.59	-6.34	+4.60	+2.79
UK Pound Sterling	-9.89	-12.16	-23.48	+3.36	-1.30	+0.93	-0.36	-8.65	-3.84	-3.05	-1.18	-3.08	+3.46	+2.75
U.S Dollar	-9.79	-21.09	-19.28	0.00	+2.44	+0.03	-0.06	-2.80	-0.19	-1.44	+1.37	-1.36	+0.15	-0.15
UAE Dirham	-9.79	-21.06	-19.48	-0.28	+2.51	+0.20	-0.04	-1.33	-0.19	+0.03	+1.46	-1.45	-0.13	+0.13

Source: Statistics and Data Services Department, SBP

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

Notes:

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

4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY21	FY22	FY23	FY24	Nov		Jul-Nov	
					2023	2024 ^p	FY24	FY25 ^p
1.USA	2,599.6	3,087.4	3,167.8	3,531.2	261.6	288.2	1,312.7	1,489.6
2.UK	4,091.0	4,492.9	4,073.2	4,521.5	342.2	409.9	1,620.1	2,182.1
3.Saudi Arabia	7,726.3	7,754.2	6,532.8	7,424.2	543.6	729.2	2,676.5	3,653.0
4.UAE	6,164.8	5,846.2	4,656.1	5,534.6	411.8	619.4	1,909.3	2,952.6
Dubai	5,116.0	4,558.3	3,569.7	4,229.9	299.2	476.1	1,441.0	2,319.2
Abu Dhabi	944.8	1,208.2	1,029.7	1,250.6	107.8	136.0	446.4	598.1
Sharjah	79.4	59.8	37.9	21.5	2.3	2.1	14.3	10.4
Others	24.6	19.8	18.8	32.7	2.5	5.2	7.7	24.9
5.Other GCC Countries	3,331.6	3,625.4	3,198.0	3,180.4	243.3	303.0	1,233.9	1,484.7
Bahrain	470.8	529.5	454.3	442.9	33.8	39.7	169.7	195.1
Kuwait	861.6	935.5	815.2	802.1	61.6	71.4	314.6	361.2
Qatar	910.7	1,028.5	915.5	901.6	71.2	84.0	355.2	415.7
Oman	1,088.6	1,131.9	1,013.0	1,033.8	76.7	107.9	394.4	512.7
6.EU Countries	2,728.6	3,361.5	3,133.7	3,531.4	268.6	323.1	1,410.1	1,774.3
Germany	431.9	508.9	553.0	587.3	44.4	52.5	227.8	285.0
France	422.7	487.8	443.5	481.6	39.2	41.0	198.4	224.7
Netherlands	48.0	60.6	58.9	59.0	4.3	5.7	22.1	30.1
Spain	402.2	512.8	490.4	600.7	45.5	56.3	247.8	304.9
Italy	606.9	856.2	839.8	978.5	72.0	90.5	399.9	512.8
Greece	273.9	364.7	336.3	404.5	32.8	37.5	160.0	205.7
Sweden	63.0	79.2	75.7	76.7	6.9	6.8	31.4	34.3
Denmark	72.2	70.9	74.1	74.6	5.7	5.5	29.4	30.4
Ireland	155.9	160.3	121.1	126.8	9.7	12.1	47.8	66.8
Belgium	252.0	260.0	140.8	141.8	8.2	14.9	45.4	79.5
7.Malaysia	205.1	144.8	105.2	141.0	8.9	15.4	42.8	79.6
8.Norway	111.8	145.7	111.4	106.7	7.7	8.2	41.5	44.2
9.Switzerland	44.2	45.6	44.2	46.2	3.8	3.4	18.3	19.3
10.Australia	598.0	753.4	592.8	643.8	53.3	64.4	228.7	309.0
11.Canada	594.8	708.1	552.1	504.6	35.5	50.5	182.9	236.4
12.Japan	85.2	78.9	74.8	52.1	4.2	4.8	20.3	25.4
13.South Africa	353.6	348.8	210.8	209.6	14.1	26.9	70.3	137.1
14.South Korea	88.4	98.0	97.1	103.3	8.8	9.0	40.3	48.7
15.Other Countries [#]	727.0	788.1	782.8	720.3	51.1	59.9	245.7	330.3
Total	29,449.9	31,278.8	27,332.8	30,250.8	2,258.5	2,915.2	11,053.3	14,766.1

Source: Statistics and Data Services Department, SBP

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.

Archive link:

https://www.sbp.org.pk/ecodata/Homeremit_Arch.xlsx

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-24 ^R			Jul-Nov					
	Credit	Debit	Net	FY24			FY25		
				Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	72,445	74,140	(1,695)	27,559	29,235	(1,676)	32,805	31,861	944
A. Goods and services (a+b)	38,837	63,748	(24,911)	15,407	25,505	(10,098)	16,559	27,396	(10,837)
a. Goods	30,967	53,056	(22,089)	12,364	21,202	(8,838)	13,283	22,972	(9,689)
1. General merchandise	30,954	53,056	(22,102)	12,359	21,202	(8,843)	13,282	22,972	(9,690)
2. Net exports of goods under merchanting (only export)	13	...	13	5	...	5	1	...	1
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	7,870	10,692	(2,822)	3,043	4,303	(1,260)	3,276	4,424	(1,148)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2 Maintenance and repair services n.i.e.	5	171	(166)	4	68	(64)	5	50	(45)
3 Transport	936	4,546	(3,610)	413	1,995	(1,582)	359	1,874	(1,515)
4 Travel	764	2,279	(1,515)	294	877	(583)	296	961	(665)
5 Construction	50	29	21	27	5	22	21	17	4
6 Insurance and pension services	76	420	(344)	32	179	(147)	32	168	(136)
7 Financial services	53	518	(465)	17	188	(171)	26	233	(207)
8 Charges for the use of intellectual property n.i.e.	12	192	(180)	5	64	(59)	6	160	(154)
9 Telecommunications, computer, and information services	3,224	396	2,828	1,153	164	989	1,530	180	1,350
10 Other business services	1,552	1,651	(99)	636	552	84	649	518	131
11 Personal, cultural, and recreational services	23	1	22	10	1	9	12	3	9
12 Government goods and services n.i.e.	1,175	489	686	452	210	242	340	260	80
B. Primary Income	909	9,905	(8,996)	315	3,543	(3,228)	480	4,202	(3,722)
1. Compensation of employees	224	48	176	85	17	68	106	20	86
2. Investment income	684	9,857	(9,173)	230	3,526	(3,296)	367	4,182	(3,815)
2.1 Direct investment	181	4,170	(3,989)	43	1,311	(1,268)	91	1,960	(1,869)
2.1.1 Investment income on equity and investment fund shares	181	4,121	(3,940)	43	1,304	(1,261)	91	1,926	(1,835)
2.1.2 Interest	-	49	(49)	-	7	(7)	-	34	(34)
2.2 Portfolio investment	34	767	(733)	17	287	(270)	59	271	(212)
2.2.1 Investment income on equity and investment fund shares	17	141	(124)	15	46	(31)	1	72	(71)
2.2.2 Interest	17	626	(609)	2	241	(239)	58	199	(141)
2.3 Other investment	125	4,920	(4,795)	37	1,928	(1,891)	31	1,951	(1,920)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	125	4,920	(4,795)	37	1,928	(1,891)	31	1,951	(1,920)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	344	...	344	133	...	133	186	...	186
3. Other primary income	1	-	1	-	-	-	7	-	7
C. Secondary Income	32,699	487	32,212	11,837	187	11,650	15,766	263	15,503
1. General government	449	33	416	161	6	155	184	24	160
2. Financial corporations, nonfinancial corporations, households, and NPISHs	32,250	454	31,796	11,676	181	11,495	15,582	239	15,343
2. Capital account	202	7	195	95	-	95	84	16	68
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	7	(7)	-	-	-	-	16	(16)
2. Capital transfers	202	-	202	95	-	95	84	-	84
2.1 General government	192	-	192	91	-	91	83	-	83
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	192	-	192	91	-	91	83	-	83
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	10	-	10	4	-	4	1	-	1
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	10	-	10	4	-	4	1	-	1
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	72,647	74,147	(1,500)	27,654	29,235	(1,581)	32,889	31,877	1,012

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-24 ¹			Jul-Nov					
				FY24			FY25		
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	4,878	7,307	(2,429)	2,069	4,140	(2,071)	1,785	1,283	502
1. Direct investment	220	2,346	(2,126)	34	855	(821)	21	1,123	(1,102)
1.1 Equity and investment fund shares	217	2,227	(2,010)	32	833	(801)	21	1,131	(1,110)
1.2 Debt instruments	3	119	(116)	2	22	(20)	-	(8)	8
2. Portfolio investment	(6)	(382)	376	-	38	(38)	(11)	150	(161)
2.1 Equity and investment fund shares	(2)	122	(124)	-	38	(38)	(11)	(155)	144
2.2 Debt instruments	(4)	(504)	500	-	-	-	-	305	(305)
3. Financial derivatives (other than reserves) and employees stock options	-	-	-	-	-	-	-	-	-
4. Other investment	(352)	5,343	(5,695)	(494)	3,247	(3,741)	(862)	10	(872)
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	113	3,712	(3,599)	(275)	3,103	(3,378)	(833)	272	(1,105)
Central bank	-	999	(999)	-	999	(999)	-	-	-
Deposit-taking corporations, except the central bank	8	465	(457)	(304)	38	(342)	(1,002)	67	(1,069)
General government	2	2,248	(2,246)	(2)	2,066	(2,068)	(4)	205	(209)
Other sectors	103	-	103	31	-	31	173	-	173
4.3 Loans	-	2,196	(2,196)	-	(4)	4	-	(310)	310
Central bank	-	2,154	(2,154)	-	1,002	(1,002)	-	853	(853)
Deposit-taking corporations, except the central bank	-	250	(250)	-	20	(20)	-	128	(128)
General government	-	(715)	715	-	(1,018)	1,018	-	(683)	683
Other sectors	-	507	(507)	-	(8)	8	-	(608)	608
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	(473)	(806)	333	(219)	(34)	(185)	(33)	-	(33)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	(473)	(806)	333	(219)	(34)	(185)	(33)	-	(33)
4.6 Other accounts receivable/ Payable	8	241	(233)	-	182	(182)	4	48	(44)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	8	-	8	-	-	-	4	-	4
Other sectors	-	241	(241)	-	182	(182)	-	48	(48)
4.7 Special drawing rights	...	-	-	...	-	-	...	-	-
5. Reserve assets	5,016	...	5,016	2,529	...	2,529	2,637	...	2,637
5.1 Monetary gold	-	...	-	-	...	-	-	...	-
5.2 Special drawing rights	743	...	743	355	...	355	(446)	...	(446)
5.3 Reserve position in the IMF	-	...	-	-	...	-	-	...	-
5.4 Other reserve assets	4,273	...	4,273	2,174	...	2,174	3,083	...	3,083
	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	929	(929)	-	490	(490)	-	510	(510)
5. Exceptional Financing	-	-	-	-	-	-	-	-	-

Source: Statistics and Data Services Department, SBP

...Not Applicable

Archive Link: http://www.sbp.org.pk/ecodata/BOP_archindex.aspx

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2023			2024		
	Jun ^R	Sep ^R	Dec ^R	Mar ^R	Jun ^R	Sep ^P
International investment position - Net	(125,942.7)	(129,364.6)	(129,937.8)	(128,962.6)	(129,278.4)	(130,551.2)
A. Assets	22,666.5	23,860.5	24,765.4	25,481.2	26,727.6	28,084.3
1. Direct investment	2,972.5	2,978.7	2,852.5	3,005.9	2,962.5	2,959.9
1.1 Equity and investment fund shares	2,803.8	2,807.6	2,581.7	2,735.1	2,691.8	2,689.1
1.1.1 Direct investor in direct investment enterprises	2,803.8	2,807.6	2,581.7	2,735.1	2,691.8	2,689.1
1.1.2 Direct investment enterprises in direct investor (reverse invst.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	168.8	171.2	270.8	270.8	270.8	270.8
1.2.1 Direct investor in direct investment enterprises	4.6	6.9	9.0	9.0	9.0	9.0
1.2.2 Direct investment enterprises in direct investor (reverse invst.)	164.2	164.2	261.8	261.8	261.8	261.8
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	310.4	308.5	329.1	333.6	333.1	334.0
2.1 Equity and investment fund shares	157.8	156.8	160.6	162.7	162.5	162.9
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	148.8	147.9	152.5	154.5	154.3	154.7
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	9.0	8.9	8.1	8.2	8.2	8.2
2.2 Debt securities	152.6	151.7	168.5	170.8	170.6	171.0
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	106.4	105.7	107.2	108.6	108.5	108.8
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	46.2	45.9	61.3	62.2	62.1	62.2
3. Financial derivatives (other than reserves) and employee stock options	4.2	21.3	10.1	8.9	8.8	12.3
4. Other investment	9,734.8	7,828.4	7,810.1	8,268.6	7,947.9	7,327.7
4.1 Other equity	-	-	-	-	-	-
4.2 Currency and deposits	2,843.1	2,455.5	2,531.1	3,126.2	2,984.6	2,481.5
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	5,712.3	4,294.8	4,214.3	4,089.2	3,917.7	3,682.2
4.6 Other accounts receivable	1,179.5	1,078.1	1,064.7	1,053.2	1,045.6	1,164.1
5. Reserve assets	9,644.6	12,723.5	13,763.6	13,864.2	15,475.2	17,450.5
5.1 Monetary gold	3,975.6	3,888.8	4,321.0	4,604.7	4,848.2	5,472.3
5.2 Special drawing rights	18.8	669.7	112.1	205.3	734.6	629.6
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	5,650.0	8,164.9	9,330.4	9,054.1	9,892.3	11,348.4
5.4.1 Currency and deposits	2,664.4	4,602.1	4,728.9	4,735.4	5,722.3	4,929.2
5.4.2 Securities	143.4	142.6	215.8	154.8	148.7	294.4
5.4.3 Financial derivatives	...	...	...	...	...	...
5.4.4 Other claims	2,842.2	3,420.2	4,385.7	4,163.9	4,021.3	6,124.8

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2023			2024		
	Jun ^R	Sep ^R	Dec ^R	Mar ^R	Jun ^R	Sep ^P
B. Liabilities	148,609.2	153,225.2	154,703.2	154,443.8	156,006.0	158,635.5
1. Direct investment	25,922.3	26,617.3	27,169.6	27,573.9	29,183.4	29,802.3
1.1 Equity and investment fund shares	21,378.1	22,187.1	21,370.0	22,042.6	23,463.5	23,768.7
1.1.1 Direct investor in direct investment enterpr.	21,378.1	22,187.1	21,370.0	22,042.6	23,463.5	23,768.7
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	4,544.2	4,430.3	5,799.6	5,531.3	5,719.9	6,033.6
1.2.1 Direct investor in direct investment enterpr.	4,544.2	4,430.3	5,799.6	5,531.3	5,719.9	6,033.6
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	9,501.0	9,669.3	9,573.4	9,733.0	9,413.3	9,485.0
2.1 Equity and investment fund shares	1,197.5	1,365.8	1,269.8	1,306.1	1,579.8	1,488.3
2.1.1 Central bank	...	...	...	...	...	...
2.1.2 Deposit-taking corp. except central bank	700.1	795.4	707.8	743.0	840.4	828.3
2.1.3 General government	...	...	...	...	...	...
2.1.4 Other sectors	497.4	570.4	562.0	563.1	739.4	660.0
2.2 Debt securities	8,303.5	8,303.5	8,303.6	8,426.9	7,833.5	7,996.6
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	7,803.5	7,803.5	7,803.6	7,926.9	7,333.5	7,496.6
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	2.6	28.8	5.8	8.2	5.7	3.0
4. Other investment	113,183.4	116,909.7	117,954.3	117,128.7	117,403.6	119,345.3
4.1 Other equity	...	...	...	...	...	...
4.2 Currency and deposits	8,830.4	11,870.0	12,065.3	12,232.7	12,558.1	12,663.8
4.3 Loans	93,125.6	93,581.3	94,601.9	94,190.5	94,515.8	96,034.9
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	2,343.0	2,343.0	1,917.1	1,302.5	1,302.5	1,302.5
4.6 Other accounts payable	4,980.4	5,255.6	5,403.4	5,516.6	5,166.5	5,362.8
4.7 Special drawing rights (Net incurrence of liab)	3,904.0	3,859.7	3,966.6	3,886.3	3,860.8	3,981.2

Source: Statistics and Data Services Department, SBP

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:

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

4.11 Gold and Foreign Exchange Reserves

Million US Dollars

Million US Dollars

End Period	Gold [*]	Foreign exchange reserves with														
		SBP							Scheduled Banks							
									Deposits			Utilizations			Total Banks' Reserves (7+8+9+10-11-12)**	Net Reserves with Banks (7-10)***
		SDRs	Cash Foreign Currency	Nostro ¹	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+a+b)	Net Reserves with SBP (2+-4)	FE-25 ²	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others		
1	2	3	4	a	b	5	6	7	8	9	10	11	12	13	14	
FY20	3,674	176	369	11,956	49	0.2	12,550	12,132	7,526	28	2	771	53	4,059	2,672	6,754
FY21	3,665	386	131	16,913	55	0.2	17,486	17,299	7,879	52	3	780	80	4,507	2,568	7,099
FY22	3,777	212	117	9,602	132	0.2	10,064	9,815	7,111	202	1	1,475	120	3,138	2,580	5,635
FY23	3,976	19	69	4,426	21	0.2	4,536	4,445	6,393	186	92	1,678	127	1,964	2,903	4,715
FY24	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	334	102	2,022	95	2,026	2,921	4,607
2023 Oct	4,152	500	73	6,973	15	0.2	7,562	7,473	6,308	11	60	1,747	101	2,201	2,329	4,560
Nov	4,232	353	73	6,655	9	0.2	7,090	7,008	6,336	139	135	1,865	96	2,072	2,578	4,472
Dec	4,321	112	73	8,121	24	0.2	8,331	8,233	6,381	154	93	1,941	91	1,989	2,607	4,440
2024 Jan	4,269	531	73	7,630	21	0.2	8,256	8,162	6,351	173	192	1,918	80	2,104	2,614	4,432
Feb	4,259	373	73	7,580	39	0.2	8,066	7,953	6,398	207	169	1,903	86	1,839	2,946	4,495
Mar	4,605	205	73	7,835	24	0.2	8,138	8,040	6,466	401	161	1,747	91	2,045	3,145	4,719
Apr	4,797	1,125	73	8,002	44	0.2	9,244	9,127	6,527	245	97	1,904	98	2,432	2,435	4,623
May	4,883	974	73	8,135	20	0.2	9,203	9,110	6,527	206	97	1,986	96	2,176	2,572	4,541
Jun	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	334	102	2,022	95	2,026	2,921	4,607
Jul	5,047	453	73	8,768	22	0.2	9,316	9,221	6,682	100	124	1,936	94	2,326	2,549	4,746
Aug	5,230	293	73	9,144	53	0.2	9,564	9,437	6,632	125	55	1,895	86	2,376	2,456	4,737
Sep	5,472	630	69	10,107	31	0.2	10,837	10,737	6,687	(15)	5	2,023	84	2,371	2,199	4,664
Oct ^R	5,690	449	72	10,754	53	0.2	11,328	11,203	6,582	(134)	1	2,317	77	2,072	1,983	4,264
Nov ^P	5,517	287	73	11,750	27	0.2	12,138	12,038	6,578	-82	1	2,482	67	2,015	1,932	4,095

Source: Statistics and Data Services Department, SBP

* 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.

4.12 Foreign Currency Deposits

Million US Dollars

DESCRIPTION	2023		2024										
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov ^P
Foreign Currency Deposits													
A. FE-25 Deposits	6,336.5	6,381.1	6,350.8	6,398.2	6,465.7	6,527.1	6,527.1	6,628.5	6,682.2	6,632.2	6,687.1	6,581.7	6,577.8
1. Resident	5,531.9	5,569.2	5,532.7	5,568.2	5,628.6	5,694.5	5,638.4	5,731.3	5,773.9	5,775.2	5,835.9	5,718.1	5,730.1
i) Demand Deposits	1,793.0	1,819.2	1,791.1	1,781.6	1,824.5	1,797.7	1,782.1	1,831.2	1,819.3	1,889.9	1,890.2	1,901.8	1,861.9
ii) Savings Deposits	1,863.4	1,834.8	1,795.9	1,783.3	1,820.7	1,865.8	1,783.5	1,815.4	1,817.1	1,923.5	1,881.4	1,863.2	1,885.6
iii) Time Deposits	1,875.5	1,915.2	1,945.7	2,003.3	1,983.4	2,030.9	2,072.8	2,084.8	2,137.5	1,961.8	2,064.4	1,953.2	1,982.6
2. Non- Resident	804.6	811.9	818.1	830.0	837.1	832.6	888.7	897.2	908.3	857.0	851.2	863.6	847.7
i) Demand Deposits	433.5	465.6	445.9	457.3	468.9	468.0	506.1	544.4	548.2	502.9	498.7	508.9	508.8
ii) Savings Deposits	227.1	227.1	220.4	220.3	216.5	214.1	222.8	224.0	221.2	230.5	225.5	227.7	222.7
iii) Time Deposits	144.0	119.2	151.8	152.4	151.7	150.5	159.8	128.8	138.9	123.6	127.0	127.0	116.2
B. Old FCAs Deposits	9.6	9.6	9.5	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
1. Resident	7.4	7.4	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	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Total (A+B)	6,346.0	6,390.7	6,360.3	6,407.6	6,475.1	6,536.5	6,536.5	6,637.9	6,691.6	6,641.6	6,696.5	6,591.1	6,587.2
FE-25 Deposits Utilization													
1. Financing	1,864.8	1,941.3	1,918.4	1,902.8	1,746.8	1,903.7	1,985.8	2,021.9	1,936.4	1,894.9	2,022.8	2,317.3	2,482.3
i) Exports Financing	429.7	450.1	481.5	447.0	441.0	471.7	518.3						
a) Pre-Shipment	302.6	321.8	359.6	313.7	313.0	346.3	383.5	405.1	412.8	440.5	483.0	653.5	688.0
b) Post-Shipment	127.1	128.3	121.9	133.3	128.0	125.5	134.8	135.0	138.1	140.2	163.5	176.8	194.6
ii) Import Financing	1,435.1	1,491.2	1,436.9	1,455.8	1,305.8	1,432.0	1,467.5	1,481.8	1,385.5	1,314.2	1,376.2	1,487.0	1,599.7
2. Placements	1,655.4	1,659.5	1,613.3	1,876.6	1,944.6	1,662.3	1,630.0	1,718.0	1,683.4	1,604.4	1,537.2	1,450.2	1,491.0
i) With State Bank of Pakistan	1,018.2	1,030.5	1,011.2	1,013.8	1,031.2	1,036.1	1,049.0	1,048.7	1,053.5	1,013.3	1,060.1	1,048.5	1,058.1
a) CRR ¹	354.7	359.6	352.2	352.6	358.2	359.8	364.2	364.5	366.3	367.8	369.4	366.5	369.4
b) SCRR ²	663.5	670.8	659.0	661.2	672.9	676.3	684.7	684.1	687.2	645.5	690.6	682.0	688.7
ii) With Banks	637.2	629.0	602.1	862.9	913.4	626.2	581.0	669.3	629.9	591.2	477.1	401.8	432.9
a) Within Pakistan	96.3	91.5	80.2	85.9	91.1	98.0	95.7	95.0	94.2	85.9	84.3	77.1	67.3
b) Outside Pakistan	540.9	537.6	521.9	777.0	822.3	528.2	485.4	574.4	535.7	505.3	392.8	324.7	365.6
3. Balances	744.7	790.9	715.4	779.3	729.2	529.1	734.9	862.2	736.1	757.1	755.7	742.6	589.3
i) Balance held abroad	413.4	449.4	391.3	483.6	449.8	236.9	441.1	569.2	469.1	496.3	522.8	503.7	346.2
ii) Cash in hand	331.4	341.5	324.1	295.7	279.4	292.2	293.8	293.1	267.0	260.8	232.9	238.9	243.1
4. Others	2,071.6	1,989.5	2,103.7	1,839.4	2,045.2	2,432.0	2,176.4	2,026.5	2,326.3	2,375.7	2,371.5	2,071.6	2,015.2

Source: Statistics and Data Services Department, SBP

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

1. Cash Reserve Requirement
2. Special Cash Reserve Requirement

4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr. COUNTRY	Nov FY25 ^P			Jul- Nov FY25 ^P			Jul- Nov FY24		
	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	219.2	(59.1)	160.1	1,123.6	(156.3)	967.2	856.0	38.6	894.5
1 Argentina	-	-	-	-	-	-	-	-	-
2 Australia	0.3	-	0.3	1.3	-	1.3	0.0	(0.4)	(0.4)
3 Austria	-	-	-	(0.5)	-	(0.5)	-	-	-
4 Bahamas	-	-	-	-	-	-	-	-	-
5 Bahrain	3.0	-	3.0	14.9	(0.0)	14.8	15.1	0.8	15.9
6 Bangladesh	-	-	-	-	-	-	-	-	-
7 Belgium	0.0	-	0.0	0.1	-	0.1	-	-	-
8 Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9 Brunei	(0.0)	-	(0.0)	0.0	-	0.0	(0.1)	-	(0.1)
10 Canada	64.9	(0.2)	64.7	64.9	1.4	66.3	(0.5)	2.6	2.1
11 China	54.5	-	54.5	468.9	-	468.9	293.2	-	293.2
12 Congo	-	-	-	-	-	-	-	-	-
13 Denmark	0.0	-	0.0	0.5	-	0.5	-	-	-
14 Egypt	(0.0)	-	(0.0)	0.5	-	0.5	(0.2)	-	(0.2)
15 Finland	0.2	-	0.2	1.2	-	1.2	1.2	-	1.2
16 France	9.5	0.0	9.5	56.8	0.0	56.8	45.2	0.0	45.2
17 Germany	0.2	0.0	0.2	7.4	0.0	7.4	4.1	(0.1)	4.0
18 Hongkong	15.9	(0.1)	15.9	115.7	26.8	142.5	80.3	0.0	80.3
19 Hungary	1.0	-	1.0	8.1	-	8.1	-	-	-
20 Iceland	-	-	-	-	-	-	-	-	-
21 Indonesia	-	-	-	-	-	-	-	-	-
22 Iran	0.1	-	0.1	0.5	-	0.5	0.6	-	0.6
23 Ireland	-	(0.4)	(0.4)	0.1	(0.9)	(0.8)	0.1	1.6	1.8
24 Italy	(0.2)	-	(0.2)	(0.8)	-	(0.8)	0.0	(0.0)	0.0
25 Japan	(0.6)	-	(0.6)	(1.3)	(0.0)	(1.3)	(2.7)	(0.0)	(2.7)
26 Kenya	-	-	-	-	-	-	-	0.0	0.0
27 Korea (South)	1.3	-	1.3	8.6	-	8.6	4.9	-	4.9
28 Kuwait	3.6	(0.2)	3.4	15.4	(0.6)	14.8	19.3	(0.4)	18.9
29 Lebanon	2.1	-	2.1	10.6	-	10.6	10.3	-	10.3
30 Liberia	-	-	-	-	-	-	-	-	-
31 Libya	0.0	-	0.0	0.1	-	0.1	0.2	-	0.2
32 Luxembourg	(1.7)	5.3	3.6	(8.5)	(2.6)	(11.1)	(11.4)	(13.9)	(25.2)
33 Malaysia	1.7	-	1.7	10.9	(0.3)	10.6	13.9	(0.2)	13.7
34 Malta	3.8	-	3.8	16.2	-	16.2	19.0	-	19.0
35 Netherlands	7.1	-	7.1	40.4	-	40.4	42.7	(0.1)	42.6
36 New Zealand	-	-	-	-	-	-	0.1	-	0.1
37 Nigeria	-	-	-	-	-	-	-	-	-
38 Norway	(25.5)	-	(25.5)	(56.3)	-	(56.3)	(41.6)	-	(41.6)
39 Oman	(0.0)	-	(0.0)	(0.0)	-	(0.0)	3.0	-	3.0
40 Panama	-	-	-	(9.0)	-	(9.0)	4.5	-	4.5
41 Philippines	-	-	-	-	-	-	-	-	-
42 Poland	0.1	-	0.1	0.3	-	0.3	0.3	-	0.3
43 Portugal	-	-	-	-	-	-	-	-	-
44 Qatar	0.3	-	0.3	1.4	-	1.4	0.8	0.0	0.8
45 Saudi Arabia	0.9	0.0	1.0	5.5	0.2	5.8	2.3	(0.0)	2.3
46 Seychelles	-	-	-	-	-	-	-	-	-
47 Singapore	5.2	-	5.2	16.5	(0.2)	16.3	30.4	(10.0)	20.4
48 South Africa	-	-	-	-	-	-	-	0.0	0.0
49 Sri Lanka	-	-	-	0.0	-	0.0	-	-	-
50 Sweden	1.4	0.2	1.5	5.8	31.3	37.2	7.4	4.8	12.2
51 Switzerland	15.9	(3.8)	12.1	66.6	(7.9)	58.7	109.0	(4.8)	104.2
52 Thailand	0.3	-	0.3	0.1	-	0.1	(0.7)	-	(0.7)
53 Turkey	0.6	-	0.6	4.7	-	4.7	(2.8)	-	(2.8)
54 U.A.E	15.7	(27.2)	(11.5)	47.7	(15.2)	32.4	28.1	8.2	36.3
55 United Kingdom	18.9	(23.5)	(4.6)	113.0	(14.8)	98.2	99.6	1.9	101.5
56 United States	7.0	(11.3)	(4.3)	42.9	(129.1)	(86.2)	40.7	35.7	76.4
57 Others	11.7	2.0	13.7	52.3	(44.4)	7.9	39.7	12.8	52.5
II Foreign Public Investment[®]		22.1	22.1		305.0	305.0		0.2	0.2
Debt Securities		22.1	22.1		305.0	305.0		0.2	0.2
Total	219.2	(37.0)	182.2	1,123.6	148.7	1,272.3	856.0	38.8	894.8

Source: Statistics and Data Services Department, SBP

@ Net sale/Purchase of Special US\$ bonds, Eurobonds, FEBC, DBC, Tbilis and PIBs

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

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 FY11 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>

Archive link:

