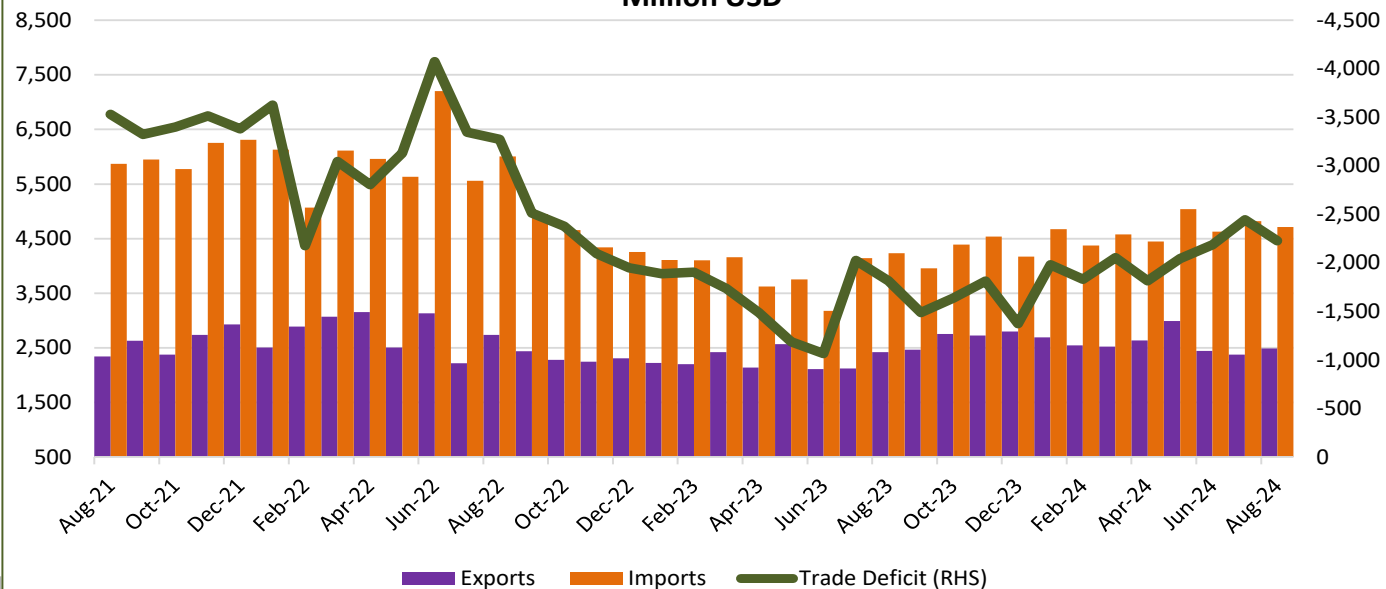


Monthly

Statistical Bulletin

September 2024

Exports, Imports and Trade Deficit
Million USD



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.

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

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

Dr. Muhammad Nadim Hanif
Director
Statistics and Data Services Department, SBP

Team

Haider Ali, Deputy Director	Chapter 1, 3, 4, 5, 8
Uzma Maqsood, Joint Director	Chapter 2, 6, 7, 9
Shahid Hussain Javaid, Economist	Chapter 10, 11

Publication Reviewer

Mirza Kaleem Ullah, Senior Joint Director

Consolidation and Designing

Haider Ali, Deputy Director

Publication Manager

Muhammad Shafi, Senior Joint Director

Acknowledgement for data support

Publication team is thankful to the Agriculture Credit and Financial Inclusion Department, Domestic Markets & Monetary Management Department and the Payment Systems Policy and Oversight Department of State Bank of Pakistan. Pakistan Bureau of Statistics is also appreciated for its support as always.

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

Contents

1. Selected Economic Indicators	1-2
2. Money and Credit	
2.1 Central Bank Survey	3-4
2.2 Other Depository Corporations Survey	5-6
2.3 Depository Corporations Survey	7
2.4 Reserve Money	8
2.5 Currency in Circulation	9
2.6 Monetary Aggregates	10
2.7 Government Budgetary Borrowing from Banks	11
2.8 Government Borrowing for Commodity Operations	12
2.9 Statement of Affairs	13-14
2.10 Annual Accounts of State Bank of Pakistan	15
2.11 Annual Accounts of SBP Banking Services Corporation (Subsidiary of SBP)	16
2.12 Scheduled Banks' Balance Sheet Consolidated Position	17
2.13 Scheduled Banks' Consolidated Liquidity Position	18
DFIs, MFBs and NBFCs	
2.14 Financial Position of DFIs, MFBs and NBFCs	19
2.15 Classification of Deposits with DFIs, MFBs and NBFCs	20
2.16 Classification of Loans Extended by DFIs, MFBs and NBFCs	21
2.17 Classification of Investments in Securities and Shares by DFIs, MFBs and NBFCs	22
3. Banking System	
3.1 Scheduled Banks' Liabilities and Assets	23-24
Deposits:	
3.2 Classification of Scheduled Banks' Deposits by Type of Accounts	25
3.2.1 Deposits Distributed by Type of Accounts and Gender	26
3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders	27-28
3.3.1 Deposits Distributed by Category of Deposit Holders and Gender	29-31
3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holders and Size of Accounts	32-33
3.5 Province/Region and Categories of Deposit Holders	34-35
3.6 Classification of Scheduled Banks' Deposits by Size of Accounts	36
3.6.1 Deposits Distributed by Size of Accounts and Gender	37
3.7 Number of Banks' Accounts and Depositors in Pakistan	38
Advances:	
3.8 Classification of Scheduled Banks' Advances by Size of Accounts - All Banks	39
3.8.1 Advances Classified by Size of Accounts and Gender	40
3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers	41
3.10 Classification of Scheduled Banks' Advances by Borrowers - All Banks	42-43
3.10.1 Advances Classified by Borrowers and Gender	44-46
3.11 Classification of Scheduled Banks' Advances by Securities Pledged	47-48
3.11.1 Advances Classified by Securities and Gender	49-50
3.12 Classification of Scheduled Banks' Advances by Rates of Margin	51
3.12.1 Advances Classified by Rate of Margin and Gender	52
3.12.2 Advances Classified by Tenure/Maturity and Gender	53
3.12.3 Advances Classified by Nature and Gender	54
3.12.4 Advances Classified by Category of Financing and Gender	55
3.13 Private Sector Business and Type of Financing - Overall	56-57
3.14 Private Sector Business and Type of Financing - SMEs	58-59

3.15	Province/Region and Disbursement and Utilization of Advances	60
3.16	Province/Region and place of Disbursement and Utilization	61
3.17	Province/Region and place of Utilization and Disbursement	62
3.18	Province/Region and Categories of Advances by Borrowers (Outstanding Position)	63-64
3.19	Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)	65-66
3.20	Agricultural Loans Disbursed by Holdings and Sectors (All Banks)	67
Bills and Investment:		
3.21	Classification of Scheduled Banks' Bills Purchased and Discounted - All Banks	68
3.22	Classification of Scheduled Banks' Investments in Securities and Shares	69
Rates:		
3.23	Scheduled Banks' Deposits by Rates of Interest (Conventional Banking)	70
3.24	Scheduled Banks' Deposits by Rates of Return (Islamic Banking)	71
3.24.1	Deposits Distributed by Rate of Return and Gender	72
3.25	Scheduled Banks' Advances by Rates of Interest (Conventional Banking)	73
3.26	Scheduled Banks' Advances by Rates of Return (Islamic Banking)	74
3.26.1	Advances Distributed by Rate of Return and Gender	75
3.27	Scheduled Banks' Weighted Average Rates of Return on Deposits (Overall – All Banks)	76
3.28	Scheduled Banks' Weighted Average Rates of Return on Deposits (Conventional Banking– All Banks)	77
3.29	Scheduled Banks' Weighted Average Rates of Return on Deposits (Islamic Banking – All Banks)	78
3.30	Scheduled Banks' Weighted Average Rates of Return / Interest on Advances	79
3.31	Structure of Interest Rates	80
3.32	Overall Weighted Average Lending and Deposit Rates	81
3.33	Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks	82
3.34	Rates of Profit on National Savings Schemes	83
Miscellaneous:		
3.35	Branchless Banking: Key Indicators	84
3.36	Clearing House Statistics	85
3.37	Electronic Banking Statistics	86-87
3.38	Real Time Gross Settlement - Systems Based Transactions	87
3.39	Real Time Gross Settlement - Paper Based Transactions	87
3.40	Segment and Sector-wise Advances and Non Performing Loans	88
3.41	Non-Performing Loans	89
3.42	Cash Recovery against Non-Performing Loans	90
4. External Sector		
4.1	Daily Foreign Exchange Rates Pak. Rupees per Currency Unit	91-92
4.2	Foreign Exchange Rates Pak. Rupee per US Dollar	93
4.3	Nominal Effective Exchange Rate and Real Effective Exchange Rate (NEER and REER) Indices	94
4.4	Average Exchange Rates of Major Currencies	95
4.5	Appreciation/Depreciation of Selected Currencies Against US Dollar	96
4.6	Appreciation/Depreciation of Selected Currencies Against SDR	97
4.7	Appreciation/Depreciation of Pak Rupee Against Selected Currencies	98
4.8	Workers' Remittances	99
4.9	Pakistan's Balance of Payments	100-101
4.10	International Investment Position of Pakistan	102-103
4.11	Gold and Foreign Exchange Reserves	104
4.12	Foreign Currency Deposits	105
4.13	Foreign Investment in Pakistan by Country	106

4.14	Foreign Direct Investment Classified by Economic Groups	107
4.15	Balance of Trade	
	a) State Bank of Pakistan	108
	b) Pakistan Bureau of Statistics	109
4.16	Exports by Selected Commodities	
	a) State Bank of Pakistan	110
	b) Pakistan Bureau of Statistics	111
4.17	Imports by Selected Commodities	
	a) State Bank of Pakistan	112
	b) Pakistan Bureau of Statistics	113
4.18	Exports by Selected Countries / Territories	
	a) State Bank of Pakistan	114-115
	b) Pakistan Bureau of Statistics	116-117
4.19	Imports by Selected Countries / Territories	
	a) State Bank of Pakistan	118-119
	b) Pakistan Bureau of Statistics	120-121
4.20	Index Numbers of Unit Values of Exports by Groups	122
4.21	Index Numbers of Unit Values of Imports by Groups	123
4.22	Index Numbers of Quantum of Exports by Groups	124
4.23	Index Numbers of Quantum of Imports by Groups	125
5.	Domestic and External Debt	
5.1	Pakistan's Debt and Liabilities - Summary	126
5.2	Pakistan's Debt and Liabilities Profile	127
5.3	Government Domestic Debt and Liabilities	128
5.4	Pakistan's External Debt and Liabilities	129
5.5	Pakistan's External Debt Servicing - Principal	123
5.6	Pakistan's External Debt Servicing - Interest	131
5.7	Ownership Classification of the Federal Government Debt	132
5.8	Outstanding Domestic Debt of Public Sector Enterprises (PSEs)	133
5.9	National Savings Schemes - Outstanding Amount	134
6.	Money Market	
6.1	Government of Pakistan Treasury Bills	135
6.2	Sale/Purchase of Treasury Bills under Open Market Operation by SBP with Banks	136
6.3	SBP Overnight REPO/Reverse REPO Facilities	137
6.4	Auction of Government of Pakistan Market Treasury Bills	138
6.5	Auction of Pakistan Investment Bonds (PIBs) Fixed rate	139
6.6	Auction of Pakistan Investment Bonds (PIBs) Floating rate	140
6.7	KIBOR	141
6.8	Inter-Bank Weighted Average Call Rates	142
6.9	SBP Mark to Market Rates	143-144
6.10	Secondary Market Transactions in Government Securities	145
7.	Capital Market	
7.1	KSE 100 and All Share Index	146
7.2	Pakistan Stock Exchange Indicators	147
7.3	Market Capitalization of PSX all Shares	148
7.4	Turn Over of Shares at Pakistan Stock Exchange	149
7.5	Financial Statements Analysis of Non-Financial Sector Overall	150
7.6	Financial Statements Analysis of Non-Financial Sector Private Overall	151
7.7	Financial Statements Analysis of Non-Financial Sector Public Overall	152
8.	Prices	
8.1	Consumer Price Index Numbers by Commodity Groups (National)	153
8.2	Consumer Price Index Numbers by Commodity Groups (Urban)	154
8.3	Consumer Price Index Numbers by Commodity Groups (Rural)	155
8.4	Index Numbers of Wholesale Prices by Commodity Groups	156
8.5	Sensitive Price Indicator (SPI) by Income Groups	157

8.6	Commodity Prices	158
9.	Manufacturing	
9.1	Production of Selected Manufactured Goods, Minerals and Electricity Generation	159
9.2	Quantum Index Numbers of Large Scale Manufacturing Industries	160
10.	Public Finance	
10.1	Consolidated Fiscal Operations (Federal and Provincial)	161
10.2	Federal Government Revenue Receipts	162
10.3	Federal Government Expenditure and Lending	163
10.4	Federal Board of Revenue Tax Collection	164
11.	National Income Accounts	
11.1	Gross Domestic prices of Pakistan	
	(a) At current basic prices of 2015-16	165
	(b) At constant basic prices of 2015-16	166
11.2	Expenditure on Gross Domestic Product	167
11.3	Gross Fixed Capital Formation	168
11.4	Area, Production and Yield of important Crops	169
11.5	Quantum Index Numbers of Major Agricultural Crops	170
	Glossary	171-184
	Notes, Symbols and Abbreviations	185
	Conversion Coefficients and Factors	186

1. Selected Economic Indicators

I T E M S	Unit / Base	2023						
		Jun	Jul	Aug	Sep	Oct	Nov	Dec
1 Currency in Circulation [®]	Billion Rs.	9,148.7	8,679.6	8,466.1	8,287.8	8,480.1	8,526.4	8,451.6
2 Broad Money (M2) [®]	"	31,523.3	30,753.0	30,701.5	31,525.1	31,124.0	31,359.0	32,935.7
3 Ratio of Scheduled Banks' Advances to Deposits	%	45.09	43.52	42.37	42.32	42.30	41.93	41.99
4 Ratio of Scheduled Banks' Investment to Deposits	"	81.92	83.52	84.32	85.95	88.01	91.75	92.27
5 Weighted Average Deposits Rate – Fresh Deposits	"	10.44	12.76	10.85	11.20	10.82	10.75	10.87
6 Weighted Average Deposits Rate – Outstanding Deposit	"	10.39	11.23	11.21	11.29	11.52	11.55	11.61
7 Weighted Average Lending Rate – Gross Disbursement *	"	20.36	21.46	21.07	20.17	19.87	21.11	21.00
8 Weighted Average Lending Rate – Outstanding Loans *	"	17.80	18.00	18.52	18.81	18.94	18.84	18.88
9 KIBOR – End Month (1 Month)**	"	22.2900	22.5200	22.2100	22.0500	21.9100	22.0200	21.8500
10 KIBOR – Month Average (1 Month)**	"	21.4000	22.3100	22.1400	22.4000	21.9900	21.8700	21.9300
11 Exports (BOP)	Million US Dollars	2,111.0	2,118.0	2,418.0	2,466.0	2,754.0	2,722.0	2,798.0
12 Imports (BOP)	"	3,177.0	4,142.0	4,234.0	3,953.0	4,391.0	4,535.0	4,173.0
13 Foreign Direct Investment (Net)	"	122.4	83.2	142.0	172.5	127.5	136.5	216.2
14 Foreign Portfolio Investment (Net)	"	(3.7)	22.3	4.5	(16.9)	4.3	24.6	32.2
15 Foreign Exchange Reserves	"	9,160.0	12,891.8	12,564.0	12,392.8	12,033.3	11,479.1	12,673.2
16 Workers' Remittances	"	2,187.1	2,029.0	2,094.5	2,208.1	2,463.1	2,258.5	2,381.9
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	87.7283	91.5865	90.0407	91.7298	98.5166	98.2755	98.8267
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	37.3157	37.7981	36.7208	36.7870	39.1756	37.9883	37.9414
19 Exchange Rate (Month end)	Rs./US \$	286.1379	286.3290	304.8469	287.8848	280.8483	285.0310	281.7521
20 Exchange Rate (Month average)	"	286.5841	281.0072	293.8081	297.7542	280.3568	285.5207	283.2961
21 KSE 100 Index (Month end)	(1991=1,000)	41,452.7	48,034.6	45,002.42	46,232.59	51,920.27	60,531.27	62,451.04
22 CPI Inflation YoY National	(2015-16=100)	29.40	28.30	27.40	31.40	26.80	29.20	29.70
23 CPI Inflation YoY Urban	"	27.30	26.30	25.00	29.70	25.50	30.40	30.90
24 CPI Inflation YoY Rural	"	32.40	31.30	30.90	33.90	28.70	27.50	27.90
25 CPI Inflation YoY Urban (Food)	"	40.80	40.20	38.80	33.90	28.90	29.80	28.80
26 CPI Inflation YoY Rural (Food)	"	41.50	41.30	40.60	35.40	28.60	29.20	29.30
27 CPI Inflation YoY Urban (Non-Food)	"	18.70	17.30	16.30	26.80	23.10	30.90	32.40
28 CPI Inflation YoY Rural (Non-Food)	"	23.80	22.00	22.00	32.30	28.80	25.90	26.40
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	18.50	18.40	18.40	18.60	18.50	18.60	18.20
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	25.20	24.60	25.90	27.30	26.70	25.90	25.10
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,248.3	3,262.0	3,255.1	3,243.0	3,215.3	3,217.0	3,178.7
32 FBR Tax Collection [§]	"	7,169.1	...	...	...	...	...	...

1. Selected Economic Indicators

I T E M S	Unit / Base	2024							
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
1 Currency in Circulation [@]	Billion Rs.	8,514.1	8,498.1	8,650.9	8,823.0	8,749.0	9,153.1	9,070.1	8,879.3
2 Broad Money (M2) [@]	"	31,821.6	32,191.2	33,772.2	33,334.7	34,552.2	36,584.9	35,090.2	35,691.3
3 Ratio of Scheduled Banks' Advances to Deposits	%	42.15	41.53	39.60	40.05	38.53	40.40	36.61	35.61
4 Ratio of Scheduled Banks' Investment to Deposits	"	95.45	93.81	93.02	98.41	98.55	97.85	101.50	100.99
5 Weighted Average Deposits Rate – Fresh Deposits*	"	10.60	9.94	10.39	10.31	10.21	10.29	11.09	10.65
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	11.92	11.85	11.71	11.73	11.74	11.68	11.14	11.00
7 Weighted Average Lending Rate–Gross Disbursement*	"	20.97	20.46	20.75	21.05	20.78	20.16	19.31	19.04
8 Weighted Average Lending Rate–Outstanding Loans*	"	18.56	18.42	18.34	18.43	18.48	18.73	17.53	17.35
9 KIBOR – End Month (1 Month) **	"	21.8700	22.0100	22.0900	21.9900	21.8600	20.6000	19.6900	19.3500
10 KIBOR – Month Average (1 Month) **	"	21.4809	22.0421	21.9200	22.0184	21.9771	20.9518	20.3240	19.5976
11 Exports (BOP)	Million US Dollars	2,692.0	2,543.0	2,520.0	2,634.0	2,992.0	2,444.0	2,374.0	2,488.0
12 Imports (BOP)	"	4,673.0	4,374.0	4,575.0	4,449.0	5,037.0	4,630.0	4,819.0	4,715.0
13 Foreign Direct Investment (Net)	"	(168.1)	136.3	258.0	358.8	269.9	168.7	136.3	214.0
14 Foreign Portfolio Investment (Net)	"	25.5	15.3	53.2	(963.5)	240.5	175.7	168.7	(65.8)
15 Foreign Exchange Reserves	"	12,594.2	12,448.4	12,759.3	13,750.3	13,650.8	13,996.3	13,967.0	14,174.2
16 Workers' Remittances	"	2,397.9	2,250.1	2,954.0	2,813.3	3,242.2	3,158.3	2,994.0	2,942.8
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	101.7542	102.0966	104.0949	104.4445	100.6884	100.0647	101.5044	100.1631
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	38.4143	38.7939	38.8624	39.2955	39.2048	38.8392	38.7177	38.1540
19 Exchange Rate (Month end)	Rs./US \$	279.3290	278.9566	277.9879	278.3341	278.4000	278.3328	278.5914	278.5362
20 Exchange Rate (Month average)	"	280.3206	279.1817	278.7050	278.1425	278.2501	278.4387	278.3912	278.5403
21 KSE 100 Index (Month end)	(1991=1,000)	61,979.18	64,578.52	67,005.11	71,102.55	75,878.48	78,444.96	77,886.99	78,488.22
22 CPI Inflation YoY National	(2015-16=100)	28.30	23.10	20.70	17.30	11.80	12.60	11.10	9.60
23 CPI Inflation YoY Urban	"	30.20	24.90	21.90	19.40	14.30	14.90	13.20	11.70
24 CPI Inflation YoY Rural	"	25.70	20.50	19.00	14.50	8.20	9.30	8.10	6.70
25 CPI Inflation YoY Urban (Food)	"	27.40	20.20	16.60	11.30	2.20	2.60	3.40	4.10
26 CPI Inflation YoY Rural (Food)	"	25.10	19.00	17.10	9.50	(0.10)	1.30	1.30	1.90
27 CPI Inflation YoY Urban (Non-Food)	"	32.30	28.20	25.80	25.60	23.60	24.30	20.70	17.40
28 CPI Inflation YoY Rural (Non-Food)	"	26.30	22.10	21.00	20.00	17.20	17.90	15.50	11.90
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	17.80	15.50	12.80	13.10	12.30	12.20	11.70	10.20
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	24.60	21.90	20.00	19.30	17.00	17.00	16.90	14.40
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,149.6	3,153.0	3,143.6	3,142.5	3,138.5	3,138.2	3,156.6	3,164.4
32 FBR Tax Collection [#]	"	...	...	...	...	...	9,311.00	...	...

* Including Zero Markup (including interbank)

**Average of bid and offer

... Not Available

FBR tax collection provided for June is for the complete Fiscal year.

@ Figures pertain to last week end of the month.

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Aug	Apr	May	Jun	Jul	Aug ^a
Net Foreign Assets	209,306	(881,053)	(71,219)	(524,611)	(208,559)	(206,948)	(71,219)	(37,982)	27,625
Claims on nonresidents	3,598,212	3,535,588	5,053,547	4,819,462	4,967,923	4,986,080	5,053,547	5,075,204	5,210,169
a) Monetary Gold, Coin and Bullion	773,637	1,136,974	1,349,449	1,233,775	1,335,173	1,359,106	1,349,449	1,406,702	1,456,666
b) Holdings of SDRs	43,863	5,424	206,235	269,282	313,014	271,128	206,235	126,247	81,482
c) Foreign currency	24,049	20,234	20,569	22,088	20,809	20,486	20,569	20,559	20,573
d) Deposits	2,137,625	1,587,831	2,725,338	2,459,680	2,534,459	2,578,728	2,725,338	2,690,914	2,838,290
e) Securities other than shares (Foreign)	67,793	8,567	8,307	9,130	19,396	8,316	8,307	77,507	41,509
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	92	-	-	-	-	-	-	1,136	9,752
h) Other	551,153	776,559	743,650	825,507	745,071	748,316	743,650	752,140	761,897
<i>Of which: Quota-IMF</i>	551,152	776,557	743,648	825,506	745,070	748,314	743,648	752,139	761,895
less: Liabilities to nonresidents	3,388,906	4,416,641	5,124,766	5,344,072	5,176,482	5,193,027	5,124,766	5,113,186	5,182,545
a) Deposits	559,614	782,871	1,057,395	1,138,598	1,047,971	1,053,688	1,057,395	1,037,090	1,039,568
b) Securities other than shares	1,104,972	1,279,131	1,818,649	1,718,265	1,867,736	1,875,870	1,818,649	1,818,728	1,842,322
c) Loans	-	-	-	0	-	-	-	-	-
d) Financial derivatives	926,914	1,225,197	1,166,640	1,298,643	1,183,572	1,182,115	1,166,640	1,173,117	1,198,195
e) Other	797,406	1,129,442	1,082,081	1,188,566	1,077,204	1,081,355	1,082,081	1,084,251	1,102,459
Claims on Other Depository Corporations	6,165,662	9,982,373	13,267,412	10,751,399	11,728,876	12,751,225	13,267,412	13,256,198	13,222,832
Net claims on General Government	5,154,157	5,215,056	4,490,725	4,527,005	4,786,243	4,125,187	4,490,725	4,597,517	4,531,026
Net claims on Central Government	5,745,839	5,897,339	5,393,367	5,179,559	5,885,733	5,191,362	5,393,367	5,445,741	5,212,977
Claims on Central Government	6,769,725	6,638,086	6,286,636	6,563,179	6,691,691	6,796,115	6,286,636	6,389,688	6,504,845
a) Securities other than Shares	6,237,905	5,886,301	5,566,218	5,769,473	5,967,312	6,066,461	5,566,218	5,660,507	5,761,067
b) Other claims	531,820	751,785	720,418	793,706	724,379	729,654	720,418	729,181	743,777
less: Liabilities to Central Government	1,023,886	740,747	893,269	1,383,620	805,958	1,604,754	893,269	943,947	1,291,868
a) Deposits	1,023,886	740,747	893,269	1,383,620	805,958	1,604,754	893,269	943,947	1,291,868
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(591,682)	(682,283)	(902,642)	(652,554)	(1,099,489)	(1,066,174)	(902,642)	(848,224)	(681,951)
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	652,554	1,099,489	1,066,174	902,642	848,224	681,951
a) Deposits	608,812	682,283	902,642	652,554	1,099,489	1,066,174	902,642	848,224	681,951
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	34,306	74,950	86,257	60,278	64,911	66,969	86,257	70,218	77,411
a) Other financial corporations	7,941	42,081	42,715	27,376	22,498	23,658	42,715	26,743	33,627
b) Public non-financial corporations	31	15	106	23	61	68	106	115	125
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	26,334	32,855	43,436	32,879	42,353	43,243	43,436	43,361	43,659
Monetary base	9,257,114	11,335,759	11,621,903	10,597,414	11,268,944	11,242,294	11,621,903	11,701,097	11,322,191
1) Currency in Circulation	7,992,592	9,664,290	9,698,211	8,818,867	9,325,590	9,276,474	9,698,211	9,498,679	9,404,441
2) Liabilities to Other Depository Corporations	1,250,385	1,667,872	1,888,969	1,775,373	1,925,658	1,948,395	1,888,969	2,167,189	1,915,007
Reserve deposits	1,250,385	1,667,872	1,888,969	1,775,373	1,925,658	1,948,395	1,888,969	2,167,189	1,915,007
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Aug	Apr	May	Jun	Jul	Aug ^P
3) Deposits included in broad money	14,137	3,596	34,722	3,174	17,696	17,425	34,722	35,228	2,743
Transferable deposits	1,174	1,185	229	1,198	1,427	229	229	230	230
a) Other financial corporations	16	27	31	28	42	31	31	32	32
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	1,210	23	23	23	23
Other deposits	12,963	2,411	34,493	1,976	16,269	17,197	34,493	34,999	2,513
a) Other financial corporations	851	1,850	1,966	1,426	2,317	1,949	1,966	2,471	1,807
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	12,111	561	32,527	550	13,952	15,248	32,527	32,527	706
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	116,825	121,049	125,667	126,316	125,914	126,020
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans*	530,000	142,882	609,732	802,496	168,344	255,197	609,732	291,948	292,096
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and Other equity	1,651,325	2,761,045	5,427,445	3,208,940	4,827,736	5,130,481	5,427,445	5,816,305	6,111,055
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	1,270,558	2,820,982	3,099,795	3,398,663	3,731,303	3,374,237
c) General & special reserves	214,813	441,275	374,388	441,275	374,388	374,388	374,388	374,388	977,632
d) Valuation adjustment	964,813	1,314,263	1,554,395	1,397,107	1,532,366	1,556,299	1,554,395	1,610,614	1,659,185
Other items (net)	29,472	36,432	(12,221)	88,397	(14,601)	(17,204)	(12,221)	(49,311)	7,532
Other liabilities	213,125	288,008	258,752	331,349	253,533	247,511	258,752	213,087	273,590
Less: Other Assets	183,654	251,576	270,973	242,953	268,134	264,716	270,973	262,398	266,058

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 per recommendation of IMF from June 2010.

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

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

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

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

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

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

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

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

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

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

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

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Aug	Apr	May	Jun	Jul	Aug ^a
Net Foreign Assets	(295,496)	(736,190)	(889,913)	(767,831)	(899,304)	(940,780)	(889,913)	(948,759)	(974,571)
Claims on nonresidents	874,257	1,123,691	1,153,266	1,201,937	1,043,559	1,053,540	1,153,266	1,058,462	1,067,572
a) Foreign currency	68,527	81,619	82,845	81,273	82,525	83,342	82,845	76,330	72,019
b) Deposits	286,825	448,940	470,384	511,369	356,314	377,700	470,384	367,188	368,983
c) Securities other than shares	258,300	239,576	249,517	242,937	249,134	245,393	249,517	255,663	266,739
d) Loans	7,289	15,402	9,054	18,721	10,025	7,380	9,054	18,472	17,371
e) Financial derivatives	1,069	1,204	2,456	2,960	3,188	2,310	2,456	2,541	3,210
f) Shares & other equity	243,797	325,736	334,835	333,558	328,684	328,075	334,835	334,088	335,068
g) Other	8,450	11,214	4,176	11,118	13,690	9,339	4,176	4,181	4,183
less: Liabilities to nonresidents	1,169,754	1,853,880	2,043,179	1,968,968	1,942,863	1,994,320	2,043,179	2,007,220	2,042,144
a) Deposits	612,902	742,851	855,735	766,325	803,583	855,302	855,735	846,603	878,964
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	543,023	1,065,877	1,158,895	1,154,598	1,068,388	1,098,404	1,158,895	1,132,639	1,142,339
d) Financial derivatives	2,067	736	1,578	3,264	2,112	1,326	1,578	1,006	737
e) Other	11,762	44,416	26,971	44,781	68,780	39,288	26,971	26,972	20,104
Claims on Central bank	2,178,580	2,385,935	3,153,931	3,104,279	2,671,432	2,689,080	3,153,931	3,030,402	2,764,437
a) Currency	436,373	533,281	566,553	503,322	597,720	547,306	566,553	550,388	513,857
b) Reserve deposits	1,236,569	1,706,275	1,990,669	1,790,430	1,938,694	1,883,318	1,990,669	2,185,440	1,956,662
c) Other claims	505,638	146,379	596,709	810,527	135,018	258,455	596,709	294,573	293,918
Net Claims on General Government	15,183,918	21,695,166	29,765,682	22,656,148	26,991,924	28,688,690	29,765,682	30,180,243	30,855,737
Net claims on Central Government	15,694,412	22,231,284	30,952,479	23,356,220	28,040,426	29,829,518	30,952,479	31,568,186	32,309,700
Claims on Central Government	17,769,271	24,697,800	33,800,795	25,806,529	30,621,136	32,620,355	33,800,795	34,432,365	35,127,544
a) Securities other than Shares	17,331,683	23,624,331	32,551,840	24,693,927	29,523,878	31,394,668	32,551,840	33,183,007	33,871,728
b) Other claims	437,588	1,073,549	1,248,956	1,112,603	1,097,258	1,225,686	1,248,956	1,249,359	1,255,816
less: Liabilities to Central Government	2,074,859	2,466,596	2,848,316	2,450,310	2,580,710	2,790,837	2,848,316	2,864,180	2,817,844
a) Deposits	2,074,859	2,466,596	2,848,316	2,450,310	2,580,710	2,790,837	2,848,316	2,864,180	2,817,844
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(510,493)	(536,118)	(1,186,797)	(700,071)	(1,048,502)	(1,140,828)	(1,186,797)	(1,387,942)	(1,453,962)
Claims on Provincial Governments	797,289	887,820	610,638	736,791	559,893	588,002	610,638	408,196	358,055
a) Securities other than Shares	..	0	0	0	0	0	0	0	0
b) Other claims	797,289	887,819	610,637	736,791	559,892	588,002	610,637	408,196	358,055
less: Liabilities to Provincial Governments	1,307,782	1,423,938	1,797,435	1,436,862	1,608,395	1,728,830	1,797,435	1,796,138	1,812,018
a) Deposits	1,306,355	1,411,088	1,781,447	1,421,502	1,592,512	1,712,913	1,781,447	1,779,863	1,796,164
b) Other liabilities	1,427	12,850	15,988	15,360	15,882	15,917	15,988	16,275	15,854
Claims on other sectors	11,057,929	11,929,629	12,542,746	11,665,530	12,172,361	12,287,917	12,542,746	12,114,212	12,154,881
a) Other financial corporations	185,934	225,121	200,920	196,426	174,816	171,763	200,920	188,331	214,880
b) Public non-financial corporations	1,740,039	2,276,978	2,221,876	2,197,474	2,181,019	2,224,622	2,221,876	2,176,536	2,259,051
c) Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,394,069	7,874,283	7,928,253	8,082,639	7,729,964	7,641,777
d) Other resident sectors	1,816,707	1,866,632	2,037,312	1,877,562	1,942,243	1,963,279	2,037,312	2,019,381	2,039,172

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Aug	Apr	May	Jun	Jul	Aug ¹
Liabilities to central bank	6,151,771	9,958,135	13,169,975	10,711,970	11,648,449	12,681,286	13,169,975	13,165,921	13,134,350
Deposits included in broad money (1+2)	19,219,833	22,131,794	27,348,201	22,880,948	25,374,824	26,086,942	27,348,201	27,077,255	27,412,187
1) Transferable deposits	14,599,162	17,024,458	21,407,816	17,647,228	19,775,445	20,404,306	21,407,816	21,151,369	21,485,903
a) Other financial corporations	569,937	451,141	709,309	470,365	605,433	628,561	709,309	713,383	824,644
b) Public non-financial corporations	644,922	712,128	1,118,876	862,601	988,811	1,007,138	1,118,876	1,118,191	1,111,566
c) Other non-financial corporations	4,439,247	5,346,197	6,756,386	5,524,966	6,149,289	6,336,846	6,756,386	6,528,191	6,540,978
d) Other resident sectors	8,945,057	10,514,993	12,823,245	10,789,296	12,031,911	12,431,761	12,823,245	12,791,604	13,008,716
2) Other deposits	4,619,870	5,107,336	5,940,385	5,233,720	5,599,379	5,682,636	5,940,385	5,925,886	5,926,284
a) Other financial corporations	145,521	157,590	228,239	160,746	194,397	221,320	228,239	275,081	216,105
b) Public non-financial corporations	804,664	833,767	917,726	830,373	870,000	850,269	917,726	896,357	963,451
c) Other non-financial corporations	1,430,618	1,562,722	2,312,619	1,572,344	2,180,572	2,199,301	2,312,619	2,235,952	2,223,579
d) Other resident sectors	2,239,067	2,553,257	2,481,801	2,670,257	2,354,410	2,411,747	2,481,801	2,517,096	2,523,149
Securities other than shares, included in broad money	18	-	-	-	-	-	-	-	-
a) Other financial corporations	15	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	3	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares, excluded from broad money	43,550	59,479	58,256	59,239	65,162	65,922	58,256	58,270	56,762
<i>Of which: Other financial corporations</i>	27,127	35,388	35,867	35,269	38,220	38,618	35,867	35,709	35,689
Loans	56,119	102,213	76,064	115,344	74,017	84,044	76,064	84,368	76,810
<i>Of which: Other financial corporations</i>	47,313	69,450	74,481	82,543	72,378	82,378	74,481	82,760	75,181
Financial derivatives	11,280	21,891	23,883	24,962	24,447	24,566	23,883	22,885	24,054
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	44	42	128	43	49	52	128	143	349
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and other equity	2,216,686	2,693,590	3,358,340	2,772,527	3,224,605	3,257,106	3,358,340	3,474,539	3,507,656
a) Funds contributed by owners	691,207	776,192	837,978	823,747	829,655	835,468	837,978	838,696	841,170
b) Retained earnings	820,964	1,085,061	1,317,886	1,124,015	1,256,438	1,275,309	1,317,886	1,378,152	1,333,003
c) General and special reserves	621,961	684,031	851,266	644,894	850,282	842,990	851,266	875,773	914,843
d) Valuation adjustment	82,553	148,305	351,210	179,872	288,229	303,339	351,210	381,918	418,640
Other items (net)	426,519	313,481	537,855	93,980	524,959	525,094	537,855	493,003	589,013
Other liabilities	2,720,914	3,388,926	3,908,571	3,420,640	3,739,786	3,859,419	3,908,571	3,873,152	4,013,689
less: Other assets	2,332,179	3,098,766	3,524,830	3,278,979	3,271,034	3,516,523	3,524,830	3,490,501	3,518,735
plus: Consolidation adjustment	37,784	23,322	154,114	(47,681)	56,207	102,198	154,114	110,352	94,059

Source: Statistics and Data Services Department

Note:

