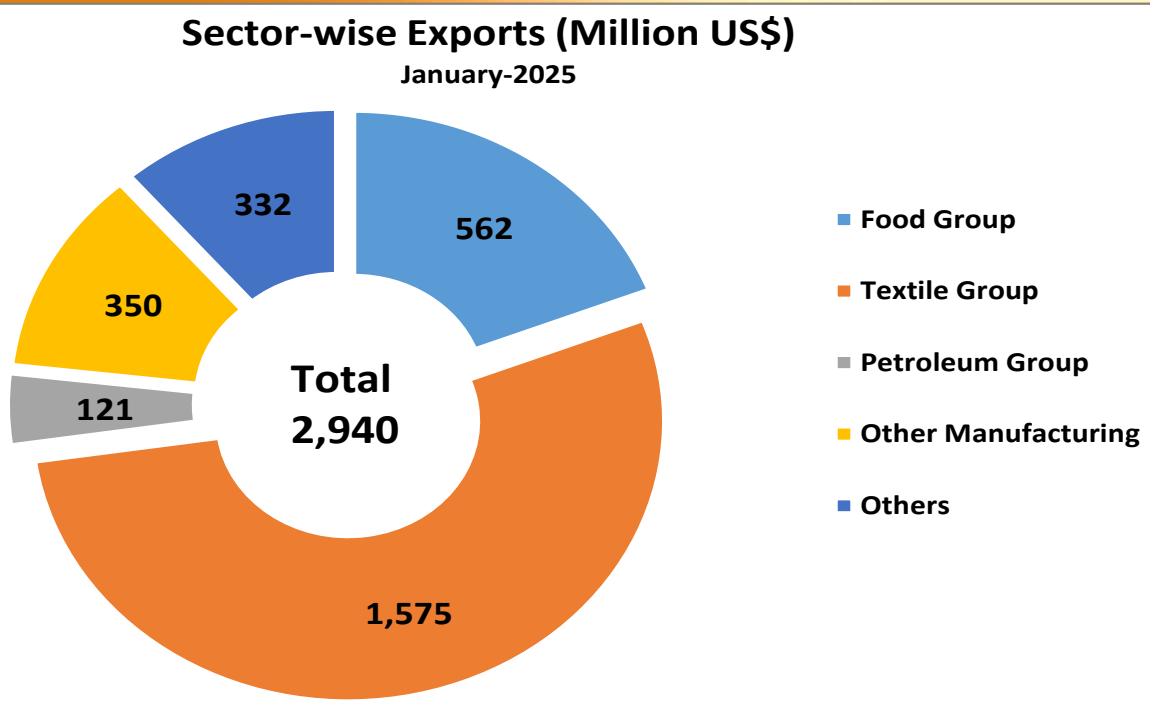
Monthly

Statistical Bulletin

February 2025



STATE BANK OF PAKISTAN

STATISTICS AND DATA SERVICES DEPARTMENT

Preface

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

Readers are also encouraged to use SBP EasyData (easydata.sbp.org.pk), an intuitive and interactive data portal from where one can access, download and plot time-series data from a collection of more than fourteen thousand variables. Recently, we have upgraded the EasyData and introduced new features including a notice board, information on related datasets, most viewed series during selected period and a new API to retrieve a complete dataset. SBP EasyData users are encouraged to subscribe to email notifications for staying updated on important data releases and new features. Readers are also encouraged to explore various dashboards available on our EasyData portal, including, workers' Remittances, Inflation Snapshot and Financial Statement Analysis dashboards.

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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. In addition, Pakistan Bureau of Statistics is appreciated for its usual support in providing timely data for this publication.

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1. Selected Economic Indicators