<https://www.sbp.org.pk/ecodata/NetInflow-NewFormat.xls>

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr. Sector	Nov FY25 ^P			Jul- Nov FY25 ^P			Jul- Nov FY24		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	4.0	0.3	3.7	20.3	1.8	18.5	22.2	0.7	21.5
2 Food Packaging	1.3	-	1.3	5.4	-	5.4	6.7	-	6.7
3 Beverages	0.7	1.2	(0.5)	5.3	4.9	0.4	4.4	6.1	(1.7)
4 Tobacco & Cigarettes	7.0	-	7.0	32.2	-	32.2	35.1	-	35.1
5 Sugar	0.2	-	0.2	0.8	-	0.8	1.0	-	1.0
6 Textiles	0.8	1.5	(0.7)	4.2	7.7	(3.5)	7.6	14.4	(6.7)
7 Paper & Pulp	-	0.0	(0.0)	-	0.6	(0.6)	-	0.1	(0.1)
8 Leather & Leather Products	0.0	-	0.0	0.0	0.1	(0.1)	0.0	-	0.0
9 Rubber & Rubber Products	3.2	-	3.2	13.3	-	13.3	0.9	-	0.9
10 Chemicals	1.9	1.0	0.9	32.1	8.6	23.5	9.8	13.5	(3.7)
11 Petro Chemicals	-	-	-	-	-	-	-	-	-
12 Petroleum Refining	7.6	3.8	3.8	42.0	18.8	23.2	38.2	19.2	19.0
13 Mining & Quarrying	78.9	14.2	64.7	96.3	69.9	26.3	1.1	19.0	(17.9)
14 Oil & Gas Explorations	21.0	0.2	20.8	125.8	1.1	124.6	101.6	1.0	100.6
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15 Pharmaceuticals & OTC Products	0.6	0.2	0.4	8.9	16.4	(7.5)	32.6	0.9	31.7
16 Cosmetics	0.0	-	0.0	0.1	0.0	0.1	0.1	0.6	(0.4)
17 Fertilizers	-	-	-	-	-	-	-	-	-
18 Cement	1.6	0.1	1.4	8.8	0.5	8.3	7.8	0.6	7.2
19 Ceramics	0.0	-	0.0	2.0	0.0	2.0	1.7	-	1.7
20 Basic Metals	0.1	-	0.1	0.2	-	0.2	-	-	-
21 Metal Products	-	-	-	2.1	-	2.1	1.0	-	1.0
22 Machinery other than Electrical	-	-	-	0.5	-	0.5	0.2	-	0.2
23 Electrical Machinery	7.3	-	7.3	46.0	0.5	45.6	33.2	-	33.2
24 Electronics	10.6	0.0	10.6	64.5	0.3	64.2	15.1	16.0	(0.9)
I) Consumer/Household	10.6	0.0	10.6	64.5	0.3	64.2	3.0	14.5	(11.4)
II) Industrial	-	0.0	(0.0)	-	0.0	(0.0)	12.0	1.5	10.5
25 Transport Equipment (Automobiles)	0.8	1.4	(0.6)	6.3	8.5	(2.3)	4.2	7.3	(3.1)
I) Motorcycles	0.0	-	0.0	0.1	-	0.1	-	-	-
II) Cars	0.8	1.3	(0.5)	6.2	7.7	(1.5)	4.0	6.4	(2.3)
III) Buses, Trucks, Vans & Trail	0.0	0.0	(0.0)	0.1	0.9	(0.8)	0.1	0.9	(0.8)
26 Power	141.8	101.8	40.0	684.3	229.8	454.5	309.6	8.3	301.3
I) Thermal	12.0	1.5	10.6	57.7	9.9	47.8	59.8	6.8	53.1
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
II) Hydel	8.3	0.3	8.0	413.0	49.1	363.8	145.3	1.5	143.8
III) Coal	121.4	100.0	21.4	213.6	170.7	42.9	104.5	-	104.5
27 Construction	9.5	0.0	9.5	13.4	1.5	11.9	13.4	1.4	11.9
28 Trade	5.2	1.1	4.1	32.4	5.9	26.4	18.6	6.2	12.4
29 Transport	0.4	2.4	(2.1)	3.8	13.2	(9.4)	3.9	13.9	(9.9)
30 Tourism	2.2	0.0	2.2	13.1	0.1	13.1	7.0	0.1	6.9
31 Storage Facilities	0.1	-	0.1	1.4	1.9	(0.5)	7.6	-	7.6
32 Communications	3.2	26.9	(23.7)	31.4	78.8	(47.4)	30.3	49.5	(19.3)
1) Telecommunications	1.5	26.3	(24.8)	12.8	75.2	(62.3)	13.4	46.4	(32.9)
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
2) Information Technology	1.7	0.6	1.1	18.6	3.6	15.0	16.8	3.1	13.7
I) Software Development	0.8	0.6	0.2	5.2	3.4	1.8	3.7	3.1	0.6
II) Hardware Development	-	-	-	0.0	0.0	0.0	-	-	-
III) I.T. Service	0.9	0.0	0.9	13.4	0.3	13.1	13.2	0.1	13.1
3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33 Financial Business	61.5	1.7	59.8	259.8	10.4	249.4	278.3	31.7	246.5
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34 Social Services	0.0	-	0.0	0.6	-	0.6	0.2	-	0.2
35 Personal Services	1.2	1.2	(0.0)	7.6	6.4	1.1	11.2	1.0	10.2
36 Others	10.2	4.5	5.6	60.5	13.9	46.6	85.7	22.9	62.8
TOTAL	382.8	163.6	219.2	1,625.3	501.8	1,123.6	1,090.3	234.4	856.0
<i>TOTAL without Privatization proceeds</i>	382.8	163.6	219.2	1,625.3	501.8	1,123.6	1,090.3	234.4	856.0

Source: Statistics and Data Services Department, SBP

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>

Archive link:

<https://www.sbp.org.pk/ecodata/NetInflow-EcoGroup.xls>

4.15 Balance of Trade

(a) State Bank of Pakistan

Million US Dollars

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)	%
	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	27,876	--	(14.2)	52,695	--	(26.3)	(24,819)	--
	FY24	30,967	--	11.1	53,056	--	0.7	(22,089)	--
2023	Nov	2,693	12,364	3.8	4,531	21,202	(16.9)	(1,838)	(8,838)
	Dec	2,782	15,146	6.5	4,173	25,375	(14.8)	(1,391)	(10,229)
2024	Jan	2,680	17,826	8.4	4,669	30,044	(11.3)	(1,989)	(12,218)
	Feb	2,531	20,357	9.2	4,366	34,410	(9.4)	(1,835)	(14,053)
	Mar	2,522	22,879	8.6	4,569	38,979	(7.5)	(2,047)	(16,100)
	Apr	2,637	25,516	10.0	4,442	43,421	(5.1)	(1,805)	(17,905)
	May	3,008	28,524	10.7	5,019	48,440	(2.2)	(2,011)	(19,916)
	Jun	2,443	30,967	11.1	4,616	53,056	0.7	(2,173)	(22,089)
	Jul	2,374	2,374	12.8	4,819	4,819	16.1	(2,445)	(2,445)
	Aug	2,477	4,851	7.5	4,709	9,528	14.0	(2,232)	(4,677)
	Sep	2,635	7,486	7.7	4,696	14,224	15.8	(2,061)	(6,738)
	Oct ^R	3,022	10,508	8.7	4,612	18,836	13.0	(1,590)	(8,328)
	Nov ^P	2,775	13,283	7.4	4,136	22,972	8.3	(1,361)	(9,689)

Source: Statistics and Data Services Department, SBP

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 (a)	Re-exports (b)	Cumulative (c)	Period Growth Rate %	Imports (d)	Re-imports (e)	Cumulative (f)	Period Growth Rate %	Balance of Trade	
									Monthly	Cumulative
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)	--
FY24	30,675	86	--	10.64	54,779	25		(0.76)	(23,994)	--
2023 Nov	2,573	14	12,202	1.63	4,525	3	21,515	(17.56)	(1,941)	(9,313)
Dec	2,822	15	15,039	5.05	4,635	4	26,153	(16.30)	(1,801)	(11,114)
2024 Jan	2,792	0	17,832	7.68	4,756	3	30,912	(14.31)	(1,967)	(13,081)
Feb	2,583	27	20,442	8.81	4,306	6	35,225	(11.98)	(1,702)	(14,783)
Mar	2,567	19	23,027	8.85	4,855	2	40,082	(8.44)	(2,272)	(17,055)
Apr	2,351	12	25,391	8.69	4,846	5	44,933	(3.92)	(2,487)	(19,542)
May	2,839	18	28,248	10.19	4,915	4	49,852	(2.40)	(2,062)	(21,604)
Jun	2,558	7	30,813	10.03	4,964	4	54,820	(0.81)	(2,403)	(24,007)
Jul	2,307	6	2,307	11.75	4,216	4	4,216	14.23	(1,907)	(1,909)
Aug	2,762	5	5,074	14.52	4,509	6	8,731	6.93	(1,748)	(3,657)
Sep	2,836	-	7,910	14.42	4,656	-	13,387	10.44	(1,819)	(5,476)
Oct	2,982	-	10,893	13.28	4,568	-	17,954	5.69	(1,586)	(7,062)
Nov	2,833	-	13,726	12.49	4,518	-	22,472	4.45	(1,685)	(8,747)

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 gendered merchandise based on Balance of Payment Manual (BPM6), whereas PBS data is on Carriage Insurance & Freight (c. i. f.) basis.

4.16 Exports Receipts by Selected Groups/ Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY23	FY24	2023	2024					
			Nov	Jun	Jul	Aug	Sep	Oct ^R	Nov ^P
A. Food Group	4,737,303	7,088,837	707,151	523,397	545,008	492,052	488,404	631,581	716,520
1 Rice	2,107,286	3,687,362	396,983	286,509	230,884	205,114	197,205	268,817	349,429
A) Basmati	625,582	855,155	78,121	69,065	71,211	71,442	68,022	83,905	57,373
B) Others	1,481,704	2,832,207	318,862	217,444	159,673	133,672	129,183	184,912	292,056
2 Fish & Fish Preparations	483,684	423,960	35,852	37,604	32,683	22,896	22,987	39,206	38,326
3 Fruits	232,308	309,271	19,776	34,761	40,717	29,050	19,952	15,716	13,306
4 Vegetables/Leguminous vegetable	172,133	400,414	20,753	25,610	28,947	26,483	24,069	22,342	16,710
5 Tobacco	77,809	82,676	20,423	2,540	15,236	25,632	27,318	7,782	13,774
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	93,391	76,973	7,974	5,344	7,384	8,309	4,853	5,638	3,794
8 Oil Seeds, Nuts and Kernals	173,633	386,999	60,835	6,558	9,597	14,677	47,941	91,815	71,122
9 Sugar	106,079	20,060	-	-	50,074	15,115	15,480	52,864	103,568
10 Meat and Meat Preparations	388,105	521,736	43,070	31,671	35,130	37,499	38,665	44,761	40,818
11 All Other Food Items	902,875	1,179,385	101,486	92,799	94,357	107,278	89,934	82,640	65,673
B. Textile Group	16,633,198	16,308,798	1,369,766	1,273,247	1,376,190	1,407,113	1,469,695	1,555,948	1,388,775
12 Raw Cotton	13,397	53,371	12,470	7	1	-	18	-	26
13 Cotton Yarn	870,224	1,050,775	103,675	53,242	49,900	55,666	57,581	58,156	47,272
14 Cotton Cloth	2,154,681	1,892,157	147,991	152,622	155,960	153,963	170,125	161,218	151,683
15 Cotton Carded or Combed	1,370	1,527	250	80	25	19	64	12	12
16 Yarn Other than Cotton Yarn	59,686	34,322	3,600	2,181	2,360	2,176	2,636	3,157	3,114
17 Knitwear	4,243,418	4,017,927	335,691	323,800	382,985	378,834	377,800	403,754	376,396
18 Bed Wear	2,801,995	2,794,470	237,774	227,046	227,054	236,304	255,421	282,791	245,183
19 Towels	930,773	957,175	75,890	77,771	82,093	78,669	82,981	98,719	80,751
20 Tents, Canvas & Tarpaulin	130,961	122,000	10,328	11,407	9,028	11,612	11,011	9,715	12,832
21 Readymade Garments	3,496,051	3,470,914	279,428	271,266	301,995	326,973	348,771	359,688	306,733
22 Art, Silk & Synthetic Textile	389,132	375,602	29,574	29,547	28,344	26,634	29,413	32,298	27,760
23 Makeup Articles (incl. Other Tex)	687,231	686,825	63,158	55,899	56,315	61,326	53,068	59,714	55,625
24 Other Textile Materials	854,280	851,734	69,935	68,379	80,128	74,938	80,804	86,727	81,387
C. Petroleum Group	290,520	552,542	85,625	69,703	92,760	42,534	71,069	108,497	65,799
25 Petroleum Crude	82,763	28,005	-	-	-	-	-	65,171	-
26 Petroleum Products	134,724	448,542	79,509	69,703	87,220	42,534	58,474	43,325	54,831
27 Solid Fuel including Naphtha	73,033	75,995	6,116	-	5,540	-	12,595	-	10,968
D. Other Manufacture	4,040,680	4,041,887	338,818	345,681	338,513	348,331	360,647	360,061	333,544
28 Carpets, Rugs & Mats	78,713	65,284	5,963	5,446	4,402	5,186	5,297	5,258	7,022
29 Sports Goods	460,651	439,347	38,619	44,572	36,878	32,402	32,481	37,248	29,932
30 Leather Tanned	173,713	140,830	12,379	12,336	10,455	10,551	12,959	12,272	11,053
31 Leather Manufactures	627,566	606,184	48,813	49,226	49,840	52,145	56,023	58,112	49,126
32 Footwear	167,347	166,873	12,853	10,942	14,942	15,316	14,276	17,714	13,383
33 Surgical Goods & Medical Instr.	454,886	457,144	37,427	35,258	36,859	38,556	38,415	40,404	37,863
34 Cutlery	72,521	65,813	5,636	4,813	5,466	4,846	5,222	5,308	4,504
35 Onyx Manufactured	4,357	4,550	568	505	277	493	367	351	517
36 Chemical and Pharmaceutica Products	1,429,536	1,422,852	123,935	126,013	124,875	142,324	130,517	115,615	121,064
37 Engineering Goods	261,342	279,073	22,925	19,164	21,440	19,811	23,529	22,281	23,020
38 Gems	11,520	8,010	1,319	763	1,016	464	637	345	692
39 Jewellery	15,124	13,349	972	4,471	1,672	690	1,864	3,431	907
40 Furniture	8,983	8,383	1,001	393	806	296	614	830	557
41 Molasses	21,566	52,262	18	7,942	3,860	1,392	1,988	4,160	184
42 Handicrafts	589	211	-	-	-	-	79	-	-
43 Cement	205,992	261,578	21,971	21,257	22,770	20,736	33,090	34,047	29,638
44 Guar and Guar Products	46,274	50,145	4,421	2,580	2,959	3,124	3,290	2,684	4,083
E. All Others	2,582,921	2,699,314	239,761	195,898	225,911	212,549	241,454	281,305	206,848
I. Total Export Receipts through Banks	28,284,623	30,691,378	2,741,121	2,407,926	2,578,383	2,502,579	2,631,269	2,937,391	2,711,487
II. Freight on Export	755,178	656,485	50,148	63,803	56,528	63,803	71,247	71,247	71,247
III. Export Receipts Banks (fob) (I-II)	27,529,445	30,034,893	2,690,974	2,344,123	2,521,855	2,438,777	2,560,022	2,866,144	2,640,240
IV. Other Exports	346,483	932,180	1,985	98,850	(147,850)	38,207	75,024	155,864	134,781
Total Export as per BOP (III+IV)	27,875,928	30,967,073	2,692,958	2,442,973	2,374,005	2,476,984	2,635,047	3,022,008	2,775,020

Source: Statistics and Data Services Department, SBP

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 Groups/ Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY23	FY24	2023	2024					
			Nov	Jun	Jul	Aug	Sep	Oct	Nov ^P
A. Food Group	5,021,316	7,369,920	695,597	543,971	475,767	536,151	604,752	748,435	789,999
1 Rice	2,149,201	3,931,787	408,511	303,771	205,746	258,922	257,197	362,329	431,371
a) Basmati	650,532	877,078	61,044	103,094	92,532	100,079	70,551	68,657	54,299
b) Others	1,498,669	3,054,708	347,467	200,676	113,214	158,843	186,646	293,672	377,072
2 Fish & Fish Preparations	496,589	410,269	38,035	31,045	18,928	16,178	35,000	46,009	46,220
3 Fruits	283,188	343,532	19,140	48,739	40,357	30,176	21,653	24,454	15,927
4 Vegetables	300,323	430,055	21,619	20,689	28,884	22,244	20,649	19,344	19,099
5 Leguminous Vegetables	49	239	-	-	-	-	-	-	-
6 Tobacco	63,941	64,468	2,689	1,977	450	19,553	17,197	28,274	9,643
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	93,748	109,524	10,435	7,226	5,462	7,953	8,504	9,088	7,434
9 Oil seeds, Nuts and Kernals	188,822	410,089	43,458	8,271	5,787	19,385	89,573	94,678	53,184
10 Sugar	104,516	21,070	-	-	23,916	28,562	28,261	27,508	88,470
11 Meat& Meat preparations	425,604	511,688	43,099	36,023	36,849	38,385	40,496	44,405	41,451
12 All other Food Items	915,335	1,137,201	108,611	86,230	109,388	94,793	86,222	92,346	77,200
B. Textile Group	16,501,766	16,655,900	1,318,536	1,414,417	1,271,136	1,644,317	1,604,856	1,625,875	1,461,072
13 Raw Cotton	13,469	56,087	16,387	-	-	-	-	-	-
14 Cotton Yarn	844,283	955,509	85,713	45,317	55,750	54,838	51,991	59,180	80,607
15 Cotton Cloth	2,021,999	1,865,965	137,552	135,130	140,148	182,506	200,992	155,764	136,422
16 Cotton Carded or Combed	1,115	837	68	-	-	-	-	-	6
17 Yarn Other than Cotton Yarn	45,105	32,499	3,450	1,620	2,556	3,396	2,615	2,888	2,879
18 Knitwear	4,436,749	4,407,574	352,918	427,573	357,686	462,903	448,323	491,082	413,943
19 Bed Wear	2,691,648	2,802,670	205,595	234,485	214,305	290,448	290,219	274,718	254,321
20 Towels	999,592	1,055,108	74,557	87,173	70,093	100,673	90,550	95,140	85,289
21 Tent, Canvas & Tarpaulin	137,944	117,565	10,805	10,088	10,877	8,700	9,219	11,613	12,834
22 Readymade Garments	3,491,948	3,563,600	287,053	324,781	295,522	363,050	338,326	361,943	328,664
23 Art, Silk & Synthetic Textile	412,291	367,199	28,827	31,383	27,245	33,999	35,238	35,132	29,792
24 Made up Articles (Ex towels & bed)	692,545	715,332	58,334	59,612	48,057	71,328	71,657	72,724	63,146
25 Other Textile Materials	713,080	715,955	57,277	57,253	48,897	72,476	65,726	65,691	53,169
C. Petroleum Group & Coal	220,519	397,721	44,127	73,909	63,686	26,364	57,736	30,781	58,140
26 Petroleum Crude	170,252	42,919	-	42,919	-	-	24,723	-	-
27 Petroleum Products (Exl. Naphtha)	50,257	320,909	37,391	30,990	58,056	26,364	26,315	30,781	52,679
28 Petroleum Top Naphtha	-	33,892	6,736	-	5,630	-	6,698	-	5,461
29 Solid Fuels (Coal)	11	1	-	-	-	-	-	-	-
D. Other Manufactures Group	3,841,127	4,027,214	322,384	347,852	319,127	370,497	375,493	374,792	328,537
30 Carpets Rugs & Mats	72,768	59,414	6,868	4,659	5,818	5,032	3,392	4,664	5,844
31 Sports Goods	404,801	396,350	28,930	33,954	29,358	32,624	31,104	32,341	29,363
32 Leather Tanned	167,615	137,586	11,027	10,077	11,766	10,182	13,474	11,703	10,415
33 Leather Manufactures	577,428	545,926	44,825	49,768	40,043	54,948	55,579	54,262	46,489
34 Footwear	178,553	162,086	9,554	15,104	11,793	18,492	14,845	14,145	14,040
35 Surgical Goods & Medical Instr.	447,442	444,572	40,273	37,020	31,058	38,599	40,074	40,675	37,206
36 Cutlery	61,824	57,918	4,701	4,758	4,196	6,112	4,960	6,118	4,759
37 Onyx Manufactured	4,276	4,701	333	242	232	214	515	410	675
38 Chemicals and Pharm.Products	1,387,028	1,496,664	120,739	120,488	134,996	129,464	141,308	126,240	115,209
39 Engineering Goods	249,785	346,054	27,778	31,338	28,429	46,880	35,177	33,798	27,580
40 Gems	7,509	6,595	426	594	801	271	324	388	344
41 Jewellery	7,690	10,984	1,064	2,875	2,576	589	745	3,100	1,217
42 Furniture	12,524	7,985	636	562	473	839	818	381	681
43 Molasses	23,876	35,006	12	4,425	167	1,239	1,896	4,138	38
44 Handicrafts	787	199	54	-	-	86	2	-	-
45 Cement	189,875	266,517	20,911	29,719	14,492	22,212	28,490	39,423	30,957
46 Guar and Guar Products	47,349	48,658	4,253	2,268	2,929	2,714	2,790	3,006	3,720
E. All Other Items	2,139,345	2,223,879	191,862	177,979	177,372	184,935	193,596	202,256	195,677
TOTAL	27,724,078	30,674,632	2,572,506	2,558,126	2,307,088	2,762,264	2,836,433	2,982,139	2,833,425

Source: Pakistan Bureau of Statistics

4.17 Imports Payment by Selected Groups/ Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY23	FY24 ^R	2023	2024					
			Nov	Jun	Jul	Aug	Sep	Oct ^R	Nov ^P
A. Food Group	7,967,883	7,111,329	656,756	422,103	535,521	508,773	515,654	590,616	566,991
1-Milk, Cream & Milk Food for Infants	159,994	135,931	6,902	10,985	11,688	10,789	5,025	10,382	9,124
2-Wheat un-milled	958,442	235,098	58,891	-	-	-	-	-	-
3-Dry Fruits & Nuts	9,182	20,021	2,307	1,067	2,236	2,449	3,976	5,436	5,636
4-Tea	495,361	687,638	62,626	39,972	51,988	52,215	48,048	53,922	46,158
5-Spices	107,801	157,058	12,651	14,318	16,141	12,673	12,549	13,710	13,820
6-Soya bean Oil	304,426	112,334	6,473	1,879	9,246	16,089	16,650	28,317	22,411
7-Palm Oil	3,362,775	2,680,625	225,700	191,867	264,491	251,158	239,592	262,968	237,372
8-Sugar	5,301	3,980	442	170	280	286	246	353	215
9-Pulses	748,045	594,970	59,269	30,164	54,111	59,473	62,982	85,648	77,596
10-All others Food items	1,816,553	2,483,674	221,495	131,680	125,341	103,640	126,585	129,880	154,657
B. Machinery Group	4,431,144	7,405,782	552,264	621,229	897,515	638,469	637,027	599,148	589,515
11-Power Generating Machinery	356,082	410,185	29,299	61,863	32,691	42,888	64,005	45,212	48,608
12-Office Mach. Incl. Data Processing Equipment	221,226	300,145	24,484	21,646	30,034	23,591	25,681	29,802	22,703
13-Textile Machinery	657,765	402,020	36,490	25,813	38,763	37,378	36,878	34,768	45,566
14-Construction & Mining Machinery	23,653	52,569	3,314	4,156	9,298	7,076	6,650	6,951	7,317
15-Electrical Machinery & Apparatus	1,038,843	2,730,576	151,221	227,073	352,219	247,764	238,472	146,543	146,910
16-Telecom	734,150	1,896,184	170,180	150,628	273,738	119,525	109,314	167,911	180,302
17-Agricultural Machinery & Implements	57,464	76,514	7,691	5,563	7,258	8,359	4,963	7,192	7,096
18-Other Machinery	1,341,961	1,537,591	129,586	124,488	153,514	151,887	151,065	160,769	131,014
C. Transport Group	1,266,210	1,621,268	109,313	189,646	147,781	146,950	140,969	133,760	116,020
19-Road Vehicles (Build Unit, Ckd/Skd)	1,073,575	1,365,902	106,397	137,555	143,749	138,511	136,649	110,220	111,552
20-Aircrafts, Ships and Boats	135,360	202,137	1,714	19,218	3,413	8,354	2,406	22,395	2,398
21-Others Transport Equipments	57,275	53,229	1,201	32,873	619	85	1,913	1,146	2,071
D. Petroleum Group	18,881,802	15,161,825	1,326,686	1,458,953	1,224,385	1,408,863	1,302,923	1,224,305	870,347
22-Petroleum Products	8,974,862	5,995,015	541,441	458,344	436,263	501,692	545,811	574,761	379,290
23-Petroleum Crude	5,824,352	5,093,546	547,048	616,943	477,152	505,253	465,526	393,018	245,221
24-Natural Gas, Liquefied	3,909,265	3,855,309	222,883	362,487	291,893	388,121	282,048	246,194	225,253
25. Petroleum Gas, Liquefied	172,636	215,885	15,280	21,179	19,077	13,698	9,459	10,289	20,582
26. Others	687	2,070	34	-	-	100	78	43	-
E. Textile Group	4,564,789	3,890,142	266,854	353,499	390,678	399,952	382,812	411,459	465,903
27-Raw Cotton	2,430,174	1,277,737	77,778	122,670	124,695	146,379	128,925	135,560	170,692
28-Synthetic Fibre	570,605	668,459	38,059	61,709	58,315	57,004	42,479	40,178	47,691
29-Synthetic & artificial Silk Yarn	595,434	807,523	63,723	64,686	79,029	67,370	73,993	85,520	83,177
30-Worn Clothing	84,154	94,002	10,274	8,210	6,822	9,221	12,080	15,051	24,373
31-Other Textile Items	884,422	1,042,420	77,020	96,224	121,818	119,979	125,335	135,149	139,970
F. Agricultural & Other Chemical Group	8,254,432	8,943,725	862,581	667,358	801,538	781,635	867,671	793,480	697,104
32-Fertilizer Manufactured	615,486	642,339	149,129	14,700	26,036	88,162	132,401	92,264	16,199
33-Insecticides	167,414	184,226	15,219	9,150	13,882	9,866	10,052	12,258	15,057
34-Plastic Material	2,196,675	2,428,881	208,224	160,593	207,653	226,214	209,565	217,194	220,098
35-Medicinal Products	684,068	664,764	52,133	54,856	69,174	56,511	77,634	66,196	59,529
36-Others	4,590,789	5,023,515	437,875	428,060	484,794	400,883	438,018	405,568	386,221
G. Metal Group	3,449,685	4,668,681	431,897	334,804	454,443	391,862	440,152	398,086	397,662
37-Gold	-	11	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,062,072	1,674,742	166,947	118,109	151,809	158,358	131,627	144,361	140,413
39-Iron and Steel	1,686,379	2,195,085	204,429	141,282	208,723	145,534	219,343	184,095	179,101
40-Aluminum Wrought & Worked	291,022	294,400	24,215	23,823	33,761	32,644	38,276	26,315	29,614
41-All other Metals & Articles	410,211	504,444	36,306	51,589	60,150	55,326	50,906	43,314	48,534
H. Miscellaneous Group	740,672	897,262	78,736	68,804	92,348	87,036	80,122	82,711	74,285
42-Rubber Crude Incl. Synth/Reclaimed	171,733	207,352	17,549	18,896	21,675	23,042	19,572	22,240	22,809
43-Rubber Tyres & Tubes	66,728	85,288	6,118	7,713	13,379	11,528	15,766	10,506	10,156
44-Wood & Cork	92,395	122,237	12,837	8,634	10,755	10,064	7,425	10,276	10,226
45-Jute	49,513	23,875	2,541	1,636	1,366	329	1,971	3,541	1,711
46-Paper & Paper Board & Manuf. thereof	360,302	458,510	39,691	31,925	45,173	42,073	35,387	36,148	29,383
I. All Others	3,242,575	4,001,364	269,449	477,993	280,493	387,140	310,686	413,557	309,919
I. Imports Payments Through Banks	52,799,190	53,701,377	4,554,535	4,594,390	4,824,702	4,750,679	4,678,015	4,647,122	4,087,747
II. Freight & Insurance	2,293,552	2,250,953	179,449	165,398	172,724	171,024	168,409	167,296	147,159
III. Imports Payments Banks (fob) (I-II)	50,505,639	51,450,424	4,375,087	4,428,992	4,651,977	4,579,654	4,509,607	4,479,826	3,940,588
IV. Other Imports	2,189,432	1,605,630	155,893	186,995	167,034	129,395	186,343	132,159	195,412
Total Imports as Per BOP (III+IV)	52,695,071	53,056,054	4,530,980	4,615,987	4,819,011	4,709,050	4,695,950	4,611,984	4,136,000

Source: Statistics and Data Services Department, SBP

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.