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

2. General Government includes Central and Provincial Government

3. Provincial Governments includes Provincial and Local Governments

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

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

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

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

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

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

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Aug	Apr	May	Jun	Jul	Aug ^P
Net Foreign Assets	(86,190)	(1,611,243)	(961,131)	(1,291,641)	(1,107,863)	(1,147,728)	(961,131)	(986,740)	(946,947)
Claims on nonresidents	4,472,469	4,659,278	6,206,813	6,021,399	6,011,482	6,039,619	6,206,813	6,133,666	6,277,741
less: Liabilities to nonresidents	4,558,660	6,270,521	7,167,944	7,313,040	7,119,345	7,187,347	7,167,944	7,120,406	7,224,688
Domestic claims (a+b)	31,430,310	38,914,802	46,885,410	38,908,960	44,015,441	45,168,764	46,885,410	46,962,191	47,619,055
a. Net Claims on general government (1+2)	20,338,075	26,910,222	34,256,406	27,183,153	31,778,168	32,813,877	34,256,406	34,777,760	35,386,763
1- Net claims on central government	21,440,250	28,128,623	36,345,846	28,535,779	33,926,159	35,020,880	36,345,846	37,013,927	37,522,676
Claims on central government	24,538,996	31,335,966	40,087,431	32,369,709	37,312,827	39,416,470	40,087,431	40,822,053	41,632,389
less: Liabilities to central government	3,098,746	3,207,343	3,741,585	3,833,930	3,386,668	4,395,591	3,741,585	3,808,126	4,109,712
2- Net claims on provincial governments	(1,102,175)	(1,218,401)	(2,089,440)	(1,352,626)	(2,147,991)	(2,207,002)	(2,089,440)	(2,236,166)	(2,135,913)
Claims on provincial governments	814,419	887,820	610,638	736,791	559,893	588,002	610,638	408,196	358,055
less: Liabilities to provincial governments	1,916,594	2,106,221	2,700,077	2,089,417	2,707,884	2,795,004	2,700,077	2,644,362	2,493,969
b. Claims on other sectors	11,092,235	12,004,580	12,629,003	11,725,808	12,237,273	12,354,887	12,629,003	12,184,431	12,232,292
Other financial corporations	193,875	267,202	243,635	223,802	197,314	195,422	243,635	215,073	248,507
Public non-financial corporations	1,740,071	2,276,992	2,221,982	2,197,497	2,181,080	2,224,690	2,221,982	2,176,651	2,259,176
Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,394,069	7,874,283	7,928,253	8,082,639	7,729,964	7,641,777
Other resident sectors	1,843,040	1,899,487	2,080,747	1,910,440	1,984,596	2,006,522	2,080,747	2,062,742	2,082,831
Broad money liabilities (a+b+c+d)	26,789,406	31,266,400	36,514,581	31,199,666	34,120,390	34,833,534	36,514,581	36,060,774	36,305,515
a. Currency outside depository corporations	7,556,219	9,131,010	9,131,658	8,315,544	8,727,870	8,729,167	9,131,658	8,948,291	8,890,585
b. Transferable deposits	14,600,337	17,025,643	21,408,045	17,648,426	19,776,872	20,404,534	21,408,045	21,151,599	21,486,133
Other financial corporations	569,952	451,168	709,340	470,393	605,475	628,592	709,340	713,415	824,676
Public non-financial corporations	644,922	712,128	1,118,876	862,601	988,811	1,007,138	1,118,876	1,118,191	1,111,566
Other non-financial corporations	4,439,410	5,346,360	6,756,561	5,525,142	6,149,464	6,337,021	6,756,561	6,528,366	6,541,153
Other resident sectors	8,946,053	10,515,988	12,823,268	10,790,291	12,033,122	12,431,783	12,823,268	12,791,626	13,008,739
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	4,632,833	5,109,747	5,974,878	5,235,696	5,615,648	5,699,833	5,974,878	5,960,885	5,928,798
Other financial corporations	146,373	159,440	230,205	162,172	196,714	223,269	230,205	278,352	217,912
Public non-financial corporations	804,664	833,767	917,726	830,373	870,000	850,269	917,726	896,357	963,451
Other non-financial corporations	1,430,618	1,562,722	2,312,619	1,572,344	2,180,572	2,199,301	2,312,619	2,235,952	2,223,579
Other resident sectors	2,251,179	2,553,818	2,514,329	2,670,807	2,368,362	2,426,995	2,514,329	2,550,224	2,523,856
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	116,825	121,049	125,667	126,316	125,914	126,020
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	43,550	59,479	58,256	59,239	65,162	65,922	58,256	58,270	56,762
<i>of which: Other financial corporations</i>	27,127	35,388	35,867	35,269	38,220	38,618	35,867	35,709	35,689
Loans	56,119	102,213	76,064	115,344	74,017	84,044	76,064	84,368	76,810
<i>of which: Other financial corporations</i>	47,313	69,450	74,481	82,543	72,378	82,378	74,481	82,760	75,181
Financial Derivatives	11,280	21,891	23,883	24,962	24,447	24,566	23,883	22,885	24,054
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	44	42	128	43	49	52	128	143	349
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	3,868,011	5,454,635	8,785,786	5,981,467	8,052,341	8,387,587	8,785,786	9,290,844	9,618,711
Other items (net)	480,278	283,775	339,520	119,859	450,220	499,769	339,520	332,539	464,585
Other liabilities (includes central bank float)	2,934,039	3,676,934	4,167,322	3,751,989	3,993,318	4,106,930	4,167,322	4,086,239	4,287,280
less: Other assets	2,515,832	3,350,342	3,795,803	3,521,932	3,539,168	3,781,238	3,795,803	3,752,899	3,784,794
<i>plus: Consolidation adjustment</i>	62,072	(42,816)	(32,000)	(110,199)	(3,931)	174,077	(32,000)	(801)	(37,901)

Source: Statistics and Data Services Department

1. Depository Corporations include SBP, Banks, DFIs, MFBs and Deposit Accepting Non-Bank Financial Companies. Therefore, the estimates are not comparable with Analytical Accounts of Banking sector (published up to June 2008) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled banks. Methodological changes are given at the following link:
<http://www.sbp.org.pk/departments/stats/nfb.htm>
<http://www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf>

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

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

2.4 Reserve Money

Million Rupees

Components	30 th June			2023	2024				
	FY22	FY23	FY24	Aug	Apr	May	Jun	Jul	Aug ²
A. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,466,069	8,822,968	8,748,996	9,153,099	9,070,089	8,879,277
B. Cash in Tills	429,566	524,857	554,731	462,468	542,148	537,095	554,731	525,465	534,369
C. Other Deposits	95,319	112,092	167,327	99,372	127,113	132,338	167,327	148,037	120,877
D. Bank Deposits	1,229,198	1,634,092	1,842,108	1,577,499	1,624,329	1,919,028	1,842,108	1,795,653	1,884,721
Reserve Money (A+B+C+D)	9,326,549	11,419,779	11,717,265	10,605,408	11,116,558	11,337,457	11,717,265	11,539,243	11,419,245
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	(559,909)	(2,013,435)	(1,415,474)	(1,677,756)	(1,550,202)	(1,561,169)	(1,415,474)	(1,461,192)	(1,409,439)
B. Net Domestic Assets (1+2+3)	9,886,457	13,433,214	13,132,739	12,283,164	12,666,760	12,898,626	13,132,739	13,000,436	12,828,684
1. Net Govt Sector Borrowing (i+ii)	5,124,160	5,232,883	4,511,734	3,813,630	4,495,025	4,145,111	4,511,734	4,369,897	4,554,133
i. Borrowings for Budgetary Support ¹	5,141,433	5,250,087	4,535,126	3,831,299	4,514,865	4,167,789	4,535,126	4,394,308	4,579,261
a) Federal Government	5,726,667	5,922,566	5,426,598	4,518,934	5,497,417	5,222,894	5,426,598	5,244,931	5,249,979
of which deposits with SBP	(1,009,058)	(725,239)	(869,781)	(2,028,646)	(1,197,479)	(1,582,963)	(869,781)	(1,145,307)	(1,265,693)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(634,797)	(931,873)	(978,498)	(840,494)	(795,287)	(594,154)
Balochistan	(16,552)	(13,301)	(41,987)	(51,123)	(66,844)	(74,504)	(41,987)	(59,456)	(65,393)
Khyber Pakhtunkhwa	(1,039)	(59,000)	(59,667)	(54,812)	(82,301)	(94,637)	(59,667)	(76,953)	(89,562)
Punjab	(440,053)	(466,096)	(627,553)	(417,358)	(642,102)	(660,219)	(627,553)	(501,012)	(332,903)
Sindh	(90,174)	(98,933)	(111,287)	(111,504)	(140,626)	(149,138)	(111,287)	(157,866)	(106,296)
c) AJK Government	(14,770)	(14,358)	(30,893)	(26,742)	(32,245)	(50,452)	(30,893)	(35,019)	(45,679)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(26,095)	(18,433)	(26,155)	(20,084)	(20,316)	(30,886)
ii. Others	(17,273)	(17,204)	(23,392)	(17,669)	(19,840)	(22,678)	(23,392)	(24,410)	(25,127)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,664,224	1,604,022	1,448,898	1,577,756	1,490,392	1,480,795	1,448,898	1,439,001	1,384,206
i. Claims on Scheduled Banks (a+b+c+d+e)	1,603,049	1,542,157	1,390,155	1,516,533	1,431,162	1,421,878	1,390,155	1,380,626	1,336,257
a. Agriculture Sector	4,876	5,859	5,376	5,732	5,117	5,152	5,376	5,296	6,227
b. Industrial Sector	616,991	632,666	570,959	623,313	582,776	576,789	570,959	563,082	563,790
c. Export Sector	780,722	768,821	623,737	754,181	669,650	660,398	623,737	618,970	556,402
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	200,460	134,811	190,083	133,307	173,619	179,539	190,083	193,278	209,838
ii. Claims on NBFIs	85,419	86,109	82,987	85,467	83,474	83,161	82,987	82,619	72,193
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	6,891,779	6,681,343	7,272,719	7,172,107	7,191,537	6,890,345
Reserve Money(RM) (A+B)	9,326,549	11,419,779	11,717,265	10,605,408	11,116,558	11,337,457	11,717,265	11,539,243	11,419,245

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 statement

4/ Total may differ due to rounding off.

2.5 Currency in Circulation

Million Rupees

	30 th June			2023	2024				
	FY22	FY23	FY24	Aug	Apr	May	Jun	Jul	Aug ⁱ
1. Banknotes	7,992,592	9,664,290	9,698,211	8,919,143	9,355,488	9,276,474	9,698,211	9,585,898	9,404,441
2. One Rupee Coins and above	9,991	9,787	9,849	9,847	9,853	9,830	9,849	9,825	9,798
3. Total (1+2)	8,002,583	9,674,077	9,708,060	8,928,990	9,365,341	9,286,304	9,708,060	9,595,723	9,414,239
4. Held by Banking Department of SBP	146	131	190	190	194	172	190	166	140
5. Held by Issue Department of SBP	406	351	40	263	31	41	40	3	453
6. Currency in tills of Scheduled Banks	429,566	524,857	554,731	462,468	542,148	537,095	554,731	525,465	534,369
7. Currency in Circulation (3-4-5-6)	7,572,465	9,148,739	9,153,099	8,466,069	8,822,968	8,748,996	9,153,099	9,070,089	8,879,277

Notes:

Source: Statistics and Data Services Department

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

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

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2023	2024				
	FY22	FY23	FY24	Aug	Apr	May	Jun	Jul	Aug ^e
A. Components of M2									
1. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,466,069	8,822,968	8,748,996	9,153,099	9,070,089	8,879,277
2. Other Deposits with SBP	95,319	112,092	167,327	99,372	127,113	132,338	167,327	148,037	120,877
3. Total Private & PSE Deposits	19,934,849	22,262,423	27,264,506	22,136,093	24,384,663	25,670,820	27,264,506	25,872,033	26,691,109
<i>of which : RFCDs</i>	1,212,791	1,527,268	1,376,812	1,640,851	1,513,714	1,497,542	1,376,812	1,419,104	1,380,861
Money Supply (1+2+3)	27,602,634	31,523,253	36,584,931	30,701,535	33,334,744	34,552,154	36,584,931	35,090,158	35,691,264
B. Factors Affecting Money Supply (M2)									
I.Net Foreign Assets of the Banking System	(753,240)	(2,687,737)	(2,157,049)	(2,453,174)	(2,318,302)	(2,348,116)	(2,157,049)	(2,315,803)	(2,228,025)
a. State Bank of Pakistan	(559,909)	(2,013,435)	(1,415,474)	(1,677,756)	(1,550,202)	(1,561,169)	(1,415,474)	(1,461,192)	(1,409,439)
b. Scheduled Banks	(193,332)	(674,303)	(741,574)	(775,418)	(768,101)	(786,947)	(741,574)	(854,611)	(818,585)
II.Net Domestic Assets of Banking System (1+2+3)	28,355,874	34,210,991	38,741,980	33,154,709	35,653,047	36,900,270	38,741,980	37,405,961	37,919,288
a. State Bank of Pakistan	8,283,408	11,891,057	11,742,584	10,766,631	11,235,598	11,476,748	11,742,584	11,619,810	11,492,427
b. Scheduled Banks	20,072,466	22,319,934	26,999,396	22,388,077	24,417,449	25,423,522	26,999,396	25,786,151	26,426,861
1. Net Govt Sector Borrowing(a+b+c)	19,622,850	23,723,097	31,087,283	23,870,691	28,502,573	29,615,017	31,087,283	30,817,343	31,581,240
a. Borrowings for Budgetary support¹	18,506,467	22,254,392	29,732,355	22,567,893	27,320,078	28,287,169	29,732,355	29,659,477	30,467,590
(i) From SBP	5,141,433	5,250,087	4,535,126	3,831,299	4,514,865	4,167,789	4,535,126	4,394,308	4,579,261
a) Federal Government	5,726,667	5,922,566	5,426,598	4,518,934	5,497,417	5,222,894	5,426,598	5,244,931	5,249,979
<i>of which deposits with SBP</i>	(1,009,058)	(725,239)	(869,781)	(2,028,646)	(1,197,479)	(1,582,963)	(869,781)	(1,145,307)	(1,265,693)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(634,797)	(931,873)	(978,498)	(840,494)	(795,287)	(594,154)
Balochistan Government	(16,552)	(13,301)	(41,987)	(51,123)	(66,844)	(74,504)	(41,987)	(59,456)	(65,393)
Khyber Pakhtunkhwa Government	(1,039)	(59,000)	(59,667)	(54,812)	(82,301)	(94,673)	(59,667)	(76,953)	(89,562)
Punjab Government	(440,053)	(466,096)	(637,553)	(417,358)	(642,102)	(660,219)	(627,553)	(501,012)	(332,903)
Sindh Government	(90,174)	(98,933)	(111,287)	(111,504)	(140,626)	(149,138)	(111,287)	(157,866)	(106,296)
c) AJK Government	(14,770)	(14,358)	(30,893)	(26,742)	(32,245)	(50,452)	(30,893)	(35,019)	(45,679)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(26,095)	(18,433)	(26,155)	(20,084)	(20,316)	(30,886)
(ii) From Scheduled banks (a+b)	13,365,035	17,004,305	25,197,229	18,736,594	22,805,214	24,119,380	25,197,229	25,265,169	25,888,329
a) Federal Government	14,630,114	18,346,722	26,866,638	20,089,984	24,299,116	25,723,064	26,866,638	26,958,092	27,584,424
<i>of which deposits with banks</i>	(2,020,076)	(2,360,647)	(2,709,578)	(2,355,835)	(2,453,087)	(2,643,437)	(2,709,578)	(2,763,459)	(2,706,005)
b) Provincial Government	(1,265,079)	(1,342,417)	(1,669,409)	(1,353,390)	(1,493,903)	(1,603,684)	(1,669,409)	(1,692,922)	(1,696,095)
<i>of which deposits with banks</i>	(1,266,103)	(1,343,441)	(1,670,433)	(1,354,414)	(1,494,927)	(1,604,708)	(1,670,433)	(1,693,946)	(1,697,119)
b. Commodity operations	1,133,655	1,485,909	1,378,320	1,320,468	1,202,334	1,350,526	1,378,320	1,182,277	1,138,777
c. Others	(17,273)	(17,204)	(23,392)	(17,669)	(19,840)	(22,678)	(23,392)	(24,410)	(25,127)
2. Credit to Non-Govt. Sector (a+b+c+d)	10,695,839	11,342,589	11,664,684	11,052,058	11,313,823	11,432,649	11,664,684	11,278,223	11,282,630
a. Credit to Private Sector*	8,958,809	9,167,094	9,531,308	9,015,254	9,214,265	9,351,423	9,531,308	9,204,889	9,222,092
Conventional Banking Branches	6,381,945	6,567,480	6,732,983	6,473,859	6,545,995	6,654,833	6,732,983	6,495,815	6,534,290
Islamic Banks	1,262,282	1,710,724	1,868,126	1,675,210	1,745,526	1,772,979	1,868,126	1,794,454	1,773,674
Islamic Banking Branches of Conventional Banks	1,314,582	888,890	930,199	866,184	922,743	923,611	930,199	914,620	914,129
b. Credit to PSEs	1,393,446	1,687,170	1,705,638	1,612,461	1,691,911	1,712,349	1,705,638	1,705,113	1,714,204
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 NBFI s	367,828	512,569	451,982	448,587	431,891	393,121	451,982	392,465	370,577
3. Other Items (net) *	(1,962,815)	(854,695)	(4,009,987)	(1,768,041)	(4,163,349)	(4,147,397)	(4,009,987)	(4,689,605)	(4,944,581)
Broad Money M2 (A+B)	27,602,634	31,523,253	36,584,931	30,701,535	33,334,744	34,552,154	36,584,931	35,090,158	35,691,264
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	104,314	309,818	261,243	517,355	658,109	770,223	261,243	355,103	475,855
Outstanding amount of MTBs (realized value in auction)	5,493,007	5,115,536	7,542,978	5,439,310	6,067,410	6,580,845	7,542,978	7,724,539	7,880,565
Net Government Budgetary Borrowing (Cash Basis)	18,330,776	21,863,082	29,085,546	21,936,006	26,377,061	27,163,060	29,085,546	28,907,046	29,525,379
From SBP	5,037,119	4,940,269	4,273,883	3,313,944	3,856,755	3,397,567	4,273,883	4,039,205	4,103,406
From Scheduled Banks	13,293,657	16,922,813	24,811,664	18,622,063	22,520,305	23,765,493	24,811,664	24,867,841	25,421,973

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 NBFI s, earlier reported under Credit to Private Sector, is reclassified as Credit to NBFI s to harmonize this weekly report with Monthly Credit / Loans Classified by Borrower.

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23	30-Jun-24 ^R	1 st July 23 to 25-Aug-23	1 st July 24 to 30-Aug-24
1. Central Government (a+b)	23,897,500.3	31,931,392.1	320,113.5	540,911.6
a. Scheduled Banks	17,974,934.1	26,504,794.5	1,723,745.9	717,530.4
T-Bills and Securities	20,335,581.5	29,214,372.4	1,718,933.1	713,957.2
Less:				
<i>Government Deposits</i>	2,360,647.4	2,709,578.0	(4,812.8)	(3,573.2)
b. State Bank	5,922,566.2	5,426,597.6	(1,403,632.4)	(176,618.8)
T-bills and Securities etc.	5,893,853.8	5,573,919.1	(132,802.3)	200,943.8
Debtor Balances (Exc. Zakat Fund)	-	-	-	-
Less:				
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	725,238.9	869,780.5	1,303,406.8	395,912.5
<i>Others*</i>	(753,951.3)	(722,459.0)	(32,576.7)	(18,349.9)
2. Provincial Governments (c+d)	(2,014,896.3)	(2,560,881.2)	(26,128.9)	194,068.2
c. Scheduled Banks	(1,342,417.3)	(1,669,409.4)	(10,973.1)	(26,685.3)
Government Securities and Others	1,024.0	1,024.0	-	-
Less:				
<i>Government Deposits</i>	1,343,441.3	1,670,433.4	10,973.1	26,685.3
d. State Bank	(672,479.0)	(891,471.7)	(15,155.9)	220,753.5
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
<i>Government Deposits (Excluding Zakat Fund)</i>	672,479.0	891,471.7	15,155.9	(220,753.5)
Net Budgetary Borrowing from the Banking System	21,882,604.0	29,370,511.0	293,984.5	734,979.8

Source: Statistics and Data Services Department

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

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

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

2.8 Government Borrowing for Commodity Operations

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23	30-Jun-24	1 st July 23 to 25-Aug-23	1 st July 24 to 30-Aug-24
Rice	133.6	-	7.4	-
Wheat	1,310,697.3	1,133,456.1	(174,326.9)	(257,011.1)
Sugar	107,241.8	107,772.4	(12,449.7)	(772.6)
Fertilizer	64,264.4	134,664.3	21,226.0	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	(165,440.9)	(239,543.9)

Source: Statistics and Data Services Department

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Mar-24			Apr-24			May-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,175,295	13,031,028	22,206,323	9,355,682	13,271,918	22,627,600	9,276,646	14,833,892	24,110,538
International reserve assets	1,301,506	2,552,021	3,853,527	1,290,317	2,564,761	3,855,078	1,468,521	2,769,025	4,237,546
- Gold	1,279,862	-	1,279,862	1,279,862	-	1,279,862	1,359,106	-	1,359,106
- Foreign currency balances	21,644	2,467,547	2,489,191	10,455	2,522,606	2,533,061	109,415	2,471,887	2,581,302
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	57,050	57,050	-	10,283	10,283	-	271,128	271,128
- Reserve tranche position with International Monetary Fund	-	44	44	-	44	44	-	44	44
- Other foreign currency balances	-	27,380	27,380	-	31,828	31,828	-	25,966	25,966
Local currency financial assets	3,000,000	8,320,622	11,320,622	3,000,000	8,625,665	11,625,665	3,000,000	9,601,483	12,601,483
(i) Monetary policy assets	3,000,000	6,943,444	9,943,444	3,000,000	7,274,625	10,274,625	3,000,000	8,260,040	11,260,040
- Conventional- securities purchased under agreement to resell	3,000,000	6,530,464	9,530,464	3,000,000	6,919,676	9,919,676	3,000,000	8,057,671	11,057,671
- Shariah compliant financing facility	-	412,980	412,980	-	354,949	354,949	-	202,369	202,369
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	-	-	-	-	-	-	-	-
for purposes other than monetary policy	-	972,261	972,261	-	960,426	960,426	-	956,352	956,352
- Agriculture sector	-	4,081	4,081	-	4,052	4,052	-	3,991	3,991
- Industrial sector	-	446,715	446,715	-	442,628	442,628	-	438,558	438,558
- Export sector	-	471,115	471,115	-	463,064	463,064	-	459,097	459,097
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	50,348	50,348	-	50,680	50,680	-	54,704	54,704
(iii) Credit to Islamic banks & financial institutions for	-	-	-	-	-	-	-	-	-
purpose other than monetary policy	-	404,916	404,916	-	390,614	390,614	-	385,090	385,090
- Agriculture sector	-	1,874	1,874	-	1,795	1,795	-	1,877	1,877
- Industrial sector	-	172,166	172,166	-	170,103	170,103	-	167,886	167,886
- Export sector	-	218,831	218,831	-	206,586	206,586	-	201,301	201,301
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	12,045	12,045	-	12,130	12,130	-	14,027	14,027
Credit to general government account	4,849,863	1,657,959	6,507,822	5,041,452	1,563,616	6,605,068	4,782,922	1,933,249	6,716,171
- Federal government	4,849,863	1,657,959	6,507,822	5,041,452	1,563,616	6,605,068	4,782,922	1,933,249	6,716,171
- Perpetual loan to federal government	-	723,679	723,679	-	724,446	724,446	-	729,654	729,654
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,849,863	934,279	5,784,142	5,041,452	839,170	5,880,622	4,782,922	1,203,595	5,986,517
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	162,532	162,532	-	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	-	53,050	53,050	-	54,112	54,112	-	54,112	54,112
Property, plant & equipment	-	162,691	162,691	-	162,222	162,222	-	162,103	162,103
Rupee coins	44	-	44	31	-	31	41	-	41
Other assets	23,882	175,204	199,086	23,882	192,059	215,941	25,162	204,437	229,599
LIABILITIES	9,175,295	13,031,028	22,206,323	9,355,682	13,271,918	22,627,600	9,276,646	14,833,892	24,110,538
Equity & reserves	-	4,455,584	4,455,584	-	4,760,855	4,760,855	-	5,142,981	5,142,981
- 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	-	1,392,941	1,392,941	-	1,392,929	1,392,929	-	1,472,152	1,472,152
- Profit & loss appropriation account	-	2,629,557	2,629,557	-	2,934,841	2,934,841	-	3,237,744	3,237,744
Banknotes in circulation	9,175,295	(156)	9,175,139	9,355,682	(194)	9,355,488	9,276,646	(172)	9,276,474
- Banknotes in circulation	9,175,140	-	9,175,140	9,355,488	-	9,355,488	9,276,474	-	9,276,474
- Banknotes held in Banking Department	156	(156)	(0)	194	(194)	(0)	172	(172)	-
Monetary policy liabilities	-	150,436	150,436	-	160,426	160,426	-	255,197	255,197
- Securities sold under agreement to repurchase	-	150,436	150,436	-	160,426	160,426	-	255,197	255,197
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,646,767	3,646,767	-	3,588,230	3,588,230	-	4,346,044	4,346,044
- Federal government	-	977,249	977,249	-	1,168,059	1,168,059	-	1,557,922	1,557,922
- Provincial governments & autonomous regions	-	1,017,845	1,017,845	-	993,594	993,594	-	1,066,174	1,066,174
- Bank deposits	-	1,472,833	1,472,833	-	1,243,316	1,243,316	-	1,534,906	1,534,906
- Other deposits	-	178,841	178,841	-	183,261	183,261	-	187,042	187,042
Foreign currency deposits	-	1,426,091	1,426,091	-	1,435,772	1,435,772	-	1,444,607	1,444,607
- Local banks	-	377,851	377,851	-	381,013	381,013	-	384,122	384,122
- Foreign central banks	-	125,376	125,376	-	126,176	126,176	-	126,809	126,809
- Foreign governments & sovereign wealth fund	-	914,954	914,954	-	921,334	921,334	-	926,547	926,547
- Others deposits	-	7,912	7,912	-	7,249	7,249	-	7,130	7,130
Foreign currency loans and liabilities	-	3,083,219	3,083,219	-	3,077,066	3,077,066	-	3,387,016	3,387,016
- International Monetary Fund facilities	-	827,507	827,507	-	821,557	821,557	-	1,127,599	1,127,599
- Allocations of special drawing rights of IMF	-	1,079,998	1,079,998	-	1,077,544	1,077,544	-	1,081,355	1,081,355
- Currency swap arrangements	-	1,175,714	1,175,714	-	1,177,965	1,177,965	-	1,178,062	1,178,062
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	269,085	269,085	-	249,764	249,764	-	258,219	258,219

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Jun-24			Jul-24			Aug-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,716,701	14,420,996	24,137,697	9,586,064	14,578,850	24,164,914	9,404,581	15,093,073	24,497,654
International reserve assets	1,349,449	2,958,219	4,307,668	1,371,135	2,855,335	4,226,470	1,484,338	2,953,990	4,438,328
- Gold	1,349,449	-	1,349,449	1,349,449	-	1,349,449	1,456,666	-	1,456,666
- Foreign currency balances	-	2,722,257	2,722,257	21,686	2,703,728	2,725,414	27,672	2,837,006	2,864,678
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	204,459	204,459	-	126,454	126,454	-	81,482	81,482
- Reserve tranche position with International Monetary Fund	-	44	44	-	44	44	-	45	45
- Other foreign currency balances	-	31,459	31,459	-	25,109	25,109	-	35,457	35,457
Local currency financial assets	3,000,000	10,082,052	13,082,052	3,000,000	10,078,637	13,078,637	3,000,000	10,073,031	13,073,031
(i) Monetary policy assets	3,000,000	8,782,124	11,782,124	3,000,000	8,788,111	11,788,111	3,000,000	8,838,874	11,838,874
- Conventional- securities purchased under agreement to resell	3,000,000	8,607,466	11,607,466	3,000,000	8,685,466	11,685,466	3,000,000	8,720,927	11,720,927
- Shariah compliant financing facility	-	174,658	174,658	-	102,645	102,645	-	117,947	117,947
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	925,758	925,758	-	913,262	913,262	-	870,945	870,945
for purposes other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	4,161	4,161	-	4,060	4,060	-	4,084	4,084
- Industrial sector	-	434,507	434,507	-	426,452	426,452	-	425,345	425,345
- Export sector	-	431,359	431,359	-	424,515	424,515	-	379,159	379,159
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	55,729	55,729	-	58,234	58,234	-	62,354	62,354
(iii) Credit to Islamic banks & financial institutions for	-	374,171	374,171	-	377,263	377,263	-	363,212	363,212
purpose other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	1,949	1,949	-	1,962	1,962	-	2,902	2,902
- Industrial sector	-	165,850	165,850	-	165,726	165,726	-	167,412	167,412
- Export sector	-	192,061	192,061	-	194,456	194,456	-	177,243	177,243
- Housing sector	-	-	-	-	-	-	-	-	-
#NAME?	-	14,311	14,311	-	15,119	15,119	-	15,655	15,655
Credit to general government account	5,342,212	865,176	6,207,388	5,190,053	1,112,508	6,302,561	4,893,194	1,528,057	6,421,251
- Federal government	5,342,212	865,176	6,207,388	5,190,053	1,112,508	6,302,561	4,893,194	1,528,057	6,421,251
- Perpetual loan to federal government	-	727,454	727,454	-	730,143	730,143	-	743,777	743,777
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,342,212	137,722	5,479,934	5,190,053	382,365	5,572,418	4,893,194	784,280	5,677,474
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	163,594	163,594	-	172,719	172,719	-	171,893	171,893
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	56,873	56,873	-	64,936	64,936	-	74,437	74,437
- Financial institutions	-	52,610	52,610	-	52,610	52,610	-	42,283	42,283
- Other	-	54,112	54,112	-	55,173	55,173	-	55,173	55,173
Property, plant & equipment	-	162,953	162,953	-	162,648	162,648	-	162,657	162,657
Rupee coins	40	-	40	3	-	3	453	-	453
Other assets	25,001	189,002	214,002	24,873	197,004	221,877	26,595	203,445	230,040
LIABILITIES	9,716,701	14,420,996	24,137,697	9,586,064	14,578,850	24,164,914	9,404,581	15,093,073	24,497,654
Equity & reserves	-	5,425,512	5,425,512	-	5,732,677	5,732,677	-	6,120,943	6,120,943
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	332,194	332,194	-	332,194	332,194	-	935,438	935,438
- Special reserves	-	891	891	-	891	891	-	891	891
- Unrealized appreciations	-	1,462,185	1,462,185	-	1,470,248	1,470,248	-	1,573,037	1,573,037
- Profit & loss appropriation account	-	3,530,243	3,530,243	-	3,829,344	3,829,344	-	3,511,577	3,511,577
Banknotes in circulation	9,716,701	(169)	9,716,532	9,586,064	(166)	9,585,897	9,404,581	(140)	9,404,441
- Banknotes in circulation	9,716,532	-	9,716,532	9,585,898	-	9,585,898	9,404,441	-	9,404,441
- Banknotes held in Banking Department	169	(169)	-	166	(166)	(0)	140	(140)	-
Monetary policy liabilities	-	295,358	295,358	-	290,765	290,765	-	292,096	292,096
- Securities sold under agreement to repurchase	-	295,358	295,358	-	290,765	290,765	-	292,096	292,096
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,673,415	3,673,415	-	3,597,001	3,597,001	-	3,598,498	3,598,498
- Federal government	-	964,356	964,356	-	1,139,094	1,139,094	-	1,260,155	1,260,155
- Provincial governments & autonomous regions	-	770,502	770,502	-	861,876	861,876	-	681,951	681,951
- Bank deposits	-	1,736,606	1,736,606	-	1,410,749	1,410,749	-	1,499,471	1,499,471
- Other deposits	-	201,951	201,951	-	185,282	185,282	-	156,920	156,920
Foreign currency deposits	-	1,444,110	1,444,110	-	1,426,844	1,426,844	-	1,432,959	1,432,959
- Local banks	-	379,643	379,643	-	384,904	384,904	-	385,250	385,250
- Foreign central banks	-	125,553	125,553	-	126,152	126,152	-	126,924	126,924
- Foreign governments & sovereign wealth fund	-	931,195	931,195	-	908,672	908,672	-	912,435	912,435
- Others deposits	-	7,720	7,720	-	7,117	7,117	-	8,350	8,350
Foreign currency loans and liabilities	-	3,297,471	3,297,471	-	3,307,127	3,307,127	-	3,367,285	3,367,285
- International Monetary Fund facilities	-	1,062,261	1,062,261	-	1,054,593	1,054,593	-	1,066,635	1,066,635
- Allocations of special drawing rights of IMF	-	1,074,786	1,074,786	-	1,086,036	1,086,036	-	1,102,455	1,102,455
- Currency swap arrangements	-	1,160,424	1,160,424	-	1,166,498	1,166,498	-	1,198,195	1,198,195
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	285,298	285,298	-	224,603	224,603	-	281,432	281,432

Source: Finance Department SBP

2.10 Annual Accounts of State Bank of Pakistan

End Jun: Million Rupees

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

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation
(Subsidiary of State Bank of Pakistan)

End Jun: Million Rupees

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

Source: SBP BSC HOK

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

Million Rupees

FINANCIAL POSITION	FY22	FY23	FY24	2023	2024					
				Aug	Apr	May	Jun	Jul	Aug	
ASSETS										
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	2,711,703	2,434,036	2,755,152	3,197,004	2,556,749	2,778,140	
Balances with other Banks	330,061	517,695	558,314	540,659	450,297	470,039	558,314	442,633	473,730	
Lending to Financial Institutions	858,227	892,010	1,025,211	1,581,250	905,924	827,139	1,025,211	835,425	944,615	
Investments	16,441,736	20,895,614	30,149,408	22,016,318	27,278,338	28,923,088	30,149,408	30,371,987	31,015,724	
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	11,061,953	11,100,624	11,308,355	11,589,550	10,954,079	10,936,358	
Gross Advances	10,771,563	12,202,125	12,447,146	11,775,252	11,907,678	12,169,162	12,447,146	11,808,663	11,805,017	
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	-713,299	(807,054)	(860,808)	(857,595)	(854,583)	(868,659)	
Operating Fixed Assets	716,433	872,579	1,012,671	884,365	990,481	1,001,801	1,012,671	1,023,603	1,039,081	
Deferred Tax Assets	107,049	220,831	186,560	221,214	166,175	185,897	186,560	189,513	190,139	
Other Assets	1,202,385	1,892,967	2,404,598	2,122,885	2,164,461	2,502,483	2,404,598	2,282,730	2,454,300	
TOTAL ASSETS	32,063,106	39,444,861	50,123,316	41,140,348	45,490,336	47,973,953	50,123,316	48,656,720	49,832,087	
LIABILITIES										
Bills Payable	358,528	424,912	459,192	330,900	301,429	292,330	459,192	354,375	311,469	
Borrowings	6,725,049	8,916,845	13,071,191	9,949,300	11,997,359	12,673,778	13,071,191	12,888,970	13,032,779	
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	26,110,114	27,719,480	29,348,503	30,812,105	29,923,292	30,713,082	
Sub-ordinated Loans	136,828	171,864	172,846	175,368	176,700	176,700	172,846	172,846	171,345	
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	12,374	11,157	11,132	11,106	11,033	11,047	
Deferred Tax Liabilities	5,847	38,414	48,282	42,824	43,977	39,912	48,282	39,374	60,744	
Other Liabilities	1,300,389	1,966,081	2,538,857	2,045,908	2,269,638	2,520,369	2,538,857	2,136,490	2,352,437	
TOTAL LIABILITIES	30,027,234	37,038,203	47,113,577	38,666,788	42,519,740	45,062,724	47,113,577	45,526,380	46,652,903	
NET ASSETS	2,035,872	2,406,658	3,009,739	2,473,560	2,970,596	2,911,229	3,009,739	3,130,341	3,179,184	
REPRESENTED BY:										
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	620,520	630,532	628,616	631,074	628,385	628,399	
Reserves	440,578	572,952	650,680	587,651	670,738	650,565	650,680	659,731	668,552	
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	1,208,922	1,336,444	1,301,254	1,363,938	1,439,660	1,404,779	
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	56,467	332,882	330,793	364,046	402,565	477,454	
TOTAL	2,035,872	2,406,658	3,009,739	2,473,560	2,970,596	2,911,229	3,009,739	3,130,341	3,179,184	

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				
				Jul	Mar	Apr	May	Jun	Jul
Demand Liabilities	19,281,929	18,358,468	25,661,036	17,949,432	18,775,434	19,303,528	24,787,583	25,661,036	26,061,081
Time Liabilities	2,074,337	4,279,847	5,007,027	4,251,976	4,960,534	4,911,720	4,963,972	5,007,027	5,058,475
TOTAL (Demand & Time Liabilities)	21,356,266	22,638,315	30,668,063	22,201,407	23,735,968	24,215,248	29,751,555	30,668,063	31,119,556
LIQUID ASSETS MAINTAINED IN PAKISTAN	14,101,558	17,790,896	20,912,972	16,881,783	19,013,361	19,785,790	20,366,935	20,912,972	21,601,817
Cash	415,712	602,904	684,550	544,422	611,115	624,026	574,256	684,550	617,637
Balance with SBP	1,447,459	1,388,023	1,509,768	1,429,530	1,454,317	1,240,340	1,457,059	1,509,768	1,536,424
Balance with agents of SBP	207,436	290,217	141,061	176,946	79,903	181,661	140,610	141,061	97,959
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	14,656,680	16,795,480	17,667,671	18,122,954	18,505,476	19,277,758
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	54,870	74,076	72,116	74,205	72,545	72,092	72,056	72,116	72,039
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	5,283,721	5,637,430	5,748,923	5,888,284	6,092,810	6,183,875
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	11,598,062	13,375,931	14,036,867	14,478,651	14,820,162	15,417,942

Source: Banking Supervision Department-1, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Sep-23				Dec-23			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	10,926	808,015	81,936	900,877	18,837	1,080,893	85,758	1,185,488
a. Currency	21	3,988	8,847	12,855	16	1,377	11,096	12,488
b. Transferable Deposits	5,819	598,668	56,258	660,746	7,945	890,930	68,246	967,121
c. Restricted Deposits	-	99	375	474	-	552	372	924
d. Other Deposits	5,086	205,260	16,457	226,802	10,876	188,034	6,044	204,955
2. Investment in securities other than shares	2,281,506	683,191	137,929	3,102,626	2,857,343	566,395	164,817	2,787,754
a. Short-term	1,691,211	396,371	48,914	2,136,496	845,765	337,580	96,415	1,279,760
b. Long-term	590,294	286,820	89,016	966,130	1,211,578	228,815	67,601	1,507,994
3. Loans extended (Advances)	220,410	170,463	466,690	857,563	224,085	115,205	492,120	831,410
a. Short-term	43,596	43,598	305,154	392,347	45,458	42,918	327,409	415,785
b. Long-term	176,814	126,865	161,536	465,216	178,627	72,286	164,710	415,624
4. Investment in shares	58,946	203,934	-	262,880	17,201	249,052	-	266,253
a. Quoted	51,948	174,345	-	226,293	11,580	231,475	-	243,055
b. Non-quoted	6,998	29,589	-	36,587	5,622	17,577	-	23,198
5. Insurance Technical Reserve	-	768	154	922	-	-	135	135
a. Life	-	-	23	23	-	-	6	6
b. Non-life	-	768	131	899	-	-	129	129
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	43,301	101,749	35,691	180,741	48,894	174,678	43,852	267,425
8. Non-financial assets	11,076	33,215	56,933	101,224	11,118	20,214	58,934	90,266
a. Produced assets	10,926	27,026	55,053	93,005	10,968	14,128	57,295	82,391
i. Fixed assets	10,600	23,163	44,148	77,911	10,630	10,695	45,929	67,254
ii. Inventories	-	1,023	-	1,023	-	607	-	607
iii. Valuables	-	1,498	-	1,498	-	1,572	-	1,572
iv. Other produced assets	326	1,342	10,905	12,573	338	1,254	11,366	12,958
b. Non-produced assets	150	6,189	1,880	8,219	150	6,086	1,639	7,875
i. Land	150	2,215	343	2,708	150	2,234	343	2,727
ii. Other non-produced assets	-	3,974	1,536	5,511	-	3,852	1,296	5,147
Total Assets/ Liabilities	2,626,164	2,001,334	779,333	5,406,832	2,377,479	2,206,437	844,815	5,428,731
1. Deposits	39,423	37,138	545,931	622,492	46,986	40,885	607,728	695,599
a. Restricted deposits	112	26,127	-	26,239	110	28,972	-	29,082
b. Other deposits	39,310	11,011	545,931	596,253	46,876	11,914	607,728	666,518
2. Securities other than shares (bonds/debentures etc)	-	854	8,033	8,886	-	854	8,673	9,526
a. Short-term	-	1	-	1	-	1	-	1
b. Long-term	-	853	8,033	8,886	-	853	8,673	9,526
3. Loans (Borrowings)	2,365,836	160,220	71,501	2,597,557	2,137,656	63,807	64,991	2,266,455
a. Short-term	2,231,253	98,108	7,411	2,336,772	1,992,291	21,955	8,608	2,022,855
b. Long-term	134,583	62,112	64,091	260,786	145,365	41,852	56,383	243,600
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	51,938	105,003	111,211	268,152	47,055	139,908	126,040	313,002
6. Shares and other equity	168,968	1,698,120	42,657	1,909,745	145,781	1,960,983	37,384	2,144,148
a. Quoted	6,238	910,150	13,003	929,392	6,238	953,206	13,003	972,447
b. Non-quoted	78,343	580,916	24,312	683,571	78,343	721,492	26,959	826,794
c. Retained earnings	40,326	90,560	(48,939)	81,948	11,236	80,283	(52,133)	39,386
d. Current year result	16,583	99,078	(3,229)	112,433	17,178	197,110	(8,128)	206,160
e. General & special reserves	25,333	15,916	57,224	98,474	24,659	11,163	57,375	93,197
f. Valuation adjustments	2,144	1,499	285	3,928	8,128	(2,271)	307	6,165

Source: Statistics and Data Services Department

* DFIs also includes HBFC & PMRC data.