	ITEMS	Unit / Base	2023		2024				
			Nov	Dec	Jan	Feb	Mar	Apr	May
1	Currency in Circulation[@]	Billion Rs.	8,526.4	8,451.6	8,514.1	8,498.1	8,650.9	8,823.0	8,749.0
2	Broad Money (M2)[@]	"	30,784.1	32,331.2	31,241.5	31,600.0	33,162.0	32,703.0	33,884.0
3	Ratio of Scheduled Banks' Advances to Deposits	Percent	41.9	42.0	42.2	41.5	39.6	40.0	38.5
4	Ratio of Scheduled Banks' Investment to Deposits	"	91.7	92.3	95.4	93.8	93.0	98.4	98.6
5	Weighted Average Deposits Rate – Fresh Deposits	"	10.8	10.9	10.6	9.9	10.4	10.3	10.2
6	Weighted Average Deposits Rate – Outstanding Deposit	"	11.6	11.6	11.9	11.8	11.7	11.7	11.7
7	Weighted Average Lending Rate – Gross Disbursement *	"	21.1	21.0	21.0	20.5	20.8	21.1	20.8
8	Weighted Average Lending Rate – Outstanding Loans *	"	18.8	18.9	18.6	18.4	18.3	18.4	18.5
9	KIBOR – End Month (1 Month)**	"	22.0200	21.8500	21.8700	22.0100	22.0900	21.9900	21.8600
10	KIBOR – Month Average (1 Month)**	"	21.8700	21.9300	21.4809	22.0421	21.9200	22.0184	21.9771
11	Exports (BOP)	Million US$	2,693.0	2,782.0	2,680.0	2,531.0	2,522.0	2,637.0	3,008.0
12	Imports (BOP)	"	4,531.0	4,173.0	4,669.0	4,366.0	4,569.0	4,442.0	5,019.0
13	Foreign Direct Investment (Net)	"	172.4	252.0	(132.3)	172.0	293.8	394.5	305.6
14	Foreign Portfolio Investment (Net)	"	24.6	32.3	25.5	15.3	53.2	(963.5)	239.1
15	Net Reserves with SBP	"	7,007.5	8,233.4	8,161.8	7,953.0	8,040.4	9,127.0	9,109.5
16	Workers' Remittances	"	2,258.5	2,381.9	2,397.9	2,250.1	2,954.0	2,813.3	3,242.2
17	Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	98.2755	98.8267	101.7542	102.0966	104.0949	104.4445	100.6884
18	Nominal Effective Exchange Rate (NEER)–Month Average	"	37.9883	37.9414	38.4143	38.7939	38.8624	39.2955	39.2048
19	Exchange Rate (Month end)	Rs./US$	285.0310	281.7521	279.3290	278.9566	277.9879	278.3341	278.4000
20	Exchange Rate (Month average)	"	285.5207	283.2961	280.3206	279.1817	278.7050	278.1425	278.2501
21	KSE 100 Index (Month end)	(1991=1,000)	60,531.27	62,451.04	61,979.18	64,578.52	67,005.11	71,102.55	75,878.48
22	CPI Inflation YoY National	(2015-16=100)	29.2	29.7	28.3	23.1	20.7	17.3	11.8
23	CPI Inflation YoY Urban	"	30.4	30.9	30.2	24.9	21.9	19.4	14.3
24	CPI Inflation YoY Rural	"	27.5	27.9	25.7	20.5	19.0	14.5	8.2
25	CPI Inflation YoY Urban (Food)	"	29.8	28.8	27.4	20.2	16.6	11.3	2.2
26	CPI Inflation YoY Rural (Food)	"	29.2	29.3	25.1	19.0	17.1	9.5	(0.1)
27	CPI Inflation YoY Urban (Non-Food)	"	30.9	32.4	32.3	28.2	25.8	25.6	23.6
28	CPI Inflation YoY Rural (Non-Food)	"	25.9	26.4	26.3	22.1	21.0	20.0	17.2
29	Core Inflation YoY (Non-Food Non Energy) Urban	"	18.6	18.2	17.8	15.5	12.8	13.1	12.3
30	Core Inflation YoY (Non-Food Non Energy) Rural	"	25.9	25.1	24.6	21.9	20.0	19.3	17.0
31	National Savings Schemes – Outstanding Amount	Billion Rs.	3,217.0	3,178.7	3,149.6	3,153.0	3,143.6	3,142.5	3,138.5
32	FBR Tax Collection[#]	"	…	…	…	…	…	…	…

1. Selected Economic Indicators

	ITEMS	Unit / Base	2024							2025
			Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
1	Currency in Circulation@	Billion Rs.	9,153.1	9,070.1	8,879.3	8,817.2	9,031.4	9,034.9	9,115.9	9,211.2
2	Broad Money (M2) @	"	35,881.8	34,401.0	34,989.1	35,597.4	35,170.1	35,475.7	35,614.4	35,510.6
3	Ratio of Scheduled Banks' Advances to Deposits	Percent	40.4	36.6	35.6	36.1	40.8	44.9	48.8	44.5
4	Ratio of Scheduled Banks' Investment to Deposits	"	97.8	101.5	101.0	99.7	93.6	93.3	97.5	96.8
5	Weighted Average Deposits Rate – Fresh Deposits*	"	10.3	11.1	10.7	9.5	10.1	7.5	7.5	6.1
6	Weighted Average Deposits Rate – Outstanding Deposit*	"	11.7	11.1	11.0	10.4	9.5	9.1	7.5	6.5
7	Weighted Average Lending Rate–Gross Disbursement*	"	20.2	19.3	19.0	18.3	15.3	14.8	13.9	12.7
8	Weighted Average Lending Rate–Outstanding Loans*	"	18.7	17.5	17.3	16.8	14.9	14.0	13.2	12.6
9	KIBOR – End Month (1 Month) **	"	20.6000	19.6900	19.3500	17.3900	14.6800	14.6800	13.1000	12.1600
10	KIBOR – Month Average (1 Month) **	"	20.9518	20.3240	19.5976	18.1600	15.1362	15.1362	13.6129	12.6259
11	Exports (BOP)	Million US$	2,443.0	2,361.0	2,437.0	2,610.1	3,022.0	2,745.4	3,060.0	2,940.0
12	Imports (BOP)	"	4,616.0	4,846.0	4,709.0	4,697.0	4,612.0	4,100.0	4,895.0	5,455.0
13	Foreign Direct Investment (Net)	"	204.5	172.1	249.7	385.1	133.2	219.2	169.8	194.4
14	Foreign Portfolio Investment (Net)	"	175.7	168.7	(65.8)	29.5	53.3	(37.0)	(230.5)	(95.2)
15	Net Reserves with SBP	"	9,389.6	9,220.9	9,436.8	10,736.9	11,203.3	12,037.9	11,731.7	11,418.3
16	Workers' Remittances	"	3,158.1	2,994.0	2,942.8	2,859.5	3,054.6	2,915.3	3,080.4	3,002.4
17	Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	100.0647	101.5044	100.1325	98.6415	100.7770	103.0225	103.6654	104.0466
18	Nominal Effective Exchange Rate (NEER)–Month Average	"	38.8392	38.7177	38.1540	37.8422	38.2706	38.8867	39.1509	39.3917
19	Exchange Rate (Month end)	Rs./US$	278.3328	278.5914	278.5362	277.6517	277.7931	277.9293	278.4431	278.8403
20	Exchange Rate (Month average)	"	278.4387	278.3912	278.5403	278.2436	277.6704	277.8093	278.1204	278.6443
21	KSE 100 Index (Month end)	(1991=1,000)	78,444.96	77,886.99	78,488.22	81,114.20	88,966.77	101,357.32	115,126.90	114,255.73
22	CPI Inflation YoY National	(2015-16=100)	12.6	11.1	9.6	6.9	7.2	4.9	4.1	2.4
23	CPI Inflation YoY Urban	"	14.9	13.2	11.7	9.3	9.3	5.2	4.4	2.7
24	CPI Inflation YoY Rural	"	9.3	8.1	6.7	3.6	4.2	4.3	3.6	1.9
25	CPI Inflation YoY Urban (Food)	"	2.6	3.4	4.1	1.7	2.7	1.7	2.5	(0.6)
26	CPI Inflation YoY Rural (Food)	"	1.3	1.3	1.9	(0.9)	0.6	(0.2)	(0.2)	(2.9)
27	CPI Inflation YoY Urban (Non-Food)	"	24.3	20.7	17.4	15.0	14.2	7.8	5.7	5.0
28	CPI Inflation YoY Rural (Non-Food)	"	17.9	15.5	11.9	8.4	8.0	9.1	7.6	7.0
29	Core Inflation YoY (Non-Food Non Energy) Urban	"	12.2	11.7	10.2	9.3	8.6	8.9	8.1	7.8
30	Core Inflation YoY (Non-Food Non Energy) Rural	"	17.0	16.9	14.4	12.1	11.7	10.9	10.7	10.4
31	National Savings Schemes – Outstanding Amount	Billion Rs.	3,138.2	3,156.6	3,164.4	3,178.2	3,192.0	3,206.8	3,227.3	3,258.5
32	FBR Tax Collection#	"	9,311.0	…	…	…	…	…	…	5,624.9

