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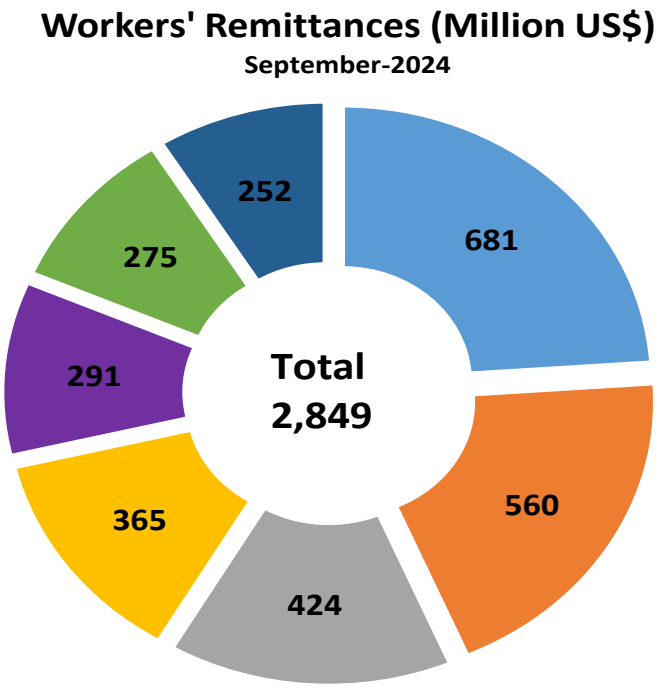
October 2024



STATE BANK OF PAKISTAN

STATISTICS AND DATA SERVICES DEPARTMENT

Preface

State Bank of Pakistan (SBP) produces reliable and timely statistics pertaining to central banking and related areas of interest for the use of policy makers, researchers, academia and other stakeholders. The Monthly Statistical Bulletin (MSB) is a reflection of such efforts. This publication provides a wide range of data disseminated in one place, most of which is also available on the websites of the respective data producers such as SBP and Pakistan Bureau of Statistics (PBS). It is available on the SBP website at: https://www.sbp.org.pk/reports/stat_reviews/Bulletin/index.htm. To further facilitate the users, data tables are provided in MS excel format. Moreover, for selected tables we have also provided links to archive of respective datasets at the end of relevant tables.

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

Any suggestions to improve this publication can be sent to feedback.statistics@sbp.org.pk.

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1. Selected Economic Indicators

	I T E M S	Unit / Base	2023						2024
			Jul	Aug	Sep	Oct	Nov	Dec	Jan
1	Currency in Circulation[@]	Billion Rs.	8,679.6	8,466.1	8,287.8	8,480.1	8,526.4	8,451.6	8,514.1
2	Broad Money (M2)[@]	"	30,753.0	30,701.5	31,525.1	31,124.0	31,359.0	32,935.7	31,821.6
3	Ratio of Scheduled Banks' Advances to Deposits	%	43.5	42.4	42.3	42.3	41.9	42.0	42.2
4	Ratio of Scheduled Banks' Investment to Deposits	"	83.5	84.3	86.0	88.0	91.7	92.3	95.4
5	Weighted Average Deposits Rate – Fresh Deposits	"	12.8	10.9	11.2	10.8	10.8	10.9	10.6
6	Weighted Average Deposits Rate – Outstanding Deposit	"	11.2	11.2	11.3	11.5	11.6	11.6	11.9
7	Weighted Average Lending Rate – Gross Disbursement *	"	21.5	21.1	20.2	19.9	21.1	21.0	21.0
8	Weighted Average Lending Rate – Outstanding Loans *	"	18.0	18.5	18.8	18.9	18.8	18.9	18.6
9	KIBOR – End Month (1 Month)**	"	22.5200	22.2100	22.0500	21.9100	22.0200	21.8500	21.8700
10	KIBOR – Month Average (1 Month)**	"	22.3100	22.1400	22.4000	21.9900	21.8700	21.9300	21.4809
11	Exports (BOP)	Million US Dollars	2,104.0	2,410.0	2,438.0	2,719.0	2,693.0	2,782.0	2,680.0
12	Imports (BOP)	"	4,149.0	4,211.0	3,928.0	4,383.0	4,531.0	4,173.0	4,669.0
13	Foreign Direct Investment (Net)	"	124.1	182.8	213.3	163.3	172.4	252.0	(132.3)
14	Foreign Portfolio Investment (Net)	"	22.3	4.5	(16.9)	4.3	24.6	32.3	25.5
15	Foreign Exchange Reserves	"	12,891.8	12,564.0	12,392.8	12,033.3	11,479.2	12,673.2	12,594.2
16	Workers' Remittances	"	2,029.0	2,094.5	2,208.1	2,463.1	2,258.5	2,381.9	2,397.9
17	Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	91.5865	90.0407	91.7298	98.5166	98.2755	98.8267	101.7542
18	Nominal Effective Exchange Rate (NEER)–Month Average	"	37.7981	36.7208	36.7870	39.1756	37.9883	37.9414	38.4143
19	Exchange Rate (Month end)	Rs./US $	286.3290	304.8469	287.8848	280.8483	285.0310	281.7521	279.3290
20	Exchange Rate (Month average)	"	281.0072	293.8081	297.7542	280.3568	285.5207	283.2961	280.3206
21	KSE 100 Index (Month end)	(1991=1,000)	48,034.60	45,002.42	46,232.59	51,920.27	60,531.27	62,451.04	61,979.18
22	CPI Inflation YoY National	(2015-16=100)	28.3	27.4	31.4	26.8	29.2	29.7	28.3
23	CPI Inflation YoY Urban	"	26.3	25.0	29.7	25.5	30.4	30.9	30.2
24	CPI Inflation YoY Rural	"	31.3	30.9	33.9	28.7	27.5	27.9	25.7
25	CPI Inflation YoY Urban (Food)	"	40.2	38.8	33.9	28.9	29.8	28.8	27.4
26	CPI Inflation YoY Rural (Food)	"	41.3	40.6	35.4	28.6	29.2	29.3	25.1
27	CPI Inflation YoY Urban (Non-Food)	"	17.3	16.3	26.8	23.1	30.9	32.4	32.3
28	CPI Inflation YoY Rural (Non-Food)	"	22.0	22.0	32.3	28.8	25.9	26.4	26.3
29	Core Inflation YoY (Non-Food Non Energy) Urban	"	18.4	18.4	18.6	18.5	18.6	18.2	17.8
30	Core Inflation YoY (Non-Food Non Energy) Rural	"	24.6	25.9	27.3	26.7	25.9	25.1	24.6
31	National Savings Schemes – Outstanding Amount	Billion Rs.	3,262.0	3,255.1	3,243.0	3,215.3	3,217.0	3,178.7	3,149.6
32	FBR Tax Collection[#]	"	…	…	...	…	…	…	…

1. Selected Economic Indicators

	ITEMS	Unit / Base	2024							
			Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
1	Currency in Circulation[@]	Billion Rs.	8,498.1	8,650.9	8,823.0	8,749.0	9,153.1	9,070.1	8,879.3	8,817.2
2	Broad Money (M2) [@]	"	32,191.2	33,772.2	33,334.7	34,552.2	36,584.9	35,090.2	35,691.3	36,263.1
3	Ratio of Scheduled Banks' Advances to Deposits	%	41.5	39.6	40.0	38.5	40.4	36.6	35.6	36.1
4	Ratio of Scheduled Banks' Investment to Deposits	"	93.8	93.0	98.4	98.6	97.8	101.5	101.0	99.7
5	Weighted Average Deposits Rate – Fresh Deposits*	"	9.9	10.4	10.3	10.2	10.3	11.1	10.7	9.5
6	Weighted Average Deposits Rate – Outstanding Deposit*	"	11.8	11.7	11.7	11.7	11.7	11.1	11.0	10.4
7	Weighted Average Lending Rate–Gross Disbursement*	"	20.5	20.8	21.1	20.8	20.2	19.3	19.0	18.3
8	Weighted Average Lending Rate–Outstanding Loans*	"	18.4	18.3	18.4	18.5	18.7	17.5	17.3	16.8
9	KIBOR – End Month (1 Month) **	"	22.0100	22.0900	21.9900	21.8600	20.6000	19.6900	19.3500	17.3900
10	KIBOR – Month Average (1 Month) **	"	22.0421	21.9200	22.0184	21.9771	20.9518	20.3240	19.5976	18.1600
11	Exports (BOP)	Million US Dollars	2,531.0	2,522.0	2,637.0	3,008.0	2,443.0	2,374.0	2,477.0	2,645.0
12	Imports (BOP)	"	4,366.0	4,569.0	4,442.0	5,019.0	4,616.0	4,819.0	4,709.0	4,691.0
13	Foreign Direct Investment (Net)	"	172.0	293.8	394.5	305.6	204.5	136.3	249.7	385.1
14	Foreign Portfolio Investment (Net)	"	15.3	53.2	(963.5)	239.1	175.7	168.7	(65.8)	29.5
15	Foreign Exchange Reserves	"	12,448.4	12,759.3	13,750.3	13,650.8	13,996.3	13,966.7	14,174.2	15,401.2
16	Workers' Remittances	"	2,250.1	2,954.0	2,813.3	3,242.2	3,158.1	2,994.0	2,942.8	2,849.1
17	Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	102.0966	104.0949	104.4445	100.6884	100.0647	101.5044	100.1325	98.6476
18	Nominal Effective Exchange Rate (NEER)–Month Average	"	38.7939	38.8624	39.2955	39.2048	38.8392	38.7177	38.1540	37.8422
19	Exchange Rate (Month end)	Rs./US $	278.9566	277.9879	278.3341	278.4000	278.3328	278.5914	278.5362	277.6517
20	Exchange Rate (Month average)	"	279.1817	278.7050	278.1425	278.2501	278.4387	278.3912	278.5403	278.2436
21	KSE 100 Index (Month end)	(1991=1,000)	64,578.52	67,005.11	71,102.55	75,878.48	78,444.96	77,886.99	78,488.22	81,114.20
22	CPI Inflation YoY National	(2015-16=100)	23.1	20.7	17.3	11.8	12.6	11.1	9.6	6.9
23	CPI Inflation YoY Urban	"	24.9	21.9	19.4	14.3	14.9	13.2	11.7	9.3
24	CPI Inflation YoY Rural	"	20.5	19.0	14.5	8.2	9.3	8.1	6.7	3.6
25	CPI Inflation YoY Urban (Food)	"	20.2	16.6	11.3	2.2	2.6	3.4	4.1	1.7
26	CPI Inflation YoY Rural (Food)	"	19.0	17.1	9.5	(0.1)	1.3	1.3	1.9	(0.9)
27	CPI Inflation YoY Urban (Non-Food)	"	28.2	25.8	25.6	23.6	24.3	20.7	17.4	15.0
28	CPI Inflation YoY Rural (Non-Food)	"	22.1	21.0	20.0	17.2	17.9	15.5	11.9	8.4
29	Core Inflation YoY (Non-Food Non Energy) Urban	"	15.5	12.8	13.1	12.3	12.2	11.7	10.2	9.3
30	Core Inflation YoY (Non-Food Non Energy) Rural	"	21.9	20.0	19.3	17.0	17.0	16.9	14.4	12.1
31	National Savings Schemes – Outstanding Amount	Billion Rs.	3,153.0	3,143.6	3,142.5	3,138.5	3,138.2	3,156.6	3,164.4	3,178.2
32	FBR Tax Collection[#]	"	…	…	…	…	9,311.0	…	…	2,562.9

* Including Zero Markup including inter Financial institutions

**Average of bid and offer

… Not Available

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

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

2.1 Central Bank Survey

Million Rupees

ITEMS	FY22	FY23	FY24	2023	2024				
				Sep	May	Jun	Jul	Aug	Sep[P]
Net Foreign Assets	**209,306**	**(881,053)**	**(71,219)**	**(527,883)**	**(206,948)**	**(71,219)**	**(37,982)**	**27,625**	**151,802**
Claims on nonresidents	**3,598,212**	**3,535,588**	**5,053,547**	**4,429,989**	**4,986,080**	**5,053,547**	**5,075,204**	**5,210,169**	**5,623,293**
a) Monetary Gold, Coin and Bullion	773,637	1,136,974	1,349,449	1,118,947	1,359,106	1,349,449	1,406,702	1,456,666	1,519,731
b) Holdings of SDRs	43,863	5,424	206,235	194,544	271,128	206,235	126,247	81,482	175,425
c) Foreign currency	24,049	20,234	20,569	21,583	20,486	20,569	20,559	20,573	19,337
d) Deposits	2,137,625	1,587,831	2,725,338	2,319,878	2,578,728	2,725,338	2,690,914	2,838,290	3,118,762
e) Securities other than shares (Foreign)	67,793	8,567	8,307	8,597	8,316	8,307	77,507	41,509	13,776
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	92	-	-	-	-	-	1,136	9,752	11,121
h) Other	551,153	776,559	743,650	766,440	748,316	743,650	752,140	761,897	765,140
Of which: Quota-IMF	551,152	776,557	743,648	766,438	748,314	743,648	752,139	761,895	765,139
less: Liabilities to nonresidents	**3,388,906**	**4,416,641**	**5,124,766**	**4,957,871**	**5,193,027**	**5,124,766**	**5,113,186**	**5,182,545**	**5,471,491**
a) Deposits	559,614	782,871	1,057,395	1,073,778	1,053,688	1,057,395	1,037,090	1,039,568	1,040,161
b) Securities other than shares	1,104,972	1,279,131	1,818,649	1,543,409	1,875,870	1,818,649	1,818,728	1,842,322	2,109,056
c) Loans	..	..	..	-	..	..	..	..	..
d) Financial derivatives	926,914	1,225,197	1,166,640	1,221,725	1,182,115	1,166,640	1,173,117	1,198,195	1,211,105
e) Other	797,406	1,129,442	1,082,081	1,118,960	1,081,355	1,082,081	1,084,251	1,102,459	1,111,168
Claims on Other Depository Corporations	**6,165,662**	**9,982,373**	**13,267,412**	**10,703,640**	**12,751,225**	**13,267,412**	**13,256,198**	**13,222,832**	**12,451,799**
Net claims on General Government	**5,154,157**	**5,215,056**	**4,490,725**	**4,934,209**	**4,125,187**	**4,490,725**	**4,597,517**	**4,531,026**	**3,049,070**
Net claims on Central Government	**5,745,839**	**5,897,339**	**5,393,367**	**5,670,755**	**5,191,362**	**5,393,367**	**5,445,741**	**5,212,977**	**4,027,865**
Claims on Central Government	**6,769,725**	**6,638,086**	**6,286,636**	**6,618,984**	**6,796,115**	**6,286,636**	**6,389,688**	**6,504,845**	**6,592,834**
a) Securities other than Shares	6,237,905	5,886,301	5,566,218	5,874,147	6,066,461	5,566,218	5,660,507	5,761,067	5,853,103
b) Other claims	531,820	751,785	720,418	744,837	729,654	720,418	729,181	743,777	739,730
less: Liabilities to Central Government	**1,023,886**	**740,747**	**893,269**	**948,229**	**1,604,754**	**893,269**	**943,947**	**1,291,868**	**2,564,969**
a) Deposits	1,023,886	740,747	893,269	948,229	1,604,754	893,269	943,947	1,291,868	2,564,969
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	**(591,682)**	**(682,283)**	**(902,642)**	**(736,546)**	**(1,066,174)**	**(902,642)**	**(848,224)**	**(681,951)**	**(978,795)**
Claims on Provincial and Local Governments	**17,130**	-	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	17,130	-	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	**608,812**	**682,283**	**902,642**	**736,546**	**1,066,174**	**902,642**	**848,224**	**681,951**	**978,795**
a) Deposits	608,812	682,283	902,642	736,546	1,066,174	902,642	848,224	681,951	978,795
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	**34,306**	**74,950**	**86,257**	**72,912**	**66,969**	**86,257**	**70,218**	**77,411**	**86,369**
a) Other financial corporations	7,941	42,081	42,715	39,952	23,658	42,715	26,743	33,627	42,239
b) Public non-financial corporations	31	15	106	8	68	106	115	125	127
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	26,334	32,855	43,436	32,952	43,243	43,436	43,361	43,659	44,003
Monetary base	**9,257,114**	**11,335,759**	**11,621,903**	**10,374,040**	**11,242,294**	**11,621,903**	**11,701,097**	**11,322,191**	**11,139,357**
1) Currency in Circulation	**7,992,592**	**9,664,290**	**9,698,211**	**8,732,277**	**9,276,474**	**9,698,211**	**9,498,679**	**9,404,441**	**9,373,244**
2) Liabilities to Other Depository Corporations	**1,250,385**	**1,667,872**	**1,888,969**	**1,638,248**	**1,948,395**	**1,888,969**	**2,167,189**	**1,915,007**	**1,763,095**
Reserve deposits	1,250,385	1,667,872	1,888,969	1,638,248	1,948,395	1,888,969	2,167,189	1,915,007	1,763,095
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

ITEMS	FY22	FY23	FY24	2023	2024				
				Sep	May	Jun	Jul	Aug	Sep[P]
3) Deposits included in broad money	**14,137**	**3,596**	**34,722**	**3,516**	**17,425**	**34,722**	**35,228**	**2,743**	**3,018**
Transferable deposits	**1,174**	**1,185**	**229**	**1,198**	**229**	**229**	**230**	**230**	**311**
a) Other financial corporations	16	27	31	29	31	31	32	32	33
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	162	164	175	175	175	175	175	175	175
d) Other resident sectors	996	995	23	994	23	23	23	23	103
Other deposits	**12,963**	**2,411**	**34,493**	**2,318**	**17,197**	**34,493**	**34,999**	**2,513**	**2,707**
a) Other financial corporations	851	1,850	1,966	1,379	1,949	1,966	2,471	1,807	1,983
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	12,111	561	32,527	939	15,248	32,527	32,527	706	724
4) Securities other than shares included in broad money	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	**95,519**	**115,208**	**126,316**	**114,699**	**125,667**	**126,316**	**125,914**	**126,020**	**126,847**
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Loans*	**530,000**	**142,882**	**609,732**	**1,164,979**	**255,197**	**609,732**	**291,948**	**292,096**	**492,472**
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares and Other equity	**1,651,325**	**2,761,045**	**5,427,445**	**3,565,007**	**5,130,481**	**5,427,445**	**5,816,305**	**6,111,055**	**3,978,014**
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	371,698	905,507	3,398,663	1,732,631	3,099,795	3,398,663	3,731,303	3,374,237	1,006,365
c) General & special reserves	214,813	441,275	374,388	441,275	374,388	374,388	374,388	977,632	1,103,070
d) Valuation adjustment	964,813	1,314,263	1,554,395	1,291,101	1,556,299	1,554,395	1,610,614	1,659,185	1,768,580
Other items (net)	**29,472**	**36,432**	**(12,221)**	**(35,846)**	**(17,204)**	**(12,221)**	**(49,311)**	**7,532**	**2,350**
Other liabilities	213,125	288,008	258,752	262,836	247,511	258,752	213,087	273,590	302,283
Less: Other Assets	*183,654*	*251,576*	*270,973*	*298,682*	*264,716*	*270,973*	*262,398*	*266,058*	*299,933*

Source: Statistics and Data Services Department

P: Provisional, R: Revised

Note:

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

1. The table shows monetary statistics of the Central Bank (State Bank of Pakistan) according to the guidelines of IMF Monetary and Financial Statistics Manual (MFSM 2000). Compilation methodology is available at: http://www.sbp.org.pk/departments/Guidelines.htm

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

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

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

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

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

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

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

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

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

Archive link:

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

2.2 Other Depository Corporations Survey

Million Rupees

ITEMS	FY22	FY23	FY24	2023	2024				
				Sep	May	Jun[R]	Jul[R]	Aug[R]	Sep[P]
Net Foreign Assets	**(295,496)**	**(730,190)**	**(889,913)**	**(832,089)**	**(940,780)**	**(889,913)**	**(948,759)**	**(974,571)**	**(981,556)**
Claims on nonresidents	**874,257**	**1,123,691**	**1,153,266**	**1,050,918**	**1,053,540**	**1,153,266**	**1,058,462**	**1,067,572**	**991,924**
a) Foreign currency	68,527	81,619	82,845	87,292	83,342	82,845	76,330	72,019	67,146
b) Deposits	286,825	448,940	470,384	347,734	377,700	470,384	367,188	368,983	295,700
c) Securities other than shares	258,300	239,576	249,517	267,185	245,393	249,517	255,663	266,739	281,084
d) Loans	7,289	15,402	9,054	10,158	7,380	9,054	18,472	17,371	6,495
e) Financial derivatives	1,069	1,204	2,456	6,092	2,310	2,456	2,541	3,210	3,419
f)Shares & other equity	243,797	325,736	334,835	321,617	328,075	334,835	334,088	335,068	333,929
g) Other	8,450	11,214	4,176	10,839	9,339	4,176	4,181	4,183	4,151
less: Liabilities to nonresidents	**1,169,754**	**1,853,880**	**2,043,179**	**1,883,007**	**1,994,320**	**2,043,179**	**2,007,220**	**2,042,144**	**1,973,480**
a) Deposits	612,902	742,851	855,735	750,724	855,302	855,735	846,603	878,964	854,529
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	543,023	1,065,877	1,158,895	1,065,451	1,098,404	1,158,895	1,132,639	1,142,339	1,089,711
d) Financial derivatives	2,067	736	1,578	8,299	1,326	1,578	1,006	737	822
e) Other	11,762	44,416	26,971	58,533	39,288	26,971	26,972	20,104	28,418
Claims on Central bank	**2,178,580**	**2,385,935**	**3,153,931**	**3,329,651**	**2,689,080**	**3,153,931**	**3,030,402**	**2,764,437**	**2,934,079**
a) Currency	436,373	533,281	566,553	462,925	547,306	566,553	550,388	513,857	577,232
b) Reserve deposits	1,236,569	1,706,275	1,990,669	1,691,677	1,883,318	1,990,669	2,185,440	1,956,662	1,862,046
c) Other claims	505,638	146,379	596,709	1,175,049	258,455	596,709	294,573	293,918	494,800
Net Claims on General Government	**15,183,918**	**21,695,166**	**29,765,682**	**22,787,643**	**28,688,690**	**29,765,682**	**30,180,243**	**30,855,737**	**30,439,183**
Net claims on Central Government	**15,694,412**	**22,231,284**	**30,952,479**	**23,494,434**	**29,829,518**	**30,952,479**	**31,568,186**	**32,309,700**	**31,948,174**
Claims on Central Government	**17,769,271**	**24,697,880**	**33,800,795**	**25,952,908**	**32,620,355**	**33,800,795**	**34,432,365**	**35,127,544**	**34,822,020**
a) Securities other than Shares	17,331,683	23,624,331	32,551,840	24,868,442	31,394,668	32,551,840	33,183,007	33,871,728	33,549,769
b) Other claims	437,588	1,073,549	1,248,956	1,084,466	1,225,686	1,248,956	1,249,359	1,255,816	1,272,251
less: Liabilities to Central Government	**2,074,859**	**2,466,596**	**2,848,316**	**2,458,474**	**2,790,837**	**2,848,316**	**2,864,180**	**2,817,844**	**2,873,846**
a) Deposits	2,074,859	2,466,596	2,848,316	2,458,474	2,790,837	2,848,316	2,864,180	2,817,844	2,873,846
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	**(510,493)**	**(536,118)**	**(1,186,797)**	**(706,792)**	**(1,140,828)**	**(1,186,797)**	**(1,387,942)**	**(1,453,962)**	**(1,508,991)**
Claims on Provincial Governments	**797,289**	**887,820**	**610,638**	**746,373**	**588,002**	**610,638**	**408,196**	**358,055**	**361,931**
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	797,289	887,819	610,637	746,373	588,002	610,637	408,196	358,055	361,931
less: Liabilities to Provincial Governments	**1,307,782**	**1,423,938**	**1,797,435**	**1,453,165**	**1,728,830**	**1,797,435**	**1,796,138**	**1,812,018**	**1,870,923**
a) Deposits	1,306,355	1,411,088	1,781,447	1,437,524	1,712,913	1,781,447	1,779,863	1,796,164	1,854,801
b) Other liabilities	1,427	12,850	15,988	15,641	15,917	15,988	16,275	15,854	16,122
Claims on other sectors	**11,057,929**	**11,929,629**	**12,542,746**	**11,797,337**	**12,287,917**	**12,542,746**	**12,114,212**	**12,154,881**	**12,377,490**
a) Other financial corporations	185,934	225,121	200,920	180,392	171,763	200,920	188,331	214,880	223,391
b) Public non-financial corporations	1,740,039	2,276,978	2,221,876	2,240,662	2,224,622	2,221,876	2,176,536	2,259,051	2,239,370
c) Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,476,831	7,928,253	8,082,639	7,729,964	7,641,777	7,838,995
d) Other resident sectors	1,816,707	1,866,632	2,037,312	1,899,452	1,963,279	2,037,312	2,019,381	2,039,172	2,075,734

2.2 Other Depository Corporations Survey

Million Rupees

ITEMS	FY22	FY23	FY24	2023	2024				
				Sep	May	Jun[R]	Jul[R]	Aug[R]	Sep[P]
Liabilities to central bank	**6,151,771**	**9,958,135**	**13,169,975**	**10,642,178**	**12,681,286**	**13,169,975**	**13,165,921**	**13,134,350**	**12,280,998**
Deposits included in broad money (1+2)	**19,219,033**	**22,131,794**	**27,348,201**	**23,147,954**	**26,086,942**	**27,348,201**	**27,077,255**	**27,412,187**	**27,933,229**
1)Transferable deposits	**14,599,162**	**17,024,458**	**21,407,816**	**17,929,526**	**20,404,306**	**21,407,816**	**21,151,369**	**21,485,903**	**21,966,567**
a) Other financial corporations	569,937	451,141	709,309	536,323	628,561	709,309	713,383	824,644	918,726
b) Public non-financial corporations	644,922	712,128	1,118,876	826,971	1,007,138	1,118,876	1,118,191	1,111,566	951,852
c) Other non-financial corporations	4,439,247	5,346,197	6,756,386	5,596,856	6,336,846	6,756,386	6,528,191	6,540,978	6,842,408
d) Other resident sectors	8,945,057	10,514,993	12,823,245	10,969,375	12,431,761	12,823,245	12,791,604	13,008,716	13,253,581
2)Other deposits	**4,619,870**	**5,107,336**	**5,940,385**	**5,218,428**	**5,682,636**	**5,940,385**	**5,925,886**	**5,926,284**	**5,966,663**
a) Other financial corporations	145,521	157,590	228,239	178,283	221,320	228,239	275,881	216,105	183,437
b) Public non-financial corporations	804,664	833,767	917,726	801,302	850,269	917,726	896,357	963,451	989,491
c) Other non-financial corporations	1,430,618	1,562,722	2,312,619	1,599,023	2,199,301	2,312,619	2,235,952	2,223,579	2,283,023
d) Other resident sectors	2,239,067	2,553,257	2,481,801	2,639,820	2,411,747	2,481,801	2,517,696	2,523,149	2,510,712
Securities other than shares, included in broad money	**18**	-	-	-	-	-	-	-	-
a) Other financial corporations	15	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	3	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares, excluded from broad money	**43,550**	**59,479**	**58,256**	**59,337**	**65,922**	**58,256**	**58,270**	**56,762**	**57,043**
Of which: Other financial corporations	27,127	35,388	35,867	34,961	38,618	35,867	35,709	35,689	35,829
Loans	**56,119**	**102,213**	**76,064**	**106,184**	**84,044**	**76,064**	**84,368**	**76,810**	**78,118**
Of which: Other financial corporations	47,313	69,450	74,481	73,717	82,378	74,481	82,760	75,181	76,465
Financial derivatives	**11,280**	**21,891**	**23,883**	**35,500**	**24,566**	**23,883**	**22,885**	**24,054**	**24,574**
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Trade credit and advances	**44**	**42**	**128**	**74**	**52**	**128**	**143**	**349**	**357**
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares and other equity	**2,216,686**	**2,693,590**	**3,358,340**	**2,860,718**	**3,257,106**	**3,358,340**	**3,474,539**	**3,507,656**	**3,765,859**
a) Funds contributed by owners	691,207	776,192	837,978	818,370	835,468	837,978	838,696	841,170	839,914
b) Retained earnings	820,964	1,085,061	1,317,886	1,165,108	1,275,309	1,317,886	1,378,152	1,333,003	1,372,374
c) General and special reserves	621,961	684,031	851,266	656,298	842,990	851,266	875,773	914,843	1,014,708
d) Valuation adjustment	82,553	148,305	351,210	220,943	303,339	351,210	381,918	418,640	538,863
Other items (net)	**426,519**	**313,481**	**537,855**	**230,746**	**525,094**	**537,855**	**493,003**	**589,013**	**629,729**
Other liabilities	**2,720,914**	**3,388,926**	**3,908,571**	**3,559,593**	**3,859,419**	**3,908,571**	**3,873,152**	**4,013,689**	**4,205,396**
less: Other assets	**2,332,179**	**3,098,766**	**3,524,830**	**3,247,770**	**3,516,523**	**3,524,830**	**3,490,501**	**3,518,735**	**3,685,000**
plus: Consolidation adjustment	**37,784**	**23,322**	**154,114**	**(81,077)**	**182,198**	**154,114**	**110,352**	**94,059**	**109,332**

Source: Statistics and Data Services Department

Note:

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

2. General Government includes Central and Provincial Government

3. Provincial Governments includes Provincial and Local Governmnets

4. The data may not tally with the table 3 at http://www.sbp.org.pk/ecodata/Ana_Acc_bkg.pdf and table 2.3 of Statistical Bulletin due to difference in classification and Sectorization

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

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

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

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

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

Archive link:
https://www.sbp.org.pk/ecodata/ODCArch.xls

2.3 Depository Corporations Survey

Million Rupees

ITEMS	FY22	FY23	FY24	2023	2024				
				Sep	May	Jun	Jul	Aug	Sep[P]
Net Foreign Assets	**(86,190)**	**(1,611,243)**	**(961,131)**	**(1,359,971)**	**(1,147,728)**	**(961,072)**	**(986,745)**	**(946,947)**	**(829,754)**
Claims on nonresidents	4,472,469	4,659,278	6,206,813	5,480,907	6,039,619	6,206,801	6,133,661	6,277,741	6,615,217
less: Liabilities to nonresidents	4,558,660	6,270,521	7,167,944	6,840,878	7,187,347	7,167,874	7,120,407	7,224,688	7,444,971
Domestic claims (a+b)	**31,430,310**	**38,914,802**	**46,885,410**	**39,592,102**	**45,168,764**	**46,885,664**	**46,964,970**	**47,620,037**	**45,952,111**
a. Net Claims on general government (1+2)	**20,338,075**	**26,910,222**	**34,256,406**	**27,721,852**	**32,813,877**	**34,258,604**	**34,782,589**	**35,387,745**	**33,488,252**
1- Net claims on central government	**21,440,250**	**28,128,623**	**36,345,846**	**29,165,189**	**35,020,880**	**36,348,044**	**37,018,755**	**37,523,658**	**35,976,039**
Claims on central government	24,538,996	31,335,966	40,087,431	32,571,892	39,416,470	40,089,621	40,826,877	41,633,370	41,414,853
less: Liabilities to central government	3,098,746	3,207,343	3,741,585	3,406,703	4,395,591	3,741,577	3,808,123	4,109,712	5,438,815
2-Net claims on provincial governments	**(1,102,175)**	**(1,218,401)**	**(2,089,440)**	**(1,443,338)**	**(2,207,002)**	**(2,089,440)**	**(2,236,166)**	**(2,135,913)**	**(2,487,786)**
Claims on provincial governments	814,419	887,820	610,638	746,373	588,002	610,638	408,196	358,055	361,931
less: Liabilities to provincial governments	1,916,594	2,106,221	2,700,077	2,189,711	2,795,004	2,700,077	2,644,362	2,493,969	2,849,717
b. Claims on other sectors	**11,092,235**	**12,004,580**	**12,629,003**	**11,870,250**	**12,354,887**	**12,627,059**	**12,182,382**	**12,232,293**	**12,463,859**
Other financial corporations	193,875	267,202	243,635	220,344	195,422	241,697	213,135	248,507	265,630
Public non-financial corporations	1,740,071	2,276,992	2,221,982	2,240,670	2,224,690	2,221,977	2,176,651	2,259,176	2,239,497
Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,476,831	7,928,253	8,082,639	7,729,964	7,641,777	7,838,995
Other resident sectors	1,843,040	1,899,487	2,080,747	1,932,404	2,006,522	2,080,747	2,062,632	2,082,832	2,119,737
Broad money liabilities (a+b+c+d)	**26,789,406**	**31,266,400**	**36,514,581**	**31,420,821**	**34,833,534**	**36,482,613**	**36,028,805**	**36,305,515**	**36,732,259**
a. Currency outside depository corporations	**7,556,219**	**9,131,010**	**9,131,658**	**8,269,352**	**8,729,167**	**9,131,658**	**8,948,291**	**8,890,585**	**8,796,011**
b. Transferable deposits	**14,600,337**	**17,025,643**	**21,408,045**	**17,930,724**	**20,404,534**	**21,408,045**	**21,151,599**	**21,486,133**	**21,966,877**
Other financial corporations	569,952	451,168	709,340	536,352	628,592	709,340	713,415	824,676	918,759
Public non-financial corporations	644,922	712,128	1,118,876	826,971	1,007,138	1,118,876	1,118,191	1,111,566	951,852
Other non-financial corporations	4,439,410	5,346,360	6,756,561	5,597,031	6,337,021	6,756,561	6,528,366	6,541,153	6,842,583
Other resident sectors	8,946,053	10,515,988	12,823,268	10,970,369	12,431,783	12,823,268	12,791,626	13,008,739	13,253,683
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	**4,632,833**	**5,109,747**	**5,974,878**	**5,220,746**	**5,699,833**	**5,942,909**	**5,928,916**	**5,928,798**	**5,969,370**
Other financial corporations	146,373	159,440	230,205	179,662	223,269	230,205	278,352	217,912	185,420
Public non-financial corporations	804,664	833,767	917,726	801,302	850,269	917,726	896,357	963,451	989,491
Other non-financial corporations	1,430,618	1,562,722	2,312,619	1,599,023	2,199,301	2,312,619	2,235,952	2,223,579	2,283,023
Other resident sectors	2,251,179	2,553,818	2,514,329	2,640,759	2,426,995	2,482,360	2,518,255	2,523,856	2,511,436
d. Securities other than shares included in broad money	**18**	**-**	-	-	-	-	-	-	-
Other financial corporations	15	-	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	-	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	**95,519**	**115,208**	**126,316**	**114,699**	**125,667**	**126,316**	**125,909**	**125,966**	**126,847**
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	**43,550**	**59,479**	**58,256**	**59,337**	**65,922**	**58,256**	**58,270**	**56,762**	**57,043**
of which: Other financial corporations	27,127	35,388	35,867	34,961	38,618	35,867	35,709	35,689	35,829
Loans	**56,119**	**102,213**	**76,064**	**106,184**	**84,044**	**76,064**	**84,368**	**76,810**	**78,118**
of which: Other financial corporations	47,313	69,450	74,481	73,717	82,378	74,481	82,760	75,181	76,465
Financial Derivatives	**11,280**	**21,891**	**23,883**	**35,500**	**24,566**	**23,883**	**22,885**	**24,054**	**24,574**
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Trade credit & advances	**44**	**42**	**128**	**74**	**52**	**128**	**143**	**349**	**357**
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares & other equity	**3,868,011**	**5,454,635**	**8,785,786**	**6,425,725**	**8,387,587**	**8,806,447**	**9,276,655**	**9,618,316**	**7,743,874**
Other items (net)	**480,278**	**283,775**	**339,520**	**69,938**	**499,769**	**351,141**	**381,476**	**466,016**	**359,999**
Other liabilities (includes central bank float)	2,934,039	3,676,934	4,167,322	3,822,429	4,106,930	4,196,739	4,142,570	4,287,826	4,507,679
less: Other assets	2,515,832	3,350,342	3,795,803	3,546,451	3,781,238	3,803,245	3,750,554	3,781,723	3,984,932
plus: Consolidation adjustment	62,072	(42,816)	(32,000)	(206,039)	174,077	(42,353)	(10,539)	(40,087)	(162,747)

Source: Statistics and Data Services Department

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

http://www.sbp.org.pk/departments/stats/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.

Archive link:

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

2.4 Reserve Money

Million Rupees

Components	30th June			2023	2024				
	FY22	FY23	FY24		May	Jun	Jul	Aug	Sep[P]
A. Currency in Circulation	**7,572,465**	**9,148,739**	**9,153,099**	**8,287,843**	**8,748,996**	**9,153,099**	**9,070,089**	**8,879,277**	**8,817,223**
B. Cash in Tills	**429,566**	**524,857**	**554,731**	**453,873**	**537,095**	**554,731**	**525,465**	**534,369**	**565,247**
C. Other Deposits	**95,319**	**112,092**	**167,327**	**104,556**	**132,338**	**167,327**	**148,037**	**120,877**	**118,380**
D. Bank Deposits	**1,229,198**	**1,634,092**	**1,842,108**	**1,612,619**	**1,919,028**	**1,842,108**	**1,795,653**	**1,884,722**	**1,736,022**
Reserve Money (A+B+C+D)	**9,326,549**	**11,419,779**	**11,717,265**	**10,458,890**	**11,337,457**	**11,717,265**	**11,539,243**	**11,419,246**	**11,236,872**
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	**(559,909)**	**(2,013,435)**	**(1,415,474)**	**(1,642,237)**	**(1,561,169)**	**(1,415,474)**	**(1,461,192)**	**(1,409,444)**	**(1,362,139)**
B. Net Domestic Assets (1+2+3)	**9,886,457**	**13,433,214**	**13,132,739**	**12,101,127**	**12,898,626**	**13,132,739**	**13,000,436**	**12,828,690**	**12,599,011**
1. Net Govt Sector Borrowing (i+ii)	**5,124,160**	**5,232,883**	**4,511,734**	**4,953,942**	**4,145,111**	**4,511,734**	**4,369,897**	**4,554,036**	**3,072,103**
i. Borrowings for Budgetary Support [1]	5,141,433	5,250,087	4,535,126	4,971,704	4,167,789	4,535,126	4,394,308	4,579,163	3,097,955
a) Federal Government	5,726,667	5,922,566	5,426,598	5,691,340	5,222,894	5,426,598	5,244,931	5,249,881	4,065,018
of which deposits with SBP	(1,009,058)	(725,239)	(869,781)	(937,373)	(1,582,963)	(869,781)	(1,145,307)	(1,265,693)	(2,537,321)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(669,423)	(978,498)	(840,494)	(795,287)	(594,154)	(887,855)
Balochistan	(16,552)	(13,301)	(41,987)	(49,152)	(74,504)	(41,987)	(59,456)	(65,393)	(75,179)
Khyber Pakhtunkhwa	(1,039)	(59,000)	(59,667)	(43,547)	(94,637)	(59,667)	(76,953)	(89,562)	(138,199)
Punjab	(440,053)	(466,096)	(627,553)	(458,518)	(660,219)	(627,553)	(501,012)	(332,903)	(452,525)
Sindh	(90,174)	(98,933)	(111,287)	(118,206)	(149,138)	(111,287)	(157,866)	(106,296)	(221,953)
c) AJK Government	(14,770)	(14,358)	(30,893)	(24,228)	(50,452)	(30,893)	(35,019)	(45,679)	(51,372)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(25,985)	(26,155)	(20,084)	(20,316)	(30,886)	(27,837)
ii. Others	(17,273)	(17,204)	(23,392)	(17,762)	(22,678)	(23,392)	(24,410)	(25,127)	(25,852)
2. Credit to Non-Govt. Sector (i+ii+iii)	**1,664,224**	**1,604,022**	**1,448,898**	**1,552,318**	**1,480,795**	**1,448,898**	**1,439,001**	**1,384,206**	**1,450,945**
i. Claims on Scheduled Banks (a+b+c+d+e)	1,603,049	1,542,157	1,390,155	1,491,256	1,421,878	1,390,155	1,380,626	1,336,257	1,403,263
a. Agriculture Sector	4,876	5,859	5,376	5,811	5,152	5,376	5,296	6,227	6,356
b. Industrial Sector	616,991	632,666	570,959	624,355	576,789	570,959	563,082	563,790	554,346
c. Export Sector	780,722	768,821	623,737	728,867	660,398	623,737	618,970	556,402	597,722
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	200,460	134,811	190,083	132,223	179,539	190,083	193,278	209,838	244,839
ii. Claims on NBFIs	85,419	86,109	82,987	85,306	83,161	82,987	82,619	72,193	71,926
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)	**3,098,073**	**6,596,308**	**7,172,107**	**5,594,867**	**7,272,719**	**7,172,107**	**7,191,537**	**6,890,448**	**8,075,963**
Reserve Money(RM) (A+B)	**9,326,549**	**11,419,779**	**11,717,265**	**10,458,890**	**11,337,457**	**11,717,265**	**11,539,243**	**11,419,246**	**11,236,872**

Source: Statistics and Data Services 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 annual financial stateme

4/ Total may differ due to rounding off.

Archive link

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

2.5 Currency in Circulation

Million Rupees

	30th June			2023	2024				
	FY22	FY23	FY24	Sep	May	Jun	Jul	Aug	Sep[P]
1. Banknotes	7,992,592	9,664,290	9,698,211	8,732,277	9,276,474	9,698,211	9,585,898	9,404,441	9,373,243
2. One Rupee Coins and above	9,991	9,787	9,849	9,772	9,830	9,849	9,825	9,798	9,761
3. Total (1+2)	**8,002,583**	**9,674,077**	**9,708,060**	**8,742,049**	**9,286,304**	**9,708,060**	**9,595,723**	**9,414,239**	**9,383,004**
4. Held by Banking Department of SBP	146	131	190	113	172	190	166	140	102
5. Held by Issue Department of SBP	406	351	40	220	41	40	3	453	432
6. Currency in tills of Scheduled Banks	429,566	524,857	554,731	482,360	537,095	554,731	525,465	534,369	565,247
7. Currency in Circulation (3-4-5-6)	**7,572,465**	**9,148,739**	**9,153,099**	**8,259,356**	**8,748,996**	**9,153,099**	**9,070,089**	**8,879,277**	**8,817,223**

Notes:

Source: Statistics and Data Services Department

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

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

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30th June			2023	2024				
	FY22	FY23	FY24	Sep	May	Jun[R]	Jul	Aug	Sep[P]
A. Components of M2									
1. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,287,843	8,748,996	9,153,099	9,070,089	8,879,277	8,817,223
2. Other Deposits with SBP	95,319	112,092	135,411	104,556	132,338	135,411	116,120	120,877	118,380
3. Total Private & PSE Deposits	19,934,849	22,262,423	27,264,506	23,132,739	25,670,820	27,264,506	25,872,012	26,691,109	27,327,527
of which : RFCDs	*1,212,791*	*1,527,268*	*1,376,812*	*1,539,069*	*1,497,542*	*1,376,812*	*1,418,996*	*1,380,861*	*1,397,784*
Money Supply (1+2+3)	**27,602,634**	**31,523,253**	**36,553,016**	**31,525,138**	**34,552,154**	**36,553,016**	**35,058,220**	**35,691,264**	**36,263,130**
B. Factors Affecting Money Supply (M2)									
I.Net Foreign Assets of the Banking System	**(753,240)**	**(2,687,737)**	**(2,156,991)**	**(2,436,024)**	**(2,348,116)**	**(2,156,991)**	**(2,315,830)**	**(2,228,025)**	**(2,175,367)**
a. State Bank of Pakistan	(559,909)	(2,013,435)	(1,415,416)	(1,642,237)	(1,561,169)	(1,415,416)	(1,461,198)	(1,409,439)	(1,362,139)
b. Scheduled Banks	(193,332)	(674,303)	(741,574)	(793,788)	(786,947)	(741,574)	(854,632)	(818,585)	(813,228)
II.Net Domestic Assets of Banking System (1+2+3)	**28,355,874**	**34,210,991**	**38,710,006**	**33,961,162**	**36,900,270**	**38,710,006**	**37,374,050**	**37,919,288**	**38,438,497**
a. State Bank of Pakistan	8,283,408	11,891,057	11,690,929	10,609,871	11,476,748	11,690,929	11,568,708	11,492,427	11,195,748
b. Scheduled Banks	20,072,466	22,319,934	27,019,077	23,351,291	25,423,522	27,019,077	25,805,342	26,426,861	27,242,749
1. Net Govt Sector Borrowing(a+b+c)	**19,622,850**	**23,723,097**	**31,089,488**	**24,940,044**	**29,615,017**	**31,089,488**	**30,823,068**	**31,581,240**	**29,412,613**
a. Borrowings for Budgetary support [1]	**18,506,467**	**22,254,392**	**29,734,559**	**23,648,571**	**28,287,169**	**29,734,559**	**29,665,202**	**30,467,590**	**28,298,984**
(i) From SBP	5,141,433	5,250,087	4,537,331	4,971,704	4,167,789	4,537,331	4,400,032	4,579,261	3,097,955
a) Federal Government	5,726,667	5,922,566	5,428,802	5,691,340	5,222,894	5,428,802	5,250,655	5,249,979	4,065,018
of which deposits with SBP	(1,009,058)	(725,239)	(869,772)	(937,373)	(1,582,963)	(869,772)	(1,145,298)	(1,265,693)	(2,537,321)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(669,423)	(978,498)	(840,494)	(795,287)	(594,154)	(887,855)
Balochistan Government	(16,552)	(13,301)	(41,987)	(49,152)	(74,504)	(41,987)	(59,456)	(65,393)	(75,179)
Khyber Pakhtunkhwa Government	(1,039)	(59,000)	(59,667)	(43,547)	(94,637)	(59,667)	(76,953)	(89,562)	(138,199)
Punjab Government	(440,053)	(466,096)	(627,553)	(458,518)	(660,219)	(627,553)	(501,012)	(332,903)	(452,525)
Sindh Government	(90,174)	(98,933)	(111,287)	(118,206)	(149,138)	(111,287)	(157,866)	(106,296)	(221,953)
c) AJK Government	(14,770)	(14,358)	(30,893)	(24,228)	(50,452)	(30,893)	(35,019)	(45,679)	(51,372)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(25,985)	(26,155)	(20,084)	(20,316)	(30,886)	(27,837)
(ii) From Scheduled banks (a+b)	13,365,035	17,004,305	25,197,229	18,676,868	24,119,380	25,197,229	25,265,169	25,888,329	25,201,029
a) Federal Government	14,630,114	18,346,722	26,866,638	20,032,060	25,723,064	26,866,638	26,958,092	27,584,424	26,954,895
of which deposits with banks	(2,020,076)	(2,360,647)	(2,709,578)	(2,352,553)	(2,643,437)	(2,709,578)	(2,763,459)	(2,706,005)	(2,787,663)
b) Provincial Government	(1,265,079)	(1,342,417)	(1,669,409)	(1,355,192)	(1,603,684)	(1,669,409)	(1,692,922)	(1,696,095)	(1,753,867)
of which deposits with banks	(1,266,103)	(1,343,441)	(1,670,433)	(1,356,217)	(1,604,708)	(1,670,433)	(1,693,946)	(1,697,119)	(1,754,891)
b. Commodity operations	**1,133,655**	**1,485,909**	**1,378,320**	**1,309,234**	**1,350,526**	**1,378,320**	**1,182,277**	**1,138,777**	**1,139,481**
c. Others	**(17,273)**	**(17,204)**	**(23,392)**	**(17,762)**	**(22,678)**	**(23,392)**	**(24,410)**	**(25,127)**	**(25,852)**
2. Credit to Non-Govt. Sector (a+b+c+d)	**10,695,839**	**11,342,589**	**11,654,357**	**11,123,534**	**11,432,649**	**11,654,357**	**11,267,897**	**11,282,630**	**11,766,195**
a. Credit to Private Sector*	**8,958,809**	**9,167,094**	**9,531,308**	**8,972,594**	**9,351,423**	**9,531,308**	**9,204,889**	**9,222,092**	**9,403,724**
Conventional Banking Branches	6,381,945	6,567,480	6,732,983	6,452,125	6,654,833	6,732,983	6,495,815	6,534,290	6,681,576
Islamic Banks	1,262,282	1,710,724	1,868,126	1,651,470	1,772,979	1,868,126	1,794,454	1,773,674	1,791,342
Islamic Banking Branches of Conventional Banks	1,314,582	888,890	930,199	868,998	923,611	930,199	914,620	914,129	930,805
b. Credit to PSEs	**1,393,446**	**1,687,170**	**1,705,638**	**1,698,140**	**1,712,349**	**1,705,638**	**1,705,113**	**1,714,204**	**1,751,316**
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	**367,828**	**512,569**	**441,655**	**477,044**	**393,121**	**441,655**	**382,139**	**370,577**	**635,399**
3. Other Items (net) *	**(1,962,815)**	**(854,695)**	**(4,033,839)**	**(2,102,415)**	**(4,147,397)**	**(4,033,839)**	**(4,716,915)**	**(4,944,581)**	**(2,740,311)**
Broad Money M2 (A+B)	**27,602,634**	**31,523,253**	**36,553,016**	**31,525,138**	**34,552,154**	**36,553,016**	**35,058,220**	**35,691,264**	**36,263,130**
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	104,314	309,818	262,536	591,966	770,223	262,536	356,137	475,855	562,523
Outstanding amount of MTBs (realized value in auction)	5,493,007	5,115,536	7,542,978	5,257,398	6,580,845	7,542,978	7,724,539	7,880,565	8,227,507
Net Government Budgetary Borrowing (Cash Basis)	18,330,776	21,863,082	29,086,458	22,937,881	27,163,060	29,086,458	28,911,737	29,525,379	27,211,503
From SBP	*5,037,119*	4,940,269	*4,274,794*	*4,379,738*	*3,397,567*	*4,274,794*	*4,043,896*	*4,103,406*	*2,535,432*
From Scheduled Banks	*13,293,657*	*16,922,813*	*24,811,664*	*18,558,143*	*23,765,493*	*24,811,664*	*24,867,841*	*25,421,973*	*24,676,070*

Source: Statistics and Data Services Department

Notes: -

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

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

* Islamic 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.

Archive link:

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23[R]	30-Jun-24[R]	1st July 23 to 30-Sep-23	1st July 24 to 30-Sep-24
1. Central Government (a+b)	**24,269,288.0**	**32,295,440.4**	**1,454,111.7**	**(1,275,526.7)**
a. Scheduled Banks	18,346,721.8	26,866,638.1	1,685,338.2	88,257.3
T-Bills and Securities and Others	20,707,369.1	29,576,216.0	1,677,243.3	166,342.8
Less:				
Government Deposits	2,360,647.4	2,709,578.0	(8,094.8)	78,085.5
b. State Bank	5,922,566.2	5,428,802.4	(231,226.5)	(1,363,783.9)
T-bills and Securities etc.	5,893,853.8	5,576,162.9	(11,879.7)	284,206.3
Debtor Balances (Exc. Zakat Fund)	-	-	-	-
Less:				
Govt. Deposits (Ex. Zakat and Privatization Fund)	725,238.9	869,772.4	212,134.5	1,667,549.1
*Others**	(753,951.3)	(722,411.8)	7,212.2	(19,558.8)
2. Provincial Governments (c+d)	**(2,014,896.3)**	**(2,560,881.2)**	**(59,932.3)**	**(160,049.0)**
c. Scheduled Banks	(1,342,417.3)	(1,669,409.4)	(12,775.2)	(84,457.3)
Government Securities and Others	1,024.0	1,024.0	-	-
Less:				
Government Deposits	1,343,441.3	1,670,433.4	12,775.2	84,457.3
d. State Bank	(672,479.0)	(891,471.7)	(47,157.1)	(75,591.6)
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
Government Deposits (Excluding Zakat Fund)	672,479.0	891,471.7	47,157.1	75,591.6
Net Budgetary Borrowing from the Banking System	**22,254,391.6**	**29,734,559.3**	**1,394,179.4**	**(1,435,575.6)**

Source: Statistics and Data Services Department

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

http://www.sbp.org.pk/departments/stats/Expalanatory-Note.pdf

* 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-23	30-Jun-24	1st July 23 to 30-Sep-23	1st July 24 to 30-Sep-23
Rice	133.6	-	7.4	-
Wheat	1,310,697.3	1,133,456.1	(185,552.3)	(256,305.5)
Sugar	107,241.8	107,772.4	(12,450.0)	(772.6)
Fertilizer	64,264.4	134,664.3	21,217.8	18,239.8
Seeds	1,748.0	2,427.6	-	-
Oil seeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,823.8	-	102.3	-
Total	**1,485,909.0**	**1,378,320.5**	**(176,674.8)**	**(238,838.3)**

Source: Statistics and Data Services Department

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**

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Jul-24			Aug-24			Sep-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	**9,586,064**	**14,578,850**	**24,164,914**	**9,404,581**	**15,093,073**	**24,497,654**	**9,373,647**	**14,629,500**	**24,003,147**
International reserve assets	**1,371,135**	**2,855,335**	**4,226,470**	**1,484,338**	**2,953,990**	**4,438,328**	**1,484,478**	**3,287,250**	**4,771,728**
- Gold	1,349,449	-	1,349,449	1,456,666	-	1,456,666	1,456,666	-	1,456,666
- Foreign currency balances	21,686	2,703,728	2,725,414	27,672	2,837,006	2,864,678	27,812	3,060,049	3,087,861
- Balances with International Monetary Fund									
- Special drawing rights holdings	-	126,454	126,454	-	81,482	81,482	-	200,279	200,279
- Reserve tranche position with International Monetary Fund	-	44	44	-	45	45	-	45	45
- Other foreign currency balances	-	25,109	25,109	-	35,457	35,457	-	26,877	26,877
Local currency financial assets	**3,000,000**	**10,078,637**	**13,078,637**	**3,000,000**	**10,073,031**	**13,073,031**	**3,000,000**	**9,145,426**	**12,145,426**
(i) Monetary policy assets	**3,000,000**	**8,788,111**	**11,788,111**	**3,000,000**	**8,838,874**	**11,838,874**	**3,000,000**	**7,880,600**	**10,880,600**
- Conventional- securities purchased under agreement to resell	**3,000,000**	**8,685,466**	**11,685,466**	**3,000,000**	**8,720,927**	**11,720,927**	**3,000,000**	**7,798,843**	**10,798,843**
- Shariah compliant financing facility	-	102,645	102,645	-	117,947	117,947	-	81,757	81,757
- Outright purchase of assets									
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions									
for purposes other than monetary policy	**-**	**913,262**	**913,262**	**-**	**870,945**	**870,945**	**-**	**888,617**	**888,617**
- Agriculture sector	-	4,060	4,060	-	4,084	4,084	-	4,030	4,030
- Industrial sector	-	426,452	426,452	-	425,345	425,345	-	420,947	420,947
- Export sector	-	424,515	424,515	-	379,159	379,159	-	401,216	401,216
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	58,234	58,234	-	62,354	62,354	-	62,422	62,422
(iii) Credit to Islamic banks & financial institutions for									
purpose other than monetary policy	**-**	**377,263**	**377,263**	**-**	**363,212**	**363,212**	**-**	**376,209**	**376,209**
- Agriculture sector	-	1,962	1,962	-	2,902	2,902	-	3,118	3,118
- Industrial sector	-	165,726	165,726	-	167,412	167,412	-	165,424	165,424
- Export sector	-	194,456	194,456	-	177,243	177,243	-	192,140	192,140
- Housing sector	-	-	-	-	-	-	-	-	-
#NAME?	-	15,119	15,119	-	15,655	15,655	-	15,527	15,527
Credit to general government account	**5,190,053**	**1,112,508**	**6,302,561**	**4,893,194**	**1,528,057**	**6,421,251**	**4,862,154**	**1,643,975**	**6,506,130**
- Federal government	**5,190,053**	**1,112,508**	**6,302,561**	**4,893,194**	**1,528,057**	**6,421,251**	**4,862,154**	**1,643,975**	**6,506,130**
- Perpetual loan to federal government	-	730,143	730,143	-	743,777	743,777	-	739,049	739,049
- Government securities									
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,190,053	382,365	5,572,418	4,893,194	784,280	5,677,474	4,862,154	904,926	5,767,081
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	**-**	**172,719**	**172,719**	**-**	**171,893**	**171,893**	**-**	**169,852**	**169,852**
- Subsidiaries	-	-	-	-	-	-	-	..	..
- Banks	-	64,936	64,936	-	74,437	74,437	-	74,437	74,437
- Financial institutions	-	52,610	52,610	-	42,283	42,283	-	42,283	42,283
- Other	-	55,173	55,173	-	55,173	55,173	-	53,131	53,131
Property, plant & equipment	-	162,648	162,648	-	162,657	162,657	-	162,356	162,357
Rupee coins	3	-	3	453	-	453	419	-	419
Other assets	24,873	197,004	221,877	26,595	203,445	230,040	26,595	220,640	247,236
LIABILITIES	**9,586,064**	**14,578,850**	**24,164,914**	**9,404,581**	**15,093,073**	**24,497,654**	**9,373,647**	**14,629,500**	**24,003,147**
Equity & reserves	**-**	**5,732,677**	**5,732,677**	**-**	**6,120,943**	**6,120,943**	**-**	**3,872,844**	**3,872,844**
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	332,194	332,194	-	935,438	935,438	-	1,060,876	1,060,876
- Special reserves	-	891	891	-	891	891	-	891	891
- Unrealized appreciations	-	1,470,248	1,470,248	-	1,573,037	1,573,037	-	1,573,037	1,573,037
- Profit & loss appropriation account	-	3,829,344	3,829,344	-	3,511,577	3,511,577	-	1,138,040	1,138,040
Banknotes in circulation	**9,586,064**	**(166)**	**9,585,897**	**9,404,581**	**(140)**	**9,404,441**	**9,373,647**	**(125)**	**9,373,522**
- Banknotes in circulation	9,585,898	-	9,585,898	9,404,441	-	9,404,441	9,373,522	-	9,373,522
- Banknotes held in Banking Department	166	(166)	(0)	140	(140)	-	125	(125)	-
Monetary policy liabilities	**-**	**290,765**	**290,765**	**-**	**292,096**	**292,096**	**-**	**312,673**	**312,673**
- Securities sold under agreement to repurchase	-	290,765	290,765	-	292,096	292,096	-	312,673	312,673
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	**-**	**3,597,001**	**3,597,001**	**-**	**3,598,498**	**3,598,498**	**-**	**5,057,097**	**5,057,097**
- Federal government	-	1,139,094	1,139,094	-	1,260,155	1,260,155	-	2,703,918	2,703,918
- Provincial governments & autonomous regions	-	861,876	861,876	-	681,951	681,951	-	780,733	780,733
- Bank deposits	-	1,410,749	1,410,749	-	1,499,471	1,499,471	-	1,416,577	1,416,577
- Other deposits	-	185,282	185,282	-	156,920	156,920	-	155,869	155,869
Foreign currency deposits	**-**	**1,426,844**	**1,426,844**	**-**	**1,432,959**	**1,432,959**	**-**	**1,430,987**	**1,430,987**
- Local banks	-	384,904	384,904	-	385,250	385,250	-	383,701	383,701
- Foreign central banks	-	126,152	126,152	-	126,924	126,924	-	125,253	125,253
- Foreign governments & sovereign wealth fund	-	908,672	908,672	-	912,435	912,435	-	914,210	914,210
- Others deposits	-	7,117	7,117	-	8,350	8,350	-	7,823	7,823
Foreign currency loans and liabilities	**-**	**3,307,127**	**3,307,127**	**-**	**3,367,285**	**3,367,285**	**-**	**3,537,282**	**3,537,282**
- International Monetary Fund facilities	-	1,054,593	1,054,593	-	1,066,635	1,066,635	-	1,223,022	1,223,022
- Allocations of special drawing rights of IMF	-	1,086,036	1,086,036	-	1,102,455	1,102,455	-	1,103,292	1,103,292
- Currency swap arrangements	-	1,166,498	1,166,498	-	1,198,195	1,198,195	-	1,210,968	1,210,968
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	**-**	**224,603**	**224,603**	**-**	**281,432**	**281,432**	**-**	**418,742**	**418,742**

Source: Finance Department SBP

2.10 Annual Accounts of State Bank of Pakistan

End Jun: Million Rupees

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

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

(Subsidiary of State Bank of Pakistan)

End Jun: Million Rupees

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

Source: SBP BSC HOK

2.12 Scheduled Banks' Balance Sheets Consolidated Position

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

Million Rupees

FINANCIAL POSITION	FY22	FY23	FY24	2023	2024				
				Sep	May	Jun	Jul	Aug	Sep
ASSETS									
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	1,940,296	2,755,152	3,197,004	2,556,749	2,778,140	2,612,451
Balances with other Banks	330,061	517,695	558,314	388,147	470,039	558,314	442,633	473,730	442,822
Lending to Financial Institutions	858,227	892,010	1,025,211	563,388	827,139	1,025,211	835,425	944,615	1,177,984
Investments	16,441,736	20,895,614	30,149,408	17,483,776	28,923,088	30,149,408	30,371,987	31,015,724	30,694,465
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	10,395,459	11,308,355	11,589,550	10,954,079	10,936,358	11,112,612
Gross Advances	10,771,563	12,202,125	12,447,146	11,083,730	12,169,162	12,447,146	11,808,663	11,805,017	12,069,382
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	(688,270)	(860,808)	(857,595)	(854,583)	(868,659)	(956,770)
Operating Fixed Assets	716,433	872,579	1,012,671	760,393	1,001,801	1,012,671	1,023,603	1,039,081	1,049,899
Deferred Tax Assets	107,049	220,831	186,560	132,451	185,897	186,560	189,513	190,139	225,253
Other Assets	1,202,385	1,892,967	2,404,598	1,490,905	2,502,483	2,404,598	2,282,730	2,454,300	2,626,409
TOTAL ASSETS	**32,063,106**	**39,444,861**	**50,123,316**	**33,154,815**	**47,973,953**	**50,123,316**	**48,656,720**	**49,832,087**	**49,941,896**
LIABILITIES									
Bills Payable	358,528	424,912	459,192	296,614	292,330	459,192	354,375	311,469	322,476
Borrowings	6,725,049	8,916,845	13,071,191	6,362,341	12,673,778	13,071,191	12,888,970	13,032,779	12,638,057
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	22,820,094	29,348,503	30,812,105	29,923,292	30,713,082	30,793,053
Sub-ordinated Loans	136,828	171,864	172,846	136,824	176,700	172,846	172,846	171,345	171,891
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	10,315	11,132	11,106	11,033	11,047	13,711
Deferred Tax Liabilities	5,847	38,414	48,282	6,279	39,912	48,282	39,374	60,744	53,178
Other Liabilities	1,300,389	1,966,081	2,538,857	1,418,465	2,520,369	2,538,857	2,136,490	2,352,437	2,517,997
TOTAL LIABILITIES	**30,027,234**	**37,038,203**	**47,113,577**	**31,050,931**	**45,062,724**	**47,113,577**	**45,526,380**	**46,652,903**	**46,510,363**
NET ASSETS	**2,035,872**	**2,406,658**	**3,009,739**	**2,103,884**	**2,911,229**	**3,009,739**	**3,130,341**	**3,179,184**	**3,431,533**
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	590,950	628,616	631,074	628,385	628,399	628,265
Reserves	440,578	572,952	650,680	464,483	650,565	650,680	659,731	668,552	655,177
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	876,726	1,301,254	1,363,938	1,439,660	1,404,779	1,438,444
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	171,725	330,793	364,046	402,565	477,454	709,648
TOTAL	**2,035,872**	**2,406,658**	**3,009,739**	**2,103,884**	**2,911,229**	**3,009,739**	**3,130,341**	**3,179,184**	**3,431,533**

Source: Banking Supervision Department-1, SBP

Note: Figures pertain to last week end of every month

2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

Million Rupees

	FY22	FY23	FY24	2023	2024				
				Aug	Apr	May	Jun	Jul	Aug
Demand Liabilities	19,281,929	18,358,468	25,661,036	17,827,561	19,303,528	24,787,583	25,661,036	26,061,081	26,671,948
Time Liabilities	2,074,337	4,279,847	5,007,027	4,377,838	4,911,720	4,963,972	5,007,027	5,058,475	5,017,584
TOTAL (Demand & Time Liabilities)	**21,356,266**	**22,638,315**	**30,668,063**	**22,205,399**	**24,215,248**	**29,751,555**	**30,668,063**	**31,119,556**	**31,689,532**
LIQUID ASSETS MAINTAINED IN PAKISTAN	**14,101,558**	**17,790,896**	**20,912,972**	**17,171,149**	**19,785,790**	**20,366,935**	**20,912,972**	**21,601,817**	**22,488,500**
Cash	415,712	602,904	684,550	545,152	624,026	574,256	684,550	617,637	569,448
Balance with SBP	1,447,459	1,388,023	1,509,768	1,241,712	1,240,340	1,457,059	1,509,768	1,536,424	1,673,435
Balance with agents of SBP	207,436	290,217	141,061	1,241,712	181,661	140,610	141,061	97,959	81,940
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	15,161,927	17,667,671	18,122,954	18,505,476	19,277,758	20,091,690
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	54,870	74,076	72,116	75,999	72,092	72,056	72,116	72,039	71,987
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	5,286,185	5,748,923	5,888,284	6,092,810	6,183,875	6,330,332
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	9,523,577	12,397,234	14,820,162	11,884,964	14,036,867	14,478,651	14,820,162	15,417,942	16,158,168

Source: Banking Supervision Department-1, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Mar-24				Jun-24			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	**9,424**	**1,099,335**	**88,569**	**1,197,328**	**12,871**	**1,156,414**	**101,478**	**1,270,763**
a. Currency	13	1,273	10,168	11,455	13	1,338	11,419	12,770
b. Transferable Deposits	4,822	796,449	60,318	861,588	7,911	822,125	80,847	910,883
c. Restricted Deposits	-	554	455	1,009	-	812	924	1,735
d. Other Deposits	4,589	301,059	17,628	323,276	4,947	332,139	8,289	345,375
2. Investment in securities other than shares	**2,053,313**	**864,829**	**171,693**	**3,089,836**	**2,158,735**	**954,338**	**165,298**	**3,278,371**
a. Short-term	826,355	614,640	96,963	1,537,957	786,603	656,729	93,398	1,536,731
b. Long-term	1,226,959	250,189	74,731	1,551,878	1,372,132	297,608	71,900	1,741,640
3. Loans extended (Advances)	**225,676**	**117,126**	**506,504**	**849,306**	**236,186**	**124,152**	**529,208**	**889,546**
a. Short-term	48,558	42,793	341,037	432,387	59,829	52,204	346,529	458,561
b. Long-term	177,118	74,333	165,468	416,919	176,358	71,948	182,679	430,985
4. Investment in shares	**18,391**	**250,696**	-	**269,087**	**18,313**	**274,599**	**164**	**293,076**
a. Quoted	11,424	233,018	-	244,442	10,948	256,837	**164**	267,949
b. Non-quoted	6,967	17,678	-	24,645	7,364	17,762	-	25,127
5. Insurance Technical Reserve	-	-	**148**	**148**	-	-	**174**	**174**
a. Life	-	-	17	17	-	-	36	36
b. Non-life	-	-	130	130	-	-	138	138
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	**64,376**	**96,831**	**54,722**	**215,929**	**62,310**	**110,033**	**53,789**	**226,133**
8. Non-financial assets	**11,376**	**21,201**	**60,649**	**93,226**	**11,759**	**20,940**	**63,490**	**96,189**
a. Produced assets	**11,226**	**15,105**	**59,016**	**85,347**	**11,609**	**15,005**	**61,465**	**88,079**
i. Fixed assets	10,889	11,422	47,190	69,501	11,265	11,426	49,054	71,746
ii.Inventories	-	359	-	359	-	378	-	378
iii.Valuables	-	1,827	-	1,827	-	1,934	-	1,934
iv.Other produced assets	337	1,497	11,826	13,660	344	1,267	12,411	14,021
b. Non-produced assets	**150**	**6,096**	**1,633**	**7,878**	**150**	**5,935**	**2,025**	**8,109**
i. Land	150	2,245	343	2,738	150	2,150	343	2,643
ii.Other-non-produced assets	-	3,851	1,290	5,140	-	3,785	1,682	5,467
Total Assets/ Liabilities	**2,382,555**	**2,450,018**	**882,286**	**5,714,859**	**2,500,174**	**2,640,476**	**913,601**	**6,054,252**
1. Deposits	**61,187**	**44,704**	**649,544**	**755,435**	**60,551**	**50,284**	**652,679**	**763,514**
a. Restricted deposits	105	29,010	-	29,115	80	34,168	-	34,248
b. Other deposits	61,082	15,694	649,544	726,320	60,471	16,115	652,679	729,266
2. Securities other than shares (bonds/debentures etc)	-	**2,339**	**8,409**	**10,747**	-	**2,353**	**7,643**	**9,996**
a. Short-term	-	1,486	-	1,486	-	1,517	-	1,517
b. long-term	-	853	8,409	9,262	-	836	7,643	8,479
3. Loans (Borrowings)	**2,126,849**	**63,839**	**55,568**	**2,246,256**	**2,243,101**	**76,770**	**54,750**	**2,374,622**
a. Short-term	2,005,182	21,976	12,437	2,039,595	2,124,549	26,676	14,531	2,165,756
b. Long-term	121,667	41,863	43,131	206,661	118,553	50,094	40,219	208,866
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	**55,860**	**121,583**	**139,420**	**316,863**	**51,016**	**146,797**	**167,961**	**365,773**
6. Shares and other equity	**138,659**	**2,217,553**	**29,345**	**2,385,557**	**145,506**	**2,364,272**	**30,568**	**2,540,347**
a. Quoted	6,238	1,065,509	13,003	1,084,750	6,238	1,141,475	19,003	1,166,716
b. Non-quoted	78,343	837,005	26,959	942,307	78,443	861,260	30,859	970,563
c. Retained earnings	25,258	84,918	(63,301)	46,876	23,514	73,121	(68,759)	27,876
d. Current year result	1,021	233,504	(5,330)	229,195	1,900	288,741	(9,769)	280,872
e. General & special reserves	25,824	11,886	57,849	95,560	27,160	11,328	58,638	97,126
f. Valuation adjustments	1,975	(15,269)	164	(13,130)	8,252	(11,653)	596	(2,805)

Source: Statistics and Data Services Department

* DFIs also includes HBFC & PMRC data.