Archive link:

https://www.sbp.org.pk/ecodata/Import_Payments_by_Commodities_and_Groups_Arch.xls

4.17 Imports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY23	FY24	2023	2024					
			Nov	Jun	Jul	Aug	Sep	Oct	Nov ^P
A. Food Group	8,936,960	7,903,732	716,838	533,782	510,449	556,463	584,640	673,104	652,638
1-Milk, Cream & Milk Food for Infants	144,299	114,195	11,037	11,593	7,360	11,609	9,450	11,591	11,994
2-Wheat un-milled	1,072,453	1,031,674	141,879	-	-	-	-	-	-
3-Dry Fruits & Nuts	39,965	70,930	9,666	3,707	5,813	7,565	12,483	20,119	20,234
4-Tea	569,039	656,641	53,608	52,879	39,943	58,013	52,385	54,713	52,752
5-Spices	151,241	196,342	13,990	19,478	20,013	19,371	14,088	16,355	16,085
6-Soya bean Oil	315,541	129,558	7,074	7,506	1,017	21,224	7,370	28,898	15,138
7-Palm Oil	3,640,709	2,778,557	210,932	247,025	239,921	255,953	251,232	276,334	235,590
8-Sugar	5,641	3,327	367	149	297	413	319	425	172
9-Pulses	946,174	774,959	81,778	39,196	66,638	66,412	71,887	92,863	108,637
10-All others Food items	2,051,896	2,147,547	186,507	152,248	129,446	115,903	165,426	171,806	192,036
B. Machinery Group	5,811,518	8,500,583	583,834	892,850	676,730	626,207	711,008	693,645	602,563
11-Power Generating Machinery	500,450	418,085	46,550	54,818	31,221	47,060	57,189	51,570	64,864
12-Office Mach. Incl. Data Processing Equipment	339,428	459,288	36,870	42,582	28,584	36,040	41,833	47,486	37,260
13-Textile Machinery	328,428	149,365	9,850	16,834	18,669	14,082	17,399	16,520	18,323
14-Construction & Mining Machinery	84,730	94,186	8,626	7,808	8,899	8,285	12,461	9,272	9,141
15-Electrical Machinery & Apparatus	1,673,819	3,275,128	160,031	314,970	343,736	252,571	272,391	181,397	149,174
16-Telecom	956,698	2,366,500	187,544	320,094	102,478	118,787	152,905	235,287	184,907
17-Agricultural Machinery & Implements	40,971	91,307	8,618	9,513	6,461	11,160	12,078	9,917	5,635
18-Other Machinery	1,886,995	1,646,727	125,745	126,231	136,682	138,222	144,752	142,196	133,259
C. Transport Group	1,757,250	1,840,043	153,240	260,844	111,099	198,358	174,203	161,726	140,084
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,564,219	1,647,142	146,207	213,536	110,461	191,849	165,828	151,781	125,819
20-Aircrafts Ships and Boats	134,380	129,999	6,671	7,076	5	5,439	7,681	8,383	10,825
21-Others Transport Equipments	58,652	62,902	362	40,233	633	1,070	694	1,562	3,440
D. Petroleum Group	17,014,558	16,910,247	1,424,902	1,571,299	1,266,271	1,398,324	1,388,420	1,060,601	1,407,281
22-Petroleum Products	7,628,441	6,643,912	499,400	684,495	499,017	342,096	513,959	398,386	632,673
23-Petroleum Crude	4,947,217	5,531,127	565,585	463,278	361,045	584,042	485,328	306,297	427,430
24-Natural Gas, Liquified	3,763,531	3,945,703	289,700	368,539	332,124	382,071	312,704	278,932	237,083
25. Petroleum Gas, Liquified	675,028	789,287	70,178	54,982	74,062	90,072	76,368	76,969	110,084
26. Others	339	218	39	6	22	43	61	17	11
E. Textile Group	3,741,594	2,713,713	216,392	299,826	233,714	267,237	281,669	347,012	354,912
27-Raw Cotton	1,679,398	447,933	29,885	78,418	37,383	52,866	58,144	98,960	112,883
28-Synthetic Fibre	484,529	493,675	26,457	53,778	39,855	44,255	30,096	24,614	30,424
29-Synthetic & artificial Silk Yam	583,056	605,312	47,777	50,019	48,295	46,628	53,634	62,454	58,858
30-Worn Clothing	370,736	433,651	39,866	40,089	37,842	44,567	44,948	44,745	41,499
31-Other Textile Items	623,871	733,144	72,407	77,523	70,339	78,921	94,847	116,239	111,248
F. Agricultural & Other Chemical Group	8,927,964	8,508,261	683,232	670,427	722,675	778,215	753,627	811,728	633,963
32-Fertilizer Manufactured	604,374	684,660	73,692	17,315	47,052	103,526	106,806	117,291	7,510
33-Insecticides	204,662	196,170	19,362	13,856	11,537	10,999	8,801	13,492	10,188
34-Plastic Material	2,273,347	2,270,765	173,749	190,003	192,367	191,938	180,250	225,595	212,788
35-Medicinal Products	1,328,560	1,086,752	91,699	83,380	94,177	111,698	106,281	105,227	94,361
36-Others	4,517,025	4,269,911	324,730	365,873	377,542	360,054	351,489	350,123	309,116
G. Metal Group	4,151,946	4,315,349	396,609	374,292	354,004	319,347	386,701	402,269	352,809
37-Gold	30,649	17,032	3,899	-	2,196	1,742	4,610	2,096	6,073
38-Iron and Steel Scrap	1,152,029	1,229,896	113,837	98,397	95,814	97,091	95,103	101,558	99,097
39-Iron and Steel	1,889,966	2,042,926	203,208	174,909	163,070	122,745	184,792	208,476	162,834
40-Aluminum Wrought & Worked	229,952	173,913	16,011	15,709	12,104	12,606	14,497	13,321	11,807
41-All other Metals & Articles	849,348	851,582	59,654	85,277	80,820	85,163	87,699	76,818	72,998
H. Miscellaneous Group	869,364	894,265	80,693	78,638	87,884	87,258	81,922	82,495	72,529
42-Rubber Crude Incl. Synth/Reclaimed	208,855	254,450	22,655	22,631	25,457	29,015	20,927	21,419	21,742
43-Rubber Tyres & Tubes	92,967	101,034	8,908	9,847	15,640	13,335	14,523	13,450	11,626
44-Wood & Cork	83,984	105,719	10,825	8,184	9,219	9,605	6,028	5,972	6,897
45-Jute	57,903	24,622	2,660	1,685	1,450	408	1,448	4,407	761
46-Paper & Paper Board & Manuf. thereof	425,658	408,440	35,645	36,291	36,118	34,895	38,996	37,247	31,503
I. All other Items	3,987,297	3,192,891	269,316	282,263	253,192	277,604	293,641	335,065	301,460
TOTAL	55,198,449	54,779,083	4,525,056	4,964,222	4,216,019	4,509,013	4,655,831	4,567,645	4,518,239

Source: Pakistan Bureau of Statistics

4.18 Export Receipts by Selected Countries/Territories
(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY23	FY24 ^R	2023	2024					
			Nov	Jun	Jul	Aug	Sep	Oct ^R	Nov ^P
Grand Total	27,875,928	30,967,073	2,692,958	2,442,973	2,374,005	2,476,984	2,635,047	3,022,008	2,775,020
A. Latin America	53,086	77,822	3,401	22,028	2,305	5,736	2,798	8,198	10,965
B. Central America	189,703	174,260	13,998	12,896	14,994	14,188	13,995	17,348	14,103
Mexico	115,318	134,655	11,477	9,921	11,580	10,658	11,372	12,833	10,492
Others	74,385	39,605	2,521	2,975	3,414	3,530	2,623	4,515	3,611
C. South America	309,438	333,290	29,396	28,342	27,795	26,531	26,724	30,665	26,424
Argentina	47,033	46,670	4,781	2,820	3,151	1,906	4,396	4,924	3,842
Brazil	106,747	139,647	12,103	11,338	10,557	11,501	11,544	11,124	9,165
Uruguay	7,328	8,151	409	554	628	520	513	609	588
Others	148,329	138,823	12,104	13,630	13,458	12,604	10,270	14,007	12,830
D North America	6,359,826	5,832,428	471,245	470,472	509,580	504,918	543,424	611,424	508,678
Canada	426,575	389,164	34,067	25,876	33,547	31,050	31,895	35,292	32,940
USA	5,932,358	5,442,945	437,079	444,589	476,017	473,838	511,525	575,889	475,540
Others	892	319	99	6	16	29	3	243	198
E. Eastern Europe	659,725	719,679	61,141	57,464	65,977	63,744	63,528	71,302	65,441
Hungary	20,790	31,240	2,032	3,754	4,091	3,187	2,874	4,051	4,357
Romania	65,315	65,853	6,291	4,938	7,168	6,765	6,564	7,459	8,576
Russian Federation	88,565	78,904	8,681	4,404	4,954	3,929	4,378	6,358	4,932
Ukraine	11,070	10,655	716	661	617	535	575	561	815
Others	473,986	533,026	43,421	43,707	49,147	49,329	49,137	52,873	46,760
F. Northern Europe	2,588,364	2,650,887	226,095	202,997	234,912	240,665	252,685	267,085	228,023
Denmark	208,054	230,022	21,678	17,434	13,148	19,289	17,822	27,141	19,035
Finland	33,934	31,384	2,025	2,724	2,788	3,174	2,286	2,487	2,194
Norway	51,246	58,655	4,374	4,656	6,256	4,921	6,254	7,865	4,420
Sweden	156,543	141,460	10,173	13,839	13,930	13,549	13,501	15,151	12,926
United Kingdom	1,968,432	2,014,768	172,906	151,554	183,303	183,066	196,392	198,631	173,625
Others	170,155	174,597	14,940	12,790	15,486	16,666	16,429	15,810	15,822
G. Southern Europe	2,980,511	2,992,890	245,743	241,826	249,380	254,333	268,973	259,340	241,612
Greece	124,736	129,896	11,237	10,717	11,216	8,334	12,119	15,357	12,149
Italy	1,151,241	1,122,092	92,596	89,529	96,099	90,885	109,658	97,765	86,320
Spain	1,375,019	1,449,802	122,269	115,580	106,706	125,240	122,858	124,079	121,988
Others	329,514	291,101	19,641	26,000	35,359	29,875	24,338	22,139	21,155
H. Western Europe	4,528,085	4,179,409	376,034	346,958	385,662	392,392	387,386	410,298	357,293
Belgium	701,013	556,949	53,218	50,351	59,674	40,728	51,917	55,927	49,649
France	570,094	508,690	34,676	43,810	41,862	40,818	47,489	57,053	43,636
Germany	1,600,413	1,515,116	125,945	131,792	135,463	151,705	140,465	151,507	128,508
Netherlands	1,445,738	1,385,210	112,006	110,239	124,547	122,796	120,446	133,527	119,848
Switzerland	183,070	189,001	48,005	9,118	21,095	31,766	24,181	8,323	12,170
Others	27,756	24,445	2,184	1,649	3,021	4,579	2,889	3,959	3,483
I. Eastern Africa	650,145	918,307	102,089	54,462	56,422	57,005	64,442	83,832	62,440
Kenya	242,092	313,952	23,938	22,054	22,249	14,348	20,746	29,657	20,879
Mauritius	24,744	19,883	2,056	1,180	1,339	1,658	2,027	3,434	939
United Republic of Tanzania	110,852	140,662	21,059	4,101	6,156	4,913	5,090	4,586	3,472
Others	272,455	443,811	55,037	27,126	26,677	36,086	36,578	46,155	37,150

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY23	FY24 ^R	2023	2024					
			Nov	Jun	Jul	Aug	Sep	Oct ^R	Nov ^P
J. Middle Africa	31,016	137,631	5,794	8,791	6,574	3,990	3,758	9,813	3,347
K. Northern Africa	187,749	210,435	27,085	15,630	11,461	15,950	14,646	14,080	13,185
Egypt	110,156	120,404	16,679	9,504	6,519	9,922	9,426	8,297	6,328
Morocco	26,824	27,652	2,309	2,550	1,951	1,823	1,857	2,251	2,305
Others	50,769	62,379	8,097	3,575	2,990	4,205	3,363	3,532	4,551
L. Southern Africa	212,625	195,442	23,967	15,352	13,797	15,868	14,522	14,610	16,909
South Africa	199,574	188,941	22,140	14,873	13,393	15,296	14,172	14,384	16,618
Others	13,051	6,500	1,827	479	404	572	351	226	291
M. Western Africa	235,342	541,621	40,367	51,941	36,922	32,088	37,209	38,174	59,719
N. Eastern Asia	2,736,478	3,318,254	327,122	191,897	204,010	200,119	279,613	311,900	280,378
China	2,025,741	2,708,060	271,316	153,775	160,100	163,336	235,616	254,389	239,720
Hong Kong	181,364	159,326	12,046	12,643	11,097	9,004	17,917	21,654	13,317
Japan	201,808	183,806	16,487	12,086	17,070	15,265	15,032	19,734	14,349
Republic of Korea	197,152	184,646	14,405	13,363	15,667	12,482	11,023	16,085	12,988
Others	130,413	82,415	12,868	31	76	33	25	37	4
O. South-Central Asia	1,795,359	1,910,824	156,448	162,926	207,281	174,840	171,933	205,752	230,955
Afghanistan	522,271	556,339	51,948	46,262	88,065	58,590	54,222	90,896	114,902
Bangladesh	768,548	660,746	49,649	61,542	57,866	64,139	66,099	59,210	66,684
India	329	3,447	-	19	5	4	266	99	1
Iran	75	35	3	10	-	-	-	-	-
Sri Lanka	283,882	392,026	31,497	29,537	32,715	37,173	38,730	40,319	34,956
Others	220,253	298,230	23,352	25,556	28,631	14,934	12,616	15,228	14,411
P. South Eastern Asia	1,296,346	2,184,188	254,545	153,277	148,993	131,651	131,351	208,957	229,422
Indonesia	127,393	533,779	79,221	29,669	8,694	8,064	7,267	12,985	102,715
Malaysia	297,535	582,430	66,741	31,407	28,877	25,850	24,803	99,904	21,765
Singapore	290,677	256,537	21,419	33,755	42,916	22,132	43,756	33,824	15,590
Thailand	164,093	149,352	9,505	17,376	14,533	12,668	9,885	17,134	26,996
Others	416,647	662,090	77,658	41,069	53,973	62,937	45,641	45,110	62,357
Q. Western Asia	3,027,648	3,947,980	346,963	336,985	372,899	338,403	322,970	336,814	327,283
Bahrain	64,247	68,686	5,227	4,041	4,853	5,140	4,632	4,564	3,414
Jordan	40,917	41,021	3,752	4,684	3,405	5,860	7,486	5,563	6,212
Kuwait	127,486	130,687	10,276	8,536	9,054	8,732	8,555	11,191	9,945
Saudi Arabia	503,851	710,293	60,637	49,084	57,445	56,744	61,450	69,930	57,852
Turkey	323,398	335,308	27,712	24,126	33,766	31,046	29,426	19,264	23,267
United Arab Emirates	1,475,831	2,082,204	192,500	201,318	216,918	184,058	163,428	173,149	188,041
Others	491,917	579,780	46,859	45,196	47,458	46,822	47,994	53,152	38,553
R. Australia & New Zealand	357,423	326,541	25,420	31,191	26,115	26,323	27,181	30,655	25,791
Australia	305,266	276,893	22,201	27,047	22,784	22,557	23,561	26,437	22,030
New Zealand	47,863	45,493	2,901	3,753	2,809	3,431	3,281	3,650	3,629
Others	4,295	4,155	317	391	522	335	339	568	131
S. Others	85,755	39,490	4,268	2,493	3,306	3,833	4,132	7,146	9,518
I. Export Receipts through Banks	28,284,623	30,691,378	2,741,121	2,407,926	2,578,383	2,502,579	2,631,269	2,937,391	2,711,487
II. Freight on Export	755,178	656,485	50,148	63,803	56,528	63,803	71,247	71,247	71,247
III. Export Receipts Banks (fob) (I-II)	27,529,445	30,034,893	2,690,974	2,344,123	2,521,855	2,438,777	2,560,022	2,866,144	2,640,240
IV. Other Exports	346,483	932,180	1,985	98,850	(147,850)	38,207	75,024	155,864	134,781

Source: Statistics and Data Services Department, SBP

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	FY23	FY24	2023	2024					
			Oct	May	Jun	Jul	Aug	Sep	Oct
Grand Total	27,724,078	30,674,632	2,688,598	2,838,958	2,558,126	2,307,083	2,762,254	2,836,434	2,982,139
A. Latin America	60,926	78,217	3,942	2,501	21,087	1,104	10,364	8,879	18,817
B. Central America	192,437	180,146	16,617	18,563	17,651	16,039	18,883	15,538	17,040
Mexico	125,750	138,699	12,187	14,941	13,737	12,997	13,970	11,624	12,173
Others	66,687	41,446	4,430	3,622	3,914	3,042	4,913	3,914	4,867
C. South America	302,284	350,751	35,215	30,817	32,953	26,510	35,133	32,364	34,984
Argentina	44,716	39,067	2,990	3,041	1,412	4,540	6,380	3,037	5,863
Brazil	101,462	150,434	16,545	14,880	12,970	9,638	13,815	13,167	12,003
Uruguay	7,426	8,032	656	572	650	767	462	423	627
Others	148,680	153,218	15,023	12,324	17,921	11,565	14,476	15,737	16,491
D. North America	5,561,041	5,681,448	439,937	554,740	486,732	426,036	615,508	513,000	559,905
Canada	361,895	392,206	35,762	33,754	35,880	25,187	39,119	35,798	37,029
USA	5,198,971	5,289,018	404,167	520,934	450,843	400,814	576,370	477,198	522,866
Others	172	224	8	52	9	35	19	4	10
E. Eastern Europe	628,155	740,153	57,197	70,174	76,124	52,319	59,116	64,425	71,507
Hungary	16,369	29,351	1,867	4,112	3,906	3,018	3,732	3,684	4,301
Romania	71,602	76,083	6,847	8,353	8,415	7,160	6,028	8,379	10,973
Russian Federation	73,225	82,945	6,391	6,105	3,909	4,037	2,857	4,782	7,223
Ukraine	816	3,760	287	27	256	200	437	206	827
Others	466,144	548,015	41,805	51,576	59,638	37,904	46,062	47,374	48,184
F. Northern Europe	2,512,926	2,655,410	231,472	244,617	229,394	211,296	269,004	274,058	253,739
Denmark	187,327	227,140	21,836	18,683	16,318	15,944	19,034	25,040	32,464
Finland	40,285	28,831	3,486	2,382	2,939	1,255	1,854	2,977	2,674
Norway	60,202	63,450	4,205	6,230	6,526	4,268	7,944	6,769	5,025
Sweden	151,810	149,659	12,243	16,624	14,310	12,773	16,284	14,292	14,193
United Kingdom	1,928,343	2,017,869	174,590	187,052	174,549	162,816	208,047	209,505	185,986
Others	144,962	168,462	15,110	13,646	14,752	14,241	15,842	15,474	13,396
G. Southern Europe	3,034,828	2,976,026	281,043	334,222	239,289	250,881	277,385	272,292	270,680
Greece	131,133	133,628	11,547	12,534	9,971	9,499	12,627	13,137	13,067
Italy	1,155,266	1,122,509	122,760	141,789	91,365	95,766	97,622	105,813	82,853
Spain	1,406,868	1,408,403	121,298	148,433	108,960	125,775	140,010	132,097	143,079
Others	341,564	311,486	25,438	31,466	28,993	19,840	27,127	21,244	31,681
H. Western Europe	4,379,409	4,191,175	365,081	410,194	389,833	314,518	412,425	440,928	412,337
Belgium	718,425	647,125	56,432	69,944	59,493	44,905	67,362	75,783	68,244
France	495,312	470,677	36,762	57,152	36,087	27,354	48,429	52,777	46,016
Germany	1,567,067	1,562,823	143,262	145,060	148,234	125,780	151,468	163,120	150,136
Netherlands	1,570,853	1,485,628	126,564	135,863	142,882	114,339	141,128	145,978	144,710
Switzerland	14,506	12,684	1,004	1,294	1,137	1,200	1,269	1,195	1,065
Others	13,248	12,238	1,057	880	2,000	941	2,768	2,075	2,168
I. Eastern Africa	784,409	1,114,207	92,560	97,656	64,737	49,685	90,174	98,023	131,006
Kenya	309,026	383,741	23,128	23,040	19,874	14,213	26,792	37,963	46,264
Mauritius	22,562	19,040	1,648	1,082	1,000	2,299	1,706	2,144	2,691
United Republic of Tanzania	159,554	180,579	19,965	19,561	11,406	7,841	9,571	6,988	10,926
Others	293,267	530,848	47,819	53,972	32,458	25,332	52,105	50,928	71,125

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY23	FY24	2023	2024					
			Oct	May	Jun	Jul	Aug	Sep	Oct
J. Middle Africa	64,811	170,899	8,243	9,281	6,224	6,400	6,670	4,916	10,535
K. Northern Africa	178,201	200,319	24,898	15,432	11,853	14,034	16,131	18,340	16,161
Egypt	91,635	107,753	11,402	8,002	7,321	8,885	9,204	11,036	7,850
Morocco	27,626	27,729	2,951	2,818	1,782	1,018	1,661	2,528	3,341
Others	58,939	64,838	10,545	4,612	2,750	4,132	5,266	4,776	4,969
L. Southern Africa	219,319	194,617	23,306	14,230	15,110	15,195	17,614	17,663	21,267
South Africa	214,725	190,010	22,593	14,157	14,708	15,026	17,157	17,088	20,810
Others	4,593	4,607	713	74	402	169	457	575	457
M. Western Africa	242,413	611,709	26,887	64,290	50,964	29,899	47,314	30,995	69,234
N. Eastern Asia	2,719,835	3,035,151	370,856	211,858	185,408	189,336	191,239	288,164	309,178
China	2,200,362	2,562,313	325,868	172,305	150,086	154,331	154,685	249,984	266,806
Hong Kong	55,483	39,092	3,468	3,654	2,643	2,386	2,689	2,576	2,531
Japan	206,878	194,105	15,994	16,617	16,136	16,827	16,107	20,007	18,010
Republic of Korea	187,939	178,699	20,068	14,071	11,100	10,811	11,999	11,575	17,140
Others	69,172	60,942	5,458	5,212	5,442	4,982	5,758	4,022	4,690
O. South-Central Asia	2,264,781	2,529,047	214,347	285,106	220,171	233,663	261,952	302,257	284,331
Afghanistan	977,580	1,142,794	97,535	157,445	97,291	103,461	105,575	150,121	135,751
Bangladesh	724,185	718,720	66,530	62,950	62,671	55,635	67,775	83,897	65,155
India	1	17	-	-	-	-	-	-	-
Iran	93	17	17	-	-	-	-	-	-
Sri Lanka	299,570	386,672	35,798	32,197	31,199	23,501	43,914	44,381	34,171
Others	263,349	280,827	14,466	32,515	29,010	51,067	44,689	23,858	49,254
P. South Eastern Asia	1,225,179	2,234,705	197,672	175,487	177,215	178,586	87,981	140,557	160,162
Indonesia	144,303	536,982	39,875	27,036	23,848	6,589	7,950	8,686	20,395
Malaysia	306,413	608,923	76,921	36,377	38,295	32,916	22,307	51,878	35,047
Singapore	97,956	188,027	7,449	49,670	53,244	57,825	4,270	17,071	16,558
Thailand	246,786	173,859	10,923	16,833	12,292	11,529	12,232	15,965	21,201
Others	429,719	726,914	62,503	45,572	49,536	69,727	41,222	119,940	141,416
Q. Western Asia	3,003,328	3,403,170	273,011	274,261	304,137	264,697	321,039	285,893	313,764
Bahrain	62,013	64,615	5,268	4,544	5,722	4,326	5,325	3,305	4,252
Jordan	45,028	39,095	3,435	4,522	4,884	4,785	5,191	5,508	5,734
Kuwait	129,290	127,344	10,431	11,209	9,592	9,130	9,231	9,213	12,175
Saudi Arabia	558,480	698,620	61,190	50,146	54,469	51,034	64,042	61,457	66,656
Turkey	325,142	297,017	29,966	27,247	23,948	20,742	15,175	18,121	20,550
United Arab Emirates	1,399,071	1,583,205	119,764	133,769	152,427	131,437	161,944	138,174	152,542
Others	484,303	593,274	42,959	42,823	53,094	43,243	60,131	50,115	51,855
R. Australia & New Zealand	345,682	322,696	26,107	25,033	28,468	25,971	23,984	27,778	26,937
Australia	295,349	280,121	22,397	21,785	25,461	22,990	20,719	24,459	22,562
New Zealand	50,332	42,567	3,710	3,241	3,007	2,981	3,265	3,319	4,375
Others	-	9	-	6	-	-	-	-	-
S. Others	4,116	4,788	209	497	775	914	337	364	554

Source: Pakistan Bureau of Statistics

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY23	FY24 ^R	2023	2024					
			Nov	Jun	Jul	Aug	Sep	Oct ^R	Nov ^P
Grand Total	52,695,071	53,056,054	4,530,980	4,615,987	4,819,011	4,709,050	4,695,950	4,611,984	4,136,000
A. Latin America	3,845	42,297	275	622	96	325	119	701	219
B. Central America	117,698	63,655	6,163	5,526	4,821	5,786	6,626	3,649	5,136
Mexico	57,550	56,557	5,752	5,109	2,529	4,925	3,491	1,881	2,524
Others	60,148	7,099	411	417	2,291	861	3,135	1,769	2,612
C. South America	970,938	510,431	42,039	58,269	66,842	82,702	62,556	84,563	99,153
Argentina	174,150	95,197	9,974	9,196	17,818	16,435	20,643	38,659	29,805
Brazil	718,354	358,057	24,101	48,573	48,336	63,378	40,839	43,266	64,520
Uruguay	8,926	12,092	2,416	158	194	645	455	665	1,518
Others	69,507	45,086	5,548	342	495	2,245	618	1,974	3,310
D. North America	2,616,380	2,038,313	161,142	151,360	207,048	206,425	206,247	199,602	178,540
Canada	398,972	162,481	11,443	15,527	21,993	20,819	18,152	19,126	22,425
USA	2,216,801	1,875,646	149,699	135,834	185,055	185,606	188,095	180,455	156,115
Others	607	185	-	-	-	-	-	21	-
E. Eastern Europe	1,102,436	1,691,812	219,263	74,831	105,126	53,764	24,825	39,573	82,054
Hungary	11,268	17,792	653	971	1,047	2,069	658	1,504	779
Romania	151,307	219,957	41,871	1,102	3,732	1,669	640	1,343	859
Russian Federation	740,186	1,020,170	148,168	58,638	82,769	34,037	11,683	10,759	6,333
Ukraine	49,935	261,841	15,603	1,129	3,570	1,188	3,378	13,175	62,197
Others	149,740	172,052	12,968	12,991	14,008	14,801	8,466	12,791	11,887
F. Northern Europe	1,060,696	1,237,029	242,860	61,866	87,609	124,490	81,958	132,142	80,174
Denmark	64,537	70,301	4,851	6,051	10,862	7,295	6,215	7,166	5,522
Finland	61,920	67,662	5,191	3,781	5,566	4,456	4,089	5,194	3,416
Norway	32,394	26,858	954	1,321	4,484	3,817	3,636	3,853	3,309
Sweden	194,862	214,566	17,301	10,289	16,261	14,341	14,124	18,183	12,890
United Kingdom	638,761	781,996	209,454	35,036	44,253	88,107	48,082	88,845	48,351
Others	68,223	75,646	5,110	5,389	6,184	6,474	5,811	8,901	6,686
G. Southern Europe	883,783	816,360	87,443	82,248	105,819	51,793	91,748	51,602	83,301
Greece	106,153	40,395	994	2,152	1,905	2,952	2,441	2,931	2,548
Italy	527,209	503,058	51,272	64,177	82,639	31,945	76,361	31,285	63,245
Spain	201,007	234,410	33,122	14,542	17,460	15,891	11,385	14,261	14,007
Others	49,414	38,498	2,055	1,378	3,815	1,005	1,561	3,127	3,500
H. Western Europe	3,073,436	2,586,064	195,587	166,979	174,275	177,024	145,120	177,119	186,470
Belgium	392,680	315,452	16,901	13,515	15,523	13,559	12,757	18,913	15,711
France	395,101	268,156	20,473	18,170	25,209	26,621	20,430	25,770	19,238
Germany	906,271	930,502	80,250	84,014	77,859	79,366	61,252	69,189	55,894
Netherlands	745,434	551,247	44,975	21,526	24,433	25,293	14,684	23,388	27,773
Switzerland	539,995	436,550	25,890	20,581	22,999	20,241	30,951	31,723	59,578
Others	93,955	84,158	7,098	9,172	8,252	11,944	5,046	8,136	8,277
I. Eastern Africa	788,698	940,291	74,629	63,039	80,786	90,191	84,789	88,849	82,251
Kenya	442,649	614,139	52,311	35,053	51,406	50,008	44,920	47,395	38,381
Mauritius	4,982	4,513	247	124	215	245	302	578	21
United Republic of Tanzania	99,207	126,570	8,656	11,547	6,457	18,112	23,201	21,112	33,095
Others	241,860	195,070	13,415	16,314	22,708	21,826	16,366	19,764	10,754

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY23	FY24 ¹	2023	2024					
			Nov	Jun	Jul	Aug	Sep	Oct ²	Nov ³
J. Middle Africa	12,661	21,932	759	10,712	1,579	4,007	1,054	1,028	544
K. Northern Africa	807,493	827,019	125,361	93,003	52,595	32,656	68,058	76,019	36,489
Egypt	115,537	202,504	52,970	6,010	8,762	14,424	18,791	15,230	8,689
Morocco	664,847	603,941	71,877	86,851	43,179	16,313	47,924	49,656	27,458
Others	27,109	20,574	514	142	653	1,919	1,343	11,132	341
L. Southern Africa	433,024	476,119	31,870	28,442	32,199	82,465	31,226	77,893	40,586
South Africa	427,164	471,066	31,543	28,142	32,080	82,384	31,090	77,618	39,908
Others	5,860	5,053	327	300	120	81	136	275	678
M. Western Africa	232,216	626,540	34,824	38,071	43,252	76,384	36,832	23,798	37,117
N. Eastern Asia	11,742,280	16,093,908	1,229,899	1,546,930	1,725,688	1,375,018	1,492,620	1,424,899	1,388,309
China	9,662,911	13,506,324	1,003,248	1,357,097	1,478,174	1,154,476	1,259,002	1,205,229	1,179,162
Hong Kong	382,027	692,295	49,194	49,283	72,329	51,370	62,537	58,952	51,186
Japan	889,110	1,009,328	85,741	87,750	117,174	83,110	92,450	82,720	81,577
Republic of Korea	807,708	880,860	91,705	50,417	58,011	86,062	78,629	77,998	76,384
Others	524	5,100	11	2,383	-	-	1	-	-
O. South-Central Asia	358,445	382,421	27,925	35,984	41,803	41,755	46,682	43,106	69,478
Afghanistan	15,277	11,960	1,289	1,773	1,403	1,482	3,494	794	1,354
Bangladesh	77,182	56,555	5,412	4,882	4,715	4,135	7,842	8,510	5,545
India	190,040	206,892	15,330	17,817	17,757	20,433	19,290	18,800	18,504
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	47,974	58,302	3,741	4,672	4,167	5,504	4,814	6,022	5,235
Others	27,972	48,711	2,152	6,839	13,761	10,200	11,241	8,980	38,840
P. South Eastern Asia	7,455,819	6,860,909	608,940	469,678	574,796	584,835	562,870	686,164	534,217
Indonesia	2,643,948	2,418,313	190,143	198,559	248,991	227,293	210,583	236,648	210,801
Malaysia	1,021,894	948,387	85,866	56,981	77,097	82,570	81,063	138,156	93,323
Singapore	2,762,945	2,443,395	240,563	121,271	132,725	172,649	175,754	213,882	133,395
Thailand	711,917	719,109	52,092	59,181	72,141	66,225	56,013	51,750	64,094
Others	315,115	331,705	40,275	33,685	43,843	36,098	39,456	45,727	32,605
Q. Western Asia	20,108,482	17,518,271	1,387,922	1,638,098	1,466,094	1,701,513	1,660,134	1,462,504	1,125,308
Bahrain	379,665	217,324	4,197	7,494	2,638	5,689	10,772	52,596	3,314
Jordan	15,111	10,032	1,116	568	786	666	899	2,182	914
Kuwait	2,545,609	1,785,043	146,415	128,571	223,495	195,987	118,541	96,291	58,902
Saudi Arabia	4,506,629	4,492,909	408,747	396,315	358,710	339,628	366,854	267,102	164,477
Turkey	477,598	491,395	42,420	33,450	44,894	32,076	45,351	46,079	53,515
United Arab Emirates	7,398,589	6,329,122	533,701	642,485	552,220	708,354	749,533	642,053	576,172
Others	4,785,280	4,192,446	251,326	429,214	283,350	419,112	368,184	356,202	268,014
R. Australia & New Zealand	728,292	705,885	58,518	58,627	44,002	50,667	65,053	62,547	41,867
Australia	700,933	683,219	57,484	56,891	41,643	49,407	62,274	61,239	40,068
New Zealand	24,586	17,216	839	1,595	2,301	1,010	2,766	1,231	1,763
Others	2,773	5,450	195	140	59	250	12	77	36
S. Others	302,566	262,120	19,117	10,107	10,271	8,878	9,499	11,363	16,535
I. Import Payments Through Banks	52,799,190	53,701,377	4,554,535	4,594,390	4,824,702	4,750,679	4,678,015	4,647,122	4,087,747
II. Freight & Insurance	2,293,552	2,250,953	179,449	165,398	172,724	171,024	168,409	167,296	147,159
III. Import Payments Banks (fob) (I-II)	50,505,639	51,450,424	4,375,087	4,428,992	4,651,977	4,579,654	4,509,607	4,479,826	3,940,588
IV. Other Imports	2,189,432	1,605,630	155,893	186,995	167,034	129,395	186,343	132,159	195,412

Source: Statistics and Data Services Department, SBP

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	FY23	FY24	2023	2024					
			Oct	May	Jun	Jul	Aug	Sep	Oct
Grand Total	55,198,452	54,779,084	4,862,707	4,915,204	4,964,222	4,216,019	4,509,019	4,655,831	4,567,645
								-	-
A. Latin America	11,452	48,261	958	1,135	1,342	884	1,032	575	690
B. Central America	92,373	71,577	5,523	7,528	5,338	6,931	6,774	11,485	14,323
Mexico	76,623	57,474	4,679	3,995	4,634	4,950	4,956	9,819	4,797
Others	15,751	14,103	844	3,533	705	1,981	1,818	1,667	9,527
C. South America	1,196,572	478,702	89,934	36,050	51,306	31,391	48,168	38,361	72,221
Argentina	260,118	136,276	16,358	9,314	8,919	5,452	21,897	10,036	24,048
Brazil	839,668	274,066	64,220	22,728	40,462	24,036	22,602	24,095	34,930
Uruguay	15,247	7,396	618	3,294	83	8	-	103	214
Others	81,542	60,964	8,738	715	1,842	1,895	3,669	4,127	13,029
D. North America	2,705,891	1,583,179	113,443	147,419	148,904	120,980	157,829	155,002	184,903
Canada	515,087	152,517	13,630	19,677	21,239	18,445	21,142	16,978	23,406
USA	2,190,807	1,430,661	99,812	127,742	127,666	102,535	136,687	138,024	161,497
Others	-	0	-	-	-	-	-	-	-
E. Eastern Europe	1,488,588	1,672,860	197,086	36,547	32,033	46,768	35,908	55,496	65,160
Hungary	35,080	41,284	2,395	2,899	1,273	2,511	4,347	4,127	8,183
Romania	235,750	254,830	42,860	2,164	3,533	1,715	1,807	1,449	2,991
Russian Federation	822,357	879,807	90,932	7,225	8,522	27,532	13,511	28,008	24,657
Ukraine	113,177	265,257	34,273	577	446	3,399	2,504	1,850	11,183
Others	282,225	231,683	26,625	23,682	18,258	11,611	13,738	20,062	18,147
F. Northern Europe	1,109,036	999,230	97,818	98,716	83,503	85,431	91,362	81,622	91,226
Denmark	88,379	92,508	6,987	9,325	9,784	7,257	14,150	11,210	7,252
Finland	74,953	53,723	4,926	4,438	4,002	5,158	4,452	5,637	4,370
Norway	47,563	41,311	3,510	5,170	5,921	4,596	5,721	2,523	5,086
Sweden	208,898	130,264	10,991	14,557	8,620	13,303	15,457	9,671	9,452
United Kingdom	559,388	579,057	60,881	53,788	47,297	44,765	44,833	43,893	54,794
Others	129,853	102,366	10,523	11,437	7,879	10,353	6,749	8,689	10,272
G. Southern Europe	660,463	516,973	43,014	54,145	41,800	44,598	51,223	38,510	58,704
Greece	65,166	16,131	784	1,678	4,971	2,659	1,232	714	1,277
Italy	367,063	326,320	28,081	34,747	20,970	26,390	31,659	27,739	33,509
Spain	182,044	137,012	10,442	14,460	13,731	13,526	16,856	8,350	16,150
Others	46,192	37,510	3,707	3,261	2,129	2,023	1,476	1,707	7,768
H. Western Europe	2,695,743	2,204,362	188,583	190,039	140,096	152,779	171,713	184,550	164,842
Belgium	322,903	273,651	27,508	22,506	13,816	19,223	16,132	22,845	22,379
France	397,576	247,957	22,943	32,038	19,916	20,719	26,625	45,266	28,432
Germany	766,393	753,726	72,950	68,690	50,379	55,737	67,595	62,989	54,684
Netherlands	487,523	448,840	18,204	28,670	21,761	16,608	13,938	23,764	23,141
Switzerland	171,534	144,698	14,480	12,724	10,732	14,531	21,458	9,972	12,329
Others	549,816	335,489	32,498	25,411	23,491	25,961	25,964	19,713	23,878
I. Eastern Africa	970,764	960,922	85,208	85,206	73,012	61,997	107,819	90,545	86,670
Kenya	469,016	576,789	49,885	51,699	47,857	33,872	52,857	48,257	48,435
Mauritius	522	954	47	321	63	27	43	133	102
United Republic of Tanzania	139,261	109,263	9,030	9,868	2,806	4,560	12,095	20,506	20,313
Others	361,965	273,917	26,246	23,318	22,286	23,538	42,824	21,649	17,821

