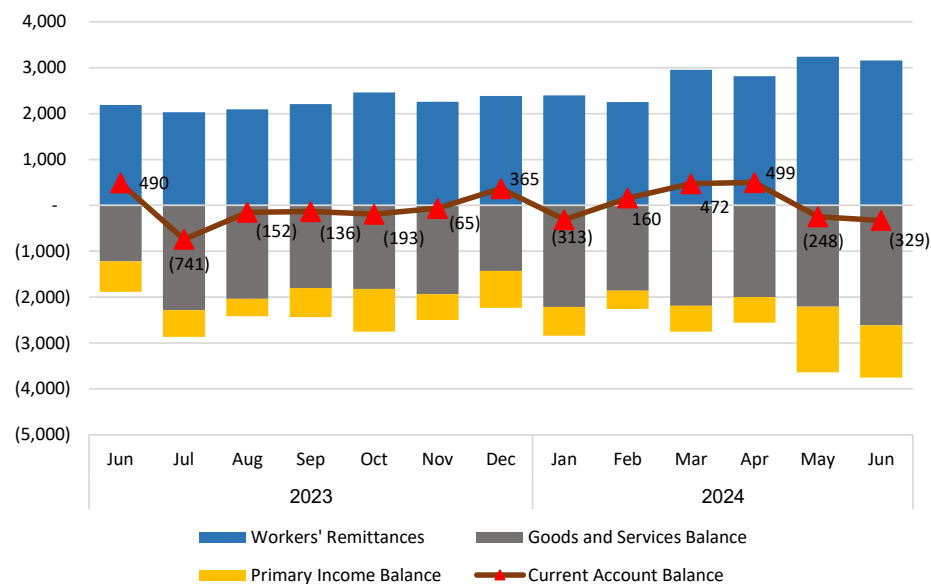


Statistical Bulletin

July 2024

Current Account Balance

Million USD



FY22



(17,481)

FY23



(3,275)

FY24



(681)



STATE BANK OF PAKISTAN

DATA SERVICES AND INNOVATIONS DEPARTMENT



Preface

State Bank of Pakistan (SBP) produces reliable and timely statistics pertaining to central banking and related areas of interest for the use of policy makers, researchers, academia and other stakeholders. The Monthly Statistical Bulletin (MSB) is a reflection of such efforts. This publication provides a wide range of data disseminated in one place, most of which is also available on the websites of the respective data producers such as SBP and Pakistan Bureau of Statistics (PBS). It is available on the SBP website at:

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

Readers are also encouraged to use EasyData (easydata.sbp.org.pk), an intuitive and interactive data portal from where one can access, download and plot time-series data from a collection of more than eleven thousand variables.

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

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1. Selected Economic Indicators

I T E M S	Unit / Base	2023						
		May	Jun	Jul	Aug	Sep	Oct	Nov
1 Currency in Circulation [@]	Billion Rs.	8,676.8	9,148.7	8,679.6	8,466.1	8,287.8	8,480.1	8,526.4
2 Broad Money (M2) [@]	"	29,499.7	31,523.3	30,753.0	30,701.5	31,525.1	31,124.0	31,359.0
3 Ratio of Scheduled Banks' Advances to Deposits	%	47.34	45.09	43.52	42.37	42.32	42.30	41.93
4 Ratio of Scheduled Banks' Investment to Deposits	"	85.11	81.92	83.52	84.32	85.95	88.01	91.75
5 Weighted Average Deposits Rate – Fresh Deposits	"	11.13	10.44	12.76	10.85	11.20	10.82	10.75
6 Weighted Average Deposits Rate – Outstanding Deposit	"	10.08	10.39	11.23	11.21	11.29	11.52	11.55
7 Weighted Average Lending Rate – Gross Disbursement *	"	20.17	20.36	21.46	21.07	20.17	19.87	21.11
8 Weighted Average Lending Rate – Outstanding Loans *	"	17.32	17.80	18.00	18.52	18.81	18.94	18.84
9 KIBOR – End Month (1 Month)**	"	21.4500	22.2900	22.5200	22.2100	22.0500	21.9100	22.0200
10 KIBOR – Month Average (1 Month)**	"	21.2800	21.4000	22.3100	22.1400	22.4000	21.9900	21.8700
11 Exports (BOP)	Million US Dollars	2,565.0	2,111.0	2,118.0	2,418.0	2,466.0	2,754.0	2,722.0
12 Imports (BOP)	"	3,752.0	3,177.0	4,142.0	4,234.0	3,953.0	4,391.0	4,535.0
13 Foreign Direct Investment (Net)	"	150.1	116.8	83.2	142.0	172.5	127.5	136.5
14 Foreign Portfolio Investment (Net)	"	(15.1)	(3.7)	22.3	4.5	(16.9)	4.3	24.6
15 Foreign Exchange Reserves	"	8,528.0	9,160.0	12,891.8	12,564.0	12,392.8	12,033.3	11,479.1
16 Workers' Remittances	"	2,102.7	2,187.1	2,029.0	2,094.5	2,208.1	2,463.1	2,258.5
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	87.3301	87.7283	91.5865	90.0407	91.7298	98.5166	98.2755
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	36.9761	37.3157	37.7981	36.7208	36.7870	39.1756	37.9883
19 Exchange Rate (Month end)	Rs./US \$	285.2310	286.1379	286.3290	304.8469	287.8848	280.8483	285.0310
20 Exchange Rate (Month average)	"	285.4860	286.5841	281.0072	293.8081	297.7542	280.3568	285.5207
21 KSE 100 Index (Month end)	(1991=1,000)	41,330.6	41,452.7	48,034.6	45,002.42	46,232.59	51,920.27	60,531.27
22 CPI Inflation YoY National	(2015-16=100)	38.00	29.40	28.30	27.40	31.40	26.80	29.20
23 CPI Inflation YoY Urban	"	35.10	27.30	26.30	25.00	29.70	25.50	30.40
24 CPI Inflation YoY Rural	"	42.20	32.40	31.30	30.90	33.90	28.70	27.50
25 CPI Inflation YoY Urban (Food)	"	48.10	40.80	40.20	38.80	33.90	28.90	29.80
26 CPI Inflation YoY Rural (Food)	"	52.40	41.50	41.30	40.60	35.40	28.60	29.20
27 CPI Inflation YoY Urban (Non-Food)	"	26.60	18.70	17.30	16.30	26.80	23.10	30.90
28 CPI Inflation YoY Rural (Non-Food)	"	32.50	23.80	22.00	22.00	32.30	28.80	25.90
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	20.00	18.50	18.40	18.40	18.60	18.50	18.60
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	26.90	25.20	24.60	25.90	27.30	26.70	25.90
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,262.3	3,248.3	3,262.0	3,255.1	3,243.0	3,215.3	3,217.0
32 FBR Tax Collection [#]	"	...	7,169.1	...	...	...	...	...

1. Selected Economic Indicators

I T E M S	Unit / Base	2023	2024					
		Dec	Jan	Feb	Mar	Apr	May	Jun
1 Currency in Circulation [@]	Billion Rs.	8,451.6	8,514.1	8,498.1	8,650.9	8,823.0	8,749.0	9,153.1
2 Broad Money (M2) [@]	"	32,935.7	31,821.6	32,191.2	33,739.4	33,334.7	34,552.2	36,560.0
3 Ratio of Scheduled Banks' Advances to Deposits	%	41.99	42.15	41.53	39.60	40.05	38.53	40.40
4 Ratio of Scheduled Banks' Investment to Deposits	"	92.27	95.45	93.81	93.02	98.41	98.55	97.85
5 Weighted Average Deposits Rate – Fresh Deposits	"	10.87	10.60	9.94	10.39	10.31	10.21	10.29
6 Weighted Average Deposits Rate – Outstanding Deposit	"	11.61	11.92	11.85	11.71	11.73	11.74	11.68
7 Weighted Average Lending Rate–Gross Disbursement*	"	21.00	20.97	20.46	20.75	21.05	20.78	20.16
8 Weighted Average Lending Rate–Outstanding Loans*	"	18.88	18.56	18.42	18.34	18.43	18.48	18.72
9 KIBOR – End Month (1 Month) **	"	21.8500	21.8700	22.0100	22.0900	21.9900	21.8600	20.6000
10 KIBOR – Month Average (1 Month) **	"	21.9300	21.4809	22.0421	21.9200	22.0184	21.9771	20.9518
11 Exports (BOP)	Million US Dollars	2,798.0	2,692.0	2,543.0	2,520.0	2,634.0	2,992.0	2,433.0
12 Imports (BOP)	"	4,173.0	4,673.0	4,374.0	4,575.0	4,449.0	5,037.0	4,631.0
13 Foreign Direct Investment (Net)	"	216.2	(168.1)	136.3	258.0	358.8	269.9	168.7
14 Foreign Portfolio Investment (Net)	"	32.2	25.5	15.3	53.2	(963.5)	240.5	175.7
15 Foreign Exchange Reserves	"	12,673.2	12,594.2	12,448.4	12,759.3	13,750.3	13,650.8	13,996.7
16 Workers' Remittances	"	2,381.9	2,397.9	2,250.1	2,954.0	2,813.3	3,242.2	3,158.3
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	98.8267	101.7542	102.0966	104.0949	104.5122	100.6900	100.1100
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	37.9414	38.4143	38.7939	38.8624	39.2955	39.2000	38.8400
19 Exchange Rate (Month end)	Rs./US \$	281.7521	279.3290	278.9566	277.9879	278.3341	278.4000	278.3328
20 Exchange Rate (Month average)	"	283.2961	280.3206	279.1817	278.7050	278.1425	278.2501	278.4387
21 KSE 100 Index (Month end)	(1991=1,000)	62,451.04	61,979.18	64,578.52	67,005.11	71,102.55	75,878.48	78,444.96
22 CPI Inflation YoY National	(2015-16=100)	29.70	28.30	23.10	20.70	17.30	11.80	12.60
23 CPI Inflation YoY Urban	"	30.90	30.20	24.90	21.90	19.40	14.30	14.90
24 CPI Inflation YoY Rural	"	27.90	25.70	20.50	19.00	14.50	8.20	9.30
25 CPI Inflation YoY Urban (Food)	"	28.80	27.40	20.20	16.60	11.30	2.20	2.60
26 CPI Inflation YoY Rural (Food)	"	29.30	25.10	19.00	17.10	9.50	(0.10)	1.30
27 CPI Inflation YoY Urban (Non-Food)	"	32.40	32.30	28.20	25.80	25.60	23.60	24.30
28 CPI Inflation YoY Rural (Non-Food)	"	26.40	26.30	22.10	21.00	20.00	17.20	17.90
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	18.20	17.80	15.50	12.80	13.10	12.30	12.20
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	25.10	24.60	21.90	20.00	19.30	17.00	17.00
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,178.7	3,149.6	3,153.0	3,143.6	3,142.5	3,138.5	3,140.2
32 FBR Tax Collection [#]	"	...	...	...	6,711.5	...	...	...

* Including Zero Markup (including interbank)

**Average of bid and offer

... Not Available

FBR tax collection provided for Jun 2023 is for the complete FY23 and for Mar-2024 is the collection during Jul-Mar FY24.

@ Figures pertains to last week end of the month.

2.1 Central Bank Survey

Million Rupees

I T E M S	FY21	FY22	FY23	2023	2024				
				Jun	Feb	Mar	Apr	May	Jun ¹
Net Foreign Assets	1,503,419	209,306	(881,053)	(881,053)	(433,783)	(287,012)	(208,559)	(206,948)	(71,219)
Claims on nonresidents	3,982,287	3,598,212	3,535,588	3,535,588	4,507,629	4,601,879	4,967,923	4,986,080	5,053,547
a) Monetary Gold, Coin and Bullion	577,356	773,637	1,136,974	1,136,974	1,188,611	1,279,862	1,335,173	1,359,106	1,349,449
b) Holdings of SDRs	60,776	43,863	5,424	5,424	104,126	57,746	313,014	271,128	206,235
c) Foreign currency	20,707	24,049	20,234	20,234	20,719	20,729	20,809	20,486	20,569
d) Deposits	2,597,112	2,137,625	1,587,831	1,587,831	2,424,646	2,485,047	2,534,459	2,578,728	2,725,338
e) Securities other than shares (Foreign)	270,081	67,793	8,567	8,567	16,678	11,061	19,396	8,316	8,307
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	516	92	-	-	-	-	-	-	-
h) Other	455,740	551,153	776,559	776,559	752,848	747,435	745,071	748,316	743,650
<i>Of which: Quota-IMF</i>	455,739	551,152	776,557	776,557	752,847	747,433	745,070	748,314	743,648
less: Liabilities to nonresidents	2,478,869	3,388,906	4,416,641	4,416,641	4,941,412	4,888,891	5,176,482	5,193,027	5,124,766
a) Deposits	429,304	559,614	782,871	782,871	1,041,362	1,041,023	1,047,971	1,053,688	1,057,395
b) Securities other than shares	1,077,724	1,104,972	1,279,131	1,279,131	1,627,019	1,576,190	1,867,736	1,875,870	1,818,649
c) Loans	-	-	-	-	-	-	-	-	-
d) Financial derivatives	748,494	926,914	1,225,197	1,225,197	1,185,896	1,184,407	1,183,572	1,182,115	1,166,640
e) Other	223,346	797,406	1,129,442	1,129,442	1,087,134	1,087,272	1,077,204	1,081,355	1,082,081
Claims on Other Depository Corporations	3,126,762	6,165,662	9,982,373	9,982,373	11,489,501	11,479,984	11,728,876	12,751,225	13,267,412
Net claims on General Government	5,314,188	5,154,157	5,215,056	5,215,056	4,636,802	4,555,965	4,786,243	4,125,187	4,490,725
Net claims on Central Government	5,700,118	5,745,839	5,897,339	5,897,339	5,595,425	5,511,878	5,885,733	5,191,362	5,393,367
Claims on Central Government	6,730,115	6,769,725	6,638,086	6,638,086	6,504,106	6,592,075	6,691,691	6,796,115	6,286,636
a) Securities other than Shares	6,687,707	6,237,905	5,886,301	5,886,301	5,770,512	5,868,234	5,967,312	6,066,461	5,566,218
b) Other claims	42,407	531,820	751,785	751,785	733,594	723,841	724,379	729,654	720,418
less: Liabilities to Central Government	1,029,997	1,023,886	740,747	740,747	908,682	1,080,197	805,958	1,604,754	893,269
a) Deposits	1,029,997	1,023,886	740,747	740,747	908,682	1,080,197	805,958	1,604,754	893,269
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(385,929)	(591,682)	(682,283)	(682,283)	(958,623)	(955,913)	(1,099,489)	(1,066,174)	(902,642)
Claims on Provincial and Local Governments	296	17,130	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	296	17,130	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	386,225	608,812	682,283	682,283	958,623	955,913	1,099,489	1,066,174	902,642
a) Deposits	386,225	608,812	682,283	682,283	958,623	955,913	1,099,489	1,066,174	902,642
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	29,556	34,306	74,950	74,950	55,316	71,957	64,911	66,969	86,257
a) Other financial corporations	4,714	7,941	42,081	42,081	16,854	30,872	22,498	23,658	42,715
b) Public non-financial corporations	43	31	15	15	47	54	61	68	106
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	24,799	26,334	32,855	32,855	38,415	41,031	42,353	43,243	43,436
Monetary base	8,609,080	9,257,114	11,335,759	11,335,759	10,806,301	11,081,173	11,268,944	11,242,294	11,621,903
1) Currency in Circulation	7,278,860	7,992,592	9,664,290	9,664,290	8,887,168	9,175,140	9,325,590	9,276,474	9,698,211
2) Liabilities to Other Depository Corporations	1,326,605	1,250,385	1,667,872	1,667,872	1,905,942	1,888,980	1,925,658	1,948,395	1,888,969
Reserve deposits	1,326,605	1,250,385	1,667,872	1,667,872	1,905,942	1,888,980	1,925,658	1,948,395	1,888,969
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY21	FY22	FY23	2023	2024				
				Jun	Feb	Mar	Apr	May	Jun ^P
3) Deposits included in broad money	3,615	14,137	3,596	3,596	13,191	17,053	17,696	17,425	34,722
Transferable deposits	2,231	1,174	1,185	1,185	1,276	1,417	1,427	229	229
a) Other financial corporations	15	16	27	27	31	32	42	31	31
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	150	162	164	164	175	175	175	175	175
d) Other resident sectors	2,066	996	995	995	1,069	1,209	1,210	23	23
Other deposits	1,384	12,963	2,411	2,411	11,916	15,637	16,269	17,197	34,493
a) Other financial corporations	770	851	1,850	1,850	1,478	1,746	2,317	1,949	1,966
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	615	12,111	561	561	10,438	13,890	13,952	15,248	32,527
4) Securities other than shares included in broad money	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	82,076	95,519	115,208	115,208	113,714	113,710	121,049	125,667	126,316
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans*	135,051	530,000	142,882	142,882	759,054	150,610	168,344	255,197	609,732
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and Other equity	1,183,396	1,651,325	2,761,045	2,761,045	4,064,085	4,463,446	4,827,736	5,130,481	5,427,445
a) Funds contributed by owners	100	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	161,721	371,698	905,507	905,507	2,203,775	2,511,982	2,820,982	3,099,795	3,398,663
c) General & special reserves	261,017	214,813	441,275	441,275	374,388	374,388	374,388	374,388	374,388
d) Valuation adjustment	760,559	964,813	1,314,263	1,314,263	1,385,923	1,477,076	1,532,366	1,556,299	1,554,395
Other items (net)	(35,679)	29,472	36,432	36,432	4,681	11,956	(14,601)	(17,204)	(12,221)
Other liabilities	192,122	213,125	288,008	288,008	259,872	294,592	253,533	247,511	258,752
Less: Other Assets	227,801	183,654	251,576	251,576	255,191	282,636	268,134	264,716	270,973

Source: Core Statistics Department

P: Provisional, R: Revised

Note:

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

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

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

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

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

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

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

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

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

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY21	FY22	FY23	2023	2024				
				May	Jan	Feb	Mar	Apr	May ^y
Net Foreign Assets	(186,246)	(295,496)	(730,190)	(675,289)	(789,413)	(715,343)	(675,843)	(899,364)	(940,780)
Claims on nonresidents	669,234	874,257	1,123,691	1,158,554	1,115,081	1,199,094	1,232,280	1,043,559	1,053,540
a) Foreign currency	56,997	68,527	81,619	82,471	93,306	86,034	79,209	82,525	83,342
b) Deposits	210,303	286,825	448,940	494,353	412,823	483,501	529,019	356,314	377,700
c) Securities other than shares	180,153	258,300	239,576	217,516	251,415	255,545	252,324	249,134	245,393
d) Loans	3,325	7,289	15,402	27,293	7,285	25,971	18,355	10,025	7,380
e) Financial derivatives	569	1,069	1,204	961	2,675	1,829	2,485	3,188	2,310
f) Shares & other equity	211,421	243,797	325,736	324,785	333,933	332,493	337,112	328,684	328,075
g) Other	6,466	8,450	11,214	11,175	13,644	13,723	13,776	13,690	9,339
less: Liabilities to nonresidents	855,480	1,169,754	1,853,880	1,833,844	1,904,494	1,914,437	1,908,123	1,942,863	1,994,320
a) Deposits	411,652	612,902	742,851	729,354	751,993	767,479	789,086	803,583	855,302
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	431,904	543,023	1,065,877	1,057,514	1,082,782	1,078,932	1,048,122	1,068,388	1,098,404
d) Financial derivatives	1,607	2,067	736	2,615	2,130	1,570	2,293	2,112	1,326
e) Other	10,317	11,762	44,416	44,361	67,589	66,455	68,623	68,780	39,288
Claims on Central bank	1,840,586	2,178,580	2,385,935	2,425,887	2,922,400	3,168,400	2,616,398	2,671,432	2,689,080
a) Currency	384,594	436,373	533,281	493,092	508,789	516,475	544,309	597,720	547,306
b) Reserve deposits	1,316,404	1,236,569	1,706,275	1,851,841	2,021,727	1,890,322	1,919,246	1,938,694	1,883,318
c) Other claims	139,588	505,638	146,379	80,954	391,885	761,603	152,843	135,018	258,455
Net Claims on General Government	11,554,162	15,183,918	21,695,166	20,266,060	24,913,987	25,085,305	26,107,589	26,991,924	28,688,690
Net claims on Central Government	12,012,537	15,694,412	22,231,284	20,733,274	25,943,906	26,162,157	27,183,495	28,040,426	29,829,518
Claims on Central Government	13,698,802	17,769,271	24,697,880	23,082,744	28,591,615	28,855,706	29,713,675	30,621,136	32,620,355
a) Securities other than Shares	13,403,715	17,331,683	23,624,331	21,967,577	27,477,174	27,741,111	28,646,811	29,523,878	31,394,668
b) Other claims	295,087	437,588	1,073,549	1,115,167	1,114,441	1,114,595	1,066,864	1,097,258	1,225,686
less: Liabilities to Central Government	1,686,265	2,074,859	2,466,596	2,349,470	2,647,709	2,693,549	2,530,179	2,580,710	2,790,837
a) Deposits	1,686,265	2,074,859	2,466,596	2,349,470	2,647,709	2,693,549	2,530,179	2,580,710	2,790,837
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(458,375)	(510,493)	(536,118)	(467,214)	(1,029,919)	(1,076,852)	(1,075,907)	(1,048,502)	(1,140,828)
Claims on Provincial Governments	718,014	797,289	887,820	874,902	584,292	542,840	539,570	559,893	588,002
a) Securities other than Shares	..	..	0	0	0	0	0	0	0
b) Other claims	718,014	797,289	887,819	874,901	584,292	542,840	539,570	559,892	588,002
less: Liabilities to Provincial Governments	1,176,389	1,307,782	1,423,938	1,342,116	1,614,211	1,619,692	1,615,477	1,608,395	1,728,830
a) Deposits	1,169,521	1,306,355	1,411,088	1,330,083	1,598,066	1,603,320	1,599,089	1,592,512	1,712,913
b) Other liabilities	6,868	1,427	12,850	12,033	16,145	16,372	16,388	15,882	15,917
Claims on other sectors	9,257,033	11,057,929	11,929,629	11,772,364	12,162,097	12,273,079	12,337,883	12,172,361	12,287,917
a) Other financial corporations	115,302	185,934	225,121	210,626	167,738	171,656	169,292	174,816	171,763
b) Public non-financial corporations	1,666,059	1,740,039	2,276,978	2,214,233	2,251,524	2,244,271	2,267,615	2,181,019	2,224,622
c) Other non-financial corporations	5,933,575	7,315,249	7,560,899	7,500,229	7,821,851	7,939,922	7,968,362	7,874,283	7,928,253
d) Other resident sectors	1,542,098	1,816,707	1,866,632	1,847,277	1,920,984	1,917,231	1,932,613	1,942,243	1,963,279

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY21	FY22	FY23	2023	2024				
				May	Jan	Feb	Mar	Apr	May ^a
Liabilities to central bank	3,081,857	6,151,771	9,958,135	9,331,521	11,491,635	11,340,477	11,386,207	11,648,449	12,681,286
Deposits included in broad money (1+2)	16,783,188	19,219,033	22,131,794	21,270,489	24,025,618	24,604,070	25,092,220	25,374,824	26,086,942
1) Transferable deposits	12,911,117	14,599,162	17,024,458	16,446,927	18,665,951	19,049,174	19,536,192	19,775,445	20,404,306
a) Other financial corporations	364,165	569,937	451,141	407,573	514,350	582,954	644,611	605,433	628,561
b) Public non-financial corporations	613,874	644,922	712,128	691,519	874,806	917,333	910,147	988,811	1,007,138
c) Other non-financial corporations	3,798,687	4,439,247	5,346,197	5,063,297	5,745,216	5,965,123	6,147,890	6,149,289	6,336,846
d) Other resident sectors	8,134,392	8,945,057	10,514,993	10,284,538	11,531,580	11,583,765	11,833,544	12,031,911	12,431,761
2) Other deposits	3,872,072	4,619,870	5,107,336	4,823,562	5,359,667	5,554,896	5,556,028	5,599,379	5,682,636
a) Other financial corporations	132,956	145,521	157,590	142,587	175,791	193,700	173,691	194,397	221,320
b) Public non-financial corporations	688,187	804,664	833,767	760,568	832,803	816,089	861,209	870,000	850,269
c) Other non-financial corporations	1,290,135	1,430,618	1,562,722	1,426,714	2,111,964	2,226,904	2,183,912	2,180,572	2,199,301
d) Other resident sectors	1,760,793	2,239,067	2,553,257	2,493,693	2,239,110	2,318,203	2,337,215	2,354,410	2,411,747
Securities other than shares, included in broad money	18	18	-	-	-	-	-	-	-
a) Other financial corporations	15	15	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	3	3	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities other than shares, excluded from broad money	40,843	43,550	59,479	57,291	65,593	60,764	65,690	65,162	65,922
<i>Of which: Other financial corporations</i>	<i>22,014</i>	<i>27,127</i>	<i>35,388</i>	<i>35,935</i>	<i>37,986</i>	<i>36,474</i>	<i>38,031</i>	<i>38,220</i>	<i>38,618</i>
Loans	29,582	56,119	102,213	97,795	121,918	125,427	107,896	74,017	84,044
<i>Of which: Other financial corporations</i>	<i>21,609</i>	<i>47,313</i>	<i>69,450</i>	<i>84,487</i>	<i>72,262</i>	<i>92,515</i>	<i>74,960</i>	<i>72,378</i>	<i>82,378</i>
Financial derivatives	4,771	11,280	21,891	23,575	27,622	26,033	24,749	24,447	24,566
<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	35	44	42	19	19	56	34	49	52
<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	2,104,518	2,216,686	2,693,590	2,573,838	3,249,762	3,213,819	3,180,600	3,224,605	3,257,106
a) Funds contributed by owners	666,580	691,207	776,192	775,973	855,942	831,189	826,291	829,655	835,468
b) Retained earnings	686,226	820,964	1,085,061	1,008,546	1,186,962	1,215,684	1,252,672	1,256,438	1,275,309
c) General and special reserves	532,032	621,961	684,031	679,825	800,498	808,952	823,034	850,282	842,990
d) Valuation adjustment	219,680	82,553	148,305	109,495	406,360	357,995	278,602	288,229	303,339
Other items (net)	420,793	426,519	313,481	434,532	226,943	440,908	528,699	524,959	525,094
Other liabilities	2,293,990	2,720,914	3,388,926	3,249,454	3,614,985	3,626,339	3,811,863	3,739,786	3,859,419
less: Other assets	1,910,138	2,332,179	3,098,766	2,818,029	3,398,184	3,158,000	3,276,360	3,271,034	3,516,523
plus: Consolidation adjustment	36,942	37,784	23,322	3,107	10,143	(27,430)	(6,804)	56,207	182,198

Source: Core Statistics Department

Note:

1. Other Depository Corporations (ODCs) include the data of Banks, DFIs, MFBs, Deposit Accepting Non-Bank Financial Companies and Money Market Mutual Funds (MMMFs). The scope of ODCs survey has been enhanced with the inclusion of MMMFs with effect from April 2017. The archive of the ODCs including MMMFs has been prepared from July 2012. Therefore, the estimates are not comparable with Analytical Accounts of Banking Sector (up to June 2008 prepared under money & banking guide and up to June 2012).
2. General Government includes Central and Provincial Government.
3. Provincial Governments includes Provincial and Local Governments.
4. The data may not tally with the table 3 at http://www.sbp.org.pk/ecodata/Ana_Acc_bko.pdf and table 2-3 of Statistical Bulletin due to difference in classification and Sectorization.
5. Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/nrb.htm>.
6. From July, 2019 data on Central and Government Deposits with scheduled banks have been revised. This revision is due to reclassification of some of the PSEs, which were previously reported under Government deposits. The coverage of PSEs has been increased. Details are available at: http://www.sbp.org.pk/ecodata/MFSM_Other_Depository.pdf.

2.3 Depository Corporations Survey

Million Rupees

ITEMS	FY21	FY22	FY23	2023	2024				
				May	Jan	Feb	Mar	Apr	May ^a
Net Foreign Assets	1,317,172	(86,190)	(1,611,243)	(1,838,460)	(1,176,702)	(1,149,125)	(962,855)	(1,107,863)	(1,147,728)
Claims on nonresidents	4,651,521	4,472,469	4,659,278	4,482,463	5,679,017	5,706,723	5,834,160	6,011,482	6,039,619
less: Liabilities to nonresidents	3,334,349	4,558,660	6,270,521	6,320,922	6,855,719	6,855,849	6,797,014	7,119,345	7,187,347
Domestic claims (a+b)	26,154,940	31,430,310	38,914,802	37,558,006	41,190,584	42,050,503	43,073,393	44,015,441	45,168,764
a. Net Claims on general government (1+2)	16,868,351	20,338,075	26,910,222	25,710,592	28,972,812	29,722,107	30,663,553	31,778,168	32,813,877
1- Net claims on central government	17,712,655	21,440,250	28,128,623	26,797,275	30,934,400	31,757,582	32,695,373	33,926,159	35,020,880
Claims on central government	20,428,916	24,538,996	31,335,966	30,194,603	34,999,309	35,359,812	36,305,749	37,312,827	39,416,470
less: Liabilities to central government	2,716,262	3,098,746	3,207,343	3,397,328	4,064,909	3,602,230	3,610,376	3,386,668	4,395,591
2-Net claims on provincial governments	(844,304)	(1,102,175)	(1,218,401)	(1,086,683)	(1,961,588)	(2,035,474)	(2,031,820)	(2,147,991)	(2,207,002)
Claims on provincial governments	718,310	814,419	887,820	874,902	584,292	542,840	539,570	559,893	588,002
less: Liabilities to provincial governments	1,562,614	1,916,594	2,106,221	1,961,585	2,545,880	2,578,315	2,571,390	2,707,884	2,795,004
b. Claims on other sectors	9,286,589	11,092,235	12,004,580	11,847,414	12,217,772	12,328,395	12,409,840	12,237,273	12,354,887
Other financial corporations	120,016	193,875	267,202	252,760	187,827	188,510	200,164	197,314	195,422
Public non-financial corporations	1,666,102	1,740,071	2,276,992	2,214,241	2,251,564	2,244,317	2,267,669	2,181,080	2,224,690
Other non-financial corporations	5,933,575	7,315,249	7,560,899	7,500,229	7,821,851	7,939,922	7,968,362	7,874,283	7,928,253
Other resident sectors	1,566,896	1,843,040	1,899,487	1,880,185	1,956,530	1,955,646	1,973,644	1,984,596	2,006,522
Broad money liabilities (a+b+c+d)	23,681,087	26,789,406	31,266,400	29,849,647	32,457,093	32,987,954	33,740,104	34,120,390	34,833,534
a. Currency outside depository corporations	6,894,266	7,556,219	9,131,010	8,568,647	8,417,898	8,370,693	8,630,831	8,727,870	8,729,167
b. Transferable deposits	12,913,348	14,600,337	17,025,643	16,448,198	18,667,224	19,050,450	19,537,608	19,776,872	20,404,534
Other financial corporations	364,179	569,952	451,168	407,600	514,379	582,985	644,643	605,475	628,592
Public non-financial corporations	613,874	644,922	712,128	691,519	874,806	917,333	910,147	988,811	1,007,138
Other non-financial corporations	3,798,837	4,439,410	5,346,360	5,063,476	5,745,390	5,965,297	6,148,065	6,149,464	6,337,021
Other resident sectors	8,136,458	8,946,053	10,515,988	10,285,603	11,532,649	11,584,834	11,834,753	12,033,122	12,431,783
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	3,873,456	4,632,833	5,109,747	4,832,802	5,371,971	5,566,811	5,571,665	5,615,648	5,699,833
Other financial corporations	133,726	146,373	159,440	143,944	177,730	195,178	175,438	196,714	223,269
Public non-financial corporations	688,187	804,664	833,767	760,568	832,803	816,089	861,209	870,000	850,269
Other non-financial corporations	1,290,135	1,430,618	1,562,722	1,426,714	2,111,964	2,226,904	2,183,912	2,180,572	2,199,301
Other resident sectors	1,761,408	2,251,179	2,553,818	2,501,576	2,249,474	2,328,640	2,351,105	2,368,362	2,426,995
d. Securities other than shares included in broad money	18	18	-	-	-	-	-	-	-
Other financial corporations	15	15	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	3	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	82,076	95,519	115,208	114,699	113,798	113,714	113,710	121,049	125,667
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	40,843	43,550	59,479	57,291	65,593	60,764	65,690	65,162	65,922
of which: Other financial corporations	22,014	27,127	35,388	35,935	37,986	36,474	38,031	38,220	38,618
Loans	29,582	56,119	102,213	97,795	121,918	125,427	107,896	74,017	84,044
of which: Other financial corporations	21,609	47,313	69,450	84,487	72,262	92,515	74,960	72,378	82,378
Financial Derivatives	4,771	11,280	21,891	23,575	27,622	26,033	24,749	24,447	24,566
of which: Other financial corporations	..	-	-	-	-	-	-	-	-
Trade credit & advances	35	44	42	19	19	56	34	49	52
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares & other equity	3,287,914	3,868,011	5,454,635	5,188,028	7,076,615	7,277,904	7,644,045	8,052,341	8,387,587
Other items (net)	345,873	480,278	283,775	388,532	151,263	309,637	414,378	450,220	499,769
Other liabilities (includes central bank float)	2,486,112	2,934,039	3,676,934	3,458,854	3,873,186	3,886,211	4,106,454	3,993,318	4,106,930
less: Other assets	2,137,940	2,515,832	3,350,342	3,060,654	3,669,131	3,413,191	3,558,996	3,539,168	3,781,238
plus: Consolidation adjustment	(2,299)	62,072	(42,816)	(9,668)	(52,791)	(163,383)	(133,080)	(3,931)	174,077

Source: Core Statistics Department

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

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

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

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

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

2.4 Reserve Money

Million Rupees

Components	30 th June			2023	2024				
	FY21	FY22	FY23	Jun	Feb	Mar	Apr	May	Jun ¹
A. Currency in Circulation	6,909,937	7,572,465	9,148,739	9,148,739	8,498,077	8,650,852	8,822,968	8,748,996	9,153,099
B. Cash in Tills	378,302	429,566	524,857	524,857	487,771	533,902	542,148	537,095	554,731
C. Other Deposits	68,004	95,319	112,092	112,092	114,420	123,063	127,113	132,338	167,327
D. Bank Deposits	1,307,242	1,229,198	1,634,092	1,634,092	1,875,162	1,859,489	1,624,329	1,919,028	1,842,108
Reserve Money (A+B+C+D)	8,663,485	9,326,549	11,419,779	11,419,779	10,975,430	11,167,306	11,116,558	11,337,457	11,717,265
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	930,509	(559,909)	(2,013,435)	(2,013,435)	(1,625,461)	(1,561,991)	(1,550,202)	(1,561,169)	(1,415,474)
B. Net Domestic Assets (1+2+3)	7,732,976	9,886,457	13,433,214	13,433,214	12,600,892	12,729,297	12,666,760	12,898,626	13,132,739
1. Net Govt Sector Borrowing (i+ii)	5,320,146	5,124,160	5,232,883	5,232,883	4,349,881	4,576,929	4,495,025	4,145,111	4,511,734
i. Borrowings for Budgetary Support ¹	5,332,490	5,141,433	5,250,087	5,250,087	4,366,274	4,595,687	4,514,865	4,167,789	4,535,126
a) Federal Government	5,712,275	5,726,667	5,922,566	5,922,566	5,401,630	5,540,549	5,497,417	5,222,894	5,426,598
of which deposits with SBP	(1,016,725)	(1,009,058)	(725,239)	(725,239)	(1,100,256)	(1,061,261)	(1,197,479)	(1,582,963)	(869,781)
b) Provincial Government	(346,850)	(547,818)	(637,329)	(637,329)	(978,482)	(891,956)	(931,873)	(978,498)	(840,494)
Balochistan	(37,307)	(16,552)	(13,301)	(13,301)	(61,067)	(75,440)	(66,844)	(74,504)	(41,987)
Khyber Pakhtunkhwa	(31,540)	(1,039)	(59,000)	(59,000)	(110,142)	(76,397)	(82,301)	(94,637)	(59,667)
Punjab	(207,104)	(440,053)	(466,096)	(466,096)	(600,059)	(605,116)	(642,102)	(660,219)	(627,553)
Sindh	(70,899)	(90,174)	(98,933)	(98,933)	(207,214)	(135,002)	(140,626)	(149,138)	(111,287)
c) AJK Government	(12,368)	(14,770)	(14,358)	(14,358)	(32,494)	(31,626)	(32,245)	(50,452)	(30,893)
d) Gilgit-Baltistan	(20,566)	(22,646)	(20,792)	(20,792)	(24,379)	(21,279)	(18,433)	(26,155)	(20,084)
ii. Others	(12,344)	(17,273)	(17,204)	(17,204)	(16,394)	(18,759)	(19,840)	(22,678)	(23,392)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,313,779	1,664,224	1,604,022	1,604,022	1,544,158	1,522,036	1,490,392	1,480,795	1,448,898
i. Claims on Scheduled Banks (a+b+c+d+e)	1,265,198	1,603,049	1,542,157	1,542,157	1,484,288	1,462,340	1,431,162	1,421,878	1,390,155
a. Agriculture Sector	3,865	4,876	5,859	5,859	5,133	5,220	5,117	5,152	5,376
b. Industrial Sector	413,636	616,991	632,666	632,666	596,301	593,635	582,776	576,789	570,959
c. Export Sector	589,340	780,722	768,821	768,821	713,039	690,312	669,650	660,398	623,737
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	258,357	200,460	134,811	134,811	169,815	173,173	173,619	179,539	190,083
ii. Claims on NBFIs	72,825	85,419	86,109	86,109	84,114	83,940	83,474	83,161	82,987
iii. PSEs Special A/C Debt Repayment	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
3. Other Items (Net)	1,099,050	3,098,073	6,596,308	6,596,308	6,706,853	6,630,332	6,681,343	7,272,719	7,172,107
Reserve Money(RM) (A+B)	8,663,485	9,326,549	11,419,779	11,419,779	10,975,430	11,167,306	11,116,558	11,337,457	11,717,265

Source: Core Statistics Department

R: Revised, P: Provisional

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

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

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

4/ Total may differ due to rounding off.

2.5 Currency in Circulation

Million Rupees

	30 th June			2023	2024				
	FY21	FY22	FY23	Jun	Feb	Mar	Apr	May	Jun ^P
1. Banknotes	7,278,860	7,992,592	9,664,290	9,664,290	8,976,262	9,175,139	9,355,488	9,276,474	9,698,211
2. One Rupee Coins and above	9,947	9,991	9,787	9,787	9,821	9,815	9,853	9,830	9,849
3. Total (1+2)	7,288,807	8,002,583	9,674,077	9,674,077	8,986,083	9,184,954	9,365,341	9,286,304	9,708,060
4. Held by Banking Department of SBP	150	146	131	131	163	156	194	172	190
5. Held by Issue Department of SBP	418	406	351	351	72	44	31	41	40
6. Currency in tills of Scheduled Banks	378,302	429,566	524,857	524,857	487,771	533,902	542,148	537,095	554,731
7. Currency in Circulation (3-4-5-6)	6,909,937	7,572,465	9,148,739	9,148,739	8,498,077	8,650,852	8,822,968	8,748,996	9,153,099

Notes:

Source: Core Statistics Department

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

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

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2023	2024				
	FY21	FY22	FY23	Jun	Feb	Mar	Apr	May	Jun ^a
A. Components of M2									
1. Currency in Circulation	6,909,937	7,572,465	9,148,739	9,148,739	8,498,077	8,650,852	8,822,968	8,748,996	9,153,099
2. Other Deposits with SBP	68,004	95,319	112,092	112,092	114,420	123,063	127,113	132,338	167,327
3. Total Private & PSE Deposits	17,319,755	19,934,849	22,262,423	22,262,423	23,578,747	24,998,239	24,384,663	25,670,820	27,239,552
of which : RFCDs	1,046,150	1,212,791	1,527,268	1,527,268	1,479,834	1,495,302	1,513,714	1,497,542	1,412,732
Money Supply (1+2+3)	24,297,696	27,602,634	31,523,253	31,523,253	32,191,244	33,772,154	33,334,744	34,552,154	36,559,978
B. Factors Affecting Money Supply (M2)									
ILNet Foreign Assets of the Banking System	724,723	(753,240)	(2,687,737)	(2,687,737)	(2,271,438)	(2,158,072)	(2,318,302)	(2,348,116)	(2,157,196)
a. State Bank of Pakistan	930,509	(559,909)	(2,013,435)	(2,013,435)	(1,625,461)	(1,561,991)	(1,550,202)	(1,561,169)	(1,415,474)
b. Scheduled Banks	(205,786)	(193,332)	(674,303)	(674,303)	(645,977)	(596,081)	(768,101)	(786,947)	(741,722)
II.Net Domestic Assets of Banking System (1+2+3)	23,572,973	28,355,874	34,210,991	34,210,991	34,462,682	35,930,226	35,653,047	36,900,270	38,717,174
a. State Bank of Pakistan	6,467,778	8,283,408	11,891,057	11,891,057	11,116,604	11,266,957	11,235,598	11,476,748	11,742,584
b. Scheduled Banks	17,105,195	20,072,466	22,319,934	22,319,934	23,346,079	24,663,269	24,417,449	25,423,522	26,974,590
1. Net Govt Sector Borrowing(a+b+c)	16,265,119	19,622,850	23,723,097	23,723,097	26,417,325	27,579,345	28,502,573	29,615,017	31,062,477
a. Borrowings for Budgetary support ¹	15,373,463	18,506,467	22,254,392	22,254,392	25,239,565	26,474,178	27,320,078	28,287,169	29,707,548
(i) From SBP	5,332,490	5,141,433	5,250,087	5,250,087	4,366,274	4,595,687	4,514,865	4,167,789	4,535,126
a) Federal Government	5,712,275	5,726,667	5,922,566	5,922,566	5,401,630	5,540,549	5,497,417	5,222,894	5,426,598
of which deposits with SBP	(1,016,725)	(1,009,058)	(725,239)	(725,239)	(1,100,256)	(1,061,261)	(1,197,479)	(1,582,963)	(869,781)
b) Provincial Government	(346,850)	(547,818)	(637,329)	(637,329)	(978,482)	(891,956)	(931,873)	(978,498)	(840,494)
Balochistan Government	(37,307)	(16,552)	(13,301)	(13,301)	(61,067)	(75,440)	(66,844)	(74,504)	(41,987)
Khyber Pakhtunkhwa Government	(31,540)	(1,039)	(59,000)	(59,000)	(110,142)	(76,397)	(82,301)	(94,637)	(59,667)
Punjab Government	(207,104)	(440,053)	(466,096)	(466,096)	(600,059)	(605,116)	(642,102)	(660,219)	(627,553)
Sindh Government	(70,899)	(90,174)	(98,933)	(98,933)	(207,214)	(135,002)	(140,626)	(149,138)	(111,287)
c) AJK Government	(12,368)	(14,770)	(14,358)	(14,358)	(32,494)	(31,626)	(32,245)	(50,452)	(30,893)
d) Gilgit-Baltistan	(20,566)	(22,646)	(20,792)	(20,792)	(24,379)	(21,279)	(18,433)	(26,155)	(20,084)
(ii) From Scheduled banks (a+b)	10,040,973	13,365,035	17,004,305	17,004,305	20,873,291	21,878,490	22,805,214	24,119,380	25,172,422
a) Federal Government	11,181,917	14,630,114	18,346,722	18,346,722	22,391,549	23,380,337	24,299,116	25,723,064	26,843,309
of which deposits with banks	(1,659,001)	(2,020,076)	(2,360,647)	(2,360,647)	(2,588,329)	(2,409,189)	(2,453,087)	(2,643,437)	(2,732,907)
b) Provincial Government	(1,140,944)	(1,265,079)	(1,342,417)	(1,342,417)	(1,518,259)	(1,501,847)	(1,493,903)	(1,603,684)	(1,670,887)
of which deposits with banks	(1,141,968)	(1,266,103)	(1,343,441)	(1,343,441)	(1,519,283)	(1,502,871)	(1,494,927)	(1,604,708)	(1,671,911)
b. Commodity operations	903,999	1,133,655	1,485,909	1,485,909	1,194,153	1,123,926	1,202,334	1,350,526	1,378,320
c. Others	(12,344)	(17,273)	(17,204)	(17,204)	(16,394)	(18,759)	(19,840)	(22,678)	(23,392)
2. Credit to Non-Govt. Sector (a+b+c+d)	9,114,395	10,695,839	11,342,589	11,342,589	11,415,296	11,451,240	11,313,823	11,432,649	11,664,684
a. Credit to Private Sector*	7,629,069	8,958,809	9,167,094	9,167,094	9,299,893	9,354,952	9,214,265	9,351,423	9,531,308
Conventional Banking Branches	5,685,109	6,381,945	6,567,480	6,567,480	6,574,999	6,618,547	6,545,995	6,654,833	6,732,983
Islamic Banks	1,030,612	1,262,282	1,710,724	1,710,724	1,797,993	1,807,372	1,745,526	1,772,979	1,868,126
Islamic Banking Branches of Conventional Banks	913,348	1,314,582	888,890	888,890	926,901	929,033	922,743	923,611	930,199
b. Credit to PSEs	1,436,745	1,393,446	1,687,170	1,687,170	1,706,217	1,694,686	1,691,911	1,712,349	1,705,638
c. PSEs Special a/c-debt Repayment with BP/PSPC	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
d. Credit to NBFIs	72,825	367,828	512,569	512,569	433,430	425,846	431,891	393,121	451,982
3. Other Items (net) *	(1,806,541)	(1,962,815)	(854,695)	(854,695)	(3,369,938)	(3,100,359)	(4,163,349)	(4,147,397)	(4,009,987)
Broad Money M2 (A+B)	24,297,696	27,602,634	31,523,253	31,523,253	32,191,244	33,772,154	33,334,744	34,552,154	36,559,978
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	58,537	104,314	309,818	309,818	462,321	564,619	658,109	770,223	261,243
Outstanding amount of MTBs (realized value in auction)	5,979,180	5,493,007	5,115,536	5,115,536	5,085,430	5,498,719	6,067,410	6,580,845	7,542,978
Net Government Budgetary Borrowing (Cash Basis)	15,247,857	18,330,776	21,863,082	21,863,082	24,602,738	25,682,446	26,377,061	27,163,060	29,060,740
From SBP	5,273,953	5,037,119	4,940,269	4,940,269	3,903,953	4,031,068	3,856,755	3,397,567	4,273,883
From Scheduled Banks	9,973,904	13,293,657	16,922,813	16,922,813	20,698,784	21,651,378	22,520,305	23,765,493	24,786,857

Source: Core Statistics Department

Notes: -

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

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

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

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-22 ^R	30-Jun-23 ^R	1 st July 22 to 30-Jun-23	1 st July 23 to 30-Jun-24 ^P
1. Central Government (a+b)	20,356,780.3	23,897,500.3	3,540,720.0	8,010,562.6
a. Scheduled Banks	14,630,113.7	17,974,934.1	3,344,820.5	8,506,531.2
T-Bills and Securities	16,650,189.4	20,335,581.5	3,685,392.1	8,878,791.0
Less:			-	-
<i>Government Deposits</i>	2,020,075.7	2,360,647.4	340,571.6	372,259.8
b. State Bank	5,726,666.7	5,922,566.2	195,899.6	(495,968.6)
T-bills and Securities etc.	6,196,799.8	5,893,853.8	(302,946.0)	(319,934.7)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-
Less:			-	-
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	1,009,058.0	725,238.9	(283,819.2)	144,541.7
<i>Others*</i>	(538,924.9)	(753,951.3)	(215,026.4)	31,492.3
2. Provincial Governments (c+d)	(1,850,313.1)	(2,014,896.3)	(164,583.2)	(547,462.1)
c. Scheduled Banks	(1,265,079.0)	(1,342,417.3)	(77,338.3)	(328,469.4)
Government Securities and Others	1,024.0	1,024.0	-	-
Less:			-	-
<i>Government Deposits</i>	1,266,103.0	1,343,441.3	77,338.3	328,469.4
d. State Bank	(585,234.1)	(672,479.0)	(87,244.9)	(218,992.7)
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:			-	-
<i>Government Deposits (Excluding Zakat Fund)</i>	585,234.1	672,479.0	87,244.9	218,992.7
Net Budgetary Borrowing from the Banking System	18,506,467.2	21,882,604.0	3,376,136.8	7,463,100.5

Source: Core Statistics Department

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

2.8 Government Borrowing for Commodity Operations

ITEMS	Stocks		Monetary Impact During	
	30-Jun-22	30-Jun-23	1 st July 22 to 30-Jun-23	1 st July 23 to 30-Jun-24 ^p
Rice	116.8	133.6	16.8	(133.6)
Wheat	1,011,625.6	1,310,697.3	299,071.7	(177,241.2)
Sugar	67,301.9	107,241.8	39,940.0	530.6
Fertilizer	53,019.2	64,264.4	11,245.2	70,399.9
Seeds		1,748.0	1,748.0	679.6
Oil seeds			-	-
Pulses			-	-
Edible Oil			-	-
Black Mash			-	-
Chilies			-	-
Seed Meal			-	-
Gram			-	-
Onion			-	-
Potatoes			-	-
Cotton	1,591.6	1,823.8	232.2	(1,823.8)
Total	1,133,655.1	1,485,909.0	352,253.9	(107,588.5)

Source: Core Statistics Department

2.9 Statement of Affairs

Million Rupees

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

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Apr-24			May-24			Jun-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,355,682	13,271,918	22,627,600	9,276,646	14,833,892	24,110,538	9,716,701	14,420,996	24,137,697
International reserve assets	1,290,317	2,564,761	3,855,078	1,468,521	2,769,025	4,237,546	1,349,449	2,958,219	4,307,668
- Gold	1,279,862	-	1,279,862	1,359,106	-	1,359,106	1,349,449	-	1,349,449
- Foreign currency balances	10,455	2,522,606	2,533,061	109,415	2,471,887	2,581,302	-	2,722,257	2,722,257
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	10,283	10,283	-	271,128	271,128	-	204,459	204,459
- Reserve tranche position with International Monetary Fund	-	44	44	-	44	44	-	44	44
- Other foreign currency balances	-	31,828	31,828	-	25,966	25,966	-	31,459	31,459
Local currency financial assets	3,000,000	8,625,665	11,625,665	3,000,000	9,601,483	12,601,483	3,000,000	10,082,052	13,082,052
(i) Monetary policy assets	3,000,000	7,274,625	10,274,625	3,000,000	8,260,040	11,260,040	3,000,000	8,782,124	11,782,124
- Conventional- securities purchased under agreement to resell	3,000,000	6,919,676	9,919,676	3,000,000	8,057,671	11,057,671	3,000,000	8,607,466	11,607,466
- Shariah compliant financing facility	-	354,949	354,949	-	202,369	202,369	-	174,658	174,658
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions									
for purposes other than monetary policy	-	960,426	960,426	-	956,352	956,352	-	925,758	925,758
- Agriculture sector	-	4,052	4,052	-	3,991	3,991	-	4,161	4,161
- Industrial sector	-	442,628	442,628	-	438,558	438,558	-	434,507	434,507
- Export sector	-	463,064	463,064	-	459,097	459,097	-	431,359	431,359
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	50,680	50,680	-	54,704	54,704	-	55,729	55,729
(iii) Credit to Islamic banks & financial institutions for									
purpose other than monetary policy	-	390,614	390,614	-	385,090	385,090	-	374,171	374,171
- Agriculture sector	-	1,795	1,795	-	1,877	1,877	-	1,949	1,949
- Industrial sector	-	170,103	170,103	-	167,886	167,886	-	165,850	165,850
- Export sector	-	206,586	206,586	-	201,301	201,301	-	192,061	192,061
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	12,130	12,130	-	14,027	14,027	-	14,311	14,311
Credit to general government account	5,041,452	1,563,616	6,605,068	4,782,922	1,933,249	6,716,171	5,342,212	865,176	6,207,388
- Federal government	5,041,452	1,563,616	6,605,068	4,782,922	1,933,249	6,716,171	5,342,212	865,176	6,207,388
- Perpetual loan to federal government	-	724,446	724,446	-	729,654	729,654	-	727,454	727,454
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,041,452	839,170	5,880,622	4,782,922	1,203,595	5,986,517	5,342,212	137,722	5,479,934
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	163,594	163,594	-	163,594	163,594	-	163,594	163,594
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	56,873	56,873	-	56,873	56,873	-	56,873	56,873
- Financial institutions	-	52,610	52,610	-	52,610	52,610	-	52,610	52,610
- Other	-	54,112	54,112	-	54,112	54,112	-	54,112	54,112
Property, plant & equipment	-	162,222	162,222	-	162,103	162,103	-	162,953	162,953
Rupee coins	31	-	31	41	-	41	40	-	40
Other assets	23,882	192,059	215,941	25,162	204,437	229,599	25,001	189,002	214,002
LIABILITIES	9,355,682	13,271,918	22,627,600	9,276,646	14,833,892	24,110,538	9,716,701	14,420,996	24,137,697
Equity & reserves	-	4,760,855	4,760,855	-	5,142,981	5,142,981	-	5,425,512	5,425,512
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	332,194	332,194	-	332,194	332,194	-	332,194	332,194
- Special reserves	-	891	891	-	891	891	-	891	891
- Unrealized appreciations	-	1,392,929	1,392,929	-	1,472,152	1,472,152	-	1,462,185	1,462,185
- Profit & loss appropriation account	-	2,934,841	2,934,841	-	3,237,744	3,237,744	-	3,530,243	3,530,243
Banknotes in circulation	9,355,682	(194)	9,355,488	9,276,646	(172)	9,276,474	9,716,701	(169)	9,716,532
- Banknotes in circulation	9,355,488	-	9,355,488	9,276,474	-	9,276,474	9,716,532	-	9,716,532
- Banknotes held in Banking Department	194	(194)	(0)	172	(172)	-	169	(169)	-
Monetary policy liabilities	-	160,426	160,426	-	255,197	255,197	-	295,358	295,358
- Securities sold under agreement to repurchase	-	160,426	160,426	-	255,197	255,197	-	295,358	295,358
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,588,230	3,588,230	-	4,346,044	4,346,044	-	3,673,415	3,673,415
- Federal government	-	1,168,059	1,168,059	-	1,557,922	1,557,922	-	964,356	964,356
- Provincial governments & autonomous regions	-	993,594	993,594	-	1,066,174	1,066,174	-	770,502	770,502
- Bank deposits	-	1,243,316	1,243,316	-	1,534,906	1,534,906	-	1,736,606	1,736,606
- Other deposits	-	183,261	183,261	-	187,042	187,042	-	201,951	201,951
Foreign currency deposits	-	1,435,772	1,435,772	-	1,444,607	1,444,607	-	1,444,110	1,444,110
- Local banks	-	381,013	381,013	-	384,122	384,122	-	379,643	379,643
- Foreign central banks	-	126,176	126,176	-	126,809	126,809	-	125,553	125,553
- Foreign governments & sovereign wealth fund	-	921,334	921,334	-	926,547	926,547	-	931,195	931,195
- Others deposits	-	7,249	7,249	-	7,130	7,130	-	7,720	7,720
Foreign currency loans and liabilities	-	3,077,066	3,077,066	-	3,387,016	3,387,016	-	3,297,471	3,297,471
- International Monetary Fund facilities	-	821,557	821,557	-	1,127,599	1,127,599	-	1,062,261	1,062,261
- Allocations of special drawing rights of IMF	-	1,077,544	1,077,544	-	1,081,355	1,081,355	-	1,074,786	1,074,786
- Currency swap arrangements	-	1,177,965	1,177,965	-	1,178,062	1,178,062	-	1,160,424	1,160,424
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	249,764	249,764	-	258,219	258,219	-	285,298	285,298

Source: Finance Department SBP

2.10 Annual Accounts of State Bank of Pakistan

End Jun: Million Rupees

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

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

(Subsidiary of State Bank of Pakistan)

End Jun: Million Rupees

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

Source: SBP BSC HOK

2.12 Scheduled Banks' Balance Sheets Consolidated Position

Based on Weekly Position of Liabilities and Assets (All Banks)

Million Rupees

FINANCIAL POSITION				FY21	FY22	FY23	2023	2024				
							June	Feb	Mar	Apr	May	Jun
ASSETS												
Cash & Balances with Treasury Banks	1,528,246	2,308,137	2,650,786	2,650,786	2,568,027	2,746,460	2,434,036	2,755,152	3,197,004			
Balances with other Banks	213,911	330,061	517,695	517,695	574,147	592,976	450,297	470,039	558,314			
Lending to Financial Institutions	966,673	858,227	892,010	892,010	1,065,055	724,063	905,924	827,139	1,025,211			
Investments	13,615,840	16,441,736	20,895,614	20,895,614	25,448,438	26,255,450	27,278,338	28,923,088	30,149,408			
Advances – Net of Provision	8,202,049	10,099,077	11,502,379	11,502,379	11,265,083	11,177,306	11,100,624	11,308,355	12,447,146			
Gross Advances	8,831,088	10,771,563	12,202,125	12,202,125	12,011,730	11,969,406	11,907,678	12,169,162	(857,595)			
Less: Provision for Non- Performing Advances	(629,039)	(672,486)	(699,746)	(699,746)	(746,647)	(792,101)	(807,054)	(860,808)	11,589,550			
Operating Fixed Assets	635,575	716,433	872,579	872,579	973,166	983,144	990,481	1,001,801	1,012,671			
Deferred Tax Assets	70,764	107,049	220,831	220,831	171,332	175,347	166,175	185,897	186,560			
Other Assets	908,754	1,202,385	1,892,967	1,892,967	2,060,965	2,464,449	2,164,461	2,502,483	2,404,598			
TOTAL ASSETS	26,141,812	32,063,106	39,444,861	39,444,861	44,126,214	45,119,194	45,490,336	47,973,953	50,123,316			
LIABILITIES												
Bills Payable	322,389	358,528	424,912	424,912	290,883	295,278	301,429	292,330	459,192			
Borrowings	4,097,113	6,725,049	8,916,845	8,916,845	11,388,396	11,159,140	11,997,359	12,673,778	13,071,191			
Deposits and other Accounts	18,695,178	21,490,459	25,507,568	25,507,568	27,126,482	28,226,992	27,719,480	29,348,503	30,812,105			
Sub-ordinated Loans	112,732	136,828	171,864	171,864	176,073	176,859	176,700	176,700	172,846			
Liabilities Against Assets Subject to Finance Lease	1,823	10,134	12,518	12,518	12,138	11,098	11,157	11,132	11,106			
Deferred Tax Liabilities	17,288	5,847	38,414	38,414	47,693	54,939	43,977	39,912	48,282			
Other Liabilities	997,101	1,300,389	1,966,081	1,966,081	2,101,176	2,273,545	2,269,638	2,520,369	2,538,857			
TOTAL LIABILITIES	24,243,625	30,027,234	37,038,203	37,038,203	41,142,842	42,197,851	42,519,740	45,062,724	47,113,577			
NET ASSETS	1,898,187	2,035,872	2,406,658	2,406,658	2,983,372	2,921,343	2,970,596	2,911,229	3,009,739			
REPRESENTED BY:												
Paid up Capital / Head Office Capital Account	561,451	584,837	614,275	614,275	631,110	630,827	630,532	628,616	631,074			
Reserves	379,965	440,578	572,952	572,952	601,008	648,899	670,738	650,565	650,680			
Un-appropriated / Un-remitted Profit	696,938	870,554	1,142,504	1,142,504	1,450,178	1,349,293	1,336,444	1,301,254	1,363,938			
Surplus/ (Deficit) on Revaluation of Assets	259,833	139,904	76,926	76,926	301,075	292,324	332,882	330,793	364,046			
TOTAL	1,898,187	2,035,872	2,406,658	2,406,658	2,983,372	2,921,343	2,970,596	2,911,229	3,009,739			

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

	FY21	FY22	FY23	2023	2024				
				May	Jan	Feb	Mar	Apr	May
Demand Liabilities	16,618,909	19,281,929	18,358,468	16,859,028	18,324,581	18,561,700	18,775,434	19,303,528	24,787,583
Time Liabilities	1,875,316	2,074,337	4,279,847	4,362,946	4,803,574	4,918,023	4,960,534	4,911,720	4,963,972
TOTAL (Demand & Time Liabilities)	18,494,226	21,356,266	22,638,315	21,221,973	23,128,155	23,479,723	23,735,968	24,215,248	29,751,555
LIQUID ASSETS MAINTAINED IN PAKISTAN	12,439,752	14,101,558	17,790,896	16,733,706	18,427,985	18,631,200	19,013,361	19,785,790	20,366,935
Cash	418,418	415,712	602,904	519,274	550,657	569,049	611,115	624,026	574,256
Balance with SBP	700,455	1,447,459	1,388,023	1,243,602	1,323,201	1,291,698	1,454,317	1,240,340	1,457,059
Balance with agents of SBP	197,018	207,436	290,217	228,360	66,088	85,049	79,903	181,661	140,610
Un-encumbered approved Securities	11,079,775	11,976,081	15,435,676	14,668,710	16,415,263	16,612,734	16,795,480	17,667,671	18,122,954
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	44,086	54,870	74,076	73,760	72,776	72,669	72,545	72,092	72,056
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	3,791,605	4,612,478	5,393,662	5,054,062	5,491,813	5,575,878	5,637,430	5,748,923	5,888,284
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	8,648,147	9,523,577	12,397,234	11,679,643	12,936,173	13,055,321	13,375,931	14,036,867	14,478,651

Source: Banking Supervision Department-1, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Sep-23				Dec-23			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	10,926	808,015	81,936	900,877	18,837	1,080,893	85,738	1,185,488
a. Currency	21	3,988	8,847	12,855	16	1,377	11,096	12,488
b. Transferable Deposits	5,819	598,668	56,258	660,746	7,945	890,930	68,246	967,121
c. Restricted Deposits	-	99	375	474	-	552	372	924
d. Other Deposits	5,086	205,260	16,457	226,802	10,876	188,034	6,044	204,955
2. Investment in securities other than shares	2,281,506	683,191	137,929	3,102,626	2,057,343	566,395	164,017	2,787,754
a. Short-term	1,691,211	396,371	48,914	2,136,496	845,765	337,580	96,415	1,279,760
b. Long-term	590,294	286,820	89,016	966,130	1,211,578	228,815	67,601	1,507,994
3. Loans extended (Advances)	220,410	170,463	466,690	857,563	224,085	115,205	492,120	831,410
a. Short-term	43,596	43,598	305,154	392,347	45,458	42,918	327,409	415,785
b. Long-term	176,814	126,865	161,536	465,216	178,627	72,286	164,710	415,624
4. Investment in shares	58,946	203,934	-	262,880	17,201	249,052	-	266,253
a. Quoted	51,948	174,345	-	226,293	11,580	231,475	-	243,055
b. Non-quoted	6,998	29,589	-	36,587	5,622	17,577	-	23,198
5. Insurance Technical Reserve	-	768	154	922	-	-	135	135
a. Life	-	-	23	23	-	-	6	6
b. Non-life	-	768	131	899	-	-	129	129
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	43,301	101,749	35,691	180,741	48,894	174,678	43,852	267,425
8. Non-financial assets	11,076	33,215	56,933	101,224	11,118	20,214	58,934	90,266
a. Produced assets	10,926	27,026	55,053	93,005	10,968	14,128	57,295	82,391
i. Fixed assets	10,600	23,163	44,148	77,911	10,630	10,695	45,929	67,254
ii. Inventories	-	1,023	-	1,023	-	607	-	607
iii. Valuables	-	1,498	-	1,498	-	1,572	-	1,572
iv. Other produced assets	326	1,342	10,905	12,573	338	1,254	11,366	12,958
b. Non-produced assets	150	6,189	1,880	8,219	150	6,086	1,639	7,875
i. Land	150	2,215	343	2,708	150	2,234	343	2,727
ii. Other-non-produced assets	-	3,974	1,536	5,511	-	3,852	1,296	5,147
Total Assets/ Liabilities	2,626,164	2,001,334	779,333	5,406,832	2,377,479	2,206,437	844,815	5,428,731
1. Deposits	39,423	37,138	545,931	622,492	46,986	40,885	607,728	695,599
a. Restricted deposits	112	26,127	-	26,239	110	28,972	-	29,082
b. Other deposits	39,310	11,011	545,931	596,253	46,876	11,914	607,728	666,518
2. Securities other than shares (bonds/debentures etc)	-	854	8,033	8,886	-	854	8,673	9,526
a. Short-term	-	1	-	1	-	1	-	1
b. Long-term	-	853	8,033	8,886	-	853	8,673	9,526
3. Loans (Borrowings)	2,365,836	160,220	71,501	2,597,557	2,137,656	63,807	64,991	2,266,455
a. Short-term	2,231,253	98,108	7,411	2,336,772	1,992,291	21,955	8,608	2,022,855
b. Long-term	134,583	62,112	64,091	260,786	145,365	41,852	56,383	243,600
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	51,938	105,003	111,211	268,152	47,055	139,908	126,040	313,002
6. Shares and other equity	168,968	1,698,120	42,657	1,909,745	145,781	1,960,983	37,384	2,144,148
a. Quoted	6,238	910,150	13,003	929,392	6,238	953,206	13,003	972,447
b. Non-quoted	78,343	580,916	24,312	683,571	78,343	721,492	26,959	826,794
c. Retained earnings	40,326	90,560	(48,939)	81,948	11,236	80,283	(52,133)	39,386
d. Current year result	16,583	99,078	(3,229)	112,433	17,178	197,110	(8,128)	206,160
e. General & special reserves	25,333	15,916	57,224	98,474	24,659	11,163	57,375	93,197
f. Valuation adjustments	2,144	1,499	285	3,928	8,128	(2,271)	307	6,165

Source: Core Statistics Department

* DFIs also includes HBFC & PMRC data.

2.15 Classification of Deposits with DFIs, MFBs and NBFs

Million Rupees

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

Source: Core Statistics Department

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

Million Rupees

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

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

Source: Core Statistics Department

* This includes Depository NBFCs, DFIs and MFIs.