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

Million Rupees

SECTOR	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24
1 Non-financial Corporations	**83,639**	**85,102**	**90,147**	**106,133**	**125,859**	**116,075**
i Public	28,020	33,083	36,902	39,290	40,280	26,455
ii Private	55,619	52,019	53,245	66,843	85,579	89,620
2 Financial Corporations	**156,942**	**167,795**	**103,112**	**95,514**	**108,806**	**88,864**
i Deposit money institutions	49,607	77,062	4,601	5,994	6,297	968
ii Other deposit accepting institutions	58,588	53,743	53,197	43,694	54,832	43,693
iii Financial intermediaries	46,825	35,659	43,412	44,010	45,670	42,137
iv Financial auxiliaries	683	147	1,038	721	753	854
v Insurance and pension funds	1,238	1,184	864	1,095	1,254	1,212
3 Central Government	**32,568**	**29,828**	**25,394**	**26,682**	**31,987**	**30,583**
4 Provincial Governments	**13,650**	**15,740**	**24,178**	**22,413**	**18,044**	**17,578**
5 Local Governments	**1,423**	**1,614**	**3,293**	**27,809**	**2,391**	**3,102**
6 Household	**232,824**	**265,905**	**329,411**	**358,762**	**396,681**	**437,437**
7 Non-profit Institutions (NPIs) Serving Households	**34,072**	**35,181**	**45,609**	**56,870**	**69,957**	**68,086**
8 Non-residents	**2,461**	**1,284**	**1,348**	**1,415**	**1,708**	**1,788**
9 Foreign Currency	**..**	**..**	**..**	**..**	**0**	**0**
Total	**557,579**	**602,449**	**622,492**	**695,599**	**755,435**	**763,514**

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Mar-24			Jun-24		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	**259,361**	**5,279**	**264,640**	**252,286**	**5,385**	**257,671**
i Public	4,169	397	4,566	4,444	421	4,865
ii Private	255,192	4,882	260,074	247,842	4,965	252,807
2 Financial Corporations	**25,783**	**72,404**	**98,187**	**17,131**	**78,685**	**95,816**
i Deposit money institutions	20,001	37,737	57,738	14,552	32,356	46,908
ii Other deposit accepting institutions	4,781	5,299	10,079	915	19,593	20,508
iii Financial intermediaries	870	29,368	30,238	1,537	26,736	28,272
iv Financial auxiliaries	132	-	132	128	-	128
v Insurance and pension funds	**0**	-	**0**	**0**	-	**0**
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	**68,657**	**17,272**	**85,929**	**91,176**	**17,007**	**108,183**
7 Non-profit Institutions (NPIs) Serving Households	**15**	-	**15**	**15**	-	**15**
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	**174**	-	**174**	-	-	-
10 Other Advances and Financial Leases	**375,337**	**25,023**	**400,360**	**400,600**	**27,261**	**427,860**
Total	**729,328**	**119,978**	**849,306**	**761,208**	**128,338**	**889,546**

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

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

Million Rupees

SECURITIES	Mar-24			Jun-24		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	**2,676,256**	**413,580**	**3,089,836**	**2,851,268**	**427,103**	**3,278,371**
1 Non-financial Corporations	**113,668**	**52,172**	**165,840**	**125,598**	**57,326**	**182,924**
i Public	3,184	18,709	21,892	5,859	17,355	23,214
ii Private	110,485	33,463	143,948	119,739	39,971	159,709
2 Financial Corporations	**26,185**	**47,731**	**73,915**	**35,066**	**53,848**	**88,915**
i Deposit money institutions	20,619	18,996	39,615	21,548	18,298	39,846
ii Other deposit accepting institutions	5,064	6,952	12,016	12,998	6,949	19,947
iii Financial intermediaries	502	20,896	21,397	520	28,067	28,587
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	887	887	-	535	535
3 Central Government	**2,536,403**	**313,677**	**2,850,080**	**2,690,604**	**315,929**	**3,006,532**
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	**22,099**	**246,989**	**269,087**	**23,607**	**269,469**	**293,076**
1 Non-financial Corporations	**10,039**	**229,046**	**239,085**	**11,224**	**253,113**	**264,338**
i Public	2,047	142,383	144,430	3,143	148,806	151,949
ii Private	7,993	86,663	94,655	8,082	104,307	112,388
2 Financial Corporations	**10,296**	**17,410**	**27,706**	**10,679**	**15,820**	**26,499**
i Deposit money institutions	3,946	3,508	7,455	3,450	3,562	7,012
ii Other deposit accepting institutions	2,291	2,832	5,123	2,652	1,146	3,798
iii Financial intermediaries	2,709	10,522	13,231	3,178	10,701	13,879
iv Financial auxiliaries	1,189	-	1,189	1,251	-	1,251
v Insurance and pension funds	160	548	709	149	410	559
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	**1,764**	**532**	**2,296**	**1,704**	**536**	**2,239**
Total (A+B)	**2,698,355**	**660,568**	**3,358,923**	**2,874,875**	**696,572**	**3,571,447**

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

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

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

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

Source: Statistics & Data Services Department, SBP

Notes:

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

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

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

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

(Amount in Million Rupees)

(No. of Accounts in Unit)

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

Source: Statistics & Data Services Department, SBP

Note:

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	**56,804,998**	**5,936,225**	**21,643,607**	**1,358,452**	**790,249**	**437,873**	**2,370,696**	**2,533,953**	**81,609,550**	**10,266,502**
II. Call Deposits	**199,655**	**159,325**	**11,547**	**24,541**	**11,379**	**26,732**	**120,312**	**333,759**	**342,893**	**544,356**
III. Other Deposit Accounts	**197,812**	**41,799**	**23,753**	**3,449**	**3,267**	**39,956**	**7,080**	**844,379**	**231,912**	**929,584**
IV. Saving Deposits	**14,444,416**	**4,936,443**	**6,032,148**	**1,938,221**	**877,026**	**893,604**	**733,633**	**5,743,733**	**22,087,223**	**13,512,000**
V. Fixed or Term Deposits	**602,776**	**920,868**	**212,457**	**283,925**	**77,713**	**198,070**	**66,746**	**3,525,598**	**959,692**	**4,928,462**
1) Less Than Three Months	**49,437**	**168,285**	**12,412**	**55,023**	**9,671**	**39,390**	**19,716**	**608,767**	**91,236**	**871,466**
2) For Three Months and Over but Less Than Six Months	**34,314**	**80,818**	**7,951**	**17,633**	**2,145**	**17,917**	**6,065**	**467,404**	**50,475**	**583,772**
3) For Six Months and Over but Less Than One Year	**32,151**	**110,247**	**4,699**	**21,608**	**948**	**11,241**	**3,743**	**454,277**	**41,541**	**597,374**
4) For One Year & Over but Less Than Two Years	**283,563**	**478,016**	**126,035**	**157,870**	**55,183**	**81,975**	**23,008**	**1,770,173**	**487,789**	**2,488,034**
5) For Two Years & Over but Less Than Three Years	**7,605**	**4,038**	**2,567**	**1,947**	**547**	**668**	**592**	**41,044**	**11,311**	**47,697**
6) For Three Years & Over but Less Than Four Years	**13,663**	**13,312**	**6,400**	**4,873**	**1,753**	**1,303**	**4,518**	**55,403**	**26,334**	**74,891**
7) For Four Years & Over but Less Than Five Years	**25,219**	**5,845**	**3,890**	**2,371**	**389**	**2,343**	**456**	**3,345**	**29,954**	**13,905**
8) For Five Years and Over but Less Than Ten Years	**154,165**	**59,311**	**48,213**	**22,516**	**6,900**	**43,196**	**8,646**	**125,181**	**217,924**	**250,204**
9) For ten years and over	**2,659**	**997**	**290**	**84**	**177**	**35**	**2**	**3**	**3,128**	**1,120**
Total	**72,249,657**	**11,994,660**	**27,923,512**	**3,608,589**	**1,759,634**	**1,596,235**	**3,298,467**	**12,981,421**	**105,231,270**	**30,180,905**

Source: Statistics & Data Services Department, SBP

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

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

(End period: Million Rupees)

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

Source: Statistics & Data Services Department, SBP

Note:

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	**870,359**	**512,125**	**70,583**	**78,274**	**76,957**	**104,345**	**10,505**	**154,187**	**1,028,404**	**848,931**
1) Official	124,984	71,208	6,823	5,179	38,833	29,633	1,367	24,232	172,007	130,252
2) Business	18,275	30,287	1,534	2,407	4,680	7,698	9,062	129,622	33,551	170,015
3) Personal	727,100	410,629	62,226	70,687	33,444	67,014	62	205	822,832	548,536
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	128	14	128
2. DOMESTIC CONSTITUENTS	71,379,298	11,482,535	27,852,929	3,530,315	1,682,677	1,491,890	3,287,962	12,827,235	104,202,866	29,331,974
I. GOVERNMENT	-	-	-	-	-	-	558,129	4,380,118	558,129	4,380,118
A. Federal Government	-	-	-	-	-	-	132,907	2,709,578	132,907	2,709,578
B. Provincial Governments	-	-	-	-	-	-	389,204	1,486,856	389,204	1,486,856
C. Local Bodies	-	-	-	-	-	-	36,018	183,684	36,018	183,684
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	23,745	1,883,511	23,745	1,883,511
Agriculture, hunting and forestry	-	-	-	-	-	-	51	1,898	51	1,898
Services	-	-	-	-	-	-	1,248	52,639	1,248	52,639
Utilities	-	-	-	-	-	-	11,355	717,185	11,355	717,185
Transport, storage and communications	-	-	-	-	-	-	5,428	149,714	5,428	149,714
Manufacturing	-	-	-	-	-	-	2,240	309,051	2,240	309,051
Mining and Quarrying	-	-	-	-	-	-	583	445,716	583	445,716
Construction	-	-	-	-	-	-	166	23,197	166	23,197
Commerce and Trade	-	-	-	-	-	-	642	36,712	642	36,712
Others	-	-	-	-	-	-	2,032	147,398	2,032	147,398
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	79,528	1,392,683	79,528	1,392,683
Mutual Funds and AMCs	-	-	-	-	-	-	7,748	753,729	7,748	753,729
Insurance & Pension Funds	-	-	-	-	-	-	20,790	260,246	20,790	260,246
MFIs and DFIs	-	-	-	-	-	-	11,583	40,344	11,583	40,344
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	11,715	85,405	11,715	85,405
Modarabas	-	-	-	-	-	-	536	4,707	536	4,707
Other NBFIs	-	-	-	-	-	-	27,156	248,252	27,156	248,252
IV. PRIVATE SECTOR (BUSINESS)	7,336,943	1,988,974	476,630	134,101	125,550	148,688	2,130,620	4,372,089	10,069,743	6,643,852
A. Agriculture, forestry and fishing	1,560,382	131,236	106,104	9,597	26,406	10,068	172,684	62,885	1,865,576	213,786
1. Crop and animal production, hunting and related service activities	1,557,115	126,583	106,041	9,567	26,296	9,938	172,039	59,948	1,861,491	206,037
Growing of Wheat, Rice, Sugar Cane & Cotton	899,194	74,359	62,207	5,969	11,280	4,338	107,425	27,104	1,080,106	111,770
Growing of tropical, subtropical, pome and stone fruits & vegetables	116,911	6,856	5,450	331	1,128	606	972	505	124,461	8,298
Growing of other fruits, vegetables and crops	323,069	14,852	22,277	1,758	10,691	1,369	32,385	15,681	388,422	33,660
Raising of livestock and other related activities	173,711	23,345	14,033	1,269	2,183	2,431	20,586	11,406	210,513	38,452
Other agricultural support activities	44,045	7,101	2,067	240	1,007	1,191	10,650	5,203	57,769	13,735
Hunting, trapping and related service activities	185	70	7	0	7	3	21	48	220	122
02 - Forestry and logging	479	385	13	6	21	14	237	214	750	619
03 - Fishing and aquaculture	2,788	4,267	50	24	89	115	408	2,723	3,335	7,130
B. Mining and quarrying	449,146	61,066	101	55	359	973	6,203	262,917	455,809	325,011
05 - Mining of coal and lignite	342,977	13,982	20	2	48	281	2,140	93,411	345,185	107,676
06 - Extraction of crude petroleum and natural gas	87,252	39,496	23	24	99	127	1,909	143,798	89,283	183,446
07 - Mining of metal ores	717	2,293	6	6	28	242	417	4,757	1,168	7,298
08-Other mining and quarrying	17,340	4,538	46	22	155	317	1,641	20,474	19,182	25,351
09 - Mining support service activities	860	757	6	0	29	7	96	476	991	1,239
C. Manufacturing	840,994	311,159	10,166	9,772	15,975	41,336	506,224	1,268,451	1,373,359	1,630,717
10 - Manufacture of food products	165,658	69,445	1,546	981	4,538	14,110	113,310	207,690	285,052	292,226
11 - Manufacture of beverages	1,791	2,338	65	52	301	2,503	9,425	45,373	11,582	50,265
12 - Manufacture of tobacco products	167	2,316	8	0	48	683	205	33,325	428	36,323
13 - Manufacture of textiles	241,960	58,042	1,537	2,871	3,064	4,907	45,524	151,987	292,085	217,806
Preparation and spinning of textile fibres	159,472	20,740	237	261	1,391	1,579	13,828	41,134	174,928	63,714
Weaving of textiles	25,590	10,505	216	311	411	662	6,869	14,045	33,086	25,524
Finishing of textiles	4,192	5,239	216	171	680	1,305	6,122	17,372	11,210	24,087
Manufacture of knitted and crocheted fabrics	1,606	1,595	166	1,540	108	578	1,627	12,742	3,507	16,455
Manufacture of made-up textile articles, except apparel	37,221	10,378	329	190	162	306	7,730	20,323	45,442	31,197
Manufacture of carpets and rugs	429	167	18	1	25	4	1,550	1,753	2,022	1,925
Manufacture of other textiles n.e.c.	13,450	9,418	355	398	287	473	7,798	44,617	21,890	54,905
14 - Manufacture of wearing apparel	19,836	15,233	2,372	1,239	595	1,035	9,710	47,239	32,513	64,745
15 - Manufacture of leather and related products	7,778	8,342	330	310	290	614	7,096	15,382	15,494	24,648
Tanning and dressing of leather; dressing and dyeing of fur	1,672	1,538	150	163	111	96	992	3,851	2,925	5,649
Manufacture of luggage, handbags and the like, saddlery and harness	826	958	37	23	89	143	700	2,880	1,652	4,004
Manufacture of footwear	5,280	5,846	143	124	90	375	5,404	8,651	10,917	14,995
a. Leather wear	4,205	4,099	100	74	64	142	4,956	7,969	9,325	12,284
b. Rubber and Plastic wear	1,075	1,746	43	50	26	232	448	682	1,592	2,711

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,741	1,427	64	50	116	29	2,333	1,194	7,254	2,700
17 - Manufacture of paper and paper products	2,555	1,588	136	67	137	154	6,197	7,798	9,025	9,606
18 - Printing and reproduction of recorded media	11,364	7,620	650	480	661	973	4,223	13,519	16,898	22,591
Printing and other service activities related to printing	11,024	7,341	633	479	605	953	3,881	12,548	16,143	21,321
Reproduction of recorded media	340	279	17	1	56	19	342	971	755	1,270
19 - Manufacture of coke and refined petroleum products	898	2,761	24	14	118	191	10,226	142,323	11,266	145,289
20 - Manufacture of chemicals and chemical products	114,137	18,239	389	561	794	863	55,657	135,175	170,977	154,838
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,884	3,672	98	155	626	1,098	22,330	61,190	25,938	66,115
22 - Manufacture of rubber and plastics products	31,610	5,833	196	223	280	503	18,365	18,922	50,451	25,481
23 - Manufacture of other non-metallic mineral products	18,372	5,433	164	224	323	3,247	8,870	22,142	27,729	31,047
24 - Manufacture of basic metals	13,118	11,656	252	456	600	2,235	27,785	40,823	41,755	55,170
25. Manufacture of fabricated metal products, except machinery and equipment	3,210	4,108	79	26	160	259	4,542	6,181	7,991	10,574
26 - Manufacture of computer, electronic and optical products	14,289	10,369	178	156	254	281	6,039	20,209	20,760	31,015
27 - Manufacture of electrical equipment	19,514	12,975	244	173	470	2,736	17,033	52,761	37,261	68,645
28 - Manufacture of machinery and equipment	9,674	4,796	261	99	554	653	8,874	53,415	19,363	58,963
29 - Manufacture of motor vehicles, trailers and semi-trailers	7,096	8,397	131	155	257	386	90,941	80,936	98,425	89,874
30 - Manufacture of other transport equipment	1,322	1,974	28	4	69	78	6,138	9,495	7,557	11,552
31 - Manufacture of furniture	4,519	2,103	109	63	105	144	2,678	1,339	7,411	3,649
32. Other manufacturing	140,829	50,351	1,214	1,366	1,521	3,551	28,080	97,052	171,644	152,321
Manufacture of jewellery and related articles	4,582	1,550	77	59	152	83	2,320	2,655	7,131	4,348
Manufacture of imitation jewellery and related articles	448	226	26	17	10	7	112	99	596	349
Manufacture of musical instruments	361	164	20	8	20	72	864	4,112	1,265	4,356
Manufacture of sports goods	8,689	11,317	244	95	530	2,032	4,043	27,092	13,506	40,535
Manufacture of games and toys	140	147	-	-	9	14	44	119	193	280
Manufacture of medical and dental instruments and supplies	3,306	4,016	112	121	513	909	3,526	9,494	7,457	14,541
Manufacture of Handicrafts	513	271	173	55	36	12	193	880	915	1,218
Other manufacturing n.e.c.	122,790	32,660	562	1,012	251	422	16,978	52,602	140,581	86,695
33 - Repair and installation of machinery and equipment	3,672	2,140	91	48	94	104	643	2,981	4,500	5,273
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	21,668	707,943	21,668	707,943
Electric power generation, transmission and distribution	-	-	-	-	-	-	12,372	605,342	12,372	605,342
a) Hydal	-	-	-	-	-	-	4,439	43,755	4,439	43,755
b) Thermal	-	-	-	-	-	-	618	27,592	618	27,592
c) Coal Based	-	-	-	-	-	-	283	238,136	283	238,136
d) Wind	-	-	-	-	-	-	506	17,322	506	17,322
e) Solar	-	-	-	-	-	-	1,700	15,475	1,700	15,475
f) Other	-	-	-	-	-	-	4,826	263,063	4,826	263,063
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	8,112	101,216	8,112	101,216
Steam and air conditioning supply	-	-	-	-	-	-	1,184	1,384	1,184	1,384
E. Water supply; sewerage, waste management and remediation activities	4,504	4,677	177	53	288	311	6,290	6,030	11,259	11,071
36 - Water collection, treatment and supply	1,235	324	62	27	168	60	2,175	589	3,640	999
37 - Sewerage	413	230	46	3	13	3	2,087	1,026	2,559	1,262
38 - Waste collection, treatment and disposal activities; materials recovery	2,480	3,384	42	13	74	244	1,941	3,606	4,537	7,247
39 - Remediation activities and other waste management services	376	740	27	9	33	4	87	809	523	1,562
F. Construction	170,515	146,529	4,973	2,981	5,930	22,587	141,701	334,651	323,119	506,748
41 - Construction of buildings	86,535	63,867	1,389	1,508	2,530	3,857	85,813	145,903	176,267	215,135
42 - Civil engineering	61,898	51,468	2,107	1,133	2,521	17,938	37,680	157,721	104,206	228,260
43 - Specialized construction activities	22,082	31,195	1,477	339	879	791	18,208	31,028	42,646	63,353
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,684,713	705,913	80,590	43,145	47,195	38,059	336,797	376,097	2,149,295	1,163,214
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	48,818	25,595	1,024	818	1,529	1,159	19,874	29,426	71,245	56,998
46 - Wholesale trade, except of motor vehicles and motorcycles	304,212	204,086	8,800	6,438	14,395	11,821	168,716	188,032	496,123	410,376
47 - Retail trade, except of motor vehicles and motorcycles	1,331,683	476,232	70,766	35,888	31,271	25,079	148,207	158,640	1,581,927	695,840

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	91,617	63,955	1,071	1,104	1,582	2,528	27,240	394,040	121,510	461,627
49 - Land transport and transport via pipelines	68,744	28,490	492	556	715	1,021	13,968	16,091	83,919	46,157
50 - Water transport	867	1,207	38	42	64	31	968	63,373	1,937	64,652
51 - Air transport	3,167	15,719	51	59	35	72	1,491	153,571	4,744	169,421
52 - Warehousing and support activities for transportation	17,730	17,430	439	424	709	1,381	6,451	152,614	25,329	171,849
53 - Courier activities other than national post activities	1,109	1,110	51	22	59	24	4,362	8,391	5,581	9,548
I. Accommodation and food service activities	65,501	17,307	1,067	501	830	747	13,489	16,444	80,887	34,998
55 - Accommodation	10,630	4,420	217	100	241	232	6,893	6,193	17,981	10,944
56-Food and beverage service activities	54,871	12,887	850	401	589	515	6,596	10,251	62,906	24,054
J. Information and communication	107,088	44,339	1,863	1,581	1,377	2,022	75,685	209,380	186,013	257,322
58 - Publishing activities	5,635	4,038	407	364	332	506	6,967	19,793	13,341	24,700
59 - Motion picture, video and television programme production, sound recording and music publishing activities	934	318	87	11	36	23	4,431	1,213	5,488	1,564
60 - Programming and broadcasting activities	1,018	1,352	93	15	16	65	367	897	1,494	2,329
61 - Telecommunications	12,642	9,125	240	161	370	212	14,889	101,770	28,141	111,268
62 - Computer programming, consultancy and related activities	80,847	20,635	668	803	480	1,076	14,504	63,417	96,499	85,931
63 - Information service activities	6,012	8,871	368	228	143	141	34,527	22,290	41,050	31,530
K. Real estate activities	105,995	73,168	1,991	1,405	4,125	5,967	59,273	85,338	171,384	165,878
L. Professional, scientific and technical activities	521,449	59,740	4,494	1,492	2,111	5,201	19,783	97,279	547,837	163,711
69 - Legal and accounting activities	10,866	7,849	2,922	394	861	1,854	4,415	10,239	19,064	20,335
70 - Activities of head offices; management consultancy activities	3,591	3,020	190	61	112	67	1,774	12,741	5,667	15,890
71 - Architectural and engineering activities; technical testing and analysis	6,452	4,588	256	510	198	444	4,541	21,897	11,447	27,440
72 - Scientific research and development	1,275	841	87	47	77	49	1,300	13,268	2,739	14,204
73 - Advertising and market research	5,268	2,684	400	325	244	2,456	4,161	9,460	10,073	14,924
74 - Other professional, scientific and technical activities	492,851	39,527	627	151	583	247	3,367	29,104	497,428	69,029
75 - Veterinary activities	1,146	1,231	12	5	36	83	225	571	1,419	1,890
M. Administrative and support service activities	64,088	34,309	2,871	1,225	2,900	1,804	87,245	100,023	157,104	137,360
77 - Rental and leasing activities	6,273	2,170	168	167	211	305	809	2,208	7,461	4,850
78 - Employment activities	1,056	1,607	84	40	66	54	372	882	1,578	2,583
79 - Travel agency, tour operator, reservation service and related activities	16,444	7,974	481	269	959	497	24,721	24,467	42,605	33,207
80 - Security and investigation activities	911	456	20	27	141	272	3,918	3,620	4,990	4,374
81. Services to buildings and landscape activities	3,721	4,871	76	60	187	118	1,860	1,836	5,844	6,886
82 - Office administrative, office support and other business support activities	35,683	17,231	2,042	662	1,336	557	55,565	67,010	94,626	85,460
N. Education	225,295	32,483	14,745	4,562	1,472	1,405	436,804	94,792	678,316	133,243
O. Human health and social work activities	56,410	23,063	2,064	2,153	1,742	2,440	21,556	75,484	81,772	103,141
86 - Human health activities	13,647	13,010	1,918	1,823	1,566	2,388	17,161	55,197	34,292	72,418
87 - Residential care activities	576	305	50	43	33	18	452	460	1,111	826
88. Social work activities with and without accommodation	42,187	9,749	96	287	143	34	3,943	19,827	46,369	29,897
P. Arts, entertainment and recreation	2,181	1,007	330	68	172	149	1,194	1,778	3,877	3,002
Q. Other service activities	1,387,065	279,024	244,023	54,407	13,086	13,091	196,784	278,556	1,840,958	625,078
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	481,467	737,919	481,467	737,919
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	355,662	529,401	355,662	529,401
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	125,805	208,518	125,805	208,518
VI. PERSONAL	63,904,109	9,472,127	27,297,367	3,390,343	1,556,772	1,342,669	1,264	215	92,759,512	14,205,354
A. Salaried persons	23,531,196	3,205,981	5,579,676	670,950	448,225	305,338	145	10	29,559,242	4,182,278
B. Self employed	19,107,484	4,539,761	5,290,120	888,145	564,172	446,290	950	29	24,962,726	5,874,226
C. Other Personal	21,265,429	1,726,385	16,427,571	1,831,248	544,375	591,042	169	176	38,237,544	4,148,850
VII. OTHER	138,246	21,434	78,932	5,871	355	532	13,209	60,699	230,742	88,537
Total	**72,249,657**	**11,994,660**	**27,923,512**	**3,608,589**	**1,759,634**	**1,596,235**	**3,298,467**	**12,981,421**	**105,231,270**	**30,180,905**

Source: Statistics & Data Services Department, SBP

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

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

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

3.4 Classification of Scheduled Banks' Deposits
by Category of Deposit Holder and Size of Account
As on 30th June, 2024 (Provisional)

(Amount in Million Rupees)

(Number of Accounts in Unit)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	575,276	1,170.0	334,846	1,250.4	15,911	12.7	68,291	37.4	6,949,788	22,261.1
25,000 to 50,000	41,540	1,475.7	38,987	1,400.0	640	22.5	1,143	40.2	569,555	22,007.5
50,000 to 100,000	115,013	7,734.5	41,192	2,907.3	623	43.8	1,019	73.3	820,661	56,924.7
100,000 to 150,000	61,770	7,125.1	22,394	2,755.2	322	39.3	590	71.2	313,608	38,927.3
150,000 to 200,000	38,818	6,361.0	14,431	2,498.9	183	31.8	354	61.6	140,540	24,180.5
200,000 to 300,000	36,535	9,522.3	19,076	4,609.2	302	73.0	535	131.4	315,779	77,042.9
300,000 to 400,000	18,683	6,410.6	9,584	3,304.6	219	75.3	308	105.8	115,980	40,397.6
400,000 to 500,000	16,001	7,125.6	6,885	3,026.6	219	97.9	226	101.6	81,517	36,413.7
500,000 to 750,000	32,325	18,889.1	9,249	5,650.0	305	185.9	546	333.3	218,625	131,955.1
750,000 to 1,000,000	13,096	11,321.6	6,545	5,701.2	235	206.8	377	324.2	146,209	119,239.8
1,000,000 to 2,000,000	26,569	36,450.1	17,152	25,551.0	521	736.7	917	1,289.4	152,033	207,916.3
2,000,000 to 3,000,000	12,106	29,518.5	6,142	15,002.3	321	770.0	507	1,238.0	63,576	152,422.3
3,000,000 to 4,000,000	6,746	23,167.4	3,499	12,042.8	189	655.3	396	1,354.2	36,277	124,309.9
4,000,000 to 5,000,000	4,526	20,137.4	2,437	10,891.6	199	883.0	236	1,059.4	21,931	97,408.1
5,000,000 to 6,000,000	5,040	27,051.2	2,307	12,441.3	157	857.6	265	1,437.6	20,594	110,352.0
6,000,000 to 7,000,000	3,574	23,140.6	1,373	8,917.7	102	664.0	325	2,128.8	13,435	86,518.6
7,000,000 to 8,000,000	2,617	19,456.1	1,333	9,963.8	93	696.0	142	1,067.3	10,251	76,434.1
8,000,000 to 9,000,000	1,802	15,278.3	862	7,283.2	64	542.1	134	1,128.4	7,185	60,636.5
9,000,000 to 10,000,000	1,319	12,493.2	841	7,969.5	74	699.5	109	1,030.2	5,991	56,784.8
10,000,000 to 100,000,000	14,391	348,700.5	13,784	434,420.8	1,705	58,051.9	2,053	66,418.6	59,293	1,502,791.8
100,000,000 to 500,000,000	573	99,985.5	3,622	721,494.8	699	149,679.9	736	155,449.1	5,682	1,097,293.9
500,000,000 to 1,000,000,000	39	26,184.4	857	573,800.7	228	152,582.3	108	74,794.0	660	429,698.8
1,000,000,000 to 5,000,000,000	44	82,155.0	639	1,308,291.9	357	693,001.3	148	319,588.0	486	911,261.3
5,000,000,000 to10,000,000,000	1	8,076.9	49	326,702.0	49	350,196.6	34	238,338.1	49	327,695.3
10,000,000,000 & Over	-	-	43	872,241.6	28	472,705.5	29	525,081.9	38	832,978.4
TOTAL	**1,028,404**	**848,930.6**	**558,129**	**4,380,118.4**	**23,745**	**1,883,510.8**	**79,528**	**1,392,683.0**	**10,069,743**	**6,643,852.4**

Source: Statistics & Data Services Department, SBP

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

As on 30th June, 2024 (Provisional)

(Amount in Million Rupees)

(Number of Accounts in Unit)

SIZE OF ACCOUNTS (RS.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	143,276	604.1	63,765,862	202,264.2	135,653	257.2	71,413,627	226,687.2	71,988,903	227,857.2
25,000 to 50,000	180,079	6,941.2	4,491,514	164,080.0	6,791	246.3	5,288,709	194,737.7	5,330,249	196,213.5
50,000 to 100,000	83,775	5,700.4	6,170,504	447,890.8	22,516	1,491.1	7,140,290	515,031.4	7,255,303	522,765.9
100,000 to 150,000	4,403	544.5	3,876,794	478,007.4	26,844	3,420.4	4,244,955	523,765.2	4,306,725	530,890.3
150,000 to 200,000	2,176	368.1	2,705,767	466,580.3	8,410	1,411.5	2,871,861	495,132.6	2,910,679	501,493.6
200,000 to 300,000	40,454	11,725.9	3,822,307	939,514.7	12,188	3,058.5	4,210,641	1,036,155.5	4,247,176	1,045,677.9
300,000 to 400,000	3,409	1,100.0	1,959,107	679,286.4	6,223	2,065.0	2,094,830	726,334.8	2,113,513	732,745.4
400,000 to 500,000	822	368.3	1,229,186	545,284.5	1,058	500.0	1,319,913	585,792.6	1,335,914	592,918.1
500,000 to 750,000	5,637	3,207.4	1,950,469	1,170,335.5	1,631	1,012.1	2,186,462	1,312,679.2	2,218,787	1,331,568.3
750,000 to 1,000,000	1,162	1,019.7	827,971	691,880.2	2,368	1,958.0	984,867	820,329.9	997,963	831,651.5
1,000,000 to 2,000,000	3,203	4,331.4	979,511	1,315,295.5	3,542	4,366.8	1,156,879	1,559,487.1	1,183,448	1,595,937.2
2,000,000 to 3,000,000	1,886	4,552.6	336,213	812,527.1	1,008	2,545.6	409,653	989,057.9	421,759	1,018,576.4
3,000,000 to 4,000,000	925	3,157.3	173,222	591,641.7	387	1,360.4	214,895	734,521.7	221,641	757,689.1
4,000,000 to 5,000,000	862	3,884.3	94,957	422,758.9	250	1,130.2	120,872	538,015.6	125,398	558,152.9
5,000,000 to 6,000,000	1,093	5,721.1	82,643	444,181.2	343	1,777.9	107,402	576,768.7	112,442	603,819.9
6,000,000 to 7,000,000	455	2,942.8	55,374	357,392.7	243	1,590.2	71,307	460,154.8	74,881	483,295.4
7,000,000 to 8,000,000	398	2,968.8	40,419	300,967.5	140	1,032.3	52,776	393,129.8	55,393	412,585.9
8,000,000 to 9,000,000	572	4,838.1	27,253	229,884.3	59	496.8	36,129	304,809.5	37,931	320,087.8
9,000,000 to 10,000,000	346	3,274.0	21,234	200,802.9	88	828.1	28,683	271,389.1	30,002	283,882.3
10,000,000 to 100,000,000	5,160	152,901.7	146,022	3,015,899.0	873	23,709.3	228,890	5,254,193.1	243,281	5,602,893.6
100,000,000 to 500,000,000	1,118	211,624.9	2,967	491,504.8	122	26,136.3	14,946	2,853,183.9	15,519	2,953,169.4
500,000,000 to 1,000,000,000	150	96,013.9	145	101,121.1	2	1,097.4	2,150	1,429,108.1	2,189	1,455,292.5
1,000,000,000 to 5,000,000,000	100	157,668.5	70	128,079.4	3	7,045.7	1,803	3,524,936.1	1,847	3,607,091.1
5,000,000,000 to10,000,000,000	5	35,460.0	1	8,173.4	-	-	187	1,286,565.5	188	1,294,642.3
10,000,000,000 & Over	1	17,000.0	-	-	-	-	139	2,720,007.4	139	2,720,007.4
TOTAL	**481,467**	**737,918.9**	**92,759,512**	**14,205,353.6**	**230,742**	**88,537.3**	**104,202,866**	**29,331,974.5**	**105,231,270**	**30,180,905.0**

Source: Statistics & Data Services Department, SBP

3.5 Province/Region and Categories of Deposit Holders

Period end Position

(Billion Rupees)

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

3.5 Province/Region and Categories of Deposits Holders

Period end Position

(Billion Rupees)

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

Source: Statistics & Data Services Department, SBP

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

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

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

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

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

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

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

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

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

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

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

Note:

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

(End period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2023		2024			
	Dec		Mar		Jun[P]	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	71,145,392	221,401.6	61,269,158	170,169.6	71,988,903	227,857.2
25,000 to 50,000	5,771,376	211,046.5	6,263,385	226,390.0	5,330,249	196,213.5
50,000 to 100,000	6,766,408	480,433.0	8,056,605	577,060.1	7,255,303	522,765.9
100,000 to 150,000	5,922,155	749,571.3	3,760,013	460,576.9	4,306,725	530,890.3
150,000 to 200,000	2,297,725	397,485.5	2,393,559	414,827.4	2,910,679	501,493.6
200,000 to 300,000	2,764,618	670,442.3	5,393,337	1,167,721.6	4,247,176	1,045,677.9
300,000 to 400,000	1,494,135	514,015.0	3,868,965	647,238.8	2,113,513	732,745.4
400,000 to 500,000	942,927	420,824.8	1,222,856	543,743.2	1,335,914	592,918.1
500,000 to 750,000	1,374,360	822,496.8	1,585,201	952,052.2	2,218,787	1,331,568.3
750,000 to 1,000,000	1,062,941	551,187.1	713,081	614,648.7	997,963	831,651.5
1,000,000 to 2,000,000	1,107,664	1,517,431.7	1,199,806	1,633,846.6	1,183,448	1,595,937.2
2,000,000 to 3,000,000	485,264	1,177,599.1	438,851	1,055,623.3	421,759	1,018,576.4
3,000,000 to 4,000,000	219,688	751,722.8	6,882,789	754,808.1	221,641	757,689.1
4,000,000 to 5,000,000	138,693	617,809.8	134,242	593,195.3	125,398	558,152.9
5,000,000 to 6,000,000	178,041	963,334.9	107,285	563,732.3	112,442	603,819.9
6,000,000 to 7,000,000	69,327	446,413.7	62,218	398,890.5	74,881	483,295.4
7,000,000 to 8,000,000	61,285	456,722.5	48,132	357,067.4	55,393	412,585.9
8,000,000 to 9,000,000	37,702	318,451.0	35,115	296,052.4	37,931	320,087.8
9,000,000 to 10,000,000	28,591	270,674.6	26,865	253,027.8	30,002	283,882.3
10,000,000 to 100,000,000	218,439	5,082,860.5	220,514	5,073,099.4	243,281	5,602,893.6
100,000,000 to 500,000,000	14,990	2,845,650.4	14,920	2,856,220.6	15,519	2,953,169.4
500,000,000 to 1,000,000,000	2,026	1,307,763.5	2,227	1,476,352.0	2,189	1,455,292.5
1,000,000,000 to 5,000,000,000	1,804	3,472,021.4	1,706	3,293,973.4	1,847	3,607,091.1
5,000,000,000 to 10,000,000,000	176	1,156,061.7	161	1,077,199.0	188	1,294,642.3
10,000,000,000 & Over	99	1,874,261.5	124	2,176,614.8	139	2,720,007.4
TOTAL	**102,105,826**	**27,297,682.8**	**103,701,115**	**27,634,131.3**	**105,231,270**	**30,180,905.0**

Source: Statistics & Data Services Department, SBP

Notes:-

1. Classification of size wise deposits has been improved by collecting data from all Scheduled banks based on actual size of each account. Previously, it was based on estimates by average size of different size groups.

2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000

3. 'No of Accounts' represents the total number of deposits which fall in the respective class.

4. 'Amount' represents the total amount of all deposits falling in the particular class.

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

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	36,488,164	16,898	16,757,821	5,694	653,985	517	1,863,205	686	55,763,175	23,796
5,000 to 10,000	2,244,266	16,170	770,113	5,445	71,334	502	130,951	914	3,216,664	23,031
10,000 to 20,000	9,568,644	115,671	1,311,375	19,217	84,855	1,197	134,980	1,918	11,099,854	138,003
20, 000 to 25,000	1,394,092	31,482	351,158	7,817	49,590	1,110	114,370	2,617	1,909,210	43,027
25,000 to 50,000	3,604,661	133,086	1,351,712	49,282	77,306	2,719	296,570	11,126	5,330,249	196,213
50,000 to 100,000	4,920,273	350,658	2,013,754	148,677	126,443	9,793	194,833	13,638	7,255,303	522,766
100,000 to 150,000	2,936,657	361,834	1,201,492	148,534	97,114	11,794	71,462	8,729	4,306,725	530,890
150,000 to 200,000	1,681,187	290,703	1,128,432	193,183	60,321	10,559	40,739	7,049	2,910,679	501,494
200,000 to 300,000	3,116,031	767,700	951,834	232,389	77,044	18,786	102,267	26,803	4,247,176	1,045,678
300,000 to 400,000	1,446,408	502,665	572,337	197,542	60,808	20,923	33,960	11,615	2,113,513	732,745
400,000 to 500,000	934,621	414,695	324,263	143,931	52,794	23,540	24,236	10,752	1,335,914	592,918
500,000 to 750,000	1,598,985	963,464	493,798	292,991	83,435	49,522	42,569	25,592	2,218,787	1,331,568
750,000 to 1,000,000	736,816	606,094	196,780	169,846	38,997	33,689	25,370	22,023	997,963	831,651
1,000,000 to 2,000,000	761,530	1,023,470	271,154	364,834	88,587	120,061	62,177	87,572	1,183,448	1,595,937
2,000,000 to 3,000,000	267,502	646,438	80,966	195,868	43,274	104,299	30,017	71,972	421,759	1,018,576
3,000,000 to 4,000,000	141,363	482,841	38,966	133,805	23,741	80,597	17,571	60,446	221,641	757,689
4,000,000 to 5,000,000	80,134	356,418	22,823	101,748	11,285	50,268	11,156	49,719	125,398	558,153
5,000,000 to 6,000,000	68,945	370,613	20,786	111,521	10,925	58,647	11,786	63,039	112,442	603,820
6,000,000 to 7,000,000	48,053	309,834	12,619	81,655	6,944	44,921	7,265	46,886	74,881	483,295
7,000,000 to 8,000,000	34,841	259,029	8,940	66,791	5,660	42,278	5,952	44,487	55,393	412,586
8,000,000 to 9,000,000	23,940	201,996	5,715	48,178	3,764	31,823	4,512	38,092	37,931	320,088
9,000,000 to 10,000,000	18,293	172,924	4,810	45,598	2,996	28,344	3,903	37,016	30,002	283,882
10,000,000 to 100,000,000	130,806	2,748,968	31,064	632,767	27,585	625,917	53,826	1,595,242	243,281	5,602,894
100,000,000 to 500,000,000	3,185	536,505	735	122,795	758	129,539	10,841	2,164,330	15,519	2,953,169
500,000,000 to 1,000,000,000	165	106,814	32	20,367	60	45,039	1,932	1,283,073	2,189	1,455,293
1,000,000,000 to 5,000,000,000	90	167,040	33	68,114	29	49,851	1,695	3,322,086	1,847	3,607,091
5,000,000,000 to 10,000,000,000	4	30,239	-	-	-	-	184	1,264,403	188	1,294,642
10,000,000,000 & Over	1	10,412	-	-	-	-	138	2,709,595	139	2,720,007
Total	**72,249,657**	**11,994,660**	**27,923,512**	**3,608,589**	**1,759,634**	**1,596,235**	**3,298,467**	**12,981,421**	**105,231,270**	**30,180,905**

Source: Statistics & Data Services Department, SBP

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

3.7 Number of Banks' Accounts and Depositors in Pakistan[1]

All Banks

(In Thousands)

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

Source: Statistics & Data Services Department, SBP

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

Source: Statistics & Data Services Department, SBP

Notes:

1. Classification of size wise advances has been improved by collecting data from all Scheduled banks based on actual size of each and every account. Previously, it was based on estimates by average size of different size groups.

2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000

3. 'No of Accounts' represents the total number of advances which fall in the respective class.

4. 'Amount' represents the total amount of all advances falling in the particular class.

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

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks

As on 30th June, 2024

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

Source: Statistics & Data Services Department, SBP

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

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

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

3.9 Classification of Scheduled Banks' Advances
by Size of Accounts and Borrowers
As on 30th June, 2024 (Provisional)

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less Than 25,000	1	-	18	-	77	-	83	0.1	186,718	1,570.1	4,019	12.4	375,588	3,457.7	2	-	566,506	5,040.3
25,000 to 50,000	-	-	-	-	-	-	5	0.2	58,502	2,368.8	789	27.7	520,303	19,187.9	-	-	579,599	21,584.6
50,000 to 100,000	-	-	1	0.1	4	0.2	1	0.1	85,869	6,538.1	531	41.7	974,606	64,656.4	-	-	1,061,012	71,236.6
100,000 to 150,000	-	-	-	-	1	0.1	-	-	85,738	10,835.7	7	0.9	176,517	21,868.4	-	-	262,263	32,705.1
150,000 to 200,000	-	-	1	0.2	2	0.4	6	1.1	61,569	10,757.4	12	2.0	121,881	21,177.8	-	-	183,471	31,938.9
200,000 to 300,000	-	-	-	-	1	0.2	20	5.0	109,458	27,289.5	60	14.9	135,422	32,918.8	8	2.2	244,969	60,230.7
300,000 to 400,000	-	-	-	-	4	1.4	11	3.9	72,018	24,637.4	13	4.7	78,330	27,034.6	25	8.9	150,401	51,690.9
400,000 to 500,000	-	-	-	-	-	-	9	4.0	55,302	25,036.3	17	7.5	50,688	22,700.2	20	8.8	106,036	47,756.8
500,000 to 750,000	-	-	-	-	6	3.6	32	19.4	73,142	44,790.9	34	23.5	225,767	142,262.5	10	6.5	298,991	187,106.3
750,000 to 1,000,000	-	-	1	1.0	3	2.5	38	32.8	39,600	34,729.4	108	96.9	80,076	70,785.9	2	1.7	119,828	105,650.2
1,000,000 to 2,000,000	-	-	19	32.2	13	17.6	297	412.9	79,590	113,577.9	90	141.2	136,959	198,015.1	3	5.3	216,971	312,202.2
2,000,000 to 3,000,000	-	-	11	25.9	18	43.2	96	238.7	48,596	117,540.3	58	142.6	37,880	92,725.2	1	2.3	86,660	210,718.2
3,000,000 to 4,000,000	-	-	14	48.3	6	20.0	69	246.9	17,429	60,405.0	20	66.4	14,366	50,046.8	-	-	31,904	110,833.2
4,000,000 to 5,000,000	-	-	52	234.9	12	53.4	21	97.9	12,472	56,083.5	17	75.9	11,173	49,750.8	1	4.1	23,748	106,300.5
5,000,000 to 6,000,000	-	-	11	60.1	11	58.3	26	143.2	9,516	52,190.6	3	16.7	7,985	43,880.5	1	5.2	17,553	96,354.6
6,000,000 to 7,000,000	-	-	18	115.3	8	53.3	15	98.5	7,370	47,692.1	6	39.6	5,092	33,135.1	1	6.3	12,510	81,140.2
7,000,000 to 8,000,000	-	-	10	74.3	4	30.8	11	83.9	5,679	42,423.1	7	53.2	4,419	32,886.1	1	7.8	10,131	75,559.2
8,000,000 to 9,000,000	-	-	3	25.7	6	50.2	18	158.3	4,235	35,998.9	1	8.6	2,687	22,800.9	1	8.0	6,951	59,050.6
9,000,000 to 10,000,000	-	-	1	9.6	4	37.5	7	66.7	4,650	44,434.5	3	28.3	3,879	36,923.2	1	9.9	8,545	81,509.8
10,000,000 to 100,000,000	-	-	34	1,798.8	122	5,026.4	156	6,962.0	41,091	1,303,057.1	62	2,809.8	6,735	132,976.8	21	835.4	48,221	1,453,466.3
100,000,000 to 500,000,000	-	-	41	10,035.7	126	35,474.1	130	32,837.4	8,943	1,964,284.2	16	4,446.4	73	10,997.1	5	523.4	9,334	2,058,598.3
500,000,000 to 1,000,000,000	1	744.2	14	8,935.4	66	53,051.6	37	25,278.8	1,448	987,170.9	5	3,176.8	1	658.6	-	-	1,572	1,079,016.2
1,000,000,000 to 5,000,000,000	1	2,783.4	10	20,296.4	106	255,767.2	54	102,293.7	981	1,846,894.4	3	3,830.0	2	4,726.4	1	1,000.0	1,158	2,237,591.7
5,000,000,000 to 10,000,000,000	-	-	6	57,380.1	51	342,639.7	8	50,932.8	62	373,486.8	-	-	-	-	-	-	127	824,439.4
10,000,000,000 & Over	-	-	18	875,933.8	60	1,705,657.6	3	34,961.0	4	51,337.3	-	-	-	-	-	-	85	2,667,889.8
Total	**3**	**3,527.6**	**283**	**975,007.8**	**711**	**2,397,989.4**	**1,153**	**254,879.3**	**1,069,982**	**7,285,130.3**	**5,881**	**15,067.6**	**2,970,429**	**1,135,573.0**	**104**	**2,435.8**	**4,048,546**	**12,069,610.7**

Source: Statistics & Data Services Department, SBP

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End period: Million Rupees)

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

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End period: Million Rupees)

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

Source: Statistics & Data Services Department, SBP

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	**3**	**3,528**	**3**	**3,528**
1) Official	-	-	-	-	-	-	1	-	1	-
2) Business	-	-	-	-	-	-	2	3,528	2	3,528
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	**3,502,667**	**1,993,959**	**385,792**	**130,139**	**13,446**	**40,310**	**146,638**	**9,901,675**	**4,048,543**	**12,066,083**
I. GOVERNMENT	-	-	-	-	-	-	**283**	**975,008**	**283**	**975,008**
A. Federal Government	-	-	-	-	-	-	128	392,607	128	392,607
B. Provincial Governments	-	-	-	-	-	-	155	582,401	155	582,401
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	**711**	**2,397,989**	**711**	**2,397,989**
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	7	1,443	7	1,443
Utilities	-	-	-	-	-	-	411	582,522	411	582,522
Transport, storage and communications	-	-	-	-	-	-	131	999,350	131	999,350
Manufacturing	-	-	-	-	-	-	46	60,593	46	60,593
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	14	7,126	14	7,126
Commerce and Trade	-	-	-	-	-	-	81	676,377	81	676,377
Others	-	-	-	-	-	-	20	5,680	20	5,680
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	**1,153**	**254,879**	**1,153**	**254,879**
Mutual Funds and AMCs	-	-	-	-	-	-	75	2,561	75	2,561
Insurance & Pension Funds	-	-	-	-	-	-	434	3,316	434	3,316
MFIs and DFIs	-	-	-	-	-	-	129	151,205	129	151,205
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	202	22,832	202	22,832
Modarabas	-	-	-	-	-	-	79	4,689	79	4,689
Other NBFIs	-	-	-	-	-	-	234	70,277	234	70,277
IV. PRIVATE SECTOR (BUSINESS)	**882,053**	**976,344**	**39,107**	**29,786**	**10,478**	**22,254**	**138,344**	**6,256,746**	**1,069,982**	**7,285,130**
A. Agriculture, forestry and fishing	673,057	336,003	26,560	12,471	9,455	7,775	6,065	44,537	715,137	400,786
1. Crop and animal production, hunting and related service activities	672,235	335,239	26,543	12,467	9,443	7,762	6,039	43,877	714,260	399,345
Growing of Wheat, Rice, Sugar Cane & Cotton	298,434	163,836	3,856	2,407	6,389	6,511	3,448	5,243	312,127	177,997
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,920	8,546	617	314	34	90	129	227	20,700	9,178
Growing of other fruits, vegetables and crops	21,634	16,446	361	307	20	35	422	1,869	22,437	18,656
Raising of livestock and other related activities	235,827	93,720	18,680	5,843	2,327	143	1,336	21,562	258,170	121,268
Other agricultural support activities	96,408	52,668	3,029	3,597	673	982	703	14,971	100,813	72,218
Hunting, trapping and related service activities	12	22	-	-	-	-	1	5	13	27
02 - Forestry and logging	112	18	-	-	-	-	1	9	113	27
03 - Fishing and aquaculture	710	746	17	3	12	14	25	650	764	1,414
B. Mining and quarrying	236	3,617	-	-	3	7	795	84,267	1,034	87,892
05 - Mining of coal and lignite	35	2,936	-	-	1	-	48	48,183	84	51,119
06 - Extraction of crude petroleum and natural gas	85	353	-	-	-	-	625	29,805	710	30,158
07 - Mining of metal ores	11	36	-	-	-	-	21	958	32	994
08-Other mining and quarrying	88	251	-	-	2	7	92	5,299	182	5,557
09 - Mining support service activities	17	41	-	-	-	-	9	22	26	63
C. Manufacturing	48,894	334,378	3,462	3,766	380	7,193	80,230	4,408,703	132,966	4,754,039
10 - Manufacture of food products	38,274	91,162	2,667	1,554	118	2,710	17,231	1,068,775	58,290	1,164,201
11 - Manufacture of beverages	123	1,867	-	-	4	24	1,146	53,632	1,273	55,523
12 - Manufacture of tobacco products	143	32	2	0	-	-	409	1,547	554	1,580
13 - Manufacture of textiles	2,364	95,794	150	509	43	1,073	23,798	1,472,782	26,355	1,570,158
Preparation and spinning of textile fibres	1,013	55,527	5	6	-	-	8,104	484,972	9,122	540,505
Weaving of textiles	469	7,867	41	120	7	53	5,048	313,034	5,565	321,074
Finishing of textiles	271	24,934	15	6	3	9	3,675	266,034	3,964	290,983
Manufacture of knitted and crocheted fabrics	80	662	12	71	3	38	667	62,371	762	63,141
Manufacture of made-up textile articles, except apparel	169	4,306	21	245	3	942	3,003	187,473	3,196	192,966
Manufacture of carpets and rugs	43	95	10	1	2	0	78	977	133	1,073
Manufacture of other textiles n.e.c.	319	2,404	46	59	25	31	3,223	157,921	3,613	160,415
14 - Manufacture of wearing apparel	1,278	26,545	318	211	48	155	2,935	174,089	4,579	201,001
15 - Manufacture of leather and related products	441	1,388	69	496	6	22	1,577	47,714	2,093	49,619
Tanning and dressing of leather; dressing and dyeing of fur	43	115	14	450	3	22	311	6,489	371	7,076
Manufacture of luggage, handbags and the like, saddlery and harness	22	258	2	7	-	-	65	2,235	89	2,500
Manufacture of footwear	376	1,015	53	38	3	0	1,201	38,989	1,633	40,043
a. Leather wear	346	652	47	14	3	0	858	31,843	1,254	32,509
b. Rubber and Plastic wear	30	363	6	24	-	-	343	7,146	379	7,533