* Including Zero Markup including inter Financial institutions

**Average of bid and offer

… Not Available

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

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

2.1 Central Bank Survey

Million Rupees

ITEMS	FY22	FY23	FY24	2024	2024				2025
				Jan	Sep	Oct	Nov	Dec	Jan
Net Foreign Assets	**209,306**	**(881,053)**	**(71,160)**	**(387,289)**	**151,802**	**405,824**	**613,604**	**580,507**	**647,885**
Claims on nonresidents	**3,598,212**	**3,535,588**	**5,053,535**	**4,563,937**	**5,623,293**	**5,795,313**	**5,966,334**	**5,867,442**	**5,905,660**
a) Monetary Gold, Coin and Bullion	773,637	1,136,974	1,349,449	1,193,287	1,519,731	1,581,088	1,534,137	1,513,707	1,632,947
b) Holdings of SDRs	43,863	5,424	206,221	148,536	175,425	124,782	79,936	15,440	48,239
c) Foreign currency	24,049	20,234	20,569	20,689	19,337	20,358	20,713	20,822	20,918
d) Deposits	2,137,625	1,587,831	2,725,338	2,362,599	3,118,762	3,031,291	2,991,544	2,714,322	2,592,788
e) Securities other than shares (Foreign)	67,793	8,567	8,309	83,506	13,776	286,330	598,226	865,327	871,998
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	92	-	-	-	11,121	-	-	-	-
h) Other	551,153	776,559	743,650	755,321	765,140	751,464	741,778	737,825	738,770
Of which: Quota-IMF	551,152	776,557	743,648	755,319	765,139	751,462	741,777	737,824	738,768
less: Liabilities to nonresidents	**3,388,906**	**4,416,641**	**5,124,695**	**4,951,225**	**5,471,491**	**5,389,489**	**5,352,731**	**5,286,935**	**5,257,776**
a) Deposits	559,614	782,871	1,057,395	1,040,017	1,040,161	1,046,241	1,052,453	1,058,249	1,037,466
b) Securities other than shares	1,104,972	1,279,131	1,818,649	1,632,362	2,109,056	2,062,740	2,036,152	1,979,257	1,973,401
c) Loans	..	..	..	0	0	-	-	0	0
d) Financial derivatives	926,914	1,225,197	1,166,640	1,187,180	1,211,105	1,196,382	1,191,758	1,177,479	1,177,982
e) Other	797,406	1,129,442	1,082,010	1,091,667	1,111,168	1,084,127	1,072,367	1,071,951	1,068,927
Claims on Other Depository Corporations	**6,165,662**	**9,982,373**	**13,277,983**	**11,546,697**	**12,451,799**	**10,985,962**	**11,694,541**	**12,621,734**	**12,511,893**
Net claims on General Government	**5,154,157**	**5,215,056**	**4,492,923**	**4,058,825**	**3,049,070**	**4,782,326**	**4,146,761**	**3,597,848**	**4,033,283**
Net claims on Central Government	**5,745,839**	**5,897,339**	**5,395,565**	**4,990,494**	**4,027,865**	**5,642,922**	**5,437,398**	**5,234,620**	**5,662,185**
Claims on Central Government	**6,769,725**	**6,638,086**	**6,288,826**	**6,407,694**	**6,592,834**	**6,677,594**	**6,764,774**	**6,294,925**	**6,349,992**
a) Securities other than Shares	6,237,905	5,886,301	5,568,455	5,673,417	5,853,103	5,949,133	6,042,188	5,574,639	5,632,388
b) Other claims	531,820	751,785	720,371	734,277	739,730	728,462	722,586	720,286	717,604
less: Liabilities to Central Government	**1,023,886**	**740,747**	**893,261**	**1,417,200**	**2,564,969**	**1,034,672**	**1,327,376**	**1,060,306**	**687,807**
a) Deposits	1,023,886	740,747	893,261	1,417,200	2,564,969	1,034,672	1,327,376	1,060,306	687,807
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	**(591,682)**	**(682,283)**	**(902,642)**	**(931,669)**	**(978,795)**	**(860,596)**	**(1,290,637)**	**(1,636,772)**	**(1,628,902)**
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**	**931,669**	**978,795**	**860,596**	**1,290,637**	**1,636,772**	**1,628,902**
a) Deposits	608,812	682,283	902,642	931,669	978,795	860,596	1,290,637	1,636,772	1,628,902
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	**34,306**	**74,950**	**84,313**	**55,675**	**86,369**	**78,039**	**78,632**	**81,109**	**83,878**
a) Other financial corporations	7,941	42,081	40,777	20,089	42,239	33,817	34,127	36,639	39,413
b) Public non-financial corporations	31	15	101	40	127	136	146	157	168
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	26,334	32,855	43,435	35,546	44,003	44,086	44,359	44,312	44,297
Monetary base	**9,257,114**	**11,335,759**	**11,590,151**	**10,956,629**	**11,139,847**	**11,683,424**	**11,527,200**	**11,554,878**	**11,727,241**
1) Currency in Circulation	**7,992,592**	**9,664,290**	**9,698,211**	**8,926,687**	**9,373,244**	**9,481,144**	**9,568,545**	**9,703,300**	**9,759,337**
2) Liabilities to Other Depository Corporations	**1,250,385**	**1,667,872**	**1,889,186**	**2,016,365**	**1,763,585**	**2,194,987**	**1,952,543**	**1,848,333**	**1,965,154**
Reserve deposits	1,250,385	1,667,872	1,889,186	2,016,365	1,763,585	2,194,987	1,952,543	1,848,333	1,965,154
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2024				2025
				Jan	Sep	Oct	Nov	Dec	Jan
3) Deposits included in broad money	**14,137**	**3,596**	**2,753**	**13,577**	**3,018**	**7,292**	**6,113**	**3,245**	**2,750**
Transferable deposits	**1,174**	**1,185**	**229**	**1,273**	**311**	**248**	**331**	**327**	**216**
a) Other financial corporations	16	27	31	29	33	34	29	29	30
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	162	164	175	175	175	191	179	176	164
d) Other resident sectors	996	995	23	1,069	103	23	123	123	23
Other deposits	**12,963**	**2,411**	**2,524**	**12,304**	**2,707**	**7,044**	**5,783**	**2,918**	**2,534**
a) Other financial corporations	851	1,850	1,966	1,940	1,983	5,896	5,154	2,189	1,849
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	12,111	561	558	10,364	724	1,148	629	729	685
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**	**113,798**	**126,665**	**125,507**	**125,981**	**125,319**	**125,586**
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Loans*	**530,000**	**142,882**	**609,732**	**389,374**	**492,472**	**112,301**	**381,321**	**507,979**	**378,479**
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares and Other equity	**1,651,325**	**2,761,045**	**5,448,106**	**3,826,853**	**3,977,512**	**4,326,578**	**4,494,058**	**4,690,570**	**5,001,499**
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	371,698	905,507	2,809,225	1,961,867	1,005,862	1,293,938	1,507,344	1,722,071	1,913,759
c) General & special reserves	214,813	441,275	977,632	374,388	1,103,070	1,103,070	1,104,094	1,104,094	1,104,094
d) Valuation adjustment	964,813	1,314,263	1,561,249	1,390,598	1,768,580	1,829,571	1,782,620	1,764,406	1,883,646
Other items (net)	**29,472**	**36,432**	**9,754**	**(12,746)**	**2,544**	**4,341**	**4,978**	**2,451**	**44,134**
Other liabilities	213,125	288,008	288,169	258,201	302,477	292,510	290,815	289,983	310,442
Less: Other Assets	*183,654*	*251,576*	*278,415*	*270,947*	*299,933*	*288,168*	*285,837*	*287,532*	*266,307*