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

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

Item	2023		2024
	Sep-23	Dec-23 ^R	Mar-24 ^P
Assets	43,500,966	46,836,739	47,146,927
I. Currency and Deposits	2,847,070	3,230,070	3,326,451
1. Currency	536,905	580,080	613,176
2. Transferable Deposits	2,001,935	2,404,069	2,379,664
3. Restricted/ compulsory deposits	67,584	66,363	65,203
4 Other Deposits	240,646	179,558	268,407
II. Securities(other than shares)	22,774,040	25,287,954	26,879,589
1. Short-term	5,493,980	5,878,262	5,824,521
2. Long-term	17,280,060	19,409,693	21,055,068
III. Loans extended (Advances)	14,163,396	14,457,510	13,199,961
1. Short-term	8,701,394	8,729,150	7,608,584
A) Money at call	119,532	148,007	120,472
B) Reverse Repo	1,673,569	1,377,472	514,886
C) Bills purchased and discounted	383,083	355,615	336,225
D) Other short-term advances	6,525,209	6,848,056	6,637,002
2. Long-term	5,462,002	5,728,360	5,591,377
IV. Shares and other equity	589,736	530,756	655,543
1. Quoted	211,402	247,588	246,287
2. Non quoted	375,288	279,893	404,414
3. Investment fund shares	3,046	3,275	4,842
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	30,599	19,368	15,641
VII. Other accounts receivable	1,841,041	1,995,403	1,681,080
1. Trade credit and advances	-	-	-
2. Others	1,841,041	1,995,403	1,681,080
A) Dividends receivable resident sector	824	173	603
B) Settlement accounts resident sector	36,570	34,803	40,574
C) Items in the process of collection	666	246	676
D) Miscellaneous assets residents sector	1,795,658	1,951,582	1,629,899
E) Other non- resident accounts receivable	7,324	8,600	9,328
VIII. Non-financial assets	1,255,083	1,315,677	1,388,661
1. Produced assets	923,232	964,262	1,025,612
A) Tangible fixed assets	821,202	857,232	915,148
a) Dwellings	155,150	161,895	170,110
i) Building on freehold land	5,760	6,170	6,603
ii) Building on leasehold land	149,390	155,725	163,507
b) Other buildings and structures	306,653	307,672	335,889
i) Building on freehold land	88,791	89,995	107,289
ii) Building on leasehold land	217,862	217,676	228,600
c) Machinery and equipment	287,045	313,993	332,486
i) Transport equipments	23,899	26,622	28,592
ii) Furniture & Fixtures	37,510	43,123	47,622
iii) Office equipments	168,110	182,348	190,743
iv) Other machinery & equipments	57,526	61,899	65,529
d) Other tangible fixed assets n.e.s	72,354	73,673	76,663
B) Intangible fixed assets	102,030	107,030	110,463
a) Computer software	66,646	71,641	75,072
b) Other intangible fixed assets n.e.s	35,385	35,388	35,391
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	321,761	320,060	326,136
A) Tangible non-produced assets	302,705	297,229	301,538
a) Land	198,282	199,485	202,090
i) Land underlying Buildings and structures	198,282	199,485	202,090
1. Freehold land	79,616	77,955	79,515
2. Leasehold land	118,666	121,530	122,575
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	104,422	97,743	99,449
B) Intangible non-produced assets	19,056	22,831	24,597
a) Leases and other transferable contracts	16,397	16,524	18,126
b) Purchased goodwill	1,817	2,213	2,213
c) Other intangible non-produced assets n.e.s	841	4,094	4,258
3. Capital work in progress	10,090	31,355	36,914

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

Item	2023		2024
	Sep-23	Dec-23 ^R	Mar-24 ^P
Liabilities	43,500,966	46,836,739	47,146,927
I. Deposits	26,924,250	28,866,019	29,213,136
1. Transferable Deposits	21,674,163	23,235,975	23,601,974
2. Restricted/ compulsory deposits	492,439	547,823	492,851
3. Other deposits	4,757,648	5,082,222	5,118,311
II. Securities (other than shares bonds/ debentures etc.)	125,036	129,673	130,110
1. Short-term	-	-	-
2. Long-term	125,036	129,673	130,110
III. Loans (Borrowings)	10,413,351	11,672,828	11,228,375
1. Short-term	9,527,694	10,800,196	10,381,943
A) Money at call	135,332	100,718	113,058
B) Repurchase agreements (Repo)	7,590,980	8,834,251	8,496,467
C) Other short-term borrowings	1,801,382	1,865,227	1,772,418
2. Long-term borrowings	885,657	872,632	846,432
IV. Financial Derivatives	66,206	44,458	39,664
V. Other accounts payable	3,390,616	3,180,587	3,618,819
1. Provision for losses	784,486	799,071	873,062
A) Provision for loan losses-Specific	698,843	713,955	779,717
B) Provision for loan losses-General	49,806	45,617	58,803
C) Provision for other losses	35,836	39,500	34,542
2. Accumulated Depreciation	357,405	378,157	393,564
3. Other accounts payable other resident Sectors	2,190,846	1,935,766	2,285,244
A) Dividends payable	16,442	9,661	44,593
B) Settlement accounts	95,134	26,527	24,423
C) Items in the process of collection	10,516	10,802	12,388
D) Miscellaneous liability items	2,068,754	1,888,776	2,203,839
a) Suspense account	108,989	111,264	108,524
b) Provision for expected costs	146,258	135,641	201,017
c) Deferred tax liabilities	25,477	(8,378)	13,074
d) Accrued wages	11,631	13,892	12,907
e) Accrued rent	546	544	564
f) Accrued taxes	595,497	630,971	691,108
g) Other miscellaneous liability items	1,180,356	1,004,842	1,176,645
4. Other non- resident accounts payable	57,880	67,593	67,949
A) Dividends payable non-residents	47,518	57,099	57,543
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,362	10,493	10,407
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,581,507	2,943,174	2,915,824
1. Quoted	442,079	442,079	439,389
2. Non quoted	248,868	268,183	265,997
3. Investment fund shares	-	-	-
4. Retained earnings	463,808	384,703	746,869
5. Current year result	633,917	832,992	427,103
6. General and special reserve	570,899	657,160	736,853
7. Valuation adjustments	221,937	358,057	299,613
IX. Contingencies and Commitments	18,075,558	17,603,422	18,322,379
1. Guarantees	2,962,092	3,268,804	3,387,387
2. Commitments	14,940,756	14,136,376	14,743,084
A) Letter of Credit	4,804,459	4,223,638	4,333,232
B) Forward Foreign Exchange Transactions	7,999,244	7,931,561	8,484,094
C) Forward government Securities Transactions	510,105	291,201	444,625
D) Derivatives	111,102	103,437	107,788
E) Forward lending	336,748	300,159	277,816
F) Operating leases	71	365	359
G) Commitments for acquisition of :	31,390	42,605	41,151
i.Fixed assets	23,288	29,293	29,957
ii. Intangible assets	8,102	13,312	11,194
H) Other commitments	1,147,636	1,243,411	1,054,019
3. Other contingent liabilities	172,710	198,242	191,907

Source: Core Statistics Department

Notes:

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

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

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

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

(Amount in Million Rupees)

(No. of Accounts in Unit)

END OF PERIOD	2023						2024	
	Jun		Sep		Dec		Mar ^p	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	71,777,024	8,986,948	72,890,465	9,034,409	78,464,778	9,550,027	80,080,622	9,543,272
Call Deposits	307,811	503,164	315,623	374,331	321,833	381,703	337,836	387,503
Other Deposits Accounts	160,692	681,292	180,899	562,880	173,995	659,545	169,681	695,161
Saving Deposits	21,858,684	10,055,786	21,849,996	10,988,517	22,347,599	11,764,320	22,270,390	12,225,888
FIXED DEPOSITS	857,579	4,456,226	885,493	4,635,259	797,621	4,942,088	842,586	4,782,307
Less Than 6 months	104,788	1,462,653	96,526	1,367,952	98,569	1,463,607	115,701	1,328,639
For 6 months & over but less than 1 year	38,920	543,614	60,233	623,580	28,865	569,218	44,075	549,520
For 1 year & over but less than 2 years	426,308	1,960,481	455,186	2,170,238	382,868	2,419,450	437,383	2,455,957
For 2 years & over but less than 3 years	22,402	64,567	15,450	59,285	13,141	57,371	11,003	54,812
For 3 years & over but less than 4 years	32,290	80,405	30,205	74,159	26,369	78,344	26,898	75,229
For 4 years & over but less than 5 years	35,898	48,218	42,022	29,652	43,681	52,711	15,686	53,371
For 5 years & over	196,973	296,288	185,871	310,394	204,128	301,387	191,840	264,779
Total Deposits	94,961,790	24,683,416	96,122,476	25,595,396	102,105,826	27,297,683	103,701,115	27,634,131

Source: Core Statistics Department

Note:

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 31st March, 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	55,781,293	5,494,267	21,178,778	1,284,516	699,363	326,470	2,421,188	2,438,019	80,080,622	9,543,272
II. Call Deposits	205,408	111,557	14,126	17,676	9,904	13,647	108,398	244,622	337,836	387,503
III. Other Deposit Accounts	137,063	44,541	23,096	2,202	2,926	59,331	6,596	589,087	169,681	695,161
IV. Saving Deposits	15,479,102	4,751,653	5,296,628	1,731,524	796,037	614,818	698,623	5,127,893	22,270,390	12,225,888
V. Fixed or Term Deposits	484,820	936,046	214,652	278,137	87,925	214,160	55,189	3,353,965	842,586	4,782,307
1) Less Than Three Months	43,082	168,234	11,845	42,144	8,883	34,796	10,912	503,281	74,722	748,454
2) For Three Months and Over but Less Than Six Months	24,024	98,143	7,437	20,129	1,947	16,525	7,571	445,388	40,979	580,185
3) For Six Months and Over but Less Than One Year	26,425	116,393	11,852	22,444	1,903	9,934	3,895	400,750	44,075	549,520
4) For One Year & Over but Less Than Two Years	235,524	461,183	120,239	157,348	58,065	83,452	23,555	1,753,974	437,383	2,455,957
5) For Two Years & Over but Less Than Three Years	6,688	5,489	2,979	2,274	597	625	739	46,424	11,003	54,812
6) For Three Years & Over but Less Than Four Years	13,594	12,618	8,845	5,248	2,080	1,364	2,379	55,999	26,898	75,229
7) For Four Years & Over but Less Than Five Years	12,144	6,107	2,616	2,398	503	41,466	423	3,400	15,686	53,371
8) For Five Years and Over but Less Than Ten Years	122,790	66,952	48,658	26,072	13,766	25,962	5,712	144,727	190,926	263,713
9) For ten years and over	549	928	181	79	181	36	3	23	914	1,066
Total	72,087,686	11,338,064	26,727,280	3,314,056	1,596,155	1,228,426	3,289,594	11,753,586	103,701,115	27,634,131

Source: Core Statistics Department

*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 (NPFSE), 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 HOLDERS	2023				2024
	Mar	Jun	Sep	Dec	Mar ^P
1. FOREIGN CONSTITUENTS	719,196.4	737,621.2	743,703.1	772,367.2	780,934.4
I. Official	121,568.3	120,785.3	118,595.7	119,476.4	122,800.2
II. Business	165,519.9	163,295.0	147,649.1	160,375.5	154,496.5
III. Personal	432,108.2	453,540.9	477,458.3	492,328.2	503,513.4
IV. Trust Funds and Non Profit Organizations	-	-	-	187.0	124.4
2. DOMESTIC CONSTITUENTS	22,129,697.1	23,945,795.1	24,851,693.1	26,525,315.6	26,853,196.9
I. GOVERNMENT	3,525,215.9	3,704,080.5	3,708,763.4	3,965,803.2	3,912,060.1
a. Federal Government	2,233,998.9	2,360,642.2	2,352,546.9	2,524,918.1	2,409,189.3
b. Provincial Governments	1,141,724.0	1,185,944.1	1,194,685.0	1,268,631.2	1,325,020.2
c. Local Bodies	149,493.1	157,494.3	161,531.5	172,254.0	177,850.7
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,250,952.6	1,424,483.6	1,490,665.6	1,543,468.6	1,615,222.1
a. Agriculture, hunting and forestry	1,009.1	1,066.3	958.1	1,304.8	1,520.1
b. Services	33,858.1	34,717.6	42,757.9	48,298.4	50,998.6
c. Utilities	524,895.9	604,960.4	651,782.0	633,684.9	625,098.0
d. Transport, storage and communications	123,066.1	136,827.7	106,687.9	118,055.1	126,068.1
e. Manufacturing	250,155.4	293,337.8	299,170.9	293,369.1	331,232.3
f. Mining and Quarrying	184,596.4	193,345.5	226,488.2	261,862.3	296,026.5
g. Construction	40,110.5	38,797.5	36,340.0	37,609.8	22,690.0
h. Commerce and Trade	43,181.3	51,234.2	28,823.3	39,886.0	49,755.6
i. Others	50,079.9	70,196.6	97,657.3	109,398.2	111,832.9
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	852,769.6	905,655.3	1,003,881.2	1,205,910.0	1,213,732.7
a. Mutual Funds and AMCs	404,384.6	397,796.5	511,659.9	657,486.6	661,713.1
b. Insurance & Pension Funds	239,239.6	170,438.7	220,457.9	197,151.1	204,181.9
c. MFIs and DFIs	27,026.5	37,635.4	36,488.5	39,739.0	34,565.1
d. Stock Exchange & Brokerage Houses	44,890.0	38,830.1	35,612.0	53,648.0	53,323.5
e. Modarabas	3,671.2	3,689.1	4,198.1	5,141.8	4,722.7
f. Other NBFIs	133,557.8	257,265.5	195,464.1	252,743.9	255,226.4
IV. PRIVATE SECTOR (BUSINESS)	5,071,746.5	5,536,064.2	5,699,028.3	6,214,632.5	6,161,596.8
a. Agriculture, forestry and fishing	170,921.3	196,117.3	188,604.9	195,803.3	199,826.7
01. Crop and animal production, hunting and related service activities	164,662.8	189,587.6	181,986.4	188,463.2	192,317.1
i. Growing of Wheat, Rice, Sugar Cane & Cotton	95,658.7	98,573.1	102,940.5	105,230.9	104,936.0
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	7,046.5	6,940.8	7,611.5	8,152.9	7,669.0
iii. Growing of other fruits, vegetables and crops	27,243.4	27,775.2	27,027.1	31,299.6	31,698.7
iv. Raising of livestock and other related activities	24,585.6	44,205.1	33,225.6	31,102.8	36,529.6
v. Other agricultural support activities	10,083.0	11,986.4	10,993.8	12,465.1	11,393.5
vi. Hunting, trapping and related service activities	45.7	107.1	187.9	211.9	90.2
02 - Forestry and logging	1,072.2	1,325.3	829.3	1,206.9	529.0
03 - Fishing and aquaculture	5,186.3	5,204.4	5,789.2	6,133.3	6,980.7
b. Mining and quarrying	240,417.5	229,882.3	249,344.8	265,749.4	242,004.3
01 - Mining of coal and lignite	74,351.3	52,311.9	45,860.6	57,760.7	81,971.3
02 - Extraction of crude petroleum and natural gas	146,531.2	150,598.0	177,561.8	179,556.9	133,001.1
03 - Mining of metal ores	3,196.6	4,887.2	4,425.5	3,368.8	3,643.6
04-Other mining and quarrying	15,894.9	21,135.0	20,631.3	24,020.4	22,533.0
05- Mining support service activities	443.5	950.2	865.6	1,042.6	855.3
c. Manufacturing	1,378,114.1	1,563,155.6	1,600,621.4	1,786,765.0	1,685,851.8
01 - Manufacture of food products	245,299.6	269,507.1	262,040.4	302,663.5	285,548.8
02 - Manufacture of beverages	47,988.2	60,967.3	87,258.4	75,860.2	60,163.5
03 - Manufacture of tobacco products	20,628.4	53,599.6	21,709.1	52,618.5	29,035.6
04 - Manufacture of textiles	212,179.2	200,970.2	216,725.9	236,879.0	230,981.3
i. Preparation and spinning of textile fibers	53,685.4	54,757.1	55,144.5	62,144.4	66,081.9
ii. Weaving of textiles	28,107.3	24,808.6	24,779.6	31,753.5	26,785.6
iii. Finishing of textiles	23,925.3	19,955.2	23,674.9	30,436.9	24,393.3
iv. Manufacture of knitted and crocheted fabrics	16,353.1	14,177.5	19,450.5	17,267.2	16,640.1
v. Manufacture of made-up textile articles, except apparel	29,025.5	29,497.3	34,202.3	36,125.6	35,356.4
vi. Manufacture of carpets and rugs	2,416.3	1,927.3	2,217.9	1,626.1	1,704.8
vii. Manufacture of other textiles n.e.c.	58,666.2	55,847.3	57,256.4	57,525.4	60,019.0
05 - Manufacture of wearing apparel	65,605.4	72,031.8	69,320.4	75,261.1	70,609.1
06 - Manufacture of leather and related products	21,277.1	23,072.4	24,250.3	28,222.5	25,084.0
i. Tanning and dressing of leather; dressing and dyeing of fur	5,849.9	6,019.9	6,256.6	6,196.7	6,588.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,404.1	3,365.0	3,447.1	3,755.4	4,032.0
iii. Manufacture of footwear	12,023.1	13,687.5	14,546.6	18,270.5	14,463.4
a). Leather wear	10,091.9	11,631.1	12,222.9	15,746.2	12,084.9
b). Rubber and Plastic wear	1,931.2	2,056.4	2,323.7	2,524.3	2,378.5

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2023				2024
	Mar	Jun	Sep	Dec	Mar ^p
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,164.7	3,357.2	3,165.0	3,394.6	3,406.8
08 - Manufacture of paper and paper products	12,260.6	15,736.5	16,681.2	10,156.7	8,800.6
09 - Printing and reproduction of recorded media	15,065.4	16,679.6	16,495.8	21,597.2	21,472.5
10 - Manufacture of coke and refined petroleum products	147,340.1	138,227.3	146,460.6	171,251.6	169,226.4
11 - Manufacture of chemicals and chemical products	128,744.4	168,162.2	211,869.8	218,488.3	193,076.2
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	52,390.5	52,478.9	48,220.6	69,760.5	57,534.2
13 - Manufacture of rubber and plastics products	21,111.3	23,770.4	19,185.6	24,446.6	24,267.8
14 - Manufacture of other non-metallic mineral products	29,016.3	25,794.9	28,204.7	29,820.4	30,988.9
15 - Manufacture of basic metals	41,284.2	48,008.2	48,254.3	50,365.1	43,942.5
16 - Manufacture of fabricated metal products, except machinery and equipment	10,771.2	12,637.2	12,103.0	12,865.6	12,095.9
17 - Manufacture of computer, electronic and optical products	29,633.0	26,262.0	25,202.2	27,817.8	28,041.6
18 - Manufacture of electrical equipment	58,806.2	79,269.4	61,614.9	58,782.8	57,343.2
19 - Manufacture of machinery and equipment	20,402.6	41,984.6	45,157.3	56,270.4	55,502.4
20 - Manufacture of motor vehicles, trailers and semi-trailers	72,851.5	95,205.5	86,034.4	97,318.2	118,483.6
21 - Manufacture of other transport equipment	11,100.1	11,888.8	14,435.8	13,966.3	13,422.3
22 - Manufacture of furniture	4,396.9	4,773.1	4,404.3	3,280.3	3,745.1
23 - Other manufacturing	104,008.2	115,826.9	127,286.0	141,692.0	138,352.6
24 - Repair and installation of machinery and equipment	2,788.9	2,944.4	4,541.7	3,985.7	4,727.0
d. Electricity, gas, steam and air conditioning supply	354,279.6	364,822.4	469,290.2	476,785.6	577,886.3
e. Water supply; sewerage, waste management and remediation activities	15,343.1	13,584.1	18,749.9	24,055.5	18,655.2
f. Construction	322,043.8	427,324.4	372,543.9	411,331.5	401,397.6
01 - Construction of buildings	167,891.4	214,957.1	172,856.0	186,546.6	181,423.4
02 - Civil engineering	109,300.4	159,994.2	152,230.4	175,614.6	173,594.2
03 - Specialized construction activities	44,852.1	52,373.1	47,457.5	49,170.3	46,380.1
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	852,578.3	953,156.9	975,428.7	1,083,488.7	1,075,802.3
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	50,041.3	50,059.8	49,137.3	54,948.2	52,672.4
02 - Wholesale trade, except of motor vehicles and motorcycles	293,854.1	339,612.3	346,554.1	375,636.5	378,235.0
03 - Retail trade, except of motor vehicles and motorcycles	508,682.9	563,484.8	579,737.3	652,903.9	644,894.9
h. Transportation and storage	409,532.9	427,767.1	431,709.3	450,425.4	474,728.8
i. Accommodation and food service activities	27,999.8	29,824.1	30,244.7	32,478.6	32,354.3
j. Information and communication	198,416.8	211,348.3	197,335.5	227,153.6	253,250.9
k. Real estate activities	223,396.7	209,150.3	208,542.9	186,272.1	161,168.1
l. Professional, scientific and technical activities	123,592.1	134,405.4	132,604.0	172,933.9	131,087.2
01 - Legal and accounting activities	19,588.4	16,010.6	17,641.9	42,794.9	20,855.3
02 - Activities of head offices; management consultancy activities	9,869.0	12,075.9	16,108.4	16,992.8	15,822.5
03 - Architectural and engineering activities; technical testing and analysis	25,026.3	29,354.7	25,531.9	27,438.6	23,980.0
04 - Scientific research and development	9,268.6	10,651.7	8,871.8	8,809.4	9,070.4
05 - Advertising and market research	12,161.7	13,857.8	12,586.0	14,015.9	13,613.8
06 - Other professional, scientific and technical activities	46,427.3	51,260.2	50,584.3	61,306.6	46,331.9
07 - Veterinary activities	1,250.7	1,194.5	1,279.7	1,575.7	1,413.4
m. Administrative and support service activities	103,065.8	112,274.0	115,573.3	125,687.4	128,283.5
01 - Rental and leasing activities	3,186.2	3,309.5	3,788.0	4,093.6	4,030.9
02 - Employment activities	1,439.9	1,175.2	1,763.7	1,613.5	2,026.6
03 - Travel agency, tour operator, reservation service and related activities	21,231.1	25,228.8	26,382.1	26,189.4	34,166.9
04 - Security and investigation activities	4,130.7	3,822.2	3,699.8	4,675.4	4,497.1
05 - Services to buildings and landscape activities	2,448.0	3,698.5	3,703.2	4,385.1	5,007.6
06 - Office administrative, office support and other business support activities	70,629.9	75,039.7	76,236.6	84,730.3	78,554.3
n. Education	123,029.7	111,355.1	117,870.7	116,676.7	140,677.2
o. Human health and social work activities	75,002.6	81,213.4	79,635.1	83,018.7	88,766.7
p. Arts, entertainment and recreation	2,285.8	2,499.9	3,183.6	3,473.6	2,772.2
q. Other service activities	451,726.5	468,183.6	507,745.5	572,533.5	547,083.7
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	590,525.8	615,919.8	642,850.1	682,575.6	702,212.7
VI. PERSONAL	10,790,437.3	11,695,312.4	12,236,860.3	12,835,683.1	13,176,989.2
VII. OTHER	48,049.5	64,279.3	69,644.2	77,242.6	71,383.3
TOTAL	22,041,664.6	22,848,893.5	24,683,416.4	25,595,396.1	27,297,682.8

Source: Core Statistics Department

Note:

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 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
1. FOREIGN CONSTITUENTS	991,444	524,461	71,993	76,955	31,848	53,918	16,858	125,600	1,111,343	780,934
1) Official	160,075	91,876	8,895	6,150	789	1,377	1,789	23,397	171,548	122,800
2) Business	21,734	46,742	1,705	2,675	973	3,297	14,991	101,783	39,403	154,497
3) Personal	809,635	385,843	61,393	68,131	29,286	49,245	64	295	900,378	503,513
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	124	14	124
2. DOMESTIC CONSTITUENTS	71,096,242	10,813,603	26,655,287	3,237,101	1,565,107	1,174,507	3,273,136	11,627,986	102,589,772	26,853,197
I. GOVERNMENT	-	-	-	-	-	-	535,098	3,912,060	535,098	3,912,060
A. Federal Government	-	-	-	-	-	-	119,586	2,409,189	119,586	2,409,189
B. Provincial Governments	-	-	-	-	-	-	380,265	1,325,020	380,265	1,325,020
C. Local Bodies	-	-	-	-	-	-	35,247	177,851	35,247	177,851
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	23,431	1,615,222	23,431	1,615,222
Agriculture, hunting and forestry	-	-	-	-	-	-	49	1,520	49	1,520
Services	-	-	-	-	-	-	1,182	50,999	1,182	50,999
Utilities	-	-	-	-	-	-	12,077	625,098	12,077	625,098
Transport, storage and communications	-	-	-	-	-	-	5,589	126,068	5,589	126,068
Manufacturing	-	-	-	-	-	-	2,151	331,232	2,151	331,232
Mining and Quarrying	-	-	-	-	-	-	502	296,027	502	296,027
Construction	-	-	-	-	-	-	161	22,690	161	22,690
Commerce and Trade	-	-	-	-	-	-	688	49,756	688	49,756
Others	-	-	-	-	-	-	978	111,833	978	111,833
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	129,074	1,213,733	129,074	1,213,733
Mutual Funds and AMCs	-	-	-	-	-	-	7,372	661,713	7,372	661,713
Insurance & Pension Funds	-	-	-	-	-	-	83,594	204,182	83,594	204,182
MFIs and DFIs	-	-	-	-	-	-	2,448	34,565	2,448	34,565
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	9,332	53,324	9,332	53,324
Moderabas	-	-	-	-	-	-	548	4,723	548	4,723
Other NBFIs	-	-	-	-	-	-	23,152	61,756	23,152	61,756
IV. PRIVATE SECTOR (BUSINESS)	6,942,127	1,762,974	450,770	118,942	119,190	139,614	2,140,665	4,140,067	9,652,752	6,161,597
A. Agriculture, forestry and fishing	1,602,371	118,704	95,665	9,687	18,014	9,223	188,455	62,213	1,904,505	199,827
1. Crop and animal production, hunting and related service activities	1,599,369	114,698	95,603	9,656	17,899	9,136	187,560	58,827	1,900,431	192,317
Growing of Wheat, Rice, Sugar Cane & Cotton	911,999	68,636	53,767	6,192	11,365	3,991	120,658	26,117	1,097,789	104,936
Growing of tropical, subtropical, pome and stone fruits & vegetables	123,372	5,662	5,950	376	1,138	609	1,307	1,022	131,767	7,669
Growing of other fruits, vegetables and crops	350,333	13,831	20,934	1,546	2,386	1,252	32,522	15,070	406,175	31,699
Raising of livestock and other related activities	166,625	21,373	12,808	1,347	1,908	2,261	22,356	11,547	203,877	36,530
Other agricultural support activities	46,898	5,139	2,047	194	1,005	1,019	10,693	5,042	60,643	11,393
Hunting, trapping and related service activities	142	58	7	0	7	2	24	30	180	90
02 - Forestry and logging	469	271	12	7	26	12	230	239	737	529
03 - Fishing and aquaculture	2,533	3,735	50	24	89	75	665	3,146	3,337	6,981
B. Mining and quarrying	625,993	61,606	73	25	363	1,043	7,174	179,331	633,603	242,004
05 - Mining of coal and lignite	542,307	13,374	12	2	55	294	2,331	68,302	544,705	81,971
06 - Extraction of crude petroleum and natural gas	73,098	42,443	14	12	97	219	2,177	90,327	75,386	133,001
07 - Mining of metal ores	565	716	6	5	28	239	574	2,684	1,173	3,644
08-Other mining and quarrying	9,127	4,628	33	6	155	271	2,003	17,629	11,318	22,533
09 - Mining support service activities	896	445	8	0	28	20	89	390	1,021	855
C. Manufacturing	520,017	339,972	9,245	9,057	18,414	43,348	482,665	1,293,474	1,030,341	1,685,852
10 - Manufacture of food products	118,826	71,352	2,452	584	4,468	16,482	107,720	197,131	233,466	285,549
11 - Manufacture of beverages	1,791	2,180	48	35	249	1,742	8,410	56,206	10,498	60,164
12 - Manufacture of tobacco products	163	219	7	0	49	259	214	28,558	433	29,036
13 - Manufacture of textiles	70,921	70,770	1,137	2,978	4,670	5,455	49,766	151,779	126,494	230,981
Preparation and spinning of textile fibres	25,203	27,844	208	182	1,461	1,450	16,307	36,606	43,179	66,082
Weaving of textiles	12,993	11,081	160	161	562	616	6,887	14,927	20,602	26,786
Finishing of textiles	4,084	6,120	181	469	1,642	1,426	4,941	16,379	10,848	24,393
Manufacture of knitted and crocheted fabrics	1,587	3,361	121	1,582	98	695	1,747	11,001	3,553	16,640
Manufacture of made-up textile articles, except apparel	15,474	12,131	213	89	355	374	8,729	22,762	24,771	35,356
Manufacture of carpets and rugs	407	186	14	1	28	8	1,590	1,510	2,039	1,705
Manufacture of other textiles n.e.c.	11,173	10,047	240	494	524	885	9,565	48,593	21,502	60,019
14 - Manufacture of wearing apparel	17,288	20,612	1,899	1,222	508	954	11,569	47,821	31,264	70,609
15 - Manufacture of leather and related products	9,739	8,339	212	162	266	523	8,859	16,060	19,076	25,084
Tanning and dressing of leather; dressing and dyeing of fur	1,904	2,337	107	72	96	121	1,150	4,059	3,257	6,589
Manufacture of luggage, handbags and the like, saddlery and harness	805	1,085	32	23	97	233	710	2,690	1,644	4,032
Manufacture of footwear	7,030	4,917	73	67	73	169	6,999	9,311	14,175	14,463
a. Leather wear	6,352	3,737	48	65	54	155	6,073	8,128	12,527	12,085
b. Rubber and Plastic wear	678	1,180	25	2	19	14	926	1,182	1,648	2,379

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 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	3,010	1,198	62	77	102	105	2,703	2,027	5,877	3,407
17 - Manufacture of paper and paper products	2,808	2,217	136	57	1,242	255	5,475	6,272	9,661	8,801
18 - Printing and reproduction of recorded media	9,705	6,096	491	347	631	2,054	6,594	12,974	17,421	21,472
Printing and other service activities related to printing	9,346	5,814	468	342	600	2,038	6,244	12,014	16,658	20,207
Reproduction of recorded media	359	283	23	6	31	16	350	960	763	1,265
19 - Manufacture of coke and refined petroleum products	859	1,712	19	6	118	232	25,880	167,277	26,876	169,226
20 - Manufacture of chemicals and chemical products	109,777	20,059	296	574	805	1,257	56,040	171,186	166,918	193,076
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,175	3,884	67	92	603	2,243	21,575	51,314	25,420	57,534
22 - Manufacture of rubber and plastics products	6,204	6,698	153	209	270	496	17,731	16,865	24,358	24,268
23 - Manufacture of other non-metallic mineral products	8,524	5,248	119	195	317	2,312	10,606	23,233	19,566	30,989
24 - Manufacture of basic metals	9,694	10,459	177	492	598	1,312	25,619	31,679	36,088	43,942
25 - Manufacture of fabricated metal products, except machinery and equipment	3,045	5,178	62	91	150	262	4,257	6,565	7,514	12,096
26 - Manufacture of computer, electronic and optical products	9,457	11,112	132	53	240	264	6,898	16,613	16,727	28,042
27 - Manufacture of electrical equipment	15,917	10,777	209	92	724	2,718	17,589	43,756	34,439	57,343
28 - Manufacture of machinery and equipment	8,336	4,080	228	101	541	843	9,088	50,477	18,193	55,502
29 - Manufacture of motor vehicles, trailers and semi-trailers	5,068	21,909	98	137	256	259	50,205	96,179	55,627	118,484
30 - Manufacture of other transport equipment	1,282	1,909	30	2	53	72	6,288	11,440	7,653	13,422
31 - Manufacture of furniture	4,011	1,919	91	58	95	94	3,036	1,674	7,233	3,745
32 - Other manufacturing	96,902	49,605	1,049	1,463	1,371	3,099	25,917	84,186	125,239	138,353
Manufacture of jewellery and related articles	3,992	1,160	59	41	132	46	2,451	2,170	6,634	3,418
Manufacture of imitation jewellery and related articles	415	187	23	11	6	4	118	42	562	243
Manufacture of musical instruments	401	306	19	7	22	12	215	2,725	657	3,050
Manufacture of sports goods	6,964	9,188	191	102	485	1,860	5,866	26,572	13,506	37,722
Manufacture of games and toys	149	100	2	-	8	15	38	10	197	125
Manufacture of medical and dental instruments and supplies	3,422	3,784	109	103	443	644	3,326	8,497	7,300	13,028
Manufacture of Handicrafts	508	201	152	54	32	26	249	971	941	1,252
Other manufacturing n.e.c.	81,051	34,678	494	1,145	243	492	13,654	43,200	95,442	79,515
33 - Repair and installation of machinery and equipment	3,515	2,440	71	29	88	57	626	2,201	4,300	4,727
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	48,958	577,886	48,958	577,886
Electric power generation, transmission and distribution	-	-	-	-	-	-	39,990	514,358	39,990	514,358
a) Hydal	-	-	-	-	-	-	4,114	53,233	4,114	53,233
b) Thermal	-	-	-	-	-	-	586	15,272	586	15,272
c) Coal Based	-	-	-	-	-	-	285	173,971	285	173,971
d) Wind	-	-	-	-	-	-	230	20,178	230	20,178
e) Solar	-	-	-	-	-	-	1,503	13,387	1,503	13,387
f) Other	-	-	-	-	-	-	33,272	238,318	33,272	238,318
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	7,802	62,468	7,802	62,468
Steam and air conditioning supply	-	-	-	-	-	-	1,166	1,060	1,166	1,060
E. Water supply; sewerage, waste management and remediation activities	4,097	5,833	153	58	288	227	5,783	12,538	10,321	18,655
36 - Water collection, treatment and supply	1,252	443	57	22	169	61	2,104	660	3,582	1,186
37 - Sewerage	634	75	26	1	11	0	1,627	1,235	2,298	1,311
38 - Waste collection, treatment and disposal activities; materials recovery	1,810	5,110	37	27	72	144	1,981	9,839	3,900	15,120
39 - Remediation activities and other waste management services	401	204	33	7	36	23	71	804	541	1,038
F. Construction	788,067	107,004	5,521	2,674	5,444	14,704	140,372	277,016	939,404	401,398
41 - Construction of buildings	707,835	53,935	1,342	1,572	2,448	4,000	86,474	121,917	798,099	181,423
42 - Civil engineering	55,569	31,895	2,373	833	2,281	10,017	36,582	130,849	96,805	173,594
43 - Specialized construction activities	24,663	21,174	1,806	269	715	687	17,316	24,250	44,500	46,380
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,569,166	583,826	74,879	36,197	46,394	36,642	387,861	419,137	2,078,300	1,075,802
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	46,434	20,657	950	841	1,400	1,059	19,713	30,115	68,497	52,672
46 - Wholesale trade, except of motor vehicles and motorcycles	318,591	195,301	6,567	5,648	14,610	11,875	153,817	165,411	493,585	378,235
47 - Retail trade, except of motor vehicles and motorcycles	1,204,141	367,868	67,362	29,708	30,384	23,709	214,331	223,610	1,516,218	644,895

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 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	91,280	49,914	877	796	2,199	2,482	29,475	421,537	123,831	474,729
49 - Land transport and transport via pipelines	69,778	25,545	418	349	1,293	1,054	15,658	19,546	87,147	46,494
50 - Water transport	802	1,362	28	57	64	42	1,065	81,120	1,959	82,581
51 - Air transport	3,132	8,739	42	23	93	98	1,539	182,647	4,806	191,507
52 - Warehousing and support activities for transportation	16,588	13,062	359	345	687	1,252	7,822	126,027	25,456	140,686
53 - Courier activities other than national post activities	980	1,206	30	22	62	35	3,391	12,197	4,463	13,461
I. Accommodation and food service activities	135,918	15,076	889	331	803	1,869	14,509	15,079	152,119	32,354
55 - Accommodation	108,146	3,586	194	54	238	1,267	7,234	6,220	115,812	11,126
56-Food and beverage service activities	27,772	11,490	695	277	565	602	7,275	8,859	36,307	21,228
J. Information and communication	34,987	40,428	1,538	1,366	1,313	1,955	77,917	209,501	115,755	253,251
58 - Publishing activities	5,646	3,076	371	372	303	539	6,225	18,907	12,545	22,893
59 - Motion picture, video and television programme production, sound recording and music publishing activities	925	277	90	9	38	24	3,111	581	4,164	891
60 - Programming and broadcasting activities	1,066	866	91	8	13	7	287	898	1,457	1,778
61 - Telecommunications	11,002	7,606	187	105	365	216	16,062	92,635	27,616	100,562
62 - Computer programming, consultancy and related activities	10,706	18,554	464	687	455	1,040	16,225	70,574	27,850	90,855
63 - Information service activities	5,642	10,050	335	185	139	129	36,007	25,907	42,123	36,272
K. Real estate activities	167,259	63,174	1,832	1,826	3,868	5,941	63,116	90,227	236,075	161,168
L. Professional, scientific and technical activities	184,621	61,649	4,234	887	2,120	4,651	24,694	63,900	215,669	131,087
69 - Legal and accounting activities	9,983	7,675	2,858	363	841	1,676	7,567	11,141	21,249	20,855
70 - Activities of head offices; management consultancy activities	3,860	8,922	187	51	121	113	1,609	6,737	5,777	15,822
71 - Architectural and engineering activities; technical testing and analysis	8,553	3,047	171	81	203	158	5,936	20,694	14,863	23,980
72 - Scientific research and development	1,329	744	82	13	77	45	1,323	8,268	2,811	9,070
73 - Advertising and market research	5,046	3,371	311	239	242	2,327	4,688	7,676	10,287	13,614
74 - Other professional, scientific and technical activities	154,868	37,131	614	132	601	256	3,307	8,813	159,390	46,332
75 - Veterinary activities	982	760	11	8	35	75	264	570	1,292	1,413
M. Administrative and support service activities	65,357	25,124	2,778	931	2,822	1,509	98,967	100,719	169,924	128,283
77 - Rental and leasing activities	6,262	1,898	147	105	208	372	1,374	1,657	7,991	4,031
78 - Employment activities	1,032	1,131	80	20	59	45	323	830	1,494	2,027
79 - Travel agency, tour operator, reservation service and related activities	15,783	7,810	392	229	935	336	24,661	25,792	41,771	34,167
80 - Security and investigation activities	1,067	762	18	18	137	269	3,841	3,448	5,063	4,497
81. Services to buildings and landscape activities	3,796	3,809	74	61	173	87	1,632	1,051	5,675	5,008
82 - Office administrative, office support and other business support activities	37,417	9,713	2,067	499	1,310	401	67,136	67,942	107,930	78,554
N. Education	139,960	32,955	14,116	3,869	2,899	2,964	353,378	100,890	510,353	140,677
O. Human health and social work activities	41,755	23,817	1,950	2,454	1,655	2,642	21,297	59,854	66,657	88,767
86 - Human health activities	13,248	14,745	1,820	1,925	1,472	2,453	17,153	48,581	33,693	67,705
87 - Residential care activities	590	190	49	37	27	6	445	679	1,111	912
88. Social work activities with and without accommodation	27,917	8,882	81	491	156	183	3,699	10,594	31,853	20,150
P. Arts, entertainment and recreation	2,179	873	322	75	137	198	1,054	1,626	3,692	2,772
Q. Other service activities	969,100	233,020	236,698	48,710	12,457	10,215	194,990	255,139	1,413,245	547,084
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	432,127	702,213	432,127	702,213
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	317,751	500,546	317,751	500,546
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	114,376	201,666	114,376	201,666
VI. PERSONAL	64,040,367	9,028,662	26,167,853	3,113,434	1,445,733	1,034,349	1,288	544	91,655,241	13,176,989
A. Salaried persons	22,304,686	2,777,303	7,320,726	828,687	429,185	224,892	127	8	30,054,724	3,830,891
B. Self employed	19,414,759	4,354,862	4,284,676	811,187	538,913	312,628	938	24	24,239,286	5,478,701
C. Other Personal	22,320,922	1,896,498	14,562,451	1,473,560	477,635	496,829	223	512	37,361,231	3,867,398
VII. OTHER	113,748	21,967	36,664	4,725	184	544	11,453	44,147	162,049	71,383
Total	72,087,686	11,338,064	26,727,280	3,314,056	1,596,155	1,228,426	3,289,994	11,753,586	103,701,115	27,634,131

Source: Core Statistics Department

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

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

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

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 31st Mar, 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	617,512	1,533.3	315,770	1,324.6	15,968	13.1	116,449	48.0	6,667,648	23,959.6
25,000 to 50,000	46,085	1,629.3	46,261	1,683.8	583	20.5	1,190	41.7	508,006	19,234.7
50,000 to 100,000	117,041	7,974.2	48,069	3,362.7	532	38.6	985	70.3	977,931	60,346.8
100,000 to 150,000	88,049	10,936.3	19,780	2,411.2	288	35.3	603	73.1	265,491	31,970.6
150,000 to 200,000	24,737	4,295.7	9,941	1,724.8	217	38.0	305	53.0	156,261	27,130.2
200,000 to 300,000	27,493	6,816.6	14,312	3,438.0	313	76.6	521	130.0	184,894	44,828.7
300,000 to 400,000	36,489	13,377.6	7,768	2,679.5	219	75.6	328	113.3	116,473	40,116.9
400,000 to 500,000	17,273	7,620.3	5,859	2,602.8	224	99.0	620	276.2	85,522	38,210.5
500,000 to 750,000	27,975	16,710.3	8,239	5,071.1	280	172.7	594	366.5	146,970	89,106.0
750,000 to 1,000,000	15,905	13,752.6	6,361	5,504.3	229	198.0	361	315.3	95,938	82,874.9
1,000,000 to 2,000,000	40,292	53,627.7	14,317	20,627.1	560	798.4	1,132	1,646.9	196,800	273,051.6
2,000,000 to 3,000,000	14,701	35,198.4	6,795	16,340.2	295	718.5	545	1,355.1	75,073	181,926.1
3,000,000 to 4,000,000	7,577	25,715.7	3,480	11,973.1	242	824.8	1,537	5,478.0	38,182	130,384.7
4,000,000 to 5,000,000	4,829	21,179.2	2,443	10,911.5	175	776.8	264	1,176.9	24,139	107,616.9
5,000,000 to 6,000,000	4,359	22,443.8	1,965	10,640.6	134	725.0	281	1,526.9	19,763	105,864.6
6,000,000 to 7,000,000	3,107	19,939.7	1,418	9,178.4	98	631.6	185	1,200.2	11,907	76,729.8
7,000,000 to 8,000,000	2,111	15,511.8	1,135	8,465.5	92	696.8	144	1,074.5	8,999	66,985.3
8,000,000 to 9,000,000	1,793	15,073.4	1,195	10,204.1	81	688.3	112	948.6	6,983	59,002.3
9,000,000 to 10,000,000	1,343	12,628.9	729	6,871.1	78	738.4	137	1,290.2	5,650	53,481.6
10,000,000 to 100,000,000	12,033	273,681.3	14,109	448,879.5	1,444	47,295.6	2,004	66,000.3	53,777	1,358,954.2
100,000,000 to 500,000,000	540	98,308.2	3,596	724,989.9	762	166,872.6	476	99,755.2	5,190	972,928.1
500,000,000 to 1,000,000,000	59	26,613.9	913	628,279.4	234	153,663.9	106	73,724.3	614	401,952.8
1,000,000,000 to 5,000,000,000	40	76,366.3	567	1,106,019.7	328	655,250.2	137	273,775.1	456	895,827.1
5,000,000,000 to 10,000,000,000	-	-	39	254,943.8	31	217,969.8	32	215,677.2	53	345,436.3
10,000,000,000 & Over	-	-	37	613,933.5	24	366,804.1	26	467,616.0	32	673,676.5
TOTAL	1,111,343	780,934.4	535,098	3,912,060.1	23,431	1,615,222.1	129,074	1,213,732.7	9,652,752	6,161,596.8

Source: Core Statistics Department

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 31st Mar, 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	112,649	513.2	53,326,509	142,620.0	96,653	157.8	60,651,646	168,636.3	61,269,158	170,169.6
25,000 to 50,000	227,660	10,446.3	5,426,444	193,060.2	7,156	273.5	6,217,300	224,760.7	6,263,385	226,390.0
50,000 to 100,000	40,027	2,800.3	6,847,835	500,696.9	24,185	1,770.3	7,939,564	569,085.9	8,056,605	577,060.1
100,000 to 150,000	14,170	1,720.9	3,368,176	413,030.6	3,456	398.8	3,671,964	449,640.6	3,760,013	460,576.9
150,000 to 200,000	3,330	562.0	2,191,339	379,814.8	7,429	1,208.9	2,368,822	410,531.8	2,393,559	414,827.4
200,000 to 300,000	5,441	1,286.7	5,153,536	1,109,388.4	6,827	1,756.5	5,365,844	1,160,904.9	5,393,337	1,167,721.6
300,000 to 400,000	1,465	498.2	3,700,723	588,429.6	5,500	1,948.1	3,832,476	633,861.2	3,868,965	647,238.8
400,000 to 500,000	986	441.6	1,111,040	493,913.8	1,332	579.0	1,205,583	536,122.9	1,222,856	543,743.2
500,000 to 750,000	2,677	1,615.1	1,394,441	836,699.7	4,025	2,310.7	1,557,226	935,341.9	1,585,201	952,052.2
750,000 to 1,000,000	3,121	2,764.7	590,445	508,621.6	721	617.3	697,176	600,896.1	713,081	614,648.7
1,000,000 to 2,000,000	6,197	8,180.9	938,403	1,272,762.7	2,105	3,151.2	1,159,514	1,580,218.9	1,199,806	1,633,846.6
2,000,000 to 3,000,000	1,844	4,355.5	339,017	814,308.4	581	1,421.2	424,150	1,020,425.0	438,851	1,055,623.3
3,000,000 to 4,000,000	1,564	5,457.1	6,829,758	573,428.1	449	1,546.5	6,875,212	729,092.4	6,882,789	754,808.1
4,000,000 to 5,000,000	924	4,120.8	101,152	446,000.0	316	1,413.2	129,413	572,016.0	134,242	593,195.3
5,000,000 to 6,000,000	1,475	7,519.8	79,162	414,209.1	146	802.5	102,926	541,288.5	107,285	563,732.3
6,000,000 to 7,000,000	471	2,991.6	44,916	287,475.6	116	743.7	59,111	378,950.8	62,218	398,890.5
7,000,000 to 8,000,000	523	3,903.0	35,022	259,639.3	106	791.2	46,021	341,555.7	48,132	357,067.4
8,000,000 to 9,000,000	411	3,474.7	24,469	206,050.4	71	610.7	33,322	280,979.0	35,115	296,052.4
9,000,000 to 10,000,000	321	3,046.5	18,506	174,016.1	101	955.0	25,522	240,398.9	26,865	253,027.8
10,000,000 to 100,000,000	5,494	158,415.4	130,979	2,701,340.0	674	18,533.2	208,481	4,799,418.2	220,514	5,073,099.4
100,000,000 to 500,000,000	1,165	218,634.6	3,101	557,971.0	90	16,761.2	14,380	2,757,912.4	14,920	2,856,220.6
500,000,000 to 1,000,000,000	130	80,963.3	164	105,551.2	7	5,603.2	2,168	1,449,738.1	2,227	1,476,352.0
1,000,000,000 to 5,000,000,000	77	142,434.8	98	136,270.7	3	8,029.6	1,666	3,217,607.1	1,706	3,293,973.4
5,000,000,000 to 10,000,000,000	5	36,065.7	1	7,106.2	-	-	161	1,077,199.0	161	1,077,199.0
10,000,000,000 & Over	-	-	5	54,584.7	-	-	124	2,176,614.8	124	2,176,614.8
TOTAL	432,127	702,212.7	91,655,241	13,176,989.2	162,049	71,383.3	102,589,772	26,853,196.9	103,701,115	27,634,131.3

Source: Core Statistics Department

3.5 Province/Region and Categories of Deposit Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Sep-23			Dec-23			Mar-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	51.13	692.58	743.70	56.63	715.73	772.37	62.53	718.41	780.93
	Government	86.59	3,622.17	3,708.76	101.00	3,864.81	3,965.80	106.37	3,805.69	3,912.06
	Non-Financial Public Sector Enterprises	32.10	1,458.56	1,490.67	34.48	1,508.99	1,543.47	37.65	1,577.57	1,615.22
	NBFCs & Financial Auxiliaries	2.00	1,001.88	1,003.88	1.95	1,203.96	1,205.91	17.54	1,196.19	1,213.73
	Private Sector (Business)	425.53	5,273.49	5,699.03	484.12	5,730.52	6,214.63	460.95	5,700.61	6,161.57
	Trust Funds & Non Profit Organizations	12.33	630.52	642.85	13.22	669.35	682.58	12.81	689.40	702.21
	Personal/Individuals	1,945.87	10,290.99	12,236.86	2,044.88	10,790.81	12,835.69	2,083.97	11,093.01	13,176.99
	Others	15.55	54.10	69.64	16.51	60.74	77.24	16.42	54.96	71.38
	Total	2,571.10	23,024.30	25,595.40	2,752.77	24,544.91	27,297.68	2,798.25	24,835.85	27,634.10
Punjab	Foreign Constituents	37.82	269.68	307.50	42.67	273.28	315.95	47.96	276.03	323.99
	Government	23.88	1,467.58	1,491.46	28.74	1,493.58	1,522.31	27.21	1,513.04	1,540.25
	Non-Financial Public Sector Enterprises	5.44	780.69	786.13	5.33	768.34	773.67	6.75	795.20	801.95
	NBFCs & Financial Auxiliaries	0.24	164.63	164.87	0.42	174.91	175.33	0.35	171.85	172.21
	Private Sector (Business)	263.41	2,115.26	2,378.67	294.63	2,292.68	2,587.31	283.08	2,249.70	2,532.78
	Trust Funds & Non Profit Organizations	6.42	222.74	229.15	6.29	264.63	270.92	6.32	264.46	270.77
	Personal/Individuals	1,121.27	5,310.73	6,432.00	1,161.60	5,571.57	6,733.16	1,190.40	5,669.80	6,860.20
	Others	1.58	18.17	19.76	1.18	25.75	26.93	1.25	23.65	24.90
	Total	1,460.06	10,349.48	11,809.53	1,540.85	10,864.74	12,405.58	1,563.32	10,963.73	12,527.05
Sindh	Foreign Constituents	2.25	307.82	310.07	2.26	322.09	324.35	2.21	318.42	320.63
	Government	12.89	853.49	866.38	17.38	907.36	924.74	17.14	853.89	871.03
	Non-Financial Public Sector Enterprises	5.41	288.56	293.97	8.80	316.20	325.00	6.36	357.30	363.66
	NBFCs & Financial Auxiliaries	1.08	802.97	804.05	0.24	974.71	974.95	0.05	957.37	957.43
	Private Sector (Business)	64.04	2,206.88	2,270.92	78.68	2,400.29	2,478.97	76.57	2,441.64	2,518.22
	Trust Funds & Non Profit Organizations	1.72	274.03	275.75	2.17	264.41	266.57	2.08	277.88	279.96
	Personal/Individuals	167.53	2,930.35	3,097.89	207.85	3,086.86	3,294.70	201.36	3,264.37	3,465.74
	Others	0.10	10.33	10.43	0.07	6.48	6.55	0.02	3.02	3.04
	Total	255.03	7,674.43	7,929.45	317.43	8,278.41	8,595.83	305.81	8,473.89	8,779.71
Khyber Pakhtunkhwa	Foreign Constituents	4.78	18.23	23.01	4.91	19.26	24.18	5.13	19.30	24.43
	Government	20.71	294.45	315.17	23.77	338.80	362.57	30.45	348.57	379.02
	Non-Financial Public Sector Enterprises	0.58	21.94	22.52	0.38	20.11	20.49	0.44	17.73	18.17
	NBFCs & Financial Auxiliaries	0.09	1.80	1.89	0.11	2.55	2.66	15.92	2.67	18.58
	Private Sector (Business)	55.24	155.11	210.35	65.08	168.10	233.18	58.39	161.45	219.84
	Trust Funds & Non Profit Organizations	1.56	27.90	29.46	1.64	23.39	25.04	1.44	30.32	31.75
	Personal/Individuals	341.36	758.17	1,099.53	357.10	793.04	1,150.14	365.53	787.40	1,152.93
	Others	1.75	13.40	15.15	1.65	15.56	17.21	1.75	15.97	17.73
	Total	426.08	1,291.01	1,717.09	454.66	1,380.80	1,835.46	479.04	1,383.41	1,862.45
Balochistan	Foreign Constituents	0.02	1.73	1.74	0.02	1.32	1.33	0.01	1.42	1.43
	Government	19.20	141.12	160.33	20.27	169.20	189.47	19.89	172.10	191.99
	Non-Financial Public Sector Enterprises	0.56	15.62	16.19	0.60	16.93	17.53	0.65	15.57	16.21
	NBFCs & Financial Auxiliaries	0.00	1.62	1.62	0.00	7.18	7.18	0.01	0.41	0.42
	Private Sector (Business)	20.36	75.17	95.53	21.64	79.57	101.22	20.08	74.90	94.99
	Trust Funds & Non Profit Organizations	0.22	3.56	3.78	0.21	6.05	6.26	0.21	7.56	7.77
	Personal/Individuals	67.70	199.48	267.18	74.15	211.86	286.01	77.18	216.26	293.43
	Others	11.92	0.57	12.50	13.46	0.72	14.19	13.23	0.74	13.96
	Total	119.98	438.88	558.86	130.35	492.84	623.18	131.25	488.95	620.20
Islamabad	Foreign Constituents	0.21	80.79	81.00	0.36	84.38	84.75	0.49	87.14	87.63
	Government	2.51	820.82	823.33	3.11	910.74	913.85	3.06	874.28	877.34
	Non-Financial Public Sector Enterprises	0.00	344.93	344.94	0.00	379.51	379.52	0.00	383.07	383.08
	NBFCs & Financial Auxiliaries	-	21.66	21.66	-	33.93	33.93	-	53.75	53.75
	Private Sector (Business)	3.13	683.11	686.23	3.77	743.34	747.11	3.14	726.47	729.61
	Trust Funds & Non Profit Organizations	0.54	98.42	98.96	0.46	107.20	107.66	0.45	104.56	105.01
	Personal/Individuals	19.94	767.16	787.10	19.97	792.24	812.21	20.82	815.73	836.55
	Others	0.17	11.59	11.76	0.14	12.13	12.27	0.15	11.52	11.67
	Total	26.50	2,828.48	2,854.98	27.82	3,063.47	3,091.29	28.12	3,056.52	3,084.64
Gilgit-Baltistan	Foreign Constituents	0.14	0.30	0.44	0.20	0.36	0.55	0.18	0.36	0.54
	Government	6.28	20.07	26.35	6.57	20.57	27.14	7.50	20.60	28.10
	Non-Financial Public Sector Enterprises	0.64	5.95	6.58	0.19	6.61	6.81	0.16	6.90	7.06
	NBFCs & Financial Auxiliaries	0.52	3.43	3.95	1.08	4.13	5.22	1.15	4.68	5.83
	Private Sector (Business)	4.23	7.35	11.58	5.21	9.50	14.71	5.05	8.78	13.83
	Trust Funds & Non Profit Organizations	0.73	0.60	1.33	1.07	0.62	1.69	1.00	0.62	1.62
	Personal/Individuals	19.37	38.41	57.78	21.76	43.47	65.22	22.85	41.72	64.57
	Others	0.03	0.02	0.05	0.01	0.04	0.05	0.02	0.02	0.04
	Total	31.94	76.12	108.06	36.08	85.30	121.38	37.92	83.67	121.59

3.5 Province/Region and Categories of Deposits Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Sep-23			Dec-23			Mar-24 ^p		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	5.91	14.03	19.94	6.22	15.04	21.26	6.54	15.75	22.29
	Government	1.11	24.64	25.74	1.05	24.56	25.61	1.12	23.22	24.33
	Non-Financial Public Sector Enterprises	19.47	0.88	20.34	19.18	1.28	20.46	23.28	1.81	25.09
	NBFCs & Financial Auxiliaries	0.07	5.76	5.83	0.09	6.55	6.64	0.06	5.45	5.51
	Private Sector (Business)	15.13	30.63	45.76	15.10	37.04	52.14	14.63	37.67	52.30
	Trust Funds & Non Profit Organizations	1.14	3.28	4.42	1.38	3.06	4.44	1.31	4.02	5.34
	Personal/Individuals	208.70	286.69	495.38	202.44	291.77	494.22	205.83	297.74	503.57
	Others	0.00	0.01	0.01	0.00	0.05	0.06	0.00	0.04	0.04
	Total	251.51	365.91	617.42	245.47	379.35	624.82	252.79	385.68	638.47

Source: Core Statistics Department

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

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

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

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

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

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

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

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

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

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

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

Note:

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

(End period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2023				2024	
	Sep		Dec		Mar ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	65,131,963	184,373.4	71,145,392	221,401.6	61,269,158	170,169.6
25,000 to 50,000	5,478,370	197,052.0	5,771,376	211,046.5	6,263,385	226,390.0
50,000 to 100,000	6,287,366	446,250.2	6,766,408	480,433.0	8,056,605	577,060.1
100,000 to 150,000	5,113,960	616,731.1	5,922,155	749,571.3	3,760,013	460,576.9
150,000 to 200,000	3,725,777	616,504.5	2,297,725	397,485.5	2,393,559	414,827.4
200,000 to 300,000	2,669,983	649,794.0	2,764,618	670,442.3	5,393,337	1,167,721.6
300,000 to 400,000	2,505,651	848,907.6	1,494,135	514,015.0	3,868,965	647,238.8
400,000 to 500,000	911,483	406,206.4	942,927	420,824.8	1,222,856	543,743.2
500,000 to 750,000	1,305,778	788,127.7	1,374,360	822,496.8	1,585,201	952,052.2
750,000 to 1,000,000	625,729	541,524.2	1,062,941	551,187.1	713,081	614,648.7
1,000,000 to 2,000,000	1,125,617	1,544,940.2	1,107,664	1,517,431.7	1,199,806	1,633,846.6
2,000,000 to 3,000,000	429,724	1,036,999.0	485,264	1,177,599.1	438,851	1,055,623.3
3,000,000 to 4,000,000	206,961	708,990.8	219,688	751,722.8	6,882,789	754,808.1
4,000,000 to 5,000,000	130,305	581,120.7	138,693	617,809.8	134,242	593,195.3
5,000,000 to 6,000,000	97,124	521,886.4	178,041	963,334.9	107,285	563,732.3
6,000,000 to 7,000,000	58,349	376,465.9	69,327	446,413.7	62,218	398,890.5
7,000,000 to 8,000,000	43,249	322,130.6	61,285	456,722.5	48,132	357,067.4
8,000,000 to 9,000,000	33,458	283,008.3	37,702	318,451.0	35,115	296,052.4
9,000,000 to 10,000,000	26,358	249,384.5	28,591	270,674.6	26,865	253,027.8
10,000,000 to 100,000,000	196,927	4,723,460.7	218,439	5,082,860.5	220,514	5,073,099.4
100,000,000 to 500,000,000	14,546	2,837,835.0	14,990	2,845,650.4	14,920	2,856,220.6
500,000,000 to 1,000,000,000	1,833	1,194,537.3	2,026	1,307,763.5	2,227	1,476,352.0
1,000,000,000 to 5,000,000,000	1,727	3,267,119.1	1,804	3,472,021.4	1,706	3,293,973.4
5,000,000,000 to 10,000,000,000	144	957,262.6	176	1,156,061.7	161	1,077,199.0
10,000,000,000 & Over	94	1,694,783.9	99	1,874,261.5	124	2,176,614.8
TOTAL	96,122,476	25,595,396.1	102,105,826	27,297,682.8	103,701,115	27,634,131.3

Source: Core Statistics Department, SBP

Notes:-

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

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks
As on 31st March, 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	34,922,847	18,441	12,948,777	4,722	655,786	483	1,731,862	776	50,259,272	24,422
5,000 to 10,000	2,556,450	17,897	846,934	5,900	68,970	485	133,974	935	3,606,328	25,217
10,000 to 20,000	3,566,965	48,459	1,275,760	17,547	126,111	1,809	135,652	1,882	5,104,488	69,697
20,000 to 25,000	1,533,767	33,969	686,405	15,123	31,112	688	47,786	1,057	2,299,070	50,837
25,000 to 50,000	4,126,688	150,527	1,677,356	56,992	102,269	3,753	357,072	15,118	6,263,385	226,390
50,000 to 100,000	4,831,437	335,691	2,838,447	213,631	154,706	11,447	232,015	16,290	8,056,605	577,060
100,000 to 150,000	2,512,874	307,924	1,099,274	134,773	51,560	6,170	96,305	11,711	3,760,013	460,577
150,000 to 200,000	1,601,119	277,886	713,850	123,445	34,369	5,877	44,221	7,620	2,393,559	414,827
200,000 to 300,000	4,415,311	930,058	852,928	207,408	60,103	14,566	64,995	15,689	5,393,337	1,167,722
300,000 to 400,000	1,328,023	458,604	2,467,034	163,203	36,235	12,434	37,673	12,998	3,868,965	647,239
400,000 to 500,000	859,377	382,516	301,561	134,024	31,607	13,636	30,311	13,567	1,222,856	543,743
500,000 to 750,000	1,115,699	670,568	362,635	218,006	49,657	28,591	57,300	34,888	1,585,201	952,052
750,000 to 1,000,000	474,144	408,232	166,306	143,276	27,372	23,754	45,259	39,387	713,081	614,649
1,000,000 to 2,000,000	772,041	1,053,556	261,415	351,347	67,134	88,751	99,216	140,192	1,199,806	1,633,847
2,000,000 to 3,000,000	284,841	686,579	85,824	205,989	28,417	66,153	39,769	96,902	438,851	1,055,623
3,000,000 to 4,000,000	6,804,987	490,097	41,122	140,029	14,601	48,747	22,079	75,936	6,882,789	754,808
4,000,000 to 5,000,000	85,652	378,386	24,616	108,405	10,145	44,420	13,829	61,983	134,242	593,195
5,000,000 to 6,000,000	65,631	348,082	19,620	102,562	10,117	49,201	11,917	63,887	107,285	563,732
6,000,000 to 7,000,000	38,126	245,325	11,105	70,847	5,403	33,906	7,584	48,813	62,218	398,890
7,000,000 to 8,000,000	30,069	223,033	8,266	61,354	3,754	27,485	6,043	45,195	48,132	357,067
8,000,000 to 9,000,000	21,638	182,591	5,711	47,887	2,908	24,352	4,858	41,222	35,115	296,052
9,000,000 to 10,000,000	16,580	156,795	4,151	38,949	2,339	21,362	3,795	35,923	26,865	253,028
10,000,000 to 100,000,000	119,614	2,548,484	27,294	541,362	20,795	444,133	52,811	1,539,121	220,514	5,073,099
100,000,000 to 500,000,000	3,521	602,703	844	176,500	586	95,888	9,969	1,981,130	14,920	2,856,221
500,000,000 to 1,000,000,000	261	161,934	36	17,828	33	22,466	1,897	1,274,124	2,227	1,476,352
1,000,000,000 to 5,000,000,000	109	182,566	9	12,948	61	83,283	1,527	3,015,177	1,706	3,293,973
5,000,000,000 to 10,000,000,000	4	26,322	-	-	-	-	157	1,050,877	161	1,077,199
10,000,000,000 & Over	1	10,838	-	-	5	54,585	118	2,111,189	124	2,176,612
Total	72,087,686	11,338,064	26,727,280	3,314,056	1,596,155	1,228,426	3,289,994	11,753,586	103,701,115	27,634,131

Source: Core Statistics Department, SBP

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

3.7 Number of Banks' Accounts and Depositors in Pakistan¹

All Banks

(In Thousands)

		Dec-22	Jun-23	Dec-23 ^P
No. of Accounts	Total Accounts	167,409	177,825	203,088
	Active Accounts	108,138	110,380	125,607
	Dormant Accounts	59,270	67,445	77,481
	Total Accounts-Male	115,870	122,173	141,382
	Active Accounts-Male	75,159	76,552	87,609
	Dormant Accounts-Male	40,711	45,621	53,773
	Total Accounts-Female	45,954	49,319	56,506
	Active Accounts-Female	30,539	31,099	34,950
	Dormant Accounts-Female	15,415	18,220	21,556
	Total Accounts-Transgender	7	6	1
	Active Accounts-Transgender	1	1	0
	Dormant Accounts-Transgender	6	5	1
No. of Depositors²	Total Depositors	80,807	83,338	87,827
	Active Depositors	64,348	64,856	69,552
	Dormant Depositors	41,606	46,358	50,995
	Total Depositors-Male	52,152	54,037	56,500
	Active Depositors-Male	42,048	42,615	45,419
	Dormant Depositors-Male	27,895	30,924	34,365
	Total Depositors-Female	28,074	29,080	31,173
	Active Depositors-Female	21,821	21,776	23,572
	Dormant Depositors-Female	12,230	14,211	16,248
	Total Depositors-Transgender	1	1	0
	Active Depositors-Transgender	1	0	0
	Dormant Depositors-Transgender	0	0	0

Source: Core Statistics Department

P: Provisional, R: Revised

1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks, Developed 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	
	Sep		Dec		Mar ^p	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	683,619	4,339.1	545,027	3,900.6	581,033	4,301.0
25,000 to 50,000	1,213,638	44,774.4	645,720	24,468.0	472,682	16,310.7
50,000 to 100,000	587,801	38,844.7	957,563	61,266.4	1,096,381	68,945.4
100,000 to 150,000	229,716	27,960.1	235,328	29,164.1	270,074	33,661.1
150,000 to 200,000	188,493	32,410.8	152,647	26,366.4	183,659	31,847.3
200,000 to 300,000	257,663	63,143.6	249,733	60,616.9	265,630	65,531.6
300,000 to 400,000	236,629	78,073.6	231,320	76,407.8	147,281	50,799.2
400,000 to 500,000	100,182	44,702.2	100,952	45,046.9	105,891	47,798.3
500,000 to 750,000	290,612	185,158.3	291,235	184,108.1	297,708	188,938.6
750,000 to 1,000,000	114,306	99,533.8	113,741	99,500.1	104,608	90,902.1
1,000,000 to 2,000,000	239,002	337,247.8	232,016	327,814.1	234,394	332,458.7
2,000,000 to 3,000,000	67,908	165,211.8	78,258	191,757.9	81,819	199,927.6
3,000,000 to 4,000,000	30,728	105,304.8	31,739	108,492.7	30,059	104,350.6
4,000,000 to 5,000,000	19,978	89,873.5	20,999	94,549.1	21,850	98,038.5
5,000,000 to 6,000,000	15,013	81,559.0	15,469	84,147.6	15,861	87,149.2
6,000,000 to 7,000,000	9,420	61,388.4	10,062	65,447.8	12,087	78,251.6
7,000,000 to 8,000,000	10,212	75,580.3	11,660	87,405.3	9,649	71,972.3
8,000,000 to 9,000,000	6,251	53,022.9	7,882	66,068.6	6,297	53,499.9
9,000,000 to 10,000,000	7,415	70,973.3	7,983	76,340.8	8,409	80,347.6
10,000,000 to 100,000,000	44,423	1,351,904.9	50,466	1,544,104.9	46,167	1,416,003.1
100,000,000 to 500,000,000	9,539	2,044,349.9	10,229	2,160,995.6	9,292	2,025,168.9
500,000,000 to 1,000,000,000	1,465	998,295.3	1,671	1,141,074.7	2,177	1,205,053.1
1,000,000,000 to 5,000,000,000	1,067	2,085,180.6	1,092	2,124,316.6	1,146	2,180,938.0
5,000,000,000 to 10,000,000,000	99	619,762.6	108	676,950.8	107	676,030.9
10,000,000,000 & Over	96	2,683,611.0	95	2,617,190.8	89	2,387,127.5
Total	4,365,275	11,442,206.9	4,002,995	11,977,502.9	4,004,350	11,595,353.0

Source: Core Statistics Department

Notes:

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

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Size of Account (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	242,586	130	34,134	18	79	0	16,246	4	293,045	152
5,000 to 10,000	47,349	331	6,916	50	2,229	19	325	2	56,819	402
10,000 to 20,000	124,703	1,771	62,444	1,011	15	0	1,028	16	188,190	2,798
20, 000 to 25,000	38,762	861	3,903	88	9	0	302	7	42,976	955
25,000 to 50,000	401,831	13,665	68,764	2,574	49	2	2,038	69	472,682	16,311
50,000 to 100,000	1,046,668	65,478	47,825	3,330	117	8	1,771	128	1,096,381	68,945
100,000 to 150,000	236,929	29,729	31,843	3,771	111	13	1,191	147	270,074	33,661
150,000 to 200,000	167,391	29,023	15,010	2,606	106	19	1,152	200	183,659	31,847
200,000 to 300,000	241,775	59,624	20,698	5,113	200	46	2,957	748	265,630	65,532
300,000 to 400,000	132,989	45,856	11,749	4,067	119	39	2,424	837	147,281	50,799
400,000 to 500,000	95,105	42,942	8,398	3,779	123	52	2,265	1,025	105,891	47,798
500,000 to 750,000	278,358	176,893	14,508	9,092	140	87	4,702	2,866	297,708	188,939
750,000 to 1,000,000	83,735	73,243	15,889	13,272	199	173	4,785	4,213	104,608	90,902
1,000,000 to 2,000,000	191,779	275,025	20,808	27,776	6,737	7,364	15,070	22,293	234,394	332,459
2,000,000 to 3,000,000	63,354	154,041	5,676	14,123	485	1,211	12,304	30,553	81,819	199,928
3,000,000 to 4,000,000	19,267	66,883	2,212	7,688	342	1,213	8,238	28,567	30,059	104,351
4,000,000 to 5,000,000	13,314	59,500	1,658	7,436	396	1,758	6,482	29,344	21,850	98,038
5,000,000 to 6,000,000	10,055	55,596	1,135	6,223	275	1,511	4,396	23,819	15,861	87,149
6,000,000 to 7,000,000	7,602	49,046	708	4,607	186	1,208	3,591	23,390	12,087	78,252
7,000,000 to 8,000,000	5,423	40,426	625	4,639	283	2,129	3,318	24,779	9,649	71,972
8,000,000 to 9,000,000	3,399	28,923	353	2,995	180	1,527	2,365	20,055	6,297	53,500
9,000,000 to 10,000,000	4,502	42,881	941	9,062	173	1,641	2,793	26,764	8,409	80,348
10,000,000 to 100,000,000	11,727	275,510	807	16,164	394	10,834	33,239	1,113,495	46,167	1,416,003
100,000,000 to 500,000,000	766	157,864	28	4,972	18	4,733	8,480	1,857,600	9,292	2,025,169
500,000,000 to 1,000,000,000	125	62,863	2	1,052	1	500	2,052	1,140,639	2,180	1,205,053
1,000,000,000 to 5,000,000,000	54	124,794	1	1,188	4	4,503	1,087	2,050,453	1,146	2,180,938
5,000,000,000 to 10,000,000,000	1	6,726	-	-	-	-	106	669,305	107	676,031
10,000,000,000 & Over	1	12,488	-	-	-	-	88	2,374,632	89	2,387,121
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

Source: Core Statistics Department

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

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

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

**3.9 Classification of Scheduled Banks' Advances
by Size of Accounts and Borrowers
As on 31st March, 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	-	41	-	129	0.0	159,892	1,197.4	4,256	12.5	416,691	3,091.1	5	-	581,033	4,301.0
25,000 to 50,000	-	-	-	-	-	-	-	-	90,384	3,585.9	789	27.7	381,509	12,697.0	-	-	472,682	16,310.7
50,000 to 100,000	-	-	-	-	4	0.3	4	0.3	82,473	6,393.3	366	26.1	1,013,534	62,525.4	-	-	1,096,381	68,945.4
100,000 to 150,000	-	-	1	0.1	-	-	7	1.0	88,659	11,325.7	7	0.9	181,400	22,333.4	-	-	270,074	33,661.1
150,000 to 200,000	-	-	1	0.2	1	0.2	12	2.3	63,371	11,130.3	12	2.1	120,262	20,712.4	-	-	183,659	31,847.3
200,000 to 300,000	-	-	1	0.3	3	0.7	16	4.2	112,156	28,121.6	58	14.5	153,388	37,388.1	8	2.2	265,630	65,531.6
300,000 to 400,000	-	-	-	-	3	1.1	12	4.2	73,042	25,084.1	14	5.0	74,185	25,695.8	25	8.9	147,281	50,799.2
400,000 to 500,000	-	-	-	-	1	0.4	8	3.8	57,753	26,240.5	18	7.9	48,091	21,537.0	20	8.8	105,891	47,798.3
500,000 to 750,000	-	-	-	-	5	3.4	53	32.9	72,121	44,335.6	34	23.4	225,486	144,537.3	9	6.0	297,708	188,938.6
750,000 to 1,000,000	-	-	-	-	4	3.6	39	33.7	39,955	35,115.1	35	29.6	64,573	55,718.5	2	1.6	104,608	90,902.1
1,000,000 to 2,000,000	-	-	18	30.9	12	16.9	317	453.1	75,432	107,615.4	94	148.4	158,519	224,190.8	2	3.2	234,394	332,458.7
2,000,000 to 3,000,000	-	-	13	31.1	17	42.2	100	243.3	45,505	111,133.0	46	113.2	36,138	88,364.8	-	-	81,819	199,927.6
3,000,000 to 4,000,000	-	-	15	54.2	7	24.3	38	129.0	15,577	53,801.8	41	138.6	14,381	50,202.7	-	-	30,059	104,350.6
4,000,000 to 5,000,000	-	-	46	218.9	10	45.8	55	229.4	11,301	51,006.7	13	61.5	10,423	46,456.8	2	9.3	21,850	98,038.5
5,000,000 to 6,000,000	-	-	13	71.0	15	82.5	33	179.0	7,946	43,574.0	5	27.0	7,848	43,209.9	1	6.0	15,861	87,149.2
6,000,000 to 7,000,000	-	-	16	107.3	4	25.9	8	52.4	7,469	48,186.4	3	20.5	4,586	29,852.3	1	6.8	12,087	78,251.6
7,000,000 to 8,000,000	-	-	6	44.9	7	51.2	8	62.2	5,362	40,035.5	10	76.1	4,255	31,694.5	1	8.0	9,649	71,972.3
8,000,000 to 9,000,000	-	-	2	17.1	7	59.4	13	109.7	3,603	30,607.5	1	8.1	2,670	22,689.5	1	8.7	6,297	53,499.9
9,000,000 to 10,000,000	-	-	1	9.5	4	37.6	3	28.9	4,759	45,570.1	3	28.5	3,639	34,673.0	-	-	8,409	80,347.6
10,000,000 to 100,000,000	-	-	34	1,737.0	134	5,443.7	176	7,017.3	39,409	1,273,319.8	56	2,350.7	6,342	125,443.9	16	690.7	46,167	1,416,003.1
100,000,000 to 500,000,000	-	-	42	10,075.7	126	33,926.0	120	28,060.7	8,904	1,937,639.7	21	4,033.9	74	10,890.6	5	542.1	9,292	2,025,168.9
500,000,000 to 1,000,000,000	-	-	11	6,654.3	73	54,934.4	51	33,674.0	2,033	1,103,872.8	6	4,127.1	3	1,790.5	-	-	2,177	1,205,053.1
1,000,000,000 to 5,000,000,000	-	-	19	25,558.1	120	293,606.6	49	96,032.1	952	1,755,181.4	3	4,276.7	3	6,283.1	-	-	1,146	2,180,938.0
5,000,000,000 to 10,000,000,000	-	-	3	20,235.9	53	355,288.9	5	26,439.3	46	274,066.9	-	-	-	-	-	-	107	676,030.9
10,000,000,000 & Over	-	-	20	828,000.4	63	1,462,633.4	2	44,997.2	4	51,496.6	-	-	-	-	-	-	89	2,387,127.5
Total	1	-	280	892,846.9	714	2,206,228.3	1,258	237,799.8	1,068,108	7,119,637.8	5,891	15,568.0	2,928,000	1,121,978.5	98	1,302.3	4,004,350	11,595,353.0