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

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

Source: Statistics and Data Services Department

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

Million Rupees

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

Source: 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	Sep-23			Dec-23		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	2,784,173	318,453	3,102,626	2,435,697	352,058	2,787,754
1 Non-financial Corporations	37,704	33,721	71,425	78,331	44,834	123,164
i Public	339	10,570	10,909	5,836	16,758	22,594
ii Private	37,365	23,151	60,516	72,494	28,076	100,571
2 Financial Corporations	38,416	44,146	82,562	33,021	40,567	73,588
i Deposit money institutions	20,880	17,996	38,876	21,021	17,248	38,269
ii Other deposit accepting institutions	9,902	4,399	14,301	10,531	5,490	16,021
iii Financial intermediaries	7,634	21,679	29,312	1,469	17,773	19,243
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	73	73	-	56	56
3 Central Government	2,708,053	240,586	2,948,639	2,324,345	266,657	2,591,002
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	77,035	185,845	262,880	20,443	245,011	266,253
1 Non-financial Corporations	10,138	168,240	178,378	9,723	224,522	234,244
i Public	1,228	100,670	101,897	1,430	139,918	141,348
ii Private	8,910	67,571	76,481	8,293	84,603	92,896
2 Financial Corporations	65,141	17,061	82,202	8,953	20,748	29,701
i Deposit money institutions	43,410	2,337	45,748	3,920	2,825	6,745
ii Other deposit accepting institutions	15,791	2,913	18,705	971	3,149	4,120
iii Financial intermediaries	3,148	11,316	14,464	2,717	14,306	17,023
iv Financial auxiliaries	2,578	-	2,578	1,189	-	1,189
v Insurance and pension funds	214	494	708	156	468	624
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,756	544	2,300	1,767	541	2,308
Total (A+B)	2,861,208	504,298	3,365,506	2,456,140	597,868	3,054,008

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

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

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

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

Source: Statistics & 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	3,120	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, SBF

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

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

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT 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.	58,847.3	57,256.4	57,525.4	60,019.0	54,905.1
05 - Manufacture of wearing apparel	72,031.8	69,320.4	75,261.1	70,609.1	64,745.0
06 - Manufacture of leather and related products	23,072.4	24,250.3	28,222.5	25,084.0	24,648.1
i. Tanning and dressing of leather; dressing and dyeing of fur	6,019.9	6,256.6	6,196.7	6,588.6	5,648.8
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,365.0	3,447.1	3,755.4	4,032.0	4,004.1
iii. Manufacture of footwear	13,687.5	14,546.6	18,270.5	14,463.4	14,995.3
a). Leather wear	11,631.1	12,222.9	15,746.2	12,084.9	12,284.5
b). Rubber and Plastic wear	2,056.4	2,323.7	2,524.3	2,378.5	2,710.8

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

(End period: Million Rupees)

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

Source: Statistics & Data Services Department, SBP

Note:

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 30th June, 2024

(Million Rupees)

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2024

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2024

(Million Rupees)

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

Source: Statistics & Data Services Department, SBP

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

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

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

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

(Amount in Million Rupees)

(Number of Accounts in Unit)

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

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

3.5 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
AJK	Foreign Constituents	6.22	15.04	21.26	6.54	15.75	22.29	7.65	17.28	24.92
	Government	1.05	24.56	25.61	1.12	23.22	24.33	1.09	23.48	24.56
	Non-Financial Public Sector Enterprises	19.18	1.28	20.46	23.28	1.81	25.09	27.17	2.22	29.38
	NBFCs & Financial Auxiliaries	0.09	6.55	6.64	0.06	5.45	5.51	0.19	7.82	8.01
	Private Sector (Business)	15.10	37.04	52.14	14.63	37.67	52.30	16.05	43.90	59.95
	Trust Funds & Non Profit Organizations	1.38	3.06	4.44	1.31	4.02	5.34	1.34	4.57	5.91
	Personal/Individuals	202.44	291.77	494.22	205.83	297.74	503.57	219.71	324.72	544.44
	Others	0.00	0.05	0.06	0.00	0.04	0.04	0.00	0.05	0.05
	Total	245.47	379.35	624.82	252.79	385.68	638.47	273.19	424.04	697.23

Source: Statistics & 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, SDB

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

3.7 Number of Banks' Accounts and Depositors in Pakistan¹

All Banks

(In Thousands)

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

Source: Statistics & 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

Size of Account (Rs.)	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	191,194	98	31,420	24	143	0	16,039	3	238,796	126
5,000 to 10,000	56,121	399	7,448	54	2,253	18	521	4	66,343	475
10,000 to 20,000	138,097	1,965	55,337	952	16	0	1,135	18	194,585	2,935
20, 000 to 25,000	60,773	1,371	5,663	126	9	0	337	7	66,782	1,504
25,000 to 50,000	447,799	17,177	129,894	4,340	51	2	1,855	66	579,599	21,585
50,000 to 100,000	1,022,504	68,389	36,562	2,705	102	8	1,844	135	1,061,012	71,237
100,000 to 150,000	242,870	30,280	17,963	2,248	260	33	1,170	144	262,263	32,705
150,000 to 200,000	169,248	29,479	12,927	2,235	111	19	1,185	205	183,471	31,939
200,000 to 300,000	224,976	55,308	16,704	4,097	260	61	3,029	764	244,969	60,231
300,000 to 400,000	139,654	47,978	8,484	2,927	107	35	2,156	751	150,401	51,691
400,000 to 500,000	97,741	44,016	6,103	2,751	133	57	2,059	933	106,036	47,757
500,000 to 750,000	282,474	176,842	11,785	7,380	161	100	4,571	2,784	298,991	187,106
750,000 to 1,000,000	100,695	89,705	14,472	11,832	203	176	4,458	3,937	119,828	105,650
1,000,000 to 2,000,000	176,525	258,347	18,710	24,567	6,855	7,269	14,881	22,019	216,971	312,202
2,000,000 to 3,000,000	68,158	164,730	5,794	14,396	553	1,370	12,155	30,222	86,660	210,718
3,000,000 to 4,000,000	20,537	71,310	1,985	6,869	385	1,355	8,997	31,299	31,904	110,833
4,000,000 to 5,000,000	14,664	65,462	1,551	6,937	364	1,642	7,169	32,259	23,748	106,300
5,000,000 to 6,000,000	11,880	65,610	832	4,551	368	2,021	4,473	24,173	17,553	96,355
6,000,000 to 7,000,000	7,582	49,125	593	3,859	161	1,050	4,174	27,106	12,510	81,140
7,000,000 to 8,000,000	6,196	46,182	426	3,167	145	1,090	3,364	25,121	10,131	75,559
8,000,000 to 9,000,000	4,054	34,533	230	1,944	164	1,398	2,503	21,176	6,951	59,051
9,000,000 to 10,000,000	5,194	49,525	260	2,460	242	2,294	2,849	27,231	8,545	81,510
10,000,000 to 100,000,000	12,884	295,212	624	13,364	375	10,258	34,338	1,134,633	48,221	1,453,466
100,000,000 to 500,000,000	718	149,091	22	3,570	21	5,658	8,573	1,900,279	9,334	2,058,598
500,000,000 to 1,000,000,000	86	56,579	2	1,596	3	2,895	1,481	1,017,945	1,572	1,079,016
1,000,000,000 to 5,000,000,000	34	65,112	1	1,188	1	1,500	1,122	2,169,792	1,158	2,237,592
5,000,000,000 to 10,000,000,000	8	48,077	-	-	-	-	119	776,362	127	824,439
10,000,000,000 & Over	1	12,057	-	-	-	-	84	2,655,833	85	2,667,890
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

Source: Statistics & 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	975,887.8	711	2,397,989.4	1,153	254,879.3	1,069,982	7,285,138.3	5,881	15,067.6	2,978,429	1,135,573.8	104	2,435.8	4,848,546	12,069,618.7

Source: Statistics & Data Services Department, SDB

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

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

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

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

Source: Statistics & Data Services Department, SBP

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2024

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	3	3,528	3	3,528
1) Official	-	-	-	-	-	-	1	-	1	-
2) Business	-	-	-	-	-	-	2	3,528	2	3,528
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,638	9,901,675	4,048,543	12,066,083
I. GOVERNMENT	-	-	-	-	-	-	283	975,008	283	975,008
A. Federal Government	-	-	-	-	-	-	128	392,607	128	392,607
B. Provincial Governments	-	-	-	-	-	-	155	582,401	155	582,401
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (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	163,036	3,856	2,407	6,389	6,511	3,448	5,243	312,127	177,997
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,920	8,546	617	314	34	90	129	227	20,700	9,178
Growing of other fruits, vegetables and crops	21,634	16,446	361	307	20	35	422	1,869	22,437	18,656
Raising of livestock and other related activities	235,827	93,720	18,680	5,843	2,327	143	1,336	21,562	258,170	121,268
Other agricultural support activities	96,408	52,668	3,029	3,597	673	982	703	14,971	100,813	72,218
Hunting, trapping and related service activities	12	22	-	-	-	-	1	5	13	27
02 - Forestry and logging	112	18	-	-	-	-	1	9	113	27
03 - Fishing and aquaculture	710	746	17	3	12	14	25	650	764	1,414
B. Mining and quarrying	236	3,617	-	-	3	7	795	84,267	1,034	87,892
05 - Mining of coal and lignite	35	2,936	-	-	1	-	48	48,183	84	51,119
06 - Extraction of crude petroleum and natural gas	85	353	-	-	-	-	625	29,805	710	30,158
07 - Mining of metal ores	11	36	-	-	-	-	21	958	32	994
08 - Other mining and quarrying	88	251	-	-	2	7	92	5,299	182	5,557
09 - Mining support service activities	17	41	-	-	-	-	9	22	26	63
C. Manufacturing	48,894	334,378	3,462	3,766	380	7,193	80,230	4,408,703	132,966	4,754,039
10 - Manufacture of food products	38,274	91,162	2,667	1,554	118	2,710	17,231	1,068,775	58,290	1,164,201
11 - Manufacture of beverages	123	1,867	-	-	4	24	1,146	53,632	1,273	55,523
12 - Manufacture of tobacco products	143	32	2	0	-	-	409	1,547	554	1,580
13 - Manufacture of textiles	2,364	95,794	150	509	43	1,073	23,798	1,472,782	26,355	1,570,158
Preparation and spinning of textile fibres	1,013	55,527	5	6	-	-	8,104	484,972	9,122	540,505
Weaving of textiles	469	7,867	41	120	7	53	5,048	313,034	5,565	321,074
Finishing of textiles	271	24,934	15	6	3	9	3,675	266,034	3,964	290,983
Manufacture of knitted and crocheted fabrics	80	662	12	71	3	38	667	62,371	762	63,141
Manufacture of made-up textile articles, except apparel	169	4,306	21	245	3	942	3,003	187,473	3,196	192,966
Manufacture of carpets and rugs	43	95	10	1	2	0	78	977	133	1,073
Manufacture of other textiles n.e.c.	319	2,404	46	59	25	31	3,223	157,921	3,613	160,415
14 - Manufacture of wearing apparel	1,278	26,545	318	211	48	155	2,935	174,089	4,579	201,001
15 - Manufacture of leather and related products	441	1,388	69	496	6	22	1,577	47,714	2,093	49,619
Tanning and dressing of leather; dressing and dyeing of fur	43	115	14	450	3	22	311	6,489	371	7,076
Manufacture of luggage, handbags and the like, saddlery and harness	22	258	2	7	-	-	65	2,235	89	2,500
Manufacture of footwear	376	1,015	53	38	3	0	1,201	38,989	1,633	40,043
a. Leather wear	346	652	47	14	3	0	858	31,843	1,254	32,509
b. Rubber and Plastic wear	30	363	6	24	-	-	343	7,146	379	7,533

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	141	396	6	8	4	1	330	8,914	481	9,319
17 - Manufacture of paper and paper products	186	2,221	4	12	7	25	1,501	124,143	1,698	126,401
18 - Printing and reproduction of recorded media	258	1,224	16	291	1	12	645	20,572	920	22,099
Printing and other service activities related to printing	256	1,223	16	291	-	-	639	19,158	911	20,671
Reproduction of recorded media	2	1	-	-	1	12	6	1,415	9	1,428
19 - Manufacture of coke and refined petroleum products	76	54,261	-	-	-	-	1,368	85,803	1,444	140,064
20 - Manufacture of chemicals and chemical products	827	8,261	46	117	23	94	7,500	342,812	8,396	351,284
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	217	1,062	3	30	6	1,409	5,470	108,973	5,696	111,474
22 - Manufacture of rubber and plastics products	487	2,767	17	70	13	10	2,227	96,568	2,744	99,415
23 - Manufacture of other non-metallic mineral products	327	7,015	3	8	24	797	1,681	256,707	2,035	264,528
24 - Manufacture of basic metals	805	20,312	6	44	27	782	4,395	216,930	5,233	238,068
25 - Manufacture of fabricated metal products, except machinery and equipment	186	1,306	3	1	1	1	720	31,810	910	33,118
26 - Manufacture of computer, electronic and optical products	65	337	-	-	-	-	267	18,563	332	18,900
27 - Manufacture of electrical equipment	254	8,027	13	83	18	30	2,030	131,499	2,315	139,639
28 - Manufacture of machinery and equipment	224	541	8	32	1	7	664	23,607	897	24,188
29 - Manufacture of motor vehicles, trailers and semi-trailers	195	1,990	3	43	1	1	1,797	61,349	1,996	63,383
30 - Manufacture of other transport equipment	62	219	-	-	-	-	451	11,683	513	11,901
31 - Manufacture of furniture	465	544	14	92	11	11	311	5,154	801	5,801
32 - Other manufacturing	1,421	6,998	113	164	24	29	1,748	44,059	3,306	51,250
Manufacture of jewellery and related articles	254	204	4	3	2	0	14	87	274	294
Manufacture of imitation jewellery and related articles	2	29	1	0	1	-	1	5	5	33
Manufacture of musical instruments	1	1	-	-	1	-	49	778	51	779
Manufacture of sports goods	123	2,106	2	8	1	-	239	4,292	365	6,405
Manufacture of games and toys	2	-	-	-	-	-	2	1	4	1
Manufacture of medical and dental instruments and supplies	89	460	7	42	-	-	244	4,137	340	4,639
Manufacture of Handicrafts	75	29	67	9	1	0	38	380	181	418
Other manufacturing n.e.c.	875	4,170	32	103	18	28	1,161	34,379	2,086	38,680
33 - Repair and installation of machinery and equipment	75	109	1	1	-	-	29	1,016	105	1,126
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	2,409	514,141	2,409	514,141
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,263	504,940	2,263	504,940
a) Hydal	-	-	-	-	-	-	437	26,682	437	26,682
b) Thermal	-	-	-	-	-	-	217	124,635	217	124,635
c) Coal Based	-	-	-	-	-	-	90	131,161	90	131,161
d) Wind	-	-	-	-	-	-	154	50,842	154	50,842
e) Solar	-	-	-	-	-	-	170	15,614	170	15,614
f) Other	-	-	-	-	-	-	1,195	156,006	1,195	156,006
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	120	9,161	120	9,161
Steam and air conditioning supply	-	-	-	-	-	-	26	40	26	40
E. Water supply; sewerage, waste management and remediation activities	50	8,317	4	1,188	-	-	86	14,410	140	23,915
36 - Water collection, treatment and supply	7	19	-	-	-	-	25	9,206	32	9,225
37 - Sewerage	7	5	-	-	-	-	-	-	7	5
38 - Waste collection, treatment and disposal activities; materials recovery	34	8,291	4	1,188	-	-	61	5,203	99	14,682
39 - Remediation activities and other waste management services	2	3	-	-	-	-	-	-	2	3
F. Construction	1,651	18,970	39	389	15	2,990	2,062	170,312	3,767	192,661
41 - Construction of buildings	1,052	16,008	29	310	14	2,987	1,256	118,010	2,351	137,316
42 - Civil engineering	487	2,378	6	73	1	3	717	49,730	1,211	52,183
43 - Specialized construction activities	112	584	4	6	-	-	89	2,572	205	3,162
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	116,957	180,205	5,409	6,137	507	862	28,566	334,655	151,439	521,858
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,490	10,544	90	220	20	41	1,419	15,943	5,019	26,747
46 - Wholesale trade, except of motor vehicles and motorcycles	27,896	109,818	547	2,973	57	579	8,165	182,773	36,665	296,142
47 - Retail trade, except of motor vehicles and motorcycles	85,571	59,843	4,772	2,944	430	242	18,982	135,939	109,755	198,969

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2024

Borrower	(Million Rupees)									
	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	18,884	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 Partnerships have been reported in Male, Female and Both Males and Females Gender Categories
This Data is being published on quarterly basis w.e.f. December, 2023.

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

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

Source: Statistics & 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 / Tawwariq	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

Category of Financing	(Million Rupees)									
	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	742	36,809	46	691	1	6	8,154	823,440	8,943	866,945
1.1. Export finance schemes	526	24,395	20	340	1	6	4,438	587,947	4,965	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	4,424,347	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	189,005	117,932	681,375
5.9. SME Assan Finance (SAAF) Scheme	7,078	28,172	208	901	-	-	1,592	8,623	8,878	37,696
5.10 Machinery	40	50	1	4	1	5	385	77,067	427	77,127
Total	3,502,667	1,993,959	385,792	139,139	13,446	40,310	146,641	9,505,203	4,048,546	12,069,611

Source: Statistics & Data Services Department, SSB

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	May-24	Jun-24	Jul-24	Aug-24*
A. Agriculture, forestry, and fishing	344,331.8	400,878.1	385,130.1	400,878.1	395,702.9	395,439.2
Trade finance	5,019.6	4,060.7	4,063.5	4,060.7	4,171.1	3,795.1
Working capital	233,937.5	217,193.8	210,961.7	217,193.8	211,283.2	211,224.7
Fixed investment	93,559.3	159,360.8	150,527.4	159,360.8	158,383.6	157,936.4
Construction Financing	1,053.8	884.2	901.4	884.2	863.2	848.0
Other	10,761.6	19,378.7	18,676.0	19,378.7	21,001.7	21,635.0
B. Mining and quarrying	78,460.9	89,229.2	77,538.9	89,229.2	79,164.0	79,116.1
Trade finance	1,765.0	2,058.9	1,581.8	2,058.9	1,986.0	3,311.8
Working capital	27,653.3	39,245.0	26,271.9	39,245.0	29,347.0	27,990.0
Fixed investment	47,659.7	46,587.6	47,380.5	46,587.6	46,501.7	46,468.0
Construction Financing	-	-	-	-	-	-
Other	1,382.9	1,337.7	2,304.8	1,337.7	1,329.2	1,346.3
C. Manufacturing	4,540,826.4	4,838,826.3	4,794,818.6	4,838,826.3	4,682,020.9	4,634,941.6
Trade finance	1,062,545.0	1,153,978.2	1,148,893.8	1,153,978.2	1,146,669.4	1,152,167.4
Working capital	1,812,324.1	2,091,473.2	2,016,279.3	2,091,473.2	1,948,947.8	1,898,199.5
Fixed investment	1,522,741.7	1,486,448.2	1,500,874.8	1,486,448.2	1,483,574.0	1,481,553.9
Construction Financing	22,793.9	17,528.5	18,110.9	17,528.5	16,790.8	16,723.1
Other	120,421.7	89,398.2	110,659.9	89,398.2	86,038.8	86,297.7
D. Electricity, gas, steam and air conditioning supply	571,641.9	514,268.8	493,181.3	514,268.8	463,712.5	453,631.3
Trade finance	7,216.6	6,906.5	6,925.9	6,906.5	6,888.7	7,053.1
Working capital	211,240.9	188,133.5	168,270.2	188,133.5	146,863.2	138,350.9
Fixed investment	351,106.0	318,329.4	316,197.3	318,329.4	309,106.2	307,353.1
Construction Financing	929.1	761.3	804.5	761.3	761.3	761.3
Other	1,149.4	138.1	983.3	138.1	93.1	112.9
E. Water supply; sewerage, waste management and remediation activities	14,546.7	23,968.5	23,025.7	23,968.5	23,383.8	23,124.5
Trade finance	1,617.5	2,151.2	2,789.6	2,151.2	2,125.2	1,843.4
Working capital	5,793.5	5,932.7	8,082.7	5,932.7	5,469.9	6,373.7
Fixed investment	7,066.4	15,813.1	12,101.1	15,813.1	15,770.7	14,889.6
Construction Financing	38.9	-	-	-	-	-
Other	30.5	71.5	52.3	71.5	18.1	17.9
F. Construction	190,232.7	192,851.7	195,902.3	192,851.7	189,422.7	192,118.8
Trade finance	252.3	1,997.6	1,610.1	1,997.6	1,861.6	1,704.0
Working capital	27,695.0	33,901.0	33,489.8	33,901.0	33,323.1	36,670.7
Fixed investment	25,140.8	23,745.6	23,655.0	23,745.6	23,522.1	25,285.0
Construction Financing	136,966.8	132,737.9	136,579.6	132,737.9	130,296.5	128,133.9
Other	177.8	469.6	567.8	469.6	419.4	325.2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	451,839.0	539,923.5	507,877.9	539,923.5	497,015.9	503,826.3
Trade finance	49,460.9	66,369.6	60,963.4	66,369.6	61,903.8	65,747.7
Working capital	272,559.9	317,581.9	286,720.1	317,581.9	282,172.0	285,301.5
Fixed investment	78,451.6	100,861.9	98,897.0	100,861.9	98,721.6	96,302.6
Construction Financing	18,249.0	16,834.9	16,876.0	16,834.9	16,749.1	16,565.3
Other	33,117.5	38,275.1	44,421.3	38,275.1	37,469.5	39,909.1
H. Transportation and storage	118,756.7	123,532.9	119,278.2	123,532.9	102,431.1	100,581.8
Trade finance	2,457.0	2,598.9	2,776.9	2,598.9	3,038.8	3,181.1
Working capital	44,539.6	46,028.0	45,590.4	46,028.0	25,518.1	23,477.9
Fixed investment	64,724.7	65,232.1	61,786.5	65,232.1	64,268.3	64,568.5
Construction Financing	914.1	631.2	645.6	631.2	601.6	463.3
Other	6,121.2	9,042.8	8,478.8	9,042.8	9,004.4	8,891.0
I. Accommodation and food service activities	37,046.0	38,347.6	39,473.4	38,347.6	38,216.7	37,723.1
Trade finance	1,006.1	1,034.6	1,812.3	1,034.6	1,031.9	1,048.8
Working capital	10,598.1	11,108.3	11,418.3	11,108.3	10,811.5	10,367.7
Fixed investment	13,767.4	17,597.0	17,394.5	17,597.0	17,958.1	17,896.0
Construction Financing	10,184.1	7,499.0	7,753.5	7,499.0	7,319.0	7,297.3
Other	1,490.2	1,108.7	1,094.7	1,108.7	1,096.3	1,113.3

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	May-24	Jun-24	Jul-24	Aug-24*
J. Information and communication	340,357.4	406,896.9	383,692.2	406,896.9	421,134.8	418,853.3
Trade finance	6,065.1	3,110.4	4,527.5	3,110.4	2,900.8	3,337.8
Working capital	41,109.0	42,465.6	37,217.9	42,465.6	36,335.9	34,110.1
Fixed investment	275,887.3	339,322.3	326,193.6	339,322.3	359,876.0	359,399.0
Construction Financing	1,295.9	947.5	983.9	947.5	920.6	918.9
Other	16,000.2	21,051.2	14,769.2	21,051.2	21,101.4	21,087.5
K. Real estate activities	36,253.7	37,772.8	37,840.6	37,772.8	37,354.2	36,225.0
Trade finance	-	-	-	-	-	79.4
Working capital	3,558.6	4,619.6	4,540.3	4,619.6	4,689.4	4,431.1
Fixed investment	6,758.2	10,272.6	10,338.8	10,272.6	10,238.3	9,803.5
Construction Financing	25,902.1	22,852.6	22,932.8	22,852.6	22,399.3	21,867.3
Other	34.9	27.9	28.7	27.9	27.2	43.7
L. Professional, scientific and technical activities	59,061.3	59,263.6	56,241.9	59,263.6	58,199.5	58,094.6
Trade finance	9,740.5	5,636.9	7,172.4	5,636.9	6,661.1	5,894.1
Working capital	33,380.7	33,595.9	31,987.3	33,595.9	31,941.2	32,080.4
Fixed investment	14,810.0	18,161.0	15,385.1	18,161.0	17,916.4	18,346.4
Construction Financing	819.8	801.8	805.3	801.8	801.8	801.8
Other	310.2	1,068.1	892.0	1,068.1	879.0	972.0
M. Administrative and support service activities	51,840.1	51,535.6	51,832.7	51,535.6	47,790.9	49,611.1
Trade finance	2,326.6	3,092.6	3,357.4	3,092.6	2,191.4	2,303.2
Working capital	28,112.1	22,102.4	22,507.6	22,102.4	22,011.8	21,509.9
Fixed investment	14,810.9	22,152.9	21,573.5	22,152.9	21,669.3	21,934.6
Construction Financing	-	-	-	-	-	-
Other	6,590.4	4,187.6	4,394.2	4,187.6	1,918.4	3,863.4
N. Education	33,435.0	29,144.7	27,194.8	29,144.7	28,682.7	28,018.0
Trade finance	572.9	325.8	325.8	325.8	318.9	305.9
Working capital	10,450.9	8,703.9	6,957.2	8,703.9	8,720.5	7,882.3
Fixed investment	11,201.8	12,045.7	11,595.9	12,045.7	11,737.7	11,980.0
Construction Financing	11,008.5	7,713.3	7,969.0	7,713.3	7,555.2	7,504.2
Other	200.9	356.0	346.9	356.0	350.3	345.7
O. Human health and social work activities	16,985.5	18,198.0	17,479.0	18,198.0	16,911.7	16,617.6
Trade finance	9.0	-	0.0	-	-	0.0
Working capital	3,987.3	5,770.5	5,078.5	5,770.5	4,982.6	5,034.1
Fixed investment	8,221.6	9,266.6	9,088.2	9,266.6	8,889.4	8,677.5
Construction Financing	4,685.6	3,045.5	3,206.7	3,045.5	2,926.1	2,794.4
Other	82.0	115.5	105.7	115.5	113.6	111.6
P. Arts, entertainment, and recreation	1,889.4	1,723.3	1,705.3	1,723.3	1,480.1	1,548.2
Trade finance	-	100.0	100.0	100.0	-	-
Working capital	1,013.3	1,006.7	992.6	1,006.7	866.5	963.8
Fixed investment	419.4	331.5	327.1	331.5	328.8	299.9
Construction Financing	448.5	267.9	268.1	267.9	267.9	267.9
Other	8.1	17.2	17.5	17.2	16.9	16.6
Q. Other service activities	71,460.8	51,182.4	49,200.3	51,182.4	50,249.8	48,504.1
Trade finance	2,946.3	1,733.2	1,764.4	1,733.2	1,349.7	1,325.0
Working capital	29,294.4	20,792.8	18,921.2	20,792.8	20,498.0	19,274.5
Fixed investment	28,726.6	22,484.3	21,720.2	22,484.3	22,310.1	21,895.3
Construction Financing	2,968.9	1,371.7	1,373.0	1,371.7	1,301.7	1,262.7
Other	7,524.6	4,800.4	5,421.4	4,800.4	4,790.3	4,746.7
Total	6,958,965.2	7,417,543.8	7,261,413.2	7,417,543.8	7,132,874.1	7,077,974.7

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

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

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	May-24	Jun-24	Jul-24	Aug-24 ^p
A. Agriculture, forestry, and fishing	27,080.4	49,720.2	45,690.4	49,720.2	50,007.3	53,581.3
Trade finance	-	30.2	65.9	30.2	34.5	81.5
Working capital	17,969.3	19,308.7	17,939.1	19,308.7	19,261.9	21,623.8
Fixed investment	5,811.4	18,682.3	16,543.7	18,682.3	18,783.2	19,318.7
Construction Financing	4.9	9.8	9.8	9.8	9.8	834.0
Other	3,294.8	11,689.2	11,131.9	11,689.2	11,917.9	11,723.3
B. Mining and quarrying	1,081.8	1,291.5	1,175.6	1,291.5	1,320.8	1,152.2
Trade finance	57.2	70.1	2.6	70.1	76.0	61.5
Working capital	618.1	685.5	573.0	685.5	631.0	558.2
Fixed investment	406.4	535.8	599.9	535.8	606.3	525.1
Construction Financing	-	-	-	-	-	-
Other	-	-	-	-	7.5	7.4
C. Manufacturing	205,450.3	203,147.9	202,673.5	203,147.9	206,935.1	196,137.7
Trade finance	25,080.8	21,504.3	21,772.1	21,504.3	23,574.5	19,863.0
Working capital	146,722.6	138,727.3	136,588.1	138,727.3	134,644.0	129,996.6
Fixed investment	30,238.4	36,905.9	38,872.6	36,905.9	42,839.5	40,472.2
Construction Financing	314.2	186.5	177.3	186.5	185.2	84.8
Other	3,094.3	5,823.9	5,263.4	5,823.9	5,691.9	5,721.0
D. Electricity, gas, steam and air conditioning supply	2,770.6	3,159.2	3,062.1	3,159.2	3,150.0	1,611.9
Trade finance	20.0	229.7	22.0	229.7	208.9	4.7
Working capital	2,325.3	2,491.3	2,629.3	2,491.3	2,483.2	1,273.5
Fixed investment	422.0	425.2	397.7	425.2	444.8	320.7
Construction Financing	-	-	-	-	-	-
Other	3.3	13.1	13.1	13.1	13.1	12.9
E. Water supply; sewerage, waste management and remediation activities	174.0	168.6	337.3	168.6	177.5	120.3
Trade finance	-	-	193.7	-	-	-
Working capital	48.2	25.4	36.5	25.4	31.3	27.3
Fixed investment	95.3	125.1	88.9	125.1	128.2	75.2
Construction Financing	-	-	-	-	-	-
Other	30.5	18.1	18.2	18.1	18.1	17.9
F. Construction	14,576.5	15,446.9	13,164.2	15,446.9	15,985.7	16,096.1
Trade finance	2.3	87.9	71.8	87.9	88.9	2.3
Working capital	5,676.6	4,757.8	4,510.7	4,757.8	4,548.3	4,891.5
Fixed investment	2,098.3	4,765.0	3,040.5	4,765.0	4,889.1	4,963.8
Construction Financing	6,621.5	5,559.8	5,276.6	5,559.8	6,187.8	5,968.1
Other	177.8	276.3	264.7	276.3	271.5	270.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	165,443.7	199,121.9	183,553.1	199,121.9	189,978.5	186,214.6
Trade finance	4,935.3	5,238.4	4,467.6	5,238.4	4,216.3	4,190.8
Working capital	119,169.2	124,250.3	113,824.0	124,250.3	112,271.4	108,111.0
Fixed investment	27,044.5	50,090.3	47,343.5	50,090.3	54,185.3	55,022.2
Construction Financing	155.0	227.6	222.0	227.6	224.2	169.0
Other	14,139.7	19,315.3	17,695.9	19,315.3	19,081.4	18,721.6
H. Transportation and storage	21,198.1	28,488.1	26,113.0	28,488.1	30,798.8	30,121.7
Trade finance	32.7	-	-	-	-	-
Working capital	1,938.1	2,031.5	2,017.6	2,031.5	1,959.6	1,969.9
Fixed investment	15,034.3	19,536.0	17,735.6	19,536.0	21,959.5	21,383.3
Construction Financing	209.3	160.7	164.3	160.7	157.0	153.3
Other	3,983.8	6,760.0	6,195.5	6,760.0	6,722.7	6,615.2
I. Accommodation and food service activities	5,493.1	5,192.5	5,047.6	5,192.5	5,031.0	4,730.1
Trade finance	25.6	27.5	27.5	27.5	27.5	27.4
Working capital	1,739.0	1,599.9	1,537.7	1,599.9	1,530.9	1,271.0
Fixed investment	1,407.5	1,849.2	1,767.9	1,849.2	1,801.6	1,748.2
Construction Financing	954.1	733.5	751.4	733.5	695.9	691.4
Other	1,366.9	982.4	963.2	982.4	975.0	992.0

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	May-24	Jun-24	Jul-24	Aug-24 ^P
J. Information and communication	5,085	4,879	6,515.2	4,879.1	4,967.1	4,534.0
Trade finance	132.386	91.044	660.3	91.0	63.6	65.2
Working capital	2,344	1,749	2,784.3	1,748.7	1,650.6	1,507.5
Fixed investment	2,289	2,788	2,815.3	2,788.4	3,007.6	2,720.6
Construction Financing	205.916	132.461	133.9	132.5	130.6	128.9
Other	113.017	118.523	121.3	118.5	114.7	111.8
K. Real estate activities	2,013	2,420	2,380.6	2,420.3	2,498.0	2,352.3
Trade finance	-	-	-	-	-	79.4
Working capital	341.207	422.027	384.3	422.0	425.3	421.8
Fixed investment	1,224	1,390	1,390.5	1,390.4	1,424.2	1,356.5
Construction Financing	412.432	579.961	577.1	580.0	621.3	450.9
Other	34.898	27.917	28.7	27.9	27.2	43.7
L. Professional, scientific and technical activities	18,461	18,416	17,508.5	18,415.8	17,827.6	17,473.2
Trade finance	1,760	1,608	1,604.1	1,607.8	1,438.7	1,385.3
Working capital	10,548	8,232	7,676.1	8,231.8	7,693.2	7,779.5
Fixed investment	6,098	8,106	7,746.1	8,106.2	8,197.4	7,834.1
Construction Financing	5.262	5.262	5.3	5.3	5.3	5.3
Other	50	464.683	476.9	464.7	493.1	469.0
M. Administrative and support service activities	10,109	8,151	7,943.4	8,151.2	8,487.9	8,443.9
Trade finance	412.02	394.32	364.3	394.3	268.8	257.7
Working capital	4,528	4,619	4,597.7	4,619.3	4,601.3	4,361.0
Fixed investment	2,159	2,821	2,646.0	2,820.6	3,305.6	3,540.2
Construction Financing	-	-	-	-	-	-
Other	3,011	317	335.4	317.0	312.2	284.9
N. Education	2,991	3,800	3,510.6	3,799.8	4,172.6	4,070.7
Trade finance	11.126	6.676	6.7	6.7	5.6	5.6
Working capital	1164.788	1,362	1,200.0	1,361.6	1,687.0	1,488.9
Fixed investment	1,463	1,803	1,684.4	1,803.2	1,863.8	1,967.2
Construction Financing	150.86	272.284	272.6	272.3	265.9	263.3
Other	200.872	355.993	346.9	356.0	350.3	345.7
O. Human health and social work activities	2,796	2,555	2,428.8	2,554.6	2,469.1	2,343.5
Trade finance	9.0	-	0.0	-	-	0.0
Working capital	1198.78	891	828.9	891.3	806.4	679.4
Fixed investment	1395.844	1,471	1,414.8	1,470.8	1,474.0	1,479.0
Construction Financing	114.182	81.142	83.5	81.1	79.2	77.5
Other	77.895	111.382	101.6	111.4	109.5	107.5
P. Arts, entertainment, and recreation	258.393	367.231	362.1	367.2	242.9	258.6
Trade finance	0	100	100.0	100.0	-	-
Working capital	145.055	145.137	144.0	145.1	123.7	143.4
Fixed investment	102.303	102.815	98.3	102.8	100.2	96.5
Construction Financing	2.886	2.102	2.3	2.1	2.1	2.1
Other	8.149	17.177	17.5	17.2	16.9	16.6
Q. Other service activities	31,020	23,791	22,380.8	23,790.7	23,185.0	22,563.9
Trade finance	89.533	47.872	47.9	47.9	47.9	44.4
Working capital	9,591	7,727	6,959.4	7,727.5	7,313.0	6,939.2
Fixed investment	19,721	14,723	14,125.2	14,722.6	14,550.8	14,352.3
Construction Financing	53.316	202.901	204.3	202.9	201.7	162.7
Other	1,565	1,090	1,044.0	1,089.9	1,071.6	1,065.3
Total	516,001	570,116	543,846.6	570,115.5	567,235.0	551,806.0