Source: Statistics and Data Services Department

Notes:

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

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

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

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

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

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

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

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

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

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

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

Archive link:

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

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2024				2025
				Jan	Sep	Oct	Nov	Dec	Jan
Net Foreign Assets	**(295,496)**	**(730,190)**	**(889,913)**	**(789,413)**	**(981,556)**	**(1,095,956)**	**(1,183,445)**	**(1,030,681)**	**(1,048,016)**
Claims on nonresidents	**874,257**	**1,123,691**	**1,153,266**	**1,115,081**	**991,924**	**933,271**	**890,251**	**983,267**	**979,685**
a) Foreign currency	68,527	81,619	82,845	93,306	67,146	68,071	65,208	65,706	63,524
b) Deposits	286,825	448,940	470,384	412,823	295,700	225,402	216,283	298,036	282,917
c) Securities other than shares	258,300	239,576	249,517	251,415	281,084	291,953	268,578	271,633	267,362
d) Loans	7,289	15,402	9,054	7,285	6,495	6,467	4,580	11,317	18,490
e) Financial derivatives	1,069	1,204	2,456	2,675	3,419	3,040	2,364	1,258	2,967
f)Shares & other equity	243,797	325,736	334,835	333,933	333,929	334,194	329,069	331,559	340,630
g) Other	8,450	11,214	4,176	13,644	4,151	4,144	4,171	3,758	3,796
less: Liabilities to nonresidents	**1,169,754**	**1,853,880**	**2,043,179**	**1,904,494**	**1,973,480**	**2,029,227**	**2,073,697**	**2,013,949**	**2,027,701**
a) Deposits	612,902	742,851	855,735	751,993	854,529	869,869	891,046	894,296	914,801
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	543,023	1,065,877	1,158,895	1,082,782	1,089,711	1,129,503	1,153,118	1,089,744	1,082,216
d) Financial derivatives	2,067	736	1,578	2,130	822	1,452	1,641	1,975	1,533
e) Other	11,762	44,416	26,971	67,589	28,418	28,402	27,892	27,934	29,152
Claims on Central bank	**2,178,580**	**2,385,935**	**3,153,931**	**2,922,400**	**2,934,079**	**2,977,783**	**2,923,817**	**3,036,727**	**2,903,480**
a) Currency	436,373	533,281	566,553	508,789	577,232	552,914	521,365	610,619	567,967
b) Reserve deposits	1,236,569	1,706,275	1,990,669	2,021,727	1,862,046	2,307,587	2,023,287	1,914,995	1,953,664
c) Other claims	505,638	146,379	596,709	391,885	494,800	117,282	379,165	511,113	381,848
Net Claims on General Government	**15,183,918**	**21,695,166**	**29,765,682**	**24,913,987**	**30,439,183**	**28,407,521**	**28,650,508**	**28,636,765**	**29,322,051**
Net claims on Central Government	**15,694,412**	**22,231,284**	**30,952,479**	**25,943,906**	**31,948,174**	**29,947,874**	**30,253,550**	**30,149,513**	**30,880,294**
Claims on Central Government	**17,769,271**	**24,697,880**	**33,800,795**	**28,591,615**	**34,822,020**	**32,834,906**	**33,260,353**	**32,883,024**	**33,625,684**
a) Securities other than Shares	17,331,683	23,624,331	32,551,840	27,477,174	33,549,769	31,553,684	31,889,715	31,496,284	32,308,013
b) Other claims	437,588	1,073,549	1,248,956	1,114,441	1,272,251	1,281,221	1,370,638	1,386,741	1,317,671
less: Liabilities to Central Government	**2,074,859**	**2,466,596**	**2,848,316**	**2,647,709**	**2,873,846**	**2,887,032**	**3,006,803**	**2,733,511**	**2,745,390**
a) Deposits	2,074,859	2,466,596	2,848,316	2,647,709	2,873,846	2,887,032	3,006,803	2,733,511	2,745,390
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	**(510,493)**	**(536,118)**	**(1,186,797)**	**(1,029,919)**	**(1,508,991)**	**(1,540,353)**	**(1,603,042)**	**(1,512,748)**	**(1,558,243)**
Claims on Provincial Governments	**797,289**	**887,820**	**610,638**	**584,292**	**361,931**	**360,416**	**362,803**	**350,036**	**383,934**
a) Securities other than Shares	..	..	..	0	..	..	..	0	0
b) Other claims	797,289	887,819	610,637	584,292	361,931	360,416	362,803	350,036	383,934
less: Liabilities to Provincial Governments	**1,307,782**	**1,423,938**	**1,797,435**	**1,614,211**	**1,870,923**	**1,900,769**	**1,965,844**	**1,862,784**	**1,942,177**
a) Deposits	1,306,355	1,411,088	1,781,447	1,598,066	1,854,801	1,884,775	1,949,602	1,847,190	1,926,382