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023			2024		
	Dec			Mar ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	14.4	14.4	-	-	-	-
2. DOMESTIC CONSTITUENTS	11,977,455.0	11,840,785.3	136,669.8	11,595,353.0	11,459,677.7	135,675.2
I. GOVERNMENT	1,464,476.6	1,464,476.6	-	892,846.9	892,846.9	-
a. Federal Government	845,289.3	1,319,159.7	-	400,648.7	400,648.7	-
01. Commodity Operations	5,000.0	5,000.0	-	5,456.0	5,456.0	-
02. Others	366,418.9	366,418.9	-	395,192.7	395,192.7	-
b. Provincial Governments	619,187.3	1,208,374.6	-	492,198.2	492,198.2	-
01. Commodity Operations	30,000.0	30,000.0	-	378,922.0	378,922.0	-
02. Others	1,178,374.6	1,178,374.6	-	113,276.2	113,276.2	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,813,840.6	1,813,840.6	-	2,206,228.3	2,206,228.3	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	798.8	798.8	-	797.7	797.7	-
03. Utilities	572,345.4	572,345.4	-	568,090.5	568,090.5	-
04. Transport, storage and communications	598,411.4	598,411.4	-	825,350.6	825,350.6	-
05. Manufacturing	105,880.5	105,880.5	-	63,960.7	63,960.7	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	64,899.1	-
07. Construction	7,612.6	7,612.6	-	7,612.6	7,612.6	-
08. Commerce and Trade	458,590.0	458,590.0	-	670,102.7	670,102.7	-
09. Others	5,302.7	5,302.7	-	5,414.4	5,414.4	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	298,646.7	298,496.8	149.9	237,799.8	237,649.9	149.9
01. Mutual Funds and AMCs	3,505.0	3,505.0	-	143.1	143.1	-
02. Insurance & Pension Funds	3,957.6	3,957.6	-	3,654.2	3,654.2	-
03. MFIs and DFIs	196,574.3	196,574.3	-	139,961.5	139,961.5	-
04. Stock Exchange & Brokerage Houses	19,724.1	19,724.1	-	20,007.5	20,007.5	-
05. Modarabas	5,964.2	5,964.2	-	5,102.9	5,102.9	-
06. Other NBFIs	68,921.4	68,771.5	149.9	68,930.7	68,780.7	149.9
IV. PRIVATE SECTOR (BUSINESS)	7,262,556.5	7,128,433.4	134,123.1	7,119,637.0	6,986,470.9	133,166.1
a. Agriculture, forestry and fishing	416,842.0	303,297.1	113,544.9	391,761.9	279,058.8	112,703.1
01. Crop and animal production, hunting and related service activities	415,139.7	301,664.1	113,475.6	390,034.0	277,396.2	112,637.8
i. Growing of Wheat, Rice, Sugar Cane & Cotton	180,747.5	152,090.5	28,657.0	171,226.7	148,317.3	22,909.5
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	10,041.0	2,932.7	7,108.3	9,591.8	3,581.3	6,010.5
iii. Growing of other fruits, vegetables and crops	16,617.2	15,461.0	1,156.1	17,649.3	16,670.9	978.4
iv. Raising of livestock and other related activities	132,713.5	61,614.8	71,098.7	123,558.9	57,527.3	66,031.6
v. Other agricultural support activities	75,012.9	63,641.9	11,371.0	67,991.3	51,283.4	16,707.9
vi. Hunting, trapping and related service activities	7.6	7.6	-	16.0	16.0	-
02 - Forestry and logging	20.2	5.0	15.2	20.3	6.4	13.9
03 - Fishing and aquaculture	1,682.1	1,628.0	54.0	1,707.6	1,656.2	51.4
b. Mining and quarrying	79,318.1	79,309.1	9.1	73,633.6	73,624.6	9.1
01. Mining of coal and lignite	54,777.5	54,777.5	0.0	48,437.7	48,437.7	0.0
02. Extraction of crude petroleum and natural gas	19,011.2	19,011.2	-	19,240.7	19,240.7	-
03. Mining of metal ores	643.5	643.5	-	1,090.3	1,090.3	-
04. Other mining and quarrying	4,873.4	4,864.4	9.0	4,808.4	4,799.4	9.0
05. Mining support service activities	12.5	12.5	-	56.5	56.5	-
c. Manufacturing	4,752,567.5	4,740,067.4	12,500.1	4,732,472.8	4,720,117.7	12,355.1
01. Manufacture of food products	1,087,355.4	1,075,871.2	11,484.2	1,238,803.0	1,227,452.5	11,350.5
02. Manufacture of beverages	61,027.4	61,003.7	23.7	69,864.2	69,840.5	23.7
03. Manufacture of tobacco products	1,508.4	1,478.2	30.2	1,491.3	1,464.9	26.4
04. Manufacture of textiles	1,637,109.3	1,636,963.6	145.8	1,551,691.5	1,551,547.7	143.9
i. Preparation and spinning of textile fibers	578,202.3	578,201.9	0.4	544,456.5	544,456.1	0.4
ii. Weaving of textiles	344,181.9	344,110.9	71.1	319,655.8	319,586.2	69.7
iii. Finishing of textiles	295,324.5	295,314.7	9.8	279,516.5	279,506.7	9.8
iv. Manufacture of knitted and crocheted fabrics	57,349.5	57,308.8	40.7	60,904.9	60,864.2	40.7
v. Manufacture of made-up textile articles, except apparel	194,435.2	194,433.2	2.0	191,116.2	191,114.4	1.8
vi. Manufacture of carpets and rugs	1,193.1	1,190.2	2.9	1,062.6	1,059.7	2.9
vii. Manufacture of other textiles n.e.c.	166,422.9	166,404.0	18.9	154,979.0	154,960.4	18.6
05. Manufacture of wearing apparel	221,590.6	221,364.0	226.6	201,829.3	201,600.9	228.4
06. Manufacture of leather and related products	48,792.4	48,727.9	64.5	46,845.6	46,781.6	63.9
i. Tanning and dressing of leather; dressing and dyeing of fur	6,887.2	6,862.6	24.6	6,956.9	6,932.3	24.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,770.0	2,770.0	-	2,717.6	2,717.6	-
iii. Manufacture of footwear	39,135.1	39,095.3	39.8	37,171.1	37,131.8	39.3
a). Leather wear	30,817.9	30,778.0	39.8	29,967.6	29,928.3	39.3
b). Rubber and Plastic wear	8,317.2	8,317.2	-	7,203.5	7,203.5	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023			2024		
	Dec			Mar ^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	9,265.9	9,254.6	11.2	9,235.7	9,224.6	11.1
08. Manufacture of paper and paper products	111,791.3	111,759.4	31.9	115,661.4	115,630.0	31.4
09. Printing and reproduction of recorded media	21,230.8	21,216.2	14.5	22,732.3	22,717.8	14.5
10. Manufacture of coke and refined petroleum products	155,953.3	155,953.3	-	146,089.0	146,089.0	-
11. Manufacture of chemicals and chemical products	314,846.9	314,758.4	88.5	290,397.2	290,308.7	88.5
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	113,444.5	113,439.2	5.3	103,440.0	103,434.7	5.3
13. Manufacture of rubber and plastics products	87,989.8	87,960.7	29.2	88,926.4	88,897.8	28.6
14. Manufacture of other non-metallic mineral products	285,758.8	285,727.1	31.7	274,563.3	274,532.4	30.9
15. Manufacture of basic metals	236,342.6	236,251.3	91.3	228,716.8	228,626.3	90.5
16. Manufacture of fabricated metal products, except machinery and equipment	31,260.1	31,252.9	7.2	31,024.5	31,018.0	6.5
17. Manufacture of computer, electronic and optical products	14,891.5	14,890.6	0.9	16,477.0	16,476.1	0.9
18. Manufacture of electrical equipment	142,038.8	142,023.9	14.9	140,384.5	140,369.6	14.8
19. Manufacture of machinery and equipment	20,072.6	20,062.6	10.0	21,192.8	21,183.1	9.7
20. Manufacture of motor vehicles, trailers and semi-trailers	81,757.0	81,754.2	2.8	68,063.3	68,060.5	2.8
21. Manufacture of other transport equipment	13,417.8	13,417.7	0.1	12,404.2	12,404.1	0.1
22. Manufacture of furniture	5,762.7	5,687.1	75.6	5,360.4	5,285.0	75.4
23 Other manufacturing	48,396.0	48,286.1	109.9	46,390.0	46,282.7	107.3
24. Repair and installation of machinery and equipment	963.6	963.6	-	889.1	889.1	-
d. Electricity, gas, steam and air conditioning supply	515,335.7	515,331.0	4.7	492,728.6	492,724.0	4.5
e. Water supply; sewerage, waste management and remediation activities	20,058.1	20,058.1	-	24,631.5	24,631.5	-
f. Construction	200,159.0	200,003.5	155.5	194,359.7	194,212.6	147.1
01. Construction of buildings	146,785.1	146,640.6	144.5	140,402.7	140,266.0	136.7
02. Civil engineering	50,363.6	50,352.6	11.0	50,861.0	50,850.6	10.4
03. Specialized construction activities	3,010.2	3,010.2	-	3,096.0	3,096.0	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	518,095.1	514,373.4	3,721.8	499,654.6	495,952.5	3,702.1
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	27,269.1	26,909.1	360.1	26,480.3	26,120.6	359.8
02. Wholesale trade, except of motor vehicles and motorcycles	297,466.1	297,343.2	123.0	280,706.5	280,586.4	120.1
03. Retail trade, except of motor vehicles and motorcycles	193,359.8	190,121.1	3,238.8	192,467.8	189,245.5	3,222.3
h. Transportation and storage	124,154.8	120,664.5	3,490.3	117,160.9	113,667.5	3,493.4
i. Accommodation and food service activities	39,944.7	39,814.7	130.0	39,498.2	39,368.2	130.0
j. Information and communication	343,243.3	343,209.7	33.6	326,084.4	326,051.0	33.4
k. Real estate activities	31,527.7	31,526.9	0.8	33,711.2	33,710.4	0.8
l. Professional, scientific and technical activities	62,796.9	62,789.5	7.3	54,883.4	54,876.1	7.3
m. Administrative and support service activities	49,473.7	49,101.2	372.5	46,999.3	46,566.4	432.8
n. Education	32,274.1	32,169.4	104.8	28,032.2	27,931.9	100.3
o. Human health and social work activities	18,013.4	17,982.5	30.9	16,709.4	16,678.5	30.9
p. Arts, entertainment and recreation	1,800.0	1,794.9	5.1	1,633.4	1,628.6	4.8
q. Other service activities	56,952.3	56,940.6	11.7	45,682.1	45,670.7	11.4
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	16,124.3	15,655.6	468.7	15,560.0	15,181.1	378.9
VI. PERSONAL	1,120,454.4	1,118,526.4	1,928.0	1,121,978.5	1,119,998.3	1,980.3
a. Bank Employees	301,630.6	299,778.9	1,851.7	314,245.9	312,364.7	1,881.2
b. Consumer Financing	818,205.8	818,129.5	76.3	807,119.9	807,020.8	99.1
01. For house building	208,147.7	208,147.7	-	205,762.8	205,762.8	-
02. For transport i.e., purchase of car etc	251,246.1	251,219.6	26.5	239,435.7	239,403.4	32.3
03. Credit cards	107,786.0	107,786.0	-	112,463.0	112,463.0	-
04. Consumers durable	6,625.9	6,592.9	33.0	7,416.1	7,375.9	40.2
05. Personal loans	244,400.1	244,383.3	16.8	242,042.3	242,015.7	26.6
c. Other	618.0	618.0	-	612.7	612.7	-
VII. OTHER	1,355.9	1,355.9	-	1,302.3	1,302.3	-
TOTAL	11,977,469.4	11,840,799.6	136,669.8	11,595,353.0	11,459,677.7	135,675.2

Source: Core Statistics Department

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 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
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	1	-	1	-
1) Official	-	-	-	-	-	-	1	-	1	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,469,599	1,952,112	377,835	156,699	12,970	40,590	144,794	9,445,952	4,004,349	11,595,353
I. GOVERNMENT	-	-	-	-	-	-	280	892,847	280	892,847
A. Federal Government	-	-	-	-	-	-	134	400,649	134	400,649
B. Provincial Governments	-	-	-	-	-	-	146	492,198	146	492,198
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	714	2,206,228	714	2,206,228
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	7	798	7	798
Utilities	-	-	-	-	-	-	410	568,090	410	568,090
Transport, storage and communications	-	-	-	-	-	-	126	825,351	126	825,351
Manufacturing	-	-	-	-	-	-	55	63,961	55	63,961
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	13	7,613	13	7,613
Commerce and Trade	-	-	-	-	-	-	85	670,103	85	670,103
Others	-	-	-	-	-	-	17	5,414	17	5,414
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,258	237,800	1,258	237,800
Mutual Funds and AMCs	-	-	-	-	-	-	81	143	81	143
Insurance & Pension Funds	-	-	-	-	-	-	493	3,654	493	3,654
MFIs and DFIs	-	-	-	-	-	-	126	139,961	126	139,961
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	232	20,008	232	20,008
Modarabas	-	-	-	-	-	-	78	5,103	78	5,103
Other NBFIs	-	-	-	-	-	-	248	68,931	248	68,931
IV. PRIVATE SECTOR (BUSINESS)	880,845	973,439	40,916	31,474	10,146	21,985	136,401	6,092,739	1,868,108	7,119,637
A. Agriculture, forestry and fishing	673,146	319,341	28,076	13,755	9,148	7,734	5,024	50,932	715,394	391,762
1. Crop and animal production, hunting and related service activities	672,339	318,565	28,055	13,748	9,136	7,723	4,999	49,998	714,529	390,034
Growing of Wheat, Rice, Sugar Cane & Cotton	297,303	156,426	5,340	4,178	6,318	6,718	2,285	3,905	311,246	171,227
Growing of tropical, subtropical, pome and stone fruits & vegetables	21,700	8,926	682	315	25	79	137	271	22,544	9,592
Growing of other fruits, vegetables and crops	21,553	15,625	380	315	14	32	396	1,678	22,343	17,649
Raising of livestock and other related activities	238,213	92,780	18,698	5,596	2,290	93	1,476	25,089	260,677	123,559
Other agricultural support activities	93,563	44,792	2,955	3,344	489	800	705	19,055	97,712	67,991
Hunting, trapping and related service activities	7	16	-	-	-	-	-	-	7	16
02 - Forestry and logging	118	20	-	-	-	-	-	-	118	20
03 - Fishing and aquaculture	689	755	21	8	12	11	25	934	747	1,708
B. Mining and quarrying	253	10,837	1	15	3	7	808	62,774	1,065	73,634
05 - Mining of coal and lignite	44	9,984	-	-	1	-	46	38,454	91	48,438
06 - Extraction of crude petroleum and natural gas	80	343	-	-	-	-	627	18,898	707	19,241
07 - Mining of metal ores	17	247	-	-	-	-	17	843	34	1,090
08-Other mining and quarrying	98	226	-	-	2	7	115	4,575	215	4,808
09 - Mining support service activities	14	37	1	15	-	-	3	4	18	57
C. Manufacturing	49,216	350,519	3,512	3,813	371	7,212	80,819	4,370,929	133,918	4,732,473
10 - Manufacture of food products	38,616	97,107	2,696	1,583	109	2,760	17,245	1,137,353	58,666	1,238,803
11 - Manufacture of beverages	139	1,988	2	-	4	24	1,109	67,853	1,254	69,864
12 - Manufacture of tobacco products	153	33	4	1	-	-	424	1,457	581	1,491
13 - Manufacture of textiles	2,366	101,816	136	503	43	1,097	23,885	1,448,275	26,430	1,551,692
Preparation and spinning of textile fibres	987	60,701	4	6	-	-	8,059	483,749	9,050	544,456
Weaving of textiles	457	7,853	39	101	7	53	5,200	311,649	5,703	319,656
Finishing of textiles	275	25,709	15	29	3	9	3,760	253,770	4,053	279,517
Manufacture of knitted and crocheted fabrics	91	652	9	41	3	38	623	60,174	726	60,905
Manufacture of made-up textile articles, except apparel	176	4,465	21	272	3	966	2,990	185,413	3,190	191,116
Manufacture of carpets and rugs	46	80	10	1	2	0	78	982	136	1,063
Manufacture of other textiles n.e.c.	334	2,357	38	54	25	31	3,175	152,537	3,572	154,979
14 - Manufacture of wearing apparel	1,259	26,873	317	184	46	14	2,980	174,758	4,602	201,829
15 - Manufacture of leather and related products	469	1,595	72	510	6	22	1,674	44,718	2,221	46,846
Tanning and dressing of leather; dressing and dyeing of fur	42	100	14	455	3	22	364	6,380	423	6,957
Manufacture of luggage, handbags and the like, saddlery and harness	25	455	2	7	-	-	68	2,255	95	2,718
Manufacture of footwear	402	1,039	56	48	3	0	1,242	36,083	1,703	37,171
a. Leather wear	370	662	48	17	3	0	889	29,289	1,310	29,968
b. Rubber and Plastic wear	32	377	8	31	-	-	353	6,795	393	7,204

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 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
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	137	347	8	8	4	1	356	8,880	505	9,236
17 - Manufacture of paper and paper products	175	2,219	5	20	7	25	1,577	113,397	1,764	115,661
18 - Printing and reproduction of recorded media	258	1,186	16	302	1	12	635	21,233	910	22,732
Printing and other service activities related to printing	253	1,179	16	302	-	-	628	19,726	897	21,207
Reproduction of recorded media	5	7	-	-	1	12	7	1,507	13	1,525
19 - Manufacture of coke and refined petroleum products	86	55,583	-	-	-	-	1,496	90,506	1,582	146,089
20 - Manufacture of chemicals and chemical products	840	8,100	51	159	24	98	7,608	282,041	8,523	290,397
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	200	861	19	47	6	1,460	5,453	101,072	5,678	103,440
22 - Manufacture of rubber and plastics products	502	2,842	17	72	13	10	2,414	86,003	2,946	88,926
23 - Manufacture of other non-metallic mineral products	359	9,057	4	9	24	801	1,616	264,697	2,003	274,563
24 - Manufacture of basic metals	756	20,521	4	34	27	809	4,292	207,353	5,079	228,717
25 - Manufacture of fabricated metal products, except machinery and equipment	203	1,314	4	1	1	1	724	29,709	932	31,024
26 - Manufacture of computer, electronic and optical products	62	219	-	-	-	-	270	16,258	332	16,477
27 - Manufacture of electrical equipment	253	8,443	14	84	18	31	2,095	131,826	2,380	140,384
28 - Manufacture of machinery and equipment	220	479	8	33	1	8	660	20,673	889	21,193
29 - Manufacture of motor vehicles, trailers and semi-trailers	199	2,097	4	63	1	1	1,839	65,903	2,043	68,063
30 - Manufacture of other transport equipment	68	223	-	-	-	-	491	12,181	559	12,404
31 - Manufacture of furniture	455	449	14	39	11	11	326	4,862	806	5,360
32 - Other manufacturing	1,374	7,063	117	160	25	29	1,618	39,138	3,134	46,390
Manufacture of jewellery and related articles	250	204	6	3	2	0	19	149	277	356
Manufacture of imitation jewellery and related articles	2	29	1	0	1	-	1	5	5	34
Manufacture of musical instruments	2	7	-	-	1	-	50	822	53	829
Manufacture of sports goods	105	1,784	2	8	1	-	227	4,814	335	6,606
Manufacture of games and toys	2	-	-	-	1	-	3	1	6	1
Manufacture of medical and dental instruments and supplies	112	500	10	46	-	-	212	3,862	334	4,408
Manufacture of Handicrafts	73	18	68	10	1	0	1	5	143	32
Other manufacturing n.e.c.	828	4,521	30	94	18	28	1,105	29,480	1,981	34,123
33 - Repair and installation of machinery and equipment	67	107	-	-	-	-	32	782	99	889
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	2,358	492,729	2,358	492,729
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,188	482,734	2,188	482,734
a) Hytal	-	-	-	-	-	-	441	13,522	441	13,522
b) Thermal	-	-	-	-	-	-	205	118,081	205	118,081
c) Coal Based	-	-	-	-	-	-	88	122,096	88	122,096
d) Wind	-	-	-	-	-	-	164	53,395	164	53,395
e) Solar	-	-	-	-	-	-	164	14,206	164	14,206
f) Other	-	-	-	-	-	-	1,126	161,434	1,126	161,434
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	143	9,959	143	9,959
Steam and air conditioning supply	-	-	-	-	-	-	27	36	27	36
E. Water supply; sewerage, waste management and remediation activities	67	10,468	1	1,188	-	-	85	12,975	153	24,632
36 - Water collection, treatment and supply	22	24	-	-	-	-	23	3,483	45	3,507
37 - Sewerage	9	5	-	-	-	-	-	-	9	5
38 - Waste collection, treatment and disposal activities; materials recovery	34	10,436	1	1,188	-	-	62	9,492	97	21,116
39 - Remediation activities and other waste management services	2	3	-	-	-	-	-	-	2	3
F. Construction	1,740	18,828	53	349	14	3,094	2,210	172,089	4,017	194,360
41 - Construction of buildings	1,093	16,081	38	269	14	3,094	1,402	120,959	2,547	140,403
42 - Civil engineering	532	2,294	9	73	-	-	721	48,494	1,262	50,861
43 - Specialized construction activities	115	453	6	6	-	-	87	2,637	208	3,096
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	116,577	170,645	5,514	6,061	501	868	27,249	322,081	149,841	499,655
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,486	10,586	73	72	20	20	1,445	15,803	5,024	26,480
46 - Wholesale trade, except of motor vehicles and motorcycles	29,746	104,399	598	3,059	53	572	8,461	172,677	38,858	280,706
47 - Retail trade, except of motor vehicles and motorcycles	83,345	55,660	4,843	2,930	428	277	17,343	133,601	105,959	192,468

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31st March, 2024

Borrower	(Million Rupees)									
	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	18,636	33,385	1,070	1,408	8	50	4,848	82,318	24,562	117,161
49 - Land transport and transport via pipelines	5,935	15,785	151	299	5	8	2,726	35,844	8,817	51,935
50 - Water transport	9	68	2	1	-	-	72	544	83	613
51 - Air transport	9	17	-	-	-	-	98	1,045	107	1,061
52 - Warehousing and support activities for transportation	12,651	15,429	917	1,109	3	42	1,560	38,653	15,131	55,233
53 - Courier activities other than national post activities	32	2,087	-	-	-	-	392	6,232	424	8,319
I. Accommodation and food service activities	1,359	5,295	80	210	23	71	765	33,922	2,227	39,498
55 - Accommodation	262	2,317	11	16	17	70	202	22,700	492	25,104
56-Food and beverage service activities	1,097	2,978	69	194	6	1	563	11,222	1,735	14,394
J. Information and communication	570	3,254	40	38	4	1	2,388	322,791	3,002	326,084
58 - Publishing activities	244	397	11	2	4	1	536	1,913	795	2,313
59 - Motion picture, video and television programme production, sound recording and music publishing activities	29	11	2	1	-	-	61	2,355	92	2,368
60 - Programming and broadcasting activities	3	5	-	-	-	-	45	1,442	48	1,447
61 - Telecommunications	75	2,183	10	7	-	-	979	300,477	1,064	302,666
62 - Computer programming, consultancy and related activities	175	477	11	16	-	-	642	11,523	828	12,016
63 - Information service activities	44	182	6	11	-	-	125	5,081	175	5,274
K. Real estate activities	257	1,860	17	132	6	1,644	682	30,075	962	33,711
L. Professional, scientific and technical activities	6,401	12,845	285	655	8	1,006	2,444	40,377	9,138	54,883
69 - Legal and accounting activities	51	119	1	6	-	-	112	681	164	805
70 - Activities of head offices; management consultancy activities	9	37	-	-	-	-	80	1,219	89	1,256
71 - Architectural and engineering activities; technical testing and analysis	118	506	16	24	6	1,006	316	3,253	456	4,789
72 - Scientific research and development	14	76	1	2	2	1	179	3,627	196	3,705
73 - Advertising and market research	123	309	5	14	-	-	914	4,048	1,042	4,371
74 - Other professional, scientific and technical activities	6,063	11,712	262	609	-	-	828	27,472	7,153	39,793
75 - Veterinary activities	23	87	-	-	-	-	15	78	38	164
M. Administrative and support service activities	2,846	5,852	98	122	23	81	3,333	40,945	6,300	46,999
77 - Rental and leasing activities	152	275	7	-	-	-	449	1,934	608	2,209
78 - Employment activities	7	40	-	-	-	-	49	225	56	265
79 - Travel agency, tour operator, reservation service and related activities	253	955	6	17	1	0	610	12,227	870	13,199
80 - Security and investigation activities	19	419	3	14	-	-	700	2,410	722	2,844
81. Services to buildings and landscape activities	15	110	2	4	13	3	9	45	39	162
82 - Office administrative, office support and other business support activities	2,400	4,053	80	86	9	77	1,516	24,104	4,005	28,321
N. Education	551	1,096	230	780	12	11	1,271	26,145	2,064	28,032
O. Human health and social work activities	734	2,351	116	112	10	27	626	14,219	1,486	16,709
86 - Human health activities	726	2,349	112	110	9	27	615	13,868	1,462	16,354
87 - Residential care activities	1	1	-	-	-	-	1	14	2	15
88. Social work activities with and without accommodation	7	2	4	2	1	0	10	337	22	341
P. Arts, entertainment and recreation	39	90	21	24	-	-	46	1,520	106	1,633
Q. Other service activities	8,252	26,766	1,802	2,812	15	178	1,446	15,927	11,515	45,682
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,891	15,560	5,891	15,560
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	65	1,001	65	1,001
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	170	13,972	170	13,972
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,656	587	5,656	587
VI. PERSONAL	2,588,825	977,972	336,113	125,201	2,824	18,605	238	200	2,928,000	1,121,979
A. Bank Employees	136,573	257,721	34,128	56,525	1	0	-	-	170,702	314,246
1) For house building	66,153	211,730	13,923	36,066	1	0	-	-	80,077	247,796
2) For transport i.e. purchase of car etc.	36,937	38,740	16,256	19,637	-	-	-	-	53,193	58,377
3) Other purposes	33,483	7,251	3,949	822	-	-	-	-	37,432	8,073
B. Consumer Financing	2,447,892	719,669	301,868	68,646	2,822	18,605	238	200	2,752,820	807,120
1) For house building	26,956	167,275	4,712	20,214	2,657	18,274	-	-	34,325	205,763
2) For transport i.e. purchase of car etc	247,011	219,444	22,106	19,685	147	307	-	-	269,264	239,436
3) Credit cards	1,494,482	102,332	193,105	9,931	-	-	238	200	1,687,825	112,463
4) Consumers durable	23,402	5,936	13,040	1,473	5	7	-	-	36,447	7,416
5) Personal loans	656,041	224,683	68,905	17,342	13	17	-	-	724,959	242,042
C) Other	4,360	582	117	30	1	0	-	-	4,478	613
VII. OTHER	80	700	6	24	-	-	12	578	98	1,302
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

Source: Core Statistics Department

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

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023			2024		
	Dec			Mar ^p		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	112,764.1	112,764.1	-	101,670.0	101,670.0	-
II. Securities, Shares and Other Financial Instruments	153,427.8	153,427.3	0.5	140,793.0	140,792.6	0.4
A. Quoted on the Stock Exchange:	78,906.8	78,906.8	-	78,981.3	78,981.3	-
1. To Stock Brokers and Dealers:	49,707.3	49,707.3	-	52,087.3	52,087.3	-
(a) Government and Other Trustee Securities	16,567.8	16,567.8	-	16,727.1	16,727.1	-
(b) Shares and Debentures	31,112.4	31,112.4	-	33,461.8	33,461.8	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2,027.1	2,027.1	-	1,898.4	1,898.4	-
2. To Others:	29,199.5	29,199.5	-	26,893.9	26,893.9	-
(a) Government and Other Trustee Securities	647.9	647.9	-	117.6	117.6	-
(b) Shares and Debentures	19,014.4	19,014.4	-	17,280.4	17,280.4	-
(c) Participation Term Certificates	8.3	8.3	-	8.3	8.3	-
(d) Others	9,528.7	9,528.7	-	9,487.5	9,487.5	-
B. Unquoted on the Stock Exchange:	74,521.0	74,520.6	0.5	61,811.8	61,811.4	0.4
1. To Stock Brokers and Dealers:	11,594.0	11,594.0	-	10,417.4	10,417.4	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	11,520.2	11,520.2	-	10,333.0	10,333.0	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	73.8	73.8	-	84.5	84.5	-
2. To Others:	62,927.0	62,926.6	0.5	51,394.3	51,393.9	0.4
(a) Government and Other Trustee Securities	7,471.1	7,470.7	0.5	7,552.8	7,552.4	0.5
(b) Shares and Debentures	2,175.7	2,175.7	-	1,901.5	1,901.5	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	53,280.2	53,280.2	-	41,940.0	41,940.0	-
III. Merchandise	3,177,728.6	3,177,719.8	8.7	3,159,703.6	3,159,694.9	8.7
A. Food Items:	1,034,963.8	1,034,955.0	8.7	1,088,986.5	1,088,977.3	9.2
1. Wheat	448,878.8	448,878.8	-	343,001.5	343,001.5	-
2. Rice and Paddy	143,702.1	143,702.1	-	136,026.1	136,026.1	-
3. Other Grains & Pulses:	20,091.7	20,083.0	8.7	14,616.2	14,609.8	6.4
(a) Indigenous	19,338.1	19,329.4	8.7	12,554.0	12,548.3	5.7
(b) Imported	753.5	753.5	-	2,062.2	2,062.2	-
4. Edible Oils:	102,773.6	102,773.6	-	88,167.8	88,167.8	-
(a) Indigenous	99,905.2	99,905.2	-	84,439.7	84,439.7	-
(b) Imported	2,868.4	2,868.4	-	3,728.1	3,728.1	-
5. Sugar:	220,924.7	220,924.7	-	408,111.8	408,111.8	-
(a) Indigenous	219,593.9	219,593.9	-	406,787.1	406,787.1	-
(b) Imported	1,330.7	1,330.7	-	1,324.7	1,324.7	-
6. Kariana And Spices	2,871.3	2,871.3	-	2,477.3	2,477.3	-
7. Fish And Fish Preparations	424.5	424.5	-	863.0	863.0	-
8. Other Food Items:	95,297.1	95,297.1	-	95,722.9	95,722.9	-
(a) Indigenous	94,654.7	94,654.7	-	94,581.8	94,581.8	-
(b) Imported	642.4	642.4	-	1,141.1	1,141.1	-
B. Raw Materials:	737,334.2	737,334.2	-	716,167.2	716,167.2	-
1. Cotton Raw:	172,987.6	172,987.6	-	154,189.8	154,189.8	-
(a) Indigenous	154,489.4	154,489.4	-	139,170.7	139,170.7	-
(b) Imported	18,498.2	18,498.2	-	15,019.1	15,019.1	-
2. Synthetic Fibers:	13,518.9	13,518.9	-	12,562.6	12,562.6	-
(a) Indigenous	12,327.6	12,327.6	-	11,456.4	11,456.4	-
(b) Imported	1,191.3	1,191.3	-	1,106.3	1,106.3	-
3. Fertilizers:	45,741.5	45,741.5	-	54,032.3	54,032.3	-
(a) Indigenous	42,013.8	42,013.8	-	50,214.4	50,214.4	-
(b) Imported	3,727.7	3,727.7	-	3,818.0	3,818.0	-
4. Petroleum Crude:	172,758.8	172,758.8	-	145,452.7	145,452.7	-
(a) Indigenous	116,057.4	116,057.4	-	109,205.2	109,205.2	-
(b) Imported	56,701.4	56,701.4	-	36,247.5	36,247.5	-
5. Iron and Steel:	136,146.4	136,146.4	-	132,265.9	132,265.9	-
(a) Indigenous	98,743.9	98,743.9	-	95,989.4	95,989.4	-
(b) Imported	37,402.5	37,402.5	-	36,276.5	36,276.5	-
6. Wool & Goat Hair	14.9	14.9	-	14.9	14.9	-
7. Hides & Skins	5,070.9	5,070.9	-	5,184.2	5,184.2	-
8. Oil Seeds	11,910.5	11,910.5	-	14,236.3	14,236.3	-
9. Pesticides & Insecticides:	5,894.3	5,894.3	-	5,707.7	5,707.7	-
(a) Indigenous	5,127.8	5,127.8	-	5,063.9	5,063.9	-
(b) Imported	766.5	766.5	-	643.7	643.7	-
10. Other Raw Materials:	173,290.4	173,290.4	-	192,520.8	192,520.8	-
(a) Indigenous	162,970.9	162,970.9	-	177,106.7	177,106.7	-
(b) Imported	10,319.6	10,319.6	-	15,414.1	15,414.1	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023			2024		
	Dec			Mar ^p		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,405,430.6	1,405,430.6	-	1,354,549.9	1,354,549.9	-
1. Cotton Textiles:	330,697.8	330,697.8	-	314,732.7	314,732.7	-
(a) Indigenous	313,566.5	313,566.5	-	296,032.4	296,032.4	-
(b) Imported	17,131.3	17,131.3	-	18,700.2	18,700.2	-
2. Cotton Yarn:	116,336.4	116,336.4	-	102,356.0	102,356.0	-
(a) Indigenous	114,299.5	114,299.5	-	100,045.2	100,045.2	-
(b) Imported	2,036.8	2,036.8	-	2,310.8	2,310.8	-
3. Other Textiles:	242,684.0	242,684.0	-	233,179.6	233,179.6	-
(a) Indigenous	239,022.0	239,022.0	-	228,692.2	228,692.2	-
(b) Imported	3,662.0	3,662.0	-	4,487.4	4,487.4	-
4. Machinery:	59,662.2	59,662.2	-	59,683.0	59,683.0	-
(a) Indigenous	37,216.5	37,216.5	-	38,576.3	38,576.3	-
(b) Imported	22,445.6	22,445.6	-	21,106.7	21,106.7	-
5. Handloom Products	8.0	8.0	-	64.7	64.7	-
6. Carpets & Rugs	901.8	901.8	-	505.1	505.1	-
7. Readymade Garments	99,388.7	99,388.7	-	82,210.5	82,210.5	-
8. Cement and Cement Products:	134,362.3	134,362.3	-	127,665.3	127,665.3	-
(a) Indigenous	131,644.3	131,644.3	-	125,730.9	125,730.9	-
(b) Imported	2,718.0	2,718.0	-	1,934.4	1,934.4	-
9. Sports Goods	1,541.0	1,541.0	-	1,616.2	1,616.2	-
10. Surgical Instruments	6,612.4	6,612.4	-	6,367.0	6,367.0	-
11. Chemicals & Dyes	69,723.3	69,723.3	-	60,586.4	60,586.4	-
12. Other Finished Goods:	343,512.7	343,512.7	-	365,583.3	365,583.3	-
(a) Indigenous	325,323.2	325,323.2	-	345,342.7	345,342.7	-
(b) Imported	18,189.5	18,189.5	-	20,240.7	20,240.7	-
IV. Fixed Assets Including Machinery	2,032,408.6	2,031,653.2	755.4	1,991,050.3	1,990,310.1	740.3
A. Transport Equipments	760,413.6	759,865.6	547.9	751,888.9	751,346.7	542.2
B. Furniture & Fixtures	15,631.6	15,631.6	-	13,609.4	13,609.4	-
C. Office Equipments	42,481.6	42,481.6	-	41,045.5	41,045.5	-
D. Other Machinery & Equipments	1,213,881.8	1,213,674.4	207.4	1,184,506.5	1,184,304.1	202.4
V. Real Estate	1,771,242.6	1,643,543.6	127,699.0	1,729,695.0	1,595,302.2	134,392.8
A. Land	604,418.7	477,486.2	126,932.5	591,682.4	434,392.6	157,289.8
1. Residential	278,018.9	277,252.4	766.6	269,899.4	269,153.2	746.2
(a) House	269,932.3	269,165.7	766.6	258,155.3	257,420.1	735.2
(b) Flat	8,086.6	8,086.6	-	11,744.1	11,744.1	-
2. Non-Residential	326,399.7	200,233.8	126,165.9	321,783.0	119,029.8	202,753.1
(a) Commercial	127,919.7	127,919.7	-	109,478.6	109,478.6	-
(b) Industrial	23,632.7	23,632.7	-	35,837.8	35,837.8	-
c) Agriculture	168,812.7	42,646.8	126,165.9	168,973.0	(330,915.5)	499,888.4
(c) Others	6,034.6	6,034.6	-	7,493.6	7,493.6	-
B. Buildings:	1,166,823.9	1,166,057.4	1,019.2	1,138,012.6	1,137,017.7	994.9
1. Residential	683,660.4	683,194.9	465.5	672,128.8	671,670.9	458.0
(a) House	602,151.8	601,686.3	465.5	599,244.7	598,781.1	463.6
(b) Flat	81,508.6	81,508.6	-	72,884.1	72,884.1	-
2. Non-Residential	483,163.5	482,862.5	553.7	465,883.8	465,349.2	534.5
(a) Commercial	232,754.4	232,370.7	383.6	221,968.1	221,601.6	366.5
(b) Industrial	185,040.3	184,883.0	157.2	181,855.1	181,700.4	154.7
c) Agriculture	40,143.0	40,130.2	12.8	41,360.9	41,347.7	13.2
(c) Others	25,225.9	25,225.9	-	20,699.7	20,699.7	-
VI. Fixed Deposits and Insurance Policies	513,198.5	513,198.5	-	454,817.3	454,817.3	-
A. Bank Deposits	512,642.5	512,642.5	-	454,373.0	454,373.0	-
1. Security Deposits	74,783.2	74,783.2	-	72,975.2	72,975.2	-
2. Term Deposits (TDRs)	409,842.9	409,842.9	-	348,933.2	348,933.2	-
3. Other Deposits	28,016.4	28,016.4	-	32,464.6	32,464.6	-
B. Insurance Policies	556.0	556.0	-	444.4	444.4	-
VII. Others	3,994,670.3	3,990,039.5	4,630.8	3,788,821.3	3,784,424.0	4,397.3
A. Other Secured Advances	1,680,327.2	1,679,793.9	533.3	1,601,609.2	1,601,100.7	508.5
1. Receivables	583,110.1	582,960.2	149.9	549,693.5	549,552.1	141.4
2. Employees Benefits	1,070.7	907.2	163.5	1,093.4	896.4	197.0
3. Others	1,096,146.4	1,095,926.5	219.9	1,050,822.3	1,050,611.4	210.9
B. Advances Secured by Guarantee(s)	2,314,343.1	2,310,245.6	4,097.5	2,187,212.1	2,183,332.8	3,879.3
1. Institutional Guarantee(s)	2,095,770.1	2,095,770.1	-	1,963,110.2	1,963,110.2	-
2. Individual Guarantee(s)	218,573.0	214,475.6	4,097.5	224,101.9	219,820.5	4,281.4
VIII. Unsecured Advances	222,029.0	218,706.3	3,322.7	228,802.4	225,326.3	3,476.1
1. Credit Cards	107,742.8	107,742.8	-	112,421.1	112,421.1	-
2. Personal Loan	105,789.7	105,789.7	-	104,806.4	104,806.4	-
3. Others	8,496.5	5,173.8	3,322.7	11,574.9	4,141.3	7,433.6
TOTAL	11,977,469.4	11,841,052.3	136,417.1	11,595,353.0	11,452,337.5	143,015.5

Source: Core Statistics Department

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

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st March, 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	226,104	88,873	11,604	5,362	8,377	6,529	29	905	246,114	101,670
II. Securities, Shares and Other Financial Instruments:	301	11,664	19	100	3	33	485	128,996	808	140,793
A. Quoted on the Stock Exchange:	223	8,230	11	74	-	-	301	70,678	535	78,981
1. To Stock Brokers and Dealers:	148	5,356	3	3	-	-	225	46,728	376	52,087
(a) Government and Other Trustee Securities	123	116	3	3	-	-	19	16,608	145	16,727
(b) Shares and Debentures	24	5,241	-	-	-	-	204	28,221	228	33,462
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,898	3	1,898
2. To Others:	75	2,873	8	71	-	-	76	23,950	159	26,894
(a) Government and Other Trustee Securities	2	3	-	-	-	-	6	115	8	118
(b) Shares and Debentures	54	2,852	8	71	-	-	59	14,358	121	17,280
(c) Participation Term Certificates	4	8	-	-	-	-	-	-	4	8
(d) Others	15	10	-	-	-	-	11	9,477	26	9,488
B. Unquoted on the Stock Exchange:	78	3,434	8	27	3	33	184	58,318	273	61,812
1. To Stock Brokers and Dealers:	10	652	1	17	-	-	103	9,748	114	10,417
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	9	651	1	17	-	-	100	9,665	110	10,333
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	1	-	-	-	-	3	83	4	84
2. To Others:	68	2,782	7	10	3	33	81	48,570	159	51,394
(a) Government and Other Trustee Securities	39	1,119	5	3	1	6	8	6,424	53	7,553
(b) Shares and Debentures	14	816	2	6	2	27	8	1,052	26	1,902
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	847	-	-	-	-	65	41,093	80	41,940
III. Merchandise	29,451	254,450	734	3,614	52	791	40,244	2,900,848	70,481	3,159,704
A. Food Items:	10,549	44,963	459	1,195	7	82	9,471	1,042,747	20,486	1,088,986
1. Wheat	6,930	8,954	370	313	-	-	1,104	333,735	8,404	343,002
2. Rice and Paddy	865	24,865	18	533	-	-	2,359	110,627	3,242	136,026
3. Other Grains & Pulses:	394	1,382	22	24	-	-	278	13,210	694	14,616
(a) Indigenous	379	797	17	17	-	-	262	11,741	658	12,554
(b) Imported	15	586	5	7	-	-	16	1,469	36	2,062
4. Edible Oils:	169	870	3	4	1	0	1,430	87,294	1,603	88,168
(a) Indigenous	159	817	3	4	1	0	1,372	83,618	1,535	84,440
(b) Imported	10	53	-	-	-	-	58	3,675	68	3,728
5. Sugar:	139	3,078	2	0	-	-	1,676	405,034	1,817	408,112
(a) Indigenous	139	3,078	2	0	-	-	1,670	403,709	1,811	406,787
(b) Imported	-	-	-	-	-	-	6	1,325	6	1,325
6. Kariana And Spices	54	84	1	0	-	-	86	2,393	141	2,477
7. Fish And Fish Preparations	3	6	-	-	-	-	24	857	27	863
8. Other Food Items:	1,995	5,724	43	321	6	82	2,514	89,597	4,558	95,723
(a) Indigenous	1,992	5,700	43	321	6	82	2,464	88,480	4,505	94,582
(b) Imported	3	24	-	-	-	-	50	1,117	53	1,141
B. Raw Materials:	13,598	110,802	57	1,280	19	145	8,856	603,940	22,530	716,167
1. Cotton Raw:	11,927	15,231	23	29	-	-	2,351	138,930	14,301	154,190
(a) Indigenous	318	10,379	19	26	-	-	2,220	128,766	2,557	139,171
(b) Imported	11,609	4,852	4	3	-	-	131	10,164	11,744	15,019
2. Synthetic Fibers:	8	62	-	-	-	-	113	12,500	121	12,563
(a) Indigenous	7	57	-	-	-	-	70	11,399	77	11,456
(b) Imported	1	5	-	-	-	-	43	1,101	44	1,106
3. Fertilizers:	650	4,244	4	12	14	118	450	49,658	1,118	54,032
(a) Indigenous	644	4,146	4	12	14	118	446	45,938	1,108	50,214
(b) Imported	6	98	-	-	-	-	4	3,720	10	3,818
4. Petroleum Crude:	66	47,429	-	-	2	21	1,310	98,004	1,378	145,453
(a) Indigenous	51	46,852	-	-	2	21	1,273	62,333	1,326	109,205
(b) Imported	15	576	-	-	-	-	37	35,671	52	36,247
5. Iron and Steel:	191	9,572	7	1,205	3	6	2,078	121,482	2,279	132,266
(a) Indigenous	128	2,165	6	1,196	2	-	1,572	92,628	1,708	95,989
(b) Imported	63	7,407	1	9	1	6	506	28,854	571	36,276
6. Wool & Goat Hair	1	15	-	-	-	-	1	-	2	15
7. Hides & Skins	7	12	-	-	-	-	133	5,172	140	5,184
8. Oil Seeds	18	312	1	7	-	-	339	13,918	358	14,236
9. Pesticides & Insecticides:	30	176	1	1	-	-	409	5,531	440	5,708
(a) Indigenous	30	176	1	1	-	-	403	4,887	434	5,064
(b) Imported	-	-	-	-	-	-	6	644	6	644
10. Other Raw Materials:	700	33,750	21	26	-	-	1,672	158,746	2,393	192,521
(a) Indigenous	667	33,451	21	26	-	-	1,418	143,630	2,106	177,107
(b) Imported	33	299	-	-	-	-	254	15,116	287	15,414

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st March, 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:	5,304	98,685	218	1,139	26	564	21,917	1,254,161	27,465	1,354,550
1. Cotton Textiles:	718	39,057	17	94	1	16	4,553	275,566	5,289	314,733
(a) Indigenous	678	29,692	17	94	1	16	4,368	266,230	5,064	296,032
(b) Imported	40	9,365	-	-	-	-	185	9,335	225	18,700
2. Cotton Yarn:	325	996	2	2	-	-	1,913	101,358	2,240	102,356
(a) Indigenous	325	996	2	2	-	-	1,894	99,048	2,221	100,045
(b) Imported	-	-	-	-	-	-	19	2,311	19	2,311
3. Other Textiles:	378	15,638	20	172	-	-	3,215	217,369	3,613	233,180
(a) Indigenous	377	15,638	19	172	-	-	3,198	212,883	3,594	228,692
(b) Imported	1	0	1	0	-	-	17	4,487	19	4,487
4. Machinery:	211	922	10	5	-	-	915	58,756	1,136	59,683
(a) Indigenous	192	257	9	4	-	-	445	38,315	646	38,576
(b) Imported	19	664	1	1	-	-	470	20,441	490	21,107
5. Handloom Products	-	-	-	-	-	-	1	65	1	65
6. Carpets & Rugs	6	8	-	-	-	-	15	498	21	505
7. Readymade Garments	182	18,254	4	4	-	-	1,099	63,952	1,285	82,210
8. Cement and Cement Products:	14	62	1	0	-	-	648	127,603	663	127,665
(a) Indigenous	13	59	1	0	-	-	620	125,672	634	125,731
(b) Imported	1	3	-	-	-	-	28	1,931	29	1,934
9. Sports Goods	12	20	1	16	-	-	69	1,580	82	1,616
10. Surgical Instruments	88	1,849	1	22	1	4	106	4,493	196	6,367
11. Chemicals & Dyes	135	1,913	14	67	-	-	1,432	58,606	1,581	60,586
12. Other Finished Goods:	3,235	19,965	148	758	24	544	7,951	344,316	11,358	365,583
(a) Indigenous	3,185	19,533	144	702	24	544	7,591	324,563	10,944	345,343
(b) Imported	50	432	4	56	-	-	360	19,753	414	20,241
IV. Fixed Assets Including Machinery	313,890	339,560	40,607	43,867	167	347	37,365	1,607,277	392,029	1,991,050
A. Transport Equipments	306,807	323,252	39,566	42,931	153	324	27,697	385,382	374,223	751,889
B. Furniture & Fixtures	183	177	9	3	1	0	228	13,428	421	13,609
C. Office Equipments	34	115	-	-	-	-	352	40,931	386	41,045
D. Other Machinery & Equipments	6,866	16,016	1,032	932	13	22	9,088	1,167,536	16,999	1,184,506
V. Real Estate	531,822	723,078	38,578	68,073	3,575	29,439	19,502	909,105	593,477	1,729,695
A. Land	428,246	239,795	19,744	9,807	759	3,141	9,674	338,940	458,423	591,682
1. Residential	13,159	73,411	679	1,889	508	2,634	3,496	191,967	17,842	269,899
(a) House	11,571	69,289	564	1,562	166	1,984	3,439	185,320	15,740	258,155
(b) Flat	1,588	4,121	115	326	342	650	57	6,647	2,102	11,744
2. Non-Residential	415,087	166,384	19,065	7,918	251	507	6,178	146,973	440,581	321,783
(a) Commercial	1,262	9,399	36	222	4	23	5,032	99,835	6,334	109,479
(b) Industrial	46	727	3	28	-	-	696	35,083	745	35,838
(c) Agriculture	413,555	153,457	19,022	7,633	247	484	308	7,399	433,132	168,973
(d) Other	224	2,801	4	36	-	-	142	4,657	370	7,494
B. Buildings:	103,576	483,283	18,834	58,266	2,816	26,298	9,828	570,165	135,054	1,138,013
1. Residential	97,720	404,337	18,699	57,160	2,553	19,998	4,147	190,635	123,119	672,129
(a) House	87,779	351,987	17,882	53,099	1,103	9,420	3,892	184,739	110,656	599,245
(b) Flat	9,941	52,350	817	4,061	1,450	10,578	255	5,896	12,463	72,884
2. Non-Residential	5,856	78,947	135	1,106	263	6,300	5,681	379,531	11,935	465,884
(a) Commercial	2,967	54,824	66	855	203	6,090	2,248	160,199	5,484	221,968
(b) Industrial	492	5,748	20	37	57	175	2,550	175,895	3,119	181,855
(c) Agriculture	2,233	14,989	43	44	3	35	632	26,292	2,911	41,361
(d) Other	164	3,385	6	170	-	-	251	17,144	421	20,700
VI. Fixed Deposits and Insurance Policies	14,887	40,710	1,150	1,160	25	158	8,778	412,790	24,840	454,817
A. Bank Deposits	14,876	40,685	1,149	1,160	25	158	8,729	412,370	24,779	454,373
1. Security Deposits	1,842	2,303	228	267	6	58	509	70,347	2,585	72,975
2. Term Deposits (TDRs)	8,995	33,387	510	461	4	16	7,868	315,069	17,377	348,933
3. Other Deposits	4,039	4,995	411	432	15	83	352	26,954	4,817	32,465
B. Insurance Policies	11	24	1	0	-	-	49	420	61	444
VII. Others	365,075	290,777	27,600	11,419	127	3,151	31,861	3,483,474	424,663	3,788,821
A. Other Secured Advances	106,619	125,525	4,860	5,260	117	2,802	27,262	1,468,021	138,858	1,601,609
1. Receivables	83,936	69,371	3,490	2,739	-	-	21,035	477,583	108,461	549,694
2. Employees Benefits	5,439	948	885	144	-	-	1	1	6,325	1,093
3. Others	17,244	55,206	485	2,377	117	2,802	6,226	990,437	24,072	1,050,822
B. Advances Secured by Guarantee(s)	258,456	165,251	22,740	6,158	10	349	4,599	2,015,453	285,805	2,187,212
1. Institutional Guarantee(s)	1,457	11,868	10	4	-	-	2,223	1,951,238	3,690	1,963,110
2. Individual Guarantee(s)	256,999	153,383	22,730	6,154	10	349	2,376	64,215	282,115	224,102
VIII. Unsecured Advances	1,988,020	203,000	256,743	23,104	644	142	6,531	2,557	2,251,938	228,802
1. Credit Cards	1,494,218	102,303	192,977	9,918	-	-	238	200	1,687,433	112,421
2. Personal Loan	450,484	92,038	61,029	12,769	-	-	-	-	511,513	104,806
3. Others	43,318	8,659	2,737	417	644	142	6,293	2,357	52,992	11,575
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

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	
	Mar		Jun		Sep		Dec ^b		Mar ^b	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	2,595,960	4,110,893.1	3,328,577	4,752,843.1	3,294,410	4,552,309.6	2,934,463	5,180,397.2	2,936,576	5,044,755.8
5	60,328	181,354.0	56,825	173,680.0	58,335	189,820.1	55,767	153,720.5	57,918	155,009.0
10	669,417	1,028,479.6	124,632	973,892.3	105,610	917,131.5	104,288	715,385.6	102,620	755,036.5
15	46,406	869,947.9	46,856	845,390.7	45,306	796,301.7	40,077	431,951.8	40,674	462,070.9
20	505,818	1,208,752.0	478,657	1,136,291.0	453,539	1,096,572.9	441,444	1,212,984.7	438,221	1,197,925.6
25	181,796	2,336,742.5	129,761	2,404,650.8	122,531	2,279,456.7	124,891	2,723,650.6	127,456	2,434,601.4
30	65,786	498,548.4	62,126	365,318.3	57,518	468,469.3	61,518	404,736.1	62,154	426,735.2
33.33	1,056	14,605.0	723	7,913.6	597	10,143.1	518	14,393.7	509	10,235.6
35	19,485	186,422.3	17,360	218,235.2	13,357	188,729.1	15,746	198,375.3	15,906	198,726.7
40	44,191	238,876.0	40,003	195,781.1	38,042	189,337.3	39,633	207,706.6	39,452	210,750.8
45	10,016	113,598.1	8,728	107,239.1	7,702	111,423.7	8,457	87,187.9	8,077	84,902.2
50	130,420	382,381.3	124,048	339,592.8	134,209	380,070.4	141,693	387,671.3	141,998	354,087.3
55	5,669	56,642.1	5,431	44,970.0	4,961	36,161.2	5,051	41,116.5	4,704	38,204.2
60	5,561	74,164.1	5,541	74,126.7	5,307	61,587.1	5,342	59,414.0	5,241	59,380.9
65	4,320	43,285.3	4,275	35,697.9	4,007	39,280.8	4,117	40,299.2	4,145	47,385.1
70	3,856	25,658.7	3,691	26,808.2	3,137	25,592.6	3,422	21,792.9	3,392	20,834.6
75	3,363	19,945.2	3,617	21,543.4	3,215	21,692.7	3,116	18,907.1	3,193	23,242.8
80	3,136	23,071.5	3,042	19,101.1	3,095	22,100.9	3,130	22,445.2	2,941	23,979.9
85	2,857	11,857.4	2,779	15,429.4	2,666	15,204.0	2,573	15,164.9	2,345	11,771.4
90	3,129	9,622.9	2,858	13,517.8	3,198	12,788.3	3,130	17,450.5	2,581	14,818.0
95	2,069	11,014.1	2,514	10,456.8	2,920	10,156.2	3,055	14,356.8	2,810	10,951.5
99.99	1,228	9,258.2	1,504	25,437.6	1,613	17,878.0	1,564	8,361.0	1,437	9,947.7
TOTAL	4,365,867	11,455,119.7	4,453,548	11,807,917.1	4,365,275	11,442,206.9	4,002,995	11,977,469.4	4,004,350	11,595,353.0

Source: Core Statistics Department

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

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 31st March, 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	2,576,855	683,633	304,327	75,865	9,180	7,944	46,214	4,277,314	2,936,576	5,044,756
05.00	46,147	57,853	2,180	3,623	7	457	9,584	93,076	57,918	155,009
10.00	83,311	131,345	6,816	9,690	433	2,233	12,060	611,769	102,620	755,037
15.00	17,207	57,162	17,847	20,203	82	870	5,538	383,836	40,674	462,071
20.00	392,324	246,840	29,568	18,518	557	3,470	15,772	929,097	438,221	1,197,926
25.00	88,328	358,758	5,723	10,871	986	10,799	32,419	2,054,174	127,456	2,434,601
30.00	51,171	91,208	3,647	6,101	123	1,286	7,213	328,140	62,154	426,735
33.33	438	3,047	26	277	-	-	45	6,912	509	10,236
35.00	11,499	31,807	655	1,307	647	3,158	3,105	162,455	15,906	198,727
40.00	33,752	39,104	945	2,023	182	6,601	4,573	163,024	39,452	210,751
45.00	6,108	26,652	591	1,445	379	2,201	999	54,603	8,077	84,902
50.00	137,541	177,790	2,206	3,392	239	804	2,012	172,101	141,998	354,087
55.00	3,985	8,479	367	556	22	131	330	29,039	4,704	38,204
60.00	4,179	12,272	457	878	23	168	582	46,062	5,241	59,381
65.00	3,379	6,188	317	736	12	73	437	40,388	4,145	47,385
70.00	2,697	4,803	302	383	28	227	365	15,421	3,392	20,835
75.00	2,320	4,489	237	327	21	98	615	18,329	3,193	23,243
80.00	1,891	4,201	181	130	8	23	861	19,627	2,941	23,980
85.00	1,678	2,097	179	140	5	7	483	9,527	2,345	11,771
90.00	1,765	2,458	151	107	8	16	657	12,237	2,581	14,818
95.00	2,252	1,673	243	124	9	24	306	9,131	2,810	10,951
99.99	723	254	70	4	19	1	625	9,688	1,437	9,948
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

Source: Core Statistics Department

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

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 31st March, 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	2,167,124	619,876	241,824	27,958	8,898	19,262	70,169	5,071,397	2,488,015	5,738,493
1.1. Overnight	386,301	54,845	45,126	2,894	35	33	2,593	473,992	434,055	531,765
1.2. 2 days to 7 days	1,371	545	119	48	38	6	177	18,326	1,705	18,925
1.3. For 8 days & above but < 1 month	27,094	22,106	2,962	643	17	90	2,041	130,175	32,114	153,013
1.4. For 1 month & above but < 3 months	405,774	66,719	51,567	4,917	28	137	4,747	354,351	462,116	426,124
1.5. For 3 months & over but < 6 months	47,038	28,047	2,702	2,195	7	31	13,927	1,088,135	63,674	1,118,409
1.6. For 6 months & over but < one year	1,299,546	447,615	139,348	17,260	8,773	18,964	46,684	3,006,418	1,494,351	3,490,257
2. Medium Term	310,178	239,572	25,463	9,611	55	110	6,154	869,268	341,850	1,118,561
2.1. For one year & over but < 2 years	106,355	157,937	16,197	5,167	33	89	2,960	345,009	125,545	508,201
2.2. For 2 years & over but < 3 years	203,823	81,635	9,266	4,444	22	21	3,194	524,259	216,305	610,359
3. Long Term	992,248	1,092,664	109,748	119,131	4,017	21,218	68,472	3,505,287	1,174,485	4,738,300
3.1. For 3 years & over but < 4 years	245,940	212,757	47,862	55,281	406	2,065	28,548	719,683	322,756	989,786
3.2. For 4 years & over but < 5 years	198,933	155,490	26,047	12,207	246	708	10,742	408,278	235,968	576,682
3.3. For 5 years & over but < 7 years	402,798	332,788	21,838	16,556	885	1,081	16,027	870,697	441,548	1,221,123
3.4. For 7 years & over but < 10 years	57,117	75,467	7,468	8,472	592	5,213	6,095	797,598	71,272	886,750
3.5. For 10 years & over but < 15 years	14,092	67,461	1,569	6,758	690	7,166	6,563	646,507	22,914	727,892
3.6. For 15 years & over but < 20 years	19,937	93,229	2,208	8,973	303	1,234	256	32,756	22,704	136,191
3.7. For 20 years & over but < 25 years	48,595	143,831	2,324	9,567	358	1,390	43	13,612	51,320	168,400
3.8. For 25 years & over but < 30 years	4,621	10,979	426	1,304	456	1,989	158	11,956	5,661	26,228
3.9. For 30 years and over	215	663	6	13	81	372	40	4,200	342	5,248
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

Source: Core Statistics Department

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

3.12.3 Advances Classified by Nature and Gender

All Banks

As on 31st March, 2024

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	3,046,571	1,572,724	334,488	125,525	9,955	18,765	100,504	6,548,270	3,491,518	8,265,283
2. ISLAMIC	422,979	379,388	42,547	31,175	3,015	21,825	44,291	2,897,682	512,832	3,330,070
A. Ijara Finance	57,817	60,371	4,685	4,839	11	16	10,886	39,570	73,399	104,797
B. Diminishing Musharaka	55,102	78,647	4,785	5,630	605	1,146	9,276	783,774	69,768	869,196
C. Istisna	378	7,029	22	323	-	-	5,048	368,752	5,448	376,104
D. Mudaraba	76	1,620	-	-	-	-	-	-	76	1,620
E. Murabaha	5,307	12,076	294	365	9	5	6,157	134,746	11,767	147,192
F. Musawamah finance	20,603	11,995	3,194	1,597	-	-	1,956	67,707	25,753	81,300
G. Musharaka Finance	14,286	17,763	1,746	1,522	2	12	1,313	283,386	17,347	302,683
H. Salam Finance	55	664	-	-	-	-	1,398	74,753	1,453	75,417
I. Commodity Murabahah / Tawwaruq	224,484	19,717	21,574	1,447	-	-	1	1	246,059	21,165
J. Advance against financing	946	868	81	31	-	-	22	9,910	1,049	10,808
K. Other Islamic Modes of Financing	43,925	168,639	6,166	15,419	2,388	20,647	8,234	1,135,083	60,713	1,339,788
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,590	144,795	9,445,952	4,004,350	11,595,353

Source: Core Statistics Department

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

3.12.4 Advances Classified by Category of Financing and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Category of Financing	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	822	39,569	75	908	1	6	8,154	853,036	9,052	893,518
1.1. Export finance schemes	584	24,945	44	418	1	6	4,155	609,720	4,784	635,088
1.2. Others	238	14,624	31	490	-	-	3,999	243,316	4,268	258,430
2. Import financing	520	12,398	70	493	2	27	8,252	609,829	8,844	622,746
3. Government self employment schemes	46,078	40,781	2,699	2,716	3	15	954	9,877	49,734	53,390
4. Working capital/short term	2,265,954	809,703	212,483	30,184	7,275	13,887	56,930	4,011,221	2,542,642	4,864,995
4.1. Small Loans	748,501	176,452	98,297	9,195	6,960	12,087	8,989	166,234	862,747	363,969
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refi. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refi. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Convent.)	46	90	-	-	-	-	509	16,710	555	16,800
4.4. Others	1,517,341	631,192	114,186	20,989	314	1,783	47,087	2,820,051	1,678,928	3,474,015
4.5. Commodity Operations Financing	66	1,969	-	-	1	16	345	1,008,226	412	1,010,211
5. Fixed investment/long term	1,156,176	1,049,661	161,708	122,398	5,689	26,655	70,585	3,961,990	1,394,078	5,166,704
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,201	10,437	184	585	1	-	10,963	580,451	22,349	591,472
5.2. Financing Power Plants Using Renewable Energy	50	159	1	4	1	5	363	61,877	415	62,046
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID - 19 (RFCC and IRFCC)	576	1,494	31	35	4	9	1,870	86,533	2,481	88,071
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	5	129	-	-	-	-	51	1,086	56	1,215
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	777	1,832	658	380	1	10	175	2,637	1,611	4,859
5.6. Small Loans	38	413	-	-	1	34	112	3,028	151	3,475
5.7. Others	308,365	147,182	48,535	21,384	569	1,133	9,488	86,280	366,957	255,980
5.8. Financing for Construction Purposes	736,259	466,885	93,531	42,652	2,437	1,501	44,810	2,935,557	877,037	3,446,596
5.9. SME Assan Finance (SAAF) Scheme	93,687	403,162	18,650	56,849	2,675	23,962	1,666	199,105	116,678	683,078
5.10 Machinery	5,218	17,969	118	508	-	-	1,007	5,436	6,343	23,913
Total	3,469,550	1,952,112	377,035	156,699	12,970	40,599	144,795	9,445,952	4,004,350	11,595,353

Source: Core Statistics Department

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

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Mar-24	Apr-24	May-24	Jun-24 ^a
A. Agriculture, forestry, and fishing	326,429.0	344,331.0	392,154.8	387,214.6	385,130.1	400,878.1
Trade finance	5,163.0	5,020.0	6,268.1	6,191.7	4,063.5	4,060.7
Working capital	240,177.0	234,027.0	233,626.3	226,935.0	210,961.7	217,193.8
Fixed investment	70,998.0	93,469.0	133,392.2	134,848.1	150,527.4	159,360.8
Construction Financing	1,151.0	1,054.0	936.4	918.0	901.4	884.2
Other	8,940.0	10,762.0	17,931.7	18,321.8	18,676.0	19,378.7
B. Mining and quarrying	64,099.0	78,461.0	75,700.4	74,768.7	77,538.9	89,229.2
Trade finance	2,114.0	1,765.0	2,819.8	1,626.2	1,581.8	2,058.9
Working capital	10,401.0	27,653.0	25,413.3	26,499.7	26,271.9	39,245.0
Fixed investment	50,175.0	47,660.0	45,463.1	45,321.1	47,380.5	46,587.6
Construction Financing	-	-	-	-	-	-
Other	1,410.0	1,383.0	2,004.3	1,321.7	2,304.8	1,337.7
C. Manufacturing	4,451,436.0	4,540,885.0	4,835,536.0	4,811,500.0	4,794,818.6	4,838,826.3
Trade finance	1,171,216.0	1,062,545.0	1,157,135.4	1,154,452.3	1,148,893.8	1,153,978.2
Working capital	1,750,989.0	1,812,794.0	2,024,872.9	2,008,415.5	2,016,279.3	2,091,473.2
Fixed investment	1,393,871.0	1,522,272.0	1,533,234.2	1,515,155.3	1,500,874.8	1,486,448.2
Construction Financing	22,180.0	22,794.0	19,242.0	18,921.5	18,110.9	17,528.5
Other	113,180.0	120,481.0	101,051.5	114,555.5	110,659.9	89,398.2
D. Electricity, gas, steam and air conditioning supply	620,224.0	571,642.0	494,667.1	493,989.5	493,181.3	514,268.8
Trade finance	8,399.0	7,217.0	8,016.8	7,785.8	6,925.9	6,906.5
Working capital	250,098.0	211,241.0	166,362.1	167,836.2	168,270.2	188,133.5
Fixed investment	356,879.0	351,106.0	317,542.1	317,458.5	316,197.3	318,329.4
Construction Financing	850.0	929.0	800.4	804.5	804.5	761.3
Other	3,998.0	1,149.0	1,945.7	104.5	983.3	138.1
E. Water supply; sewerage, waste management and remediation activities	22,442.0	14,547.0	25,431.7	24,537.8	23,025.7	23,968.5
Trade finance	13,291.0	1,617.0	3,231.1	3,676.1	2,789.6	2,151.2
Working capital	3,353.0	5,793.0	11,192.7	8,786.1	8,082.7	5,932.7
Fixed investment	5,364.0	7,066.0	10,188.8	12,057.3	12,101.1	15,813.1
Construction Financing	51.0	39.0	-	-	-	-
Other	383.0	31.0	819.1	18.3	52.3	71.5
F. Construction	188,365.0	190,233.0	194,430.9	195,959.0	195,902.3	192,851.7
Trade finance	624.0	252.0	1,346.4	1,514.6	1,610.1	1,997.6
Working capital	17,066.0	27,708.0	32,246.7	32,752.7	33,489.8	33,901.0
Fixed investment	24,142.0	25,128.0	23,812.2	24,789.9	23,655.0	23,745.6
Construction Financing	145,461.0	136,967.0	136,683.8	136,524.5	136,579.6	132,737.9
Other	1,073.0	178.0	341.9	377.3	567.8	469.6
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	531,595.0	451,824.0	518,543.4	522,231.3	507,877.9	539,923.5
Trade finance	83,421.0	49,461.0	67,892.9	63,947.5	60,963.4	66,369.6
Working capital	313,701.0	272,930.0	305,445.9	307,498.4	286,720.1	317,581.9
Fixed investment	91,296.0	78,066.0	91,292.7	93,642.0	98,897.0	100,861.9
Construction Financing	5,456.0	18,249.0	17,217.1	17,130.2	16,876.0	16,834.9
Other	37,721.0	33,118.0	36,694.8	40,013.3	44,421.3	38,275.1
H. Transportation and storage	127,188.0	118,757.0	118,974.0	118,108.3	119,278.2	123,532.9
Trade finance	3,510.0	2,457.0	2,667.6	2,678.7	2,776.9	2,598.9
Working capital	45,789.0	44,562.0	45,153.3	44,839.1	45,590.4	46,028.0
Fixed investment	71,220.0	64,702.0	61,807.9	61,378.8	61,786.5	65,232.1
Construction Financing	1,001.0	914.0	683.5	657.7	645.6	631.2
Other	5,668.0	6,121.0	8,661.7	8,554.0	8,478.8	9,042.8
I. Accommodation and food service activities	40,198.0	37,046.0	39,613.9	38,434.9	39,473.4	38,347.6
Trade finance	826.0	1,006.0	1,534.8	1,054.4	1,812.3	1,034.6
Working capital	10,777.0	10,598.0	10,205.3	10,525.1	11,418.3	11,108.3
Fixed investment	16,740.0	13,767.0	18,284.9	17,977.5	17,394.5	17,597.0
Construction Financing	10,973.0	10,184.0	8,478.2	7,782.9	7,753.5	7,499.0
Other	881.0	1,490.0	1,110.9	1,095.0	1,094.7	1,108.7

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Mar-24	Apr-24	May-24	Jun-24 ¹
J. Information and communication	277,827.0	340,357.0	337,372.4	340,992.7	383,692.2	406,896.9
Trade finance	9,270.0	6,065.0	4,286.3	4,183.7	4,527.5	3,110.4
Working capital	24,849.0	41,109.0	33,933.9	29,071.6	37,217.9	42,465.6
Fixed investment	231,714.0	275,887.0	283,151.3	291,828.6	326,193.6	339,322.3
Construction Financing	275.0	1,296.0	1,047.6	985.8	983.9	947.5
Other	11,720.0	16,000.0	14,953.4	14,923.0	14,769.2	21,051.2
K. Real estate activities	37,084.0	36,254.0	33,711.2	35,831.6	37,840.6	37,772.8
Trade finance	-	-	59.1	0.1	-	-
Working capital	2,891.0	3,559.0	3,816.9	5,409.2	4,540.3	4,619.6
Fixed investment	9,047.0	6,758.0	6,541.3	7,405.5	10,338.8	10,272.6
Construction Financing	25,091.0	25,902.0	23,263.8	22,987.4	22,932.8	22,852.6
Other	55.0	35.0	30.1	29.4	28.7	27.9
L. Professional, scientific and technical activities	53,848.0	59,061.0	55,367.8	55,388.8	56,241.9	59,263.6
Trade finance	10,373.0	9,740.0	7,555.5	7,430.2	7,172.4	5,636.9
Working capital	25,904.0	33,381.0	32,300.5	31,376.0	31,987.3	33,595.9
Fixed investment	13,294.0	14,810.0	14,139.8	15,168.2	15,385.1	18,161.0
Construction Financing	195.0	820.0	805.3	805.3	805.3	801.8
Other	4,082.0	310.0	566.7	609.1	892.0	1,068.1
M. Administrative and support service activities	57,230.0	51,840.0	48,628.0	49,622.5	51,832.7	51,535.6
Trade finance	5,761.0	2,327.0	3,427.9	3,001.4	3,357.4	3,092.6
Working capital	32,260.0	28,112.0	22,716.0	23,011.6	22,507.6	22,102.4
Fixed investment	12,751.0	14,811.0	20,352.6	20,962.2	21,573.5	22,152.9
Construction Financing	113.0	-	-	-	-	-
Other	6,345.0	6,590.0	2,131.5	2,647.3	4,394.2	4,187.6
N. Education	36,167.0	33,435.0	28,032.2	26,862.3	27,194.8	29,144.7
Trade finance	16.0	573.0	345.7	338.8	325.8	325.8
Working capital	11,099.0	10,492.0	7,259.0	7,305.3	6,957.2	8,703.9
Fixed investment	10,682.0	11,160.0	11,308.3	10,813.0	11,595.9	12,045.7
Construction Financing	14,227.0	11,009.0	8,817.6	8,086.2	7,969.0	7,713.3
Other	143.0	201.0	301.5	319.0	346.9	356.0
O. Human health and social work activities	18,884.0	16,986.0	16,730.1	16,767.4	17,479.0	18,198.0
Trade finance	8.0	9.0	-	-	0.0	-
Working capital	4,812.0	3,987.0	3,836.4	4,131.1	5,078.5	5,770.5
Fixed investment	8,544.0	8,222.0	9,333.5	9,183.4	9,088.2	9,266.6
Construction Financing	5,432.0	4,686.0	3,450.0	3,345.1	3,206.7	3,045.5
Other	88.0	82.0	110.3	107.8	105.7	115.5
P. Arts, entertainment, and recreation	2,764.0	1,889.0	1,633.4	1,713.6	1,705.3	1,723.3
Trade finance	..	-	-	100.0	100.0	100.0
Working capital	932.0	1,013.0	946.8	967.5	992.6	1,006.7
Fixed investment	1,691.0	419.0	350.4	360.2	327.1	331.5
Construction Financing	130.0	449.0	318.1	268.1	268.1	267.9
Other	10.0	8.0	18.0	17.8	17.5	17.2
Q. Other service activities	72,118.0	71,461.0	50,252.6	48,931.3	49,200.3	51,182.4
Trade finance	2,610.0	2,946.0	1,307.7	1,681.5	1,764.4	1,733.2
Working capital	26,682.0	29,294.0	20,074.6	19,107.0	18,921.2	20,792.8
Fixed investment	28,970.0	28,727.0	21,797.4	21,617.2	21,720.2	22,484.3
Construction Financing	3,365.0	2,969.0	1,444.5	1,443.1	1,373.0	1,371.7
Other	10,491.0	7,525.0	5,628.4	5,082.4	5,421.4	4,800.4
Total	6,927,897.0	6,959,008.0	7,266,779.9	7,242,854.5	7,261,413.2	7,417,543.8

Source: Core Statistics Department

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 Core Statistics 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-22	Jun-23	Mar-24	Apr-24	May-24	Jun-24 ^p
A. Agriculture, forestry, and fishing	23,562.0	27,080.0	42,801.2	44,984.7	45,690.4	49,720.2
Trade finance	-	-	134.0	362.0	65.9	30.2
Working capital	15,922.0	17,969.0	17,435.4	18,164.9	17,939.1	19,308.7
Fixed investment	4,568.0	5,811.0	15,106.2	15,813.0	16,543.7	18,682.3
Construction Financing	1,015.0	5.0	18.1	17.7	9.8	9.8
Other	2,057.0	3,295.0	10,107.5	10,627.1	11,131.9	11,689.2
B. Mining and quarrying	2,094.0	1,082.0	1,076.4	1,120.1	1,175.6	1,291.5
Trade finance	27.0	57.0	67.6	29.6	2.6	70.1
Working capital	1,522.0	618.0	526.5	594.1	573.0	685.5
Fixed investment	545.0	406.0	482.3	496.4	599.9	535.8
Construction Financing	-	-	-	-	-	-
Other	..	-	-	-	-	-
C. Manufacturing	226,460.0	205,450.0	216,035.5	210,283.4	202,673.5	203,147.9
Trade finance	37,047.0	25,081.0	20,852.0	23,210.0	21,772.1	21,504.3
Working capital	155,916.0	146,738.0	151,150.7	144,299.8	136,588.1	138,727.3
Fixed investment	29,796.0	30,223.0	38,820.4	37,536.5	38,872.6	36,905.9
Construction Financing	734.0	314.0	326.8	314.9	177.3	186.5
Other	2,968.0	3,094.0	4,885.5	4,922.1	5,263.4	5,823.9
D. Electricity, gas, steam and air conditioning supply	3,276.0	2,771.0	3,303.3	3,322.8	3,062.1	3,159.2
Trade finance	103.0	20.0	370.0	377.4	22.0	229.7
Working capital	2,622.0	2,325.0	2,500.3	2,500.4	2,629.3	2,491.3
Fixed investment	532.0	422.0	423.3	425.5	397.7	425.2
Construction Financing	-	-	-	-	-	-
Other	18.0	3.0	9.7	19.5	13.1	13.1
E. Water supply; sewerage, waste management and remediation activities	166.0	174.0	146.4	321.5	337.3	168.6
Trade finance	-	-	-	193.7	193.7	-
Working capital	53.0	48.0	39.8	36.9	36.5	25.4
Fixed investment	107.0	95.0	87.7	72.5	88.9	125.1
Construction Financing	-	-	-	-	-	-
Other	5.0	31.0	18.9	18.3	18.2	18.1
F. Construction	16,936.0	14,576.0	14,285.3	14,152.0	13,164.2	15,446.9
Trade finance	37.0	2.0	69.5	62.1	71.8	87.9
Working capital	5,078.0	5,690.0	4,678.1	4,541.3	4,510.7	4,757.8
Fixed investment	1,807.0	2,085.0	2,701.2	2,715.3	3,040.5	4,765.0
Construction Financing	9,593.0	6,622.0	6,600.0	6,601.2	5,276.6	5,559.8
Other	422.0	178.0	236.5	232.1	264.7	276.3
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	169,231.0	165,428.0	182,738.3	178,748.8	183,553.1	199,121.9
Trade finance	7,768.0	4,935.0	4,740.7	4,392.0	4,467.6	5,238.4
Working capital	124,280.0	119,537.0	118,271.0	114,951.8	113,824.0	124,250.3
Fixed investment	25,443.0	26,662.0	42,506.5	42,101.4	47,343.5	50,090.3
Construction Financing	182.0	155.0	546.4	529.5	222.0	227.6
Other	11,557.0	14,140.0	16,673.6	16,774.1	17,695.9	19,315.3
H. Transportation and storage	23,614.0	21,198.0	25,397.8	23,630.9	26,113.0	28,488.1
Trade finance	40.0	33.0	-	-	-	-
Working capital	2,694.0	1,960.0	2,044.9	2,151.3	2,017.6	2,031.5
Fixed investment	17,382.0	15,012.0	16,930.8	15,156.8	17,735.6	19,536.0
Construction Financing	459.0	209.0	178.6	168.0	164.3	160.7
Other	3,038.0	3,984.0	6,243.5	6,154.8	6,195.5	6,760.0
I. Accommodation and food service activities	4,376.0	5,493.0	5,079.4	5,007.4	5,047.6	5,192.5
Trade finance	26.0	26.0	33.5	27.6	27.5	27.5
Working capital	1,867.0	1,739.0	1,639.4	1,619.2	1,537.7	1,599.9
Fixed investment	1,224.0	1,408.0	1,646.0	1,632.8	1,767.9	1,849.2
Construction Financing	407.0	954.0	771.6	754.6	751.4	733.5
Other	852.0	1,367.0	989.0	973.2	963.2	982.4

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Mar-24	Apr-24	May-24	Jun-24 ^P
J. Information and communication	4,669	5,085	6,234.5	5,709.2	6,515.2	4,879.1
Trade finance	289	132	105.7	90.6	660.3	91.0
Working capital	1,990	2,344	2,899.4	2,910.4	2,784.3	1,748.7
Fixed investment	1,968	2,289	2,976.9	2,459.9	2,815.3	2,788.4
Construction Financing	275	206	137.6	135.8	133.9	132.5
Other	147	113	114.9	112.6	121.3	118.5
K. Real estate activities	2,213	2,013	2,508.8	2,565.2	2,380.6	2,420.3
Trade finance	-	-	59.1	-	-	-
Working capital	432	341	452.8	414.4	384.3	422.0
Fixed investment	1,146	1,224	1,398.1	1,411.3	1,390.5	1,390.4
Construction Financing	580	412	587.0	727.8	577.1	580.0
Other	55	35	11.9	11.7	28.7	27.9
L. Professional, scientific and technical activities	18,791	18,461	18,220.1	17,270.2	17,508.5	18,415.8
Trade finance	2,198	1,760	1,725.8	1,601.7	1,604.1	1,607.8
Working capital	10,042	10,548	8,580.1	8,307.7	7,676.1	8,231.8
Fixed investment	3,094	6,098	7,794.5	7,286.1	7,746.1	8,106.2
Construction Financing	145	5	5.3	5.3	5.3	5.3
Other	3,313	50	114.6	69.5	476.9	464.7
M. Administrative and support service activities	13,015	10,109	8,526.3	8,736.1	7,943.4	8,151.2
Trade finance	733	412	368.5	366.5	364.3	394.3
Working capital	7,283	4,528	4,747.4	5,270.8	4,597.7	4,619.3
Fixed investment	2,587	2,159	2,871.3	2,553.8	2,646.0	2,820.6
Construction Financing	-	-	-	-	-	-
Other	2,412	3,011	539.1	544.9	335.4	317.0
N. Education	2,622	2,991	3,378.3	3,324.5	3,510.6	3,799.8
Trade finance	16	11	7.8	6.7	6.7	6.7
Working capital	925	1,206	1,149.4	1,132.7	1,200.0	1,361.6
Fixed investment	1,323	1,422	1,631.4	1,584.6	1,684.4	1,803.2
Construction Financing	216	151	288.2	281.5	272.6	272.3
Other	143	201	301.5	319.0	346.9	356.0
O. Human health and social work activities	2,049	2,796	2,558.3	2,479.5	2,428.8	2,554.6
Trade finance	8	9	-	-	0.0	-
Working capital	891	1,199	794.2	834.3	828.9	891.3
Fixed investment	940	1,396	1,186.0	1,098.7	1,414.8	1,470.8
Construction Financing	126	114	472.0	442.9	83.5	81.1
Other	84	78	106.2	103.7	101.6	111.4
P. Arts, entertainment, and recreation	355	258	193.8	250.9	362.1	367.2
Trade finance	..	-	-	-	100.0	100.0
Working capital	293	145	81.8	129.2	144.0	145.1
Fixed investment	48	102	91.7	101.7	98.3	102.8
Construction Financing	4	3	2.3	2.3	2.3	2.1
Other	10	8	18.0	17.8	17.5	17.2
Q. Other service activities	37,717	31,020	22,446.0	22,496.0	22,380.8	23,790.7
Trade finance	324	90	44.4	44.4	47.9	47.9
Working capital	13,405	9,591	7,010.0	7,167.0	6,959.4	7,727.5
Fixed investment	21,015	19,721	14,088.4	14,037.0	14,125.2	14,722.6
Construction Financing	59	53	207.0	205.6	204.3	202.9
Other	2,913	1,565	1,096.3	1,042.1	1,044.0	1,089.9
Total	551,145	515,986	554,929.8	544,403.2	543,846.6	570,115.5

Source: Core Statistics Department

Notes:

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

3.15 Province/Region-wise Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Sep-2023	Punjab	4,939.0	40.4	4,731.3	95.8	207.7	4.2	573.7	5,304.9	43.4	107.4
	Sindh	5,649.4	46.2	5,135.3	90.9	514.2	9.1	197.4	5,332.7	43.6	94.4
	KPK	64.3	0.5	61.8	96.1	2.5	3.9	48.1	110.0	0.9	171.0
	Balochistan	12.9	0.1	12.5	96.9	0.4	3.1	136.9	149.4	1.2	1,159.9
	Islamabad	1,547.0	12.7	1,074.0	69.4	473.0	30.6	237.7	1,311.7	10.7	84.8
	Gilgit-Baltistan	4.6	0.0	4.5	98.6	0.1	1.4	0.8	5.4	0.0	117.1
	AJK	8.8	0.1	8.8	100.0	0.0	0.0	3.1	11.9	0.1	135.5
Total		12,226.0	100.0	11,028.2	90.2	1,197.8	9.8	1,197.8	12,226.0	100.0	
Oct-Dec-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	
Jan-Mar ² -2024	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	-

Source: Core Statistics Department

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."
2. Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.
3. Place of Utilization" refers to the place where the funds are being utilized by borrower.
- 4: This Data is being published on quarterly basis w.e.f. March 2023.