Source: Statistics and Data Services Department, SBP

Notes:

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

3.15 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 ⁴ -2024	Punjab	4,890.1	41.7	4,631.1	94.7	259.0	5.3	254.8	4,885.9	41.6	99.9
	Sindh	5,394.7	46.0	5,098.3	94.5	296.4	5.5	194.8	5,293.1	45.1	98.1
	KPK	126.0	1.1	122.8	97.5	3.2	2.5	40.4	163.2	1.4	129.6
	Balochistan	9.8	0.1	9.7	99.1	0.1	0.9	90.4	100.0	0.9	1,025.9
	Islamabad	1,294.3	11.0	1,150.2	88.9	144.1	11.1	119.7	1,269.9	10.8	98.1
	Gilgit-Baltistan	4.4	0.0	4.3	97.8	0.1	2.2	1.9	6.2	0.1	140.9
	AJK	16.7	0.1	16.7	100.0	0.0	0.1	0.9	17.6	0.2	105.2
Total		11,735.9	100.0	11,033.0	94.0	702.9	6.0	702.9	11,735.9	100.0	-

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

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

3.18 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
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.35	2.70	6.05	3.40	3.15	6.55	3.48	3.16	6.64
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.51	1.33	1.85	0.56	1.46	2.02	0.66	1.50	2.16
	Others	-	-	-	-	-	-	-	-	-
	Total	3.86	4.04	7.90	3.96	4.60	8.56	4.14	4.66	8.80
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.44	21.94	23.38	1.41	19.55	20.96	1.45	23.96	25.41
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.88	4.64	6.52	1.90	4.57	6.47	1.85	4.28	6.14
	Others	-	-	-	-	-	-	-	-	-
	Total	3.32	26.57	29.90	3.31	24.12	27.43	3.31	28.24	31.55

Source: Statistics & 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, SDB

Note:

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

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

(End period: Million Rupees)

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

Source: Statistics & 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	7,260,183.6

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

Source: Statistics & Data Services Department, SBI

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

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

(End of Period: Million Rupees)

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

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

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

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

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

Source: Statistics & 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
May-24																
1.Scheduled Banks (SBs)	20.78	20.62	21.10	20.94	18.48	18.45	19.93	19.90	10.21	10.14	18.83	18.78	11.74	11.86	18.16	18.14
a. Public	22.00	22.03	22.03	22.06	19.51	19.50	21.75	21.76	15.24	15.53	19.45	19.46	13.71	14.60	18.40	18.39
b. Private	21.82	21.82	22.21	22.21	18.59	18.56	19.88	19.85	9.28	9.10	18.65	18.58	11.13	11.10	18.02	18.01
c. Foreign	10.17	10.17	10.17	10.17	10.94	10.84	10.96	10.85	14.75	16.64	19.32	19.32	14.89	15.08	19.37	19.37
d. Specialized	28.21	28.21	28.22	28.22	18.11	18.13	26.42	26.42	16.84	16.85	20.43	20.43	17.42	17.38	19.74	19.73
2. DFIs	22.88	22.88	23.04	23.04	15.80	16.39	17.22	18.20	21.67	21.68	21.67	21.69	21.88	21.90	21.89	21.91
3. MFBs	33.69	33.69	39.32	39.32	35.16	35.16	36.60	36.60	9.91	9.43	18.75	18.50	15.51	15.36	21.12	21.09
4. Overall (SBs, MFBs, DFIs)	20.88	20.74	21.22	21.08	18.97	18.96	20.44	20.44	10.22	10.14	18.84	18.79	11.84	11.95	18.24	18.22
Jun-24^R																
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^P																
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

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 = $\sum (\text{Rate} * \text{Amount}) \div \sum (\text{Amount})$

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

(Percent per annum)

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

P: Provisional

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

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

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

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

3.34 Rates of Profit on National Savings Schemes

(Percent per annum)

S C H E M E	2023				2024					
	12 th Jul	15 th Sep	29 th Oct	19 th Dec	26 th Jan	21 st Feb	19 th Mar	14 th May	19 th Aug	25 th 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 Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates³										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	14.87	14.87	14.48	14.41	14.40	14.40	14.40	13.57	13.57	12.51
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Savings Certificates (Reg) or Special Saving Accounts										
(i) First 5 periods of complete 6 months	18.20	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				
					Jul	Mar	Apr	May	Jun	Jul
Karachi	No. of Cheques Cleared	19,316	17,319	17,541	1,186	1,468	1,350	1,777	1,319	1,410
	Amount	12,457,829	13,076,774	13,478,552	907,361	1,188,699	1,110,798	1,395,725	1,296,603	1,159,585
Lahore	No. of Cheques Cleared	8,173	7,327	7,657	562	650	584	661	621	587
	Amount	6,603,769	6,854,743	9,138,035	764,787	840,370	883,454	980,718	971,094	958,312
Peshawar	No. of Cheques Cleared	1,662	1,904	1,509	88	110	94	115	146	88
	Amount	1,772,204	2,171,841	1,837,414	118,832	170,440	135,579	177,307	234,540	134,122
Quetta	No. of Cheques Cleared	769	705	671	44	50	44	56	57	43
	Amount	895,147	877,953	1,066,291	91,062	66,296	75,311	91,592	100,750	85,882
Faisalabad	No. of Cheques Cleared	1,859	1,232	1,334	94	108	102	111	104	97
	Amount	2,014,765	1,591,510	2,081,922	201,980	164,672	169,090	176,522	181,759	186,216
Rawalpindi	No. of Cheques Cleared	2,409	2,046	2,085	152	163	151	170	163	150
	Amount	2,465,530	2,237,859	2,748,288	190,839	307,707	297,958	280,306	288,426	206,271
Hyderabad	No. of Cheques Cleared	76	87	66	1	6	5	7	11	17
	Amount	122,707	132,107	135,302	6,833	14,037	11,377	22,280	29,881	7,839
Islamabad	No. of Cheques Cleared	2,735	1,662	1,311	188	13	14	17	231	203
	Amount	3,756,678	2,797,487	1,748,805	436,083	44,294	44,152	53,538	629,574	393,142
Multan	No. of Cheques Cleared	1,014	1,005	928	65	73	69	79	76	68
	Amount	1,308,320	1,420,334	1,345,662	105,854	105,181	105,659	121,936	109,256	124,873
Sialkot	No. of Cheques Cleared	746	724	703	50	86	59	64	63	57
	Amount	706,141	982,925	1,295,682	104,440	121,470	135,453	127,104	152,974	192,682
Sukkur	No. of Cheques Cleared	639	491	553	36	48	48	58	51	37
	Amount	574,029	529,661	570,843	55,767	51,528	64,973	75,755	62,821	56,413
D.I. Khan	No. of Cheques Cleared	20	17	17	0	1	1	1	5	0
	Amount	17,179	15,759	42,511	1,289	913	2,496	2,103	4,431	73
Others	No. of Cheques Cleared	1,326	1,181	1,215	77	90	88	109	114	84
	Amount	1,334,163	1,488,197	2,149,762	188,964	141,682	176,582	209,638	199,661	175,051
TOTAL	No. of Cheques Cleared	40,626	35,711	35,591	2,543	2,865	2,609	3,228	2,949	2,743
	Amount	33,914,101	34,188,270	37,639,510	3,174,091	3,218,871	3,212,488	3,716,850	4,261,867	3,494,171

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	For the Quarter
	Ended Mar 2024	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 Aug-2024

CURRENCY\DATE	1	2	5	6	7	8	9	12	13	15
Australian Dollar	181.7722	181.2254	179.8692	181.1498	182.5385	182.5546	183.5914	183.2797	183.6219	184.3622
Bahraini Dinar	739.1734	738.7911	739.0385	739.0949	739.2971	739.2343	738.8795	739.1451	739.3991	739.2756
Canadian Dollar	201.6352	200.8307	200.5837	201.4604	202.2364	202.7942	202.7849	202.7368	202.7205	203.0867
Chinese Yuan	38.5334	38.5784	39.0591	39.0110	38.8203	38.9068	38.8777	38.8194	38.8375	38.9520
Danish Krone	40.4157	40.2958	40.7964	40.8838	40.7502	40.8295	40.7661	40.7617	40.8367	41.1119
Hong Kong Dollar	35.6745	35.6552	35.8313	35.7616	35.7528	35.7794	35.7358	35.7382	35.7911	35.7707
Japanese Yen	1.8587	1.8639	1.9413	1.9159	1.8913	1.9034	1.8935	1.8932	1.8870	1.8907
Kuwaiti Dinar	911.2275	910.4788	911.5228	910.8472	910.2441	909.8408	909.0062	909.3217	909.1137	909.4588
Malaysian Ringgit	61.0848	61.4376	62.9716	62.2825	61.9055	62.3683	62.4370	62.6371	62.6186	62.7816
New Zealand Dollar	165.8504	165.7856	164.9131	165.3695	167.5204	167.2416	167.9565	167.5906	168.1642	167.3201
Norwegian Krone	25.5513	25.4741	25.2892	25.3590	25.5966	25.8534	25.7170	25.8070	25.8135	26.0183
Omani Riyal	723.8856	723.3947	724.2307	723.8066	724.0902	724.4313	723.5071	723.8444	724.0902	723.8762
Qatari Riyal	76.4539	76.3857	76.4173	76.4457	76.4811	76.4457	76.4141	76.4470	76.4628	76.4412
Saudi Arabian Riyal	74.2436	74.2049	74.1977	74.2037	74.1972	74.2032	74.2103	74.2051	74.2181	74.2274
Singaporean Dollar	208.4277	208.4731	210.5047	210.1506	209.6742	210.2092	210.3862	210.2294	210.4401	211.3724
Swedish Krona	26.0416	25.9880	26.3160	26.4401	26.4868	26.6766	26.5123	26.5140	26.5023	26.6349
Swiss Franc	317.3237	319.1529	327.4064	325.4220	324.4905	323.9619	321.6363	321.2048	321.2640	321.6042
Thai Bhat	7.8556	7.8623	7.9295	7.8805	7.8219	7.8683	7.9078	7.9094	7.9334	7.9497
Turkish Lira	8.4089	8.4010	8.3794	8.3557	8.3188	8.3205	8.3128	8.3235	8.3360	8.3006
UAE Dirham	75.8422	75.8334	75.8403	75.8589	75.8664	75.8610	75.8653	75.8527	75.8669	75.8634
UK Pound Sterling	357.5861	354.3097	355.9390	355.6621	354.0234	353.6405	355.2143	355.3350	355.9099	357.5053
US Dollar	278.5879	278.5138	278.5293	278.5948	278.6276	278.6103	278.5466	278.5776	278.6328	278.6155
EMU Euro	301.4542	300.5662	304.3340	304.8723	303.9764	304.5050	304.1631	304.0125	304.5803	306.6025

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Aug-2024

CURRENCY\DATE	16	19	20	21	22	23	26	27	28	29	30
Australian Dollar	184.4628	186.1135	186.9218	187.6289	187.4917	187.0805	188.6445	188.7514	189.0093	189.3351	189.3677
Bahraini Dinar	739.6953	738.7592	738.5944	738.8790	739.2813	738.8353	738.9908	738.7713	738.8240	739.4022	739.5149
Canadian Dollar	202.8785	203.6660	204.0723	204.4240	204.9609	204.8357	206.0835	206.4809	206.8322	206.8095	206.4308
Chinese Yuan	38.8597	39.0087	38.9883	39.0644	39.0863	39.0488	39.1326	39.1107	39.0752	39.1793	39.3066
Danish Krone	41.0029	41.2061	41.3269	41.4988	41.6001	41.5354	41.7427	41.6725	41.6416	41.5767	41.3601
Hong Kong Dollar	35.7484	35.7543	35.7487	35.7586	35.7558	35.7347	35.7345	35.7066	35.7142	35.7348	35.7445
Japanese Yen	1.8707	1.9031	1.8936	1.9117	1.9168	1.9114	1.9346	1.9230	1.9270	1.9254	1.9226
Kuwaiti Dinar	909.2108	910.2481	909.9789	910.6332	911.4757	910.5389	911.2674	910.5383	911.3474	911.8774	911.0705
Malaysian Ringgit	62.7297	63.5759	63.6045	63.6006	63.5681	63.5687	64.0371	63.9088	64.0500	64.3607	64.5218
New Zealand Dollar	167.4619	169.3191	170.4782	171.2025	171.4628	171.4398	173.1617	173.1843	173.9518	175.2504	174.4583
Norwegian Krone	25.9650	26.1302	26.3594	26.5249	26.4904	26.3374	26.6008	26.4128	26.5707	26.5791	26.5357
Omani Riyal	723.5720	723.2359	722.9858	723.5055	723.9244	723.5346	723.2331	722.9858	723.4405	723.7653	723.5145
Qatari Riyal	76.4187	76.3950	76.3667	76.4141	76.4503	76.4435	76.3950	76.3668	76.4292	76.4598	76.4405
Saudi Arabian Riyal	74.2164	74.1948	74.1874	74.1946	74.2438	74.2345	74.2237	74.2015	74.1930	74.2103	74.2121
Singaporean Dollar	210.8735	212.3274	212.5046	213.0001	213.1371	212.8840	213.8384	213.4128	213.5030	213.9235	213.6526
Swedish Krona	26.4871	26.7221	26.9833	27.2823	27.3175	27.2418	27.3232	27.2740	27.3853	27.3839	27.2540
Swiss Franc	319.6452	322.0145	322.7744	325.7926	327.0198	326.9208	328.6316	328.4978	329.8428	331.0341	328.3760
Thai Bhat	7.9433	8.0941	8.1151	8.1414	8.1211	8.1171	8.1971	8.1842	8.1922	8.2043	8.1988
Turkish Lira	8.2787	8.2773	8.2543	8.2237	8.2221	8.2145	8.2026	8.1972	8.1837	8.1739	8.1851
UAE Dirham	75.8500	75.8299	75.8155	75.8194	75.8693	75.8612	75.8441	75.8293	75.8217	75.8449	75.8455
UK Pound Sterling	358.3966	360.6336	361.2121	362.5764	364.4348	364.9976	367.5735	367.2547	368.4176	367.7357	366.5323
US Dollar	278.5690	278.4862	278.3828	278.4276	278.6017	278.5914	278.5155	278.4466	278.4310	278.5224	278.5362
EMU Euro	305.7673	307.3377	308.2447	309.4926	310.3385	309.8292	311.3301	310.8543	310.4849	309.9378	308.3861

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	
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	Aug	36.7208	(2.85)	90.0407	(1.69)
	Sep	36.7870	0.18	91.7298	1.88
	Oct	39.1756	6.49	98.5166	7.40
	Nov	37.9883	(3.03)	98.2755	(0.24)
	Dec	37.9414	(0.12)	98.8267	0.56
2024	Jan	38.4143	1.25	101.7542	2.96
	Feb	38.7939	0.99	102.0966	0.34
	Mar	38.8624	0.18	104.0949	1.96
	Apr	39.2955	1.11	104.4445	0.34
	May	39.2048	(0.23)	100.6884	(3.60)
	Jun	38.8392	(0.93)	100.0647	(0.62)
	Jul ^R	38.7177	(0.31)	101.5044	1.44
	Aug ^P	38.1540	(1.46)	100.1631	(1.32)

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: -

- 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
- RPI and REER indices may be revised due to revisions in base period or splicing factor of CPIs data by PBS.
- Weights and number of trading partners have been updated from Jan, 2016 and revised for Jan, 2013 to Dec, 2015. The REER and NEER

have been recalculated since Jan, 2013 using these revised weights and number of trading partners.

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

- Appreciation (depreciation) of REER is sometimes confused with the concept of currency overvaluation (undervaluation) while these are two separate concepts and not necessarily interpreted in the same direction. For an assessment of a country's exchange rate misalignment, a more sophisticated analysis is required taking into account factors such as demographics, external and fiscal sustainability, and some other macroeconomic fundamentals over the medium-term. The following explainer-video on REER [by SBP] goes into further detail. <https://youtu.be/RX0Qa7oevLg>

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2021-22	2022-23	2023-24	2023	2024					
				Aug	Mar	Apr	May	Jun	Jul	Aug
Australian Dollar	128.5504	167.0037	185.3871	190.6372	182.5405	180.7758	184.1489	184.9558	185.4642	185.1796
Bahraini Dinar	469.1256	657.8499	750.5992	779.9151	739.4998	737.9499	738.1127	738.6947	738.4937	739.0893
Canadian Dollar	140.0847	185.0301	208.7583	218.0126	205.7346	203.4784	203.3955	203.1818	202.9019	203.7307
Chinese Yuan	27.4877	35.6919	39.1631	40.53349	38.6960	38.4338	38.4867	38.3870	38.3301	38.9646
Danish Krone	26.8532	35.0351	41.0488	43.03873	40.6252	39.9900	40.3103	40.2325	40.4530	41.1244
Hong Kong Dollar	22.7589	31.677	36.1988	37.58339	35.6445	35.5476	35.6408	35.6693	35.6631	35.7441
Japanese Yen	1.5108	1.8107	1.8992	2.029028	1.8596	1.8078	1.7853	1.7630	1.7641	1.9038
Kuwaiti Dinar	585.6467	807.9085	918.1168	955.0601	905.4704	902.9708	905.0482	907.2702	909.4509	910.4404
Malaysian Ringgit	41.9288	55.283	60.2265	63.71948	59.0364	58.3283	58.9537	59.0897	59.4662	63.0500
New Zealand Dollar	120.5836	153.2438	171.6663	176.4652	169.4566	165.7168	168.8034	171.0589	167.7931	169.4801
Norwegian Krone	19.855	24.1204	26.6017	28.13032	26.2702	25.5123	25.8800	26.2892	25.8014	26.0469
Omani Riyal	461.5716	645.193	735.2075	764.3002	723.8321	722.5712	722.9335	723.3685	723.4249	723.6597
Qatari Riyal	48.6996	68.0568	77.6567	80.76785	76.4194	76.2799	76.3585	76.4107	76.3903	76.4273
Saudi Arabian Riyal	47.2939	66.0564	75.4081	78.32765	74.2960	74.1417	74.1798	74.2208	74.2012	74.2106
Singaporean Dollar	130.4234	182.2382	209.7575	217.5681	207.8208	204.9255	205.8581	205.9170	206.6191	211.5678
Swedish Krona	19.3564	23.5275	26.6217	27.19222	26.7933	25.7218	25.8647	26.5790	26.1776	26.7984
Swiss Franc	190.129	265.2493	318.8447	334.3601	313.6009	305.7415	305.8324	311.1868	311.7911	324.4770
Thai Baht	5.314	7.0698	7.9177	8.404915	7.7534	7.5630	7.6054	7.5943	7.6829	8.0203
Turkish lira	15.1126	13.027	9.6099	10.91511	8.7075	8.6004	8.6383	8.5639	8.4744	8.2795
UAE Dirham	48.3139	67.5289	77.0219	80.00259	75.8714	75.7385	75.7602	75.7975	75.7907	75.8467
UK Pound Sterling	235.5923	299.3025	356.205	373.2802	354.0160	347.9137	351.2041	354.0840	357.5542	360.2329
US Dollar	177.4512	248.0388	282.8985	293.8081	278.7050	278.1425	278.2501	278.4387	278.3912	278.5403
EMU Euro	199.4916	260.5221	305.9706	320.4543	302.8720	298.1873	300.5630	299.9534	301.6649	306.7176

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 Aug	-1.96	-1.41	-0.52	-1.03	-0.09	-3.53	-2.12	-6.22	-1.44	0.00	-3.13	-1.29	+1.08
Sep	+0.09	-2.52	-0.37	-1.66	0.00	-2.25	-1.09	+6.51	-3.25	+0.28	-1.46	-3.28	-2.74
Oct	-0.48	+0.24	-0.34	-2.58	+0.25	-0.01	-1.59	+1.94	-0.73	-0.28	-0.87	+0.95	-2.90
Nov	+2.62	+2.94	-0.10	+2.49	-0.19	+1.68	+2.43	-1.31	+3.80	0.00	+4.95	+3.08	-2.13
Dec	-0.20	+0.81	+0.30	+0.51	-0.03	+3.54	+0.37	+0.98	+0.72	+0.21	-1.17	+2.56	-1.26
2024 Jan	-0.49	-1.66	+0.02	-2.16	+0.54	-3.76	-2.00	+1.01	-0.36	-0.21	-1.99	-1.09	-3.73
Feb	-0.19	-0.10	+0.19	+0.47	+0.00	-2.06	-0.68	+0.15	-0.28	-0.00	-0.25	-1.94	-2.79
Mar	-0.42	-0.09	-0.49	-0.97	+0.07	-0.43	+0.73	+0.46	-0.25	+0.05	-0.95	-2.77	-3.36
Apr	-0.24	-0.91	-0.22	-2.55	-0.05	-3.55	-0.82	-0.15	-0.62	-0.05	-2.31	-0.67	-0.21
May	-0.01	+1.25	+0.26	-0.02	+0.00	+0.11	+1.35	-0.01	+1.45	+0.07	+0.16	+0.58	+0.48
Jun	-0.33	-1.35	-0.19	-0.75	+0.74	-2.67	-0.33	+0.00	-0.52	-0.05	-0.91	+0.80	-1.96
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

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 Aug	-1.00	-0.44	+0.45	-0.06	+0.89	-2.58	-1.16	-5.30	-0.48	+0.98	-2.19	-0.33	+2.07	+0.98
Sep	+1.23	-1.41	+0.77	-0.54	+1.14	-1.14	+0.03	+7.72	-2.15	+1.42	-0.34	-2.18	-1.64	+1.14
Oct	-0.41	+0.30	-0.28	-2.52	+0.31	+0.06	-1.53	+2.00	-0.67	-0.21	-0.81	+1.02	-2.84	+0.06
Nov	+1.15	+1.46	-1.53	+1.02	-1.62	+0.22	+0.96	-2.72	+2.31	-1.44	+3.44	+1.60	-3.54	-1.44
Dec	-0.83	+0.18	-0.32	-0.12	-0.66	+2.89	-0.26	+0.35	+0.09	-0.42	-1.78	+1.92	-1.87	-0.62
2024 Jan	+0.40	-0.79	+0.91	-1.29	+1.43	-2.91	-1.13	+1.91	+0.52	+0.68	-1.12	-0.22	-2.88	+0.89
Feb	-0.01	+0.07	+0.36	+0.64	+0.18	-1.89	-0.51	+0.33	-0.11	+0.17	-0.08	-1.77	-2.62	+0.17
Mar	-0.16	+0.17	-0.23	-0.71	+0.33	-0.17	+1.00	+0.72	+0.01	+0.31	-0.69	-2.52	-3.10	+0.27
Apr	+0.22	-0.45	+0.24	-2.10	+0.42	-3.10	-0.36	+0.32	-0.16	+0.42	-1.86	-0.21	+0.26	+0.46
May	-0.43	+0.82	-0.16	-0.44	-0.42	-0.32	+0.92	-0.43	+1.02	-0.35	-0.26	+0.16	+0.06	-0.42
Jun	+0.30	-0.74	+0.44	-0.13	+1.37	-2.07	+0.29	+0.63	+0.10	+0.58	-0.30	+1.43	-1.35	+0.62
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

*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	Aug	Apr	May	Jun	Jul	Aug
Australian Dollar	-5.52	-14.83	-20.47	+0.42	-2.43	+3.78	-1.40	+3.05	+0.10	-1.69	+0.19	+2.05	-3.32
Brazilian Real	-0.78	-28.67	-23.69	+1.74	-0.51	+2.72	+11.25	+3.81	+3.51	+1.35	+6.05	+1.86	+1.26
Canadian Dollar	-9.86	-16.45	-21.30	-0.13	+0.48	+2.16	+1.00	+2.74	+1.44	-0.79	+0.36	+0.89	-0.97
Chinese Yuan	-12.07	-13.47	-17.43	-0.09	+0.50	+1.14	+0.52	+2.00	+0.19	+0.01	+0.32	-0.60	-0.55
EMU Euro	-2.97	-15.98	-22.19	+2.59	-1.52	+1.92	+0.98	+1.43	+0.86	-1.23	+1.37	-1.14	-1.00
Hong Kong Dollar	-9.26	-21.12	-19.09	-0.20	+2.25	+0.10	-0.20	+0.60	+0.01	-0.10	-0.11	+0.04	0.00
Indian Rupee	-7.92	-13.22	-19.05	+0.37	+2.58	+0.32	+0.09	+0.53	+0.17	-0.26	+0.18	+0.35	+1.52
Indonesian Rupiah	-8.74	-13.81	-19.77	+1.69	+2.08	+2.77	+3.36	+1.05	+2.57	+0.02	+0.75	-0.61	-3.59
Iranian Rial	-9.81	-22.50	-17.49	0.00	+2.41	-0.57	-0.75	+0.10	-0.01	-0.00	-0.74	+0.00	+1.37
Japanese Yen	-0.58	-8.35	-13.61	+2.31	-2.69	+6.59	+6.35	+3.66	+3.63	-0.11	+2.74	-5.31	-3.71
Korean Won	-2.90	-15.47	-17.50	+1.48	-0.37	+3.30	+3.09	+3.24	+2.31	-0.16	+0.92	-0.33	-2.24
Malaysian Ringgit	-6.40	-16.92	-15.49	+1.11	+1.26	+2.03	-0.25	+2.17	+0.77	-1.33	+0.33	-2.41	-5.02
Saudi Arabian Riyal	-10.03	-20.95	-19.48	-0.28	+2.51	+0.20	-0.04	+0.01	-0.01	-0.07	+0.04	0.00	+1.46
Singaporean Dollar	-8.02	-21.63	-20.76	+1.07	-0.38	+1.52	+0.80	+1.40	+1.00	-0.77	+0.57	+0.03	-1.66
Swedish Krona	-1.28	-9.33	-22.68	-0.23	-5.20	+6.24	-0.47	+3.28	+2.86	-4.02	+0.82	-1.11	-3.36
Swiss Franc	-6.33	-20.23	-25.93	+3.39	-4.03	+6.08	-0.77	+1.32	+0.62	-0.58	-0.80	+1.07	-2.29
Taiwani Dollar	-11.03	-13.58	-14.60	-0.00	+4.81	-2.83	-0.01	+0.00	-0.00	-0.00	-0.00	-2.00	0.00
Thai Baht	+0.31	-18.25	-19.52	+4.59	-2.73	+5.10	+1.03	+1.97	+1.63	-0.84	+0.26	-0.00	-3.59
UK Pound Sterling	-9.89	-12.16	-23.48	+3.36	-1.30	+0.93	-0.36	+1.47	+0.57	-1.43	+0.51	-3.05	-1.18
U.S Dollar	-9.79	-21.09	-19.28	0.00	+2.44	+0.03	-0.06	+0.01	-0.05	+0.00	-0.01	-1.44	+1.37
UAE Dirham	-9.79	-21.06	-19.48	-0.28	+2.51	+0.20	-0.04	+0.01	-0.01	-0.07	+0.04	+0.03	+1.46

Source: Statistics and Data Services Department, SBP

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

Notes:

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

4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY21	FY22	FY23	FY24	Aug		Jul-Aug	
					2023	2024 ^P	FY23	FY24 ^P
1.USA	2,599.6	3,087.4	3,167.8	3,531.2	262.7	322.4	504.0	622.4
2.UK	4,091.0	4,492.9	4,073.2	4,521.5	329.8	474.8	636.4	918.3
3.Saudi Arabia	7,726.3	7,754.2	6,532.8	7,424.2	491.1	713.1	977.9	1,473.2
4.UAE	6,164.8	5,846.2	4,656.1	5,534.6	308.4	538.4	623.9	1,149.6
Dubai	5,116.0	4,558.3	3,569.7	4,229.9	234.8	427.0	479.4	898.6
Abu Dhabi	944.8	1,208.2	1,029.7	1,250.6	68.2	104.6	135.4	238.3
Sharjah	79.4	59.8	37.9	21.5	3.6	1.9	6.2	3.1
Others	24.6	19.8	18.8	32.7	1.8	4.8	3.0	9.7
5.Other GCC Countries	3,331.6	3,625.4	3,198.0	3,180.4	244.7	281.3	473.0	569.7
Bahrain	470.8	529.5	454.3	442.9	33.6	36.5	65.6	72.8
Kuwait	861.6	935.5	815.2	802.1	62.6	69.9	119.2	140.2
Qatar	910.7	1,028.5	915.5	901.6	70.2	80.6	137.4	163.4
Oman	1,088.6	1,131.9	1,013.0	1,033.8	78.3	94.4	150.8	193.3
6.EU Countries	2,728.6	3,361.5	3,133.7	3,531.4	290.8	375.8	574.2	726.6
Germany	431.9	508.9	553.0	587.3	44.3	59.1	88.5	116.0
France	422.7	487.8	443.5	481.6	41.3	48.2	79.6	93.5
Netherlands	48.0	60.6	58.9	59.0	4.6	6.1	9.2	11.5
Spain	402.2	512.8	490.4	600.7	52.8	67.0	102.4	120.6
Italy	606.9	856.2	839.8	978.5	86.6	109.0	170.7	214.2
Greece	273.9	364.7	336.3	404.5	31.2	44.1	62.0	87.2
Sweden	63.0	79.2	75.7	76.7	6.3	6.7	12.7	13.3
Denmark	72.2	70.9	74.1	74.6	5.8	5.7	12.0	11.6
Ireland	155.9	160.3	121.1	126.8	9.6	13.2	18.9	26.3
Belgium	252.0	260.0	140.8	141.8	8.4	16.7	18.3	32.5
7.Malaysia	205.1	144.8	105.2	141.0	6.3	16.1	12.8	32.2
8.Norway	111.8	145.7	111.4	106.7	8.0	8.6	18.5	18.0
9.Switzerland	44.2	45.6	44.2	46.2	3.5	4.1	7.0	7.6
10.Australia	598.0	753.4	592.8	643.8	45.2	58.7	87.5	112.1
11.Canada	594.8	708.1	552.1	504.6	34.9	42.1	71.6	84.3
12.Japan	85.2	78.9	74.8	52.1	3.8	5.5	7.6	10.4
13.South Africa	353.6	348.8	210.8	209.6	11.7	24.6	25.3	47.9
14.South Korea	88.4	98.0	97.1	103.3	7.8	10.4	17.0	20.4
15.Other Countries [#]	727.0	788.1	782.8	720.3	45.8	66.7	86.9	144.0
Total	29,449.9	31,278.8	27,332.8	30,250.8	2,094.5	2,942.8	4,123.5	5,936.8

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.

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-24			Jul-Aug					
	Credit	Debit	Net	FY24			FY25		
				Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	72,679	73,344	(665)	10,368	11,261	(893)	12,661	12,832	(171)
A. Goods and services (a+b)	38,904	63,275	(24,371)	5,787	10,108	(4,321)	6,115	11,258	(5,143)
a. Goods	31,101	53,166	(22,065)	4,536	8,376	(3,840)	4,862	9,534	(4,672)
1. General merchandise	31,088	53,166	(22,078)	4,534	8,376	(3,842)	4,861	9,534	(4,673)
2. Net exports of goods under merchanting (only export)	13	N.A	13	2	N.A	2	1	N.A	1
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	7,803	10,109	(2,306)	1,251	1,732	(481)	1,253	1,724	(471)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2 Maintenance and repair services n.i.e.	5	90	(85)	-	9	(9)	2	10	(8)
3 Transport	859	4,292	(3,433)	240	846	(606)	139	748	(609)
4 Travel	759	2,271	(1,512)	106	366	(260)	111	361	(250)
5 Construction	69	29	40	7	1	6	11	5	6
6 Insurance and pension services	76	420	(344)	10	86	(76)	15	90	(75)
7 Financial services	53	355	(302)	6	40	(34)	10	91	(81)
8 Charges for the use of intellectual property n.i.e.	12	192	(180)	2	14	(12)	3	51	(48)
9 Telecommunications, computer, and information services	3,223	396	2,827	449	55	394	584	75	509
10 Other business services	1,550	1,647	(97)	266	201	65	255	210	45
11 Personal, cultural, and recreational services	23	1	22	4	1	3	5	1	4
12 Government goods and services n.i.e.	1,174	416	758	161	113	48	118	82	36
B. Primary Income	959	9,582	(8,623)	109	1,073	(964)	162	1,447	(1,285)
1. Compensation of employees	224	30	194	34	6	28	38	5	33
2. Investment income	734	9,552	(8,818)	75	1,067	(992)	122	1,442	(1,320)
2.1 Direct investment	232	3,724	(3,492)	12	269	(257)	30	571	(541)
2.1.1 Investment income on equity and investment fund shares	232	3,684	(3,452)	12	269	(257)	30	567	(537)
2.1.2 Interest	-	40	(40)	-	-	-	-	4	(4)
2.2 Portfolio investment	34	767	(733)	16	48	(32)	1	48	(47)
2.2.1 Investment income on equity and investment fund shares	17	141	(124)	15	8	7	-	8	(8)
2.2.2 Interest	17	626	(609)	1	40	(39)	1	40	(39)
2.3 Other investment	124	5,061	(4,937)	8	750	(742)	14	823	(809)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	124	5,061	(4,937)	8	750	(742)	14	823	(809)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	344	N.A	344	39	N.A	39	77	N.A	77
3. Other primary income	1	-	1	-	-	-	2	-	2
C. Secondary Income	32,816	487	32,329	4,472	80	4,392	6,384	127	6,257
1. General government	439	33	406	60	3	57	82	21	61
2. Financial corporations, nonfinancial corporations, households, and NPISHs	32,377	454	31,923	4,412	77	4,335	6,302	106	6,196
2. Capital account	182	7	175	20	-	20	49	6	43
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	7	(7)	-	-	-	-	6	(6)
2. Capital transfers	182	-	182	20	-	20	49	-	49
2.1 General government	172	-	172	19	-	19	48	-	48
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	172	-	172	19	-	19	48	-	48
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	10	-	10	1	-	1	1	-	1
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	10	-	10	1	-	1	1	-	1
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	72,861	73,351	(490)	10,388	11,261	(873)	12,710	12,838	(128)

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-24			Jul-Aug					
				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	5,157	6,949	(1,792)	3,537	4,605	(1,068)	(620)	(225)	(395)
1. Direct investment	267	1,902	(1,635)	10	225	(215)	(9)	350	(359)
1.1 Equity and investment fund shares	262	1,792	(1,530)	8	228	(220)	(9)	355	(364)
1.2 Debt instruments	5	110	(105)	2	(3)	5	-	(5)	5
2. Portfolio investment	(6)	(383)	377	-	26	(26)	(6)	103	(109)
2.1 Equity and investment fund shares	(2)	121	(123)	-	22	(22)	(6)	25	(31)
2.2 Debt instruments	(4)	(504)	500	-	4	(4)	-	78	(78)
3. Financial derivatives (other than reserves) and employees stock options	-	-	-	-	-	-	-	-	-
4. Other investment	(120)	5,430	(5,550)	110	4,354	(4,244)	(601)	(678)	77
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	195	3,717	(3,522)	163	3,026	(2,863)	(377)	132	(509)
Central bank	-	999	(999)	-	1,002	(1,002)	-	-	-
Deposit-taking corporations, except the central bank	143	470	(327)	90	3	87	(462)	59	(521)
General government	5	2,248	(2,243)	(1)	2,021	(2,022)	(2)	73	(75)
Other sectors	47	-	47	74	-	74	87	-	87
4.3 Loans	-	2,209	(2,209)	-	1,262	(1,262)	-	(751)	751
Central bank	-	2,154	(2,154)	-	1,207	(1,207)	-	(40)	40
Deposit-taking corporations, except the central bank	-	269	(269)	-	(45)	45	-	(23)	23
General government	-	(703)	703	-	(245)	245	-	(534)	534
Other sectors	-	489	(489)	-	345	(345)	-	(154)	154
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	(276)	(774)	498	(92)	-	(92)	(224)	-	(224)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	(276)	(774)	498	(92)	-	(92)	(224)	-	(224)
4.6 Other accounts receivable/ Payable	(39)	278	(317)	39	66	(27)	-	(59)	59
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	(47)	-	(47)	39	-	39	-	-	-
General government	8	-	8	-	-	-	-	-	-
Other sectors	-	278	(278)	-	66	(66)	-	(59)	59
4.7 Special drawing rights	N.A	-	-	N.A	-	-	N.A	-	-
5. Reserve assets	5,016	N.A	5,016	3,417	N.A	3,417	(4)	N.A	(4)
5.1 Monetary gold	-	N.A	-	-	N.A	-	-	N.A	-
5.2 Special drawing rights	743	N.A	743	885	N.A	885	(454)	N.A	(454)
5.3 Reserve position in the IMF	-	N.A	-	-	N.A	-	-	N.A	-
5.4 Other reserve assets	4,273	N.A	4,273	2,532	N.A	2,532	450	N.A	450
	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	1,302	(1,302)	-	195	(195)	-	267	(267)
5. Exceptional Financing	-	-	-	-	-	-	-	-	-