b) Other liabilities	1,427	12,850	15,988	16,145	16,122	15,994	16,242	15,594	15,795
Claims on other sectors	**11,057,929**	**11,929,629**	**12,542,746**	**12,162,097**	**12,377,490**	**13,192,417**	**13,908,342**	**14,689,013**	**13,603,859**
a) Other financial corporations	185,934	225,121	200,920	167,738	223,391	304,137	445,993	497,852	364,162
b) Public non-financial corporations	1,740,039	2,276,978	2,221,876	2,251,524	2,239,370	2,187,364	2,139,622	2,209,795	2,262,625
c) Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,821,851	7,838,995	8,566,377	9,073,697	9,695,003	8,773,353
d) Other resident sectors	1,816,707	1,866,632	2,037,312	1,920,984	2,075,734	2,134,539	2,249,030	2,286,363	2,203,719

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2024				2025
				Jan	Sep	Oct	Nov	Dec	Jan
Liabilities to central bank	**6,151,771**	**9,958,135**	**13,169,975**	**11,491,635**	**12,280,998**	**10,857,824**	**11,564,016**	**12,484,572**	**12,313,044**
Deposits included in broad money (1+2)	**19,219,033**	**22,131,794**	**27,348,201**	**24,025,618**	**27,933,229**	**27,826,818**	**27,849,160**	**27,913,549**	**27,701,943**
1)Transferable deposits	**14,599,162**	**17,024,458**	**21,407,816**	**18,665,951**	**21,966,567**	**21,990,181**	**21,998,935**	**22,048,657**	**22,252,020**
a) Other financial corporations	569,937	451,141	709,309	514,350	918,726	780,834	791,706	700,204	796,217
b) Public non-financial corporations	644,922	712,128	1,118,876	874,806	951,852	1,152,390	1,102,039	751,267	925,833
c) Other non-financial corporations	4,439,247	5,346,197	6,756,386	5,745,216	6,842,408	6,645,388	6,753,563	6,986,299	6,858,697
d) Other resident sectors	8,945,057	10,514,993	12,823,245	11,531,580	13,253,581	13,411,569	13,351,627	13,610,887	13,671,271
2)Other deposits	**4,619,870**	**5,107,336**	**5,940,385**	**5,359,667**	**5,966,663**	**5,836,637**	**5,850,225**	**5,864,892**	**5,449,924**
a) Other financial corporations	145,521	157,590	228,239	175,791	183,437	180,232	157,431	176,252	193,502
b) Public non-financial corporations	804,664	833,767	917,726	832,803	989,491	862,247	873,118	791,206	768,149
c) Other non-financial corporations	1,430,618	1,562,722	2,312,619	2,111,964	2,283,023	2,268,917	2,409,402	2,453,370	2,143,977
d) Other resident sectors	2,239,067	2,553,257	2,481,801	2,239,110	2,510,712	2,525,240	2,410,274	2,444,064	2,344,296
Securities other than shares, included in broad money	**18**	-	-	-	-	-	-	-	-
a) Other financial corporations	15	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	3	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares, excluded from broad money	**43,550**	**59,479**	**58,256**	**65,593**	**57,043**	**57,434**	**58,804**	**57,124**	**57,138**
Of which: Other financial corporations	27,127	35,388	35,867	37,986	35,829	36,010	36,856	36,203	36,150
Loans	**56,119**	**102,213**	**76,064**	**121,918**	**78,118**	**138,387**	**228,346**	**323,845**	**209,292**
Of which: Other financial corporations	47,313	69,450	74,481	72,262	76,465	136,746	226,682	321,863	207,288
Financial derivatives	**11,280**	**21,891**	**23,883**	**27,622**	**24,574**	**25,117**	**23,224**	**20,079**	**17,254**
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Trade credit and advances	**44**	**42**	**128**	**19**	**357**	**119**	**128**	**126**	**134**
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares and other equity	**2,216,686**	**2,693,590**	**3,358,340**	**3,249,762**	**3,765,859**	**3,798,016**	**3,874,255**	**3,981,840**	**4,022,938**
a) Funds contributed by owners	691,207	776,192	837,978	855,942	839,914	842,553	843,088	847,906	848,755
b) Retained earnings	820,964	1,085,061	1,317,886	1,186,962	1,372,374	1,452,515	1,506,512	1,646,378	1,608,517
c) General and special reserves	621,961	684,031	851,266	800,498	1,014,708	1,000,248	1,012,833	1,000,104	1,065,751
d) Valuation adjustment	82,553	148,305	351,210	406,360	538,863	502,700	511,822	487,452	499,915
Other items (net)	**426,519**	**313,481**	**537,855**	**226,943**	**629,729**	**778,289**	**701,545**	**550,943**	**459,898**
Other liabilities	**2,720,914**	**3,388,926**	**3,908,571**	**3,614,985**	**4,205,396**	**4,336,065**	**4,398,774**	**4,427,878**	**4,681,323**
less: Other assets	**2,332,179**	**3,098,766**	**3,524,830**	**3,398,184**	**3,685,000**	**3,692,511**	**3,851,622**	**3,868,853**	**4,289,905**
plus: Consolidation adjustment	**37,784**	**23,322**	**154,114**	**10,143**	**109,332**	**134,734**	**154,393**	**(8,083)**	**68,481**