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

(Billion Rupees)

Place of disbursement	Place of	Jul-Sep-23		Oct-Dec-23		Jan-Mar-24 ^P	
	Utilization	Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,731.26	95.79	4,785.38	94.01	4,762.04	95.97
	Sindh	173.87	3.52	179.43	3.52	107.80	2.17
	KPK	10.84	0.22	15.54	0.31	5.60	0.11
	Balochistan	0.22	-	0.02	-	0.41	0.01
	Islamabad	20.31	0.41	108.68	2.13	85.25	1.72
	Gilgit-Baltistan	0.02	-	0.13	-	0.03	-
	AJK	2.44	0.05	1.27	0.02	0.78	0.02
Punjab Total		4,938.97	100.00	5,090.45	100.00	4,961.90	100.00
Sindh	Punjab	141.14	2.50	316.76	5.37	330.50	5.99
	Sindh	5,135.29	90.90	5,419.95	91.96	5,078.04	92.05
	KPK	19.59	0.35	20.35	0.35	12.79	0.23
	Balochistan	136.60	2.42	106.37	1.80	83.82	1.52
	Islamabad	215.33	3.81	27.39	0.46	11.27	0.20
	Gilgit-Baltistan	0.83	0.01	2.03	0.03	0.01	-
	AJK	0.66	0.01	0.74	0.01	0.26	-
Sindh Total		5,649.45	100.00	5,893.59	100.00	5,516.69	100.00
KPK	Punjab	0.05	0.08	0.05	0.07	0.10	0.12
	Sindh	0.39	0.61	2.17	3.05	1.66	1.91
	KPK	61.84	96.13	66.98	94.03	83.98	96.22
	Balochistan	-	-	0.01	0.01	-	-
	Islamabad	2.04	3.18	2.02	2.83	1.53	1.75
	Gilgit-Baltistan	-	-	0.00	-	-	-
	AJK	0.01	0.01	-	-	-	-
KPK Total		64.33	100.00	71.23	100.00	87.27	100.00
Balochistan	Punjab	0.00	-	0.00	0.02	-	-
	Sindh	0.40	3.14	0.23	2.37	0.22	2.23
	KPK	-	-	-	-	-	-
	Balochistan	12.47	96.86	9.67	97.61	9.66	97.77
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	0.00	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		12.88	100.00	9.91	100.00	9.88	100.00
Islamabad	Punjab	432.46	27.96	106.03	7.52	97.31	7.46
	Sindh	22.73	1.47	12.16	0.86	17.72	1.36
	KPK	17.71	1.14	15.28	1.08	19.99	1.53
	Balochistan	0.08	-	0.00	-	0.25	0.02
	Islamabad	1,073.96	69.42	1,275.82	90.53	1,168.36	89.62
	Gilgit-Baltistan	0.00	-	0.00	-	0.01	-
	AJK	0.02	-	0.00	-	0.04	-
Islamabad Total		1,546.97	100.00	1,409.31	100.00	1,303.69	100.00
Gilgit-Baltistan	Punjab	0.00	0.03	0.00	0.06	0.00	-
	Sindh	-	-	0.00	0.02	-	-
	KPK	0.00	0.01	0.01	0.28	0.01	0.14
	Balochistan	0.00	-	0.01	0.16	0.01	0.15
	Islamabad	0.06	1.34	0.03	0.56	0.04	1.05
	Gilgit-Baltistan	4.52	98.61	4.70	98.92	4.03	98.65
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.59	100.00	4.75	100.00	4.09	100.00
AJK	Punjab	0.00	0.01	0.02	0.17	-	-
	Sindh	-	-	-	-	-	-
	KPK	-	-	0.00	0.01	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.01	0.00	0.04	0.00	-
	Gilgit-Baltistan	-	-	0.00	-	-	-
	AJK	8.80	99.98	9.77	99.78	10.28	100.00
AJK Total		8.80	100.00	9.79	100.00	10.28	100.00
Grand Total		12,226.0		12,489.0		11,893.8	

Source: Core Statistics Department

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."

2. Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.

3. Place of Utilization" refers to the place where the funds are being utilized by borrower.

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

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

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jul-Sep-23		Oct-Dec-23		Jan-Mar-24 ^p	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,731.26	89.19	4,785.38	91.88	4,762.04	91.75
	Sindh	141.14	2.66	316.76	6.08	330.50	6.37
	KPK	0.05	-	0.05	-	0.10	-
	Balochistan	0.00	-	0.00	-	-	-
	Islamabad	432.46	8.15	106.03	2.04	97.31	1.88
	Gilgit-Baltistan	0.00	-	0.00	-	0.00	-
	AJK	0.00	-	0.02	-	-	-
Punjab Total		5,304.92	100.00	5,208.25	100.00	5,189.96	100.00
Sindh	Punjab	173.87	3.26	179.43	3.20	107.80	2.07
	Sindh	5,135.29	96.30	5,419.95	96.54	5,078.04	97.55
	KPK	0.39	0.01	2.17	0.04	1.66	0.03
	Balochistan	0.40	0.01	0.23	-	0.22	-
	Islamabad	22.73	0.43	12.16	0.22	17.72	0.34
	Gilgit-Baltistan	-	-	0.00	-	-	-
	AJK	-	-	-	-	-	-
Sindh Total		5,332.69	100.00	5,613.95	100.00	5,205.44	100.00
KPK	Punjab	10.84	9.86	15.54	13.15	5.60	4.57
	Sindh	19.59	17.82	20.35	17.22	12.79	10.45
	KPK	61.84	56.23	66.98	56.68	83.98	68.63
	Balochistan	-	-	-	-	-	-
	Islamabad	17.71	16.10	15.28	12.93	19.99	16.34
	Gilgit-Baltistan	0.00	-	0.01	0.01	0.01	-
	AJK	-	-	0.00	-	-	-
KPK Total		109.99	100.00	118.17	100.00	122.36	100.00
Balochistan	Punjab	0.22	0.15	0.02	0.02	0.41	0.44
	Sindh	136.60	91.45	106.37	91.63	83.82	89.04
	KPK	-	-	0.01	0.01	-	-
	Balochistan	12.47	8.35	9.67	8.33	9.66	10.26
	Islamabad	0.08	0.05	0.00	-	0.25	0.27
	Gilgit-Baltistan	0.00	-	0.01	0.01	0.01	0.01
	AJK	-	-	-	-	-	-
Balochistan Total		149.37	100.00	116.09	100.00	94.14	100.00
Islamabad	Punjab	20.31	1.55	108.68	7.69	85.25	6.73
	Sindh	215.33	16.42	27.39	1.94	11.27	0.89
	KPK	2.04	0.16	2.02	0.14	1.53	0.12
	Balochistan	-	-	-	-	-	-
	Islamabad	1,073.96	81.88	1,275.82	90.23	1,168.36	92.25
	Gilgit-Baltistan	0.06	-	0.03	-	0.04	-
	AJK	0.00	-	0.00	-	0.00	-
Islamabad Total		1,311.71	100.00	1,413.93	100.00	1,266.46	100.00
Gilgit-Baltistan	Punjab	0.02	0.35	0.13	1.94	0.03	0.79
	Sindh	0.83	15.41	2.03	29.55	0.01	0.29
	KPK	-	-	0.00	0.01	-	-
	Balochistan	-	-	0.00	-	-	-
	Islamabad	0.00	0.03	0.00	0.06	0.01	0.36
	Gilgit-Baltistan	4.52	84.22	4.70	68.43	4.03	98.56
	AJK	-	-	0.00	-	-	-
Gilgit-Baltistan Total		5.37	100.00	6.87	100.00	4.09	100.00
AJK	Punjab	2.44	20.47	1.27	10.73	0.78	6.86
	Sindh	0.66	5.54	0.74	6.32	0.26	2.26
	KPK	0.01	0.05	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.13	0.00	0.03	0.04	0.35
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	8.80	73.81	9.77	82.91	10.28	90.53
AJK Total		11.92	100.00	11.79	100.00	11.36	100.00
Grand Total		12,225.98	-	12,489.04	-	11,893.80	-

Source: Core Statistics Department

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

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

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

(Billion Rupees)

Provinces/ Regions	Borrower	Sep-23			Dec-23			Mar-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.01	0.01	-	0.01	0.01	-	-	-
	Government	8.65	1,718.00	1,726.65	7.88	1,456.60	1,464.48	1.92	890.93	892.85
	Non-Financial Public Sector Enterprises	-	1,562.42	1,562.42	-	1,813.84	1,813.84	-	2,206.23	2,206.23
	NBFCs & Financial Auxiliaries	0.01	295.63	295.64	0.01	298.64	298.65	0.00	237.80	237.80
	Private Sector (Business)	273.89	6,443.77	6,717.66	312.68	6,949.79	7,262.48	297.95	6,821.69	7,119.64
	Trust Funds & Non Profit Organizations	-	12.57	12.57	0.06	16.07	16.12	0.06	15.50	15.56
	Personal/Individuals	79.16	1,046.32	1,125.48	79.09	1,041.28	1,120.36	80.88	1,041.10	1,121.98
	Others	0.77	1.04	1.81	0.70	0.66	1.36	0.71	0.59	1.30
	Total	362.47	11,079.78	11,442.21	400.41	11,576.89	11,977.30	381.52	11,213.83	11,595.35
Punjab	Foreign Constituents	-	0.02	0.02	-	0.01	0.01	-	-	-
	Government	-	833.27	833.27	-	652.71	652.71	-	353.58	353.58
	Non-Financial Public Sector Enterprises	-	496.44	496.44	-	581.04	581.04	-	854.34	854.34
	NBFCs & Financial Auxiliaries	-	29.84	29.84	-	41.04	41.04	-	40.00	40.00
	Private Sector (Business)	173.55	2,744.73	2,918.28	202.85	3,002.21	3,205.07	197.29	3,017.58	3,214.86
	Trust Funds & Non Profit Organizations	-	4.28	4.28	0.06	6.15	6.21	0.06	6.82	6.88
	Personal/Individuals	33.47	341.63	375.09	32.97	339.78	372.75	34.52	340.12	374.65
	Others	0.62	0.41	1.03	0.54	0.00	0.54	0.54	0.00	0.54
	Total	207.63	4,450.61	4,658.24	236.42	4,622.94	4,859.36	232.41	4,612.44	4,844.85
Sindh	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	8.65	419.17	427.82	7.88	391.52	399.40	1.92	167.79	169.71
	Non-Financial Public Sector Enterprises	-	787.64	787.64	-	877.28	877.28	-	1,030.90	1,030.90
	NBFCs & Financial Auxiliaries	0.01	176.87	176.88	0.01	211.25	211.25	0.00	159.53	159.53
	Private Sector (Business)	39.37	2,895.82	2,935.18	46.81	3,091.75	3,138.56	39.19	3,001.02	3,040.22
	Trust Funds & Non Profit Organizations	-	4.01	4.01	-	3.94	3.94	-	3.51	3.51
	Personal/Individuals	28.49	609.44	637.93	28.75	607.01	635.76	28.80	606.42	635.22
	Others	-	0.63	0.63	-	0.66	0.66	-	0.59	0.59
	Total	76.52	4,893.57	4,970.09	83.45	5,183.40	5,266.85	69.92	4,969.76	5,039.67
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.00	0.00	-	0.00	0.00	-	0.01	0.01
	Non-Financial Public Sector Enterprises	-	18.42	18.42	-	28.42	28.42	-	27.80	27.80
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	51.78	60.80	112.58	51.91	69.79	121.70	51.73	66.53	118.26
	Trust Funds & Non Profit Organizations	-	0.23	0.23	-	0.21	0.21	-	0.21	0.21
	Personal/Individuals	6.16	51.11	57.27	6.65	51.19	57.84	6.73	51.30	58.02
	Others	-	-	-	-	-	-	-	-	-
	Total	57.94	130.63	188.57	58.56	149.67	208.23	58.45	145.90	204.36
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	2.00	2.00	-	2.05	2.05	-	1.93	1.93
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	4.16	5.29	9.45	5.25	5.73	10.98	4.57	5.45	10.02
	Trust Funds & Non Profit Organizations	-	0.35	0.35	-	0.36	0.36	-	-	-
	Personal/Individuals	7.73	5.05	12.78	7.93	5.14	13.07	7.99	5.27	13.26
	Others	0.15	-	0.15	0.16	-	0.16	0.17	-	0.17
	Total	12.05	12.68	24.73	13.33	13.28	26.61	12.73	12.66	25.39
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	463.57	463.57	-	410.32	410.32	-	367.62	367.62
	Non-Financial Public Sector Enterprises	-	259.92	259.92	-	327.11	327.11	-	293.19	293.19
	NBFCs & Financial Auxiliaries	-	88.87	88.87	-	46.29	46.29	-	38.21	38.21
	Private Sector (Business)	0.27	714.50	714.77	1.06	755.68	756.74	0.37	708.40	708.77
	Trust Funds & Non Profit Organizations	-	3.70	3.70	-	5.41	5.41	-	4.96	4.96
	Personal/Individuals	0.38	32.83	33.21	0.39	32.19	32.58	0.38	31.96	32.34
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	0.65	1,563.39	1,564.04	1.46	1,576.98	1,578.44	0.74	1,444.35	1,445.09

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

(Billion Rupees)

Provinces/ Regions	Borrower	Sep-23			Dec-23			Mar-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)	3.41	2.78	6.19	3.35	2.70	6.05	3.40	3.15	6.55
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.02	1.47	2.49	0.51	1.33	1.85	0.56	1.46	2.02
	Others	-	-	-	-	-	-	-	-	-
	Total	4.43	4.25	8.64	3.86	4.04	7.90	3.96	4.60	8.56
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.36	19.85	21.21	1.44	21.94	23.38	1.41	19.55	20.96
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.91	4.81	6.71	1.88	4.64	6.52	1.90	4.57	6.47
	Others	-	-	-	-	-	-	-	-	-
	Total	3.26	24.66	27.92	3.32	26.57	29.90	3.31	24.12	27.43

Source: Core Statistics Department

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

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

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

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

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

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

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

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

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

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

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

Note:

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

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

(Amount in Million Rupees)

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY23									
Jul-Mar									
Punjab	529,939	158,543.9	162,521.5	39,923	68,316.4	46,970.1	6,417	257,787.9	67,302.9
Sindh	101,690	68,221.1	44,218.2	8,439	11,721.3	11,255.9	1,235	45,010.1	9,341.7
Khyber Pakhtunkhwa	17,715	5,205.4	6,484.0	2,547	2,710.1	2,354.9	256	3,175.3	2,500.9
Balochistan	3,425	1,381.5	2,300.7	167	287.9	436.2	42	228.9	855.1
Azad Jammu Kashmir	1,560	415.5	398.7	4	2.4	3.1	13	1,443.7	114.9
Gilgit Baltistan	3,487	596.8	757.2	6	12.0	13.5	12	24.7	25.7
All Pakistan	657,816	234,364.2	216,680.4	51,086	83,050.0	61,033.8	7,975	307,670.6	80,141.1
Jul-Jun									
Punjab	767,645	252,633.6	174,867.9	49,537	106,674.4	46,628.1	8,474	390,950.9	78,617.2
Sindh	165,865	110,405.6	52,484.8	11,699	19,623.4	12,246.6	1,773	59,436.3	15,017.6
Khyber Pakhtunkhwa	25,100	8,264.3	7,415.3	3,007	3,856.8	2,377.2	556	6,272.1	2,907.2
Balochistan	5,266	2,732.2	2,951.7	247	573.7	528.2	67	796.5	399.1
Azad Jammu Kashmir	2,280	596.0	442.8	14	27.5	66.0	14	2,970.6	541.5
Gilgit Baltistan	4,783	932.8	909.8	7	18.2	17.8	16	36.8	25.9
All Pakistan	970,939	375,564.5	239,072.2	64,511	130,773.9	61,863.9	10,900	460,463.3	97,508.5
FY24									
Jul-Sep									
Punjab	147,697	65,494.0	172,750.2	20,008	29,114.8	51,752.9	3,559	84,188.6	74,856.6
Sindh	33,859	28,256.3	50,890.8	5,932	6,724.0	13,067.3	928	12,114.3	17,174.9
Khyber Pakhtunkhwa	32,030	18,772.6	6,925.7	1,025	862.2	2,718.4	225	1,662.5	2,037.5
Balochistan	2,379	1,051.1	3,512.6	83	110.7	538.5	43	132.0	407.8
Azad Jammu Kashmir	631	198.7	472.3	15	40.0	71.4	11	604.9	470.2
Gilgit Baltistan	800	344.9	1,072.0	5	2.1	11.9	5	25.4	26.1
All Pakistan	217,396	114,117.5	235,623.5	27,068	36,853.8	68,160.4	4,771	98,727.7	94,973.1
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

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

(Amount in Million Rupees)

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY23									
Jul-Mar									
Punjab	804,616	135,335.7	171,983.2	48,634	373,842.8	115,531.6	1,429,529	993,826.6	564,309.3
Sindh	139,745	23,957.8	32,019.3	1033	50,759.0	18,295.3	252,142	199,669.4	115,130.4
Khyber Pakhtunkhwa	27,899	7,707.7	9,472.8	1115	1,438.6	1,920.3	49,532	20,237.1	22,732.9
Balochistan	820	321.7	360.9	42	72.5	77.5	4,496	2,292.4	4,030.4
Azad Jammu Kashmir	10,475	1,984.2	2,241.9	49	136.1	219.2	12,101	3,981.8	2,977.8
Gilgit Baltistan	5,399	947.7	1,499.7	771	329.1	1,396.5	9,675	1,910.2	3,692.6
All Pakistan	988,954	170,254.7	217,577.7	51,644	426,578.0	137,440.5	1,757,475	1,221,917.5	712,873.5
Jul-Jun									
Punjab	1,042,051	202,914.4	175,387.7	68,440	483,527.4	117,417.0	1,936,147	1,436,700.6	592,917.9
Sindh	171,227	31,260.0	33,075.4	2,123	70,685.8	17,310.5	352,687	291,411.1	130,135.0
Khyber Pakhtunkhwa	35,977	12,424.6	9,871.0	1,460	2,960.2	2,170.2	66,100	33,778.1	24,740.9
Balochistan	1366	470.3	828.3	60	218.8	133.5	7,006	4,791.5	4,840.7
Azad Jammu Kashmir	12,404	2,521.2	1,956.6	67	203.2	226.2	14,779	6,318.6	3,233.1
Gilgit Baltistan	7,449	1,329.1	1,675.0	1106	638.8	1,537.7	13,361	2,955.7	4,166.3
All Pakistan	1,270,474	250,919.6	222,794.2	73,256	558,234.1	138,795.3	2,390,080	1,775,955.5	760,034.0
FY24									
Jul-Sep									
Punjab	214,489	54,678.9	182,541.7	14,509	163,742.2	113,971.7	400,262	397,218.4	595,873.1
Sindh	29,819	8,596.2	34,382.1	551	16,789.0	16,733.7	71,089	72,479.8	132,248.8
Khyber Pakhtunkhwa	8,748	3,310.1	10,317.8	289	960.5	2,252.1	42,317	25,567.8	24,251.4
Balochistan	189	92.3	583.6	30	401.6	147.5	2,724	1,787.7	5,190.0
Azad Jammu Kashmir	1,963	491.8	2,005.2	12	37.5	163.6	2,632	1,372.9	3,182.7
Gilgit Baltistan	1,912	331.8	1,773.0	188	208.6	1,469.0	2,910	912.7	4,351.9
All Pakistan	257,120	67,501.0	231,603.3	15,579	182,139.3	134,737.6	521,934	499,339.3	765,097.9
Jul-Dec									
Punjab	446,351	104,632.6	195,634.2	29,076	325,476.6	115,749.4	872,747	875,207.5	642,927.0
Sindh	71,388	18,013.5	36,668.7	1283	39,792.7	17,587.3	151,314	180,678.9	137,803.4
Khyber Pakhtunkhwa	18,277	6,887.4	11,230.0	541	2,472.6	2,372.8	61,873	39,003.2	28,224.0
Balochistan	396	270.6	579.7	140	1,089.7	158.0	4,555	5,108.0	6,022.7
Azad Jammu Kashmir	4,501	1,113.4	2,108.1	50	178.6	146.0	5,955	3,543.9	3,207.3
Gilgit Baltistan	4,183	739.9	1,760.4	420	493.5	1,434.6	6,318	2,291.7	4,756.4
All Pakistan	545,096	131,657.4	247,981.0	31,510	369,503.6	137,448.1	1,102,762	1,105,833.0	822,940.7
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

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors
All Banks
Jul-Mar 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	650,321	302,405.0	47,981	104,724.5	7,778	286,328.5	706,080	693,457.9	
All Crops Loan (Excluding Veg & Fruits)	636,269	198,112.1	45,058	86,822.5	5,941	73,172.4	687,268	358,107.0	
Vegetables	1,755	9,267.5	1,570	5,988.9	615	12,103.8	3,940	27,360.1	
Fruits/Orchards	1,174	1,463.9	1,064	3,764.8	200	2,292.5	2,438	7,521.2	
Flowers/Ornamental Plants	-	-	1	36.6	6	212.8	7	249.4	
Others	11,123	93,561.4	288	8,111.8	1,016	198,546.9	12,427	300,220.1	
Development Loans	16,857	35,183.1	6,182	16,498.5	990	36,953.6	24,029	88,635.3	
Plough Cattle	-	-	-	-	-	-	-	-	
Tube wells	995	1,945.0	1,202	2,923.3	166	957.2	2,363	5,825.5	
Sprinkle & Trickle Irrigation	-	1.6	-	-	3	313.1	3	314.7	
Tractors	9,820	21,715.2	3,834	9,365.6	291	1,284.1	13,945	32,364.9	
Orchards	942	737.5	512	1,217.9	54	714.4	1,508	2,669.8	
Farm Transportation	1,323	4,816.4	9	28.4	16	42.2	1,348	4,887.0	
Godown/Silos	1,719	1,514.5	223	439.9	89	710.9	2,031	2,665.3	
Land Improvement	473	262.9	35	14.3	-	-	508	277.3	
Farm Machinery	574	1,755.0	246	1,913.1	126	878.4	946	4,546.5	
High Quality Seed Processing Units	7	66.1	3	24.5	50	2,871.5	60	2,962.1	
Green House/ Tunnel Farming	5	0.8	2	4.0	1	234.6	8	239.3	
Cold Storage	35	716.3	19	337.6	87	1,155.1	141	2,209.1	
Others NGOs	964	1,651.8	97	229.8	107	27,792.2	1,168	29,673.9	
Corporate Farming	2,080	6,993.3	1,009	1,971.1	472	85,613.4	3,561	94,577.9	
Production Loans	2,080	6,993.3	1,009	1,971.1	471	83,417.9	3,560	92,382.4	
Development Loans	-	-	-	-	1	2,195.5	1	2,195.5	
Total	669,258	344,581.4	55,172	123,194.1	9,240	408,895.6	733,670	876,671.0	

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	822,099	177,521.8	13,149	210,566.2	835,248	388,088.0
Poultry	1,572	8,054.7	2,643	255,803.2	4,215	263,857.9
Fisheries	413	421.8	1,014	11,876.9	1,427	12,298.6
Forestry	6	1.3	2	637.5	8	638.8
Others	1,377	1,217.4	27,207	92,446.3	28,584	93,663.7
Total	825,467	187,217.0	44,015	571,330.1	869,482	758,547.1

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		
	Sep			Dec			Mar ¹		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	1,457.6	-	-	984.4	-	-	446.6
2. DOMESTIC CONSTITUENTS	132,113.5	42,837.0	231,592.6	113,794.7	31,448.5	222,798.9	104,205.4	40,058.7	217,101.3
I. GOVERNMENT	-	27.8	-	-	395.6	-	-	363.3	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	18,236.7	155.1	0.0	11,768.5	258.1	0.0	2,985.2	268.6	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	113,876.8	42,654.1	231,592.5	102,026.1	30,794.8	222,798.9	101,220.2	39,426.9	217,101.2
a. Agriculture, forestry and fishing	40.7	-	221.8	133.0	91.5	530.6	54.7	32.7	552.3
b. Mining and quarrying	7.0	1,321.7	76.8	-	1,321.7	296.2	-	2,004.3	444.7
c. Manufacturing	73,659.9	29,509.5	200,906.2	66,171.8	23,562.1	198,058.3	67,329.2	31,194.2	191,946.2
01 - Manufacture of food products	12,079.6	5,283.2	12,120.3	11,534.6	6,507.0	13,581.4	11,736.5	5,059.4	11,777.9
02 - Manufacture of beverages	1,305.8	469.0	14.6	1,305.8	465.3	-	972.8	465.3	9.8
03 - Manufacture of textiles	42,454.0	8,951.2	157,401.1	36,222.8	4,452.6	152,350.7	38,132.8	6,326.4	150,166.0
04 - Manufacture of wearing apparel	895.8	1,832.3	21,444.3	419.5	1,527.9	23,445.1	517.0	1,610.9	20,350.9
05 - Manufacture of leather and related products	-	1,315.7	3,694.1	20.5	646.3	3,494.4	20.7	1,787.8	4,289.3
06 - Manufacture of paper and paper products	197.7	1,074.5	359.8	101.9	243.7	244.3	25.0	405.7	24.4
07 - Manufacture of coke and refined petroleum products	947.9	4,246.9	-	134.2	1,484.9	-	1,113.8	6,562.5	-
08 - Manufacture of chemicals and chemical products	10,797.6	1,026.9	247.5	8,834.8	1,619.0	209.4	10,935.6	2,150.7	230.4
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85.0	202.8	102.4	85.0	178.4	91.7	91.5	133.1	164.5
10 - Manufacture of rubber and plastics products	237.5	1,203.7	654.9	-	2,390.6	1,138.1	20.0	1,177.0	1,473.1
11 - Manufacture of other non-metallic mineral products	20.0	416.3	1,756.6	20.0	85.9	881.7	20.0	1,808.1	592.0
12 - Manufacture of basic metals	214.1	1,013.7	94.1	130.8	1,521.0	282.6	235.2	883.9	430.9
13 - Manufacture of fabricated metal products, except machinery and equipment	367.4	46.7	15.6	327.5	27.6	15.7	179.8	183.1	-
14 - Manufacture of computer, electronic and optical products	128.3	19.4	-	39.1	19.4	-	134.4	19.4	65.9
15 - Manufacture of electrical equipment	127.5	1,048.5	121.8	201.7	809.2	77.6	100.0	689.0	77.6
16 - Manufacture of machinery and equipment	-	55.4	390.6	15.3	149.3	300.7	0.2	64.4	302.7
17 - Manufacture of motor vehicles, trailers and semi-trailers	530.5	1,145.9	118.8	360.3	1,145.6	7.8	360.6	1,446.9	233.0
18 - Manufacture of furniture	10.0	83.3	-	10.0	84.6	-	10.0	136.4	-
19. Other manufacturing	3,261.1	74.2	2,370.0	6,407.9	203.9	1,937.1	2,723.3	284.2	1,757.7
d. Electricity, gas, steam and air conditioning supply	127.4	135.0	315.0	1,311.4	538.0	315.0	1,489.2	449.2	265.0
e. Water supply; sewerage, waste management and remediation activities	-	79.5	-	-	360.7	-	-	800.1	-
f. Construction	-	4.8	-	33.6	83.2	-	-	71.2	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	18,175.0	9,042.5	28,680.8	15,558.3	2,382.3	22,180.2	14,815.7	2,504.8	22,583.0
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	884.7	78.9	-	0.5	98.0	-	0.5	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	7,407.0	7,687.0	4,599.1	4,189.9	1,350.5	5,746.8	4,310.3	2,118.4	4,793.5
03 - Retail trade, except of motor vehicles and motorcycles	10,768.0	470.8	24,002.9	11,368.4	1,031.4	16,335.4	10,505.4	386.0	17,758.4
h. Transportation and storage	7.0	1,772.2	119.8	26.8	1,772.2	139.8	38.7	1,772.2	168.0
i. Accommodation and food service activities	-	203.3	-	-	115.1	-	0.0	115.1	-
j. Information and communication	11,284.5	222.6	673.3	11,397.8	101.5	662.1	11,186.6	101.5	222.3
k. Real estate activities	-	-	-	-	-	-	-	-	22.5
l. Professional, scientific and technical activities	0.8	222.9	253.8	510.4	324.1	84.0	222.8	261.6	204.8
m. Administrative and support service activities	4,001.0	136.2	285.8	2,837.8	138.2	529.5	1,544.4	84.3	665.9
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	6,573.6	-	59.1	4,045.2	-	3.2	4,538.8	31.7	26.6
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	132,113.5	42,837.0	231,592.6	113,794.7	31,448.5	222,798.9	104,205.4	40,058.7	217,101.3

Source: Core Statistics Department

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

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

(End period: Million Rupees)

SECURITIES / SHARES	2023						2024		
	Sep			Dec			Mar ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	18,429,400.2	19,047,444.7	18,780,785.2	20,447,891.4	21,798,292.7	20,909,606.7	21,168,421.6	22,294,027.8	21,850,660.7
1) Treasury Bills	5,350,880.8	5,595,911.3	5,396,373.1	5,745,523.4	6,640,880.1	5,780,012.7	5,661,935.1	6,315,619.9	5,731,484.2
2) Pakistan Investment Bonds (PIBs)	13,062,413.3	13,435,461.3	13,367,897.3	14,667,792.4	15,122,975.5	15,094,181.1	15,490,072.6	15,961,190.4	16,102,296.3
a. Fixed Rate	2,983,873.6	3,207,437.6	2,925,889.4	5,025,831.0	5,288,757.5	5,070,892.9	4,844,645.0	5,108,376.5	5,008,678.6
b. Floating Rate	10,078,539.7	10,228,023.7	10,442,007.9	9,641,961.3	9,834,218.0	10,023,288.1	10,645,427.6	10,852,813.8	11,093,617.7
3) Others	16,106.1	16,072.1	16,514.8	34,575.6	34,437.1	35,413.0	16,414.0	17,217.5	16,880.2
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	435,925.6	319,498.6	454,875.3	391,423.0	278,449.9	443,222.8	440,608.8	322,668.9	456,908.4
1) Quoted On The Stock Exchange	240,238.8	131,691.7	253,161.7	198,426.8	99,617.1	244,321.5	232,228.7	124,345.6	239,684.6
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	18,708.9	12,611.4	20,768.1	23,894.3	18,761.3	27,088.1	21,303.1	15,764.0	31,425.9
NFPSEs	31,622.0	16,742.1	30,824.9	27,582.0	10,829.1	33,909.2	26,993.3	10,061.8	25,884.3
Private Sector	116,351.8	45,604.5	118,264.4	123,648.5	54,732.5	145,962.0	106,446.6	37,836.7	139,380.5
2) Unquoted On The Stock Exchange	195,686.8	187,806.9	201,713.6	192,996.2	178,832.8	198,901.2	208,380.0	198,323.3	217,223.8
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,804.4	21,138.9	24,452.0	29,494.3	19,064.3	30,769.1	33,953.4	28,103.1	36,103.1
NFPSEs	23,796.4	23,676.9	31,722.8	121,144.6	121,019.4	128,310.8	105,355.3	105,247.9	105,355.3
Private Sector	11,207.7	8,136.8	11,388.3	7,150.3	4,656.0	7,116.0	6,369.2	4,435.8	9,379.8
V. DEBENTURES	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
VI. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	5.2	0.8	5.3	5.2	5.2	5.2	5.2	5.2	5.2
VIII. TERM FINANCE CERTIFICATES	107,589.6	109,733.4	112,487.7	93,504.3	95,803.3	96,287.1	100,905.4	103,099.5	102,023.0
IX. MUTUAL FUNDS	11,940.8	10,483.9	11,959.9	12,359.2	11,681.6	12,391.5	16,248.3	12,121.6	14,007.7
X. OTHERS	42,530.2	42,530.2	42,955.2	6,918.3	6,918.3	7,114.4	6,875.8	6,875.8	7,408.3
XI. Islamic Banking Products - Investments	3,885,383.2	3,883,816.9	4,143,917.0	4,177,553.0	4,106,214.1	4,355,607.6	4,637,556.0	4,636,245.5	4,952,765.2
a. Government Islamic Securities	3,342,704.4	3,345,689.5	3,506,651.0	3,629,280.3	3,559,939.2	3,746,231.9	4,093,235.3	4,094,893.0	4,290,011.9
1. GOP Ijara Sukuk	3,273,201.6	3,276,314.8	3,435,563.8	3,571,448.6	3,502,182.6	3,687,494.2	4,051,712.4	4,050,942.6	4,247,573.3
a. Variable Rental Rate	2,561,849.0	2,560,487.6	2,678,986.3	2,723,856.1	2,647,671.5	2,819,835.2	2,743,845.9	2,736,796.4	2,875,475.4
b. Fixed Rental Rate	711,352.6	715,827.2	756,577.6	847,592.4	854,511.1	867,659.0	1,307,866.5	1,314,146.2	1,372,098.0
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	69,502.8	69,374.7	71,087.2	57,831.7	57,756.6	58,737.7	41,522.9	43,950.4	42,438.6
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	479,379.3	475,252.2	572,637.0	478,137.6	474,280.7	538,924.0	502,413.8	499,385.1	614,990.7
1) Diminishing Musharaka Sukuk	150,650.8	148,131.6	158,282.3	149,124.6	146,845.3	153,608.6	147,975.1	144,608.9	155,486.8
2) Ijarah Sukuk	190,287.8	187,800.5	268,290.5	190,233.7	187,750.2	240,558.2	190,191.6	187,698.7	289,688.3
3) Modaraba Sukuk	10,760.5	10,768.6	11,285.8	8,634.9	8,667.0	8,789.6	12,356.2	12,365.6	12,822.4
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	127,680.2	128,551.5	134,778.4	130,144.3	131,018.3	135,967.5	151,890.9	154,711.8	156,993.2
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)	8,164.7	8,164.7	8,433.3	8,128.3	8,128.3	8,307.5	8,997.0	8,997.0	9,380.0
h. Other Islamic Mode of Investments	55,134.7	54,710.5	56,195.7	60,308.1	62,167.1	60,445.4	30,933.0	30,993.5	36,405.7
TOTAL	22,912,778.2	23,413,511.9	23,546,988.9	25,129,658.0	26,297,368.6	25,824,238.7	26,370,624.6	27,375,047.6	27,383,781.9

Source: Core Statistics Department

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

(End period: Million Rupees)			
RATE OF	2023		2024
INTEREST	Sep	Dec	Mar ^P
0.00	6,910,442.3	7,248,844.6	7,149,602.4
01.00*	228,409.1	180,399.9	177,182.6
02.00*	143,352.1	126,621.7	179,364.0
03.00*	141,941.1	123,512.4	84,578.1
04.00*	29,404.7	55,984.7	31,145.3
05.00*	54,162.6	48,634.5	148,669.5
5.25	19,227.0	3,555.0	7,094.3
5.50	5,815.9	2,004.7	2,718.0
5.75	79,566.2	76,505.7	4,374.4
6.00	96,579.6	94,802.5	10,282.5
6.25	27,130.7	7,069.2	6,032.9
6.50	3,783.7	6,742.3	16,196.2
6.75	323.9	777.6	3,692.3
7.00	32,373.7	24,008.6	16,717.3
7.25	2,411.5	2,056.9	9,086.5
7.50	6,504.5	4,358.7	17,735.1
7.75	2,072.1	1,488.7	2,754.3
8.00	20,595.0	24,870.5	35,208.5
8.25	4,066.7	4,696.3	14,303.0
8.50	11,294.0	32,347.1	14,115.8
8.75	2,042.2	1,282.4	2,314.8
9.00	7,898.0	22,304.0	21,378.5
9.25	45,457.5	30,410.4	20,287.5
9.50	3,566.0	4,119.5	21,008.1
9.75	6,523.8	6,129.6	40,457.3
10.00	18,735.3	24,217.5	35,368.7
10.25	14,721.2	18,496.0	10,230.4
10.50	7,457.8	5,227.2	9,966.1
10.75	17,006.0	14,907.1	11,484.0
11.00	4,795.9	3,602.0	22,583.3
11.25	6,099.6	8,097.1	10,478.5
11.50	9,188.7	5,865.3	3,410.0
11.75	23,730.4	5,411.0	5,489.6
12.00	37,306.1	51,954.5	37,757.4
12.25	5,612.5	30,838.2	30,707.9
12.50	12,170.7	11,112.3	8,331.6
12.75	10,747.3	1,038.8	1,156.8
13.00	4,096.1	3,229.0	4,321.2
13.25	175,621.4	190,162.7	154,351.8
13.50	5,549.2	7,624.1	3,521.1
13.75	1,382.2	4,029.1	4,774.1
14.00	25,235.8	21,634.5	19,129.3
14.25	6,212.5	2,959.8	2,662.5
14.50	17,488.4	7,075.5	11,450.1
14.75	64,464.9	66,754.9	46,172.1
15.00	22,767.3	12,023.9	13,938.4
15.25	12,782.7	3,650.8	567.5
15.50	17,776.7	6,171.3	29,271.5
15.75	56,646.2	8,000.2	3,252.8
16.00	82,990.6	35,123.1	8,688.8
16.25	54,247.7	18,436.4	3,877.2
16.50	36,010.2	21,148.9	7,388.1
16.75	21,836.7	6,224.1	2,040.4
17.00	53,012.7	14,931.0	10,032.5
17.25	31,045.4	5,194.3	721.1
17.50	13,363.6	6,196.7	5,797.5
17.75	33,281.0	13,469.0	1,416.9
18.00	63,865.2	76,377.6	29,296.9
18.25	29,210.3	22,969.6	8,676.5
18.50	46,509.6	69,645.5	88,395.0
18.75	49,470.6	83,140.9	59,427.9
19.00	55,059.3	106,890.0	111,797.5
19.25	17,153.6	31,938.2	32,860.5
19.50	90,503.0	268,326.7	384,795.2
19.75	42,624.8	39,198.2	46,539.5
20.00	123,389.1	161,900.8	176,260.8
20.25	53,547.7	61,685.0	75,977.8
20.50	7,443,850.7	7,600,223.5	8,191,155.0
20.75	1,083,367.1	1,422,271.7	1,165,785.8
21.00	420,643.1	345,991.4	599,397.8
21.25	135,798.8	131,330.7	227,929.1
21.50	314,633.5	415,715.3	258,290.0
21.75	119,557.8	178,920.6	243,864.0
22.00 & above	630,941.8	762,287.0	562,673.0
Total	19,508,452.0	20,547,147.0	20,819,760.7

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

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

RATE OF RETURN	(Million Rupees)		
	2023		2024
	Sep	Dec	Mar ^P
0.00	2,353,346.1	2,690,172.8	2,650,820.2
01.00*	188,498.5	215,469.6	202,411.5
02.00*	78,238.5	10,404.7	15,081.0
03.00*	25,611.2	5,313.5	83,556.8
04.00*	5,152.2	82,799.4	10,722.1
05.00*	6,623.2	17,863.7	6,049.4
5.25	911.0	1,154.0	1,116.6
5.50	25,967.6	968.0	1,882.1
5.75	1,572.2	25,611.8	24,680.6
6.00	43,194.7	6,304.9	2,130.0
6.25	946.5	200.7	237.3
6.50	10,313.0	6,331.3	5,830.6
6.75	37,468.5	11,381.0	11,317.4
7.00	3,469.3	61,119.7	108,456.2
7.25	15,117.0	7,494.3	14,877.0
7.50	21,123.6	3,609.5	5,638.3
7.75	9,892.4	18,467.1	44,139.2
8.00	19,294.2	22,281.0	14,977.4
8.25	2,711.9	7,538.6	25,844.7
8.50	177,838.8	52,233.2	72,206.6
8.75	14,821.5	10,993.1	23,969.3
9.00	22,035.6	112,848.9	29,700.1
9.25	27,753.4	14,569.5	14,554.3
9.50	32,480.2	14,938.3	13,218.8
9.75	9,395.6	12,643.9	15,381.9
10.00	23,065.9	19,025.4	12,690.3
10.25	5,751.7	22,677.6	2,826.2
10.50	49,282.0	38,985.9	9,820.9
10.75	5,849.4	3,706.3	15,477.7
11.00	406,402.6	450,799.5	498,616.0
11.25	19,061.1	6,596.0	159,772.3
11.50	31,939.8	27,889.5	25,725.8
11.75	101,915.0	98,683.6	99,470.7
12.00	35,301.9	42,439.2	49,552.3
12.25	6,046.9	16,457.0	9,476.1
12.50	36,830.8	29,424.2	29,641.6
12.75	2,238.2	10,632.7	9,649.8
13.00	25,042.4	8,354.2	7,215.0
13.25	4,975.5	3,545.5	2,994.2
13.50	5,702.4	9,111.2	19,860.3
13.75	8,054.7	3,793.2	5,911.6
14.00	78,354.5	70,523.9	14,535.6
14.25	74,864.9	95,213.0	84,716.2
14.50	26,481.8	18,552.3	29,902.3
14.75	9,627.1	9,256.6	9,862.9
15.00	32,819.2	33,807.7	34,902.0
15.25	28,979.4	16,803.6	21,807.2
15.50	51,290.3	37,117.8	42,899.6
15.75	19,499.7	19,659.9	19,999.2
16.00	132,499.2	174,197.9	51,668.3
16.25	19,241.2	8,103.7	164,608.7
16.50	71,903.1	71,417.9	75,263.5
16.75	15,357.3	10,707.9	10,790.0
17.00	36,947.6	31,489.8	36,831.8
17.25	29,863.7	31,454.3	43,160.7
17.50	29,316.5	32,543.5	57,572.3
17.75	21,013.2	10,572.6	9,494.4
18.00	35,870.6	121,650.0	94,549.1
18.25	55,052.3	48,752.6	64,147.3
18.50	76,871.2	77,511.7	81,257.3
18.75	16,073.7	13,073.5	44,784.8
19.00	101,769.5	129,338.8	75,404.7
19.25	68,317.5	48,557.4	112,663.3
19.50	61,519.5	80,817.7	63,399.9
19.75	49,554.2	38,285.3	31,377.3
20.00	73,098.4	101,121.9	75,667.9
20.25	52,821.3	40,961.0	54,990.2
20.50	312,341.1	434,186.6	300,708.1
20.75	75,467.5	51,038.3	217,262.2
21.00	215,439.9	188,640.2	241,508.2
21.25	66,810.5	111,642.0	60,161.1
21.50	125,086.5	195,479.7	124,049.9
21.75	19,840.3	49,725.5	40,775.7
22.00 & above	101,714.6	143,496.7	66,148.7
Total	6,086,944.2	6,750,535.1	6,814,371.0

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 31st March, 2024

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	5,602,895	1,301,796	347,798	2,553,605	9,806,095
01.00*	185,109	56,752	34,817	101,654	378,331
02.00*	46,040	11,240	23,038	114,127	194,445
03.00*	69,367	11,920	975	85,873	168,135
04.00*	15,425	3,009	4,311	19,123	41,867
05.00*	12,547	3,825	5,085	133,261	154,719
05.25	1,650	720	339	5,501	8,211
05.50	2,341	472	1,038	750	4,600
05.75	900	175	159	27,821	29,055
06.00	3,469	2,000	1,808	5,135	12,412
06.25	1,311	103	309	4,548	6,270
06.50	2,787	332	378	18,529	22,027
06.75	5,383	1,717	445	7,465	15,010
07.00	63,471	2,821	12,375	46,507	125,174
07.25	9,358	2,674	2,628	9,304	23,963
07.50	5,265	1,831	1,540	14,737	23,373
07.75	26,812	7,375	7,626	5,081	46,893
08.00	19,812	3,693	2,283	24,398	50,186
08.25	22,396	5,812	358	11,582	40,148
08.50	48,374	17,552	8,262	12,134	86,322
08.75	8,139	1,863	1,159	15,124	26,284
09.00	24,287	7,083	2,817	16,891	51,079
09.25	9,428	1,612	2,203	21,599	34,842
09.50	9,040	2,658	1,042	21,488	34,227
09.75	15,240	941	1,096	38,562	55,839
10.00	12,883	1,870	1,419	31,886	48,059
10.25	3,409	664	507	8,477	13,057
10.50	13,868	1,859	2,276	1,784	19,787
10.75	8,679	3,085	1,550	13,648	26,962
11.00	280,768	73,836	5,888	160,708	521,199
11.25	53,332	28,424	871	87,624	170,251
11.50	9,322	4,276	2,130	13,408	29,136
11.75	79,902	18,845	243	5,971	104,960
12.00	20,746	5,984	1,076	59,503	87,310
12.25	6,390	2,125	989	30,681	40,184
12.50	8,891	3,218	3,299	22,565	37,973
12.75	3,374	850	392	6,191	10,807
13.00	5,396	1,985	996	3,160	11,536
13.25	4,548	1,471	61,668	89,659	157,346
13.50	4,975	2,293	1,213	14,901	23,381
13.75	1,955	1,334	294	7,103	10,686
14.00	11,770	4,877	3,274	13,744	33,665
14.25	67,286	17,807	332	1,954	87,379
14.50	10,199	3,517	4,668	22,968	41,352
14.75	7,819	2,822	325	45,068	56,035
15.00	10,974	6,490	3,542	27,835	48,840
15.25	7,480	8,754	1,607	4,534	22,375
15.50	10,219	4,751	1,174	56,027	72,171
15.75	14,046	5,979	1,083	2,145	23,252
16.00	9,887	3,168	828	46,474	60,357
16.25	78,980	78,545	4,319	6,641	168,486
16.50	39,700	19,136	7,653	16,163	82,652
16.75	3,240	5,658	2,427	1,505	12,830
17.00	19,220	7,344	3,789	16,511	46,864
17.25	23,748	11,457	689	7,988	43,882
17.50	23,279	18,843	10,682	10,566	63,370
17.75	5,846	1,220	1,220	2,626	10,911
18.00	29,550	6,408	2,649	85,239	123,846
18.25	31,185	19,019	8,243	14,377	72,824
18.50	48,148	15,069	5,048	96,976	165,241
18.75	27,829	6,100	5,849	64,435	104,213
19.00	55,978	19,041	3,646	108,536	187,202
19.25	64,362	23,509	12,831	44,822	145,524
19.50	84,391	29,350	18,376	316,078	448,195
19.75	22,734	7,198	5,997	41,988	77,917
20.00	87,375	35,367	34,048	95,139	251,929
20.25	37,154	13,702	10,525	69,587	130,968
20.50	3,135,675	1,122,549	385,526	3,848,114	8,491,864
20.75	496,163	186,956	125,987	573,943	1,383,048
21.00	61,435	10,689	9,445	759,337	840,906
21.25	15,894	3,814	1,657	266,724	288,090
21.50	31,525	7,108	1,776	341,931	382,340
21.75	2,343	302	110	281,886	284,640
22.00 & above	33,346	5,412	404	589,660	628,822
Total	11,338,064	3,314,056	1,228,426	11,753,586	27,634,131

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

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

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

(End of period : Million Rupees)						
RATE OF INTEREST	Sep-23		Dec-23		Mar ²⁴	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	607,291.8	564,718.1	615,555.9	572,984.1	641,272.0	564,600.5
01.00*	8,911.5	8,495.4	7,530.1	7,114.2	7,039.1	6,678.7
02.00*	132,976.4	132,811.3	109,849.6	109,699.6	107,618.8	107,501.4
03.00*	252,453.5	252,453.5	268,358.8	268,358.8	262,204.0	262,204.0
04.00*	150,877.4	150,821.6	145,420.9	145,370.2	147,110.5	147,064.8
05.00*	263,732.9	262,881.1	273,749.9	272,908.4	271,188.5	270,357.4
06.00*	60,103.7	47,651.8	52,797.5	52,734.2	60,287.9	51,097.7
07.00*	93,019.7	49,066.6	73,822.6	73,822.6	141,498.5	85,304.8
08.00*	121,709.2	24,892.5	29,183.8	29,183.8	34,111.2	22,993.3
8.25	395,544.9	5,613.2	368,368.9	1,863.9	362,431.4	1,100.1
8.50	1,316.1	1,316.1	1,773.2	1,773.2	1,394.0	1,394.0
8.75	326.1	326.1	313.8	313.8	113.7	113.7
9.00	11,473.2	11,473.2	22,179.0	22,179.0	25,866.5	25,866.5
9.25	2,287.3	2,287.3	432.5	432.5	296.2	296.2
9.50	259.9	259.9	543.1	543.1	12,216.2	12,216.2
9.75	353.1	353.1	534.0	534.0	316.4	316.4
10.00	5,577.5	5,577.5	22,446.0	9,636.1	11,478.8	11,478.8
10.25	441.0	441.0	13,407.9	343.6	150.1	150.1
10.50	254.8	254.8	10,669.8	450.0	143.9	143.9
10.75	41,145.3	765.7	37,729.3	724.0	39,187.1	972.9
11.00	13,163.3	13,163.3	26,512.1	12,431.5	10,210.7	10,210.7
11.25	418.6	418.6	620.0	620.0	390.6	390.6
11.50	114,722.5	12,001.8	148,203.1	403.0	127,494.6	421.8
11.75	882.1	742.1	8,599.1	245.2	311.1	311.1
12.00	20,403.7	20,403.7	26,126.3	26,126.3	29,180.7	22,549.0
12.25	447.6	447.6	10,857.8	270.0	143.2	143.2
12.50	835.3	835.3	17,167.6	808.4	709.8	675.8
12.75	80.5	80.5	21,741.6	935.8	20,806.3	2,511.7
13.00	18,467.9	18,467.9	20,830.8	20,830.8	43,676.5	22,842.6
13.25	65,216.4	99.1	65,229.2	259.6	65,566.1	606.9
13.50	2,457.0	2,457.0	22,782.6	14,281.5	12,194.3	2,188.2
13.75	47,506.0	94.6	64,123.7	221.5	341.3	341.3
14.00	15,626.6	15,626.6	57,412.8	15,983.5	12,733.5	12,733.5
14.25	246.5	246.5	867.2	867.2	586.4	586.4
14.50	2,225.8	2,225.8	3,123.1	3,123.1	1,463.9	1,463.9
14.75	5,943.3	5,943.3	8,361.3	8,361.3	15,992.7	7,754.7
15.00	7,812.3	7,812.3	8,817.2	8,111.5	9,180.8	6,662.8
15.25	50,750.8	2,425.0	30,222.4	2,589.8	32,778.4	2,745.2
15.50	6,364.4	6,364.4	6,226.2	6,226.2	6,455.9	6,455.9
15.75	8,375.0	8,085.7	7,469.3	7,469.3	7,148.9	7,148.9
16.00	31,859.2	12,988.6	43,439.1	14,421.5	29,473.7	10,603.0
16.25	4,243.8	4,243.8	5,018.6	5,018.6	3,303.7	3,303.7
16.50	33,961.9	32,461.6	32,325.2	30,825.2	31,665.0	30,165.0
16.75	5,857.8	3,307.0	5,193.1	4,142.3	4,579.4	3,581.4
17.00	19,809.2	17,732.4	12,301.5	10,531.1	9,697.2	8,820.5
17.25	45,292.9	45,291.6	41,733.7	41,708.3	39,328.7	39,327.0
17.50	188,233.2	127,275.0	213,074.3	137,432.9	182,792.9	123,441.9
17.75	24,931.5	24,931.5	30,639.1	30,639.1	24,597.5	24,597.5
18.00	122,849.4	77,203.4	103,951.7	47,690.5	84,207.4	52,151.3
18.25	32,530.3	32,530.3	39,428.6	39,428.6	32,451.1	32,451.1
18.50	52,659.1	52,659.1	60,828.1	60,828.1	49,520.5	49,520.5
18.75	25,207.8	25,207.8	27,715.2	27,715.2	20,441.3	20,441.3
19.00	332,556.9	289,337.9	354,771.6	311,398.8	349,755.8	306,579.6
19.25	20,274.6	20,024.6	20,066.4	19,866.4	16,552.7	16,445.7
19.50	3,041.2	3,041.2	1,278.5	1,250.3	1,883.6	1,687.2
19.75	7,071.0	7,042.0	2,964.7	2,964.7	780.8	780.8
20.00	17,067.7	17,067.7	20,260.8	20,010.8	19,576.1	19,576.1
20.25	11,203.5	11,203.5	5,224.1	5,224.1	2,564.3	2,511.6
20.50	4,489.8	4,489.8	4,319.4	4,319.4	8,390.5	8,390.5
20.75	5,520.1	5,520.1	5,307.7	5,250.0	4,378.6	4,378.6
21.00	26,832.0	22,147.0	27,904.8	27,904.8	34,150.8	34,150.8
21.25	14,137.0	13,957.0	39,839.9	39,659.9	64,941.6	42,828.6
21.50	8,686.9	8,572.7	138,073.4	137,954.0	449,824.6	164,333.2
21.75	14,712.4	14,712.4	197,890.6	139,823.6	339,915.2	210,259.2
22.00	77,322.0	77,243.0	266,423.3	129,700.9	674,252.7	344,412.9
22.25	157,728.4	89,909.5	263,791.3	201,216.6	430,166.3	336,190.9
22.50	185,322.6	147,768.3	297,193.5	223,885.8	505,514.3	349,536.8
22.75	262,417.5	203,071.8	316,956.5	220,406.0	229,969.2	214,629.9
23.00	607,580.5	281,603.2	561,873.6	278,269.6	297,940.2	241,982.1
23.25	437,975.9	213,948.9	636,364.2	329,578.8	265,382.0	258,128.9
23.50	695,958.3	415,749.4	447,123.0	343,048.8	381,051.0	287,311.8
23.75	384,482.4	285,563.3	339,193.0	233,671.9	121,999.0	95,377.4
24.00	397,160.3	294,171.5	165,731.0	158,504.9	127,901.1	87,671.9
24.25	164,614.0	128,756.9	180,688.2	126,123.6	67,527.3	66,410.5
24.50	248,201.7	156,091.4	87,163.1	79,107.2	91,595.8	70,831.6
24.75	124,892.6	91,519.7	99,230.3	93,864.6	27,438.2	27,438.2
25.00 & above	1,015,667.7	893,767.6	908,395.7	838,076.5	716,483.5	716,483.3
TOTAL	8,344,354.0	5,792,513.7	8,613,637.0	6,122,598.3	8,265,283.4	5,987,327.9

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

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

(End of Period: Million Rupees)

RATE OF RETURN	2023				2024	
	Sep		Dec		Mar ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	250,949.4	249,965.6	258,149.2	247,415.4	230,446.7	227,999.5
01.00*	1,030.5	1,030.5	3,673.5	3,673.5	3,139.3	3,139.3
02.00*	61,254.7	61,254.7	64,826.2	64,826.2	68,221.7	68,221.7
03.00*	79,186.5	79,179.0	80,871.4	80,865.3	81,353.5	81,347.4
04.00*	55,341.0	55,341.0	55,187.5	55,187.5	60,287.4	60,287.4
05.00*	101,079.2	101,079.2	98,490.7	98,490.7	98,807.5	98,807.5
06.00*	11,058.1	11,058.1	16,023.9	16,023.9	13,984.4	13,984.4
07.00*	24,132.3	24,132.3	22,171.7	22,171.7	24,607.9	24,607.9
08.00*	11,048.2	11,048.2	9,864.5	9,864.5	8,281.2	8,281.2
8.25	1,064.6	1,014.6	49.2	2.6	43.3	-
8.50	670.7	670.7	467.4	467.4	612.1	612.1
8.75	162.3	162.3	54.2	54.2	48.6	48.6
9.00	1,103.4	1,103.4	3,732.2	3,732.2	5,639.5	5,639.5
9.25	336.0	336.0	295.7	295.7	228.2	228.2
9.50	1,432.1	568.4	2,417.6	2,417.6	4,030.1	4,030.1
9.75	365.9	365.9	1,565.9	1,565.9	1,434.9	1,434.9
10.00	51,244.8	3,859.2	4,374.3	4,374.3	2,550.5	2,550.5
10.25	444.8	444.8	300.5	300.5	216.2	216.2
10.50	950.7	950.7	272.0	272.0	442.2	442.2
10.75	513.9	513.9	1,251.5	316.9	1,576.3	641.7
11.00	2,865.2	2,813.9	23,022.5	5,398.0	3,186.4	3,186.4
11.25	680.7	680.7	1,643.7	1,643.7	340.0	340.0
11.50	1,434.9	1,434.9	2,496.7	2,496.7	49,685.6	3,078.2
11.75	1,735.6	1,735.6	1,471.8	1,471.8	1,249.6	1,249.6
12.00	1,316.9	1,316.9	2,156.8	2,156.8	1,914.2	1,914.2
12.25	1,843.2	1,843.2	744.0	692.7	454.5	454.5
12.50	2,005.8	2,005.8	1,912.6	1,912.6	2,466.7	2,466.7
12.75	3,477.9	3,477.9	3,089.6	3,089.6	2,357.1	2,311.5
13.00	3,261.2	3,261.2	3,277.2	3,277.2	3,323.4	3,323.4
13.25	2,545.5	2,545.5	2,635.9	2,635.9	3,009.6	3,009.6
13.50	2,975.2	2,975.2	2,375.3	2,375.3	1,502.6	1,502.6
13.75	6,352.3	6,352.3	3,483.2	3,483.2	3,013.6	3,013.6
14.00	6,758.5	6,758.5	18,861.3	18,861.3	16,697.8	16,697.8
14.25	1,421.9	1,421.9	1,062.8	1,062.8	1,174.4	1,174.4
14.50	1,510.0	1,510.0	2,255.1	2,255.1	1,544.9	1,544.9
14.75	1,680.0	1,680.0	1,651.0	1,651.0	1,430.3	1,430.3
15.00	7,448.9	7,448.9	10,731.4	10,731.4	8,894.1	8,894.1
15.25	30,740.6	30,740.6	652.4	652.4	587.0	587.0
15.50	2,811.4	2,811.4	3,865.3	3,865.3	2,645.0	2,645.0
15.75	38,272.2	13,623.9	71,900.9	36,900.9	76,542.3	41,542.3
16.00	4,850.4	4,850.4	4,741.4	4,741.4	3,178.0	3,178.0
16.25	50,630.1	44,969.7	66,332.1	57,199.7	60,858.5	52,137.9
16.50	69,370.2	24,525.8	69,917.5	25,400.2	70,530.3	26,501.2
16.75	8,903.0	8,903.0	9,292.5	9,292.5	10,749.0	10,749.0
17.00	11,327.2	8,596.7	7,238.3	4,507.7	7,528.2	4,797.6
17.25	7,363.0	5,248.8	3,767.8	2,064.3	3,019.4	1,367.5
17.50	13,990.0	13,990.0	9,532.3	9,532.3	8,255.5	8,255.5
17.75	14,707.6	14,707.6	10,637.9	10,637.9	9,983.7	9,983.7
18.00	34,812.1	34,808.5	11,230.9	11,230.9	7,519.5	7,519.5
18.25	18,190.5	18,190.5	16,749.1	16,749.1	12,448.6	12,448.6
18.50	12,681.0	12,681.0	10,759.8	10,759.8	6,741.6	6,741.6
18.75	18,130.0	18,130.0	17,150.3	17,150.3	15,113.1	15,113.1
19.00	110,219.4	110,219.4	167,288.4	137,649.2	144,903.7	144,903.7
19.25	11,011.6	11,011.6	4,283.8	4,283.8	3,030.6	3,030.6
19.50	4,327.5	4,327.5	3,164.8	3,164.8	3,180.9	3,180.9
19.75	9,122.0	9,122.0	4,877.0	4,877.0	3,647.4	3,647.4
20.00	27,696.2	27,696.2	24,112.8	24,112.8	23,602.2	23,602.2
20.25	10,100.5	10,100.5	3,559.0	3,559.0	3,932.1	3,150.9
20.50	5,987.2	5,987.2	8,083.8	8,083.8	4,327.5	4,327.5
20.75	11,867.2	11,867.2	10,415.7	5,415.7	26,452.1	23,411.3
21.00	7,395.7	7,395.7	10,936.6	10,936.6	15,657.8	15,657.8
21.25	12,741.8	12,741.8	55,684.0	19,557.2	107,384.2	58,392.8
21.50	3,124.1	3,124.1	115,314.1	53,190.1	335,810.8	91,712.3
21.75	9,669.0	9,669.0	73,340.5	62,976.5	145,987.6	120,544.9
22.00	30,119.9	29,840.4	96,864.3	76,146.6	234,485.4	125,683.0
22.25	33,750.4	29,167.1	130,233.1	99,494.4	293,292.6	179,744.5
22.50	107,997.5	52,242.3	260,498.3	189,039.6	229,839.7	166,106.9
22.75	145,291.2	123,192.8	192,287.0	128,403.7	111,056.3	109,442.4
23.00	277,550.8	168,071.8	283,776.5	135,139.3	133,657.7	123,217.4
23.25	202,813.0	91,527.4	174,819.0	114,568.8	75,328.9	75,314.3
23.50	227,731.7	119,073.1	131,190.1	97,625.6	72,779.4	54,615.2
23.75	151,707.7	112,412.9	129,342.8	76,272.4	69,280.7	40,531.4
24.00	185,422.8	111,344.8	114,469.8	113,610.3	78,123.1	67,252.7
24.25	88,159.5	76,453.6	51,583.1	50,083.1	19,994.7	19,994.7
24.50	58,141.9	58,141.9	41,832.9	41,832.9	29,264.3	29,264.3
24.75	41,148.1	34,174.7	24,139.3	23,789.2	11,629.1	11,629.1
25.00 & above	285,294.1	220,900.5	231,057.1	193,462.4	149,524.8	147,913.0
TOTAL	3,097,852.9	2,359,924.1	3,363,832.4	2,575,472.8	3,330,069.6	2,507,948.6

Source: Core Statistics Department

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.