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY23	FY24	2023	2024					
			Oct	May	Jun	Jul	Aug	Sep	Oct
J. Middle Africa	19,963	63,811	1,387	1,221	15,667	888	3,560	664	991
K. Northern Africa	995,958	876,539	174,318	40,905	97,962	31,067	87,656	43,666	98,104
Egypt	138,109	183,620	61,659	9,713	2,386	6,859	13,526	13,441	17,572
Morocco	754,982	664,941	111,690	30,989	95,402	23,928	73,422	29,683	69,655
Others	102,869	27,977	968	203	174	280	708	543	10,876
L. Southern Africa	651,147	408,016	35,908	44,314	23,287	35,949	40,995	53,553	43,309
South Africa	640,979	403,927	35,633	44,068	23,129	35,144	40,685	52,836	42,301
Others	10,167	4,089	275	246	158	805	310	717	1,008
M. Western Africa	404,614	880,554	33,907	104,722	86,125	85,235	74,295	28,343	55,895
N. Eastern Asia	14,211,158	17,268,358	1,376,625	1,627,532	1,753,215	1,341,109	1,329,978	1,555,661	1,596,268
China	11,899,909	14,824,495	1,175,250	1,397,307	1,554,923	1,192,948	1,112,230	1,369,417	1,385,277
Hong Kong	28,932	49,613	8,158	4,194	2,809	2,292	2,980	3,095	3,279
Japan	1,067,031	1,154,525	92,205	95,311	108,413	81,308	132,028	100,910	117,770
Republic of Korea	800,150	939,636	78,117	93,720	67,257	47,325	62,963	65,065	71,508
Others	415,133	300,089	22,895	37,000	19,813	17,235	19,777	17,175	18,435
O. South-Central Asia	2,254,380	2,015,255	212,242	168,681	147,550	169,268	187,012	203,805	256,850
Afghanistan	894,921	564,081	90,015	29,000	22,484	37,720	47,423	66,817	110,885
Bangladesh	78,808	42,098	5,793	2,186	3,415	2,569	1,886	4,169	8,365
India	278,705	276,743	24,633	30,401	24,249	22,366	22,804	28,142	35,451
Iran	880,706	1,042,370	83,597	99,978	90,755	99,977	109,280	99,800	95,158
Sri Lanka	68,261	54,738	5,766	4,039	4,328	4,988	4,325	4,125	5,351
Others	52,980	35,225	2,438	3,076	2,320	1,648	1,294	751	1,640
P. South Eastern Asia	7,548,263	6,755,543	571,651	674,553	534,840	621,687	499,294	539,333	621,970
Indonesia	4,317,691	3,344,679	255,393	296,827	273,715	265,353	279,572	266,082	303,408
Malaysia	895,659	899,125	86,887	82,659	61,013	71,426	69,268	74,269	85,262
Singapore	965,792	1,284,868	127,475	173,739	86,222	152,979	45,334	70,199	121,726
Thailand	1,009,229	823,033	51,662	78,675	79,294	81,918	64,223	83,293	60,152
Others	359,896	403,838	50,234	42,655	34,597	50,012	40,896	45,490	51,422
Q. Western Asia	17,371,561	17,061,308	1,553,509	1,565,114	1,651,110	1,329,273	1,573,052	1,514,684	1,103,910
Bahrain	254,897	85,684	2,027	2,135	11,697	8,307	1,995	5,494	17,152
Jordan	16,596	13,852	719	698	1,158	398	1,425	564	1,810
Kuwait	2,207,442	2,114,196	208,314	222,045	247,067	127,069	76,226	99,982	66,306
Saudi Arabia	4,249,132	4,780,528	536,908	392,860	355,352	388,310	417,159	372,417	168,564
Turkey	347,832	242,799	21,784	32,029	16,676	17,064	19,564	13,581	23,826
United Arab Emirates	5,733,344	5,031,140	358,191	447,147	531,954	422,442	539,664	599,507	474,966
Others	4,562,318	4,793,109	425,566	468,199	487,207	365,683	517,018	1,521	1,265
R. Australia & New Zealand	810,375	859,940	81,587	31,355	77,095	49,756	41,336	59,853	51,604
Australia	780,829	840,300	79,930	30,332	74,632	49,064	39,638	57,458	50,804
New Zealand	29,049	19,365	1,656	1,023	2,346	678	1,698	2,378	785
Others	500	276	-	0	117	14	0	0	0
S. Others	141	53,695	8	22	37	28	11	0	0

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 Prod.	Vegetable Products	Animal/Vegetable Products	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 Fbr Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Etc. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equip.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc. Manufactured Article	Art Work, Collectors Prices & Antique
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	-
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	268.69	232.48	243.96	352.14	283.27	280.53	155.24	244.69	210.14	207.01	209.91	283.32	204.32	242.13	308.92	351.92	300.92	326.88	206.37	352.56	228.05	-
2023-24	339.37	269.31	313.33	295.70	377.41	295.01	206.87	244.94	282.67	259.03	246.74	364.62	228.32	316.87	338.07	381.52	336.85	342.01	187.46	344.61	298.60	-
2018-19 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	-
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	-
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	-
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	-
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	-
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	-
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	-
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	-
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	-
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	-
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	-
2023-24 Jul-Sep	315.12	261.66	291.07	317.15	376.13	284.23	185.20	221.54	268.21	216.28	243.48	331.95	206.16	316.17	351.17	384.48	324.07	353.99	173.27	355.09	290.12	-
Oct-Dec	358.10	284.31	339.43	285.24	387.04	294.39	209.74	240.97	286.19	258.25	252.55	387.19	220.77	312.23	347.37	385.81	335.30	365.76	198.87	330.35	308.27	-
Jan-Mar	346.85	281.91	323.99	287.68	372.68	286.98	215.96	261.63	283.98	272.77	248.40	373.73	233.20	316.67	339.70	382.06	342.26	327.80	191.59	358.42	303.96	-
Apr-Jun	337.41	249.37	298.85	292.72	373.79	314.45	216.59	255.62	292.29	288.82	242.53	365.61	253.17	322.39	314.02	373.74	345.77	320.49	186.13	334.60	292.05	-

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 Products	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Sem 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-Mumufact. used Article	Art Work, Collector Prices & Antique
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
2023-24	272.50	256.50	233.34	287.83	294.41	307.37	238.91	210.30	192.43	286.35	276.02	273.90	221.46	267.99	250.87	276.26	282.53	242.77	213.85	274.27	281.56	214.48
2018-19 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
2023-24 Jul-Sep	249.69	248.89	197.08	281.11	298.75	280.12	200.40	212.91	181.43	293.13	289.15	244.58	232.68	269.93	253.76	252.90	265.22	220.32	181.42	287.37	278.85	217.47
Oct-Dec	278.90	258.60	241.48	287.58	279.12	317.73	249.13	222.10	199.47	284.53	262.51	266.12	248.72	272.45	246.64	273.22	295.76	244.04	226.57	292.51	285.37	223.69
Jan-Mar	272.61	250.77	232.43	284.13	297.71	304.36	243.26	198.23	189.44	275.54	285.72	289.47	205.42	265.62	248.93	282.23	279.60	243.06	215.72	255.04	278.23	213.61
Apr-Jun	288.81	267.73	262.35	298.50	302.06	327.26	262.86	207.96	199.38	292.20	266.71	295.43	199.02	263.98	254.15	296.68	289.55	263.64	231.70	262.18	283.78	203.16

Source: Publisher Bureau of Statistics

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

4.22 INDEX NUMBERS OF QUANTUM OF EXPORTS BY GROUPS (2017 to 100)																							
Year /Quarter	All Groups	Live Animal s, Animal Products	Vegetat able Products	Animal /Ve g.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Minera l Products	Produc t of Chem. & Allied Industr ies	Plastic & Article s Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charco al, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Article s	Footwa re, 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 , Aircraf t, Vessel of TPT. Equ.	Opt. Photog raphic Med. Surg. Instru ments	Arms & Ammu nition & Parts	Misc- Munuf act. used Article	Art Work, Collect or Prices & Antiqu e	
2019-20		106.12	98.89	101.91	110.42	78.34	100.24	149.57	177.29	82.66	104.15	46.86	108.79	114.68	142.87	62.28	116.19	211.51	157.74	109.43	70.99	113.74	85.20
2020-21		111.70	107.34	107.68	131.04	98.38	90.97	222.36	218.29	95.94	135.58	62.35	108.31	140.10	144.90	109.87	172.89	159.12	190.10	58.70	39.75	180.69	0.00
2021-22		119.07	97.76	109.49	137.61	133.80	109.83	225.89	162.57	120.44	71.39	125.67	114.46	158.11	182.98	79.52	180.55	100.80	138.71	80.93	23.48	231.04	0.80
2022-23		125.6	123.36	106	99.67	111.09	95.87	314.65	146.66	112.86	123.99	97.77	118.63	195.16	172.37	148.38	293.65	163.21	189.98	131.1	58.26	277.47	0.00
2023-24		148.24	131.14	169.61	68.04	105.68	119.4	328.53	243.68	98.47	162.44	106	137.74	182.79	217.75	143.78	215.01	229.98	242.65	164.62	63.88	350.69	0.00
2018-19	Jan-Mar	109.54	103.31	119.23	149.84	68.31	107.35	129.42	165.15	86.50	87.64	72.01	112.15	136.90	122.96	48.15	152.94	136.09	84.91	56.95	72.53	90.38	121.80
	Apr-Jun	109.82	114.25	98.07	133.47	106.66	107.28	134.51	165.34	91.37	122.49	57.41	111.55	126.59	140.56	55.57	119.13	144.51	115.33	97.65	198.26	150.29	91.82
2019-20	Jul-Sep	110.40	84.16	84.05	107.80	56.70	86.00	137.43	143.22	94.04	144.19	39.43	125.65	123.66	133.77	104.32	113.17	127.84	147.00	115.65	92.52	110.87	139.21
	Oct-Dec	112.44	135.95	89.18	168.23	53.37	113.46	149.00	203.01	93.94	144.93	36.53	118.98	101.69	205.31	77.69	144.03	102.57	251.84	129.48	53.54	157.60	116.04
	Jan-Mar	118.59	96.60	124.34	98.79	102.34	94.96	180.51	174.17	87.84	86.14	51.84	115.12	141.01	138.56	61.11	132.69	535.49	134.84	138.64	99.20	118.01	85.56
	Apr-Jun	83.06	76.83	110.07	66.85	100.94	106.53	131.32	188.78	54.82	41.35	59.63	75.42	92.35	93.85	5.99	74.88	80.14	97.30	53.95	38.69	68.50	0.00
2020-21	Jul-Sep	101.76	90.61	73.37	148.52	79.43	92.83	180.42	156.58	83.76	172.73	54.68	106.45	126.73	138.38	137.88	142.50	174.70	138.90	64.35	21.59	152.77	0.00
	Oct-Dec	118.29	132.48	121.70	142.28	97.92	92.77	206.17	356.50	81.69	122.55	65.90	113.06	159.06	137.07	155.76	190.18	123.77	229.34	53.80	42.26	188.24	0.00
	Jan-Mar	115.94	108.15	130.12	102.98	112.29	80.70	267.12	181.80	104.32	117.20	60.05	108.82	150.31	159.15	95.38	196.17	99.16	193.09	61.25	25.47	180.49	0.00
	Apr-Jun	110.82	98.09	105.54	130.38	103.87	97.59	235.72	178.29	113.98	129.85	68.76	104.93	124.30	145.01	50.45	162.70	238.85	199.06	55.39	69.68	201.26	0.00
2021-22	Jul-Sep	101.76	90.61	73.37	148.52	79.43	92.83	180.42	156.58	83.76	172.73	54.68	106.45	126.73	138.38	137.88	142.50	174.70	138.90	64.35	21.59	152.77	0.00
	Oct-Dec	118.29	132.48	121.70	142.28	97.92	92.77	206.17	356.50	81.69	122.55	65.90	113.06	159.06	137.07	155.76	190.18	123.77	229.34	53.80	42.26	188.24	0.00
	Jan-Mar	115.94	108.15	130.12	102.98	112.29	80.70	267.12	181.80	104.32	117.20	60.05	108.82	150.31	159.15	95.38	196.17	99.16	193.09	61.25	25.47	180.49	0.00
	Apr-Jun	110.82	98.09	105.54	130.38	103.87	97.59	235.72	178.29	113.98	129.85	68.76	104.93	124.30	145.01	50.45	162.70	238.85	199.06	55.39	69.68	201.26	0.00
2022-23	Jul-Sep	116.48	100.69	93.07	156.90	126.99	64.66	243.69	126.27	129.17	88.81	137.71	115.76	205.17	133.20	170.55	105.18	206.45	110.55	117.45	48.46	239.75	0.00
	Oct-Dec	128.26	114.94	109.13	130.87	132.69	95.46	320.66	97.51	114.32	179.77	101.00	113.41	179.83	195.84	173.40	579.79	100.19	171.43	118.68	13.28	297.02	0.00
	Jan-Mar	129.52	132.09	122.94	58.40	112.18	109.92	365.74	143.16	101.28	87.13	71.74	117.85	219.41	176.20	100.59	302.73	222.81	290.96	142.01	64.27	282.35	0.00
	Apr-Jun	129.02	145.70	98.87	52.52	72.49	113.45	326.03	219.69	106.66	140.25	80.61	135.26	176.21	184.23	148.99	186.91	123.38	186.96	146.27	107.04	290.74	0.00
2023-24	Jul-Sep	146.12	102.74	147.66	89.24	78.19	107.77	336.60	264.37	121.01	163.08	81.63	141.58	202.97	202.25	114.68	236.63	299.64	198.86	177.58	65.30	327.75	0.00
	Oct-Dec	151.24	149.56	180.99	68.11	122.55	130.09	305.69	248.18	94.93	179.45	115.77	137.92	170.11	235.24	224.09	238.64	164.60	269.92	156.28	61.11	334.88	0.00
	Jan-Mar	147.21	142.06	190.66	51.97	105.05	120.35	309.95	263.57	87.75	149.26	114.43	131.18	200.96	232.22	121.1	184.01	196.12	251.05	152.84	80.96	388.09	0.00
	Apr-Jun	148.39	130.19	159.11	62.85	116.92	119.38	361.89	198.61	90.19	157.97	112.17	140.29	157.11	201.28	115.25	200.76	259.55	250.78	171.77	48.16	352.04	0.00

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 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, 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-Munufactured Article	Art Work, Collector Prices & Antique	
2019-20		105.42	68.56	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	126.85	111.77	150.11	109.24	144.31	125.79	88.51	73.84	92.90	111.40	72.88	95.81	137.52	82.84	94.85	84.68	438.48	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	51.81	77.08	132.24	90.14	68.01	244.25	396.59	1513.78	124.44	57.11
2022-23		103.25	56.56	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	397.37	97.84	269.62
2023-24		129.07	48.96	132.95	117.94	135.50	106.01	109.31	147.76	100.84	65.98	85.31	100.54	76.37	116.76	86.55	92.49	150.72	109.99	314.08	533.04	118.31	152.83
2018-19	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
2018-19	Oct-Dec	112.29	58.57	125.96	93.57	219.05	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
2023-24	Jul-Sep	134.18	42.27	152.66	137.37	135.55	100.23	213.37	154.43	237.21	66.40	91.22	119.17	65.52	124.44	107.18	103.16	131.58	109.42	479.46	203.57	106.33	337.41
	Oct-Dec	124.21	53.1	124.69	107.17	136.35	111.73	182.36	137.95	167.03	80.67	92.80	98.01	72.29	119.45	86.12	88.42	136.77	101.59	268.8	613.14	103.29	128.83
	Jan-Mar	115.12	50.28	148.64	116.62	127.03	101.19	172.08	151.38	174.4	55.31	86.07	90.22	86.44	85.57	76.29	92.94	104.46	92.77	244.98	568.11	132.88	24.85
	Apr-Jun	142.75	50.18	105.79	110.6	143.08	110.9	189.42	147.29	141.52	61.56	71.16	84.74	81.21	137.59	76.62	85.43	230.07	136.19	263.06	747.33	130.75	120.24

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24 ^a	Sep-24 ^a
I. Government Domestic Debt	38,809.8	39,697.9	42,594.8	43,436.6	47,160.2	47,536.1
II. Government External Debt	22,030.9	22,593.5	22,600.6	21,941.7	21,753.6	22,034.2
III. Debt from IMF	2,040.2	2,258.1	2,141.6	2,151.2	2,332.1	2,568.0
IV. External Liabilities ¹	3,101.9	3,389.2	3,365.8	3,284.8	3,265.6	3,344.7
V. Private Sector External Debt	5,503.3	5,507.4	5,418.7	5,474.3	5,464.6	5,402.4
VI. PSEs External Debt	2,147.9	2,268.9	2,211.8	2,172.6	2,068.1	2,041.9
VII. PSEs Domestic Debt	1,687.2	1,698.1	1,710.0	1,694.7	1,705.6	1,751.3
VIII. Commodity Operations ²	1,485.9	1,309.2	1,256.8	1,133.1	1,378.3	1,139.5
IX. Intercompany External Debt from Direct Investor abroad	1,301.4	1,319.7	1,319.4	1,222.5	1,592.2	1,675.8
A. Gross Public Debt (sum I to III)	62,881.0	64,549.5	67,337.0	67,529.5	71,245.9	72,138.3
B. Total Debt of the Government - FRDLA Definition³	57,779.2	59,183.7	60,554.2	61,611.3	65,104.7	64,091.3
C. Total External Debt & Liabilities (sum II to VI+IX)	36,125.7	37,336.9	37,057.9	36,247.2	36,476.3	37,067.0
As percent of GDP						
Gross Public Debt	74.9				67.4	
Total Debt of the Government - FRDLA Definition	68.8				61.6	
Total External Debt & Liabilities	43.0				34.5	
Government Domestic Debt	46.2				44.6	
Memorandum Items	FY23				FY24	
GDP (current market price) ⁴	83,955.4				105,740.8	
Government Deposits with the banking system ⁵	5,101.8	5,365.8	6,782.8	5,918.2	6,141.3	8,046.9
X. Consolidation adjustment ⁶	1,597.1	1,629.1	1,337.6	1,642.2	1,664.7	85,836.4
Total Debt and Liabilities (sum I to IX less X)	76,511.5	78,413.0	81,281.9	80,869.4	85,055.8	1,657.6
Total Debt and Liabilities (As percent of GDP)	91.1				80.4	
US Dollar, last day average exchange rates	286.3905	287.7782	281.9244	277.9447	278.3668	277.7488

Source: Statistics and Data Services Department, SBP

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

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

³ As per Fiscal Responsibility and Debt Limitation Act, 2005 (FRDLA) amended in June 2017, "Total Debt of the Government" means the debt of the government (including the Federal Government and the Provincial Governments) serviced out of the consolidated fund and debts owed to the Int

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 foreign borrowing against government securities.

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

	FY23 ^a	Q1-FY24	Q2-FY24	Q3-FY24	Q4-FY24	Q1-FY25 ^b
Pakistan's Total Debt and Liabilities (I+II)⁵	76,511.5	78,419.2	81,194.0	80,862.0	84,906.9	85,836.4
I. Pakistan's Total Debt (A+B+C)	73,520.7	75,349.8	77,909.1	78,086.3	81,927.6	83,009.7
A. Government Domestic Debt	38,809.8	39,697.9	42,587.9	43,432.0	47,160.2	47,536.1
B. PSEs Domestic Debt	1,687.2	1,698.1	1,710.0	1,694.7	1,705.6	1,751.3
C. External Debt (a+b+c+d)	33,023.8	33,953.8	33,611.1	32,959.6	33,061.8	33,722.3
a) Government External Debt	22,030.9	22,593.5	22,600.6	21,941.7	21,753.6	22,034.2
b) Non-government External Debt	7,651.2	7,827.3	7,551.0	7,645.1	7,702.4	7,444.3
c) Country's Debt from IMF	2,040.2	2,258.1	2,141.6	2,151.2	2,332.1	2,568.0
d) Inter Company Ext. Debt from direct investor abroad	1,301.4	1,274.9	1,317.9	1,221.7	1,273.7	1,675.8
II. Total Liabilities (D+E)	4,587.8	4,698.4	4,622.5	4,417.9	4,643.9	4,484.2
D. External Liabilities ¹	3,101.9	3,389.2	3,365.8	3,284.8	3,265.6	3,344.7
E. Domestic Liabilities ²	1,485.9	1,309.2	1,256.8	1,133.1	1,378.3	1,139.5
	FY23 ^a	Jul-Sep-FY24	Jul-Dec-FY24	Jul-Mar-FY24	Jul-Jun-FY24	Jul-Sep-FY25 ^c
Total Debt and Liabilities Servicing (III+IV+V)	9,816.9	2,125.4	5,701.6	7,775.8	11,903.5	2,119.6
III. Principal Repayment of External Debt and Liabilities (e+f+g+h)³	3,702.5	514.4	1,228.5	1,807.8	3,130.6	578.3
(e) Government External debt and Liabilities	3,049.4	334.4	790.8	1,118.8	2,149.2	382.6
(f) Non-government External debt	405.8	70.5	213.3	337.3	517.3	79.7
(g) Country's Debt from IMF	247.3	109.5	224.4	351.7	464.0	116.0
(h) Monetary Authorities external Liabilities	-	-	-	-	-	-
IV. Interest Payment on debt (i+j+k)	5,932.1	1,562.9	4,390.0	5,798.0	8,544.6	1,479.2
(i) Government Domestic Debt	4,882.9	1,240.0	3,681.2	4,758.4	7,109.4	1,137.1
(j) PSE Debt	-	-	-	-	-	-
(k) External Debt	1,049.2	323.0	708.8	1,039.6	1,435.2	342.1
Government External debt	678.5	174.8	441.3	618.7	878.3	193.4
Non-government External debt	267.2	104.9	179.4	288.9	380.9	97.0
Country's Debt from IMF	103.5	43.2	88.1	131.9	176.0	51.7
V. Interest Payment on Liabilities (l+m)	182.3	48.0	83.1	169.9	228.3	62.1
(l) External Liabilities	55.1	12.9	14.8	70.4	94.0	31.7
(m) Domestic Liabilities	127.2	35.1	68.3	99.5	134.3	30.4
Memorandum Item						
Servicing (Principal) Short Term	310.7	33.7	55.5	57.5	61.9	32.5
a) Government External Debt	310.5	29.9	48.4	46.8	46.8	27.8
b) PSEs Non-Guaranteed Debt	-	-	-	-	-	-
d) Private Non-Guaranteed Debt	0.2	3.7	7.1	10.7	15.1	4.6
Consolidation adjustment (with reference to on-lending to GOP)⁵	1,597.1	1,629.1	1,337.6	1,642.2	1,664.7	1,657.6
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	286.3905	287.7782	281.9244	277.9447	278.3668	277.7488

Source: Statistics and Data Services Department, SBP

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

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

³ As per the guidelines available in IMF's External Debt Guide for Compilers and Users 2003, the principal repayment of short-term debt is excluded from over all principal repayments. However, for the information of data users, short-term repayment of principal has been reported as Memorandum Item. For details see link:

http://www.sbp.org.pk/departments/stats/Notice/Press%20Release-external%20debt_Revised_.pdf

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 stock 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 IP 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	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24
I. Permanent Debt (1+2+3+4)	31,682.3	32,058.8	33,351.3	33,656.2	33,800.2	34,104.9	33,028.7	33,762.4
1. Market Loans	2.8	2.8	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	2.8	2.8
Provincial Governments	-	-	-	-	-	-	-	-
2. Federal Government Bonds	30,820.9	31,197.0	32,488.9	32,793.3	32,936.3	33,239.5	32,161.3	32,893.5
GOP Ijara Sukuk	4,649.7	4,659.2	4,784.7	4,766.2	4,765.7	4,782.2	4,968.3	5,062.8
Bai-Muajjal of Sukuk	-	-	-	-	19.0	65.0	65.0	65.0
Pakistan Investment Bonds (PIBs)	26,169.9	26,536.5	27,702.9	28,025.8	28,150.3	28,391.1	27,126.7	27,764.4
Others	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds¹	383.6	384.0	384.7	385.1	386.1	387.6	389.6	391.1
4. SBP's on-lending to GOP against SDRs allocation⁷	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9
II. Floating Debt	8,492.2	9,166.3	9,522.2	10,247.6	10,638.2	10,961.4	11,222.3	10,180.7
Bai Muajjal ²	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Market Treasury Bills	8,410.3	9,084.5	9,442.2	10,167.3	10,557.8	10,876.6	11,136.9	10,094.8
MTBs for Replenishment of Cash ³	81.8	81.8	80.0	80.4	80.4	84.8	85.4	85.9
III. Unfunded Debt	2,795.3	2,795.1	2,790.8	2,798.7	2,815.7	2,818.9	2,827.7	2,839.2
Saving Schemes (Net of Prize Bonds)	2,712.7	2,711.3	2,706.7	2,707.8	2,725.2	2,729.6	2,741.3	2,753.7
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund ⁴	35.3	36.6	36.9	43.7	43.2	42.1	39.1	38.2
IV. Foreign Currency Loans⁴	373.0	373.5	373.5	373.6	374.1	373.8	372.7	372.7
V. Naya Pakistan Certificates⁶	93.9	92.7	86.8	84.1	88.1	80.0	84.7	75.6
Government Domestic Debt (I+II+III+IV+V)	43,436.6	44,486.5	46,124.6	47,160.2	47,716.2	48,339.0	47,536.1	47,230.6
Government Domestic Liabilities⁵	478.4	517.8	542.6	563.5	363.5	309.0	309.7	308.8
Government Domestic Debt and Liabilities	43,915.0	45,004.3	46,667.3	47,723.7	48,079.7	48,648.0	47,845.8	47,539.4

Source: Statistics and Data Services Department, SBP

Notes:

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 51,5009 Billion.

4. It includes FEDCs, 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.

*Source: Ministry of Finance (Budget Wing)

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars

ITEM	30-Jun-22	30-Jun-23	31-Dec-23 ^R	30-Mar-24 ^R	30-Jun-24 ^R	30-Sep-24 ²
A. Public External debt (1+2+3)	99,972.2	94,881.3	99,700.4	98,500.5	98,256.2	100,619.4
1. Government External debt	81,941.0	76,926.2	80,165.5	78,942.6	78,147.4	79,331.4
i) Long term (>1 year)	80,591.9	76,765.9	80,066.2	78,624.4	77,387.6	78,454.1
Paris club	9,231.8	7,901.1	7,541.1	7,219.3	6,474.4	6,990.1
Multilateral	34,022.8	37,363.1	38,813.6	38,404.2	39,248.0	39,903.1
Other bilateral	18,053.3	17,572.3	19,644.1	18,901.7	18,552.4	18,228.0
Euro/Sukuk global bonds	8,800.0	7,800.0	7,800.0	7,800.0	6,800.0	6,800.0
Military debt	-	-	-	-	-	-
Commercial loans/credits	9,481.2	5,563.8	5,611.3	5,577.6	5,490.3	5,599.7
Local Currency Securities (PIBs)	5.1	3.5	3.6	8.0	23.7	31.6
Saudi fund for development. (SFD)	-	-	-	-	-	-
NBP / BOC deposits / PBC**	44.8	27.7	24.1	20.7	14.9	12.9
NPC**	953.0	534.3	628.3	693.0	783.9	888.8
ii) Short term (<1 year)	1,349.1	160.3	99.3	318.2	759.8	877.3
Multilateral*	1,327.1	160.3	99.3	199.3	250.0	212.2
Local Currency Securities (TBills)	22.0	0.0	-	118.9	509.8	665.1
Commercial loans/credits	-	-	-	-	-	-
2. From IMF	6,896.8	7,124.0	7,596.3	7,739.7	8,377.6	9,245.7
i) Federal government	4,195.1	5,369.1	5,069.3	4,757.8	4,515.7	4,406.9
ii) Central bank	2,701.7	1,754.9	2,527.0	2,981.9	3,862.0	4,838.8
3. Foreign exchange liabilities	11,134.3	10,831.2	11,938.6	11,818.3	11,731.2	12,043.3
i) Central bank deposits	2,700.0	2,700.0	3,700.0	3,700.0	3,700.0	3,700.0
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-	-
iii) Other liabilities (SWAP)	4,535.3	4,224.9	4,271.0	4,231.0	4,169.6	4,360.4
iv) Allocation of SDR ¹	3,897.3	3,904.0	3,966.6	3,886.3	3,860.8	3,981.2
v) Nonresident LCY deposits with central bank	1.8	2.2	1.0	1.0	0.8	0.7
B. Public sector enterprises (PSEs)	8,156.9	7,500.0	7,549.6	7,485.4	7,429.5	7,351.5
a. Guaranteed debt	7,083.3	6,618.9	7,014.9	6,971.4	6,922.6	6,844.6
Paris club	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-
Other bilateral	6,533.5	6,113.6	6,532.5	6,489.0	6,463.6	6,420.0
Commercial loans	549.8	505.3	482.4	482.4	459.0	424.5
Sandak metal bonds	-	-	-	-	-	-
b. Non-guaranteed debt	1,073.5	881.1	534.7	514.0	507.0	507.0
i) Long term (>1 year)	183.1	76.4	34.7	14.0	7.0	7.0
ii) Short term (<1 year)	390.5	304.7	-	-	-	-
iii) non-guaranteed bonds	500.0	500.0	500.0	500.0	500.0	500.0
C. Banks	5,731.4	6,469.5	6,629.2	6,702.6	7,059.2	7,076.9
a. Borrowing	2,639.3	3,720.5	3,653.4	3,616.9	3,889.1	3,900.3
i) Long term (>1 year)	-	1,300.0	1,300.0	1,300.0	1,300.0	1,300.0
i) Public sector	-	-	-	-	-	-
ii) Private sector	-	1,300.0	1,300.0	1,300.0	1,300.0	1,300.0
ii) Short term (<1 year) ²	2,639.3	2,420.5	2,353.4	2,316.9	2,589.1	2,600.3
i) Public sector	74.6	63.9	90.6	85.3	81.6	106.2
ii) Private sector	2,564.7	2,356.6	2,262.8	2,231.7	2,507.4	2,494.1
b. Nonresident deposits (LCY & FCY)	3,092.1	2,593.8	2,736.0	2,838.8	3,073.3	3,074.3
i) Public sector	93.7	95.7	101.2	104.3	106.4	115.7
ii) Private sector	2,998.4	2,498.1	2,634.8	2,734.5	2,966.9	2,958.6
c. Other Liabilities**	-	155.1	239.8	246.9	96.9	102.3
D. Private Sector	12,361.0	12,746.6	12,404.6	12,894.8	12,571.8	12,373.7
a. Guaranteed debt	-	-	-	-	-	-
b. Non-guaranteed debt	12,361.0	12,746.6	12,404.6	12,894.8	12,571.8	12,373.7
i. Loans	10,623.8	9,831.0	9,619.0	10,574.2	10,384.1	10,184.1
i) Long term (>1 year)	10,280.1	9,639.6	9,449.8	10,400.8	10,157.6	9,974.1
ii) Short term (<1 year)	343.6	191.4	169.2	173.4	226.6	209.9
ii) non-guaranteed bonds	-	-	-	-	-	-
iii) Trade credits	1,320.1	2,343.0	1,917.1	1,302.5	1,302.5	1,302.5
iv) Other debt liabilities³	417.1	572.7	868.5	1,018.1	885.2	887.1
E. Debt liabilities to direct investors - Intercompany debt	4,098.1	4,544.2	5,799.6	5,531.3	5,719.9	6,033.6
Total external debt & liabilities (A+B+C+D+E)	130,319.5	126,141.6	132,083.5	131,114.7	131,036.7	133,455.2
Memorandum Items						
Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	88,810.8	84,046.6	87,758.2	86,555.4	85,991.6	87,880.4
Public debt including PSEs (A+B+C.a.i+C.a.ii+C.b.i)	108,297.4	102,540.9	107,441.9	106,175.5	105,873.8	108,192.8
Official liquid reserves⁴	9,932.0	4,514.4	8,306.9	8,113.9	9,463.1	10,005.9

Source: Statistics and Data Services Department, SBP

*Pakistan Rupee 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.