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2024

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

Borrower	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	18,884	37,831	1,038	1,094	8	49	4,637	82,781	24,567	121,755
49 - Land transport and transport via pipelines	5,827	17,616	157	353	5	8	2,587	35,720	8,576	53,696
50 - Water transport	8	298	1	1	-	-	62	545	71	843
51 - Air transport	8	19	-	-	-	-	91	1,062	99	1,080
52 - Warehousing and support activities for transportation	13,010	17,885	880	741	3	41	1,533	39,407	15,426	58,073
53 - Courier activities other than national post activities	31	2,014	-	-	-	-	364	6,047	395	8,062
I. Accommodation and food service activities	1,313	4,937	71	196	23	71	790	33,023	2,197	38,228
55 - Accommodation	278	2,013	11	15	17	70	210	21,700	516	23,799
56-Food and beverage service activities	1,035	2,925	60	181	6	1	580	11,322	1,681	14,429
J. Information and communication	550	3,247	38	36	4	1	2,333	386,096	2,925	389,380
58 - Publishing activities	239	297	11	2	3	1	508	2,153	761	2,453
59 - Motion picture, video and television programme production, sound recording and music publishing activities	27	24	2	1	-	-	48	1,884	77	1,910
60 - Programming and broadcasting activities	5	5	-	-	1	-	35	1,517	41	1,523
61 - Telecommunications	86	2,210	7	7	-	-	999	366,076	1,092	368,292
62 - Computer programming, consultancy and related activities	142	476	13	15	-	-	624	9,454	779	9,946
63 - Information service activities	51	235	5	11	-	-	119	5,012	175	5,257
K. Real estate activities	231	1,783	14	125	5	1,638	709	34,227	959	37,773
L. Professional, scientific and technical activities	6,413	12,321	285	525	8	972	2,898	44,474	9,604	58,292
69 - Legal and accounting activities	55	494	1	4	-	-	109	1,315	165	1,813
70 - Activities of head offices; management consultancy activities	7	36	1	4	-	-	78	1,235	86	1,275
71 - Architectural and engineering activities; technical testing and analysis	70	276	5	17	6	971	299	4,069	380	5,334
72 - Scientific research and development	15	77	1	2	2	0	176	3,630	194	3,709
73 - Advertising and market research	100	339	9	48	-	-	914	3,801	1,023	4,189
74 - Other professional, scientific and technical activities	6,130	10,960	268	450	-	-	1,300	30,321	7,698	41,730
75 - Veterinary activities	36	139	-	-	-	-	22	103	58	242
M. Administrative and support service activities	2,964	4,901	101	160	27	77	3,356	42,746	6,448	47,885
77 - Rental and leasing activities	140	253	-	-	-	-	485	2,300	625	2,553
78 - Employment activities	6	39	-	-	-	-	36	238	42	277
79 - Travel agency, tour operator, reservation service and related activities	251	1,019	6	45	1	0	611	13,060	869	14,125
80 - Security and investigation activities	21	442	3	13	-	-	721	2,501	745	2,956
81. Services to buildings and landscape activities	24	106	4	4	13	3	8	296	49	409
82 - Office administrative, office support and other business support activities	2,522	3,043	88	97	13	74	1,495	24,350	4,118	27,564
N. Education	546	1,148	232	793	12	11	1,225	27,192	2,015	29,145
O. Human health and social work activities	762	2,202	116	127	10	27	633	15,837	1,521	18,194
86 - Human health activities	753	2,200	111	124	9	27	619	15,489	1,492	17,839
87 - Residential care activities	2	1	-	-	-	-	4	24	6	26
88. Social work activities with and without accommodation	7	2	5	3	1	0	10	324	23	329
P. Arts, entertainment and recreation	38	114	21	23	-	-	46	1,587	105	1,723
Q. Other service activities	9,502	26,332	1,716	2,745	20	578	1,511	17,809	12,749	47,463
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	**-**	**-**	**-**	**-**	**-**	**-**	**5,881**	**15,068**	**5,881**	**15,068**
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	59	1,527	59	1,527
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	156	12,864	156	12,864
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,666	677	5,666	677
VI. PERSONAL	**2,620,536**	**1,016,934**	**346,680**	**100,331**	**2,968**	**18,056**	**245**	**252**	**2,970,429**	**1,135,573**
A. Bank Employees	138,469	285,709	36,958	46,899	3	0	-	-	175,430	332,608
1) For house building	69,965	239,654	11,113	18,964	1	0	-	-	81,079	258,618
2) For transport i.e. purchase of car etc.	33,637	37,818	21,710	27,094	1	0	-	-	55,348	64,912
3) Other purposes	34,867	8,237	4,135	841	1	-	-	-	39,003	9,078
B. Consumer Financing	2,477,685	730,648	309,583	53,397	2,959	18,055	245	252	2,790,472	802,353
1) For house building	28,003	169,045	4,089	16,953	2,747	17,583	-	-	34,839	203,580
2) For transport i.e. purchase of car etc	241,952	216,916	15,321	13,140	189	444	-	-	257,462	230,501
3) Credit cards	1,505,008	111,072	219,342	10,948	-	-	245	252	1,724,595	122,272
4) Consumers durable	25,719	6,289	13,071	1,096	10	12	-	-	38,800	7,397
5) Personal loans	677,003	227,326	57,760	11,261	13	15	-	-	734,776	238,602
C) Other	4,382	576	139	35	6	1	-	-	4,527	612
VII. OTHER	**78**	**681**	**5**	**23**	**-**	**-**	**21**	**1,732**	**104**	**2,436**
Total	**3,502,667**	**1,993,959**	**385,792**	**130,139**	**13,446**	**40,310**	**146,641**	**9,905,203**	**4,048,546**	**12,069,611**

Source: Statistics & Data Services Department, SBP

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

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

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

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

(End of Period: Million Rupees)

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

Source: Statistics & Data Services Department, SBP

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

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	**226,627**	**86,099**	**11,615**	**5,295**	**8,450**	**6,304**	**30**	**888**	**246,722**	**98,586**
II. Securities, Shares and Other Financial Instruments:	**357**	**8,336**	**13**	**80**	**3**	**32**	**408**	**93,009**	**781**	**101,457**
A. Quoted on the Stock Exchange:	223	6,872	7	58	1	21	237	54,726	468	61,678
1. To Stock Brokers and Dealers:	146	3,785	1	1	-	-	155	27,817	302	31,603
(a) Government and Other Trustee Securities	124	111	1	1	-	-	19	2,385	144	2,497
(b) Shares and Debentures	21	3,674	-	-	-	-	134	23,659	155	27,332
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,773	3	1,773
2. To Others:	77	3,088	6	57	1	21	82	26,909	166	30,075
(a) Government and Other Trustee Securities	4	3	-	-	-	-	7	234	11	237
(b) Shares and Debentures	57	3,070	6	57	1	21	61	17,117	125	20,265
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	14	7	-	-	-	-	14	9,558	28	9,566
B. Unquoted on the Stock Exchange:	134	1,464	6	21	2	11	171	38,282	313	39,778
1. To Stock Brokers and Dealers:	82	386	1	17	-	-	126	11,146	209	11,549
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	80	384	1	17	-	-	123	11,143	204	11,545
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	2	2	-	-	-	-	3	3	5	4
2. To Others:	52	1,078	5	4	2	11	45	27,136	104	28,230
(a) Government and Other Trustee Securities	34	979	5	4	1	8	7	6,192	47	7,183
(b) Shares and Debentures	3	90	-	-	1	3	7	821	11	914
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	9	-	-	-	-	31	20,124	46	20,133
III. Merchandise	**29,780**	**248,113**	**814**	**4,652**	**70**	**1,157**	**39,212**	**2,935,901**	**69,876**	**3,189,823**
A. Food Items:	10,162	39,194	493	746	10	34	9,277	1,058,216	19,942	1,098,190
1. Wheat	7,028	9,975	398	328	1	-	1,395	438,024	8,822	448,327
2. Rice and Paddy	853	19,502	16	62	-	-	2,128	82,296	2,997	101,861
3. Other Grains & Pulses:	461	773	27	26	-	-	438	21,736	926	22,535
(a) Indigenous	455	739	22	19	-	-	415	19,645	892	20,403
(b) Imported	6	34	5	7	-	-	23	2,091	34	2,132
4. Edible Oils:	176	815	3	4	1	0	1,301	78,919	1,481	79,738
(a) Indigenous	164	765	3	4	1	0	1,244	74,241	1,412	75,009
(b) Imported	12	50	-	-	-	-	57	4,678	69	4,729
5. Sugar:	202	3,078	1	0	1	-	1,605	353,344	1,809	356,423
(a) Indigenous	202	3,078	1	0	1	-	1,600	353,000	1,804	356,079
(b) Imported	-	-	-	-	-	-	5	344	5	344
6. Kariana And Spices	74	93	1	0	-	-	76	1,034	151	1,127
7. Fish And Fish Preparations	3	6	-	-	-	-	13	348	16	354
8. Other Food Items:	1,365	4,952	47	327	7	34	2,321	82,515	3,740	87,827
(a) Indigenous	1,365	4,952	47	327	7	34	2,274	81,680	3,693	86,992
(b) Imported	-	-	-	-	-	-	47	835	47	835
B. Raw Materials:	13,795	110,768	64	2,675	19	142	8,689	656,300	22,567	769,885
1. Cotton Raw:	11,963	16,954	23	27	-	-	2,148	128,404	14,134	145,384
(a) Indigenous	353	12,244	21	26	-	-	2,041	114,177	2,415	126,447
(b) Imported	11,610	4,710	2	1	-	-	107	14,227	11,719	18,938
2. Synthetic Fibers:	7	87	-	-	-	-	121	12,443	128	12,530
(a) Indigenous	6	82	-	-	-	-	73	11,164	79	11,247
(b) Imported	1	5	-	-	-	-	48	1,279	49	1,284
3. Fertilizers:	697	4,217	2	11	14	116	526	56,584	1,239	60,928
(a) Indigenous	693	4,106	2	11	14	116	522	53,160	1,231	57,393
(b) Imported	4	111	-	-	-	-	4	3,424	8	3,535
4. Petroleum Crude:	63	45,775	6	1,335	2	21	1,346	116,776	1,417	163,907
(a) Indigenous	47	45,218	6	1,335	2	21	1,252	76,242	1,307	122,816
(b) Imported	16	557	-	-	-	-	94	40,534	110	41,091
5. Iron and Steel:	228	10,096	10	1,225	3	6	2,050	130,336	2,291	141,662
(a) Indigenous	152	2,611	9	1,223	2	-	1,607	94,719	1,770	98,553
(b) Imported	76	7,485	1	2	1	6	443	35,616	521	43,109
6. Wool & Goat Hair	1	15	-	-	-	-	1	-	2	15
7. Hides & Skins	12	40	-	-	-	-	110	5,232	122	5,273
8. Oil Seeds	19	314	3	51	-	-	280	10,225	302	10,590
9. Pesticides & Insecticides:	32	175	-	-	-	-	425	5,390	457	5,565
(a) Indigenous	32	175	-	-	-	-	411	4,873	443	5,048
(b) Imported	-	-	-	-	-	-	14	517	14	517
10. Other Raw Materials:	773	33,096	20	25	-	-	1,682	190,910	2,475	224,031
(a) Indigenous	740	32,787	20	25	-	-	1,425	157,017	2,185	189,830
(b) Imported	33	308	-	-	-	-	257	33,893	290	34,201

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

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

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

3.12 Classification of Scheduled Banks' Advances
by Rates of Margin

(End period: Million Rupees)

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

Source: Statistics & Data Services Department, SBP

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

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

Rate of Margin	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,620,394	728,439	317,266	56,489	9,261	7,714	50,198	4,550,745	2,997,119	5,343,387
05.00	46,178	59,897	745	1,799	7	405	8,359	111,893	55,289	173,994
10.00	81,321	131,795	6,458	8,707	419	2,168	11,297	539,529	99,495	682,200
15.00	17,485	58,635	17,867	19,578	81	308	5,944	463,375	41,377	541,896
20.00	373,285	243,740	27,697	16,409	526	3,933	15,763	1,004,771	417,271	1,268,854
25.00	88,163	354,162	5,467	9,768	1,026	10,457	30,955	2,115,295	125,611	2,489,682
30.00	51,214	84,233	3,356	5,778	168	1,232	7,070	294,089	61,808	385,332
33.33	552	3,968	50	143	-	-	184	11,981	786	16,092
35.00	13,067	34,186	642	1,419	801	3,166	3,595	148,628	18,105	187,399
40.00	35,117	39,305	812	1,817	202	6,402	4,472	130,835	40,603	178,360
45.00	6,883	26,515	516	1,256	408	2,544	1,059	68,152	8,866	98,467
50.00	140,027	176,670	1,884	2,856	351	1,182	2,576	230,027	144,838	410,735
55.00	5,570	9,730	537	797	40	140	443	42,071	6,590	52,737
60.00	5,647	11,870	583	993	28	153	628	50,640	6,886	63,656
65.00	4,769	10,016	535	949	19	96	434	52,071	5,757	63,131
70.00	2,733	5,504	274	417	34	240	362	11,277	3,403	17,438
75.00	2,389	3,864	258	347	25	96	578	14,818	3,250	19,124
80.00	1,843	4,375	191	153	8	14	832	19,217	2,874	23,760
85.00	1,415	2,416	139	133	5	16	382	11,618	1,941	14,183
90.00	1,679	2,495	147	109	8	15	609	14,064	2,443	16,682
95.00	2,227	1,835	294	217	10	25	331	8,966	2,862	11,043
99.99	709	309	74	6	19	3	570	11,140	1,372	11,459
Total	**3,502,667**	**1,993,959**	**385,792**	**130,139**	**13,446**	**40,310**	**146,641**	**9,905,203**	**4,048,546**	**12,069,611**

Source: Statistics & Data Services Department, SBP

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

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

Loan Tenure	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	**2,126,700**	**618,375**	**253,213**	**20,705**	**8,962**	**19,260**	**74,178**	**5,721,346**	**2,463,053**	**6,379,687**
1.1. Overnight	338,224	48,844	43,058	2,702	36	53	2,741	575,820	384,059	627,419
1.2. 2 days to 7 days	1,179	811	25	17	-	-	230	38,142	1,434	38,970
1.3. For 8 days & above but < 1 month	36,674	19,463	14,522	569	41	380	2,128	191,132	53,365	211,544
1.4. For 1 month & above but < 3 month	412,084	64,725	39,633	4,869	5	25	5,041	457,353	456,763	526,971
1.5. For 3 months & over but < 6 months	33,369	33,999	419	1,979	4	17	16,088	1,331,217	49,880	1,367,213
1.6. For 6 months & over but < one year	1,305,170	450,533	155,556	10,570	8,876	18,785	47,950	3,127,683	1,517,552	3,607,570
2. Medium Term	**281,422**	**230,734**	**23,929**	**9,021**	**44**	**81**	**5,564**	**764,919**	**310,959**	**1,004,756**
2.1. For one year & over but < 2 years	125,759	158,935	17,282	5,118	17	30	2,722	324,172	145,780	488,255
2.2. For 2 years & over but < 3 years	155,663	71,800	6,647	3,903	27	51	2,842	440,747	165,179	516,501
3. Long Term	**1,094,545**	**1,144,849**	**108,650**	**100,412**	**4,440**	**20,969**	**66,899**	**3,418,937**	**1,274,534**	**4,685,168**
3.1. For 3 years & over but < 4 years	189,331	205,270	38,967	34,610	77	398	26,107	687,798	254,482	928,077
3.2. For 4 years & over but < 5 years	326,649	198,855	33,346	15,714	204	376	11,957	491,312	372,156	706,258
3.3. For 5 years & over but < 7 years	425,666	338,598	22,473	15,479	1,031	1,137	17,002	826,006	466,172	1,181,220
3.4. For 7 years & over but < 10 years	66,880	81,937	7,754	8,818	695	2,878	5,918	779,391	81,247	873,024
3.5. For 10 years & over but < 15 years	16,371	71,552	1,798	7,259	571	3,921	5,355	587,636	24,095	670,368
3.6. For 15 years & over but < 20 years	19,030	95,950	2,002	8,584	677	4,090	454	30,404	22,163	139,029
3.7. For 20 years & over but < 25 years	46,980	142,077	2,012	8,780	1,161	7,780	54	11,563	50,207	170,199
3.8. For 25 years & over but < 30 years	3,411	9,994	284	1,157	22	389	23	2,698	3,740	14,238
3.9. For 30 years and over	227	615	14	12	2	-	29	2,129	272	2,756
Total	**3,502,667**	**1,993,959**	**385,792**	**130,139**	**13,446**	**40,310**	**146,641**	**9,905,203**	**4,048,546**	**12,069,611**

Source: Statistics & Data Services Department, SBP

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

3.12.3 Advances Classified by Nature and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

Nature	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	**3,066,458**	**1,602,499**	**345,170**	**105,086**	**10,185**	**18,927**	**102,525**	**6,846,067**	**3,524,338**	**8,572,579**
2. ISLAMIC	**436,209**	**391,459**	**40,622**	**25,053**	**3,261**	**21,383**	**44,116**	**3,059,136**	**524,208**	**3,497,031**
A. Ijara Finance	57,661	62,303	2,859	2,035	8	10	11,165	41,151	71,693	105,499
B. Diminishing Musharaka	54,593	80,730	4,789	5,876	765	1,466	9,393	827,587	69,540	915,661
C. Istisna	434	9,352	13	220	-	-	4,889	360,854	5,336	370,426
D. Mudaraba	80	1,587	-	-	-	-	1	42	81	1,629
E. Murabaha	7,146	14,458	329	430	8	17	6,265	122,392	13,748	137,298
F. Musawamah finance	20,714	8,898	3,083	2,132	-	-	2,015	63,964	25,812	74,994
G. Musharaka Finance	13,370	16,450	1,645	1,404	6	54	1,213	263,646	16,234	281,555
H. Salam Finance	63	1,152	-	-	-	-	1,520	76,047	1,583	77,199
I. Commodity Murabahah / Tawwaruq	236,637	21,488	22,726	1,588	-	-	1	1	259,364	23,076
J. Advance against financing	1,020	1,077	78	32	-	-	25	8,459	1,123	9,568
K. Other Islamic Modes of Financing	44,491	173,963	5,100	11,335	2,474	19,836	7,629	1,294,994	59,694	1,500,128
Total	**3,502,667**	**1,993,959**	**385,792**	**130,139**	**13,446**	**40,310**	**146,641**	**9,905,203**	**4,048,546**	**12,069,611**

Source: Statistics & Data Services Department, SBP

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

3.12.4 Advances Classified by Category of Financing and Gender

All Banks

As on 30th June, 2024

(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	**742**	**36,809**	**46**	**691**	**1**	**6**	**8,154**	**823,440**	**8,943**	**860,945**
1.1. Export finance schemes	526	24,395	20	340	1	6	4,438	587,947	4,985	612,688
1.2. Others	216	12,413	26	351	-	-	3,716	235,494	3,958	248,258
2. Import financing	**542**	**12,963**	**80**	**494**	**2**	**27**	**8,646**	**634,112**	**9,270**	**647,596**
3. Government self employment schemes	**47,597**	**44,314**	**2,795**	**2,934**	**4**	**17**	**1,203**	**11,388**	**51,599**	**58,652**
4. Working capital/short term	**2,226,125**	**795,488**	**212,610**	**22,888**	**7,383**	**13,950**	**58,052**	**4,424,547**	**2,504,170**	**5,256,873**
4.1. Small Loans	774,386	175,791	83,623	7,490	7,031	11,690	9,647	164,359	874,687	359,330
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. 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.)	28	80	-	-	-	-	509	16,774	537	16,854
4.4. Others	1,451,631	618,379	128,987	15,397	351	2,244	47,571	2,887,239	1,628,540	3,523,259
4.5. Commodity Operations Financing	80	1,238	-	-	1	16	325	1,356,175	406	1,357,430
5. Fixed investment/long term	**1,227,661**	**1,104,385**	**170,261**	**103,132**	**6,056**	**26,311**	**70,586**	**4,011,716**	**1,474,564**	**5,245,544**
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,257	9,927	193	560	1	-	10,897	559,961	22,348	570,448
5.2. Financing Power Plants Using Renewable Energy	585	1,391	35	56	4	9	2,053	91,590	2,677	93,045
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	113	-	-	-	-	60	1,686	65	1,799
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	776	1,876	691	448	1	9	176	2,771	1,644	5,105
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	40	460	-	-	1	32	121	3,701	162	4,193
5.6. Small Loans	322,901	146,533	59,731	23,895	648	1,311	10,294	90,727	393,574	262,467
5.7. Others	786,539	483,919	94,181	40,779	2,635	1,808	43,502	2,985,785	926,857	3,512,291
5.8. Financing for Construction Purposes	98,440	431,944	15,221	36,490	2,765	23,136	1,506	189,805	117,932	681,375
5.9. SME Asaan Finance (SAAF) Scheme	7,078	28,172	208	901	-	-	1,592	8,623	8,878	37,696
5.10 Machinery	40	50	1	4	1	5	385	77,067	427	77,127
Total	**3,502,667**	**1,993,959**	**385,792**	**130,139**	**13,446**	**40,310**	**146,641**	**9,905,203**	**4,048,546**	**12,069,611**

Source: Statistics & Data Services Department, SBP

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-23	Jun-24	Jun-24	Jul-24	Aug-24	Sep-24[P]
A. Agriculture, forestry, and fishing	**344,331.8**	**400,878.1**	**400,878.1**	**395,702.9**	**395,439.2**	**397,262.1**
Trade finance	5,019.6	4,060.7	4,060.7	4,171.1	3,795.1	2,717.1
Working capital	233,937.5	217,193.8	217,193.8	211,283.2	211,224.7	212,605.0
Fixed investment	93,559.3	159,360.8	159,360.8	158,383.6	157,936.4	159,559.7
Construction Financing	1,053.8	884.2	884.2	863.2	848.0	829.9
Other	10,761.6	19,378.7	19,378.7	21,001.7	21,635.0	21,550.5
B. Mining and quarrying	**78,460.9**	**89,229.2**	**89,229.2**	**79,164.0**	**79,116.1**	**80,636.7**
Trade finance	1,765.0	2,058.9	2,058.9	1,986.0	3,311.8	1,648.0
Working capital	27,653.3	39,245.0	39,245.0	29,347.0	27,990.0	29,045.6
Fixed investment	47,659.7	46,587.6	46,587.6	46,501.7	46,468.0	48,614.1
Construction Financing	-	-	-	-	-	-
Other	1,382.9	1,337.7	1,337.7	1,329.2	1,346.3	1,329.0
C. Manufacturing	**4,540,826.4**	**4,838,826.3**	**4,838,826.3**	**4,682,020.9**	**4,634,941.6**	**4,714,871.6**
Trade finance	1,062,545.0	1,153,978.2	1,153,978.2	1,146,669.4	1,152,167.4	1,181,875.0
Working capital	1,812,324.1	2,091,473.2	2,091,473.2	1,948,947.8	1,898,199.5	1,934,206.9
Fixed investment	1,522,741.7	1,486,448.2	1,486,448.2	1,483,574.0	1,481,553.9	1,487,588.1
Construction Financing	22,793.9	17,528.5	17,528.5	16,790.8	16,723.1	17,074.1
Other	120,421.7	89,398.2	89,398.2	86,038.8	86,297.7	94,127.5
D. Electricity, gas, steam and air conditioning supply	**571,641.9**	**514,268.8**	**514,268.8**	**463,712.5**	**453,631.3**	**493,113.9**
Trade finance	7,216.6	6,906.5	6,906.5	6,888.7	7,053.1	2,569.5
Working capital	211,240.9	188,133.5	188,133.5	146,863.2	138,350.9	183,460.6
Fixed investment	351,106.0	318,329.4	318,329.4	309,106.2	307,353.1	306,334.6
Construction Financing	929.1	761.3	761.3	761.3	761.3	511.5
Other	1,149.4	138.1	138.1	93.1	112.9	237.7
E. Water supply; sewerage, waste management and remediation activities	**14,546.7**	**23,968.5**	**23,968.5**	**23,383.8**	**23,124.5**	**21,389.1**
Trade finance	1,617.5	2,151.2	2,151.2	2,125.2	1,843.4	1,753.4
Working capital	5,793.5	5,932.7	5,932.7	5,469.9	6,373.7	4,582.9
Fixed investment	7,066.4	15,813.1	15,813.1	15,770.7	14,889.6	14,897.3
Construction Financing	38.9	-	-	-	-	-
Other	30.5	71.5	71.5	18.1	17.9	155.4
F. Construction	**190,232.7**	**192,851.7**	**192,851.7**	**189,422.7**	**192,118.8**	**205,490.3**
Trade finance	252.3	1,997.6	1,997.6	1,861.6	1,704.0	1,232.6
Working capital	27,695.0	33,901.0	33,901.0	33,323.1	36,670.7	45,344.1
Fixed investment	25,140.8	23,745.6	23,745.6	23,522.1	25,285.0	30,697.6
Construction Financing	136,966.8	132,737.9	132,737.9	130,296.5	128,133.9	127,834.6
Other	177.8	469.6	469.6	419.4	325.2	381.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	**451,839.0**	**539,923.5**	**539,923.5**	**497,015.9**	**503,826.3**	**516,177.2**
Trade finance	49,460.9	66,369.6	66,369.6	61,903.8	65,747.7	68,967.8
Working capital	272,559.9	317,581.9	317,581.9	282,172.0	285,301.5	288,859.6
Fixed investment	78,451.6	100,861.9	100,861.9	98,721.6	96,302.6	104,806.7
Construction Financing	18,249.0	16,834.9	16,834.9	16,749.1	16,565.3	16,522.9
Other	33,117.5	38,275.1	38,275.1	37,469.5	39,909.1	37,020.2
H. Transportation and storage	**118,756.7**	**123,532.9**	**123,532.9**	**102,431.1**	**100,581.8**	**99,230.6**
Trade finance	2,457.0	2,598.9	2,598.9	3,038.8	3,181.1	2,806.4
Working capital	44,539.6	46,028.0	46,028.0	25,518.1	23,477.9	24,166.8
Fixed investment	64,724.7	65,232.1	65,232.1	64,268.3	64,568.5	64,190.5
Construction Financing	914.1	631.2	631.2	601.6	463.3	455.1
Other	6,121.2	9,042.8	9,042.8	9,004.4	8,891.0	7,611.8
I. Accommodation and food service activities	**37,046.0**	**38,347.6**	**38,347.6**	**38,216.7**	**37,723.1**	**39,656.4**
Trade finance	1,006.1	1,034.6	1,034.6	1,031.9	1,048.8	1,187.5
Working capital	10,598.1	11,108.3	11,108.3	10,811.5	10,367.7	12,386.3
Fixed investment	13,767.4	17,597.0	17,597.0	17,958.1	17,896.0	17,726.1
Construction Financing	10,184.1	7,499.0	7,499.0	7,319.0	7,297.3	7,249.2
Other	1,490.2	1,108.7	1,108.7	1,096.3	1,113.3	1,107.3

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Jun-24	Jul-24	Aug-24	Sep-24[P]
J. Information and communication	**340,357.4**	**406,896.9**	**406,896.9**	**421,134.8**	**418,853.3**	**426,817.6**
Trade finance	6,065.1	3,110.4	3,110.4	2,900.8	3,337.8	2,666.7
Working capital	41,109.0	42,465.6	42,465.6	36,335.9	34,110.1	41,532.4
Fixed investment	275,887.3	339,322.3	339,322.3	359,876.0	359,399.0	360,700.8
Construction Financing	1,295.9	947.5	947.5	920.6	918.9	917.2
Other	16,000.2	21,051.2	21,051.2	21,101.4	21,087.5	21,000.4
K. Real estate activities	**36,253.7**	**37,772.8**	**37,772.8**	**37,354.2**	**36,225.0**	**34,434.4**
Trade finance	-	-	-	-	79.4	32.4
Working capital	3,558.6	4,619.6	4,619.6	4,689.4	4,431.1	3,159.1
Fixed investment	6,758.2	10,272.6	10,272.6	10,238.3	9,803.5	9,901.2
Construction Financing	25,902.1	22,852.6	22,852.6	22,399.3	21,867.3	21,299.3
Other	34.9	27.9	27.9	27.2	43.7	42.5
L. Professional, scientific and technical activities	**59,061.3**	**59,263.6**	**59,263.6**	**58,199.5**	**58,094.6**	**62,230.9**
Trade finance	9,740.5	5,636.9	5,636.9	6,661.1	5,894.1	5,253.6
Working capital	33,380.7	33,595.9	33,595.9	31,941.2	32,080.4	35,570.8
Fixed investment	14,810.0	18,161.0	18,161.0	17,916.4	18,346.4	19,491.1
Construction Financing	819.8	801.8	801.8	801.8	801.8	784.3
Other	310.2	1,068.1	1,068.1	879.0	972.0	1,131.0
M. Administrative and support service activities	**51,840.1**	**51,535.6**	**51,535.6**	**47,790.9**	**49,611.1**	**51,167.8**
Trade finance	2,326.6	3,092.6	3,092.6	2,191.4	2,303.2	2,490.1
Working capital	28,112.1	22,102.4	22,102.4	22,011.8	21,509.9	22,076.8
Fixed investment	14,810.9	22,152.9	22,152.9	21,669.3	21,934.6	22,490.3
Construction Financing	-	-	-	-	-	-
Other	6,590.4	4,187.6	4,187.6	1,918.4	3,863.4	4,110.6
N. Education	**33,435.0**	**29,144.7**	**29,144.7**	**28,682.7**	**28,018.0**	**27,973.8**
Trade finance	572.9	325.8	325.8	318.9	305.9	8.0
Working capital	10,450.9	8,703.9	8,703.9	8,720.5	7,882.3	7,985.1
Fixed investment	11,201.8	12,045.7	12,045.7	11,737.7	11,980.0	12,306.2
Construction Financing	11,008.5	7,713.3	7,713.3	7,555.2	7,504.2	7,336.2
Other	200.9	356.0	356.0	350.3	345.7	338.2
O. Human health and social work activities	**16,985.5**	**18,198.0**	**18,198.0**	**16,911.7**	**16,617.6**	**16,716.1**
Trade finance	9.0	-	-	-	0.0	0.0
Working capital	3,987.3	5,770.5	5,770.5	4,982.6	5,034.1	5,420.9
Fixed investment	8,221.6	9,266.6	9,266.6	8,889.4	8,677.5	8,514.6
Construction Financing	4,685.6	3,045.5	3,045.5	2,926.1	2,794.4	2,671.2
Other	82.0	115.5	115.5	113.6	111.6	109.4
P. Arts, entertainment, and recreation	**1,889.4**	**1,723.3**	**1,723.3**	**1,480.1**	**1,548.2**	**1,562.7**
Trade finance	-	100.0	100.0	-	-	100.0
Working capital	1,013.3	1,006.7	1,006.7	866.5	963.8	887.7
Fixed investment	419.4	331.5	331.5	328.8	299.9	297.2
Construction Financing	448.5	267.9	267.9	267.9	267.9	261.5
Other	8.1	17.2	17.2	16.9	16.6	16.3
Q. Other service activities	**71,460.8**	**51,182.4**	**51,182.4**	**50,249.8**	**48,504.1**	**48,699.8**
Trade finance	2,946.3	1,733.2	1,733.2	1,349.7	1,325.0	1,679.6
Working capital	29,294.4	20,792.8	20,792.8	20,498.0	19,274.5	19,333.8
Fixed investment	28,726.6	22,484.3	22,484.3	22,310.1	21,895.3	21,656.5
Construction Financing	2,968.9	1,371.7	1,371.7	1,301.7	1,262.7	1,192.7
Other	7,524.6	4,800.4	4,800.4	4,790.3	4,746.7	4,837.2
Total	**6,958,965.2**	**7,417,543.8**	**7,417,543.8**	**7,132,874.1**	**7,077,974.7**	**7,237,431.1**

Source: Statistics and Data Services Daprtment, SBP

Notes:

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

2. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.

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

4. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

5. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Jun-24	Jul-24	Aug-24	Sep-24[P]
A. Agriculture, forestry, and fishing	**27,080.4**	**49,720.2**	**49,720.2**	**50,007.3**	**53,581.3**	**50,465.9**
Trade finance	-	30.2	30.2	34.5	81.5	84.8
Working capital	17,969.3	19,308.7	19,308.7	19,261.9	21,623.8	19,897.1
Fixed investment	5,811.4	18,682.3	18,682.3	18,783.2	19,318.7	18,916.8
Construction Financing	4.9	9.8	9.8	9.8	834.0	9.8
Other	3,294.8	11,689.2	11,689.2	11,917.9	11,723.3	11,557.4
B. Mining and quarrying	**1,081.8**	**1,291.5**	**1,291.5**	**1,320.8**	**1,152.2**	**1,113.9**
Trade finance	57.2	70.1	70.1	76.0	61.5	27.0
Working capital	618.1	685.5	685.5	631.0	558.2	526.8
Fixed investment	406.4	535.8	535.8	606.3	525.1	552.9
Construction Financing	-	-	-	-	-	-
Other	-	-	-	7.5	7.4	7.3
C. Manufacturing	**205,450.3**	**203,147.9**	**203,147.9**	**206,935.1**	**196,137.7**	**201,187.2**
Trade finance	25,080.8	21,504.3	21,504.3	23,574.5	19,863.0	20,180.4
Working capital	146,722.6	138,727.3	138,727.3	134,644.0	129,996.6	135,388.0
Fixed investment	30,238.4	36,905.9	36,905.9	42,839.5	40,472.2	39,924.6
Construction Financing	314.2	186.5	186.5	185.2	84.8	75.4
Other	3,094.3	5,823.9	5,823.9	5,691.9	5,721.0	5,618.8
D. Electricity, gas, steam and air conditioning supply	**2,770.6**	**3,159.2**	**3,159.2**	**3,150.0**	**1,611.9**	**1,736.2**
Trade finance	20.0	229.7	229.7	208.9	4.7	4.7
Working capital	2,325.3	2,491.3	2,491.3	2,483.2	1,273.5	1,372.3
Fixed investment	422.0	425.2	425.2	444.8	320.7	346.5
Construction Financing	-	-	-	-	-	-
Other	3.3	13.1	13.1	13.1	12.9	12.7
E. Water supply; sewerage, waste management and remediation activities	**174.0**	**168.6**	**168.6**	**177.5**	**120.3**	**762.6**
Trade finance	-	-	-	-	-	-
Working capital	48.2	25.4	25.4	31.3	27.3	620.7
Fixed investment	95.3	125.1	125.1	128.2	75.2	124.0
Construction Financing	-	-	-	-	-	-
Other	30.5	18.1	18.1	18.1	17.9	17.9
F. Construction	**14,576.5**	**15,446.9**	**15,446.9**	**15,985.7**	**16,096.1**	**16,386.8**
Trade finance	2.3	87.9	87.9	88.9	2.3	152.3
Working capital	5,676.6	4,757.8	4,757.8	4,548.3	4,891.5	4,960.2
Fixed investment	2,098.3	4,765.0	4,765.0	4,889.1	4,963.8	5,020.3
Construction Financing	6,621.5	5,559.8	5,559.8	6,187.8	5,968.1	5,999.2
Other	177.8	276.3	276.3	271.5	270.4	254.8
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	**165,443.7**	**199,121.9**	**199,121.9**	**189,978.5**	**186,214.6**	**192,897.1**
Trade finance	4,935.3	5,238.4	5,238.4	4,216.3	4,190.8	4,000.9
Working capital	119,169.2	124,250.3	124,250.3	112,271.4	108,111.0	115,134.0
Fixed investment	27,044.5	50,090.3	50,090.3	54,185.3	55,022.2	54,964.9
Construction Financing	155.0	227.6	227.6	224.2	169.0	167.0
Other	14,139.7	19,315.3	19,315.3	19,081.4	18,721.6	18,630.3
H. Transportation and storage	**21,198.1**	**28,488.1**	**28,488.1**	**30,798.8**	**30,121.7**	**30,021.5**
Trade finance	32.7	-	-	-	-	-
Working capital	1,938.1	2,031.5	2,031.5	1,959.6	1,969.9	2,114.1
Fixed investment	15,034.3	19,536.0	19,536.0	21,959.5	21,383.3	21,227.4
Construction Financing	209.3	160.7	160.7	157.0	153.3	149.7
Other	3,983.8	6,760.0	6,760.0	6,722.7	6,615.2	6,530.3
I. Accommodation and food service activities	**5,493.1**	**5,192.5**	**5,192.5**	**5,031.0**	**4,730.1**	**4,753.5**
Trade finance	25.6	27.5	27.5	27.5	27.4	27.4
Working capital	1,739.0	1,599.9	1,599.9	1,530.9	1,271.0	1,321.5
Fixed investment	1,407.5	1,849.2	1,849.2	1,801.6	1,748.2	1,733.5
Construction Financing	954.1	733.5	733.5	695.9	691.4	684.6
Other	1,366.9	982.4	982.4	975.0	992.0	986.5

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Jun-24	Jul-24	Aug-24	Sep-24[P]
J. Information and communication	**5,085**	**4,879**	**4,879.1**	**4,967.1**	**4,534.0**	**5,326.3**
Trade finance	132.386	91.044	91.0	63.6	65.2	74.9
Working capital	2,344	1,749	1,748.7	1,650.6	1,507.5	1,779.4
Fixed investment	2,289	2,788	2,788.4	3,007.6	2,720.6	3,235.7
Construction Financing	205.916	132.461	132.5	130.6	128.9	127.2
Other	113.017	118.523	118.5	114.7	111.8	109.0
K. Real estate activities	**2,013**	**2,420**	**2,420.3**	**2,498.0**	**2,352.3**	**2,123.0**
Trade finance	-	-	-	-	79.4	32.4
Working capital	341.207	422.027	422.0	425.3	421.8	486.8
Fixed investment	1,224	1,390	1,390.4	1,424.2	1,356.5	1,287.4
Construction Financing	412.432	579.961	580.0	621.3	450.9	274.0
Other	34.898	27.917	27.9	27.2	43.7	42.5
L. Professional, scientific and technical activities	**18,461**	**18,416**	**18,415.8**	**17,827.6**	**17,473.2**	**19,746.8**
Trade finance	1,760	1,608	1,607.8	1,438.7	1,385.3	1,119.3
Working capital	10,548	8,232	8,231.8	7,693.2	7,779.5	8,789.9
Fixed investment	6,098	8,106	8,106.2	8,197.4	7,834.1	9,365.7
Construction Financing	5.262	5.262	5.3	5.3	5.3	5.3
Other	50	464.683	464.7	493.1	469.0	466.5
M. Administrative and support service activities	**10,109**	**8,151**	**8,151.2**	**8,487.9**	**8,443.9**	**8,529.6**
Trade finance	412.02	394.32	394.3	268.8	257.7	296.3
Working capital	4,528	4,619	4,619.3	4,601.3	4,361.0	4,614.5
Fixed investment	2,159	2,821	2,820.6	3,305.6	3,540.2	3,375.6
Construction Financing	-	-	-	-	-	-
Other	3,011	317	317.0	312.2	284.9	243.2
N. Education	**2,991**	**3,800**	**3,799.8**	**4,172.6**	**4,070.7**	**4,272.1**
Trade finance	11.126	6.676	6.7	5.6	5.6	-
Working capital	1164.788	1,362	1,361.6	1,687.0	1,488.9	1,700.4
Fixed investment	1,463	1,803	1,803.2	1,863.8	1,967.2	1,921.6
Construction Financing	150.86	272.284	272.3	265.9	263.3	311.9
Other	200.872	355.993	356.0	350.3	345.7	338.2
O. Human health and social work activities	**2,796**	**2,555**	**2,554.6**	**2,469.1**	**2,343.5**	**2,431.6**
Trade finance	9.0	-	-	-	0.0	0.0
Working capital	1,198.8	891	891.3	806.4	679.4	744.4
Fixed investment	1,395.8	1,471	1,470.8	1,474.0	1,479.0	1,498.3
Construction Financing	114.182	81.142	81.1	79.2	77.5	83.6
Other	77.895	111.382	111.4	109.5	107.5	105.3
P. Arts, entertainment, and recreation	258.393	**367.231**	**367.2**	**242.9**	**258.6**	**354.7**
Trade finance	0	100	100.0	-	-	100.0
Working capital	145.055	145.137	145.1	123.7	143.4	142.6
Fixed investment	102.303	102.815	102.8	100.2	96.5	93.9
Construction Financing	2.886	2.102	2.1	2.1	2.1	1.9
Other	8.149	17.177	17.2	16.9	16.6	16.3
Q. Other service activities	**31,020**	**23,791**	**23,790.7**	**23,185.0**	**22,563.9**	**22,542.3**
Trade finance	89.533	47.872	47.9	47.9	44.4	44.4
Working capital	9,591	7,727	7,727.5	7,313.0	6,939.2	7,082.2
Fixed investment	19,721	14,723	14,722.6	14,550.8	14,352.3	14,212.1
Construction Financing	53.316	202.901	202.9	201.7	162.7	161.5
Other	1,565	1,090	1,089.9	1,071.6	1,065.3	1,042.1
Total	**516,001**	**570,116**	**570,115.5**	**567,235.0**	**551,806.0**	**564,651.0**

Source: Statistics and Data Services Department, SBP

Notes:

1. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
2. 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.
3. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics and Data Services Department's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
4. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
5. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.15 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	5,090.5	40.8	4,785.4	94.0	305.1	6.0	422.9	5,208.2	41.7	102.3
	Sindh	5,893.6	47.2	5,419.9	92.0	473.6	8.0	194.0	5,614.0	45.0	95.3
	KPK	71.2	0.6	67.0	94.0	4.3	6.0	51.2	118.2	1.0	165.9
	Balochistan	9.9	0.1	9.7	97.6	0.2	2.4	106.4	116.1	0.9	1,171.3
	Islamabad	1,409.3	11.3	1,275.8	90.5	133.5	9.5	138.1	1,413.9	11.3	100.3
	Gilgit-Baltistan	4.8	0.0	4.7	98.9	0.1	1.1	2.2	6.9	0.1	144.6
	AJK	9.8	0.1	9.8	99.8	0.0	0.2	2.0	11.8	0.1	120.3
	Total	**12,489.0**	**100.0**	**11,572.3**	**92.7**	**916.8**	**7.3**	**916.8**	**12,489.0**	**100.0**	
Oct-Dec-2023	Punjab	4,961.9	41.7	4,762.0	96.0	199.9	4.0	427.9	5,190.0	43.6	104.6
	Sindh	5,516.7	46.4	5,078.0	92.1	438.7	8.0	127.4	5,205.4	43.8	94.4
	KPK	87.3	0.7	84.0	96.2	3.3	3.8	38.4	122.4	1.0	140.2
	Balochistan	9.9	0.1	9.7	97.8	0.2	2.2	84.5	94.1	0.8	953.2
	Islamabad	1,303.7	11.0	1,168.4	89.6	135.3	10.4	98.1	1,266.5	10.6	97.1
	Gilgit-Baltistan	4.1	0.0	4.0	98.7	0.1	1.4	0.1	4.1	0.0	100.1
	AJK	10.3	0.1	10.3	100.0	0.0	-	1.1	11.4	0.1	110.5
	Total	**11,893.8**	**100.0**	**11,116.4**	**93.5**	**777.4**	**6.5**	**777.4**	**11,893.8**	**100.0**	
Jan-Mar[P]-2024	Punjab	4,890.1	41.7	4,631.1	94.7	259.0	5.3	254.8	4,885.9	41.6	99.9
	Sindh	5,394.7	46.0	5,098.3	94.5	296.4	5.5	194.8	5,293.1	45.1	98.1
	KPK	126.0	1.1	122.8	97.5	3.2	2.5	40.4	163.2	1.4	129.6
	Balochistan	9.8	0.1	9.7	99.1	0.1	0.9	90.4	100.0	0.9	1,025.9
	Islamabad	1,294.3	11.0	1,150.2	88.9	144.1	11.1	119.7	1,269.9	10.8	98.1
	Gilgit-Baltistan	4.4	0.0	4.3	97.8	0.1	2.2	1.9	6.2	0.1	140.9
	AJK	16.7	0.1	16.7	100.0	0.0	0.1	0.9	17.6	0.2	105.2
	Total	**11,735.9**	**100.0**	**11,033.0**	**94.0**	**702.9**	**6.0**	**702.9**	**11,735.9**	**100.0**	-

Source: Statistics & Data Services Department, SBP

Notes:

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

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

(Billion Rupees)

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

Source: Statistics & Data Services Department, SBP

Notes:

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

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

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

(Billion Rupees)

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

Source: Statistics & Data Services Department, SBP

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

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

3.18 Province/Region and Categories of Advances by Borrowers

(Outstanding Position)

(Billion Rupees)

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

3.18 Province/Region and Categories of Advances by Borrowers

(Outstanding Position)

(Billion Rupees)

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

Source: Statistics & Data Services Department, SBP

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

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

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

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

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

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

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

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

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

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

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

Note:

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

3.19 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-Jun									
Punjab	767,645	252,633.6	174,867.9	49,537	106,674.4	46,628.1	8,474	390,950.9	78,617.2
Sindh	165,865	110,405.6	52,484.8	11,699	19,623.4	12,246.6	1,773	59,436.3	15,017.6
Khyber Pakhtunkhwa	25,100	8,264.3	7,415.3	3,007	3,856.8	2,377.2	556	6,272.1	2,907.2
Balochistan	5,266	2,732.2	2,951.7	247	573.7	528.2	67	796.5	399.1
Azad Jammu Kashmir	2,280	596.0	442.8	14	27.5	66.0	14	2,970.6	541.5
Gilgit Baltistan	4,783	932.8	909.8	7	18.2	17.8	16	36.8	25.9
All Pakistan	**970,939**	**375,564.5**	**239,072.2**	**64,511**	**130,773.9**	**61,863.9**	**10,900**	**460,463.3**	**97,508.5**
FY24									
Jul-Sep									
Punjab	147,697	65,494.0	172,750.2	20,008	29,114.8	51,752.9	3,559	84,188.6	74,856.6
Sindh	33,859	28,256.3	50,890.8	5,932	6,724.0	13,067.3	928	12,114.3	17,174.9
Khyber Pakhtunkhwa	32,030	18,772.6	6,925.7	1,025	862.2	2,718.4	225	1,662.5	2,037.5
Balochistan	2,379	1,051.1	3,512.6	83	110.7	538.5	43	132.0	407.8
Azad Jammu Kashmir	631	198.7	472.3	15	40.0	71.4	11	604.9	470.2
Gilgit Baltistan	800	344.9	1,072.0	5	2.1	11.9	5	25.4	26.1
All Pakistan	**217,396**	**114,117.5**	**235,623.5**	**27,068**	**36,853.8**	**68,160.4**	**4,771**	**98,727.7**	**94,973.1**
Jul-Dec									
Punjab	358,211	152,479.6	189,104.3	33,600	67,247.4	58,651.5	5,509	225,371.3	83,787.7
Sindh	68,666	57,623.1	49,255.1	8,487	16,967.2	14,350.4	1,490	48,282.4	19,942.0
Khyber Pakhtunkhwa	40,793	23,550.9	8,463.5	1,886	2,012.5	3,080.6	376	4,079.9	3,077.0
Balochistan	3,743	2,718.9	4,283.7	174	396.7	585.3	102	632.1	416.0
Azad Jammu Kashmir	1,350	664.6	621.0	43	110.4	71.6	11	1,476.8	260.5
Gilgit Baltistan	1,697	987.8	1,520.3	7	11.6	16.1	11	59.0	25.1
All Pakistan	**474,460**	**238,024.8**	**253,247.9**	**44,197**	**86,745.8**	**76,755.5**	**7,499**	**279,901.4**	**107,508.3**
Jul-Mar									
Punjab	519,793	228,193.2	182,461.8	41,762	95,547.3	56,958.7	6,772	306,185.1	82,703.9
Sindh	91,782	81,142.3	48,200.1	10,466	24,003.6	13,871.5	1,737	89,889.5	18,665.2
Khyber Pakhtunkhwa	47,913	29,249.4	9,231.1	2,643	2,914.2	2,992.7	500	9,445.8	7,141.4
Balochistan	5,479	3,929.2	4,056.0	217	512.1	573.9	203	1,073.0	590.6
Azad Jammu Kashmir	1,839	823.4	522.7	77	202.9	91.4	11	2,209.5	229.4
Gilgit Baltistan	2,452	1,243.9	1,229.4	7	13.9	10.9	17	92.7	25.6
All Pakistan	**669,258**	**344,581.4**	**245,701.2**	**55,172**	**123,194.1**	**74,499.0**	**9,240**	**408,895.6**	**109,356.1**
Jul-Jun									
Punjab	673,208	319,017.1	199,809.7	51,654	130,716.5	63,527.6	8,026	440,536.1	89,251.5
Sindh	119,260	111,281.4	55,607.8	12,652	33,722.5	15,130.0	2,216	116,021.0	21,889.7
Khyber Pakhtunkhwa	52,970	31,990.7	8,324.1	3,229	3,779.5	3,030.0	569	10,603.0	3,001.5
Balochistan	6,193	4,876.1	4,087.9	306	750.7	647.4	239	1,268.6	574.8
Azad Jammu Kashmir	2,353	959.9	515.9	96	223.1	92.6	12	3,345.6	271.2
Gilgit Baltistan	2,726	1,377.7	1,230.7	10	23.6	18.1	21	111.9	35.9
All Pakistan	**856,710**	**469,503.0**	**269,576.2**	**67,947**	**169,215.9**	**82,445.6**	**11,083**	**571,886.2**	**115,024.5**

3.19 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-Jun									
Punjab	1,042,051	202,914.4	175,387.7	68,440	483,527.4	117,417.0	1,936,147	1,436,700.6	592,917.9
Sindh	171,227	31,260.0	33,075.4	2,123	70,685.8	17,310.5	352,687	291,411.1	130,135.0
Khyber Pakhtunkhwa	35,977	12,424.6	9,871.0	1,460	2,960.2	2,170.2	66,100	33,778.1	24,740.9
Balochistan	1366	470.3	828.3	60	218.8	133.5	7,006	4,791.5	4,840.7
Azad Jammu Kashmir	12,404	2,521.2	1,956.6	67	203.2	226.2	14,779	6,318.6	3,233.1
Gilgit Baltistan	7,449	1,329.1	1,675.0	1106	638.8	1,537.7	13,361	2,955.7	4,166.3
All Pakistan	**1,270,474**	**250,919.6**	**222,794.2**	**73,256**	**558,234.1**	**138,795.3**	**2,390,080**	**1,775,955.5**	**760,034.0**
FY24									
Jul-Sep									
Punjab	214,489	54,678.9	182,541.7	14,509	163,742.2	113,971.7	400,262	397,218.4	595,873.1
Sindh	29,819	8,596.2	34,382.1	551	16,789.0	16,733.7	71,089	72,479.8	132,248.8
Khyber Pakhtunkhwa	8,748	3,310.1	10,317.8	289	960.5	2,252.1	42,317	25,567.8	24,251.4
Balochistan	189	92.3	583.6	30	401.6	147.5	2,724	1,787.7	5,190.0
Azad Jammu Kashmir	1,963	491.8	2,005.2	12	37.5	163.6	2,632	1,372.9	3,182.7
Gilgit Baltistan	1,912	331.8	1,773.0	188	208.6	1,469.0	2,910	912.7	4,351.9
All Pakistan	**257,120**	**67,501.0**	**231,603.3**	**15,579**	**182,139.3**	**134,737.6**	**521,934**	**499,339.3**	**765,097.9**
Jul-Dec									
Punjab	446,351	104,632.6	195,634.2	29,076	325,476.6	115,749.4	872,747	875,207.5	642,927.0
Sindh	71,388	18,013.5	36,668.7	1283	39,792.7	17,587.3	151,314	180,678.9	137,803.4
Khyber Pakhtunkhwa	18,277	6,887.4	11,230.0	541	2,472.6	2,372.8	61,873	39,003.2	28,224.0
Balochistan	396	270.6	579.7	140	1,089.7	158.0	4,555	5,108.0	6,022.7
Azad Jammu Kashmir	4,501	1,113.4	2,108.1	50	178.6	146.0	5,955	3,543.9	3,207.3
Gilgit Baltistan	4,183	739.9	1,760.4	420	493.5	1,434.6	6,318	2,291.7	4,756.4
All Pakistan	**545,096**	**131,657.4**	**247,981.0**	**31,510**	**369,503.6**	**137,448.1**	**1,102,762**	**1,105,833.0**	**822,940.7**
Jul-Mar									
Punjab	668,691	145,402.5	195,888.5	40,670	494,484.6	115,404.5	1,277,688	1,269,812.7	633,417.4
Sindh	116,192	28,577.8	39,144.5	1756	71,526.8	18,624.0	221,933	295,139.9	138,505.4
Khyber Pakhtunkhwa	26,184	10,042.1	11,289.4	778	3,133.9	2,493.8	78,018	54,785.4	33,148.4
Balochistan	533	359.7	610.8	221	1,379.3	205.1	6,653	7,253.3	6,036.5
Azad Jammu Kashmir	7,799	1,778.8	2,158.9	62	203.5	126.9	9,788	5,218.1	3,129.3
Gilgit Baltistan	6,068	1,056.1	1,825.7	528	602.0	1,360.5	9,072	3,008.6	4,452.1
All Pakistan	**825,467**	**187,217.0**	**250,917.9**	**44,015**	**571,330.1**	**138,214.8**	**1,603,152**	**1,635,218.1**	**818,689.0**
Jul-Jun									
Punjab	842,389	209,645.3	205,722.8	53,009	631,966.7	117,458.0	1,628,286	1,731,881.7	675,769.6
Sindh	153,213	38,509.3	43,221.4	2193	99,339.4	18,841.9	289,534	398,873.5	154,690.7
Khyber Pakhtunkhwa	33,564	12,877.5	11,995.2	2239	3,885.0	2,632.7	92,571	63,135.7	28,983.4
Balochistan	2393	2,307.8	2,160.3	495	2,039.0	355.0	9,626	11,242.3	7,825.5
Azad Jammu Kashmir	9,327	2,313.3	2,316.4	64	211.9	119.4	11,852	7,053.8	3,315.5
Gilgit Baltistan	6,963	1,256.5	1,755.5	696	749.2	1,359.6	10,416	3,519.0	4,399.6
All Pakistan	**1,047,849**	**266,909.7**	**267,171.5**	**58,696**	**738,191.2**	**140,766.5**	**2,042,285**	**2,215,706.0**	**874,984.3**

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors
All Banks
Jul-Jun FY24

Farm (Crop) Sector

(Million Rupees)

Purpose	Subsistence Holdings		Economic Holdings		Above Economic Holdings		**Total**	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	**No. of Borrowers**	**Amount Disbursed**
Production Loans	**829,931**	**411,207.5**	**57,670**	**142,625.0**	**9,275**	**367,412.1**	**896,876**	**921,244.6**
All Crops Loan (Excluding Veg & Fruits)	811,690	267,445.4	54,564	119,429.2	7,221	96,143.5	873,475	483,018.1
Vegetables	1,997	10,926.3	1,679	7,979.5	671	16,549.5	4,347	35,455.2
Fruits/Orchards	1,254	1,803.8	1,115	4,896.6	202	3,004.9	2,571	9,705.3
Flowers/Ornamental Plants	-	-	1	40.5	6	227.8	7	268.4
Others	14,990	131,032.1	311	10,279.2	1,175	251,486.4	16,476	392,797.7
Development Loans	**23,788**	**50,581.6**	**9,065**	**24,332.5**	**1,225**	**54,765.0**	**34,078**	**129,679.1**
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	1,685	3,152.0	2,210	5,162.0	219	1,164.6	4,114	9,478.7
Sprinkle & Trickle Irrigation	-	1.6	-	-	3	313.1	3	314.7
Tractors	14,782	33,298.3	5,424	13,313.2	381	1,647.2	20,587	48,258.6
Orchards	1,046	940.3	546	1,615.3	58	986.4	1,650	3,542.0
Farm Transportation	1,410	5,103.0	15	54.1	28	75.7	1,453	5,232.7
Godown/Silos	2,244	1,925.4	282	496.0	93	743.8	2,619	3,165.3
Land Improvement	527	295.2	35	14.3	-	-	562	309.5
Farm Machinery	908	2,787.5	399	2,847.9	146	967.7	1,453	6,603.1
High Quality Seed Processing Units	10	231.8	3	24.5	65	4,652.5	78	4,908.8
Green House/ Tunnel Farming	5	0.8	2	4.0	1	234.6	8	239.3
Cold Storage	39	898.8	22	471.7	116	1,952.5	177	3,323.0
Others NGOs	1,132	1,947.1	127	329.4	115	42,026.9	1,374	44,303.4
Corporate Farming	**2,991**	**7,713.9**	**1,212**	**2,258.4**	**583**	**149,709.1**	**4,786**	**159,681.4**
Production Loans	2,991	7,713.9	1,212	2,258.4	582	145,527.3	4,785	155,499.6
Development Loans	-	-	-	-	1	4,181.8	1	4,181.8
Total	**856,710**	**469,503.0**	**67,947**	**169,215.9**	**11,083**	**571,886.2**	**935,740**	**1,210,605.1**

Non- Farm (Non-Crop) Sector

(Million Rupees)

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

Source: Agriculture Credit & Financial Inclusion Department, SBP

3.21 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

(End period: Million Rupees)

ECONOMIC GROUPS	2023			2024					
	Dec			Mar			Jun P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	**984.4**	-	-	**446.6**	-	-	**664.3**
2. DOMESTIC CONSTITUENTS	**113,794.7**	**31,448.5**	**222,798.9**	**104,205.4**	**40,058.7**	**217,101.3**	**118,963.1**	**28,328.4**	**215,147.5**
I. GOVERNMENT	-	**395.6**	-	-	**363.3**	-	-	**21.8**	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**11,768.5**	**258.1**	**0.0**	**2,985.2**	**268.6**	**0.0**	**14,856.0**	-	**0.0**
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	**102,026.1**	**30,794.8**	**222,798.9**	**101,220.2**	**39,426.9**	**217,101.2**	**104,107.1**	**28,306.6**	**215,147.4**
a. Agriculture, forestry and fishing	133.0	91.5	530.6	54.7	32.7	552.3	59.3	33.1	610.3
b. Mining and quarrying	-	1,321.7	296.2	-	2,004.3	444.7	16.0	1,321.7	-
c. Manufacturing	66,171.8	23,562.1	198,058.3	67,329.2	31,194.2	191,946.2	65,055.6	19,731.2	199,754.8
01 - Manufacture of food products	11,534.6	6,507.0	13,581.4	11,736.5	5,059.4	11,777.9	10,976.4	3,329.6	11,680.3
02 - Manufacture of beverages	1,305.8	465.3	-	972.8	465.3	9.8	972.8	468.2	8.3
03 - Manufacture of textiles	36,222.8	4,452.6	152,350.7	38,132.8	6,326.4	150,166.0	35,855.8	4,642.9	154,440.6
04 - Manufacture of wearing apparel	419.5	1,527.9	23,445.1	517.0	1,610.9	20,350.9	544.7	1,748.2	24,257.9
05 - Manufacture of leather and related products	20.5	646.3	3,494.4	20.7	1,787.8	4,289.3	10.5	699.6	3,390.2
06 - Manufacture of paper and paper products	101.9	243.7	244.3	25.0	405.7	24.4	-	273.8	102.4
07 - Manufacture of coke and refined petroleum products	134.2	1,484.9	-	1,113.8	6,562.5	-	478.8	1,239.9	-
08 - Manufacture of chemicals and chemical products	8,834.8	1,619.0	209.4	10,935.6	2,150.7	230.4	8,512.8	1,418.6	303.8
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85.0	178.4	91.7	91.5	133.1	164.5	103.9	577.7	166.8
10 - Manufacture of rubber and plastics products	-	2,390.6	1,138.1	20.0	1,177.0	1,473.1	159.4	1,115.2	1,456.1
11 - Manufacture of other non-metallic mineral products	20.0	85.9	881.7	20.0	1,808.1	592.0	12.5	236.9	892.3
12 - Manufacture of basic metals	130.8	1,521.0	282.6	235.2	883.9	430.9	163.2	1,354.4	380.1
13 - Manufacture of fabricated metal products, except machinery and equipment	327.5	27.6	15.7	179.8	183.1	-	297.3	0.5	-
14 - Manufacture of computer, electronic and optical products	39.1	19.4	-	134.4	19.4	65.9	55.0	354.9	95.4
15 - Manufacture of electrical equipment	201.7	809.2	77.6	100.0	689.0	77.6	111.8	973.3	85.6
16 - Manufacture of machinery and equipment	15.3	149.3	300.7	0.2	64.4	302.7	-	69.3	297.8
17 - Manufacture of motor vehicles, trailers and semi-trailers	360.3	1,145.6	7.8	360.6	1,446.9	233.0	382.3	1,136.4	14.8
18 - Manufacture of furniture	10.0	84.6	-	10.0	136.4	-	10.0	-	-
19. Other manufacturing	6,407.9	203.9	1,937.1	2,723.3	284.2	1,757.7	6,408.5	92.1	2,182.4
d. Electricity, gas, steam and air conditioning supply	1,311.4	538.0	315.0	1,489.2	449.2	265.0	127.4	-	265.0
e. Water supply; sewerage, waste management and remediation activities	-	360.7	-	-	800.1	-	-	53.4	-
f. Construction	33.6	83.2	-	-	71.2	-	-	190.4	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,558.3	2,382.3	22,180.2	14,815.7	2,504.8	22,583.0	13,549.0	4,516.1	13,037.7
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	98.0	-	0.5	31.1	-	0.5	99.6
02 - Wholesale trade, except of motor vehicles and motorcycles	4,189.9	1,350.5	5,746.8	4,310.3	2,118.4	4,793.5	4,324.2	4,282.7	4,472.3
03 - Retail trade, except of motor vehicles and motorcycles	11,368.4	1,031.4	16,335.4	10,505.4	386.0	17,758.4	9,224.8	233.0	8,465.7
h. Transportation and storage	26.8	1,772.2	139.8	38.7	1,772.2	168.0	5.7	1,772.2	172.4
i. Accommodation and food service activities	-	115.1	-	0.0	115.1	-	-	120.0	-
j. Information and communication	11,397.8	101.5	662.1	11,186.6	101.5	222.3	17,411.2	105.5	356.1
k. Real estate activities	-	-	-	-	-	22.5	-	-	-
l. Professional, scientific and technical activities	510.4	324.1	84.0	222.8	261.6	204.8	536.1	435.5	24.6
m. Administrative and support service activities	2,837.8	138.2	529.5	1,544.4	84.3	665.9	3,643.9	6.9	919.4
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	4,045.2	-	3.2	4,538.8	31.7	26.6	3,702.9	16.4	7.2
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	**113,794.7**	**31,448.5**	**223,783.3**	**118,963.1**	**28,328.4**	**215,811.7**	**118,963.1**	**28,328.4**	**215,811.7**

Source: Statistics & Data Services Department, SBP

Note:

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

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

(End period: Million Rupees)