As on 31st March, 2024

(Million Rupees)

Source: Core Statistics Department

*08.00 stands for 07.25 to 08.00

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

(Percent per annum)

TYPE OF DEPOSITS	2023				2024
	Mar	Jun	Sep	Dec	Mar ^P
I. Call Deposits	10.60 (2.70)	8.64 (3.35)	13.90 (2.34)	11.69 (2.22)	12.83 (2.23)
II. Saving Deposits	13.62 (67.51)	16.78 (66.97)	17.75 (68.69)	17.90 (68.54)	18.02 (70.28)
III. Term or Fixed Deposits					
(a) Less than 3 months	16.05 (4.95)	17.14 (4.49)	18.38 (4.19)	18.26 (4.37)	17.88 (4.30)
(b) 3 months and over but less than 6 months	14.89 (4.06)	17.73 (5.25)	18.26 (4.36)	18.58 (4.15)	17.63 (3.34)
(c) 6 months and over but less than 1 year	12.55 (4.04)	14.68 (3.62)	15.26 (3.90)	15.18 (3.32)	14.05 (3.16)
(d) 1 year and over but less than 2 years	15.00 (13.58)	17.48 (13.06)	18.33 (13.57)	18.99 (14.10)	19.35 (14.12)
(e) 2 years and over but less than 3 years	12.20 (0.50)	13.54 (0.43)	13.95 (0.37)	14.16 (0.33)	14.35 (0.32)
(f) 3 years and over but less than 4 years	12.49 (0.61)	13.84 (0.54)	14.45 (0.46)	14.53 (0.46)	14.38 (0.43)
(g) 4 years and over but less than 5 years	10.22 (0.04)	12.26 (0.32)	13.38 (0.19)	13.44 (0.31)	13.45 (0.31)
(h) 5 years and over	11.35 (2.01)	12.41 (1.97)	12.64 (1.94)	12.81 (1.76)	12.91 (1.52)
IV. Overall					
(i) Excluding current and other deposits	13.80	16.46	17.55	17.73	17.83
(ii) Including current and other deposits	8.68	10.54	11.40	11.57	11.72

Source: Core Statistics Department

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

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

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

(Percent per annum)

TYPE OF DEPOSIT ¹	2023				2024
	Mar	Jun	Sep	Dec	Mar ^P
I. Call Deposits	11.23 (3.28)	9.19 (3.77)	14.75 (2.70)	13.32 (2.57)	14.44 (2.61)
II. Saving Deposits	14.72 (66.41)	18.29 (66.30)	19.23 (68.27)	19.29 (68.05)	19.53 (69.85)
III. Term or Fixed Deposits					
(a) Less than 3 months	16.22 (4.13)	16.89 (4.07)	17.69 (3.30)	17.97 (3.47)	17.45 (3.39)
(b) 3 months and over but less than 6 months	14.79 (4.20)	17.01 (4.54)	17.70 (3.91)	17.81 (3.56)	16.63 (2.74)
(c) 6 months and over but less than 1 year	11.89 (4.11)	13.96 (3.57)	14.14 (3.80)	13.73 (3.09)	12.11 (2.86)
(d) 1 year and over but less than 2 years	15.44 (14.62)	17.85 (14.29)	18.64 (14.89)	19.28 (15.58)	19.61 (15.82)
(e) 2 years and over but less than 3 years	12.73 (0.56)	14.08 (0.49)	14.22 (0.44)	14.34 (0.41)	14.47 (0.39)
(f) 3 years and over but less than 4 years	13.06 (0.67)	14.59 (0.59)	15.34 (0.51)	15.22 (0.51)	14.94 (0.49)
(g) 4 years and over but less than 5 years	11.89 (0.04)	12.94 (0.37)	13.21 (0.18)	13.33 (0.34)	13.31 (0.34)
(h) 5 years and over	11.77 (1.99)	12.45 (2.00)	12.65 (2.01)	12.86 (1.83)	12.94 (1.51)
IV. Overall					
(i) Excluding current and other deposits	14.58	17.44	18.53	18.68	18.88
(ii) Including current and other deposits	9.31	11.30	12.19	12.41	12.62

Source: Core Statistics Department

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

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

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

(Percent per annum)

TYPE OF DEPOSITS	2023				2024
	Mar	Jun	Sep	Dec	Mar ^P
I. Call Deposits	0.34 (0.70)	5.22 (1.97)	7.35 (1.15)	- (1.13)	- (1.03)
II. Saving Deposits	10.11 (71.32)	12.01 (69.16)	13.05 (70.05)	13.63 (70.08)	13.39 (71.63)
III. Term or Fixed Deposits					
(a) Less than 3 months	15.75 (7.78)	17.73 (5.84)	19.42 (7.11)	18.68 (7.23)	18.52 (7.16)
(b) 3 months and over but less than 6 months	15.30 (3.55)	19.13 (7.59)	19.46 (5.84)	20.01 (6.04)	19.28 (5.21)
(c) 6 months and over but less than 1 year	15.04 (3.79)	16.90 (3.77)	18.55 (4.23)	18.69 (4.02)	18.31 (4.09)
(d) 1 year and over but less than 2 years	12.78 (10.00)	15.54 (9.02)	16.68 (9.23)	17.43 (9.40)	17.86 (8.78)
(e) 2 years and over but less than 3 years	8.89 (0.31)	10.02 (0.25)	11.05 (0.13)	11.55 (0.09)	12.45 (0.08)
(f) 3 years and over but less than 4 years	9.13 (0.39)	9.76 (0.36)	9.91 (0.32)	10.52 (0.28)	10.98 (0.25)
(g) 4 years and over but less than 5 years	6.32 (0.06)	6.96 (0.16)	13.86 (0.21)	13.95 (0.22)	14.19 (0.20)
(h) 5 years and over	9.98 (2.10)	12.28 (1.89)	12.57 (1.73)	12.61 (1.52)	12.82 (1.57)
IV. Overall					
(i) Excluding current and other deposits	11.11	13.24	14.36	14.76	14.51
(ii) Including current and other deposits	6.56	8.03	8.85	9.03	8.95

Source: Core Statistics Department

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

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

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

(Percent per annum)

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

2022	Dec	17.72	15.41	13.87	13.89	12.87	13.80	15.82	31.24	14.66
2023	Mar	13.22	18.18	14.94	15.83	13.61	15.08	16.50	30.78	15.73
	Jun	13.89	21.05	16.28	17.45	15.02	17.35	18.76	30.82	17.50
	Sep	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01
	Dec	13.98	21.16	17.39	17.81	15.28	17.52	18.94	32.11	17.96
2024	Mar ^P	14.91	20.61	17.59	17.40	14.77	16.89	18.09	32.33	17.58

II. CONVENTIONAL BANKING - ALL BANKS

2022	Dec	17.72	15.47	14.17	13.83	12.91	14.12	16.29	31.49	15.00
2023	Mar	13.22	18.17	15.07	15.77	13.51	15.63	16.43	30.85	15.82
	Jun	13.89	21.03	16.27	17.52	15.02	18.15	18.09	30.84	17.44
	Sep	13.77	21.11	17.42	17.51	15.01	18.34	18.41	32.13	-
	Dec	13.98	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.82
2024	Mar ^P	14.91	20.59	17.46	16.98	14.51	17.68	17.64	32.35	17.41

III. ISLAMIC BANKING-ALL BANKS

2022	Dec	-	14.64	13.06	14.03	12.79	11.25	14.64	27.70	13.76
2023	Mar	-	18.42	14.61	15.97	13.81	11.41	16.68	30.20	15.50
	Jun	-	21.31	16.30	17.28	15.01	12.57	20.49	30.68	17.81
	Sep	-	21.46	17.10	17.88	15.63	11.80	20.98	31.40	18.27
	Dec	-	21.65	17.33	18.44	15.94	13.05	20.43	31.93	18.33
2024	Mar ^P	-	20.94	17.80	18.22	15.37	12.85	19.55	32.24	18.00

Source: Core Statistics Department

Note:

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

3.31 Structure of Interest Rates

(Percent)

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate ⁴	
				w.e.f.	Rate
26-Jun-20	8.00	6.00	7.00	1-Jul-14	7.50
21-Sep-21	8.25	6.25	7.25	2-Feb-15	6.00
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.50
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3.00
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

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

Tenor (remaining days to be discounted)

SBP Refinance Rate

(up to) 90 (up to) 120 (up to) 180

End User Rate ☐

2.00 1.50 1.00

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
11-Jun-24	Upto 3 years	16.00	1.50	17.50
	Over 3 years and upto 5 years	15.00	2.50	17.50
	Over 5 years and upto 10 years	14.50	3.00	17.50

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 Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs
Mar-24																
1.Scheduled Banks (SBs)	20.75	20.50	21.10	20.91	18.34	18.28	19.84	19.80	10.39	10.30	18.44	18.38	11.71	11.80	18.14	18.12
a. Public	23.30	23.58	23.32	23.61	19.57	19.55	22.01	22.02	16.69	17.23	18.93	18.92	14.08	14.80	18.75	18.71
b. Private	21.75	21.66	22.18	22.17	18.39	18.31	19.71	19.66	9.64	9.49	18.38	18.31	11.04	11.03	17.92	17.92
c. Foreign	10.30	10.28	10.30	10.28	10.42	10.37	10.43	10.38	5.14	5.47	14.04	14.04	14.44	14.57	18.94	18.94
d. Specialized	28.39	28.39	28.39	28.39	19.60	19.62	26.83	26.83	12.88	12.90	20.47	20.47	17.51	17.47	19.81	19.80
2. DFIs	22.85	22.85	22.87	22.87	15.86	16.50	17.20	18.21	21.80	21.72	21.80	21.72	21.96	21.97	21.97	21.98
3. MFBs	32.05	32.05	39.22	39.22	35.13	35.13	36.37	36.37	11.29	11.19	18.36	18.37	15.77	15.62	21.17	21.14
4. Overall (SBs, MFBs, DFIs)	20.82	20.58	21.20	21.02	18.85	18.81	20.36	20.35	10.41	10.33	18.45	18.39	11.82	11.90	18.23	18.21
Apr-24																
1.Scheduled Banks (SBs)	21.05	20.86	21.30	21.15	18.43	18.39	19.92	19.90	10.31	10.22	18.36	18.29	11.73	11.84	18.15	18.14
a. Public	22.75	22.90	22.77	22.92	19.27	19.25	21.74	21.74	16.92	17.48	19.06	19.06	13.91	14.75	18.69	18.67
b. Private	22.00	21.95	22.31	22.31	18.61	18.57	19.90	19.88	9.37	9.19	18.21	18.12	11.09	11.08	17.95	17.95
c. Foreign	9.96	9.91	9.96	9.91	10.65	10.56	10.66	10.57	7.69	8.12	16.34	16.34	14.26	14.36	19.05	19.05
d. Specialized	28.07	28.07	28.07	28.07	17.60	17.62	26.46	26.46	15.03	15.06	20.15	20.15	17.42	17.37	19.76	19.74
2. DFIs	22.90	22.90	22.96	22.96	15.99	16.59	17.38	18.35	21.38	21.39	21.38	21.39	21.83	21.84	21.84	21.85
3. MFBs	32.07	32.07	39.19	39.19	35.01	35.01	36.50	36.50	10.08	10.02	18.42	18.40	15.76	15.61	21.23	21.20
4. Overall (SBs, MFBs, DFIs)	21.10	20.92	21.38	21.24	18.92	18.92	20.44	20.45	10.32	10.24	18.37	18.30	11.83	11.94	18.24	18.23
May-24																
1.Scheduled Banks (SBs)	20.78	20.62	21.10	20.94	18.48	18.45	19.93	19.90	10.21	10.14	18.83	18.78	11.74	11.86	18.16	18.14
a. Public	22.00	22.03	22.03	22.06	19.51	19.50	21.75	21.76	15.24	15.53	19.45	19.46	13.71	14.60	18.40	18.39
b. Private	21.82	21.82	22.21	22.21	18.59	18.56	19.88	19.85	9.28	9.10	18.65	18.58	11.13	11.10	18.02	18.01
c. Foreign	10.17	10.17	10.17	10.17	10.94	10.84	10.96	10.85	14.75	16.64	19.32	19.32	14.89	15.08	19.37	19.37
d. Specialized	28.21	28.21	28.22	28.22	18.11	18.13	26.42	26.42	16.84	16.85	20.43	20.43	17.42	17.38	19.74	19.73
2. DFIs	22.88	22.88	23.04	23.04	15.80	16.39	17.22	18.20	21.67	21.68	21.67	21.69	21.88	21.90	21.89	21.91
3. MFBs	33.69	33.69	39.32	39.32	35.16	35.16	36.60	36.60	9.91	9.43	18.75	18.50	15.51	15.36	21.12	21.09
4. Overall (SBs, MFBs, DFIs)	20.88	20.74	21.22	21.08	18.97	18.96	20.44	20.44	10.22	10.14	18.84	18.79	11.84	11.95	18.24	18.22
Jun-24^P																
1.Scheduled Banks (SBs)	20.16	20.05	20.55	20.53	18.72	18.69	19.65	19.63	10.29	10.24	18.37	18.32	11.68	11.85	18.20	18.19
a. Public	20.83	21.25	20.85	21.27	19.17	19.17	21.51	21.54	15.77	16.46	19.32	19.31	13.85	14.96	18.84	18.83
b. Private	21.09	21.19	21.56	21.78	18.86	18.84	19.61	19.59	9.39	9.24	18.13	18.07	11.00	10.98	17.94	17.94
c. Foreign	9.62	9.49	9.62	9.49	10.91	10.81	10.92	10.82	9.31	9.90	17.03	17.03	15.22	15.82	19.39	19.39
d. Specialized	26.91	26.91	26.92	26.92	18.68	18.70	26.38	26.38	4.35	4.32	20.45	20.45	16.71	16.66	19.71	19.70
2. DFIs	21.97	21.97	22.00	22.00	15.88	16.45	17.22	18.14	20.23	20.23	20.23	20.23	21.13	21.14	21.14	21.15
3. MFBs	32.07	32.07	39.84	39.84	35.32	35.32	36.71	36.71	8.86	8.80	16.53	16.51	14.92	14.85	20.45	20.45
4. Overall (SBs, MFBs, DFIs)	20.24	20.15	20.65	20.66	19.02	19.01	19.97	19.98	10.29	10.24	18.35	18.30	11.76	11.93	18.26	18.25

Source: Core Statistics Department

Notes: P: provisional

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

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

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

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

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

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

- 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

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

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

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

- Fresh deposits (new accounts) mobilized during the month
- Re-priced and /or rolled-over deposits during the month

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

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

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

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

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

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

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

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

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

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

(Percent per annum)

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³
2014-15	12.90 ⁴	12.90 ⁴	17.75	17.75	15.01 ³	15.01 ³
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60
2017-18	14.21	14.21	14.40	15.80	11.52	11.52
2018-19	14.21	14.21	14.40	15.80	15.30	15.30
2019-20	12.3	12.24	16.67	17.96	15.69	15.69
2020-21	12.27	12.27	16.67	17.96	12.40	12.20
2021-22	22.70	22.70	17.67	20.25	16.71	16.68
2022-23 ^P	30.14	30.14	19.83	23.13	24.59	22.09

P: Provisional

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

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

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

4. ZTBL revised markup rates (average) in FY 2011-12.

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

3.34 Rates of Profit on National Savings Schemes

(Percent per annum)

S C H E M E	2023						2024			
	10 th Apr	9 th May	12 th Jul	15 th Sep	29 th Oct	19 th Dec	26 th Jan	21 st Feb	19 th Mar	14 th May
1. Savings Accounts										
(i) With cheque facilities	18.50	19.50	19.50	19.50	20.50	20.50	20.50	20.50	20.50	20.50
(ii) Without cheque facilities	18.50	19.50	19.50	19.50	20.50	20.50	20.50	20.50	20.50	20.50
2. Khas Deposit Accounts or Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates³										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	14.87	14.87	14.87	14.87	14.48	14.41	14.40	14.40	14.40	14.39
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	17.00	17.00	18.20	18.20	18.00	16.40	16.00	15.60	15.80	15.70
(ii) Last period of complete 6 months	17.80	17.80	19.00	19.00	19.00	17.40	16.60	16.60	16.60	16.60
(b) Special Savings Certificates (Bearer)										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates	12.84	12.84	14.28	15.12	16.08	15.12	15.00	14.64	14.76	14.64
8. Pensioner's Benefit Accounts	16.56	16.56	16.56	16.56	16.32	16.08	16.08	15.36	15.60	15.36
9. Behbood Saving Certificate	16.56	16.56	16.56	16.56	16.32	16.08	16.08	15.36	15.60	15.36
10. Short-Term Saving Certificate										
(i) 3 Months	19.92	20.84	20.84	21.74	21.60	20.72	20.28	19.92	19.40	20.20
(ii) 6 Months	19.64	20.82	20.82	21.72	21.66	20.76	20.30	19.90	19.38	19.38
(iii) 1 year	19.82	20.80	20.80	21.80	21.72	20.80	20.34	19.76	19.00	19.24
11. Shuhada Family Welfare account	16.56	16.56	16.56	16.56	16.32	16.08	16.08	15.36	15.60	15.36
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year		20.80	20.80	21.80	21.80	21.37	18.54	18.54	18.54	19.10
(ii) 3 year		18.00	18.33	18.33	18.23	18.00	15.40	15.20	15.25	15.25
(iii) 5 year		12.84	14.28	15.12	15.72	15.66	15.00	14.76	14.76	14.76
13. Sarwa Islamic Saving Account (SISA)	19.50	19.50	19.50	20.50	20.50	20.50	20.50	20.50	20.50	20.50

Notes:

Source: Central Directorate of National Savings

¹ Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today.

² Special Savings Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.

³ The scheme has been introduced w.e.f 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.

⁴ Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.

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

3.35 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2019							
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

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.36 Clearing House Statistics

(Thousand Cheques; Million Rupees)

PERIOD		2021	2022	2023	2023	2024				
					Jun	Feb	Mar	Apr	May	Jun
Karachi	No. of Cheques Cleared	19,316	17,319	17,541	1,323	1,419	1,468	1,350	1,777	1,319
	Amount	12,457,829	13,076,774	13,478,552	1,119,224	1,104,135	1,188,699	1,110,798	1,395,725	1,296,603
Lahore	No. of Cheques Cleared	8,173	7,327	7,657	695	610	650	584	661	661
	Amount	6,603,769	6,854,743	9,138,035	944,944	889,295	840,370	883,454	980,718	980,718
Peshawar	No. of Cheques Cleared	1,662	1,904	1,509	153	101	110	94	115	146
	Amount	1,772,204	2,171,841	1,837,414	190,163	157,354	170,440	135,579	177,307	234,540
Quetta	No. of Cheques Cleared	769	705	671	70	42	50	44	56	57
	Amount	895,147	877,953	1,066,291	113,839	73,280	66,296	75,311	91,592	100,750
Faisalabad	No. of Cheques Cleared	1,859	1,232	1,334	120	106	108	102	111	104
	Amount	2,014,765	1,591,510	2,081,922	170,737	179,729	164,672	169,090	176,522	181,759
Rawalpindi	No. of Cheques Cleared	2,409	2,046	2,085	194	140	163	151	170	163
	Amount	2,465,530	2,237,859	2,748,288	319,238	179,589	307,707	297,958	280,306	288,426
Hyderabad	No. of Cheques Cleared	76	87	66	18	5	6	5	7	11
	Amount	122,707	132,107	135,302	24,973	14,159	14,037	11,377	22,280	29,881
Islamabad	No. of Cheques Cleared	2,735	1,662	1,311	78	12	13	14	17	231
	Amount	3,756,678	2,797,487	1,748,805	105,976	65,965	44,294	44,152	53,538	629,574
Multan	No. of Cheques Cleared	1,014	1,005	928	90	74	73	69	79	76
	Amount	1,308,320	1,420,334	1,345,662	127,568	105,023	105,181	105,659	121,936	109,256
Sialkot	No. of Cheques Cleared	746	724	703	69	56	86	59	64	63
	Amount	706,141	982,925	1,295,682	108,215	92,438	121,470	135,453	127,104	152,974
Sukkur	No. of Cheques Cleared	639	491	553	56	42	48	48	58	51
	Amount	574,029	529,661	570,843	57,403	43,670	51,528	64,973	75,755	62,821
D.I. Khan	No. of Cheques Cleared	20	17	17	5	1	1	1	1	5
	Amount	17,179	15,759	42,511	5,109	1,882	913	2,496	2,103	4,431
Others	No. of Cheques Cleared	1,326	1,181	1,215	118	96	90	88	109	114
	Amount	1,334,163	1,488,197	2,149,762	195,992	165,490	141,682	176,582	209,638	199,661
TOTAL	No. of Cheques Cleared	40,626	35,711	35,591	2,989	2,704	2,865	2,609	3,228	2,989
	Amount	33,914,101	34,188,270	37,639,510	3,483,381	3,071,040	3,218,871	3,212,488	3,716,850	4,271,419

Source: SBP-BSC field offices

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

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23			FY24		
		Q2	Q3	Q4	Q1	Q2	Q3
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	17,332	17,369	17,547	17,625	18,034	18,049
Automated Teller Machines (ATM)	No.	17,547	17,678	17,808	18,117	18,441	18,655
Point of Sale (POS)	No.	108,899	112,302	115,288	118,444	121,789	120,641
2. Cards							
Credit Cards	No.	1,913,776	1,931,345	2,013,118	2,069,692	2,003,943	2,025,013
Debit Cards	No.	32,524,158	34,737,526	33,872,829	35,112,867	37,144,332	37,265,591
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	99,124	96,339	95,358	90,965	90,873	32,380
Social Welfare Cards	No.	10,159,574	9,230,733	8,485,398	8,406,069	8,276,858	8,280,586
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	513,065	534,963	570,426	597,576	698,320	725,674
Amount	Million Rupees	39,834,215.9	44,295,728.6	43,422,263.0	57,275,032.3	62,490,482.3	62,253,593.6
4.1 ATM Transactions							
Number of Transactions	Thousands	202,498	202,274	219,979	214,068	234,977	236,530
Amount	Million Rupees	2,945,100.8	3,120,987.7	3,409,266.4	3,289,791.2	3,709,199.9	3,886,520.1
i. Cash Withdrawal							
Number of Transactions	Thousands	196,923	196,357	213,831	208,488	229,174	230,539
Amount	Million Rupees	2,663,282.8	2,804,267.7	3,083,580.6	2,953,658.2	3,368,064.6	3,518,205.0
ii. Cash Deposit							
Number of Transactions	Thousands	681	823	903	1,005	1,004	999
Amount	Million Rupees	71,468.2	88,299.2	98,017.3	106,596.5	104,648.9	111,407.2
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,031	1,026	1,088	307	270	257
Amount	Million Rupees	7,390.8	5,741.3	8,052.8	6,768.6	4,491.1	4,250.4
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,218	1,246	1,242	1,261	1,308	1,336
Amount	Million Rupees	64,871.8	71,301.6	70,099.5	71,516.3	74,081.8	80,272.9
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,640	2,817	2,908	3,002	3,215	3,394
Amount	Million Rupees	137,938.9	151,224.5	149,345.4	151,077.5	157,730.6	172,195.1
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	48,471	51,734	56,587	59,006	65,146	70,621
Amount	Million Rupees	256,791.3	282,703.4	307,528.1	321,878.5	371,399.6	393,942.3
4.3 RTOB Transactions							
Number of Transactions	Thousands	53,179	54,012	44,365	47,697	50,295	48,695
Amount	Million Rupees	27,428,361.7	29,929,778.7	27,639,257.1	40,310,837.3	41,762,061.8	38,496,833.4
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,646	10,879	10,701	9,875	10,771	10,640
Amount	Million Rupees	2,524,450.2	2,974,538.1	2,892,207.5	2,672,853.7	2,775,956.1	2,836,369.7
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	25,382	26,243	23,494	24,221	25,018	23,519
Amount	Million Rupees	5,519,747.4	6,226,122.1	5,974,952.4	6,286,959.0	6,457,229.0	6,446,260.1
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	17,151	16,891	10,171	13,601	14,507	14,537
Amount	Million Rupees	19,384,164.0	20,729,118.4	18,772,097.3	31,351,024.6	32,528,876.7	29,214,203.6
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	155,329	179,674	195,713	217,380	279,864	301,500
Amount	Million Rupees	5,323,140.9	6,784,028.6	7,459,052.3	8,644,853.4	11,226,151.4	12,955,273.6
i. Payment Through Mobile							
Number of Transactions	Thousands	7,970	8,681	9,279	9,639	10,323	10,931
Amount	Million Rupees	360,051.8	403,665.3	461,881.6	475,074.4	524,125.3	601,765.3
ii. Utility Bills Payment							
Number of Transactions	Thousands	22,501	23,826	24,728	26,243	31,533	32,526
Amount	Million Rupees	139,312.3	140,277.4	170,200.0	260,573.2	269,218.3	278,024.0
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	33,565	39,356	41,721	44,998	57,426	60,631
Amount	Million Rupees	2,194,165.2	2,854,272.8	3,030,912.7	3,439,144.5	4,465,464.9	5,112,287.1
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	91,293	107,812	119,985	136,501	180,582	197,411
Amount	Million Rupees	2,629,611.6	3,385,813.2	3,796,058.0	4,470,061.4	5,967,342.9	6,963,197.2

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23			FY24		
		Q2	Q3	Q4	Q1	Q2	Q3
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	35	31	32	35	35	162
Amount	Million Rupees	1,918.0	1,859.8	1,855.4	1,982.7	1,900.3	1,951.5
i. Payment Through Call Centre							
Number of Transactions	Thousands	23	21	20	20	19	148
Amount	Million Rupees	1,633.1	1,617.3	1,567.3	1,501.7	1,482.2	1,537.0
ii. Utility Bills Payment							
Number of Transactions	Thousands	10	8	10	15	15	13
Amount	Million Rupees	206.8	167.0	222.6	421.7	366.1	357.0
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2	2	2	1	1	1
Amount	Million Rupees	77.8	74.0	65.4	58.9	51.9	56.7
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.3	1.5	0.1	0.5	0.0	0.8
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	45,334	40,841	45,553	49,791	57,131	58,661
Amount	Million Rupees	3,844,723.2	4,139,755.2	4,567,560.0	4,666,103.1	5,369,265.1	6,466,983.6
i. Payment Through Internet							
Number of Transactions	Thousands	1,548	1,243	1,304	1,401	1,518	1,353
Amount	Million Rupees	642,136.0	687,581.6	596,342.8	565,064.3	634,696.4	599,395.3
ii. Utility Bills Payment							
Number of Transactions	Thousands	6,135	5,457	5,610	6,001	6,324	6,613
Amount	Million Rupees	216,342.9	208,614.8	254,184.8	276,930.6	307,098.3	367,300.3
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	14,466	12,319	14,970	13,992	15,271	16,652
Amount	Million Rupees	1,442,415.5	1,479,571.9	1,745,718.9	1,616,290.2	1,986,929.0	2,367,103.2
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	23,184	21,822	23,669	28,398	34,018	34,044
Amount	Million Rupees	1,543,828.8	1,763,987.0	1,971,313.5	2,207,818.1	2,440,541.4	3,133,184.8
4.7 e-Commerce							
Number of Transactions	Thousands	8,220	6,396	8,196	9,598	10,871	9,504
Amount	Million Rupees	34,179.9	36,615.2	37,743.6	39,586.2	50,504.1	52,089.0

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY23				FY24					
	Q3		Q4		Q1		Q2		Q3	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	19,918	109,201.7	18,750	118,438.7	19,038	133,937.4	25,275	190,950.5	20,358	235,561.3
Inter Bank Fund Transfers	1,230,727	55,139.7	1,206,462	58,572.9	1,404,054	65,388.4	1,449,098	78,802.1	1,451,024	72,945.6
Retail Cheques Clearing	17,903	7,153.4	14,050	6,050.7	-	-	6,713	2,898.9	16,323	7,088.8
Total	1,268,548	171,494.8	1,239,262	183,062.3	1,423,092	199,325.8	1,481,086	272,651.5	1,487,705	315,595.6

3.39 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	23	6,477.4	19	7,213.5	23	7,788.7	23	7,433.4	22	6,993.0
Cash withdrawals	37	8,456.0	37	8,490.2	35	7,573.1	39	8,161.1	37	7,842.2
Intra Bank Funds Transfer through Cheques	10	24,906.4	10	31,925.5	10	43,052.1	10	43,138.0	9	31,974.3
Inter Bank Funds Transfers (Clearing)	8	7,682.7	9	8,670.9	9	8,970.0	9	9,069.7	9	9,167.0
Utilities Bills Payments	14	373.3	13	447.0	16	620.4	15	603.7	15	554.0
Direct Debit (Standing Instructions)	1	4,499.9	1	4,783.9	1	4,706.7	1	4,969.2	1	4,376.4
Pay Order/Demand Draft	2	3,651.9	2	3,433.4	2	3,470.0	2	3,060.9	2	3,692.5
Others*	0	715.9	0	1,003.8	0	1,081.3	0	1,348.4	0	1,554.6
Total	94	56,763.5	91	65,968.1	95	77,262.3	98	77,784.4	95	66,154.1

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		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,692,092	735,700	8.5	8,540,796	748,628	8.8	8,878,428	779,085	8.8	8,640,135	774,591	9.0
SMEs Sector	440,650	74,566	16.9	422,349	75,099	17.8	537,795	76,095	14.1	487,146	80,974	16.6
Agriculture Sector	453,778	62,119	13.7	450,036	58,679	13.0	501,720	59,546	11.9	483,016	61,255	12.7
Consumer sector	850,175	35,776	4.2	836,857	36,695	4.4	814,807	34,209	4.2	796,834	36,228	4.5
i. Credit Cards	93,679	2,310	2.5	102,904	2,400	2.3	107,645	1,619	1.5	112,083	1,819	1.6
ii. Auto loans	287,628	4,650	1.6	274,964	4,792	1.7	247,398	4,541	1.8	233,581	4,790	2.1
iii. Consumer durable	1,323	72	5.5	1,403	74	5.3	1,519	52	3.5	1,686	53	3.1
iv. Mortgage loans	219,374	12,070	5.5	212,425	12,544	5.9	211,519	12,168	5.8	208,535	12,966	6.2
v. Other personal loans	248,171	16,673	6.7	245,161	16,885	6.9	246,727	15,828	6.4	240,948	16,600	6.9
Commodity Financing	1,610,703	7,385	0.5	1,414,608	7,560	0.5	1,407,078	8,807	0.6	1,315,923	7,838	0.6
Staff Loans	265,451	2,596	1.0	284,663	2,704	0.9	303,074	2,802	0.9	315,787	2,243	0.7
Others	652,131	41,262	6.3	646,228	35,257	5.5	657,693	34,274	5.2	636,101	31,965	5.0
Total	12,964,980	959,404	7.4	12,595,536	964,620	7.7	13,100,595	994,818	7.6	12,674,943	995,094	7.9

SECTOR	2023									2024		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,143,465	66,029	5.8	989,831	64,031	6.5	1,030,469	65,930	6.4	965,233	67,982	7.0
Automobile / Transportation	201,808	18,935	9.4	173,914	19,575	11.3	191,168	19,258	10.1	182,727	18,982	10.4
Cement	279,687	6,385	2.3	263,031	7,220	2.7	256,209	7,326	2.9	252,109	8,308	3.3
Chemical & Pharmaceuticals	433,696	17,724	4.1	393,378	16,489	4.2	435,472	16,589	3.8	405,954	18,107	4.5
Electronics	134,318	25,834	19.2	137,120	24,647	18.0	158,175	25,923	16.4	163,880	25,822	15.8
Financial	422,297	11,981	2.8	405,503	12,063	3.0	405,467	11,431	2.8	343,939	11,150	3.2
Individuals	1,152,769	64,975	5.6	1,132,576	66,274	5.9	1,151,752	63,590	5.5	1,144,041	64,439	5.6
Insurance	4,394	62	1.4	5,095	62	1.2	4,372	62	1.4	3,584	62	1.7
Others	5,061,564	430,400	8.5	5,056,652	438,333	8.7	5,311,860	461,137	8.7	4,962,708	453,985	9.1
Production/Transmission of Energy	1,793,232	85,438	4.8	1,738,444	85,588	4.9	1,767,480	82,560	4.7	1,720,455	85,453	5.0
Shoes & Leather garments	49,969	6,127	12.3	48,114	5,985	12.4	49,695	5,841	11.8	50,483	6,001	11.9
Sugar	333,126	57,280	17.2	224,267	56,006	25.0	294,808	53,171	18.0	524,221	53,968	10.3
Textile	1,954,653	168,234	8.6	2,027,612	168,345	8.3	2,043,668	182,000	8.9	1,955,608	180,836	9.2
Total	12,964,980	959,404	7.4	12,595,536	964,620	7.7	13,100,595	994,818	7.6	12,674,943	995,094	7.9

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Dec-23			Mar-24		
	NPLs	Net NPLs	Net NPLs to	NPLs	Net NPLs	Net NPLs to
			Net Loans (%)			Net Loans (%)
All Banks & DFIs	1,009,961	70,275	0.57	1,010,222	(56,026)	-0.47
All Banks	994,818	72,516	0.60	995,094	(54,016)	-0.46
Commercial Banks	956,365	52,561	0.44	956,475	(71,204)	-0.62
Public Sector Commercial Banks	320,846	6,750	0.29	324,479	(25,176)	-1.21
Local Private Banks	634,886	45,878	0.50	631,441	(45,915)	-0.51
Foreign Banks	633	(67)	-0.02	556	(113)	-0.03
Specialized Banks	38,453	19,955	16.89	38,618	17,188	15.04
DFIs	15,143	(2,241)	-1.19	15,128	(2,010)	-1.10

3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter	For the Quarter
	Ended Dec 2023	Ended Mar 2024
All Banks & DFIs	32,979	22,792
All Banks	32,780	22,579
Commercial Banks	25,943	19,708
Public Sector Commercial Banks	6,742	3,966
Local Private Banks	19,197	15,741
Foreign Banks	4	2
Specialized Banks	6,837	2,871
DFIs	198	213

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

Source: Financial Stability Department SBP

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Jun-2024

CURRENCY\DATE	3	4	5	6	7	10	11	12	13
Australian Dollar	184.9039	185.6829	185.1609	185.2222	185.5682	183.3705	183.5997	184.1516	185.1100
Bahraini Dinar	738.3356	738.3950	738.2624	738.5224	738.1282	738.3998	738.6375	739.1404	739.0671
Canadian Dollar	204.1236	203.9615	203.4563	203.3988	203.5218	202.1263	202.1864	202.5038	202.6102
Chinese Yuan	38.4273	38.4313	38.4250	38.4409	38.4225	38.4074	38.3927	38.4103	38.4224
Danish Krone	40.5060	40.7034	40.5930	40.6295	40.6382	40.1667	40.2035	40.1166	40.3488
Hong Kong Dollar	35.6192	35.6211	35.6587	35.6604	35.6448	35.6400	35.6721	35.6847	35.6840
Japanese Yen	1.7686	1.7811	1.7885	1.7865	1.7881	1.7714	1.7701	1.7713	1.7729
Kuwaiti Dinar	906.7761	907.4714	907.5001	907.9225	907.1155	906.7053	907.1426	907.2235	908.1092
Malaysian Ringgit	59.1126	59.2728	59.2114	59.2232	59.2183	58.9965	58.9368	59.0359	59.1131
New Zealand Dollar	171.1987	172.4207	172.2999	172.6344	172.5764	170.0818	170.5914	171.2370	172.0082
Norwegian Krone	26.5380	26.6290	26.3827	26.3746	26.3752	25.9206	26.1588	26.0587	26.2860
Omani Riyal	723.1061	723.0573	722.9949	723.2131	722.7749	723.1435	723.4265	723.8120	723.7745
Qatari Riyal	76.4101	76.4001	76.3749	76.4007	76.3566	76.3355	76.4239	76.4518	76.4476
Saudi Arabian Riyal	74.2008	74.2040	74.2043	74.2045	74.1898	74.1921	74.2250	74.2519	74.2564
Singaporean Dollar	205.9675	206.6225	206.6186	206.7017	206.8064	205.6355	205.7077	205.8321	206.3370
Swedish Krona	26.4760	26.7412	26.7217	26.8483	26.8002	26.3652	26.5834	26.5819	26.7881
Swiss Franc	308.5739	310.5599	312.1395	312.2844	312.5505	310.1667	310.3326	310.1263	310.9781
Thai Bhat	7.5667	7.6177	7.6096	7.6377	7.6601	7.5655	7.5830	7.5924	7.6103
Turkish Lira	8.6574	8.6584	8.5438	8.6295	8.6399	8.5843	8.6060	8.6192	8.6357
UAE Dirham	75.7760	75.7762	75.7689	75.7743	75.7605	75.7592	75.7897	75.8201	75.8256
UK Pound Sterling	354.5032	356.3240	355.3130	356.0296	355.7721	353.8065	354.3536	354.7669	355.8199
US Dollar	278.3479	278.3621	278.3293	278.3534	278.2997	278.3069	278.4090	278.5293	278.5655
EMU Euro	301.9369	303.4471	302.6582	303.0068	303.0772	299.3740	299.6680	299.0594	300.8831

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Jun-2024

CURRENCY\DATE	14	20	21	24	25	26	27	28
Australian Dollar	184.4551	185.7061	185.4972	184.8371	185.4548	185.8163	185.3558	184.3564
Bahraini Dinar	738.8353	739.1570	738.9606	739.1982	738.8388	738.6637	738.4033	738.8656
Canadian Dollar	202.5820	203.0494	203.4980	203.3578	204.0258	203.7671	203.1958	202.7253
Chinese Yuan	38.3984	38.3762	38.3636	38.3681	38.3720	38.3212	38.3033	38.2961
Danish Krone	40.0836	40.1187	40.0196	39.9549	40.0957	39.9659	39.9161	39.8915
Hong Kong Dollar	35.6790	35.7079	35.7042	35.7094	35.6889	35.6694	35.6729	35.6617
Japanese Yen	1.7636	1.7609	1.7522	1.7440	1.7462	1.7417	1.7353	1.7287
Kuwaiti Dinar	907.5537	907.7607	907.2090	907.3100	907.5854	907.0751	906.7274	906.4055
Malaysian Ringgit	59.0687	59.0951	59.0495	59.0874	59.1300	59.0766	58.9682	58.9296
New Zealand Dollar	171.4252	170.9750	170.7070	170.4276	170.6377	170.4103	169.5936	168.7759
Norwegian Krone	26.1555	26.3558	26.4457	26.3635	26.4494	26.2482	26.1069	26.0681
Omani Riyal	723.5346	723.7470	723.4871	723.9291	723.4794	723.6554	723.1898	722.9399
Qatari Riyal	76.4285	76.4485	76.4248	76.4749	76.4302	76.4111	76.3984	76.3638
Saudi Arabian Riyal	74.2430	74.2457	74.2336	74.2573	74.2441	74.2129	74.2070	74.1811
Singaporean Dollar	205.9170	206.0157	205.6711	205.5545	205.8819	205.4037	205.0904	204.8251
Swedish Krona	26.5832	26.6701	26.5602	26.5194	26.6038	26.4883	26.3634	26.1488
Swiss Franc	311.3436	314.8044	312.2590	311.6542	311.9707	310.8527	310.2581	309.3216
Thai Bhat	7.5811	7.5975	7.5957	7.5914	7.6125	7.5752	7.5499	7.5561
Turkish Lira	8.5743	8.5652	8.4905	8.5027	8.4672	8.4579	8.4929	8.4612
UAE Dirham	75.8217	75.8276	75.8164	75.8350	75.8507	75.8016	75.7898	75.7636
UK Pound Sterling	354.9468	353.8938	352.4598	352.1076	353.3812	353.0240	351.5932	351.3334
US Dollar	278.5431	278.5552	278.5155	278.5759	278.5586	278.4586	278.4155	278.3328
EMU Euro	298.9308	299.0206	298.3145	297.8552	298.9194	298.0372	297.5745	297.4449

Source: Core Statistics Department

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

4.2 Foreign Exchange Average Rates

Pak Rupees per USD Jun-2024

PERIOD	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-2024
Jul	98.6543	101.7194	104.7388	105.4250	124.3534	158.8297	166.7625	159.6016	219.4371	281.0072
Aug	100.0897	102.3361	104.6221	105.3079	123.7896	158.0770	167.7064	164.0997	220.8863	293.8081
Sep	102.3425	104.2068	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567	230.4659	297.7542
Oct	102.7537	104.4807	104.5985	105.3391	130.3831	155.9491	162.8000	171.6948	220.5724	280.3568
Nov	101.7874	105.3726	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255	222.3105	285.5207
Dec	100.8234	104.6578	104.7248	108.6974	138.4713	154.9200	160.0795	177.1764	224.7624	283.2961
Jan	100.6834	104.8388	104.7301	110.4030	138.6951	154.6561	160.1536	176.3108	234.1360	280.3206
Feb	101.3651	104.6232	104.7204	110.4342	138.5307	154.2634	159.1313	175.4823	266.6764	279.1817
Mar	101.7598	104.6470	104.7417	112.0689	139.1663	158.4472	156.0298	179.6173	280.2025	278.7050
Apr	101.7004	104.6738	104.7474	115.4216	141.1646	164.4373	153.0769	184.4813	284.9457	278.1425
May	101.8043	104.6787	104.7381	115.4469	145.6922	160.0767	153.2928	195.5004	285.4860	278.2501
Jun	101.7725	104.5864	104.7702	118.9055	155.2491	165.1039	156.1638	204.3674	286.5841	278.4387
Jul- Sep	100.3622	102.7541	104.6335	105.3512	124.0749	157.6944	166.7743	163.9194	223.5964	290.8565
Oct -Dec	101.7882	104.8370	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656	222.5484	283.0579
Jan - Mar	101.2694	104.7030	104.7307	110.9687	138.7974	155.7889	158.4382	177.1368	260.3383	279.4024
Apr - Jun	101.7591	104.6463	104.7519	116.5913	147.3686	163.2059	154.1778	194.7831	285.6719	278.3400
Annual	101.2947	104.2351	104.6971	109.8444	136.0901	158.0253	160.0219	177.4512	248.0388	282.9142

Source: Core Statistics Department

4.3 NEER and REER Indices of Pakistani Rupees

(Base 2010 = 100)

PERIOD		NEER		REER*	
		Index	% Change over last Year/Month	Index	% Change over last Year/Month
Jun-19		64.1989	(19.49)	92.4433	(13.82)
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	100.1143	14.12
2023	Jun	37.3157	0.92	87.7283	0.46
	Jul	37.7981	1.29	91.5865	4.40
	Aug	36.7208	(2.85)	90.0407	(1.69)
	Sep	36.7870	0.18	91.7298	1.88
	Oct	39.1756	6.49	98.5166	7.40
	Nov	37.9883	(3.03)	98.2755	(0.24)
	Dec	37.9414	(0.12)	98.8267	0.56
2024	Jan	38.4143	1.25	101.7542	2.96
	Feb	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 ^R	39.2048	(0.23)	100.6884	(3.60)
	Jun ^P	38.8392	(0.93)	100.1143	(0.57)

Source: Core Statistics Department

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

NOTES: -

- From July 2020, PBS has discontinued the dissemination of CPI on base 2007-08 using which the REER index was calculated, and changed the base to 2015-16.
- RPI and REER indices may be revised due to revisions in base period or splicing factor of CPIs data by PBS.
- Weights and number of trading partners have been 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>

- 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/RX0Qa7oevLg>

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2021-22	2022-23	2023	2024					
			Jun	Jan	Feb	Mar	Apr	May	Jun
Australian Dollar	128.5204	169.1156	192.4689	186.2217	182.1646	182.5405	180.7758	184.1489	184.9558
Bahraini Dinar	470.1410	668.2755	760.4171	743.6162	740.9763	739.4998	737.9499	738.1127	738.6947
Canadian Dollar	140.2418	187.5391	215.2279	208.8498	206.7774	205.7346	203.4784	203.3955	203.1818
Chinese Yuan	27.5718	36.0995	40.0907	39.0955	38.8149	38.6960	38.4338	38.4867	38.3870
Danish Krone	26.8581	35.6824	41.6312	41.0018	40.4059	40.6252	39.9900	40.3103	40.2325
Hong Kong Dollar	22.8054	32.1772	36.6038	35.8635	35.6967	35.6445	35.5476	35.6408	35.6693
Japanese Yen	1.5121	1.8347	2.0362	1.9198	1.8668	1.8596	1.8078	1.7853	1.7630
Kuwaiti Dinar	586.7934	820.0895	931.9431	909.5961	903.4596	905.4704	902.9708	905.0482	907.2702
Malaysian Ringgit	42.0002	56.0080	61.8916	59.7471	58.4054	59.0364	58.3283	58.9537	59.0897
New Zealand Dollar	120.4126	155.1378	175.7326	173.0618	170.9139	169.4566	165.7168	168.8034	171.0589
Norwegian Krone	19.8288	24.4333	26.5033	26.9627	26.4677	26.2702	25.5123	25.8800	26.2892
Omani Riyal	462.5760	654.6200	744.9741	728.3994	725.5800	723.8321	722.5712	722.9335	723.3685
Qatari Riyal	48.8079	69.0742	78.7300	76.9482	76.6331	76.4194	76.2799	76.3585	76.4107
Saudi Arabian Riyal	47.3939	67.1363	76.3940	74.7202	74.4132	74.2960	74.1417	74.1798	74.2208
Singaporean Dollar	130.7161	185.2093	212.9166	209.7546	207.5180	207.8208	204.9255	205.8581	205.9170
Swedish Krona	19.3138	23.8437	26.6188	27.1038	26.8091	26.7933	25.7218	25.8647	26.5790
Swiss Franc	190.6367	269.9627	317.7882	326.5721	318.2746	313.6009	305.7415	305.8324	311.1868
Thai Baht	5.3285	7.1662	8.2421	7.9796	7.7952	7.7534	7.5630	7.6054	7.5943
Turkish lira	14.6402	13.0158	12.3638	9.3316	9.0722	8.7075	8.6004	8.6383	8.5639
UAE Dirham	48.4186	68.6283	78.0194	76.3218	75.9898	75.8714	75.7385	75.7602	75.7975
UK Pound Sterling	235.9431	305.3393	361.3825	355.9400	352.4674	354.0160	347.9137	351.2041	354.0840
US Dollar	177.8359	252.1225	286.5841	280.3206	279.1817	278.7050	278.1425	278.2501	278.4387
EMU Euro	199.5306	265.4777	310.0580	305.7338	301.2190	302.8720	298.1873	300.5630	299.9534

Source: Core Statistics Department

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
2023 Jun	-2.09	+1.71	+0.77	-0.59	+0.10	-3.51	-1.34	-0.47	+2.29	-0.80	+0.72	+1.07	-20.51
Jul	+1.58	+1.45	-0.25	+0.05	-0.01	+2.81	+3.05	+0.02	+1.73	+0.81	+2.56	+3.58	-3.32
Aug	-1.96	-1.41	-0.52	-1.03	-0.09	-3.53	-2.12	-6.22	-1.44	0.00	-3.13	-1.29	+1.08
Sep	+0.09	-2.52	-0.37	-1.66	0.00	-2.25	-1.09	+6.51	-3.25	+0.28	-1.46	-3.28	-2.74
Oct	-0.48	+0.24	-0.34	-2.58	+0.25	-0.01	-1.59	+1.94	-0.73	-0.28	-0.87	+0.95	-2.90
Nov	+2.62	+2.94	-0.10	+2.49	-0.19	+1.68	+2.43	-1.31	+3.80	0.00	+4.95	+3.08	-2.13
Dec	-0.20	+0.81	+0.30	+0.51	-0.03	+3.54	+0.37	+0.98	+0.72	+0.21	-1.17	+2.56	-1.26
2024 Jan	-0.49	-1.66	+0.02	-2.16	+0.54	-3.76	-2.00	+1.01	-0.36	-0.21	-1.99	-1.09	-3.73
Feb	-0.19	-0.10	+0.19	+0.47	+0.00	-2.06	-0.68	+0.15	-0.28	-0.00	-0.25	-1.94	-2.79
Mar	-0.42	-0.09	-0.49	-0.97	+0.07	-0.43	+0.73	+0.46	-0.25	+0.05	-0.95	-2.77	-3.36
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

Source: Core Statistics Department

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

Note:

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

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

4.6 Appreciation / Depreciation* of Selected Currencies Against SDR

(In Percent)

END OF PERIOD	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	Saudi Arabian Riyal	UK Pound Sterling	South Korean Won	Swiss Franc	Turkish Lira	US Dollar
2020	+2.65	+4.39	-7.20	-4.24	-4.00	+1.10	-2.56	-7.43	-1.80	-4.54	+0.72	+4.84	-25.27	-3.99
2021	+5.56	-4.33	+0.81	+1.71	+2.93	-6.63	-0.83	-7.17	+3.01	+3.17	-4.40	-0.49	-41.54	+2.91
2022	-4.10	-1.23	-4.38	-3.72	+7.08	-9.45	-0.12	-17.01	-5.53	+4.97	-1.83	+4.02	-24.43	+5.17
2023	-3.02	+2.91	-1.08	-0.20	-2.95	-7.31	-5.24	-20.74	+4.65	-0.56	-2.94	+8.10	-36.47	-0.81
2023 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
2023 Jun	-2.28	+1.51	+0.58	-0.78	-0.09	-3.70	-1.53	-0.67	+2.09	-1.00	+0.52	+0.87	-20.66	-0.20
Jul	+0.61	+1.51	+0.58	-0.78	-0.09	-3.70	-1.53	-0.67	+2.09	-1.00	+0.52	+0.87	-20.66	-0.20
Aug	-1.00	-0.44	+0.45	-0.06	+0.89	-2.58	-1.16	-5.30	-0.48	+0.98	-2.19	-0.33	+2.07	+0.98
Sep	+1.23	-1.41	+0.77	-0.54	+1.14	-1.14	+0.03	+7.72	-2.15	+1.42	-0.34	-2.18	-1.64	+1.14
Oct	-0.41	+0.30	-0.28	-2.52	+0.31	+0.06	-1.53	+2.00	-0.67	-0.21	-0.81	+1.02	-2.84	+0.06
Nov	+1.15	+1.46	-1.53	+1.02	-1.62	+0.22	+0.96	-2.72	+2.31	-1.44	+3.44	+1.60	-3.54	-1.44
Dec	-0.83	+0.18	-0.32	-0.12	-0.66	+2.89	-0.26	+0.35	+0.09	-0.42	-1.78	+1.92	-1.87	-0.62
2024 Jan	+0.40	-0.79	+0.91	-1.29	+1.43	-2.91	-1.13	+1.91	+0.52	+0.68	-1.12	-0.22	-2.88	+0.89
Feb	-0.01	+0.07	+0.36	+0.64	+0.18	-1.89	-0.51	+0.33	-0.11	+0.17	-0.08	-1.77	-2.62	+0.17
Mar	-0.16	+0.17	-0.23	-0.71	+0.33	-0.17	+1.00	+0.72	+0.01	+0.31	-0.69	-2.52	-3.10	+0.27
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

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

Source: Core Statistics Department

Note:

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

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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

(In Percent)

(all recent)													
END OF PERIOD	2021	2022	2023	Quarterly				2023	2024				
				2023		2024			Jun	Feb	Mar	Apr	May
				III	IV	I	II						
Australian Dollar	-5.52	-14.83	-20.47	+0.42	-2.43	+3.78	-1.40	-2.07	+1.41	-0.21	+0.10	-1.69	+0.19
Brazilian Real	-0.78	-28.67	-23.69	+1.74	-0.51	+2.72	+11.25	-5.02	+1.17	+0.25	+3.51	+1.35	+6.05
Canadian Dollar	-9.86	-16.45	-21.30	-0.13	+0.48	+2.16	+1.00	-2.91	+1.86	-0.15	+1.44	-0.79	+0.36
Chinese Yuan	-12.07	-13.47	-17.43	-0.09	+0.50	+1.14	+0.52	+2.10	+0.75	+0.46	+0.19	+0.01	+0.32
EMU Euro	-2.97	-15.98	-22.19	+2.59	-1.52	+1.92	+0.98	-1.71	+0.66	+0.13	+0.86	-1.23	+1.37
Hong Kong Dollar	-9.26	-21.12	-19.09	-0.20	+2.25	+0.10	-0.20	+0.01	+0.67	-0.05	+0.01	-0.10	-0.11
Indian Rupee	-7.92	-13.22	-19.05	+0.37	+2.58	+0.32	+0.09	-0.80	+0.37	+0.53	+0.17	-0.26	+0.18
Indonesian Rupiah	-8.74	-13.81	-19.77	+1.69	+2.08	+2.77	+3.36	+0.56	+0.10	+1.02	+2.57	+0.02	+0.75
Iranian Rial	-9.81	-22.50	-17.49	0.00	+2.41	-0.57	-0.75	-0.13	+0.56	-0.03	-0.01	-0.00	-0.74
Japanese Yen	-0.58	-8.35	-13.61	+2.31	-2.69	+6.59	+6.35	+3.60	+2.68	+0.47	+3.63	-0.11	+2.74
Korean Won	-2.90	-15.47	-17.50	+1.48	-0.37	+3.30	+3.09	-0.74	+0.82	+1.00	+2.31	-0.16	+0.92
Malaysian Ringgit	-6.40	-16.92	-15.49	+1.11	+1.26	+2.03	-0.25	+1.32	+1.25	-0.68	+0.77	-1.33	+0.33
Saudi Arabian Riyal	-10.03	-20.95	-19.48	-0.28	+2.51	+0.20	-0.04	+0.78	+0.56	-0.01	-0.01	-0.07	+0.04
Singaporean Dollar	-8.02	-21.63	-20.76	+1.07	-0.38	+1.52	+0.80	+0.10	+0.84	+0.22	+1.00	-0.77	+0.57
Swedish Krona	-1.28	-9.33	-22.68	-0.23	-5.20	+6.24	-0.47	+0.13	+0.19	+2.90	+2.86	-4.02	+0.82
Swiss Franc	-6.33	-20.23	-25.93	+3.39	-4.03	+6.08	-0.77	-1.08	+2.55	+2.90	+0.62	-0.58	-0.80
Taiwani Dollar	-11.03	-13.58	-14.60	-0.00	+4.81	-2.83	-0.01	+0.03	+1.18	+0.00	-0.00	-0.00	-0.00
Thai Baht	+0.31	-18.25	-19.52	+4.59	-2.73	+5.10	+1.03	+2.44	+1.93	+1.50	+1.63	-0.84	+0.26
UK Pound Sterling	-9.89	-12.16	-23.48	+3.36	-1.30	+0.93	-0.36	-2.27	+0.85	+0.29	+0.57	-1.43	+0.51
U.S Dollar	-9.79	-21.09	-19.28	0.00	+2.44	+0.03	-0.06	-0.03	+0.56	+0.04	-0.05	+0.00	-0.01
UAE Dirham	-9.79	-21.06	-19.48	-0.28	+2.51	+0.20	-0.04	+0.29	+0.56	-0.01	-0.01	-0.07	+0.04

Source: Core Statistics Department

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

Notes:

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

4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY20	FY21	FY22	FY23	Jun		Jul-Jun	
					2023	2024 [#]	FY23	FY24 [#]
Cash	23,132.3	29,449.9	31,278.8	27,332.8	2,187.1	3,158.3	27,332.8	30,251.0
1.USA	1,742.8	2,599.6	3,087.4	3,167.8	273.0	322.1	3,167.8	3,531.4
2.UK	2,569.0	4,091.0	4,492.9	4,073.2	343.4	487.4	4,073.2	4,521.6
3.Saudi Arabia	6,613.5	7,726.3	7,754.2	6,532.8	516.1	808.6	6,532.8	7,424.2
4.UAE	5,611.8	6,164.8	5,846.2	4,656.1	324.8	654.3	4,656.1	5,534.6
Dubai	4,768.2	5,116.0	4,558.3	3,569.7	246.9	515.7	3,569.7	4,229.8
Abu Dhabi	810.4	944.8	1,208.2	1,029.7	74.0	134.4	1,029.7	1,250.6
Sharjah	25.1	79.4	59.8	37.9	2.4	0.6	37.9	21.5
Others	8.1	24.6	19.8	18.8	1.4	3.7	18.8	32.7
5.Other GCC Countries	2,910.2	3,331.6	3,625.4	3,198.0	272.0	301.2	3,198.0	3,180.4
Bahrain	417.1	470.8	529.5	454.3	37.4	41.7	454.3	442.9
Kuwait	738.6	861.6	935.5	815.2	70.5	74.8	815.2	802.1
Qatar	760.2	910.7	1,028.5	915.5	76.9	81.5	915.5	901.6
Oman	994.3	1,088.6	1,131.9	1,013.0	87.2	103.1	1,013.0	1,033.8
6.EU Countries	1,778.5	2,728.6	3,361.5	3,133.7	279.2	330.1	3,133.7	3,531.4
Germany	392.2	431.9	508.9	553.0	45.3	53.6	553.0	587.3
France	240.4	422.7	487.8	443.5	39.5	43.2	443.5	481.6
Netherlands	65.7	48.0	60.6	58.9	4.9	5.7	58.9	59.0
Spain	329.7	402.2	512.8	490.4	46.7	56.1	490.4	600.7
Italy	361.3	606.9	856.2	839.8	79.9	90.7	839.8	978.5
Greece	145.1	273.9	364.7	336.3	29.8	39.6	336.3	404.5
Sweden	44.9	63.0	79.2	75.7	6.9	6.7	75.7	76.7
Denmark	45.3	72.2	70.9	74.1	7.0	6.8	74.1	74.6
Ireland	75.4	155.9	160.3	121.1	9.5	12.0	121.1	126.8
Belgium	78.6	252.0	260.0	140.8	9.7	15.7	140.8	141.8
7.Malaysia	226.5	205.1	144.8	105.2	6.8	20.3	105.2	141.0
8.Norway	69.7	111.8	145.7	111.4	9.9	10.0	111.4	106.7
9.Switzerland	31.1	44.2	45.6	44.2	4.6	4.2	44.2	46.2
10.Australia	339.8	598.0	753.4	592.8	46.4	58.5	592.8	643.8
11.Canada	313.4	594.8	708.1	552.1	42.8	44.8	552.1	504.6
12.Japan	66.4	85.2	78.9	74.8	4.7	4.9	74.8	52.1
13.South Africa	218.7	353.6	348.8	210.8	11.7	27.0	210.8	209.6
14.South Korea	44.1	88.4	98.0	97.1	9.2	9.7	97.1	103.3
15.Other Countries [#]	596.8	727.0	788.1	782.8	42.5	75.0	782.8	720.4
Total	23,132.3	29,449.9	31,278.8	27,332.8	2,187.1	3,158.3	27,332.8	30,251.0

Source: Core Statistics Department

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

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

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

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	Jul-Jun					
	FY23			FY24		
	Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	64,789	68,064	(3,275)	72,674	73,355	(681)
A. Goods and services (a+b)	35,472	61,333	(25,861)	38,896	63,286	(24,390)
a. Goods	27,876	52,695	(24,819)	31,090	53,167	(22,077)
1. General merchandise	27,867	52,695	(24,828)	31,077	53,167	(22,090)
2. Net exports of goods under merchanting (only export)	9	...	9	13	...	13
3. Nonmonetary gold	-	-	-	-	-	-
b. Services	7,596	8,638	(1,042)	7,806	10,119	(2,313)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	-	58	(58)	5	90	(85)
3. Transport	927	4,058	(3,131)	861	4,302	(3,441)
4. Travel	972	1,877	(905)	759	2,271	(1,512)
5. Construction	36	15	21	69	29	40
6. Insurance and pension services	60	333	(273)	76	420	(344)
7. Financial services	239	512	(273)	53	355	(302)
8. Charges for the use of intellectual property n.i.e.	12	56	(44)	12	192	(180)
9. Telecommunications, computer, and information services	2,596	299	2,297	3,223	396	2,827
10. Other business services	1,627	1,225	402	1,550	1,647	(97)
11. Personal, cultural, and recreational services	15	1	14	23	1	22
12. Government goods and services n.i.e.	1,112	204	908	1,175	416	759
B. Primary Income	652	6,417	(5,765)	959	9,582	(8,623)
1. Compensation of employees	245	30	215	224	30	194
2. Investment income	407	6,387	(5,980)	734	9,552	(8,818)
2.1 Direct investment	(15)	1,708	(1,723)	232	3,724	(3,492)
2.1.1 Investment income on equity and investment fund shares	(15)	1,651	(1,666)	232	3,684	(3,452)
2.1.2 Interest	-	57	(57)	-	40	(40)
2.2 Portfolio investment	372	1,083	(711)	34	767	(733)
2.2.1 Investment income on equity and investment fund shares	4	67	(63)	17	141	(124)
2.2.2 Interest	368	1,016	(648)	17	626	(609)
2.3 Other investment	(78)	3,596	(3,674)	124	5,061	(4,937)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-
2.3.2 Interest	(78)	3,596	(3,674)	124	5,061	(4,937)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-
2.4 Reserve assets	128	...	128	344	...	344
3. Other primary income	-	-	-	1	-	1
C. Secondary Income	28,665	314	28,351	32,819	487	32,332
1. General government	380	13	367	442	33	409
2. Financial corporations, nonfinancial corporations, households, and NPISHs	28,285	301	27,984	32,377	454	31,923
2. Capital account	375	-	375	183	7	176
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	-	-	-	7	(7)
2. Capital transfers	375	-	375	183	-	183
2.1 General government	144	-	144	173	-	173
2.1.1 Debt forgiveness	-	-	-	-	-	-
2.1.2 Other Capital transfers	144	-	144	173	-	173
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	231	-	231	10	-	10
2.2.1 Debt forgiveness	221	-	221	-	-	-
2.2.2 Other Capital transfers	10	-	10	10	-	10
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	65,164	68,064	(2,900)	72,857	73,362	(505)

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	Jul-Jun					
	FY23			FY24		
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	(5,216)	(1,466)	(3,750)	5,144	6,983	(1,839)
1. Direct investment	957	1,627	(670)	267	1,902	(1,635)
1.1 Equity and investment fund shares	938	1,564	(626)	262	1,792	(1,530)
1.2 Debt instruments	19	63	(44)	5	110	(105)
2. Portfolio investment	(14)	(1,026)	1,012	(6)	(383)	377
2.1 Equity and investment fund shares	(14)	(14)	-	(2)	121	(123)
2.2 Debt instruments	-	(1,012)	1,012	(4)	(504)	500
3. Financial derivatives (other than reserves) and employees stock options	(10)	(1)	(9)	-	-	-
4. Other investment	(964)	(2,066)	1,102	(133)	5,464	(5,597)
4.1 Other equity	-	-	-	-	-	-
4.2 Currency and deposits	(718)	(131)	(587)	163	3,717	(3,554)
Central bank	-	-	-	-	999	(999)
Deposit-taking corporations, except the central bank	162	185	(23)	111	470	(359)
General government	(933)	(316)	(617)	5	2,248	(2,243)
Other sectors	53	-	53	47	-	47
4.3 Loans	-	(2,945)	2,945	-	2,209	(2,209)
Central bank	-	(967)	967	-	2,154	(2,154)
Deposit-taking corporations, except the central bank	-	1,056	(1,056)	-	269	(269)
General government	-	(1,769)	1,769	-	(703)	703
Other sectors	-	(1,265)	1,265	-	489	(489)
4.4 Insurance, pension, and std. guarantee schemes	-	-	-	-	-	-
Central bank	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-
General government	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-
4.5 Trade credit and advances	(417)	800	(1,217)	(266)	(774)	508
Central bank	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-
General government	-	-	-	-	-	-
Other sectors	(417)	800	(1,217)	(266)	(774)	508
4.6 Other accounts receivable/ Payable	171	210	(39)	(30)	312	(342)
Central bank	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	121	-	121	(38)	-	(38)
General government	50	-	50	8	-	8
Other sectors	-	210	(210)	-	312	(312)
4.7 Special drawing rights	...	-	-	...	-	-
5. Reserve assets	(5,185)	...	(5,185)	5,016	...	5,016
5.1 Monetary gold	-	...	-	-	...	-
5.2 Special drawing rights	(191)	...	(191)	743	...	743
5.3 Reserve position in the IMF	-	...	-	-	...	-
5.4 Other reserve assets	(4,994)	...	(4,994)	4,273	...	4,273
	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	850	(850)	-	1,334	(1,334)
5. Exceptional Financing	-	-	-	-	-	-

Source: Core Statistics Department

...Not Applicable

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

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2022	2023				2024
	Dec	Mar	Jun	Sep	Dec ^R	Mar ^P
International investment position - Net	(128,093.6)	(126,753.1)	(126,091.3)	(127,601.6)	(130,651.5)	(129,642.9)
A. Assets	22,691.3	22,576.9	22,517.9	25,482.9	26,759.1	27,383.0
1. Direct investment	3,058.3	2,972.6	2,972.5	2,979.0	3,014.3	3,168.0
1.1 Equity and investment fund shares	2,890.1	2,804.4	2,803.8	2,807.6	2,840.8	2,994.5
1.1.1 Direct investor in direct investment enterprises	2,890.1	2,804.4	2,803.8	2,807.6	2,840.8	2,994.5
1.1.2 Direct investment enterprises in direct investor (reverse invst.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	168.2	168.2	168.8	171.4	173.5	173.5
1.2.1 Direct investor in direct investment enterprises	4.0	4.0	4.6	7.1	9.3	9.3
1.2.2 Direct investment enterprises in direct investor (reverse invst.)	164.2	164.2	164.2	164.2	164.2	164.2
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	391.4	362.1	310.4	310.4	313.5	313.5
2.1 Equity and investment fund shares	166.0	179.4	157.8	157.8	159.4	159.4
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	157.0	169.6	148.8	148.8	150.3	150.3
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	9.0	9.8	9.0	9.0	9.0	9.0
2.2 Debt securities	225.3	182.7	152.6	152.6	154.1	154.1
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	179.6	144.7	106.4	106.4	107.5	107.5
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	45.8	38.0	46.2	46.2	46.7	46.7
3. Financial derivatives (other than reserves) and employee stock options	11.1	11.2	4.2	22.2	11.9	11.3
4. Other investment	9,303.9	9,803.5	9,586.3	9,447.7	9,655.8	10,025.9
4.1 Other equity	-	-	-	-	-	-
4.2 Currency and deposits	2,383.6	2,986.3	2,694.5	2,453.2	2,521.7	3,039.9
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	5,792.2	5,716.4	5,712.3	5,672.5	5,686.7	5,592.0
4.6 Other accounts receivable	1,128.0	1,100.7	1,179.5	1,322.1	1,447.4	1,394.1
5. Reserve assets	9,926.6	9,427.6	9,644.6	12,723.5	13,763.6	13,864.2
5.1 Monetary gold	3,767.3	4,115.2	3,975.6	3,888.8	4,321.0	4,604.7
5.2 Special drawing rights	44.2	17.3	18.8	669.7	112.1	205.3
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	6,115.0	5,294.9	5,650.0	8,164.9	9,330.4	9,054.1
5.4.1 Currency and deposits	4,248.3	2,671.0	2,664.4	4,602.1	4,728.9	4,735.4
5.4.2 Securities	405.9	149.3	143.4	142.6	215.8	154.8
5.4.3 Financial derivatives	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
5.4.4 Other claims	1,460.7	2,474.6	2,842.2	3,420.2	4,385.7	4,163.9

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2022	2023				2024
	Dec	Mar	Jun	Sep	Dec ^R	Mar ^P
B. Liabilities	150,784.8	149,330.0	148,609.2	153,084.5	157,410.6	157,025.9
1. Direct investment	25,456.1	25,238.1	25,922.3	26,650.6	28,794.9	29,128.7
1.1 Equity and investment fund shares	21,029.8	20,743.4	21,378.1	22,064.5	24,114.8	24,733.2
1.1.1 Direct investor in direct investment enterpr.	21,029.8	20,743.4	21,378.1	22,064.5	24,114.8	24,733.2
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	4,426.3	4,494.7	4,544.2	4,586.1	4,680.2	4,395.5
1.2.1 Direct investor in direct investment enterpr.	4,426.3	4,494.7	4,544.2	4,586.1	4,680.2	4,395.5
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	9,574.5	9,469.2	9,501.0	9,669.3	10,173.2	10,384.5
2.1 Equity and investment fund shares	1,269.9	1,165.6	1,197.5	1,365.8	1,869.6	1,957.6
2.1.1 Central bank	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.2 Deposit-taking corp. except central bank	688.4	686.0	700.1	795.4	966.0	1,025.4
2.1.3 General government	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.4 Other sectors	581.5	479.5	497.4	570.4	903.5	932.3
2.2 Debt securities	8,304.6	8,303.7	8,303.5	8,303.5	8,303.6	8,426.9
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	7,804.6	7,803.7	7,803.5	7,803.5	7,803.6	7,926.9
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	11.8	8.4	2.6	28.8	5.8	8.2
4. Other investment	115,742.4	114,614.2	113,183.4	116,735.8	118,436.7	117,504.5
4.1 Other equity	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
4.2 Currency and deposits	9,177.9	8,815.0	8,830.4	11,870.0	12,065.3	12,232.8
4.3 Loans	95,068.5	94,418.2	93,125.6	93,584.1	94,819.1	94,421.7
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	2,343.0	2,343.0	2,343.0	2,343.0	2,343.0	1,728.4
4.6 Other accounts payable	5,246.8	5,089.6	4,980.4	5,078.9	5,242.6	5,235.3
4.7 Special drawing rights (Net incurrence of liab)	3,906.3	3,948.5	3,904.0	3,859.7	3,966.6	3,886.3

Source: Core Statistics Department

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

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

4.11 Gold and Foreign Exchange Reserves

Million US Dollars

End Period	Gold*	Foreign exchange reserves with														SBP and Scheduled Banks		
		SBP							Scheduled Banks									
									Deposits			Utilizations		Total Banks' Reserves (7+8+9-10-11-12)**	Net Reserves with Banks (7-10)***	Total Reserve assets (1+5+13)	Total Liquid FX Reserve (6+14)****	
		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	15	16	
FY20	3,674	176	369	11,956	49	0.2	12,550	12,132	7,526	28	1.7	771	53	4,059	2,672	6,754	18,896	18,886
FY21	3,665	386	131	16,913	55	0.2	17,486	17,299	7,879	52	2.7	780	80	4,507	2,568	7,099	23,718	24,398
FY22	3,777	212	117	9,602	132	0.2	10,064	9,815	7,111	202	0.9	1,475	120	3,138	2,580	5,635	16,421	15,450
FY23	3,976	19	69	4,426	21	0.2	4,536	4,445	6,393	129	0.4	1,678	127	1,964	2,754	4,715	11,266	9,160
FY24	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	305	102	2,022	95	2,027	2,893	4,607	17,242	13,997
2023 Jun	3,976	19	69	4,426	21	0.2	4,536	4,445	6,393	129	0.4	1,678	127	1,964	2,754	4,715	11,266	9,160
Jul	4,097	1,357	71	6,782	16	0.2	8,225	8,138	6,392	146	199.3	1,639	124	2,068	2,907	4,754	15,230	12,892
Aug	4,038	881	72	6,907	28	0.2	7,889	7,788	6,455	221	195.1	1,679	128	2,137	2,927	4,776	14,854	12,564
Sep	3,889	670	73	6,946	4	0.2	7,693	7,615	6,384	-20	142.1	1,607	114	2,359	2,425	4,777	14,007	12,393
Oct	4,152	500	73	6,973	15	0.2	7,562	7,473	6,308	18	59.6	1,747	101	2,201	2,336	4,560	14,049	12,033
Nov	4,232	353	73	6,655	9	0.2	7,090	7,007	6,336	140	135.3	1,865	96	2,072	2,579	4,472	13,901	11,479
Dec	4,321	112	73	8,121	24	0.2	8,331	8,233	6,381	159	93	1,941	91	1,989	2,611	4,440	15,263	12,673
2024 Jan ^R	4,269	531	73	7,630	21	0.2	8,256	8,162	6,351	177	192	1,918	80	2,104	2,618	4,432	15,144	12,594
Feb ^R	4,259	373	73	7,580	39	0.2	8,066	7,953	6,398	221	169	1,903	86	1,839	2,960	4,495	15,284	12,448
Mar ^R	4,605	205	73	7,835	24	0.2	8,138	8,040	6,466	409	161	1,747	91	2,045	3,153	4,719	15,895	12,759
Apr	4,797	1,125	73	8,002	44	0.2	9,244	9,127	6,527	247	87	1,904	98	2,432	2,427	4,623	16,469	13,750
May ^R	4,883	974	73	8,135	20	0.2	9,203	9,109	6,527	208	97	1,986	96	2,176	2,574	4,541	16,660	13,651
Jun ^P	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	305	102	2,022	95	2,027	2,893	4,607	17,242	13,997

Source: Core Statistics Department

* Excludes RBI Holding

** Compiled as per IMF Balance of Payments Manual Guidelines

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

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

2. Includes FE-13/CRR.

4.12 Foreign Currency Deposits

Million US Dollars

DESCRIPTION	2023							2024					
	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan ^R	Feb ^R	Mar ^R	Apr	May ^R	Jun ^P
Foreign Currency Deposits													
A. FE-25 Deposits	6,393.0	6,392.3	6,455.1	6,383.9	6,307.5	6,336.5	6,381.1	6,350.8	6,398.2	6,465.7	6,527.1	6,527.1	6,629.0
1. Resident	5,626.0	5,612.2	5,660.3	5,603.3	5,522.1	5,531.9	5,569.2	5,532.7	5,568.2	5,628.6	5,694.5	5,638.4	5,731.2
i) Demand Deposits	2,131.5	1,809.5	1,740.7	1,814.5	1,770.8	1,793.0	1,819.2	1,791.1	1,781.6	1,824.5	1,797.7	1,782.1	1,830.7
ii) Savings Deposits	2,006.5	1,890.7	1,940.4	1,940.5	1,874.5	1,863.4	1,834.8	1,795.9	1,783.3	1,820.7	1,865.8	1,783.5	1,815.4
iii) Time Deposits	1,488.0	1,912.0	1,979.2	1,848.3	1,876.8	1,875.5	1,915.2	1,945.7	2,003.3	1,983.4	2,030.9	2,072.8	2,085.1
2. Non- Resident	767.0	780.1	794.8	780.7	785.4	804.6	811.9	818.1	830.0	837.1	832.6	888.7	897.7
i) Demand Deposits	438.9	428.7	427.1	417.7	422.6	433.5	465.6	445.9	457.3	468.9	468.0	506.1	544.9
ii) Savings Deposits	233.2	222.8	222.7	218.1	219.5	227.1	227.1	220.4	220.3	216.5	214.1	222.8	224.0
iii) Time Deposits	94.9	128.6	144.9	144.9	143.3	144.0	119.2	151.8	152.4	151.7	150.5	159.8	128.8
B. Old FCAs Deposits	9.6	9.6	9.5	9.5	9.5	9.6	9.6	9.5	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	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0	2.0
Total (A+B)	6,402.5	6,401.9	6,464.6	6,393.4	6,317.0	6,346.0	6,390.7	6,360.3	6,407.6	6,475.1	6,536.5	6,536.5	6,638.4
FE-25 Deposits Utilization													
FE-25 Deposits Utilization	6,393.0	6,392.3	6,455.1	6,383.9	6,307.5	6,336.5	6,381.1	6,350.8	6,398.2	6,465.7	6,527.1	6,527.1	6,629.0
1. Financing	1,678.1	1,638.6	1,679.1	1,606.6	1,747.2	1,864.8	1,941.3	1,918.4	1,902.8	1,746.8	1,903.7	1,985.8	2,021.9
i) Exports Financing	192.8	203.2	196.2	353.1	438.4	429.7	450.1	481.5	447.0	441.0	471.7	518.3	540.1
a) Pre-Shipment	96.0	102.7	94.1	230.2	309.1	302.6	321.8	359.6	313.7	313.0	346.2	383.5	405.1
b) Post-Shipment	96.8	100.6	102.1	122.9	129.3	127.1	128.3	121.9	133.3	128.0	125.5	134.8	135.0
ii) Import Financing	1,485.3	1,435.4	1,482.9	1,253.6	1,308.8	1,435.1	1,491.2	1,436.9	1,455.8	1,305.8	1,432.0	1,467.5	1,481.8
2. Placements	1,893.6	1,881.4	1,936.1	1,794.9	1,671.6	1,655.4	1,659.5	1,613.3	1,876.6	1,944.6	1,662.3	1,630.0	1,718.0
i) With State Bank of Pakistan	1,037.7	1,028.6	1,028.8	1,049.5	1,017.0	1,018.2	1,030.5	1,011.2	1,013.8	1,031.2	1,036.1	1,049.0	1,048.7
a) CRR ¹	361.6	358.2	358.7	365.7	353.9	354.7	359.6	352.2	352.6	358.2	359.8	364.2	364.5
b) SCRR ²	676.1	670.5	670.2	683.8	663.1	663.5	670.8	659.0	661.2	672.9	676.3	684.7	684.1
ii) With Banks	855.9	852.7	907.3	745.4	654.6	637.2	629.0	602.1	862.9	913.4	626.2	581.0	669.3
a) Within Pakistan	126.5	123.6	127.9	114.4	101.3	96.3	91.5	80.2	85.9	91.1	98.0	95.7	95.0
b) Outside Pakistan	729.4	729.1	779.4	631.0	553.3	540.9	537.6	521.9	777.0	822.3	528.2	485.4	574.4
3. Balances	857.6	804.5	702.7	623.2	688.2	744.7	790.9	715.4	779.3	729.2	529.1	734.9	862.4
i) Balance held abroad	574.1	525.7	439.9	323.1	339.7	413.4	449.4	391.3	483.6	449.8	236.9	441.1	569.3
ii) Cash in hand	283.4	278.9	262.8	300.1	348.5	331.4	341.5	324.1	295.7	279.4	292.2	293.8	293.1
4. Others	1,963.7	2,067.8	2,137.1	2,359.1	2,200.5	2,071.6	1,989.5	2,103.7	1,839.4	2,045.2	2,432.0	2,176.4	2,026.7