Notes:

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

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

3. External debt statistics is revised w.e.f Sept, 2014 by incorporating the transaction made through offshore accounts. Detail of changes are available at following link: <http://www.sbp.org.pk/departments/stats/Notice/Rev-Study-External-Sector.pdf>

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	FY23	FY24	Oct-Dec 23 ^a	Jan-Mar 24 ^a	Apr-Jun 24 ^a	Jul-Sep 24 ^a
1. Public debt (a+b+c)	13,404	9,273	2,000	1,645	4,102	1,887
a) Government debt	12,438	7,630	1,593	1,188	3,701	1,470
Paris club	1,121	1,214	572	35	571	38
Multilateral	1,702	1,828	451	460	476	470
Other Bilateral	1,568	1,656	347	468	346	489
Euro/Sukuk global bonds	1,000	1,000	-	-	1,000	-
Local Currency Securities (PIBs)	-	-	-	-	-	-
Military	-	-	-	-	-	-
Commercial loans /credits	5,942	1,075	-	-	1,075	200
Saudi fund for development. (SFD)	-	-	-	-	-	-
NBP/BOC deposits	1,105	858	223	226	232	273
b). To IMF	966	1,643	407	457	402	417
i) Federal government	-	791	167	249	204	247
ii) Central bank	966	851	240	208	198	169
c) Foreign exchange liabilities	-	-	-	-	-	-
i) Central bank deposits	-	-	-	-	-	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-
iii) Swap	-	-	-	-	-	-
2. PSEs guaranteed debt	440	157	35	44	35	44
Paris Club	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-
Other bilateral	411	61	-	44	-	44
Commercial loans	29	96	35	-	35	-
Sandak Metal Bonds	-	-	-	-	-	-
3. PSEs non-guaranteed debt	107	62	21	21	-	-
4. Scheduled banks' borrowing	-	150	-	-	-	-
5. Private guaranteed debt	-	-	-	-	-	-
6. Private non-guaranteed debt	1,115	1,618	460	380	597	204
7. Private non-guaranteed bonds	-	-	-	-	-	-
Total Long Term (1+2+3+4+5+6+7)	15,065	11,260	2,516	2,089	4,734	2,134

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)¹	1,329	215	72	13	16	117
1. Government debt	1,328	161	60	-	-	100
2. PSEs non-guaranteed debt ¹	-	-	-	-	-	-
3. Scheduled banks' borrowing	18,314	22,822	5,763	5,382	9,096	9,281
<i>Net Flows²</i>	(219)	169	44	(37)	272	11
4. Private non-guaranteed debt	1	54	12	13	16	17
Rescheduled/Rollover	-	-	-	-	-	-
Commercial loans /credits	-	-	-	-	-	-
NBP/BOC	-	-	-	-	-	-
IDB	-	-	-	-	-	-
Central bank deposits	-	-	-	-	-	-
Other Liabilities (SWAP)	-	-	-	-	-	-

Source: Statistics and Data Services Department, SBP

*: 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	FY23	FY24	Oct-Dec 23 ^a	Jan-Mar 24 ^a	Apr-Jun 24 ^a	Jul-Sep 24 ^a
1. Public debt (a+b+c)	3,318	4,064	1,196	899	1,175	994
a) Government debt	2,692	3,111	931	645	932	695
 i). Long term (> 1 year)	2,647	3,073	927	620	932	684
Paris club	196	157	74	11	63	11
Multilateral	768	1,153	343	223	382	229
Other Bilateral	576	782	123	294	104	294
Euro/Sukuk global bonds	611	582	251	40	251	72
Local Currency Securities (PIBs)	-	-	-	-	-	-
Military	-	-	-	-	-	-
Commercial loans /credits	438	352	124	40	119	62
Saudi fund for development. (SFD)	-	-	-	-	-	-
NBP/BOC deposits	59	46	12	13	13	15
 ii). Short-term (< 1 year)	44	38	4	26	0	11
Multilateral	44	11	4	0	0	11
Commercial Loans /Credits	-	27	-	25	-	-
	-	-				
b). To IMF	402	619	157	157	158	186
i). Federal government	240	337	89	85	78	85
ii). Central bank (Including Interest on SDR Allocation)	162	283	68	72	80	101
c) Foreign exchange liabilities	224	334	107	97	85	114
i) Central bank deposits	86	138	7	80	7	114
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-
iii) Other Liabilities (SWAP)	138	196	101	17	78	-
2. PSEs guaranteed debt	210	199	10	91	9	88
Paris Club	-	-	-	-	-	-
Multilateral	0	-	-	-	-	-
Other bilateral	187	178	-	91	-	87
Commercial loans	23	21	10	-	9	1
Sandak Metal Bonds	-	-	-	-	-	-
3. PSEs non-guaranteed debt	46	41	20	0	19	-
Long term (> 1 year)	46	41	20	0	19	-
Short term (< 1 year)	-	-	-	-	-	-
4. Scheduled banks' borrowing	95	202	53	56	46	52
Long term (> 1 year)	15	81	20	20	20	21
Short term (< 1 year)	80	120	33	36	25	31
5. Private guaranteed debt	-	-	-	-	-	-
6. Private non-guaranteed debt	759	953	268	200	258	209
Long term (> 1 year)	758	951	268	200	258	208
Short term (< 1 year)	0	2	1	0	0	1
7. Private non-guaranteed bonds	-	-	-	-	-	-
Total external liabilities servicing (1+2+3+4+5+6+7)	4,428	5,458	1,547	1,246	1,506	1,343

Source: Statistics and Data Services 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/pakdebtsrv_Arch.xls

5.7 Ownership Classification of the Federal Government Debt

Million Rupees

As on (30 th June)	Debt ¹	H E L D B Y						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
2023	60,732,748	6,328,331	20,619,799	3,622,800	10,746,354	11,284,568	8,130,896	108,002

Source: Statistics and Data Services Department, SBP

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

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

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs) (End Period)

	Billion Rupees				
	Jun-22	Jun-23	Sep-23	Jun-24	Sep-24 ^a
PSEs debt and liabilities (I+II)	1,754.5	2,328.1	2,332.9	2,520.5	2,581.1
<i>YOY Growth (in %)</i>	6.5	32.7	24.1	8.3	10.6
<i>As percent of GDP</i>	2.6	2.8		2.4	
I.PSEs debt	1,393.4	1,687.2	1,698.1	1,705.6	1,751.3
<i>YOY Growth (in %)</i>	(3.0)	21.1	15.5	1.1	3.1
<i>As percent of GDP</i>	2.1	2.0		1.6	
II.PSEs Liabilities ¹	361.1	640.9	634.7	814.8	829.8

Source: Statistics and Data Services Department, SBP

¹ Reflects PSEs borrowings from banks for commodity operations.

5.9 National Savings Schemes-Outstanding Amount

End Period

Million Rupees

SCHEME	FY23	FY24	2023	2024							
			Nov	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
A. Accounts (i+ii / 1 to 13)	595,217.1	657,518.9	625,049.5	660,739.1	659,744.9	657,518.9	666,313.0	667,623.2	670,314.2	669,287.0	670,493.6
(i) National Savings Centers	526,356.0	640,236.0	592,452.8	636,736.4	638,102.8	640,236.0	649,661.4	651,691.5	654,470.4	653,625.8	654,592.7
(ii) Post Offices	68,861.1	17,282.9	32,596.7	24,002.7	21,642.1	17,282.9	16,651.6	15,931.7	15,843.8	15,661.2	15,900.9
1- Savings Accounts	74,927.6	84,402.4	78,553.8	83,394.7	84,889.5	84,402.4	92,769.3	93,055.8	93,972.0	94,259.5	95,555.9
2- Khas Deposit Accounts	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,440.6	1,351.0	1,400.1	1,362.3	1,356.3	1,351.0	1,344.6	1,339.6	1,333.4	1,326.0	1,320.7
4- Special Savings Accounts	108,951.3	62,321.2	74,621.6	67,305.1	64,779.6	62,321.2	61,441.5	60,433.2	60,319.4	60,055.7	60,529.9
5- Pensioners Benefit Account	404,352.4	433,957.6	423,714.6	431,972.3	432,807.5	433,957.6	435,925.1	438,279.3	440,787.7	443,034.3	445,764.5
6- Shahada's Family Welfare Account	152.6	188.2	168.2	180.1	188.7	188.2	185.2	187.8	193.7	196.9	211.3
7-Sarwa Islamic Savings Account (SISA)	3,808.5	68,896.3	41,014.1	69,667.7	69,021.8	68,896.3	68,643.5	68,527.3	68,017.2	64,988.1	61,351.5
8-Sarwa Islamic Term Account (SITA) 1 Year	508.2	2,147.6	2,011.9	2,471.7	2,427.1	2,147.6	1,799.3	1,633.5	1,538.8	1,165.6	976.6
9-Sarwa Islamic Term Account (SITA) 3 Years	557.7	2,639.1	2,304.4	2,751.4	2,654.0	2,639.1	2,606.2	2,591.5	2,584.2	2,576.4	2,573.2
10-Sarwa Islamic Term Account (SITA) 5 Years	207.6	1,104.6	838.2	1,122.6	1,109.4	1,104.6	1,067.9	1,075.4	1,070.5	1,218.2	1,390.3
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year		105.8	65.4	106.2	105.9	105.8	105.4	94.7	92.7	61.6	49.9
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years		24.7	8.6	24.7	24.7	24.7	24.7	24.7	24.5	24.5	24.5
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years		70.0	38.2	70.0	70.0	70.0	69.9	69.8	69.8	69.8	117.9
B. Certificates (i+ii+iii /14 to 25)	2,223,316.7	2,048,338.2	2,162,226.7	2,050,525.4	2,046,905.8	2,048,338.2	2,056,947.5	2,061,975.4	2,071,027.2	2,084,413.8	2,096,537.7
(i) National Savings Centers	2,131,392.8	1,971,589.9	2,079,294.2	1,973,507.3	1,970,308.8	1,971,589.9	1,975,299.4	1,980,642.2	1,989,080.7	2,002,203.9	2,014,530.2
(ii) Post Offices	2,256.6	(2,276.3)	(1,823.8)	(2,203.4)	(2,239.3)	(2,276.3)	(2,291.4)	(2,338.5)	(2,351.0)	(2,387.7)	(2,398.8)
(iii) Banks	89,667.3	79,024.6	84,756.3	79,221.5	78,836.3	79,024.6	83,939.5	83,671.7	84,297.5	84,597.6	84,406.2
14- Defence Savings Certificates	428,194.9	400,407.6	414,047.8	402,747.9	401,466.3	400,407.6	404,497.1	404,082.7	403,684.0	402,457.0	402,539.9
15- National Deposit Certificates	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.5
16- Khas Deposit Certificates	215.9	215.8	215.8	215.8	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	0.5
18- Special Savings Certificates (Registered)	297,576.5	286,049.6	288,800.4	285,475.6	285,219.7	286,049.6	286,397.6	286,412.1	288,148.8	288,514.5	289,247.8
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	272.6
20- Regular Income Certificates	461,485.8	264,136.7	377,731.2	269,929.0	265,563.4	264,136.7	262,099.8	260,896.5	260,772.0	261,804.9	265,291.8
21- Bebbod Savings Certificate	1,001,003.8	1,040,102.1	1,031,659.8	1,038,500.6	1,039,187.1	1,040,102.1	1,042,546.5	1,045,720.5	1,050,390.2	1,055,781.7	1,062,531.4
22- Short-Term Savings Certificates (3 Months)	20,958.8	28,978.3	27,359.4	25,731.8	27,637.3	28,978.3	31,988.1	34,430.7	36,016.9	39,582.8	40,434.3
23- Short-Term Savings Certificates (6 Months)	5,621.2	8,342.9	7,571.8	8,666.6	8,455.2	8,342.9	8,705.6	9,295.8	10,350.3	12,299.1	12,674.5
24- Short-Term Savings Certificates (12 Months)	7,970.2	18,199.9	13,617.6	17,500.5	17,329.5	18,199.9	18,272.5	18,443.5	18,677.9	20,679.6	20,089.0
25- Others		1,615.7	933.3	1,467.8	1,541.7	1,615.7	1,935.0	2,188.1	2,481.7	2,788.8	3,223.6
C. National Savings Bonds	-	-	-	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	327,847.6	330,417.9	328,752.5	329,402.4	329,759.0	330,417.9	330,404.3	331,233.0	332,933.6	333,068.3	333,902.7
27- Rs. 100	10,386.0	10,152.5	10,264.5	10,185.3	10,166.2	10,152.5	10,143.6	10,135.7	10,126.1	10,120.4	10,113.4
28- Rs. 200	28,968.4	28,341.1	28,630.2	28,381.5	28,355.2	28,341.1	28,280.8	28,271.0	28,222.0	28,180.4	28,168.3
29- Rs. 750	113,827.9	113,703.5	113,678.5	113,650.8	113,677.2	113,703.5	113,766.2	113,806.8	113,852.6	113,956.9	114,052.3
30- Rs.1,500	168,782.1	173,262.7	170,621.0	171,956.9	172,351.0	173,262.7	173,304.0	174,111.8	175,827.0	175,975.5	176,765.8
31- Rs. 7,500	1,605.9	1,286.7	1,487.6	1,396.8	1,357.4	1,286.7	1,268.5	1,268.1	1,267.4	1,244.1	1,232.7
32- Rs. 15,000	1,869.3	1,502.9	1,731.1	1,623.2	1,587.8	1,502.9	1,478.7	1,477.8	1,477.0	1,455.1	1,442.9
33- Rs. 25,000	836.0	699.7	786.3	749.3	734.2	699.7	695.2	694.9	694.9	683.3	678.4
34- Rs. 40,000	831.5	728.4	813.0	798.1	789.5	728.4	726.8	726.4	726.3	712.2	708.5
35- Others@	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4
E. Premium Prize Bonds (Registered) (36 to37)	54,685.9	54,722.2	53,700.7	54,517.7	54,899.4	54,722.2	55,723.9	56,330.5	56,670.4	58,030.8	58,664.5
36- Rs. 40,000	32,987.0	32,824.3	32,310.7	32,659.3	32,880.1	32,824.3	33,391.0	33,721.2	33,896.2	34,774.8	35,181.3
37- Rs. 25,000	21,698.9	21,898.0	21,390.0	21,858.4	22,019.4	21,898.0	22,332.9	22,609.2	22,774.2	23,256.0	23,483.1
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	47,230.3
TOTAL (A+B+C+D+E+F)	3,248,297.6	3,138,227.6	3,216,959.8	3,142,495.0	3,138,539.5	3,138,227.6	3,156,619.0	3,164,392.3	3,178,175.8	3,192,030.2	3,206,828.7

Source: Central Directorate of National Savings

* 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

million rupees									
	Jun-23	Jun-24	2023	2024					
			Nov	Jun	Jul	Aug	Sep	Oct	Nov
3 Months Treasury Bills									
Issue	6,332,706.0	413,947.0	1,043,092.8	413,947.0	211,369.8	136,397.7	97,323.5	392,933.8	478,819.4
Discount Allowed	329,836.0	19,045.7	51,191.4	19,045.7	9,577.3	5,681.3	3,899.5	13,159.1	14,622.4
Discharged	4,478,121.0	735,246.5	4,320,538.0	735,246.5	147,918.1	336,108.9	413,947.0	271,754.7	173,336.3
Discount Paid	210,109.0	36,326.5	228,771.1	36,326.5	7,357.8	16,455.6	19,045.7	12,203.2	6,954.9
Outstanding Balance	7,847,152.0	897,974.0	3,834,413.8	897,974.0	961,425.7	761,714.5	445,091.0	566,270.2	871,753.2
6 Months Treasury Bills									
Issue	29,491.0	892,341.1	236,442.8	892,341.1	365,091.4	258,492.9	244,151.3	418,555.9	248,161.4
Discount Allowed	3,272.0	88,700.7	25,396.3	88,700.7	35,328.0	23,334.6	21,448.7	29,081.8	16,331.4
Discharged	53,116.0	73,857.0	16,884.2	73,857.0	20,017.7	15,219.6	17,248.5	588,340.9	483,565.9
Discount Paid	4,453.0	7,866.6	1,847.5	7,866.6	2,064.4	1,552.2	1,753.9	59,668.9	50,493.5
Outstanding Balance	115,017.0	1,501,942.7	399,479.9	1,501,942.7	1,847,016.4	2,090,289.7	2,317,192.4	2,147,407.4	1,912,002.8
12 Months Treasury Bills									
Issue	216,303.0	481,277.7	1,743,765.1	481,277.7	255,094.7	279,451.2	401,109.0	818,753.7	563,572.0
Discount Allowed	47,624.0	89,796.2	374,835.3	89,796.2	46,462.9	48,117.2	67,312.0	108,038.2	70,376.4
Discharged	155,401.0	211,357.0	51,235.2	211,357.0	227,866.1	16,344.1	36,318.0	1,777,633.1	1,163,688.7
Discount Paid	23,376.0	46,538.6	8,057.7	46,538.6	52,040.6	3,739.1	8,930.6	388,420.6	247,687.7
Outstanding Balance	1,363,483.0	7,989,616.7	3,391,203.6	7,989,616.7	8,016,845.2	8,279,952.3	8,644,743.4	7,685,864.0	7,085,747.3

Source: Domestic Markets & Monetary Management Department, SBP

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

SALE

Billion Rupees

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	Bid Amount		Bid Amount		Bid Amount		Bid Amount		Bid Amount	
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted
July	-	-	-	-	1,783.0	1,773.0	1,225.5	1,225.5	345.0	345.0
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	57.4	57.4	99.3	95.3	-	-	-	-	-	-
November	15.3	15.3	-	-	399.6	384.6	-	-	-	-
December	-	-	-	-	506.5	506.5	-	-	-	-
January	-	-	-	-	1,126.5	1,124.5	-	-	-	-
February	244.1	147.0	-	-	-	-	780.8	753.3	-	-
March	-	-	-	-	893.9	887.9	-	-	-	-
April	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	177.0	177.0	-	-
Average										
per month	124.89	112.70	77.23	74.23	573.31	561.19	495.63	482.40	69.00	69.00
per day	4.16	3.76	2.57	2.47	19.11	18.71	16.52	16.08	2.30	2.30

PURCHASE

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9	29,652.3	29,449.7
August	5,966.4	5,802.4	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4	25,241.8	23,791.7
September	4,009.5	3,938.6	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9	27,080.0	26,959.9
October	3,513.1	3,312.3	10,429.1	10,076.8	6,884.3	5,894.8	4,125.0	3,502.5	17,937.1	17,937.1
November	3,947.7	3,895.7	10,810.8	9,744.9	2,504.4	2,313.4	12,170.5	11,995.4	21,511.5	21,054.4
December	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	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	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	5,772.2	5,553.9	14,252.9	14,152.8	8,606.6	7,909.6	33,281.6	33,251.1	-	-
April	9,622.9	9,245.8	16,310.1	16,150.0	4,584.6	4,266.4	19,206.0	18,798.6	-	-
May	10,651.9	10,523.9	14,225.9	14,149.9	4,061.4	4,039.4	24,040.5	23,464.6	-	-
June	8,937.3	8,561.8	3,283.0	3,188.2	12,548.6	12,459.3	27,067.5	27,062.5	-	-
Average										
per month	5,896.67	5,707.79	9,852.16	9,426.86	5,396.16	4,765.23	15,065.67	14,646.18	24,284.50	23,838.53
per day	196.56	190.26	328.41	314.23	179.87	158.84	502.19	488.21	809.48	794.62

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation

Million Rupees

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	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	32,900.0	-	249,600.0	-	420,750.0	3,838,450.0	324,100.0	5,290,100.0	912,100.0	5,081,650.0
August	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	1,765,750.0	6,684,750.0
September	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	1,435,980.0	6,297,900.0
October	20,500.0	34,500.0	-	23,900.0	378,350.0	40,500.0	1,795,190.0	4,950,050.0	2,192,100.0	6,297,950.0
November	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	1,858,510.0	3,256,300.0
December	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	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	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	32,100.0	142,800.0	469,350.0	647,550.0	212,225.0	2,233,500.0	783,200.0	4,421,750.0		
April	135,600.0	78,000.0	316,850.0	974,800.0	1,028,800.0	488,750.0	1,501,700.0	3,122,200.0		
May	50,400.0	55,100.0	180,600.0	663,950.0	833,250.0	3,266,300.0	904,350.0	3,416,200.0		
June	204,500.0	301,300.0	527,050.0	4,138.00	1,209,100.0	2,856,500.0	929,000.0	4,141,200.0		
Average										
per month	70,552.08	91,529.17	250,514.83	287,563.64	553,943.18	1,525,870.83	1,241,311.67	5,962,274.17	1,632,888.00	5,523,710.00
per day	2,351.74	3,050.97	8,350.49	9,585.45	18,464.77	50,862.36	41,377.06	198,742.47	54,429.60	184,123.67

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)
July	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50
August	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50
September	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50
October	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50
November	8.00	6.00	9.75	7.75	16.00	14.00	23.00	21.00	16.00	14.00
December	8.00	6.00	10.75	8.75	17.00	15.00	23.00	21.00		
January	8.00	6.00	10.75	8.75	18.00	16.00	23.00	21.00		
February	8.00	6.00	10.75	8.75	18.00	16.00	23.00	21.00		
March	8.00	6.00	10.75	8.75	21.00	19.00	23.00	21.00		
April	8.00	6.00	13.25	11.25	22.00	20.00	23.00	21.00		
May	8.00	6.00	14.75	12.75	22.00	20.00	23.00	21.00		
June	8.00	6.00	16.00	14.00	23.00	21.00	21.50	19.50		

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												
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
18-Apr-24	644,630.36	82,703.36	21.6601	21.6363	130,955.29	13,055.29	21.3874	21.3168	642,854.39	442,254.39	20.8989	20.8479
2-May-24	412,694.89	72,572.52	21.6601	21.5893	163,437.86	22,587.86	21.3849	21.3529	376,702.15	157,756.15	20.8990	20.8358
16-May-24	338,648.46	187,063.84	21.5973	21.5719	451,859.13	332,174.63	21.2899	21.2845	1,173,738.65	120,280.48	20.4052	20.3612
30-May-24	433,742.20	165,500.69	21.0001	20.9374	286,470.36	101,884.76	21.0000	20.8605	589,326.21	233,124.71	20.1001	19.9784
13-Jun-24	634,561.69	337,737.69	20.1498	19.9863	715,903.72	521,523.72	19.9693	19.9283	951,839.63	349,144.23	18.9489	18.8489
27-Jun-24	252,305.31	95,254.98	20.1498	20.0145	1,010,069.43	459,518.06	19.9640	19.9427	470,874.20	221,929.74	18.5400	18.4900
11-Jul-24	320,951.01	127,270.81	20.0494	19.8384	771,053.95	175,120.95	19.7849	19.6839	224,401.67	139,366.67	18.5400	18.4236
25-Jul-24	280,748.47	93,676.28	19.4899	19.4852	1,043,719.38	225,298.53	19.2891	19.1908	527,071.50	162,190.91	18.2389	18.1273
8-Aug-24	373,572.62	63,010.82	18.9748	18.8959	716,528.22	111,292.84	18.7501	18.7321	783,308.04	180,366.94	17.7393	17.5966
22-Aug-24	305,777.19	79,068.20	17.4902	17.4660	429,739.60	170,534.60	17.7449	17.6959	546,401.54	147,201.54	16.9999	16.8631
5-Sep-24	373,034.35	101,223.01	17.4799	17.4102	423,154.97	265,599.97	17.7399	17.6183	902,191.00	468,421.00	16.9989	16.8278
19-Sep-24	240,051.43	R	R	R	310,069.87	R	R	R	955,258.48	R	R	R
3-Oct-24	211,732.52	R	R	R	253,179.64	90,273.24	14.3980	14.2330	518,423.40	154,173.40	13.7350	13.4976
17-Oct-24	354,806.01	232,590.01	15.2994	15.0639	334,298.86	215,048.86	14.3430	14.1545	722,366.03	268,566.03	13.7350	13.6409
31-Oct-24	752,903.95	173,502.95	13.8998	13.8676	428,765.55	142,315.55	13.5000	13.3413	1,128,568.49	504,052.49	13.0997	12.9344
14-Nov-24	850,630.93	317,427.18	13.7000	13.4549	403,659.23	166,549.23	13.4999	13.4215	665,845.81	291,845.81	13.1999	13.0178
28-Nov-24	706,532.02	176,014.59	12.9974	12.9360	610,031.02	97,943.57	12.8948	12.8192	1,313,311.09	342,102.54	12.3500	12.1025

Source: Domestic Markets & Monetary Management Department, SBP

R= 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 (%)
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%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
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%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
17-Apr-24	3-Years	14.00%	61,411.0	4,135.7	94.1440	16.6500	16.6500
	5-Years	14.00%	40,008.2	1,643.2	95.0828	15.4800	15.4200
	10-Years	14.00%	43,542.0	1,052.0	98.1821	14.3500	14.2750
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
23-May-24	3-Years	14.00%	63,200.0	32,541.4	94.3087	16.6450	16.6019
	5-Years	14.00%	82,300.0	49,115.0	95.2568	15.4500	15.3779
	10-Years	14.00%	58,400.0	15,225.0	98.4545	14.2999	14.2576
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
26-Jun-24	3-Years	14.00%	154,300.0	116,025.1	94.5665	16.6000	16.5557
	5-Years	14.00%	45,000.0	1,475.1	95.3586	15.4475	15.4475
	10-Years	14.00%	47,374.9	13,900.0	98.6834	14.2499	14.2471
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
10-Jul-24	3-Years	14.00%	114,884.0	63,211.5	94.6411	16.6000	16.4665
	5-Years	14.00%	53,500.0	17,855.0	95.4030	15.4475	15.4053
	10-Years	14.00%	37,250.0	BR	-	-	-
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
1-Aug-24	3-Years	14.00%	254,301.4	106,988.9	95.4570	16.2450	16.1599
	5-Years	14.00%	79,055.8	33,697.1	95.9023	15.2950	15.2786
	10-Years	14.00%	26,750.0	BR	-	-	-
20-Sep-24	2-Years	0.00%	260,501.2	43,310.4	76.9738	13.9800	13.9800
	3-Years	14.00%	155,957.0	26,375.2	102.6679	12.8995	12.8995
	5-Years	14.00%	183,525.5	26,016.4	102.1366	13.4000	13.4000
	10-Years	13.00%	30,881.0	17,006.0	98.9068	13.2000	13.1415
18-Oct-24	2-Years	0.00%	139,000.0	33,011.5	78.7304	13.2400	13.2341
	3-Years	14.00%	107,555.0	30,403.2	103.5531	12.5000	12.4305
	5-Years	14.00%	313,061.5	68,032.1	104.3008	12.7880	12.7385
	10-Years	13.00%	98,466.5	65,940.0	100.0998	12.9770	12.8951
21-Nov-24	2-Years	0.00%	385,120.0	132,670.0	79.8928	13.0500	12.9936
	3-Years	14.00%	44,700.0	9,900.0	103.4366	12.5000	12.3949
	5-Years	14.00%	392,750.0	145,800.0	104.5395	12.7000	12.6635
	10-Years	13.00%	69,944.2	32,231.4	100.8451	12.8380	12.8375

Source: Domestic Markets & Monetary Management Department, SBP

R= Bid Rejected NBR= No Bids Received

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) Floating Rate (Face Value)

Million Rupees

		Floating Rate Semi-Annual			Floating Rate Quarterly With Quarterly Refixing			Floating Rate Quarterly With Fortnightly Refixing		
Auction Settlement Date	Tenure	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
13-Jun-24	02-Year							1,000.0	R	-
	03-Year				49,000.0	R	-			
	05-Year	265,250.0	82,126.4	96.5875						
	10-Year	22,500.0	8,300.0	94.4585						
27-Jun-24	02-Year							700.0	R	-
	03-Year				136,000.0	R	-			
	05-Year	344,700.0	81,599.9	96.5472						
	10-Year	50,000.0	25,000.0	94.4840						
10-Jul-24	02-Year							1,000.0	R	-
	03-Year				35,000.0	R	-			
	05-Year	165,400.0	28,240.6	96.5571						
	10-Year	49,000.0	36,000.0	94.4829						
24-Jul-24	02-Year							NBR	-	-
	03-Year				186,000.0	25,405.0	98.8149			
	05-Year	217,872.0	126,055.8	96.5288						
	10-Year	18,500.0	19,000.0	94.4884						
8-Aug-24	02-Year							NBR	-	-
	03-Year				150,000.0	R	-			
	05-Year	371,325.0	301,713.3	96.5209						
	10-Year	25,490.0	25,990.0	94.5377						
22-Aug-24	02-Year							60,000.0	R	-
	03-Year				255,905.3	R	-			
	05-Year	489,494.7	171,962.8	96.7385						
	10-Year	29,782.0	29,782.0	94.5568						
5-Sep-24	05-Year	682,252.0	187,998.3	96.4698						
	10-Year	141,650.9	30,450.9	94.0192						
19-Sep-24	02-Year	566,350.0	-	-						
	05-Year	394,900.0	-	-						
	10-Year	51,000.0	-	-						
3-Oct-24	02-Year	605,500.0	22,324.5	99.6667						
	05-Year	334,400.0	117,399.0	96.8269						
	10-Year	209,546.2	164,546.2	93.5176						
17-Oct-24	02-Year	71,250.0	3,011.0	99.6532						
	05-Year	344,400.0	232,399.9	96.8222						
	10-Year	392,497.1	173,497.1	93.5065						
14-Nov-24	02-Year	24,675.0	-							
	05-Year	157,000.0	19,310.5	96.6861						
	10-Year	527,715.0	520,715.0	92.4045						
28-Nov-24	02-Year	22,500.0	-							
	05-Year	144,500.0	22,468.5	96.6877						
	10-Year	1,097,390.0	621,100.0	92.5462						

R= Bid Rejected NBR= No Bids Received

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.