Source: Statistics and Data Services Department

Notes:

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

2. General Government includes Central and Provincial Government

3. Provincial Governments includes Provincial and Local Governmnets

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

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

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

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

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

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

Archive link:

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

2.3 Depository Corporations Survey

Million Rupees

ITEMS	FY22	FY23	FY24	2024	2024				2025
				Jan	Sep	Oct	Nov	Dec	Jan
Net Foreign Assets	**(86,190)**	**(1,611,243)**	**(961,072)**	**(1,176,702)**	**(829,754)**	**(690,131)**	**(569,842)**	**(450,174)**	**(400,131)**
Claims on nonresidents	4,472,469	4,659,278	6,206,801	5,679,017	6,615,217	6,728,584	6,856,586	6,850,710	6,885,346
less: Liabilities to nonresidents	4,558,660	6,270,521	7,167,874	6,855,719	7,444,971	7,418,716	7,426,427	7,300,884	7,285,477
Domestic claims (a+b)	**31,430,310**	**38,914,802**	**46,885,664**	**41,190,584**	**45,952,111**	**46,460,303**	**46,784,243**	**47,004,735**	**47,043,071**
a. Net Claims on general government (1+2)	**20,338,075**	**26,910,222**	**34,258,604**	**28,972,812**	**33,488,252**	**33,189,847**	**32,797,269**	**32,234,613**	**33,355,334**
1- Net claims on central government	**21,440,250**	**28,128,623**	**36,348,044**	**30,934,400**	**35,976,039**	**35,590,796**	**35,690,948**	**35,384,133**	**36,542,479**
Claims on central government	24,538,996	31,335,966	40,089,621	34,999,309	41,414,853	39,512,500	40,025,126	39,177,950	39,975,676
less: Liabilities to central government	3,098,746	3,207,343	3,741,577	4,064,909	5,438,815	3,921,704	4,334,179	3,793,816	3,433,198
2-Net claims on provincial governments	**(1,102,175)**	**(1,218,401)**	**(2,089,440)**	**(1,961,588)**	**(2,487,786)**	**(2,400,949)**	**(2,893,679)**	**(3,149,520)**	**(3,187,145)**
Claims on provincial governments	814,419	887,820	610,638	584,292	361,931	360,416	362,803	350,036	383,934
less: Liabilities to provincial governments	1,916,594	2,106,221	2,700,077	2,545,880	2,849,717	2,761,365	3,256,481	3,499,556	3,571,079
b. Claims on other sectors	**11,092,235**	**12,004,580**	**12,627,059**	**12,217,772**	**12,463,859**	**13,270,456**	**13,986,974**	**14,770,122**	**13,687,737**
Other financial corporations	193,875	267,202	241,697	187,827	265,630	337,955	480,120	534,491	403,576
Public non-financial corporations	1,740,071	2,276,992	2,221,977	2,251,564	2,239,497	2,187,499	2,139,767	2,209,952	2,262,792
Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,821,851	7,838,995	8,566,377	9,073,697	9,695,003	8,773,353
Other resident sectors	1,843,040	1,899,487	2,080,747	1,956,530	2,119,737	2,178,625	2,293,389	2,330,675	2,248,016
Broad money liabilities (a+b+c+d)	**26,789,406**	**31,266,400**	**36,482,613**	**32,457,093**	**36,732,259**	**36,762,340**	**36,902,452**	**37,009,475**	**36,896,063**
a. Currency outside depository corporations	**7,556,219**	**9,131,010**	**9,131,658**	**8,417,898**	**8,796,011**	**8,928,230**	**9,047,179**	**9,092,681**	**9,191,369**
b. Transferable deposits	**14,600,337**	**17,025,643**	**21,408,045**	**18,667,224**	**21,966,877**	**21,990,428**	**21,999,266**	**22,048,984**	**22,252,236**
Other financial corporations	569,952	451,168	709,340	514,379	918,759	780,868	791,735	700,233	796,247
Public non-financial corporations	644,922	712,128	1,118,876	874,806	951,852	1,152,390	1,102,039	751,267	925,833
Other non-financial corporations	4,439,410	5,346,360	6,756,561	5,745,390	6,842,583	6,645,579	6,753,742	6,986,474	6,858,861
Other resident sectors	8,946,053	10,515,988	12,823,268	11,532,649	13,253,683	13,411,591	13,351,750	13,611,010	13,671,294
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	**4,632,833**	**5,109,747**	**5,942,909**	**5,371,971**	**5,969,370**	**5,843,682**	**5,856,008**	**5,867,810**	**5,452,458**
Other financial corporations	146,373	159,440	230,205	177,730	185,420	186,128	162,585	178,441	195,351
Public non-financial corporations	804,664	833,767	917,726	832,803	989,491	862,247	873,118	791,206	768,149
Other non-financial corporations	1,430,618	1,562,722	2,312,619	2,111,964	2,283,023	2,268,917	2,409,402	2,453,370	2,143,977
Other resident sectors	2,251,179	2,553,818	2,482,360	2,249,474	2,511,436	2,526,389	2,410,903	2,444,793	2,344,981
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**	**113,798**	**126,847**	**125,507**	**125,981**	**125,319**	**125,586**
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	**43,550**	**59,479**	**58,256**	**65,593**	**57,043**	**57,434**	**58,804**	**57,124**	**57,138**
of which: Other financial corporations	27,127	35,388	35,867	37,986	35,829	36,010	36,856	36,203	36,150
Loans	**56,119**	**102,213**	**76,064**	**121,918**	**78,118**	**138,387**	**228,346**	**323,845**	**209,292**
of which: Other financial corporations	47,313	69,450	74,481	72,262	76,465	136,746	226,682	321,863	207,288
Financial Derivatives	**11,280**	**21,891**	**23,883**	**27,622**	**24,574**	**25,117**	**23,224**	**20,079**	**17,254**
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Trade credit & advances	**44**	**42**	**128**	**19**	**357**	**119**	**128**	**126**	**134**
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares & other equity	**3,868,011**	**5,454,635**	**8,806,447**	**7,076,615**	**7,743,874**	**8,124,594**	**8,368,313**	**8,672,410**	**9,024,438**
Other items (net)	**480,278**	**283,775**	**351,141**	**151,263**	**359,999**	**536,910**	**507,409**	**346,436**	**313,304**
Other liabilities (includes central bank float)	2,934,039	3,676,934	4,196,739	3,873,186	4,507,679	4,628,575	4,689,589	4,717,862	4,991,764
less: Other assets	2,515,832	3,350,342	3,803,245	3,669,131	3,984,932	3,980,679	4,137,460	4,156,385	4,556,213
plus: Consolidation adjustment	62,072	(42,816)	(42,353)	(52,791)	(162,747)	(110,986)	(44,720)	(215,040)	(122,248)