...Not Applicable

Source: Statistics & Data Services Department

Archive Link: http://www.sbp.org.pk/econdata/BOP_archiveindex.aspx

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

4.11 Gold and Foreign Exchange Reserves

Million US Dollars

End Period	Gold*	Foreign exchange reserves with														SBP and Scheduled Banks		
		SBP							Scheduled Banks									
									Deposits			Utilizations			Total Banks' Reserves (7+8+9-10-11-12)**	Net Reserves with Banks (7-10)***		
		SDRs	Cash Foreign Currency	Nostro ¹	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+a+b)	Net Reserves with SBP (2+4)	FE-25 ²	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others				
		1	2	3	4	a	b	5	6	7	8	9	10	11	12	13	14	15
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	109	92	1,678	127	1,964	2,826	4,715	11,337	9,160
FY24	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	337	102	2,022	95	2,026	2,925	4,607	17,274	13,996
2023 Aug	4,038	881	72	6,907	28	0.2	7,889	7,788	6,455	221	195.1	1,679	128	2,137	2,927	4,776	14,854	12,564
Sep	3,889	670	73	6,946	4	0.2	7,693	7,615	6,384	(20)	142.1	1,607	114	2,359	2,425	4,777	14,007	12,393
Oct	4,152	500	73	6,973	15	0.2	7,562	7,473	6,308	(1)	59.6	1,747	101	2,201	2,317	4,560	14,030	12,033
Nov	4,232	353	73	6,655	9	0.2	7,090	7,007	6,336	124	135.3	1,865	96	2,072	2,563	4,472	13,885	11,479
Dec	4,321	112	73	8,121	24	0.2	8,331	8,233	6,381	145	93.3	1,941	91	1,989	2,598	4,440	15,250	12,673
2024 Jan	4,269	531	73	7,630	21	0.2	8,256	8,162	6,351	177	192	1,918	80	2,104	2,618	4,432	15,144	12,594
Feb	4,259	373	73	7,580	39	0.2	8,066	7,953	6,398	221	169	1,903	86	1,839	2,960	4,495	15,284	12,448
Mar	4,605	205	73	7,835	24	0.2	8,138	8,040	6,466	409	161	1,747	91	2,045	3,153	4,719	15,895	12,759
Apr	4,797	1,125	73	8,002	44	0.2	9,244	9,127	6,527	247	87	1,904	98	2,432	2,427	4,623	16,469	13,750
May	4,883	974	73	8,135	20	0.2	9,203	9,109	6,527	208	97	1,986	96	2,176	2,574	4,541	16,660	13,651
Jun	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	337	102	2,022	95	2,026	2,925	4,607	17,274	13,996
Jul ^R	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 ^P	5,230	293	73	9,144	53	0.2	9,564	9,437	6,632	98	55	1,895	86	2,376	2,428	4,737	17,222	14,174

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								
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul ^P	Aug ^P	
Foreign Currency Deposits														
A. FE-25 Deposits	6,455.1	6,383.9	6,307.5	6,336.5	6,381.1	6,350.8	6,398.2	6,465.7	6,527.1	6,527.1	6,628.5	6,682.2	6,632.2	
1. Resident	5,660.3	5,603.3	5,522.1	5,531.9	5,569.2	5,532.7	5,568.2	5,628.6	5,694.5	5,638.4	5,731.3	5,773.9	5,775.2	
i) Demand Deposits	1,740.7	1,814.5	1,770.8	1,793.0	1,819.2	1,791.1	1,781.6	1,824.5	1,797.7	1,782.1	1,831.2	1,819.3	1,889.9	
ii) Savings Deposits	1,940.4	1,940.5	1,874.5	1,863.4	1,834.8	1,795.9	1,783.3	1,820.7	1,865.8	1,783.5	1,815.4	1,817.1	1,923.5	
iii) Time Deposits	1,979.2	1,848.3	1,876.8	1,875.5	1,915.2	1,945.7	2,003.3	1,983.4	2,030.9	2,072.8	2,084.8	2,137.5	1,961.8	
2. Non- Resident	794.8	780.7	785.4	804.6	811.9	818.1	830.0	837.1	832.6	888.7	897.2	908.3	857.0	
i) Demand Deposits	427.1	417.7	422.6	433.5	465.6	445.9	457.3	468.9	468.0	506.1	544.4	548.2	502.9	
ii) Savings Deposits	222.7	218.1	219.5	227.1	227.1	220.4	220.3	216.5	214.1	222.8	224.0	221.2	230.5	
iii) Time Deposits	144.9	144.9	143.3	144.0	119.2	151.8	152.4	151.7	150.5	159.8	128.8	138.9	123.6	
B. Old FCAs Deposits	9.6	9.5	9.5	9.6	9.6	9.5	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	2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.0	
Total (A+B)	6,464.6	6,393.4	6,317.0	6,346.0	6,390.7	6,360.3	6,407.6	6,475.1	6,536.5	6,536.5	6,637.9	6,691.6	6,641.6	
FE-25 Deposits Utilization														
1. Financing	1,679.2	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	
i) Exports Financing	196.2	353.1	438.4	429.7	450.1	481.5	447.0	441.0	471.7	518.3	540.1	550.9	580.7	
a) Pre-Shipment	94.1	230.2	309.1	302.6	321.8	359.6	313.7	313.0	346.3	383.5	405.1	412.8	440.5	
b) Post-Shipment	102.1	122.9	129.3	127.1	128.3	121.9	133.3	128.0	125.5	134.8	135.0	138.1	140.2	
ii) Import Financing	1,482.9	1,253.6	1,308.8	1,435.1	1,491.2	1,436.9	1,455.8	1,305.8	1,432.0	1,467.5	1,481.8	1,385.5	1,314.2	
2. Placements	1,936.1	1,794.9	1,671.6	1,655.4	1,659.5	1,613.3	1,876.6	1,944.6	1,662.3	1,630.0	1,718.0	1,683.4	1,604.4	
i) With State Bank of Pakistan	1,028.8	1,049.5	1,017.0	1,018.2	1,030.5	1,011.2	1,013.8	1,031.2	1,036.1	1,049.0	1,048.7	1,053.5	1,013.3	
a) CRR ¹	358.7	365.7	353.9	354.7	359.6	352.2	352.6	358.2	359.8	364.2	364.5	366.3	367.8	
b) SCRR ²	670.2	683.8	663.1	663.5	670.8	659.0	661.2	672.9	676.3	684.7	684.1	687.2	645.5	
ii) With Banks	907.3	745.4	654.6	637.2	629.0	602.1	862.9	913.4	626.2	581.0	669.3	629.9	591.2	
a) Within Pakistan	127.9	114.4	101.3	96.3	91.5	80.2	85.9	91.1	98.0	95.7	95.0	94.2	85.9	
b) Outside Pakistan	779.4	631.0	553.3	540.9	537.6	521.9	777.0	822.3	528.2	485.4	574.4	535.7	505.3	
3. Balances	702.7	623.2	688.2	744.7	790.9	715.4	779.3	729.2	529.1	734.9	862.2	736.1	757.1	
i) Balance held abroad	439.9	323.1	339.7	413.4	449.4	391.3	483.6	449.8	236.9	441.1	569.2	469.1	496.3	
ii) Cash in hand	262.8	300.1	348.5	331.4	341.5	324.1	295.7	279.4	292.2	293.8	293.1	267.0	260.8	
4. Others	2,137.1	2,359.1	2,200.5	2,071.6	1,989.5	2,103.7	1,839.4	2,045.2	2,432.0	2,176.4	2,026.5	2,326.3	2,375.7	

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

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

4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr. COUNTRY	Aug FY25 ^b			Jul- Aug FY25 ^b			Jul- Aug FY24		
	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total
I Foreign Private Investment	214.0	1.0	215.0	350.3	24.7	374.9	225.2	22.8	248.0
1 Argentina	-	-	-	-	-	-	-	-	-
2 Australia	0.2	-	0.2	0.5	-	0.5	-	(0.4)	(0.4)
3 Austria	(0.1)	-	(0.1)	(0.6)	-	(0.6)	(0.2)	-	(0.2)
4 Bahamas	-	-	-	-	-	-	-	-	-
5 Bahrain	2.3	(0.0)	2.2	4.3	(0.0)	4.2	4.0	(0.0)	4.0
6 Bangladesh	-	-	-	-	-	-	-	-	-
7 Belgium	0.0	-	0.0	0.0	-	0.0	-	-	-
8 Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9 Brunei	0.1	-	0.1	0.2	-	0.2	0.2	-	0.2
10 Canada	(2.6)	0.1	(2.5)	(4.7)	1.0	(3.6)	(0.3)	(0.3)	(0.6)
11 China	129.6	-	129.6	174.7	-	174.7	56.8	-	56.8
12 Congo	-	-	-	-	-	-	-	-	-
13 Denmark	0.4	-	0.4	0.9	-	0.9	0.8	-	0.8
14 Egypt	0.7	-	0.7	1.3	-	1.3	1.3	-	1.3
15 Finland	0.2	-	0.2	0.4	-	0.4	0.4	-	0.4
16 France	11.3	(0.0)	11.3	13.4	(0.0)	13.4	3.7	0.0	3.7
17 Germany	2.0	-	2.0	6.7	-	6.7	0.3	-	0.3
18 Hongkong	27.7	(0.2)	27.5	70.2	1.8	72.0	57.7	(0.0)	57.7
19 Hungary	-	-	-	0.1	-	0.1	-	-	-
20 Iceland	-	-	-	-	-	-	-	-	-
21 Indonesia	-	-	-	-	-	-	-	-	-
22 Iran	0.0	-	0.0	0.1	-	0.1	0.1	-	0.1
23 Ireland	0.1	0.1	0.2	0.1	0.1	0.2	0.0	0.4	0.4
24 Italy	(0.1)	-	(0.1)	(0.3)	-	(0.3)	(0.2)	-	(0.2)
25 Japan	1.2	-	1.2	2.5	-	2.5	(0.5)	-	(0.5)
26 Kenya	-	-	-	-	-	-	-	0.0	0.0
27 Korea (South)	3.2	-	3.2	6.4	-	6.4	4.7	-	4.7
28 Kuwait	1.3	(0.0)	1.2	1.5	(0.1)	1.4	3.0	(0.1)	2.9
29 Lebanon	2.2	-	2.2	4.2	-	4.2	3.8	-	3.8
30 Liberia	-	-	-	-	-	-	-	-	-
31 Libya	(0.1)	-	(0.1)	(0.1)	-	(0.1)	(0.1)	-	(0.1)
32 Luxembourg	(3.5)	(0.4)	(3.9)	(4.0)	(1.0)	(5.0)	0.7	(7.9)	(7.2)
33 Malaysia	4.1	-	4.1	6.2	(0.1)	6.0	8.2	-	8.2
34 Malta	1.0	-	1.0	1.9	-	1.9	1.9	-	1.9
35 Netherlands	0.5	-	0.5	(2.9)	-	(2.9)	32.0	-	32.0
36 New Zealand	-	-	-	-	-	-	0.1	-	0.1
37 Nigeria	-	-	-	-	-	-	-	-	-
38 Norway	(15.9)	-	(15.9)	(27.3)	-	(27.3)	(46.0)	-	(46.0)
39 Oman	(0.0)	-	(0.0)	(0.0)	-	(0.0)	3.0	-	3.0
40 Panama	-	-	-	-	-	-	-	-	-
41 Philippines	-	-	-	-	-	-	-	-	-
42 Poland	0.1	-	0.1	0.2	-	0.2	0.2	-	0.2
43 Portugal	-	-	-	-	-	-	-	-	-
44 Qatar	0.5	-	0.5	0.7	-	0.7	0.1	-	0.1
45 Saudi Arabia	1.6	0.1	1.6	0.6	0.1	0.7	(1.0)	0.1	(1.0)
46 Seychelles	-	-	-	-	-	-	-	-	-
47 Singapore	1.3	-	1.3	3.1	-	3.1	6.5	(0.0)	6.5
48 South Africa	-	-	-	-	-	-	-	0.0	0.0
49 Sri Lanka	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0
50 Sweden	0.1	3.7	3.8	0.3	27.7	28.0	0.1	5.1	5.2
51 Switzerland	0.2	(0.0)	0.2	0.5	(0.4)	0.1	20.1	(1.6)	18.5
52 Thailand	0.2	-	0.2	(0.2)	-	(0.2)	(0.7)	-	(0.7)
53 Turkey	2.4	-	2.4	3.5	-	3.5	4.0	-	4.0
54 U.A.E	6.0	0.2	6.2	9.4	(0.7)	8.7	2.0	5.9	7.9
55 United Kingdom	21.2	0.6	21.9	43.5	(0.6)	42.9	39.3	3.6	42.9
56 United States	9.5	(0.1)	9.4	22.7	(0.7)	22.0	19.4	15.6	34.9
57 Others	5.0	(3.0)	2.0	10.3	(2.3)	8.0	0.1	2.4	2.5
II Foreign Public Investment^a		(66.8)	(66.8)	-	78.2	78.2	-	3.9	3.9
Debt Securities		(66.8)	(66.8)	-	78.2	78.2	-	3.9	3.9
Total	214.0	(65.8)	148.2	350.3	102.9	453.2	225.2	26.8	252.0

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

4. The data from FY15 has been revised by incorporating the FDI channelled 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: http://www.sbp.org.pk/ecodata/NJFP_ArchIndex.asp

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr. Sector	Aug FY25 ^P			Jul- Aug FY25 ^P			Jul- Aug FY24		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	4.7	1.4	3.3	8.4	2.9	5.5	4.4	3.0	1.4
2 Food Packaging	-	-	-	-	-	-	-	-	-
3 Beverages	2.6	-	2.6	5.2	-	5.2	5.2	-	5.2
4 Tobacco & Cigarettes	4.1	-	4.1	8.2	-	8.2	8.2	-	8.2
5 Sugar	0.1	-	0.1	0.1	-	0.1	0.1	-	0.1
6 Textiles	1.1	1.4	(0.3)	2.1	2.9	(0.7)	2.1	2.4	(0.3)
7 Paper & Pulp	-	0.1	(0.1)	-	0.5	(0.5)	-	-	-
8 Leather & Leather Products	-	0.1	(0.1)	-	0.3	(0.3)	-	0.3	(0.3)
9 Rubber & Rubber Products	3.0	-	3.0	3.1	-	3.1	-	-	-
10 Chemicals	4.5	3.1	1.4	9.9	5.9	4.0	10.1	6.1	4.0
11 Petro Chemicals	-	-	-	-	-	-	-	-	-
12 Petroleum Refining	11.5	3.5	8.1	23.1	7.0	16.1	14.8	0.0	14.8
13 Mining & Quarrying	0.0	22.6	(22.6)	0.1	24.7	(24.7)	1.1	8.3	(7.2)
14 Oil & Gas Explorations	14.7	0.4	14.4	44.9	0.7	44.2	33.6	0.7	33.0
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15 Pharmaceuticals & OTC Products	6.6	6.6	0.0	7.4	7.2	0.1	21.3	1.2	20.1
16 Cosmetics	-	0.0	(0.0)	-	0.0	(0.0)	-	0.6	(0.6)
17 Fertilizers	-	-	-	-	-	-	-	-	-
18 Cement	2.6	-	2.6	5.1	-	5.1	5.1	-	5.1
19 Ceramics	0.4	0.0	0.4	1.1	0.1	1.0	-	-	-
20 Basic Metals	-	-	-	0.2	-	0.2	-	-	-
21 Metal Products	0.0	-	0.0	0.3	-	0.3	1.0	-	1.0
22 Machinery other than Electrical	0.0	-	0.0	0.2	-	0.2	0.0	-	0.0
23 Electrical Machinery	9.5	0.5	9.0	11.2	0.9	10.3	0.4	0.9	(0.5)
24 Electronics	21.9	0.3	21.6	23.8	0.6	23.2	3.7	14.6	(10.9)
I) Consumer/Household	21.9	0.3	21.6	23.8	0.6	23.2	3.7	14.6	(10.9)
II) Industrial	-	-	-	-	-	-	0.0	-	0.0
25 Transport Equipment (Automobiles)	3.0	2.3	0.7	6.0	4.9	1.1	3.5	5.2	(1.7)
I) Motorcycles	0.0	-	0.0	0.0	-	0.0	-	-	-
II) Cars	2.9	2.0	0.9	5.8	3.9	1.9	3.3	3.8	(0.5)
III) Buses, Trucks, Vans & Trail	0.1	0.3	(0.3)	0.1	1.0	(0.9)	0.2	1.4	(1.2)
26 Power	159.2	11.1	148.0	232.3	22.1	210.2	120.0	12.0	107.9
I) Thermal	9.6	5.7	3.9	19.0	11.2	7.8	18.7	11.1	7.6
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
II) Hydel	120.1	0.1	119.9	154.4	0.2	154.1	44.7	0.2	44.4
III) Coal	29.5	5.3	24.1	58.9	10.6	48.3	56.6	0.6	55.9
27 Construction	0.5	1.0	(0.5)	1.0	2.1	(1.1)	6.3	1.4	4.9
28 Trade	4.0	1.1	2.8	10.0	2.3	7.7	7.4	2.6	4.8
29 Transport	1.4	3.4	(2.0)	3.5	6.9	(3.4)	3.1	2.1	1.0
30 Tourism	2.8	-	2.8	7.0	-	7.0	1.8	-	1.8
31 Storage Facilities	0.6	0.0	0.5	0.6	1.0	(0.4)	0.7	0.1	0.6
32 Communications	6.9	16.3	(9.4)	13.7	32.8	(19.1)	11.6	47.8	(36.2)
1) Telecommunications	2.9	16.0	(13.2)	7.8	32.1	(24.3)	5.8	47.1	(41.3)
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
2) Information Technology	4.0	0.3	3.7	5.9	0.7	5.2	5.8	0.7	5.1
I) Software Development	1.0	0.0	1.0	2.0	0.3	1.8	1.6	0.1	1.5
II) Hardware Development	0.0	0.0	0.0	0.1	0.0	0.1	0.1	0.0	0.1
III) I.T. Service	3.0	0.2	2.8	3.8	0.5	3.4	4.2	0.7	3.5
3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33 Financial Business	22.7	3.7	19.0	46.8	7.4	39.4	47.6	21.0	26.6
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34 Social Services	0.4	-	0.4	0.7	-	0.7	0.7	-	0.7
35 Personal Services	2.3	3.1	(0.8)	4.1	3.7	0.4	3.6	0.9	2.7
36 Others	5.3	0.2	5.1	14.8	7.7	7.1	39.2	0.4	38.9
TOTAL	296.4	82.5	214.0	494.7	144.5	350.3	356.9	131.7	225.2
<i>TOTAL without Privatization proceeds</i>	296.4	82.5	214.0	494.7	144.5	350.3	356.9	131.7	225.2

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>

4.15 Balance of Trade

(a) State Bank of Pakistan

Million US Dollars

Million US Dollars									
PERIOD		Exports (BOP)		Period Growth Rate	Imports (BOP)		Period Growth Rate	Balance of Trade	
		Value (a)	Cumulative (b)		%	Value (c)		Cumulative (d)	%
	FY20	22,536	--	(7.1)	43,645	--	(15.9)	(21,109)	--
	FY21	25,639	--	13.8	54,273	--	24.4	(28,634)	--
	FY22	32,493	--	26.7	71,543	--	31.8	(39,050)	--
	FY23	27,876	--	(14.2)	52,695	--	(26.3)	(24,819)	--
	FY24	31,101	--	11.6	53,166	--	0.9	(22,065)	--
2023	Aug	2,418	4,536	(8.3)	4,234	8,376	(27.6)	(1,816)	(3,840)
	Sep	2,466	7,002	(5.2)	3,953	12,329	(25.4)	(1,487)	(5,327)
	Oct	2,754	9,756	0.9	4,391	16,720	(21.0)	(1,637)	(6,964)
	Nov	2,722	12,478	4.7	4,535	21,255	(16.7)	(1,813)	(8,777)
	Dec	2,798	15,276	7.4	4,173	25,428	(14.6)	(1,375)	(10,152)
2024	Jan	2,692	17,968	9.3	4,673	30,101	(11.2)	(1,981)	(12,133)
	Feb	2,543	20,511	10.0	4,374	34,475	(9.2)	(1,831)	(13,964)
	Mar	2,520	23,031	9.3	4,575	39,050	(7.3)	(2,055)	(16,019)
	Apr	2,634	25,665	10.6	4,449	43,499	(5.0)	(1,815)	(17,834)
	May	2,992	28,657	11.2	5,037	48,536	(2.0)	(2,045)	(19,879)
	Jun	2,444	31,101	11.6	4,630	53,166	0.9	(2,186)	(22,065)
	Jul ^R	2,374	2,374	12.1	4,819	4,819	16.3	(2,445)	(2,445)
Aug ^P	2,488	4,862	7.2	4,715	9,534	13.8	(2,227)	(4,672)	

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

4.15 Balance of Trade

(b) Pakistan Bureau of Statistics

Million US Dollars

PERIOD	Exports	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 Aug	2,366	0	4,431	(7.02)	4,474	4	8,165	(26.07)	(2,112)	(3,734)
Sep	2,471	12	6,914	(4.16)	3,950	6	12,121	(25.84)	(1,473)	(5,207)
Oct	2,689	13	9,616	0.11	4,863	3	16,987	(18.86)	(2,164)	(7,372)
Nov	2,573	14	12,202	1.63	4,525	3	21,515	(17.56)	(1,941)	(9,313)
Dec	2,822	15	15,039	5.05	4,635	4	26,153	(16.30)	(1,801)	(11,114)
2024 Jan	2,792	0	17,832	7.68	4,756	3	30,912	(14.31)	(1,967)	(13,081)
Feb	2,583	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	4,534	-	8,813	7.93	(1,772)	(3,743)

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					
			Aug	Mar	Apr	May	Jun	Jul ^R	Aug ^P
A. Food Group	4,737,303	7,082,232	392,066	611,077	607,329	595,654	523,352	545,008	492,052
1 Rice	2,107,286	3,683,659	125,239	335,447	373,710	333,328	286,509	230,884	205,114
A) Basmati	625,582	855,083	59,295	70,508	70,429	84,250	69,065	71,211	71,442
B) Others	1,481,704	2,828,576	65,943	264,939	303,281	249,078	217,444	159,673	133,672
2 Fish & Fish Preparations	483,684	423,907	24,825	35,180	41,064	40,587	37,604	32,683	22,896
3 Fruits	232,308	309,270	28,475	25,106	16,920	26,428	34,761	40,717	29,050
4 Vegetables/Leguminous vegetable	172,133	400,396	19,956	37,644	31,874	27,458	25,610	28,947	26,483
5 Tobacco	77,809	82,676	4,213	13,003	1,160	2,874	2,540	15,236	25,632
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	93,391	76,973	5,113	6,897	5,053	5,844	5,344	7,384	8,309
8 Oil Seeds, Nuts and Kernals	173,633	386,999	27,332	5,697	5,038	6,449	6,558	9,597	14,677
9 Sugar	106,079	20,060	1,677	-	-	-	-	50,074	15,115
10 Meat and Meat Preparations	388,105	521,527	39,193	53,361	47,051	46,301	31,671	35,130	37,499
11 All Other Food Items	902,875	1,176,764	116,043	98,743	85,458	106,386	92,755	94,357	107,278
B. Textile Group	16,633,198	16,301,076	1,415,130	1,361,393	1,298,443	1,478,758	1,271,597	1,376,190	1,407,113
12 Raw Cotton	13,397	53,371	222	443	112	-	7	1	-
13 Cotton Yarn	870,224	1,050,679	100,439	81,951	83,504	75,645	53,242	49,900	55,666
14 Cotton Cloth	2,154,681	1,897,714	160,791	160,916	149,566	171,726	152,324	155,960	153,963
15 Cotton Carded or Combed	1,370	1,527	50	210	169	14	80	25	19
16 Yarn Other than Cotton Yarn	59,686	34,322	4,533	2,283	2,147	2,017	2,181	2,360	2,176
17 Knitwear	4,243,418	4,016,667	375,768	326,190	302,114	343,952	323,800	382,985	378,834
18 Bed Wear	2,801,995	2,789,414	233,671	229,954	210,633	260,271	226,007	227,054	236,304
19 Towels	930,773	955,234	81,280	81,220	80,243	91,290	77,704	82,093	78,669
20 Tents, Canvas & Tarpaulin	130,961	122,000	10,998	8,496	7,309	14,440	11,407	9,028	11,612
21 Readymade Garments	3,496,051	3,470,570	291,089	301,450	304,968	343,039	271,111	301,995	326,973
22 Art, Silk & Synthetic Textile	389,132	375,602	34,234	34,051	29,846	40,989	29,547	28,344	26,634
23 Makeup Articles (incl. Other Tex)	687,231	682,608	52,232	63,429	54,754	58,000	55,809	56,315	61,326
24 Other Textile Materials	854,280	851,368	69,824	70,799	73,078	77,373	68,379	80,128	74,938
C. Petroleum Group	290,520	552,542	29,449	20,236	33,689	125,296	69,703	92,760	42,534
25 Petroleum Crude	82,763	28,005	-	-	-	28,005	-	-	-
26 Petroleum Products	134,724	448,542	29,449	1,736	33,689	85,446	69,703	87,220	42,534
27 Solid Fuel including Naphtha	73,033	75,995	-	18,500	-	11,845	-	5,540	-
D. Other Manufacture	4,040,680	4,037,575	334,547	328,396	335,760	387,870	344,911	338,513	348,331
28 Carpets, Rugs & Mats	78,713	65,284	5,745	5,557	4,458	6,342	5,446	4,402	5,186
29.Sports Goods	460,651	439,367	30,104	37,412	35,032	38,574	44,572	36,878	32,402
30 Leather Tanned	173,713	140,830	10,649	12,288	12,589	13,083	12,336	10,455	10,551
31.Leanther Manufactures	627,566	606,184	52,902	49,421	50,269	52,617	49,226	49,840	52,145
32.Footwear	167,347	166,873	13,721	16,087	17,208	14,583	10,942	14,942	15,316
33 Surgical Goods & Medical Instr.	454,886	457,143	36,207	40,796	38,144	40,894	35,258	36,859	38,556
34 Cutlery	72,521	65,813	5,627	5,553	5,588	5,699	4,813	5,466	4,846
35 Onyx Manufactured	4,357	4,550	330	328	411	379	505	277	493
36 Chemical and Pharmaceutica Products	1,429,536	1,420,509	121,748	106,427	119,988	136,610	126,013	124,875	142,324
37 Engineering Goods	261,342	278,869	26,668	24,156	21,669	32,253	19,164	21,440	19,811
38 Gems	11,520	8,010	122	249	342	784	763	1,016	464
39 Jewellery	15,124	13,349	907	557	328	3,091	4,471	1,672	690
40 Furniture	8,983	8,383	749	547	620	814	393	806	296
41 Molasses	21,566	52,262	3,722	10,955	5,427	5,505	7,942	3,860	1,392
42 Handicrafts	589	211	-	-	-	13	-	-	-
43 Cement	205,992	259,793	21,900	13,689	20,468	33,399	20,487	22,770	20,736
44 Guar and Guar Products	46,274	50,145	3,448	4,372	3,217	3,231	2,580	2,959	3,124
E. All Others	2,582,921	2,694,488	217,210	259,154	213,540	262,767	195,500	225,911	212,549
I. Total Export Receipts through Banks	28,284,623	30,667,912	2,388,401	2,580,257	2,488,761	2,850,345	2,405,063	2,578,383	2,502,579
II. Freight on Export	755,178	653,100	48,120	69,134	59,576	69,134	54,402	56,528	56,528
III. Export Receipts Banks (fob) (I-II)	27,529,445	30,014,812	2,340,282	2,511,122	2,429,184	2,781,211	2,350,661	2,521,855	2,446,052
IV. Other Exports	346,483	1,086,420	77,721	8,927	204,847	210,819	93,388	(147,850)	41,960
Total Export as per BOP (III+IV)	27,875,928	31,101,232	2,418,003	2,520,049	2,634,032	2,992,030	2,444,049	2,374,005	2,488,012

Source: Statistics and Data Services Department, SBP

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

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

4.16 Exports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY23	FY24	2023	2024					
			Aug	Mar	Apr	May	Jun	Jul ^R	Aug ^P
A. Food Group	5,021,316	7,369,920	382,018	691,334	571,049	596,875	543,971	475,767	536,151
1 Rice	2,149,201	3,931,787	116,890	413,403	351,675	345,437	303,771	205,746	258,922
a) Basmati	650,532	877,078	55,244	82,948	76,861	74,777	103,094	92,532	100,079
b) Others	1,498,669	3,054,708	61,646	330,455	274,815	270,660	200,676	113,214	158,843
2 Fish & Fish Preparations	496,589	410,269	20,368	36,936	43,586	37,070	31,045	18,928	16,178
3 Fruits	283,188	343,532	27,753	19,629	8,339	20,388	48,739	40,357	30,176
4 Vegetables	300,323	430,055	18,204	61,156	32,707	38,654	20,689	28,884	22,244
5 Leguminous Vegetables	49	239	20	66	-	-	-	-	-
6 Tobacco	63,941	64,468	3,066	919	792	123	1,977	450	19,553
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	93,748	109,524	8,017	8,889	6,801	8,199	7,226	5,462	7,953
9 Oil seeds, Nuts and Kernals	188,822	410,089	26,729	6,158	5,361	9,388	8,271	5,787	19,385
10 Sugar	104,516	21,070	17,604	-	-	-	-	23,916	28,562
11 Meat& Meat preparations	425,604	511,688	38,598	55,186	43,901	44,494	36,023	36,849	38,385
12 All other Food Items	915,335	1,137,201	104,769	88,993	77,887	93,121	86,230	109,388	94,793
B. Textile Group	16,501,766	16,655,900	1,455,219	1,300,288	1,237,313	1,558,235	1,414,417	1,271,136	1,644,317
13 Raw Cotton	13,469	56,087	2,522	334	-	-	-	-	-
14 Cotton Yarn	844,283	955,509	104,806	43,501	54,115	64,270	45,317	55,750	54,838
15 Cotton Cloth	2,021,999	1,865,965	159,977	162,989	135,023	172,926	135,130	140,148	182,506
16 Cotton Carded or Combed	1,115	837	142	98	85	-	-	-	-
17 Yarn Other than Cotton Yarn	45,105	32,499	3,361	2,389	2,154	2,112	1,620	2,556	3,396
18 Knitwear	4,436,749	4,407,574	401,256	336,733	326,352	413,376	427,573	357,686	462,903
19 Bed Wear	2,691,648	2,802,670	252,139	215,259	202,529	277,390	234,485	214,305	290,448
20 Towels	999,592	1,055,108	87,018	93,054	80,748	103,389	87,173	70,093	100,673
21 Tent, Canvas & Tarpaulin	137,944	117,565	9,394	11,280	9,273	9,844	10,088	10,877	8,700
22 Readymade Garments	3,491,948	3,563,600	284,018	287,228	291,288	350,641	324,781	295,522	363,050
23 Art, Silk & Synthetic Textile	412,291	367,199	28,935	30,298	27,836	34,320	31,383	27,245	33,999
24 Made up Articles (Ex towels & bed)	692,545	715,332	62,549	58,742	53,363	66,696	59,612	48,057	71,328
25 Other Textile Materials	713,080	715,955	59,102	58,383	54,547	63,271	57,253	48,897	72,476
C. Petroleum Group & Coal	220,519	397,721	3,505	16,139	25,513	98,835	73,909	63,686	26,364
26 Petroleum Crude	170,252	42,919	-	-	-	-	42,919	-	-
27 Petroleum Products (Exl. Naphtha)	50,257	320,909	3,505	1,642	25,513	91,261	30,990	58,056	26,364
28 Petroleum Top Naphtha	-	33,892	-	14,497	-	7,573	-	5,630	-
29 Solid Fuels (Coal)	11	1	-	-	-	1	-	-	-
D. Other Manufactures Group	3,841,127	4,027,214	358,160	347,320	324,490	400,042	347,852	319,127	370,497
30 Carpets Rugs & Mats	72,768	59,414	6,185	3,668	5,169	4,946	4,659	5,818	5,032
31 Sports Goods	404,801	396,350	33,350	35,415	37,749	36,982	33,954	29,358	32,624
32 Leather Tanned	167,615	137,586	10,632	12,389	12,475	14,287	10,077	11,766	10,182
33 Leather Manufactures	577,428	545,926	50,341	38,392	42,066	43,635	49,768	40,043	54,948
34 Footwear	178,553	162,086	16,770	13,400	9,922	14,194	15,104	11,793	18,492
35 Surgical Goods & Medical Instr.	447,442	444,572	36,032	40,202	35,121	41,209	37,020	31,058	38,599
36 Cutlery	61,824	57,918	5,161	5,713	4,490	4,901	4,758	4,196	6,112
37 Onyx Manufactured	4,276	4,701	441	345	380	586	242	232	214
38 Chemicals and Pharm.Products	1,387,028	1,496,664	138,041	134,251	112,750	161,916	120,488	134,996	129,464
39 Engineering Goods	249,785	346,054	28,959	32,803	28,271	35,795	31,338	28,429	46,880
40 Gems	7,509	6,595	248	277	184	335	594	801	271
41 Jewellery	7,690	10,984	430	962	66	1,112	2,875	2,576	589
42 Furniture	12,524	7,985	861	540	347	567	562	473	839
43 Molasses	23,876	35,006	3,668	9,438	7,547	4,083	4,425	167	1,239
44 Handicrafts	787	199	85	-	-	-	-	-	86
45 Cement	189,875	266,517	23,496	15,572	25,074	32,251	29,719	14,492	22,212
46 Guar and Guar Products	47,349	48,658	3,460	3,953	2,878	3,243	2,268	2,929	2,714
E. All Other Items	2,139,345	2,223,879	167,053	212,001	192,795	184,972	177,979	177,372	184,935
TOTAL	27,724,078	30,674,632	2,365,955	2,567,081	2,351,160	2,838,959	2,558,126	2,307,088	2,762,264

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					
			Aug	Mar	Apr	May	Jun	Jul ^R	Aug ^P
A. Food Group	7,967,883	7,111,365	604,776	752,143	493,687	512,974	422,103	535,521	508,773
1-Milk, Cream & Milk Food for Infants	159,994	135,931	20,547	9,577	6,682	13,772	10,985	11,688	10,789
2-Wheat un-milled	958,442	235,098	-	34,084	5,168	11,317	-	-	-
3-Dry Fruits & Nuts	9,182	20,021	884	1,907	1,304	1,332	1,067	2,236	2,449
4-Tea	495,361	687,638	59,277	57,585	51,268	57,006	39,972	51,988	52,215
5-Spices	107,801	156,959	11,602	13,969	13,802	19,196	14,318	16,141	12,673
6-Soya bean Oil	304,426	112,334	21,956	3,237	262	9,920	1,879	9,246	16,089
7-Palm Oil	3,362,775	2,680,625	270,265	275,830	214,138	218,415	191,867	264,491	251,158
8-Sugar	5,301	3,980	437	255	246	366	170	280	286
9-Pulses	748,045	594,970	73,291	54,023	39,522	29,479	30,164	54,111	59,473
10-All others Food items	1,816,553	2,483,809	146,517	301,675	161,295	152,171	131,680	125,341	103,640
B. Machinery Group	4,431,144	7,405,651	513,956	731,800	759,694	848,486	621,229	897,515	638,469
11-Power Generating Machinery	356,082	410,185	35,063	31,804	33,387	30,029	61,863	32,691	42,888
12-Office Mach. Incl. Data Processing Equipment	221,226	300,067	40,753	22,138	21,119	26,240	21,646	30,034	23,591
13-Textile Machinery	657,765	402,050	29,296	29,330	33,786	39,462	25,813	38,763	37,378
14-Construction & Mining Machinery	23,653	52,569	2,706	5,606	5,258	8,432	4,156	9,298	7,076
15-Electrical Machinery & Apparatus	1,038,843	2,730,495	154,980	349,065	362,675	369,029	227,073	352,219	247,764
16-Telecom	734,150	1,896,184	124,354	175,916	147,297	206,669	150,628	273,738	119,525
17-Agricultural Machinery & Implements	57,464	76,512	6,482	6,543	5,502	8,072	5,563	7,258	8,359
18-Other Machinery	1,341,961	1,537,591	120,323	111,399	150,671	160,554	124,488	153,514	151,887
C. Transport Group	1,266,210	1,621,268	136,989	125,308	117,490	166,448	189,646	147,781	146,950
19-Road Vehicles (Build Unit, Ckd/Skd)	1,073,575	1,365,902	121,528	100,670	105,996	157,871	137,555	143,749	138,511
20-Aircrafts, Ships and Boats	135,360	202,137	14,755	23,585	9,932	8,304	19,218	3,413	8,354
21-Others Transport Equipments	57,275	53,229	706	1,053	1,562	273	32,873	619	85
D. Petroleum Group	18,881,802	15,161,825	1,304,475	1,098,998	1,261,268	1,362,201	1,458,953	1,224,385	1,408,863
22-Petroleum Products	8,974,862	5,995,015	714,876	432,300	486,895	626,068	458,344	436,263	501,692
23-Petroleum Crude	5,824,352	5,093,546	281,075	290,524	449,621	366,381	616,943	477,152	505,253
24-Natural Gas, Liquefied	3,909,265	3,855,309	294,986	357,930	304,001	345,360	362,487	291,893	388,121
25. Petroleum Gas, Liquefied	172,636	215,885	13,534	18,188	20,740	24,364	21,179	19,077	13,698
26. Others	687	2,070	5	56	11	27	-	-	100
E. Textile Group	4,564,789	3,890,073	331,335	337,209	395,780	507,945	353,501	390,678	399,952
27-Raw Cotton	2,430,174	1,277,737	122,573	116,318	168,901	201,847	122,670	124,695	146,379
28-Synthetic Fibre	570,605	668,459	56,302	55,637	55,189	82,780	61,709	58,315	57,004
29-Synthetic & artificial Silk Yarn	595,434	807,523	68,613	67,977	70,223	88,352	64,686	79,029	67,370
30-Worn Clothing	84,154	94,002	3,931	10,691	6,958	10,751	8,210	6,822	9,221
31-Other Textile Items	884,422	1,042,351	79,916	86,586	94,508	124,216	96,226	121,818	119,979
F. Agricultural & Other Chemical Group	8,254,432	8,943,883	704,909	691,996	740,320	802,927	667,358	801,538	781,635
32-Fertilizer Manufactured	615,486	642,339	10,507	12,239	55,888	64,854	14,700	26,036	88,162
33-Insecticides	167,414	184,226	25,058	13,090	13,796	19,424	9,150	13,882	9,866
34-Plastic Material	2,196,675	2,428,881	226,153	203,929	198,313	197,621	160,593	207,653	226,214
35-Medicinal Products	684,068	664,764	49,611	50,045	46,319	67,306	54,856	69,174	56,511
36-Others	4,590,789	5,023,673	393,580	412,693	426,003	453,721	428,060	484,794	400,883
G. Metal Group	3,449,685	4,668,448	350,052	373,558	417,353	490,812	334,804	454,443	391,862
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,062,072	1,674,633	145,889	152,667	136,633	154,234	118,109	151,809	158,358
39-Iron and Steel	1,686,379	2,194,960	150,830	148,184	209,312	241,065	141,282	208,723	145,534
40-Aluminum Wrought & Worked	291,022	294,400	22,561	28,056	21,133	30,625	23,823	33,761	32,644
41-All other Metals & Articles	410,211	504,454	30,771	44,651	50,276	64,888	51,589	60,150	55,326
H. Miscellaneous Group	740,672	897,262	72,246	79,822	68,140	81,318	68,804	92,348	87,036
42-Rubber Crude Incl. Synth/Reclaimed	171,733	207,352	15,952	16,697	17,449	18,033	18,896	21,675	23,042
43-Rubber Tyres & Tubes	66,728	85,288	4,065	9,970	7,097	9,370	7,713	13,379	11,528
44-Wood & Cork	92,395	122,237	11,849	8,969	8,376	11,270	8,634	10,755	10,064
45-Jute	49,513	23,875	2,830	1,795	2,139	1,033	1,636	1,366	329
46-Paper & Paper Board & Manuf. thereof	360,302	458,510	37,549	42,391	33,079	41,611	31,925	45,173	42,073
I. All Others	3,242,575	4,001,361	344,107	406,204	258,296	337,673	477,993	280,493	387,140
I. Imports Payments Through Banks	52,799,190	53,701,136	4,362,846	4,597,037	4,512,028	5,110,783	4,594,392	4,824,702	4,750,679
II. Freight & Insurance	2,293,552	2,264,345	254,790	164,574	177,774	182,966	164,479	172,724	170,074
III. Imports Payments Banks (fob) (I-II)	50,505,639	51,436,790	4,108,056	4,432,463	4,334,254	4,927,817	4,429,913	4,651,977	4,580,604
IV. Other Imports	2,189,432	1,729,221	125,958	142,499	114,711	109,231	200,065	167,034	134,382
Total Imports as Per BOP (III+IV)	52,695,071	53,166,011	4,234,014	4,574,963	4,448,965	5,037,048	4,629,978	4,819,011	4,714,986

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.