SECURITIES / SHARES	2023			2024					
	Dec			Mar			Jun [P]		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	**20,447,891.4**	**21,798,292.7**	**20,909,606.7**	**21,168,421.6**	**22,294,027.8**	**21,850,660.7**	**25,649,888.2**	**27,013,422.6**	**26,401,194.5**
1) Treasury Bills	5,745,523.4	6,640,880.1	5,780,012.7	5,661,935.1	6,315,619.9	5,731,484.2	8,567,558.0	9,476,805.8	8,726,977.5
2) Pakistan Investment Bonds (PIBs)	14,667,792.4	15,122,975.5	15,094,181.1	15,490,072.6	15,961,190.4	16,102,296.3	17,079,494.0	17,533,780.7	17,671,330.9
a. Fixed Rate	5,025,831.0	5,288,757.5	5,070,892.9	4,844,645.0	5,108,376.5	5,008,678.6	5,251,521.6	5,550,293.2	5,443,118.0
b. Floating Rate	9,641,961.3	9,834,218.0	10,023,288.1	10,645,427.6	10,852,813.8	11,093,617.7	11,827,972.5	11,983,487.4	12,228,212.9
3) Others	34,575.6	34,437.1	35,413.0	16,414.0	17,217.5	16,880.2	2,836.1	2,836.1	2,886.1
II. Provincial Government	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	**391,423.0**	**278,449.9**	**443,222.8**	**440,608.8**	**322,668.9**	**456,908.4**	**405,767.1**	**292,117.2**	**486,293.8**
1) Quoted On The Stock Exchange	**198,426.8**	**99,617.1**	**244,321.5**	**232,228.7**	**124,345.6**	**239,684.6**	**186,007.7**	**81,678.7**	**258,624.1**
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,894.3	18,761.3	27,088.1	21,303.1	15,764.0	31,425.9	21,694.5	16,182.1	36,422.9
NFPSEs	27,582.0	10,829.1	33,909.2	26,993.3	10,061.8	25,884.3	27,134.0	10,372.2	33,911.4
Private Sector	123,648.5	54,732.5	145,962.0	106,446.6	37,836.7	139,380.5	106,205.6	39,956.2	140,735.2
2) Unquoted On The Stock Exchange	**192,996.2**	**178,832.8**	**198,901.2**	**208,380.0**	**198,323.3**	**217,223.8**	**219,759.4**	**210,438.6**	**227,669.7**
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	29,494.3	19,064.3	30,769.1	33,953.4	28,103.1	36,103.1	43,900.4	38,201.5	45,066.3
NFPSEs	121,144.6	121,019.4	128,310.8	105,355.3	105,247.9	105,355.3	128,539.6	128,424.1	137,376.9
Private Sector	7,150.3	4,656.0	7,116.0	6,369.2	4,435.8	9,379.8	6,413.7	5,072.6	8,296.5
V. DEBENTURES	**3.0**	**3.0**	**3.0**	**3.0**	**3.0**	**3.0**	**3.0**	**3.0**	**3.0**
VI. PARTICIPATION TERM CERTIFICATES	**0.3**	**0.3**	**0.3**	**0.3**	**0.3**	**0.3**	**0.3**	**0.3**	**0.3**
VII. CERTIFICATE OF INVESTEMENTS	**5.2**	**5.2**	**5.2**	**5.2**	**5.2**	**5.2**	**5.2**	**5.2**	**5.2**
VIII. TERM FINANCE CERTIFICATES	**93,504.3**	**95,803.3**	**96,287.1**	**100,905.4**	**103,099.5**	**102,023.0**	**104,699.3**	**107,004.1**	**103,999.3**
IX. MUTUAL FUNDS	**12,359.2**	**11,681.6**	**12,391.5**	**16,248.3**	**12,121.6**	**14,007.7**	**10,905.4**	**10,852.7**	**11,901.4**
X. OTHERS	**6,918.3**	**6,918.3**	**7,114.4**	**6,875.8**	**6,875.8**	**7,408.3**	**2,196.3**	**2,196.3**	**2,237.2**
XI. Islamic Banking Products - Investments	**4,177,553.0**	**4,106,214.1**	**4,355,607.6**	**4,637,556.0**	**4,636,245.5**	**4,952,765.2**	**4,727,902.8**	**4,717,279.2**	**4,905,459.5**
a. Government Islamic Securities	**3,629,280.3**	**3,559,939.2**	**3,746,231.9**	**4,093,235.3**	**4,094,893.0**	**4,290,011.9**	**4,178,597.1**	**4,173,347.6**	**4,326,039.3**
1. GOP Ijara Sukuk	3,571,448.6	3,502,182.6	3,687,494.2	4,051,712.4	4,050,942.6	4,247,573.3	4,144,297.5	4,134,379.0	4,289,991.9
a. Variable Rental Rate	2,723,856.1	2,647,671.5	2,819,835.2	2,743,845.9	2,736,796.4	2,875,475.4	2,875,001.1	2,854,324.1	3,002,776.7
b. Fixed Rental Rate	847,592.4	854,511.1	867,659.0	1,307,866.5	1,314,146.2	1,372,098.0	1,269,296.4	1,280,054.9	1,287,215.2
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	57,831.7	57,756.6	58,737.7	41,522.9	43,950.4	42,438.6	34,299.6	38,968.6	36,047.4
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	**478,137.6**	**474,280.7**	**538,924.0**	**502,413.8**	**499,385.1**	**614,990.7**	**507,629.3**	**503,608.0**	**536,499.2**
1) Diminishing Musharaka Sukuk	149,124.6	146,845.3	153,608.6	147,975.1	144,608.9	155,486.8	149,352.3	147,290.5	153,881.7
2) Ijaraha Sukuk	190,233.7	187,750.2	240,558.2	190,191.6	187,698.7	289,688.3	198,871.0	196,382.7	215,185.5
3) Modaraba Sukuk	8,634.9	8,667.0	8,789.6	12,356.2	12,365.6	12,822.4	10,931.9	10,940.6	11,183.0
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,144.3	131,018.3	135,967.5	151,890.9	154,711.8	156,993.2	148,474.0	148,994.1	156,249.0
c. Wakala Placements	**1,698.8**	**1,698.8**	**1,698.8**	**1,976.9**	**1,976.9**	**1,976.9**	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	**8,128.3**	**8,128.3**	**8,307.5**	**8,997.0**	**8,997.0**	**9,380.0**	**9,370.3**	**9,370.3**	**9,616.1**
h. Other Islamic Mode of Investments	**60,308.1**	**62,167.1**	**60,445.4**	**30,933.0**	**30,993.5**	**36,405.7**	**32,306.2**	**30,953.4**	**33,304.9**
TOTAL	**25,129,658.0**	**26,297,368.6**	**25,824,238.7**	**26,370,624.6**	**27,375,047.6**	**27,383,781.9**	**30,901,367.6**	**32,142,880.8**	**31,911,094.2**

Source: Statistics & Data Services Department, SBP

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

(End period: Million Rupees)

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

Source: Statistics & Data Services Department, SBP

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

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

(Million Rupees)

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

Source: Statistics & Data Services Department, SBP

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

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

***01.00 stands for 00.05 to 01.00**

***02.00 stands for 01.05 to 02.00**

and same for the rest of rows with *

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

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

(End of period : Million Rupees)

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

Source: Statistics & Data Services Department, SBP

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

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

(End of Period: Million Rupees)

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

Source: Statistics & Data Services Department, SBP

Note:

* 01.00 stands for 00.25 to 01.00

: : : : : :

* 8.00 stands for 7.25 to 8.00

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

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

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

Source: Statistics & Data Services Department, SBP

***01.00 stands for 00.25 to 01.00**

: : : : : : : : : : : : : :

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

Source: Statistics & Data Services Department, SBP

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

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

3.28 Scheduled Banks' Weighted Average Rates of Return on Deposits

Conventional Banking– All Banks

(Percent per annum)

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

Source: Statistics & Data Services Department, SBP

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

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

3.29 Scheduled Banks' Weighted Average Rates of Return on Deposits

Islamic Banking – All Banks

(Percent per annum)

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

Source: Statistics & Data Services Department, SBP

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

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

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

(Percent per annum)

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES
I.	**OVERALL- ALL BANKS**									
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**	14.91	20.61	17.59	17.40	14.77	16.89	18.09	32.33	17.58
	Jun[P]	14.98	19.79	17.38	17.22	14.87	18.07	18.09	32.93	17.57
II.	**CONVENTIONAL BANKING - ALL BANKS**									
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**	14.91	20.59	17.46	16.98	14.51	17.68	17.64	32.35	17.41
	Jun[P]	14.98	19.82	17.12	16.80	14.28	17.79	17.41	33.48	17.20
III.	**ISLAMIC BANKING-ALL BANKS**									
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**	-	20.94	17.80	18.22	15.37	12.85	19.55	32.24	18.00
	JunP	-	19.29	17.89	18.13	16.22	19.64	19.92	29.47	18.48

Source: Statistics & Data Services Department, SBP

Note:

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

3.31 Structure of Interest Rates

(Percent)

w.e.f.	SBP Reverse Repo Rate[1]	SBP Repo Rate[2]	SBP Policy (Target) Rate[3]	End User Export Finance Scheme Rate[4]	
				w.e.f.	Rate
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
30-Jul-24	20.50	18.50	19.50	30-Jul-24	16.50
13-Sep-24	18.50	16.50	17.50	13-Sep-24	14.50

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

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

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
13-Sep-24	Upto 3 years	13.00	1.50	14.50
	Over 3 years and upto 5 years	12.00	2.50	14.50
	Over 5 years and upto 10 years	11.00	3.00	14.50

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
Jun-24																
1.Scheduled Banks (SBs)	**20.16**	**20.05**	**20.55**	**20.53**	**18.73**	**18.70**	**19.64**	**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	18.87	18.85	19.61	19.59	9.39	9.24	18.13	18.07	10.99	10.97	17.94	17.93
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	**22.00**	**22.00**	**22.03**	**22.03**	**15.84**	**16.40**	**17.22**	**18.15**	**19.99**	**19.99**	**19.99**	**19.99**	**21.08**	**21.09**	**21.09**	**21.09**
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**	**19.03**	**19.02**	**19.96**	**19.97**	**10.29**	**10.24**	**18.35**	**18.30**	**11.76**	**11.93**	**18.26**	**18.25**
Jul-24																
1.Scheduled Banks (SBs)	**19.31**	**19.21**	**19.72**	**19.72**	**17.53**	**17.52**	**19.13**	**19.10**	**11.09**	**10.75**	**17.25**	**17.12**	**11.14**	**11.06**	**17.00**	**16.92**
a. Public	19.44	22.13	19.48	22.23	18.84	18.82	21.19	21.21	15.50	15.96	17.96	17.95	13.11	13.98	17.46	17.46
b. Private	20.12	20.14	20.59	20.74	17.52	17.51	18.99	18.95	10.54	10.05	17.12	16.94	10.51	10.20	16.81	16.69
c. Foreign	9.77	9.65	9.77	9.65	10.74	10.65	10.75	10.66	10.52	10.90	17.44	17.44	14.29	14.35	18.01	18.01
d. Specialized	26.67	26.67	26.67	26.67	19.03	19.05	26.29	26.29	14.55	5.64	18.98	18.81	15.93	15.89	18.30	18.28
2. DFIs	**21.56**	**21.35**	**21.65**	**21.43**	**15.73**	**16.20**	**17.10**	**17.93**	**19.48**	**19.48**	**19.48**	**19.48**	**20.37**	**20.38**	**20.38**	**20.39**
3. MFBs	**32.20**	**32.20**	**39.68**	**39.68**	**34.44**	**34.44**	**36.76**	**36.76**	**9.73**	**8.76**	**16.87**	**16.60**	**14.64**	**14.00**	**19.97**	**20.12**
4. Overall (SBs, MFBs, DFIs)	**19.39**	**19.31**	**19.81**	**19.84**	**18.06**	**18.07**	**19.69**	**19.69**	**11.08**	**10.74**	**17.25**	**17.12**	**11.23**	**11.13**	**17.08**	**17.00**
Aug-24																
1.Scheduled Banks (SBs)	**19.04**	**18.99**	**19.28**	**19.34**	**17.35**	**17.31**	**18.79**	**18.76**	**10.65**	**10.35**	**16.42**	**16.27**	**11.00**	**10.78**	**16.41**	**16.33**
a. Public	18.80	20.39	18.84	20.46	18.60	18.57	20.91	20.91	15.82	15.82	17.13	17.12	13.57	13.54	16.83	16.84
b. Private	19.80	20.02	20.08	20.45	17.33	17.30	18.62	18.59	9.53	9.01	16.20	15.96	10.27	9.97	16.26	16.14
c. Foreign	9.29	9.18	9.29	9.18	10.39	10.39	10.40	10.40	8.98	9.52	14.82	14.82	14.18	14.24	16.87	16.87
d. Specialized	26.21	26.21	26.21	26.21	19.20	19.22	26.12	26.12	10.67	10.25	17.97	17.97	15.14	15.10	17.31	17.29
2. DFIs	**19.55**	**19.53**	**19.69**	**19.68**	**15.41**	**15.83**	**16.74**	**17.51**	**19.23**	**19.26**	**19.23**	**19.26**	**19.86**	**19.91**	**19.86**	**19.91**
3. MFBs	**31.90**	**31.90**	**39.29**	**39.29**	**34.60**	**34.60**	**36.85**	**36.85**	**7.79**	**6.20**	**16.02**	**15.14**	**14.23**	**13.70**	**19.59**	**19.84**
4. Overall (SBs, MFBs, DFIs)	**19.12**	**19.09**	**19.38**	**19.48**	**17.88**	**17.87**	**19.36**	**19.36**	**10.63**	**10.33**	**16.42**	**16.27**	**11.08**	**10.86**	**16.49**	**16.41**
Sep-24[P]																
1.Scheduled Banks (SBs)	**18.34**	**18.37**	**18.54**	**18.63**	**16.80**	**16.75**	**18.18**	**18.18**	**9.54**	**9.03**	**15.92**	**15.71**	**10.43**	**10.35**	**16.02**	**15.97**
a. Public	18.65	19.52	18.75	19.59	18.00	17.98	20.30	20.30	14.16	14.77	16.60	16.62	12.67	13.47	16.86	16.86
b. Private	19.04	19.24	19.28	19.55	16.78	16.72	18.00	17.99	8.87	8.10	15.80	15.48	9.73	9.43	15.72	15.63
c. Foreign	9.29	9.29	9.29	9.29	10.14	10.13	10.16	10.14	5.82	6.07	12.85	12.85	13.68	13.92	16.79	16.79
d. Specialized	24.08	24.08	24.08	24.08	19.10	19.12	25.65	25.65	4.40	3.82	17.85	17.82	14.97	14.92	17.31	17.29
2. DFIs	**18.99**	**19.01**	**19.09**	**19.11**	**14.42**	**14.65**	**15.67**	**16.21**	**17.55**	**17.55**	**17.55**	**17.55**	**18.45**	**18.47**	**18.45**	**18.47**
3. MFBs	**31.38**	**31.38**	**39.07**	**39.07**	**34.68**	**34.68**	**36.87**	**36.87**	**7.55**	**5.95**	**15.40**	**14.73**	**14.04**	**13.38**	**19.14**	**19.24**
4. Overall (SBs, MFBs, DFIs)	**18.42**	**18.47**	**18.65**	**18.76**	**17.33**	**17.32**	**18.75**	**18.79**	**9.53**	**9.02**	**15.92**	**15.71**	**10.51**	**10.42**	**16.10**	**16.04**

Source: Statistics and Data Services Department, SBP

Notes: P: provisional

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

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

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

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

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

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

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

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

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

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

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

a Fresh deposits (new accounts) mobilized during the month

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

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

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

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

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

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

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

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

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

Weighted Average Rate = $\sum$ (Rate * Amount) ÷ $\sum$ (Amount)

Archive link:

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

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

(Percent per annum)

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

Source: Agriculture Credit & Financial Inclusion Department

P: Provisional

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

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

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

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

3.34 Rates of Profit on National Savings Schemes

(Percent per annum)

SCHEME	2023				2024					
	12th Jul	15th Sep	29th Oct	19th Dec	26th Jan	21st Feb	19th Mar	14th May	19th Aug	25th Sep
1. Savings Accounts										
(i) With cheque facilities	19.50	19.50	20.50	20.50	20.50	20.50	20.50	20.50	19.00	16.00
(ii) Without cheque facilities	19.50	19.50	20.50	20.50	20.50	20.50	20.50	20.50	19.00	16.00
2. Khas Deposit Accounts or Certificates[1]										
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 Accounts [2]										
(i) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th 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 Certificates[3]										
(i) 1st 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	14.48	14.41	14.40	14.40	14.40	13.57	13.57	12.51
5. National Deposit Certificates / Accounts[4]										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Savings Certificates (Reg)										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	18.20	18.20	18.00	16.40	16.00	15.60	15.80	15.70	15.50	12.10
(ii) Last period of complete 6 months	19.00	19.00	19.00	17.40	16.60	16.60	16.60	16.60	16.50	13.00
(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	14.28	15.12	16.08	15.12	15.00	14.64	14.76	14.64	14.64	12.72
8. Pensioner's Benefit Accounts	16.56	16.56	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16
9. Behbood Saving Certificate	16.56	16.56	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16
10. Short-Term Saving Certificate										
(i) 3 Months	20.84	21.74	21.60	20.72	20.28	19.92	19.40	20.20	19.00	18.52
(ii) 6 Months	20.82	21.72	21.66	20.76	20.30	19.90	19.38	19.38	18.92	18.22
(iii) 1 year	20.80	21.80	21.72	20.80	20.34	19.76	19.00	19.24	17.90	17.22
11. Shuhada Family Welfare account	16.56	16.56	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	20.80	21.80	21.80	21.37	18.54	18.54	18.54	19.10	17.58	14.25
(ii) 3 year	18.33	18.33	18.23	18.00	15.40	15.20	15.25	15.25	15.00	13.20
(iii) 5 year	14.28	15.12	15.72	15.66	15.00	14.76	14.76	14.76	14.40	13.14
13. Sarwa Islamic Saving Account (SISA)	19.50	19.50	20.50	20.50	20.50	20.50	20.50	20.50	19.00	14.25

Source: Central Directorate of National Savings

Notes:

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

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

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

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

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

3.35 Branchless Banking: Key Indicators

Period		Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2019								
	Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
	Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
2020								
	Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
	Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
	Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
	Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021								
	Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
	Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
	Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
	Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022								
	Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
	Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
	Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
	Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023								
	Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
	Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
	Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
	Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818
2024								
	Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527
	Q2	666,682	120,246,119	138,942	1,256,177	5,979,906	4,760	13,957,519

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				
					Sep	May	Jun	Jul	Aug	Sep
Karachi	No. of Cheques Cleared	19,316	17,319	17,541	1,458	1,777	1,319	1,410	1,366	1,381
	Amount	12,457,829	13,076,774	13,478,552	1,089,263	1,395,725	1,296,603	1,159,585	1,167,888	1,178,856
Lahore	No. of Cheques Cleared	8,173	7,327	7,657	610	661	621	587	580	576
	Amount	6,603,769	6,854,743	9,138,035	860,030	980,718	971,094	958,312	919,339	865,790
Peshawar	No. of Cheques Cleared	1,662	1,904	1,509	110	115	146	88	95	99
	Amount	1,772,204	2,171,841	1,837,414	143,842	177,307	234,540	134,122	151,403	149,728
Quetta	No. of Cheques Cleared	769	705	671	56	56	57	43	46	47
	Amount	895,147	877,953	1,066,291	92,502	91,592	100,750	85,882	95,764	80,240
Faisalabad	No. of Cheques Cleared	1,859	1,232	1,334	110	111	104	97	97	97
	Amount	2,014,765	1,591,510	2,081,922	196,858	176,522	181,759	186,216	152,808	159,618
Rawalpindi	No. of Cheques Cleared	2,409	2,046	2,085	162	170	163	150	150	153
	Amount	2,465,530	2,237,859	2,748,288	235,762	280,306	288,426	206,271	234,006	232,330
Hyderabad	No. of Cheques Cleared	76	87	66	4	7	11	17	3	4
	Amount	122,707	132,107	135,302	11,039	22,280	29,881	7,839	10,143	15,554
Islamabad	No. of Cheques Cleared	2,735	1,662	1,311	10	17	231	203	188	189
	Amount	3,756,678	2,797,487	1,748,805	27,587	53,538	629,574	393,142	355,451	440,309
Multan	No. of Cheques Cleared	1,014	1,005	928	73	79	76	68	65	67
	Amount	1,308,320	1,420,334	1,345,662	112,024	121,936	109,256	124,873	123,773	121,055
Sialkot	No. of Cheques Cleared	746	724	703	57	64	63	57	60	58
	Amount	706,141	982,925	1,295,682	119,971	127,104	152,974	192,682	238,284	199,540
Sukkur	No. of Cheques Cleared	639	491	553	38	58	51	37	37	36
	Amount	574,029	529,661	570,843	54,923	75,755	62,821	56,413	62,229	52,598
D.I. Khan	No. of Cheques Cleared	20	17	17	1	1	5	..	..	1
	Amount	17,179	15,759	42,511	1,852	2,103	4,431	73	1,818	1,592
Others	No. of Cheques Cleared	1,326	1,181	1,215	90	109	114	84	83	81
	Amount	1,334,163	1,488,197	2,149,762	192,072	209,638	199,661	175,051	154,168	145,055
TOTAL	**No. of Cheques Cleared**	**40,626**	**35,711**	**35,591**	**2,779**	**3,228**	**2,949**	**2,743**	**2,769**	**2,691**
	Amount	**33,914,101**	**34,188,270**	**37,639,510**	**3,138,130**	**3,716,850**	**4,261,867**	**3,494,171**	**3,673,660**	**3,481,055**

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23		FY24			
		Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	17,369	17,547	17,625	18,034	18,049	18,302
Automated Teller Machines (ATM)	No.	17,678	17,808	18,117	18,441	18,655	18,957
Point of Sale (POS)	No.	112,302	115,288	118,444	121,789	120,641	125,593
2. Cards							
Credit Cards	No.	1,931,345	2,013,118	2,069,692	2,003,943	2,025,013	2,047,802
Debit Cards	No.	34,737,526	33,872,829	35,112,867	37,144,332	37,265,591	-
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	96,339	95,358	90,965	90,873	32,380	31,642
Social Welfare Cards	No.	9,230,733	8,485,398	8,406,069	8,276,858	8,280,586	2,890,750
4. E-Banking Financial Transactions							
Number of Transactions	**Thousands**	**534,963**	**570,426**	**597,576**	**698,320**	**725,596**	**759,888**
Amount	**Million Rupees**	**44,295,728.6**	**43,422,263.0**	**57,275,032.3**	**62,490,482.3**	**62,220,841.9**	**63,880,103.2**
4.1 ATM Transactions							
Number of Transactions	**Thousands**	**202,274**	**219,979**	**214,068**	**234,977**	**236,530**	**246,017**
Amount	**Million Rupees**	**3,120,987.7**	**3,409,266.4**	**3,289,791.2**	**3,709,199.9**	**3,886,520.1**	**4,132,410.4**
i. Cash Withdrawal							
Number of Transactions	Thousands	196,357	213,831	208,488	229,174	230,539	239,362
Amount	Million Rupees	2,804,267.7	3,083,580.6	2,953,658.2	3,368,064.6	3,518,205.0	3,680,102.2
ii. Cash Deposit							
Number of Transactions	Thousands	823	903	1,005	1,004	999	1,889
Amount	Million Rupees	88,299.2	98,017.3	106,596.5	104,648.9	111,407.2	209,189.3
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,026	1,088	307	270	257	246
Amount	Million Rupees	5,741.3	8,052.8	6,768.6	4,491.1	4,250.4	4,488.8
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,246	1,242	1,261	1,308	1,336	1,259
Amount	Million Rupees	71,301.6	70,099.5	71,516.3	74,081.8	80,272.9	75,836.7
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,817	2,908	3,002	3,215	3,394	3,254
Amount	Million Rupees	151,224.5	149,345.4	151,077.5	157,730.6	172,195.1	162,605.9
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
4.2 POS Transactions							
Number of Transactions	**Thousands**	**51,734**	**56,587**	**59,006**	**65,146**	**70,617**	**76,673**
Amount	**Million Rupees**	282,703.4	307,528.1	321,878.5	371,399.6	393,925.7	415,147.0
4.3 RTOB Transactions							
Number of Transactions	**Thousands**	**54,012**	**44,365**	**47,697**	**50,295**	**48,695**	**45,623**
Amount	**Million Rupees**	**29,929,778.7**	**27,639,257.1**	**40,310,837.3**	**41,762,061.8**	**38,496,833.4**	**38,744,429.5**
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,879	10,701	9,875	10,771	10,640	10,011
Amount	Million Rupees	2,974,538.1	2,892,207.5	2,672,853.7	2,775,956.1	2,836,369.7	2,740,267.1
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	26,243	23,494	24,221	25,018	23,519	20,904
Amount	Million Rupees	6,226,122.1	5,974,952.4	6,286,959.0	6,457,229.0	6,446,260.1	6,022,879.0
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	16,891	10,171	13,601	14,507	14,537	14,708
Amount	Million Rupees	20,729,118.4	18,772,097.3	31,351,024.6	32,528,876.7	29,214,203.6	29,981,283.4
4.4 Mobile Phone Banking Transactions							
Number of Transactions	**Thousands**	**179,674**	**195,713**	**217,380**	**279,864**	**301,500**	**324,035**
Amount	**Million Rupees**	**6,784,028.6**	**7,459,052.3**	**8,644,853.4**	**11,226,151.4**	**12,955,273.6**	**13,518,032.3**
i. Payment Through Mobile							
Number of Transactions	Thousands	8,681	9,279	9,639	10,323	10,931	11,600
Amount	Million Rupees	403,665.3	461,881.6	475,074.4	524,125.3	601,765.3	642,216.2
ii. Utility Bills Payment							
Number of Transactions	Thousands	23,826	24,728	26,243	31,533	32,526	34,420
Amount	Million Rupees	140,277.4	170,200.0	260,573.2	269,218.3	278,024.0	308,453.5
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	39,356	41,721	44,998	57,426	60,631	62,521
Amount	Million Rupees	2,854,272.8	3,030,912.7	3,439,144.5	4,465,464.9	5,112,287.1	5,306,776.2
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	107,812	119,985	136,501	180,582	197,411	215,495
Amount	Million Rupees	3,385,813.2	3,796,058.0	4,470,061.4	5,967,342.9	6,963,197.2	7,260,586.3

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23		FY24			
		Q3	Q4	Q1	Q2	Q3	Q4
4.5 Call Centre Banking Transactions							
Number of Transactions	**Thousands**	**31**	**32**	**35**	**35**	**162**	**33**
Amount	**Million Rupees**	**1,859.8**	**1,855.4**	**1,982.7**	**1,900.3**	**1,951.5**	**2,012.7**
i. Payment Through Call Centre							
Number of Transactions	Thousands	21	20	20	19	148	19
Amount	Million Rupees	1,617.3	1,567.3	1,501.7	1,482.2	1,537.0	1,559.4
ii. Utility Bills Payment							
Number of Transactions	Thousands	8	10	15	15	13	13
Amount	Million Rupees	167.0	222.6	421.7	366.1	357.0	402.4
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2	2	1	1	1	1
Amount	Million Rupees	74.0	65.4	58.9	51.9	56.7	50.8
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	1.5	0.1	0.5	0.0	0.8	0.1
4.6 Internet Banking Transactions							
Number of Transactions	**Thousands**	**40,841**	**45,553**	**49,791**	**57,131**	**58,587**	**57,579**
Amount	**Million Rupees**	**4,139,755.2**	**4,567,560.0**	**4,666,103.1**	**5,369,265.1**	**6,434,248.5**	**7,015,944.5**
i. Payment Through Internet							
Number of Transactions	Thousands	1,243	1,304	1,401	1,518	1,353	1,384
Amount	Million Rupees	687,581.6	596,342.8	565,064.3	634,696.4	599,395.3	756,904.3
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,457	5,610	6,001	6,324	6,613	5,181
Amount	Million Rupees	208,614.8	254,184.8	276,930.6	307,098.3	367,300.3	380,940.1
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	12,319	14,970	13,992	15,271	16,577	16,535
Amount	Million Rupees	1,479,571.9	1,745,718.9	1,616,290.2	1,986,929.0	2,334,368.1	2,572,720.9
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	21,822	23,669	28,398	34,018	34,044	34,479
Amount	Million Rupees	1,763,987.0	1,971,313.5	2,207,818.1	2,440,541.4	3,133,184.8	3,305,379.2
4.7 e-Commerce							
Number of Transactions	**Thousands**	**6,396**	**8,196**	**9,598**	**10,871**	**9,504**	**9,928**
Amount	**Million Rupees**	**36,615.2**	**37,743.6**	**39,586.2**	**50,504.1**	**52,089.0**	**52,126.8**

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							
	Q4		Q1		Q2		Q3		Q4	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	18,750	118,438.7	19,038	133,937.4	25,275	190,950.5	20,358	235,561.3	19,948	171,636.9
Inter Bank Fund Transfers	1,206,462	58,572.9	1,404,054	65,388.4	1,449,098	78,802.1	1,451,024	72,945.6	1,360,589	75,729.1
Retail Cheques Clearing	14,050	6,050.7	-	-	6,713	2,898.9	16,323	7,088.8	15,593	8,157.9
Total	**1,239,262**	**183,062.3**	**1,423,092**	**199,325.8**	**1,481,086**	**272,651.5**	**1,487,705**	**315,595.6**	**1,396,130**	**255,523.8**

3.39 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	19	7,213.5	23	7,788.7	23	7,433.4	22	6,993.0	21	7,401.7
Cash withdrawals	37	8,490.2	35	7,573.1	39	8,161.1	37	7,842.2	36	7,450.3
Intra Bank Funds Transfer through Cheques	10	31,925.5	10	43,052.1	10	43,138.0	9	31,974.3	9	32,534.8
Inter Bank Funds Transfers (Clearing)	9	8,670.9	9	8,970.0	9	9,069.7	9	9,167.0	9	9,476.8
Utilities Bills Payments	13	447.0	16	620.4	15	603.7	15	556.8	15	611.3
Direct Debit (Standing Instructions)	1	4,783.9	1	4,706.7	1	4,969.2	1	4,376.4	1	5,311.4
Pay Order/Demand Draft	2	3,433.4	2	3,470.0	2	3,060.9	2	3,692.5	2	3,118.0
Others*	0	1,003.8	0	1,081.3	0	1,348.4	0	1,554.6	0	1,252.4
Total	**91**	**65,968.1**	**95**	**77,262.3**	**98**	**77,784.4**	**95**	**66,156.9**	**91**	**67,156.7**

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					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	**8,540,796**	**748,628**	**8.8**	**8,878,428**	**779,085**	**8.8**	**8,640,135**	**774,591**	**9.0**	**8,803,067**	**780,630**	**8.9**
SMEs Sector	**422,349**	**75,099**	**17.8**	**537,795**	**76,095**	**14.1**	**487,146**	**80,974**	**16.6**	**484,358**	**79,472**	**16.4**
Agriculture Sector	**450,036**	**58,679**	**13.0**	**501,720**	**59,546**	**11.9**	**483,016**	**61,255**	**12.7**	**527,544**	**64,155**	**12.2**
Consumer sector	**836,857**	**36,695**	**4.4**	**814,807**	**34,209**	**4.2**	**796,834**	**36,228**	**4.5**	**800,257**	**36,667**	**4.6**
i. Credit Cards	102,904	2,400	2.3	107,645	1,619	1.5	112,083	1,819	1.6	122,016	2,072	1.7
ii. Auto loans	274,964	4,792	1.7	247,398	4,541	1.8	233,581	4,790	2.1	225,499	4,856	2.2
iii. Consumer durable	1,403	74	5.3	1,519	52	3.5	1,686	53	3.1	2,017	73	3.6
iv. Mortgage loans	212,425	12,544	5.9	211,519	12,168	5.8	208,535	12,966	6.2	207,595	13,134	6.3
v. Other personal loans	245,161	16,885	6.9	246,727	15,828	6.4	240,948	16,600	6.9	243,131	16,532	6.8
Commodity Financing	**1,414,608**	**7,560**	**0.5**	**1,407,078**	**8,807**	**0.6**	**1,315,923**	**7,838**	**0.6**	**1,539,805**	**9,222**	**0.6**
Staff Loans	**284,663**	**2,704**	**0.9**	**303,074**	**2,802**	**0.9**	**315,787**	**2,243**	**0.7**	**335,636**	**3,162**	**0.9**
Others	**646,228**	**35,257**	**5.5**	**657,693**	**34,274**	**5.2**	**636,101**	**31,965**	**5.0**	**650,193**	**31,046**	**4.8**
Total	**12,595,536**	**964,620**	**7.7**	**13,100,595**	**994,818**	**7.6**	**12,674,943**	**995,094**	**7.9**	**13,140,861**	**1,004,354**	**7.6**

SECTOR	2023						2024					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	989,831	64,031	6.5	1,030,469	65,930	6.4	965,233	67,982	7.0	1,167,594	67,949	5.8
Automobile / Transportation	173,914	19,575	11.3	191,168	19,258	10.1	182,727	18,982	10.4	174,718	17,663	10.1
Cement	263,031	7,220	2.7	256,209	7,326	2.9	252,109	8,308	3.3	242,127	7,719	3.2
Chemical & Pharmaceuticals	393,378	16,489	4.2	435,472	16,589	3.8	405,954	18,107	4.5	476,211	18,699	3.9
Electronics	137,120	24,647	18.0	158,175	25,923	16.4	163,880	25,822	15.8	165,089	26,029	15.8
Financial	405,503	12,063	3.0	405,467	11,431	2.8	343,939	11,150	3.2	374,143	11,128	3.0
Individuals	1,132,576	66,274	5.9	1,151,752	63,590	5.5	1,144,041	64,439	5.6	1,189,218	65,284	5.5
Insurance	5,095	62	1.2	4,372	62	1.4	3,584	62	1.7	2,856	62	2.2
Others	5,056,652	438,333	8.7	5,311,860	461,137	8.7	4,962,708	453,985	9.1	5,119,295	467,445	9.1
Production/Transmission of Energy	1,738,444	85,588	4.9	1,767,480	82,560	4.7	1,720,455	85,453	5.0	1,742,310	85,506	4.9
Shoes & Leather garments	48,114	5,985	12.4	49,695	5,841	11.8	50,483	6,001	11.9	51,293	5,932	11.6
Sugar	224,267	56,006	25.0	294,808	53,171	18.0	524,221	53,968	10.3	466,826	53,429	11.4
Textile	2,027,612	168,345	8.3	2,043,668	182,000	8.9	1,955,608	180,836	9.2	1,969,183	177,509	9.0
Total	**12,595,536**	**964,620**	**7.7**	**13,100,595**	**994,818**	**7.6**	**12,674,943**	**995,094**	**7.9**	**13,140,861**	**1,004,354**	**7.6**

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Mar-24			Jun-24		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	**1,010,376**	**(60,042)**	**(0.51)**	**1,019,778**	**(54,237)**	**(0.44)**
All Banks	**995,248**	**(57,899)**	**(0.50)**	**1,004,354**	**(53,023)**	**(0.44)**
Commercial Banks	**956,630**	**(75,087)**	**(0.65)**	**962,350**	**(73,421)**	**(0.61)**
Public Sector Commercial Banks	324,478	(24,837)	(1.19)	319,026	(26,014)	(1.23)
Local Private Banks	631,596	(50,005)	(0.56)	642,790	(47,041)	(0.50)
Foreign Banks	556	(246)	(0.06)	534	(366)	(0.08)
Specialized Banks	**38,618**	**17,188**	**15.04**	**42,003**	**20,398**	**17.50**
DFIs	**15,128**	**(2,143)**	**(1.17)**	**15,424**	**(1,214)**	**(0.64)**

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter Ended Mar 2024	For the Quarter Ended Jun 2024
All Banks & DFIs	**22,792**	**33,175**
All Banks	**22,579**	**32,943**
Commercial Banks	**19,708**	**27,272**
Public Sector Commercial Banks	3,966	6,544
Local Private Banks	15,741	20,707
Foreign Banks	2	21
Specialized Banks	**2,871**	**5,671**
DFIs	**213**	**409**

Source: Financial Stability Department SBP

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

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Sep-2024

CURRENCY\DATE	2	3	4	5	6	9	10	11	12	13
Australian Dollar	188.3859	187.6844	186.6556	187.2147	187.4088	185.8504	185.5370	185.2560	186.1283	186.9128
Bahraini Dinar	739.1461	739.6512	739.7448	739.5205	739.6351	739.4950	739.2289	739.0721	738.9462	738.7340
Canadian Dollar	206.3333	205.8848	205.7436	206.1602	206.3538	205.4480	205.3178	204.7583	205.1096	204.8849
Chinese Yuan	39.2510	39.1621	39.2165	39.2724	39.3439	39.2115	39.1683	39.1885	39.1416	39.1871
Danish Krone	41.2838	41.2996	41.2975	41.3829	41.5090	41.3516	41.2209	41.2252	41.1180	41.3457
Hong Kong Dollar	35.7421	35.7471	35.7584	35.7633	35.7560	35.7581	35.7517	35.7413	35.7267	35.6997
Japanese Yen	1.9070	1.9013	1.9173	1.9394	1.9493	1.9485	1.9452	1.9705	1.9518	1.9734
Kuwaiti Dinar	911.0519	910.6200	911.2926	911.4906	911.6415	912.3316	910.9283	911.1929	910.5162	911.0013
Malaysian Ringgit	64.2622	63.5943	64.0598	64.2893	64.3009	63.9904	63.9056	64.2740	64.2421	64.4772
New Zealand Dollar	173.7405	172.5620	172.3471	172.8485	173.2993	171.7889	171.3532	171.2058	171.4097	172.2043
Norwegian Krone	26.2628	26.2402	26.0567	26.1753	26.2373	25.9765	25.6966	25.7552	25.6790	26.0228
Omani Riyal	723.8906	724.0205	725.1614	723.9147	723.6445	724.5613	724.7713	723.5807	723.7759	722.6075
Qatari Riyal	76.4024	76.4159	76.5142	76.4778	76.4622	76.4883	76.4597	76.4360	76.4104	76.3276
Saudi Arabian Riyal	74.2304	74.2133	74.2361	74.2290	74.2131	74.2282	74.2439	74.2418	74.2084	74.1424
Singaporean Dollar	213.1589	212.7640	213.1716	213.8237	214.4291	213.6973	213.3586	213.8469	213.4899	214.0734
Swedish Krona	27.1318	27.1148	27.0661	27.1060	27.2020	27.0055	26.8544	26.9160	26.8356	27.1208
Swiss Franc	327.5903	326.4887	328.1232	328.9729	330.3957	329.1319	328.1106	329.7605	326.3059	327.3802
Thai Bhat	8.1541	8.1373	8.1557	8.2489	8.3065	8.2378	8.2347	8.2916	8.2678	8.3618
Turkish Lira	8.1872	8.2238	8.2048	8.1983	8.2069	8.2043	8.1870	8.1948	8.2080	8.2121
UAE Dirham	75.8651	75.8705	75.9001	75.8828	75.8691	75.8814	75.8841	75.8651	75.8444	75.7755
UK Pound Sterling	365.6252	365.4752	365.1920	366.2229	367.0375	365.4327	364.2400	364.6283	363.1993	365.5783
US Dollar	278.5914	278.5724	278.6638	278.6828	278.6224	278.6603	278.6776	278.6034	278.5328	278.2897
EMU Euro	307.7702	307.8822	307.9185	308.6522	309.5945	308.4144	307.4648	307.4719	306.6787	308.2877

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Sep-2024

CURRENCY\DATE	16	18	19	20	23	24	25	26	27	30
Australian Dollar	187.0147	188.0183	188.9632	189.3888	189.5811	190.1877	191.1682	190.1256	190.7992	192.2614
Bahraini Dinar	737.9965	738.4342	737.7769	737.7741	737.3835	737.1465	737.0631	736.6607	736.4604	736.7140
Canadian Dollar	204.8864	204.6153	204.5312	204.8532	204.8471	205.5048	206.7782	206.0433	205.7246	205.4120
Chinese Yuan	39.2422	39.2149	39.3145	39.4628	39.4476	39.5060	39.6243	39.5826	39.6233	39.6293
Danish Krone	41.4055	41.4699	41.4772	41.6117	41.5685	41.4130	41.7069	41.4971	41.5539	41.5683
Hong Kong Dollar	35.7077	35.6943	35.6939	35.6887	35.6984	35.7062	35.6913	35.6870	35.6997	35.7505
Japanese Yen	1.9838	1.9659	1.9438	1.9529	1.9266	1.9306	1.9374	1.9178	1.9122	1.9520
Kuwaiti Dinar	911.0515	911.2419	911.0771	910.7836	910.0570	909.7286	909.9553	908.9198	909.1138	909.9778
Malaysian Ringgit	64.6488	65.5308	65.4330	66.4199	65.9925	66.5350	67.3088	67.1719	67.2316	67.5671
New Zealand Dollar	172.0277	172.6291	173.2985	173.6607	173.6456	174.5318	176.0767	174.1883	175.1310	176.9368
Norwegian Krone	26.2195	26.2425	26.3679	26.5241	26.5353	26.5547	26.7028	26.2951	26.2993	26.4570
Omani Riyal	722.5425	722.6339	722.1052	721.7529	721.8454	722.3004	722.1658	721.3905	721.3080	722.4310
Qatari Riyal	76.3155	76.2914	76.2814	76.2486	76.2552	76.2720	76.2583	76.2131	76.1927	76.2390
Saudi Arabian Riyal	74.1252	74.1095	74.0922	74.0492	74.0408	74.0548	74.0400	73.9981	74.0043	74.0098
Singaporean Dollar	214.6291	214.8342	214.7615	215.3362	215.0914	215.3797	216.4107	215.7013	215.9765	216.7599
Swedish Krona	27.3052	27.3212	27.3047	27.3800	27.3284	27.2989	27.5443	27.3204	27.3798	27.5339
Swiss Franc	328.6857	328.9122	327.7529	328.1503	326.3923	327.7407	329.6389	326.5245	327.4306	329.6338
Thai Bhat	8.3822	8.3544	8.3614	8.4095	8.4577	8.4477	8.5085	8.5000	8.5611	8.6200
Turkish Lira	8.2039	8.1798	8.1761	8.1701	8.1608	8.1467	8.1485	8.1383	8.1312	8.1330
UAE Dirham	75.7628	75.7331	75.7284	75.6751	75.6667	75.6726	75.6526	75.5884	75.5938	75.6037
UK Pound Sterling	365.9297	366.1511	367.5168	369.3777	369.7880	370.9592	372.5285	370.3081	371.4990	371.4877
US Dollar	278.2259	278.1741	278.0879	277.9052	277.8759	277.9069	277.8345	277.6948	277.6190	277.6517
EMU Euro	308.7740	309.3241	309.2523	310.2130	309.9668	308.8466	310.9221	309.3264	309.8282	309.8206

Source: Statistics and Data Services Department, SBP

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

4.2 Foreign Exchange Average Rates

Pak Rupees per USD

PERIOD	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-2024	2024-2025
Jul	101.7194	104.7388	105.4250	124.3534	158.8297	166.7625	159.6016	219.4371	281.0072	278.3912
Aug	102.3361	104.6221	105.3079	123.7896	158.0770	167.7064	164.0997	220.8863	293.8081	278.5403
Sep	104.2068	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567	230.4659	297.7542	278.2436
Oct	104.4807	104.5985	105.3391	130.3831	155.9491	162.8000	171.6948	220.5724	280.3568	
Nov	105.3726	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255	222.3105	285.5207	
Dec	104.6578	104.7248	108.6974	138.4713	154.9200	160.0795	177.1764	224.7624	283.2961	
Jan	104.8388	104.7301	110.4030	138.6951	154.6561	160.1536	176.3108	234.1360	280.3206	
Feb	104.6232	104.7204	110.4342	138.5307	154.2634	159.1313	175.4823	266.6764	279.1817	
Mar	104.6470	104.7417	112.0689	139.1663	158.4472	156.0298	179.6173	280.2025	278.7050	
Apr	104.6738	104.7474	115.4216	141.1646	164.4373	153.0769	184.4813	284.9457	278.1425	
May	104.6787	104.7381	115.4469	145.6922	160.0767	153.2928	195.5004	285.4860	278.2501	
Jun	104.5864	104.7702	118.9055	155.2491	165.1039	156.1638	204.3674	286.5841	278.4387	
Jul- Sep	102.7541	104.6335	105.3512	124.0749	157.6944	166.7743	163.9194	223.5964	290.8565	
Oct -Dec	104.8370	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656	222.5484	283.0579	
Jan - Mar	104.7030	104.7307	110.9687	138.7974	155.7889	158.4382	177.1368	260.3383	279.4024	
Apr - Jun	104.6463	104.7519	116.5913	147.3686	163.2059	154.1778	194.7831	285.6719	278.3400	
Annual	**104.2351**	**104.6971**	**109.8444**	**136.0901**	**158.0253**	**160.0219**	**177.4512**	**248.0388**	**282.9142**	

Source: Statistics and Data Services Department, SBP

4.3 NEER and REER Indices of Pakistani Rupees

(Base 2010 = 100)

PERIOD		NEER		REER*	
		Index	% Change over last Year/Month	Index	% Change over last Year/Month
Jun-20		61.0766	(4.86)	94.5067	2.23
Jun-21		61.2522	0.29	101.0253	6.90
Jun-22		50.6147	(17.37)	94.8613	(6.10)
Jun-23		37.3157	(26.27)	87.7283	(7.52)
Jun-24		38.8392	4.08	100.0647	14.06
2023	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	39.2048	(0.23)	100.6884	(3.60)
	Jun	38.8392	(0.93)	100.0647	(0.62)
	Jul	38.7177	(0.31)	101.5044	1.44
	Aug^{R}	38.1540	(1.46)	100.1325	(1.35)
	Sep^{P}	37.8422	(0.82)	98.6476	(1.48)

Source: Statistics and Data Services Department, SBP

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

NOTES: -

i. From July 2020, PBS has discontinued the dissemination of CPI on base 2007-08 using which the REER index was calculated, and changed the base to 2015-1

ii. RPI and REER indices may be revised due to revisions in base period or splicing factor of CPIs data by PBS.

iii. Weights and number of trading partners have been updated from Jan, 2016 and revised for Jan, 2013 to Dec, 2015. The REER and NEER have been recalculated since Jan, 2013 using these revised weights and number of trading partners.

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

iv. Appreciation (depreciation) of REER is sometimes confused with the concept of currency overvaluation (undervaluation) while these are two separate concepts and not necessarily interpreted in the same direction. For an assessment of a country's exchange rate misalignment, a more sophisticated analysis is required taking into account factors such as demographics, external and fiscal sustainability, and some other macroeconomic fundamentals over the medium-term.The following explainer-video on REER [by SBP] goes into further detail. https://youtu.be/RX0Oa7oevLg

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2021-22	2022-23	2023-24	2023	2024					
				Sep	Apr	May	Jun	Jul	Aug	Sep
Australian Dollar	128.5504	167.0037	185.3871	191.053	180.7758	184.1489	184.9558	185.4642	185.1796	188.2271
Bahraini Dinar	469.1256	657.8499	750.5992	788.9558	737.9499	738.1127	738.6947	738.4937	739.0893	738.3292
Canadian Dollar	140.0847	185.0301	208.7583	219.7152	203.4784	203.3955	203.1818	202.9019	203.7307	205.4595
Chinese Yuan	27.4877	35.6919	39.1631	40.82754	38.4338	38.4867	38.3870	38.3301	38.9646	39.3395
Danish Krone	26.8532	35.0351	41.0488	42.70098	39.9900	40.3103	40.2325	40.4530	41.1244	41.4153
Hong Kong Dollar	22.7589	31.677	36.1988	38.0383	35.5476	35.6408	35.6693	35.6631	35.7441	35.7231
Japanese Yen	1.5108	1.8107	1.8992	2.0178	1.8078	1.7853	1.7630	1.7641	1.9038	1.9413
Kuwaiti Dinar	585.6467	807.9085	918.1168	963.847	902.9708	905.0482	907.2702	909.4509	910.4404	910.6987
Malaysian Ringgit	41.9288	55.283	60.2265	63.60018	58.3283	58.9537	59.0897	59.4662	63.0500	65.2618
New Zealand Dollar	120.5836	153.2438	171.6663	176.4352	165.7168	168.8034	171.0589	167.7931	169.4801	173.2443
Norwegian Krone	19.855	24.1204	26.6017	27.75924	25.5123	25.8800	26.2892	25.8014	26.0469	26.2150
Omani Riyal	461.5716	645.193	735.2075	772.9878	722.5712	722.9335	723.3685	723.4249	723.6597	723.0202
Qatari Riyal	48.6996	68.0568	77.6567	81.66293	76.2799	76.3585	76.4107	76.3903	76.4273	76.3481
Saudi Arabian Riyal	47.2939	66.0564	75.4081	79.36215	74.1417	74.1798	74.2208	74.2012	74.2106	74.1355
Singaporean Dollar	130.4234	182.2382	209.7575	218.3226	204.9255	205.8581	205.9170	206.6191	211.5678	214.5347
Swedish Krona	19.3564	23.5275	26.6217	26.82758	25.7218	25.8647	26.5790	26.1776	26.7984	27.2035
Swiss Franc	190.129	265.2493	318.8447	331.8053	305.7415	305.8324	311.1868	311.7911	324.4770	328.1561
Thai Baht	5.314	7.0698	7.9177	8.32301	7.5630	7.6054	7.5943	7.6829	8.0203	8.3499
Turkish lira	15.1126	13.027	9.6099	11.05596	8.6004	8.6383	8.5639	8.4744	8.2795	8.1808
UAE Dirham	48.3139	67.5289	77.0219	81.06621	75.7385	75.7602	75.7975	75.7907	75.8467	75.7658
UK Pound Sterling	235.5923	299.3025	356.205	369.5537	347.9137	351.2041	354.0840	357.5542	360.2329	367.4089
US Dollar	177.4512	248.0388	282.8985	297.7542	278.1425	278.2501	278.4387	278.3912	278.5403	278.2436
EMU Euro	199.4916	260.5221	305.9706	318.2369	298.1873	300.5630	299.9534	301.6649	306.7176	308.8205

Source: Statistics and Data Services Department, SBP

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

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

4.5 Appreciation / Depreciation* of Selected Currencies Against US Dollar

(In Percent)

END OF PERIOD	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Riyal	South Korean Won	Swiss Franc	Turkish Lira
2020	+6.92	+8.73	-3.34	-0.26	-0.02	+5.30	+1.48	-3.58	+2.27	-0.57	+4.91	+9.19	-22.17
2021	+2.58	-7.04	-2.04	-1.16	+0.02	-9.26	-3.63	-9.79	+0.10	+0.26	-7.10	-3.30	-43.19
2022	-8.81	-6.08	-9.07	-8.45	+1.82	-13.90	-5.02	-21.09	-10.17	-0.18	-6.65	-1.09	-28.15
2023	-2.24	+3.74	-0.28	+0.61	-2.16	-6.55	-4.47	-20.10	+5.50	+0.25	-2.15	+8.98	-35.95
2023 II	-5.40	-0.08	+0.21	-0.45	+0.10	-7.87	-5.77	-1.04	+2.19	-0.77	-0.69	+1.82	-26.39
III	-0.32	-2.50	-1.13	-2.63	-0.10	-3.05	-0.23	-0.08	-3.00	+1.09	-2.10	-1.11	-4.96
IV	+1.93	+4.02	-0.14	+0.35	+0.03	+5.27	+1.17	+1.59	+3.78	-0.07	+2.82	+6.74	-6.17
2024 I	-1.09	-1.85	-0.28	-2.66	+0.61	-6.15	-1.96	+1.63	-0.89	-0.16	-3.16	-5.70	-9.56
II	-0.58	-1.03	-0.14	-3.31	+0.70	-6.03	+0.19	-0.15	+0.30	-0.02	-3.05	+0.71	-1.69
2023 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
Jul	+0.61	+1.15	-0.35	+0.61	+0.00	+5.61	+2.46	-0.15	+1.46	-0.03	+0.33	+2.04	-0.88
Aug	+1.93	+2.39	-0.15	+5.14	+0.00	+5.28	+6.73	+0.07	+2.58	-0.09	+3.69	+3.75	+1.37
Sep	+1.04	+0.98	+0.10	+2.18	-0.00	+1.48	+5.06	+0.30	+1.78	+0.09	+1.19	+0.56	-4.29

Source: Statistics and Data Services Department, SBP

*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 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
Jul	-0.39	+0.15	-1.33	-0.38	-0.98	+4.57	+1.46	-1.13	+0.46	-1.01	-0.66	+1.04	-1.86	-0.98
Aug	+0.56	+1.01	-1.50	+3.72	-1.35	+3.86	+5.29	-1.28	+1.19	-1.44	+2.29	+2.34	0.00	-1.35
Sep	+0.31	+0.26	-0.62	+1.45	-0.72	+0.75	+4.31	-0.42	+1.04	-0.63	+0.46	-0.16	-4.98	-0.72

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

Source: Statistics and Data Services Department, SBP

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)

END OF PERIOD	2021	2022	2023	Quarterly				2023	2024				
				2023		2024							
				III	IV	I	II	Sep	May	Jun	Jul	Aug	Sep
Australian Dollar	-5.52	-14.83	-20.47	+0.42	-2.43	+3.78	-1.40	+0.42	-1.69	+0.19	+2.05	-3.32	-3.15
Brazilian Real	-0.78	-28.67	-23.69	+1.74	-0.51	+2.72	+11.25	+1.74	+1.35	+6.05	+1.86	+1.26	-4.98
Canadian Dollar	-9.86	-16.45	-21.30	-0.13	+0.48	+2.16	+1.00	-0.13	-0.79	+0.36	+0.89	-0.97	-1.40
Chinese Yuan	-12.07	-13.47	-17.43	-0.09	+0.50	+1.14	+0.52	-0.09	+0.01	+0.32	-0.60	-0.55	-2.37
EMU Euro	-2.97	-15.98	-22.19	+2.59	-1.52	+1.92	+0.98	+2.59	-1.23	+1.37	-1.14	-1.00	-2.32
Hong Kong Dollar	-9.26	-21.12	-19.09	-0.20	+2.25	+0.10	-0.20	-0.20	-0.10	-0.11	+0.04	0.00	-0.61
Indian Rupee	-7.92	-13.22	-19.05	+0.37	+2.58	+0.32	+0.09	+0.37	-0.26	+0.18	+0.35	+1.52	-1.45
Indonesian Rupiah	-8.74	-13.81	-19.77	+1.69	+2.08	+2.77	+3.36	+1.69	+0.02	+0.75	-0.61	-3.59	-3.46
Iranian Rial	-9.81	-22.50	-17.49	0.00	+2.41	-0.57	-0.75	-0.00	-0.00	-0.74	+0.00	+1.37	-1.36
Japanese Yen	-0.58	-8.35	-13.61	+2.31	-2.69	+6.59	+6.35	+2.31	-0.11	+2.74	-5.31	-3.71	-2.79
Korean Won	-2.90	-15.47	-17.50	+1.48	-0.37	+3.30	+3.09	+1.48	-0.16	+0.92	-0.33	-2.24	-2.51
Malaysian Ringgit	-6.40	-16.92	-15.49	+1.11	+1.26	+2.03	-0.25	+1.11	-1.33	+0.33	-2.41	-5.02	-6.11
Saudi Arabian Riyal	-10.03	-20.95	-19.48	-0.28	+2.51	+0.20	-0.04	-0.28	-0.07	+0.04	0.00	+1.46	-1.45
Singaporean Dollar	-8.02	-21.63	-20.76	+1.07	-0.38	+1.52	+0.80	+1.07	-0.77	+0.57	+0.03	-1.66	-3.07
Swedish Krona	-1.28	-9.33	-22.68	-0.23	-5.20	+6.24	-0.47	-0.23	-4.02	+0.82	-1.11	-3.36	-2.62
Swiss Franc	-6.33	-20.23	-25.93	+3.39	-4.03	+6.08	-0.77	+3.39	-0.58	-0.80	+1.07	-2.29	-1.91
Taiwani Dollar	-11.03	-13.58	-14.60	-0.00	+4.81	-2.83	-0.01	-0.00	-0.00	-0.00	-2.00	0.00	+0.00
Thai Baht	+0.31	-18.25	-19.52	+4.59	-2.73	+5.10	+1.03	+4.59	-0.84	+0.26	-0.00	-3.59	-6.34
UK Pound Sterling	-9.89	-12.16	-23.48	+3.36	-1.30	+0.93	-0.36	+3.36	-1.43	+0.51	-3.05	-1.18	-3.08
U.S Dollar	-9.79	-21.09	-19.28	0.00	+2.44	+0.03	-0.06	+0.00	+0.00	-0.01	-1.44	+1.37	-1.36
UAE Dirham	-9.79	-21.06	-19.48	-0.28	+2.51	+0.20	-0.04	-0.28	-0.07	+0.04	+0.03	+1.46	-1.45

Source: Statistics and Data Services Department, SBP

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

Notes:

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

4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY21	FY22	FY23	FY24	Sep		Jul-Sep	
					2023	2024[P]	FY24	FY25[P]
1.USA	**2,599.6**	**3,087.4**	**3,167.8**	**3,531.2**	**263.8**	**274.9**	**767.8**	**897.3**
2.UK	**4,091.0**	**4,492.9**	**4,073.2**	**4,521.5**	**311.3**	**423.6**	**947.6**	**1,341.9**
3.Saudi Arabia	**7,726.3**	**7,754.2**	**6,532.8**	**7,424.2**	**538.3**	**681.3**	**1,516.2**	**2,154.6**
4.UAE	**6,164.8**	**5,846.2**	**4,656.1**	**5,534.6**	**399.8**	**560.3**	**1,023.7**	**1,709.9**
Dubai	5,116.0	4,558.3	3,569.7	4,229.9	301.5	450.2	780.9	1,348.8
Abu Dhabi	944.8	1,208.2	1,029.7	1,250.6	95.2	103.6	230.6	341.9
Sharjah	79.4	59.8	37.9	21.5	2.2	2.5	8.4	5.6
Others	24.6	19.8	18.8	32.7	0.9	4.0	3.8	13.7
5.Other GCC Countries	**3,331.6**	**3,625.4**	**3,198.0**	**3,180.4**	**248.1**	**291.3**	**721.2**	**861.1**
Bahrain	470.8	529.5	454.3	442.9	33.4	38.7	99.0	111.5
Kuwait	861.6	935.5	815.2	802.1	64.7	71.7	184.0	211.9
Qatar	910.7	1,028.5	915.5	901.6	70.8	79.6	208.2	242.9
Oman	1,088.6	1,131.9	1,013.0	1,033.8	79.2	101.4	230.0	294.8
6.EU Countries	**2,728.6**	**3,361.5**	**3,133.7**	**3,531.4**	**269.6**	**365.3**	**843.9**	**1,091.9**
Germany	431.9	508.9	553.0	587.3	44.1	58.0	132.6	173.9
France	422.7	487.8	443.5	481.6	38.5	44.9	118.1	138.3
Netherlands	48.0	60.6	58.9	59.0	4.1	6.5	13.3	17.9
Spain	402.2	512.8	490.4	600.7	47.3	65.6	149.7	186.1
Italy	606.9	856.2	839.8	978.5	75.6	106.1	246.3	320.2
Greece	273.9	364.7	336.3	404.5	30.3	40.1	92.3	127.3
Sweden	63.0	79.2	75.7	76.7	5.6	7.2	18.3	20.5
Denmark	72.2	70.9	74.1	74.6	5.8	6.8	17.8	18.5
Ireland	155.9	160.3	121.1	126.8	9.4	14.5	28.3	40.8
Belgium	252.0	260.0	140.8	141.8	9.0	15.8	27.3	48.3
7.Malaysia	**205.1**	**144.8**	**105.2**	**141.0**	**9.5**	**15.8**	**22.3**	**48.0**
8.Norway	**111.8**	**145.7**	**111.4**	**106.7**	**7.6**	**9.2**	**26.2**	**27.2**
9.Switzerland	**44.2**	**45.6**	**44.2**	**46.2**	**3.9**	**4.1**	**10.9**	**11.7**
10.Australia	**598.0**	**753.4**	**592.8**	**643.8**	**43.6**	**67.2**	**131.2**	**179.2**
11.Canada	**594.8**	**708.1**	**552.1**	**504.6**	**36.2**	**49.1**	**107.9**	**133.3**
12.Japan	**85.2**	**78.9**	**74.8**	**52.1**	**3.9**	**5.4**	**11.6**	**15.7**
13.South Africa	**353.6**	**348.8**	**210.8**	**209.6**	**13.7**	**30.6**	**39.0**	**78.5**
14.South Korea	**88.4**	**98.0**	**97.1**	**103.3**	**7.3**	**10.2**	**24.3**	**30.7**
15.Other Countries[#]	**727.0**	**788.1**	**782.8**	**720.3**	**51.3**	**60.9**	**138.2**	**204.9**
Total	**29,449.9**	**31,278.8**	**27,332.8**	**30,250.8**	**2,208.1**	**2,849.1**	**6,331.7**	**8,785.9**

Source: Statistics and Data Services Department, SBP

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

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

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

Archive link:

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

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-24[R]			Jul-Sep					
				FY24			FY25		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	**72,445**	**74,140**	**(1,695)**	**15,715**	**16,956**	**(1,241)**	**19,201**	**19,299**	**(98)**
A. Goods and services (a+b)	**38,837**	**63,748**	**(24,911)**	**8,753**	**14,984**	**(6,231)**	**9,403**	**16,825**	**(7,422)**
a. Goods	**30,967**	**53,056**	**(22,089)**	**6,952**	**12,288**	**(5,336)**	**7,496**	**14,219**	**(6,723)**
1. General merchandise	30,954	53,056	(22,102)	6,949	12,288	(5,339)	7,495	14,219	(6,724)
2. Net exports of goods under merchanting (only export)	13	N.A	13	3	N.A	3	1	N.A	1
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	**7,870**	**10,692**	**(2,822)**	**1,801**	**2,696**	**(895)**	**1,907**	**2,606**	**(699)**
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2 Maintenance and repair services n.i.e.	5	171	(166)	-	43	(43)	3	27	(24)
3 Transport	936	4,546	(3,610)	286	1,292	(1,006)	212	1,103	(891)
4 Travel	764	2,279	(1,515)	158	531	(373)	163	561	(398)
5 Construction	50	29	21	15	1	14	16	14	2
6 Insurance and pension services	76	420	(344)	19	113	(94)	19	118	(99)
7 Financial services	53	518	(465)	9	99	(90)	16	134	(118)
8 Charges for the use of intellectual property n.i.e.	12	192	(180)	3	36	(33)	4	90	(86)
9 Telecommunications, computer, and information services	3,224	396	2,828	656	97	559	876	112	764
10 Other business services	1,552	1,651	(99)	374	337	37	385	313	72
11 Personal, cultural, and recreational services	23	1	22	6	1	5	7	1	6
12 Government goods and services n.i.e.	1,175	489	686	275	146	129	206	133	73
B. Primary Income	**909**	**9,905**	**(8,996)**	**168**	**1,856**	**(1,688)**	**308**	**2,299**	**(1,991)**
1. Compensation of employees	224	48	176	49	12	37	59	12	47
2. Investment income	684	9,857	(9,173)	119	1,844	(1,725)	247	2,287	(2,040)
2.1 Direct investment	181	4,170	(3,989)	17	668	(651)	57	893	(836)
2.1.1 Investment income on equity and investment fund shares	181	4,121	(3,940)	17	662	(645)	57	872	(815)
2.1.2 Interest	-	49	(49)	-	6	(6)	-	21	(21)
2.2 Portfolio investment	34	767	(733)	16	63	(47)	56	110	(54)
2.2.1 Investment income on equity and investment fund shares	17	141	(124)	15	22	(7)	-	37	(37)
2.2.2 Interest	17	626	(609)	1	41	(40)	56	73	(17)
2.3 Other investment	125	4,920	(4,795)	24	1,113	(1,089)	21	1,284	(1,263)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	125	4,920	(4,795)	24	1,113	(1,089)	21	1,284	(1,263)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	344	N.A	344	62	N.A	62	113	N.A	113
3. Other primary income	1	-	1	-	-	-	2	-	2
C. Secondary Income	**32,699**	**487**	**32,212**	**6,794**	**116**	**6,678**	**9,490**	**175**	**9,315**
1. General government	449	33	416	89	4	85	112	23	89
2. Financial corporations, nonfinancial corporations, households, and NPISHs	32,250	454	31,796	6,705	112	6,593	9,378	152	9,226
2. Capital account	**202**	**7**	**195**	**40**	**-**	**40**	**64**	**10**	**54**
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	7	(7)	-	-	-	-	10	(10)
2. Capital transfers	202	-	202	40	-	40	64	-	64
2.1 General government	192	-	192	37	-	37	63	-	63
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	192	-	192	37	-	37	63	-	63
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	10	-	10	3	-	3	1	-	1
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	10	-	10	3	-	3	1	-	1
Net lending (+) / net borrowing (–) (balance from current and capital accounts) (1+2)	**72,647**	**74,147**	**(1,500)**	**15,755**	**16,956**	**(1,201)**	**19,265**	**19,309**	**(44)**