Source: Statistics and Data Services Department

Notes:

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

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

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

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

Archive link:

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

2.4 Reserve Money

Million Rupees

Components	30th June			2024	2024				2025
	FY22	FY23	FY24	Jan	Sep	Oct	Nov	Dec	Jan
A. Currency in Circulation	**7,572,465**	**9,148,739**	**9,153,099**	**8,514,065**	**8,817,223**	**9,031,383**	**9,034,897**	**9,115,917**	**9,211,188**
B. Cash in Tills	**429,566**	**524,857**	**554,731**	**460,212**	**565,247**	**504,920**	**542,917**	**596,678**	**557,451**
C. Other Deposits	**43,653**	**49,469**	**62,892**	**52,387**	**45,914**	**41,528**	**51,026**	**58,681**	**50,618**
D. Bank Deposits	**1,229,198**	**1,634,092**	**1,842,108**	**1,738,431**	**1,736,022**	**1,828,898**	**1,919,517**	**1,807,703**	**1,933,961**
Reserve Money (A+B+C+D)	**9,274,882**	**11,357,156**	**11,612,829**	**10,765,095**	**11,164,406**	**11,406,729**	**11,548,357**	**11,578,978**	**11,753,218**
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets[1]	**209,152**	**(881,277)**	**(71,374)**	**(368,114)**	**151,620**	**304,840**	**613,391**	**580,294**	**647,672**
B. Net Domestic Assets (1+2+3)	**9,065,729**	**12,238,433**	**11,684,204**	**11,133,209**	**11,012,786**	**11,101,889**	**10,934,966**	**10,998,684**	**11,105,546**
1. Net Govt Sector Borrowing (i+ii)	**5,114,721**	**5,223,578**	**4,504,320**	**3,782,748**	**3,063,118**	**4,759,580**	**4,158,029**	**3,614,140**	**4,049,281**
i. Borrowings for Budgetary Support [2]	5,131,993	5,240,782	4,527,712	3,799,224	3,088,970	4,784,955	4,183,564	3,639,185	4,073,648
a) Federal Government	5,717,227	5,913,261	5,419,184	4,700,336	4,056,035	5,886,628	5,451,142	5,253,794	5,681,255
of which deposits with SBP	(1,009,058)	(725,239)	(869,772)	(1,699,281)	(2,537,321)	(779,024)	(1,314,113)	(1,043,841)	(671,554)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(856,684)	(887,856)	(1,027,096)	(1,191,849)	(1,531,012)	(1,530,682)
Balochistan	(16,552)	(13,301)	(41,987)	(40,478)	(75,179)	(75,027)	(77,594)	(79,380)	(79,880)
Khyber Pakhtunkhwa	(1,039)	(59,000)	(59,667)	(98,750)	(138,199)	(127,255)	(169,878)	(191,397)	(147,558)
Punjab	(440,053)	(466,096)	(627,553)	(513,593)	(452,526)	(604,353)	(733,532)	(956,228)	(948,689)
Sindh	(90,174)	(98,933)	(111,287)	(203,863)	(221,953)	(220,461)	(210,845)	(304,006)	(354,556)
c) AJK Government	(14,770)	(14,358)	(30,893)	(24,824)	(51,372)	(50,302)	(54,732)	(53,813)	(53,543)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(19,604)	(27,837)	(24,275)	(20,997)	(29,785)	(23,382)
ii. Others	(17,273)	(17,204)	(23,392)	(16,476)	(25,852)	(25,375)	(25,536)	(25,045)	(24,367)
2. Credit to Non-Govt. Sector (i+ii+iii)	**1,714,802**	**1,661,459**	**1,525,930**	**1,631,901**	**1,519,191**	**1,510,606**	**1,499,348**	**1,492,922**	**1,407,420**
i. Claims on Scheduled Banks (a+b+c+d+e)	1,603,049	1,542,157	1,409,836	1,512,096	1,403,263	1,394,630	1,383,664	1,377,862	1,292,810
a. Agriculture Sector	4,876	5,859	5,374	5,160	6,356	6,281	6,355	6,370	6,335
b. Industrial Sector	616,991	632,666	577,676	599,915	554,345	545,029	537,143	527,383	516,580
c. Export Sector	780,722	768,821	624,392	743,381	597,722	598,538	594,822	586,211	515,687
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	200,460	134,811	202,394	163,640	244,840	244,782	245,344	257,898	254,208
ii. Claims on NBFIs	111,753	119,302	116,094	119,805	115,928	115,976	115,684	115,060	114,610
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	-
3. Other Items (Net)	**2,236,207**	**5,353,396**	**5,653,954**	**5,718,560**	**6,430,477**	**4,831,702**	**5,277,589**	**5,891,622**	**5,648,844**
								-	
Reserve Money(RM) (A+B)	**9,274,882**	**11,357,156**	**11,612,829**	**10,765,095**	**11,164,406**	**11,406,729**	**11,548,357**	**11,578,978**	**11,753,218**