4.17 Imports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY23	FY24	2023	2024					
			Aug	Mar	Apr	May	Jun	Jul ^R	Aug ^P
A. Food Group	8,936,960	7,903,732	678,695	829,163	527,025	552,458	533,782	510,449	556,463
1-Milk, Cream & Milk Food for Infants	144,299	114,195	14,631	8,842	5,323	15,300	11,593	7,360	11,609
2-Wheat un-milled	1,072,453	1,031,674	-	205,206	26,554	-	-	-	-
3-Dry Fruits & Nuts	39,965	70,930	4,423	4,933	3,665	6,696	3,707	5,813	7,565
4-Tea	569,039	656,641	54,151	58,539	52,213	56,333	52,879	39,943	58,013
5-Spices	151,241	196,342	12,515	17,472	18,755	25,283	19,478	20,013	19,371
6-Soya bean Oil	315,541	129,558	31,865	10,406	530	5,452	7,506	1,017	21,224
7-Palm Oil	3,640,709	2,778,557	273,464	273,922	216,103	231,002	247,025	239,921	255,953
8-Sugar	5,641	3,327	250	203	185	319	149	297	413
9-Pulses	946,174	774,959	81,633	66,392	50,479	48,025	39,196	66,638	66,412
10-All others Food items	2,051,896	2,147,547	205,763	183,250	153,218	164,048	152,248	129,447	115,903
B. Machinery Group	5,811,518	8,500,583	640,596	811,156	905,255	848,255	892,850	677,021	626,538
11-Power Generating Machinery	500,450	418,085	45,177	28,082	25,361	41,994	54,818	31,299	47,116
12-Office Mach. Incl. Data Processing Equipment	339,428	459,288	58,788	33,616	30,245	34,439	42,582	28,737	36,051
13-Textile Machinery	328,428	149,365	9,955	9,464	14,194	14,329	16,834	18,669	14,082
14-Construction & Mining Machinery	84,730	94,186	8,088	5,824	9,330	13,769	7,808	8,909	8,140
15-Electrical Machinery & Apparatus	1,673,819	3,275,128	165,123	419,949	485,872	369,641	314,970	344,121	253,062
16-Telecom	956,698	2,366,500	149,704	188,952	211,589	211,586	320,094	102,587	119,247
17-Agricultural Machinery & Implements	40,971	91,307	4,428	8,114	8,180	12,518	9,513	6,461	11,160
18-Other Machinery	1,886,995	1,646,727	199,333	117,156	120,484	149,979	126,231	136,238	137,680
C. Transport Group	1,757,250	1,840,043	135,613	129,915	159,164	180,143	260,844	114,611	201,634
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,564,219	1,647,142	134,603	127,894	132,204	160,403	213,536	111,181	192,639
20-Aircrafts Ships and Boats	134,380	129,999	27	1,166	26,155	19,002	7,076	5	5,439
21-Others Transport Equipments	58,652	62,902	983	855	806	738	40,233	3,425	3,556
D. Petroleum Group	17,014,558	16,910,247	1,379,680	1,506,004	1,676,753	1,577,878	1,571,299	1,266,271	1,398,324
22-Petroleum Products	7,628,441	6,643,912	614,781	497,037	673,313	676,417	684,495	499,017	342,096
23-Petroleum Crude	4,947,217	5,531,127	406,518	635,297	581,474	499,896	463,278	361,046	584,042
24-Natural Gas, Liquified	3,763,531	3,945,703	305,826	292,952	343,886	324,352	368,539	332,124	382,071
25. Petroleum Gas, Liquified	675,028	789,287	52,555	80,680	78,071	77,173	54,982	74,062	90,072
26. Others	339	218	-	38	8	40	6	22	43
E. Textile Group	3,741,594	2,713,713	239,926	227,888	224,343	258,932	299,826	233,720	267,237
27-Raw Cotton	1,679,398	447,933	49,147	46,626	47,101	55,496	78,418	37,383	52,866
28-Synthetic Fibre	484,529	493,675	48,240	42,336	37,415	42,744	53,778	39,855	44,255
29-Synthetic & artificial Silk Yam	583,056	605,312	53,967	43,328	51,131	52,463	50,019	48,296	46,628
30-Worn Clothing	370,736	433,651	36,489	36,866	37,158	39,155	40,089	37,842	44,567
31-Other Textile Items	623,871	733,144	52,083	58,732	51,537	69,075	77,523	70,344	78,921
F. Agricultural & Other Chemical Group	8,927,964	8,508,261	720,316	639,766	716,060	753,119	670,427	722,708	778,258
32-Fertilizer Manufactured	604,374	684,660	9,479	27,683	58,609	55,566	17,315	47,052	103,526
33-Insecticides	204,662	196,170	15,310	15,143	17,172	20,675	13,856	11,537	10,999
34-Plastic Material	2,273,347	2,270,765	227,319	178,055	170,618	182,606	190,003	192,375	191,941
35-Medicinal Products	1,328,560	1,086,752	83,702	88,369	80,901	117,541	83,380	81,615	102,526
36-Others	4,517,025	4,269,911	384,506	330,516	388,760	376,729	365,873	390,129	369,266
G. Metal Group	4,151,946	4,315,349	326,012	396,748	362,772	412,361	374,292	354,004	319,353
37-Gold	30,649	17,032	2,985	-	-	-	-	2,196	1,742
38-Iron and Steel Scrap	1,152,029	1,229,896	97,405	114,923	83,049	113,341	98,397	95,814	97,092
39-Iron and Steel	1,889,966	2,042,926	161,633	185,360	191,170	207,083	174,909	163,070	122,750
40-Aluminum Wrought & Worked	229,952	173,913	9,979	17,815	13,892	12,055	15,709	12,104	12,606
41-All other Metals & Articles	849,348	851,582	54,010	78,650	74,662	79,883	85,277	80,820	85,163
H. Miscellaneous Group	869,364	894,265	77,677	71,526	67,929	74,100	78,638	87,884	87,258
42-Rubber Crude Incl. Synth/Reclaimed	208,855	254,450	22,477	19,495	18,727	22,930	22,631	25,457	29,015
43-Rubber Tyres & Tubes	92,967	101,034	5,258	9,451	10,258	9,386	9,847	15,640	13,335
44-Wood & Cork	83,984	105,719	11,343	7,676	7,574	8,925	8,184	9,219	9,605
45-Jute	57,903	24,622	2,621	1,589	2,632	910	1,685	1,450	408
46-Paper & Paper Board & Manuf. thereof	425,658	408,440	35,978	33,315	28,738	31,949	36,291	36,118	34,895
I. All other Items	3,987,297	3,192,891	275,789	242,735	206,475	257,956	282,263	311,760	299,090
TOTAL	55,198,449	54,779,083	4,474,304	4,854,902	4,845,777	4,915,203	4,964,222	4,278,428	4,534,155

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					
			Aug	Mar	Apr	May	Jun	Jul ^R	Aug ^P
Grand Total	27,875,928	31,101,232	2,418,003	2,520,049	2,634,032	2,992,030	2,444,049	2,374,005	2,488,012
A. Latin America	53,086	77,822	5,930	3,389	3,575	4,204	22,028	2,305	5,736
B. Central America	189,703	174,260	15,877	12,594	14,947	16,942	12,896	14,994	14,188
Mexico	115,318	134,655	11,021	10,293	12,037	14,028	9,921	11,580	10,658
Others	74,385	39,605	4,856	2,302	2,910	2,915	2,975	3,414	3,530
C. South America	309,438	333,188	26,893	26,309	27,488	29,939	28,342	27,795	26,531
Argentina	47,033	46,670	3,308	3,130	3,498	2,447	2,820	3,151	1,906
Brazil	106,747	139,544	11,502	11,592	11,903	13,288	11,338	10,557	11,501
Uruguay	7,328	8,151	615	1,160	630	668	554	628	520
Others	148,329	138,823	11,468	10,427	11,457	13,536	13,630	13,458	12,604
D. North America	6,359,826	5,821,969	530,865	451,696	485,225	526,424	469,671	509,580	504,918
Canada	426,575	388,746	36,078	30,257	33,944	34,934	25,876	33,547	31,050
USA	5,932,358	5,432,929	494,774	421,431	451,243	491,482	443,789	476,017	473,838
Others	892	295	13	8	38	7	6	16	29
E. Eastern Europe	659,725	719,321	57,135	66,497	58,712	65,764	57,437	65,977	63,744
Hungary	20,790	31,240	2,961	2,171	3,259	3,251	3,754	4,091	3,187
Romania	65,315	65,853	6,321	5,299	5,437	6,912	4,938	7,168	6,765
Russian Federation	88,565	78,904	6,293	6,756	7,050	5,307	4,404	4,954	3,929
Ukraine	11,070	10,655	1,677	967	447	462	661	617	535
Others	473,986	532,668	39,884	51,303	42,519	49,832	43,681	49,147	49,329
F. Northern Europe	2,588,364	2,648,369	232,317	231,227	207,059	233,439	202,906	234,912	240,665
Denmark	208,054	229,777	17,428	19,912	20,120	21,563	17,376	13,148	19,289
Finland	33,934	31,384	3,352	2,755	1,977	2,823	2,724	2,788	3,174
Norway	51,246	58,627	5,861	6,337	4,107	5,297	4,656	6,256	4,921
Sweden	156,543	141,347	11,146	12,074	11,333	10,760	13,807	13,930	13,549
United Kingdom	1,968,432	2,012,637	178,463	178,517	154,613	177,428	151,554	183,303	183,066
Others	170,155	174,597	16,067	11,633	14,909	15,569	12,790	15,486	16,666
G. Southern Europe	2,980,511	2,992,207	249,410	248,423	245,769	288,117	241,705	249,380	254,333
Greece	124,736	129,889	9,605	14,008	11,061	10,102	10,717	11,216	8,334
Italy	1,151,241	1,121,772	96,048	91,887	92,572	114,463	89,297	96,099	90,885
Spain	1,375,019	1,449,556	117,493	120,004	114,522	134,426	115,691	106,706	125,240
Others	329,514	290,990	26,265	22,524	27,614	29,125	26,000	35,359	29,875
H. Western Europe	4,528,085	4,172,766	348,955	345,802	334,878	387,061	345,935	385,662	392,392
Belgium	701,013	556,163	41,856	40,772	43,256	57,905	50,351	59,674	40,728
France	570,094	507,739	44,444	41,774	43,079	42,504	43,678	41,862	40,818
Germany	1,600,413	1,512,458	129,484	137,499	115,188	146,021	131,079	135,463	151,705
Netherlands	1,445,738	1,383,094	119,195	118,156	119,148	129,156	110,059	124,547	122,796
Switzerland	183,070	188,867	11,489	5,816	12,451	9,716	9,118	21,095	31,766
Others	27,756	24,445	2,486	1,786	1,756	1,759	1,649	3,021	4,579
I. Eastern Africa	650,145	918,756	49,568	92,479	80,839	92,711	54,462	56,422	57,005
Kenya	242,092	314,117	19,085	44,015	37,553	33,593	22,054	22,249	14,348
Mauritius	24,744	19,883	2,177	1,629	1,292	1,422	1,180	1,339	1,658
United Republic of Tanzania	110,852	140,662	6,848	15,215	11,126	11,521	4,101	6,156	4,913
Others	272,455	444,094	21,458	31,621	30,868	46,175	27,126	26,677	36,086

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY23	FY24 ^R	2023	2024					
			Aug	Mar	Apr	May	Jun	Jul ^R	Aug ^P
J. Middle Africa	31,016	137,700	3,731	17,058	20,641	7,920	8,791	6,574	3,990
K. Northern Africa	187,749	210,198	17,286	17,299	17,189	15,009	15,630	11,461	15,950
Egypt	110,156	120,167	9,183	10,828	10,648	9,211	9,504	6,519	9,922
Morocco	26,824	27,652	1,812	2,076	2,060	2,556	2,550	1,951	1,823
Others	50,769	62,379	6,292	4,395	4,480	3,242	3,575	2,990	4,205
L. Southern Africa	212,625	195,030	13,351	16,302	13,675	17,554	15,352	13,797	15,868
South Africa	199,574	188,530	12,804	15,545	13,471	17,195	14,873	13,393	15,296
Others	13,051	6,500	547	758	204	359	479	404	572
M. Western Africa	235,342	539,665	15,120	39,006	63,960	43,884	51,941	36,922	32,088
N. Eastern Asia	2,736,478	3,317,361	261,980	288,921	236,495	252,427	191,867	204,010	200,119
China	2,025,741	2,707,225	198,932	246,030	199,352	212,392	153,745	160,100	163,336
Hong Kong	181,364	159,326	25,177	11,643	8,384	9,616	12,643	11,097	9,004
Japan	201,808	183,748	15,659	15,516	13,751	14,786	12,086	17,070	15,265
Republic of Korea	197,152	184,646	16,931	15,674	15,008	15,623	13,363	15,667	12,482
Others	130,413	82,415	5,281	58	1	10	31	76	33
O. South-Central Asia	1,795,359	1,913,628	124,661	186,120	181,338	209,930	162,156	207,281	174,840
Afghanistan	522,271	554,197	46,219	55,432	58,248	74,369	46,262	88,065	58,590
Bangladesh	768,548	666,516	45,331	66,742	53,844	63,578	60,772	57,866	64,139
India	329	3,569	18	1,116	30	2,174	19	5	4
Iran	75	35	-	7	-	15	10	-	-
Sri Lanka	283,882	391,226	22,763	32,568	28,280	34,695	29,537	32,715	37,173
Others	220,253	298,084	10,329	30,255	40,936	35,100	25,556	28,631	14,934
P. South Eastern Asia	1,296,346	2,181,910	105,544	179,048	163,453	200,535	153,277	148,993	131,651
Indonesia	127,393	533,767	6,086	48,678	54,734	45,274	29,669	8,694	8,064
Malaysia	297,535	580,204	31,586	56,220	50,751	28,290	31,407	28,877	25,850
Singapore	290,677	256,525	7,089	6,775	8,445	71,519	33,755	42,916	22,132
Thailand	164,093	149,339	11,938	14,478	16,383	16,570	17,376	14,533	12,668
Others	416,647	662,076	48,845	52,897	33,141	38,881	41,069	53,973	62,937
Q. Western Asia	3,027,648	3,947,805	301,575	323,218	300,956	425,045	336,985	372,899	338,403
Bahrain	64,247	68,687	5,401	5,270	6,123	5,864	4,041	4,853	5,140
Jordan	40,917	41,021	5,035	2,058	2,165	4,175	4,684	3,405	5,860
Kuwait	127,486	130,687	9,633	11,356	12,155	12,687	8,536	9,054	8,732
Saudi Arabia	503,851	710,356	52,493	73,797	63,084	81,846	49,084	57,445	56,744
Turkey	323,398	335,137	29,863	26,700	22,338	29,074	24,126	33,766	31,046
United Arab Emirates	1,475,831	2,082,206	161,496	149,959	150,842	243,040	201,318	216,918	184,058
Others	491,917	579,711	37,654	54,078	44,248	48,358	45,196	47,458	46,822
R. Australia & New Zealand	357,423	326,541	25,310	30,878	29,050	30,796	31,191	26,115	26,323
Australia	305,266	276,893	19,968	27,138	24,053	26,574	27,047	22,784	22,557
New Zealand	47,863	45,493	4,948	3,522	4,512	3,740	3,753	2,809	3,431
Others	4,295	4,155	394	217	485	482	391	522	335
S. Others	85,755	39,415	2,894	3,990	3,512	2,647	2,493	3,306	3,833
I. Export Receipts through Banks	28,284,623	30,667,912	2,388,401	2,580,257	2,488,761	2,850,345	2,405,063	2,578,383	2,502,579
II. Freight on Export	755,178	653,100	48,120	69,134	59,576	69,134	54,402	56,528	56,528
III. Export Receipts Banks (fob) (I-II)	27,529,445	30,014,812	2,340,282	2,511,122	2,429,184	2,781,211	2,350,661	2,521,855	2,446,052
IV. Other Exports	346,483	1,086,420	77,721	8,927	204,847	210,819	93,388	(147,850)	41,960

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					
			Aug	Mar	Apr	May	Jun	Jul ^R	Aug ^P
Grand Total	52,695,071	53,166,011	4,234,014	4,374,025	4,574,963	4,448,965	5,037,048	4,819,011	4,714,986
A. Latin America	3,845	42,297	188	164	-	104	101	622	96
B. Central America	117,698	63,655	7,575	5,445	2,365	4,952	5,525	5,526	4,821
Mexico	57,550	56,557	6,958	5,285	1,693	3,953	4,318	5,109	2,529
Others	60,148	7,099	618	160	672	999	1,207	417	2,291
C. South America	970,938	510,431	39,516	28,324	38,716	31,695	84,120	58,269	66,842
Argentina	174,150	95,197	8,061	6,487	7,235	2,349	12,975	9,196	17,818
Brazil	718,354	358,057	23,143	19,091	27,729	26,939	64,719	48,573	48,336
Uruguay	8,926	12,092	307	202	1,160	103	2,543	158	194
Others	69,507	45,086	8,005	2,544	2,592	2,305	3,883	342	495
D. North America	2,616,380	2,039,305	192,262	169,204	208,090	189,211	204,378	151,360	207,048
Canada	398,972	162,481	15,748	12,179	19,669	13,719	18,897	15,527	21,993
USA	2,216,801	1,876,639	176,497	157,025	188,397	175,492	185,415	135,834	185,055
Others	607	185	18	-	23	-	65	-	-
E. Eastern Europe	1,102,436	1,669,909	43,268	349,976	219,109	111,487	51,128	74,831	105,126
Hungary	11,268	17,792	1,760	1,064	3,272	1,637	749	971	1,047
Romania	151,307	206,986	6,587	75,966	25,977	2,507	771	1,102	3,732
Russian Federation	740,186	1,011,238	17,748	199,714	116,100	75,344	21,680	58,638	82,769
Ukraine	49,935	261,841	372	64,731	59,634	21,271	14,052	1,129	3,570
Others	149,740	172,052	16,801	8,500	14,126	10,728	13,876	12,991	14,008
F. Northern Europe	1,060,696	1,236,994	123,782	114,297	84,765	76,669	95,253	61,866	87,609
Denmark	64,537	70,301	4,864	4,866	4,983	5,964	12,267	6,051	10,862
Finland	61,920	67,662	5,705	8,636	5,904	5,129	5,085	3,781	5,566
Norway	32,394	26,858	2,537	1,705	4,328	2,710	2,699	1,321	4,484
Sweden	194,862	214,566	21,382	47,972	16,487	12,201	15,309	10,289	16,261
United Kingdom	638,761	781,961	84,205	46,002	43,976	43,003	51,016	35,036	44,253
Others	68,223	75,646	5,089	5,116	9,087	7,662	8,878	5,389	6,184
G. Southern Europe	883,783	816,360	47,283	72,911	57,561	100,626	64,260	82,248	105,819
Greece	106,153	40,395	1,941	2,544	5,946	10,967	6,333	2,152	1,905
Italy	527,209	503,058	26,796	26,743	29,926	69,437	35,713	64,177	82,639
Spain	201,007	234,410	14,111	42,045	14,794	17,280	19,093	14,542	17,460
Others	49,414	38,498	4,435	1,579	6,894	2,942	3,120	1,378	3,815
H. Western Europe	3,073,436	2,587,448	231,663	279,426	172,666	145,589	226,755	166,979	174,275
Belgium	392,680	315,452	21,426	65,420	15,833	18,061	17,910	13,515	15,523
France	395,101	268,156	26,663	19,772	19,975	14,838	33,106	18,170	25,209
Germany	906,271	930,502	82,058	69,877	74,153	54,188	87,263	84,014	77,859
Netherlands	745,434	551,247	57,849	88,299	35,035	22,096	36,790	21,526	24,433
Switzerland	539,995	437,934	37,669	29,350	22,354	28,635	40,655	20,581	22,999
Others	93,955	84,158	5,998	6,708	5,317	7,772	11,032	9,172	8,252
I. Eastern Africa	788,698	940,229	85,752	59,501	79,018	78,998	73,995	63,039	80,786
Kenya	442,649	614,139	53,083	37,254	53,352	50,340	53,079	35,053	51,406
Mauritius	4,982	4,513	24	230	506	785	1,572	124	215
United Republic of Tanzania	99,207	126,570	13,327	4,637	12,164	10,243	3,670	11,547	6,457
Others	241,860	195,008	19,318	17,380	12,997	17,631	15,675	16,314	22,708

4.19 Import Payments by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY23	FY24 ^R	2023	2024					
			Aug	Mar	Apr	May	Jun	Jul ^R	Aug ^P
J. Middle Africa	12,661	21,932	1,707	814	843	1,572	10,712	1,579	4,007
K. Northern Africa	807,493	827,019	56,058	15,514	51,720	41,595	93,003	52,595	32,656
Egypt	115,537	202,504	15,765	4,124	11,894	10,022	6,010	8,762	14,424
Morocco	664,847	603,941	38,573	11,072	39,391	30,808	86,851	43,179	16,313
Others	27,109	20,574	1,719	318	436	765	142	653	1,919
L. Southern Africa	433,024	476,119	65,677	32,855	38,961	62,595	28,442	32,199	82,465
South Africa	427,164	471,066	65,110	32,588	37,786	61,463	28,142	32,080	82,384
Others	5,860	5,053	567	267	1,174	1,132	300	120	81
M. Western Africa	232,216	626,540	31,109	113,304	53,893	84,793	38,071	43,252	76,384
N. Eastern Asia	11,742,280	16,094,013	1,125,037	1,498,382	1,497,809	1,752,041	1,546,931	1,725,688	1,375,018
China	9,662,911	13,506,437	900,288	1,267,921	1,285,664	1,501,005	1,357,098	1,478,174	1,154,476
Hong Kong	382,027	692,295	70,162	70,966	52,328	74,432	49,283	72,329	51,370
Japan	889,110	1,009,328	80,291	77,493	83,698	100,577	87,750	117,174	83,110
Republic of Korea	807,708	880,852	74,295	82,003	75,952	76,028	50,417	58,011	86,062
Others	524	5,100	-	-	167	-	2,383	-	-
O. South-Central Asia	358,445	382,384	30,111	34,763	32,592	39,764	35,984	41,803	41,755
Afghanistan	15,277	11,923	-	960	950	2,800	1,773	1,403	1,482
Bangladesh	77,182	56,555	4,709	4,728	4,541	3,633	4,882	4,715	4,135
India	190,040	206,892	18,974	17,803	15,656	17,000	17,817	17,757	20,433
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	47,974	58,302	5,502	5,127	5,274	4,574	4,672	4,167	5,504
Others	27,972	48,711	926	6,145	6,172	11,757	6,839	13,761	10,200
P. South Eastern Asia	7,455,819	6,880,249	596,050	616,224	508,343	642,525	469,678	574,796	584,835
Indonesia	2,643,948	2,418,313	225,366	236,489	195,673	203,604	198,559	248,991	227,293
Malaysia	1,021,894	948,387	89,287	97,152	73,186	74,322	56,981	77,097	82,570
Singapore	2,762,945	2,462,780	196,989	204,477	161,914	279,659	121,271	132,725	172,649
Thailand	711,917	719,064	56,285	54,980	47,122	56,749	59,181	72,141	66,225
Others	315,115	331,705	28,123	23,126	30,448	28,189	33,685	43,843	36,098
Q. Western Asia	20,108,482	17,518,246	1,538,625	1,352,363	1,546,065	1,636,672	1,638,098	1,466,094	1,701,513
Bahrain	379,665	217,324	6,592	21,970	7,273	58,264	7,494	2,638	5,689
Jordan	15,111	10,032	1,163	1,861	1,029	389	568	786	666
Kuwait	2,545,609	1,785,043	234,005	161,977	98,515	178,184	128,571	223,495	195,987
Saudi Arabia	4,506,629	4,492,909	282,929	255,184	459,815	302,885	396,315	358,710	339,628
Turkey	477,598	491,536	35,151	47,929	31,259	45,241	33,450	44,894	32,076
United Arab Emirates	7,398,589	6,328,955	628,837	521,749	522,150	630,059	642,485	552,220	708,354
Others	4,785,280	4,192,446	349,947	341,693	426,025	421,651	429,214	283,350	419,112
R. Australia & New Zealand	728,292	705,885	97,321	52,292	29,463	30,347	58,627	44,002	50,667
Australia	700,933	683,219	90,132	49,758	28,291	29,087	56,891	41,643	49,407
New Zealand	24,586	17,216	3,077	2,453	1,172	1,054	1,595	2,301	1,010
Others	2,773	5,450	4,112	81	-	206	140	59	250
S. Others	302,566	262,120	49,861	18,237	13,006	13,363	10,107	10,271	8,878
I. Import Payments Through Banks	52,799,190	53,701,136	4,362,846	4,597,037	4,512,028	5,110,783	4,594,392	4,824,702	4,750,679
II. Freight & Insurance	2,293,552	2,264,345	254,790	164,574	177,774	182,966	164,479	172,724	170,074
III. Import Payments Banks (fob) (I-II)	50,505,639	51,436,790	4,108,056	4,432,463	4,334,254	4,927,817	4,429,913	4,651,977	4,580,604
IV. Other Imports	2,189,432	1,729,221	125,958	142,499	114,711	109,231	200,065	167,034	134,382

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

Source: Pakistan Bureau of Statistics

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

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

Source: Publisher Bureau of Statistics

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

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

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals & Animal Products	Vegetable Products	Animal/Veg. Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath. Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./ Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufactured Article	Art Work, Collector Prices & Antique	
2019-20		105.42	68.56	117.52	109.84	106.33	100.94	103.41	93.71	88.35	78.55	87.75	74.30	59.46	66.12	70.54	87.33	145.80	59.26	210.35	216.78	49.50	168.43
2020-21		112.37	58.31	126.85	111.77	150.11	109.24	144.31	125.79	88.51	73.84	92.90	111.40	72.88	95.81	137.52	82.84	94.85	84.68	438.48	580.97	68.00	158.19
2021-22		125.71	70.69	105.76	101.28	176.84	118.00	190.01	127.09	81.55	72.87	96.38	111.79	51.81	77.08	132.24	90.14	68.01	244.25	396.59	1513.78	124.44	57.11
2022-23		103.25	56.56	108.33	138.28	119.97	99.38	171.36	118.96	99.75	58.77	92.17	122.50	41.80	60.22	114.58	74.99	70.29	63.90	250.20	397.37	97.84	269.62
2023-24		129.07	48.96	132.95	117.94	135.50	106.01	109.31	147.76	100.84	65.98	85.31	100.54	76.37	116.76	86.55	92.49	150.72	109.99	314.08	533.04	118.31	152.83
2018-19	Oct-Dec	110.87	69.85	115.77	105.64	101.41	103.96	118.71	95.77	126.16	109.51	103.19	78.29	110.58	96.42	53.83	97.54	131.10	122.60	146.80	89.40	117.01	72.98
	Jan-Mar	98.07	86.74	90.78	111.41	101.64	102.00	111.43	101.51	102.51	118.52	103.84	137.36	97.61	73.32	60.94	91.81	94.89	51.28	101.99	1.62	71.43	35.80
	Apr-Jun	105.09	71.11	107.50	117.64	109.43	113.20	118.42	102.61	114.08	94.97	93.80	121.39	101.02	75.87	41.33	97.23	94.14	64.14	211.41	29.94	68.47	40.52
2019-20	Jul-Sep	104.87	47.90	103.56	95.94	83.14	96.78	102.88	90.21	81.29	79.57	92.86	51.70	96.48	67.61	95.24	88.96	150.87	113.18	100.13	136.83	53.02	32.98
	Oct-Dec	100.46	76.86	128.19	113.04	99.85	111.57	118.71	93.60	101.00	80.90	81.08	57.26	67.67	56.24	83.22	88.18	116.05	31.23	162.56	3.76	54.60	158.80
	Jan-Mar	99.15	75.75	103.57	126.21	110.47	109.79	89.59	103.56	114.11	93.21	93.98	114.73	53.53	52.79	47.69	82.77	97.64	52.30	229.85	12.17	48.80	468.84
	Apr-Jun	117.18	41.74	134.77	104.18	131.86	85.63	102.47	87.47	56.99	60.52	83.06	73.50	20.18	87.85	56.03	89.39	218.64	40.34	348.86	714.35	41.57	13.11
2018-19	Oct-Dec	112.29	58.57	125.96	93.57	219.05	109.30	140.31	128.19	89.68	79.80	99.61	119.63	84.81	103.11	46.64	84.85	106.10	74.22	300.38	840.72	71.91	118.20
	Jan-Mar	110.84	83.52	122.81	113.67	136.04	101.91	151.74	128.75	112.29	76.51	102.01	127.78	112.44	96.14	63.90	88.84	96.11	102.34	190.76	1000.78	74.79	148.29
	Apr-Jun	122.25	47.43	128.90	107.00	125.30	117.50	169.18	121.88	88.34	75.89	97.23	110.99	57.49	111.57	347.19	78.13	81.29	93.54	926.49	334.09	76.96	267.68
2021-22	Jul-Sep	125.91	70.06	131.89	106.59	196.36	111.38	152.99	124.73	64.15	59.95	93.27	118.66	80.99	105.72	91.42	89.28	84.63	139.82	974.77	817.75	92.65	14.24
	Oct-Dec	125.91	81.71	110.49	110.25	201.17	138.60	221.88	133.96	81.86	78.14	95.23	114.51	50.71	83.96	97.09	98.23	74.27	112.12	215.24	1163.20	237.77	25.04
	Jan-Mar	106.15	78.25	96.02	97.81	153.79	98.89	205.29	128.12	96.99	94.32	98.44	94.65	46.17	67.82	249.31	88.78	60.72	124.51	173.16	1898.18	115.56	177.98
	Apr-Jun	144.87	52.73	84.63	90.46	156.06	123.14	179.89	121.53	83.20	59.09	98.56	119.33	26.16	50.83	91.14	84.25	52.41	600.53	223.21	2175.99	51.79	11.18
2022-23	Jul-Sep	101.93	39.64	115.16	134.51	127.89	99.35	172.17	112.55	56.06	43.09	92.13	105.79	32.30	58.63	155.66	81.19	49.83	113.66	242.95	255.83	68.74	469.33
	Oct-Dec	98.90	76.62	108.51	125.91	141.69	91.36	172.25	128.61	108.93	62.01	98.60	126.35	52.62	82.65	65.70	71.82	57.78	51.53	257.26	47.98	128.28	368.09
	Jan-Mar	93.83	46.57	119.40	146.28	111.82	88.87	149.16	108.57	129.57	83.53	89.74	132.86	44.94	57.86	129.28	73.67	52.25	42.19	208.00	208.86	115.29	220.85
	Apr-Jun	118.33	39.41	90.24	146.43	98.47	117.94	191.86	126.09	104.45	46.46	88.19	125.01	37.33	41.72	107.68	73.27	121.29	48.20	292.58	1076.78	79.04	20.24
2023-24	Jul-Sep	134.18	42.27	152.66	137.37	135.55	100.23	213.37	154.43	237.21	66.40	91.22	119.17	65.52	124.44	107.18	103.16	131.58	109.42	479.46	203.57	106.33	337.41
	Oct-Dec	124.21	53.1	124.69	107.17	136.35	111.73	182.36	137.95	167.03	80.67	92.80	98.01	72.29	119.45	86.12	88.42	136.77	101.59	268.8	613.14	103.29	128.83
	Jan-Mar	115.12	50.28	148.64	116.62	127.03	101.19	172.08	151.38	174.4	55.31	86.07	90.22	86.44	85.57	76.29	92.94	104.46	92.77	244.98	568.11	132.88	24.85
	Apr-Jun	142.75	50.18	105.79	110.6	143.08	110.9	189.42	147.29	141.52	61.56	71.16	84.74	81.21	137.59	76.62	85.43	230.07	136.19	263.06	747.33	130.75	120.24

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

	Jun-23	Sep-23	Dec-23	Mar-24 ^a	Jun-24 ^a
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 Definition³	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					
<i>Gross Public Debt</i>	75.0				67.2
<i>Total Debt of the Government - FRDLA Definition</i>	68.9				61.4
<i>Total External Debt & Liabilities</i>	43.1				34.3
<i>Government Domestic Debt</i>	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)	91.22				80.07
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
<i>YoY Growth (in %)</i>	<i>28.0</i>	<i>25.3</i>	<i>27.2</i>	<i>11.6</i>	<i>11.0</i>
I. Pakistan's Total Debt (A+B+C)	73,520.7	75,343.4	77,909.1	78,086.3	81,927.6
<i>YoY Growth (in %)</i>	<i>29.4</i>	<i>26.7</i>	<i>27.1</i>	<i>12.0</i>	<i>11.4</i>
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
<i>YoY Growth (in %)</i>	<i>34.6</i>	<i>31.7</i>	<i>27.5</i>	<i>3.7</i>	<i>1.2</i>
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
<i>YoY Growth (in %)</i>	<i>76.0</i>	<i>(70.3)</i>	<i>(43.0)</i>	<i>18.7</i>	<i>21.3</i>
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 Adjustment⁵	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)

Debt Instruments	Billion Rupees							
	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24 ⁸
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	65
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 Bonds¹	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 allocation⁷	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 Loans⁴	375.1	374.6	373.0	373.5	373.5	373.6	374.1	373.8
V. Naya Pakistan Certificates⁵	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 Liabilities⁵	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: Ministry of Finance (Budget Wing)

P: Provisional, R: Revised

Notes:

1. Includes Premium Prize Bonds (Registered)

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

3. Includes SBP BSC, NIBAF and PSPC T-bills holding of Rs 51,5909 Billion.

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

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

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

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

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

ITEM	FY23	FY24	Jul-Sep 23	Oct-Dec 23	Jan-Mar 24 ^a	Apr-Jun 24 ^a
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
<i>Net Flows²</i>	(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.

5.4 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 ^h	30-Jun-24 ^g
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
EuroSukuk 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	130,591.8
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+C.b.i)	108,297.4	102,540.9	106,144.5	107,737.8	106,505.5	106,262.4
Official liquid reserves⁴	9,932.0	4,514.4	7,688.9	8,306.8	8,113.8	9,463.1

Source: Statistics and Data Services Department, SBP

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

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

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

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

4. Includes cash foreign currency and excludes CRR.

5. As per revised GDP (MP) at current prices (base 2015=10) 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/ecdodata/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.