Source: Domestic Markets & Monetary Management Department, SBP

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 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
Apr	Month Average		21.81	22.31	21.79	22.29	21.77	22.27	21.61	21.86	21.37	21.62	21.07	21.57	20.75	21.25
	End-Month		21.84	22.34	21.79	22.29	21.74	22.24	21.53	21.78	21.29	21.54	20.98	21.48	20.66	21.16
May	Month Average		21.81	22.31	21.78	22.28	21.73	22.23	21.31	21.56	21.15	21.40	20.78	21.28	20.33	20.83
	End-Month		21.82	22.32	21.74	22.24	21.61	22.11	20.79	21.04	20.77	21.02	20.35	20.85	19.90	20.40
Jun	Month Average		20.85	21.35	20.82	21.32	20.70	21.20	20.18	20.43	20.10	20.35	19.70	20.20	19.28	19.78
	End-Month		20.38	20.88	20.39	20.89	20.35	20.85	19.99	20.24	19.89	20.14	19.23	19.73	18.72	19.22
Jul	Month Average		20.18	20.68	20.15	20.65	20.07	20.57	19.75	20.00	19.59	19.84	18.97	19.47	18.44	18.94
	End-Month		19.51	20.01	19.48	19.98	19.44	19.94	19.26	19.51	19.14	19.39	18.58	19.08	18.00	18.50
Aug	Month Average		19.44	19.94	19.43	19.93	19.35	19.85	18.55	18.80	18.34	18.59	17.84	18.34	17.32	17.82
	End-Month		19.47	19.97	19.45	19.95	19.10	19.60	17.80	18.05	17.66	17.91	17.20	17.70	16.82	17.32
Sep	Month Average		18.19	18.69	18.05	18.55	17.91	18.41	17.11	17.36	16.70	16.95	16.30	16.80	15.91	16.41
	End-Month		17.23	17.73	17.20	17.70	17.14	17.64	15.88	16.13	14.95	15.20	14.37	14.87	13.90	14.40
Oct	Month Average		17.29	17.79	17.13	17.63	16.89	17.39	15.32	15.57	14.25	14.50	13.94	14.44	13.44	13.94
	End-Month		17.13	17.63	16.29	16.79	15.88	16.38	14.00	14.25	13.31	13.56	13.09	13.59	12.86	13.36
Nov	Month Average		15.13	15.63	15.03	15.53	14.89	15.39	13.42	13.67	13.14	13.39	12.92	13.42	12.78	13.28
	End-Month		14.92	15.42	14.86	15.36	14.43	14.93	12.56	12.81	12.42	12.67	12.17	12.67	11.92	12.42

KIBOR :Karachi Interbank Offered Rate

Source: State Bank of Pakistan

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

6.8 Inter-Bank Weighted Average Call Rates

Percent per annum

PERIODS		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months
2023	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	-	-	-	-
	Apr	22.03	21.82	-	-	-	-
	May	21.96	21.56	-	-	21.40	21.00
	Jun	21.31	21.15	-	-	19.96	-
	Jul	20.17	20.22	-	19.50	-	-
	Aug	19.53	19.13	19.72	-	17.88	18.33
	Sep	17.76	18.33	-	16.95	16.12	15.82
	Oct	17.69	17.22	-	-	15.79	15.00
	Nov	15.82	14.63	14.83		13.12	

Source: Domestic Markets & Monetary Management Department, SBP

6.9 SBP Mark to Market Rates Major Currencies

Date	US Dollar			Euro			Japanese Yen			UK Pound Sterling		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
1-Nov-24	277.7000	277.8861	278.1072	301.7905	302.0822	302.6005	1.8195	1.8224	1.8292	358.0525	358.2892	358.5633
4-Nov-24	277.7876	277.9059	278.1786	302.6357	302.8530	303.4269	1.8269	1.8293	1.8365	360.3044	360.4545	360.7927
5-Nov-24	277.8379	278.0814	278.4225	302.5238	302.8746	303.5479	1.8240	1.8272	1.8353	360.5085	360.8217	361.2498
6-Nov-24	277.8923	278.2125	278.6858	299.0954	299.5237	300.3195	1.8041	1.8078	1.8164	358.4949	358.9044	359.5019
7-Nov-24	277.9461	278.4576	279.2356	298.9172	299.5497	300.6602	1.8046	1.8095	1.8198	359.3149	359.9707	360.9606
8-Nov-24	277.7374	278.3504	279.3357	298.9427	299.6845	301.0196	1.8200	1.8256	1.8374	359.5450	360.3330	361.5923
11-Nov-24	277.8610	278.4712	279.4245	297.0195	297.7540	299.0470	1.8076	1.8132	1.8247	358.2600	359.0413	360.2553
12-Nov-24	277.9265	278.2247	278.8484	295.4497	295.8488	296.8056	1.8076	1.8111	1.8209	356.0099	356.3869	357.1683
13-Nov-24	277.8500	278.2631	278.9236	294.6044	295.1240	296.1062	1.7914	1.7956	1.8054	353.8559	354.3789	355.2054
14-Nov-24	277.7401	278.2731	279.0179	293.0713	293.7149	294.7704	1.7822	1.7871	1.7972	352.4382	353.1113	354.0438
15-Nov-24	277.6697	278.1941	278.9314	293.4968	294.1328	295.1802	1.7856	1.7905	1.8005	351.5437	352.2043	353.1257
18-Nov-24	277.8554	278.3355	279.0709	293.0124	293.5990	294.6446	1.7942	1.7988	1.8089	350.5841	351.1863	352.1010
19-Nov-24	277.9523	278.4659	279.2161	294.1708	294.8060	295.8875	1.7992	1.8043	1.8147	352.1794	352.8250	353.7567
20-Nov-24	278.0423	278.6131	279.5357	293.9602	294.6448	295.9081	1.7858	1.7910	1.8024	352.9190	353.6390	354.7911
21-Nov-24	277.9590	278.5697	279.6482	292.8993	293.6253	295.0667	1.7959	1.8015	1.8139	351.4097	352.1775	353.5195
22-Nov-24	277.7591	278.3219	279.3869	291.3554	292.0273	293.4367	1.7940	1.7992	1.8113	349.3654	350.0687	351.3874
25-Nov-24	277.7527	278.2989	279.3933	290.2794	290.9320	292.3609	1.7971	1.8022	1.8145	348.8158	349.4970	350.8522
26-Nov-24	277.8412	278.2878	279.2588	291.1220	291.6714	293.0034	1.8054	1.8099	1.8216	348.6213	349.1768	350.3729
27-Nov-24	277.9629	278.4218	279.3877	291.9862	292.5506	293.8759	1.8333	1.8380	1.8498	350.1916	350.7654	351.9589
28-Nov-24	278.0444	278.4194	279.2554	292.8224	293.2974	294.5010	1.8311	1.8352	1.8480	351.7400	352.2108	353.2588
29-Nov-24	278.0500	278.0411	278.6503	293.9962	294.0668	295.0372	1.8525	1.8541	1.8652	353.4989	353.4836	354.2522

6.9 SBP Mark to Market Rates Major Currencies

Date	Swiss Frank			Australian Dollar			Saudi Arabian Riyal			Kuwaiti Dinar		
	Ready	1 Week	1 Month	Ready	1 Week	1 Month	Ready	1 Week	1 Month	Ready	1 Week	1 Month
1-Nov-24	319.6547	320.1128	321.1599	182.1712	182.3071	182.4927	73.9409	73.9856	74.0257	905.4452	906.9163	909.8877
4-Nov-24	321.1975	321.5774	322.6883	183.0343	183.1247	183.3417	73.9623	73.9869	74.0457	906.5289	907.7295	910.6875
5-Nov-24	321.6274	322.1510	323.4114	183.6925	183.8638	184.1294	73.9639	74.0248	74.1008	906.7817	908.3843	911.6799
6-Nov-24	317.9545	318.5598	319.9269	182.7003	182.9182	183.2656	73.9764	74.0577	74.1748	905.3636	907.1973	910.7677
7-Nov-24	317.4532	318.2733	319.9484	184.1810	184.5286	185.0779	73.9848	74.1170	74.3152	905.7751	907.9597	912.4075
8-Nov-24	317.9047	318.8426	320.7564	184.1816	184.5967	185.2845	73.9391	74.0983	74.3517	905.5672	908.0541	913.2210
11-Nov-24	316.4523	317.3825	319.2969	182.8742	183.2860	183.9485	73.9759	74.1344	74.3734	904.4659	907.0086	911.9568
12-Nov-24	315.4133	315.9865	317.5502	182.0974	182.3024	182.7480	73.9894	74.0649	74.2161	904.0907	905.6203	909.7516
13-Nov-24	314.4345	315.1326	316.6962	181.1443	181.4239	181.8919	73.9553	74.0652	74.2312	903.2836	905.1855	909.3455
14-Nov-24	313.0700	313.9014	315.5288	179.7811	180.1365	180.6554	73.9221	74.0640	74.2464	902.8528	905.1445	909.5196
15-Nov-24	312.9907	313.8121	315.4337	179.5829	179.9321	180.4443	73.9368	74.0765	74.2560	903.0497	905.2590	909.0894
18-Nov-24	313.2001	313.9718	315.5922	179.3557	179.6759	180.1860	74.0237	74.1477	74.3248	903.1838	905.2149	909.2776
19-Nov-24	314.4790	315.3239	317.0186	180.9886	181.3372	181.8640	74.0406	74.1735	74.3515	904.1452	906.5513	910.3680
20-Nov-24	314.3319	315.2101	317.0823	181.2836	181.6686	182.3084	74.0597	74.2078	74.4307	904.3496	906.6147	911.0589
21-Nov-24	314.7538	315.6787	317.7773	181.1459	181.5567	182.2987	74.0405	74.1992	74.4607	903.9907	906.4032	911.4108
22-Nov-24	313.5687	314.4362	316.4831	180.8073	181.1867	181.9166	73.9783	74.1243	74.3822	902.5798	904.8503	909.9364
25-Nov-24	311.5916	312.4358	314.4741	180.6643	181.0326	181.7787	73.9747	74.1103	74.3770	902.0289	904.2447	909.7203
26-Nov-24	313.3253	314.0623	316.0477	180.0272	180.3288	180.9930	73.9923	74.1053	74.3352	902.8734	904.9161	910.0974
27-Nov-24	314.5800	315.3342	317.3176	180.4396	180.7459	181.4034	73.9991	74.1213	74.3675	904.0327	906.1172	911.2836
28-Nov-24	314.3876	315.0446	316.9575	180.1450	180.3980	180.9774	74.0307	74.1305	74.3462	904.2388	906.0171	910.8433
29-Nov-24	315.4461	315.6695	317.3126	181.1079	181.1128	181.5476	74.0154	74.0081	74.1673	904.8458	905.4406	909.5116

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	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24
PIB Outright Transactions						
Purchases	4,076,078.8	2,534,678.9	2,514,914.1	2,498,418.4	4,766,875.4	3,587,858.9
Non-Banks	1,838,112.6	931,107.5	878,404.9	1,039,059.5	1,936,285.8	1,613,940.8
Banks	2,237,966.2	1,603,571.4	1,636,509.2	1,459,358.9	2,830,589.6	1,973,918.1
Sales	4,076,078.8	2,534,678.9	2,514,914.1	2,498,418.4	4,766,875.4	3,587,858.9
Non-Banks	1,905,219.9	684,291.7	928,894.8	1,080,611.4	1,853,158.9	1,176,879.3
Banks	2,170,858.9	1,850,387.2	1,586,019.3	1,417,807.0	2,913,716.6	2,410,979.6
Net Position	-	-	-	-	-	-
GIS Outright Transactions						
Purchases	261,444.8	702,679.3	601,485.5	475,740.5	1,041,571.6	806,773.2
Non-Banks	90,274.4	235,259.3	155,461.0	187,132.4	642,786.6	391,013.7
Banks	171,170.4	467,420.0	446,024.5	288,608.1	398,785.0	415,759.5
Sales	261,444.8	702,679.3	601,485.5	475,740.5	1,041,571.6	806,773.2
Non-Banks	111,291.7	294,449.4	290,993.7	257,213.1	527,323.5	381,235.2
Banks	150,153.1	408,229.9	310,491.8	218,527.4	514,248.1	425,538.0
Net Position	-	-	-	-	-	-
MTB Outright Transactions						
Purchases	2,606,292.6	2,297,449.7	2,414,930.1	3,639,489.0	4,990,721.6	4,933,384.6
Non-Banks	869,448.0	967,387.5	892,949.2	1,141,219.4	2,263,419.9	2,128,079.7
Banks	1,736,844.6	1,330,062.2	1,521,980.9	2,498,269.5	2,727,301.8	2,805,304.9
Sales	2,606,292.6	2,297,449.7	2,414,930.1	3,639,489.0	4,990,721.6	4,933,384.6
Non-Banks	929,008.1	767,493.9	817,626.1	1,038,128.9	1,396,465.4	1,624,931.9
Banks	1,677,284.5	1,529,955.9	1,597,304.0	2,601,360.1	3,594,256.2	3,308,452.7
Net Position	-	-	-	-	-	-
Repo Transactions						
Repo	3,817,390.9	4,293,378.5	5,685,083.2	4,749,050.4	6,089,326.2	4,658,554.7
Non-Banks	249,471.5	245,229.0	243,950.0	460,659.0	402,844.0	488,755.6
Banks	3,567,919.4	4,048,149.5	5,441,133.2	4,288,391.4	5,686,482.2	4,169,799.1
Reverse Repo	3,817,390.9	4,293,378.5	5,685,083.2	4,749,050.4	6,089,326.2	4,658,554.7
Non-Banks	300,514.4	462,459.5	612,247.2	404,642.4	612,802.2	399,070.1
Banks	3,516,876.5	3,830,919.0	5,072,836.0	4,344,408.0	5,476,524.0	4,259,484.6
Net Position	-	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index-Selected Sectors

S.No	Sector Name	End Period		2023	2024						
		FY23	FY24	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov
	KSE 100 Index (1991 = 1,000)	41,452.69	78,444.96	60,531.27	75,878.48	78,444.96	77,886.99	78,488.22	81,114.20	88,966.77	101,357.32
	KSE All Shares Index (1995 = 1,000)	28,111.03	49,683.75	40,324.28	48,828.32	49,683.75	49,473.46	50,674.74	51,814.23	56,913.70	63,920.43
1	Automobile Assembler	28,687.23	50,236.32	47,954.32	51,193.45	50,236.32	55,846.94	53,864.26	53,313.95	57,984.75	60,448.86
2	Automobile Parts & Accessories	19,379.93	53,633.09	32,352.32	52,502.64	53,633.09	54,753.80	53,176.44	50,011.63	49,336.80	55,843.82
3	Cable & Electrical Goods	9,922.36	24,427.04	15,013.00	18,430.66	24,427.04	22,836.68	22,470.76	22,368.30	25,160.08	27,879.69
4	Cement	40,175.45	65,763.54	56,340.24	64,261.66	65,763.54	64,449.75	63,203.43	67,226.48	78,279.53	87,450.47
5	Chemical	21,956.68	11,120.36	29,171.68	25,128.89	11,120.36	10,955.90	11,575.23	11,248.30	11,929.24	12,890.50
6	Close -End Mutual Funds	1,226.41	1,910.43	2,259.74	1,929.16	1,910.43	1,869.96	1,738.38	1,804.04	2,036.62	2,424.75
7	Commercial Banks	8,669.26	18,545.04	13,389.80	17,424.73	18,545.04	18,894.24	18,392.67	18,832.63	19,562.15	21,932.34
8	Engineering	22,194.92	41,557.19	33,348.02	42,376.90	41,557.19	38,377.52	39,344.25	34,444.10	35,560.33	37,433.76
9	Fertilizer	15,252.11	25,783.47	18,078.25	24,332.71	25,783.47	27,007.36	27,016.78	30,090.79	33,660.85	37,501.68
10	Food & Personal Care Products	48,416.38	92,009.42	63,293.59	67,070.84	92,009.42	91,416.69	97,688.29	97,096.46	102,800.91	112,684.86
11	Insurance	14,773.73	17,915.12	16,334.93	18,449.22	17,915.12	17,880.63	18,422.57	17,625.50	18,872.56	20,884.89
12	Inv. Banks /Inv. Cos./Sec. Cos.	13,953.84	124,336.44	16,327.98	136,498.25	124,336.44	125,504.67	132,844.80	131,369.72	128,147.26	136,191.01
13	Jute	17,463.05	18,829.09	19,942.67	18,660.11	18,829.09	17,704.36	31,561.80	39,377.60	37,719.53	30,961.68
14	Leasing Companies	68.15	96.06	82.31	92.76	96.06	109.47	105.35	94.64	128.83	110.80
15	Leather & Tanneries	11,062.46	25,413.31	16,222.75	26,554.34	25,413.31	24,480.07	25,233.59	28,611.61	29,220.52	33,534.27
16	Miscellaneous	14,970.78	20,162.37	22,252.09	18,904.36	20,162.37	18,112.57	17,440.11	17,959.39	20,180.36	22,775.29
17	Modarabas	4,005.85	2,552.56	3,523.58	4,165.73	2,552.56	2,652.62	2,671.25	2,658.42	2,599.05	2,976.55
18	Oil & Gas Exploration Companies	8,455.84	14,588.62	11,124.33	14,671.79	14,588.62	14,292.22	15,562.61	12,267.23	13,653.39	15,491.69
19	Oil & Gas Marketing Companies	6,996.05	9,667.52	9,997.71	9,887.39	9,667.52	9,858.52	10,091.77	9,760.06	11,696.74	15,036.73
20	Paper & Board	12,796.88	21,100.94	15,591.41	16,658.42	21,100.94	21,139.94	20,863.37	20,827.12	19,520.91	23,543.48
21	Pharmaceuticals	18,399.65	33,942.52	24,388.70	31,357.73	33,942.52	33,450.29	37,262.49	41,087.50	50,206.44	65,386.76
22	Power Generation & Distribution	17,933.21	39,264.61	29,238.16	37,406.68	39,264.61	35,722.76	36,625.50	31,206.52	31,317.72	35,349.74
23	Refinery	6,525.21	11,324.95	11,619.19	12,253.27	11,324.95	10,537.92	11,040.15	10,346.55	11,691.23	13,869.57
24	Sugar & Allied Industries	110,778.88	141,590.56	121,744.99	143,597.55	141,590.56	141,103.00	142,619.68	136,116.03	144,882.99	153,997.33
25	Synthetic & Rayon	66,768.65	92,329.94	85,137.97	87,621.46	92,329.94	83,862.24	86,288.03	86,131.69	88,203.48	88,586.49
26	Technology & Communication	44,524.98	55,370.47	52,672.78	58,195.09	55,370.47	56,163.03	60,090.12	56,094.02	62,549.35	72,493.64
27	Textile Spinning	14,055.88	15,376.13	15,696.65	15,101.68	15,376.13	18,827.58	20,564.07	17,257.55	17,528.53	18,706.46
28	Textile Weaving	1,872.22	2,266.80	2,256.43	2,281.38	2,266.80	2,098.83	2,564.29	2,274.44	2,171.64	2,366.87
29	Tobacco	50,181.87	75,632.05	75,033.92	64,959.94	75,632.05	67,218.11	61,378.77	60,051.99	89,149.53	86,771.74
30	Transport	31,505.31	36,310.83	47,276.40	37,986.80	36,310.83	37,281.24	39,417.46	43,677.19	36,804.24	43,607.55
31	Vanaspatti & Allied Industries	28,418.70	27,929.46	30,002.98	27,100.08	27,929.46	28,769.37	26,982.96	26,037.98	24,334.80	27,388.76
32	Woolen	3,271.81	3,925.35	4,416.49	3,951.66	3,925.35	3,872.70	5,147.50	4,407.76	4,678.24	5,375.56
33	Real Estate Investment Trust	22,565.07	46,044.19	22,213.10	45,928.56	46,044.19	44,777.51	45,370.08	45,767.99	48,471.21	50,171.95
34	Exchange Traded Funds	358,508.72	701,652.94	607,137.74	753,313.75	701,652.94	32,887,775.68	736,308.88	768,419.68	831,522.36	1,055,972.87
35	Property	7,876.30	7,395.45	8,339.55	7,984.18	7,395.45	7,921.99	8,358.96	8,250.26	7,873.34	10,726.29
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-	-

Source: Pakistan Stock Exchange

As per last working day

7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY21	FY22	FY23	FY24	FY25
Jul	39,258.44	47,055.29	40,150.36	48,034.60	77,886.99
Aug	41,110.93	47,419.74	42,351.15	45,002.42	78,488.22
Sep	40,571.48	44,899.60	41,128.67	46,232.59	81,114.20
Oct	39,888.00	46,184.71	41,264.66	51,920.27	88,966.77
Nov	41,068.82	45,072.38	42,348.63	60,531.27	101,357.32
Dec	43,755.38	44,596.07	40,420.45	62,451.04	
Jan	46,385.54	45,374.68	40,673.06	61,979.18	
Feb	45,865.02	44,461.01	40,510.37	64,578.52	
Mar	44,587.85	44,928.83	40,000.83	67,005.11	
Apr	44,262.35	45,249.41	41,580.85	71,102.55	
May	47,896.34	43,078.14	41,330.56	75,878.48	
Jun	47,356.02	41,540.83	41,452.69	78,444.96	
Month	KSE All Share Index (1995 = 1,000)				
	FY21	FY22	FY23	FY24	FY25
Jul	27,559.26	32,163.11	27,796.13	32,027.29	49,473.46
Aug	28,960.20	32,394.47	29,077.87	30,041.97	50,674.74
Sep	28,969.98	30,668.90	28,225.45	31,158.71	51,814.23
Oct	28,185.56	31,596.79	28,144.59	34,558.22	56,913.70
Nov	28,849.46	30,831.91	28,693.26	40,324.28	63,920.43
Dec	30,779.70	30,726.52	27,532.64	41,916.27	
Jan	32,061.54	31,007.64	27,100.87	41,892.68	
Feb	31,436.15	30,523.62	26,679.75	42,840.89	
Mar	30,498.20	30,788.28	26,428.49	44,562.88	
Apr	30,017.98	30,774.66	27,428.44	46,554.24	
May	32,238.69	29,310.51	27,703.24	48,828.32	
Jun	32,479.82	28,582.29	28,111.03	49,683.75	
Month	KMI-30 Index (Base: June 2008)				
	FY21	FY22	FY23	FY24	FY25
Jul	63,107.65	76,259.24	65,446.00	80,370.86	122,928.29
Aug	65,651.60	77,641.73	70,346.75	74,969.26	124,792.20
Sep	64,738.07	72,315.95	67,463.05	77,669.37	124,751.16
Oct	63,496.69	74,486.07	69,310.33	88,224.74	133,711.50
Nov	66,318.10	73,210.74	71,768.60	101,700.59	148,572.54
Dec	71,167.60	71,687.06	68,277.85	104,728.78	
Jan	74,222.76	73,592.63	69,439.38	103,712.89	
Feb	76,278.37	72,148.81	68,762.41	108,852.28	
Mar	73,039.96	72,914.93	69,337.93	112,364.01	
Apr	71,476.99	74,012.17	72,354.37	119,444.80	
May	78,749.58	70,045.46	71,339.96	125,779.87	
Jun	76,621.54	68,766.37	70,748.13	126,424.27	

Source: Pakistan Stock Exchange

As per last working day

7.3 Market Capitalization of PSX All Shares-Selected Sectors

Million Rupees

Milion Ruppes											
S.No	Sector Name	End Period		2023	2024						
		FY23	FY24	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov
1	Automobile Assembler	231,338.3	452,137.2	386,710.6	460,751.4	452,137.2	502,633.8	484,789.2	479,836.2	521,874.4	544,051.8
2	Automobile parts & Accessories	32,966.0	91,231.9	55,032.6	89,309.0	91,231.9	93,138.3	90,455.2	85,071.7	83,923.8	94,992.4
3	Cable & Electrical Goods	22,215.7	56,014.4	33,613.4	42,263.9	56,014.4	52,367.5	51,528.4	51,915.9	58,395.6	64,707.7
4	Cement	444,827.5	708,467.1	622,677.8	691,256.8	708,467.1	694,313.7	680,887.2	724,227.2	843,300.5	942,098.3
5	Chemical	479,041.7	243,777.4	636,456.4	549,793.6	243,777.4	240,172.1	253,748.9	246,582.1	261,509.4	282,582.1
6	Close -End Mutual Funds	1,800.4	2,804.5	3,317.3	2,832.0	2,804.5	2,745.1	2,552.0	2,648.4	2,989.8	3,559.6
7	Commercial Banks	1,011,875.8	2,173,352.9	1,568,550.7	2,042,059.0	2,173,352.9	2,214,276.7	2,155,497.0	2,207,891.8	2,293,420.5	2,571,293.8
8	Engineering	69,989.7	131,921.4	105,160.2	134,523.5	131,921.4	121,827.7	124,950.3	111,677.1	115,296.2	121,370.4
9	Fertilizer	473,148.7	782,365.7	548,559.7	738,344.1	782,365.7	819,502.5	819,788.3	913,064.9	1,021,393.4	1,138,783.4
10	Food & Personal Care Products	690,461.1	1,107,522.1	899,971.7	822,220.8	1,107,522.1	1,076,838.3	1,125,884.0	1,097,561.9	1,135,239.6	1,219,463.5
11	Insurance	114,956.1	141,824.3	127,104.0	145,079.6	141,824.3	141,580.2	145,871.4	140,328.1	150,256.8	166,278.1
12	Inv. Banks /INV.COS./Securities COS.	119,544.3	234,114.0	139,883.9	257,013.5	234,114.0	236,313.7	250,134.5	247,357.0	241,289.4	264,048.5
13	Jute	177.0	190.8	202.1	189.1	190.8	179.4	319.9	399.1	382.3	313.8
14	Leasing Companies	528.3	745.3	638.3	719.6	745.3	849.4	817.5	734.5	1,000.0	859.9
15	Leather & Tanneries	31,989.4	73,541.0	46,945.4	76,842.9	73,541.0	70,840.4	73,030.9	82,807.5	84,569.9	97,054.7
16	Miscellaneous	64,300.8	86,599.1	95,574.6	81,195.8	86,599.1	77,794.9	74,906.8	77,137.1	86,676.4	97,821.8
17	Modarabas	16,893.8	9,777.0	14,904.7	15,955.9	9,777.0	10,160.3	10,231.7	10,182.6	10,030.2	11,487.0
18	Oil & Gas Exploration Companies	812,491.7	1,401,774.1	1,068,896.9	1,409,764.9	1,401,774.1	1,373,291.4	1,495,359.0	1,595,838.4	1,776,162.8	2,015,308.9
19	Oil & Gas Marketing Companies	155,752.5	215,225.5	222,577.1	220,120.7	215,225.5	219,477.7	224,670.6	217,286.1	260,402.8	334,760.6
20	Paper & Board	59,899.5	98,768.6	72,979.9	77,974.2	98,768.6	98,951.3	97,656.8	97,487.2	91,373.1	110,201.9
21	Pharmaceuticals	150,342.1	286,419.3	205,801.0	264,608.0	286,419.3	282,265.7	314,434.5	346,711.3	423,660.5	551,757.8
22	Power Generation & Distribution	215,713.5	472,302.1	351,696.8	449,953.6	472,302.1	429,698.4	440,557.2	375,374.0	376,711.2	425,211.1
23	Refinery	54,437.7	94,480.5	96,935.3	102,225.1	94,480.5	87,914.5	92,104.3	86,317.7	97,535.7	115,708.8
24	Sugar & Allied Industries	77,324.6	99,733.0	84,979.0	101,146.7	99,733.0	98,453.0	99,511.2	94,973.3	101,090.4	107,449.8
25	Synthetic & Rayon	111,940.7	157,136.8	142,737.8	150,823.6	157,136.8	140,717.8	142,675.5	140,530.5	141,602.3	140,137.2
26	Technology & Communication	246,081.6	311,295.5	294,101.4	327,175.6	311,295.5	315,751.2	337,829.5	315,419.9	351,718.5	407,850.2
27	Textile Spinning	53,174.8	58,678.7	59,901.8	57,631.3	58,678.7	71,850.2	78,477.0	65,858.7	76,690.7	81,844.2
28	Textile Weaving	2,631.5	3,338.3	3,323.0	3,359.8	3,338.3	3,090.9	3,776.3	3,349.5	3,198.1	3,485.6
29	Tobacco	212,220.9	319,851.0	317,321.3	274,718.2	319,851.0	284,268.1	259,573.2	253,962.1	377,016.8	366,961.0
30	Transport	50,816.7	58,567.8	76,254.8	61,271.1	58,567.8	60,133.0	63,578.7	70,449.4	77,592.8	91,935.9
31	Vanaspatti & Allied Industries	1,298.3	1,275.9	1,370.7	1,238.0	1,275.9	1,314.3	1,232.7	1,189.5	1,111.7	1,251.2
32	Woolen	212.7	255.2	287.2	257.0	255.2	251.8	334.7	286.6	304.2	349.5
33	Real Estate Investment Trust	32,342.4	65,994.9	31,837.9	65,829.1	65,994.9	64,179.3	65,028.7	65,599.0	69,473.5	71,911.2
34	Exchange Traded Funds	579.0	1,133.3	980.6	1,216.7	1,133.3	53,117.7	1,189.2	1,241.1	1,343.0	1,705.5
35	Property	22,214.3	20,760.7	23,521.0	22,413.4	20,760.7	22,238.8	23,465.5	23,160.3	22,102.2	30,111.0
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-	-
TOTAL		6,365,438.6	10,374,799.3	8,729,523.3	10,169,955.5	10,374,799.3	10,367,633.9	10,485,344.2	10,619,507.3	11,536,419.5	12,885,024.1

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				
	FY21	FY22	FY23	FY24	FY25
Jul	8,923.18	9,450.21	2,733.59	7,984.83	9,055.19
Aug	10,581.67	7,442.74	7,115.00	6,814.52	11,598.03
Sep	13,650.74	9,585.41	4,149.94	3,447.73	10,898.47
Oct	8,635.92	5,769.23	6,001.90	8,404.82	14,166.34
Nov	6,533.65	7,179.05	4,704.50	14,056.43	18,729.67
Dec	11,516.89	5,844.76	4,592.75	21,165.66	
Jan	13,457.21	5,824.05	4,275.86	11,737.43	
Feb	11,973.06	4,660.97	3,806.13	7,190.09	
Mar	10,588.82	4,872.75	4,159.48	7,673.19	
Apr	8,101.69	6,251.41	2,330.90	9,177.24	
May	12,465.65	4,760.77	4,032.90	12,128.67	
Jun	20,912.15	5,266.80	3,902.82	7,808.72	
Total	137,340.63	76,908.13	51,805.76	117,589.32	