Source: Core Statistics Department

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

1. Cash Reserve Requirement
2. Special Cash Reserve Requirement

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

4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr. COUNTRY	Jun FY24 ^a			Jul- Jun FY24 ^a			Jul- Jun FY23		
	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total
I Foreign Private Investment	168.7	4.2	172.9	1,901.6	120.2	2,021.8	1,627.0	(16.1)	1,610.9
1 Argentina	-	-	-	-	-	-	-	-	-
2 Australia	0.3	-	0.3	2.6	(0.1)	2.5	(219.0)	(0.0)	(219.0)
3 Austria	(0.1)	-	(0.1)	(1.7)	(0.4)	(2.1)	(1.2)	(0.7)	(1.9)
4 Bahamas	-	-	-	-	-	-	-	-	-
5 Bahrain	1.9	-	1.9	22.3	0.8	23.1	22.4	8.5	30.9
6 Bangladesh	-	-	-	-	-	-	-	-	-
7 Belgium	0.0	-	0.0	0.1	-	0.1	0.0	0.0	0.0
8 Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9 Brunei	0.1	-	0.1	1.2	-	1.2	1.2	-	1.2
10 Canada	34.0	(0.5)	33.5	95.5	3.1	98.7	0.5	(1.1)	(0.6)
11 China	40.1	-	40.1	568.2	-	568.2	692.5	0.5	693.0
12 Congo	-	-	-	-	-	-	-	-	-
13 Denmark	0.5	-	0.5	4.8	-	4.8	4.8	-	4.8
14 Egypt	0.7	-	0.7	8.1	-	8.1	8.1	0.0	8.1
15 Finland	0.2	-	0.2	2.5	-	2.5	5.5	-	5.5
16 France	2.4	(0.0)	2.4	29.5	0.1	29.6	38.6	0.0	38.7
17 Germany	0.3	-	0.3	27.3	(0.3)	27.0	38.1	(0.4)	37.8
18 Hongkong	36.5	1.7	38.2	358.5	0.6	359.1	250.2	(4.5)	245.7
19 Hungary	2.0	-	2.0	11.1	-	11.1	25.5	-	25.5
20 Iceland	-	-	-	-	-	-	0.1	-	0.1
21 Indonesia	-	-	-	-	-	-	0.0	-	0.0
22 Iran	0.0	-	0.0	0.3	-	0.3	0.3	-	0.3
23 Ireland	0.0	(0.2)	(0.2)	0.2	3.4	3.7	0.2	(2.8)	(2.6)
24 Italy	(5.3)	-	(5.3)	1.9	(0.0)	1.9	7.0	0.0	7.0
25 Japan	1.5	-	1.5	10.9	(1.2)	9.7	143.4	(1.0)	142.4
26 Kenya	-	-	-	-	0.0	0.0	-	-	-
27 Korea (South)	3.2	-	3.2	39.1	-	39.1	41.5	-	41.5
28 Kuwait	1.2	(0.1)	1.1	16.7	(0.9)	15.8	19.2	(1.0)	18.2
29 Lebanon	2.0	-	2.0	23.0	-	23.0	22.8	-	22.8
30 Liberia	-	-	-	-	-	-	-	-	-
31 Libya	(0.1)	-	(0.1)	(0.7)	-	(0.7)	(0.7)	-	(0.7)
32 Luxembourg	(3.5)	5.1	1.6	(32.2)	(1.0)	(33.1)	(41.7)	(8.2)	(49.8)
33 Malaysia	2.1	(0.1)	2.0	33.6	(0.4)	33.2	40.7	(0.5)	40.2
34 Malta	1.0	-	1.0	12.0	0.8	12.8	11.7	-	11.7
35 Netherlands	0.7	-	0.7	71.0	(0.1)	70.9	24.3	(0.4)	23.9
36 New Zealand	0.1	-	0.1	0.2	-	0.2	0.2	-	0.2
37 Nigeria	-	-	-	-	-	-	-	-	-
38 Norway	(16.0)	-	(16.0)	(186.0)	-	(186.0)	(229.5)	-	(229.5)
39 Oman	(0.0)	-	(0.0)	2.9	-	2.9	(0.1)	-	(0.1)
40 Panama	-	-	-	11.0	-	11.0	3.0	-	3.0
41 Philippines	-	-	-	-	-	-	0.5	-	0.5
42 Poland	0.1	-	0.1	1.3	-	1.3	1.3	-	1.3
43 Portugal	-	-	-	-	-	-	(0.1)	-	(0.1)
44 Qatar	0.0	-	0.0	2.3	0.0	2.3	1.6	-	1.6
45 Saudi Arabia	(1.0)	0.0	(1.0)	74.4	0.1	74.5	(4.0)	0.0	(4.0)
46 Seychelles	-	-	-	-	-	-	-	-	-
47 Singapore	24.5	(0.0)	24.4	100.1	(10.0)	90.1	35.2	(0.9)	34.4
48 South Africa	-	-	-	-	0.0	0.0	-	-	-
49 Sri Lanka	0.0	-	0.0	0.1	-	0.1	0.1	-	0.1
50 Sweden	0.0	2.2	2.2	1.4	17.0	18.4	1.0	2.5	3.5
51 Switzerland	0.3	(0.0)	0.3	28.7	(5.7)	23.0	14.0	0.9	15.0
52 Thailand	(0.1)	-	(0.1)	(0.2)	-	(0.2)	0.1	0.1	0.2
53 Turkey	(2.6)	-	(2.6)	11.1	-	11.1	15.3	-	15.3
54 U.A.E	4.6	(0.1)	4.5	87.3	10.3	97.6	104.4	(8.4)	96.0
55 United Kingdom	22.1	8.2	30.3	268.2	18.3	286.5	269.8	(0.4)	269.4
56 United States	10.1	(16.5)	(6.4)	137.3	46.7	184.0	180.0	29.1	209.1
57 Others	5.0	4.5	9.5	55.7	39.0	94.7	98.0	(27.7)	70.3
II Foreign Public Investment^a		171.5	171.5		(502.7)	(502.7)		(1,010.1)	(1,010.1)
Debt Securities		171.5	171.5		(502.7)	(502.7)		(1,010.1)	(1,010.1)
Total	168.7	175.7	344.4	1,901.6	(382.5)	1,519.1	1,627.0	(1,026.2)	600.7

Source: Core Statistics Department

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

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

Notes:

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

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

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

@ Net sale/Purchase of Special US\$ bonds, Eurobonds, FEBCs, DBCs, T-bills and PIBs

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr. Sector	Jun FY24 ^P			Jul- Jun FY24 ^P			Jul- Jun FY23		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	19.0	1.4	17.6	64.7	17.5	47.2	114.0	17.7	96.3
2 Food Packaging	-	-	-	-	-	-	-	-	-
3 Beverages	2.6	-	2.6	32.0	-	32.0	82.9	-	82.9
4 Tobacco & Cigarettes	4.1	-	4.1	49.1	-	49.1	49.1	-	49.1
5 Sugar	0.1	-	0.1	0.8	-	0.8	0.8	-	0.8
6 Textiles	1.1	5.2	(4.1)	27.8	25.4	2.4	32.6	18.6	14.0
7 Paper & Pulp	-	-	-	-	0.9	(0.9)	-	-	-
8 Leather & Leather Products	-	0.1	(0.1)	-	1.8	(1.7)	-	1.8	(1.7)
9 Rubber & Rubber Products	-	-	-	9.4	-	9.4	3.0	-	3.0
10 Chemicals	4.4	2.5	1.9	66.1	46.3	19.7	67.6	23.0	44.7
11 Petro Chemicals	-	-	-	-	-	-	-	-	-
12 Petroleum Refining	11.5	3.5	8.1	126.3	31.4	94.9	140.1	45.5	94.5
13 Mining & Quarrying	34.0	-	34.0	123.0	19.9	103.1	6.2	226.5	(220.3)
14 Oil & Gas Explorations	26.7	0.4	26.4	307.9	4.3	303.6	142.1	4.4	137.7
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15 Pharmaceuticals & OTC Products	0.7	0.6	0.1	47.0	9.1	38.0	14.7	7.4	7.3
16 Cosmetics	-	-	-	0.1	0.6	(0.5)	6.1	0.1	6.1
17 Fertilizers	-	-	-	-	-	-	-	-	-
18 Cement	2.6	-	2.6	30.9	-	30.9	30.9	-	30.9
19 Ceramics	1.1	-	1.1	4.3	0.3	4.0	2.2	0.4	1.7
20 Basic Metals	0.1	-	0.1	0.1	-	0.1	-	-	-
21 Metal Products	0.1	-	0.1	3.7	-	3.7	2.6	-	2.6
22 Machinery other than Electrical	-	-	-	0.3	-	0.3	1.4	-	1.4
23 Electrical Machinery	-	0.5	(0.5)	8.5	7.6	0.9	11.8	12.5	(0.8)
24 Electronics	9.8	1.8	8.0	73.7	25.6	48.1	22.2	43.7	(21.5)
I) Consumer/Household	1.8	0.3	1.5	23.0	18.1	4.9	22.1	23.7	(1.6)
II) Industrial	8.0	1.5	6.5	50.6	7.5	43.1	0.1	20.0	(19.9)
25 Transport Equipment (Automobiles)	3.0	2.2	0.7	32.0	29.6	2.5	109.2	28.7	80.4
I) Motorcycles	-	-	-	-	-	-	53.4	-	53.4
II) Cars	2.9	1.9	1.0	31.3	24.6	6.6	54.9	24.5	30.4
III) Buses, Trucks, Vans & Trail	0.1	0.3	(0.3)	0.7	4.9	(4.2)	0.9	4.2	(3.3)
26 Power	66.8	16.1	50.7	1,206.3	406.4	799.9	987.2	88.7	898.5
I) Thermal	9.4	10.7	(1.3)	112.3	74.2	38.1	142.6	77.4	65.2
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
II) Hydel	28.0	0.1	27.8	572.6	1.8	570.7	397.1	2.4	394.7
III) Coal	29.5	5.3	24.1	521.5	330.4	191.1	447.5	8.8	438.6
27 Construction	1.0	1.1	-	26.9	11.7	15.2	38.2	13.5	24.7
28 Trade	4.3	1.3	3.0	82.6	14.5	68.0	86.9	14.3	72.6
29 Transport	1.4	3.4	(2.1)	20.5	33.3	(12.8)	30.9	44.0	(13.1)
30 Tourism	2.3	-	2.3	19.6	-	19.6	16.2	-	16.2
31 Storage Facilities	0.3	-	0.2	59.1	0.4	58.7	3.2	0.4	2.8
32 Communications	3.2	16.3	(13.1)	81.9	211.7	(129.9)	107.2	284.3	(177.1)
1) Telecommunications	0.9	16.0	(15.2)	39.3	207.5	(168.2)	57.7	279.9	(222.2)
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
2) Information Technology	2.4	0.3	2.1	42.6	4.2	38.4	49.6	4.5	45.1
I) Software Development	0.4	-	0.4	8.3	0.8	7.4	14.8	0.4	14.4
II) Hardware Development	-	-	-	0.4	-	0.4	0.4	-	0.4
III) I.T. Service	1.9	0.2	1.7	33.9	3.4	30.5	34.4	4.1	30.3
3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33 Financial Business	23.9	3.7	20.3	276.1	68.1	208.0	323.4	47.2	276.2
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34 Social Services	0.3	-	0.3	4.0	-	4.0	5.1	-	5.1
35 Personal Services	1.6	0.2	1.5	26.7	2.8	23.9	65.4	4.8	60.7
36 Others	3.2	0.2	3.0	143.8	84.5	59.3	65.1	13.6	51.5
TOTAL	229.4	60.7	168.7	2,955.2	1,053.6	1,901.6	2,568.0	941.0	1,627.0
<i>TOTAL without Privatization proceeds</i>	229.4	60.7	168.7	2,955.2	1,053.6	1,901.6	2,568.0	941.0	1,627.0

Source: Core Statistics Department

P: Provisional; (R): Revised

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

Note:

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

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

4.15 Balance of Trade

(a) State Bank of Pakistan

Million US Dollars

PERIOD	Exports (BOP)		Period Growth Rate	Imports (BOP)		Period Growth Rate	Balance of Trade		
	Value (a)	Cumulative (b)	%	Value (c)	Cumulative (d)	%	a-c	b-d	
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	31,090	--	11.5	53,167	--	0.9	(22,077)	--	
2023	Jun	2,111	27,876	(14.2)	3,177	52,695	(26.3)	(1,066)	(24,819)
	Jul	2,118	2,118	(4.4)	4,142	4,142	(25.5)	(2,024)	(2,024)
	Aug	2,418	4,536	(8.3)	4,234	8,376	(27.6)	(1,816)	(3,840)
	Sep	2,466	7,002	(5.2)	3,953	12,329	(25.4)	(1,487)	(5,327)
	Oct	2,754	9,756	0.9	4,391	16,720	(21.0)	(1,637)	(6,964)
	Nov	2,722	12,478	4.7	4,535	21,255	(16.7)	(1,813)	(8,777)
	Dec	2,798	15,276	7.4	4,173	25,428	(14.6)	(1,375)	(10,152)
2024	Jan ^R	2,692	17,968	9.3	4,673	30,101	(11.2)	(1,981)	(12,133)
	Feb ^R	2,543	20,511	10.0	4,374	34,475	(9.2)	(1,831)	(13,964)
	Mar ^R	2,520	23,031	9.3	4,575	39,050	(7.3)	(2,055)	(16,019)
	Apr	2,634	25,665	10.6	4,449	43,499	(5.0)	(1,815)	(17,834)
	May ^R	2,992	28,657	11.2	5,037	48,536	(2.0)	(2,045)	(19,879)
	Jun ^P	2,433	31,090	11.5	4,631	53,167	0.9	(2,198)	(22,077)

Source: Core Statistics Department

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

1-The SBP Exports and Imports include general merchandise (including goods procured on parts by carriers) and net export of goods under general merchanting based on Balance of Payment Manual (BPM6). The SBP export and imports are based on realization of export proceeds and import payments made through the banking channel. Information on exports and imports unaccounted for by the banking channel are collected from the relevant sources and added to the exports/imports data reported by banks to arrive at the overall exports and imports. The trade data of PBS is, on the other hand, based on physical movement of goods crossing the custom boundaries of Pakistan. Both sets of data are comparable with some deviations due to difference in coverage, timing, valuation and classification of exchange record vis-à-vis customs record.

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

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

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

4.15 Balance of Trade

(b) Pakistan Bureau of Statistics

Million US Dollars

PERIOD	Exports	Re-exports	Cumulative	Period Growth Rate	Imports	Re-imports	Cumulative	Period Growth Rate	Balance of Trade	
	(a)	(b)	(c)	%	(d)	(e)	(f)	%	(a+b)-(d+e)	(c-f)
FY20	21,394	420	--	(6.50)	44,553	30	--	(19.00)	(22,769)	--
FY21	25,304	391	--	17.80	56,380	43	--	26.60	(30,728)	--
FY22	31,782	152	--	25.60	80,136	95	--	42.10	(48,297)	--
FY23	27,724	280	--	(12.80)	55,198	68	--	(31.10)	(27,262)	--
FY24	30,677	86	--	9.85	54,818	25	--	(0.77)	(24,080)	--
2023 Jun	2,356	12	28,004	(12.84)	4,189	1	55,266	(33.14)	(1,822)	(27,262)
Jul	2,064	19	2,064	(8.82)	3,691	2	3,691	(25.96)	(1,609)	(1,626)
Aug	2,366	0	4,431	(7.02)	4,474	4	8,165	(26.07)	(2,112)	(3,734)
Sep	2,471	12	6,914	(4.16)	3,950	6	12,121	(25.84)	(1,473)	(5,207)
Oct	2,689	13	9,616	0.11	4,863	3	16,987	(18.86)	(2,164)	(7,372)
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	-	20,414	8.66	4,306	-	35,218	(11.99)	(1,723)	(14,804)
Mar	2,567	-	22,981	8.64	4,855	-	40,073	(8.46)	(2,288)	(17,092)
Apr	2,351	-	25,333	8.44	4,846	-	44,919	(3.95)	(2,495)	(19,586)
May	2,840	-	28,172	9.89	4,948	-	49,867	(2.37)	(2,108)	(21,695)
Jun	2,560	-	30,733	9.75	4,983	-	54,850	(0.75)	(2,423)	(24,117)

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 Export Receipts by Selected Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY23	FY24	2023	2024					
			Jun	Jan ^R	Feb ^R	Mar ^R	Apr	May ^R	Jun ^P
A. Food Group	4,737,303	7,082,147	374,108	741,892	637,917	611,077	607,329	595,654	523,268
1 Rice	2,107,286	3,683,659	160,696	443,660	374,232	335,447	373,710	333,328	286,509
A) Basmati	625,582	855,083	66,643	72,139	77,923	70,508	70,429	84,250	69,065
B) Others	1,481,704	2,828,576	94,053	371,520	296,309	264,939	303,281	249,078	217,444
2 Fish & Fish Preparations	483,684	423,907	40,376	34,858	28,644	35,180	41,064	40,587	37,604
3 Fruits	232,308	309,270	31,616	28,925	25,294	25,106	16,920	26,428	34,761
4 Vegetables/Leguminous vegetable	172,133	400,396	14,720	68,403	65,846	37,644	31,874	27,458	25,610
5 Tobacco	77,809	82,676	9,834	4,688	394	13,003	1,160	2,874	2,540
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	93,391	76,973	8,708	6,565	8,184	6,897	5,053	5,844	5,344
8 Oil Seeds, Nuts and Kernals	173,633	386,999	4,525	9,552	6,638	5,697	5,038	6,449	6,558
9 Sugar	106,079	20,060	250	-	-	-	-	-	-
10 Meat and Meat Preparations	388,105	521,527	39,561	48,679	48,334	53,361	47,051	46,301	31,671
11 All Other Food Items	902,875	1,176,679	63,822	96,563	80,351	98,743	85,458	106,386	92,670
B. Textile Group	16,633,198	16,301,054	1,188,323	1,373,694	1,303,413	1,361,393	1,298,443	1,478,758	1,271,574
12 Raw Cotton	13,397	53,371	76	8,575	573	443	112	-	7
13 Cotton Yarn	870,224	1,050,679	57,307	105,900	77,595	81,951	83,504	75,645	53,242
14 Cotton Cloth	2,154,681	1,897,714	161,166	156,305	149,454	160,916	149,566	171,726	152,324
15 Cotton Carded or Combed	1,370	1,527	104	118	96	210	169	14	80
16 Yarn Other than Cotton Yarn	59,686	34,322	4,748	2,346	1,478	2,283	2,147	2,017	2,181
17 Knitwear	4,243,418	4,016,667	302,697	330,273	313,578	326,190	302,114	343,952	323,800
18 Bed Wear	2,801,995	2,789,414	196,043	231,422	221,177	229,954	210,633	260,271	226,007
19 Towels	930,773	955,212	68,780	78,918	77,047	81,220	80,243	91,290	77,681
20 Tents, Canvas & Tarpaulin	130,961	122,000	12,002	9,875	7,647	8,496	7,309	14,440	11,407
21 Readymade Garments	3,496,051	3,470,570	241,836	290,903	295,557	301,450	304,968	343,039	271,111
22 Art, Silk & Synthetic Textile	389,132	375,602	29,959	30,701	27,927	34,051	29,846	40,989	29,547
23 Makeup Articles (incl. Other Tex)	687,231	682,608	45,978	56,642	59,533	63,429	54,754	58,000	55,809
24 Other Textile Materials	854,280	851,368	67,625	71,716	71,750	70,799	73,078	77,373	68,379
C. Petroleum Group	290,520	552,542	29,423	37,526	43,074	20,236	33,689	125,296	69,703
25 Petroleum Crude	82,763	28,005	-	-	-	-	-	28,005	-
26 Petroleum Products	134,724	448,542	29,386	19,608	37,075	1,736	33,689	85,446	69,703
27 Solid Fuel including Naphtha	73,033	75,995	38	17,919	5,999	18,500	-	11,845	-
D. Other Manufacture	4,040,680	4,037,575	337,386	316,749	323,898	328,396	335,760	387,870	344,911
28 Carpets, Rugs & Mats	78,713	65,284	5,255	4,841	4,826	5,557	4,458	6,342	5,446
29.Sports Goods	460,651	439,367	35,341	38,473	28,367	37,412	35,032	38,574	44,572
30 Leather Tanned	173,713	140,830	12,819	10,849	10,041	12,288	12,589	13,083	12,336
31.Leanther Manufactures	627,566	606,184	52,263	51,088	42,658	49,421	50,269	52,617	49,226
32.Footwear	167,347	166,873	11,363	11,900	13,498	16,087	17,208	14,583	10,942
33 Surgical Goods & Medical Instr.	454,886	457,143	38,008	39,870	35,850	40,796	38,144	40,894	35,258
34 Cutlery	72,521	65,813	6,321	5,306	5,311	5,553	5,588	5,699	4,813
35 Onyx Manufactured	4,357	4,550	356	316	349	328	411	379	505
36 Chemical and Pharmaceutica Products	1,429,536	1,420,509	124,078	105,597	118,442	106,427	119,988	136,610	126,013
37 Engineering Goods	261,342	278,869	16,418	19,033	28,192	24,156	21,669	32,253	19,164
38 Gems	11,520	8,010	436	496	492	249	342	784	763
39 Jewellery	15,124	13,349	491	519	583	557	328	3,091	4,471
40 Furniture	8,983	8,383	776	770	509	547	620	814	393
41 Molasses	21,566	52,262	3,005	1,753	8,864	10,955	5,427	5,505	7,942
42 Handicrafts	589	211	70	-	-	-	-	13	-
43 Cement	205,992	259,793	26,592	20,607	21,417	13,689	20,468	33,399	20,487
44 Guar and Guar Products	46,274	50,145	3,792	5,332	4,500	4,372	3,217	3,231	2,580
E. All Others	2,582,921	2,694,298	242,087	238,736	178,877	259,154	213,540	262,767	195,311
I. Total Export Receipts through Banks	28,284,623	30,667,616	2,171,326	2,708,598	2,487,180	2,580,257	2,488,761	2,850,345	2,404,768
II. Freight on Export	755,178	667,832	48,959	60,741	59,576	69,134	59,576	69,134	69,134
III. Export Receipts Banks (fob) (I-II)	27,529,445	29,999,783	2,122,367	2,647,856	2,427,603	2,511,122	2,429,184	2,781,211	2,335,633
IV. Other Exports	346,483	1,090,445	(11,395)	44,136	115,401	8,927	204,847	210,819	97,413
Total Export as per BOP (III+IV)	27,875,928	31,090,229	2,110,972	2,691,992	2,543,005	2,520,049	2,634,032	2,992,030	2,433,046

Source: Core Statistics Department

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

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

4.16 Exports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY23	FY24	2023	2024					
			Jun	Jan	Feb	Mar	Apr	May ^R	Jun ^P
A. Food Group	5,021,290	7,369,917	359,261	786,189	701,565	691,334	571,049	596,857	543,968
1 Rice	2,149,201	3,931,785	147,323	477,521	402,062	413,403	351,675	345,437	303,769
a) Basmati	650,532	877,077	61,970	89,381	82,553	82,948	76,861	74,777	103,093
b) Others	1,498,669	3,054,708	85,353	388,140	319,510	330,455	274,815	270,660	200,676
2 Fish & Fish Preparations	496,565	410,268	39,896	30,336	32,222	36,936	43,586	37,053	31,044
3 Fruits	283,188	343,532	35,148	39,692	35,400	19,629	8,339	20,388	48,739
4 Vegetables	300,323	430,055	16,566	72,830	75,358	61,156	32,707	38,654	20,689
5 Leguminous Vegetables	49	239	2	89	-	66	-	-	-
6 Tobacco	63,940	64,469	1,329	11,607	4,132	919	792	123	1,977
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	93,747	109,523	8,600	9,729	11,213	8,889	6,801	8,199	7,226
9 Oil seeds, Nuts and Kernals	188,822	410,089	3,125	11,645	5,164	6,158	5,361	9,388	8,271
10 Sugar	104,515	21,069	434	-	-	-	-	-	-
11 Meat& Meat preparations	425,605	511,688	38,251	46,919	45,058	55,186	43,901	44,494	36,023
12 All other Food Items	915,336	1,137,200	68,586	85,820	90,955	88,993	77,887	93,121	86,230
B. Textile Group	16,501,768	16,655,898	1,471,974	1,455,296	1,407,105	1,300,288	1,237,313	1,558,230	1,414,416
13 Raw Cotton	13,469	56,086	43	2,340	-	334	-	-	-
14 Cotton Yarn	844,283	955,510	107,097	81,295	78,482	43,501	54,115	64,270	45,317
15 Cotton Cloth	2,022,000	1,865,964	162,610	159,719	173,500	162,989	135,023	172,926	135,130
16 Cotton Carded or Combed	1,114	837	118	7	59	98	85	-	-
17 Yarn Other than Cotton Yarn	45,105	32,498	4,432	2,096	2,566	2,389	2,154	2,112	1,620
18 Knitwear	4,436,750	4,407,573	392,025	365,050	335,963	336,733	326,352	413,376	427,573
19 Bed Wear	2,691,649	2,802,670	240,386	252,076	243,823	215,259	202,529	277,390	234,485
20 Towels	999,593	1,055,109	87,231	96,070	94,542	93,054	80,748	103,389	87,173
21 Tent, Canvas & Tarpaulin	137,944	117,564	12,104	9,317	6,823	11,280	9,273	9,844	10,088
22 Readymade Garments	3,491,948	3,563,647	319,563	333,411	306,999	287,228	291,288	350,635	324,829
23 Art, Silk & Synthetic Textile	412,290	367,199	33,147	32,486	33,639	30,298	27,836	34,320	31,383
24 Made up Articles (Ex towels & bed)	692,544	715,333	57,120	61,923	62,133	58,742	53,363	66,696	59,612
25 Other Textile Materials	713,079	715,908	56,097	59,506	68,577	58,383	54,547	63,272	57,206
C. Petroleum Group & Coal	220,520	397,720	1,992	69,069	40	16,139	25,513	98,834	73,909
26 Petroleum Crude	170,252	42,919	-	-	-	-	-	-	42,919
27 Petroleum Products (Exl. Naphtha)	50,257	320,909	1,992	69,069	40	1,642	25,513	91,261	30,990
28 Petroleum Top Naphtha	-	33,892	-	-	-	14,497	-	7,573	-
29 Solid Fuels (Coal)	11	-	-	-	-	-	-	-	-
D. Other Manufactures Group	3,898,003	4,032,601	338,239	297,799	313,369	347,320	324,490	400,025	347,865
30 Carpets Rugs & Mats	72,768	59,414	5,263	3,172	5,317	3,668	5,169	4,946	4,659
31 Sports Goods	404,800	396,350	34,269	30,696	31,532	35,415	37,749	36,984	33,954
32 Leather Tanned	167,616	137,586	13,791	9,805	11,094	12,389	12,475	14,287	10,077
33 Leather Manufactures	577,427	545,925	54,101	46,245	41,559	38,392	42,066	43,634	49,767
34 Footwear	178,552	162,087	17,852	17,601	15,220	13,400	9,922	14,194	15,105
35 Surgical Goods & Medical Instr.	447,441	444,572	40,412	37,678	29,832	40,202	35,121	41,209	37,020
36 Cutlery	61,824	57,917	5,842	4,650	5,167	5,713	4,490	4,901	4,758
37 Onyx Manufactured	4,275	4,702	261	405	426	345	380	586	242
38 Chemicals and Pharm.Products	1,387,028	1,496,664	104,278	98,144	116,660	134,251	112,750	161,883	120,488
39 Engineering Goods	306,662	351,446	29,001	25,284	33,418	32,803	28,271	35,821	31,356
40 Gems	7,508	6,595	985	763	1,014	277	184	335	594
41 Jewellery	7,691	10,984	403	385	335	962	66	1,112	2,875
42 Furniture	12,524	7,981	817	799	652	540	347	556	558
43 Molasses	23,876	35,006	4,997	3,202	2,520	9,438	7,547	4,083	4,425
44 Handicrafts	786	199	70	-	-	-	-	-	-
45 Cement	189,876	266,516	21,292	14,728	13,247	15,572	25,074	32,251	29,719
46 Guar and Guar Products	47,349	48,658	4,604	4,244	5,376	3,953	2,878	3,243	2,268
E. All Other Items	2,082,471	2,220,669	184,816	183,600	160,696	212,001	192,795	185,942	180,143
TOTAL	27,724,052	30,676,806	2,356,282	2,791,953	2,582,775	2,567,081	2,351,160	2,839,888	2,560,301

Source: Pakistan Bureau of Statistics

4.17 Import Payments by Selected Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY23	FY24 ^R	2023	2024					
			Jun	Jan ^R	Feb ^R	Mar ^R	Apr	May ^R	Jun ^P
A. Food Group	7,967,883	7,111,365	433,458	694,860	752,496	752,143	493,687	512,974	422,103
1-Milk, Cream & Milk Food for Infants	159,994	135,931	3,148	8,120	9,412	9,577	6,682	13,772	10,985
2-Wheat un-milled	958,442	235,098	-	23,443	21,886	34,084	5,168	11,317	-
3-Dry Fruits & Nuts	9,182	20,021	704	2,540	1,853	1,907	1,304	1,332	1,067
4-Tea	495,361	687,638	31,607	63,722	45,202	57,585	51,268	57,006	39,972
5-Spices	107,801	156,959	7,477	15,273	13,595	13,969	13,802	19,196	14,318
6-Soya bean Oil	304,426	112,334	25,641	3,431	8,022	3,237	262	9,920	1,879
7-Palm Oil	3,362,775	2,680,625	190,114	233,655	220,837	275,830	214,138	218,415	191,867
8-Sugar	5,301	3,980	474	269	132	255	246	366	170
9-Pulses	748,045	594,970	42,492	47,486	49,070	54,023	39,522	29,479	30,164
10-All other Food items	1,816,553	2,483,809	131,801	296,920	382,487	301,675	161,295	152,171	131,680
B. Machinery Group	4,431,144	7,405,651	258,868	691,917	637,983	731,800	759,694	848,486	621,229
11-Power Generating Machinery	356,082	410,185	13,344	27,331	40,961	31,804	33,387	30,029	61,863
12-Office Mach. Incl. Data Processing Equipment	221,226	300,067	17,468	31,031	19,877	22,138	21,119	26,240	21,646
13-Textile Machinery	657,765	402,050	28,648	41,750	33,428	29,330	33,786	39,462	25,813
14-Construction & Mining Machinery	23,653	52,569	772	5,178	7,033	5,606	5,258	8,432	4,156
15-Electrical Machinery & Appara1-tus	1,038,843	2,730,495	69,394	237,202	252,264	349,065	362,675	369,029	227,073
16-Telecom	734,150	1,896,184	47,746	206,882	168,689	175,916	147,297	206,669	150,628
17-Agricultural Machinery & Implements	57,464	76,512	1,212	6,645	5,874	6,543	5,502	8,072	5,563
18-Other Machinery	1,341,961	1,537,591	80,284	135,899	109,857	111,399	150,671	160,554	124,488
C. Transport Group	1,266,210	1,621,268	63,485	115,055	129,806	125,308	117,490	166,448	189,646
19-Road Vehicles (Build Unit, Ckd/Skd)	1,073,575	1,365,902	45,753	78,496	107,589	100,670	105,996	157,871	137,555
20-Aircrafts, Ships and Boats	135,360	202,137	7,367	35,829	21,975	23,585	9,932	8,304	19,218
21-Others Transport Equipments	57,275	53,229	10,365	730	242	1,053	1,562	273	32,873
D. Petroleum Group	18,881,802	15,161,825	1,039,545	1,429,940	1,196,928	1,098,998	1,261,268	1,362,201	1,458,953
22-Petroleum Products	8,974,862	5,995,015	315,925	393,153	520,401	432,300	486,895	626,068	458,344
23-Petroleum Crude	5,824,352	5,093,546	420,589	498,631	372,109	290,524	449,621	366,381	616,943
24-Natural Gas, Liquefied	3,909,265	3,855,309	290,437	515,065	282,682	357,930	304,001	345,360	362,487
25. Petroleum Gas, Liquefied	172,636	215,885	12,576	23,090	21,707	18,188	20,740	24,364	21,179
26. Others	687	2,070	20	-	28	56	11	27	-
E. Textile Group	4,564,789	3,890,073	329,516	305,970	300,224	337,209	395,780	507,945	353,501
27-Raw Cotton	2,430,174	1,277,737	160,317	61,748	86,425	116,318	168,901	201,847	122,670
28-Synthetic Fibre	570,605	668,459	56,458	62,235	57,932	55,637	55,189	82,780	61,709
29-Synthetic & artificial Silk Yarn	595,434	807,523	49,662	69,769	62,441	67,977	70,223	88,352	64,686
30-Worn Clothing	84,154	94,002	11,999	11,172	9,627	10,691	6,958	10,751	8,210
31-Other Textile Items	884,422	1,042,351	51,081	101,047	83,799	86,586	94,508	124,216	96,226
F. Agricultural & Other Chemical Group	8,254,432	8,943,883	597,753	860,929	658,062	691,996	740,320	802,927	667,358
32-Fertilizer Manufactured	615,486	642,339	23,262	157,335	47,177	12,239	55,888	64,854	14,700
33-Insecticides	167,414	184,226	12,444	13,748	14,346	13,090	13,796	19,424	9,150
34-Plastic Material	2,196,675	2,428,881	140,873	216,191	195,226	203,929	198,313	197,621	160,593
35-Medicinal Products	684,068	664,764	55,590	58,900	52,455	50,045	46,319	67,306	54,856
36-Others	4,590,789	5,023,673	365,583	414,755	348,858	412,693	426,003	453,721	428,060
G. Metal Group	3,449,685	4,668,448	237,548	384,746	414,456	373,558	417,353	490,812	334,804
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,062,072	1,674,633	70,751	151,696	134,224	152,667	136,633	154,234	118,109
39-Iron and Steel	1,686,379	2,194,960	118,200	162,573	201,697	148,184	209,312	241,065	141,282
40-Aluminum Wrought & Worked	291,022	294,400	28,143	29,204	25,251	28,056	21,133	30,625	23,823
41-All other Metals & Articles	410,211	504,454	20,364	41,273	53,284	44,651	50,276	64,888	51,589
H. Miscellaneous Group	740,672	897,262	44,640	85,005	69,983	79,822	68,140	81,318	68,804
42-Rubber Crude Incl. Synth/Reclaimed	171,733	207,352	16,995	15,172	16,822	16,697	17,449	18,033	18,896
43-Rubber Tyres & Tubes	66,728	85,288	2,433	7,931	8,525	9,970	7,097	9,370	7,713
44-Wood & Cork	92,395	122,237	5,057	10,782	9,596	8,969	8,376	11,270	8,634
45-Jute	49,513	23,875	2,651	893	1,309	1,795	2,139	1,033	1,636
46-Paper & Paper Board & Manuf. thereof	360,302	458,510	17,504	50,228	33,731	42,391	33,079	41,611	31,925
I. All Others	3,242,575	4,001,361	206,635	318,113	278,053	406,204	258,296	337,673	477,993
I. Imports Payments Through Banks	52,799,190	53,701,136	3,211,359	4,886,536	4,437,991	4,597,037	4,512,028	5,110,783	4,594,392
II. Freight & Insurance	2,293,552	2,264,345	155,109	174,938	158,880	164,574	177,774	182,966	164,479
III. Imports Payments Banks (fob) (I-II)	50,505,639	51,436,790	3,056,250	4,711,598	4,279,111	4,432,463	4,334,254	4,927,817	4,429,913
IV. Other Imports	2,189,432	1,730,218	120,789	(38,590)	94,914	142,499	114,711	109,231	201,063
Total Imports as Per BOP (III+IV)	52,695,071	53,167,008	3,177,040	4,673,008	4,374,025	4,574,963	4,448,965	5,037,048	4,630,975

Source: Core Statistics Department

P: Provisional, R: Revised

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

4.17 Imports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY23	FY24	2023	2024					
			Jun	Jan	Feb	Mar	Apr	May ^R	Jun ^P
A. Food Group	8,936,959	7,903,732	556,726	764,310	739,819	829,163	527,025	552,458	533,782
1-Milk, Cream & Milk Food for Infants	144,299	114,195	9,498	6,702	6,138	8,842	5,323	15,300	11,593
2-Wheat un-milled	1,072,453	1,031,674	-	176,348	226,439	205,206	26,554	-	-
3-Dry Fruits & Nuts	39,965	70,932	3,906	7,903	5,622	4,933	3,665	6,696	3,707
4-Tea	569,039	656,641	52,562	54,985	45,269	58,539	52,213	56,333	52,879
5-Spices	151,240	196,342	11,181	19,731	16,438	17,472	18,755	25,283	19,478
6-Soya bean Oil	315,541	129,558	33,339	8,843	5,674	10,406	530	5,452	7,506
7-Palm Oil	3,640,710	2,778,557	249,222	223,296	199,078	273,922	216,103	231,002	247,025
8-Sugar	5,641	3,327	299	411	368	203	185	319	149
9-Pulses	946,176	774,959	58,518	59,087	55,945	66,392	50,479	48,025	39,196
10-All others Food items	2,051,897	2,147,547	138,201	207,003	178,848	183,250	153,218	164,048	152,249
B. Machinery Group	5,811,517	8,500,628	409,154	749,805	689,294	811,156	905,255	848,967	892,895
11-Power Generating Machinery	500,450	418,085	32,991	35,347	22,837	28,082	25,361	42,057	54,819
12-Office Mach. Incl. Data Processing Equipment	339,428	459,288	33,314	41,376	33,202	33,616	30,245	34,454	42,582
13-Textile Machinery	328,427	149,364	10,955	11,067	14,663	9,464	14,194	14,329	16,834
14-Construction & Mining Machinery	84,730	94,187	2,823	8,866	7,619	5,824	9,330	13,769	7,809
15-Electrical Machinery & Apparatus	1,673,820	3,275,127	117,210	280,098	268,383	419,949	485,872	368,842	314,970
16-Telecom	956,696	2,366,500	96,415	232,568	191,202	188,952	211,589	212,980	320,094
17-Agricultural Machinery & Implements	40,972	91,307	3,811	11,973	4,404	8,114	8,180	12,518	9,513
18-Other Machinery	1,886,996	1,646,768	111,636	128,510	146,985	117,156	120,484	150,018	126,274
C. Transport Group	1,757,250	1,840,222	86,482	135,439	134,132	129,915	159,164	180,083	260,844
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,564,218	1,647,320	79,461	118,028	116,091	127,894	132,204	160,340	213,535
20-Aircrafts Ships and Boats	134,380	130,000	-	17,118	16,481	1,166	26,155	19,002	7,076
21-Others Transport Equipments	58,652	62,902	7,021	293	1,560	855	806	741	40,233
D. Petroleum Group	17,014,558	16,910,249	1,632,251	1,326,541	1,245,993	1,506,004	1,676,753	1,577,878	1,571,302
22-Petroleum Products	7,628,442	6,643,912	880,245	427,573	491,232	497,037	673,313	676,417	684,495
23-Petroleum Crude	4,947,216	5,531,129	424,657	366,492	373,511	635,297	581,474	499,896	463,280
24-Natural Gas, Liquified	3,763,531	3,945,703	291,924	445,148	317,830	292,952	343,886	324,352	368,539
25. Petroleum Gas, Liquified	675,029	789,287	35,404	87,322	63,390	80,680	78,071	77,173	54,982
26. Others	339	218	21	5	30	38	8	40	6
E. Textile Group	3,741,592	2,713,724	206,350	215,353	185,491	227,888	224,343	258,933	299,838
27-Raw Cotton	1,679,400	447,934	54,211	16,417	12,198	46,626	47,101	55,496	78,418
28-Synthetic Fibre	484,528	493,674	49,132	44,921	37,936	42,336	37,415	42,744	53,779
29-Synthetic & artificial Silk Yarn	583,057	605,312	42,046	54,696	43,310	43,328	51,131	52,463	50,020
30-Worn Clothing	370,736	433,651	24,215	32,992	29,782	36,866	37,158	39,155	40,089
31-Other Textile Items	623,872	733,153	36,746	66,328	62,266	58,732	51,537	69,075	77,532
F. Agricultural & Other Chemical Group	8,927,964	8,508,431	698,624	839,028	649,388	639,766	716,060	753,207	670,604
32-Fertilizer Manufactured	604,374	684,661	34,774	178,730	31,870	27,683	58,609	55,567	17,315
33-Insecticides	204,661	196,170	17,449	17,065	17,316	15,143	17,172	20,675	13,856
34-Plastic Material	2,273,347	2,270,836	186,353	204,654	181,666	178,055	170,618	182,612	190,073
35-Medicinal Products	1,328,559	1,086,843	94,673	99,619	82,864	88,369	80,901	117,588	83,477
36-Others	4,517,024	4,269,922	365,375	338,960	335,672	330,516	388,760	376,765	365,883
G. Metal Group	4,151,946	4,315,350	304,282	348,094	357,693	396,748	362,772	412,376	374,293
37-Gold	30,650	17,031	3,273	1,274	2,196	-	-	-	-
38-Iron and Steel Scrap	1,152,029	1,229,896	60,579	99,795	114,284	114,923	83,049	113,341	98,397
39-Iron and Steel	1,889,965	2,042,927	164,079	156,245	137,578	185,360	191,170	207,096	174,909
40-Aluminum Wrought & Worked	229,952	173,913	14,003	18,574	17,323	17,815	13,892	12,055	15,709
41-All other Metals & Articles	849,349	851,582	62,348	72,206	86,312	78,650	74,662	79,884	85,278
H. Miscellaneous Group	869,365	894,264	60,179	73,327	68,292	71,526	67,929	74,101	78,638
42-Rubber Crude Incl. Synth/Reclaimed	208,853	254,449	19,375	19,519	19,790	19,495	18,727	22,930	22,631
43-Rubber Tyres & Tubes	92,966	101,034	3,027	9,500	8,974	9,451	10,258	9,387	9,847
44-Wood & Cork	83,984	105,720	5,437	5,942	5,537	7,676	7,574	8,925	8,184
45-Jute	57,904	24,621	3,405	1,054	1,246	1,589	2,632	910	1,685
46-Paper & Paper Board & Manuf. thereof	425,658	408,441	28,936	37,313	32,745	33,315	28,738	31,949	36,291
I. All other Items	3,987,297	3,211,391	234,568	303,856	235,756	242,735	206,475	290,118	300,936
TOTAL	55,198,449	54,797,993	4,188,619	4,755,753	4,305,858	4,854,902	4,845,777	4,948,121	4,983,132

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					
			Jun	Jan ^R	Feb ^R	Mar ^R	Apr	May ^R	Jun ^P
Grand Total	27,875,928	31,090,229	2,110,972	2,691,992	2,543,005	2,520,049	2,634,032	2,992,030	2,433,046
A. Latin America	53,086	77,822	2,921	12,356	7,383	3,389	3,575	4,204	22,028
B. Central America	189,703	174,260	13,953	13,483	13,641	12,594	14,947	16,942	12,896
Mexico	115,318	134,655	9,737	10,635	11,153	10,293	12,037	14,028	9,921
Others	74,385	39,605	4,216	2,848	2,488	2,302	2,910	2,915	2,975
C. South America	309,438	333,188	22,539	27,681	25,394	26,309	27,488	29,939	28,342
Argentina	47,033	46,670	4,525	5,913	2,648	3,130	3,498	2,447	2,820
Brazil	106,747	139,544	7,900	10,412	12,062	11,592	11,903	13,288	11,338
Uruguay	7,328	8,151	463	792	531	1,160	630	668	554
Others	148,329	138,823	9,651	10,564	10,153	10,427	11,457	13,536	13,630
D. North America	6,359,826	5,821,969	476,711	492,632	457,614	451,696	485,225	526,424	469,671
Canada	426,575	388,746	28,600	36,681	34,274	30,257	33,944	34,934	25,876
USA	5,932,358	5,432,929	448,101	455,944	423,340	421,431	451,243	491,482	443,789
Others	892	295	9	7	-	8	38	7	6
E. Eastern Europe	659,725	719,321	48,551	60,599	56,359	66,497	58,712	65,764	57,437
Hungary	20,790	31,240	1,783	2,197	2,200	2,171	3,259	3,251	3,754
Romania	65,315	65,853	3,813	4,055	4,717	5,299	5,437	6,912	4,938
Russian Federation	88,565	78,904	4,905	7,159	6,502	6,756	7,050	5,307	4,404
Ukraine	11,070	10,655	1,009	1,114	1,811	967	447	462	661
Others	473,986	532,668	37,041	46,074	41,129	51,303	42,519	49,832	43,681
F. Northern Europe	2,588,364	2,648,375	204,558	229,114	220,966	231,227	207,059	233,439	202,912
Denmark	208,054	229,777	15,262	22,862	22,210	19,912	20,120	21,563	17,376
Finland	33,934	31,384	1,960	2,972	2,334	2,755	1,977	2,823	2,724
Norway	51,246	58,627	4,633	5,903	3,355	6,337	4,107	5,297	4,656
Sweden	156,543	141,347	10,423	11,966	12,297	12,074	11,333	10,760	13,807
United Kingdom	1,968,432	2,012,643	160,144	172,286	163,513	178,517	154,613	177,428	151,559
Others	170,155	174,597	12,136	13,126	17,256	11,633	14,909	15,569	12,790
G. Southern Europe	2,980,511	2,992,115	236,761	219,337	224,575	248,423	245,769	288,117	241,614
Greece	124,736	129,889	10,590	7,926	10,357	14,008	11,061	10,102	10,717
Italy	1,151,241	1,121,772	98,601	81,258	84,115	91,887	92,572	114,463	89,297
Spain	1,375,019	1,449,465	103,606	108,566	108,490	120,004	114,522	134,426	115,599
Others	329,514	290,990	23,965	21,587	21,612	22,524	27,614	29,125	26,000
H. Western Europe	4,528,085	4,172,766	338,740	332,794	365,408	345,802	334,878	387,061	345,935
Belgium	701,013	556,163	58,731	39,883	46,822	40,772	43,256	57,905	50,351
France	570,094	507,739	39,914	46,145	37,063	41,774	43,079	42,504	43,678
Germany	1,600,413	1,512,458	111,699	123,163	128,475	137,499	115,188	146,021	131,079
Netherlands	1,445,738	1,383,094	121,969	112,220	124,591	118,156	119,148	129,156	110,059
Switzerland	183,070	188,867	4,670	10,096	26,697	5,816	12,451	9,716	9,118
Others	27,756	24,445	1,757	1,287	1,759	1,786	1,756	1,759	1,649
I. Eastern Africa	650,145	918,756	48,884	91,674	72,605	92,479	80,839	92,711	54,462
Kenya	242,092	314,117	15,176	25,933	25,045	44,015	37,553	33,593	22,054
Mauritius	24,744	19,883	1,609	1,589	2,237	1,629	1,292	1,422	1,180
United Republic of Tanzania	110,852	140,662	11,104	13,029	9,567	15,215	11,126	11,521	4,101
Others	272,455	444,094	20,995	51,122	35,756	31,621	30,868	46,175	27,126

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY23	FY24 ^R	2023	2024					
			Jun	Jan ^R	Feb ^R	Mar ^R	Apr	May ^R	Jun ^P
J. Middle Africa	31,016	137,700	4,138	14,091	29,710	17,058	20,641	7,920	8,791
K. Northern Africa	187,749	210,198	23,003	12,907	12,692	17,299	17,189	15,009	15,630
Egypt	110,156	120,167	15,676	6,202	6,439	10,828	10,648	9,211	9,504
Morocco	26,824	27,652	2,689	3,508	2,021	2,076	2,060	2,556	2,550
Others	50,769	62,379	4,639	3,197	4,232	4,395	4,480	3,242	3,575
L. Southern Africa	212,625	195,030	14,799	17,900	14,531	16,302	13,675	17,554	15,352
South Africa	199,574	188,530	14,372	17,737	14,383	15,545	13,471	17,195	14,873
Others	13,051	6,500	427	163	148	758	204	359	479
M. Western Africa	235,342	539,665	12,218	72,921	55,316	39,006	63,960	43,884	51,941
N. Eastern Asia	2,736,478	3,317,361	193,272	307,082	202,273	288,921	236,495	252,427	191,867
China	2,025,741	2,707,225	136,546	245,169	169,028	246,030	199,352	212,392	153,745
Hong Kong	181,364	159,326	9,477	14,403	7,707	11,643	8,384	9,616	12,643
Japan	201,808	183,748	13,768	14,264	12,372	15,516	13,751	14,786	12,086
Republic of Korea	197,152	184,646	13,170	12,569	13,163	15,674	15,008	15,623	13,363
Others	130,413	82,415	20,310	20,677	4	58	1	10	31
O. South-Central Asia	1,795,359	1,913,438	136,079	160,632	151,594	186,120	181,338	209,930	161,967
Afghanistan	522,271	554,008	43,657	24,211	34,960	55,432	58,248	74,369	46,073
Bangladesh	768,548	666,516	59,498	62,332	53,729	66,742	53,844	63,578	60,772
India	329	3,569	56	72	81	1,116	30	2,174	19
Iran	75	35	1	-	-	7	-	15	10
Sri Lanka	283,882	391,226	19,274	47,223	38,893	32,568	28,280	34,695	29,537
Others	220,253	298,084	13,593	26,794	23,931	30,255	40,936	35,100	25,556
P. South Eastern Asia	1,296,346	2,181,910	100,660	290,445	221,327	179,048	163,453	200,535	153,277
Indonesia	127,393	533,767	9,427	73,634	60,187	48,678	54,734	45,274	29,669
Malaysia	297,535	580,204	18,434	84,079	53,815	56,220	50,751	28,290	31,407
Singapore	290,677	256,525	36,066	30,598	34,154	6,775	8,445	71,519	33,755
Thailand	164,093	149,339	11,671	11,788	12,758	14,478	16,383	16,570	17,376
Others	416,647	662,076	25,061	90,345	60,414	52,897	33,141	38,881	41,069
Q. Western Asia	3,027,648	3,947,785	261,702	323,028	329,865	323,218	300,956	425,045	336,965
Bahrain	64,247	68,687	4,981	6,670	5,203	5,270	6,123	5,864	4,041
Jordan	40,917	41,021	2,752	2,267	2,395	2,058	2,165	4,175	4,684
Kuwait	127,486	130,687	10,171	12,600	11,299	11,356	12,155	12,687	8,536
Saudi Arabia	503,851	710,335	46,300	57,977	56,335	73,797	63,084	81,846	49,064
Turkey	323,398	335,137	26,780	24,070	28,197	26,700	22,338	29,074	24,126
United Arab Emirates	1,475,831	2,082,206	134,206	168,456	167,736	149,959	150,842	243,040	201,318
Others	491,917	579,711	36,512	50,987	58,700	54,078	44,248	48,358	45,196
R. Australia & New Zealand	357,423	326,541	29,382	26,586	23,915	30,878	29,050	30,796	31,191
Australia	305,266	276,893	25,626	22,744	19,667	27,138	24,053	26,574	27,047
New Zealand	47,863	45,493	3,503	3,495	3,807	3,522	4,512	3,740	3,753
Others	4,295	4,155	252	348	441	217	485	482	391
S. Others	85,755	39,415	2,454	3,336	2,013	3,990	3,512	2,647	2,493
I. Export Receipts through Banks	28,284,623	30,667,616	2,171,326	2,708,598	2,487,180	2,580,257	2,488,761	2,850,345	2,404,768
II. Freight on Export	755,178	667,832	48,959	60,741	59,576	69,134	59,576	69,134	69,134
III. Export Receipts Banks (fob) (I-II)	27,529,445	29,999,783	2,122,367	2,647,856	2,427,603	2,511,122	2,429,184	2,781,211	2,335,633
IV. Other Exports	346,483	1,090,445	(11,395)	44,136	115,401	8,927	204,847	210,819	97,413

Source: core Statistics Department

P: Provisional, R: Revised

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

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY22	FY23	2023	2023					2024
			Mar	Oct	Nov	Dec	Jan	Feb	Mar
Grand Total	31,781,600	27,724,078	2,366,602	2,688,598	2,572,506	2,822,295	2,791,953	2,582,777	2,567,081
A. Latin America	24,198	60,926	4,939	3,942	6,844	7,170	4,754	11,662	7,345
B. Central America	196,293	192,437	17,974	16,617	14,900	13,818	13,648	11,989	16,075
Mexico	112,893	125,750	12,731	12,187	11,730	10,437	10,849	10,093	13,775
Others	83,400	66,687	5,243	4,430	3,170	3,381	2,799	1,896	2,300
C. South America	403,004	302,284	26,414	35,215	32,559	28,075	26,219	28,537	26,864
Argentina	54,497	44,716	3,879	2,990	3,091	2,892	1,776	2,977	2,006
Brazil	107,458	101,462	11,109	16,545	14,268	11,294	12,274	12,565	12,005
Uruguay	7,982	7,426	756	656	1,079	790	517	615	570
Others	233,067	148,680	10,669	15,023	14,121	13,099	11,652	12,380	12,284
D. North America	7,237,619	5,561,041	442,714	439,937	470,577	468,313	506,712	440,061	460,543
Canada	464,398	361,895	28,675	35,762	30,553	38,398	33,583	33,328	29,349
USA	6,773,098	5,198,971	414,038	404,167	439,993	429,902	473,120	406,726	431,191
Others	123	172	1	8	31	13	10	6	3
E. Eastern Europe	736,261	628,155	56,589	57,197	61,115	71,143	64,419	59,712	63,649
Hungary	21,982	16,369	1,281	1,867	1,425	1,911	2,227	2,448	2,627
Romania	60,463	71,602	4,521	6,847	5,501	5,599	6,027	5,068	7,901
Russian Federation	121,596	73,225	7,407	6,391	10,373	10,868	6,609	7,787	5,958
Ukraine	37,333	816	61	287	253	1,010	391	48	186
Others	494,888	466,144	43,319	41,805	43,563	51,755	49,165	44,361	46,978
F. Northern Europe	2,879,082	2,512,926	201,147	231,472	205,034	216,661	242,402	217,238	215,861
Denmark	269,600	187,327	13,021	21,836	22,937	19,581	29,776	17,054	15,106
Finland	36,097	40,285	2,205	3,486	2,287	2,749	2,245	1,615	1,787
Norway	66,240	60,202	5,102	4,205	3,743	4,946	5,035	6,062	5,648
Sweden	177,589	151,810	10,454	12,243	10,275	13,882	14,289	13,443	11,271
United Kingdom	2,156,371	1,928,343	157,484	174,590	154,856	162,062	178,771	165,184	167,429
Others	173,185	144,962	12,882	15,110	10,936	13,441	12,286	13,880	14,619
G. Southern Europe	2,980,300	3,034,828	240,295	281,043	193,160	244,431	261,477	263,735	242,421
Greece	115,036	131,133	10,844	11,547	7,646	18,198	10,452	13,918	12,235
Italy	1,153,843	1,155,266	77,851	122,760	62,317	95,219	100,180	104,237	86,672
Spain	1,280,040	1,406,868	123,822	121,298	103,898	109,353	120,750	118,855	110,790
Others	431,381	341,564	27,778	25,438	19,299	21,662	30,096	26,725	32,725
H. Western Europe	4,801,582	4,379,409	319,734	365,081	304,178	347,394	364,526	366,483	323,961
Belgium	787,535	718,425	61,490	56,432	42,872	50,699	52,366	51,002	52,593
France	509,882	495,312	31,991	36,762	29,534	42,248	38,342	41,303	38,503
Germany	1,737,218	1,567,067	109,858	143,262	115,102	132,403	130,964	148,474	117,176
Netherlands	1,737,376	1,570,853	113,864	126,564	114,956	120,161	141,181	123,934	113,708
Switzerland	14,315	14,506	1,168	1,004	741	1,054	1,056	871	1,147
Others	15,257	13,248	1,364	1,057	972	829	618	900	834
I. Eastern Africa	784,032	784,409	77,504	92,560	103,369	145,999	102,616	100,611	133,702
Kenya	282,035	309,026	37,060	23,128	26,134	37,617	39,635	53,662	78,880
Mauritius	27,918	22,562	1,114	1,648	1,699	1,909	2,416	2,303	1,233
United Republic of Tanzania	123,456	159,554	15,453	19,965	18,462	29,317	11,823	9,573	7,264
Others	350,624	293,267	23,877	47,819	57,074	77,157	48,742	35,072	46,325

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY22	FY23	2023	2023					2024
			Mar	Oct	Nov	Dec	Jan	Feb	Mar
J. Middle Africa	54,286	64,811	6,356	8,243	12,763	20,128	8,363	50,713	15,098
K. Northern Africa	216,691	178,201	14,478	24,898	18,321	18,450	14,648	14,842	16,640
Egypt	104,097	91,635	7,985	11,402	8,301	7,717	8,639	9,362	9,312
Morocco	34,914	27,626	2,204	2,951	2,685	3,171	2,381	1,993	2,208
Others	77,678	58,939	4,289	10,545	7,335	7,563	3,628	3,487	5,120
L. Southern Africa	243,055	219,319	18,096	23,306	15,733	20,055	14,804	17,260	12,823
South Africa	236,098	214,725	18,013	22,593	15,232	19,737	14,563	17,191	12,766
Others	6,956	4,593	83	713	500	318	241	69	57
M. Western Africa	251,965	242,413	19,894	26,887	52,962	77,530	85,068	52,162	52,985
N. Eastern Asia	3,759,983	2,719,835	248,365	370,856	304,725	278,329	211,531	208,531	208,718
China	3,195,520	2,200,362	210,987	325,868	254,954	238,597	178,667	170,553	171,918
Hong Kong	58,196	55,483	3,375	3,468	3,806	4,207	2,418	2,518	3,085
Japan	211,192	206,878	14,406	15,994	17,905	18,405	14,776	15,542	14,291
Republic of Korea	224,840	187,939	14,687	20,068	20,657	10,896	11,857	13,923	14,888
Others	70,230	69,172	4,909	5,458	7,402	6,225	3,813	5,996	4,536
O. South-Central Asia	2,395,374	2,264,781	245,991	214,347	213,699	205,785	205,793	242,909	257,131
Afghanistan	796,539	977,580	97,618	97,535	109,482	86,653	73,620	108,155	125,591
Bangladesh	939,943	724,185	90,320	66,530	57,087	55,626	56,369	69,950	69,243
India	2	1	-	-	-	-	-	17	-
Iran	-	93	47	17	-	-	-	-	-
Sri Lanka	388,648	299,570	19,834	35,798	30,633	36,549	42,760	35,289	36,130
Others	270,246	263,349	38,172	14,466	16,497	26,958	33,044	29,499	26,167
P. South Eastern Asia	1,546,279	1,225,179	124,725	197,672	275,491	312,253	271,847	178,298	178,601
Indonesia	130,584	144,303	10,119	39,875	73,679	122,376	79,506	29,967	45,732
Malaysia	456,829	306,413	38,670	76,921	76,680	63,112	77,473	52,448	65,558
Singapore	80,470	97,956	4,010	7,449	17,528	7,477	24,379	4,073	6,652
Thailand	361,483	246,786	26,897	10,923	13,285	14,695	15,833	18,502	17,546
Others	516,913	429,719	45,030	62,503	94,319	104,593	74,656	73,308	43,114
Q. Western Asia	2,988,609	3,003,328	270,503	273,011	264,674	315,431	361,762	290,229	303,233
Bahrain	74,363	62,013	5,506	5,268	5,073	5,746	6,730	4,687	6,263
Jordan	43,399	45,028	3,682	3,435	2,252	1,830	710	2,930	2,306
Kuwait	131,901	129,290	12,467	10,431	10,234	11,535	11,966	11,959	11,131
Saudi Arabia	425,760	558,480	58,159	61,190	63,116	60,033	61,217	59,178	75,736
Turkey	363,214	325,142	32,505	29,966	25,636	17,993	23,105	25,694	19,087
United Arab Emirates	1,383,634	1,399,071	119,503	119,764	121,421	160,617	193,631	131,915	133,852
Others	566,337	484,303	38,682	42,959	36,942	57,677	64,403	53,867	54,859
R. Australia & New Zealand	357,269	345,682	30,640	26,107	22,091	30,576	31,101	27,449	31,045
Australia	304,917	295,349	27,255	22,397	19,213	26,082	26,928	24,068	27,113
New Zealand	52,356	50,332	3,385	3,710	2,878	4,491	4,174	3,381	3,933
Others	-	-	-	-	(0)	3	-	-	-
S. Others	5,753	4,116	244	209	310	755	263	356	385

Source: Pakistan Bureau of Statistics

4.19 Import Payments by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY23	FY24 ^R	2023	2024					
			Jun	Jan ^R	Feb ^R	Mar ^R	Apr	May ^R	Jun ^P
Grand Total	52,695,071	53,167,008	3,177,040	4,673,008	4,374,025	4,574,963	4,448,965	5,037,048	4,630,975
A. Latin America	3,845	42,297	1,037	133	164	-	104	101	622
B. Central America	117,698	63,655	5,796	5,781	5,445	2,365	4,952	5,525	5,526
Mexico	57,550	56,557	5,471	4,680	5,285	1,693	3,953	4,318	5,109
Others	60,148	7,099	325	1,101	160	672	999	1,207	417
C. South America	970,938	510,431	36,624	30,958	28,324	38,716	31,695	84,120	58,269
Argentina	174,150	95,197	13,498	2,643	6,487	7,235	2,349	12,975	9,196
Brazil	718,354	358,057	20,264	26,883	19,091	27,729	26,939	64,719	48,573
Uruguay	8,926	12,092	259	1,125	202	1,160	103	2,543	158
Others	69,507	45,086	2,603	307	2,544	2,592	2,305	3,883	342
D. North America	2,616,380	2,039,305	187,908	151,862	169,204	208,090	189,211	204,378	151,360
Canada	398,972	162,481	12,236	12,079	12,179	19,669	13,719	18,897	15,527
USA	2,216,801	1,876,639	175,672	139,783	157,025	188,397	175,492	185,415	135,834
Others	607	185	-	-	-	23	-	65	-
E. Eastern Europe	1,102,436	1,669,909	37,709	220,991	349,976	219,109	111,487	51,128	74,831
Hungary	11,268	17,792	295	899	1,064	3,272	1,637	749	971
Romania	151,307	206,986	1,689	6,773	75,966	25,977	2,507	771	1,102
Russian Federation	740,186	1,011,238	27,042	155,308	199,714	116,100	75,344	21,680	58,638
Ukraine	49,935	261,841	421	44,434	64,731	59,634	21,271	14,052	1,129
Others	149,740	172,052	8,261	13,576	8,500	14,126	10,728	13,876	12,991
F. Northern Europe	1,060,696	1,236,994	53,726	89,780	114,297	84,765	76,669	95,253	61,866
Denmark	64,537	70,301	3,313	6,983	4,866	4,983	5,964	12,267	6,051
Finland	61,920	67,662	1,826	6,297	8,636	5,904	5,129	5,085	3,781
Norway	32,394	26,858	1,493	2,376	1,705	4,328	2,710	2,699	1,321
Sweden	194,862	214,566	4,912	15,976	47,972	16,487	12,201	15,309	10,289
United Kingdom	638,761	781,961	40,072	51,050	46,002	43,976	43,003	51,016	35,036
Others	68,223	75,646	2,110	7,098	5,116	9,087	7,662	8,878	5,389
G. Southern Europe	883,783	816,360	54,658	74,892	72,911	57,561	100,626	64,260	82,248
Greece	106,153	40,395	4,924	1,981	2,544	5,946	10,967	6,333	2,152
Italy	527,209	503,058	32,121	55,925	26,743	29,926	69,437	35,713	64,177
Spain	201,007	234,410	15,134	14,490	42,045	14,794	17,280	19,093	14,542
Others	49,414	38,498	2,479	2,495	1,579	6,894	2,942	3,120	1,378
H. Western Europe	3,073,436	2,587,448	208,501	210,970	279,426	172,666	145,589	226,755	166,979
Belgium	392,680	315,452	35,293	23,576	65,420	15,833	18,061	17,910	13,515
France	395,101	268,156	18,391	18,726	19,772	19,975	14,838	33,106	18,170
Germany	906,271	930,502	68,168	98,089	69,877	74,153	54,188	87,263	84,014
Netherlands	745,434	551,247	39,963	39,223	88,299	35,035	22,096	36,790	21,526
Switzerland	539,995	437,934	39,897	25,627	29,350	22,354	28,635	40,655	20,581
Others	93,955	84,158	6,788	5,730	6,708	5,317	7,772	11,032	9,172
I. Eastern Africa	788,698	940,229	40,082	84,299	59,501	79,018	78,998	73,995	63,039
Kenya	442,649	614,139	27,277	52,051	37,254	53,352	50,340	53,079	35,053
Mauritius	4,982	4,513	98	541	230	506	785	1,572	124
United Republic of Tanzania	99,207	126,570	3,966	19,126	4,637	12,164	10,243	3,670	11,547
Others	241,860	195,008	8,741	12,581	17,380	12,997	17,631	15,675	16,314

4.19 Import Payments by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory		FY23	FY24 ^R	2023	2024					
				Jun	Jan ^R	Feb ^R	Mar ^R	Apr	May ^R	Jun ^P
J.	Middle Africa	12,661	21,932	1,672	372	332	814	843	1,572	10,712
K.	Northern Africa	807,493	827,019	41,731	135,155	35,617	15,514	51,720	41,595	93,003
	Egypt	115,537	202,504	6,817	58,314	7,984	4,124	11,894	10,022	6,010
	Morocco	664,847	603,941	33,715	76,503	16,828	11,072	39,391	30,808	86,851
	Others	27,109	20,574	1,200	338	10,804	318	436	765	142
L.	Southern Africa	433,024	476,119	20,181	44,912	36,607	32,855	38,961	62,595	28,442
	South Africa	427,164	471,066	19,829	44,888	36,355	32,588	37,786	61,463	28,142
	Others	5,860	5,053	353	23	252	267	1,174	1,132	300
M.	Western Africa	232,216	626,540	20,008	58,434	40,085	113,304	53,893	84,793	38,071
N.	Eastern Asia	11,742,280	16,094,013	745,988	1,386,200	1,316,117	1,498,382	1,497,809	1,752,041	1,546,931
	China	9,662,911	13,506,437	623,832	1,177,373	1,135,006	1,267,921	1,285,664	1,501,005	1,357,098
	Hong Kong	382,027	692,295	25,024	57,885	54,837	70,966	52,328	74,432	49,283
	Japan	889,110	1,009,328	41,265	83,656	53,400	77,493	83,698	100,577	87,750
	Republic of Korea	807,708	880,852	55,866	67,286	72,875	82,003	75,952	76,028	50,417
	Others	524	5,100	-	-	-	-	167	-	2,383
O.	South-Central Asia	358,445	382,384	26,658	30,192	32,794	34,763	32,592	39,764	35,984
	Afghanistan	15,277	11,923	-	705	310	960	950	2,800	1,773
	Bangladesh	77,182	56,555	5,470	3,764	4,917	4,728	4,541	3,633	4,882
	India	190,040	206,892	16,542	17,285	17,996	17,803	15,656	17,000	17,817
	Iran	-	-	-	-	-	-	-	-	-
	Sri Lanka	47,974	58,302	3,679	4,640	4,709	5,127	5,274	4,574	4,672
	Others	27,972	48,711	967	3,799	4,862	6,145	6,172	11,757	6,839
P.	South Eastern Asia	7,455,819	6,880,249	438,714	622,173	533,728	616,224	508,343	642,525	469,678
	Indonesia	2,643,948	2,418,313	145,472	218,630	192,831	236,489	195,673	203,604	198,559
	Malaysia	1,021,894	948,387	69,191	63,596	103,915	97,152	73,186	74,322	56,981
	Singapore	2,762,945	2,462,780	157,866	245,878	147,153	204,477	161,914	279,659	121,271
	Thailand	711,917	719,064	48,249	64,571	63,511	54,980	47,122	56,749	59,181
	Others	315,115	331,705	17,935	29,497	26,319	23,126	30,448	28,189	33,685
Q.	Western Asia	20,108,482	17,518,246	1,182,267	1,661,430	1,298,186	1,352,363	1,546,065	1,636,672	1,638,098
	Bahrain	379,665	217,324	18,858	55,277	20,348	21,970	7,273	58,264	7,494
	Jordan	15,111	10,032	668	492	728	1,861	1,029	389	568
	Kuwait	2,545,609	1,785,043	48,931	232,230	209,450	161,977	98,515	178,184	128,571
	Saudi Arabia	4,506,629	4,492,909	316,637	388,814	293,225	255,184	459,815	302,885	396,315
	Turkey	477,598	491,536	23,318	34,975	45,355	47,929	31,259	45,241	33,450
	United Arab Emirates	7,398,589	6,328,955	442,048	515,588	437,496	521,749	522,150	630,059	642,485
	Others	4,785,280	4,192,446	331,808	434,053	291,584	341,693	426,025	421,651	429,214
R.	Australia & New Zealand	728,292	705,885	83,518	64,950	53,116	52,292	29,463	30,347	58,627
	Australia	700,933	683,219	83,300	63,484	52,425	49,758	28,291	29,087	56,891
	New Zealand	24,586	17,216	218	1,423	691	2,453	1,172	1,054	1,595
	Others	2,773	5,450	-	44	-	81	-	206	140
S.	Others	302,566	262,120	24,580	13,052	12,160	18,237	13,006	13,363	10,107
I.	Import Payments Through Banks	52,799,190	53,701,136	3,211,359	4,886,536	4,437,991	4,597,037	4,512,028	5,110,783	4,594,392
II.	Freight & Insurance	2,293,552	2,264,345	155,109	174,938	158,880	164,574	177,774	182,966	164,479
III.	Import Payments Banks (fob) (I-II)	50,505,639	51,436,790	3,056,250	4,711,598	4,279,111	4,432,463	4,334,254	4,927,817	4,429,913
IV.	Other Imports	2,189,432	1,730,218	120,789	(38,590)	94,914	142,499	114,711	109,231	201,063