5.6 Pakistan's External Debt Servicing-Interest

Million US Dollars during Period

ITEM	FY23	FY24	Jul-Sep 23	Oct-Dec 23	Jan-Mar 24*	Apr-Jun 24*
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 (< 1 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 (30 th June)	Debt ¹	H E L D B Y						Intra- Government Debt
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	International Institutions	Foreign Governments and Banks	Others	
2000	2,790,632	540,169	242,548	48,461	656,157	517,293	786,004	41,939
2001	3,127,300	614,689	249,761	63,335	772,558	592,503	834,454	45,988
2002	2,699,897	317,577	416,679	79,453	576,066	408,868	901,254	56,864
2003	2,846,031	109,725	599,323	98,793	415,954	612,774	1,009,462	41,103
2004	3,477,022	133,196	634,213	33,887	809,193	779,054	1,087,479	49,161
2005	3,758,747	331,195	579,376	120,850	925,933	873,123	928,270	53,350
2006	4,183,214	516,583	553,147	109,160	1,009,336	947,448	1,047,540	58,730
2007	4,619,733	397,374	826,518	111,005	1,120,525	998,166	1,166,145	66,196
2008	5,847,147	1,056,761	659,942	178,467	1,506,404	1,216,912	1,228,661	74,413
2009	7,180,590	1,145,220	911,741	182,458	1,921,684	1,506,006	1,513,481	131,623
2010	8,691,615	1,164,378	1,476,283	253,463	2,182,905	1,574,303	2,040,283	138,061
2011	10,352,245	1,365,857	2,214,190	322,469	2,445,711	1,713,683	2,290,335	146,907
2012	12,059,939	1,805,289	2,829,795	433,524	2,618,991	1,924,725	2,447,615	152,999
2013	13,842,361	2,322,373	3,829,262	419,224	2,548,941	1,912,733	2,809,828	140,259
2014	15,610,328	2,936,575	4,034,757	551,812	2,660,255	2,190,734	3,236,195	147,622
2015	16,814,814	2,325,787	5,681,232	604,198	2,574,919	2,200,356	3,428,322	152,967
2016	18,886,342	2,050,313	7,036,747	659,295	2,879,698	2,537,926	3,722,362	157,137
2017	20,633,290	2,471,747	7,437,548	647,383	2,982,634	2,936,049	4,157,929	134,617
2018	24,073,706	3,597,065	7,569,680	675,468	3,532,342	4,263,463	4,435,688	138,374
2019	31,635,436	7,759,903	6,931,347	758,374	4,657,812	6,397,308	5,130,692	152,197
2020	34,956,983	7,192,556	9,398,381	1,036,325	5,332,906	6,491,611	5,505,204	150,078
2021	38,556,432	6,626,872	12,770,042	1,098,096	5,402,336	7,036,697	5,622,389	148,032
2022	47,704,672	6,621,566	16,573,306	2,230,700	7,224,755	9,522,220	5,532,125	127,719
2023	60,732,748	6,328,331	20,619,799	3,622,800	10,746,354	11,284,568	8,130,896	108,002

Source: Statistics and Data Services Department, SBP

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

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

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

Billion Rupees

	Jun-22	Jun-23	Sep-23	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
<i>YOY Growth (in %)</i>	6.5	32.7	24.1	19.4	9.8	8.3
<i>As percent of GDP</i>	2.6	2.8				2.4
I.PSEs debt	1,393.4	1,687.2	1,698.1	1,710.0	1,694.7	1,705.6
<i>YOY Growth (in %)</i>	(3.0)	21.1	15.5	16.0	6.7	1.1
<i>As percent of GDP</i>	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							
			Aug	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
A. Accounts (i-ii / 1 to 13)	595,217.1	657,518.9	624,009.20	653,269.5	664,713.2	659,462.2	660,739.1	659,744.9	657,518.9	666,313.0	667,623.2
(i) National Savings Centers	526,356.0	640,236.0	559,476.30	622,540.2	633,448.7	632,077.7	636,736.4	638,102.8	640,236.0	649,661.4	651,691.5
(ii) Post Offices	68,861.1	17,282.9	64,532.90	30,729.3	31,264.5	27,384.5	24,002.7	21,642.1	17,282.9	16,651.6	15,931.7
1- Savings Accounts	74,927.6	84,402.4	79,045.10	78,788.5	79,699.2	79,108.8	83,394.7	84,889.5	84,402.4	92,769.3	93,055.8
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	1,421.60	1,380.7	1,372.9	1,366.9	1,362.3	1,356.3	1,351.0	1,344.6	1,339.6
4- Special Savings Accounts	108,951.3	62,321.2	105,763.00	75,802.8	74,619.8	70,936.1	67,305.1	64,779.6	62,321.2	61,441.5	60,433.2
5- Pensioners Benefit Account	404,352.4	433,957.6	417,204.10	427,433.0	429,205.8	430,871.2	431,972.3	432,807.5	433,957.6	435,925.1	438,279.3
6- Shahada's Family Welfare Account	152.6	188.2	164.4	173.5	174.8	175.9	180.1	188.7	188.2	185.2	187.8
7-Sarwa Islamic Savings Account (SISA)	3,808.5	68,896.3	16,894.10	62,925.6	72,737.5	70,132.2	69,667.7	69,021.8	68,896.3	68,643.5	68,527.3
8-Sarwa Islamic Term Account (SITA) 1 Year	508.2	2,147.6	1,210.60	2,406.8	2,470.0	2,490.5	2,471.7	2,427.1	2,147.6	1,799.3	1,633.5
9-Sarwa Islamic Term Account (SITA) 3 Years	557.7	2,639.1	1,483.50	2,766.8	2,772.3	2,736.7	2,751.4	2,654.0	2,639.1	2,606.2	2,591.5
10-Sarwa Islamic Term Account (SITA) 5 Years	207.6	1,104.6	494.7	1,096.4	1,144.2	1,128.7	1,122.6	1,109.4	1,104.6	1,087.9	1,075.4
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year		105.8	10.9	110.0	111.2	110.1	106.2	105.9	105.8	105.4	94.7
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years		24.7	0.7	23.3	24.7	24.7	24.7	24.7	24.7	24.7	24.7
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years		70.0	6.1	51.8	70.5	70.0	70.0	70.0	70.0	69.9	69.8
B. Certificates (i-ii+iii /14 to 25)	2,223,316.7	2,048,338.2	2,201,425.60	2,066,384.4	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
(i) National Savings Centers	2,131,392.8	1,971,589.9	2,110,696.20	1,988,795.5	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
(ii) Post Offices	2,256.6	(2,276.3)	1,840.90	(2,195.7)	(2,225.2)	(2,108.0)	(2,203.4)	(2,239.3)	(2,276.3)	(2,291.4)	(2,338.5)
(iii) Banks	89,667.3	79,024.6	88,888.50	79,784.7	79,264.5	79,346.9	79,221.5	78,836.3	79,024.6	83,939.5	83,671.7
14- Defence Savings Certificates	428,194.9	400,407.6	426,097.40	407,826.2	406,113.1	403,536.8	402,747.9	401,466.3	400,407.6	404,497.1	404,082.7
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	292,628.00	285,571.1	284,453.2	284,875.1	285,475.6	285,219.7	286,049.6	286,397.6	286,412.1
19- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
20- Regular Income Certificates	461,485.8	264,136.7	416,377.50	287,565.3	280,577.8	273,775.1	269,929.0	265,563.4	264,136.7	262,099.8	260,896.5
21- Bebbod Savings Certificate	1,001,003.8	1,040,102.1	1,025,052.10	1,034,367.9	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
22- Short-Term Savings Certificates (3 Months)	20,958.8	28,978.3	24,092.00	25,396.4	24,017.4	25,402.5	25,731.8	27,637.3	28,978.3	31,988.1	34,430.7
23- Short-Term Savings Certificates (6 Months)	5,621.2	8,342.9	6,471.90	8,065.7	8,414.5	8,635.3	8,666.6	8,455.2	8,342.9	8,705.6	9,295.8
24- Short-Term Savings Certificates (12 Months)	7,970.2	18,199.9	10,114.20	15,875.1	16,761.1	17,583.4	17,500.5	17,329.5	18,199.9	18,272.5	18,443.5
25- Others		1,615.7	86.9	1,211.3	1,255.2	1,341.5	1,467.8	1,541.7	1,615.7	1,935.0	2,188.1
C. National Savings Bonds	-	-	-	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	327,847.6	330,417.9	328,019.30	329,029.9	329,028.5	329,570.3	329,482.4	329,759.0	330,417.9	330,404.3	331,233.0
27- Rs. 100	10,386.0	10,152.5	10,338.30	10,219.1	10,205.5	10,190.7	10,185.3	10,166.2	10,152.5	10,143.6	10,135.7
28- Rs. 200	28,968.4	28,341.1	28,829.60	28,542.0	28,522.9	28,458.7	28,381.5	28,355.2	28,341.1	28,280.8	28,271.0
29- Rs. 750	113,827.9	113,703.5	113,832.50	113,772.6	113,763.9	113,678.5	113,650.8	113,677.2	113,703.5	113,766.2	113,806.8
30- Rs.1,500	168,782.1	173,262.7	169,321.00	171,040.2	171,140.1	171,893.8	171,956.9	172,351.0	173,262.7	173,304.0	174,111.8
31- Rs. 7,500	1,605.9	1,286.7	1,537.80	1,449.0	1,430.3	1,413.4	1,396.8	1,357.4	1,286.7	1,268.5	1,268.1
32- Rs. 15,000	1,869.3	1,502.9	1,786.30	1,689.7	1,660.4	1,641.4	1,623.2	1,587.8	1,502.9	1,478.7	1,477.8
33- Rs. 25,000	836.0	699.7	808.7	771.2	762.5	753.7	749.3	734.2	699.7	695.2	694.9
34- Rs. 40,000	831.5	728.4	824.7	805.6	802.4	799.6	798.1	789.5	728.4	726.8	726.4
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	54,408.80	53,669.2	54,098.0	54,075.1	54,517.7	54,899.4	54,722.2	55,723.9	56,330.5
36- Rs. 40,000	32,987.0	32,824.3	32,914.20	32,297.6	32,505.2	32,465.0	32,659.3	32,880.1	32,824.3	33,391.0	33,721.2
37- Rs. 25,000	21,698.9	21,898.0	21,494.50	21,371.6	21,592.9	21,610.2	21,858.4	22,019.4	21,898.0	22,332.9	22,609.2
F. Post Life Insurance	47,230.3	47,230.3	47,230.30	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3
TOTAL (A+B+C+D+E+F)	3,248,297.6	3,138,227.6	3,255,093.10	3,149,583.3	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

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

			in million rupees						
	Jun-23	Jun-24	2023	2024					
			Aug	Mar	Apr	May	Jun	Jul	Aug
3 Months Treasury Bills									
Issue	6,332,706.0	413,947.0	3,128,806.9	754,135.2	258,338.5	405,246.4	413,947.0	211,369.8	136,397.7
Discount Allowed	329,836.0	19,045.7	164,611.8	37,108.9	12,848.8	19,890.7	19,045.7	9,577.3	5,681.3
Discharged	4,478,121.0	735,246.5	2,573,995.7	403,656.9	80,030.9	546,140.5	735,246.5	147,918.1	336,108.9
Discount Paid	210,109.0	36,326.5	130,190.0	19,824.1	3,799.2	26,713.3	36,326.5	7,357.8	16,455.6
Outstanding Balance	7,847,152.0	897,974.0	8,221,306.9	1,181,860.0	1,360,167.6	1,219,273.5	897,974.0	961,425.7	761,714.5
6 Months Treasury Bills									
Issue	29,491.0	892,341.1	8,842.5	17,248.5	144,112.8	413,003.0	892,341.1	365,091.4	258,492.9
Discount Allowed	3,272.0	88,700.7	1,002.0	1,753.9	15,309.2	43,644.2	88,700.7	35,328.0	23,334.6
Discharged	53,116.0	73,857.0	20,416.7	40,156.5	62,141.9	236,442.8	73,857.0	20,017.7	15,219.6
Discount Paid	4,453.0	7,866.6	1,925.3	4,907.3	6,975.0	25,396.3	7,866.6	2,064.4	1,552.2
Outstanding Balance	115,017.0	1,501,942.7	125,655.2	424,927.6	506,898.5	683,458.6	1,501,942.7	1,847,016.4	2,090,289.7
12 Months Treasury Bills									
Issue	216,303.0	481,277.7	16,344.1	349,979.4	550,581.6	424,927.8	481,277.7	255,094.7	279,451.2
Discount Allowed	47,624.0	89,796.2	3,739.1	71,133.8	114,454.2	86,233.6	89,796.2	46,462.9	48,117.2
Discharged	155,401.0	211,357.0	215,924.1	128,750.4	123,293.9	50,928.4	211,357.0	227,866.1	16,344.1
Discount Paid	23,376.0	46,538.6	34,228.9	27,274.0	26,895.5	11,165.5	46,538.6	52,040.6	3,739.1
Outstanding Balance	1,363,483.0	7,989,616.7	1,287,366.3	6,918,408.8	7,345,696.5	7,719,695.9	7,989,616.7	8,016,845.2	8,279,952.3

Source: Domestic Markets & Monetary Management Department, SBP

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

SALE

Billion Rupees

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	Bid Amount		Bid Amount		Bid Amount		Bid Amount		Bid Amount	
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted
July	-	-	-	-	1,783.0	1,773.0	1,225.5	1,225.5	345.0	345.0
August	68.0	47.5	-	-	-	-	757.6	757.6	-	-
September	88.0	88.0	203.0	203.0	869.2	824.2	2,511.0	2,393.0		
October	57.4	57.4	99.3	95.3	-	-	-	-		
November	15.3	15.3	-	-	399.6	384.6	-	-		
December	-	-	-	-	506.5	506.5	-	-		
January	-	-	-	-	1,126.5	1,124.5	-	-		
February	244.1	147.0	-	-	-	-	780.8	753.3		
March	-	-	-	-	893.9	887.9	-	-		
April	258.5	258.5	-	-	254.0	251.0	-	-		
May	251.1	251.1	-	-	428.8	421.8				
June	516.3	487.6	624.5	592.5	618.2	560.8	177.0	177.0		
Average										
per month	124.89	112.70	77.23	74.23	573.31	561.19	495.63	482.40	172.50	172.50
per day	4.16	3.76	2.57	2.47	19.11	18.71	16.52	16.08	5.75	5.75

PURCHASE

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9	29,652.3	29,449.7
August	5,966.4	5,802.4	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4	25,241.8	23,791.7
September	4,009.5	3,938.6	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9		
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	27,447.03	26,620.68
per day	196.56	190.26	328.41	314.23	179.87	158.84	502.19	488.21	914.90	887.36

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		
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	1,338,925.00	5,883,200.00
per day	2,351.74	3,050.97	8,350.49	9,585.45	18,464.77	50,862.36	41,377.06	198,742.47	44,630.83	196,106.67

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)
July	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50
August	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50
September	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00		
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	*	*	*	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

Source: Domestic Markets & Monetary Management Department, SBP

* Bids Rejected

6.5 Auction of Pakistan Investment Bonds (PIBs)

Fixed Rate (Face Value)

Million Rupees

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered ¹	Amount Accepted ²	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Average Yield Accepted (%)
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	-	-	-
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-

R= Bid Rejected NBR= No Bids Recived

Source: Domestic Markets & Monetary Management Department, SBP

¹ Amount offered only includes Competitive bids.

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

6.6 Auction of Pakistan Investment Bonds (PIBs) Floating Rate (Face Value)

Million Rupees

		Floating Rate Semi-Annual			Floating Rate Quarterly With Quarterly Refixing			Floating Rate Quarterly With Fortnightly Refixing		
Auction Settlement Date	Tenure	Amount Offered ¹	Amount Accepted ²	Cutoff Price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³
7-Mar-24	02-Year							4,271.4	R	-
	03-Year				6,800.6	R	-			
	05-Year	129,694.8	34,004.5	95.8706						
	10-Year	60,750.0	31,250.0	93.6522						
21-Mar-24	02-Year							3,480.4	R	-
	03-Year				351.0	R	-			
	05-Year	99,106.8	7,600.3	95.8220						
	10-Year	61,000.0	10,001.6	93.5557						
4-Apr-24	02-Year							4,885.0	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						

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	Aug	Month Average	21.56	22.06	21.67	22.17	21.89	22.39	22.71	22.96	22.83	23.08	22.85	23.35	22.87	23.37
		End-Month	21.65	22.15	21.74	22.24	21.96	22.46	22.92	23.17	22.96	23.21	22.97	23.47	22.99	23.49
	Sep	Month Average	21.51	22.01	21.77	22.27	22.15	22.65	22.97	23.22	23.36	23.61	23.42	23.92	23.46	23.96
		End-Month	21.64	22.14	21.70	22.20	21.80	22.30	22.41	22.66	22.70	22.95	22.75	23.25	22.79	23.29
	Oct	Month Average	21.63	22.13	21.68	22.18	21.74	22.24	21.99	22.24	22.24	22.49	22.23	22.73	22.24	22.74
		End-Month	21.62	22.12	21.64	22.14	21.66	22.16	21.71	21.96	21.75	22.00	21.74	22.24	21.76	22.26
	Nov	Month Average	21.66	22.16	21.66	22.16	21.62	22.12	21.26	21.51	21.30	21.55	21.30	21.80	21.30	21.80
		End-Month	21.81	22.31	21.80	22.30	21.77	22.27	21.22	21.47	21.22	21.47	21.18	21.68	21.16	21.66
	Dec	Month Average	21.77	22.27	21.76	22.26	21.68	22.18	21.30	21.55	21.29	21.54	21.23	21.73	21.21	21.71
		End-Month	21.78	22.28	21.76	22.26	21.60	22.10	21.21	21.46	21.24	21.49	21.20	21.70	21.21	21.71
2024	Jan	Month Average	21.60	22.10	21.56	22.06	21.23	21.73	20.71	20.96	20.74	20.99	20.72	21.22	20.69	21.19
		End-Month	21.77	22.27	21.66	22.16	21.62	22.12	20.68	20.93	20.72	20.97	20.71	21.21	20.69	21.19
	Feb	Month Average	21.78	22.28	21.79	22.29	21.79	22.29	21.30	21.55	21.24	21.49	20.92	21.42	20.84	21.34
		End-Month	21.79	22.29	21.79	22.29	21.76	22.26	21.52	21.77	21.48	21.73	21.08	21.58	20.94	21.44
	Mar	Month Average	21.77	22.27	21.73	22.23	21.67	22.17	21.36	21.61	21.25	21.50	20.86	21.36	20.68	21.18
		End-Month	21.83	22.33	21.82	22.32	21.84	22.34	21.74	21.99	21.46	21.71	21.13	21.63	20.87	21.37
	Apr	Month Average	21.81	22.31	21.79	22.29	21.77	22.27	21.61	21.86	21.37	21.62	21.07	21.57	20.75	21.25
		End-Month	21.84	22.34	21.79	22.29	21.74	22.24	21.53	21.78	21.29	21.54	20.98	21.48	20.66	21.16
	May	Month Average	21.81	22.31	21.78	22.28	21.73	22.23	21.31	21.56	21.15	21.40	20.78	21.28	20.33	20.83
		End-Month	21.82	22.32	21.74	22.24	21.61	22.11	20.79	21.04	20.77	21.02	20.35	20.85	19.90	20.40
	Jun	Month Average	20.85	21.35	20.82	21.32	20.70	21.20	20.18	20.43	20.10	20.35	19.70	20.20	19.28	19.78
		End-Month	20.38	20.88	20.39	20.89	20.35	20.85	19.99	20.24	19.89	20.14	19.23	19.73	18.72	19.22
	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

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

Source: Domestic Markets & Monetary Management Department, SBP

6.9 SBP Mark to Market Rates Major Currencies

Date	US Dollar			Euro			Japanese Yen			UK Pound Sterling		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
1-Aug-24	278.6640	279.4294	281.8566	301.0268	301.9507	304.9156	1.8594	1.8668	1.8895	356.4809	357.4842	360.6770
2-Aug-24	278.5000	279.2507	281.6197	300.8218	301.7304	304.6363	1.8677	1.8748	1.8975	354.1267	355.1116	358.2313
5-Aug-24	278.6289	279.3937	281.7298	305.4887	306.4265	309.3670	1.9469	1.9543	1.9783	356.9654	357.9738	361.0765
6-Aug-24	278.6852	279.4278	281.6983	304.4218	305.3311	308.1712	1.9175	1.9246	1.9475	354.9335	355.9088	358.9070
7-Aug-24	278.7341	279.5741	281.9150	304.4194	305.4343	308.3369	1.9004	1.9080	1.9309	353.7972	354.8935	357.9671
8-Aug-24	278.6854	279.4145	281.7798	304.8539	305.7488	308.6790	1.9104	1.9174	1.9406	353.9443	354.8999	358.0027
9-Aug-24	278.5500	279.3125	281.6565	304.2184	305.1486	308.0537	1.8923	1.8994	1.9230	355.4995	356.5026	359.5968
12-Aug-24	278.6423	279.3595	281.7156	304.3191	305.2005	308.1479	1.8929	1.8997	1.9235	355.7844	356.7304	359.8509
13-Aug-24	278.7029	279.4489	281.7957	304.5247	305.4382	308.3617	1.8846	1.8916	1.9149	356.8373	357.8224	360.9349
15-Aug-24	278.7000	279.4455	282.0775	306.8766	307.7966	311.0461	1.8928	1.8998	1.9246	358.0877	359.0806	362.5634
16-Aug-24	278.5423	279.2409	281.7452	306.0065	306.8729	309.9738	1.8697	1.8764	1.9000	358.8042	359.7342	363.0598
19-Aug-24	278.4423	279.0876	281.3104	307.4977	308.3095	311.1427	1.9063	1.9127	1.9356	361.0978	361.9653	364.9505
20-Aug-24	278.3423	278.9046	281.0740	308.3893	309.1111	311.8801	1.8977	1.9035	1.9256	361.8310	362.5928	365.5128
21-Aug-24	278.5243	279.1229	281.4175	309.5936	310.3583	313.2615	1.9063	1.9123	1.9351	362.5968	363.4082	366.4934
22-Aug-24	278.6694	279.2418	281.2681	310.6468	311.4025	313.9943	1.9165	1.9228	1.9431	365.0988	365.8790	368.6237
23-Aug-24	278.5029	279.0525	280.9007	309.6813	310.3950	312.7967	1.9089	1.9147	1.9341	365.3541	366.1041	368.6198
26-Aug-24	278.4173	278.9497	280.7188	311.2427	311.9410	314.2915	1.9343	1.9401	1.9597	367.3576	368.0896	370.5144
27-Aug-24	278.3211	278.8231	280.6616	310.8708	311.5344	313.9472	1.9197	1.9251	1.9448	367.5926	368.2852	370.8005
28-Aug-24	278.4500	278.9700	280.8057	310.7224	311.4056	313.7973	1.9261	1.9317	1.9511	368.4590	369.1758	371.6862
29-Aug-24	278.6423	279.3163	281.1844	309.5994	310.4478	312.8538	1.9260	1.9326	1.9520	368.0725	368.9943	371.5293
30-Aug-24	278.5379	279.2955	281.2392	308.8010	309.7401	312.2239	1.9210	1.9282	1.9481	367.3497	368.3816	371.0161

6.9 SBP Mark to Market Rates Major Currencies

Date	Swiss Frank			Australian Dollar			Saudi Arabian Riyal			Kuwaiti Dinar		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
1-Aug-24	317.8374	318.9747	322.6702	181.7864	182.3184	184.0203	74.2708	74.4748	75.1137	911.9183	914.9020	924.4233
2-Aug-24	319.5823	320.7106	324.3648	181.3871	181.9112	183.5848	74.2053	74.4054	75.0326	911.5607	914.4967	923.8279
5-Aug-24	327.6253	328.7989	332.5788	179.7017	180.2306	181.8670	74.2239	74.4276	75.0479	912.9986	915.9850	924.9022
6-Aug-24	325.4338	326.5723	330.2144	181.1314	181.6493	183.2493	74.2369	74.4347	75.0395	912.0773	914.9869	923.9039
7-Aug-24	325.5859	326.8391	330.5290	182.4454	183.0296	184.6820	74.2440	74.4677	75.0952	911.3425	914.5674	923.7058
8-Aug-24	324.4867	325.6054	329.3048	182.4135	182.9266	184.5940	74.2508	74.4450	75.0762	910.8556	913.7913	923.1570
9-Aug-24	321.7070	322.8551	326.5010	183.6620	184.2017	185.8711	74.2186	74.4218	75.0444	909.8779	912.9798	922.2848
12-Aug-24	321.0349	322.1277	325.8591	183.9178	184.4279	186.1174	74.2333	74.4244	75.0471	909.9117	912.8648	922.2065
13-Aug-24	321.5123	322.6410	326.3290	184.1251	184.6549	186.3363	74.2357	74.4344	75.0574	910.1098	913.4320	922.7706
15-Aug-24	321.8802	323.0115	326.9967	184.6248	185.1564	187.0298	74.2725	74.4711	75.1585	910.8142	914.1765	924.8745
16-Aug-24	320.3292	321.4006	325.2154	184.7710	185.2721	187.0599	74.2265	74.4126	75.0640	910.2095	913.3877	923.3914
19-Aug-24	322.4391	323.4574	327.0418	186.2361	186.7060	188.3249	74.1998	74.3718	74.9487	911.1331	914.1422	923.2373
20-Aug-24	323.7856	324.7130	328.2152	187.2130	187.6303	189.2198	74.1850	74.3349	74.8961	910.7462	913.4828	922.4008
21-Aug-24	325.4359	326.4092	330.0336	187.6279	188.0702	189.7401	74.2296	74.3891	74.9847	911.2822	914.0633	923.4172
22-Aug-24	328.0394	329.0331	332.3108	188.1298	188.5600	190.0405	74.2683	74.4208	74.9429	912.6231	915.3218	924.0840
23-Aug-24	327.1309	328.0555	331.1548	187.2793	187.6874	189.0470	74.2239	74.3704	74.8450	911.3316	913.9524	922.3468
26-Aug-24	328.8069	329.7168	332.8144	188.5859	188.9853	190.3049	74.2011	74.3430	74.7965	911.7972	914.3642	922.6582
27-Aug-24	328.3444	329.2158	332.3547	188.5904	188.9692	190.3333	74.1755	74.3092	74.7813	911.6018	913.9943	922.2884
28-Aug-24	330.2497	331.1413	334.2529	189.2207	189.6137	190.9757	74.2058	74.3444	74.8157	912.1733	914.5358	923.1106
29-Aug-24	330.7523	331.8281	334.9483	189.6439	190.1406	191.5150	74.2551	74.4347	74.9166	912.6836	915.6410	924.1128
30-Aug-24	328.4064	329.5720	332.7633	189.7121	190.2664	191.6932	74.2273	74.4292	74.9312	912.0578	915.3348	923.9436

Source: Domestic Markets & Monetary Management Department, SBP

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

6.10 Secondary Market Transactions in Government Securities

Million Rupees

SECURITIES/TRANSACTIONS	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24
PIB Outright Transactions						
Purchases	2,769,498.0	3,294,341.9	3,993,819.8	4,076,078.8	2,534,678.9	2,514,914.1
Non-Banks	901,222.1	1,369,480.1	1,379,602.6	1,838,112.6	931,107.5	878,404.9
Banks	1,868,275.8	1,924,861.8	2,614,217.2	2,237,966.2	1,603,571.4	1,636,509.2
Sales	2,769,498.0	3,294,341.9	3,993,819.8	4,076,078.8	2,534,678.9	2,514,914.1
Non-Banks	1,102,673.8	1,390,129.6	1,310,477.7	1,905,219.9	684,291.7	928,894.8
Banks	1,666,824.2	1,904,212.3	2,683,342.1	2,170,858.9	1,850,387.2	1,586,019.3
Net Position	-	-	-	-	-	-
GIS Outright Transactions						
Purchases	226,783.0	508,665.7	387,518.8	261,444.8	702,679.3	601,485.5
Non-Banks	77,722.9	216,398.3	175,035.3	90,274.4	235,259.3	155,461.0
Banks	149,060.1	292,267.4	212,483.5	171,170.4	467,420.0	446,024.5
Sales	226,783.0	508,665.7	387,518.8	261,444.8	702,679.3	601,485.5
Non-Banks	53,963.4	266,551.3	237,834.6	111,291.7	294,449.4	290,993.7
Banks	172,819.6	242,114.4	149,684.2	150,153.1	408,229.9	310,491.8
Net Position	-	-	-	-	-	-
MTB Outright Transactions						
Purchases	1,886,823.7	1,649,524.6	2,208,416.1	2,606,292.6	2,297,449.7	2,414,930.1
Non-Banks	688,234.9	738,707.2	846,282.8	869,448.0	967,387.5	892,949.2
Banks	1,198,588.8	910,817.3	1,362,133.3	1,736,844.6	1,330,062.2	1,521,980.9
Sales	1,886,823.7	1,649,524.6	2,208,416.1	2,606,292.6	2,297,449.7	2,414,930.1
Non-Banks	722,351.1	580,569.0	687,926.6	929,008.1	767,493.9	817,626.1
Banks	1,164,472.6	1,068,955.6	1,520,489.5	1,677,284.5	1,529,955.9	1,597,304.0
Net Position	-	-	-	-	-	-
Repo Transactions						
Repo	4,546,207.3	4,652,471.0	4,395,410.0	3,817,390.9	4,293,378.5	5,685,083.2
Non-Banks	263,091.8	389,320.1	320,411.5	249,471.5	245,229.0	243,950.0
Banks	4,283,115.5	4,263,150.9	4,074,998.5	3,567,919.4	4,048,149.5	5,441,133.2
Reverse Repo	4,546,207.3	4,652,471.0	4,395,410.0	3,817,390.9	4,293,378.5	5,685,083.2
Non-Banks	349,879.5	452,544.9	459,761.5	300,514.4	462,459.5	612,247.2
Banks	4,196,327.8	4,199,926.1	3,935,648.5	3,516,876.5	3,830,919.0	5,072,836.0
Net Position	-	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index

Sector Name	End Period		2023	2024					
	FY23	FY24	Aug	Mar	Apr	May	Jun	Jul	Aug
KSE 100 Index (1991 = 1,000)	41,452.69	78,444.96	45,002.42	67,005.11	71,102.55	75,878.48	78,444.96	77,886.99	78,488.22
KSE All Shares Index (1995 = 1,000)	28,111.03	49,683.75	30,041.97	44,562.88	46,554.24	48,828.32	49,683.75	49,473.46	50,674.74
1. Automobile Assembler	28,687.23	50,236.32	30,113.84	53,490.76	48,198.20	51,193.45	50,236.32	55,846.94	53,864.26
2. Automobile Parts & Accessories	19,379.93	53,633.09	23,757.83	54,910.85	50,225.38	52,502.64	53,633.09	54,753.80	53,176.44
3. Cable & Electrical Goods	9,922.36	24,427.04	9,980.35	16,385.83	15,720.29	18,430.66	24,427.04	22,836.68	22,470.76
4. Cement	40,175.45	65,763.54	40,543.95	56,102.01	59,808.19	64,261.66	65,763.54	64,449.75	63,203.43
5. Chemical	21,956.68	11,120.36	23,250.61	25,688.68	24,662.63	25,128.89	11,120.36	10,955.90	11,575.23
6. Close -End Mutual Funds	1,226.41	1,910.43	1,450.79	1,970.08	1,881.13	1,929.16	1,910.43	1,869.96	1,738.38
7. Commercial Banks	8,669.26	18,545.04	10,378.07	15,250.09	16,256.47	17,424.73	18,545.04	18,894.24	18,392.67
8. Engineering	22,194.92	41,557.19	23,020.61	32,913.37	33,511.81	42,376.90	41,557.19	38,377.52	39,344.25
9. Fertilizer	15,252.11	25,783.47	14,545.45	22,551.86	25,309.34	24,332.71	25,783.47	27,007.36	27,016.78
10. Food & Personal Care Products	48,416.38	92,009.42	50,357.47	62,584.00	64,522.30	67,070.84	92,009.42	91,416.69	97,688.29
11. Glass & Ceramics	32,277,609.42	768,105,035.72	53,845,164.21	371,427,839.71	475,452,633.69	632,223,861.20	768,105,035.72	958,644,706.80	1,279,126,218.79
12. Insurance	14,773.73	17,915.12	14,598.06	17,748.21	17,153.14	18,449.22	17,915.12	17,880.63	18,422.57
13. Inv. Banks /Inv. Cos./Sec. Cos.	13,953.84	124,336.44	13,954.14	16,978.98	17,817.16	136,498.25	124,336.44	125,504.67	132,844.80
14. Jute	17,463.05	18,829.09	17,377.55	18,339.47	18,591.70	18,660.11	18,829.09	17,704.36	31,561.80
15. Leasing Companies	68.15	96.06	63.53	86.34	86.94	92.76	96.06	109.47	105.35
16. Leather & Tanneries	11,062.46	25,413.31	12,054.81	18,037.77	18,512.06	26,554.34	25,413.31	24,480.07	25,233.59
17. Miscellaneous	14,970.78	20,162.37	14,420.39	20,824.21	18,554.29	18,904.36	20,162.37	18,112.57	17,440.11
18. Modarabas	4,005.85	2,552.56	3,337.56	3,837.36	3,842.06	4,165.73	2,552.56	2,652.62	2,671.25
19. Oil & Gas Exploration Companies	8,455.84	14,588.62	9,533.93	13,249.75	14,340.41	14,671.79	14,588.62	14,292.22	15,562.61
20. Oil & Gas Marketing Companies	6,996.05	9,667.52	7,039.45	9,915.93	10,149.80	9,887.39	9,667.52	9,858.52	10,091.77
21. Paper & Board	12,796.88	21,100.94	11,672.81	17,021.55	16,162.87	16,658.42	21,100.94	21,139.94	20,863.37
22. Pharmaceuticals	18,399.65	33,942.52	17,619.46	24,544.91	27,464.42	31,357.73	33,942.52	33,450.29	37,262.49
23. Power Generation & Distribution	17,933.21	39,264.61	19,105.33	31,634.75	33,281.11	37,406.68	39,264.61	35,722.76	36,625.50
24. Refinery	6,525.21	11,324.95	7,497.57	12,442.88	12,753.65	12,253.27	11,324.95	10,537.92	11,040.15
25. Sugar & Allied Industries	110,778.88	141,590.56	110,958.05	144,749.27	148,392.73	143,597.55	141,590.56	141,103.00	142,619.68
26. Synthetic & Rayon	66,768.65	92,329.94	61,494.45	81,773.93	88,899.72	87,621.46	92,329.94	83,862.24	86,288.03
27. Technology & Communication	44,524.98	55,370.47	45,461.35	54,489.33	53,291.74	58,195.09	55,370.47	56,163.03	60,090.12
28. Textile Composite	33,333.68	40,082,393.43	33,530.26	1,018,975.01	3,323,310.19	13,581,077.04	40,082,393.43	145,824,500.92	511,261,483.95
29. Textile Spinning	14,055.88	15,376.13	13,304.99	14,961.74	14,862.94	15,101.68	15,376.13	18,827.58	20,564.07
30. Textile Weaving	1,872.22	2,266.80	1,919.79	2,095.87	2,157.45	2,281.38	2,266.80	2,098.83	2,564.29
31. Tobacco	50,181.87	75,632.05	48,151.05	78,642.81	65,111.58	64,959.94	75,632.05	67,218.11	61,378.77
32. Transport	31,505.31	36,310.83	32,774.78	137,073.69	121,620.01	37,986.80	36,310.83	37,281.24	39,417.46
33. Vanaspati & Allied Industries	28,418.70	27,929.46	28,646.00	27,981.92	26,958.09	27,100.08	27,929.46	28,769.37	26,982.96
34. Woolen	3,271.81	3,925.35	2,850.76	3,717.73	3,659.26	3,951.66	3,925.35	3,872.70	5,147.50
35. Real Estate Investment Trust	22,565.07	46,044.19	22,593.02	23,517.75	23,490.96	45,928.56	46,044.19	44,777.51	45,370.08
36. Exchange Traded Funds	358,508.72	701,652.94	527,994.39	660,053.37	727,651.75	753,313.75	701,652.94	32,887,775.68	736,308.88
37. Property	7,876.30	7,395.45	8,164.52	7,458.86	7,598.48	7,984.18	7,395.45	7,921.99	8,358.96
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	
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	
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	
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	Aug	Mar	Apr	May	Jun	Jul	Aug
1 Automobile Assembler	231,338.3	452,137.2	242,842.5	431,357.2	433,793.3	460,751.4	452,137.2	502,633.8	484,789.2
2 Automobile parts & Accessories	32,966.0	91,231.9	40,413.0	93,405.5	85,435.3	89,309.0	91,231.9	93,138.3	90,455.2
3 Cable & Electrical Goods	22,215.7	56,014.4	22,345.5	36,687.0	36,048.7	42,263.9	56,014.4	52,367.5	51,528.4
4 Cement	444,827.5	708,467.1	448,133.1	604,365.4	643,351.2	691,256.8	708,467.1	694,313.7	680,887.2
5 Chemical	479,041.7	243,777.4	507,272.2	562,040.7	539,592.0	549,793.6	243,777.4	240,172.1	253,748.9
6 Close -End Mutual Funds	1,800.4	2,804.5	2,129.8	2,892.1	2,761.5	2,832.0	2,804.5	2,745.1	2,552.0
7 Commercial Banks	1,011,875.8	2,173,352.9	1,212,689.3	1,787,203.4	1,905,145.6	2,042,059.0	2,173,352.9	2,214,276.7	2,155,497.0
8 Engineering	69,989.7	131,921.4	72,593.5	104,482.1	106,381.7	134,523.5	131,921.4	121,827.7	124,950.3
9 Fertilizer	473,148.7	782,365.7	441,360.4	684,306.8	767,978.6	738,344.1	782,365.7	819,502.5	819,788.3
10 Food & Personal Care Products	690,461.1	1,107,522.1	718,142.5	809,795.3	814,165.5	822,220.8	1,107,522.1	1,076,838.3	1,125,884.0
11 Glass & Ceramics	51,770.4	61,970.7	50,779.2	58,321.6	59,926.0	62,482.7	61,970.7	60,337.1	62,536.5
12 Insurance	114,956.1	141,824.3	113,589.0	138,101.0	133,491.2	145,079.6	141,824.3	141,580.2	145,871.4
13 Inv. Banks /INV.COS./Securities COS.	119,544.3	234,114.0	119,547.0	145,461.4	152,680.9	257,013.5	234,114.0	236,313.7	250,134.5
14 Jute	177.0	190.8	176.1	185.9	188.4	189.1	190.8	179.4	319.9
15 Leasing Companies	528.3	745.3	492.6	669.9	674.6	719.6	745.3	849.4	817.5
16 Leather & Tanneries	31,989.4	73,541.0	34,858.9	52,197.7	53,570.2	76,842.9	73,541.0	70,840.4	73,030.9
17 Miscellaneous	64,300.8	86,599.1	61,936.8	89,441.6	79,692.2	81,195.8	86,599.1	77,794.9	74,906.8
18 Modarabas	16,893.8	9,777.0	14,117.8	16,232.0	16,251.8	15,955.9	9,777.0	10,160.3	10,231.7
19 Oil & Gas Exploration Companies	812,491.7	1,401,774.1	916,082.0	1,273,124.7	1,377,924.7	1,409,764.9	1,401,774.1	1,373,291.4	1,495,359.0
20 Oil & Gas Marketing Companies	155,752.5	215,225.5	156,718.2	220,756.3	225,962.8	220,120.7	215,225.5	219,477.7	224,670.6
21 Paper & Board	59,899.5	98,768.6	54,637.9	79,674.1	75,654.7	77,974.2	98,768.6	98,951.3	97,656.8
22 Pharmaceuticals	150,342.1	286,419.3	143,967.2	207,119.0	231,754.9	264,608.0	286,419.3	282,265.7	314,434.5
23 Power Generation & Distribution	215,713.5	472,302.1	229,812.1	380,524.8	400,328.5	449,953.6	472,302.1	429,608.4	440,557.2
24 Refinery	54,437.7	94,480.5	62,549.9	103,807.2	106,399.6	102,225.1	94,480.5	87,914.5	92,104.3
25 Sugar & Allied Industries	77,324.6	99,733.0	77,449.7	101,036.2	112,835.1	101,146.7	99,733.0	98,453.0	99,511.2
26 Synthetic & Rayon	111,940.7	157,136.8	103,098.2	136,958.5	153,654.3	150,823.6	157,136.8	140,717.8	142,675.5
27 Technology & Communication	246,081.6	311,295.5	251,256.9	304,300.9	299,608.8	327,175.6	311,295.5	315,751.2	337,829.5
28 Textile Composite	248,139.0	349,451.1	249,602.3	352,151.9	342,639.3	365,394.9	349,451.1	344,797.7	335,960.1
29 Textile Spinning	53,174.8	58,678.7	50,334.9	57,097.3	56,720.2	57,631.3	58,678.7	71,850.2	78,477.0
30 Textile Weaving	2,631.5	3,338.3	2,698.3	3,086.6	3,177.3	3,359.8	3,338.3	3,090.9	3,776.3
31 Tobacco	212,220.9	319,851.0	203,632.5	332,583.5	275,359.5	274,718.2	319,851.0	284,268.1	259,573.2
32 Transport	50,816.7	58,567.8	52,864.3	221,094.0	196,167.9	61,271.1	58,567.8	60,133.0	63,578.7
33 Vanaspati & Allied Industries	1,298.3	1,275.9	1,308.7	1,278.3	1,231.6	1,238.0	1,275.9	1,314.3	1,232.7
34 Woolen	212.7	255.2	185.4	241.7	237.9	257.0	255.2	251.8	334.7
35 Real Estate Investment Trust	32,342.4	65,994.9	32,382.5	33,707.9	33,669.5	65,829.1	65,994.9	64,179.3	65,028.7
36 Exchange Traded Funds	579.0	1,133.3	852.8	1,066.1	1,175.2	1,216.7	1,133.3	53,117.7	1,189.2
37 Property	22,214.3	20,760.7	23,027.3	20,938.8	21,330.7	22,413.4	20,760.7	22,238.8	23,465.5
38 Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39 Future Contracts	-	-	-	-	-	-	-	-	-
40 Bonds	-	-	-	-	-	-	-	-	-
TOTAL	6,365,438.6	10,374,799.3	6,715,880.5	9,447,694.3	9,746,961.3	10,169,955.5	10,374,799.3	10,367,633.9	10,485,344.2