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-24[R]			Jul-Sep					
				FY24			FY25		
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	**4,878**	**7,307**	**(2,429)**	**2,819**	**4,381**	**(1,562)**	**553**	**900**	**(347)**
1. Direct investment	220	2,346	(2,126)	14	520	(506)	1	771	(770)
1.1 Equity and investment fund shares	217	2,227	(2,010)	14	510	(496)	1	790	(789)
1.2 Debt instruments	3	119	(116)	-	10	(10)	-	(19)	19
2. Portfolio investment	**(6)**	**(382)**	**376**	**-**	**9**	**(9)**	**(11)**	**133**	**(144)**
2.1 Equity and investment fund shares	(2)	122	(124)	-	9	(9)	(11)	(22)	11
2.2 Debt instruments	(4)	(504)	500	-	-	-	-	155	(155)
3. Financial derivatives (other than reserves) and employees stock options	-	-	-	-	-	-	**(1)**	-	**(1)**
4. Other investment	**(352)**	**5,343**	**(5,695)**	**(436)**	**3,852**	**(4,288)**	**(672)**	**(4)**	**(668)**
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	113	3,712	(3,599)	(341)	3,041	(3,382)	(437)	109	(546)
Central bank	-	999	(999)	-	999	(999)	-	-	-
Deposit-taking corporations, except the central bank	8	465	(457)	(487)	14	(501)	(649)	7	(656)
General government	2	2,248	(2,246)	(1)	2,028	(2,029)	(3)	102	(105)
Other sectors	103	-	103	147	-	147	215	-	215
4.3 Loans	-	2,196	(2,196)	-	785	(785)	-	(101)	101
Central bank	-	2,154	(2,154)	-	1,002	(1,002)	-	853	(853)
Deposit-taking corporations, except the central bank	-	250	(250)	-	(92)	92	-	(7)	7
General government	-	(715)	715	-	(463)	463	-	(676)	676
Other sectors	-	507	(507)	-	338	(338)	-	(271)	271
4.4 Insurance, pension, and std. guarantee schemes	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-	-	-	-
4.5 Trade credit and advances	(473)	(806)	333	(95)	(16)	(79)	(235)	-	(235)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	(473)	(806)	333	(95)	(16)	(79)	(235)	-	(235)
4.6 Other accounts receivable/ Payable	8	241	(233)	-	42	(42)	-	(12)	12
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	8	-	8	-	-	-	-	-	-
Other sectors	-	241	(241)	-	42	(42)	-	(12)	12
4.7 Special drawing rights	N.A	-	-	N.A	-	-	N.A	-	-
5. Reserve assets	**5,016**	**N.A**	**5,016**	**3,241**	**N.A**	**3,241**	**1,236**	**N.A**	**1,236**
5.1 Monetary gold	-	N.A	-	-	N.A	-	-	N.A	-
5.2 Special drawing rights	743	N.A	743	680	N.A	680	(119)	N.A	(119)
5.3 Reserve position in the IMF	-	N.A	-	-	N.A	-	-	N.A	-
5.4 Other reserve assets	4,273	N.A	4,273	2,561	N.A	2,561	1,355	N.A	1,355

	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	**929**	**(929)**	-	**361**	**(361)**	-	**303**	**(303)**
5. Exceptional Financing	-	-	-	-	-	-	-	-	-

Source: Statistics & Data Services 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	2023				2024	
	Mar	Jun	Sep	Dec	Mar[R]	Jun[P]
International investment position - Net	**(126,753.1)**	**(126,091.3)**	**(127,601.6)**	**(130,651.5)**	**(129,589.6)**	**(130,571.3)**
A. Assets	22,576.9	22,517.9	25,482.9	26,759.1	27,498.2	28,280.8
1. Direct investment	2,972.6	2,972.5	2,979.0	3,014.3	3,168.0	3,125.2
1.1 Equity and investment fund shares	2,804.4	2,803.8	2,807.6	2,840.8	2,994.5	2,951.7
1.1.1 Direct investor in direct investment enterprises	2,804.4	2,803.8	2,807.6	2,840.8	2,994.5	2,951.7
1.1.2 Direct investment enterprises in direct investor (reverse invst.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	168.2	168.8	171.4	173.5	173.5	173.5
1.2.1 Direct investor in direct investment enterprises	4.0	4.6	7.1	9.3	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	**362.1**	**310.4**	**310.4**	**313.5**	**333.6**	**333.1**
2.1 Equity and investment fund shares	179.4	157.8	157.8	159.4	162.7	162.5
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	169.6	148.8	148.8	150.3	154.5	154.3
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	9.8	9.0	9.0	9.0	8.2	8.2
2.2 Debt securities	182.7	152.6	152.6	154.1	170.8	170.6
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	144.7	106.4	106.4	107.5	108.6	108.5
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	38.0	46.2	46.2	46.7	62.2	62.1
3. Financial derivatives (other than reserves) and employee stock options	**11.2**	**4.2**	**22.2**	**11.9**	**11.3**	**11.5**
4. Other investment	**9,803.5**	**9,586.3**	**9,447.7**	**9,655.8**	**10,121.1**	**9,335.8**
4.1 Other equity	-	-	-	-	-	-
4.2 Currency and deposits	2,986.3	2,694.5	2,453.2	2,521.7	3,133.7	2,988.1
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	5,716.4	5,712.3	5,672.5	5,686.7	5,592.0	5,127.5
4.6 Other accounts receivable	1,100.7	1,179.5	1,322.1	1,447.4	1,395.4	1,220.1
5. Reserve assets	**9,427.6**	**9,644.6**	**12,723.5**	**13,763.6**	**13,864.2**	**15,475.2**
5.1 Monetary gold	4,115.2	3,975.6	3,888.8	4,321.0	4,604.7	4,848.2
5.2 Special drawing rights	17.3	18.8	669.7	112.1	205.3	734.6
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	5,294.9	5,650.0	8,164.9	9,330.4	9,054.1	9,892.3
5.4.1 Currency and deposits	2,671.0	2,664.4	4,602.1	4,728.9	4,735.4	5,722.3
5.4.2 Securities	149.3	143.4	142.6	215.8	154.8	148.7
5.4.3 Financial derivatives	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
5.4.4 Other claims	2,474.6	2,842.2	3,420.2	4,385.7	4,163.9	4,021.3

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2023				2024	
	Mar	Jun	Sep	Dec	Mar[R]	Jun[P]
B. Liabilities	**149,330.0**	**148,609.2**	**153,084.5**	**157,410.6**	**157,087.8**	**158,852.1**
1. Direct investment	**25,238.1**	**25,922.3**	**26,650.6**	**28,794.9**	**29,136.7**	**30,641.6**
1.1 Equity and investment fund shares	20,743.4	21,378.1	22,064.5	24,114.8	24,738.2	26,065.9
1.1.1 Direct investor in direct investment enterpr.	20,743.4	21,378.1	22,064.5	24,114.8	24,738.2	26,065.9
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	4,494.7	4,544.2	4,586.1	4,680.2	4,398.5	4,575.6
1.2.1 Direct investor in direct investment enterpr.	4,494.7	4,544.2	4,586.1	4,680.2	4,398.5	4,575.6
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	**9,469.2**	**9,501.0**	**9,669.3**	**10,173.2**	**10,384.5**	**10,191.9**
2.1 Equity and investment fund shares	1,165.6	1,197.5	1,365.8	1,869.6	1,957.6	2,358.4
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	686.0	700.1	795.4	966.0	1,025.4	1,217.5
2.1.3 General government	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.4 Other sectors	479.5	497.4	570.4	903.5	932.3	1,140.9
2.2 Debt securities	8,303.7	8,303.5	8,303.5	8,303.6	8,426.9	7,833.5
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	7,803.7	7,803.5	7,803.5	7,803.6	7,926.9	7,333.5
2.2.4 Other sectors	500.0	500.0	500.0	500.0	500.0	500.0
3. Financial derivatives (other than reserves) and employee stock options	**8.4**	**2.6**	**28.8**	**5.8**	**8.2**	**5.7**
4. Other investment	**114,614.2**	**113,183.4**	**116,735.8**	**118,436.7**	**117,558.3**	**118,013.0**
4.1 Other equity	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
4.2 Currency and deposits	8,815.0	8,830.4	11,870.0	12,065.3	12,232.7	12,558.1
4.3 Loans	94,418.2	93,125.6	93,584.1	94,819.1	94,438.6	94,811.5
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	2,343.0	2,343.0	2,343.0	2,343.0	1,728.4	1,728.4
4.6 Other accounts payable	5,089.6	4,980.4	5,078.9	5,242.6	5,272.4	5,054.3
4.7 Special drawing rights (Net incurrence of liab)	3,948.5	3,904.0	3,859.7	3,966.6	3,886.3	3,860.8

Source: Statistics and Data Services Department, SBP

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

Archive link:

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

4.11 Gold and Foreign Exchange Reserves

Million US Dollars

End Period	Gold*	Foreign exchange reserves with															SBP and Scheduled Banks	
		SBP							Scheduled Banks									
									Deposits			Utilizations						
		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	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)***
	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	2	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	3	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	1	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	186	92	1,678	127	1,964	2,903	4,715	11,414	9,160
FY24	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	334	102	2,022	95	2,026	2,921	4,607	17,270	13,996
2023[R] Sep	3,889	670	73	6,946	4	0.2	7,693	7,616	6,384	(19)	142.1	1,607	114	2,359	2,427	4,777	14,009	12,393
Oct	4,152	500	73	6,973	15	0.2	7,562	7,473	6,308	11	59.6	1,747	101	2,201	2,329	4,560	14,043	12,033
Nov	4,232	353	73	6,655	9	0.2	7,090	7,008	6,336	139	135.3	1,865	96	2,072	2,578	4,472	13,900	11,479
Dec	4,321	112	73	8,121	24	0.2	8,331	8,233	6,381	154	93.3	1,941	91	1,989	2,607	4,440	15,259	12,673
2024[R] Jan	4,269	531	73	7,630	21	0.2	8,256	8,162	6,351	173	192	1,918	80	2,104	2,614	4,432	15,139	12,594
Feb	4,259	373	73	7,580	39	0.2	8,066	7,953	6,398	207	169	1,903	86	1,839	2,946	4,495	15,270	12,448
Mar	4,605	205	73	7,835	24	0.2	8,138	8,040	6,466	401	161	1,747	91	2,045	3,145	4,719	15,888	12,759
Apr	4,797	1,125	73	8,002	44	0.2	9,244	9,127	6,527	245	97	1,904	98	2,432	2,435	4,623	16,477	13,750
May	4,883	974	73	8,135	20	0.2	9,203	9,110	6,527	206	97	1,986	96	2,176	2,572	4,541	16,658	13,651
Jun	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	334	102	2,022	95	2,026	2,921	4,607	17,270	13,996
Jul	5,047	453	73	8,768	22	0.2	9,316	9,221	6,682	100	124	1,936	94	2,326	2,549	4,746	16,912	13,967
Aug	5,230	293	73	9,144	53	0.2	9,564	9,437	6,632	125	55	1,895	86	2,376	2,456	4,737	17,249	14,174
Sep[P]	5,472	630	69	10,107	31	0.2	10,837	10,737	6,687	73	5	2,023	84	2,371	2,287	4,664	18,596	15,401

Source: Statistics and Data Services Department, SBP

* Excludes RBI Holding

** Compiled as per IMF Balance of Payments Manual Guidelines

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

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

2. Includes FE-13/CRR.

4.12 Foreign Currency Deposits

Million US Dollars

DESCRIPTION	2023					2024							
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul[R]	Aug[R]	Sep[P]
Foreign Currency Deposits													
A. FE-25 Deposits	**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**	**6,628.5**	**6,682.2**	**6,632.2**	**6,687.1**
1. Resident	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	5,731.3	5,773.9	5,775.2	5,835.9
i) Demand Deposits	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	1,831.2	1,819.3	1,889.9	1,890.2
ii) Savings Deposits	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	1,817.1	1,923.5	1,881.4
iii) Time Deposits	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	2,084.8	2,137.5	1,961.8	2,064.4
2. Non- Resident	780.7	785.4	804.6	811.9	818.1	830.0	837.1	832.6	888.7	897.2	908.3	857.0	851.2
i) Demand Deposits	417.7	422.6	433.5	465.6	445.9	457.3	468.9	468.0	506.1	544.4	548.2	502.9	498.7
ii) Savings Deposits	218.1	219.5	227.1	227.1	220.4	220.3	216.5	214.1	222.8	224.0	221.2	230.5	225.5
iii) Time Deposits	144.9	143.3	144.0	119.2	151.8	152.4	151.7	150.5	159.8	128.8	138.9	123.6	127.0
B. Old FCAs Deposits	**9.5**	**9.5**	**9.6**	**9.6**	**9.5**	**9.4**	**9.4**	**9.4**	**9.4**	**9.4**	**9.4**	**9.4**	**9.4**
1. Resident	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
2. Non- Resident	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Total (A+B)	**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**	**6,637.9**	**6,691.6**	**6,641.6**	**6,696.5**
FE-25 Deposits Utilization	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	6,628.5	6,682.2	6,632.2	6,687.1
1. Financing	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	1,936.4	1,894.9	2,022.8
i) Exports Financing	353.1	438.4	429.7	450.1	481.5	447.0	441.0	471.7	518.3	540.1	550.9	580.7	646.6
a) Pre-Shipment	230.2	309.1	302.6	321.8	359.6	313.7	313.0	346.3	383.5	405.1	412.8	440.5	483.0
b) Post-Shipment	122.9	129.3	127.1	128.3	121.9	133.3	128.0	125.5	134.8	135.0	138.1	140.2	163.5
ii) Import Financing	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	1,385.5	1,314.2	1,376.2
2. Placements	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	1,683.4	1,604.4	1,537.2
i) With State Bank of Pakistan	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	1,053.5	1,013.3	1,060.1
a) CRR[1]	365.7	353.9	354.7	359.6	352.2	352.6	358.2	359.8	364.2	364.5	366.3	367.8	369.4
b) SCRR[2]	683.8	663.1	663.5	670.8	659.0	661.2	672.9	676.3	684.7	684.1	687.2	645.5	690.6
ii) With Banks	745.4	654.6	637.2	629.0	602.1	862.9	913.4	626.2	581.0	669.3	629.9	591.2	477.1
a) Within Pakistan	114.4	101.3	96.3	91.5	80.2	85.9	91.1	98.0	95.7	95.0	94.2	85.9	84.3
b) Outside Pakistan	631.0	553.3	540.9	537.6	521.9	777.0	822.3	528.2	485.4	574.4	535.7	505.3	392.8
3. Balances	623.2	688.2	744.7	790.9	715.4	779.3	729.2	529.1	734.9	862.2	736.1	757.1	755.7
i) Balance held abroad	323.1	339.7	413.4	449.4	391.3	483.6	449.8	236.9	441.1	569.2	469.1	496.3	522.8
ii) Cash in hand	300.1	348.5	331.4	341.5	324.1	295.7	279.4	292.2	293.8	293.1	267.0	260.8	232.9
4. Others	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	2,026.5	2,326.3	2,375.7	2,371.5

Source: Statistics and Data Services Department, SBP

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

1. Cash Reserve Requirement
2. Special Cash Reserve Requirement

4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr.	COUNTRY	Sep FY25[P]			Jul- Sep FY25[P]			Jul- Sep FY24[R]		
		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**	**385.1**	**(47.5)**	**337.6**	**771.1**	**(22.8)**	**748.3**	**520.2**	**9.6**	**529.9**
1	Argentina	-	-	-	-	-	-	-	-	-
2	Australia	0.2	-	0.2	0.7	-	0.7	0.0	(0.4)	(0.4)
3	Austria	-	-	-	(0.5)	-	(0.5)	-	-	-
4	Bahamas	-	-	-	-	-	-	-	-	-
5	Bahrain	3.1	-	3.1	8.5	(0.0)	8.4	9.1	0.8	10.0
6	Bangladesh	-	-	-	-	-	-	-	-	-
7	Belgium	0.0	-	0.0	0.1	-	0.1	-	-	-
8	Bosina Harzeguinia	-	-	-	-	-	-	-	-	-
9	Brunei	(0.0)	-	(0.0)	0.1	-	0.1	(0.1)	-	(0.1)
10	Canada	(3.1)	0.1	(3.0)	(7.8)	1.1	(6.7)	(0.5)	(1.9)	(2.4)
11	China	224.8	-	224.8	404.0	-	404.0	163.9	-	163.9
12	Congo	-	-	-	-	-	-	-	-	-
13	Denmark	-	-	-	0.5	-	0.5	-	-	-
14	Egypt	(0.0)	-	(0.0)	0.6	-	0.6	(0.1)	-	(0.1)
15	Finland	0.2	-	0.2	0.7	-	0.7	0.8	-	0.8
16	France	8.9	0.0	8.9	28.8	0.0	28.8	24.7	0.0	24.7
17	Germany	0.2	-	0.2	6.8	-	6.8	0.3	-	0.3
18	Hongkong	40.8	1.1	41.9	98.8	2.9	101.7	66.9	(0.0)	66.9
19	Hungary	5.0	-	5.0	5.1	-	5.1	-	-	-
20	Iceland	-	-	-	-	-	-	-	-	-
21	Indonesia	-	-	-	-	-	-	-	-	-
22	Iran	0.1	-	0.1	0.3	-	0.3	0.3	-	0.3
23	Ireland	-	(0.5)	(0.5)	0.1	(0.4)	(0.3)	0.0	0.2	0.2
24	Italy	(0.2)	-	(0.2)	(0.5)	-	(0.5)	(0.5)	(0.0)	(0.5)
25	Japan	(1.0)	(0.0)	(1.0)	(0.2)	(0.0)	(0.2)	(1.6)	(0.0)	(1.6)
26	Kenya	-	-	-	-	-	-	-	0.0	0.0
27	Korea (South)	1.3	-	1.3	5.8	-	5.8	2.2	-	2.2
28	Kuwait	3.9	(0.0)	3.8	8.0	(0.1)	7.8	11.6	(0.2)	11.4
29	Lebanon	2.1	-	2.1	6.4	-	6.4	6.2	-	6.2
30	Liberia	-	-	-	-	-	-	-	-	-
31	Libya	0.0	-	0.0	0.0	-	0.0	0.1	-	0.1
32	Luxembourg	(2.1)	(0.2)	(2.3)	(4.7)	(1.2)	(5.9)	(5.2)	(7.7)	(12.9)
33	Malaysia	1.5	-	1.5	7.2	(0.1)	7.0	8.6	-	8.6
34	Malta	3.8	-	3.8	8.6	-	8.6	11.4	-	11.4
35	Netherlands	17.4	-	17.4	14.2	-	14.2	43.6	-	43.6
36	NewZealand	-	-	-	-	-	-	0.1	-	0.1
37	Nigeria	-	-	-	-	-	-	-	-	-
38	Norway	(4.5)	-	(4.5)	(21.3)	-	(21.3)	(30.5)	-	(30.5)
39	Oman	(0.0)	-	(0.0)	(0.0)	-	(0.0)	3.0	-	3.0
40	Panama	(6.0)	-	(6.0)	(6.0)	-	(6.0)	1.5	-	1.5
41	Philippines	-	-	-	-	-	-	-	-	-
42	Poland	0.1	-	0.1	0.2	-	0.2	0.2	-	0.2
43	Portugal	-	-	-	-	-	-	-	-	-
44	Qatar	0.1	-	0.1	0.8	-	0.8	0.0	-	0.0
45	Saudi Arabia	0.6	0.0	0.6	1.8	0.1	1.9	0.5	0.1	0.6
46	Seychelles	-	-	-	-	-	-	-	-	-
47	Singapore	5.5	-	5.5	8.9	-	8.9	10.2	(2.3)	7.9
48	South Africa	-	-	-	-	-	-	-	0.0	0.0
49	Sri Lanka	-	-	-	0.0	-	0.0	-	-	-
50	Sweden	1.4	(0.7)	0.7	3.0	27.0	30.0	4.6	1.7	6.3
51	Switzerland	16.9	(0.6)	16.2	33.9	(1.0)	32.9	71.6	(3.3)	68.3
52	Thailand	0.0	-	0.0	(0.1)	-	(0.1)	(0.7)	-	(0.7)
53	Turkey	0.6	-	0.6	3.5	-	3.5	(0.6)	-	(0.6)
54	U.A.E	11.9	0.9	12.8	25.3	0.2	25.5	14.9	6.9	21.7
55	United Kingdom	31.8	8.2	40.0	72.2	7.6	79.8	57.3	5.0	62.3
56	United States	8.2	(59.0)	(50.8)	28.5	(59.7)	(31.1)	23.0	5.2	28.2
57	Others	11.6	3.2	14.8	28.9	0.9	29.8	23.4	5.4	28.8
II	**Foreign Public Investment[@]**		**77.0**	**77.0**		**155.3**	**155.3**		**0.2**	**0.2**
	Debt Securities		**77.0**	**77.0**		**155.3**	**155.3**		**0.2**	**0.2**
	Total	**385.1**	**29.5**	**414.6**	**771.1**	**132.4**	**903.5**	**520.2**	**9.9**	**530.1**

Source: Statistics and Data Services Department, SBP

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

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

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

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

3. The data is based on Ultimate Controlling Parent Country concept and may not be compared with the data based on Immediate Investing Countries published for year FY11 and earlier.

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

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

Archive link:

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

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr.	Sector	Sep FY25[P]			Jul- Sep FY25[P]			Jul- Sep FY24[R]		
		Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1	Food	3.8	0.0	3.8	12.4	1.5	10.9	13.5	0.4	13.1
2	Food Packaging	1.3	-	1.3	2.7	-	2.7	4.0	-	4.0
3	Beverages	0.7	1.2	(0.5)	3.9	2.5	1.5	3.1	3.7	(0.6)
4	Tobacco & Cigarettes	7.0	-	7.0	18.1	-	18.1	21.1	-	21.1
5	Sugar	0.2	-	0.2	0.5	-	0.5	0.6	-	0.6
6	Textiles	0.7	1.9	(1.1)	2.6	4.7	(2.1)	2.4	7.9	(5.6)
7	Paper & Pulp	-	0.0	(0.0)	-	0.6	(0.6)	-	-	-
8	Leather & Leather Products	0.0	-	0.0	0.0	0.1	(0.1)	0.0	-	0.0
9	Rubber & Rubber Products	6.7	-	6.7	10.0	-	10.0	0.5	-	0.5
10	Chemicals	21.6	1.6	20.0	28.6	6.6	22.0	6.4	6.7	(0.3)
11	Petro Chemicals	-	-	-	-	-	-	-	-	-
12	Petroleum Refining	7.6	3.8	3.8	26.7	11.1	15.6	22.9	11.5	11.4
13	Mining & Quarrying	-	21.3	(21.3)	0.0	46.0	(46.0)	1.1	19.0	(17.9)
14	Oil & Gas Explorations	49.0	0.2	48.8	97.7	0.8	97.0	79.2	0.6	78.7
	of which Privatization proceeds	-	-	-	-	-	-	-	-	-
15	Pharmaceuticals & OTC Products	0.5	6.2	(5.7)	7.8	13.0	(5.2)	23.3	0.5	22.7
16	Cosmetics	0.0	-	0.0	0.1	0.0	0.1	0.1	0.6	(0.5)
17	Fertilizers	-	-	-	-	-	-	-	-	-
18	Cement	1.6	0.1	1.4	5.7	0.2	5.5	4.7	0.3	4.3
19	Ceramics	0.8	-	0.8	1.9	0.0	1.9	0.1	-	0.1
20	Basic Metals	-	-	-	0.2	-	0.2	-	-	-
21	Metal Products	1.4	-	1.4	1.6	-	1.6	1.0	-	1.0
22	Machinery other than Electrical	-	-	-	0.2	-	0.2	0.0	-	0.0
23	Electrical Machinery	6.4	-	6.4	23.6	0.5	23.1	19.5	-	19.5
24	Electronics	20.6	0.0	20.6	43.2	0.3	42.8	1.9	14.5	(12.6)
	I) Consumer/Household	20.6	0.0	20.6	43.2	0.3	42.8	1.8	14.5	(12.6)
	II) Industrial	-	0.0	(0.0)	-	0.0	(0.0)	0.0	0.0	0.0
25	Transport Equipment (Automobiles)	0.8	1.8	(1.0)	4.6	5.8	(1.1)	2.5	4.7	(2.2)
	I) Motorcycles	-	-	-	0.0	-	0.0	-	-	-
	II) Cars	0.8	1.7	(0.9)	4.5	5.0	(0.5)	2.4	3.8	(1.4)
	III) Buses, Trucks, Vans & Trail	0.0	0.0	(0.0)	0.1	0.8	(0.7)	0.1	0.9	(0.8)
26	Power	274.7	54.4	220.3	487.9	71.6	416.3	187.1	4.7	182.4
	I) Thermal	12.1	1.3	10.8	33.7	7.7	25.9	36.0	3.8	32.2
	of which Privatization proceeds	-	-	-	-	-	-	-	-	-
	II) Hydel	241.7	48.1	193.6	382.9	48.5	334.4	88.4	0.9	87.5
	III) Coal	20.9	5.0	15.9	71.3	15.3	55.9	62.7	-	62.7
27	Construction	1.8	0.4	1.4	2.4	1.5	1.0	8.6	1.4	7.2
28	Trade	14.5	1.3	13.2	22.8	3.6	19.2	6.7	3.9	2.8
29	Transport	0.5	2.4	(2.0)	3.0	8.3	(5.3)	2.2	9.0	(6.8)
30	Tourism	1.9	0.0	1.9	8.9	0.0	8.8	4.1	0.1	4.1
31	Storage Facilities	0.4	-	0.4	1.0	1.0	0.0	0.9	-	0.9
32	Communications	6.1	7.6	(1.5)	20.8	30.9	(10.1)	18.0	35.7	(17.7)
	1) Telecommunications	1.5	6.3	(4.8)	9.8	28.6	(18.8)	8.4	33.8	(25.5)
	of which Privatization proceeds proceeds	-	-	-	-	-	-	-	-	-
	2) Information Technology	4.7	1.3	3.4	11.0	2.3	8.6	9.6	1.9	7.7
	I) Software Development	0.7	1.3	(0.6)	2.7	2.1	0.6	2.5	1.8	0.7
	II) Hardware Development	-	-	-	0.0	0.0	0.0	-	-	-
	III) I.T. Service	4.0	0.0	4.0	8.2	0.2	8.0	7.1	0.1	7.0
	3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33	Financial Business	54.2	1.7	52.6	133.6	6.9	126.7	168.3	18.4	149.9
	of which Privatization proceeds proceeds	-	-	-	-	-	-	-	-	-
34	Social Services	0.1	-	0.1	0.5	-	0.5	0.1	-	0.1
35	Personal Services	1.5	0.7	0.8	5.1	4.2	0.9	4.3	1.0	3.3
36	Others	7.2	1.8	5.4	23.9	9.3	14.6	57.7	1.0	56.7
	TOTAL	493.5	108.4	385.1	1,002.1	231.0	771.1	665.7	145.5	520.2
	TOTAL without Privatization proceeds	493.5	108.4	385.1	1,002.1	231.0	771.1	665.7	145.5	520.2

Source: Statistics and Data Services Department, SBP

P: Provisional; (R): Revised

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

Note:

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

Archive link:

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

4.15 Balance of Trade

(a) State Bank of Pakistan

Million US Dollars

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		30,967	--	11.1	53,056	--	0.7	(22,089)	--
2023[R]	Sep	2,438	6,952	(5.9)	3,928	12,288	(25.6)	(1,490)	(5,336)
	Oct	2,719	9,671	0.0	4,383	16,671	(21.3)	(1,664)	(7,000)
	Nov	2,693	12,364	3.8	4,531	21,202	(16.9)	(1,838)	(8,838)
	Dec	2,782	15,146	6.5	4,173	25,375	(14.8)	(1,391)	(10,229)
2024[R]	Jan	2,680	17,826	8.4	4,669	30,044	(11.3)	(1,989)	(12,218)
	Feb	2,531	20,357	9.2	4,366	34,410	(9.4)	(1,835)	(14,053)
	Mar	2,522	22,879	8.6	4,569	38,979	(7.5)	(2,047)	(16,100)
	Apr	2,637	25,516	10.0	4,442	43,421	(5.1)	(1,805)	(17,905)
	May	3,008	28,524	10.7	5,019	48,440	(2.2)	(2,011)	(19,916)
	Jun	2,443	30,967	11.1	4,616	53,056	0.7	(2,173)	(22,089)
	Jul[R]	2,374	2,374	12.8	4,819	4,819	16.1	(2,445)	(2,445)
	Aug[P]	2,477	4,851	7.5	4,709	9,528	14.0	(2,232)	(4,677)
	Sep	2,645	7,496	7.8	4,691	14,219	15.7	(2,046)	(6,723)

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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	30,675	86	--	10.64	54,779	25		(0.76)	(23,994)	--
2023 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	27	20,442	8.81	4,306	6	35,225	(11.98)	(1,702)	(14,783)
Mar	2,567	19	23,027	8.85	4,855	2	40,082	(8.44)	(2,272)	(17,055)
Apr	2,351	12	25,391	8.69	4,846	5	44,933	(3.92)	(2,487)	(19,542)
May	2,839	18	28,248	10.19	4,915	4	49,852	(2.40)	(2,062)	(21,604)
Jun	2,558	7	30,813	10.03	4,964	4	54,820	(0.81)	(2,403)	(24,007)
Jul	2,307	-	2,307	11.75	4,278	-	4,278	15.92	(1,971)	(1,971)
Aug	2,762	-	5,069	14.42	4,509	-	8,787	7.62	(1,747)	(3,718)
Sep	2,840	-	5,602	(18.97)	4,672	-	9,181	(24.26)	(1,832)	(3,579)

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					
			Sep	Apr[R]	May[R]	Jun[R]	Jul[R]	Aug[R]	Sep[P]
A. Food Group	**4,737,303**	**7,088,837**	**491,659**	**606,966**	**596,975**	**523,397**	**545,008**	**492,052**	**488,404**
1 Rice	2,107,286	3,687,362	160,931	373,243	334,481	286,509	230,884	205,114	197,205
A) Basmati	625,582	855,155	66,903	70,429	84,257	69,065	71,211	71,442	68,022
B) Others	1,481,704	2,832,207	94,028	302,814	250,224	217,444	159,673	133,672	129,183
2 Fish & Fish Preparations	483,684	423,960	30,419	41,064	40,587	37,604	32,683	22,896	22,987
3 Fruits	232,308	309,271	22,219	16,920	26,428	34,761	40,717	29,050	19,952
4 Vegetables/Leguminous vegetable	172,133	400,414	20,556	31,874	27,458	25,610	28,947	26,483	24,069
5 Tobacco	77,809	82,676	6,648	1,160	2,874	2,540	15,236	25,632	27,318
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	93,391	76,973	5,811	5,053	5,844	5,344	7,384	8,309	4,853
8 Oil Seeds, Nuts and Kernals	173,633	386,999	96,510	5,038	6,449	6,558	9,597	14,677	47,941
9 Sugar	106,079	20,060	75	-	-	-	50,074	15,115	15,480
10 Meat and Meat Preparations	388,105	521,736	41,996	47,051	46,359	31,671	35,130	37,499	38,665
11 All Other Food Items	902,875	1,179,385	106,495	85,562	106,495	92,799	94,357	107,278	89,934
B. Textile Group	**16,633,198**	**16,308,798**	**1,333,285**	**1,299,604**	**1,480,669**	**1,273,247**	**1,376,190**	**1,407,113**	**1,469,629**
12 Raw Cotton	13,397	53,371	3,780	112	-	7	1	-	18
13 Cotton Yarn	870,224	1,050,775	97,193	83,504	75,645	53,242	49,900	55,666	57,581
14 Cotton Cloth	2,154,681	1,892,157	155,921	149,717	171,958	152,622	155,960	153,963	170,072
15 Cotton Carded or Combed	1,370	1,527	71	169	14	80	25	19	64
16 Yarn Other than Cotton Yarn	59,686	34,322	3,579	2,147	2,017	2,181	2,360	2,176	2,636
17 Knitwear	4,243,418	4,017,927	344,504	302,114	343,999	323,800	382,985	378,834	377,787
18 Bed Wear	2,801,995	2,794,470	232,536	210,633	260,271	227,046	227,054	236,304	255,421
19 Towels	930,773	957,175	76,875	80,354	91,929	77,771	82,093	78,669	82,981
20 Tents, Canvas & Tarpaulin	130,961	122,000	10,359	7,309	14,440	11,407	9,028	11,612	11,011
21 Readymade Garments	3,496,051	3,470,914	261,712	305,242	343,055	271,266	301,995	326,973	348,771
22 Art, Silk & Synthetic Textile	389,132	375,602	28,370	29,846	40,989	29,547	28,344	26,634	29,413
23 Makeup Articles (incl. Other Tex)	687,231	686,825	53,977	55,379	59,061	55,899	56,315	61,326	53,068
24 Other Textile Materials	854,280	851,734	64,406	73,078	77,291	68,379	80,128	74,938	80,804
C. Petroleum Group	**290,520**	**552,542**	**28,243**	**33,689**	**125,296**	**69,703**	**92,760**	**42,534**	**71,069**
25 Petroleum Crude	82,763	28,005	-	-	28,005	-	-	-	-
26 Petroleum Products	134,724	448,542	28,235	33,689	85,446	69,703	87,220	42,534	58,474
27 Solid Fuel including Naphtha	73,033	75,995	8	-	11,845	-	5,540	-	12,595
D. Other Manufacture	**4,040,680**	**4,041,887**	**321,216**	**335,829**	**388,376**	**345,681**	**338,513**	**348,331**	**360,647**
28 Carpets, Rugs & Mats	78,713	65,284	5,113	4,458	6,342	5,446	4,402	5,186	5,297
29.Sports Goods	460,651	439,347	34,927	35,032	38,574	44,572	36,878	32,402	32,481
30 Leather Tanned	173,713	140,830	12,269	12,589	13,083	12,336	10,455	10,551	12,959
31.Leather Manufactures	627,566	606,184	48,462	50,269	52,617	49,226	49,840	52,145	56,023
32.Footwear	167,347	166,873	15,530	17,208	14,583	10,942	14,942	15,316	14,276
33 Surgical Goods & Medical Instr.	454,886	457,144	36,346	38,144	40,894	35,258	36,859	38,556	38,415
34 Cutlery	72,521	65,813	5,507	5,588	5,699	4,813	5,466	4,846	5,222
35 Onyx Manufactured	4,357	4,550	346	411	379	505	277	493	367
36 Chemical and Pharmaceutica Products	1,429,536	1,422,852	115,546	120,087	136,702	126,013	124,875	142,324	130,517
37 Engineering Goods	261,342	279,073	21,609	21,669	32,446	19,164	21,440	19,811	23,529
38 Gems	11,520	8,010	423	342	784	763	1,016	464	637
39 Jewellary	15,124	13,349	298	328	3,091	4,471	1,672	690	1,864
40 Furniture	8,983	8,383	671	620	814	393	806	296	614
41 Molasses	21,566	52,262	34	5,427	5,505	7,942	3,860	1,392	1,988
42 Handicrafts	589	211	-	-	13	-	-	-	79
43 Cement	205,992	261,578	19,481	20,438	33,619	21,257	22,770	20,736	33,090
44 Guar and Guar Products	46,274	50,145	4,654	3,217	3,231	2,580	2,959	3,124	3,290
E. All Others	**2,582,921**	**2,699,314**	**216,431**	**214,451**	**263,032**	**195,898**	**225,911**	**212,549**	**241,454**
I. Total Export Receipts through Banks	**28,284,623**	**30,691,378**	**2,390,835**	**2,490,539**	**2,854,347**	**2,407,926**	**2,578,383**	**2,502,579**	**2,631,204**
II. Freight on Export	**755,178**	**656,485**	**45,610**	**56,528**	**62,371**	**63,803**	**56,528**	**63,803**	**63,803**
III. Export Receipts Banks (fob) (I-II)	**27,529,445**	**30,034,893**	**2,345,225**	**2,434,011**	**2,791,976**	**2,344,123**	**2,521,855**	**2,438,777**	**2,567,401**
IV. Other Exports	**346,483**	**932,180**	**92,808**	**203,034**	**216,044**	**98,850**	**(147,850)**	**38,207**	**77,561**
Total Export as per BOP (III+IV)	**27,875,928**	**30,967,073**	**2,438,033**	**2,637,045**	**3,008,020**	**2,442,973**	**2,374,005**	**2,476,984**	**2,644,962**

Source: Statistics and Data Services Department, SBP

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

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

4.16 Exports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY23	FY24	2023	2024					
			Sep	Apr	May	Jun	Jul	Aug	Sep[P]
A. Food Group	**5,021,316**	**7,369,920**	**568,601**	**571,049**	**596,875**	**543,971**	**475,767**	**536,151**	**604,752**
1 Rice	2,149,201	3,931,787	172,397	351,675	345,437	303,771	205,746	258,922	257,197
a) Basmati	650,532	877,078	64,148	76,861	74,777	103,094	92,532	100,079	70,551
b) Others	1,498,669	3,054,708	108,248	274,815	270,660	200,676	113,214	158,843	186,646
2 Fish & Fish Preparations	496,589	410,269	43,768	43,586	37,070	31,045	18,928	16,178	35,000
3 Fruits	283,188	343,532	25,239	8,339	20,388	48,739	40,357	30,176	21,653
4 Vegetables	300,323	430,055	18,341	32,707	38,654	20,689	28,884	22,244	20,649
5 Leguminous Vegetables	49	239	64	-	-	-	-	-	-
6 Tobacco	63,941	64,468	4,695	792	123	1,977	450	19,553	17,197
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	93,748	109,524	9,285	6,801	8,199	7,226	5,462	7,953	8,504
9 Oil seeds, Nuts and Kernals	188,822	410,089	156,410	5,361	9,388	8,271	5,787	19,385	89,573
10 Sugar	104,516	21,070	-	-	-	-	23,916	28,562	28,261
11 Meat& Meat preparations	425,604	511,688	39,954	43,901	44,494	36,023	36,849	38,385	40,496
12 All other Food Items	915,335	1,137,201	98,450	77,887	93,121	86,230	109,388	94,793	86,222
B. Textile Group	**16,501,766**	**16,655,900**	**1,360,902**	**1,237,313**	**1,558,235**	**1,414,417**	**1,271,136**	**1,644,317**	**1,604,841**
13 Raw Cotton	13,469	56,087	3,548	-	-	-	-	-	-
14 Cotton Yarn	844,283	955,509	113,567	54,115	64,270	45,317	55,750	54,838	51,991
15 Cotton Cloth	2,021,999	1,865,965	174,274	135,023	172,926	135,130	140,148	182,506	200,992
16 Cotton Carded or Combed	1,115	837	103	85	-	-	-	-	-
17 Yarn Other than Cotton Yarn	45,105	32,499	3,443	2,154	2,112	1,620	2,556	3,396	2,615
18 Knitwear	4,436,749	4,407,574	346,021	326,352	413,376	427,573	357,686	462,903	448,323
19 Bed Wear	2,691,648	2,802,670	232,521	202,529	277,390	234,485	214,305	290,448	290,219
20 Towels	999,592	1,055,108	84,350	80,748	103,389	87,173	70,093	100,673	90,550
21 Tent, Canvas & Tarpaulin	137,944	117,565	8,395	9,273	9,844	10,088	10,877	8,700	9,219
22 Readymade Garments	3,491,948	3,563,600	250,568	291,288	350,641	324,781	295,522	363,050	338,376
23 Art, Silk & Synthetic Textile	412,291	367,199	28,223	27,836	34,320	31,383	27,245	33,999	35,238
24 Made up Articles (Ex towels & bed)	692,545	715,332	56,834	53,363	66,696	59,612	48,057	71,328	71,671
25 Other Textile Materials	713,080	715,955	59,054	54,547	63,271	57,253	48,897	72,476	65,647
C. Petroleum Group & Coal	**220,519**	**397,721**	**5,094**	**25,513**	**98,835**	**73,909**	**63,686**	**26,364**	**57,736**
26 Petroleum Crude	170,252	42,919	-	-	-	42,919	-	-	24,723
27 Petroleum Products (Exl. Naphtha)	50,257	320,909	8	25,513	91,261	30,990	58,056	26,364	26,315
28 Petroleum Top Naphtha	-	33,892	5,086	-	7,573	-	5,630	-	6,698
29 Solid Fuels (Coal)	11	1	-	-	1	-	-	-	-
D. Other Manufactures Group	**3,841,127**	**4,027,214**	**347,645**	**324,490**	**400,042**	**347,852**	**319,127**	**370,497**	**375,512**
30 Carpets Rugs & Mats	72,768	59,414	4,064	5,169	4,946	4,659	5,818	5,032	3,392
31 Sports Goods	404,801	396,350	31,705	37,749	36,982	33,954	29,358	32,624	31,104
32 Leather Tanned	167,615	137,586	12,188	12,475	14,287	10,077	11,766	10,182	13,474
33 Leather Manufactures	577,428	545,926	50,743	42,066	43,635	49,768	40,043	54,948	55,579
34 Footwear	178,553	162,086	12,930	9,922	14,194	15,104	11,793	18,492	14,851
35 Surgical Goods & Medical Instr.	447,442	444,572	38,917	35,121	41,209	37,020	31,058	38,599	40,074
36 Cutlery	61,824	57,918	4,837	4,490	4,901	4,758	4,196	6,112	4,960
37 Onyx Manufactured	4,276	4,701	604	380	586	242	232	214	515
38 Chemicals and Pharm.Products	1,387,028	1,496,664	128,899	112,750	161,916	120,488	134,996	129,464	141,308
39 Engineering Goods	249,785	346,054	27,791	28,271	35,795	31,338	28,429	46,880	35,190
40 Gems	7,509	6,595	450	184	335	594	801	271	324
41 Jewellary	7,690	10,984	1,675	66	1,112	2,875	2,576	589	745
42 Furniture	12,524	7,985	913	347	567	562	473	839	818
43 Molasses	23,876	35,006	8	7,547	4,083	4,425	167	1,239	1,896
44 Handicrafts	787	199	61	-	-	-	-	86	2
45 Cement	189,875	266,517	27,041	25,074	32,251	29,719	14,492	22,212	28,490
46 Guar and Guar Products	47,349	48,658	4,817	2,878	3,243	2,268	2,929	2,714	2,790
E. All Other Items	**2,139,345**	**2,223,879**	**188,554**	**192,795**	**184,972**	**177,979**	**177,372**	**184,935**	**196,825**
TOTAL	**27,724,078**	**30,674,632**	**2,470,796**	**2,351,160**	**2,838,959**	**2,558,126**	**2,307,088**	**2,762,264**	**2,839,666**

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					
			Sep	Apr R	May R	Jun R	Jul R	Aug R	Sep P
A. Food Group	**7,967,883**	**7,111,329**	**459,883**	**493,687**	**512,974**	**422,103**	**535,521**	**508,773**	**515,624**
1-Milk, Cream & Milk Food for Infants	159,994	135,931	15,935	6,682	13,772	10,985	11,688	10,789	5,025
2-Wheat un-milled	958,442	235,098	21,303	5,168	11,317	-	-	-	-
3-Dry Fruits & Nuts	9,182	20,021	1,300	1,304	1,332	1,067	2,236	2,449	3,976
4-Tea	495,361	687,638	58,119	51,268	57,006	39,972	51,988	52,215	48,048
5-Spices	107,801	157,058	8,982	13,802	19,196	14,318	16,141	12,673	12,549
6-Soya bean Oil	304,426	112,334	11,535	262	9,920	1,879	9,246	16,089	16,650
7-Palm Oil	3,362,775	2,680,625	179,943	214,138	218,415	191,867	264,491	251,158	239,592
8-Sugar	5,301	3,980	169	246	366	170	280	286	246
9-Pulses	748,045	594,970	55,069	39,522	29,479	30,164	54,111	59,473	62,982
10-All others Food items	1,816,553	2,483,674	107,529	161,295	152,171	131,680	125,341	103,640	126,555
B. Machinery Group	**4,431,144**	**7,405,782**	**471,203**	**759,694**	**848,578**	**621,229**	**897,515**	**638,469**	**636,737**
11-Power Generating Machinery	356,082	410,185	30,059	33,387	30,029	61,863	32,691	42,888	64,005
12-Office Mach. Incl. Data Processing Equipment	221,226	300,145	24,618	21,119	26,275	21,646	30,034	23,591	25,605
13-Textile Machinery	657,765	402,020	26,776	33,786	39,462	25,813	38,763	37,378	36,874
14-Construction & Mining Machinery	23,653	52,569	1,297	5,258	8,432	4,156	9,298	7,076	6,650
15-Electrical Machinery & Appara1-tus	1,038,843	2,730,576	135,405	362,675	369,086	227,073	352,219	247,764	238,267
16-Telecom	734,150	1,896,184	139,053	147,297	206,669	150,628	273,738	119,525	109,308
17-Agricultural Machinery & Implements	57,464	76,512	6,487	5,502	8,072	5,563	7,258	8,359	4,963
18-Other Machinery	1,341,961	1,537,591	107,509	150,671	160,554	124,488	153,514	151,887	151,065
C. Transport Group	**1,266,210**	**1,621,268**	**125,751**	**117,490**	**166,448**	**189,646**	**147,781**	**146,950**	**140,969**
19-Road Vehicles (Build Unit, Ckd/Skd)	1,073,575	1,365,902	104,460	105,996	157,871	137,555	143,749	138,511	136,649
20-Aircrafts, Ships and Boats	135,360	202,137	21,002	9,932	8,304	19,218	3,413	8,354	2,406
21-Others Transport Equipments	57,275	53,229	290	1,562	273	32,873	619	85	1,913
D. Petroleum Group	**18,881,802**	**15,161,825**	**1,283,567**	**1,261,268**	**1,362,201**	**1,458,953**	**1,224,385**	**1,408,863**	**1,302,900**
22-Petroleum Products	8,974,862	5,995,015	457,823	486,895	626,068	458,344	436,263	501,692	545,789
23-Petroleum Crude	5,824,352	5,093,546	493,068	449,621	366,381	616,943	477,152	505,253	465,526
24.Natural Gas, Liquified	3,909,265	3,855,309	313,933	304,001	345,360	362,487	291,893	388,121	282,048
25. Petroleum Gas, Liquified	172,636	215,885	18,742	20,740	24,364	21,179	19,077	13,698	9,459
26. Others	687	2,070	-	11	27	-	-	100	78
E. Textile Group	**4,564,789**	**3,890,142**	**236,039**	**395,780**	**507,947**	**353,499**	**390,678**	**399,952**	**382,753**
27-Raw Cotton	2,430,174	1,277,737	62,905	168,901	201,847	122,670	124,695	146,379	128,925
28-Synthetic Fibre	570,605	668,459	39,800	55,189	82,780	61,709	58,315	57,004	42,429
29-Synthetic & artificial Silk Yarn	595,434	807,523	54,514	70,223	88,352	64,686	79,029	67,370	73,993
30-Worn Clothing	84,154	94,002	5,635	6,958	10,751	8,210	6,822	9,221	12,080
31-Other Textile Items	884,422	1,042,420	73,184	94,508	124,217	96,224	121,818	119,979	125,326
F. Agricultural & Other Chemical Group	**8,254,432**	**8,943,725**	**712,474**	**740,320**	**802,927**	**667,358**	**801,538**	**781,635**	**866,944**
32-Fertilizer Manufactured	615,486	642,339	9,329	55,888	64,854	14,700	26,036	88,162	132,401
33-Insecticides	167,414	184,226	18,999	13,796	19,424	9,150	13,882	9,866	9,911
34-Plastic Material	2,196,675	2,428,881	194,468	198,313	197,621	160,593	207,653	226,214	209,431
35-Medicinal Products	684,068	664,764	68,837	46,319	67,306	54,856	69,174	56,511	77,592
36-Others	4,590,789	5,023,515	420,842	426,003	453,721	428,060	484,794	400,883	437,609
G. Metal Group	**3,449,685**	**4,668,681**	**324,907**	**417,353**	**490,812**	**334,804**	**454,443**	**391,862**	**439,855**
37-Gold	-	11	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,062,072	1,674,742	123,510	136,633	154,234	118,109	151,809	158,358	131,627
39-Iron and Steel	1,686,379	2,195,085	148,767	209,312	241,065	141,282	208,723	145,534	219,107
40-Aluminum Wrought & Worked	291,022	294,400	21,884	21,133	30,625	23,823	33,761	32,644	38,276
41-All other Metals & Articles	410,211	504,444	30,746	50,276	64,888	51,589	60,150	55,326	50,845
H. Miscellaneous Group	**740,672**	**897,262**	**65,932**	**68,140**	**81,318**	**68,804**	**92,348**	**87,036**	**80,013**
42-Rubber Crude Incl. Synth/Reclaimed	171,733	207,352	13,980	17,449	18,033	18,896	21,675	23,042	19,499
43-Rubber Tyres & Tubes	66,728	85,288	5,274	7,097	9,370	7,713	13,379	11,528	15,766
44-Wood & Cork	92,395	122,237	9,755	8,376	11,270	8,634	10,755	10,064	7,424
45-Jute	49,513	23,875	1,286	2,139	1,033	1,636	1,366	329	1,971
46-Paper & Paper Board & Manuf. thereof	360,302	458,510	35,637	33,079	41,611	31,925	45,173	42,073	35,352
I. All Others	**3,242,575**	**4,001,364**	**337,194**	**258,296**	**337,676**	**477,993**	**280,493**	**387,140**	**310,574**
I. Imports Payments Through Banks	**52,799,190**	**53,701,377**	**4,016,952**	**4,512,028**	**5,110,880**	**4,594,390**	**4,824,702**	**4,750,679**	**4,676,370**
II. Freight & Insurance	**2,293,552**	**2,250,953**	**234,590**	**162,433**	**183,992**	**165,398**	**172,724**	**171,024**	**168,349**
III. Imports Payments Banks (fob) (I-II)	**50,505,639**	**51,450,424**	**3,782,362**	**4,349,595**	**4,926,888**	**4,428,992**	**4,651,977**	**4,579,654**	**4,508,020**
IV. Other Imports	**2,189,432**	**1,605,630**	**145,681**	**92,431**	**92,123**	**186,995**	**167,034**	**129,395**	**183,020**
Total Imports as Per BOP (III+IV)	**52,695,071**	**53,056,054**	**3,928,043**	**4,442,026**	**5,019,011**	**4,615,987**	**4,819,011**	**4,709,050**	**4,691,040**

Source: Statistics and Data Services Department, SBP

P: Provisional, R: Revised

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

Archive link:

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

4.17 Imports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY23	FY24	2023	2024					
			Sep	Apr	May	Jun	Jul	Aug	Sep[P]
A. Food Group	**8,936,960**	**7,903,732**	**548,705**	**527,025**	**552,458**	**533,782**	**510,449**	**556,463**	**584,641**
1-Milk, Cream & Milk Food for Infants	144,299	114,195	6,917	5,323	15,300	11,593	7,360	11,609	9,450
2-Wheat un-milled	1,072,453	1,031,674	46,019	26,554	-	-	-	-	-
3-Dry Fruits & Nuts	39,965	70,930	5,256	3,665	6,696	3,707	5,813	7,565	12,483
4-Tea	569,039	656,641	55,252	52,213	56,333	52,879	39,943	58,013	52,385
5-Spices	151,241	196,342	9,589	18,755	25,283	19,478	20,013	19,371	14,088
6-Soya bean Oil	315,541	129,558	10,778	530	5,452	7,506	1,017	21,224	7,370
7-Palm Oil	3,640,709	2,778,557	206,171	216,103	231,002	247,025	239,921	255,953	251,232
8-Sugar	5,641	3,327	172	185	319	149	297	413	319
9-Pulses	946,174	774,959	74,586	50,479	48,025	39,196	66,638	66,412	71,887
10-All others Food items	2,051,896	2,147,547	133,965	153,218	164,048	152,248	129,447	115,903	165,427
B. Machinery Group	**5,811,518**	**8,500,583**	**522,159**	**905,255**	**848,255**	**892,850**	**677,021**	**626,207**	**711,400**
11-Power Generating Machinery	500,450	418,085	33,231	25,361	41,994	54,818	31,299	47,060	57,270
12-Office Mach. Incl. Data Processing Equipment	339,428	459,288	30,150	30,245	34,439	42,582	28,737	36,040	41,856
13-Textile Machinery	328,428	149,365	12,234	14,194	14,329	16,834	18,669	14,082	17,400
14-Construction & Mining Machinery	84,730	94,186	7,197	9,330	13,769	7,808	8,909	8,285	12,461
15-Electrical Machinery & Apparatus	1,673,819	3,275,128	150,092	485,872	369,641	314,970	344,121	252,571	272,829
16-Telecom	956,698	2,366,500	158,755	211,589	211,586	320,094	102,587	118,787	153,144
17-Agricultural Machinery & Implements	40,971	91,307	5,186	8,180	12,518	9,513	6,461	11,160	12,078
18-Other Machinery	1,886,995	1,646,727	125,314	120,484	149,979	126,231	136,238	138,222	144,362
C. Transport Group	**1,757,250**	**1,840,043**	**129,791**	**159,164**	**180,143**	**260,844**	**114,611**	**198,358**	**177,777**
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,564,219	1,647,142	124,855	132,204	160,403	213,536	111,181	191,849	166,318
20-Aircrafts Ships and Boats	134,380	129,999	4,793	26,155	19,002	7,076	5	5,439	7,681
21-Others Transport Equipments	58,652	62,902	143	806	738	40,233	3,425	1,070	3,778
D. Petroleum Group	**17,014,558**	**16,910,247**	**1,330,748**	**1,676,753**	**1,577,878**	**1,571,299**	**1,266,271**	**1,398,324**	**1,388,420**
22-Petroleum Products	7,628,441	6,643,912	544,362	673,313	676,417	684,495	499,017	342,096	513,959
23-Petroleum Crude	4,947,217	5,531,127	490,938	581,474	499,896	463,278	361,046	584,042	485,328
24.Natural Gas, Liquified	3,763,531	3,945,703	252,999	343,886	324,352	368,539	332,124	382,071	312,704
25. Petroleum Gas, Liquified	675,028	789,287	42,446	78,071	77,173	54,982	74,062	90,072	76,368
26. Others	339	218	3	8	40	6	22	43	61
E. Textile Group	**3,741,594**	**2,713,713**	**186,197**	**224,343**	**258,932**	**299,826**	**233,720**	**267,237**	**281,669**
27-Raw Cotton	1,679,398	447,933	26,237	47,101	55,496	78,418	37,383	52,866	58,144
28-Synthetic Fibre	484,529	493,675	34,212	37,415	42,744	53,778	39,855	44,255	30,096
29-Synthetic & artificial Silk Yarn	583,056	605,312	43,737	51,131	52,463	50,019	48,296	46,628	53,634
30-Worn Clothing	370,736	433,651	33,407	37,158	39,155	40,089	37,842	44,567	44,948
31-Other Textile Items	623,871	733,144	48,604	51,537	69,075	77,523	70,344	78,921	94,847
F. Agricultural & Other Chemical Group	**8,927,964**	**8,508,261**	**608,657**	**716,060**	**753,119**	**670,427**	**722,708**	**778,215**	**753,697**
32-Fertilizer Manufactured	604,374	684,660	34,285	58,609	55,566	17,315	47,052	103,526	106,806
33-Insecticides	204,662	196,170	11,301	17,172	20,675	13,856	11,537	10,999	8,801
34-Plastic Material	2,273,347	2,270,765	166,667	170,618	182,606	190,003	192,375	191,938	180,273
35-Medicinal Products	1,328,560	1,086,752	72,035	80,901	117,541	83,380	81,615	111,698	97,719
36-Others	4,517,025	4,269,911	324,369	388,760	376,729	365,873	390,129	360,054	360,098
G. Metal Group	**4,151,946**	**4,315,349**	**308,346**	**362,772**	**412,361**	**374,292**	**354,004**	**319,347**	**386,710**
37-Gold	30,649	17,032	2,328	-	-	-	2,196	1,742	4,610
38-Iron and Steel Scrap	1,152,029	1,229,896	91,683	83,049	113,341	98,397	95,814	97,091	95,103
39-Iron and Steel	1,889,966	2,042,926	148,403	191,170	207,083	174,909	163,070	122,745	184,798
40-Aluminum Wrought & Worked	229,952	173,913	9,385	13,892	12,055	15,709	12,104	12,606	14,497
41-All other Metals & Articles	849,348	851,582	56,547	74,662	79,883	85,277	80,820	85,163	87,702
H. Miscellaneous Group	**869,364**	**894,265**	**68,394**	**67,929**	**74,100**	**78,638**	**87,884**	**87,258**	**81,922**
42-Rubber Crude Incl. Synth/Reclaimed	208,855	254,450	17,894	18,727	22,930	22,631	25,457	29,015	20,927
43-Rubber Tyres & Tubes	92,967	101,034	5,836	10,258	9,386	9,847	15,640	13,335	14,523
44-Wood & Cork	83,984	105,719	9,245	7,574	8,925	8,184	9,219	9,605	6,028
45-Jute	57,903	24,622	1,494	2,632	910	1,685	1,450	408	1,448
46-Paper & Paper Board & Manuf. thereof	425,658	408,440	33,925	28,738	31,949	36,291	36,118	34,895	38,996
I. All other Items	**3,987,297**	**3,192,891**	**246,656**	**206,475**	**257,956**	**282,263**	**311,760**	**277,604**	**305,709**
TOTAL	**55,198,449**	**54,779,083**	**3,949,653**	**4,845,777**	**4,915,203**	**4,964,222**	**4,278,428**	**4,509,013**	**4,671,945**

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					
			Sep	Apr R	May R	Jun R	Jul R	Aug R	Sep P
Grand Total	**27,875,928**	**30,967,073**	**2,438,033**	**2,637,045**	**3,008,020**	**2,442,973**	**2,374,005**	**2,476,984**	**2,644,962**
A. Latin America	**53,086**	**77,822**	**2,414**	**3,575**	**4,204**	**22,028**	**2,305**	**5,736**	**2,798**
B. Central America	**189,703**	**174,260**	**15,074**	**14,947**	**16,942**	**12,896**	**14,994**	**14,188**	**13,995**
Mexico	115,318	134,655	10,984	12,037	14,028	9,921	11,580	10,658	11,372
Others	74,385	39,605	4,090	2,910	2,915	2,975	3,414	3,530	2,623
C. South America	**309,438**	**333,290**	**25,532**	**27,488**	**29,939**	**28,342**	**27,795**	**26,531**	**26,724**
Argentina	47,033	46,670	5,705	3,498	2,447	2,820	3,151	1,906	4,396
Brazil	106,747	139,647	9,419	11,903	13,288	11,338	10,557	11,501	11,544
Uruguay	7,328	8,151	756	630	668	554	628	520	513
Others	148,329	138,823	9,652	11,457	13,536	13,630	13,458	12,604	10,270
D North America	**6,359,826**	**5,832,428**	**471,733**	**486,555**	**528,640**	**470,472**	**509,580**	**504,918**	**543,424**
Canada	426,575	389,164	30,124	33,944	34,934	25,876	33,547	31,050	31,895
USA	5,932,358	5,442,945	441,569	452,572	493,698	444,589	476,017	473,838	511,525
Others	892	319	40	38	7	6	16	29	3
E. Eastern Europe	**659,725**	**719,679**	**56,098**	**58,712**	**65,764**	**57,464**	**65,977**	**63,744**	**63,528**
Hungary	20,790	31,240	2,869	3,259	3,251	3,754	4,091	3,187	2,874
Romania	65,315	65,853	4,915	5,437	6,912	4,938	7,168	6,765	6,564
Russian Federation	88,565	78,904	5,440	7,050	5,307	4,404	4,954	3,929	4,378
Ukraine	11,070	10,655	715	447	462	661	617	535	575
Others	473,986	533,026	42,159	42,519	49,832	43,707	49,147	49,329	49,137
F. Northern Europe	**2,588,364**	**2,650,887**	**213,684**	**207,103**	**233,467**	**202,997**	**234,912**	**240,665**	**252,671**
Denmark	208,054	230,022	12,769	20,120	21,563	17,434	13,148	19,289	17,822
Finland	33,934	31,384	2,467	1,977	2,823	2,724	2,788	3,174	2,286
Norway	51,246	58,655	4,613	4,110	5,297	4,656	6,256	4,921	6,254
Sweden	156,543	141,460	12,303	11,333	10,760	13,839	13,930	13,549	13,501
United Kingdom	1,968,432	2,014,768	167,869	154,654	177,455	151,554	183,303	183,066	196,379
Others	170,155	174,597	13,664	14,909	15,569	12,790	15,486	16,666	16,429
G. Southern Europe	**2,980,511**	**2,992,890**	**263,275**	**245,871**	**288,171**	**241,826**	**249,380**	**254,333**	**268,921**
Greece	124,736	129,896	10,348	11,061	10,102	10,717	11,216	8,334	12,090
Italy	1,151,241	1,122,092	103,612	92,572	114,463	89,529	96,099	90,885	109,635
Spain	1,375,019	1,449,802	124,734	114,624	134,481	115,580	106,706	125,240	122,858
Others	329,514	291,101	24,581	27,614	29,125	26,000	35,359	29,875	24,338
H. Western Europe	**4,528,085**	**4,179,409**	**314,446**	**334,977**	**387,176**	**346,958**	**385,662**	**392,392**	**387,386**
Belgium	701,013	556,949	40,073	43,256	57,904	50,351	59,674	40,728	51,917
France	570,094	508,690	39,700	43,079	42,504	43,810	41,862	40,818	47,489
Germany	1,600,413	1,515,116	111,318	115,188	146,021	131,792	135,463	151,705	140,465
Netherlands	1,445,738	1,385,210	105,394	119,247	129,243	110,239	124,547	122,796	120,446
Switzerland	183,070	189,001	15,525	12,451	9,745	9,118	21,095	31,766	24,181
Others	27,756	24,445	2,436	1,756	1,759	1,649	3,021	4,579	2,889
I. Eastern Africa	**650,145**	**918,307**	**52,724**	**80,816**	**92,711**	**54,462**	**56,422**	**57,005**	**64,442**
Kenya	242,092	313,952	20,294	37,530	33,593	22,054	22,249	14,348	20,746
Mauritius	24,744	19,883	1,168	1,292	1,422	1,180	1,339	1,658	2,027
United Republic of Tanzania	110,852	140,662	9,705	11,126	11,521	4,101	6,156	4,913	5,090
Others	272,455	443,811	21,556	30,868	46,175	27,126	26,677	36,086	36,578