Source: Core Statistics Department

P: Provisional, R: Revised

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

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

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY22	FY23	2023	2023					2024
			Mar	Oct	Nov	Dec	Jan	Feb	Mar
Grand Total	80,136,357	55,198,452	3,755,445	4,862,707	4,525,056	4,634,818	4,755,753	4,305,858	4,854,902
A. Latin America	18,637	11,452	555	958	35,885	1,477	1,198	1,169	1,071
B. Central America	122,361	92,373	12,187	5,523	5,903	4,880	7,127	5,278	8,163
Mexico	90,286	76,623	10,994	4,679	5,317	4,096	5,568	4,939	5,573
Others	32,074	15,751	1,193	844	586	785	1,560	339	2,590
C. South America	1,845,841	1,196,572	80,714	89,934	29,063	28,917	36,282	23,161	44,320
Argentina	209,799	260,118	13,541	16,358	7,810	5,840	10,697	8,228	17,176
Brazil	1,515,577	839,668	61,899	64,220	14,655	14,671	17,265	12,152	23,631
Uruguay	8,469	15,247	308	618	205	221	684	317	67
Others	111,994	81,542	4,966	8,738	6,393	8,185	7,637	2,464	3,446
D. North America	4,366,727	2,705,891	223,197	113,443	136,644	108,291	183,111	96,195	113,982
Canada	331,635	515,087	33,959	13,630	12,186	10,265	9,444	9,059	11,006
USA	4,035,055	2,190,807	189,238	99,812	124,458	98,026	173,667	87,136	102,976
Others	36	-	-	-	-	-	-	-	-
E. Eastern Europe	1,694,374	1,488,588	152,243	197,086	222,493	129,446	256,474	292,163	251,491
Hungary	46,367	35,080	918	2,395	8,058	2,012	1,176	11,294	1,740
Romania	68,026	235,750	2,161	42,860	31,128	37,828	2,370	96,118	22,018
Russian Federation	461,685	822,357	133,229	90,932	128,745	56,197	161,466	112,793	157,186
Ukraine	786,409	113,177	1,425	34,273	20,418	19,583	70,282	62,874	54,496
Others	331,888	282,225	14,510	26,625	34,144	13,826	21,180	9,084	16,051
F. Northern Europe	1,466,400	1,109,036	78,822	97,818	97,471	92,268	68,822	61,972	81,847
Denmark	98,188	88,379	8,692	6,987	7,197	8,871	6,698	5,270	8,588
Finland	92,730	74,953	4,844	4,926	5,005	5,400	5,595	2,368	4,083
Norway	64,477	47,563	2,408	3,510	3,090	2,683	2,457	2,932	5,143
Sweden	267,528	208,898	11,984	10,991	9,313	14,587	8,713	10,233	12,382
United Kingdom	818,623	559,388	35,514	60,881	64,104	51,284	39,446	37,707	42,923
Others	124,852	129,853	15,380	10,523	8,763	9,441	5,913	3,463	8,728
G. Southern Europe	1,273,548	660,463	44,502	43,014	44,433	45,093	32,686	36,742	38,218
Greece	33,618	65,166	3,396	784	1,141	1,362	569	500	709
Italy	585,085	367,063	23,449	28,081	31,933	27,710	21,858	27,300	24,280
Spain	583,124	182,044	14,669	10,442	9,482	13,742	7,697	8,223	10,786
Others	71,720	46,192	2,987	3,707	1,877	2,279	2,562	718	2,443
H. Western Europe	3,735,183	2,695,743	195,211	188,583	203,118	306,840	170,141	197,831	173,738
Belgium	529,094	322,903	45,694	27,508	22,927	78,885	10,563	17,047	11,530
France	437,617	397,576	23,354	22,943	16,377	25,752	14,039	23,962	20,247
Germany	1,019,364	766,393	61,824	72,950	55,949	60,631	53,609	82,114	50,131
Netherlands	572,314	487,523	23,758	18,204	68,172	95,225	48,981	34,002	55,286
Switzerland	235,339	171,534	13,604	14,480	9,354	13,659	18,851	10,932	10,099
Others	941,460	549,816	26,978	32,498	30,340	32,688	24,098	29,775	26,446
I. Eastern Africa	997,260	970,764	50,853	85,208	85,813	77,885	78,530	66,804	82,106
Kenya	534,571	469,016	31,961	49,885	46,702	53,714	48,741	39,915	53,212
Mauritius	12,729	522	0	47	82	44	108	33	42
United Republic of Tanzania	95,799	139,261	2,593	9,030	11,728	4,594	9,008	8,484	10,929
Others	354,161	361,965	16,298	26,246	27,302	19,533	20,673	18,372	17,922

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY22	FY23	2023	2023					2024
			Mar	Oct	Nov	Dec	Jan	Feb	Mar
J. Middle Africa	300,872	19,963	839	1,387	1,135	1,619	7,729	537	486
K. Northern Africa	1,398,438	995,958	31,020	174,318	56,415	118,600	102,845	48,261	30,638
Egypt	519,012	138,109	7,732	61,659	7,117	56,721	2,301	3,324	6,021
Morocco	763,786	754,982	13,827	111,690	48,755	60,488	100,150	34,440	24,499
Others	115,642	102,869	9,461	968	543	1,391	394	10,497	119
L. Southern Africa	1,949,518	651,147	25,899	35,908	21,236	36,951	56,677	34,238	36,261
South Africa	1,897,452	640,979	25,182	35,633	20,954	36,371	56,203	33,553	35,735
Others	52,067	10,167	718	275	282	580	474	685	526
M. Western Africa	481,020	404,614	50,592	33,907	39,013	99,090	94,954	106,515	102,481
N. Eastern Asia	25,568,461	14,211,158	818,048	1,376,625	1,362,383	1,414,941	1,535,662	1,361,445	1,522,472
China	21,086,320	11,899,909	665,367	1,175,250	1,125,650	1,184,321	1,319,276	1,200,397	1,325,929
Hong Kong	47,384	28,932	1,825	8,158	17,333	1,694	2,445	2,803	1,990
Japan	2,291,844	1,067,031	76,970	92,205	104,259	113,406	118,950	63,905	92,203
Republic of Korea	1,532,591	800,150	53,575	78,117	78,378	86,690	69,422	79,082	83,494
Others	610,319	415,133	20,310	22,895	36,763	28,831	25,569	15,257	18,856
O. South-Central Asia	2,209,577	2,254,380	185,699	212,242	197,914	153,648	178,375	153,293	190,432
Afghanistan	804,251	894,921	71,441	90,015	69,171	38,537	31,887	36,089	52,311
Bangladesh	86,247	78,808	10,615	5,793	5,649	2,232	2,486	2,181	3,127
India	348,635	278,705	19,383	24,633	20,766	17,600	32,288	20,848	27,250
Iran	783,459	880,706	76,371	83,597	92,878	89,411	104,560	86,287	99,425
Sri Lanka	76,929	68,261	3,193	5,766	4,096	3,475	4,052	3,648	5,026
Others	110,057	52,980	4,697	2,438	5,354	2,392	3,101	4,240	3,294
P. South Eastern Asia	9,435,432	7,548,263	484,908	571,651	595,919	561,991	538,917	504,714	578,007
Indonesia	4,639,479	4,317,691	269,702	255,393	270,429	258,629	270,446	238,436	305,485
Malaysia	1,330,711	895,659	47,722	86,887	89,474	63,570	91,659	59,123	117,828
Singapore	912,624	965,792	78,544	127,475	131,621	139,675	86,697	114,938	64,715
Thailand	1,807,904	1,009,229	65,475	51,662	73,860	67,420	56,555	58,081	70,007
Others	744,717	359,896	23,465	50,234	30,533	32,697	33,560	34,136	19,973
Q. Western Asia	22,745,962	17,371,561	1,243,638	1,553,509	1,316,533	1,393,218	1,314,236	1,244,107	1,518,981
Bahrain	553,448	254,897	8,249	2,027	3,904	13,321	6,910	9,105	12,724
Jordan	21,004	16,596	487	719	1,591	1,534	1,744	1,601	1,301
Kuwait	3,092,504	2,207,442	122,029	208,314	102,386	185,970	127,425	130,442	185,119
Saudi Arabia	5,158,705	4,249,132	378,603	536,908	524,574	407,630	306,775	358,188	506,339
Turkey	519,063	347,832	21,529	21,784	22,441	24,274	13,000	18,251	21,890
United Arab Emirates	8,789,694	5,733,344	339,264	358,191	363,900	411,938	330,496	393,402	410,549
Others	4,611,542	4,562,318	373,476	425,566	297,737	348,552	527,886	333,118	381,059
R. Australia & New Zealand	525,984	810,375	76,504	81,587	73,677	53,284	69,026	57,256	70,260
Australia	481,938	780,829	74,691	79,930	72,712	52,874	66,726	55,305	68,824
New Zealand	43,438	29,049	1,790	1,656	910	405	2,298	1,948	1,423
Others	609	500	22	-	56	6	3	3	13
S. Others	769	141	14	8	9	6,380	22,960	14,177	9,948

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/ Veg. Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev, Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, 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/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufact. used Article	Art Work, Collector Prices & Antique
2018-19	117.30	118.42	122.76	104.80	114.94	123.49	105.81	123.31	118.94	124.01	122.23	113.08	118.93	113.60	160.13	129.78	141.96	128.28	168.85	122.03	125.61	80.58
2019-20	130.91	140.72	138.97	119.47	141.01	128.21	116.33	120.05	135.23	121.21	130.90	125.91	150.63	127.39	174.53	157.65	180.76	167.08	135.39	146.24	132.29	78.08
2020-21	170.80	136.45	148.92	160.89	160.48	125.89	106.49	125.75	149.84	145.07	124.10	181.86	138.02	230.80	255.22	185.97	236.87	231.42	284.44	269.92	146.55	-
2021-22	221.50	165.75	215.63	257.20	187.92	188.60	127.38	199.27	150.32	237.37	131.91	237.56	152.58	212.41	283.29	274.68	294.63	318.53	229.13	311.87	166.99	35.00
2022-23	268.15	232.48	243.96	352.14	283.27	280.53	155.24	244.69	210.14	207.01	209.91	282.11	204.32	242.13	308.92	351.92	300.92	326.88	206.37	352.56	228.05	51.29
2018-19 Oct-Dec	115.51	112.68	123.05	108.78	107.91	123.51	105.47	127.42	111.59	155.39	116.20	110.69	118.00	115.03	121.39	125.53	172.40	112.60	190.62	142.65	114.06	90.54
Jan-Mar	119.63	119.19	126.72	97.17	122.72	117.92	102.89	124.38	121.49	116.86	128.14	114.17	115.44	124.17	208.45	133.19	123.17	153.78	213.66	122.79	135.66	72.09
Apr-Jun	125.11	131.02	129.02	104.11	125.54	130.47	111.67	125.99	132.29	118.08	132.68	120.94	129.13	112.49	188.90	146.63	150.04	137.63	159.27	115.97	128.40	71.83
2019-20 Jul-Sep	127.75	143.65	138.86	108.89	144.60	134.07	119.47	125.71	135.43	98.61	138.66	119.08	163.00	117.59	186.16	157.15	153.75	143.89	142.76	145.33	138.04	74.70
Oct-Dec	134.15	142.62	146.07	111.29	145.19	137.44	116.28	120.09	136.35	123.93	133.99	128.44	173.71	117.41	168.36	165.40	155.93	171.84	138.49	146.04	116.42	110.11
Jan-Mar	133.35	140.46	137.11	114.05	138.90	130.05	111.46	116.71	136.05	132.76	126.85	131.37	136.97	140.60	179.33	150.72	247.05	163.07	106.50	133.95	134.69	127.52
Apr-Jun	128.38	136.14	133.84	143.63	135.35	111.29	118.11	117.69	133.08	129.55	124.11	124.75	128.83	133.96	164.28	157.33	166.31	189.51	153.82	159.62	140.01	-
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	-

Source: Pakistan Bureau of Statistics

4.21 INDEX NUMBERS OF UNIT VALUES OF IMPORTS BY GROUPS (2017=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 etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibre Cellulose Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbrella	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equip.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Miscellaneous Manufactured Articles	Art Work, Collectors Prices & Antiques
2018-19	115.05	103.46	108.35	101.59	115.46	122.02	110.75	115.76	118.32	111.17	120.32	115.96	112.69	119.50	110.28	115.67	112.78	108.97	121.91	100.57	127.96	108.02
2019-20	125.81	120.65	115.55	113.34	127.77	114.06	126.94	118.96	114.60	130.61	134.03	142.49	134.57	151.04	127.81	135.59	139.31	112.96	122.28	121.68	157.09	96.93
2020-21	163.52	142.77	135.00	166.42	147.77	114.06	139.15	130.51	137.76	213.21	140.02	155.88	151.75	159.84	189.00	168.31	279.17	125.29	124.74	198.16	210.48	112.61
2021-22	241.09	155.94	173.99	272.01	168.11	243.30	177.53	171.45	198.32	332.63	193.41	209.65	192.94	244.69	202.86	225.42	360.82	180.66	126.56	289.73	245.47	116.10
2022-23	237.99	197.23	219.50	282.51	219.61	282.84	184.32	173.00	155.14	251.99	244.55	220.56	205.08	257.72	200.28	227.89	270.19	157.45	138.12	258.73	254.24	140.27
2018-19 Oct-Dec	115.69	101.17	112.86	101.03	111.70	127.74	111.09	113.40	105.20	109.85	119.50	115.38	111.82	114.54	107.19	112.51	109.35	112.67	117.81	110.83	112.53	102.10
Jan-Mar	113.39	99.23	105.35	98.64	119.87	116.89	108.60	114.91	120.56	113.53	121.21	112.83	114.50	124.67	108.23	116.42	114.91	106.51	121.32	81.68	136.43	105.31
Apr-Jun	120.39	111.06	114.84	104.43	121.94	126.31	115.38	119.99	127.46	116.05	126.82	122.91	107.78	128.80	113.84	123.44	117.94	115.40	121.73	97.02	144.46	113.64
2019-20 Jul-Sep	122.53	124.43	107.98	108.85	124.33	130.59	120.45	121.22	116.36	122.57	132.51	134.19	117.17	143.94	120.69	130.37	116.74	105.19	125.22	103.61	139.55	71.27
Oct-Dec	128.52	121.99	113.80	111.74	136.50	121.60	126.96	121.22	112.33	133.57	136.43	143.98	139.74	159.15	126.74	132.84	141.98	115.80	134.72	129.10	153.16	70.65
Jan-Mar	127.36	118.33	119.08	109.81	125.81	116.46	131.95	116.19	110.37	130.84	129.95	140.32	135.62	165.45	121.93	137.11	143.01	113.98	107.51	145.75	147.39	126.84
Apr-Jun	124.84	117.87	121.33	122.96	124.42	87.58	128.39	117.22	119.33	135.47	137.24	151.49	145.75	135.62	141.88	142.07	155.52	116.85	121.68	108.24	188.25	118.95
2020-21 Jul-Sep	137.58	138.93	129.17	129.42	142.66	96.85	130.93	116.21	129.00	146.52	146.49	151.11	196.45	157.25	129.45	156.14	195.35	121.37	128.12	164.54	221.83	100.20
Oct-Dec	155.36	151.98	127.43	151.23	150.65	99.69	131.63	124.70	138.51	191.15	136.53	150.48	195.44	158.99	225.06	157.24	269.23	139.30	132.54	131.84	192.89	134.86
Jan-Mar	172.76	142.98	140.09	182.13	157.00	122.45	131.77	133.01	116.20	231.34	130.19	157.65	106.78	171.99	233.72	175.81	311.62	116.78	130.61	229.13	209.77	105.92
Apr-Jun	188.36	137.21	143.31	202.90	140.79	137.24	162.26	148.13	167.33	283.81	146.88	164.27	108.32	151.15	167.78	184.06	340.48	123.68	107.69	267.11	217.45	109.47
2021-22 Jul-Sep	218.28	136.37	154.40	227.51	155.48	176.87	173.78	153.62	208.24	330.35	169.81	178.02	117.96	174.86	166.83	209.58	391.07	148.12	132.08	302.50	230.18	96.91
Oct-Dec	231.42	154.39	168.63	258.91	166.99	192.36	176.74	164.61	210.60	291.25	183.59	194.08	195.24	236.46	202.90	227.44	387.55	183.37	133.35	280.53	245.18	88.09
Jan-Mar	223.89	170.15	175.08	284.16	163.84	217.94	158.96	169.82	185.81	345.10	200.16	216.72	221.12	279.66	206.56	217.30	314.52	173.38	129.23	314.88	249.17	114.59
Apr-Jun	290.79	162.83	197.87	317.46	186.12	386.05	200.62	197.74	188.62	363.82	220.06	249.77	237.44	287.78	235.15	247.37	350.16	217.76	111.57	261.02	257.37	164.82
2022-23 Jul-Sep	256.64	177.43	227.78	317.86	193.72	302.42	194.81	202.39	205.45	287.96	264.21	235.11	198.47	288.62	209.57	236.96	284.78	201.45	126.70	291.36	271.60	136.46
Oct-Dec	234.60	175.74	214.68	293.30	199.69	281.17	181.02	157.18	158.71	278.79	251.81	220.15	183.00	246.10	207.20	224.82	264.39	149.87	134.15	293.17	261.71	138.51
Jan-Mar	229.93	200.90	223.75	268.09	235.27	275.98	175.49	163.59	124.58	223.65	235.08	212.08	193.46	232.54	180.35	225.05	259.72	141.49	146.33	212.91	266.62	138.73
Apr-Jun	230.78	234.84	211.78	250.78	249.74	271.80	185.97	168.85	131.82	217.55	227.08	214.88	245.37	263.63	203.98	224.72	271.85	136.98	145.30	237.49	217.02	147.37
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

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animal s, Animal Products	Vegetable Products	Animal /Ve g.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Article s Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, 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- Munif act. used Article	Art Work, Collect or Prices & Antiqu e
2018-19	104.95	97.15	94.08	123.08	84.19	106.92	123.17	141.61	91.82	98.45	84.43	109.94	122.41	132.06	83.16	119.80	116.72	122.68	79.20	92.51	110.67	117.55
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	125.82	123.36	106.00	99.67	111.09	95.87	314.03	146.66	112.86	123.99	97.77	120.57	195.16	172.37	148.38	293.65	163.21	189.98	131.10	58.26	277.47	0.00
2018-19 Oct-Dec	105.92	100.41	90.21	119.48	84.13	112.22	127.49	113.63	99.04	84.77	90.40	111.98	113.86	159.13	154.20	123.43	104.36	198.40	68.90	42.36	116.12	163.16
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	98.60	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

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, Leather, 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	
2018-19		102.57	73.85	105.77	109.59	104.08	106.27	115.38	96.53	108.97	106.46	102.57	102.50	102.24	83.69	60.62	96.25	101.75	78.88	136.60	61.06	83.48	53.42
2019-20		105.42	60.56	117.52	109.84	106.33	100.94	103.41	93.71	88.35	78.55	87.75	74.30	59.46	66.12	70.54	87.33	145.80	59.26	210.35	216.78	49.50	168.43
2020-21		112.37	58.31	126.05	111.77	150.11	109.24	144.31	125.79	88.51	73.84	92.90	111.40	72.08	95.81	137.52	82.84	94.85	84.68	430.48	580.97	68.00	158.19
2021-22		125.71	70.69	105.76	101.28	176.84	118.00	190.01	127.09	81.55	72.87	96.38	111.79	51.01	77.08	132.24	90.14	60.01	244.25	396.59	1513.78	124.44	57.11
2022-23		103.25	56.56	100.33	130.28	119.97	99.30	171.36	118.96	99.75	50.77	92.17	122.50	41.80	60.22	114.58	74.99	70.29	63.90	250.20	397.36	97.84	269.63
2018-19	Jul-Sep	96.23	67.70	109.03	103.68	103.05	105.93	112.98	86.24	93.14	102.85	109.44	72.96	99.74	89.13	86.38	98.43	86.06	77.52	86.21	123.28	77.02	64.36
	Oct-Dec	110.87	69.85	115.77	105.64	101.41	103.96	118.71	95.77	126.16	109.51	103.19	78.29	110.58	96.42	53.83	97.54	131.10	122.60	146.80	89.40	117.01	72.98
	Jan-Mar	98.07	86.74	90.78	111.41	101.64	102.00	111.43	101.51	102.51	118.52	103.84	137.36	97.61	73.32	60.94	91.81	94.89	51.28	101.99	1.62	71.43	35.80
	Apr-Jun	105.09	71.11	107.50	117.64	109.43	113.20	118.42	102.61	114.08	94.97	93.80	121.39	101.02	75.87	41.33	97.23	94.14	64.14	211.41	29.94	68.47	40.52
2019-20	Jul-Sep	104.87	47.90	103.56	95.94	83.14	96.78	102.88	90.21	81.29	79.57	92.86	51.70	96.48	67.61	95.24	88.96	150.87	113.18	100.13	136.83	53.02	32.98
	Oct-Dec	100.46	76.06	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	348.06	714.35	41.57	13.11
2018-19	Oct-Dec	112.29	58.57	125.96	93.57	219.65	109.30	140.31	128.19	89.68	79.80	99.61	119.63	84.81	103.11	46.64	84.85	106.10	74.22	300.38	840.72	71.91	118.20
	Jan-Mar	110.84	83.52	122.81	113.67	136.04	101.91	151.74	128.75	112.29	76.51	102.01	127.78	112.44	96.14	63.90	88.84	96.11	102.34	190.76	1000.78	74.79	148.29
	Apr-Jun	122.25	47.43	128.90	107.00	125.30	117.50	169.18	121.88	88.34	75.89	97.23	110.99	57.49	111.57	347.19	78.13	81.29	93.54	926.49	334.09	76.96	267.68
2021-22	Jul-Sep	125.91	70.06	131.89	106.59	196.36	111.38	152.99	124.73	64.15	59.95	93.27	118.66	80.99	105.72	91.42	89.28	84.63	139.82	974.77	817.75	92.65	14.24
	Oct-Dec	125.91	81.71	110.49	110.25	201.17	138.60	221.88	133.96	81.86	78.14	95.23	114.51	50.71	83.96	97.09	98.23	74.27	112.12	215.24	1163.20	237.77	25.04
	Jan-Mar	106.15	78.25	96.02	97.81	153.79	98.89	205.29	128.12	96.99	94.32	98.44	94.65	46.17	67.82	249.31	88.78	60.72	124.51	173.16	1898.18	115.56	177.98
	Apr-Jun	144.87	52.73	84.63	90.46	156.06	123.14	179.89	121.53	83.20	59.09	98.56	119.33	26.16	50.83	91.14	84.25	52.41	600.53	223.21	2175.99	51.79	11.18
2022-23	Jul-Sep	101.93	39.64	115.16	134.51	127.89	99.35	172.17	112.55	56.06	43.09	92.13	105.79	32.30	58.63	155.66	81.19	49.83	113.66	242.95	255.83	68.74	469.33
	Oct-Dec	98.90	76.62	108.51	125.91	141.69	91.36	172.25	128.61	108.93	62.01	98.60	126.35	52.62	82.65	65.70	71.82	57.78	51.53	257.26	47.98	128.28	368.09
	Jan-Mar	93.83	46.57	119.40	146.28	111.82	88.87	149.16	108.57	129.57	83.53	89.74	132.86	44.94	57.86	129.28	73.67	52.25	42.19	208.00	208.86	115.29	220.85
	Apr-Jun	118.33	39.41	90.24	146.43	98.47	117.94	191.86	126.09	104.45	46.46	88.19	125.01	37.33	41.72	107.68	73.27	121.29	48.20	292.58	1076.78	79.04	20.24
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	151.30	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

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

	Jun-22	Jun-23 ^R	Sep-23	Dec-23 ^R	Mar-24 ^P
I. Government Domestic Debt	31,085.4	38,809.8	39,697.5	42,587.9	43,432.0
II. Government External Debt	16,747.0	22,030.9	22,593.5	22,600.6	21,941.7
III. Debt from IMF	1,409.6	2,040.2	2,258.1	2,141.6	2,151.2
IV. External Liabilities ¹	2,275.6	3,101.9	3,389.2	3,365.8	3,284.8
V. Private Sector External Debt	3,697.7	5,503.3	5,507.4	5,418.7	5,477.3
VI. PSEs External Debt	1,667.1	2,147.9	2,268.9	2,211.8	2,167.7
VII. PSEs Domestic Debt	1,393.4	1,687.2	1,698.1	1,710.0	1,694.7
VIII. Commodity Operations ²	1,133.7	1,485.9	1,309.2	1,256.8	1,133.1
IX. Intercompany External Debt from Direct Investor abroad	837.6	1,301.4	1,319.7	1,319.4	1,221.7
A. Gross Public Debt (sum I to III)	49,242.0	62,881.0	64,549.2	67,330.1	67,524.8
B. Total Debt of the Government - FRDLA Definition³	44,361.5	57,779.2	59,183.4	60,547.3	61,573.9
C. Total External Debt & Liabilities (sum II to VI+IX)	26,634.5	36,125.7	37,336.9	37,057.9	36,244.5
As percent of GDP					
Gross Public Debt	73.9	74.8			
Total Debt of the Government - FRDLA Definition	66.6	68.7			
Total External Debt & Liabilities	40.0	43.0			
Government Domestic Debt	46.6	46.2			
Memorandum Items					
	FY22	FY23			
GDP (current market price) ⁴	66,639.7	84,068.8			
Government Deposits with the banking system ⁵	4,880.5	5,101.8	5,365.8	6,782.8	5,951.0
X. Consolidation adjustment ⁶	986.2	1,597.1	1,629.1	1,337.6	1,642.2
Total Debt and Liabilities (sum I to IX less X)	59,260.8	76,511.5	78,412.7	81,275.1	80,862.0
Total Debt and Liabilities (As percent of GDP)	88.93	91.01			
US Dollar, last day average exchange rates	204.3784	286.3905	287.7782	281.9244	277.9447

Source: Core Statistics Department

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

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

³ As per Fiscal Responsibility and Debt Limitation Act, 2005 (FRDLA) amended in June 2017, "Total Debt of the Government" means the debt of the government (including the Federal Government and the

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

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

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

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

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

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

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

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

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

5.2 Pakistan's Debt and Liabilities Profile

Billion Rupees

	FY22	FY23 ^R	Q1-FY24	Q2-FY24	Q3-FY24 ^P
Pakistan's Total Debt and Liabilities (I +II-VI)⁵	59,772.0	76,511.5	78,412.7	81,194.0	80,862.0
<i>YoY Growth (in %)</i>	24.9	28.0	25.3	27.2	11.6
I. Pakistan's Total Debt (A+B+C)	56,837.7	73,520.7	75,343.4	77,909.1	78,086.3
<i>YoY Growth (in %)</i>	24.7	29.4	26.7	27.1	12.0
A. Government Domestic Debt	31,085.3	38,809.8	39,697.5	42,587.9	43,432.0
B. PSEs Domestic Debt	1,393.4	1,687.2	1,698.1	1,710.0	1,694.7
C. External Debt (a+b+c+d)	24,358.9	33,023.8	33,947.7	33,611.1	32,959.6
a) Government External Debt	16,747.0	22,030.9	22,593.5	22,600.6	21,941.7
b) Non-government External Debt	5,364.8	7,651.2	7,776.4	7,551.0	7,645.1
c) Country's Debt from IMF	1,409.6	2,040.2	2,258.1	2,141.6	2,151.2
d) Inter Company Ext. Debt from direct investor abroad	837.6	1,301.4	1,319.7	1,317.9	1,221.7
II. Total Liabilities (D+E)	3,409.3	4,587.8	4,698.4	4,622.5	4,417.9
<i>YoY Growth (in %)</i>	49.4	34.6	31.7	27.5	3.7
D. External Liabilities ¹	2,275.6	3,101.9	3,389.2	3,365.8	3,284.8
E. Domestic Liabilities ²	1,133.7	1,485.9	1,309.2	1,256.8	1,133.1
	FY22	FY23 ^R	Jul-Sep-FY24	Jul-Dec-FY24	Jul-Mar-FY24 ^P
Total Debt and Liabilities Servicing (III+IV+V)	5,578.4	9,813.7	2,113.7	5,701.6	7,775.8
<i>YoY Growth (in %)</i>	22.3	75.9	(70.3)	(43.0)	18.7
III. Principal Repayment of External Debt and Liabilities (e+f+g+h)³	2,101.4	3,699.3	515.1	1,228.5	1,807.8
(e) Government External debt and Liabilities	1,714.4	3,049.4	334.4	790.8	1,118.8
(f) Non-government External debt	200.8	402.6	71.2	213.3	337.3
(g) Country's Debt from IMF	186.2	247.3	109.5	224.4	351.7
(h) Monetary Authorities external Liabilities	-	-	-	-	-
IV. Interest Payment on debt (i+j+k)	3,331.1	5,932.1	1,550.6	4,390.0	5,798.0
(i) Government Domestic Debt	2,848.2	4,882.9	1,240.0	3,681.2	4,758.4
(j) PSE Debt	-	-	-	-	-
(k) External Debt	482.9	1,049.2	310.6	708.8	1,039.6
Government External debt	335.7	678.5	174.8	441.3	618.7
Non-government External debt	122.4	267.2	92.6	179.4	288.9
Country's Debt from IMF	24.9	103.5	43.2	88.1	131.9
V. Interest Payment on Liabilities (l+m)	145.9	182.3	48.0	83.1	169.9
(l) External Liabilities	59.1	55.1	12.9	14.8	70.4
(m) Domestic Liabilities	86.8	127.2	35.1	68.3	99.5
	FY22	FY23 ^R	Jul-Sep-FY24	Jul-Dec-FY24	Jul-Mar-FY24 ^P
Memorandum Item					
Servicing (Principal) Short Term (Excluding item "c" given below)	96.4	310.7	33.7	55.5	57.5
a) Government External Debt	95.5	310.5	29.9	48.4	46.8
b) PSEs Non-Guaranteed Debt	-	-	-	-	-
c) Scheduled Banks Borrowing	5,311.7	4,415.2	753.4	2,236.9	3,888.8
d) Private Non-Guaranteed Debt	0.9	0.2	3.7	7.1	10.7
VI. Consolidation Adjustment⁵	474.9	1,597.1	1,629.1	1,337.6	1,642.2
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	204.3784	286.3905	287.7782	281.9244	277.9447

Source: Core Statistics Department

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

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

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

<http://www.sbp.org.pk/departments/stats/Notice/Press%20Release-external%20debt- Revised .pdf>

⁵ Consolidation adjustment pertains to: SBP's on lending to GOP against SDRs allocation (SDR 1.95 billion) equivalent to PKR 474.94 billion from Nov-21, domestic borrowings in foreign currency and foreign borrowing against government securities.

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

Notes:

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

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

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

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

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

5.3 Government Domestic Debt and Liabilities

(End period Stock)

Billion Rupees

Debt Instruments	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24 ^P
I. Permanent Debt (1+2+3+4)	30,889.5	30,962.6	31,439.4	31,682.0	32,058.5	33,432.6
1. Market Loans	2.8	2.8	2.8	2.8	2.8	2.8
Federal Government	2.8	2.8	2.8	2.8	2.8	2.8
Provincial Governments	-	-	-	-	-	-
2. Federal Government Bonds	30,029.1	30,102.1	30,578.5	30,820.9	31,197.0	32,570.5
GOP Ijara Sukuk	4,419.0	4,505.2	4,544.9	4,649.7	4,659.2	4,866.2
Bai-Muajjal of Sukuk	-	-	-	-	-	-
Pakistan Investment Bonds (PIBs)	25,608.7	25,595.7	26,032.3	26,169.9	26,536.5	27,702.9
Others	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds¹	382.6	382.7	383.1	383.4	383.7	384.4
4. SBP's on-lending to GOP against SDRs allocation⁷	474.9	474.9	474.9	474.9	474.9	474.9
II. Floating Debt	8,369.8	8,375.2	7,953.7	8,492.2	9,166.3	9,522.2
Bai Muajjal ²	0.0	0.0	0.0	0.0	-	-
Market Treasury Bills	8,288.4	8,294.3	7,871.4	8,410.3	9,084.5	9,442.2
MTBs for Replenishment of Cash ³	81.5	80.9	82.2	81.8	81.8	80.0
III. Unfunded Debt	2,831.6	2,809.7	2,804.3	2,790.9	2,790.6	2,792.6
Saving Schemes (Net of Prize Bonds)	2,742.0	2,718.4	2,714.7	2,704.8	2,703.3	2,704.9
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund*	42.4	44.0	42.4	38.9	40.2	40.4
IV. Foreign Currency Loans⁴	378.3	375.1	374.6	373.0	373.5	373.5
V. Naya Pakistan Certificates⁶	118.7	103.6	99.2	93.9	92.7	86.8
Government Domestic Debt (I+II+III+IV+V)	42,587.9	42,626.2	42,671.1	43,432.0	44,481.7	46,207.7
Government Domestic Liabilities⁵	611.6	538.0	491.0	478.4	517.8	542.6
Government Domestic Debt and Liabilities	43,199.6	43,164.3	43,162.1	43,910.4	44,999.6	46,750.4

*Source: Ministry of Finance (Budget Wing)

P: Provisional , R: Revised

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 51.5909 Billion.

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

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

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

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

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars

ITEM	30-Jun-22	31-Mar-23	30-Jun-23	30-Sep-23	31-Dec-23 ^a	31-Mar-24 ^a
A. Public External debt (1+2+3)	99,972.2	96,281.6	94,881.3	98,133.9	99,700.4	98,500.5
1. Government External debt	81,941.0	77,696.0	76,926.2	78,510.3	80,165.5	78,942.6
i) Long term (>1 year)	80,591.9	77,415.6	76,765.9	78,351.0	80,066.2	78,624.4
Paris club	9,231.8	8,765.1	7,901.1	7,703.3	7,541.1	7,219.3
Multilateral	34,022.8	36,812.0	37,363.1	37,089.7	38,813.6	38,404.2
Other bilateral	18,053.3	17,667.8	17,572.3	19,614.6	19,644.1	18,901.7
Euro/Sukuk global bonds	8,800.0	7,800.0	7,800.0	7,800.0	7,800.0	7,800.0
Military debt	-	-	-	-	-	-
Commercial loans/credits	9,481.2	5,781.3	5,563.8	5,554.4	5,611.3	5,577.6
Local Currency Securities (PIBs)	5.1	3.5	3.5	3.5	3.6	8.0
Saudi fund for development. (SFD)	-	-	-	-	-	-
NBP / BOC deposits / PBC**	44.8	31.2	27.7	25.1	24.1	20.7
NPC**	953.0	554.7	534.3	560.3	628.3	693.0
ii) Short term (<1 year)	1,349.1	280.4	160.3	159.3	99.3	318.2
Multilateral*	1,327.1	280.3	160.3	159.3	99.3	199.3
Local Currency Securities (TBills)	22.0	0.1	0.0	-	-	118.9
Commercial loans/credits	-	-	-	-	-	-
2. From IMF	6,896.8	7,487.7	7,124.0	7,846.6	7,596.3	7,739.7
i) Federal government	4,195.1	5,437.2	5,369.1	5,146.5	5,069.3	4,757.8
ii) Central bank	2,701.7	2,050.4	1,754.9	2,700.1	2,527.0	2,981.9
3. Foreign exchange liabilities	11,134.3	11,097.8	10,831.2	11,777.1	11,938.6	11,818.3
i) Central bank deposits	2,700.0	2,700.0	2,700.0	3,700.0	3,700.0	3,700.0
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-	-
iii) Other liabilities (SWAP)	4,535.3	4,447.6	4,224.9	4,216.3	4,271.0	4,231.0
iv) Allocation of SDR ¹	3,897.3	3,948.5	3,904.0	3,859.7	3,966.6	3,886.3
v) Nonresident LCY deposits with central bank	1.8	1.7	2.2	1.0	1.0	1.0
B. Public sector enterprises (PSEs)	8,156.9	7,540.6	7,500.0	7,884.3	7,845.5	7,799.1
a. Guaranteed debt	7,083.3	6,628.7	6,618.9	7,038.0	7,014.9	6,971.4
Paris club	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-
Other bilateral	6,533.5	6,113.6	6,113.6	6,532.5	6,532.5	6,489.0
Commercial loans	549.8	515.1	505.3	505.6	482.4	482.4
Sandak metal bonds	-	-	-	-	-	-
b. Non-guaranteed debt	1,073.5	911.9	881.1	846.3	830.6	827.7
i) Long term (>1 year)	183.1	97.2	76.4	55.6	34.7	27.8
ii) Short term (<1 year)	390.5	314.7	304.7	290.7	295.9	299.9
iii) non-guaranteed bonds	500.0	500.0	500.0	500.0	500.0	500.0
C. Banks	5,731.4	6,146.0	6,469.5	6,444.6	6,637.9	6,746.7
a. Borrowing	2,639.3	3,508.0	3,720.5	3,632.5	3,662.1	3,661.0
i) Long term (>1 year)	-	1,000.0	1,300.0	1,300.0	1,300.0	1,300.0
i) Public sector	-	-	-	-	-	-
ii) Private sector	-	1,000.0	1,300.0	1,300.0	1,300.0	1,300.0
ii) Short term (<1 year) ²	2,639.3	2,508.0	2,420.5	2,332.5	2,362.1	2,361.0
i) Public sector	74.6	67.6	63.9	27.6	90.6	83.8
ii) Private sector	2,564.7	2,440.4	2,356.6	2,305.0	2,271.4	2,277.1
b. Nonresident deposits (LCY & FCY)	3,092.1	2,558.6	2,593.8	2,608.7	2,736.0	2,838.9
i) Public sector	93.7	90.3	95.7	98.7	101.2	104.4
ii) Private sector	2,998.4	2,468.3	2,498.1	2,510.0	2,634.8	2,734.5
c. Other Liabilities**	-	79.4	155.1	203.4	239.8	246.9
D. Private Sector	12,361.0	13,014.4	12,746.6	12,693.2	12,582.4	12,959.8
a. Guaranteed debt	-	-	-	-	-	-
b. Non-guaranteed debt	12,361.0	13,014.4	12,746.6	12,693.2	12,582.4	12,959.8
i). Loans	10,623.8	10,140.1	9,831.0	9,716.1	9,531.6	10,494.7
i) Long term (>1 year)	10,280.1	9,996.9	9,639.6	9,537.4	9,362.5	10,321.3
ii) Short term (<1 year)	343.6	143.2	191.4	178.7	169.2	173.4
ii) non-guaranteed bonds	-	-	-	-	-	-
iii) Trade credits	1,320.1	2,343.0	2,343.0	2,343.0	2,343.0	1,728.4
iv) Other debt liabilities³	417.1	531.3	572.7	634.1	707.8	736.8
E. Debt liabilities to direct investors - Intercompany debt	4,098.1	4,494.7	4,544.2	4,586.1	4,680.2	4,395.5
Total external debt & liabilities (A+B+C+D+E)	130,319.5	127,477.3	126,141.6	129,742.1	131,446.4	130,401.7
Memorandum Items						
Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	88,810.8	85,180.0	84,046.6	86,353.3	87,758.2	86,555.4
Public debt including PSEs (A+B+C.a.ii+C.a.iii+C.b.i)	108,297.4	103,980.0	102,540.9	106,144.5	107,737.8	106,487.9
Official liquid reserves⁴	9,932.0	4,283.4	4,514.4	7,688.9	8,306.8	8,113.8

Source: Core Statistics Department

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

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

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

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

4. Includes cash foreign currency and excludes CRR.

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

Notes:

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

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

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

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

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

ITEM	FY22	FY23	Jul-Sep 23	Oct-Dec 23 ^a	Jan-Mar 24 ^a
1. Public debt (a+b+c)	10,469	13,404	1,526	2,000	1,643
a) Government debt	9,455	12,438	1,149	1,593	1,188
Paris club	503	1,121	36	572	35
Multilateral	1,654	1,702	441	451	460
Other Bilateral	502	1,568	495	347	468
Euro/Sukuk global bonds	1,000	1,000	-	-	-
Local Currency Securities (PIBs)	-	-	-	-	-
Military	-	-	-	-	-
Commercial loans /credits	5,152	5,942	-	-	-
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits	645	1,105	176	222	226
b). To IMF	1,014	966	377	407	455
i) Federal government	-	-	172	167	247
ii) Central bank	1,014	966	205	240	207
c) Foreign exchange liabilities	-	-	-	-	-
i) Central bank deposits	-	-	-	-	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-
iii) Swap	-	-	-	-	-
2. PSEs guaranteed debt	71	440	44	35	44
Paris Club	-	-	-	-	-
Multilateral	-	-	-	-	-
Other bilateral	55	411	18	-	44
Commercial loans	16	29	26	35	-
Sandak Metal Bonds	-	-	-	-	-
3. PSEs non-guaranteed debt	65	107	21	21	7
4. Scheduled banks' borrowing	-	-	150	-	-
5. Private guaranteed debt	-	-	-	-	-
6. Private non-guaranteed debt	972	1,115	184	460	379
7. Private non-guaranteed bonds	-	-	-	-	-
Total Long Term (1+2+3+4+5+6+7)	11,577	15,065	1,924	2,516	2,073

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)¹	538	1,329	114	72	13
1. Government debt	533	1,328	101	60	-
2. PSEs non-guaranteed debt ¹	-	-	-	-	-
3. Scheduled banks' borrowing	29,812	18,314	2,581	5,763	5,382
<i>Net Flows</i> ²	(6)	(219)	(88)	30	(1)
4. Private non-guaranteed debt	6	1	13	12	13
Rescheduled/Rollover	-	-	-	-	-
Commercial loans /credits	-	-	-	-	-
NBP/BOC	-	-	-	-	-
IDB	-	-	-	-	-
Central bank deposits	-	-	-	-	-
Other Liabilities (SWAP)	-	-	-	-	-

Source: Core Statistics Department

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

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

<http://www.sbp.org.pk/departments/stats/Notice/Notice-17-May-2012.pdf>

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

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

5.6 Pakistan's External Debt Servicing-Interest

Million US Dollars during Period

ITEM	FY-22	FY23 ^R	Jul-Sep 23 ^R	Oct-Dec 23 ^R	Jan-Mar 24 ^R
1. Public debt (a+b+c)	2,318	3,318	794	1,196	899
a) Government debt	1,848	2,692	602	931	645
i). Long term (> 1 year)	1,821	2,647	594	927	620
Paris club	97	196	9	74	11
Multilateral	447	768	205	343	223
Other Bilateral	261	576	260	123	294
Euro/Sukuk global bonds	587	611	40	251	40
Local Currency Securities (PIBs)	-	-	-	-	-
Military	-	-	-	-	-
Commercial loans /credits	357	438	70	124	40
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits	73	59	10	12	13
ii). Short-term (< 1 year)	28	44	8	4	26
Multilateral	28	44	7	4	0
Commercial Loans /Credits	-	-	1	-	25
b). To IMF	140	402	147	157	157
i). Federal government	98	240	85	89	85
ii). Central bank (Including Interest on SDR Allocation)	42	162	62	68	72
c) Foreign exchange liabilities	330	224	45	107	97
i) Central bank deposits	62	86	45	7	80
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-
iii) Other Liabilities (SWAP)	268	138	-	101	17
2. PSEs guaranteed debt	120	210	90	10	91
Paris Club	-	-	-	-	-
Multilateral	-	0	-	-	-
Other bilateral	94	187	87	-	91
Commercial loans	26	23	3	10	-
Sandak Metal Bonds	-	-	-	-	-
3. PSEs non-guaranteed debt	46	46	2	20	0
Long term (> 1 year)	46	46	2	20	0
Short term (< 1 year)	-	-	-	-	-
4. Scheduled banks' borrowing	13	95	47	53	56
Long term (> 1 year)	-	15	20	20	20
Short term (< 1 year)	13	80	27	33	36
5. Private guaranteed debt	-	-	-	-	-
6. Private non-guaranteed debt	488	759	226	268	200
Long term (> 1 year)	488	758	225	268	200
Short term (< 1 year)	0	0	1	1	0
7. Private non-guaranteed bonds	-	-	-	-	-
Total external liabilities servicing (1+2+3+4+5+6+7)	2,985	4,428	1,158	1,547	1,246

Source: Core Statistics Department, SBP

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

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

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

5.7 Ownership Classification of the Federal Government Debt

Million Rupees

As on (30 th June)	Debt ¹	HELD BY						Intra- Government Debt
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	International Institutions	Foreign Governments and Banks	Others	
2000	2,790,632	540,169	242,548	48,461	656,157	517,293	786,004	41,939
2001	3,127,300	614,689	249,761	63,335	772,558	592,503	834,454	45,988
2002	2,699,897	317,577	416,679	79,453	576,066	408,868	901,254	56,864
2003	2,846,031	109,725	599,323	98,793	415,954	612,774	1,009,462	41,103
2004	3,477,022	133,196	634,213	33,887	809,193	779,054	1,087,479	49,161
2005	3,758,747	331,195	579,376	120,850	925,933	873,123	928,270	53,350
2006	4,183,214	516,583	553,147	109,160	1,009,336	947,448	1,047,540	58,730
2007	4,619,733	397,374	826,518	111,005	1,120,525	998,166	1,166,145	66,196
2008	5,847,147	1,056,761	659,942	178,467	1,506,404	1,216,912	1,228,661	74,413
2009	7,180,590	1,145,220	911,741	182,458	1,921,684	1,506,006	1,513,481	131,623
2010	8,691,615	1,164,378	1,476,283	253,463	2,182,905	1,574,303	2,040,283	138,061
2011	10,352,245	1,365,857	2,214,190	322,469	2,445,711	1,713,683	2,290,335	146,907
2012	12,059,939	1,805,289	2,829,795	433,524	2,618,991	1,924,725	2,447,615	152,999
2013	13,842,361	2,322,373	3,829,262	419,224	2,548,941	1,912,733	2,809,828	140,259
2014	15,610,328	2,936,575	4,034,757	551,812	2,660,255	2,190,734	3,236,195	147,622
2015	16,814,814	2,325,787	5,681,232	604,198	2,574,919	2,200,356	3,428,322	152,967
2016	18,886,342	2,050,313	7,036,747	659,295	2,879,698	2,537,926	3,722,362	157,137
2017	20,633,290	2,471,747	7,437,548	647,383	2,982,634	2,936,049	4,157,929	134,617
2018	24,073,706	3,597,065	7,569,680	675,468	3,532,342	4,263,463	4,435,688	138,374
2019	31,635,436	7,759,903	6,931,347	758,374	4,657,812	6,397,308	5,130,692	152,197
2020	34,956,983	7,192,556	9,398,381	1,036,325	5,332,906	6,491,611	5,505,204	150,078
2021	38,556,432	6,626,872	12,770,042	1,098,096	5,402,336	7,036,697	5,622,389	148,032
2022	47,704,672	6,621,566	16,573,306	2,230,700	7,224,755	9,522,220	5,532,125	127,719
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: Core Statistics Department

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

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

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

Billion Rupees

	Jun-22	Jun-23 ^R	Sep-23 ^R	Dec-23 ^P	Mar-24 ^P
PSEs debt and liabilities (I+II)	1,754.5	2,328.1	2,332.9	2,355.1	2,349.4
<i>YOY Growth (in %)</i>	6.5	32.7	24.1	19.4	9.8
<i>As percent of GDP</i>	2.6	2.8			
I.PSEs debt	1,393.4	1,687.2	1,698.1	1,710.0	1,694.7
<i>YOY Growth (in %)</i>	(3.0)	21.1	15.5	16.0	6.7
<i>As percent of GDP</i>	2.1	2.0			
Water and Power Development Authority (WAPDA)	72.5	82.4	92.6	95.1	94.4
Oil and Gas Development Company Ltd. (OGDCL)	6.6	6.5	5.9	7.8	8.5
Pakistan International Airlines Corporation (PIA)	182.1	184.5	180.6	191.2	190.1
Pakistan Steel Mills Corporation Ltd.	42.5	41.0	40.3	40.3	40.3
Other PSEs	1,089.7	1,372.7	1,378.7	1,375.6	1,361.3
II.PSEs Liabilities ¹	361.1	640.9	634.7	645.1	654.7
Memorandum Item	FY22	FY23			
GDP (current market price) ²	66,639.7	84,068.8			

Source: Core Statistics Department

¹ Reflects PSEs borrowings from banks for commodity operations.

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

5.9 National Savings Schemes-Outstanding Amount

End Period

Million Rupees

SCHEME	FY22	FY23	2023	2023	2024					
			Jun	Dec	Jan	Feb	Mar	Apr	May	Jun
A. Accounts (i-ii / 1 to 13)	753,804.9	595,217.1	594,208.50	634,155.2	653,269.5	664,713.2	659,462.2	660,739.1	659,744.9	659,460.6
(i) National Savings Centers	654,619.3	526,356.0	526,356.00	602,120.6	622,540.2	633,448.7	632,077.7	636,736.4	638,102.8	640,236.0
(ii) Post Offices	99,185.5	68,861.1	67,852.50	32,034.5	30,729.3	31,264.5	27,384.5	24,002.7	21,642.1	19,224.5
1- Savings Accounts	54,840.5	74,927.6	68,095.70	78,173.9	78,788.5	79,699.2	79,108.8	83,394.7	84,889.5	85,499.1
2- Khas Deposit Accounts	310.6	310.6	321.7	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,541.2	1,440.6	1,440.60	1,386.4	1,380.7	1,372.9	1,366.9	1,362.3	1,356.3	1,351.0
4- Special Savings Accounts	306,408.4	108,951.3	114,763.50	73,703.6	75,802.8	74,619.8	70,936.1	67,305.1	64,779.6	63,166.2
5- Pensioners Benefit Account	390,570.6	404,352.4	404,352.40	424,985.3	427,433.0	429,205.8	430,871.2	431,972.3	432,807.5	433,957.6
6- Shahada's Family Welfare Account	133.6	152.6	152.6	168.4	173.5	174.8	175.9	180.1	188.7	188.2
7-Sarwa Islamic Savings Account (SISA)		3,808.5	3,808.50	49,588.1	62,925.6	72,737.5	70,132.2	69,667.7	69,021.8	68,896.3
8-Sarwa Islamic Term Account (SITA) 1 Year		508.2	508.2	2,208.9	2,406.8	2,470.0	2,490.5	2,471.7	2,427.1	2,147.6
9-Sarwa Islamic Term Account (SITA) 3 Years		557.7	557.7	2,559.7	2,766.8	2,772.3	2,736.7	2,751.4	2,654.0	2,639.1
10-Sarwa Islamic Term Account (SITA) 5 Years		207.6	207.6	922.3	1,096.4	1,144.2	1,128.7	1,122.6	1,109.4	1,104.6
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year				85.7	110.0	111.2	110.1	106.2	105.9	105.8
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years				13.3	23.3	24.7	24.7	24.7	24.7	24.7
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years				49.2	51.8	70.5	70.0	70.0	70.0	70.0
B. Certificates (i-ii+iii /14 to 25)	2,454,508.3	2,223,316.7	2,223,446.50	2,114,696.3	2,066,384.4	2,057,883.1	2,053,238.9	2,050,525.4	2,046,905.8	2,048,341.9
(i) National Savings Centers	2,330,456.7	2,131,392.8	2,131,392.80	2,036,550.9	1,988,795.5	1,980,843.9	1,976,000.1	1,973,507.3	1,970,308.8	1,971,589.9
(ii) Post Offices	4,288.6	2,256.6	2,386.40	(1,848.6)	(2,195.7)	(2,225.2)	(2,108.0)	(2,203.4)	(2,239.3)	(2,272.5)
(iii) Banks	119,763.1	89,667.3	89,667.30	79,994.0	79,784.7	79,264.5	79,346.9	79,221.5	78,836.3	79,024.6
14- Defence Savings Certificates	466,725.0	428,194.9	428,294.10	409,415.5	407,826.2	406,113.1	403,536.8	402,747.9	401,466.3	400,412.6
15- National Deposit Certificates	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6
16- Khas Deposit Certificates	216.0	215.9	215.9	215.8	215.8	215.8	215.8	215.8	215.8	215.8
17- Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
18- Special Savings Certificates (Registered)	376,591.3	297,576.5	297,576.00	286,685.4	285,571.1	284,453.2	284,875.1	285,475.6	285,219.7	286,048.4
19- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
20- Regular Income Certificates	589,022.0	461,485.8	461,516.80	335,616.5	287,565.3	280,577.8	273,775.1	269,929.0	265,563.4	264,136.7
21- Bebbod Savings Certificate	1,017,020.9	1,001,003.8	1,001,003.80	1,032,115.4	1,034,367.9	1,035,785.3	1,037,583.7	1,038,500.6	1,039,187.1	1,040,102.1
22- Short-Term Savings Certificates (3 Months)	3,341.5	20,958.8	20,958.80	26,865.3	25,396.4	24,017.4	25,402.5	25,731.8	27,637.3	28,978.3
23- Short-Term Savings Certificates (6 Months)	796.3	5,621.2	5,621.20	7,785.0	8,065.7	8,414.5	8,635.3	8,666.6	8,455.2	8,342.9
24- Short-Term Savings Certificates (12 Months)	505.7	7,970.2	7,970.20	14,681.6	15,875.1	16,761.1	17,583.4	17,500.5	17,329.5	18,199.9
25- Others				1,026.1	1,211.3	1,255.2	1,341.5	1,467.8	1,541.7	1,615.7
C. National Savings Bonds	-	-	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	317,778.5	327,847.6	327,847.60	329,418.7	329,029.9	329,028.5	329,570.3	329,482.4	329,759.0	330,417.9
27- Rs. 100	10,521.1	10,386.0	10,386.00	10,236.1	10,219.1	10,205.5	10,190.7	10,185.3	10,166.2	10,152.5
28- Rs. 200	29,468.5	28,968.4	28,968.40	28,611.2	28,542.0	28,522.9	28,458.7	28,381.5	28,355.2	28,341.1
29- Rs. 750	111,818.8	113,827.9	113,827.90	113,850.2	113,772.6	113,763.9	113,678.5	113,650.8	113,677.2	113,703.5
30- Rs.1,500	156,785.4	168,782.1	168,782.10	171,210.0	171,040.2	171,140.1	171,893.8	171,956.9	172,351.0	173,262.7
31- Rs. 7,500	2,976.0	1,605.9	1,605.90	1,470.2	1,449.0	1,430.3	1,413.4	1,396.8	1,357.4	1,286.7
32- Rs. 15,000	3,281.7	1,869.3	1,869.30	1,711.0	1,689.7	1,660.4	1,641.4	1,623.2	1,587.8	1,502.9
33- Rs. 25,000	1,239.7	836.0	836	779.1	771.2	762.5	753.7	749.3	734.2	699.7
34- Rs. 40,000	946.9	831.5	831.5	810.4	805.6	802.4	799.6	798.1	789.5	728.4
35- Others@	740.4	740.4	740.5	740.4	740.4	740.4	740.4	740.4	740.4	740.4
E. Premium Prize Bonds (Registered) (36 to37)	56,841.0	54,685.9	54,685.90	53,226.4	53,669.2	54,098.0	54,075.1	54,517.7	54,899.4	54,722.2
36- Rs. 40,000	34,544.9	32,987.0	32,987.00	32,071.0	32,297.6	32,505.2	32,465.0	32,659.3	32,880.1	32,747.1
37- Rs. 25,000	22,296.1	21,698.9	21,698.90	21,155.5	21,371.6	21,592.9	21,610.2	21,858.4	22,019.4	21,975.1
F. Post Life Insurance	47,230.3	47,230.3	47,230.30	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3
TOTAL (A+B+C+D+E+F)	3,630,163.0	3,248,297.6	3,247,418.80	3,178,727.0	3,149,583.3	3,152,953.2	3,143,577.0	3,142,495.0	3,138,539.5	3,140,173.0

Source: National Savings GOP

* State Bank of Pakistan

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

6.1 Government of Pakistan Treasury Bills

Million Rupees

	Jun-22	Jun-23	2023	2024					
			Jun	Jan	Feb	Mar	Apr	May	Jun
3 Months Treasury Bills									
Issue	2,961,723.0	6,332,706.0	6,332,705.6	80,030.9	347,693.8	754,135.2	258,338.5	405,246.4	413,947.0
Discount Allowed	102,333.0	329,836.0	329,835.8	3,799.2	17,004.9	37,108.9	12,848.8	19,890.7	19,045.7
Discharged	1,182,502.0	4,478,121.0	4,478,121.3	348,256.4	799,881.8	403,656.9	80,030.9	546,140.5	735,246.5
Discount Paid	31,637.0	210,109.0	210,109.1	17,578.2	38,965.6	19,824.1	3,799.2	26,713.3	36,326.5
Outstanding Balance	3,857,089.0	7,847,152.0	7,847,152.4	1,283,569.6	831,381.7	1,181,860.0	1,360,167.6	1,219,273.5	897,974.0
6 Months Treasury Bills									
Issue	116,302.0	29,491.0	29,490.7	20,017.7	15,219.6	17,248.5	144,112.8	413,003.0	892,341.1
Discount Allowed	8,669.0	3,272.0	3,272.4	2,064.4	1,552.2	1,753.9	15,309.2	43,644.2	88,700.7
Discharged	900,072.0	53,116.0	53,115.5	26,149.6	8,842.5	40,156.5	62,141.9	236,442.8	73,857.0
Discount Paid	50,791.0	4,453.0	4,453.0	2,998.2	1,002.0	4,907.3	6,975.0	25,396.3	7,866.6
Outstanding Balance	1,626,962.0	115,017.0	115,017.5	441,458.4	447,835.6	424,927.6	506,898.5	683,458.6	1,501,942.7
12 Months Treasury Bills									
Issue	155,401.0	216,303.0	216,303.4	300,333.7	36,405.1	349,979.4	550,581.6	424,927.8	481,277.7
Discount Allowed	23,376.0	47,624.0	47,623.8	61,647.7	7,286.6	71,133.8	114,454.2	86,233.6	89,796.2
Discharged	1,444.0	155,401.0	155,401.0	-	9,999.1	128,750.4	123,293.9	50,928.4	211,357.0
Discount Paid	110.0	23,376.0	23,376.0	-	1,953.4	27,274.0	26,895.5	11,165.5	46,538.6
Outstanding Balance	1,324,154.0	1,363,483.0	1,363,483.1	6,670,773.8	6,697,179.8	6,918,408.8	7,345,696.5	7,719,695.9	7,989,616.7

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	2019-20		2020-21		2021-22		2022-23		2023-24	
	Bid Amount		Bid Amount		Bid Amount		Bid Amount		Bid Amount	
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted
July	310.8	308.8	-	-	-	-	1,783.0	1,773.0	1,225.5	1,225.5
August	-	-	68.0	47.5	-	-	-	-	757.6	757.6
September	-	-	88.0	88.0	203.0	203.0	869.2	824.2	2,511.0	2,393.0
October	935.1	824.1	57.4	57.4	99.3	95.3	-	-	-	-
November	-	-	15.3	15.3	-	-	399.6	384.6	-	-
December	-	-	-	-	-	-	506.5	506.5	-	-
January	11.2	11.2	-	-	-	-	1,126.5	1,124.5	-	-
February	-	-	244.1	147.0	-	-	-	-	780.8	753.3
March	38.5	35.0	-	-	-	-	893.9	887.9	-	-
April	598.1	392.3	258.5	258.5	-	-	254.0	251.0	-	-
May	-	-	251.1	251.1	-	-	428.8	421.8	-	-
June	-	-	516.3	487.6	624.5	592.5	618.2	560.8	177.0	177.0
Average										
per month	157.81	130.95	124.89	112.70	77.23	74.23	573.31	561.19	495.63	482.40
per day	5.26	4.37	4.16	3.76	2.57	2.47	19.11	18.71	16.52	16.08

PURCHASE

PERIODS	2019-20		2020-21		2021-22		2022-23		2023-24	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	4,687.7	4,374.4	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9
August	8,269.7	7,999.3	5,966.4	5,802.4	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4
September	7,450.5	7,317.3	4,009.5	3,938.6	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9
October	5,288.7	5,241.3	3,513.1	3,312.3	10,429.1	10,076.8	6,884.3	5,894.8	4,125.0	3,502.5
November	3,423.6	3,123.3	3,947.7	3,895.7	10,810.8	9,744.9	2,504.4	2,313.4	12,170.5	11,995.4
December	4,196.8	3,954.6	3,784.9	3,620.8	7,999.3	7,125.4	5,367.0	4,971.8	19,140.3	17,873.3
January	4,528.5	4,345.5	5,367.4	5,126.3	3,805.0	3,159.8	5,074.2	3,803.0	17,580.0	16,746.6
February	3,769.0	3,508.9	4,849.6	4,849.6	6,699.2	6,699.2	2,663.6	2,343.2	11,286.2	11,042.5
March	5,049.1	5,023.6	5,772.2	5,553.9	14,252.9	14,152.8	8,606.6	7,909.6	33,281.6	33,251.1
April	5,087.5	5,042.0	9,622.9	9,245.8	16,310.1	16,150.0	4,584.6	4,266.4	19,206.0	18,798.6
May	5,568.1	5,458.1	10,651.9	10,523.9	14,225.9	14,149.9	4,061.4	4,039.4	24,040.5	23,464.6
June	5,508.8	5,264.1	8,937.3	8,561.8	3,283.0	3,188.2	12,548.6	12,459.3	27,067.5	27,062.5
Average										
per month	5,235.67	5,054.37	5,896.67	5,707.79	9,852.16	9,426.86	5,396.16	4,765.23	15,065.67	14,646.18
per day	174.52	168.48	196.56	190.26	328.41	314.23	179.87	158.84	502.19	488.21

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation

Million Rupees

PERIODS	2019-20		2020-21		2021-22		2022-23		2023-24	
	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)
July	99,550.0	355,750.0	32,900.0	-	249,600.0	-	420,750.0	3,838,450.0	324,100.0	5,290,100.0
August	186,000.0	-	154,700.0	77,500.0	96,500.0	10,000.0	496,350.0	63,300.0	1,906,950.0	5,828,500.0
September	167,150.0	93,400.0	25,300.0	169,250.0	214,465.0	117,500.0	338,700.0	635,750.0	876,150.0	13,180,100.0
October	76,400.0	214,450.0	20,500.0	34,500.0	-	23,900.0	378,350.0	40,500.0	1,795,190.0	4,950,050.0
November	25,400.0	29,700.0	11,000.0	58,900.0	315,450.0	13,000.0	147,550.0	73,750.0	938,400.0	3,640,100.0
December	44,400.0	30,600.0	73,500.0	78,500.0	474,013.0	419,700.0	1,438.45	1,752,250.0	1,882,700.0	5,983,000.0
January	77,750.0	51,100.0	30,325.0	30,500.0	106,150.0	260,300.0	615,650.0	2,338,800.0	2,527,850.0	11,078,540.0
February	47,300.0	-	75,800.0	72,000.0	56,150.0	32,500.0	412,650.0	722,600.0	526,150.0	6,495,550.0
March	50,900.0	30,000.0	32,100.0	142,800.0	469,350.0	647,550.0	212,225.0	2,233,500.0	783,200.0	4,421,750.0
April	56,700.0	70,500.0	135,600.0	78,000.0	316,850.0	974,800.0	1,028,800.0	488,750.0	1,501,700.0	3,122,200.0
May	114,850.0	107,300.0	50,400.0	55,100.0	180,600.0	663,950.0	833,250.0	3,266,300.0	904,350.0	3,416,200.0
June	89,900.0	205,500.0	204,500.0	301,300.0	527,050.0	4,138.00	1,209,100.0	2,856,500.0	929,000.0	4,141,200.0
Average										
per month	86,358.33	99,025.00	70,552.08	91,529.17	250,514.83	287,563.64	553,943.18	1,525,870.83	1,241,311.67	5,962,274.17
per day	2,878.61	3,300.83	2,351.74	3,050.97	8,350.49	9,585.45	18,464.77	50,862.36	41,377.06	198,742.47

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

PERIODS	2019-20		2020-21		2021-22		2022-23		2023-24	
	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)
July	13.75	11.75	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00
August	13.75	11.75	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00
September	13.75	11.75	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00
October	13.75	11.75	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00
November	13.75	11.75	8.00	6.00	9.75	7.75	16.00	14.00	23.00	21.00
December	13.75	11.75	8.00	6.00	10.75	8.75	17.00	15.00	23.00	21.00
January	13.75	11.75	8.00	6.00	10.75	8.75	18.00	16.00	23.00	21.00
February	13.75	11.75	8.00	6.00	10.75	8.75	18.00	16.00	23.00	21.00
March	12.00	10.00	8.00	6.00	10.75	8.75	21.00	19.00	23.00	21.00
April	10.00	8.00	8.00	6.00	13.25	11.25	22.00	20.00	23.00	21.00
May	9.00	7.00	8.00	6.00	14.75	12.75	22.00	20.00	23.00	21.00
June	8.00	6.00	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												
13-Jul-23	1,568,438.00	403,890.00	22.7999	22.7473	169,253.00	18,853.00	22.9600	22.9245	351,168.00	240,516.00	22.9897	22.8700
25-Jul-23	821,945.00	571,647.00	22.9788	22.8974	165,494.00	10,294.00	22.9201	22.8701	197,991.00	39,391.00	22.9991	22.9647
10-Aug-23	1,604,947.00	1,230,632.00	22.9000	22.8403	105,397.00	9,844.00	22.7500	22.7250	104,986.00	8,986.00	22.9800	22.9405
24-Aug-23	2,570,837.00	2,062,787.00	22.8803	22.8734	376,900.00	*	*	*	382,257.00	11,097.00	22.9400	22.9396
7-Sep-23	1,375,890.00	1,255,890.00	24.4999	23.3938	319,793.00	38,793.00	24.7870	24.7868	318,174.00	37,174.00	25.0687	25.0569
21-Sep-23	4,067,606.00	2,355,088.00	22.7898	22.7564	370,200.00	6,271.00	22.8000	22.8000	364,554.00	8,075.00	22.9000	22.8521
5-Oct-23	2,339,429.00	471,498.00	22.5002	22.3956	128,359.00	18,359.00	22.8500	22.8500	449,288.00	67,531.00	22.8400	22.7531
19-Oct-23	1,756,263.00	110,398.00	22.2000	22.1403	463,858.00	50,758.00	22.3999	22.3876	2,204,645.00	931,298.00	22.4000	22.0707
2-Nov-23	1,213,840.00	255,437.00	21.9495	21.8428	670,821.00	85,626.00	21.9898	21.8417	2,524,432.00	807,224.00	21.9999	21.9104
16-Nov-23	1,109,762.00	472,672.00	21.4997	21.2878	405,026.00	92,039.00	21.4999	21.4583	2,671,363.00	596,068.00	21.5001	21.4334
30-Nov-23	562,926.00	366,175.00	21.4499	21.3395	256,636.00	84,174.00	21.4299	21.3263	1,358,959.00	715,309.00	21.4300	21.2569
14-Dec-23	997,826.00	213,014.00	21.4499	21.3590	426,230.00	25,649.00	21.4201	21.3554	3,362,416.00	1,912,350.00	21.4300	21.4110
28-Dec-23	732,067.00	210,467.00	21.4480	21.3208	150,595.00	56,074.00	21.3999	21.3634	1,996,115.00	1,731,390.00	21.4300	21.3371
2024												
11-Jan-24	588,577.67	26,082.97	20.9996	20.9672	88,017.65	11,259.95	20.9601	20.9601	2,144,501.68	245,892.57	20.8449	20.7925
25-Jan-24	496,263.95	57,747.15	20.4997	20.4745	71,087.70	10,822.20	20.4000	20.3951	636,563.33	116,088.85	20.2298	20.1411
7-Feb-24	500,520.23	35,387.63	20.4399	20.4399	89,254.36	8,965.66	20.3951	20.3951	604,369.41	19,491.41	20.0800	19.9950
22-Feb-24	668,311.20	329,311.10	21.6998	21.3130	73,856.13	7,806.12	20.3952	20.3910	584,400.35	24,200.34	20.3290	20.0868
7-Mar-24	691,526.27	208,155.12	21.4002	21.2579	80,289.48	9,589.48	20.3949	20.3949	638,051.34	309,231.22	20.2998	20.2593
21-Mar-24	781,769.09	583,088.99	21.6601	21.4260	86,912.93	9,412.93	20.3944	20.3903	178,881.92	111,881.92	20.8998	20.7191
4-Apr-24	452,533.99	188,483.99	21.6601	21.6008	198,116.64	146,366.64	21.3999	21.3035	387,691.39	222,781.39	20.8998	20.8392
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

Source: Domestic Markets & Monetary Management Department, SBP

* Bids Rejected

6.5 Auction of Pakistan Investment Bonds (PIBs)

Fixed Rate (Face Value)

Million Rupees

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered ¹	Amount Accepted ²	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Average Yield Accepted (%)
21-Dec-23	3-Years	12.00%	184,350.0	246,681.1	89.6384	17.1999	16.9173
	5-Years	10.50%	113,110.0	42,598.1	84.9967	15.8800	15.8076
	10-Years	14.00%	123,495.0	107,293.0	94.8847	15.0000	14.9697
	15-Years	10.50%	**	-	-	-	-
	20-Years	11.00%	**	-	-	-	-
	30-Years	11.00%	**	-	-	-	-
17-Jan-24	3-Years	12.00%	200,300.0	97,353.5	90.6121	16.8000	16.5977
	5-Years	14.00%	137,778.8	61,954.1	94.9102	15.5000	15.3764
	10-Years	14.00%	121,960.0	2,771.0	97.3676	14.5000	14.3750
	15-Years	10.50%	**	-	-	-	-
	20-Years	11.00%	**	-	-	-	-
	30-Years	11.00%	**	-	-	-	-
15-Feb-24	3-Years	14.00%	152,918.0	70,074.3	93.6060	16.7999	16.7273
	5-Years	14.00%	40,100.0	13,724.7	94.7685	15.5499	15.5476
	10-Years	14.00%	30,294.0	1,544.0	97.3735	14.5000	14.4900
	15-Years	10.50%	**	**	-	-	-
	20-Years	11.00%	**	**	-	-	-
	30-Years	11.00%	**	**	-	-	-
14-Mar-24	3-Years	14.00%	151,044.8	42,916.9	93.7406	16.7800	16.6747
	5-Years	14.00%	62,943.7	11,812.9	94.9954	15.4899	15.4629
	10-Years	14.00%	39,558.0	1,218.0	98.1483	14.3500	14.2750
	15-Years	10.50%	**	**	-	-	-
	20-Years	11.00%	**	**	-	-	-
	30-Years	11.00%	**	**	-	-	-
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%	**	**	-	-	-
	20-Years	11.00%	**	**	-	-	-
	30-Years	11.00%	**	**	-	-	-
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%	**	**	-	-	-
	20-Years	11.00%	**	**	-	-	-
	30-Years	11.00%	**	**	-	-	-
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%	**	**	-	-	-
	20-Years	11.00%	**	**	-	-	-
	30-Years	11.00%	**	**	-	-	-

*= Bid Rejected **= No Bids Recived

Source: Domestic Markets & Monetary Management Department, SBP

¹ Amount offered only includes Competitive bids.

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

6.6 Auction of Pakistan Investment Bonds (PIBs)

Million Rupees

Auction Settlement Date	Tenure	Floating Rate Semi-Annual (Face Value)			Floating Rate Quarterly With Quarterly Refixing (Face Value)			Floating Rate Quarterly With Fortnightly Refixing (Face Value)		
		Amount Offered ¹	Amount Accepted ²	Cutoff Price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³
25-Jan-24	02-Year							3,844.3	**	**
	03-Year				25,000.0	26,200.0	98.1357			
	05-Year	233,947.5	107,537.5	95.5915						
	10-Year	440,300.0	159,900.0	94.8112						
7-Feb-24	02-Year							3,842.3	*	
	03-Year				-	**				
	05-Year	163,500.0	125,135.0	95.8598						
	10-Year	274,000.0	219,800.0	94.0868						
22-Feb-24	02-Year							-	**	
	03-Year				-	**				
	05-Year	228,800.0	4,345.0	95.8557						
	10-Year	23,000.0	2,005.5	93.6342						
7-Mar-24	02-Year							4,271.4	*	
	03-Year				6,800.6	-				
	05-Year	129,694.8	34,004.5	95.8706						
	10-Year	60,750.0	31,250.0	93.6522						
21-Mar-24	02-Year							3,480.4	*	
	03-Year				351.0	-				
	05-Year	99,106.8	7,600.3	95.8220						
	10-Year	61,000.0	10,001.6	93.5557						
4-Apr-24	02-Year							4,885.0	*	
	03-Year				12,000.0	*				
	05-Year	90,000.0	5,400.0	95.8364						
	10-Year	21,000.0	*							
18-Apr-24	02-Year							2,877.0	*	
	03-Year				14,000.0	*				
	05-Year	516,900.0	350,827.0	95.9376						
	10-Year	20,700.0	2,400.5	93.8167						
2-May-24	02-Year							1,895.0	*	*
	03-Year				**	**	**			
	05-Year	287,500.0	132,471.3	95.9152						
	10-Year	70,000.0	61,075.0	93.8371						
16-May-24	02-Year							638.2	*	*
	03-Year				**	**	**			
	05-Year	1,201,321.0	381,784.2	96.1823						
	10-Year	127,900.0	76,750.0	94.2124						
30-May-24	02-Year							1,500.0	*	*
	03-Year				45,000.0	*	*			
	05-Year	629,850.0	234,492.1	96.5929						
	10-Year	457,500.0	186,500.0	94.4729						
13-Jun-24	02-Year							1,000.0	*	*
	03-Year				49,000.0	*	*			
	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	*	*
	03-Year				136,000.0	*	*			
	05-Year	344,700.0	81,599.9	96.5472						
	10-Year	50,000.0	25,000.0	94.4840						

*= Bid Rejected **= No Bids Received

Source: Domestic Markets & Monetary Management Department, SBP

1-Amount offered only includes Competitive bids.

2-Amount accepted also includes Non-Competitive bids and Short selling. Securities will be issued at Face Value (Rs. 100)

3-This cut-off Price will be applicable to all accepted bids.