Source: Pakistan Stock Exchange

7.5 Financial Statements Analysis of Non-Financial Companies Listed on PSX

Overall

Million Rupees

Item Name	2019	2020	2021	2022	2023
A. Non-Current Assets (A1+A3+A4+A5+A6)	4,888,101	5,199,876	5,625,488	6,560,868	7,667,915
1. Capital work in progress	495,679	531,121	662,026	779,611	661,405
2. Operating fixed assets at cost	6,249,549	6,469,955	7,001,551	7,909,645	8,995,081
3. Operating fixed assets after deducting accumulated depreciation	3,559,724	3,639,044	3,782,737	4,369,760	5,336,166
4. Intangible assets	91,301	87,641	127,191	159,670	140,114
5. Long term investments	495,562	648,407	782,012	843,559	1,129,821
6. Other non-current assets	165,834	293,662	271,522	352,268	400,410
B. Current Assets (B1+B2+B3+B4+B5+B6)	5,289,112	5,554,992	6,575,479	9,180,410	9,881,092
1. Cash & bank balance	289,608	319,652	408,591	531,197	632,206
2. Inventories; of which	969,862	886,448	1,126,028	1,983,791	2,009,077
i) Raw material	456,333	464,236	582,404	862,100	936,234
ii) Work in progress	76,550	73,513	89,845	123,194	155,481
iii) Finished goods	323,236	282,064	347,569	632,308	903,386
3. Trade Debt / accounts receivables	1,950,492	1,888,332	2,057,005	2,839,802	3,245,857
4. Short term loans and advances	153,045	142,729	163,816	165,097	197,627
5. Short term investments	261,740	414,975	683,660	837,798	769,912
6. Other current assets	1,664,365	1,902,856	2,136,379	2,822,725	3,026,413
of which: i) Stores, spares & loose tools	210,745	226,372	250,178	319,100	360,759
ii) Trade deposits & pre-payments	62,980	62,616	86,793	127,575	115,082
Total Assets (A+B) / Equity & Liabilities (C+D+E)	10,097,213	10,754,867	12,200,967	15,685,278	17,549,006
C. Shareholders' Equity (C1+C2+C3)	3,487,727	3,725,607	4,331,873	5,116,807	6,202,381
1. Issued, Subscribed & Paid up capital	833,086	858,800	913,111	956,384	994,511
i) Ordinary Shares	816,275	840,733	893,012	937,306	975,728
ii) Preference shares	16,812	18,067	20,100	19,077	18,783
2. Reserves	2,118,637	2,329,362	2,854,756	3,443,085	4,199,329
i) Capital Reserve	367,868	392,201	444,030	517,797	762,035
ii) Revenue Reserve	1,750,769	1,937,161	2,410,726	2,925,288	3,437,294
of which: un-appropriated profit/(loss) / retained earnings	1,119,331	1,284,061	1,761,540	2,210,284	2,754,248
3. Surplus on revaluation of fixed assets	536,004	537,445	564,006	717,338	1,008,541
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	1,768,805	2,138,088	2,293,302	2,693,030	3,121,259
1. Long term borrowings	995,727	1,255,200	1,340,472	1,623,103	1,729,841
of which: i) Long term secured loans	885,916	1,099,172	1,190,024	1,468,466	1,572,369
ii) Long term unsecured loans	29,453	23,164	40,072	37,552	35,382
iii) Long term lease finance	80,351	121,244	110,376	113,206	118,119
2. Subordinated loans / Sponsor's loans	14,653	12,166	11,274	10,843	9,199
3. Debentures/TFCs (bonds payable)	11,737	8,463	16,300	10,711	9,900
4. Employees benefit obligations	153,760	164,800	175,455	195,985	214,101
5. Other non-current liabilities	593,929	697,457	749,802	852,388	1,158,218
E. Current Liabilities (E1+E2+E3+E4)	4,839,681	4,891,172	5,575,792	7,875,441	8,225,366
1. Trade Credit & other accounts payables	2,804,177	2,915,260	3,382,031	4,820,295	4,855,082
of which: i) Trade credits	1,603,859	1,754,135	2,059,265	3,183,736	2,873,795
2. Short term Borrowings	1,315,505	1,191,625	1,168,297	1,621,671	1,906,975
of which: i) Short term Secured loans	1,292,473	1,160,139	1,134,171	1,551,191	1,827,873
ii) Short term unsecured loans	15,114	25,698	21,320	28,388	29,655
iii) Short term lease finance	7,323	7,653	9,133	42,091	49,447
3. Current portion of non-current liabilities	364,251	321,295	418,585	517,289	481,038
4. Other current liabilities	355,747	462,992	606,879	916,186	982,271
of which: i) Interest / markup payables	187,151	219,869	245,875	345,656	382,878
ii) Taxes payable	39,174	57,803	93,045	157,938	217,266
F. Operations:					
1. Sales	8,811,169	7,998,943	9,437,310	14,568,262	16,814,542
i) Local sales (Net)	8,157,216	7,315,315	8,579,120	13,277,460	15,279,147
ii) Export Sales (Net)	653,952	683,628	858,190	1,290,802	1,535,395
2. Cost of sales	7,530,841	6,870,224	7,846,723	12,158,282	14,105,474
i) Cost of material	3,257,346	2,865,088	3,629,612	5,494,126	5,656,881
ii) Labour	318,364	334,715	367,802	431,547	477,147
iii) Overhead	3,955,131	3,670,421	3,849,309	6,232,609	7,971,446
3. Gross profit / (loss) (F1-F2)	1,280,328	1,128,719	1,590,587	2,409,979	2,709,067
4. General, administrative and other expenses	616,121	563,160	622,022	850,226	982,977
i) Selling & distribution expenses	230,096	227,659	260,682	331,618	387,882
of which: Advertisement & promotions	36,690	34,582	39,013	47,265	55,320
ii) Administrative and other expenses	386,025	335,500	361,340	518,608	595,095
of which: Corporate social responsibilities	5,152	4,918	5,554	8,184	9,614
5. Other income / (loss)	228,984	244,558	289,786	276,042	553,089
6. EBIT (F3-F4+F5)	893,192	810,117	1,258,351	1,835,796	2,279,180
7. Financial expenses	280,857	330,308	247,365	396,795	655,288
of which: (i) Interest expenses	244,462	297,310	228,102	336,037	563,692
8. Profit / (loss) before taxation (F6-F7)	612,335	479,809	1,010,987	1,439,001	1,623,892
9. Tax expenses	199,749	159,718	262,167	514,992	618,673
10. Profit / (loss) after tax (F8-F9)	412,586	320,091	748,820	924,008	1,005,219
11. Cash dividends	234,513	187,671	361,709	284,423	316,674
12. Bonus shares / stock dividends	9,039	3,619	8,419	7,388	29,344
G. Statement of Cash Flows					
1. Net cash flows from operating activities	375,730	751,977	921,941	615,105	820,056
2. Net cash flows from investing activities	(538,153)	(488,326)	(573,342)	(1,007,528)	(475,352)
3. Net cash flows from financing activities	(80,148)	(37,675)	(100,709)	258,393	(106,251)
H. Miscellaneous					
1. Depreciation for the year	283,298	301,997	302,545	324,383	372,077
2. Salaries, wages and employee benefits	535,555	545,871	607,794	712,599	801,558
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	4.68	4.00	7.93	6.34	5.98
P2. Asset turnover (F1 to Avg (Current year(A+B),previous year (A+B)))	0.93	0.77	0.82	1.04	1.01
P3. Return on Assets (F10 as a % of Avg (Current year(A+B),previous year (A+B)))	4.36	3.07	6.52	6.63	6.05
P4. Financial leverage (Avg. (Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)))	2.81	2.89	2.85	2.95	2.94
P5. Return on equity (F10 as % of Avg (Current year(C),previous year (C)))	12.27	8.87	18.59	19.56	17.76
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	4.17	3.15	7.07	8.31	8.32

7.6 Financial Statements Analysis of Non-Financial Companies Listed on PSX

Private Sector

Million Rupees

Item Name	2019	2020	2021	2022	2023
A. Non-Current Assets (A1+A3+A4+A5+A6)	3,724,763	3,996,071	4,446,156	5,176,530	6,191,436
1. Capital work in progress	388,543	430,715	559,619	685,440	564,239
2. Operating fixed assets at cost	4,635,437	4,960,943	5,289,832	6,047,296	7,071,035
3. Operating fixed assets after deducting accumulated depreciation	2,668,053	2,824,418	2,981,946	3,492,270	4,461,399
4. Intangible assets	85,107	81,550	120,243	150,976	131,469
5. Long term investments	449,947	490,612	628,016	684,329	839,893
6. Other non-current assets	133,114	168,776	156,333	163,515	194,435
B. Current Assets (B1+B2+B3+B4+B5+B6)	3,232,329	3,284,193	3,984,687	5,400,476	5,672,422
1. Cash & bank balance	234,616	274,251	367,053	442,942	529,551
2. Inventories; of which	867,765	818,530	1,039,288	1,625,114	1,698,486
i) Raw material	446,142	455,905	576,590	846,380	913,836
ii) Work in progress	76,340	73,229	89,656	122,854	155,042
iii) Finished goods	321,652	280,450	346,266	632,010	616,981
3. Trade Debt / accounts receivables	1,025,543	847,749	910,462	1,140,218	1,212,401
4. Short term loans and advances	135,369	121,535	141,090	138,382	170,750
5. Short term investments	203,042	357,326	532,489	711,826	679,099
6. Other current assets	765,995	864,802	994,305	1,341,993	1,382,135
of which: i) Stores, spares & loose tools	175,953	189,993	210,737	275,288	313,584
ii) Trade deposits & pre-payments	48,969	51,212	76,836	119,028	105,053
Total Assets (A+B) / Equity & Liabilities (C+D+E)	6,957,093	7,280,265	8,430,843	10,577,007	11,863,858
C. Shareholders' Equity (C1+C2+C3)	2,707,779	2,872,840	3,387,623	3,992,821	4,734,435
1. Issued, Subscribed & Paid up capital	693,835	714,231	768,590	811,852	849,979
i) Ordinary Shares	677,024	696,165	748,490	792,774	831,196
ii) Preference shares	16,812	18,067	20,100	19,077	18,783
2. Reserves	1,607,522	1,734,100	2,162,891	2,614,022	3,026,296
i) Capital Reserve	339,942	361,806	411,185	482,281	709,280
ii) Revenue Reserve	1,267,579	1,372,295	1,751,706	2,131,741	2,317,016
of which: un-appropriated profit(loss) / retained earnings	772,804	861,226	1,247,269	1,560,100	1,821,761
3. Surplus on revaluation of fixed assets	406,422	424,509	456,142	566,947	858,161
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	1,083,570	1,391,492	1,484,292	1,799,226	2,154,716
1. Long term borrowings	681,692	904,382	936,046	1,195,282	1,302,004
of which: i) Long term secured loans	596,521	803,913	839,576	1,104,177	1,208,823
ii) Long term unsecured loans	20,392	14,148	31,140	28,699	26,529
iii) Long term lease finance	64,773	74,701	65,329	62,498	66,652
2. Subordinated loans / Sponsor's loans	14,653	12,166	11,274	10,843	9,199
3. Debentures/TFCs (bonds payable)	11,737	8,463	16,300	10,711	9,900
4. Employees benefit obligations	67,557	70,884	75,947	85,344	98,017
5. Other non-current liabilities	307,932	395,597	444,726	497,047	735,596
E. Current Liabilities (E1+E2+E3+E4)	3,165,743	3,015,932	3,558,928	4,784,960	4,974,707
1. Trade Credit & other accounts payables	1,549,150	1,462,624	1,807,489	2,377,836	2,556,640
of which: i) Trade credits	707,827	688,210	884,947	1,245,223	1,156,610
2. Short term Borrowings	1,131,410	1,049,270	1,027,863	1,391,967	1,410,627
of which: i) Short term Secured loans	1,108,685	1,018,093	994,042	1,321,796	1,331,842
ii) Short term unsecured loans	14,806	25,390	21,014	28,079	29,338
iii) Short term lease finance	7,323	7,653	9,133	42,091	49,447
3. Current portion of non-current liabilities	259,747	218,149	334,573	417,496	378,384
4. Other current liabilities	225,437	285,889	389,002	597,661	629,055
of which: i) Interest / markup payables	96,519	92,503	85,827	118,262	144,843
ii) Taxes payable	32,040	42,372	71,720	105,305	145,036
F. Operations:					
1. Sales	5,968,302	5,343,225	6,682,274	9,693,820	10,809,256
i) Local sales (Net)	5,316,325	4,661,365	5,824,780	8,403,917	9,275,459
ii) Export Sales (Net)	651,977	681,859	857,494	1,289,902	1,533,797
2. Cost of sales	5,045,837	4,501,612	5,416,470	7,975,791	8,838,371
i) Cost of material	3,251,463	2,858,122	3,623,496	5,484,995	5,641,483
ii) Labour	241,886	259,295	294,145	353,744	406,623
iii) Overhead	1,552,488	1,384,196	1,498,829	2,137,053	2,790,265
3. Gross profit / (loss) (F1-F2)	922,465	841,613	1,265,804	1,718,028	1,970,885
4. General, administrative and other expenses	470,652	451,090	519,826	676,719	812,115
i) Selling & distribution expenses	205,395	202,623	234,305	301,389	355,047
of which: Advertisement & promotions	34,527	32,630	36,812	44,455	52,440
ii) Administrative and other expenses	265,258	248,467	285,520	375,330	457,068
of which: Corporate social responsibilities	4,537	4,165	4,842	7,458	8,199
5. Other income / (loss)	144,364	157,977	215,309	197,619	362,949
6. EBIT (F3-F4+F5)	596,177	548,499	961,288	1,238,928	1,521,719
7. Financial expenses	200,040	224,529	159,969	273,661	493,018
of which: (i) Interest expenses	168,499	196,212	141,271	213,122	403,141
8. Profit / (loss) before taxation (F6-F7)	396,137	323,970	801,319	965,267	1,028,701
9. Tax expenses	109,994	93,344	189,443	303,261	368,574
10. Profit / (loss) after tax (F8-F9)	286,143	230,625	611,876	662,006	660,126
11. Cash dividends	175,708	152,508	296,461	240,784	267,778
12. Bonus shares / stock dividends	3,722	3,609	8,408	7,388	29,344
G. Statement of Cash Flows					
1. Net cash flows from operating activities	236,526	608,805	783,922	503,558	925,815
2. Net cash flows from investing activities	(411,624)	(392,250)	(519,134)	(847,867)	(440,816)
3. Net cash flows from financing activities	(44,267)	39,877	(62,363)	202,054	(319,368)
H. Miscellaneous					
1. Depreciation for the year	213,604	220,554	226,503	252,279	295,129
2. Salaries, wages and employee benefits	410,209	427,993	484,801	576,687	666,060
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	4.79	4.32	9.16	6.83	6.11
P2. Asset turnover (F1 to Avg (Current year(A+B),previous year (A+B)))	0.91	0.75	0.85	1.02	0.96
P3. Return on Assets (F10 as a % of Avg (Current year(A+B),previous year (A+B)))	4.35	3.24	7.79	6.97	5.88
P4. Financial leverage (Avg. (Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)))	2.51	2.55	2.51	2.58	2.57
P5. Return on equity (F10 as % of Avg (Current year(C),previous year (C)))	10.91	8.27	19.55	17.94	15.13
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	3.37	2.65	6.69	6.84	6.21

7.7 Financial Statements Analysis of Non-Financial Companies Listed on PSX

Public Sector Enterprises

Million Rupees

Item Name	2019	2020	2021	2022	2023
A. Non-Current Assets (A1+A3+A4+A5+A6)	1,083,338	1,203,804	1,179,332	1,328,338	1,476,479
1. Capital work in progress	107,136	100,406	102,407	94,171	97,165
2. Operating fixed assets at cost	1,614,112	1,509,012	1,711,719	1,862,349	1,924,046
3. Operating fixed assets after deducting accumulated depreciation	891,672	814,625	800,791	877,490	874,766
4. Intangible assets	6,195	6,091	6,948	8,694	8,644
5. Long term investments	45,615	157,795	153,996	159,230	289,928
6. Other non-current assets	32,720	124,886	115,190	188,753	205,975
B. Current Assets (B1+B2+B3+B4+B5+B6)	2,056,783	2,270,798	2,590,792	3,779,933	4,208,670
1. Cash & bank balance	54,992	45,401	41,538	88,255	102,655
2. Inventories, of which	102,098	67,917	86,740	358,677	310,591
i) Raw material	10,192	8,331	5,815	15,720	22,398
ii) Work in progress	210	285	189	340	439
iii) Finished goods	1,584	1,614	1,303	298	286,405
3. Trade Debt / accounts receivables	924,949	1,040,583	1,146,543	1,699,584	2,033,456
4. Short term loans and advances	17,676	21,194	22,726	26,715	26,877
5. Short term investments	58,698	57,648	151,171	125,971	90,813
6. Other current assets	898,370	1,038,054	1,142,073	1,480,732	1,644,278
of which: i) Stores, spares & loose tools	34,793	36,379	39,441	43,812	47,176
ii) Trade deposits & pre-payments	14,011	11,405	9,957	8,547	10,029
Total Assets (A+B) / Equity & Liabilities (C+D+E)	3,140,120	3,474,603	3,770,124	5,108,271	5,685,149
C. Shareholders' Equity (C1+C2+C3)	779,948	852,767	944,250	1,123,986	1,467,946
1. Issued, Subscribed & Paid up capital	139,251	144,568	144,521	144,532	144,532
i) Ordinary Shares	139,251	144,568	144,521	144,532	144,532
ii) Preference shares	0	0	0	0	0
2. Reserves	511,115	595,262	691,865	829,063	1,173,033
i) Capital Reserve	27,926	30,396	32,845	35,516	52,755
ii) Revenue Reserve	483,189	564,866	659,020	793,547	1,120,278
of which: un-appropriated profit(loss) / retained earnings	346,527	422,835	514,270	650,184	932,486
3. Surplus on revaluation of fixed assets	129,582	112,937	107,864	150,391	150,380
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	686,235	746,595	809,010	893,803	966,543
1. Long term borrowings	314,034	350,818	404,426	427,821	427,837
of which: i) Long term secured loans	289,396	295,259	350,448	364,289	363,546
ii) Long term unsecured loans	9,061	9,016	8,932	8,853	8,853
iii) Long term lease finance	15,578	46,543	45,046	50,708	51,467
2. Subordinated loans / Sponsor's loans	-	-	-	-	-
3. Debentures/TFs (bonds payable)	-	-	-	-	-
4. Employees benefit obligations	86,203	93,917	99,508	110,641	116,084
5. Other non-current liabilities	285,997	301,861	305,076	355,341	422,622
E. Current Liabilities (E1+E2+E3+E4)	1,673,938	1,875,241	2,016,864	3,090,481	3,250,660
1. Trade Credit & other accounts payables	1,255,028	1,452,637	1,574,542	2,442,458	2,298,442
of which: i) Trade credits	896,031	1,065,925	1,174,318	1,938,512	1,717,185
2. Short term Borrowings	184,096	142,355	140,434	229,704	496,348
of which: i) Short term Secured loans	183,788	142,046	140,128	229,395	496,032
ii) Short term unsecured loans	308	308	306	309	317
iii) Short term lease finance	-	-	-	-	-
3. Current portion of non-current liabilities	104,505	103,146	84,012	99,794	102,654
4. Other current liabilities	130,310	177,104	217,877	318,525	353,215
of which: i) Interest / markup payables	90,632	127,366	160,048	227,394	238,035
ii) Taxes payable	7,134	15,430	21,325	52,633	72,230
F. Operations:					
1. Sales	2,842,867	2,655,718	2,755,036	4,874,442	6,005,286
i) Local sales (Net)	2,840,891	2,653,950	2,754,340	4,873,542	6,003,688
ii) Export Sales (Net)	1,976	1,768	696	900	1,598
2. Cost of sales	2,485,004	2,368,612	2,430,253	4,182,491	5,267,104
i) Cost of material	5,884	6,966	6,116	9,131	15,398
ii) Labour	76,478	75,420	73,657	77,804	70,524
iii) Overhead	2,402,642	2,286,226	2,350,480	4,095,556	5,181,182
3. Gross profit / (loss) (F1-F2)	357,863	287,106	324,783	691,951	738,182
4. General, administrative and other expenses	145,468	112,069	102,196	173,506	170,862
i) Selling & distribution expenses	24,701	25,036	26,377	30,229	32,835
of which: Advertisement & promotions	2,162	1,953	2,201	2,810	2,880
ii) Administrative and other expenses	120,768	87,033	75,819	143,278	138,027
of which: Corporate social responsibilities	615	753	711	725	1,415
5. Other income / (loss)	84,620	86,582	74,476	78,423	190,140
6. EBIT (F3-F4+F5)	297,015	261,619	297,064	596,868	757,461
7. Financial expenses	80,817	105,779	87,396	123,135	162,269
of which: (i) Interest expenses	75,963	101,099	86,831	122,915	160,551
8. Profit / (loss) before taxation (F6-F7)	216,198	155,839	209,668	473,733	595,192
9. Tax expenses	89,756	66,373	72,724	211,731	250,099
10. Profit / (loss) after tax (F8-F9)	126,442	89,466	136,944	262,002	345,093
11. Cash dividends	58,805	35,162	65,248	43,639	48,896
12. Bonus shares / stock dividends	5,317	10	11	-	-
G. Statement of Cash Flows					
1. Net cash flows from operating activities	139,204	143,173	138,019	111,548	(105,759)
2. Net cash flows from investing activities	(126,529)	(96,076)	(54,207)	(159,661)	(34,536)
3. Net cash flows from financing activities	(35,881)	(77,551)	(88,346)	56,339	213,117
H. Miscellaneous					
1. Depreciation for the year	69,694	81,443	76,042	72,104	76,948
2. Salaries, wages and employee benefits	125,345	117,879	122,993	135,912	135,498
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	4.45	3.37	4.97	5.38	5.75
P2. Asset turnover (F1 to Avg (Current year(A+B),previous year (A+B)))	0.99	0.80	0.76	1.10	1.11
P3. Return on Assets (F10 as a % of Avg (Current year(A+B),previous year (A+B)))	4.41	2.71	3.78	5.90	6.39
P4. Financial leverage (Avg. (Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)))	3.88	4.05	4.03	4.29	4.16
P5. Return on equity (F10 as % of Avg (Current year(C),previous year (C)))	17.08	10.96	15.24	25.34	26.63
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	9.08	6.19	9.48	18.13	23.88

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	135.80	129.56	128.33	125.70	136.81	138.71	106.84	118.70	141.90	127.78	132.96
2020-21	141.31	146.74	146.69	147.08	143.36	142.61	136.35	136.23	148.36	140.28	107.62	123.99	143.71	138.68	148.35
2021-22	158.48	166.46	167.70	159.13	149.57	157.47	151.01	153.40	162.29	174.06	110.23	134.71	150.58	156.11	164.07
2022-23	204.73	231.34	231.76	228.82	248.83	187.06	172.14	202.70	189.60	259.72	114.00	191.59	165.17	206.99	212.43
2023-24	252.66	279.39	280.92	270.26	364.62	223.40	222.70	259.25	230.67	310.19	127.17	256.80	186.64	259.45	270.83
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
Apr-24	263.32	286.43	282.07	312.36	366.07	238.38	239.81	266.41	237.29	320.28	134.85	258.77	196.20	269.38	282.22
May-24	254.78	264.01	266.43	249.59	366.68	239.46	236.63	267.41	241.17	315.06	134.27	262.27	199.00	267.22	282.79
Jun-24	255.94	264.33	263.94	266.62	377.47	241.68	240.15	268.30	244.56	308.23	134.52	269.00	199.58	266.53	284.93
Jul-24	261.32	276.69	272.54	301.30	383.43	243.81	240.31	269.77	248.48	312.54	134.61	270.46	199.73	269.31	288.40
Aug-24	262.32	280.72	275.81	309.89	384.09	244.84	236.93	270.22	250.63	310.22	134.67	273.53	200.98	271.11	291.56
Sep-24	260.96	276.85	275.59	284.32	385.24	246.11	235.52	269.38	252.74	304.28	134.83	273.83	201.79	275.59	295.01
Oct-24	264.17	282.86	278.38	309.47	385.40	246.76	239.31	271.05	256.51	299.63	134.85	274.54	202.16	276.86	298.54
Nov-24	265.46	282.28	278.50	304.72	382.59	252.06	240.27	273.28	262.62	301.79	134.88	275.78	205.21	279.75	300.78

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	125.60	147.52	143.25	126.90	130.02	126.27	137.24	139.54	108.08	117.21	144.53	126.68	133.22
2020-21	140.57	145.67	145.32	147.68	151.95	139.43	137.44	135.34	148.22	141.09	109.02	121.12	146.09	137.57	147.47
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
2023-24	247.49	274.62	276.35	264.55	385.47	215.01	225.00	251.32	231.37	304.37	131.50	246.38	185.90	258.87	266.00
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
Apr-24	259.24	281.53	278.17	301.13	386.36	230.79	246.31	257.23	237.26	312.92	138.77	247.36	192.49	268.67	275.96
May-24	251.99	260.78	263.49	244.93	387.13	231.28	243.36	257.55	243.20	309.36	137.91	251.25	194.43	265.20	276.03
Jun-24	253.44	262.18	262.39	260.92	401.92	233.53	246.77	258.39	247.37	303.14	138.28	255.02	194.55	263.73	277.61
Jul-24	258.59	276.10	271.88	300.69	407.50	235.24	246.75	259.61	251.47	307.43	138.28	256.42	194.55	265.28	281.53
Aug-24	259.30	280.27	275.13	310.24	407.24	236.21	243.39	259.86	253.98	305.69	138.30	259.63	195.37	266.75	283.85
Sep-24	257.92	276.17	275.39	280.76	407.83	237.02	241.96	258.43	257.52	299.64	138.34	259.42	195.66	271.99	286.58
Oct-24	260.64	281.39	277.68	303.03	408.28	237.24	245.75	261.24	260.72	294.62	138.37	259.72	195.98	272.98	289.03
Nov-24	261.92	279.93	277.31	295.15	403.16	244.54	246.49	264.13	267.04	296.81	138.39	260.05	199.91	276.36	291.88

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	132.60
2020-21	142.42	147.95		148.21	146.39	134.69	146.68	133.93	137.56	148.49	138.93	105.12	129.42	135.51	140.68	149.61
2021-22	160.43	167.46		168.75	159.58	140.35	161.25	151.95	156.38	161.93	171.38	106.13	141.50	141.58	157.98	165.90
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
2023-24	260.46	284.74		286.04	276.90	343.59	234.09	217.64	271.18	229.97	319.89	119.46	276.57	189.20	260.48	277.77
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
Apr-24	269.48	291.94		286.42	325.40	345.61	248.05	225.47	280.24	237.32	332.55	127.88	280.42	209.01	270.66	291.21
May-24	258.99	267.64		269.72	255.00	346.06	249.90	221.78	282.26	239.15	324.55	127.80	283.17	214.78	270.88	292.50
Jun-24	259.72	266.75		265.67	273.25	352.81	252.06	225.54	283.21	241.78	316.71	127.84	295.53	216.95	271.58	295.45
Jul-24	265.43	277.35		273.28	302.01	359.15	254.73	226.09	285.06	245.51	321.06	128.09	297.11	217.63	276.60	298.25
Aug-24	266.89	281.23		276.57	309.48	360.75	255.85	222.68	285.81	247.30	317.76	128.21	299.91	220.36	278.98	302.62
Sep-24	265.55	277.61		275.82	288.46	362.46	257.69	221.31	285.87	247.99	312.01	128.57	301.16	222.96	282.10	307.12
Oct-24	269.51	284.51		279.16	316.95	362.33	258.89	225.10	285.81	252.33	307.99	128.57	302.66	223.51	283.88	312.20
Nov-24	270.81	284.92		279.82	315.84	361.85	261.64	226.55	287.05	258.24	310.10	128.64	305.61	223.51	285.88	313.56

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	137.80	163.40	131.38	126.74	141.64	113.65	147.95	131.83
2020-21	153.87	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
2021-22	192.20	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
2022-23	255.25	246.83	226.33	224.18	229.70	217.72	162.21	308.16	294.90
2023-24	306.72	280.48	338.00	261.23	275.96	237.90	184.43	356.76	374.91
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
Apr-24	315.74	296.00	373.31	264.39	277.42	244.42	186.88	353.82	380.21
May-24	307.70	277.02	364.31	260.62	271.11	245.31	186.88	350.63	378.16
Jun-24	308.85	280.57	373.04	260.25	270.49	245.38	186.88	344.62	385.61
Jul-24	315.88	285.30	371.85	271.64	286.48	248.51	188.92	354.38	388.13
Aug-24	316.84	289.40	375.03	271.54	285.48	250.12	188.92	351.85	389.55
Sep-24	313.50	288.28	367.37	271.44	284.80	251.17	188.92	342.57	389.29
Oct-24	313.50	291.04	366.68	272.86	286.87	251.41	188.92	337.73	389.45
Nov-24	313.11	283.65	366.60	276.38	291.32	253.26	190.25	339.62	389.47

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH	EXPENDITURE GROUP					Combined
	Quintile-I	Quintile-II	Quintile-III	Quintile-IV	Quintile-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
2023-24	298.07	292.35	307.98	299.28	301.65	300.43
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
Apr-24	313.65	312.53	334.75	323.04	323.79	323.96
May-24	301.10	299.83	321.05	309.52	310.89	310.91
Jun-24	305.10	303.94	324.25	312.19	312.79	313.63
Jul-24	311.30	310.48	330.73	318.56	319.20	320.12
Aug-24	310.40	308.22	331.78	320.90	323.58	321.44
Sep-24	311.08	308.84	328.95	317.04	319.77	318.45
Oct-24	312.95	310.49	330.25	318.03	319.83	319.21
Nov-24	316.22	313.15	334.04	321.88	322.26	322.44

Source: Pakistan Bureau of Statistics

8.6 Selected Commodity Prices

YEAR / MONTH	¹ (24 Karat) Rs. per 10g		Cotton ³ Rs. Per 37.32 Kg	Fuel Prices ² Rs. per Litre	
	Gold	Silver		Petrol	Diesel
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	17,235	263	254
2023-24	208,360	2,609	18,735	259	269
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
Apr-24	204,630	2,353	21,035	295	291
May-24	208,340	2,722	19,935	273	274
Jun-24	208,360	2,609	18,735	259	269
Jul-24	219,350	2,600	17,535	285	277
Aug-24	224,140	2,584	18,935	262	267
Sep-24	235,290	2,783	17,735	250	251
Oct-24	245,070	2,917	18,085	248	252
Nov-24	236,930	2,737	17,685	251	257

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

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY23	FY24 ^P	2023	2024 ^R						
				Oct	Apr	May	Jun	Jul	Aug	Sep	Oct

I. MANUFACTURED GOODS

Vegetable Ghee	'000' M.Tons	1,559.1	1,492.7	129.3	117.0	125.7	122.8	117.6	117.9	123.7	121.3
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	6,708.6	6,796.0	-	3.9	29.8	-	-	-	-	-
Cigarettes	Billion Nos.	42.8	32.9	2.9	3.1	4.1	3.0	3.0	2.7	3.3	3.4
Cotton Yam	'000' M.Tons	2,694.8	2,477.2	202.3	209.4	213.9	219.7	219.8	220.0	220.0	220.1
Cotton Cloth	Million Sq. M.	920.6	871.4	72.6	72.9	72.9	73.0	73.0	73.0	73.1	73.1
Paper	'000' M.Tons	353.7	366.2	29.6	28.4	31.8	27.2	32.1	29.3	33.2	29.9
Paper Board	"	438.0	420.5	39.6	29.4	36.3	32.2	30.4	40.5	37.1	36.0
Soda Ash	"	736.7	785.3	60.5	73.0	73.5	74.7	68.2	74.6	68.6	62.4
Caustic Soda	"	475.7	497.2	42.7	39.9	40.1	37.5	38.4	42.0	34.2	41.0
Sulfuric acid	"	71.5	63.8	5.8	5.5	4.6	4.2	4.6	4.9	4.2	5.1
Chlorine Gas	"	20.5	17.2	1.5	1.2	1.2	1.1	1.2	1.4	1.4	1.4
Urea	"	5,993.7	6,591.0	537.3	523.1	462.6	497.1	581.4	-	-	-
Super Phosphate	"	70.7	86.4	11.4	7.1	6.6	6.7	6.7	-	-	-
Ammonium Nitrate	"	819.9	888.0	79.8	74.3	76.4	63.2	73.3	-	-	-
Nitro Phosphate	"	740.8	823.6	67.1	69.1	75.2	64.3	75.1	-	-	-
Cycle Tyres & Tubes	'000' Nos.	10,702	10,943	896	942	947	952	957	966	978	963
Motor Tyres & Tubes	"	30,514	31,107	2,527	2,629	2,658	2,588	2,602	2,614	2,627	2,636
Cement	'000' M.Tons	41,448.0	39,566.0	3,505.0	2,606.0	3,331.0	3,127.0	2,800.0	2,874.0	3,157.0	3,543.0
Pig Iron	"	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	31,752	46,275	5,536	3,416	3,287	3,187	2,327	2,223	1,320	2,056
Bicycle	'000' Nos.	146	159	13	14	14	14	14	14	14	14