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

	Country / Territory	FY23	FY24 R	2023	2024					
				Sep	Apr R	May R	Jun R	Jul R	Aug R	Sep P
J.	**Middle Africa**	**31,016**	**137,631**	**4,758**	**20,641**	**7,920**	**8,791**	**6,574**	**3,990**	**3,758**
K.	**Northern Africa**	**187,749**	**210,435**	**21,423**	**17,189**	**15,246**	**15,630**	**11,461**	**15,950**	**14,646**
	Egypt	110,156	120,404	12,487	10,648	9,448	9,504	6,519	9,922	9,426
	Morocco	26,824	27,652	1,766	2,060	2,556	2,550	1,951	1,823	1,857
	Others	50,769	62,379	7,170	4,480	3,242	3,575	2,990	4,205	3,363
L.	**Southern Africa**	**212,625**	**195,442**	**12,405**	**13,764**	**17,554**	**15,352**	**13,797**	**15,868**	**14,522**
	South Africa	199,574	188,941	11,820	13,560	17,195	14,873	13,393	15,296	14,172
	Others	13,051	6,500	585	204	359	479	404	572	351
M.	**Western Africa**	**235,342**	**541,621**	**16,848**	**63,960**	**44,884**	**51,941**	**36,922**	**32,088**	**37,209**
N.	**Eastern Asia**	**2,736,478**	**3,318,254**	**335,965**	**237,049**	**252,427**	**191,897**	**204,010**	**200,119**	**279,613**
	China	2,025,741	2,708,060	283,165	199,905	212,392	153,775	160,100	163,336	235,616
	Hong Kong	181,364	159,326	20,342	8,384	9,616	12,643	11,097	9,004	17,917
	Japan	201,808	183,806	17,144	13,751	14,786	12,086	17,070	15,265	15,032
	Republic of Korea	197,152	184,646	15,298	15,008	15,623	13,363	15,667	12,482	11,023
	Others	130,413	82,415	16	1	10	31	76	33	25
O.	**South-Central Asia**	**1,795,359**	**1,910,824**	**126,983**	**181,379**	**210,195**	**162,926**	**207,281**	**174,840**	**171,933**
	Afghanistan	522,271	556,339	40,217	58,298	74,589	46,262	88,065	58,590	54,222
	Bangladesh	768,548	660,746	45,958	53,865	63,430	61,542	57,866	64,139	66,099
	India	329	3,447	2	30	2,174	19	5	4	266
	Iran	75	35	-	-	15	10	-	-	-
	Sri Lanka	283,882	392,026	28,965	28,250	34,741	29,537	32,715	37,173	38,730
	Others	220,253	298,230	11,842	40,936	35,246	25,556	28,631	14,934	12,616
P.	**South Eastern Asia**	**1,296,346**	**2,184,188**	**99,768**	**163,009**	**200,547**	**153,277**	**148,993**	**131,651**	**131,351**
	Indonesia	127,393	533,779	9,146	54,734	45,286	29,669	8,694	8,064	7,267
	Malaysia	297,535	582,430	30,372	50,307	28,290	31,407	28,877	25,850	24,803
	Singapore	290,677	256,537	8,025	8,445	71,519	33,755	42,916	22,132	43,756
	Thailand	164,093	149,352	9,216	16,383	16,570	17,376	14,533	12,668	9,885
	Others	416,647	662,090	43,008	33,141	38,881	41,069	53,973	62,937	45,641
Q.	**Western Asia**	**3,027,648**	**3,947,980**	**330,622**	**300,942**	**425,118**	**336,985**	**372,899**	**338,403**	**322,970**
	Bahrain	64,247	68,686	5,875	6,123	5,864	4,041	4,853	5,140	4,632
	Jordan	40,917	41,021	3,224	2,165	4,175	4,684	3,405	5,860	7,486
	Kuwait	127,486	130,687	9,444	12,155	12,687	8,536	9,054	8,732	8,555
	Saudi Arabia	503,851	710,293	54,097	63,022	81,846	49,084	57,445	56,744	61,450
	Turkey	323,398	335,308	29,012	22,338	29,074	24,126	33,766	31,046	29,426
	United Arab Emirates	1,475,831	2,082,204	176,594	150,846	243,114	201,318	216,918	184,058	163,428
	Others	491,917	579,780	52,376	44,293	48,358	45,196	47,458	46,822	47,994
R.	**Australia & New Zealand**	**357,423**	**326,541**	**23,773**	**29,050**	**30,796**	**31,191**	**26,115**	**26,323**	**27,181**
	Australia	305,266	276,893	20,176	24,053	26,574	27,047	22,784	22,557	23,561
	New Zealand	47,863	45,493	3,243	4,512	3,740	3,753	2,809	3,431	3,281
	Others	4,295	4,155	354	485	482	391	522	335	339
S.	**Others**	**85,755**	**39,490**	**3,310**	**3,512**	**2,647**	**2,493**	**3,306**	**3,833**	**4,132**
I.	**Export Receipts through Banks**	**28,284,623**	**30,691,378**	**2,390,835**	**2,490,539**	**2,854,347**	**2,407,926**	**2,578,383**	**2,502,579**	**2,631,204**
II.	**Freight on Export**	**755,178**	**656,485**	**45,610**	**56,528**	**62,371**	**63,803**	**56,528**	**63,803**	**63,803**
III.	**Export Receipts Banks (fob) (I-II)**	**27,529,445**	**30,034,893**	**2,345,225**	**2,434,011**	**2,791,976**	**2,344,123**	**2,521,855**	**2,438,777**	**2,567,401**
IV.	**Other Exports**	**346,483**	**932,180**	**92,808**	**203,034**	**216,044**	**98,850**	**(147,850)**	**38,207**	**77,561**

Source: Statistics and Data Services Department, SBP

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	FY23	FY24	2023	2024					
				Jun	Jan	Feb	Mar	Apr	May	Jun
	Grand Total	**27,724,078**	**30,674,632**	**2,356,307**	**2,791,953**	**2,582,777**	**2,567,081**	**2,351,160**	**2,838,958**	**2,558,126**
A.	**Latin America**	**60,926**	**78,217**	**2,155**	**4,754**	**11,662**	**7,345**	**2,389**	**2,501**	**21,087**
B.	**Central America**	**192,437**	**180,146**	**16,909**	**13,648**	**11,989**	**16,075**	**13,435**	**18,563**	**17,651**
	Mexico	125,750	138,699	11,939	10,849	10,093	13,775	10,421	14,941	13,737
	Others	66,687	41,446	4,970	2,799	1,896	2,300	3,015	3,622	3,914
C.	**South America**	**302,284**	**350,751**	**28,314**	**26,219**	**28,537**	**26,864**	**24,149**	**30,817**	**32,953**
	Argentina	44,716	39,067	2,590	1,776	2,977	2,006	2,151	3,041	1,412
	Brazil	101,462	150,434	10,320	12,274	12,565	12,005	9,925	14,880	12,970
	Uruguay	7,426	8,032	679	517	615	570	955	572	650
	Others	148,680	153,218	14,725	11,652	12,380	12,284	11,118	12,324	17,921
D	**North America**	**5,561,041**	**5,681,448**	**466,372**	**506,712**	**440,061**	**460,543**	**456,541**	**554,740**	**486,732**
	Canada	361,895	392,206	32,135	33,583	33,328	29,349	32,957	33,754	35,880
	USA	5,198,971	5,289,018	434,236	473,120	406,726	431,191	423,581	520,934	450,843
	Others	172	224	2	10	6	3	3	52	9
E.	**Eastern Europe**	**628,155**	**740,153**	**61,550**	**64,419**	**59,712**	**63,649**	**53,166**	**70,174**	**76,124**
	Hungary	16,369	29,351	1,539	2,227	2,448	2,627	2,043	4,112	3,906
	Romania	71,602	76,083	6,979	6,027	5,068	7,901	5,454	8,353	8,415
	Russian Federation	73,225	82,945	5,335	6,609	7,787	5,958	7,336	6,105	3,909
	Ukraine	816	3,760	36	391	48	186	2	27	256
	Others	466,144	548,015	47,659	49,165	44,361	46,978	38,331	51,576	59,638
F.	**Northern Europe**	**2,512,926**	**2,655,410**	**247,703**	**242,402**	**217,238**	**215,861**	**188,382**	**244,617**	**229,394**
	Denmark	187,327	227,140	16,038	29,776	17,054	15,106	13,939	18,683	16,318
	Finland	40,285	28,831	3,717	2,245	1,615	1,787	2,549	2,382	2,939
	Norway	60,202	63,450	6,823	5,035	6,062	5,648	4,064	6,230	6,526
	Sweden	151,810	149,659	14,429	14,289	13,443	11,271	10,889	16,624	14,310
	United Kingdom	1,928,343	2,017,869	194,890	178,771	165,184	167,429	143,970	187,052	174,549
	Others	144,962	168,462	11,806	12,286	13,880	14,619	12,971	13,646	14,752
G.	**Southern Europe**	**3,034,828**	**2,976,026**	**296,758**	**261,477**	**263,735**	**242,421**	**201,219**	**334,222**	**239,289**
	Greece	131,133	133,628	12,385	10,452	13,918	12,235	7,068	12,534	9,971
	Italy	1,155,266	1,122,509	115,260	100,180	104,237	86,672	73,946	141,789	91,365
	Spain	1,406,868	1,408,403	140,725	120,750	118,855	110,790	91,979	148,433	108,960
	Others	341,564	311,486	28,388	30,096	26,725	32,725	28,225	31,466	28,993
H.	**Western Europe**	**4,379,409**	**4,191,175**	**389,750**	**364,526**	**366,483**	**323,961**	**332,730**	**410,194**	**389,833**
	Belgium	718,425	647,125	61,970	52,366	51,002	52,593	52,998	69,944	59,493
	France	495,312	470,677	46,534	38,342	41,303	38,503	35,433	57,152	36,087
	Germany	1,567,067	1,562,823	141,394	130,964	148,474	117,176	132,558	145,060	148,234
	Netherlands	1,570,853	1,485,628	137,143	141,181	123,934	113,708	109,556	135,863	142,882
	Switzerland	14,506	12,684	1,517	1,056	871	1,147	1,064	1,294	1,137
	Others	13,248	12,238	1,192	618	900	834	1,121	880	2,000
I.	**Eastern Africa**	**784,409**	**1,114,207**	**51,031**	**102,616**	**100,611**	**133,702**	**77,081**	**97,656**	**64,737**
	Kenya	309,026	383,741	22,535	39,635	53,662	78,880	22,836	23,040	19,874
	Mauritius	22,562	19,040	836	2,416	2,303	1,233	930	1,082	1,000
	United Republic of Tanzania	159,554	180,579	10,107	11,823	9,573	7,264	16,178	19,561	11,406
	Others	293,267	530,848	17,553	48,742	35,072	46,325	37,137	53,972	32,458

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

	Country / Territory	FY23	FY24	2023	2024					
				Jun	Jan	Feb	Mar	Apr	May	Jun
J.	**Middle Africa**	**64,811**	**170,899**	**4,661**	**8,363**	**50,713**	**15,098**	**21,787**	**9,281**	**6,224**
K.	**Northern Africa**	**178,201**	**200,319**	**15,158**	**14,648**	**14,842**	**16,640**	**14,092**	**15,432**	**11,853**
	Egypt	91,635	107,753	7,655	8,639	9,362	9,312	8,597	8,002	7,321
	Morocco	27,626	27,729	2,437	2,381	1,993	2,208	2,162	2,818	1,782
	Others	58,939	64,838	5,066	3,628	3,487	5,120	3,333	4,612	2,750
L.	**Southern Africa**	**219,319**	**194,617**	**16,281**	**14,804**	**17,260**	**12,823**	**17,537**	**14,230**	**15,110**
	South Africa	214,725	190,010	15,851	14,563	17,191	12,766	17,240	14,157	14,708
	Others	4,593	4,607	430	241	69	57	297	74	402
M.	**Western Africa**	**242,413**	**611,709**	**15,489**	**85,068**	**52,162**	**52,985**	**79,310**	**64,290**	**50,964**
N.	**Eastern Asia**	**2,719,835**	**3,035,151**	**252,004**	**211,531**	**208,531**	**208,718**	**208,381**	**211,858**	**185,408**
	China	2,200,362	2,562,313	207,736	178,667	170,553	171,918	170,455	172,305	150,086
	Hong Kong	55,483	39,092	5,469	2,418	2,518	3,085	3,188	3,654	2,643
	Japan	206,878	194,105	20,526	14,776	15,542	14,291	15,402	16,617	16,136
	Republic of Korea	187,939	178,699	14,279	11,857	13,923	14,888	16,312	14,071	11,100
	Others	69,172	60,942	3,995	3,813	5,996	4,536	3,024	5,212	5,442
O.	**South-Central Asia**	**2,264,781**	**2,529,047**	**151,677**	**205,793**	**242,909**	**257,131**	**181,570**	**285,106**	**220,171**
	Afghanistan	977,580	1,142,794	63,629	73,620	108,155	125,591	81,289	157,445	97,291
	Bangladesh	724,185	718,720	50,351	56,369	69,950	69,243	53,484	62,950	62,671
	India	1	17	-	-	17	-	-	-	-
	Iran	93	17	11	-	-	-	-	-	-
	Sri Lanka	299,570	386,672	21,580	42,760	35,289	36,130	27,817	32,197	31,199
	Others	263,349	280,827	16,106	33,044	29,499	26,167	18,981	32,515	29,010
P.	**South Eastern Asia**	**1,225,179**	**2,234,705**	**74,395**	**271,847**	**178,298**	**178,601**	**169,233**	**175,487**	**177,215**
	Indonesia	144,303	536,982	11,213	79,506	29,967	45,732	69,056	27,036	23,848
	Malaysia	306,413	608,923	16,683	77,473	52,448	65,558	32,060	36,377	38,295
	Singapore	97,956	188,027	5,012	24,379	4,073	6,652	4,341	49,670	53,244
	Thailand	246,786	173,859	12,901	15,833	18,502	17,546	20,329	16,833	12,292
	Others	429,719	726,914	28,587	74,656	73,308	43,114	43,448	45,572	49,536
Q.	**Western Asia**	**3,003,328**	**3,403,170**	**240,449**	**361,762**	**290,229**	**303,233**	**282,616**	**274,261**	**304,137**
	Bahrain	62,013	64,615	5,536	6,730	4,687	6,263	5,215	4,544	5,722
	Jordan	45,028	39,095	4,554	710	2,930	2,306	2,812	4,522	4,884
	Kuwait	129,290	127,344	9,782	11,966	11,959	11,131	9,416	11,209	9,592
	Saudi Arabia	558,480	698,620	38,903	61,217	59,178	75,736	63,796	50,146	54,469
	Turkey	325,142	297,017	34,279	23,105	25,694	19,087	15,798	27,247	23,948
	United Arab Emirates	1,399,071	1,583,205	105,003	193,631	131,915	133,852	139,396	133,769	152,427
	Others	484,303	593,274	42,392	64,403	53,867	54,859	46,183	42,823	53,094
R.	**Australia & New Zealand**	**345,682**	**322,696**	**25,471**	**31,101**	**27,449**	**31,045**	**27,293**	**25,033**	**28,468**
	Australia	295,349	280,121	20,790	26,928	24,068	27,113	23,441	21,785	25,461
	New Zealand	50,332	42,567	4,681	4,174	3,381	3,933	3,852	3,241	3,007
	Others	-	9	-	-	-	-	-	6	-
S.	**Others**	**4,116**	**4,788**	**180**	**263**	**356**	**385**	**248**	**497**	**775**

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					
				Sep	Apr[R]	May[R]	Jun[R]	Jul[R]	Aug[R]	Sep[P]
	Grand Total	**52,695,071**	**53,056,054**	**3,928,043**	**4,442,026**	**5,019,011**	**4,615,987**	**4,819,011**	**4,709,050**	**4,691,040**
A.	**Latin America**	**3,845**	**42,297**	**220**	**104**	**101**	**622**	**96**	**325**	**119**
B.	**Central America**	**117,698**	**63,655**	**5,371**	**4,952**	**5,525**	**5,526**	**4,821**	**5,786**	**6,626**
	Mexico	57,550	56,557	5,027	3,953	4,318	5,109	2,529	4,925	3,491
	Others	60,148	7,099	344	999	1,207	417	2,291	861	3,135
C.	**South America**	**970,938**	**510,431**	**39,007**	**31,695**	**84,120**	**58,269**	**66,842**	**82,702**	**62,556**
	Argentina	174,150	95,197	8,752	2,349	12,975	9,196	17,818	16,435	20,643
	Brazil	718,354	358,057	24,812	26,939	64,719	48,573	48,336	63,378	40,839
	Uruguay	8,926	12,092	1,122	103	2,543	158	194	645	455
	Others	69,507	45,086	4,323	2,305	3,883	342	495	2,245	618
D	**North America**	**2,616,380**	**2,038,313**	**130,206**	**189,211**	**204,378**	**151,360**	**207,048**	**206,425**	**206,052**
	Canada	398,972	162,481	9,407	13,719	18,897	15,527	21,993	20,819	18,152
	USA	2,216,801	1,875,646	120,799	175,492	185,415	135,834	185,055	185,606	187,900
	Others	607	185	-	-	65	-	-	-	-
E.	**Eastern Europe**	**1,102,436**	**1,691,812**	**59,528**	**111,487**	**51,128**	**74,831**	**105,126**	**53,764**	**24,825**
	Hungary	11,268	17,792	1,973	1,637	749	971	1,047	2,069	658
	Romania	151,307	219,957	2,127	2,507	771	1,102	3,732	1,669	640
	Russian Federation	740,186	1,020,170	31,492	75,344	21,680	58,638	82,769	34,037	11,683
	Ukraine	49,935	261,841	1,948	21,271	14,052	1,129	3,570	1,188	3,378
	Others	149,740	172,052	21,988	10,728	13,876	12,991	14,008	14,801	8,466
F.	**Northern Europe**	**1,060,696**	**1,237,029**	**83,276**	**76,669**	**95,288**	**61,866**	**87,609**	**124,490**	**81,958**
	Denmark	64,537	70,301	4,701	5,964	12,267	6,051	10,862	7,295	6,215
	Finland	61,920	67,662	4,054	5,129	5,085	3,781	5,566	4,456	4,089
	Norway	32,394	26,858	2,024	2,710	2,699	1,321	4,484	3,817	3,636
	Sweden	194,862	214,566	9,852	12,201	15,309	10,289	16,261	14,341	14,124
	United Kingdom	638,761	781,996	58,822	43,003	51,051	35,036	44,253	88,107	48,082
	Others	68,223	75,646	3,823	7,662	8,878	5,389	6,184	6,474	5,811
G.	**Southern Europe**	**883,783**	**816,360**	**47,533**	**100,626**	**64,260**	**82,248**	**105,819**	**51,793**	**91,644**
	Greece	106,153	40,395	1,178	10,967	6,333	2,152	1,905	2,952	2,441
	Italy	527,209	503,058	24,182	69,437	35,713	64,177	82,639	31,945	76,257
	Spain	201,007	234,410	16,620	17,280	19,093	14,542	17,460	15,891	11,385
	Others	49,414	38,498	5,551	2,942	3,120	1,378	3,815	1,005	1,561
H.	**Western Europe**	**3,073,436**	**2,586,064**	**224,661**	**145,589**	**226,755**	**166,979**	**174,275**	**177,024**	**145,050**
	Belgium	392,680	315,452	26,912	18,061	17,910	13,515	15,523	13,559	12,757
	France	395,101	268,156	24,951	14,838	33,106	18,170	25,209	26,621	20,430
	Germany	906,271	930,502	83,827	54,188	87,263	84,014	77,859	79,366	61,201
	Netherlands	745,434	551,247	26,322	22,096	36,790	21,526	24,433	25,293	14,684
	Switzerland	539,995	436,550	56,991	28,635	40,655	20,581	22,999	20,241	30,932
	Others	93,955	84,158	5,658	7,772	11,032	9,172	8,252	11,944	5,046
I.	**Eastern Africa**	**788,698**	**940,291**	**82,871**	**78,998**	**73,995**	**63,039**	**80,786**	**90,191**	**84,789**
	Kenya	442,649	614,139	54,728	50,340	53,079	35,053	51,406	50,008	44,920
	Mauritius	4,982	4,513	197	785	1,572	124	215	245	302
	United Republic of Tanzania	99,207	126,570	9,426	10,243	3,670	11,547	6,457	18,112	23,201
	Others	241,860	195,070	18,520	17,631	15,675	16,314	22,708	21,826	16,366

4.19 Import Payments by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

	Country / Territory	FY23	FY24[R]	2023	2024					
				Sep	Apr[R]	May[R]	Jun[R]	Jul[R]	Aug[R]	Sep[P]
J.	**Middle Africa**	**12,661**	**21,932**	**213**	**843**	**1,572**	**10,712**	**1,579**	**4,007**	**1,054**
K.	**Northern Africa**	**807,493**	**827,019**	**55,526**	**51,720**	**41,595**	**93,003**	**52,595**	**32,656**	**68,058**
	Egypt	115,537	202,504	8,853	11,894	10,022	6,010	8,762	14,424	18,791
	Morocco	664,847	603,941	42,410	39,391	30,808	86,851	43,179	16,313	47,924
	Others	27,109	20,574	4,263	436	765	142	653	1,919	1,343
L.	**Southern Africa**	**433,024**	**476,119**	**31,374**	**38,961**	**62,595**	**28,442**	**32,199**	**82,465**	**31,226**
	South Africa	427,164	471,066	30,638	37,786	61,463	28,142	32,080	82,384	31,090
	Others	5,860	5,053	736	1,174	1,132	300	120	81	136
M.	**Western Africa**	**232,216**	**626,540**	**50,735**	**53,893**	**84,793**	**38,071**	**43,252**	**76,384**	**36,832**
N.	**Eastern Asia**	**11,742,280**	**16,093,908**	**1,079,572**	**1,497,751**	**1,752,103**	**1,546,930**	**1,725,688**	**1,375,018**	**1,491,508**
	China	9,662,911	13,506,324	881,183	1,285,606	1,501,066	1,357,097	1,478,174	1,154,476	1,257,939
	Hong Kong	382,027	692,295	64,360	52,328	74,432	49,283	72,329	51,370	62,537
	Japan	889,110	1,009,328	62,308	83,698	100,577	87,750	117,174	83,110	92,425
	Republic of Korea	807,708	880,860	71,431	75,952	76,028	50,417	58,011	86,062	78,606
	Others	524	5,100	290	167	-	2,383	-	-	1
O.	**South-Central Asia**	**358,445**	**382,421**	**30,540**	**32,592**	**39,764**	**35,984**	**41,803**	**41,755**	**46,682**
	Afghanistan	15,277	11,960	149	950	2,800	1,773	1,403	1,482	3,494
	Bangladesh	77,182	56,555	3,768	4,541	3,633	4,882	4,715	4,135	7,842
	India	190,040	206,892	19,969	15,656	17,000	17,817	17,757	20,433	19,290
	Iran	-	-	-	-	-	-	-	-	-
	Sri Lanka	47,974	58,302	5,059	5,274	4,574	4,672	4,167	5,504	4,814
	Others	27,972	48,711	1,596	6,172	11,757	6,839	13,761	10,200	11,241
P.	**South Eastern Asia**	**7,455,819**	**6,860,909**	**492,683**	**508,343**	**642,525**	**469,678**	**574,796**	**584,835**	**562,819**
	Indonesia	2,643,948	2,418,313	152,244	195,673	203,604	198,559	248,991	227,293	210,533
	Malaysia	1,021,894	948,387	69,745	73,186	74,322	56,981	77,097	82,570	81,063
	Singapore	2,762,945	2,443,395	178,379	161,914	279,659	121,271	132,725	172,649	175,754
	Thailand	711,917	719,109	66,776	47,122	56,749	59,181	72,141	66,225	56,013
	Others	315,115	331,705	25,539	30,448	28,189	33,685	43,843	36,098	39,456
Q.	**Western Asia**	**20,108,482**	**17,518,271**	**1,501,634**	**1,546,123**	**1,636,672**	**1,638,098**	**1,466,094**	**1,701,513**	**1,660,019**
	Bahrain	379,665	217,324	2,475	7,273	58,264	7,494	2,638	5,689	10,772
	Jordan	15,111	10,032	243	1,029	389	568	786	666	899
	Kuwait	2,545,609	1,785,043	89,057	98,515	178,184	128,571	223,495	195,987	118,541
	Saudi Arabia	4,506,629	4,492,909	518,382	459,815	302,885	396,315	358,710	339,628	366,854
	Turkey	477,598	491,395	36,227	31,259	45,241	33,450	44,894	32,076	45,351
	United Arab Emirates	7,398,589	6,329,122	483,442	522,208	630,059	642,485	552,220	708,354	749,418
	Others	4,785,280	4,192,446	371,808	426,025	421,651	429,214	283,350	419,112	368,184
R.	**Australia & New Zealand**	**728,292**	**705,885**	**50,885**	**29,463**	**30,347**	**58,627**	**44,002**	**50,667**	**65,053**
	Australia	700,933	683,219	49,464	28,291	29,087	56,891	41,643	49,407	62,274
	New Zealand	24,586	17,216	1,377	1,172	1,054	1,595	2,301	1,010	2,766
	Others	2,773	5,450	45	-	206	140	59	250	12
S.	**Others**	**302,566**	**262,120**	**51,115**	**13,006**	**13,363**	**10,107**	**10,271**	**8,878**	**9,499**
I.	**Import Payments Through Banks**	**52,799,190**	**53,701,377**	**4,016,952**	**4,512,028**	**5,110,880**	**4,594,390**	**4,824,702**	**4,750,679**	**4,676,370**
II.	**Freight & Insurance**	**2,293,552**	**2,250,953**	**234,590**	**162,433**	**183,992**	**165,398**	**172,724**	**171,024**	**168,349**
III.	**Import Payments Banks (fob) (I-II)**	**50,505,639**	**51,450,424**	**3,782,362**	**4,349,595**	**4,926,888**	**4,428,992**	**4,651,977**	**4,579,654**	**4,508,020**
IV.	**Other Imports**	**2,189,432**	**1,605,630**	**145,681**	**92,431**	**92,123**	**186,995**	**167,034**	**129,395**	**183,020**

Source: Statistics and Data Services Department, SBP

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	FY23	FY24	2023	2024					
				Jun	Jan	Feb	Mar	Apr	May	Jun
	Grand Total	**55,198,452**	**54,779,084**	**4,188,620**	**4,755,753**	**4,305,858**	**4,854,902**	**4,845,778**	**4,915,204**	**4,964,222**
A.	**Latin America**	**11,452**	**48,261**	**442**	**1,198**	**1,169**	**1,071**	**858**	**1,135**	**1,342**
B.	**Central America**	**92,373**	**71,577**	**4,541**	**7,127**	**5,278**	**8,163**	**6,755**	**7,528**	**5,338**
	Mexico	76,623	57,474	3,965	5,568	4,939	5,573	5,569	3,995	4,634
	Others	15,751	14,103	576	1,560	339	2,590	1,186	3,533	705
C.	**South America**	**1,196,572**	**478,702**	**52,867**	**36,282**	**23,161**	**44,320**	**16,609**	**36,050**	**51,306**
	Argentina	260,118	136,276	32,183	10,697	8,228	17,176	2,233	9,314	8,919
	Brazil	839,668	274,066	17,291	17,265	12,152	23,631	13,531	22,728	40,462
	Uruguay	15,247	7,396	930	684	317	67	2	3,294	83
	Others	81,542	60,964	2,463	7,637	2,464	3,446	843	715	1,842
D	**North America**	**2,705,891**	**1,583,179**	**120,996**	**183,111**	**96,195**	**113,982**	**127,032**	**147,419**	**148,904**
	Canada	515,087	152,517	13,565	9,444	9,059	11,006	9,715	19,677	21,239
	USA	2,190,807	1,430,661	107,431	173,667	87,136	102,976	117,317	127,742	127,666
	Others	0	0.030480784	-	-	-	-	0	-	-
E.	**Eastern Europe**	**1,488,588**	**1,672,860**	**74,756**	**256,474**	**292,163**	**251,491**	**61,458**	**36,547**	**32,033**
	Hungary	35,080	41,284	595	1,176	11,294	1,740	2,566	2,899	1,273
	Romania	235,750	254,830	7,217	2,370	96,118	22,018	7,114	2,164	3,533
	Russian Federation	822,357	879,807	48,663	161,466	112,793	157,186	40,038	7,225	8,522
	Ukraine	113,177	265,257	3,832	70,282	62,874	54,496	629	577	446
	Others	282,225	231,683	14,449	21,180	9,084	16,051	11,111	23,682	18,258
F.	**Northern Europe**	**1,109,036**	**999,230**	**60,126**	**68,822**	**61,972**	**81,847**	**69,129**	**98,716**	**83,503**
	Denmark	88,379	92,508	4,881	6,698	5,270	8,588	9,735	9,325	9,784
	Finland	74,953	53,723	4,235	5,595	2,368	4,083	2,500	4,438	4,002
	Norway	47,563	41,311	3,126	2,457	2,932	5,143	3,477	5,170	5,921
	Sweden	208,898	130,264	6,344	8,713	10,233	12,382	10,036	14,557	8,620
	United Kingdom	559,388	579,057	33,796	39,446	37,707	42,923	36,902	53,788	47,297
	Others	129,853	102,366	7,744	5,913	3,463	8,728	6,480	11,437	7,879
G.	**Southern Europe**	**660,463**	**516,973**	**37,773**	**32,686**	**36,742**	**38,218**	**41,274**	**54,145**	**41,800**
	Greece	65,166	16,131	3,407	569	500	709	832	1,678	4,971
	Italy	367,063	326,320	22,232	21,858	27,300	24,280	25,227	34,747	20,970
	Spain	182,044	137,012	10,281	7,697	8,223	10,786	9,130	14,460	13,731
	Others	46,192	37,510	1,853	2,562	718	2,443	6,085	3,261	2,129
H.	**Western Europe**	**2,695,743**	**2,204,362**	**154,444**	**170,141**	**197,831**	**173,738**	**126,391**	**190,039**	**140,096**
	Belgium	322,903	273,651	11,012	10,563	17,047	11,530	19,895	22,506	13,816
	France	397,576	247,957	20,972	14,039	23,962	20,247	16,913	32,038	19,916
	Germany	766,393	753,726	56,460	53,609	82,114	50,131	46,961	68,690	50,379
	Netherlands	487,523	448,840	21,165	48,981	34,002	55,286	19,000	28,670	21,761
	Switzerland	171,534	144,698	11,867	18,851	10,932	10,099	6,044	12,724	10,732
	Others	549,816	335,489	32,968	24,098	29,775	26,446	17,577	25,411	23,491
I.	**Eastern Africa**	**970,764**	**960,922**	**60,386**	**78,530**	**66,804**	**82,106**	**76,128**	**85,206**	**73,012**
	Kenya	469,016	576,789	44,133	48,741	39,915	53,212	46,485	51,699	47,857
	Mauritius	522	953.5229969	55	108	33	42	127	321	63
	United Republic of Tanzania	139,261	109,263	1,992	9,008	8,484	10,929	7,868	9,868	2,806
	Others	361,965	273,917	14,206	20,673	18,372	17,922	21,648	23,318	22,286

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

	Country / Territory	FY23	FY24	2023	2024					
				Jun	Jan	Feb	Mar	Apr	May	Jun
J.	**Middle Africa**	**19,963**	**63,811**	**1,473**	**7,729**	**537**	**486**	**843**	**1,221**	**15,667**
K.	**Northern Africa**	**995,958**	**876,539**	**87,685**	**102,845**	48,261	30,638	39,154	**40,905**	**97,962**
	Egypt	138,109	183,620	4,685	2,301	3,324	6,021	5,702	9,713	2,386
	Morocco	754,982	664,941	77,729	100,150	34,440	24,499	33,388	30,989	95,402
	Others	102,869	27,977	5,272	394	10,497	119	63	203	174
L.	**Southern Africa**	**651,147**	**408,016**	**34,628**	**56,677**	**34,238**	**36,261**	**45,513**	**44,314**	**23,287**
	South Africa	640,979	403,927	34,073	56,203	33,553	35,735	45,166	44,068	23,129
	Others	10,167	4,089	555	474	685	526	348	246	158
M.	**Western Africa**	**404,614**	**880,554**	**45,767**	**94,954**	**106,515**	**102,481**	**106,887**	**104,722**	**86,125**
N.	**Eastern Asia**	**14,211,158**	**17,268,358**	**1,080,478**	**1,535,662**	**1,361,445**	**1,522,472**	**1,670,613**	**1,627,532**	**1,753,215**
	China	11,899,909	14,824,495	928,498	1,319,276	1,200,397	1,325,929	1,466,463	1,397,307	1,554,923
	Hong Kong	28,932	49,613	3,011	2,445	2,803	1,990	2,517	4,194	2,809
	Japan	1,067,031	1,154,525	62,880	118,950	63,905	92,203	101,117	95,311	108,413
	Republic of Korea	800,150	939,636	63,911	69,422	79,082	83,494	80,561	93,720	67,257
	Others	415,133	300,089	22,177	25,569	15,257	18,856	19,956	37,000	19,813
O.	**South-Central Asia**	**2,254,380**	**2,015,255**	**139,520**	**178,375**	**153,293**	**190,432**	**142,609**	**168,681**	**147,550**
	Afghanistan	894,921	564,081	36,546	31,887	36,089	52,311	38,538	29,000	22,484
	Bangladesh	78,808	42,098	5,368	2,486	2,181	3,127	4,794	2,186	3,415
	India	278,705	276,743	26,146	32,288	20,848	27,250	17,912	30,401	24,249
	Iran	880,706	1,042,370	65,245	104,560	86,287	99,425	73,256	99,978	90,755
	Sri Lanka	68,261	54,738	4,122	4,052	3,648	5,026	4,622	4,039	4,328
	Others	52,980	35,225	2,092	3,101	4,240	3,294	3,486	3,076	2,320
P.	**South Eastern Asia**	**7,548,263**	**6,755,543**	**542,971**	**538,917**	**504,714**	**578,007**	**520,838**	**674,553**	**534,840**
	Indonesia	4,317,691	3,344,679	301,072	270,446	238,436	305,485	233,381	296,827	273,715
	Malaysia	895,659	899,125	61,057	91,659	59,123	117,828	76,438	82,659	61,013
	Singapore	965,792	1,284,868	78,847	86,697	114,938	64,715	108,524	173,739	86,222
	Thailand	1,009,229	823,033	76,902	56,555	58,081	70,007	67,314	78,675	79,294
	Others	359,896	403,838	25,093	33,560	34,136	19,973	35,181	42,655	34,597
Q.	**Western Asia**	**17,371,561**	**17,061,308**	**1,595,925**	**1,314,236**	**1,244,107**	**1,518,981**	**1,763,836**	**1,565,114**	**1,651,110**
	Bahrain	254,897	85,684	13,620	6,910	9,105	12,724	9,177	2,135	11,697
	Jordan	16,596	13,852	611	1,744	1,601	1,301	662	698	1,158
	Kuwait	2,207,442	2,114,196	288,451	127,425	130,442	185,119	225,699	222,045	247,067
	Saudi Arabia	4,249,132	4,780,528	346,431	306,775	358,188	506,339	427,081	392,860	355,352
	Turkey	347,832	242,799	17,199	13,000	18,251	21,890	13,626	32,029	16,676
	United Arab Emirates	5,733,344	5,031,140	531,192	330,496	393,402	410,549	602,727	447,147	531,954
	Others	4,562,318	4,793,109	398,421	527,886	333,118	381,059	484,863	468,199	487,207
R.	**Australia & New Zealand**	**810,375**	**859,940**	**93,841**	**69,026**	**57,256**	**70,260**	**29,849**	**31,355**	**77,095**
	Australia	780,829	840,300	92,816	66,726	55,305	68,824	27,327	30,332	74,632
	New Zealand	29,049	19,365	1,013	2,298	1,948	1,423	2,522	1,023	2,346
	Others	500	276	11	3	3	13	0	0	117
S.	**Others**	**141**	**53,695**	**1**	**22,960**	**14,177**	**9,948**	**4**	**22**	**37**

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Prod.	Vegetable Products	Animal/ Veg.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	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
2019-20	**130.91**	**140.72**	**138.97**	**119.47**	**141.01**	**128.21**	**116.33**	**120.05**	**135.23**	**121.21**	**130.90**	**125.91**	**150.63**	**127.39**	**174.53**	**157.65**	**180.76**	**167.08**	**135.39**	**146.24**	**132.29**	**78.08**
2020-21	**170.80**	**136.45**	**148.92**	**160.89**	**160.48**	**125.89**	**106.49**	**125.75**	**149.84**	**145.07**	**124.10**	**181.86**	**138.02**	**230.80**	**255.22**	**185.97**	**236.87**	**231.42**	**284.44**	**269.92**	**146.55**	-
2021-22	**221.50**	**165.75**	**215.63**	**257.20**	**187.92**	**188.60**	**127.38**	**199.27**	**150.32**	**237.37**	**131.91**	**237.56**	**152.58**	**212.41**	**283.29**	**274.68**	**294.63**	**318.53**	**229.13**	**311.87**	**166.99**	**35.00**
2022-23	**268.69**	**232.48**	**243.96**	**352.14**	**283.27**	**280.53**	**155.24**	**244.69**	**210.14**	**207.01**	**209.91**	**283.32**	**204.32**	**242.13**	**308.92**	**351.92**	**300.92**	**326.88**	**206.37**	**352.56**	**228.05**	-
2023-24	**339.37**	**269.31**	**313.33**	**295.70**	**377.41**	**295.01**	**206.87**	**244.94**	**282.67**	**259.03**	**246.74**	**364.62**	**228.32**	**316.87**	**338.07**	**381.52**	**336.85**	**342.01**	**187.46**	**344.61**	**298.60**	-
2018-19 Jan-Mar	119.63	119.19	126.72	97.17	122.72	117.92	102.89	124.38	121.49	116.86	128.14	114.17	115.44	124.17	208.45	133.19	123.17	153.78	213.66	122.79	135.66	72.09
Apr-Jun	125.11	131.02	129.02	104.11	125.54	130.47	111.67	125.99	132.29	118.08	132.68	120.94	129.13	112.49	188.90	146.63	150.04	137.63	159.27	115.97	128.40	71.83
2019-20 Jul-Sep	127.75	143.65	138.86	108.89	144.60	134.07	119.47	125.71	135.43	98.61	138.66	119.08	163.00	117.59	186.16	157.15	153.75	143.89	142.76	145.33	138.04	74.70
Oct-Dec	134.15	142.62	146.07	111.29	145.19	137.44	116.28	120.09	136.35	123.93	133.99	128.44	173.71	117.41	168.36	165.40	155.93	171.84	138.49	146.04	116.42	110.11
Jan-Mar	133.35	140.46	137.11	114.05	138.90	130.05	111.46	116.71	136.05	132.76	126.85	131.37	136.97	140.60	179.33	150.72	247.05	163.07	106.50	133.95	134.69	127.52
Apr-Jun	128.38	136.14	133.84	143.63	135.35	111.29	118.11	117.69	133.08	129.55	124.11	124.75	128.83	133.96	164.28	157.33	166.31	189.51	153.82	159.62	140.01	-
2020-21 Jul-Sep	154.20	148.89	157.60	144.87	162.62	113.75	122.48	119.75	159.85	140.08	134.78	152.36	156.60	372.08	235.73	168.05	198.15	236.20	266.25	254.20	142.49	-
Oct-Dec	180.79	130.16	150.41	150.71	169.99	118.32	116.89	118.45	172.80	152.94	127.36	196.57	121.34	174.81	263.38	190.27	170.77	221.74	315.61	307.04	148.64	-
Jan-Mar	175.69	130.27	145.22	162.15	156.28	128.60	94.34	125.61	135.48	153.83	119.42	194.84	125.35	172.65	231.95	174.99	178.65	235.75	273.20	244.20	147.25	-
Apr-Jun	172.51	136.47	142.46	185.82	153.03	142.89	92.25	139.17	131.24	133.43	114.82	183.68	148.80	203.68	289.81	210.58	399.91	231.97	282.69	274.27	147.82	-
2021-22 Jul-Sep	192.11	165.93	182.53	211.65	160.85	156.78	99.81	164.48	149.42	148.06	123.62	204.73	153.70	220.21	251.94	232.10	236.70	388.71	193.12	290.00	166.92	-
Oct-Dec	215.12	162.89	231.62	238.67	180.06	168.17	118.36	173.39	136.28	221.25	132.61	226.78	153.01	183.56	262.43	262.52	268.05	317.62	280.74	234.40	159.53	-
Jan-Mar	221.03	156.15	235.45	269.00	191.29	192.19	145.95	207.17	149.88	320.96	122.78	231.21	146.92	207.12	292.05	281.96	328.12	250.91	228.49	291.55	160.00	-
Apr-Jun	257.73	178.03	212.91	309.48	219.47	237.28	145.38	252.03	165.69	259.20	148.64	287.52	156.68	238.76	326.74	322.13	345.63	316.89	214.17	431.52	181.50	140.01
2022-23 Jul-Sep	248.68	206.45	207.61	354.19	245.86	286.22	150.34	258.48	181.21	231.27	184.24	264.90	196.17	243.74	293.39	353.85	340.07	339.00	202.38	385.38	189.82	205.17
Oct-Dec	246.82	214.38	215.54	377.12	259.59	260.96	142.09	267.04	206.82	222.09	193.90	258.87	192.37	225.24	288.67	342.48	275.04	337.80	208.00	366.81	197.69	-
Jan-Mar	277.76	235.44	268.90	337.21	293.31	279.13	152.61	228.44	209.77	197.82	230.45	292.74	196.47	233.84	297.57	334.09	298.80	307.75	203.47	317.94	236.62	-
Apr-Jun	299.34	273.65	283.77	340.04	334.31	295.80	175.90	224.78	242.76	176.87	231.06	311.95	232.28	265.71	356.06	377.26	289.76	322.98	211.61	340.12	288.06	-
2023-24 Jul-Sep	315.12	261.66	291.07	317.15	376.13	284.23	185.20	221.54	268.21	216.28	243.48	331.95	206.16	316.17	351.17	384.48	324.07	353.99	173.27	355.09	290.12	-
Oct-Dec	358.10	284.31	339.43	285.24	387.04	294.39	209.74	240.97	286.19	258.25	252.55	387.19	220.77	312.23	347.37	385.81	335.30	365.76	198.87	330.35	308.27	-
Jan-Mar	346.85	281.91	323.99	287.68	372.68	286.98	215.96	261.63	283.98	272.77	248.40	373.73	233.20	316.67	339.70	382.06	342.26	327.80	191.59	358.42	303.96	-
Apr-Jun	337.41	249.37	298.85	292.72	373.79	314.45	216.59	255.62	292.29	288.82	242.53	365.61	253.17	322.39	314.02	373.74	345.77	320.49	186.13	334.60	292.05	-

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Veg.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charcoal , Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	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
2019-20	**125.81**	**120.65**	**115.55**	**113.34**	**127.77**	**114.06**	**126.94**	**118.96**	**114.60**	**130.61**	**134.03**	**142.49**	**134.57**	**151.04**	**127.81**	**135.59**	**139.31**	**112.96**	**122.28**	**121.68**	**157.09**	**96.93**
2020-21	**163.52**	**142.77**	**135.00**	**166.42**	**147.77**	**114.06**	**139.15**	**130.51**	**137.76**	**213.21**	**140.02**	**155.88**	**151.75**	**159.84**	**189.00**	**168.31**	**279.17**	**125.29**	**124.74**	**198.16**	**210.48**	**112.61**
2021-22	**241.09**	**155.94**	**173.99**	**272.01**	**168.11**	**243.30**	**177.53**	**171.45**	**198.32**	**332.63**	**193.41**	**209.65**	**192.94**	**244.69**	**202.86**	**225.42**	**360.82**	**180.66**	**126.56**	**289.73**	**245.47**	**116.10**
2022-23	**237.99**	**197.23**	**219.50**	**282.51**	**219.61**	**282.84**	**184.32**	**173.00**	**155.14**	**251.99**	**244.55**	**220.56**	**205.08**	**257.72**	**200.28**	**227.89**	**270.19**	**157.45**	**138.12**	**258.73**	**254.24**	**140.27**
2023-24	**272.50**	**256.50**	**233.34**	**287.83**	**294.41**	**307.37**	**238.91**	**210.30**	**192.43**	**286.35**	**276.02**	**273.90**	**221.46**	**267.99**	**250.87**	**276.26**	**282.53**	**242.77**	**213.85**	**274.27**	**281.56**	**214.48**
2018-19 Jan-Mar	113.39	99.23	105.35	98.64	119.87	116.89	108.60	114.91	120.56	113.53	121.21	112.83	114.50	124.67	108.23	116.42	114.91	106.51	121.32	81.68	136.43	105.31
Apr-Jun	120.39	111.06	114.84	104.43	121.94	126.31	115.38	119.99	127.46	116.05	126.82	122.91	107.78	128.80	113.84	123.44	117.94	115.40	121.73	97.02	144.46	113.64
2019-20 Jul-Sep	122.53	124.43	107.98	108.85	124.33	130.59	120.45	121.22	116.36	122.57	132.51	134.19	117.17	143.94	120.69	130.37	116.74	105.19	125.22	103.61	139.55	71.27
Oct-Dec	128.52	121.99	113.80	111.74	136.50	121.60	126.96	121.22	112.33	133.57	136.43	143.98	139.74	159.15	126.74	132.84	141.98	115.80	134.72	129.10	153.16	70.65
Jan-Mar	127.36	118.33	119.08	109.81	125.81	116.46	131.95	116.19	110.37	130.84	129.95	140.32	135.62	165.45	121.93	137.11	143.01	113.98	107.51	145.75	147.39	126.84
Apr-Jun	124.84	117.87	121.33	122.96	124.42	87.58	128.39	117.22	119.33	135.47	137.24	151.49	145.75	135.62	141.88	142.07	155.52	116.85	121.68	108.24	188.25	118.95
2020-21 Jul-Sep	137.58	138.93	129.17	129.42	142.66	96.85	130.93	116.21	129.00	146.52	146.49	151.11	196.45	157.25	129.45	156.14	195.35	121.37	128.12	164.54	221.83	100.20
Oct-Dec	155.36	151.98	127.43	151.23	150.65	99.69	131.63	124.70	138.51	191.15	136.53	150.48	195.44	158.99	225.06	157.24	269.23	139.30	132.54	131.84	192.89	134.86
Jan-Mar	172.76	142.98	140.09	182.13	157.00	122.45	131.77	133.01	116.20	231.34	130.19	157.65	106.78	171.99	233.72	175.81	311.62	116.78	130.61	229.13	209.77	105.92
Apr-Jun	188.36	137.21	143.31	202.90	140.79	137.24	162.26	148.13	167.33	283.81	146.88	164.27	108.32	151.15	167.78	184.06	340.48	123.68	107.69	267.11	217.45	109.47
2021-22 Jul-Sep	218.28	136.37	154.40	227.51	155.48	176.87	173.78	153.62	208.24	330.35	169.81	178.02	117.96	174.86	166.83	209.58	391.07	148.12	132.08	302.50	230.18	96.91
Oct-Dec	231.42	154.39	168.63	258.91	166.99	192.36	176.74	164.61	210.60	291.25	183.59	194.08	195.24	236.46	202.90	227.44	387.55	183.37	133.35	280.53	245.18	88.09
Jan-Mar	223.89	170.15	175.08	284.16	163.84	217.94	158.96	169.82	185.81	345.10	200.16	216.72	221.12	279.66	206.56	217.30	314.52	173.38	129.23	314.88	249.17	114.59
Apr-Jun	290.79	162.83	197.87	317.46	186.12	386.05	200.62	197.74	188.62	363.82	220.06	249.77	237.44	287.78	235.15	247.37	350.16	217.76	111.57	261.02	257.37	164.82
2022-23 Jul-Sep	256.64	177.43	227.78	317.86	193.72	302.42	194.81	202.39	205.45	287.96	264.21	235.11	198.47	288.62	209.57	236.96	284.78	201.45	126.70	291.36	271.60	136.46
Oct-Dec	234.60	175.74	214.68	293.30	199.69	281.17	181.02	157.18	158.71	278.79	251.81	220.15	183.00	246.10	207.20	224.82	264.39	149.87	134.15	293.17	261.71	138.51
Jan-Mar	229.93	200.90	223.75	268.09	235.27	275.98	175.49	163.59	124.58	223.65	235.08	212.08	193.46	232.54	180.35	225.05	259.72	141.49	146.33	212.91	266.62	138.73
Apr-Jun	230.78	234.84	211.78	250.78	249.74	271.80	185.97	168.85	131.82	217.55	227.08	214.88	245.37	263.63	203.98	224.72	271.85	136.98	145.30	237.49	217.02	147.37
2023-24 Jul-Sep	249.69	248.89	197.08	281.11	298.75	280.12	200.40	212.91	181.43	293.13	289.15	244.58	232.68	269.93	253.76	252.90	265.22	220.32	181.42	287.37	278.85	217.47
Oct-Dec	278.90	258.60	241.48	287.58	279.12	317.73	249.13	222.10	199.47	284.53	262.51	266.12	248.72	272.45	246.64	273.22	295.76	244.04	226.57	292.51	285.37	223.69
Jan-Mar	272.61	250.77	232.43	284.13	297.71	304.36	243.26	198.23	189.44	275.54	285.72	289.47	205.42	265.62	248.93	282.23	279.60	243.06	215.72	255.04	278.23	213.61
Apr-Jun	288.81	267.73	262.35	298.50	302.06	327.26	262.86	207.96	199.38	292.20	266.71	295.43	199.02	263.98	254.15	296.68	289.55	263.64	231.70	262.18	283.78	203.16

Source: Pakistan Bureau of Statistics

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

Year /Quarte	All Groups	Live Animals, Animal Products	Vegetable Products	Animal /Veg.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	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
2019-20	106.12	98.89	101.91	110.42	78.34	100.24	149.57	177.29	82.66	104.15	46.86	108.79	114.68	142.87	62.28	116.19	211.51	157.74	109.43	70.99	113.74	85.20
2020-21	111.70	107.34	107.68	131.04	98.38	90.97	222.36	218.29	95.94	135.58	62.35	108.31	140.10	144.90	109.87	172.89	159.12	190.10	58.70	39.75	180.69	0.00
2021-22	119.07	97.76	109.49	137.61	133.80	109.83	225.89	162.57	120.44	71.39	125.67	114.46	158.11	182.98	79.52	180.55	100.80	138.71	80.93	23.48	231.04	0.80
2022-23	125.6	123.36	106	99.67	111.09	95.87	314.65	146.66	112.86	123.99	97.77	118.63	195.16	172.37	148.38	293.65	163.21	189.98	131.1	58.26	277.47	0.00
2023-24	148.24	131.14	169.61	68.04	105.68	119.4	328.53	243.68	98.47	162.44	106	137.74	182.79	217.75	143.78	215.01	229.98	242.65	164.62	63.88	350.69	0.00
2018-19 Jan-Mar	109.54	103.31	119.23	149.84	68.31	107.35	129.42	165.15	86.50	87.64	72.01	112.15	136.90	122.96	48.15	152.94	136.09	84.91	56.95	72.53	90.38	121.80
Apr-Jun	109.82	114.25	98.07	133.47	106.66	107.28	134.51	165.34	91.37	122.49	57.41	111.55	126.59	140.56	55.57	119.13	144.51	115.33	97.65	198.26	150.29	91.82
2019-20 Jul-Sep	110.40	84.16	84.05	107.80	56.70	86.00	137.43	143.22	94.04	144.19	39.43	125.65	123.66	133.77	104.32	113.17	127.84	147.00	115.65	92.52	110.87	139.21
Oct-Dec	112.44	135.95	89.18	168.23	53.37	113.46	149.00	203.01	93.94	144.93	36.53	118.98	101.69	205.31	77.69	144.03	102.57	251.84	129.48	53.54	157.60	116.04
Jan-Mar	118.59	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
Apr-Jun	148.39	130.19	159.11	62.85	116.92	119.38	361.89	198.61	90.19	157.97	112.17	140.29	157.11	201.28	115.25	200.76	259.55	250.78	171.77	48.16	352.04	0.00

Source: Pakistan Bureau of Statistics

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

Year /Quarte	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Veg.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	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
2019-20	**105.42**	**60.56**	**117.52**	**109.84**	**106.33**	**100.94**	**103.41**	**93.71**	**88.35**	**78.55**	**87.75**	**74.30**	**59.46**	**66.12**	**70.54**	**87.33**	**145.80**	**59.26**	**210.35**	**216.78**	**49.50**	**168.43**
2020-21	**112.37**	**58.31**	**126.05**	**111.77**	**150.11**	**109.24**	**144.31**	**125.79**	**88.51**	**73.84**	**92.90**	**111.40**	**72.08**	**95.81**	**137.52**	**82.84**	**94.85**	**84.68**	**430.48**	**580.97**	**68.00**	**158.19**
2021-22	**125.71**	**70.69**	**105.76**	**101.28**	**176.84**	**118.00**	**190.01**	**127.09**	**81.55**	**72.87**	**96.38**	**111.79**	**51.01**	**77.08**	**132.24**	**90.14**	**68.01**	**244.25**	**396.59**	**1513.78**	**124.44**	**57.11**
2022-23	**103.25**	**50.56**	**108.33**	**138.28**	**119.97**	**99.38**	**171.36**	**118.96**	**99.75**	**58.77**	**92.17**	**122.50**	**41.80**	**60.22**	**114.58**	**74.99**	**70.29**	**63.90**	**250.20**	**397.37**	**97.84**	**269.62**
2023-24	**129.07**	**48.96**	**132.95**	**117.94**	**135.50**	**106.01**	**189.31**	**147.76**	**180.04**	**65.98**	**85.31**	**100.54**	**76.37**	**116.76**	**86.55**	**92.49**	**150.72**	**109.99**	**314.08**	**533.04**	**118.31**	**152.83**
2018-19 Oct-Dec	110.87	69.85	115.77	105.64	101.41	103.96	118.71	95.77	126.16	109.51	103.19	78.29	110.58	96.42	53.83	97.54	131.10	122.60	146.80	89.40	117.01	72.98
Jan-Mar	98.07	86.74	90.78	111.41	101.64	102.00	111.43	101.51	102.51	118.52	103.84	137.36	97.61	73.32	60.94	91.81	94.89	51.28	101.99	1.62	71.43	35.80
Apr-Jun	105.09	71.11	107.50	117.64	109.43	113.20	118.42	102.61	114.08	94.97	93.80	121.39	101.02	75.87	41.33	97.23	94.14	64.14	211.41	29.94	68.47	40.52
2019-20 Jul-Sep	104.87	47.90	103.56	95.94	83.14	96.78	102.88	90.21	81.29	79.57	92.86	51.70	96.48	67.61	95.24	88.96	150.87	113.18	100.13	136.83	53.02	32.98
Oct-Dec	100.46	76.86	128.19	113.04	99.85	111.57	118.71	93.60	101.00	80.90	81.08	57.26	67.67	56.24	83.22	88.18	116.05	31.23	162.56	3.76	54.60	158.80
Jan-Mar	99.15	75.75	103.57	126.21	110.47	109.79	89.59	103.56	114.11	93.21	93.98	114.73	53.53	52.79	47.69	82.77	97.64	52.30	229.85	12.17	48.80	468.84
Apr-Jun	117.18	41.74	134.77	104.18	131.86	85.63	102.47	87.47	56.99	60.52	83.06	73.50	20.18	87.85	56.03	89.39	218.64	40.34	348.86	714.35	41.57	13.11
2018-19 Oct-Dec	112.29	58.57	125.96	93.57	219.65	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	151.38	174.4	55.31	86.07	90.22	86.44	85.57	76.29	92.94	104.46	92.77	244.98	568.11	132.88	24.85
Apr-Jun	142.75	50.18	105.79	110.6	143.08	110.9	189.42	147.29	141.52	61.56	71.16	94.74	81.21	137.59	76.62	85.43	230.07	136.19	263.06	747.33	130.75	120.24

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

	Jun-23	Sep-23	Dec-23	Mar-24[R]	Jun-24[P]
I. Government Domestic Debt	38,809.8	39,697.9	42,594.8	43,436.6	47,160.2
II. Government External Debt	22,030.9	22,593.5	22,600.6	21,941.7	21,753.6
III. Debt from IMF	2,040.2	2,258.1	2,141.6	2,151.2	2,332.1
IV. External Liabilities[1]	3,101.9	3,389.2	3,365.8	3,284.8	3,265.6
V. Private Sector External Debt	5,503.3	5,507.4	5,418.7	5,474.3	5,540.2
VI. PSEs External Debt	2,147.9	2,268.9	2,211.8	2,172.6	2,162.2
VII. PSEs Domestic Debt	1,687.2	1,698.1	1,710.0	1,694.7	1,705.6
VIII. Commodity Operations[2]	1,485.9	1,309.2	1,256.8	1,133.1	1,378.3
IX. Intercompany External Debt from Direct Investor abroad	1,301.4	1,319.7	1,319.4	1,222.5	1,273.7
A. Gross Public Debt (sum I to III)	**62,881.0**	**64,549.5**	**67,337.0**	**67,529.5**	**71,245.9**
B. Total Debt of the Government - FRDLA Definition[3]	**57,779.2**	**59,183.7**	**60,554.2**	**61,611.3**	**65,079.8**
C. Total External Debt & Liabilities (sum II to VI+IX)	**36,125.7**	**37,336.9**	**37,057.9**	**36,247.2**	**36,327.4**
As percent of GDP					
Gross Public Debt	75.0				67.2
Total Debt of the Government - FRDLA Definition	68.9				61.4
Total External Debt & Liabilities	43.1				34.3
Government Domestic Debt	46.3				44.5
Memorandum Items	**FY23**				**FY24**
GDP (current market price)[4]	83,874.9				106,045.1
Government Deposits with the banking system[5]	5,101.8	5,365.8	6,782.8	5,918.2	6,166.1
X. Consolidation adjustment[6]	1,597.1	1,629.1	1,337.6	1,642.2	1,664.7
Total Debt and Liabilities (sum I to IX less X)	76,511.5	78,413.0	81,281.9	80,869.4	84,906.9
Total Debt and Liabilities (As percent of GDP)	91.2				80.1
US Dollar, last day average exchange rates	286.3905	287.7782	281.9244	277.9447	278.3668

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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

Notes:-

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

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

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

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

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

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

5.2 Pakistan's Debt and Liabilities Profile

Billion Rupees

	FY23 [R]	Q1-FY24	Q2-FY24	Q3-FY24	Q4-FY24 [P]
Pakistan's Total Debt and Liabilities (I +II-VI) [5]	**76,511.5**	**78,412.7**	**81,194.0**	**80,862.0**	**84,906.9**
YoY Growth (in %)	*28.0*	*25.3*	*27.2*	*11.6*	*11.0*
I. Pakistan's Total Debt (A+B+C)	**73,520.7**	**75,343.4**	**77,909.1**	**78,086.3**	**81,927.6**
YoY Growth (in %)	*29.4*	*26.7*	*27.1*	*12.0*	*11.4*
A. Government Domestic Debt	38,809.8	39,697.5	42,587.9	43,432.0	47,160.2
B. PSEs Domestic Debt	1,687.2	1,698.1	1,710.0	1,694.7	1,705.6
C. External Debt (a+b+c+d)	33,023.8	33,947.7	33,611.1	32,959.6	33,061.8
a) Government External Debt	22,030.9	22,593.5	22,600.6	21,941.7	21,753.6
b) Non-government External Debt	7,651.2	7,776.4	7,551.0	7,645.1	7,702.4
c) Country's Debt from IMF	2,040.2	2,258.1	2,141.6	2,151.2	2,332.1
d) Inter Company Ext. Debt from direct investor abroad	1,301.4	1,319.7	1,317.9	1,221.7	1,273.7
II. Total Liabilities (D+E)	**4,587.8**	**4,698.4**	**4,622.5**	**4,417.9**	**4,643.9**
YoY Growth (in %)	*34.6*	*31.7*	*27.5*	*3.7*	*1.2*
D. External Liabilities [1]	3,101.9	3,389.2	3,365.8	3,284.8	3,265.6
E. Domestic Liabilities [2]	1,485.9	1,309.2	1,256.8	1,133.1	1,378.3

	FY23 [R]	Jul-Sep-FY24	Jul-Dec-FY24	Jul-Mar-FY24	Jul-Jun-FY24 [P]
Total Debt and Liabilities Servicing (III+IV+V)	**9,816.9**	**2,113.7**	**5,701.6**	**7,775.8**	**11,903.5**
YoY Growth (in %)	*76.0*	*(70.3)*	*(43.0)*	*18.7*	*21.3*
III. Principal Repayment of External Debt and Liabilities (e+f+g+h) [3]	**3,702.5**	**515.1**	**1,228.5**	**1,807.8**	**3,130.6**
(e) Government External debt and Liabilities	3,049.4	334.4	790.8	1,118.8	2,149.2
(f) Non-government External debt	405.8	71.2	213.3	337.3	517.3
(g) Country's Debt from IMF	247.3	109.5	224.4	351.7	464.0
(h) Monetary Authorities external Liabilities	-	-	-	-	-
IV. Interest Payment on debt (i+j+k)	**5,932.1**	**1,550.6**	**4,390.0**	**5,798.0**	**8,544.6**
(i) Government Domestic Debt	4,882.9	1,240.0	3,681.2	4,758.4	7,109.4
(j) PSE Debt	-	-	-	-	-
(k) External Debt	1,049.2	310.6	708.8	1,039.6	1,435.2
Government External debt	678.5	174.8	441.3	618.7	878.3
Non-government External debt	267.2	92.6	179.4	288.9	380.9
Country's Debt from IMF	103.5	43.2	88.1	131.9	176.0
V. Interest Payment on Liabilities (l+m)	**182.3**	**48.0**	**83.1**	**169.9**	**228.3**
(l) External Liabilities	55.1	12.9	14.8	70.4	94.0
(m) Domestic Liabilities	127.2	35.1	68.3	99.5	134.3
Memorandum Item					
Servicing (Principal) Short Term (Excluding item "c" given below)	**310.7**	**33.7**	**55.5**	**57.5**	**61.9**
a) Government External Debt	310.5	29.9	48.4	46.8	46.8
b) PSEs Non-Guaranteed Debt	-	-	-	-	-
c) Scheduled Banks Borrowing	4,415.2	753.4	2,236.9	3,888.8	6,420.8
d) Private Non-Guaranteed Debt	0.2	3.7	7.1	10.7	15.1
VI. Consolidation Adjustment [5]	1,597.1	1,629.1	1,337.6	1,642.2	1,664.7
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	286.3905	287.7782	281.9244	277.9447	278.3668

Source: Statistics and Data Services Department, SBP

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

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

[3] As per the guidelines available in IMF's External Debt Guide for Compilers and Users 2003, the principal repayment of short-term debt is excluded from over all principal repayments. However, for the information of data users, short-term repayment of principal has been reported as Memorandum 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	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24[P]
I. Permanent Debt (1+2+3+4)	**30,962.6**	**31,439.4**	**31,682.3**	**32,058.8**	**33,351.3**	**33,656.2**	**33,800.2**	**34,104.9**
1. Market Loans	**2.8**	**2.8**	**2.8**	**2.8**	**2.8**	**2.8**	**2.8**	**2.8**
Federal Government	**2.8**	**2.8**	**2.8**	**2.8**	**2.8**	**2.8**	**2.8**	**2.8**
Provincial Governments	-	-	-	-	-	-	-	-
2. Federal Government Bonds	**30,102.1**	**30,578.5**	**30,820.9**	**31,197.0**	**32,488.9**	**32,793.3**	**32,936.3**	**33,239.5**
GOP Ijara Sukuk	4,505.2	4,544.9	4,649.7	4,659.2	4,784.7	4,766.2	4,765.7	4,782.2
Bai-Muajjal of Sukuk	-	-	-	-	-	-	19.0	65.0
Pakistan Investment Bonds (PIBs)	25,595.7	26,032.3	26,169.9	26,536.5	27,702.9	28,025.8	28,150.3	28,391.1
Others	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds[1]	**382.7**	**383.1**	**383.6**	**384.0**	**384.7**	**385.1**	**386.1**	**387.6**
4. SBP's on-lending to GOP against SDRs allocation[7]	**474.9**	**474.9**	**474.9**	**474.9**	**474.9**	**474.9**	**474.9**	**474.9**
II. Floating Debt	**8,375.2**	**7,953.7**	**8,492.2**	**9,166.3**	**9,522.2**	**10,247.6**	**10,638.2**	**10,961.4**
Bai Muajjal[2]	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Market Treasury Bills	8,294.3	7,871.4	8,410.3	9,084.5	9,442.2	10,167.3	10,557.8	10,876.6
MTBs for Replenishment of Cash[3]	80.9	82.2	81.8	81.8	80.0	80.4	80.4	84.8
	-	-	-	-	-	-		
III. Unfunded Debt	**2,807.4**	**2,808.6**	**2,795.3**	**2,795.1**	**2,790.8**	**2,798.7**	**2,815.7**	**2,818.9**
Saving Schemes (Net of Prize Bonds)	2,719.7	2,722.6	2,712.7	2,711.3	2,706.7	2,707.8	2,725.2	2,729.6
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund*	40.5	38.8	35.3	36.6	36.9	43.7	43.2	42.1
IV. Foreign Currency Loans[4]	**375.1**	**374.6**	**373.0**	**373.5**	**373.5**	**373.6**	**374.1**	**373.8**
V. Naya Pakistan Certificates[6]	103.6	99.2	93.9	92.7	86.8	84.1	88.1	80.0
Government Domestic Debt (I+II+III+IV+V)	**42,623.9**	**42,675.4**	**43,436.6**	**44,486.5**	**46,124.6**	**47,160.2**	**47,716.2**	**48,339.0**
Government Domestic Liabilities[5]	**538.0**	**491.0**	**478.4**	**517.8**	**542.6**	**563.5**	**363.5**	**309.0**
Government Domestic Debt and Liabilities	**43,161.9**	**43,166.4**	**43,915.0**	**45,004.3**	**46,667.3**	**47,723.7**	**48,079.7**	**48,648.0**

Source: Statistics and Data Services Department, SBP

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.