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	
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)	4,888,101	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)	1,768,805	2,138,088	2,293,302	2,693,030	3,121,259
1. Long term borrowings	995,727	1,255,200	1,340,472	1,623,103	1,729,841
of which: i) Long term secured loans	885,916	1,099,172	1,190,024	1,468,466	1,572,369
ii) Long term unsecured loans	29,453	23,164	40,072	37,552	35,382
iii) Long term lease finance	80,351	121,244	110,376	113,206	118,119
2. Subordinated loans / Sponsor's loans	14,653	12,166	11,274	10,843	9,199
3. Debentures/TFCs (bonds payable)	11,737	8,463	16,300	10,711	9,900
4. Employees benefit obligations	153,760	164,800	175,455	195,985	214,101
5. Other non-current liabilities	593,929	697,457	749,802	852,388	1,158,218
E. Current Liabilities (E1+E2+E3+E4)	4,839,681	4,891,172	5,575,792	7,875,441	8,225,366
1. Trade Credit & other accounts payables	2,804,177	2,915,260	3,382,031	4,820,295	4,855,082
of which: i) Trade credits	1,603,859	1,754,135	2,059,265	3,183,736	2,873,795
2. Short term Borrowings	1,315,505	1,191,625	1,168,297	1,621,671	1,906,975
of which: i) Short term Secured loans	1,292,473	1,160,139	1,134,171	1,551,191	1,827,873
ii) Short term unsecured loans	15,114	25,698	21,320	28,388	29,655
iii) Short term lease finance	7,323	7,653	9,133	42,091	49,447
3. Current portion of non-current liabilities	364,251	321,295	418,585	517,289	481,038
4. Other current liabilities	355,747	462,992	606,879	916,186	982,271
of which: i) Interest / markup payables	187,151	219,869	245,875	345,656	382,878
ii) Taxes payable	39,174	57,803	93,045	157,938	217,266
F. Operations:					
1. Sales	8,811,169	7,998,943	9,437,310	14,568,262	16,814,542
i) Local sales (Net)	8,157,216	7,315,315	8,579,120	13,277,460	15,279,147
ii) Export Sales (Net)	653,952	683,628	858,190	1,290,802	1,535,395
2. Cost of sales	7,530,841	6,870,224	7,846,723	12,158,282	14,105,474
i) Cost of material	3,257,346	2,865,088	3,629,612	5,494,126	5,656,881
ii) Labour	318,364	334,715	367,802	431,547	477,147
iii) Overhead	3,955,131	3,670,421	3,849,309	6,232,609	7,971,446
3. Gross profit / (loss) (F1-F2)	1,280,328	1,128,719	1,590,587	2,409,979	2,709,067
4. General, administrative and other expenses	616,121	563,160	622,022	850,226	982,977
i) Selling & distribution expenses	230,096	227,659	260,682	331,618	387,882
of which: Advertisement & promotions	36,690	34,582	39,013	47,265	55,320
ii) Administrative and other expenses	386,025	335,500	361,340	518,608	595,095
of which: Corporate social responsibilities	5,152	4,918	5,554	8,184	9,614
5. Other income / (loss)	228,984	244,558	289,786	276,042	553,089
6. EBIT (F3-F4+F5)	893,192	810,117	1,258,351	1,835,796	2,279,180
7. Financial expenses	280,857	330,308	247,365	396,795	655,288
of which: (i) Interest expenses	244,462	297,310	228,102	336,037	563,692
8. Profit / (loss) before taxation (F6-F7)	612,335	479,809	1,010,987	1,439,001	1,623,892
9. Tax expenses	199,749	159,718	262,167	514,992	618,673
10. Profit / (loss) after tax (F8-F9)	412,586	320,091	748,820	924,008	1,005,219
11. Cash dividends	234,513	187,671	361,709	284,423	316,674
12. Bonus shares / stock dividends	9,039	3,619	8,419	7,388	29,344
G. Statement of Cash Flows					
1. Net cash flows from operating activities	375,730	751,977	921,941	615,105	820,056
2. Net cash flows from investing activities	(538,153)	(488,326)	(573,342)	(1,007,528)	(475,352)
3. Net cash flows from financing activities	(80,148)	(37,675)	(100,709)	258,393	(106,251)
H. Miscellaneous					
1. Depreciation for the year	283,298	301,997	302,545	324,383	372,077
2. Salaries, wages and employee benefits	535,555	545,871	607,794	712,599	801,558
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	4.68	4.00	7.93	6.34	5.98
P2. Asset turnover (F1 to Avg (Current year(A+B),previous year (A+B)))	0.93	0.77	0.82	1.04	1.01
P3. Return on Assets (F10 as a % of Avg (Current year(A+B),previous year (A+B))	4.36	3.07	6.52	6.63	6.05
P4. Financial leverage (Avg. (Current year(A+B),previous year (A-B) to Avg. Current year(C),previous year (C)))	2.81	2.89	2.85	2.95	2.94
P5. Return on equity (F10 as % of Avg (Current year(C),previous year (C))	12.27	8.87	18.59	19.56	17.76
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	4.17	3.15	7.07	8.31	8.32

7.6 Financial Statements Analysis of 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/TFs (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	1,556,610
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/TFs (bonds payable)	-	-	-	-	-
4. Employees benefit obligations	86,203	93,917	99,508	110,641	116,084
5. Other non-current liabilities	285,997	301,861	305,076	355,341	422,622
E. Current Liabilities (E1+E2+E3+E4)	1,673,938	1,875,241	2,016,864	3,090,481	3,250,660
1. Trade Credit & other accounts payables	1,255,028	1,452,637	1,574,542	2,442,458	2,298,442
of which: i) Trade credits	896,031	1,065,925	1,174,318	1,938,512	1,717,185
2. Short term Borrowings	184,096	142,355	140,434	229,704	496,348
of which: i) Short term Secured loans	183,788	142,046	140,128	229,395	496,032
ii) Short term unsecured loans	308	308	306	309	317
iii) Short term lease finance	-	-	-	-	-
3. Current portion of non-current liabilities	104,505	103,146	84,012	99,794	102,654
4. Other current liabilities	130,310	177,104	217,877	318,525	353,215
of which: i) Interest / markup payables	90,632	127,366	160,048	227,394	238,035
ii) Taxes payable	7,134	15,430	21,325	52,633	72,230
F. Operations:					
1. Sales	2,842,867	2,655,718	2,755,036	4,874,442	6,005,286
i) Local sales (Net)	2,840,891	2,653,950	2,754,340	4,873,542	6,003,688
ii) Export Sales (Net)	1,976	1,768	696	900	1,598
2. Cost of sales	2,485,004	2,368,612	2,430,253	4,182,491	5,267,104
i) Cost of material	5,884	6,966	6,116	9,131	15,398
ii) Labour	76,478	75,420	73,657	77,804	70,524
iii) Overhead	2,402,642	2,286,226	2,350,480	4,095,556	5,181,182
3. Gross profit / (loss) (F1-F2)	357,863	287,106	324,783	691,951	738,182
4. General, administrative and other expenses	145,468	112,069	102,196	173,506	170,862
i) Selling & distribution expenses	24,701	25,036	26,377	30,229	32,835
of which: Advertisement & promotions	2,162	1,953	2,201	2,810	2,880
ii) Administrative and other expenses	120,768	87,033	75,819	143,278	138,027
of which: Corporate social responsibilities	615	753	711	725	1,415
5. Other income / (loss)	84,620	86,582	74,476	78,423	190,140
6. EBIT (F3-F4+F5)	297,015	261,619	297,064	596,868	757,461
7. Financial expenses	80,817	105,779	87,396	123,135	162,269
of which: (i) Interest expenses	75,963	101,099	86,831	122,915	160,551
8. Profit / (loss) before taxation (F6-F7)	216,198	155,839	209,668	473,733	595,192
9. Tax expenses	89,756	66,373	72,724	211,731	250,099
10. Profit / (loss) after tax (F8-F9)	126,442	89,466	136,944	262,002	345,093
11. Cash dividends	58,805	35,162	65,248	43,639	48,896
12. Bonus shares / stock dividends	5,317	10	11	-	-
G. Statement of Cash Flows					
1. Net cash flows from operating activities	139,204	143,173	138,019	111,548	(105,759)
2. Net cash flows from investing activities	(126,529)	(96,076)	(54,207)	(159,661)	(34,536)
3. Net cash flows from financing activities	(35,881)	(77,551)	(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	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2019-20	129.76	129.59	126.52	147.83	135.8	129.56	128.33	125.7	136.81	138.71	106.84	118.7	141.9	127.78	132.96
2020-21	141.31	146.74	146.69	147.08	143.36	142.61	136.35	136.23	148.36	140.28	107.62	123.99	143.71	138.68	148.35
2021-22	158.48	166.46	167.7	159.13	149.57	157.47	151.01	153.4	162.29	174.06	110.23	134.71	150.58	156.11	164.07
2022-23	204.73	231.34	231.76	228.82	248.83	187.06	172.14	202.7	189.6	259.72	114	191.59	165.17	206.99	212.43
2023-24	252.66	279.39	280.92	270.26	364.62	223.4	222.7	259.25	230.67	310.19	127.17	256.8	186.64	259.45	270.83
Aug-23	239.27	273.99	283.13	219.75	359.45	208.74	193.86	248.54	212.80	300.68	119.14	253.82	178.19	246.54	261.49
Sep-23	244.05	278.48	285.60	236.20	361.16	213.05	194.86	252.67	222.31	328.11	119.66	254.80	179.25	252.51	262.92
Oct-23	246.50	280.27	282.50	267.00	362.24	215.31	200.70	255.85	228.44	319.21	120.07	255.78	183.74	256.50	263.00
Nov-23	253.15	282.95	282.85	283.54	362.87	220.38	222.69	258.02	232.28	310.34	120.18	256.14	185.62	258.31	267.18
Dec-23	255.24	281.55	282.99	272.99	364.72	221.64	230.62	260.36	233.93	312.86	120.20	256.21	186.04	260.16	269.77
Jan-24	259.92	289.77	289.69	290.26	365.13	223.28	236.43	261.81	234.60	305.48	134.73	256.41	186.15	263.45	272.50
Feb-24	260.01	285.06	286.82	274.60	365.61	224.43	240.63	263.23	235.39	311.93	134.74	256.41	186.15	264.17	274.65
Mar-24	264.46	293.36	286.00	337.05	365.80	228.13	244.24	265.47	236.68	311.46	134.83	256.67	187.50	266.35	276.81
Apr-24	263.32	286.43	282.07	312.36	366.07	238.38	239.81	266.41	237.29	320.28	134.85	258.77	196.20	269.38	282.22
May-24	254.78	264.01	266.43	249.59	366.68	239.46	236.63	267.41	241.17	315.06	134.27	262.27	199.00	267.22	282.79
Jun-24	255.94	264.33	263.94	266.62	377.47	241.68	240.15	268.30	244.56	308.23	134.52	269.00	199.58	266.53	284.93
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

Source : Pakistan Bureau of Statistics

8.2 Consumer Price Index Numbers

By Commodity Groups - Urban

(2015-16=100)

YEAR / MONTH	General	1	...	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food		Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and Furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2019-20	129.99	128.81		125.6	147.52	143.25	126.9	130.02	126.27	137.24	139.54	108.08	117.21	144.53	126.68	133.22
2020-21	140.57	145.67		145.32	147.68	151.95	139.43	137.44	135.34	148.22	141.09	109.02	121.12	146.09	137.57	147.47
2021-22	157.19	165.58		166.75	158.74	158.71	154.51	150.58	151.41	162.67	175.68	112.53	131.14	153.19	155.07	162.79
2022-23	199.39	226.75		227.05	225.03	265.28	183.75	167.93	199.42	188.05	260.23	117.24	185.16	166.83	207.68	210.96
2023-24	247.49	274.62		276.35	264.55	385.47	215.01	225	251.32	231.37	304.37	131.5	246.38	185.9	258.87	266
Aug-23	232.12	269.77		279.09	215.49	380.50	202.60	188.75	243.00	213.56	296.49	123.77	245.05	177.89	247.58	257.91
Sep-23	235.99	273.95		280.97	233.02	382.08	205.70	189.18	246.47	223.51	319.47	124.41	245.62	178.55	252.06	259.03
Oct-23	238.51	275.74		277.98	262.70	382.40	207.50	194.82	248.56	229.53	310.68	124.83	245.87	184.31	256.43	258.91
Nov-23	248.87	278.07		277.90	279.06	382.32	211.64	229.11	250.25	232.12	302.48	125.00	245.81	186.73	258.07	262.84
Dec-23	250.68	275.22		277.10	264.26	385.43	212.48	236.27	252.29	234.20	305.96	125.01	245.92	187.28	260.11	265.25
Jan-24	255.22	284.23		284.49	282.73	385.76	213.55	241.33	253.34	234.72	300.26	138.73	246.06	187.42	262.77	267.64
Feb-24	255.82	278.76		280.67	267.61	386.05	214.12	247.13	255.20	235.03	306.81	138.73	246.00	187.42	263.47	269.89
Mar-24	259.47	286.46		279.63	326.28	386.20	216.67	250.13	256.37	236.76	305.33	138.77	246.16	188.09	265.74	271.71
Apr-24	259.24	281.53		278.17	301.13	386.36	230.79	246.31	257.23	237.26	312.92	138.77	247.36	192.49	268.67	275.96
May-24	251.99	260.78		263.49	244.93	387.13	231.28	243.36	257.55	243.20	309.36	137.91	251.25	194.43	265.20	276.03
Jun-24	253.44	262.18		262.39	260.92	401.92	233.53	246.77	258.39	247.37	303.14	138.28	255.02	194.55	263.73	277.61
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

Source : Pakistan Bureau of Statistics

8.3 Consumer Price Index Numbers

By Commodity Groups - Rural

(2015-16=100)

YEAR / MONTH	General	1	...	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food		Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and Furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2019-20	129.43	130.47		127.55	148.19	128.29	132.96	124.59	124.85	136.38	137.34	104.65	121.52	132.84	129.77	132.6
2020-21	142.42	147.95		148.21	146.39	134.69	146.68	133.93	137.56	148.49	138.93	105.12	129.42	135.51	140.68	149.61
2021-22	160.43	167.46		168.75	159.58	140.35	161.25	151.95	156.38	161.93	171.38	106.13	141.5	141.58	157.98	165.9
2022-23	212.78	236.49		237.03	233.22	232.23	191.27	181.42	207.63	191.14	258.88	108.24	203.77	159.44	205.75	214.55
2023-24	260.46	284.74		286.04	276.9	343.59	234.09	217.64	271.18	229.97	319.89	119.46	276.57	189.2	260.48	277.77
Aug-23	250.06	278.73		287.64	224.69	338.23	216.56	205.13	256.88	212.04	307.67	110.90	270.46	179.23	244.66	266.63
Sep-23	256.21	283.57		290.78	239.89	340.06	222.41	207.41	262.00	221.11	342.50	111.21	272.22	181.67	253.31	268.51
Oct-23	258.57	285.35		287.55	272.00	341.92	225.27	213.67	266.82	227.35	333.42	111.61	274.57	181.78	256.62	268.87
Nov-23	259.61	288.43		288.38	288.74	343.26	231.52	208.53	269.71	232.43	323.43	111.61	275.74	181.78	258.73	273.42
Dec-23	262.11	288.66		289.57	283.14	343.84	233.32	218.16	272.51	233.67	324.36	111.63	275.74	181.78	260.26	276.26
Jan-24	267.01	295.99		295.49	299.00	344.33	235.68	225.61	274.56	234.48	314.18	127.60	276.05	181.78	264.69	279.48
Feb-24	266.33	292.14		293.70	282.72	345.01	237.58	226.28	275.31	235.75	320.47	127.63	276.15	181.78	265.44	281.49
Mar-24	272.00	301.11		293.12	349.57	345.24	242.74	231.25	279.16	236.60	321.67	127.82	276.61	185.46	267.45	284.12
Apr-24	269.48	291.94		286.42	325.40	345.61	248.05	225.47	280.24	237.32	332.55	127.88	280.42	209.01	270.66	291.21
May-24	258.99	267.64		269.72	255.00	346.06	249.90	221.78	282.26	239.15	324.55	127.80	283.17	214.78	270.88	292.50
Jun-24	259.72	266.75		265.67	273.25	352.81	252.06	225.54	283.21	241.78	316.71	127.84	295.53	216.95	271.58	295.45
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

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
Aug-23	298.13	272.28	266.66	260.87	277.79	233.70	177.88	370.57	364.76
Sep-23	307.51	281.19	268.11	262.56	280.14	233.77	184.66	395.00	375.20
Oct-23	301.76	270.06	276.05	260.49	276.74	234.13	184.66	381.93	372.18
Nov-23	306.10	271.31	350.19	260.49	275.69	236.17	184.66	359.93	372.74
Dec-23	306.05	269.72	372.58	260.91	276.07	236.63	185.68	347.13	377.32
Jan-24	310.54	285.82	381.15	262.15	277.95	236.72	185.68	341.54	379.46
Feb-24	314.02	292.08	378.04	262.45	277.88	237.73	185.68	350.83	380.16
Mar-24	317.95	299.87	387.71	263.95	279.03	240.03	185.68	351.98	380.58
Apr-24	315.74	296.00	373.31	264.39	277.42	244.42	186.88	353.82	380.21
May-24	307.70	277.02	364.31	260.62	271.11	245.31	186.88	350.63	378.16
Jun-24	308.85	280.57	373.04	260.25	270.49	245.38	186.88	344.62	385.61
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

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH	INCOME GROUP					Combined
	Group-I	Group-II	Group-III	Group-IV	Group-V	
	Up to Rs.17,732	Rs.17,733 to Rs.22,888	Rs.22,889 to Rs.29,517	Rs.29,518 to Rs.44,175	Above Rs.44,175	
2019-20	131.85	127.17	129.28	126.47	129.52	127.84
2020-21	150.09	143.19	144.62	141.21	142.54	142.16
2021-22	175.75	165.86	167.36	163.81	167.28	166.21
2022-23	233.74	223.49	227.79	224.29	231.32	227.36
2023-24	298.07	292.35	307.98	299.28	301.65	300.43
Aug-23	280.03	267.76	277.15	273.32	278.53	274.51
Sep-23	284.84	272.49	282.19	278.79	285.28	280.56
Oct-23	285.28	272.98	281.68	277.57	284.07	279.87
Nov-23	294.70	286.32	297.57	290.44	294.17	292.23
Dec-23	305.76	302.61	321.75	310.79	310.73	311.06
Jan-24	311.93	309.08	328.24	317.09	316.56	317.23
Feb-24	309.48	307.46	327.38	316.24	316.53	316.81
Mar-24	316.02	314.50	336.05	323.50	322.80	324.06
Apr-24	313.65	312.53	334.75	323.04	323.79	323.96
May-24	301.10	299.83	321.05	309.52	310.89	310.91
Jun-24	305.10	303.94	324.25	312.19	312.79	313.63
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

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 Liter	
	Gold	Silver		Petrol	Diesel
2019-20	77,944	910	8,878	107	117
2020-21	95,265	1,310	10,450	107	110
2021-22	104,974	1,346	17,567	146	144
2022-23	176,810	2,097	17,235	263	254
2023-24	208,360	2,609	18,735	259	269
Aug-23	189,190	2,383	20,035	291	294
Sep-23	171,010	2,052	18,235	332	330
Oct-23	179,280	2,061	17,235	285	304
Nov-23	186,580	2,316	17,235	282	298
Dec-23	184,520	2,128	17,235	268	277
Jan-24	183,110	2,051	19,735	260	277
Feb-24	182,540	2,025	21,735	277	288
Mar-24	199,240	2,230	21,735	281	287
Apr-24	204,630	2,353	21,035	295	291
May-24	208,340	2,722	19,935	273	274
Jun-24	208,360	2,609	18,735	259	269
Jul-24	219,350	2,600	17,535	285	277
Aug-24	224,140	2,584	18,935	262	267

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						
				Jul	Jan	Feb	Mar	Apr	May	Jun	Jul
I. MANUFACTURED GOODS											
Vegetable Ghee	'000' M.Tons	1,559.06	1,492.67	122.48	128.04	125.19	121.71	117.03	125.70	122.78	119.30
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	6,708.60	6,796.00	-	2,138.33	1,873.52	467.12	3.93	29.81	-	-
Cigarettes	Billion Nos.	42.77	32.93	1.57	2.04	2.87	3.61	3.10	4.06	2.45	2.99
Cotton Yarn	'000' M.Tons	2,694.76	2,477.23	202.03	202.85	208.74	209.05	209.36	213.86	219.67	219.80
Cotton Cloth	Million Sq. M.	920.55	871.43	72.27	72.58	72.59	72.60	72.85	72.89	72.95	73.00
Paper	'000' M.Tons	353.69	366.16	29.00	32.57	32.79	29.87	28.43	31.76	27.25	29.53
Paper Board	"	438.01	420.48	27.26	35.21	37.43	40.52	29.40	36.34	32.24	30.30
Soda Ash	"	736.66	785.28	64.16	57.96	56.67	66.69	72.99	73.47	74.67	68.18
Caustic Soda	"	475.67	497.25	41.49	40.59	36.08	51.60	39.91	40.13	37.47	38.43
Sulfuric acid	"	71.49	63.77	3.77	5.03	4.89	6.41	5.46	4.65	4.21	4.60
Chlorine Gas	"	20.54	17.23	1.21	1.78	1.72	1.61	1.24	1.20	1.14	1.17
Urea	"	5,993.74	6,591.01	589.32	600.02	549.66	575.36	523.08	462.62	497.11	581.41
Super Phosphate	"	70.72	86.36	5.46	4.17	6.91	7.61	7.10	6.62	6.72	6.73
Ammonium Nitrate	"	819.93	888.01	72.27	72.91	67.16	79.33	74.32	76.41	63.21	73.28
Nitro Phosphate	"	740.79	823.63	64.14	78.29	65.92	78.79	69.15	75.16	64.30	75.06
Cycle Tyres & Tubes	'000' Nos.	10,702	10,943	794	922	928	935	942	947	952	957
Motor Tyres & Tubes	"	30,514	31,107	2,608	2,666	2,689	2,644	2,629	2,658	2,588	2,601
Cement	'000' M.Tons	41,448	39,566	2,924	3,168	2,857	3,405	2,606	3,331	3,127	2,730
Pig Iron	"	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	31,752	46,275	2,629	4,117	4,353	4,220	3,416	3,287	3,187	2,327
Bicycle	'000' Nos.	146	159	13	13	13	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
2023 ^R	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
	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
2024 ^P	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
	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	106.21	115.33	90.50	67.08	77.45	84.30	59.57	117.69	92.46	63.09	121.89	

Source: Pakistan Bureau of Statistics

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

10.1 Consolidated Fiscal Operations (Federal & Provincial)

Billion Rupees

	FY18	FY19	FY20	FY21	FY22	FY23 ^P	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
<i>Of which: FBR Revenue *</i>	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
<i>Of which: Mark-up Payments</i>	1,499.9	2,091.1	2,619.7	2,749.7	3,182.4	5,831.1	8,159.8
<i>Defence</i>	1,030.4	1,146.8	1,213.3	1,316.4	1,411.6	1,585.5	1,858.8
<i>Subsidies</i>	-	-	-	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
<i>Domestic</i>	2,523.8	2,828.6	5,071.2	7,163.7
<i>Foreign</i>	225.9	353.9	759.9	996.1
Pension	440.1	541.9	666.3	807.8
Running of Civil Govt.	505.8	546.7	634.0	784.0
Grants	911.6	1,239.3	1,070.0	1,395.3
<i>Provinces</i>	83.8	97.5	82.0	103.1
<i>Other</i>	827.7	1,141.8	988.0	1,292.2
Subsidies	425.0	1,529.6	1,080.3	1,067.4
Defense Affairs and Service	1,316.4	1,411.6	1,585.5	1,858.8
(b)Development Expenditure and net Lending	789.1	701.1	890.4	1,030.9
Total Development Expenditure	694.6	558.1	743.0	732.2
Public Sector Development Program	667.3	558.1	743.0	732.2
<i>Of which: Development Grant to Provinces</i>	226.1	157.7	91.0	97.0
Net lending	94.5	143.0	147.3	298.7
Provinces	17.5	102.6	87.5	247.0
Other	76.9	40.4	59.9	51.7
(c) Statistical Discrepancy	107.0	197.4	(425.2)	(281.0)
Overall Balance	(3,716.9)	(5,610.9)	(6,676.0)	(7,725.1)
Financing	3,716.9	5,610.9	6,676.0	7,725.1
External	1,338.1	1,178.4	(679.8)	320.7
Domestic.	2,378.9	4,432.5	7,355.9	7,404.4
Bank	2,169.6	3,434.9	3,693.2	7,745.1
Non-Bank	209.2	997.6	3,662.7	(342.0)
Privatization Proceeds	-	-	-	1.3

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

PERIOD		Direct Taxes	Indirect Taxes				Total Tax Collection
			Sales	Excise	Customs	Total	
2017-18		1,536.6	1,491.3	205.9	608.3	2,305.5	3,842.1
2018-19		1,445.6	1,464.9	233.6	685.4	2,383.9	3,829.5
2019-20		1,524.3	1,596.8	250.5	626.4	2,473.7	3,997.9
2020-21		1,731.9	1,990.2	277.1	765.2	3,032.4	4,764.3
2021-22 ^R		2,280.5	2,531.9	321.0	1,009.5	3,862.3	6,142.8
2022-23 ^P		3,272.4	2,592.1	369.8	934.8	3,896.7	7,169.1
2023-24		4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
2022-23	Jul-Mar	2,308.9	1,901.1	244.8	701.2	2,847.0	5,155.9
2023-24	Jul-Sep	934.8	726.9	127.6	252.2	1,106.8	2,041.5
2023-24	Jul-Dec	2,148.9	1,515.3	264.6	540.5	2,320.4	4,469.2
2023-24 ^P	Jul-Mar	3,264.7	2,237.1	401.9	807.8	3,446.8	6,711.5
2023-24 ^P	Jul-Jun	4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
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	79,357,790	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	7,064,692	1,796,777	1,772,698	1,744,484	1,779,712	1,775,854	1,822,320	1,686,806
	1. Mining & Quarrying	685,844	697,669	651,208	630,143	651,993	157,697	161,775	162,133	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	1,178,377	1,214,593	1,094,928	1,144,966	1,203,145	1,256,233	1,148,248
	i. Large Scale	2,906,578	3,240,794	3,626,559	3,268,778	3,304,913	847,816	876,774	749,187	790,526	842,294	891,107	780,986
	ii. Small Scale	647,374	705,485	768,249	838,794	914,765	206,847	211,925	217,450	223,489	227,948	230,921	232,407
	iii. Slaughtering	416,293	441,745	469,542	499,869	532,913	123,715	125,893	128,292	130,951	132,903	134,204	134,855
	3. Electricity, gas and water supply	814,703	888,101	926,804	1,018,983	784,096	203,518	168,447	298,319	234,756	161,738	195,436	192,166
	4. Construction	939,174	961,644	979,221	889,099	876,011	257,185	227,883	189,104	229,034	246,349	207,859	192,769
	Commodity Producing Sector (A+B)	14,547,827	15,359,479	16,200,230	16,120,291	16,609,121	4,030,687	4,027,135	3,975,663	4,231,261	4,145,350	4,163,842	4,068,668
C.	Services Sector (1 to 10)	20,038,838	21,223,003	22,643,030	22,638,208	23,125,074	5,768,236	5,754,082	5,527,071	5,697,387	5,839,846	5,847,725	5,740,116
	1. Wholesale & Retail Trade	5,998,707	6,647,199	7,325,882	7,033,762	7,271,799	1,829,103	1,838,637	1,660,085	1,761,388	1,873,490	1,892,260	1,744,661
	2. Transport& Storage	3,634,152	3,811,190	3,980,936	4,132,065	4,210,875	1,042,820	1,041,949	1,023,062	1,047,415	1,066,994	1,052,687	1,043,779
	3. Accomodation and Food Services Activities (Hotels & Restaurants)	499,522	520,024	541,222	563,604	586,454	140,061	141,622	143,303	145,033	146,388	147,291	147,742
	4. Information and Communication	868,338	953,818	1,125,119	1,116,760	1,120,086	297,440	277,605	271,134	280,384	284,176	262,315	293,211
	5. Finance & Insurance Activities	647,435	682,988	730,220	657,549	587,372	175,120	157,209	149,816	149,769	147,027	144,729	145,847
	6. Real Estate Activities (Ownership of Dwellings)	2,006,873	2,080,095	2,156,942	2,237,142	2,320,839	555,929	561,520	567,629	574,485	579,392	582,663	584,299
	7. Public Administration and Social Security (General Government)	1,830,153	1,820,093	1,853,122	1,722,958	1,597,905	442,298	427,917	397,687	407,208	395,067	396,110	399,520
	8. Education	1,024,760	1,012,428	1,071,646	1,126,861	1,222,632	279,190	286,159	286,193	297,526	302,111	311,009	311,986
	9. Human Health and Social Work Activities	568,638	585,137	600,835	653,855	690,174	162,159	166,417	167,177	166,285	169,546	175,774	178,569
	10. Other Private Services	2,960,260	3,110,031	3,257,106	3,394,562	3,516,939	844,117	855,049	860,984	867,894	875,656	882,886	890,503
D.	Total of GVA (A+B+C)	34,586,665	36,582,482	38,843,260	38,758,499	39,734,195	9,798,923	9,781,217	9,502,734	9,928,648	9,985,196	10,011,567	9,808,784

Source: Pakistan Bureau of Statistics

11.2 Expenditure on Gross Domestic Product

Million Rupees

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

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

Source: Pakistan Bureau of Statistics

11.3 Gross Fixed Capital Formation

Million Rupees

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

Source: Pakistan Bureau of Statistics

11.4 Area, Production and Yield of Important Crops

Area : '000 Hectares

Production : '000 Tonnes

Yield : Kilogram per Hectares

CROPS	2019-20			2020-21			2021-22			2022-23			2023-24		
	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield
Food Crops															
Wheat	8,805	25,248	2,868	9,168	27,464	2,996	8,977	26,209	2,920	9,033	28,161	3,117	9,734	31,583	3,245
Rice	3,034	7,414	2,444	3,336	8,420	2,524	3,537	9,323	2,635	2,976	7,322	2,460	3,637	9,869	2,714
Maize	1,404	7,883	5,614	1,418	8,940	6,305	1,653	9,525	5,764	1,719	10,985	6,389	1,641	9739	5,935
Fiber Crop															
Cotton*	2,517	9,148	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 carries out such activities as issuing currency, regulation money supply and credit, managing international reserves, transacting with the IMF, and providing credit to Other Depository Corporations.

Reserve Money (M0)

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

Deferred Tax Assets

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

Deferred Tax Liabilities

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

Broad Money (M2)

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

Non-Banks Financial Companies (NBFCs)

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

Currency in Circulation

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

Commodity Operations Financing

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

Financial Auxiliaries

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

Financial Derivatives

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

Households

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

Money Multiplier

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

NFPSE

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

Other Financial Intermediaries

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

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

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

Reserve Deposits (Banker Deposits)

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

Restricted/Compulsory Deposits

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

Retained Earnings

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

Shares Quoted

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

Shares Unquoted

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

Chapter 3-Banking System

Scheduled Banks

“Scheduled Banks” means “all commercial and specialized banks (such as IDBP and ZTB etc.) which are included in the list of scheduled banks maintained under sub-section (1) of section 37 of the State Bank of Pakistan Act, 1956”

Capital

Capital comprises of paid-up capital of Pakistani banks and equivalent rupee amount kept by foreign banks with the State Bank of Pakistan as reserve capital requirement.

Deposits

The data on deposits include the following types:-

- i. Call Deposits:
These include short notice and special notice deposits
- ii. Current Deposits:
Cheque account deposits wherein withdrawals and deposit of funds can be made frequently by the account holders. Generally, these are return free deposits kept with the banks.
- iii. Fixed Deposits:
Deposits having fixed maturity dates and a rate of return determined or determinable on the basis of a bank's financial performance during a period.
- iv. Savings Deposits:
Deposits held by the scheduled banks, consisting of cheque accounts on which a certain return is paid by the institution.
- v. Other Deposits:
These generally include security deposits, margin deposits and sundry deposits etc.

Balances with other Scheduled Banks

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

Bills Purchased & Discounted

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

Rate of Margin for advances

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

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

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

Current Account

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

Goods

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

General Merchandise on fob basis

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

Net Export of Goods under Merchanting

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

Non-Monetary Gold

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

Services

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

Manufacturing services on physical inputs owned by others

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

Maintenance and repair services n.i.e

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

Transport

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

Travel

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

Construction

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

Insurance and pension services

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

Financial Services

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

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

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

Telecommunications, computer, and information services

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

Other Business Services

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

Personal, Cultural and Recreational Services

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

Government Goods and Services n.i.e.

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

Primary Income

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

Compensation of Employees

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

Direct Investment Income

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

Portfolio Investment Income

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

Other Investment Income

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

Secondary Income

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

Capital Account

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

Capital Transfer

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

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

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

Financial Account

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

Direct Investment

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

Portfolio Investment

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

Other Investment

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

Reserves Assets

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

Errors & Omissions

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

Exceptional Financing

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

Special Drawing Rights (SDRs)

The SDR is an international reserve asset, created by the IMF in 1969 to supplement its member countries' official reserves. Its value is based on a basket of five key international currencies i.e., U.S. Dollar, the Euro, the Chinese Renminbi, the Japanese Yen, and the British Pound Sterling. SDRs can be exchanged for freely usable currencies.

Workers' Remittances

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

Balance of Trade

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

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

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

Re-Export

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

Re-Import

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

International Investment Position (IIP)

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

Terms of Trade

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

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

Unit Value & Quantum Indices

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

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-Domestic and External Debt

National Saving Schemes

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

i. Behbood Savings Certificates

This is a ten years' maturity scheme, launched by the Government on 1st July, 2003. Initially it was meant for widows only, however, later on the Government extended the facility for senior citizens aged 60 years and above from 1st January, 2004. These certificates are available in the denominations of Rs.5,000/-, Rs.10,000/-, Rs.50,000/-, Rs.100,000/-, Rs.500,000 and Rs.1,000,000/-. Profit is paid on monthly basis reckoned from the date of purchase of the certificates. Only widows and senior citizens aged 60 years and above are eligible to invest. The minimum investment limit in this scheme is Rs.5,000, whereas, the maximum limit is Rs.3,000,000/-.

ii. Defence Savings Certificates

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

iii. Pensioners' Benefit Account

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

iv. Regular Income Certificates

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

v. Savings Accounts

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

vi. Special Savings Accounts

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

vii. Special Savings Certificates (Registered)

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

viii. Shuhada Family Welfare Account:

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

ix. National Savings Bonds:

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

Domestic Debt

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

i. Permanent Debt

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

ii. Floating Debt

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

iii. Unfunded Debt

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

iv. Foreign Currency Instruments

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

External Debt

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

Private non-guaranteed debt

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

Public and Publicly guaranteed debt

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

Chapter 6- Open Market Operation

Auction of Government of Pakistan Market Treasury Bills

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

Auction of Pakistan Investment Bonds

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

Discount rate

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

Coupon Rate

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

Repo Facility MTBs/FIBs/PIBs (Outstanding)

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

Government of Pakistan Market related Treasury Bills

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

Market Treasury Bills (MTBs)

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

Pakistan Investment Bonds (PIBs)

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

KIBOR – (Karachi Interbank Offered Rate)

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

Call Money Rate

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

Open Market Operations

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

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

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

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

Chapter 7- Capital Market**Index Number**

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

KSE-100 Index

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

All Share Index

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

Ordinary Shares

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

Market Capitalization of Ordinary Shares

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

Preference Shares

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

Chapter 8- Prices

Consumer Price Index

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

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

Where

P_n = Price of an item in the current period

P_0 = price of an item in base period

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

Wholesale Price Index

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

Sensitive Price Indicator

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

Chapter 10- Public Finance

Debt Rescheduling

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

Direct Tax

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

Indirect Tax

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

Chapter 11- National Income Accounts

Gross Domestic Product

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

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

Basic Price

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

Gross Value added at Basic Prices

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

Gross National Income

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

Net National Income

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

Gross Fixed Capital Formation

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

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

NOTES, SYMBOLS AND ABBREVIATIONS

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

CONVERSION COEFFICIENTS AND FACTORS

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