II. MINERALS & ELECTRICITY GENERATION

		FY23	FY24 ^P	2023	2024 ^P						
				Sep	Mar	Apr	May	Jun	Jul	Aug	Sep
Silica Sand	'000' M.Tons	734.42	569.49	44.37	47.20	34.01	47.34	38.42	29.31	28.08	43.35
Gypsum	"	1,639.73	2,135.85	168.26	165.75	114.97	202.15	157.72	210.73	191.07	306.27
Limestone	"	58,941.31	61,387.03	4,260.21	4,934.13	3,367.27	3,635.46	4,075.03	5,672.97	6,911.52	9,128.73
Rock Salt	"	2,907.40	3,200.31	272.81	300.11	174.74	290.89	245.93	239.33	268.82	373.74
Coal	"	15,069.76	20,086.29	1,819.39	1,419.31	1,240.33	1,691.12	1,635.13	2,468.87	2,840.21	3,887.52
China Clay	"	14.13	15.01	0.67	1.02	2.45	2.59	2.23	0.45	0.71	0.81
Chromite	"	155.58	259.21	25.80	17.32	17.53	16.07	19.22	25.68	32.07	41.72
Marble	"	5,714.42	7,489.77	724.42	455.11	201.25	734.58	362.70	810.72	727.20	1,174.32
Barytes	"	140.97	145.48	2.80	30.58	20.12	11.67	11.25	17.30	19.90	27.25
Dolomite	"	544.30	502.18	47.29	26.22	20.22	43.58	41.49	64.33	73.66	105.82
Sulphur	"	11.69	7.20	0.83	0.86	-	-	-	-	-	-
Crude Oil	'000' Barrels	25,360.20	25,811.88	2,175.77	2,219.69	2,054.76	2,054.47	2,057.18	1,669.13	1,930.63	1,937.61
Natural Gas	Billion CFt	1,189.51	1,140.64	94.04	94.88	88.25	92.95	93.09	98.01	90.54	89.22
Electricity	Gwh	147,537.00	133,605.00	14.09	8.51	9.20	13.48	14.39	15.92	13.96	14.94

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	Fertilizers
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
FY24 ^P		115.78	120.18	98.85	61.52	72.74	83.86	74.23	128.95	111.67	53.53	115.23
2023 ^R	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	103.74	118.40	92.66	35.27	71.19	83.45	66.37	110.66	99.03	36.69	120.02
	Aug	114.36	119.73	110.73	59.44	71.23	83.72	77.45	133.52	130.73	55.18	116.53
	Sep	114.15	117.71	106.03	49.01	71.25	83.75	78.68	129.95	126.80	52.25	115.24
	Oct	109.08	125.00	97.83	65.42	71.28	83.78	73.85	136.25	118.71	35.44	114.58
	Nov	112.46	123.82	105.56	54.71	71.32	83.79	71.73	130.70	114.51	36.71	119.53
	Dec	132.46	122.22	104.79	67.67	71.39	83.80	65.23	131.69	123.89	48.51	119.32
	Jan	131.48	123.78	98.22	45.83	71.48	83.81	64.94	133.31	107.29	69.23	118.73
	Feb	127.44	121.02	96.59	64.44	73.55	83.82	65.57	138.11	96.76	64.59	115.15
	Mar	115.78	117.65	107.73	80.96	73.66	83.84	95.82	138.45	115.32	56.75	122.16
2024 ^P	Apr	105.93	113.13	97.51	69.57	73.77	84.12	74.70	113.74	88.26	54.47	111.04
	May	113.97	121.51	86.31	91.07	75.36	84.16	106.29	133.94	112.81	66.69	104.44
	Jun	108.46	118.69	82.26	54.82	77.40	84.24	50.19	117.02	105.90	65.90	106.07
	Jul	106.34	113.64	91.49	67.06	77.45	84.30	59.57	122.94	94.83	63.09	121.89
	Aug	111.47	113.95	94.64	59.86	77.50	84.34	59.55	137.33	97.34	49.66	120.46
	Sep	111.60	119.53	107.14	74.80	77.53	84.35	55.08	138.16	106.92	69.47	120.64
	Oct	109.10	117.24	96.33	76.45	77.56	84.41	58.27	129.51	119.99	74.30	121.20

Source: Pakistan Bureau of Statistics

10.1 Consolidated Fiscal Operations (Federal & Provincial)

Billion Rupees

	FY18	FY19	FY20	FY21	FY22	FY23	FY24 ^P
A. Total Revenue(1+2)	5,228.0	4,900.7	6,272.2	6,903.4	8,035.4	9,633.5	13,269.0
(1) Tax Revenue	4,467.1	4,473.4	4,747.8	5,272.7	6,755.2	7,818.7	10,085.2
(i) Federal	4,065.8	4,071.6	4,334.2	4,764.3	6,142.8	7,169.1	9,311.0
(ii) Provinces	401.4	401.8	413.6	508.4	612.4	649.6	774.2
(2) Non-tax Revenue	760.9	427.3	1,524.4	1,630.7	1,280.2	1,814.8	3,183.8
(i) Federal	614.2	341.0	1,422.0	1,480.4	1,151.9	1,648.9	2,960.7
(ii) Provinces	146.7	86.3	102.4	150.3	128.3	165.9	223.1
B. Total Expenditure (1+2)	7,488.4	8,345.6	9,648.5	10,306.7	13,295.3	16,155.0	20,475.9
1. Current expenditure	5,854.3	7,104.0	8,532.0	9,084.0	11,521.4	14,583.0	18,570.9
(i) Federal	3,789.8	4,776.2	6,016.2	6,264.8	8,354.1	10,785.2	13,970.1
<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	8,159.8
<i>Defence</i>	1,030.4	1,146.8	1,213.3	1,316.4	1,411.6	1,585.5	1,858.8
2 (a). Development Expenditure & net Lending	1,621.7	1,219.2	1,203.7	1,315.7	1,657.4	1,952.9	2,078.5
2 (b). Statistical Discrepancy	12.4	22.4	(87.3)	(93.0)	116.5	(381.0)	(173.5)
Overall Budget Balance (A-B)	(2,260.4)	(3,444.9)	(3,376.3)	(3,403.3)	(5,259.9)	(6,521.4)	(7,206.9)
Primary Balance	...	...	(757.0)	(653.6)	(2,077.5)	(825.5)	952.9
Financing	2,260.4	3,444.9	3,376.3	3,403.3	5,259.9	6,521.4	7,206.9
External	785.2	416.7	895.5	1,338.1	1,178.4	(679.8)	320.7
Domestic	1,475.2	3,028.2	2,480.8	2,065.2	4,081.5	7,201.3	6,886.2
Bank	1,120.5	2,263.2	1,940.6	1,869.0	3,100.9	3,672.7	7,197.7
Non-Bank	352.7	765.0	540.3	196.2	980.6	3,528.6	(312.8)
Privatization Proceeds	2.0	-	-	-	-	-	1.3

Source: Ministry of Finance Govt. of Pakistan

10.2 Federal Government Revenue Receipts

Billion Rupees

	FY21	FY22	FY23	FY24 ^P
1. Tax Revenue	4,764.3	6,142.8	7,169.1	9,311.0
FBR Taxes	4,764.3	6,142.8	7,169.1	9,311.0
i) Direct Taxes	1,731.9	2,280.5	3,272.4	4,530.7
ii) Indirect Taxes	3,032.4	3,862.3	3,896.7	4,780.3
Custom Duty	765.2	1,009.5	934.8	1,104.1
Sales Tax	1,990.2	2,531.9	2,592.1	3,098.8
Federal Excise Duty	277.1	321.0	369.8	577.5
2. Non-Tax Revenue	1,505.4	1,185.4	1,710.7	3,050.5
Mark-up (Provinces)	25.0	33.5	61.8	89.7
Mark-up (PSEs & Others)	76.2	87.8	144.7	355.0
Dividend	43.9	42.9	68.7	88.7
Surplus profit of Regulators including PTA	39.1	103.4	84.6	42.3
SBP Profit	650.5	473.6	371.2	972.2
Defense Receipts	14.9	17.3	21.1	30.6
Citizenship, Naturalization & Passport Fee	13.0	21.6	34.5	50.9
Discount Retained on Crude Price	10.3	16.5	23.1	25.5
Royalties on Oil & Gas	70.9	90.8	120.3	165.4
Petroleum (PDL)	424.7	127.5	579.9	1,019.2
Gas Infrastructure Development Cess	19.4	18.6	10.9	2.9
Natural Gas Development Surcharge	22.5	20.4	10.7	30.5
Windfall levy against Crude Oil	3.0	14.4	27.7	27.8
Petroleum Levy on LPG	3.5	3.7	3.4	3.5
Other Taxes(including ICT)	16.9	21.6	17.3	21.6
Others	71.6	91.8	130.8	124.7
3. Gross Federal Receipts (1+2)	6,269.7	7,328.2	8,879.9	12,361.5
4. Transfer to Provinces	2,741.9	3,589.0	4,223.5	5,263.6
5. Net Federal Revenue Receipts (3-4)	3,527.8	3,739.2	4,656.4	7,097.8

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

Billion Rupees

	FY21	FY22	FY23	FY24 ^p
Total Expenditure and net Lending (a+b+c)	7,244.8	9,350.1	11,332.4	14,823.0
(a)Current Expenditures	6,348.7	8,451.6	10,867.2	14,073.1
Interest payments (Debt Servicing)	2,749.7	3,182.4	5,831.1	8,159.8
<i>Domestic</i>	2,523.8	2,828.6	5,071.2	7,163.7
<i>Foreign</i>	225.9	353.9	759.9	996.1
Pension	440.1	541.9	666.3	807.8
Running of Civil Govt.	505.8	546.7	634.0	784.0
Grants	911.6	1,239.3	1,070.0	1,395.3
<i>Provinces</i>	83.8	97.5	82.0	103.1
<i>Other</i>	827.7	1,141.8	988.0	1,292.2
Subsidies	425.0	1,529.6	1,080.3	1,067.4
Defense Affairs and Service	1,316.4	1,411.6	1,585.5	1,858.8
(b)Development Expenditure and net Lending	789.1	701.1	890.4	1,030.9
Total Development Expenditure	694.6	558.1	743.0	732.2
Public Sector Development Program	667.3	558.1	743.0	732.2
<i>Of which: Development Grant to Provinces</i>	226.1	157.7	91.0	97.0
Net lending	94.5	143.0	147.3	298.7
Provinces	17.5	102.6	87.5	247.0
Other	76.9	40.4	59.9	51.7
(c) Statistical Discrepancy	107.0	197.4	(425.2)	(281.0)
Overall Balance	(3,716.9)	(5,610.9)	(6,676.0)	(7,725.1)
Financing	3,716.9	5,610.9	6,676.0	7,725.1
External	1,338.1	1,178.4	(679.8)	320.7
Domestic.	2,378.9	4,432.5	7,355.9	7,404.4
Bank	2,169.6	3,434.9	3,693.2	7,745.1
Non-Bank	209.2	997.6	3,662.7	(342.0)
Privatization Proceeds	-	-	-	1.3

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
2023-24		4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
2023-24	Jul-Sep	934.8	726.9	127.6	252.2	1,106.8	2,041.5
2023-24	Jul-Dec	2,148.9	1,515.3	264.6	540.5	2,320.4	4,469.2
2023-24	Jul-Mar	3,264.7	2,237.1	401.9	807.8	3,446.8	6,711.5
2023-24	Jul-Jun	4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
2024-25 ^P	Jul-Sep	1,230.2	904.8	151.1	276.9	1,332.7	2,562.9
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

Ministry of Finance Govt. of Pakistan

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

11.1 Gross Domestic Product of Pakistan

(a) at current basic prices of 2015-16

Million Rupees

S.No	Sector/ Industry	2019-20	2020-21	2021-22 ^F	2022-23 ^R	2023-24 ^E	FY23			FY24			
							Q2	Q3	Q4	Q1	Q2	Q3	Q4
A.	Agriculture Sector (1 to 4)	10,389,544	12,653,889	14,882,612	19,586,032	24,872,308	4,975,301	4,946,023	5,276,490	5,850,825	6,362,061	6,228,587	6,430,836
	1. Crops (i+ii+iii)	3,704,256	4,720,729	5,791,412	7,793,314	10,389,140	2,537,476	2,015,164	1,742,682	2,288,915	3,465,736	2,545,411	2,089,079
	i. Important Crops	2,015,035	2,730,576	3,278,811	4,599,667	6,588,301	1,546,747	1,104,412	996,484	1,612,028	2,379,861	1,319,720	1,276,692
	ii. Other Crops	1,502,853	1,798,027	2,194,185	2,915,533	3,328,860	933,933	840,211	663,533	582,430	983,440	1,089,198	673,792
	iii. Cotton Ginning	186,368	191,326	318,416	278,114	471,979	56,796	70,541	82,665	94,458	102,434	136,492	138,595
	2. Livestock	6,301,160	7,504,838	8,644,011	11,210,426	13,803,766	2,278,617	2,798,617	3,361,755	3,410,179	2,708,168	3,536,097	4,149,323
	3. Forestry	197,771	236,197	252,747	361,206	423,160	87,127	97,062	99,748	101,934	105,717	107,576	107,932
	4. Fishing	186,357	192,125	194,442	221,142	256,242	72,082	35,180	72,304	49,797	82,440	39,503	84,502
B.	Industrial Sector (1 to 4)	8,837,507	10,551,041	13,606,601	17,359,711	21,315,387	4,319,501	4,439,308	4,453,162	5,075,333	5,356,104	5,719,752	5,164,197
	1. Mining & Quarrying	1,230,493	1,264,280	1,488,638	1,788,595	2,421,381	428,487	455,046	473,430	561,643	628,583	631,785	599,369
	2. Manufacturing (i+ii+iii)	5,427,248	6,663,895	9,171,212	11,415,656	13,849,755	2,784,350	3,075,975	2,969,886	3,324,954	3,506,217	3,667,161	3,351,422
	i. Large Scale	4,026,236	4,933,633	7,040,683	8,536,018	10,151,692	2,104,872	2,330,209	2,148,247	2,437,749	2,602,643	2,723,241	2,388,060
	ii. Small Scale	851,921	1,038,496	1,286,555	1,732,168	2,252,164	407,988	446,086	499,442	547,858	562,260	574,887	567,159
	iii. Slaughtering	549,090	691,765	843,974	1,147,421	1,445,899	271,490	299,680	322,197	339,348	341,315	369,033	396,203
	3. Electricity, gas and water supply	936,384	1,239,849	1,096,839	1,970,878	2,543,859	518,817	321,852	501,383	543,794	522,691	819,569	657,805
	4. Construction	1,243,382	1,383,017	1,849,912	2,184,582	2,500,392	587,847	586,435	508,464	644,942	698,612	601,237	555,601
	Commodity Producing Sector (A+B)	19,227,051	23,204,930	28,489,213	36,945,743	46,187,695	9,294,803	9,385,332	9,729,652	10,926,158	11,718,165	11,948,338	11,595,034
C.	Services Sector (1 to 10)	25,519,825	29,049,079	34,816,267	42,612,047	53,353,874	10,217,579	11,210,091	11,399,134	12,564,402	13,456,094	13,817,366	13,515,930
	1. Wholesale & Retail Trade	7,827,884	9,587,513	13,067,848	15,854,092	19,247,434	4,006,944	4,214,973	4,002,438	4,554,260	5,038,531	5,061,662	4,592,980
	2. Transport & Storage	3,976,118	4,668,572	4,399,679	4,318,117	7,223,138	938,370	1,032,915	1,166,869	1,608,395	1,824,291	1,868,129	1,922,324
	3. Accommodation and Food Services Activities (Hotels & Restaurants)	620,711	726,385	822,966	1,201,656	1,534,959	283,084	316,285	346,191	366,174	382,641	391,586	394,558
	4. Information and Communication	929,777	1,019,851	1,229,714	1,312,527	1,497,545	342,638	332,988	339,474	352,886	361,054	370,486	413,118
	5. Finance & Insurance Activities	1,088,992	925,285	1,514,327	3,186,723	3,710,679	626,361	1,000,271	979,701	959,531	861,224	926,706	963,217
	6. Real Estate Activities (Ownership of Dwellings)	2,572,654	2,806,288	3,083,508	3,366,051	3,705,648	833,306	851,738	862,876	895,766	918,256	937,365	954,261
	7. Public Administration and Social Security (General Government)	2,385,741	2,567,759	2,942,698	3,474,295	3,991,278	816,320	914,180	980,173	956,162	981,563	1,026,512	1,027,041
	8. Education	1,494,309	1,488,542	1,646,706	1,875,135	2,219,504	463,455	473,986	482,140	514,816	549,328	568,073	587,287
	9. Human Health and Social Work Activities	792,130	882,244	982,782	1,216,826	1,486,295	292,295	317,764	330,835	340,582	365,330	381,997	398,386
	10. Other Private Services	3,831,509	4,376,640	5,126,039	6,806,625	8,737,394	1,614,806	1,754,991	1,908,437	2,015,910	2,173,875	2,284,850	2,262,758
D.	Total of GVA (A+B+C)	44,746,876	52,254,009	63,305,480	79,557,790	99,541,569	19,512,382	20,595,422	21,128,785	23,490,640	25,174,258	25,765,705	25,110,965

Source: Pakistan Bureau of Statistics

11.1 Gross Domestic Product of Pakistan

(b) at constant basic prices of 2015-16

Million Rupees

S.No	Sector/ Industry	2019-20	2020-21	2021-22 ^F	2022-23 ^E	2023-24 ^E	FY23			FY24			
							Q2	Q3	Q4	Q1	Q2	Q3	Q4
A.	Agriculture Sector (1 to 4)	8,137,860	8,424,041	8,778,647	8,973,643	9,544,428	2,233,910	2,254,438	2,231,180	2,451,549	2,369,496	2,341,522	2,381,862
	1. Crops (i+ii+iii)	2,692,121	2,849,148	3,083,439	3,047,000	3,361,000	932,815	764,910	651,728	812,153	1,020,332	783,694	744,469
	i. Important Crops	1,506,263	1,594,000	1,682,000	1,689,000	1,976,770	583,598	417,409	314,318	484,800	666,148	426,315	399,507
	ii. Other Crops	1,067,179	1,152,009	1,289,069	1,271,000	1,255,888	328,728	326,650	314,068	299,395	322,764	323,650	310,079
	iii. Cotton Ginning	118,679	103,154	112,662	86,934	127,991	20,489	20,852	23,342	27,958	31,421	33,729	34,883
	2. Livestock	5,146,701	5,269,009	5,387,611	5,587,110	5,837,087	1,206,902	1,416,195	1,484,808	1,558,004	1,252,639	1,483,834	1,542,610
	3. Forestry	177,917	183,877	185,162	215,946	222,532	53,644	55,094	55,779	55,701	55,643	55,604	55,584
	4. Fishing	121,121	122,007	122,435	123,166	124,162	40,550	18,239	38,865	25,690	40,882	18,391	39,199
B.	Industrial Sector (1 to 4)	6,409,967	6,935,438	7,421,583	7,146,648	7,064,694	1,796,568	1,772,234	1,749,567	1,779,712	1,775,854	1,822,320	1,686,806
	1. Mining & Quarrying	685,844	697,669	651,208	630,143	651,992	157,816	161,897	162,254	170,956	164,622	162,792	153,623
	2. Manufacturing (i+ii+iii)	3,970,246	4,388,024	4,864,350	4,608,423	4,752,592	1,178,713	1,215,066	1,095,470	1,144,966	1,203,145	1,256,233	1,148,248
	i. Large Scale	2,906,579	3,240,794	3,626,559	3,269,760	3,304,913	848,002	877,084	749,578	790,526	842,294	891,107	780,986
	ii. Small Scale	647,374	705,485	768,249	838,794	914,766	206,940	212,028	217,544	223,489	227,948	230,921	232,407
	iii. Slaughtering	416,293	441,745	469,542	499,869	532,913	123,771	125,954	128,348	130,951	132,903	134,204	134,855
	3. Electricity, gas and water supply	814,703	888,101	926,804	1,018,983	784,099	205,250	166,741	298,162	234,756	161,738	195,436	192,166
	4. Construction	939,174	961,644	979,221	889,099	876,011	254,789	228,529	193,681	229,034	246,349	207,859	192,769
	Commodity Producing Sector (A+B)	14,547,827	15,359,479	16,200,230	16,120,291	16,609,121	4,030,687	4,027,135	3,975,663	4,231,261	4,145,350	4,163,842	4,068,668
C.	Services Sector (1 to 10)	20,038,838	21,223,003	22,643,030	22,638,208	23,125,074	5,768,236	5,754,082	5,527,071	5,697,387	5,839,846	5,847,725	5,740,116
	1. Wholesale & Retail Trade	5,998,707	6,647,199	7,325,882	7,033,762	7,271,799	1,829,103	1,838,637	1,660,085	1,761,388	1,873,490	1,892,260	1,744,661
	2. Transport& Storage	3,634,152	3,811,190	3,980,936	4,132,065	4,210,875	1,042,820	1,041,949	1,023,062	1,047,415	1,066,994	1,052,687	1,043,779
	3. Accomodation and Food Services Activities (Hotels & Restaurants)	499,522	520,024	541,222	563,604	586,454	140,061	141,622	143,303	145,033	146,388	147,291	147,742
	4. Information and Communication	868,338	953,818	1,125,119	1,116,760	1,120,086	297,440	277,605	271,134	280,384	284,176	262,315	293,211
	5. Finance & Insurance Activities	647,435	682,988	730,220	657,549	587,372	175,120	157,209	149,816	149,769	147,027	144,729	145,847
	6. Real Estate Activities (Ownership of Dwellings)	2,006,873	2,080,095	2,156,942	2,237,142	2,320,839	555,929	561,520	567,629	574,485	579,392	582,663	584,299
	7. Public Administration and Social Security (General Government)	1,830,153	1,820,093	1,853,122	1,722,958	1,597,905	442,298	427,917	397,687	407,208	395,067	396,110	399,520
	8. Education	1,024,760	1,012,428	1,071,646	1,126,861	1,222,632	279,190	286,159	286,193	297,526	302,111	311,009	311,986
	9. Human Health and Social Work Activities	568,638	585,137	600,835	653,855	690,174	162,159	166,417	167,177	166,285	169,546	175,774	178,569
	10. Other Private Services	2,960,260	3,110,031	3,257,106	3,394,562	3,516,939	844,117	855,049	860,984	867,894	875,656	882,886	890,503
D.	Total of GVA (A+B+C)	34,586,665	36,582,482	38,843,260	38,758,499	39,734,195	9,798,923	9,781,217	9,502,734	9,928,648	9,985,196	10,011,567	9,808,784

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				
	2019-20	2020-21	2021-22 ^J	2022-23 ^R	2023-24	2019-20	2020-21	2021-22 ^J	2022-23 ^R	2023-24
Household final Consumption Expenditure	38,265,131	46,061,461	56,663,411	69,176,058	88,631,283	30,674,157	33,595,078	35,968,918	36,924,158	39,075,440
NPISH final consumption expenditure	487,348	541,106	594,195	690,637	836,854	374,912	384,937	378,011	346,375	338,136
General Government final consumption expenditure	5,604,444	6,102,658	6,993,667	8,653,074	9,241,833	4,086,774	4,161,026	4,105,674	3,945,893	3,568,791
Gross fixed capital formation	6,230,427	7,160,824	9,232,476	10,414,578	12,122,522	4,592,834	4,761,190	4,978,900	4,236,653	4,133,052
Changes in Inventories	760,647	893,380	1,066,526	1,343,287	1,691,852	587,366	625,626	655,519	655,259	676,448
Valuables	52,294	61,420	73,324	92,351	116,315	40,381	43,012	45,067	45,049	46,506
Exports of goods and non-factor Services	4,420,573	5,054,072	7,026,133	8,798,475	11,003,618	3,703,874	3,945,411	4,179,734	4,313,189	4,272,420
Less imports of goods and non-factor Services	8,280,456	10,038,695	14,991,863	15,213,037	17,903,512	7,349,952	8,414,664	9,341,889	9,512,905	9,832,772
GDP by expenditure	47,540,409	55,836,225	66,657,868	83,955,422	105,740,766	36,710,346	39,101,616	40,969,933	40,953,671	42,278,021

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				
	2019-20	2020-21	2021-22 ^f	2022-23 ^g	2023-24 ^g	2019-20	2020-21	2021-22 ^f	2022-23 ^g	2023-24 ^g
A. Private Sector	4,885,372	5,502,024	6,903,875	7,934,648	9,189,324	3,627,468	3,681,814	3,758,192	3,279,414	3,196,757
1 Agriculture, forestry and fishing	1,251,552	1,522,821	1,825,428	2,342,931	2,975,965	996,250	1,043,597	1,087,724	1,051,561	1,104,418
Crops	240,929	314,441	409,345	513,044	716,261	182,757	206,978	225,734	173,972	191,181
Cotton Ginning	1,487	1,748	2,128	3,530	4,574	1,128	1,150	1,173	1,197	1,221
Livestock	958,893	1,148,439	1,344,047	1,711,993	2,108,969	774,253	797,164	822,266	837,611	873,004
Forestry	2,000	2,355	2,872	4,772	6,194	1,517	1,550	1,584	1,618	1,653
Fishing	48,243	55,838	67,036	109,592	139,967	36,595	36,755	36,967	37,163	37,359
2 Mining and quarrying	65,017	36,853	45,096	77,177	85,190	39,790	21,993	24,573	34,099	25,069
3 Manufacturing	862,159	943,687	1,112,402	1,091,377	1,067,710	621,324	616,643	588,222	438,389	357,967
i. Large Scale	691,342	758,331	891,700	891,615	868,419	491,603	492,838	463,944	349,310	281,963
ii. Small Scale (including Slaughtering)	170,817	185,356	220,702	199,762	199,291	129,721	123,805	124,278	89,079	76,004
4 Electricity, gas, and water supply	78,541	71,544	102,146	281,035	157,061	59,696	46,394	58,915	112,020	65,781
5 Construction	46,805	40,935	59,687	36,644	41,357	35,207	28,476	31,520	14,729	14,303
6 Wholesale and retail trade	408,671	458,047	470,201	402,591	489,775	290,600	297,684	244,641	157,724	159,023
7 Accommodation and food service activities (Hotels and Restaurants)	57,994	57,050	58,629	48,220	64,041	41,238	37,077	30,504	18,891	20,793
8 Transportation and storage	340,198	547,769	772,818	545,796	570,707	241,910	355,995	402,091	213,786	185,295
9 Information and communication	326,496	196,051	311,841	188,331	171,871	232,167	127,414	162,248	73,773	55,803
10 Financial and insurance activities	70,269	84,213	94,767	120,632	158,311	49,967	54,730	49,306	47,261	51,401
11 Real estate activities (Ownership of Dwellings)	803,990	901,130	1,230,687	1,676,199	2,020,296	604,777	626,873	649,919	673,768	698,678
12 Education	160,611	169,452	230,595	311,399	372,424	120,815	117,879	121,776	125,170	128,795
13 Human health and social work activities	97,037	112,311	148,979	216,510	285,883	69,002	72,991	77,513	84,823	92,822
14 Other Private Services	316,032	360,161	440,599	595,806	728,733	224,726	234,068	229,240	233,420	236,609
Public & General Govt. (B+C)	1,345,055	1,658,800	2,328,601	2,479,930	2,933,198	965,366	1,079,376	1,220,708	957,239	936,295
B. Public Sector (Autonomous & Semi Aut-Bodies)	349,556	417,382	530,539	545,360	508,820	257,481	272,571	285,204	199,322	149,124
1 Agriculture, forestry and fishing	302	263	314	569	1303	229	173	173	193	348
2 Mining and quarrying	25,127	25,295	24,611	23,732	17,197	15,377	15,095	13,410	10,485	5,061
3 Manufacturing (Large scale)	8,620	14,395	22,081	8,076	11,951	6,129	9,355	11,489	3,164	3,880
4 Electricity, gas, steam and air conditioning supply; Water supply	236,452	264,958	265,454	301,723	279,054	179,361	174,406	146,385	102,314	74,484
5 Construction	4156	9,775	36,120	40,323	30,145	3,126	6,800	19,075	16,208	10,425
6 Transportation and storage	24,678	56,250	56,627	102,036	104,269	17,548	36,557	29,462	39,968	33,854
a. Railways	6,261	4,239	7,177	18,266	7,111	4,452	2,755	3,734	7,155	2,309
b. Post Offices & PTCL	1,539	2	(1)	(1)	(1)	1,094	1	(1)	-	-
c. Others	16,878	52,009	49,451	83,771	97,159	12,002	33,801	25,729	32,813	31,545
7 Information and communication	42,344	35,011	100,760	48,653	43,071	30,110	22,753	52,425	19,057	13,984
8 Financial and insurance activities	7,877	11,435	24,572	20,248	21,830	5,601	7,432	12,785	7,933	7,088
C. General Government (By sources)	995,499	1,241,418	1,798,062	1,934,570	2,424,378	707,885	806,805	935,504	757,917	787,171
i. Federal	387,225	477,178	542,267	591,344	594,568	275,350	310,121	282,133	231,674	193,050
ii. Provincial	527,970	653,800	1,086,307	1,164,239	1,538,598	375,432	424,909	565,189	456,120	499,567
iii. District Governments	80,304	110,440	169,488	178,987	291,212	57,103	71,776	88,182	70,123	94,554
General Government (By industries)	995,500	1,241,418	1,798,062	1,934,570	2,424,378	707,885	806,805	935,504	757,917	787,171
i) Public Administration and Social Security (General Government)	888,918	1,070,774	1,634,531	1,777,696	2,199,182	632,097	695,903	850,422	696,457	714,052
ii) Education	56,683	101,795	81,784	85,818	116,603	40,306	66,157	42,551	33,621	37,860
iii) Human health and social work activities	49,899	68,848	81,747	71,056	108,593	35,482	44,745	42,532	27,838	35,259

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	2019-20			2020-21			2021-22			2022-23			2023-24		
	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield
Food Crops															
Wheat	8,805	25,248	2,868	9,168	27,464	2,996	8,977	26,209	2,920	9,033	28,161	3,117	9,734	31,583	3,245
Rice	3,034	7,414	2,444	3,336	8,420	2,524	3,537	9,323	2,635	2,976	7,322	2,460	3,637	9,869	2,714
Maize	1,404	7,883	5,614	1,418	8,940	6,305	1,653	9,525	5,764	1,719	10,985	6,389	1,641	9739	5,935
Fiber Crop															
Cotton*	2,517	9,148	618	2,079	7,064	578	1,937	8,329	731	2,144	4,910	389	2,424	10,223	717
Other Crops															
Sugarcane	1,040	66,380	63,839	1,165	81,009	69,536	1,260	88,651	70,341	1,319	87,981	66,711	1,180	87,638	74,252

Source: Pakistan Bureau of Statistics

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

11.5 Quantum Index Numbers of Major Agricultural Crops

CROPS	Base: 2015-16=100					
	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23 ^P
Food Crops						
Wheat	97.8	95.0	98.5	107.1	102.2	109.2
Rice	109.5	105.9	109.0	123.8	137.1	107.7
Maize	112.0	129.5	149.6	169.6	180.7	208.4
Fiber Crop						
Cotton	120.5	99.4	92.2	71.3	84.0	49.5
Other Crops						
Sugarcane	127.3	102.6	101.4	123.7	135.4	134.4

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. Laspeyres's formula is used for the computation of these indices that is as under:

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-Domestic and External Debt

National Saving Schemes

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

i. 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) 1.093613 yards (yds)	1 ft 1 yd	30.48 cm 0.9144 m
1 kilometer (km)	0.621371 mile (mi)	1 mile (1760 yds)	1.609344 km

A R E A

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

V O L U M E

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

W E I G H T

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

C A P A C I T Y

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