*Source: Ministry of Finance (Budget Wing)

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars

ITEM	30-Jun-22	30-Jun-23	30-Sep-23	31-Dec-23	31-Mar-24[R]	30-Jun-24[P]
A. Public External debt (1+2+3)	**99,972.2**	**94,881.3**	**98,133.9**	**99,700.4**	**98,500.5**	**98,256.2**
1. Government External debt	**81,941.0**	**76,926.2**	**78,510.3**	**80,165.5**	**78,942.6**	**78,147.4**
i) Long term (>1 year)	**80,591.9**	**76,765.9**	**78,351.0**	**80,066.2**	**78,624.4**	**77,387.6**
Paris club	9,231.8	7,901.1	7,703.3	7,541.1	7,219.3	6,474.4
Multilateral	34,022.8	37,363.1	37,089.7	38,813.6	38,404.2	39,248.0
Other bilateral	18,053.3	17,572.3	19,614.6	19,644.1	18,901.7	18,552.4
Euro/Sukuk global bonds	8,800.0	7,800.0	7,800.0	7,800.0	7,800.0	6,800.0
Military debt	-	-	-	-	-	-
Commercial loans/credits	9,481.2	5,563.8	5,554.4	5,611.3	5,577.6	5,490.3
Local Currency Securities (PIBs)	5.1	3.5	3.5	3.6	8.0	23.7
Saudi fund for development. (SFD)	-	-	-	-	-	-
NBP / BOC deposits / PBC**	44.8	27.7	25.1	24.1	20.7	14.9
NPC**	953.0	534.3	560.3	628.3	693.0	783.9
ii) Short term (<1 year)	**1,349.1**	**160.3**	**159.3**	**99.3**	**318.2**	**759.8**
Multilateral*	1,327.1	160.3	159.3	99.3	199.3	250.0
Local Currency Securities (TBills)	22.0	0.0	-	-	118.9	509.8
Commercial loans/credits	-	-	-	-	-	-
2. From IMF	**6,896.8**	**7,124.0**	**7,846.6**	**7,596.3**	**7,739.7**	**8,377.6**
i) Federal government	4,195.1	5,369.1	5,146.5	5,069.3	4,757.8	4,515.7
ii) Central bank	2,701.7	1,754.9	2,700.1	2,527.0	2,981.9	3,862.0
3. Foreign exchange liabilities	**11,134.3**	**10,831.2**	**11,777.1**	**11,938.6**	**11,818.3**	**11,731.2**
i) Central bank deposits	2,700.0	2,700.0	3,700.0	3,700.0	3,700.0	3,700.0
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-	-
iii) Other liabilities (SWAP)	4,535.3	4,224.9	4,216.3	4,271.0	4,231.0	4,169.6
iv) Allocation of SDR[1]	3,897.3	3,904.0	3,859.7	3,966.6	3,886.3	3,860.8
v) Nonresident LCY deposits with central bank	1.8	2.2	1.0	1.0	1.0	0.8
B. Public sector enterprises (PSEs)	**8,156.9**	**7,500.0**	**7,884.3**	**7,845.5**	**7,816.8**	**7,767.5**
a. Guaranteed debt	**7,083.3**	**6,618.9**	**7,038.0**	**7,014.9**	**6,971.4**	**6,922.6**
Paris club	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-
Other bilateral	6,533.5	6,113.6	6,532.5	6,532.5	6,489.0	6,463.6
Commercial loans	549.8	505.3	505.6	482.4	482.4	459.0
Sandak metal bonds	-	-	-	-	-	-
b. Non-guaranteed debt	**1,073.5**	**881.1**	**846.3**	**830.6**	**845.4**	**845.0**
i) Long term (>1 year)	183.1	76.4	55.6	34.7	27.8	27.8
ii) Short term (<1 year)	390.5	304.7	290.7	295.9	317.6	317.2
iii) non-guaranteed bonds	500.0	500.0	500.0	500.0	500.0	500.0
C. Banks	**5,731.4**	**6,469.5**	**6,444.6**	**6,637.9**	**6,699.6**	**7,106.7**
a. Borrowing	**2,639.3**	**3,720.5**	**3,632.5**	**3,662.1**	**3,613.9**	**3,936.5**
i) Long term (>1 year)	-	**1,300.0**	**1,300.0**	**1,300.0**	**1,300.0**	**1,300.0**
i) Public sector	-	-	-	-	-	-
ii) Private sector	-	1,300.0	1,300.0	1,300.0	1,300.0	1,300.0
ii) Short term (<1 year)[2]	**2,639.3**	**2,420.5**	**2,332.5**	**2,362.1**	**2,313.9**	**2,636.5**
i) Public sector	74.6	63.9	27.6	90.6	83.8	132.2
ii) Private sector	2,564.7	2,356.6	2,305.0	2,271.4	2,230.1	2,504.2
b. Nonresident deposits (LCY & FCY)	**3,092.1**	**2,593.8**	**2,608.7**	**2,736.0**	**2,838.8**	**3,073.3**
i) Public sector	93.7	95.7	98.7	101.2	104.3	106.4
ii) Private sector	2,998.4	2,498.1	2,510.0	2,634.8	2,734.5	2,966.9
c. Other Liabilities**	-	155.1	203.4	239.8	246.9	96.9
D. Private Sector	**12,361.0**	**12,746.6**	**12,693.2**	**12,582.4**	**12,996.1**	**12,795.8**
a. Guaranteed debt	-	-	-	-	-	-
b. Non-guaranteed debt	**12,361.0**	**12,746.6**	**12,693.2**	**12,582.4**	**12,996.1**	**12,795.8**
i). Loans	**10,623.8**	**9,831.0**	**9,716.1**	**9,531.6**	**10,493.9**	**10,294.4**
i) Long term (>1 year)	10,280.1	9,639.6	9,537.4	9,362.5	10,320.5	10,067.9
ii) Short term (<1 year)	343.6	191.4	178.7	169.2	173.4	226.6
ii) non-guaranteed bonds	-	-	-	-	-	-
iii) Trade credits	**1,320.1**	**2,343.0**	**2,343.0**	**2,343.0**	**1,728.4**	**1,728.4**
iv) Other debt liabilities[3]	**417.1**	**572.7**	**634.1**	**707.8**	**773.8**	**773.0**
E. Debt liabilities to direct investors - Intercompany debt	**4,098.1**	**4,544.2**	**4,586.1**	**4,680.2**	**4,398.5**	**4,575.6**
Total external debt & liabilities (A+B+C+D+E)	**130,319.5**	**126,141.6**	**129,742.1**	**131,446.4**	**130,411.5**	**130,501.8**
Memorandum Items						
Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	**88,810.8**	**84,046.6**	**86,353.3**	**87,758.2**	**86,555.4**	**85,991.6**
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	**108,297.4**	**102,540.9**	**106,144.5**	**107,737.8**	**106,505.5**	**106,262.4**
Official liquid reserves[4]	**9,932.0**	**4,514.4**	**7,688.9**	**8,306.8**	**8,113.8**	**9,463.1**

Source: Statistics and Data Services Deprtment, SBP

*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	FY23	FY24	Jul-Sep 23	Oct-Dec 23	Jan-Mar 24[R]	Apr-Jun 24[P]
1. Public debt (a+b+c)	**13,404**	**9,273**	**1,526**	**2,000**	**1,645**	**4,102**
a) Government debt	**12,438**	**7,630**	**1,149**	**1,593**	**1,188**	**3,701**
Paris club	1,121	1,214	36	572	35	571
Multilateral	1,702	1,828	441	451	460	476
Other Bilateral	1,568	1,656	495	347	468	346
Euro/Sukuk global bonds	1,000	1,000	-	-	-	1,000
Local Currency Securities (PIBs)	-	-	-	-	-	-
Military	-	-	-	-	-	-
Commercial loans /credits	5,942	1,075	-	-	-	1,075
Saudi fund for development. (SFD)	-	-	-	-	-	-
NBP/BOC deposits	1,105	858	176	222	226	232
b). To IMF	**966**	**1,643**	**377**	**407**	**457**	**402**
i) Federal government	-	791	172	167	249	204
ii) Central bank	966	851	205	240	208	198
c) Foreign exchange liabilities	-	-	-	-	-	-
i) Central bank deposits	-	-	-	-	-	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-
iii) Swap	-	-	-	-	-	-
2. PSEs guaranteed debt	**440**	**157**	**44**	**35**	**44**	**35**
Paris Club	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-
Other bilateral	411	61	18	-	44	-
Commercial loans	29	96	26	35	-	35
Sandak Metal Bonds	-	-	-	-	-	-
3. PSEs non-guaranteed debt	**107**	**62**	**21**	**21**	**21**	**-**
4. Scheduled banks' borrowing	**-**	**150**	**150**	**-**	**-**	**-**
5. Private guaranteed debt	-	-	-	-	-	-
6. Private non-guaranteed debt	**1,115**	**1,621**	**184**	**460**	**380**	**597**
7. Private non-guaranteed bonds	**-**	**-**	**-**	**-**	**-**	**-**
Total Long Term (1+2+3+4+5+6+7)	**15,065**	**11,264**	**1,924**	**2,516**	**2,089**	**4,734**
		-				
Memorandum Items		-				
Short Term Debt Servicing - Principal(Excluding Item No. 3 below)[1]	**1,329**	**215**	**114**	**72**	**13**	**16**
1.Government debt	1,328	161	101	60	-	-
2. PSEs non-guaranteed debt[1]	-	-	-	-	-	-
3. Scheduled banks' borrowing	18,314	22,822	2,581	5,763	5,382	9,096
Net Flows[2]	(219)	216	(88)	30	(48)	323
4. Private non-guaranteed debt	1	54	13	12	13	16
Rescheduled/Rollover	-	-	-	-	-	-
Commercial loans /credits	-	-	-	-	-	-
NBP/BOC	-	-	-	-	-	-
IDB	-	-	-	-	-	-
Central bank deposits	-	-	-	-	-	-
Other Liabilities (SWAP)	-	-	-	-	-	-

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

5.6 Pakistan's External Debt Servicing-Interest

Million US Dollars during Period

ITEM	FY23	FY24	Jul-Sep 23	Oct-Dec 23	Jan-Mar 24[R]	Apr-Jun 24[P]
1. Public debt (a+b+c)	**3,318**	**4,064**	**794**	**1,196**	**899**	**1,175**
a) Government debt	**2,692**	**3,111**	**602**	**931**	**645**	**932**
i). Long term (> 1 year)	**2,647**	**3,073**	**594**	**927**	**620**	**932**
Paris club	196	157	9	74	11	63
Multilateral	768	1,153	205	343	223	382
Other Bilateral	576	782	260	123	294	104
Euro/Sukuk global bonds	611	582	40	251	40	251
Local Currency Securities (PIBs)	-	-	-	-	-	-
Military	-	-	-	-	-	-
Commercial loans /credits	438	352	70	124	40	119
Saudi fund for development. (SFD)	-	-	-	-	-	-
NBP/BOC deposits	59	46	10	12	13	13
ii). Short-term (< I year)	**44**	**38**	**8**	**4**	**26**	**0**
Multilateral	44	11	7	4	0	0
Commercial Loans /Credits	-	27	1	-	25	-
	-	-				
b). To IMF	**402**	**619**	**147**	**157**	**157**	**158**
i). Federal government	240	337	85	89	85	78
ii). Central bank (Including Interest on SDR Allocation)	162	283	62	68	72	80
c) Foreign exchange liabilities	**224**	**334**	**45**	**107**	**97**	**85**
i) Central bank deposits	86	138	45	7	80	7
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-
iii) Other Liabilities (SWAP)	138	196	-	101	17	78
2. PSEs guaranteed debt	**210**	**199**	**90**	**10**	**91**	**9**
Paris Club	-	-	-	-	-	-
Multilateral	0	-	-	-	-	-
Other bilateral	187	178	87	-	91	-
Commercial loans	23	21	3	10	-	9
Sandak Metal Bonds	-	-	-	-	-	-
3. PSEs non-guaranteed debt	**46**	**41**	**2**	**20**	**0**	**19**
Long term (> 1 year)	46	41	2	20	0	19
Short term (< 1 year)	-	-	-	-	-	-
4. Scheduled banks' borrowing	**95**	**202**	**47**	**53**	**56**	**46**
Long term (> 1 year)	15	81	20	20	20	20
Short term (< 1 year)	80	120	27	33	36	25
5. Private guaranteed debt	-	-	-	-	-	-
6. Private non-guaranteed debt	**759**	**953**	**226**	**268**	**200**	**258**
Long term (> 1 year)	758	951	225	268	200	258
Short term (< 1 year)	0	2	1	1	0	0
7. Private non-guaranteed bonds	-	-	-	-	-	-
Total external liabilities servicing (1+2+3+4+5+6+7)	**4,428**	**5,458**	**1,158**	**1,547**	**1,246**	**1,506**

Source: Statistics and Data Services Department, SBP

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

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

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

5.7 Ownership Classification of the Federal Government Debt

Million Rupees

As on (30th June)	Debt[1]	HELD BY						
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	International Institutions	Foreign Governments and Banks	Others	Intra-Government Debt
2000	**2,790,632**	540,169	242,548	48,461	656,157	517,293	786,004	41,939
2001	**3,127,300**	614,689	249,761	63,335	772,558	592,503	834,454	45,988
2002	**2,699,897**	317,577	416,679	79,453	576,066	408,868	901,254	56,864
2003	**2,846,031**	109,725	599,323	98,793	415,954	612,774	1,009,462	41,103
2004	**3,477,022**	133,196	634,213	33,887	809,193	779,054	1,087,479	49,161
2005	**3,758,747**	331,195	579,376	120,850	925,933	873,123	928,270	53,350
2006	**4,183,214**	516,583	553,147	109,160	1,009,336	947,448	1,047,540	58,730
2007	**4,619,733**	397,374	826,518	111,005	1,120,525	998,166	1,166,145	66,196
2008	**5,847,147**	1,056,761	659,942	178,467	1,506,404	1,216,912	1,228,661	74,413
2009	**7,180,590**	1,145,220	911,741	182,458	1,921,684	1,506,006	1,513,481	131,623
2010	**8,691,615**	1,164,378	1,476,283	253,463	2,182,905	1,574,303	2,040,283	138,061
2011	**10,352,245**	1,365,857	2,214,190	322,469	2,445,711	1,713,683	2,290,335	146,907
2012	**12,059,939**	1,805,289	2,829,795	433,524	2,618,991	1,924,725	2,447,615	152,999
2013	**13,842,361**	2,322,373	3,829,262	419,224	2,548,941	1,912,733	2,809,828	140,259
2014	**15,610,328**	2,936,575	4,034,757	551,812	2,660,255	2,190,734	3,236,195	147,622
2015	**16,814,814**	2,325,787	5,681,232	604,198	2,574,919	2,200,356	3,428,322	152,967
2016	**18,886,342**	2,050,313	7,036,747	659,295	2,879,698	2,537,926	3,722,362	157,137
2017	**20,633,290**	2,471,747	7,437,548	647,383	2,982,634	2,936,049	4,157,929	134,617
2018	**24,073,706**	3,597,065	7,569,680	675,468	3,532,342	4,263,463	4,435,688	138,374
2019	**31,635,436**	7,759,903	6,931,347	758,374	4,657,812	6,397,308	5,130,692	152,197
2020	**34,956,983**	7,192,556	9,398,381	1,036,325	5,332,906	6,491,611	5,505,204	150,078
2021	**38,556,432**	6,626,872	12,770,042	1,098,096	5,402,336	7,036,697	5,622,389	148,032
2022	**47,704,672**	6,621,566	16,573,306	2,230,700	7,224,755	9,522,220	5,532,125	127,719
2023	**60,732,748**	6,328,331	20,619,799	3,622,800	10,746,354	11,284,568	8,130,896	108,002

Source: Statistics and Data Services Department, SBP

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

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

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

Billion Rupees

	Jun-22	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24
PSEs debt and liabilities (I+II)	**1,754.5**	**2,328.1**	**2,332.9**	**2,355.1**	**2,349.4**	**2,520.5**
YOY Growth (in %)	6.5	32.7	24.1	19.4	9.8	8.3
As percent of GDP	2.6	2.8				2.4
I.PSEs debt	**1,393.4**	**1,687.2**	**1,698.1**	**1,710.0**	**1,694.7**	**1,705.6**
YOY Growth (in %)	(3.0)	21.1	15.5	16.0	6.7	1.1
As percent of GDP	2.1	2.0				1.6
Water and Power Development Authority (WAPDA)	72.5	82.4	92.6	95.1	94.4	105.9
Oil and Gas Development Company Ltd. (OGDCL)	6.6	6.5	5.9	7.8	8.5	9.7
Pakistan International Airlines Corporation (PIA)	182.1	184.5	180.6	191.2	190.1	190.1
Pakistan Steel Mills Corporation Ltd.	42.5	41.0	40.3	40.3	40.3	40.3
Other PSEs	1,089.7	1,372.7	1,378.7	1,375.6	1,361.3	1,359.7
II.PSEs Liabilities [1]	**361.1**	**640.9**	**634.7**	**645.1**	**654.7**	**814.8**

Source: Statistics and Data Services Department, SBP

[1] Reflects PSEs borrowings from banks for commodity operations.

5.9 National Savings Schemes-Outstanding Amount

End Period

Million Rupees

SCHEME	FY23	FY24	2023	2024							
			Sep	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
A. Accounts (i+ii / 1 to 13)	**595,217.1**	**657,518.9**	**626,537.60**	**664,713.2**	**659,462.2**	**660,739.1**	**659,744.9**	**657,518.9**	**666,313.0**	**667,623.2**	**670,314.2**
(i) National Savings Centers	526,356.0	640,236.0	569,311.20	633,448.7	632,077.7	636,736.4	638,102.8	640,236.0	649,661.4	651,691.5	654,470.4
(ii) Post Offices	68,861.1	17,282.9	57,226.40	31,264.5	27,384.5	24,002.7	21,642.1	17,282.9	16,651.6	15,931.7	15,843.8
1- Savings Accounts	74,927.6	84,402.4	78,965.60	79,699.2	79,108.8	83,394.7	84,889.5	84,402.4	92,769.3	93,055.8	93,972.0
2- Khas Deposit Accounts	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,440.6	1,351.0	1,414.80	1,372.9	1,366.9	1,362.3	1,356.3	1,351.0	1,344.6	1,339.6	1,333.4
4- Special Savings Accounts	108,951.3	62,321.2	97,921.10	74,619.8	70,936.1	67,305.1	64,779.6	62,321.2	61,441.5	60,433.2	60,319.4
5- Pensioners Benefit Account	404,352.4	433,957.6	420,197.50	429,205.8	430,871.2	431,972.3	432,807.5	433,957.6	435,925.1	438,279.3	440,787.7
6- Shahada's Family Welfare Account	152.6	188.2	164.4	174.8	175.9	180.1	188.7	188.2	185.2	187.8	193.7
7-Sarwa Islamic Savings Account (SISA)	3,808.5	68,896.3	23,870.00	72,737.5	70,132.2	69,667.7	69,021.8	68,896.3	68,643.5	68,527.3	68,017.2
8-Sarwa Islamic Term Account (SITA) 1 Year	508.2	2,147.6	1,319.00	2,470.0	2,490.5	2,471.7	2,427.1	2,147.6	1,799.3	1,633.5	1,538.8
9-Sarwa Islamic Term Account (SITA) 3 Years	557.7	2,639.1	1,649.10	2,772.3	2,736.7	2,751.4	2,654.0	2,639.1	2,606.2	2,591.5	2,584.2
10-Sarwa Islamic Term Account (SITA) 5 Years	207.6	1,104.6	703.1	1,144.2	1,128.7	1,122.6	1,109.4	1,104.6	1,087.9	1,075.4	1,070.5
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year		105.8	15.6	111.2	110.1	106.2	105.9	105.8	105.4	94.7	92.7
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years		24.7	0.8	24.7	24.7	24.7	24.7	24.7	24.7	24.7	24.5
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years		70.0	6.1	70.5	70.0	70.0	70.0	70.0	69.9	69.8	69.8
B. Certificates (i+ii+iii /14 to 25)	**2,223,316.7**	**2,048,338.2**	**2,186,780.30**	**2,057,883.1**	**2,053,238.9**	**2,050,525.4**	**2,046,905.8**	**2,048,338.2**	**2,056,947.5**	**2,061,975.4**	**2,071,027.2**
(i) National Savings Centers	2,131,392.8	1,971,589.9	2,097,910.40	1,980,843.9	1,976,000.1	1,973,507.3	1,970,308.8	1,971,589.9	1,975,299.4	1,980,642.2	1,989,080.7
(ii) Post Offices	2,256.6	(2,276.3)	1,328.00	(2,225.2)	(2,108.0)	(2,203.4)	(2,239.3)	(2,276.3)	(2,291.4)	(2,338.5)	(2,351.0)
(iii) Banks	89,667.3	79,024.6	87,541.90	79,264.5	79,346.9	79,221.5	78,836.3	79,024.6	83,939.5	83,671.7	84,297.5
14- Defence Savings Certificates	428,194.9	400,407.6	423,200.90	406,113.1	403,536.8	402,747.9	401,466.3	400,407.6	404,497.1	404,082.7	403,684.0
15- National Deposit Certificates	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6
16- Khas Deposit Certificates	215.9	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8
17- Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
18- Special Savings Certificates (Registered)	297,576.5	286,049.6	291,155.30	284,453.2	284,875.1	285,475.6	285,219.7	286,049.6	286,397.6	286,412.1	288,148.8
19- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
20- Regular Income Certificates	461,485.8	264,136.7	400,031.90	280,577.8	273,775.1	269,929.0	265,563.4	264,136.7	262,099.8	260,896.5	260,772.0
21- Behbood Savings Certificate	1,001,003.8	1,040,102.1	1,028,458.50	1,035,785.3	1,037,583.7	1,038,500.6	1,039,187.1	1,040,102.1	1,042,546.5	1,045,720.5	1,050,390.2
22- Short-Term Savings Certificates (3 Months)	20,958.8	28,978.3	25,310.40	24,017.4	25,402.5	25,731.8	27,637.3	28,978.3	31,988.1	34,430.7	36,016.9
23- Short-Term Savings Certificates (6 Months)	5,621.2	8,342.9	7,000.70	8,414.5	8,635.3	8,666.6	8,455.2	8,342.9	8,705.6	9,295.8	10,350.3
24- Short-Term Savings Certificates (12 Months)	7,970.2	18,199.9	10,788.00	16,761.1	17,583.4	17,500.5	17,329.5	18,199.9	18,272.5	18,443.5	18,677.9
25-Others		1,615.7	329	1,255.2	1,341.5	1,467.8	1,541.7	1,615.7	1,935.0	2,188.1	2,481.7
C. National Savings Bonds	-	-	-	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	**327,847.6**	**330,417.9**	**328,931.10**	**329,028.5**	**329,570.3**	**329,482.4**	**329,759.0**	**330,417.9**	**330,404.3**	**331,233.0**	**332,933.6**
27- Rs. 100	10,386.0	10,152.5	10,309.70	10,205.5	10,190.7	10,185.3	10,166.2	10,152.5	10,143.6	10,135.7	10,126.1
28- Rs. 200	28,968.4	28,341.1	28,760.70	28,522.9	28,458.7	28,381.5	28,355.2	28,341.1	28,280.8	28,271.0	28,222.0
29- Rs. 750	113,827.9	113,703.5	113,887.50	113,763.9	113,678.5	113,650.8	113,677.2	113,703.5	113,766.2	113,806.8	113,852.6
30- Rs.1,500	168,782.1	173,262.7	170,335.10	171,140.1	171,893.8	171,956.9	172,351.0	173,262.7	173,304.0	174,111.8	175,827.0
31- Rs. 7,500	1,605.9	1,286.7	1,517.70	1,430.3	1,413.4	1,396.8	1,357.4	1,286.7	1,268.5	1,268.1	1,267.4
32- Rs. 15,000	1,869.3	1,502.9	1,764.40	1,660.4	1,641.4	1,623.2	1,587.8	1,502.9	1,478.7	1,477.8	1,477.0
33- Rs. 25,000	836.0	699.7	798.1	762.5	753.7	749.3	734.2	699.7	695.2	694.9	694.9
34- Rs. 40,000	831.5	728.4	817.5	802.4	799.6	798.1	789.5	728.4	726.8	726.4	726.3
35- Others@	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4
E. Premium Prize Bonds (Registered) (36 to37)	**54,685.9**	**54,722.2**	**53,530.3**	**54,098.0**	**54,075.1**	**54,517.7**	**54,899.4**	**54,722.2**	**55,723.9**	**56,330.5**	**56,670.4**
36- Rs. 40,000	32,987.0	32,824.3	32,415.1	32,505.2	32,465.0	32,659.3	32,880.1	32,824.3	33,391.0	33,721.2	33,896.2
37- Rs. 25,000	21,698.9	21,898.0	21,115.2	21,592.9	21,610.2	21,858.4	22,019.4	21,898.0	22,332.9	22,609.2	22,774.2
F. Post Life Insurance	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**
TOTAL (A+B+C+D+E+F)	**3,248,297.6**	**3,138,227.6**	**3,243,009.6**	**3,152,953.2**	**3,143,577.0**	**3,142,495.0**	**3,138,539.5**	**3,138,227.6**	**3,156,619.0**	**3,164,392.3**	**3,178,175.8**

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-23	Jun-24	2023	2024					
			Sep	Apr	May	Jun	Jul	Aug	Sep
3 Months Treasury Bills									
Issue	6,332,706.0	413,947.0	3,429,619.0	258,338.5	405,246.4	413,947.0	211,369.8	136,397.7	97,323.5
Discount Allowed	329,836.0	19,045.7	181,359.3	12,848.8	19,890.7	19,045.7	9,577.3	5,681.3	3,899.5
Discharged	4,478,121.0	735,246.5	4,166,316.6	80,030.9	546,140.5	735,246.5	147,918.1	336,108.9	413,947.0
Discount Paid	210,109.0	36,326.5	220,275.7	3,799.2	26,713.3	36,326.5	7,357.8	16,455.6	19,045.7
Outstanding Balance	7,847,152.0	897,974.0	7,484,609.3	1,360,167.6	1,219,273.5	897,974.0	961,425.7	761,714.5	445,091.0
6 Months Treasury Bills									
Issue	29,491.0	892,341.1	40,156.5	144,112.8	413,003.0	892,341.1	365,091.4	258,492.9	244,151.3
Discount Allowed	3,272.0	88,700.7	4,907.3	15,309.2	43,644.2	88,700.7	35,328.0	23,334.6	21,448.7
Discharged	53,116.0	73,857.0	18,551.8	62,141.9	236,442.8	73,857.0	20,017.7	15,219.6	17,248.5
Discount Paid	4,453.0	7,866.6	1,977.3	6,975.0	25,396.3	7,866.6	2,064.4	1,552.2	1,753.9
Outstanding Balance	115,017.0	1,501,942.7	147,259.9	506,898.5	683,458.6	1,501,942.7	1,847,016.4	2,090,289.7	2,317,192.4
12 Months Treasury Bills									
Issue	216,303.0	481,277.7	36,318.0	550,581.6	424,927.8	481,277.7	255,094.7	279,451.2	401,109.0
Discount Allowed	47,624.0	89,796.2	8,930.6	114,454.2	86,233.6	89,796.2	46,462.9	48,117.2	67,312.0
Discharged	155,401.0	211,357.0	72,257.8	123,293.9	50,928.4	211,357.0	227,866.1	16,344.1	36,318.0
Discount Paid	23,376.0	46,538.6	11,504.8	26,895.5	11,165.5	46,538.6	52,040.6	3,739.1	8,930.6
Outstanding Balance	1,363,483.0	7,989,616.7	1,251,426.4	7,345,696.5	7,719,695.9	7,989,616.7	8,016,845.2	8,279,952.3	8,644,743.4

Source: Domestic Markets & Monetary Management Department, SBP

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

SALE

Billion Rupees

PERIODS	2020-21 Bid Amount		2021-22 Bid Amount		2022-23 Bid Amount		2023-24 Bid Amount		2024-25 Bid Amount	
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted
July	-	-	-	-	1,783.0	1,773.0	1,225.5	1,225.5	345.0	345.0
August	68.0	47.5	-	-	-	-	757.6	757.6	-	-
September	88.0	88.0	203.0	203.0	869.2	824.2	2,511.0	2,393.0	-	-
October	57.4	57.4	99.3	95.3	-	-	-	-		
November	15.3	15.3	-	-	399.6	384.6	-	-		
December	-	-	-	-	506.5	506.5	-	-		
January	-	-	-	-	1,126.5	1,124.5	-	-		
February	244.1	147.0	-	-	-	-	780.8	753.3		
March	-	-	-	-	893.9	887.9	-	-		
April	258.5	258.5	-	-	254.0	251.0	-	-		
May	251.1	251.1	-	-	428.8	421.8				
June	516.3	487.6	624.5	592.5	618.2	560.8	177.0	177.0		
Average										
per month	124.89	112.70	77.23	74.23	573.31	561.19	495.63	482.40	115.00	115.00
per day	4.16	3.76	2.57	2.47	19.11	18.71	16.52	16.08	3.83	3.83

PURCHASE

PERIODS	2020-21 Amount		2021-22 Amount		2022-23 Amount		2023-24 Amount		2024-25 Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9	29,652.3	29,449.7
August	5,966.4	5,802.4	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4	25,241.8	23,791.7
September	4,009.5	3,938.6	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9	27,080.0	26,959.9
October	3,513.1	3,312.3	10,429.1	10,076.8	6,884.3	5,894.8	4,125.0	3,502.5		
November	3,947.7	3,895.7	10,810.8	9,744.9	2,504.4	2,313.4	12,170.5	11,995.4		
December	3,784.9	3,620.8	7,999.3	7,125.4	5,367.0	4,971.8	19,140.3	17,873.3		
January	5,367.4	5,126.3	3,805.0	3,159.8	5,074.2	3,803.0	17,580.0	16,746.6		
February	4,849.6	4,849.6	6,699.2	6,699.2	2,663.6	2,343.2	11,286.2	11,042.5		
March	5,772.2	5,553.9	14,252.9	14,152.8	8,606.6	7,909.6	33,281.6	33,251.1		
April	9,622.9	9,245.8	16,310.1	16,150.0	4,584.6	4,266.4	19,206.0	18,798.6		
May	10,651.9	10,523.9	14,225.9	14,149.9	4,061.4	4,039.4	24,040.5	23,464.6		
June	8,937.3	8,561.8	3,283.0	3,188.2	12,548.6	12,459.3	27,067.5	27,062.5		
Average										
per month	5,896.67	5,707.79	9,852.16	9,426.86	5,396.16	4,765.23	15,065.67	14,646.18	27,324.67	26,733.75
per day	196.56	190.26	328.41	314.23	179.87	158.84	502.19	488.21	910.82	891.13

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation

Million Rupees

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)
July	32,900.0	-	249,600.0	-	420,750.0	3,838,450.0	324,100.0	5,290,100.0	912,100.0	5,081,650.0
August	154,700.0	77,500.0	96,500.0	10,000.0	496,350.0	63,300.0	1,906,950.0	5,828,500.0	1,765,750.0	6,684,750.0
September	25,300.0	169,250.0	214,465.0	117,500.0	338,700.0	635,750.0	876,150.0	13,180,100.0	1,435,980.0	6,297,900.0
October	20,500.0	34,500.0	-	23,900.0	378,350.0	40,500.0	1,795,190.0	4,950,050.0		
November	11,000.0	58,900.0	315,450.0	13,000.0	147,550.0	73,750.0	938,400.0	3,640,100.0		
December	73,500.0	78,500.0	474,013.0	419,700.0	1,438,45	1,752,250.0	1,882,700.0	5,983,000.0		
January	30,325.0	30,500.0	106,150.0	260,300.0	615,650.0	2,338,800.0	2,527,850.0	11,078,540.0		
February	75,800.0	72,000.0	56,150.0	32,500.0	412,650.0	722,600.0	526,150.0	6,495,550.0		
March	32,100.0	142,800.0	469,350.0	647,550.0	212,225.0	2,233,500.0	783,200.0	4,421,750.0		
April	135,600.0	78,000.0	316,850.0	974,800.0	1,028,800.0	488,750.0	1,501,700.0	3,122,200.0		
May	50,400.0	55,100.0	180,600.0	663,950.0	833,250.0	3,266,300.0	904,350.0	3,416,200.0		
June	204,500.0	301,300.0	527,050.0	4,138,00	1,209,100.0	2,856,500.0	929,000.0	4,141,200.0		
Average										
per month	70,552.08	91,529.17	250,514.83	287,563.64	553,943.18	1,525,870.83	1,241,311.67	5,962,274.17	1,371,276.67	6,021,433.33
per day	2,351.74	3,050.97	8,350.49	9,585.45	18,464.77	50,862.36	41,377.06	198,742.47	45,709.22	200,714.44

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

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

Source: Domestic Markets & Monetary Management Department, SBP

NOTES:

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

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

*. Month end rates

6.4 Auction of Government of Pakistan
Market Treasury Bills

Million Rupees

AUCTION SETTLEMENT DATE	3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills			
	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)
2023												
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	R	R	R	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
11-Jul-24	320,951.01	127,270.81	20.0494	19.8384	771,053.95	175,120.95	19.7849	19.6839	224,401.67	139,366.67	18.5400	18.4236
25-Jul-24	280,748.47	93,676.28	19.4899	19.4852	1,043,719.38	225,298.53	19.2891	19.1908	527,071.50	162,190.91	18.2389	18.1273
8-Aug-24	373,572.62	63,010.82	18.9748	18.8959	716,528.22	111,292.84	18.7501	18.7321	783,308.04	180,366.94	17.7393	17.5966
22-Aug-24	305,777.19	79,068.20	17.4902	17.4660	429,739.60	170,534.60	17.7449	17.6959	546,401.54	147,201.54	16.9999	16.8631
5-Sep-24	373,034.35	101,223.01	17.4799	17.4102	423,154.97	265,599.97	17.7399	17.6183	902,191.00	468,421.00	16.9989	16.8278
19-Sep-24	240,051.43	R	R	R	310,069.87	R	R	R	955,258.48	R	R	R

Source: Domestic Markets & Monetary Management Department, SBP

R= Bids Rejected

6.5 Auction of Pakistan Investment Bonds (PIBs)

Fixed Rate (Face Value)

Million Rupees

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered[1]	Amount Accepted[2]	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Average Yield Accepted (%)
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%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
14-Mar-24	3-Years	14.00%	151,044.8	42,916.9	93.7406	16.7800	16.6747
	5-Years	14.00%	62,943.7	11,812.9	94.9954	15.4899	15.4629
	10-Years	14.00%	39,558.0	1,218.0	98.1483	14.3500	14.2750
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
17-Apr-24	3-Years	14.00%	61,411.0	4,135.7	94.1440	16.6500	16.6500
	5-Years	14.00%	40,008.2	1,643.2	95.0828	15.4800	15.4200
	10-Years	14.00%	43,542.0	1,052.0	98.1821	14.3500	14.2750
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
23-May-24	3-Years	14.00%	63,200.0	32,541.4	94.3087	16.6450	16.6019
	5-Years	14.00%	82,300.0	49,115.0	95.2568	15.4500	15.3779
	10-Years	14.00%	58,400.0	15,225.0	98.4545	14.2999	14.2576
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
26-Jun-24	3-Years	14.00%	154,300.0	116,025.1	94.5665	16.6000	16.5557
	5-Years	14.00%	45,000.0	1,475.1	95.3586	15.4475	15.4475
	10-Years	14.00%	47,374.9	13,900.0	98.6834	14.2499	14.2471
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
10-Jul-24	3-Years	14.00%	114,884.0	63,211.5	94.6411	16.6000	16.4665
	5-Years	14.00%	53,500.0	17,855.0	95.4030	15.4475	15.4053
	10-Years	14.00%	37,250.0	BR	-	-	-
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
1-Aug-24	3-Years	14.00%	254,301.4	106,988.9	95.4570	16.2450	16.1599
	5-Years	14.00%	79,055.8	33,697.1	95.9023	15.2950	15.2786
	10-Years	14.00%	26,750.0	BR	-	-	-
20-Sep-24	2-Years	0.00%	260,501.2	43,310.4	76.9738	13.9800	13.9800
	3-Years	14.00%	155,957.0	26,375.2	102.6679	12.8995	12.8995
	5-Years	14.00%	183,525.5	26,016.4	102.1366	13.4000	13.4000
	10-Years	13.00%	30,881.0	17,006.0	98.9068	13.2000	13.1415
18-Oct-24	2-Years	0.00%	139,000.0	33,011.5	78.7304	13.2400	13.2341
	3-Years	14.00%	107,555.0	30,403.2	103.5531	12.5000	12.4305
	5-Years	14.00%	313,061.5	68,032.1	104.3008	12.7880	12.7385
	10-Years	13.00%	98,466.5	65,940.0	100.0998	12.9770	12.8951

Source: Domestic Markets & Monetary Management Department, SBP

R= Bid Rejected NBR= No Bids Recived

[1] Amount offered only includes Competitive bids.

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

6.6 Auction of Pakistan Investment Bonds (PIBs)

Floating Rate (Face Value)

Million Rupees

Auction Settlement Date	Tenure	Floating Rate Semi-Annual			Floating Rate Quarterly With Quarterly Refixing			Floating Rate Quarterly With Fortnightly Refixing		
		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]
4-Apr-24	02-Year							4,885.0	R	-
	03-Year				12,000.0	R	-			
	05-Year	90,000.0	5,400.0	95.8364						
	10-Year	21,000.0	R	-						
18-Apr-24	02-Year							2,877.0	R	-
	03-Year				14,000.0	R	-			
	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	R	-
	03-Year				NBR	-	-			
	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	R	-
	03-Year				NBR	-	-			
	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	R	-
	03-Year				45,000.0	R	-			
	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	R	-
	03-Year				49,000.0	R	-			
	05-Year	265,250.0	82,126.4	96.5875						
	10-Year	22,500.0	8,300.0	94.4585						
27-Jun-24	02-Year							700.0	R	-
	03-Year				136,000.0	R	-			
	05-Year	344,700.0	81,599.9	96.5472						
	10-Year	50,000.0	25,000.0	94.4840						
10-Jul-24	02-Year							1,000.0	R	-
	03-Year				35,000.0	R	-			
	05-Year	165,400.0	28,240.6	96.5571						
	10-Year	49,000.0	36,000.0	94.4829						
24-Jul-24	02-Year							NBR	-	-
	03-Year				186,000.0	25,405.0	98.8149			
	05-Year	217,872.0	126,055.8	96.5288						
	10-Year	18,500.0	19,000.0	94.4884						
8-Aug-24	02-Year							NBR	-	-
	03-Year				150,000.0	R	-			
	05-Year	371,325.0	301,713.3	96.5209						
	10-Year	25,490.0	25,990.0	94.5377						
22-Aug-24	02-Year							60,000.0	R	-
	03-Year				255,905.3	R	-			
	05-Year	489,494.7	171,962.8	96.7385						
	10-Year	29,782.0	29,782.0	94.5568						
5-Sep-24	05-Year	682,252.0	187,998.3	96.4698						
	10-Year	141,650.9	30,450.9	94.0192						
19-Sep-24	02-Year	566,350.0	-	-						
	05-Year	394,900.0	-	-						
	10-Year	51,000.0	-	-						

R= Bid Rejected NBR= 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 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
Jul	Month Average	20.18	20.68	20.15	20.65	20.07	20.57	19.75	20.00	19.59	19.84	18.97	19.47	18.44	18.94
	End-Month	19.51	20.01	19.48	19.98	19.44	19.94	19.26	19.51	19.14	19.39	18.58	19.08	18.00	18.50
Aug	Month Average	19.44	19.94	19.43	19.93	19.35	19.85	18.55	18.80	18.34	18.59	17.84	18.34	17.32	17.82
	End-Month	19.47	19.97	19.45	19.95	19.10	19.60	17.80	18.05	17.66	17.91	17.20	17.70	16.82	17.32
Sep	Month Average	18.19	18.69	18.05	18.55	17.91	18.41	17.11	17.36	16.70	16.95	16.30	16.80	15.91	16.41
	End-Month	17.23	17.73	17.20	17.70	17.14	17.64	15.88	16.13	14.95	15.20	14.37	14.87	13.90	14.40

KIBOR :Karachi Interbank Offered Rate

Source: State Bank of Pakistan

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

6.8 Inter-Bank Weighted Average Call Rates

Percent per annum

PERIODS		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months
2023	Jul	21.90	22.11	21.80	21.40	-	-
	Aug	21.61	-	-	21.50	-	-
	Sep	21.69	22.10	21.25	-	-	-
	Oct	22.04	21.67	21.81	-	-	-
	Nov	22.10	21.40	-	-	-	-
	Dec	21.82	21.64	21.31	-	-	-
2024	Jan	21.76	21.29	21.00	21.53	20.73	-
	Feb	21.62	21.75	21.40	21.84	21.12	21.00
	Mar	22.03	21.82	-	-	-	-
	Apr	22.03	21.82	-	-	-	-
	May	21.96	21.56	-	-	21.40	21.00
	Jun	21.31	21.15	-	-	19.96	-
	Jul	20.17	20.22	-	19.50	-	-
	Aug	19.53	19.13	19.72	-	17.88	18.33
	Sep	17.76	18.33	-	16.95	16.12	15.82

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
2-Sep-24	278.6431	279.3832	281.1723	308.4440	309.3627	311.6700	1.9019	1.9089	1.9276	366.0952	367.1003	369.5189
3-Sep-24	278.7000	279.3905	281.0710	308.1865	309.0492	311.2619	1.9091	1.9158	1.9343	365.7241	366.6628	368.9381
4-Sep-24	278.7668	279.3920	280.9726	308.0791	308.8693	310.9556	1.9209	1.9272	1.9448	365.6723	366.5250	368.6579
5-Sep-24	278.6750	279.4156	281.1541	308.9530	309.8733	312.1242	1.9402	1.9476	1.9659	366.3880	367.3940	369.7308
6-Sep-24	278.5662	279.3079	280.9023	309.5845	310.5087	312.6057	1.9549	1.9622	1.9798	367.1920	368.2023	370.3484
9-Sep-24	278.7000	279.3715	280.8663	308.2143	309.0563	311.0385	1.9475	1.9542	1.9712	365.2224	366.1344	368.1410
10-Sep-24	278.6195	279.3348	280.7650	307.5123	308.4033	310.3503	1.9395	1.9465	1.9638	364.7547	365.7233	367.6435
11-Sep-24	278.5423	279.1520	280.7281	307.5106	308.2850	310.3758	1.9705	1.9768	1.9951	364.3472	365.1738	367.2791
12-Sep-24	278.4423	278.9925	280.6844	306.4675	307.1741	309.3682	1.9523	1.9581	1.9765	362.9356	363.6751	365.9307
13-Sep-24	278.1640	278.7036	280.2986	308.5256	309.2225	311.3107	1.9785	1.9843	2.0022	365.7717	366.4979	368.6312
16-Sep-24	278.1270	278.5449	280.0182	309.2911	309.8525	311.8032	1.9880	1.9929	2.0100	366.5853	367.1488	369.1234
18-Sep-24	278.0423	278.5051	279.8453	309.4749	310.0845	311.9155	1.9592	1.9644	1.9805	366.9741	367.5961	369.3918
19-Sep-24	277.9132	278.3119	279.6380	309.8316	310.3626	312.1296	1.9506	1.9554	1.9708	368.1934	368.7234	370.4781
20-Sep-24	277.8379	278.2497	279.5895	310.1921	310.7414	312.5231	1.9354	1.9402	1.9556	369.8161	370.3619	372.1344
23-Sep-24	277.8689	278.2517	279.5788	308.4067	308.9201	310.6775	1.9350	1.9396	1.9549	368.5237	369.0280	370.7773
24-Sep-24	277.8029	278.1311	279.4430	309.3197	309.7738	311.5495	1.9247	1.9290	1.9446	371.0197	371.4546	373.1961
25-Sep-24	277.8461	278.1660	279.5102	310.9515	311.3981	313.2074	1.9306	1.9349	1.9506	372.0499	372.4755	374.2642
26-Sep-24	277.6869	277.9812	279.3043	309.0239	309.4367	311.2146	1.9150	1.9190	1.9344	370.3233	370.7124	372.4651
27-Sep-24	277.6390	277.9164	278.9053	309.1927	309.5861	310.9971	1.9329	1.9367	1.9499	371.2450	371.6130	372.9240
30-Sep-24	277.7131	278.0251	279.0351	310.6638	311.0976	312.5677	1.9499	1.9540	1.9683	372.1217	372.5369	373.8812

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
2-Sep-24	328.1049	329.2491	332.2520	188.9339	189.4729	190.7900	74.2533	74.4506	74.9124	912.1783	915.3652	923.4810
3-Sep-24	326.6718	327.7509	330.6878	188.0807	188.5838	189.8309	74.2665	74.4505	74.8834	912.2750	915.2241	922.7546
4-Sep-24	328.4052	329.4131	332.2029	186.9550	187.4095	188.5697	74.2744	74.4410	74.8462	912.0756	915.0044	922.8639
5-Sep-24	329.1502	330.2973	333.2394	187.2139	187.7465	189.0044	74.2381	74.4354	74.8826	912.5218	915.7266	923.9675
6-Sep-24	330.8191	331.9743	334.7602	187.6004	188.1379	189.3000	74.2091	74.4067	74.8145	912.2253	915.4674	923.0839
9-Sep-24	329.3742	330.4414	333.1029	185.8511	186.3372	187.4236	74.2566	74.4356	74.8159	912.3945	915.3889	923.0108
10-Sep-24	328.2317	329.3493	332.0438	185.5606	186.0753	187.1248	74.2688	74.4595	74.7929	911.7738	914.8321	922.0457
11-Sep-24	329.3046	330.2985	333.1396	185.5788	186.0193	187.1592	74.2344	74.3969	74.7801	911.9677	914.6676	922.1432
12-Sep-24	325.8731	326.7779	329.6588	185.6514	186.0487	187.2660	74.1978	74.3445	74.7684	911.6999	914.1750	922.3632
13-Sep-24	327.9269	328.8212	331.5982	186.8706	187.2607	188.4132	74.1197	74.2635	74.6657	911.8039	914.2469	921.9742
16-Sep-24	329.4368	330.1876	332.8296	187.3046	187.6106	188.6785	74.1079	74.2133	74.5890	912.0714	914.0862	921.2945
18-Sep-24	329.1804	329.9825	332.5126	188.4431	188.7791	189.7670	74.0794	74.2027	74.5399	912.0027	914.1055	920.7859
19-Sep-24	328.5609	329.2880	331.7369	189.5785	189.8675	190.8297	74.0588	74.1651	74.4956	911.2210	913.1119	919.4383
20-Sep-24	327.8129	328.5582	331.0130	189.2493	189.5467	190.5190	74.0407	74.1505	74.4837	910.7648	912.7100	918.8256
23-Sep-24	326.4246	327.1374	329.5688	189.1593	189.4399	190.4042	74.0490	74.1451	74.4809	910.7472	912.7048	918.6699
24-Sep-24	327.8105	328.4670	330.9697	189.6977	189.9430	190.9085	74.0492	74.1367	74.4625	910.1431	911.9142	918.3039
25-Sep-24	328.9483	329.5985	332.1123	191.2554	191.4973	192.4903	74.0538	74.1390	74.4656	910.6724	912.3786	918.6860
26-Sep-24	327.2295	327.8424	330.2913	190.4793	190.7059	191.6795	74.0202	74.0987	74.4226	909.7927	911.4287	917.6472
27-Sep-24	328.0815	328.6703	330.7355	191.0989	191.3117	192.0610	74.0173	74.0913	74.3202	909.7252	911.3357	916.6526
30-Sep-24	329.2976	329.9316	332.1087	192.3024	192.5406	193.3149	74.0292	74.1031	74.3528	910.4155	912.1408	917.5314

Source: Domestic Markets & Monetary Management Department, SBP

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

6.10 Secondary Market Transactions in Government Securities

Million Rupees

SECURITIES/TRANSACTIONS	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24
PIB Outright Transactions						
Purchases	**3,294,341.9**	**3,993,819.8**	**4,076,078.8**	**2,534,678.9**	**2,514,914.1**	**2,498,418.4**
Non-Banks	1,369,480.1	1,379,602.6	1,838,112.6	931,107.5	878,404.9	1,039,059.5
Banks	1,924,861.8	2,614,217.2	2,237,966.2	1,603,571.4	1,636,509.2	1,459,358.9
Sales	**3,294,341.9**	**3,993,819.8**	**4,076,078.8**	**2,534,678.9**	**2,514,914.1**	**2,498,418.4**
Non-Banks	1,390,129.6	1,310,477.7	1,905,219.9	684,291.7	928,894.8	1,080,611.4
Banks	1,904,212.3	2,683,342.1	2,170,858.9	1,850,387.2	1,586,019.3	1,417,807.0
Net Position	-	-	-	-		-
GIS Outright Transactions						
Purchases	**508,665.7**	**387,518.8**	**261,444.8**	**702,679.3**	**601,485.5**	**475,740.5**
Non-Banks	216,398.3	175,035.3	90,274.4	235,259.3	155,461.0	187,132.4
Banks	292,267.4	212,483.5	171,170.4	467,420.0	446,024.5	288,608.1
Sales	**508,665.7**	**387,518.8**	**261,444.8**	**702,679.3**	**601,485.5**	**475,740.5**
Non-Banks	266,551.3	237,834.6	111,291.7	294,449.4	290,993.7	257,213.1
Banks	242,114.4	149,684.2	150,153.1	408,229.9	310,491.8	218,527.4
Net Position	-	-	-	-	-	-
MTB Outright Transactions						
Purchases	**1,649,524.6**	**2,208,416.1**	**2,606,292.6**	**2,297,449.7**	**2,414,930.1**	**3,639,489.0**
Non-Banks	738,707.2	846,282.8	869,448.0	967,387.5	892,949.2	1,141,219.4
Banks	910,817.3	1,362,133.3	1,736,844.6	1,330,062.2	1,521,980.9	2,498,269.5
Sales	**1,649,524.6**	**2,208,416.1**	**2,606,292.6**	**2,297,449.7**	**2,414,930.1**	**3,639,489.0**
Non-Banks	580,569.0	687,926.6	929,008.1	767,493.9	817,626.1	1,038,128.9
Banks	1,068,955.6	1,520,489.5	1,677,284.5	1,529,955.9	1,597,304.0	2,601,360.1
Net Position	-	-	-	-	-	-
Repo Transactions						
Repo	**4,652,471.0**	**4,395,410.0**	**3,817,390.9**	**4,293,378.5**	**5,685,083.2**	**4,749,050.4**
Non-Banks	389,320.1	320,411.5	249,471.5	245,229.0	243,950.0	460,659.0
Banks	4,263,150.9	4,074,998.5	3,567,919.4	4,048,149.5	5,441,133.2	4,288,391.4
Reverse Repo	**4,652,471.0**	**4,395,410.0**	**3,817,390.9**	**4,293,378.5**	**5,685,083.2**	**4,749,050.4**
Non-Banks	452,544.9	459,761.5	300,514.4	462,459.5	612,247.2	404,642.4
Banks	4,199,926.1	3,935,648.5	3,516,876.5	3,830,919.0	5,072,836.0	4,344,408.0
Net Position	-	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index

Sector Name	End Period		2023	2024					
	FY23	FY24	Sep	Apr	May	Jun	Jul	Aug	Sep
KSE 100 Index (1991 = 1,000)	**41,452.69**	**78,444.96**	**46,232.59**	**71,102.55**	**75,878.48**	**78,444.96**	**77,886.99**	**78,488.22**	**81,114.20**
KSE All Shares Index (1995 = 1,000)	**28,111.03**	**49,683.75**	**31,158.71**	**46,554.24**	**48,828.32**	**49,683.75**	**49,473.46**	**50,674.74**	**51,814.23**
1. Automobile Assembler	28,687.23	50,236.32	30,455.18	48,198.20	51,193.45	50,236.32	55,846.94	53,864.26	53,313.95
2. Automobile Parts & Accessories	19,379.93	53,633.09	24,547.26	50,225.38	52,502.64	53,633.09	54,753.80	53,176.44	50,011.63
3. Cable & Electrical Goods	9,922.36	24,427.04	10,452.46	15,720.29	18,430.66	24,427.04	22,836.68	22,470.76	22,368.30
4. Cement	40,175.45	65,763.54	42,303.51	59,808.19	64,261.66	65,763.54	64,449.75	63,203.43	67,226.48
5. Chemical	21,956.68	11,120.36	24,418.91	24,662.63	25,128.89	11,120.36	10,955.90	11,575.23	11,248.30
6. Close -End Mutual Funds	1,226.41	1,910.43	1,324.50	1,881.13	1,929.16	1,910.43	1,869.96	1,738.38	1,804.04
7. Commercial Banks	8,669.26	18,545.04	10,328.77	16,256.47	17,424.73	18,545.04	18,894.24	18,392.67	18,832.63
8. Engineering	22,194.92	41,557.19	23,772.94	33,511.81	42,376.90	41,557.19	38,377.52	39,344.25	34,444.10
9. Fertilizer	15,252.11	25,783.47	14,406.60	25,309.34	24,332.71	25,783.47	27,007.36	27,016.78	30,090.79
10. Food & Personal Care Products	48,416.38	92,009.42	50,408.29	64,522.30	67,070.84	92,009.42	91,416.69	97,688.29	97,096.46
11. Glass & Ceramics	32,277,609.42	768,105,035.72	71,999,022.73	475,452,633.69	632,223,861.20	768,105,035.72	958,644,706.80	1,279,126,218.79	1,545,314,364.58
12. Insurance	14,773.73	17,915.12	14,586.07	17,153.14	18,449.22	17,915.12	17,880.63	18,422.57	17,625.50
13. Inv. Banks /Inv. Cos./Sec. Cos.	13,953.84	124,336.44	15,076.54	17,817.16	136,498.25	124,336.44	125,504.67	132,844.80	131,369.72
14. Jute	17,463.05	18,829.09	17,377.55	18,591.70	18,660.11	18,829.09	17,704.36	31,561.80	39,377.60
15. Leasing Companies	68.15	96.06	75.01	86.94	92.76	96.06	109.47	105.35	94.64
16. Leather & Tanneries	11,062.46	25,413.31	12,280.88	18,512.06	26,554.34	25,413.31	24,480.07	25,233.59	28,611.61
17. Miscellaneous	14,970.78	20,162.37	15,581.44	18,554.29	18,904.36	20,162.37	18,112.57	17,440.11	17,959.39
18. Modarabas	4,005.85	2,552.56	3,378.35	3,842.06	4,165.73	2,552.56	2,652.62	2,671.25	2,658.42
19. Oil & Gas Exploration Companies	8,455.84	14,588.62	9,732.55	14,340.41	14,671.79	14,588.62	14,292.22	15,562.61	12,267.23
20. Oil & Gas Marketing Companies	6,996.05	9,667.52	7,590.04	10,149.80	9,887.39	9,667.52	9,858.52	10,091.77	9,760.06
21. Paper & Board	12,796.88	21,100.94	12,255.93	16,162.87	16,658.42	21,100.94	21,139.94	20,863.37	20,827.12
22. Pharmaceuticals	18,399.65	33,942.52	18,015.23	27,464.42	31,357.73	33,942.52	33,450.29	37,262.49	41,087.50
23. Power Generation & Distribution	17,933.21	39,264.61	21,000.44	33,281.11	37,406.68	39,264.61	35,722.76	36,625.50	31,206.52
24. Refinery	6,525.21	11,324.95	8,496.67	12,753.65	12,253.27	11,324.95	10,537.92	11,040.15	10,346.55
25. Sugar & Allied Industries	110,778.88	141,590.56	113,925.18	148,392.73	143,597.55	141,590.56	141,103.00	142,619.68	136,116.03
26. Synthetic & Rayon	66,768.65	92,329.94	63,231.24	88,899.72	87,621.46	92,329.94	83,862.24	86,288.03	86,131.69
27. Technology & Communication	44,524.98	55,370.47	44,100.90	53,291.74	58,195.09	55,370.47	56,163.03	60,090.12	56,094.02
28. Textile Composite	33,333.68	40,082,393.43	36,080.43	3,323,310.19	13,581,077.04	40,082,393.43	145,824,500.92	511,261,483.95	1,454,218,735.66
29. Textile Spinning	14,055.88	15,376.13	13,593.28	14,862.94	15,101.68	15,376.13	18,827.58	20,564.07	17,257.55
30. Textile Weaving	1,872.22	2,266.80	1,913.76	2,157.45	2,281.38	2,266.80	2,098.83	2,564.29	2,274.44
31. Tobacco	50,181.87	75,632.05	49,927.06	65,111.58	64,959.94	75,632.05	67,218.11	61,378.77	60,051.99
32. Transport	31,505.31	36,310.83	40,996.00	121,620.01	37,986.80	36,310.83	37,281.24	39,417.46	43,677.19
33. Vanaspati & Allied Industries	28,418.70	27,929.46	27,845.19	26,958.09	27,100.08	27,929.46	28,769.37	26,982.96	26,037.98
34. Woolen	3,271.81	3,925.35	2,967.72	3,659.26	3,951.66	3,925.35	3,872.70	5,147.50	4,407.76
35. Real Estate Investment Trust	22,565.07	46,044.19	22,661.39	23,490.96	45,928.56	46,044.19	44,777.51	45,370.08	45,767.99
36. Exchange Traded Funds	358,508.72	701,652.94	530,102.04	727,651.75	753,313.75	701,652.94	32,887,775.68	736,308.88	768,419.68
37. Property	7,876.30	7,395.45	8,749.06	7,598.48	7,984.18	7,395.45	7,921.99	8,358.96	8,250.26
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)				
	FY21	FY22	FY23	FY24	FY25
Jul	39,258.44	47,055.29	40,150.36	48,034.60	77,886.99
Aug	41,110.93	47,419.74	42,351.15	45,002.42	78,488.22
Sep	40,571.48	44,899.60	41,128.67	46,232.59	81,114.20
Oct	39,888.00	46,184.71	41,264.66	51,920.27	
Nov	41,068.82	45,072.38	42,348.63	60,531.27	
Dec	43,755.38	44,596.07	40,420.45	62,451.04	
Jan	46,385.54	45,374.68	40,673.06	61,979.18	
Feb	45,865.02	44,461.01	40,510.37	64,578.52	
Mar	44,587.85	44,928.83	40,000.83	67,005.11	
Apr	44,262.35	45,249.41	41,580.85	71,102.55	
May	47,896.34	43,078.14	41,330.56	75,878.48	
Jun	47,356.02	41,540.83	41,452.69	78,444.96	