6.7 KIBOR

Percent per annum

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

KIBOR :Karachi Interbank Offered Rate

Source: State Bank of Pakistan

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

6.8 Inter-Bank Weighted Average Call Rates

Percent per annum

PERIODS		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months
2023	Apr	20.95	20.05	20.23	-	-	-
	May	20.48	20.68	20.21	20.90	-	-
	Jun	20.56	20.13	-	-	-	-
	Jul	21.90	22.11	21.80	21.40	-	-
	Aug	21.61	-	-	21.50	-	-
	Sep	21.69	22.10	21.25	-	-	-
	Oct	22.04	21.67	21.81	-	-	-
	Nov	22.10	21.40	-	-	-	-
	Dec	21.82	21.64	21.31	-	-	-
	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	-	-	-	-
2024	Apr	22.03	21.82	-	-	-	-
	May	21.96	21.56	-	-	21.40	21.00
	Jun	21.31	21.15	-	-	19.96	-

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
3-Jun-24	278.3636	278.8102	280.3777	301.6766	302.2416	304.2624	1.7717	1.7764	1.7927	353.8558	354.4356	356.4683
4-Jun-24	278.2957	279.0098	280.4409	302.8414	303.7022	305.6125	1.7916	1.7981	1.8143	355.6063	356.5313	358.4061
5-Jun-24	278.3000	278.8140	280.2139	302.6373	303.2820	305.1451	1.7828	1.7879	1.8036	355.5700	356.2397	358.0737
6-Jun-24	278.3903	278.9998	280.4281	302.7216	303.4766	305.3556	1.7805	1.7863	1.8018	355.8663	356.6584	358.5273
7-Jun-24	278.2000	279.0001	280.5066	302.9598	303.9257	305.8925	1.7892	1.7963	1.8123	356.0404	357.0777	359.0490
10-Jun-24	278.3701	278.8667	280.7112	299.5263	300.1703	302.4659	1.7728	1.7781	1.7959	354.0451	354.6922	357.0808
11-Jun-24	278.4976	279.5251	280.9685	299.7469	300.9496	302.8559	1.7699	1.7783	1.7946	354.3464	355.6683	357.5539
12-Jun-24	278.6083	279.5381	281.2051	299.3925	300.4876	302.6201	1.7716	1.7794	1.7969	355.2813	356.4807	358.6536
13-Jun-24	278.5919	279.4636	281.2656	301.2832	302.3217	304.5991	1.7713	1.7787	1.7965	356.2633	357.3902	359.7363
14-Jun-24	278.5097	279.3899	281.2349	298.2282	299.2673	301.5735	1.7677	1.7752	1.7932	354.5568	355.6906	358.0851
20-Jun-24	278.6000	279.4359	281.5329	298.7707	299.7694	302.3421	1.7599	1.7671	1.7866	354.0728	355.1471	357.8553
21-Jun-24	278.5104	279.4136	281.7254	297.5605	298.6291	301.4250	1.7541	1.7618	1.7825	352.2878	353.4422	356.4107
24-Jun-24	278.6224	279.5853	281.7588	298.4464	299.5818	302.2359	1.7447	1.7527	1.7725	352.5967	353.8276	356.6206
25-Jun-24	278.5000	279.2871	281.4969	298.7470	299.7092	302.4199	1.7467	1.7538	1.7742	353.5140	354.5270	357.3791
26-Jun-24	278.4000	279.2069	281.3999	297.2477	298.2112	300.9155	1.7363	1.7432	1.7638	352.0368	353.0698	355.8929
27-Jun-24	278.3750	279.3258	281.6427	297.5551	298.6669	301.4856	1.7339	1.7417	1.7625	351.6712	352.8856	355.8569
28-Jun-24	278.3412	279.1101	281.4697	297.6860	298.6043	301.4717	1.7298	1.7365	1.7576	351.9208	352.9064	355.9398

6.9 SBP Mark to Market Rates Major Currencies

Date	Swiss Frank			Australian Dollar			Saudi Arabian Riyal			Kuwaiti Dinar		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
3-Jun-24	308.4362	309.1718	311.7303	184.6386	184.9723	186.1383	74.2145	74.3335	74.7295	907.6685	909.6728	916.4768
4-Jun-24	310.8929	311.9345	314.4384	185.0945	185.6074	186.6971	74.2003	74.3838	74.7503	908.2615	911.2497	917.9441
5-Jun-24	311.7859	312.6057	315.0437	185.3896	185.7701	186.8351	74.2034	74.3316	74.6908	908.1713	910.5900	916.8103
6-Jun-24	311.9045	312.8296	315.2620	185.0182	185.4618	186.5387	74.2275	74.3870	74.7469	908.6142	911.2872	917.4510
7-Jun-24	312.6722	313.8138	316.3428	185.5594	186.1369	187.2627	74.1768	74.3871	74.7689	908.3194	911.5565	918.1133
10-Jun-24	310.3173	311.1466	313.9996	183.5016	183.8722	185.2085	74.2281	74.3516	74.8304	907.5710	909.8721	917.4618
11-Jun-24	310.4421	311.8301	314.3468	183.9337	184.6473	185.7331	74.2621	74.5291	74.8930	908.1049	912.0737	918.4077
12-Jun-24	310.6348	311.9144	314.6481	184.3551	185.0053	186.2379	74.2797	74.5206	74.9501	908.7030	912.3010	919.4367
13-Jun-24	311.2584	312.4778	315.3332	185.2915	185.9078	187.2323	74.2654	74.4879	74.9622	909.2127	912.6235	920.1909
14-Jun-24	311.9509	313.1879	316.1113	184.3456	184.9649	186.3102	74.2336	74.4583	74.9440	908.2630	911.6239	919.3430
20-Jun-24	313.2273	314.4405	317.6711	185.8262	186.4187	187.9432	74.2636	74.4865	75.0294	908.5870	911.8242	920.2675
21-Jun-24	312.5818	313.8681	317.3331	185.2930	185.9279	187.5858	74.2397	74.4805	75.0807	907.9394	911.3739	920.3706
24-Jun-24	311.7454	313.0958	316.3977	185.4093	186.0825	187.6461	74.2716	74.5283	75.0926	908.3934	912.0234	920.6554
25-Jun-24	311.8003	312.9919	316.3760	185.6621	186.2179	187.8122	74.2310	74.4408	75.0178	908.4979	911.8833	920.2816
26-Jun-24	310.6276	311.7930	315.2163	185.3031	185.8659	187.4615	74.2083	74.4234	74.9960	907.4908	910.5957	919.1485
27-Jun-24	310.1153	311.4314	314.9558	185.4534	186.1212	187.7928	74.2027	74.4561	75.0587	907.3797	910.9958	920.0208
28-Jun-24	309.4056	310.5184	314.0468	184.6098	185.1534	186.8467	74.1947	74.3996	75.0146	907.2401	910.2208	919.4185

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	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
PIB Outright Transactions						
Purchases	2,636,224.8	2,262,185.5	2,769,498.0	3,294,341.9	3,993,819.8	4,076,078.8
Non-Banks	1,092,271.6	760,945.9	901,222.1	1,369,480.1	1,379,602.6	1,838,112.6
Banks	1,543,953.2	1,501,239.7	1,868,275.8	1,924,861.8	2,614,217.2	2,237,966.2
Sales	2,636,224.8	2,262,185.5	2,769,498.0	3,294,341.9	3,993,819.8	4,076,078.8
Non-Banks	1,064,797.9	690,578.0	1,102,673.8	1,390,129.6	1,310,477.7	1,905,219.9
Banks	1,571,426.9	1,571,607.5	1,666,824.2	1,904,212.3	2,683,342.1	2,170,858.9
Net Position	-	-	-	-	-	-
GIS Outright Transactions						
Purchases	371,457.7	286,686.5	226,783.0	508,665.7	387,518.8	261,444.8
Non-Banks	120,097.4	91,577.0	77,722.9	216,398.3	175,035.3	90,274.4
Banks	251,360.3	195,109.5	149,060.1	292,267.4	212,483.5	171,170.4
Sales	371,457.7	286,686.5	226,783.0	508,665.7	387,518.8	261,444.8
Non-Banks	171,500.5	126,925.6	53,963.4	266,551.3	237,834.6	111,291.7
Banks	199,957.2	159,760.9	172,819.6	242,114.4	149,684.2	150,153.1
Net Position	-	-	-	-	-	-
MTB Outright Transactions						
Purchases	2,463,452.0	2,455,024.1	1,886,823.7	1,649,524.6	2,208,416.1	2,606,292.6
Non-Banks	873,687.0	690,318.2	688,234.9	738,707.2	846,282.8	869,448.0
Banks	1,589,765.0	1,764,705.9	1,198,588.8	910,817.3	1,362,133.3	1,736,844.6
Sales	2,463,452.0	2,455,024.1	1,886,823.7	1,649,524.6	2,208,416.1	2,606,292.6
Non-Banks	699,216.4	520,356.9	722,351.1	580,569.0	687,926.6	929,008.1
Banks	1,764,235.6	1,934,667.2	1,164,472.6	1,068,955.6	1,520,489.5	1,677,284.5
Net Position	-	-	-	-	-	-
Repo Transactions						
Repo	5,941,332.7	4,307,301.1	4,546,207.3	4,652,471.0	4,395,410.0	3,817,390.9
Non-Banks	374,315.2	248,997.5	263,091.8	389,320.1	320,411.5	249,471.5
Banks	5,567,017.5	4,058,303.6	4,283,115.5	4,263,150.9	4,074,998.5	3,567,919.4
Reverse Repo	5,941,332.7	4,307,301.1	4,546,207.3	4,652,471.0	4,395,410.0	3,817,390.9
Non-Banks	470,302.5	382,446.6	349,879.5	452,544.9	459,761.5	300,514.4
Banks	5,471,030.2	3,924,854.5	4,196,327.8	4,199,926.1	3,935,648.5	3,516,876.5
Net Position	-	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index

Sector Name	End Period		2023	2024					
	FY23	FY24	Jun	Jan	Feb	Mar	Apr	May	Jun
KSE 100 Index (1991 = 1,000)	41,452.69	78,444.96	41,452.69	61,979.18	64,578.52	67,005.11	71,102.55	75,878.48	78,444.96
KSE All Shares Index (1995 = 1,000)	28,111.03	49,683.75	28,111.03	41,892.68	42,840.89	44,562.88	46,554.24	48,828.32	49,683.75
1. Automobile Assembler	28,687.232	50,236.32	28,687.232	49,312.29	52,819.58	53,490.76	48,198.20	51,193.45	50,236.32
2. Automobile Parts & Accessories	19,379.926	53,633.09	19,379.926	51,951.41	51,495.31	54,910.85	50,225.38	52,502.64	53,633.09
3. Cable & Electrical Goods	9,922.360	24,427.040	9,922.360	16,291.76	16,309.30	16,385.83	15,720.29	18,430.66	24,427.040
4. Cement	40,175.447	65,763.540	40,175.447	55,012.37	57,189.03	56,102.01	59,808.19	64,261.66	65,763.540
5. Chemical	21,956.680	11,120.360	21,956.680	26,028.78	25,078.49	25,688.68	24,662.63	25,128.89	11,120.360
6. Close -End Mutual Funds	1,226.413	1,910.430	1,226.413	2,141.36	1,931.36	1,970.08	1,881.13	1,929.16	1,910.430
7. Commercial Banks	8,669.262	18,545.040	8,669.262	14,064.87	14,890.13	15,250.09	16,256.47	17,424.73	18,545.040
8. Engineering	22,194.916	41,557.190	22,194.916	33,472.95	32,427.85	32,913.37	33,511.81	42,376.90	41,557.190
9. Fertilizer	15,252.106	25,783.470	15,252.106	19,713.82	21,355.11	22,551.86	25,309.34	24,332.71	25,783.470
10. Food & Personal Care Products	48,416.378	92,009.420	48,416.378	63,565.52	62,890.77	62,584.00	64,522.30	67,070.84	92,009.420
11. Glass & Ceramics	32,277,609.416	768,105,035.720	32,277,609.416	221,343,628.99	283,645,966.56	371,427,839.71	475,452,633.69	632,223,861.20	768,105,035.720
12. Insurance	14,773.727	17,915.120	14,773.727	16,713.97	16,965.93	17,748.21	17,153.14	18,449.22	17,915.120
13. Inv. Banks /Inv. Cos./Sec. Cos.	13,953.841	124,336.440	13,953.841	15,819.03	15,600.35	16,978.98	17,817.16	136,498.25	124,336.440
14. Jute	17,463.053	18,829.090	17,463.053	19,087.63	19,109.00	18,339.47	18,591.70	18,660.11	18,829.090
15. Leasing Companies	68.146	96.060	68.146	84.01	92.22	86.34	86.94	92.76	96.060
16. Leather & Tanneries	11,062.456	25,413.310	11,062.456	18,562.66	18,652.50	18,037.77	18,512.06	26,554.34	25,413.310
17. Miscellaneous	14,970.776	20,162.370	14,970.776	19,942.16	19,526.96	20,824.21	18,554.29	18,904.36	20,162.370
18. Modarabas	4,005.851	2,552.560	4,005.851	4,196.53	4,052.33	3,837.36	3,842.06	4,165.73	2,552.560
19. Oil & Gas Exploration Companies	8,455.837	14,588.620	8,455.837	13,714.88	13,334.71	13,249.75	14,340.41	14,671.79	14,588.620
20. Oil & Gas Marketing Companies	6,996.049	9,667.520	6,996.049	9,838.10	10,004.67	9,915.93	10,149.80	9,887.39	9,667.520
21. Paper & Board	12,796.876	21,100.940	12,796.876	16,140.00	16,251.93	17,021.55	16,162.87	16,658.42	21,100.940
22. Pharmaceuticals	18,399.645	33,942.520	18,399.645	22,615.41	24,939.29	24,544.91	27,464.42	31,357.73	33,942.520
23. Power Generation & Distribution	17,933.207	39,264.610	17,933.207	31,469.94	32,303.43	31,634.75	33,281.11	37,406.68	39,264.610
24. Refinery	6,525.206	11,324.950	6,525.206	11,055.54	11,581.59	12,442.88	12,753.65	12,253.27	11,324.950
25. Sugar & Allied Industries	110,778.875	141,590.560	110,778.875	142,622.44	139,235.42	144,749.27	148,392.73	143,597.55	141,590.560
26. Synthetic & Rayon	66,768.650	92,329.940	66,768.650	81,151.25	83,440.00	81,773.93	88,899.72	87,621.46	92,329.940
27. Technology & Communication	44,524.982	55,370.470	44,524.982	48,410.48	51,259.28	54,489.33	53,291.74	58,195.09	55,370.470
28. Textile Composite	33,333.683	40,082,393.430	33,333.683	81,189.87	266,150.94	1,018,975.01	3,323,310.19	13,581,077.04	40,082,393.430
29. Textile Spinning	14,055.878	15,376.130	14,055.878	14,177.00	15,024.22	14,961.74	14,862.94	15,101.68	15,376.130
30. Textile Weaving	1,872.218	2,266.800	1,872.218	2,200.85	2,295.22	2,095.87	2,157.45	2,281.38	2,266.800
31. Tobacco	50,181.873	75,632.050	50,181.873	75,724.05	74,334.65	78,642.81	65,111.58	64,959.94	75,632.050
32. Transport	31,505.308	36,310.830	31,505.308	65,394.39	70,544.73	137,073.69	121,620.01	37,986.80	36,310.830
33. Vanaspati & Allied Industries	28,418.699	27,929.460	28,418.699	30,433.77	28,592.10	27,981.92	26,958.09	27,100.08	27,929.460
34. Woolen	3,271.807	3,925.350	3,271.807	3,333.21	3,548.13	3,717.73	3,659.26	3,951.66	3,925.350
35. Real Estate Investment Trust	22,565.073	46,044.190	22,565.073	22,330.18	22,507.20	23,517.75	23,490.96	45,928.56	46,044.190
36. Exchange Traded Funds	358,508.718	701,652.940	358,508.718	633,785.97	632,778.12	660,053.37	727,651.75	753,313.75	701,652.940
37. Property	7,876.301	7,395.450	7,876.301	7,931.20	7,715.27	7,458.86	7,598.48	7,984.18	7,395.450
38. Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39. Future Contracts	-	-	-	-	-	-	-	-	-
40. Bonds	-	-	-	-	-	-	-	-	-

Source: Pakistan Stock Exchange

As per last working day

7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY20	FY21	FY22	FY23	FY24
Jul	31,938.48	39,258.44	47,055.29	40,150.36	48,034.60
Aug	29,672.12	41,110.93	47,419.74	42,351.15	45,002.42
Sep	32,078.85	40,571.48	44,899.60	41,128.67	46,232.59
Oct	34,203.68	39,888.00	46,184.71	41,264.66	51,920.27
Nov	39,287.65	41,068.82	45,072.38	42,348.63	60,531.27
Dec	40,735.08	43,755.38	44,596.07	40,420.45	62,451.04
Jan	41,630.94	46,385.54	45,374.68	40,673.06	61,979.18
Feb	37,983.62	45,865.02	44,461.01	40,510.37	64,578.52
Mar	29,231.63	44,587.85	44,928.83	40,000.83	67,005.11
Apr	34,111.64	44,262.35	45,249.41	41,580.85	71,102.55
May	33,931.23	47,896.34	43,078.14	41,330.56	75,878.48
Jun	34,421.92	47,356.02	41,540.83	41,452.69	78,444.96

Month	KSE All Share Index (1995 = 1,000)				
	FY20	FY21	FY22	FY23	FY24
Jul	23,118.82	27,559.26	32,163.11	27,796.13	32,027.29
Aug	22,007.12	28,960.20	32,394.47	29,077.87	30,041.97
Sep	23,427.60	28,969.98	30,668.90	28,225.45	31,158.71
Oct	24,698.78	28,185.56	31,596.79	28,144.59	34,558.22
Nov	27,838.52	28,849.46	30,831.91	28,693.26	40,324.28
Dec	29,011.73	30,779.70	30,726.52	27,532.64	41,916.27
Jan	29,067.54	32,061.54	31,007.64	27,100.87	41,892.68
Feb	26,289.38	31,436.15	30,523.62	26,679.75	42,840.89
Mar	21,037.82	30,498.20	30,788.28	26,428.49	44,562.88
Apr	23,937.61	30,017.98	30,774.66	27,428.44	46,554.24
May	24,435.18	32,238.69	29,310.51	27,703.24	48,828.32
Jun	24,660.31	32,479.82	28,582.29	28,111.03	49,683.75

Month	KMI-30 Index (Base: June 2008)				
	FY20	FY21	FY22	FY23	FY24
Jul	50,569.36	63,107.65	76,259.24	65,446.00	80,370.86
Aug	46,226.30	65,651.60	77,641.73	70,346.75	74,969.26
Sep	51,150.82	64,738.07	72,315.95	67,463.05	77,669.37
Oct	55,842.17	63,496.69	74,486.07	69,310.33	88,224.74
Nov	62,713.95	66,318.10	73,210.74	71,768.60	101,700.59
Dec	66,031.51	71,167.60	71,687.06	68,277.85	104,728.78
Jan	67,075.02	74,222.76	73,592.63	69,439.38	103,712.89
Feb	59,433.31	76,278.37	72,148.81	68,762.41	108,852.28
Mar	45,051.66	73,039.96	72,914.93	69,337.93	112,364.01
Apr	55,529.38	71,476.99	74,012.17	72,354.37	119,444.80
May	55,171.67	78,749.58	70,045.46	71,339.96	125,779.87
Jun	54,995.25	76,621.54	68,766.37	70,748.13	126,424.27

As per last working day

Source: Pakistan Stock Exchange

7.3 Market Capitalization of PSX All Shares

Million Rupees

Sector Name	End Period		2023	2024					
	FY23	FY24	June	Jan	Feb	Mar	Apr	May	June
1 Automobile Assembler	231,338.3	452,137.2	231,338.3	397,661.4	425,944.5	431,357.2	433,793.3	460,751.4	452,137.2
2 Automobile parts & Accessories	32,966.0	91,231.9	32,966.0	88,371.3	87,595.5	93,405.5	85,435.3	89,309.0	91,231.9
3 Cable & Electrical Goods	22,215.7	56,014.4	22,215.7	36,476.4	36,515.7	36,687.0	36,048.7	42,263.9	56,014.4
4 Cement	444,827.5	708,467.1	444,827.5	592,627.5	616,075.7	604,365.4	643,351.2	691,256.8	708,467.1
5 Chemical	479,041.7	243,777.4	479,041.7	569,480.8	548,689.8	562,040.7	539,592.0	549,793.6	243,777.4
6 Close -End Mutual Funds	1,800.4	2,804.5	1,800.4	3,143.5	2,835.2	2,892.1	2,761.5	2,832.0	2,804.5
7 Commercial Banks	1,011,875.8	2,173,352.9	1,011,875.8	1,647,633.9	1,744,308.6	1,787,203.4	1,905,145.6	2,042,059.0	2,173,352.9
8 Engineering	69,989.7	131,921.4	69,989.7	105,554.1	102,940.8	104,482.1	106,381.7	134,523.5	131,921.4
9 Fertilizer	473,148.7	782,365.7	473,148.7	598,189.7	647,992.6	684,306.8	767,978.6	738,344.1	782,365.7
10 Food & Personal Care Products	690,461.1	1,107,522.1	690,461.1	866,183.3	836,473.0	809,795.3	814,165.5	822,220.8	1,107,522.1
11 Glass & Ceramics	51,770.4	61,970.7	51,770.4	56,641.8	57,455.3	58,321.6	59,926.0	62,482.7	61,970.7
12 Insurance	114,956.1	141,824.3	114,956.1	130,053.5	132,013.9	138,101.0	133,491.2	145,079.6	141,824.3
13 Inv. Banks /INV.COS./Securities COS.	119,544.3	234,114.0	119,544.3	135,523.8	133,650.6	145,461.4	152,680.9	257,013.5	234,114.0
14 Jute	177.0	190.8	177.0	193.4	193.7	185.9	188.4	189.1	190.8
15 Leasing Companies	528.3	745.3	528.3	651.7	715.4	669.9	674.6	719.6	745.3
16 Leather & Tanneries	31,989.4	73,541.0	31,989.4	53,716.7	53,976.6	52,197.7	53,570.2	76,842.9	73,541.0
17 Miscellaneous	64,300.8	86,599.1	64,300.8	85,653.3	83,869.9	89,441.6	79,692.2	81,195.8	86,599.1
18 Modarabas	16,893.8	9,777.0	16,893.8	17,751.3	17,141.2	16,232.0	16,251.8	15,955.9	9,777.0
19 Oil & Gas Exploration Companies	812,491.7	1,401,774.1	812,491.7	1,317,816.1	1,281,288.4	1,273,124.7	1,377,924.7	1,409,764.9	1,401,774.1
20 Oil & Gas Marketing Companies	155,752.5	215,225.5	155,752.5	219,023.6	222,732.1	220,756.3	225,962.8	220,120.7	215,225.5
21 Paper & Board	59,899.5	98,768.6	59,899.5	75,547.8	76,071.7	79,674.1	75,654.7	77,974.2	98,768.6
22 Pharmaceuticals	150,342.1	286,419.3	150,342.1	190,837.1	210,446.8	207,119.0	231,754.9	264,608.0	286,419.3
23 Power Generation & Distribution	215,713.5	472,302.1	215,713.5	378,542.4	388,568.4	380,524.8	400,328.5	449,953.6	472,302.1
24 Refinery	54,437.7	94,480.5	54,437.7	92,232.9	96,621.6	103,807.2	106,399.6	102,225.1	94,480.5
25 Sugar & Allied Industries	77,324.6	99,733.0	77,324.6	99,551.7	97,187.5	101,036.2	112,835.1	101,146.7	99,733.0
26 Synthetic & Rayon	111,940.7	157,136.8	111,940.7	136,053.9	139,891.1	136,958.5	153,654.3	150,823.6	157,136.8
27 Technology & Communication	246,081.6	311,295.5	246,081.6	270,302.5	286,262.3	304,300.9	299,608.8	327,175.6	311,295.5
28 Textile Composite	248,139.0	349,451.1	248,139.0	368,276.9	352,359.9	352,151.9	342,639.3	365,394.9	349,451.1
29 Textile Spinning	53,174.8	58,678.7	53,174.8	54,102.4	57,335.6	57,097.3	56,720.2	57,631.3	58,678.7
30 Textile Weaving	2,631.5	3,338.3	2,631.5	3,241.2	3,380.2	3,086.6	3,177.3	3,359.8	3,338.3
31 Tobacco	212,220.9	319,851.0	212,220.9	320,239.9	314,364.1	332,583.5	275,359.5	274,718.2	319,851.0
32 Transport	50,816.7	58,567.8	50,816.7	105,478.4	113,785.7	221,094.0	196,167.9	61,271.1	58,567.8
33 Vanaspati & Allied Industries	1,298.3	1,275.9	1,298.3	1,390.3	1,306.2	1,278.3	1,231.6	1,238.0	1,275.9
34 Woolen	212.7	255.2	212.7	216.7	230.7	241.7	237.9	257.0	255.2
35 Real Estate Investment Trust	32,342.4	65,994.9	32,342.4	32,005.7	32,259.5	33,707.9	33,669.5	65,829.1	65,994.9
36 Exchange Traded Funds	579.0	1,133.3	579.0	1,023.6	1,022.0	1,066.1	1,175.2	1,216.7	1,133.3
37 Property	22,214.3	20,760.7	22,214.3	22,369.3	21,658.6	20,938.8	21,330.7	22,413.4	20,760.7
38 Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39 Future Contracts	-	-	-	-	-	-	-	-	-
40 Bonds	-	-	-	-	-	-	-	-	-
TOTAL	6,365,438.6	10,374,799.3	6,365,438.6	9,073,759.9	9,225,160.5	9,447,694.3	9,746,961.3	10,169,955.5	10,374,799.3

Source: Pakistan Stock Exchange

As per last working day

7.4 Turnover of Shares at Pakistan Stock Exchange

Million No. of Shares

Month	Monthly Turnover at Ready Counter of the PSX				
	FY20	FY21	FY22	FY23	FY24
Jul	2,118.63	8,923.18	9,450.21	2,733.59	7,984.83
Aug	2,218.96	10,581.67	7,442.74	7,115.00	6,814.52
Sep	2,319.12	13,650.74	9,585.41	4,149.94	3,447.73
Oct	4,561.68	8,635.92	5,769.23	6,001.90	8,404.82
Nov	6,646.26	6,533.65	7,179.05	4,704.50	14,056.43
Dec	7,009.19	11,516.89	5,844.76	4,592.75	21,165.66
Jan	6,136.28	13,457.21	5,824.05	4,275.86	11,737.43
Feb	3,234.64	11,973.06	4,660.97	3,806.13	7,190.09
Mar	4,843.92	10,588.82	4,872.75	4,159.48	7,673.19
Apr	4,831.77	8,101.69	6,251.41	2,330.90	9,177.24
May	3,519.49	12,465.65	4,760.77	4,032.90	12,128.67
Jun	4,941.66	20,912.15	5,266.80	3,902.82	7,808.72
Total	52,381.61	137,340.63	76,908.13	51,805.76	117,589.32

Source: Pakistan Stock Exchange

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

All Sectors - Overall

(Million Rupees)

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

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

Private Sector

Million Rupees

Item Name	2018	2019	2020	2021	2022
A. Non-Current Assets (A1+A3+A4+A5+A6)	3,259,341	3,713,860	3,985,269	4,435,450	5,207,529
1. Capital work in progress	289,422	388,543	430,715	559,615	704,103
2. Operating fixed assets at cost	4,185,845	4,623,604	4,950,350	5,278,802	6,143,781
3. Operating fixed assets after deducting accumulated depreciation	2,410,483	2,657,163	2,814,688	2,972,298	3,518,718
4. Intangible assets	93,297	85,107	81,550	120,243	151,062
5. Long term investments	402,718	449,947	489,723	627,143	673,784
6. Other non-current assets	63,422	133,101	168,593	156,151	159,862
B. Current Assets (B1+B2+B3+B4+B5+B6)	2,953,991	3,232,145	3,284,012	3,984,528	5,464,192
1. Cash & bank balance	247,830	234,598	274,238	367,019	446,592
2. Inventories; of which	768,951	867,765	818,530	1,039,288	1,647,864
i) Raw material	389,617	446,142	455,905	576,590	869,782
ii) Work in progress	55,722	76,340	73,229	89,656	122,241
iii) Finished goods	307,793	321,651	280,450	346,266	622,630
3. Trade Debt / accounts receivables	914,476	1,025,501	847,724	910,443	1,161,624
4. Short term loans and advances	123,880	135,348	121,509	141,059	191,692
5. Short term investments	279,508	203,042	357,326	532,489	710,345
6. Other current assets	619,347	765,891	864,685	994,231	1,306,077
of which: i) Stores, spares & loose tools	161,539	175,924	189,965	210,708	279,492
ii) Trade deposits & pre-payments	64,349	48,958	51,201	77,148	110,521
Total Assets (A+B) / Equity & Liabilities (C+D+E)	6,213,332	6,946,005	7,269,281	8,419,978	10,671,721
C. Shareholders' Equity (C1+C2+C3)	2,537,033	2,708,657	2,873,568	3,386,358	4,009,926
1. Issued, Subscribed & Paid up capital	672,268	691,885	712,281	766,640	809,981
i) Ordinary Shares	652,984	675,874	695,015	747,340	791,403
ii) Preference shares	19,284	16,012	17,267	19,300	18,577
2. Reserves	1,523,328	1,616,064	1,742,459	2,169,332	2,637,815
i) Capital Reserve	319,466	339,416	361,035	409,474	487,093
ii) Revenue Reserve	1,203,862	1,276,648	1,381,424	1,759,858	2,150,722
of which: un-appropriated profit(loss) / retained earnings	730,610	781,949	870,432	1,255,498	1,579,307
3. Surplus on revaluation of fixed assets	341,437	400,708	418,828	450,386	562,130
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	938,813	1,081,219	1,389,839	1,483,933	1,827,588
1. Long term borrowings	568,249	679,369	902,749	934,708	1,212,454
of which: i) Long term secured loans	527,588	594,495	802,280	838,238	1,119,245
ii) Long term unsecured loans	18,395	20,094	14,148	31,140	29,783
iii) Long term lease finance	22,265	64,773	74,701	65,329	63,517
2. Subordinated loans / Sponsor's loans	11,169	14,653	12,166	12,214	10,969
3. Debentures/TFs (bonds payable)	12,338	11,737	8,463	16,300	12,242
4. Employees benefit obligations	62,599	67,539	70,866	76,053	87,105
5. Other non-current liabilities	284,458	307,921	395,595	444,659	504,818
E. Current Liabilities (E1+E2+E3+E4)	2,737,486	3,156,129	3,005,874	3,549,687	4,834,207
1. Trade Credit & other accounts payables	1,436,139	1,547,002	1,460,501	1,806,501	2,400,414
of which: i) Trade credits	654,762	706,810	687,198	884,224	1,219,150
2. Short term Borrowings	849,485	1,127,065	1,044,925	1,023,518	1,422,240
of which: i) Short term Secured loans	823,185	1,092,485	998,843	970,061	1,319,723
ii) Short term unsecured loans	24,186	26,662	40,295	40,650	60,463
iii) Short term lease finance	1,664	7,323	7,653	9,133	42,054
3. Current portion of non-current liabilities	228,734	256,642	214,591	330,717	417,692
4. Other current liabilities	223,128	225,421	285,857	388,951	593,861
of which: i) Interest / markup payables	81,014	96,519	92,503	85,827	120,072
ii) Taxes payable	29,439	32,040	42,372	71,720	110,837
F. Operations:					
1. Sales	5,457,943	5,967,941	5,343,225	6,682,274	9,812,626
i) Local sales (Net)	4,889,449	5,316,055	4,661,365	5,824,780	8,521,701
ii) Export Sales (Net)	568,494	651,885	681,859	857,494	1,290,925
2. Cost of sales	4,541,288	5,045,406	4,501,612	5,416,470	8,072,977
i) Cost of material	2,754,959	3,251,302	2,858,122	3,623,496	5,534,910
ii) Labour	215,464	241,813	259,295	294,145	360,875
iii) Overhead	1,570,865	1,552,290	1,384,196	1,498,829	2,177,192
3. Gross profit / (loss) (F1-F2)	916,655	922,535	841,613	1,265,804	1,739,649
4. General, administrative and other expenses	456,955	470,567	450,941	519,681	681,361
i) Selling & distribution expenses	195,576	205,388	202,623	234,305	298,747
of which: Advertisement & promotions	41,867	34,527	32,630	36,812	45,681
ii) Administrative and other expenses	261,379	265,179	248,318	285,376	382,614
of which: Corporate social responsibilities	4,262	4,537	4,165	4,842	7,650
5. Other income / (loss)	123,024	143,954	157,908	214,145	201,469
6. EBIT (F3-F4+F5)	582,723	595,922	548,580	960,268	1,259,757
7. Financial expenses	118,537	199,931	224,529	159,969	279,283
of which: (i) Interest expenses	95,687	168,499	196,212	141,271	220,024
8. Profit / (loss) before taxation (F6-F7)	464,186	395,991	324,051	800,299	980,475
9. Tax expenses	109,068	109,989	93,329	189,423	310,829
10. Profit / (loss) after tax (F8-F9)	355,118	286,002	230,722	610,876	669,646
11. Cash dividends	191,672	175,708	152,508	296,461	239,820
12. Bonus shares / stock dividends	6,125	3,722	3,609	8,408	7,388
G. Statement of Cash Flows					
1. Net cash flows from operating activities	323,872	236,535	608,811	783,901	464,917
2. Net cash flows from investing activities	-389,588	-411,632	-392,249	-519,134	-856,992
3. Net cash flows from financing activities	-65,152	-44,267	39,877	-62,363	179,163
H. Miscellaneous					
1. Depreciation for the year	203,011	212,613	220,473	226,425	1,826,868
2. Salaries, wages and employee benefits	360,710	410,079	427,970	484,781	586,519
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	6.51	4.79	4.32	9.14	6.82
P2. Asset turnover (F1 to Avg (Current year(A+B),previous year (A+B)))	0.94	0.91	0.75	0.85	1.03
P3. Return on Assets (F10 as a % of Avg (Current year(A+B),previous year (A+B)))	6.12	4.35	3.24	7.78	7.01
P4. Financial leverage (Avg. (Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)))	2.38	2.51	2.55	2.51	2.58
P5. Return on equity (F10 as % of Avg (Current year(C),previous year (C)))	14.56	10.90	8.26	19.51	18.09
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	4.29	3.37	2.65	6.69	6.94

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

Public Sector

Million Rupees

Item Name	2018	2019	2020	2021	2022
A. Non-Current Assets (A1+A3+A4+A5+A6)	1,048,170	1,083,338	1,283,804	1,179,332	1,289,008
1. Capital work in progress	89,475	107,136	100,406	102,407	90,888
2. Operating fixed assets at cost	1,500,677	1,614,112	1,509,012	1,711,719	1,817,065
3. Operating fixed assets after deducting accumulated depreciation	844,497	891,672	814,625	800,791	841,580
4. Intangible assets	5,423	6,195	6,091	6,948	8,582
5. Long term investments	74,260	45,615	157,795	153,996	159,360
6. Other non-current assets	34,515	32,720	124,886	115,190	188,598
B. Current Assets (B1+B2+B3+B4+B5+B6)	1,550,079	2,056,783	2,270,798	2,590,792	3,657,605
1. Cash & bank balance	33,643	54,992	45,401	41,538	85,737
2. Inventories, of which	115,585	102,098	67,917	86,740	357,459
i) Raw material	988	10,192	8,331	5,815	13,654
ii) Work in progress	252	210	285	189	116
iii) Finished goods	978	1,584	1,614	1,303	1,370
3. Trade Debt / accounts receivables	714,384	924,949	1,040,583	1,146,543	1,682,629
4. Short term loans and advances	26,935	17,676	21,194	22,726	26,784
5. Short term investments	20,709	58,698	57,648	151,171	125,956
6. Other current assets	638,823	898,370	1,038,054	1,142,073	1,379,039
of which: i) Stores, spares & loose tools	32,680	34,793	36,379	39,441	43,618
ii) Trade deposits & pre-payments	9,746	14,011	11,405	9,957	8,618
Total Assets (A+B) / Equity & Liabilities (C+D+E)	2,598,249	3,140,120	3,474,603	3,770,124	4,946,613
C. Shareholders' Equity (C1+C2+C3)	700,511	779,948	852,767	944,250	1,106,264
1. Issued, Subscribed & Paid up capital	135,641	139,251	144,568	144,521	144,532
i) Ordinary Shares	135,641	139,251	144,568	144,521	144,532
ii) Preference shares	-	-	-	-	-
2. Reserves	447,600	511,115	595,262	691,865	841,100
i) Capital Reserve	24,294	27,926	30,396	32,845	35,454
ii) Revenue Reserve	423,306	483,189	564,866	659,020	805,646
of which: un-appropriated profit(loss) / retained earnings	284,804	346,527	422,835	514,270	662,164
3. Surplus on revaluation of fixed assets	117,270	129,582	112,937	107,864	120,631
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	605,311	686,235	746,595	809,010	892,088
1. Long term borrowings	262,225	314,034	350,818	404,426	431,274
of which: i) Long term secured loans	252,780	289,396	295,259	350,448	371,665
ii) Long term unsecured loans	9,175	9,061	9,016	8,932	8,876
iii) Long term lease finance	270	15,578	46,543	45,046	50,732
2. Subordinated loans / Sponsor's loans	-	-	-	-	-
3. Debentures/TFCS (bonds payable)	2,054	-	-	-	-
4. Employees benefit obligations	81,593	86,203	93,917	99,508	108,520
5. Other non-current liabilities	259,439	285,997	301,861	305,076	352,295
E. Current Liabilities (E1+E2+E3+E4)	1,292,427	1,673,938	1,875,241	2,016,864	2,948,261
1. Trade Credit & other accounts payables	962,868	1,255,028	1,452,637	1,574,542	2,299,779
of which: i) Trade credits	627,068	896,031	1,065,925	1,174,318	1,806,199
2. Short term Borrowings	138,374	184,096	142,355	140,434	229,576
of which: i) Short term Secured loans	138,374	183,788	142,046	140,128	229,267
ii) Short term unsecured loans	-	308	308	306	309
iii) Short term lease finance	-	-	-	-	-
3. Current portion of non-current liabilities	96,113	104,505	103,146	84,012	101,200
4. Other current liabilities	95,072	130,310	177,104	217,877	317,705
of which: i) Interest / markup payables	65,242	90,632	127,366	160,048	226,580
ii) Taxes payable	3,370	7,134	15,430	21,325	52,633
F. Operations:					
1. Sales	2,204,895	2,842,867	2,655,718	2,755,036	4,795,012
i) Local sales (Net)	2,204,378	2,840,891	2,653,950	2,754,340	4,794,112
ii) Export Sales (Net)	517	1,976	1,768	696	900
2. Cost of sales	1,963,282	2,485,004	2,368,612	2,430,253	4,116,529
i) Cost of material	4,414	5,884	6,966	6,116	9,131
ii) Labour	71,589	76,478	75,420	73,657	80,871
iii) Overhead	1,887,280	2,402,642	2,286,226	2,350,480	4,026,527
3. Gross profit / (loss) (F1-F2)	241,612	357,863	287,106	324,783	678,483
4. General, administrative and other expenses	107,413	145,468	112,069	102,196	152,913
i) Selling & distribution expenses	22,579	24,701	25,036	26,377	29,705
of which: Advertisement & promotions	2,038	2,162	1,953	2,201	2,810
ii) Administrative and other expenses	84,834	120,768	87,033	75,819	123,208
of which: Corporate social responsibilities	607	615	753	711	725
5. Other income / (loss)	53,656	84,620	86,582	74,476	79,945
6. EBIT (F3-F4+F5)	187,855	297,015	261,619	297,064	605,514
7. Financial expenses	44,557	80,817	105,779	87,396	122,564
of which: (i) Interest expenses	40,236	75,963	101,099	86,831	122,345
8. Profit / (loss) before taxation (F6-F7)	143,297	216,198	155,839	209,668	482,950
9. Tax expenses	71,420	89,756	66,373	72,724	207,273
10. Profit / (loss) after tax (F8-F9)	71,877	126,442	89,466	136,944	275,677
11. Cash dividends	63,972	58,805	35,162	65,248	43,639
12. Bonus shares / stock dividends	3,610	5,317	10	11	-
G. Statement of Cash Flows					
1. Net cash flows from operating activities	113,572	139,204	143,173	138,019	102,019
2. Net cash flows from investing activities	(23,836)	(126,529)	(96,076)	(54,207)	(157,789)
3. Net cash flows from financing activities	(35,783)	(35,881)	(77,551)	(38,346)	53,244
H. Miscellaneous					
1. Depreciation for the year	60,458	69,694	81,443	76,042	71,915
2. Salaries, wages and employee benefits	117,593	125,345	117,879	122,993	137,484
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	3	4	3	5	6
P2. Asset turnover (F1 to Avg (Current year(A+B),previous year (A+B)))	1	1	1	1	1
P3. Return on Assets (F10 as a % of Avg (Current year(A+B),previous year (A+B)))	3	4	3	4	6
P4. Financial leverage (Avg. (Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)))	4	4	4	4	4
P5. Return on equity (F10 as % of Avg (Current year(C),previous year (C)))	10	17	11	15	27
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	5	9	6	9	19

8.1 Consumer Price Index Numbers

By Commodity Groups - National

(2015-16=100)

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2019-20	129.76	129.59	126.52	147.83	135.8	129.56	128.33	125.7	136.81	138.71	106.84	118.7	141.9	127.78	132.96
2020-21	141.31	146.74	146.69	147.08	143.36	142.61	136.35	136.23	148.36	140.28	107.62	123.99	143.71	138.68	148.35
2021-22	158.48	166.46	167.7	159.13	149.57	157.47	151.01	153.4	162.29	174.06	110.23	134.71	150.58	156.11	164.07
2022-23	204.73	231.34	231.76	228.82	248.83	187.06	172.14	202.7	189.6	259.72	114	191.59	165.17	206.99	212.43
2023-24	252.66	279.39	280.92	270.26	364.62	223.4	222.7	259.25	230.67	310.19	127.17	256.8	186.64	259.45	270.83
Jun-23	227.37	261.78	268.68	220.81	356.77	205.16	177.51	238.81	204.10	279.24	118.33	244.60	172.26	238.22	249.12
Jul-23	235.23	272.44	279.06	233.15	358.18	206.29	191.79	242.90	208.58	278.60	118.82	245.34	172.27	242.23	251.69
Aug-23	239.27	273.99	283.13	219.75	359.45	208.74	193.86	248.54	212.80	300.68	119.14	253.82	178.19	246.54	261.49
Sep-23	244.05	278.48	285.60	236.20	361.16	213.05	194.86	252.67	222.31	328.11	119.66	254.80	179.25	252.51	262.92
Oct-23	246.50	280.27	282.50	267.00	362.24	215.31	200.70	255.85	228.44	319.21	120.07	255.78	183.74	256.50	263.00
Nov-23	253.15	282.95	282.85	283.54	362.87	220.38	222.69	258.02	232.28	310.34	120.18	256.14	185.62	258.31	267.18
Dec-23	255.24	281.55	282.99	272.99	364.72	221.64	230.62	260.36	233.93	312.86	120.20	256.21	186.04	260.16	269.77
Jan-24	259.92	289.77	289.69	290.26	365.13	223.28	236.43	261.81	234.60	305.48	134.73	256.41	186.15	263.45	272.50
Feb-24	260.01	285.06	286.82	274.60	365.61	224.43	240.63	263.23	235.39	311.93	134.74	256.41	186.15	264.17	274.65
Mar-24	264.46	293.36	286.00	337.05	365.80	228.13	244.24	265.47	236.68	311.46	134.83	256.67	187.50	266.35	276.81
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

Source : Pakistan Bureau of Statistics

8.2 Consumer Price Index Numbers

By Commodity Groups - Urban

(2015-16=100)

YEAR / MONTH	General	1	...	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food		Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and Furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2019-20	129.99	128.81		125.6	147.52	143.25	126.9	130.02	126.27	137.24	139.54	108.08	117.21	144.53	126.68	133.22
2020-21	140.57	145.67		145.32	147.68	151.95	139.43	137.44	135.34	148.22	141.09	109.02	121.12	146.09	137.57	147.47
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	251.32	231.37	304.37	131.5	246.38	185.9	258.87	266
Jun-23	220.59	257.65		263.77	221.95	377.89	199.16	172.95	233.01	203.22	279.52	123.07	235.57	171.65	240.11	246.46
Jul-23	228.47	268.74		274.29	236.41	379.48	200.25	186.79	237.21	209.20	279.49	123.76	236.46	171.66	242.65	249.16
Aug-23	232.12	269.77		279.09	215.49	380.50	202.60	188.75	243.00	213.56	296.49	123.77	245.05	177.89	247.58	257.91
Sep-23	235.99	273.95		280.97	233.02	382.08	205.70	189.18	246.47	223.51	319.47	124.41	245.62	178.55	252.06	259.03
Oct-23	238.51	275.74		277.98	262.70	382.40	207.50	194.82	248.56	229.53	310.68	124.83	245.87	184.31	256.43	258.91
Nov-23	248.87	278.07		277.90	279.06	382.32	211.64	229.11	250.25	232.12	302.48	125.00	245.81	186.73	258.07	262.84
Dec-23	250.68	275.22		277.10	264.26	385.43	212.48	236.27	252.29	234.20	305.96	125.01	245.92	187.28	260.11	265.25
Jan-24	255.22	284.23		284.49	282.73	385.76	213.55	241.33	253.34	234.72	300.26	138.73	246.06	187.42	262.77	267.64
Feb-24	255.82	278.76		280.67	267.61	386.05	214.12	247.13	255.20	235.03	306.81	138.73	246.00	187.42	263.47	269.89
Mar-24	259.47	286.46		279.63	326.28	386.20	216.67	250.13	256.37	236.76	305.33	138.77	246.16	188.09	265.74	271.71
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

Source : Pakistan Bureau of Statistics

8.3 Consumer Price Index Numbers

By Commodity Groups - Rural

(2015-16=100)

YEAR / MONTH	General	1	...	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food		Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and Furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2019-20	129.43	130.47		127.55	148.19	128.29	132.96	124.59	124.85	136.38	137.34	104.65	121.52	132.84	129.77	132.6
2020-21	142.42	147.95		148.21	146.39	134.69	146.68	133.93	137.56	148.49	138.93	105.12	129.42	135.51	140.68	149.61
2021-22	160.43	167.46		168.75	159.58	140.35	161.25	151.95	156.38	161.93	171.38	106.13	141.5	141.58	157.98	165.9
2022-23	212.78	236.49		237.03	233.22	232.23	191.27	181.42	207.63	191.14	258.88	108.24	203.77	159.44	205.75	214.55
2023-24	260.46	284.74		286.04	276.9	343.59	234.09	217.64	271.18	229.97	319.89	119.46	276.57	189.2	260.48	277.77
Jun-23	237.61	266.42		274.16	219.49	335.47	212.80	187.58	247.55	204.97	278.77	109.88	261.73	174.37	234.81	252.93
Jul-23	245.44	276.60		284.39	229.36	336.70	214.00	202.83	251.46	207.96	277.13	110.03	262.18	174.37	241.48	255.32
Aug-23	250.06	278.73		287.64	224.69	338.23	216.56	205.13	256.88	212.04	307.67	110.90	270.46	179.23	244.66	266.63
Sep-23	256.21	283.57		290.78	239.89	340.06	222.41	207.41	262.00	221.11	342.50	111.21	272.22	181.67	253.31	268.51
Oct-23	258.57	285.35		287.55	272.00	341.92	225.27	213.67	266.82	227.35	333.42	111.61	274.57	181.78	256.62	268.87
Nov-23	259.61	288.43		288.38	288.74	343.26	231.52	208.53	269.71	232.43	323.43	111.61	275.74	181.78	258.73	273.42
Dec-23	262.11	288.66		289.57	283.14	343.84	233.32	218.16	272.51	233.67	324.36	111.63	275.74	181.78	260.26	276.26
Jan-24	267.01	295.99		295.49	299.00	344.33	235.68	225.61	274.56	234.48	314.18	127.60	276.05	181.78	264.69	279.48
Feb-24	266.33	292.14		293.70	282.72	345.01	237.58	226.28	275.31	235.75	320.47	127.63	276.15	181.78	265.44	281.49
Mar-24	272.00	301.11		293.12	349.57	345.24	242.74	231.25	279.16	236.60	321.67	127.82	276.61	185.46	267.45	284.12
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

Source: Pakistan Bureau of Statistics

8.4 Index Numbers of Wholesale Prices by Commodity Groups

(2015-16=100)

YEAR / MONTH	General	1	2	3	i	ii	iii	4	5
		Agriculture Forestry & Fishery Products	Ores & Minerals, Electricity Gas & Water	Food Products, Beverages and Tobacco, Textiles, Apparel and Leather Products	Food Products, Bev. & Tobacco	Textiles and Apparel	Leather Products	Other Transportable Goods except Metal Products, Machinery and Equipment	Metal Products Machinery & Equipment
2019-20	140.63	137.8	163.4	131.38	126.74	141.64	113.65	147.95	131.83
2020-21	153.87	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
2021-22	192.2	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
2022-23	255.25	246.83	226.33	224.18	229.7	217.72	162.21	308.16	294.9
2023-24	306.72	280.48	338	261.23	275.96	237.9	184.43	356.76	374.91
Jun-23	279.21	276.75	233.26	251.67	265.83	229.23	177.88	316.60	351.99
Jul-23	286.23	269.89	264.80	255.68	271.22	230.83	177.88	333.14	352.58
Aug-23	298.13	272.28	266.66	260.87	277.79	233.70	177.88	370.57	364.76
Sep-23	307.51	281.19	268.11	262.56	280.14	233.77	184.66	395.00	375.20
Oct-23	301.76	270.06	276.05	260.49	276.74	234.13	184.66	381.93	372.18
Nov-23	306.10	271.31	350.19	260.49	275.69	236.17	184.66	359.93	372.74
Dec-23	306.05	269.72	372.58	260.91	276.07	236.63	185.68	347.13	377.32
Jan-24	310.54	285.82	381.15	262.15	277.95	236.72	185.68	341.54	379.46
Feb-24	314.02	292.08	378.04	262.45	277.88	237.73	185.68	350.83	380.16
Mar-24	317.95	299.87	387.71	263.95	279.03	240.03	185.68	351.98	380.58
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

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH	INCOME GROUP					Combined
	Group-I	Group-II	Group-III	Group-IV	Group-V	
	Up to Rs.17,732	Rs.17,733 to Rs.22,888	Rs.22,889 to Rs.29,517	Rs.29,518 to Rs.44,175	Above Rs.44,175	
2019-20	131.85	127.17	129.28	126.47	129.52	127.84
2020-21	150.09	143.19	144.62	141.21	142.54	142.16
2021-22	175.75	165.86	167.36	163.81	167.28	166.21
2022-23	233.74	223.49	227.79	224.29	231.32	227.36
2023-24	298.07	292.35	307.98	299.28	301.65	300.43
Jun-23	261.60	252.46	256.75	252.54	259.26	254.94
Jul-23	268.96	258.71	263.69	258.89	263.63	260.33
Aug-23	280.03	267.76	277.15	273.32	278.53	274.51
Sep-23	284.84	272.49	282.19	278.79	285.28	280.56
Oct-23	285.28	272.98	281.68	277.57	284.07	279.87
Nov-23	294.70	286.32	297.57	290.44	294.17	292.23
Dec-23	305.76	302.61	321.75	310.79	310.73	311.06
Jan-24	311.93	309.08	328.24	317.09	316.56	317.23
Feb-24	309.48	307.46	327.38	316.24	316.53	316.81
Mar-24	316.02	314.50	336.05	323.50	322.80	324.06
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

Source: Pakistan Bureau of Statistics

8.6 Commodity Prices

YEAR / MONTH	¹ (24 Karat) Rs. per 10g		³ Cotton Rs. Per 37.32 Kg	² Fuel Prices Rs. per Liter	
	Gold	Silver		Petrol	Diesel
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	259.25	268.92
Jun-23	176,810	2,097	20,235	263	254
Jul-23	181,160	2,280	17,935	254	254
Aug-23	189,190	2,383	20,035	291	294
Sep-23	171,010	2,052	18,235	332	330
Oct-23	179,280	2,061	17,235	285	304
Nov-23	186,580	2,316	17,235	282	298
Dec-23	184,520	2,128	17,235	268	277
Jan-24	183,110	2,051	19,735	260	277
Feb-24	182,540	2,025	21,735	277	288
Mar-24	199,240	2,230	21,735	281	287
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

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

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY22 ^R	FY23 ^P	2023 ^R	2023		2024 ^R				
				May	Nov	Dec	Jan	Feb	Mar	Apr	May
I. MANUFACTURED GOODS											
Vegetable Ghee	'000' M.Tons	1,402.97	1,559.06	134.87	128.09	126.43	128.04	125.19	121.71	117.03	125.09
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	7,921.22	6,708.60	45.65	220.04	2,063.25	2,138.33	1,873.52	467.12	3.93	29.81
Cigarettes	Billion Nos.	59.70	42.77	3.24	2.44	3.02	2.04	2.87	3.61	3.10	4.06
Cotton Yarn	'000' M.Tons	3,458.74	2,694.76	201.95	202.40	202.60	202.85	208.74	209.05	209.36	213.86
Cotton Cloth	Million Sq. M.	1,050.75	920.55	72.20	72.56	72.57	72.58	72.59	72.60	72.85	72.89
Paper	'000' M.Tons	322.47	353.69	28.50	31.80	31.23	32.57	32.79	29.87	28.43	31.76
Paper Board	"	544.08	438.01	40.03	34.65	35.72	35.21	37.43	40.52	29.40	36.34
Soda Ash	"	651.29	736.66	69.38	63.11	65.75	57.96	56.67	66.69	72.99	73.47
Caustic Soda	"	405.12	475.67	42.58	39.38	43.19	40.59	36.08	51.60	39.91	40.13
Sulfuric acid	"	111.29	71.49	5.99	-	-	-	-	-	-	-
Chlorine Gas	"	19.10	20.54	1.70	1.58	1.49	1.78	1.72	1.61	1.24	1.20
Urea	"	6,442.37	5,993.74	493.07	574.07	564.90	600.02	549.66	575.36	523.08	462.62
Super Phosphate	"	97.57	79.04	7.21	9.23	10.92	4.17	6.91	7.61	7.10	6.62
Ammonium Nitrate	"	827.87	819.93	72.37	77.33	76.38	72.91	67.16	79.33	74.32	76.41
Nitro Phosphate	"	835.66	740.79	53.10	66.90	67.00	78.29	65.92	78.79	69.15	75.16
Cycle Tyres & Tubes	'000' Nos.	10,876	10,702	785	902	916	922	928	935	942	947
Motor Tyres & Tubes	"	30,296	30,514	2,681	2,530	2,606	2,666	2,689	2,644	2,629	2,658
Cement	'000' M.Tons	48.01	41.45	3.43	3.38	3.66	3.17	2.86	3.41	2.61	3.33
Pig Iron	"	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	58,922	31,752	3,726	3,841	2,675	4,117	4,353	4,220	3,416	3,281
Bicycle	'000' Nos.	141	146	12	13	13	13	13	14	14	14

II. MINERALS & ELECTRICITY GENERATION

		FY22	FY23 ^P	2022	2023 ^P				2024 ^P		
				Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Silica Sand	'000' M.Tons	637.00	734.42	80.53	50.47	66.09	56.94	45.99	46.20	44.96	45.19
Gypsum	"	2,325.00	1,639.73	186.55	174.77	195.56	212.20	193.62	199.84	157.59	154.51
Limestone	"	58,362.00	58,941.31	5,486.19	6,093.61	6,670.05	4,411.95	5,875.37	4,728.73	3,617.62	5,546.18
Rock Salt	"	2,716.00	2,907.40	253.45	274.90	286.22	216.07	361.35	286.89	246.62	295.41
Coal	"	9,678.00	15,069.76	650.80	1,819.39	1,818.07	1,384.09	1,689.94	1,469.28	1,469.28	1,367.45
China Clay	"	17.00	14.13	0.78	0.67	1.23	1.59	0.76	1.25	0.83	1.02
Chromite	"	195.00	155.58	25.93	25.86	23.33	21.70	25.72	27.54	19.78	16.78
Marble	"	6,626.00	5,714.42	623.31	724.42	768.29	712.47	579.70	1,054.62	484.60	499.33
Barytes	"	128.00	593.03	5.81	2.80	7.67	5.50	11.44	6.86	7.01	29.38
Dolomite	"	487.00	544.30	41.34	47.29	50.75	49.25	43.32	38.39	31.14	25.55
Sulphur	"	16.00	11.69	1.24	0.83	0.85	0.83	0.85	0.94	0.84	0.86
Crude Oil	'000' Barrels	28,098.00	25,360.20	2,206.31	2,175.77	2,212.04	2,137.85	2,231.50	2,223.49	2,124.04	2,219.69
Natural Gas	Billion CFt	1,308.00	1,189.51	103.03	94.04	91.57	90.50	97.46	101.75	92.39	94.88
Electricity	Gwh	162,477.00	147,537.00	12.01	14.09	10.31	7.99	7.88	8.57	7.26	7.92

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH		Manufacturing (Overall)	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Cement	Auto- Mobiles ¹	Fertilizers
FY19		115.32	112.12	107.42	113.47	100.76	100.66	121.18	115.39	112.68	118.66	98.60
FY20 ^R		102.62	117.17	96.56	86.10	89.85	89.93	117.45	115.81	110.41	58.44	102.85
FY21 ^R		114.50	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48
FY22 ^R		127.96	113.02	102.11	111.53	101.56	101.11	104.15	142.04	135.50	142.84	113.50
FY23 ^P		114.78	125.59	91.24	79.90	79.13	88.58	114.44	129.77	116.98	71.40	103.28
2023 ^R	Jan	130.03	135.31	109.69	110.04	71.12	83.32	121.22	131.71	120.57	58.26	91.11
	Feb	125.93	139.61	77.00	93.52	71.11	83.29	125.32	131.07	133.71	51.73	82.60
	Mar	113.21	132.11	105.60	59.68	71.14	83.32	144.36	131.53	123.31	54.90	97.45
	Apr	100.56	123.66	89.44	42.55	71.15	83.35	117.77	107.05	86.77	35.44	117.74
	May	106.12	130.37	86.10	72.53	71.16	83.37	118.94	134.80	116.03	46.37	105.23
	Jun	108.64	126.30	81.22	56.61	71.17	83.43	95.00	107.50	123.35	47.95	104.67
	Jul	103.74	118.25	92.66	35.27	71.19	83.45	66.37	110.66	99.03	36.69	120.02
	Aug	114.48	119.73	110.73	59.44	71.23	83.72	77.45	133.52	130.73	55.18	116.53
	Sep	114.26	117.71	106.03	49.01	71.25	83.75	78.68	129.95	126.80	52.25	115.24
	Oct	109.29	125.29	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
2024 ^P	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
	Apr	105.94	113.13	97.51	69.57	73.77	84.12	74.70	113.74	88.26	54.47	111.04
	May	113.90	120.93	93.30	91.07	75.36	84.16	106.29	133.95	112.81	66.69	104.44

Source: Pakistan Bureau of Statistics

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

10.1 Consolidated Fiscal Operations (Federal & Provincial)

Billion Rupees

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

Source: Ministry of Finance Govt. of Pakistan

*FBR-Federal Board of Revenue

10.2 Federal Government Revenue Receipts

Billion Rupees

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

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

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

Billion Rupees

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

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

PERIOD		Direct Taxes	Indirect Taxes				Total Tax Collection
			Sales	Excise	Customs	Total	
2017-18		1,536.6	1,491.3	205.9	608.3	2,305.5	3,842.1
2018-19		1,445.6	1,464.9	233.6	685.4	2,383.9	3,829.5
2019-20		1,524.3	1,596.8	250.5	626.4	2,473.7	3,997.9
2020-21		1,731.9	1,990.2	277.1	765.2	3,032.4	4,764.3
2021-22 ^R		2,280.5	2,531.9	321.0	1,009.5	3,862.3	6,142.8
2022-23 ^P		3,272.4	2,592.1	369.8	934.8	3,896.7	7,169.1
2022-23	Jul-Mar	2,308.9	1,901.1	244.8	701.2	2,847.0	5,155.9
2023-24	Jul-Sep	934.8	726.9	127.6	252.2	1,106.8	2,041.5
2023-24	Jul-Dec	2,148.9	1,515.3	264.6	540.5	2,320.4	4,469.2
2023-24 ^P	Jul-Mar	3,264.7	2,237.1	401.9	807.8	3,446.8	6,711.5
2021	Oct	142.6	205.2	25.8	73.0	304.0	446.5
	Nov	138.4	218.4	24.8	94.8	338.0	476.4
	Dec	259.0	226.3	24.7	90.5	341.6	600.5
2022	Jan	157.1	177.6	25.1	71.1	273.8	430.9
	Feb	142.2	208.6	25.5	75.3	309.4	451.3
	Mar	258.2	201.8	28.0	85.5	315.3	573.6
	Apr	164.9	201.5	31.1	82.7	315.3	480.1
	May	150.1	217.4	32.9	92.0	342.3	492.4
	Jun	391.1	250.6	31.7	126.9	409.2	800.3
	Jul	177.7	187.1	26.6	66.9	280.7	458.4
	Aug	165.5	218.3	24.3	82.6	325.2	490.7
	Sep	339.5	236.7	28.2	80.4	345.3	684.8
	Oct	203.1	212.1	28.4	71.5	312.0	515.1
	Nov	216.3	213.2	28.6	81.3	323.1	539.4
	Dec	423.6	204.6	28.1	84.2	316.8	740.4

Source: Federal Board of Revenue

Ministry of Finance Govt. of Pakistan

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

11.1 Gross Domestic Product of Pakistan

(a) at current basic prices of 2015-16

Million Rs.

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
A.	Agriculture Sector (1 to 4)	10,389,544	12,653,889	14,882,612	19,521,207	25,234,412	4,975,301	4,946,023	5,276,490	5,809,818	6,268,852	6,171,809
	1. Crops (i+ii+iii)	3,704,256	4,720,729	5,791,412	7,728,433	10,915,816	2,537,476	2,015,164	1,742,682	2,366,401	3,597,820	2,697,595
	i. Important Crops	2,015,035	2,730,576	3,278,811	4,519,486	6,910,120	1,546,747	1,104,412	996,484	1,651,504	2,467,393	1,405,397
	ii. Other Crops	1,502,853	1,798,827	2,194,185	2,932,041	3,519,165	933,933	840,211	663,533	618,982	1,025,809	1,152,298
	iii. Cotton Ginning	186,368	191,326	318,416	276,906	486,531	56,796	70,541	82,665	95,915	104,618	139,900
	2. Livestock	6,301,160	7,504,838	8,644,011	11,210,426	13,638,919	2,278,617	2,798,617	3,361,755	3,291,210	2,482,103	3,326,267
	3. Forestry	197,771	236,197	252,747	361,206	423,506	87,127	97,062	99,748	102,360	106,361	108,370
	4. Fishing	186,357	192,125	194,442	221,142	256,171	72,082	35,180	72,304	49,848	82,568	39,577
B.	Industrial Sector (1 to 4)	8,837,507	10,551,041	13,606,601	17,359,458	21,917,871	4,319,501	4,439,308	4,453,162	5,103,838	5,394,775	5,695,182
	1. Mining & Quarrying	1,230,493	1,264,280	1,488,638	1,788,325	2,454,816	428,487	455,046	473,430	561,242	627,897	630,904
	2. Manufacturing (i+ii+iii)	5,427,248	6,663,895	9,171,212	11,415,333	13,796,102	2,784,350	3,075,975	2,969,886	3,295,575	3,460,073	3,611,506
	i. Large Scale	4,026,236	4,933,633	7,040,683	8,535,776	10,060,936	2,104,872	2,330,209	2,148,247	2,438,102	2,600,125	2,721,399
	ii. Small Scale	851,921	1,038,496	1,286,555	1,732,168	2,260,679	407,988	446,086	499,442	522,388	524,863	529,246
	iii. Slaughtering	549,090	691,765	843,974	1,147,389	1,474,487	271,490	299,680	322,197	335,085	335,085	360,861
	3. Electricity, gas and water supply	936,384	1,239,849	1,096,839	1,971,331	2,979,690	518,817	321,852	501,383	632,222	655,036	896,013
	4. Construction	1,243,382	1,383,017	1,849,912	2,184,469	2,687,263	587,847	586,435	508,464	614,799	651,769	556,759
	Commodity Producing Sector (A+B)	19,227,051	23,204,930	28,489,213	36,880,665	47,152,283	9,294,803	9,385,332	9,729,652	10,913,656	11,663,628	11,866,991
C.	Services Sector (1 to 10)	25,519,825	29,049,079	34,816,267	42,596,626	53,079,751	10,217,579	11,210,091	11,399,134	12,490,754	13,317,837	13,535,603
	1. Wholesale & Retail Trade	7,827,884	9,587,513	13,067,848	15,845,040	18,966,349	4,006,944	4,214,973	4,002,438	4,527,611	4,988,305	4,869,417
	2. Transport & Storage	3,976,118	4,668,572	4,399,679	4,292,278	7,029,522	938,370	1,032,915	1,166,869	1,539,500	1,738,540	1,793,148
	3. Accommodation and Food Services Activities (Hotels & Restaurants)	620,711	726,385	822,966	1,202,169	1,526,571	283,084	316,285	346,191	365,279	381,179	389,727
	4. Information and Communication	929,777	1,019,851	1,229,714	1,319,742	1,480,809	342,638	332,988	339,474	353,419	360,696	369,487
	5. Finance & Insurance Activities	1,088,992	925,285	1,514,327	3,194,092	3,779,711	626,361	1,000,271	979,701	997,348	886,961	948,202
	6. Real Estate Activities (Ownership of Dwellings)	2,572,654	2,806,288	3,083,508	3,365,626	3,705,312	833,306	851,738	862,876	874,730	887,539	899,843
	7. Public Administration and Social Security (General Government)	2,385,741	2,567,759	2,942,698	3,474,295	4,097,731	816,320	914,180	980,173	988,980	1,013,704	1,059,032
	8. Education	1,494,309	1,488,542	1,646,706	1,876,166	2,253,371	463,455	473,986	482,140	493,373	529,229	548,783
	9. Human Health and Social Work Activities	792,130	882,244	982,782	1,217,425	1,502,649	292,295	317,764	330,835	337,985	363,794	381,112
	10. Other Private Services	3,831,509	4,376,640	5,126,039	6,809,793	8,737,726	1,614,806	1,754,991	1,908,437	2,012,528	2,167,889	2,276,852
D.	Total of GVA (A+B+C)	44,746,876	52,254,009	63,305,480	79,477,291	100,232,034	19,512,382	20,595,422	21,128,785	23,404,410	24,981,464	25,402,594

Source: Pakistan Bureau of Statistics

11.1 Gross Domestic Product of Pakistan (b) at constant basic prices of 2015-16

Million Rs.

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
A.	Agriculture Sector (1 to 4)	8,137,860	8,424,041	8,778,647	8,977,824	9,539,130	2,233,910	2,254,438	2,231,180	2,452,185	2,364,144	2,343,243
	1. Crops (i+ii+iii)	2,692,121	2,849,148	3,083,439	3,051,587	3,388,088	932,815	764,910	651,728	824,332	1,021,312	793,552
	i. Important Crops	1,506,263	1,593,985	1,681,708	1,687,411	1,971,304	583,598	417,409	314,318	485,187	659,016	429,460
	ii. Other Crops	1,067,179	1,152,009	1,289,069	1,277,242	1,288,795	328,728	326,650	314,068	311,187	330,876	330,363
	iii. Cotton Ginning	118,679	103,154	112,662	86,934	127,989	20,489	20,852	23,342	27,958	31,420	33,728
	2. Livestock	5,146,701	5,269,009	5,387,611	5,587,125	5,804,348	1,206,902	1,416,195	1,484,808	1,546,461	1,246,307	1,475,696
	3. Forestry	177,917	183,877	185,162	215,946	222,532	53,644	55,094	55,779	55,701	55,643	55,604
	4. Fishing	121,121	122,007	122,435	123,166	124,162	40,550	18,239	38,865	25,690	40,882	18,391
B.	Industrial Sector (1 to 4)	6,409,967	6,935,438	7,421,583	7,144,225	7,231,017	1,796,777	1,772,698	1,744,484	1,785,575	1,798,386	1,840,809
	1. Mining & Quarrying	685,844	697,669	651,208	629,670	660,187	157,697	161,775	162,133	170,952	164,618	162,790
	2. Manufacturing (i+ii+iii)	3,970,246	4,388,024	4,864,350	4,606,868	4,718,573	1,178,377	1,214,593	1,094,928	1,144,427	1,201,545	1,254,734
	i. Large Scale	2,906,578	3,240,794	3,626,559	3,268,778	3,271,208	847,816	876,774	749,187	790,100	840,777	889,673
	ii. Small Scale	647,374	705,485	768,249	838,435	914,568	206,847	211,925	217,450	223,419	227,896	230,880
	iii. Slaughtering	416,293	441,745	469,542	499,655	532,797	123,715	125,893	128,292	130,909	132,872	134,181
	3. Electricity, gas and water supply	814,703	888,101	926,804	1,019,017	911,531	203,518	168,447	298,319	252,340	202,950	231,282
	4. Construction	939,174	961,644	979,221	888,670	940,726	257,185	227,883	189,104	217,856	229,273	192,002
	Commodity Producing Sector (A+B)	14,547,827	15,359,479	16,200,230	16,122,049	16,770,147	4,030,687	4,027,135	3,975,663	4,237,760	4,162,530	4,184,051
C.	Services Sector (1 to 10)	20,038,838	21,223,003	22,643,030	22,641,272	22,914,547	5,768,236	5,754,082	5,527,071	5,704,656	5,811,322	5,801,684
	1. Wholesale & Retail Trade	5,998,707	6,647,199	7,325,882	7,033,762	7,056,017	1,829,103	1,838,637	1,660,085	1,753,878	1,857,338	1,845,607
	2. Transport & Storage	3,634,152	3,811,190	3,980,936	4,130,519	4,179,877	1,042,820	1,041,949	1,023,062	1,047,156	1,051,948	1,051,477
	3. Accommodation and Food Services Activities (Hotels & Restaurants)	499,522	520,024	541,222	563,604	586,712	140,061	141,622	143,303	145,103	146,453	147,353
	4. Information and Communication	868,338	953,818	1,125,119	1,115,886	1,082,157	297,440	277,605	271,134	279,562	283,103	261,178
	5. Finance & Insurance Activities	647,435	682,988	730,220	661,448	597,710	175,120	157,209	149,816	157,853	146,785	146,029
	6. Real Estate Activities (Ownership of Dwellings)	2,006,873	2,080,095	2,156,942	2,235,936	2,320,396	555,929	561,520	567,629	574,257	579,229	582,543
	7. Public Administration and Social Security (General Government)	1,830,153	1,820,093	1,853,122	1,722,958	1,632,551	442,298	427,917	397,687	413,807	400,314	400,602
	8. Education	1,024,760	1,012,428	1,071,646	1,126,861	1,242,936	279,190	286,159	286,193	302,210	306,818	315,868
	9. Human Health and Social Work Activities	568,638	585,137	600,835	654,153	698,613	162,159	166,417	167,177	164,476	166,082	171,111
	10. Other Private Services	2,960,260	3,110,031	3,257,106	3,396,145	3,517,578	844,117	855,049	860,984	866,354	873,251	879,916
D.	Total of GVA (A+B+C)	34,586,665	36,582,482	38,843,260	38,763,321	39,684,694	9,798,923	9,781,217	9,502,734	9,942,416	9,973,852	9,985,735

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 ^E	2019-20	2020-21	2021-22 ^J	2022-23 ^R	2023-24 ^E
Household final Consumption Expenditure	38,265,131	46,061,461	56,663,411	69,094,338	88,081,739	30,674,157	33,595,078	35,968,918	36,928,198	38,999,838
NPISH final consumption expenditure	487,348	541,106	594,195	690,637	831,728	374,912	384,937	378,011	346,375	334,834
General Government final consumption expenditure	5,604,444	6,102,658	6,993,667	8,655,671	9,868,400	4,086,774	4,161,026	4,105,674	3,947,187	3,780,552
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	1,341,999	1,696,721	587,366	625,626	655,519	655,336	673,382
Valuables	52,294	61,420	73,324	92,262	116,650	40,381	43,012	45,067	45,054	46,295
Exports of goods and non-factor Services	4,420,573	5,054,072	7,026,133	8,798,475	10,938,479	3,703,874	3,945,411	4,179,734	4,313,189	4,078,326
Less imports of goods and non-factor Services	8,280,456	10,038,695	14,991,863	15,213,037	17,611,146	7,349,952	8,414,664	9,341,889	9,513,500	9,959,929
GDP by expenditure	47,540,409	55,836,225	66,657,868	83,874,923	106,045,093	36,710,346	39,101,616	40,969,933	40,958,493	42,086,350

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 ^a	2022-23 ^b	2023-24 ^c	2019-20	2020-21	2021-22 ^a	2022-23 ^b	2023-24 ^c
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		
	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 9,041 28,176 3,117

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

Maize 1,404 7,883 5,614 1,418 8,940 6,305 1,653 9,525 5,764 1,720 10,985 6,388

Fiber Crop

Cotton* 2,517 9,148 3,634 2,079 7,064 3,398 1,937 8,329 4,300 2,144 4,910 2,290

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 66,713

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 Taraqiyati Bank Ltd.(Formally ADBP)

CONVERSION COEFFICIENTS AND FACTORS

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