Month	KSE All Share Index (1995 = 1,000)				
	FY21	FY22	FY23	FY24	FY25
Jul	27,559.26	32,163.11	27,796.13	32,027.29	49,473.46
Aug	28,960.20	32,394.47	29,077.87	30,041.97	50,674.74
Sep	28,969.98	30,668.90	28,225.45	31,158.71	51,814.23
Oct	28,185.56	31,596.79	28,144.59	34,558.22	
Nov	28,849.46	30,831.91	28,693.26	40,324.28	
Dec	30,779.70	30,726.52	27,532.64	41,916.27	
Jan	32,061.54	31,007.64	27,100.87	41,892.68	
Feb	31,436.15	30,523.62	26,679.75	42,840.89	
Mar	30,498.20	30,788.28	26,428.49	44,562.88	
Apr	30,017.98	30,774.66	27,428.44	46,554.24	
May	32,238.69	29,310.51	27,703.24	48,828.32	
Jun	32,479.82	28,582.29	28,111.03	49,683.75	

Month	KMI-30 Index (Base: June 2008)				
	FY21	FY22	FY23	FY24	FY25
Jul	63,107.65	76,259.24	65,446.00	80,370.86	122,928.29
Aug	65,651.60	77,641.73	70,346.75	74,969.26	124,792.20
Sep	64,738.07	72,315.95	67,463.05	77,669.37	124,751.16
Oct	63,496.69	74,486.07	69,310.33	88,224.74	
Nov	66,318.10	73,210.74	71,768.60	101,700.59	
Dec	71,167.60	71,687.06	68,277.85	104,728.78	
Jan	74,222.76	73,592.63	69,439.38	103,712.89	
Feb	76,278.37	72,148.81	68,762.41	108,852.28	
Mar	73,039.96	72,914.93	69,337.93	112,364.01	
Apr	71,476.99	74,012.17	72,354.37	119,444.80	
May	78,749.58	70,045.46	71,339.96	125,779.87	
Jun	76,621.54	68,766.37	70,748.13	126,424.27	

Source: Pakistan Stock Exchange

As per last working day

7.3 Market Capitalization of PSX All Shares

Million Rupees

Sector Name	End Period		2023	2024					
	FY23	FY24	Sep	Apr	May	Jun	Jul	Aug	Sep
1 Automobile Assembler	231,338.3	452,137.2	245,595.0	433,793.3	460,751.4	452,137.2	502,633.8	484,789.2	479,836.2
2 Automobile parts & Accessories	32,966.0	91,231.9	41,755.8	85,435.3	89,309.0	91,231.9	93,138.3	90,455.2	85,071.7
3 Cable & Electrical Goods	22,215.7	56,014.4	23,402.5	36,048.7	42,263.9	56,014.4	52,367.5	51,528.4	51,915.9
4 Cement	444,827.5	708,467.1	467,542.3	643,351.2	691,256.8	708,467.1	694,313.7	680,887.2	724,227.2
5 Chemical	479,041.7	243,777.4	532,762.5	539,592.0	549,793.6	243,777.4	240,172.1	253,748.9	246,582.1
6 Close -End Mutual Funds	1,800.4	2,804.5	1,944.3	2,761.5	2,832.0	2,804.5	2,745.1	2,552.0	2,648.4
7 Commercial Banks	1,011,875.8	2,173,352.9	1,209,970.9	1,905,145.6	2,042,059.0	2,173,352.9	2,214,276.7	2,155,497.0	2,207,891.8
8 Engineering	69,989.7	131,921.4	74,966.0	106,381.7	134,523.5	131,921.4	121,827.7	124,950.3	111,677.1
9 Fertilizer	473,148.7	782,365.7	437,148.3	767,978.6	738,344.1	782,365.7	819,502.5	819,788.3	913,064.9
10 Food & Personal Care Products	690,461.1	1,107,522.1	718,867.2	814,165.5	822,220.8	1,107,522.1	1,076,838.3	1,125,884.0	1,097,561.9
11 Glass & Ceramics	51,770.4	61,970.7	51,909.9	59,926.0	62,482.7	61,970.7	60,337.1	62,536.5	60,220.9
12 Insurance	114,956.1	141,824.3	113,495.8	133,491.2	145,079.6	141,824.3	141,580.2	145,871.4	140,328.1
13 Inv. Banks /INV.COS./Securities COS.	119,544.3	234,114.0	129,162.7	152,680.9	257,013.5	234,114.0	236,313.7	250,134.5	247,357.0
14 Jute	177.0	190.8	176.1	188.4	189.1	190.8	179.4	319.9	399.1
15 Leasing Companies	528.3	745.3	581.7	674.6	719.6	745.3	849.4	817.5	734.5
16 Leather & Tanneries	31,989.4	73,541.0	35,538.5	53,570.2	76,842.9	73,541.0	70,840.4	73,030.9	82,807.5
17 Miscellaneous	64,300.8	86,599.1	66,923.7	79,692.2	81,195.8	86,599.1	77,794.9	74,906.8	77,137.1
18 Modarabas	16,893.8	9,777.0	14,290.4	16,251.8	15,955.9	9,777.0	10,160.3	10,231.7	10,182.6
19 Oil & Gas Exploration Companies	812,491.7	1,401,774.1	935,166.2	1,377,924.7	1,409,764.9	1,401,774.1	1,373,291.4	1,495,359.0	1,595,838.4
20 Oil & Gas Marketing Companies	155,752.5	215,225.5	168,976.1	225,962.8	220,120.7	215,225.5	219,477.7	224,670.6	217,286.1
21 Paper & Board	59,899.5	98,768.6	57,367.4	75,654.7	77,974.2	98,768.6	98,951.3	97,656.8	97,487.2
22 Pharmaceuticals	150,342.1	286,419.3	147,219.1	231,754.9	264,608.0	286,419.3	282,265.7	314,434.5	346,711.3
23 Power Generation & Distribution	215,713.5	472,302.1	252,608.0	400,328.5	449,953.6	472,302.1	429,698.4	440,557.2	375,374.0
24 Refinery	54,437.7	94,480.5	70,885.1	106,399.6	102,225.1	94,480.5	87,914.5	92,104.3	86,317.7
25 Sugar & Allied Industries	77,324.6	99,733.0	79,520.8	112,835.1	101,146.7	99,733.0	98,453.0	99,511.2	94,973.3
26 Synthetic & Rayon	111,940.7	157,136.8	106,010.0	153,654.3	150,823.6	157,136.8	140,717.8	142,675.5	140,530.5
27 Technology & Communication	246,081.6	311,295.5	244,100.7	299,608.8	327,175.6	311,295.5	315,751.2	337,829.5	315,419.9
28 Textile Composite	248,139.0	349,451.1	266,822.0	342,639.3	365,394.9	349,451.1	344,797.7	335,960.1	324,828.8
29 Textile Spinning	53,174.8	58,678.7	51,425.6	56,720.2	57,631.3	58,678.7	71,850.2	78,477.0	65,858.7
30 Textile Weaving	2,631.5	3,338.3	2,689.8	3,177.3	3,359.8	3,338.3	3,090.9	3,776.3	3,349.5
31 Tobacco	212,220.9	319,851.0	211,143.3	275,359.5	274,718.2	319,851.0	284,268.1	259,573.2	253,962.1
32 Transport	50,816.7	58,567.8	66,124.8	196,167.9	61,271.1	58,567.8	60,133.0	63,578.7	70,449.4
33 Vanaspati & Allied Industries	1,298.3	1,275.9	1,272.1	1,231.6	1,238.0	1,275.9	1,314.3	1,232.7	1,189.5
34 Woolen	212.7	255.2	193.0	237.9	257.0	255.2	251.8	334.7	286.6
35 Real Estate Investment Trust	32,342.4	65,994.9	32,480.5	33,669.5	65,829.1	65,994.9	64,179.3	65,028.7	65,599.0
36 Exchange Traded Funds	579.0	1,133.3	856.2	1,175.2	1,216.7	1,133.3	53,117.7	1,189.2	1,241.1
37 Property	22,214.3	20,760.7	24,676.0	21,330.7	22,413.4	20,760.7	22,238.8	23,465.5	23,160.3
38 Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39 Future Contracts	-	-	-	-	-	-	-	-	-
40 Bonds	-	-	-	-	-	-	-	-	-
TOTAL	**6,365,438.6**	**10,374,799.3**	**6,885,570.3**	**9,746,961.3**	**10,169,955.5**	**10,374,799.3**	**10,367,633.9**	**10,485,344.2**	**10,619,507.3**

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

Source: Pakistan Stock Exchange

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

All Sectors - Overall

(Million Rupees)

Item Name	2019	2020	2021	2022	2023
A. Non-Current Assets (A1+A3+A4+A5+A6)	**4,808,101**	**5,199,876**	**5,625,488**	**6,504,868**	**7,667,915**
1. Capital work in progress	495,679	531,121	662,026	779,611	661,405
2. Operating fixed assets at cost	6,249,549	6,469,955	7,001,551	7,909,645	8,995,081
3. Operating fixed assets after deducting accumulated depreciation	3,559,724	3,639,044	3,782,737	4,369,760	5,336,166
4. Intangible assets	91,301	87,641	127,191	159,670	140,114
5. Long term investments	495,562	648,407	782,012	843,559	1,129,821
6. Other non-current assets	165,834	293,662	271,522	352,268	400,410
B. Current Assets (B1+B2+B3+B4+B5+B6)	**5,289,112**	**5,554,992**	**6,575,479**	**9,180,410**	**9,881,092**
1. Cash & bank balance	289,608	319,652	408,591	531,197	632,206
2. Inventories; of which	969,862	886,448	1,126,028	1,983,791	2,009,077
i) Raw material	456,333	464,236	582,404	862,100	936,234
ii) Work in progress	76,550	73,513	89,845	123,194	155,481
iii) Finished goods	323,236	282,064	347,569	632,308	903,386
3. Trade Debt / accounts receivables	1,950,492	1,888,332	2,057,005	2,839,802	3,245,857
4. Short term loans and advances	153,045	142,729	163,816	165,097	197,627
5. Short term investments	261,740	414,975	683,660	837,798	769,912
6. Other current assets	1,664,365	1,902,856	2,136,379	2,822,725	3,026,413
of which: i) Stores, spares & loose tools	210,745	226,372	250,178	319,100	360,759
ii) Trade deposits & pre-payments	62,980	62,616	86,793	127,575	115,082
Total Assets (A+B) / Equity & Liabilities (C+D+E)	**10,097,213**	**10,754,867**	**12,200,967**	**15,685,278**	**17,549,006**
C. Shareholders' Equity (C1+C2+C3)	**3,487,727**	**3,725,607**	**4,331,873**	**5,116,807**	**6,202,381**
1. Issued, Subscribed & Paid up capital	833,086	858,800	913,111	956,384	994,511
i) Ordinary Shares	816,275	840,733	893,012	937,306	975,728
ii) Preference shares	16,812	18,067	20,100	19,077	18,783
2. Reserves	2,118,637	2,329,362	2,854,756	3,443,085	4,199,329
i) Capital Reserve	367,868	392,201	444,030	517,797	762,035
ii) Revenue Reserve	1,750,769	1,937,161	2,410,726	2,925,288	3,437,294
of which: un-appropriated profit(loss) / retained earnings	1,119,331	1,284,061	1,761,540	2,210,284	2,754,248
3. Surplus on revaluation of fixed assets	536,004	537,445	564,006	717,338	1,008,541
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	**1,769,805**	**2,138,088**	**2,293,302**	**2,693,030**	**3,121,259**
1. Long term borrowings	995,727	1,255,200	1,340,472	1,623,103	1,729,841
of which: i) Long term secured loans	885,916	1,099,172	1,190,024	1,468,466	1,572,369
ii) Long term unsecured loans	29,453	23,164	40,072	37,552	35,382
iii) Long term lease finance	80,351	121,244	110,376	113,206	118,119
2. Subordinated loans / Sponsor's loans	14,653	12,166	11,274	10,843	9,199
3. Debentures/TFCs (bonds payable)	11,737	8,463	16,300	10,711	9,900
4. Employees benefit obligations	153,760	164,800	175,455	195,985	214,101
5. Other non-current liabilities	593,929	697,457	749,802	852,388	1,158,218
E. Current Liabilities (E1+E2+E3+E4)	**4,839,681**	**4,891,172**	**5,575,792**	**7,875,441**	**8,225,366**
1. Trade Credit & other accounts payables	2,804,177	2,915,260	3,382,031	4,820,295	4,855,082
of which: i) Trade credits	1,603,859	1,754,135	2,059,265	3,183,736	2,873,795
2. Short term Borrowings	1,315,505	1,191,625	1,168,297	1,621,671	1,906,975
of which: i) Short term Secured loans	1,292,473	1,160,139	1,134,171	1,551,191	1,827,873
ii) Short term unsecured loans	15,114	25,698	21,320	28,388	29,655
iii) Short term lease finance	7,323	7,653	9,133	42,091	49,447
3. Current portion of non-current liabilities	364,251	321,295	418,585	517,289	481,038
4. Other current liabilities	355,747	462,992	606,879	916,186	982,271
of which: i) Interest / markup payables	187,151	219,869	245,875	345,656	382,878
ii) Taxes payable	39,174	57,803	93,045	157,938	217,266
F. Operations:					
1. Sales	8,811,169	7,998,943	9,437,310	14,568,262	16,814,542
i) Local sales (Net)	8,157,216	7,315,315	8,579,120	13,277,460	15,279,147
ii) Export Sales (Net)	653,952	683,628	858,190	1,290,802	1,535,395
2. Cost of sales	7,530,841	6,870,224	7,846,723	12,158,282	14,105,474
i) Cost of material	3,257,346	2,865,088	3,629,612	5,494,126	5,656,881
ii) Labour	318,364	334,715	367,802	431,547	477,147
iii) Overhead	3,955,131	3,670,421	3,849,309	6,232,609	7,971,446
3. Gross profit / (loss) (F1-F2)	1,280,328	1,128,719	1,590,587	2,409,979	2,709,067
4. General, administrative and other expenses	616,121	563,160	622,022	850,226	982,977
i) Selling & distribution expenses	230,096	227,659	260,682	331,618	387,882
of which: Advertisement & promotions	36,690	34,582	39,013	47,265	55,320
ii) Administrative and other expenses	386,025	335,500	361,340	518,608	595,095
of which: Corporate social responsibilities	5,152	4,918	5,554	8,184	9,614
5. Other income / (loss)	228,984	244,558	289,786	276,042	553,089
6. EBIT (F3-F4+F5)	893,192	810,117	1,258,351	1,835,796	2,279,180
7. Financial expenses	280,857	330,308	247,365	396,795	655,288
of which: (i) Interest expenses	244,462	297,310	228,102	336,037	563,692
8. Profit / (loss) before taxation (F6-F7)	612,335	479,809	1,010,987	1,439,001	1,623,892
9. Tax expenses	199,749	159,718	262,167	514,992	618,673
10. Profit / (loss) after tax (F8-F9)	412,586	320,091	748,820	924,008	1,005,219
11. Cash dividends	234,513	187,671	361,709	284,423	316,674
12. Bonus shares / stock dividends	9,039	3,619	8,419	7,388	29,344
G. Statement of Cash Flows					
1. Net cash flows from operating activities	375,730	751,977	921,941	615,105	820,056
2. Net cash flows from investing activities	(538,153)	(488,326)	(573,342)	(1,007,528)	(475,352)
3. Net cash flows from financing activities	(80,148)	(37,675)	(100,709)	258,393	(106,251)
H. Miscellaneous					
1. Depreciation for the year	283,298	301,997	302,545	324,383	372,077
2. Salaries, wages and employee benefits	535,555	545,871	607,794	712,599	801,558
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	4.68	4.00	7.93	6.34	5.98
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.93	0.77	0.82	1.04	1.01
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)}	4.36	3.07	6.52	6.63	6.05
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)})	2.81	2.89	2.85	2.95	2.94
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)}	12.27	8.87	18.59	19.56	17.76
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	4.17	3.15	7.07	8.31	8.32

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

Private Sector

Million Rupees

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

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

Public Sector

Million Rupees

Item Name	2019	2020	2021	2022	2023
A. Non-Current Assets (A1+A3+A4+A5+A6)	**1,083,338**	**1,203,804**	**1,179,332**	**1,328,338**	**1,476,479**
1. Capital work in progress	107,136	100,406	102,407	94,171	97,165
2. Operating fixed assets at cost	1,614,112	1,509,012	1,711,719	1,862,349	1,924,046
3. Operating fixed assets after deducting accumulated depreciation	891,672	814,625	800,791	877,490	874,766
4. Intangible assets	6,195	6,091	6,948	8,694	8,644
5. Long term investments	45,615	157,795	153,996	159,230	289,928
6. Other non-current assets	32,720	124,886	115,190	188,753	205,975
B. Current Assets (B1+B2+B3+B4+B5+B6)	**2,056,783**	**2,270,798**	**2,590,792**	**3,779,933**	**4,208,670**
1. Cash & bank balance	54,992	45,401	41,538	88,255	102,655
2. Inventories; of which	102,098	67,917	86,740	358,677	310,591
i) Raw material	10,192	8,331	5,815	15,720	22,398
ii) Work in progress	210	285	189	340	439
iii) Finished goods	1,584	1,614	1,303	298	286,405
3. Trade Debt / accounts receivables	924,949	1,040,583	1,146,543	1,699,584	2,033,456
4. Short term loans and advances	17,676	21,194	22,726	26,715	26,877
5. Short term investments	58,698	57,648	151,171	125,971	90,813
6. Other current assets	898,370	1,038,054	1,142,073	1,480,732	1,644,278
of which: i) Stores, spares & loose tools	34,793	36,379	39,441	43,812	47,176
ii) Trade deposits & pre-payments	14,011	11,405	9,957	8,547	10,029
Total Assets (A+B) / Equity & Liabilities (C+D+E)	**3,140,120**	**3,474,603**	**3,770,124**	**5,108,271**	**5,685,149**
C. Shareholders' Equity (C1+C2+C3)	**779,948**	**852,767**	**944,250**	**1,123,986**	**1,467,946**
1. Issued, Subscribed & Paid up capital	139,251	144,568	144,521	144,532	144,532
i) Ordinary Shares	139,251	144,568	144,521	144,532	144,532
ii) Preference shares	0	0	0	0	0
2. Reserves	511,115	595,262	691,865	829,063	1,173,033
i) Capital Reserve	27,926	30,396	32,845	35,516	52,755
ii) Revenue Reserve	483,189	564,866	659,020	793,547	1,120,278
of which: un-appropriated profit(loss) / retained earnings	346,527	422,835	514,270	650,184	932,486
3. Surplus on revaluation of fixed assets	129,582	112,937	107,864	150,391	150,380
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	**686,235**	**746,595**	**809,010**	**893,803**	**966,543**
1. Long term borrowings	314,034	350,818	404,426	427,821	427,837
of which: i) Long term secured loans	289,396	295,259	350,448	364,289	363,546
ii) Long term unsecured loans	9,061	9,016	8,932	8,853	8,853
iii) Long term lease finance	15,578	46,543	45,046	50,708	51,467
2. Subordinated loans / Sponsor's loans	-	-	-	-	-
3. Debentures/TFCs (bonds payable)	-	-	-	-	-
4. Employees benefit obligations	86,203	93,917	99,508	110,641	116,084
5. Other non-current liabilities	285,997	301,861	305,076	355,341	422,622
E. Current Liabilities (E1+E2+E3+E4)	**1,673,938**	**1,875,241**	**2,016,864**	**3,090,481**	**3,250,660**
1. Trade Credit & other accounts payables	1,255,028	1,452,637	1,574,542	2,442,458	2,298,442
of which: i) Trade credits	896,031	1,065,925	1,174,318	1,938,512	1,717,185
2. Short term Borrowings	184,096	142,355	140,434	229,704	496,348
of which: i) Short term Secured loans	183,788	142,046	140,128	229,395	496,032
ii) Short term unsecured loans	308	308	306	309	317
iii) Short term lease finance	-	-	-	-	-
3. Current portion of non-current liabilities	104,505	103,146	84,012	99,794	102,654
4. Other current liabilities	130,310	177,104	217,877	318,525	353,215
of which: i) Interest / markup payables	90,632	127,366	160,048	227,394	238,035
ii) Taxes payable	7,134	15,430	21,325	52,633	72,230
F. Operations:					
1. Sales	2,842,867	2,655,718	2,755,036	4,874,442	6,005,286
i) Local sales (Net)	2,840,891	2,653,950	2,754,340	4,873,542	6,003,688
ii) Export Sales (Net)	1,976	1,768	696	900	1,598
2. Cost of sales	2,485,004	2,368,612	2,430,253	4,182,491	5,267,104
i) Cost of material	5,884	6,966	6,116	9,131	15,398
ii) Labour	76,478	75,420	73,657	77,804	70,524
iii) Overhead	2,402,642	2,286,226	2,350,480	4,095,556	5,181,182
3. Gross profit / (loss) (F1-F2)	357,863	287,106	324,783	691,951	738,182
4. General, administrative and other expenses	145,468	112,069	102,196	173,506	170,862
i) Selling & distribution expenses	24,701	25,036	26,377	30,229	32,835
of which: Advertisement & promotions	2,162	1,953	2,201	2,810	2,880
ii) Administrative and other expenses	120,768	87,033	75,819	143,278	138,027
of which: Corporate social responsibilities	615	753	711	725	1,415
5. Other income / (loss)	84,620	86,582	74,476	78,423	190,140
6. EBIT (F3-F4+F5)	297,015	261,619	297,064	596,868	757,461
7. Financial expenses	80,817	105,779	87,396	123,135	162,269
of which: (i) Interest expenses	75,963	101,099	86,831	122,915	160,551
8. Profit / (loss) before taxation (F6-F7)	216,198	155,839	209,668	473,733	595,192
9. Tax expenses	89,756	66,373	72,724	211,731	250,099
10. Profit / (loss) after tax (F8-F9)	126,442	89,466	136,944	262,002	345,093
11. Cash dividends	58,805	35,162	65,248	43,639	48,896
12. Bonus shares / stock dividends	5,317	10	11	-	-
G. Statement of Cash Flows					
1. Net cash flows from operating activities	139,204	143,173	138,019	111,548	(105,759)
2. Net cash flows from investing activities	(126,529)	(96,076)	(54,207)	(159,661)	(34,536)
3. Net cash flows from financing activities	(35,881)	(77,551)	(38,346)	56,339	213,117
H. Miscellaneous					
1. Depreciation for the year	69,694	81,443	76,042	72,104	76,948
2. Salaries, wages and employee benefits	125,345	117,879	122,993	135,912	135,498
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	4.45	3.37	4.97	5.38	5.75
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.99	0.80	0.76	1.10	1.11
P3. Return on Assets {F10 as a % of Avg {Current year(A+B),previous year (A+B)}	4.41	2.71	3.78	5.90	6.39
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C))}	3.88	4.05	4.03	4.29	4.16
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)}	17.08	10.96	15.24	25.34	26.63
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	9.08	6.19	9.48	18.13	23.88

8.1 Consumer Price Index Numbers

By Commodity Groups - National

(2015-16=100)

YEAR / MONTH	General	1 Beverages and Non-Alcoholic Food	i Non-perishable Food Items	ii Perishable Food Items	2 Alcoholic Beverages and Tobacco	3 Clothing and Footwear	4 Housing Water, Electricity, Gas and Fuels	5 Equipment Maintenance and furniture Furnishing	6 Health	7 Transport	8 Communication	9 Recreation and Culture	10 Education	11 Restaurants and Hotels	12 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
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
Jul-24	**261.32**	276.69	272.54	301.30	383.43	243.81	240.31	269.77	248.48	312.54	134.61	270.46	199.73	269.31	288.40
Aug-24	**262.32**	280.72	275.81	309.89	384.09	244.84	236.93	270.22	250.63	310.22	134.67	273.53	200.98	271.11	291.56
Sep-24	**260.96**	276.85	275.59	284.32	385.24	246.11	235.52	269.38	252.74	304.28	134.83	273.83	201.79	275.59	295.01

Source : Pakistan Bureau of Statistics

8.2 Consumer Price Index Numbers

By Commodity Groups - Urban

(2015-16=100)

YEAR / MONTH	General	1 Beverages and Non-Alcoholic Food	i Non-perishable Food Items	ii Perishable Food Items	2 Alcoholic Beverages and Tobacco	3 Clothing and Footwear	4 Housing Water, Electricity, Gas and Fuels	5 Equipment Maintenance and furniture Furnishing	6 Health	7 Transport	8 Communication	9 Recreation and Culture	10 Education	11 Restaurants and Hotels	12 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
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
Jul-24	**258.59**	276.10	271.88	300.69	407.50	235.24	246.75	259.61	251.47	307.43	138.28	256.42	194.55	265.28	281.53
Aug-24	**259.30**	280.27	275.13	310.24	407.24	236.21	243.39	259.86	253.98	305.69	138.30	259.63	195.37	266.75	283.85
Sep-24	**257.92**	276.17	275.39	280.76	407.83	237.02	241.96	258.43	257.52	299.64	138.34	259.42	195.66	271.99	286.58

Source : Pakistan Bureau of Statistics

8.3 Consumer Price Index Numbers

By Commodity Groups - Rural

(2015-16=100)

YEAR / MONTH	General	1 Beverages and Non-Alcoholic Food	i Non-perishable Food Items	ii Perishable Food Items	2 Alcoholic Beverages and Tobacco	3 Clothing and Footwear	4 Housing Water, Electricity, Gas and Fuels	5 Equipment Maintenance and furniture Furnishing	6 Health	7 Transport	8 Communication	9 Recreation and Culture	10 Education	11 Restaurants and Hotels	12 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
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
Jul-24	**265.43**	277.35	273.28	302.01	359.15	254.73	226.09	285.06	245.51	321.06	128.09	297.11	217.63	276.60	298.25
Aug-24	**266.89**	281.23	276.57	309.48	360.75	255.85	222.68	285.81	247.30	317.76	128.21	299.91	220.36	278.98	302.62
Sep-24	**265.55**	277.61	275.82	288.46	362.46	257.69	221.31	285.87	247.99	312.01	128.57	301.16	222.96	282.10	307.12

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
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
Jul-24	**315.88**	285.30	371.85	271.64	286.48	248.51	188.92	354.38	388.13
Aug-24	**316.84**	289.40	375.03	271.54	285.48	250.12	188.92	351.85	389.55
Sep-24	**313.50**	288.28	367.37	271.44	284.80	251.17	188.92	342.57	389.29

Source: Pakistan Bureau of Statistics

8.5 Sensitive Price Indicator (SPI)
by Income Groups

(2015-16 =100)

YEAR / MONTH	INCOME GROUP					
	Group-I	Group-II	Group-III	Group-IV	Group-V	Combined
	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**
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**
Jul-24	311.30	310.48	330.73	318.56	319.20	**320.12**
Aug-24	310.40	308.22	331.78	320.90	323.58	**321.44**
Sep-24	311.08	308.84	328.95	317.04	319.77	**318.45**

Source: Pakistan Bureau of Statistics

8.6 Commodity Prices

YEAR / MONTH	[1](24 Karat) Rs. per 10g		Cotton[3] Rs. Per 37.32 Kg	Fuel Prices[2] Rs. per Litre	
	Gold	Silver		Petrol	Diesel
2019-20	77,944	910	8,878	107	117
2020-21	95,265	1,310	10,450	107	110
2021-22	104,974	1,346	17,567	146	144
2022-23	176,810	2,097	17,235	263	254
2023-24	208,360	2,609	18,735	259	269
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
Jul-24	219,350	2,600	17,535	285	277
Aug-24	224,140	2,584	18,935	262	267
Sep-24	235,290	2,783	17,735	250	251

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

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY23[R]	FY24[P]	2023[R]	2024[R]						
				Aug	Feb	Mar	Apr	May	Jun	Jul	Aug
I. MANUFACTURED GOODS											
Vegetable Ghee	'000' M.Tons	1,559.1	1,492.7	123.8	125.2	121.7	117.0	125.7	122.8	117, 556	117.9
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	6,708.6	6,796.0	-	1,873.5	467.1	3.9	29.8	-	-	-
Cigarettes	Billion Nos.	42.8	32.9	2.7	2.9	3.6	3.1	4.1	2.4	3.0	2.7
Cotton Yarn	'000' M.Tons	2,694.8	2,477.2	202.2	208.7	209.1	209.4	213.9	219.7	219.8	220.0
Cotton Cloth	Million Sq. M.	920.6	871.4	72.5	72.6	72.6	72.9	72.9	73.0	73.0	73.0
Paper	'000' M.Tons	353.7	366.2	29.8	32.8	29.9	28.4	31.8	27.2	32.1	28.9
Paper Board	"	438.0	420.5	38.0	37.4	40.5	29.4	36.3	32.2	30.3	38.5
Soda Ash	"	736.7	785.3	66.2	56.7	66.7	73.0	73.5	74.7	68.2	74.6
Caustic Soda	"	475.7	497.2	41.5	36.1	51.6	39.9	40.1	37.5	39.7	34.7
Sulfuric acid	"	71.5	63.8	5.7	4.9	6.4	5.5	4.6	4.2	4.6	4.9
Chlorine Gas	"	20.5	17.2	1.3	1.7	1.6	1.2	1.2	1.1	1.2	1.4
Urea	"	5,993.7	6,591.0	589.3	549.7	575.4	523.1	462.6	497.1	581.4	…
Super Phosphate	"	70.7	86.4	5.5	6.9	7.6	7.1	6.6	6.7	6.7	6.9
Ammonium Nitrate	"	819.9	888.0	72.3	67.2	79.3	74.3	76.4	63.2	73.3	…
Nitro Phosphate	"	740.8	823.6	64.1	65.9	78.8	69.1	75.2	64.3	75.1	…
Cycle Tyres & Tubes	'000' Nos.	10,702	10,943	897	928	935	942	947	952	957	966
Motor Tyres & Tubes	"	30,514	31,107	2,481	2,689	2,644	2,629	2,658	2,588	2,601	2,613
Cement	'000' M.Tons	41,448	39,566	3, 860	2,857	3,405	2,606	3,331	3,127	2, 800	2, 874
Pig Iron	"	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	31,752	46,275	3, 597	4,353	4,220	3,416	3,287	3,187	2,327	2, 223
Bicycle	'000' Nos.	146	159	13	13	14	14	14	14	14	14

II. MINERALS & ELECTRICITY GENERATION

		FY23[P]	FY24[P]	2023	2023[P]	2024[P]					
				Jun	Dec	Jan	Feb	Mar	Apr	May	Jun
Silica Sand	'000' M.Tons	734.42	569.49	28.00	45.99	46.20	44.96	45.19	32.78	45.37	38.23
Gypsum	"	1,639.73	2,135.85	147.00	193.62	199.84	157.59	154.51	158.85	175.61	157.72
Limestone	"	58,941.31	61,387.03	4247.00	5,875.37	4,728.73	3,617.62	5,546.18	4,210.40	4,482.89	4,719.60
Rock Salt	"	2,907.40	3,200.31	233.00	361.35	286.89	246.62	295.41	187.75	288.81	246.51
Coal	"	15,069.76	20,086.29	1047.00	1,689.94	1,469.28	1,469.28	1,367.45	1,854.66	1,964.73	1,783.50
China Clay	"	14.13	15.01	..	0.76	1.25	0.83	1.02	2.12	2.57	2.15
Chromite	"	155.58	259.21	15.00	25.72	27.54	19.78	16.78	21.36	19.31	19.38
Marble	"	5,714.42	7,489.77	541.00	579.70	1,054.62	484.60	499.33	486.18	490.04	491.85
Barytes	"	140.97	145.48	21.00	11.44	6.86	7.01	29.38	14.42	16.94	20.24
Dolomite	"	544.30	502.18	45.00	43.32	38.39	31.14	25.55	31.69	29.46	28.90
Sulphur	"	11.69	7.20	1.00	0.85	0.94	0.84	0.86	0.05	0.03	0.03
Crude Oil	'000' Barrels	25,360.20	25,811.88	2097.00	2,231.50	2,223.49	2,124.04	2,219.69	2,054.76	2,054.47	2,057.18
Natural Gas	Billion CFt	1,189.51	1,140.64	100.00	97.46	101.75	92.39	94.88	88.25	92.95	93.09
Electricity	Gwh	147,537.00	133,605.00	11952.00	7,875.00	8,569.00	7,260.00	7,915.00	9,202.00	13,475.00	14,387.00

Source: Pakistan Bureau of Statistics

9.2 Quantum Index Numbers of Large-Scale Manufacturing Industries

(2015-16=100)

YEAR / MONTH		Manufacturing (Overall)	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Cement	Auto-Mobiles[1]	Fertilizers
FY20 R		**102.62**	117.17	96.56	86.10	89.85	89.93	117.45	115.81	110.41	58.44	102.85
FY21 R		**114.50**	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48
FY22 R		**127.96**	113.02	102.11	111.53	101.56	101.11	104.15	142.04	135.50	142.84	113.50
FY23 P		**114.78**	125.59	91.24	79.90	79.13	88.58	114.44	129.77	116.98	71.40	103.28
FY24 P		**115.81**	120.25	98.85	61.52	72.74	83.86	74.23	128.95	111.67	53.53	115.23
2023 R	**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**	118.40	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**	123.83	105.56	54.71	71.32	83.79	71.73	130.70	114.51	36.71	119.53
	Dec	**132.46**	122.21	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	**105.93**	113.13	97.51	69.57	73.77	84.12	74.70	113.74	88.26	54.47	111.04
	May	**113.97**	121.51	86.31	91.07	75.36	84.16	106.29	133.94	112.81	66.69	104.44
	Jun	**108.46**	118.69	82.26	54.82	77.40	84.24	50.19	117.02	105.90	65.90	106.07
	Jul	**106.35**	113.64	91.49	67.06	77.45	84.31	59.57	122.94	94.83	62.94	121.89
	Aug	**111.33**	113.95	83.94	59.86	77.50	84.34	59.55	132.48	97.34	50.17	120.46

Source: Pakistan Bureau of Statistics

10.1 Consolidated Fiscal Operations (Federal & Provincial)

Billion Rupees

	FY18	FY19	FY20	FY21	FY22	FY23[P]	FY24[P]
A. Total Revenue	**5,228.0**	**4,900.7**	**6,272.2**	**6,903.4**	**8,035.4**	**9,633.5**	**13,269.0**
(1) Tax	**4,467.1**	**4,473.4**	**4,747.8**	**5,272.7**	**6,755.2**	**7,818.7**	**10,085.2**
(i) Federal	4,065.8	4,071.6	4,334.2	4,764.3	6,142.8	7,169.1	9,311.0
Of which: FBR Revenue *	3,842.1	3,829.5	3,997.9	4,764.3	6,142.8	7,169.1	9,311.0
(ii) Provinces	401.4	401.8	413.6	508.4	612.4	649.6	774.2
(2) Non-tax	**760.9**	**427.3**	**1,524.4**	**1,630.7**	**1,280.2**	**1,814.8**	**3,183.8**
(i) Federal	614.2	341.0	1,422.0	1,480.4	1,151.9	1,648.9	2,960.7
(ii) Provinces	146.7	86.3	102.4	150.3	128.3	165.9	**223.1**
B. Total Expenditure (1+2)	**7,488.4**	**8,345.6**	**9,648.5**	**10,306.7**	**13,295.3**	**16,155.0**	**20,475.9**
(1) Expenditure Booked (a+b)	7,475.9	8,323.2	9,735.8	10,399.7	13,178.8	16,535.9	20,649.4
a. Current (i+ii)	5,854.3	7,104.0	8,532.0	9,084.0	11,521.4	14,583.0	18,570.9
(i) Federal	3,789.8	4,776.2	6,016.2	6,264.8	8,354.1	10,785.2	13,970.1
Of which: Mark-up Payments	1,499.9	2,091.1	2,619.7	2,749.7	3,182.4	5,831.1	8,159.8
Defence	1,030.4	1,146.8	1,213.3	1,316.4	1,411.6	1,585.5	1,858.8
Subsidies	-	-	-	425.0	1,529.6	1,080.3	1,067.4
(ii) Provinces	2,064.5	2,327.9	2,515.8	2,819.2	3,167.3	3,797.8	4,600.9
b. Development & net Lending	1,621.7	1,219.2	1,203.7	1,315.7	1,657.4	1,952.9	2,078.5
i) Federal	741.5	713.0	581.7	545.4	440.8	711.9	686.8
ii) Provincial	880.1	506.2	622.0	770.2	1,216.6	1,241.0	1,391.7
(2) Statistical Discrepancy	12.4	22.4	(87.3)	(93.0)	116.5	(381.0)	(173.5)
Budget Deficit (A-B)	**(2,260.4)**	**(3,444.9)**	**(3,376.3)**	**(3,403.3)**	**(5,259.9)**	**(6,521.4)**	**(7,206.9)**
Financing	2,260.4	3,444.9	3,376.3	3,403.3	5,259.9	6,521.4	7,206.9
External	785.2	416.7	895.5	1,338.1	1,178.4	(679.8)	320.7
Domestic	1,475.2	3,028.2	2,480.8	2,065.2	4,081.5	7,201.3	6,886.2
Bank	1,120.5	2,263.2	1,940.6	1,869.0	3,100.9	3,672.7	7,197.7
Non-Bank	352.7	765.0	540.3	196.2	980.6	3,528.6	(312.8)
Privatization Proceeds	2.0	-	-	-	-	-	1.3

Source: Ministry of Finance Govt. of Pakistan

*FBR-Federal Board of Revenue

10.2 Federal Government Revenue Receipts

Billion Rupees

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

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

Billion Rupees

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

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

PERIOD		Direct Taxes	Indirect Taxes				Total Tax Collection
			Sales	Excise	Customs	Total	
2017-18		**1,536.6**	1,491.3	205.9	608.3	**2,305.5**	**3,842.1**
2018-19		**1,445.6**	1,464.9	233.6	685.4	**2,383.9**	**3,829.5**
2019-20		**1,524.3**	1,596.8	250.5	626.4	**2,473.7**	**3,997.9**
2020-21		**1,731.9**	1,990.2	277.1	765.2	**3,032.4**	**4,764.3**
2021-22[R]		**2,280.5**	2,531.9	321.0	1,009.5	**3,862.3**	**6,142.8**
2022-23[P]		**3,272.4**	2,592.1	369.8	934.8	**3,896.7**	**7,169.1**
2023-24		**4,530.7**	577.5	3,098.8	1,104.1	**4,780.3**	**9,311.0**
2023-24	Jul-Sep	**934.8**	726.9	127.6	252.2	**1,106.8**	**2,041.5**
2023-24	Jul-Dec	**2,148.9**	1,515.3	264.6	540.5	**2,320.4**	**4,469.2**
2023-24	Jul-Mar	**3,264.7**	2,237.1	401.9	807.8	**3,446.8**	**6,711.5**
2023-24	Jul-Jun	**4,530.7**	577.5	3,098.8	1,104.1	**4,780.3**	**9,311.0**
2024-25[P]	Jul-Sep	**1,230.2**	904.8	151.1	276.9	**1,332.7**	**2,562.9**
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	Q4
A.	**Agriculture Sector (1 to 4)**	**10,389,544**	**12,653,889**	**14,882,612**	**19,586,032**	**24,872,308**	**4,975,301**	**4,946,023**	**5,276,490**	**5,850,825**	**6,362,061**	**6,228,587**	**6,430,836**
	1. Crops (i+ii+iii)	3,704,256	4,720,729	5,791,412	7,793,314	10,389,140	2,537,476	2,015,164	1,742,682	2,288,915	3,465,736	2,545,411	2,089,079
	i. Important Crops	2,015,035	2,730,576	3,278,811	4,599,667	6,588,301	1,546,747	1,104,412	996,484	1,612,028	2,379,861	1,319,720	1,276,692
	ii. Other Crops	1,502,853	1,798,827	2,194,185	2,915,533	3,328,860	933,933	840,211	663,533	582,430	983,440	1,089,198	673,792
	iii. Cotton Ginning	186,368	191,326	318,416	278,114	471,979	56,796	70,541	82,665	94,458	102,434	136,492	138,595
	2. Livestock	6,301,160	7,504,838	8,644,011	11,210,426	13,803,766	2,278,617	2,798,617	3,361,755	3,410,179	2,708,168	3,536,097	4,149,323
	3. Forestry	197,771	236,197	252,747	361,206	423,160	87,127	97,062	99,748	101,934	105,717	107,576	107,932
	4. Fishing	186,357	192,125	194,442	221,142	256,242	72,082	35,180	72,304	49,797	82,440	39,503	84,502
B.	**Industrial Sector (1 to 4)**	**8,837,507**	**10,551,041**	**13,606,601**	**17,359,711**	**21,315,387**	**4,319,501**	**4,439,308**	**4,453,162**	**5,075,333**	**5,356,104**	**5,719,752**	**5,164,197**
	1. Mining & Quarrying	1,230,493	1,264,280	1,488,638	1,788,595	2,421,381	428,487	455,046	473,430	561,643	628,583	631,785	599,369
	2. Manufacturing (i+ii+iii)	5,427,248	6,663,895	9,171,212	11,415,656	13,849,755	2,784,350	3,075,975	2,969,886	3,324,954	3,506,217	3,667,161	3,351,422
	i. Large Scale	4,026,236	4,933,633	7,040,683	8,536,018	10,151,692	2,104,872	2,330,209	2,148,247	2,437,749	2,602,643	2,723,241	2,388,060
	ii. Small Scale	851,921	1,038,496	1,286,555	1,732,168	2,252,164	407,988	446,086	499,442	547,858	562,260	574,887	567,159
	iii. Slaughtering	549,090	691,765	843,974	1,147,421	1,445,899	271,490	299,680	322,197	339,348	341,315	369,033	396,203
	3. Electricity, gas and water supply	936,384	1,239,849	1,096,839	1,970,878	2,543,859	518,817	321,852	501,383	543,794	522,691	819,569	657,805
	4. Construction	1,243,382	1,383,017	1,849,912	2,184,582	2,500,392	587,847	586,435	508,464	644,942	698,612	601,237	555,601
	Commodity Producing Sector (A+B)	**19,227,051**	**23,204,930**	**28,489,213**	**36,945,743**	**46,187,695**	**9,294,803**	**9,385,332**	**9,729,652**	**10,926,158**	**11,718,165**	**11,948,338**	**11,595,034**
C	**Services Sector (1 to 10)**	**25,519,825**	**29,049,079**	**34,816,267**	**42,612,047**	**53,353,874**	**10,217,579**	**11,210,091**	**11,399,134**	**12,564,482**	**13,456,094**	**13,817,366**	**13,515,930**
	1. Wholesale & Retail Trade	7,827,884	9,587,513	13,067,848	15,854,092	19,247,434	4,006,944	4,214,973	4,002,438	4,554,260	5,038,531	5,061,662	4,592,980
	2. Transport& Storage	3,976,118	4,668,572	4,399,679	4,318,117	7,223,138	938,370	1,032,915	1,166,869	1,608,395	1,824,291	1,868,129	1,922,324
	3. Accomodation and Food Services Activities (Hotels & Restaurants)	620,711	726,385	822,966	1,201,656	1,534,959	283,084	316,285	346,191	366,174	382,641	391,586	394,558
	4. Information and Communication	929,777	1,019,851	1,229,714	1,312,527	1,497,545	342,638	332,988	339,474	352,886	361,054	370,486	413,118
	5. Finance & Insurance Activities	1,088,992	925,285	1,514,327	3,186,723	3,710,679	626,361	1,000,271	979,701	959,531	861,224	926,706	963,217
	6. Real Estate Activities (Ownership of Dwellings)	2,572,654	2,806,288	3,083,508	3,366,051	3,705,648	833,306	851,738	862,876	895,766	918,256	937,365	954,261
	7. Public Administration and Social Security (General Government)	2,385,741	2,567,759	2,942,698	3,474,295	3,991,278	816,320	914,180	980,173	956,162	981,563	1,026,512	1,027,041
	8. Education	1,494,309	1,488,542	1,646,706	1,875,135	2,219,504	463,455	473,986	482,140	514,816	549,328	568,073	587,287
	9. Human Health and Social Work Activities	792,130	882,244	982,782	1,216,826	1,486,295	292,295	317,764	330,835	340,582	365,330	381,997	398,386
	10. Other Private Services	3,831,509	4,376,640	5,126,039	6,806,625	8,737,394	1,614,806	1,754,991	1,908,437	2,015,910	2,173,875	2,284,850	2,262,758
D.	**Total of GVA (A+B+C)**	**44,746,876**	**52,254,009**	**63,305,480**	**79,557,790**	**99,541,569**	**19,512,382**	**20,595,422**	**21,128,785**	**23,490,640**	**25,174,258**	**25,765,705**	**25,110,965**

Source: Pakistan Bureau of Statistics

11.1 Gross Domestic Product of Pakistan

(b) at constant basic prices of 2015-16

Million 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	Q4
A.	**Agriculture Sector (1 to 4)**	**8,137,860**	**8,424,041**	**8,778,647**	**8,973,643**	**9,544,428**	**2,233,910**	**2,254,438**	**2,231,180**	**2,451,549**	**2,369,496**	**2,341,522**	**2,381,862**
	1. Crops (i+ii+iii)	2,692,121	2,849,148	3,083,439	3,047,000	3,361,000	932,815	764,910	651,728	812,153	1,020,332	783,694	744,469
	i. Important Crops	1,506,263	1,594,000	1,682,000	1,689,000	1,976,770	583,598	417,409	314,318	484,800	666,148	426,315	399,507
	ii. Other Crops	1,067,179	1,152,009	1,289,069	1,271,000	1,255,888	328,728	326,650	314,068	299,395	322,764	323,650	310,079
	iii. Cotton Ginning	118,679	103,154	112,662	86,934	127,991	20,489	20,852	23,342	27,958	31,421	33,729	34,883
	2. Livestock	5,146,701	5,269,009	5,387,611	5,587,110	5,837,087	1,206,902	1,416,195	1,484,808	1,558,004	1,252,639	1,483,834	1,542,610
	3. Forestry	177,917	183,877	185,162	215,946	222,532	53,644	55,094	55,779	55,701	55,643	55,604	55,584
	4. Fishing	121,121	122,007	122,435	123,166	124,162	40,550	18,239	38,865	25,690	40,882	18,391	39,199
B.	**Industrial Sector (1 to 4)**	**6,409,967**	**6,935,438**	**7,421,583**	**7,146,648**	**7,064,694**	**1,796,568**	**1,772,234**	**1,749,567**	**1,779,712**	**1,775,854**	**1,822,320**	**1,686,806**
	1. Mining & Quarrying	685,844	697,669	651,208	630,143	651,992	157,816	161,897	162,254	170,956	164,622	162,792	153,623
	2. Manufacturing (i+ii+iii)	3,970,246	4,388,024	4,864,350	4,608,423	4,752,592	1,178,713	1,215,066	1,095,470	1,144,966	1,203,145	1,256,233	1,148,248
	i. Large Scale	2,906,579	3,240,794	3,626,559	3,269,760	3,304,913	848,002	877,084	749,578	790,526	842,294	891,107	780,986
	ii. Small Scale	647,374	705,485	768,249	838,794	914,766	206,940	212,028	217,544	223,489	227,948	230,921	232,407
	iii. Slaughtering	416,293	441,745	469,542	499,869	532,913	123,771	125,954	128,348	130,951	132,903	134,204	134,855
	3. Electricity, gas and water supply	814,703	888,101	926,804	1,018,983	784,099	205,250	166,741	298,162	234,756	161,738	195,436	192,166
	4. Construction	939,174	961,644	979,221	889,099	876,011	254,789	228,529	193,681	229,034	246,349	207,859	192,769
	Commodity Producing Sector (A+B)	**14,547,827**	**15,359,479**	**16,200,230**	**16,120,291**	**16,609,121**	**4,030,687**	**4,027,135**	**3,975,663**	**4,231,261**	**4,145,350**	**4,163,842**	**4,068,668**
C	**Services Sector (1 to 10)**	**20,038,838**	**21,223,003**	**22,643,030**	**22,638,208**	**23,125,074**	**5,768,236**	**5,754,082**	**5,527,071**	**5,697,387**	**5,839,846**	**5,847,725**	**5,740,116**
	1. Wholesale & Retail Trade	5,998,707	6,647,199	7,325,882	7,033,762	7,271,799	1,829,103	1,838,637	1,660,085	1,761,388	1,873,490	1,892,260	1,744,661
	2. Transport& Storage	3,634,152	3,811,190	3,980,936	4,132,065	4,210,875	1,042,820	1,041,949	1,023,062	1,047,415	1,066,994	1,052,687	1,043,779
	3. Accomodation and Food Services Activities (Hotels & Restaurants)	499,522	520,024	541,222	563,604	586,454	140,061	141,622	143,303	145,033	146,388	147,291	147,742
	4. Information and Communication	868,338	953,818	1,125,119	1,116,760	1,120,086	297,440	277,605	271,134	280,384	284,176	262,315	293,211
	5. Finance & Insurance Activities	647,435	682,988	730,220	657,549	587,372	175,120	157,209	149,816	149,769	147,027	144,729	145,847
	6. Real Estate Activities (Ownership of Dwellings)	2,006,873	2,080,095	2,156,942	2,237,142	2,320,839	555,929	561,520	567,629	574,485	579,392	582,663	584,299
	7. Public Administration and Social Security (General Government)	1,830,153	1,820,093	1,853,122	1,722,958	1,597,905	442,298	427,917	397,687	407,208	395,067	396,110	399,520
	8. Education	1,024,760	1,012,428	1,071,646	1,126,861	1,222,632	279,190	286,159	286,193	297,526	302,111	311,009	311,986
	9. Human Health and Social Work Activities	568,638	585,137	600,835	653,855	690,174	162,159	166,417	167,177	166,285	169,546	175,774	178,569
	10. Other Private Services	2,960,260	3,110,031	3,257,106	3,394,562	3,516,939	844,117	855,049	860,984	867,894	875,656	882,886	890,503
D.	**Total of GVA (A+B+C)**	**34,586,665**	**36,582,482**	**38,843,260**	**38,758,499**	**39,734,195**	**9,798,923**	**9,781,217**	**9,502,734**	**9,928,648**	**9,985,196**	**10,011,567**	**9,808,784**

Source: Pakistan Bureau of Statistics

11.2 Expenditure on Gross Domestic Product

Million Rupees

Description/Year	At Current Prices of 2015-16					At Constant Prices of 2015-16				
	2019-20	2020-21	2021-22[F]	2022-23[R]	2023-24	2019-20	2020-21	2021-22[F]	2022-23[R]	2023-24
Household final Consumption Expenditure	38,265,131	46,061,461	56,663,411	69,176,058	88,631,283	30,674,157	33,595,078	35,968,918	36,924,158	39,075,440
NPISH final consumption expenditure	487,348	541,106	594,195	690,637	836,854	374,912	384,937	378,011	346,375	338,136
General Government final consumption expenditure	5,604,444	6,102,658	6,993,667	8,653,074	9,241,833	4,086,774	4,161,026	4,105,674	3,945,893	3,568,791
Gross fixed capital formation	6,230,427	7,160,824	9,232,476	10,414,578	12,122,522	4,592,834	4,761,190	4,978,900	4,236,653	4,133,052
Changes in Inventories	760,647	893,380	1,066,526	1,343,287	1,691,852	587,366	625,626	655,519	655,259	676,448
Valuables	52,294	61,420	73,324	92,351	116,315	40,381	43,012	45,067	45,049	46,506
Exports of goods and non-factor Services	4,420,573	5,054,072	7,026,133	8,798,475	11,003,618	3,703,874	3,945,411	4,179,734	4,313,189	4,272,420
Less imports of goods and non-factor Services	8,280,456	10,038,695	14,991,863	15,213,037	17,903,512	7,349,952	8,414,664	9,341,889	9,512,905	9,832,772
GDP by expenditure	**47,540,409**	**55,836,225**	**66,657,868**	**83,955,422**	**105,740,766**	**36,710,346**	**39,101,616**	**40,969,933**	**40,953,671**	**42,278,021**

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

Source: Pakistan Bureau of Statistics

11.3 Gross Fixed Capital Formation

Million Rupees

Sectors	At Current Market Prices of 2015-16					At Constant Prices of 2015-16				
	2019-20	2020-21	2021-22[F]	2022-23[R]	2023-24[E]	2019-20	2020-21	2021-22[F]	2022-23[R]	2023-24[E]
A. Private Sector	**4,885,372**	**5,502,024**	**6,903,875**	**7,934,648**	**9,189,324**	**3,627,468**	**3,681,814**	**3,758,192**	**3,279,414**	**3,196,757**
1 Agriculture, forestry and fishing	1,251,552	1,522,821	1,825,428	2,342,931	2,975,965	996,250	1,043,597	1,087,724	1,051,561	1,104,418
Crops	240,929	314,441	409,345	513,044	716,261	182,757	206,978	225,734	173,972	191,181
Cotton Ginning	1,487	1,748	2,128	3,530	4,574	1,128	1,150	1,173	1,197	1,221
Livestock	958,893	1,148,439	1,344,047	1,711,993	2,108,969	774,253	797,164	822,266	837,611	873,004
Forestry	2,000	2,355	2,872	4,772	6,194	1,517	1,550	1,584	1,618	1,653
Fishing	48,243	55,838	67,036	109,592	139,967	36,595	36,755	36,967	37,163	37,359
2 Mining and quarrying	65,017	36,853	45,096	77,177	85,190	39,790	21,993	24,573	34,099	25,069
3 Manufacturing	862,159	943,687	1,112,402	1,091,377	1,067,710	621,324	616,643	588,222	438,389	357,967
i. Large Scale	691,342	758,331	891,700	891,615	868,419	491,603	492,838	463,944	349,310	281,963
ii. Small Scale (including Slaughtering)	170,817	185,356	220,702	199,762	199,291	129,721	123,805	124,278	89,079	76,004
4 Electricity, gas, and water supply	78,541	71,544	102,146	281,035	157,061	59,696	46,394	58,915	112,020	65,781
5 Construction	46,805	40,935	59,687	36,644	41,357	35,207	28,476	31,520	14,729	14,303
6 Wholesale and retail trade	408,671	458,047	470,201	402,591	489,775	290,600	297,684	244,641	157,724	159,023
7 Accommodation and food service activities (Hotels and Restaurants)	57,994	57,050	58,629	48,220	64,041	41,238	37,077	30,504	18,891	20,793
8 Transportation and storage	340,198	547,769	772,818	545,796	570,707	241,910	355,995	402,091	213,786	185,295
9 Information and communication	326,496	196,051	311,841	188,331	171,871	232,167	127,414	162,248	73,773	55,803
10 Financial and insurance activities	70,269	84,213	94,767	120,632	158,311	49,967	54,730	49,306	47,261	51,401
11 Real estate activities (Ownership of Dwellings)	803,990	901,130	1,230,687	1,676,199	2,020,296	604,777	626,873	649,919	673,768	698,678
12 Education	160,611	169,452	230,595	311,399	372,424	120,815	117,879	121,776	125,170	128,795
13 Human health and social work activities	97,037	112,311	148,979	216,510	285,883	69,002	72,991	77,513	84,823	92,822
14 Other Private Services	316,032	360,161	440,599	595,806	728,733	224,726	234,068	229,240	233,420	236,609
Public & General Govt. (B+C)	**1,345,055**	**1,658,800**	**2,328,601**	**2,479,930**	**2,933,198**	**965,366**	**1,079,376**	**1,220,708**	**957,239**	**936,295**
B. Public Sector (Autonomous & Semi Aut-Bodies)	**349,556**	**417,382**	**530,539**	**545,360**	**508,820**	**257,481**	**272,571**	**285,204**	**199,322**	**149,124**
1 Agriculture, forestry and fishing	302	263	314	569	1303	229	173	173	193	348
2 Mining and quarrying	25,127	25,295	24,611	23,732	17,197	15,377	15,095	13,410	10,485	5,061
3 Manufacturing (Large scale)	8,620	14,395	22,081	8,076	11,951	6,129	9,355	11,489	3,164	3,880
4 Electricity, gas, steam and air conditioning supply; Water supply	236,452	264,958	265,454	301,723	279,054	179,361	174,406	146,385	102,314	74,484
5 Construction	4156	9,775	36,120	40,323	30,145	3,126	6,800	19,075	16,208	10,425
6 Transportation and storage	24,678	56,250	56,627	102,036	104,269	17,548	36,557	29,462	39,968	33,854
a. Railways	6,261	4,239	7,177	18,266	7,111	4,452	2,755	3,734	7,155	2,309
b. Post Offices & PTCL	1,539	2	(1)	(1)	(1)	1,094	1	(1)	-	-
c. Others	16,878	52,009	49,451	83,771	97,159	12,002	33,801	25,729	32,813	31,545
7 Information and communication	42,344	35,011	100,760	48,653	43,071	30,110	22,753	52,425	19,057	13,984
8 Financial and insurance activities	7,877	11,435	24,572	20,248	21,830	5,601	7,432	12,785	7,933	7,088
C. General Government (By sources)	**995,499**	**1,241,418**	**1,798,062**	**1,934,570**	**2,424,378**	**707,885**	**806,805**	**935,504**	**757,917**	**787,171**
i. Federal	387,225	477,178	542,267	591,344	594,568	275,350	310,121	282,133	231,674	193,050
ii. Provincial	527,970	653,800	1,086,307	1,164,239	1,538,598	375,432	424,909	565,189	456,120	499,567
iii. District Governments	80,304	110,440	169,488	178,987	291,212	57,103	71,776	88,182	70,123	94,554
General Government (By industries)	**995,500**	**1,241,418**	**1,798,062**	**1,934,570**	**2,424,378**	**707,885**	**806,805**	**935,504**	**757,917**	**787,171**
i) Public Administration and Social Security (General Government)	888,918	1,070,774	1,634,531	1,777,696	2,199,182	632,097	695,903	850,422	696,457	714,052
ii) Education	56,683	101,795	81,784	85,818	116,603	40,306	66,157	42,551	33,621	37,860
iii) Human health and social work activities	49,899	68,848	81,747	71,056	108,593	35,482	44,745	42,532	27,838	35,259

Source: Pakistan Bureau of Statistics

11.4 Area, Production and Yield of Important Crops

Area : '000'Hectares
Production : '000'Tonnes
Yield : Kilogram per Hectares

CROPS	2019-20			2020-21			2021-22			2022-23			2023-24		
	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield
Food Crops															
Wheat	8,805	25,248	2,868	9,168	27,464	2,996	8,977	26,209	2,920	9,033	28,161	3,117	9,734	31,583	3,245
Rice	3,034	7,414	2,444	3,336	8,420	2,524	3,537	9,323	2,635	2,976	7,322	2,460	3,637	9,869	2,714
Maize	1,404	7,883	5,614	1,418	8,940	6,305	1,653	9,525	5,764	1,719	10,985	6,389	1,641	9739	5,935
Fiber Crop															
Cotton*	2,517	9,148	3,634	2,079	7,064	3,398	1,937	8,329	4,300	2,144	4,910	2,290	2,424	10,223	4,217
Other Crops															
Sugarcane	1,040	66,380	63,839	1,165	81,009	69,536	1,260	88,651	70,341	1,319	87,981	66,711	1,180	87,638	74,252

Source: Pakistan Bureau of Statistics

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

11.5 Quantum Index Numbers of Major Agricultural Crops

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

Source: Pakistan Bureau of Statistics

Glossary

Chapter 2- *Money and Credit*

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

Depository Corporations (DCs)
Depository Corporations refer collectively to Other Depository Corporations (ODCs) and Central Bank (CB) where Central Bank (CB) is the national financial institution that exercises control over key aspects of the financial system and caries 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 schedules 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 accountholders. 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.

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

Unit Value & Quantum Indices

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

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

Where:

P_n = Price (Unit Value) of each item during the current period
P_0 = Price (Unit Value) of each item during the base period
Q_n = Quantity data (Volume) of each item during the current period
Q_0 = 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. Laspeyer's formula is used to compute CPI is:-

$$CPI = \frac{\sum (P_n / P_0) W_i}{\sum W_i} \quad \text{x} \quad 100$$

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.

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* 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 1st January to 31st December
DFIs	Development Finance Institutions
FY	Fiscal Year refers to the period from 1st July to 30th 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
PFIs	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 Taraqiati Bank Ltd.(Formally ADBP)

CONVERSION COEFFICIENTS AND FACTORS

Unit	British / US equivalents	British / US units	*Equivalents*
	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.		