Source: Statistics and Data Services Department

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

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

Notes:

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 de

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

5.Total may differ due to rounding off.

6.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.

Archive link

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

2.5 Currency in Circulation

Million Rupees

	30th June			2024	2024				2025
	FY22	FY23	FY24	Jan	Sep	Oct	Nov	Dec	Jan
1. Banknotes	7,992,592	9,664,290	9,698,211	8,964,711	9,373,243	9,527,051	9,568,545	9,703,300	9,759,336
2. One Rupee Coins and above	9,991	9,787	9,849	9,811	9,761	9,793	9,764	9,847	9,798
3. Total (1+2)	**8,002,583**	**9,674,077**	**9,708,060**	**8,974,522**	**9,383,004**	**9,536,844**	**9,578,309**	**9,713,147**	**9,769,134**
4. Held by Banking Department of SBP	146	131	190	152	102	134	105	177	122
5. Held by Issue Department of SBP	406	351	40	93	432	406	390	376	373
6. Currency in tills of Scheduled Banks	429,566	524,857	554,731	460,212	565,247	504,920	542,917	596,678	557,451
7. Currency in Circulation (3-4-5-6)	**7,572,465**	**9,148,739**	**9,153,099**	**8,514,065**	**8,817,223**	**9,031,383**	**9,034,897**	**9,115,917**	**9,211,188**

Notes:

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

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

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30th June			2024	2024				2025
	FY22	FY23	FY24	Jan	Sep	Oct	Nov	Dec	Jan
A. Components of M2									
1. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,514,065	8,817,223	9,031,383	9,034,897	9,115,917	9,211,188
2. Other Deposits with SBP	43,653	49,469	62,892	52,387	45,914	41,528	51,026	58,681	50,618
3. Total Private & PSE Deposits	19,151,876	21,744,840	26,665,840	22,675,065	26,730,946	26,097,184	26,389,774	26,439,817	26,248,750
of which : RFCDs	*1,202,932*	*1,601,062*	*1,604,935*	*1,577,143*	*1,724,054*	*1,692,466*	*1,669,748*	*1,663,551*	*1,693,184*
Money Supply (1+2+3)	**26,767,994**	**30,943,048**	**35,881,830**	**31,241,518**	**35,594,083**	**35,170,095**	**35,475,696**	**35,614,415**	**35,510,557**
B. Factors Affecting Money Supply (M2)				-					
I.Net Foreign Assets of the Banking System	**(195,008)**	**(1,797,146)**	**(1,137,968)**	**(1,357,423)**	**(997,942)**	**(944,345)**	**(642,824)**	**(470,634)**	**(394,003)**
a. State Bank of Pakistan	209,152	(881,277)	(71,374)	(368,114)	151,620	304,840	613,391	580,294	647,672
b. Scheduled Banks	(404,161)	(915,869)	(1,066,594)	(989,309)	(1,149,562)	(1,249,186)	(1,256,215)	(1,050,928)	(1,041,674)
II.Net Domestic Assets of Banking System (1+2+3)	**26,963,002**	**32,740,194**	**37,019,799**	**32,598,941**	**36,592,025**	**36,114,440**	**36,118,520**	**36,085,049**	**35,904,559**
a. State Bank of Pakistan	7,462,680	10,696,276	10,274,368	9,621,113	9,609,523	9,707,259	9,551,302	9,620,822	9,812,736
b. Scheduled Banks	19,500,322	22,043,918	26,745,431	22,977,828	26,982,501	26,407,181	26,567,219	26,464,227	26,091,823
1. Net Govt Sector Borrowing(a+b+c)	**19,612,386**	**23,712,768**	**31,078,845**	**25,949,059**	**29,411,442**	**29,024,618**	**28,698,540**	**28,645,710**	**29,743,909**
a. Borrowings for Budgetary support [1]	**18,496,004**	**22,244,063**	**29,723,917**	**24,742,025**	**28,297,814**	**27,878,124**	**27,557,024**	**27,508,559**	**28,618,184**
(i) From SBP	5,131,993	5,240,782	4,527,712	3,799,224	3,088,970	4,784,955	4,183,564	3,639,185	4,073,648
a) Federal Government	5,717,227	5,913,261	5,419,184	4,700,336	4,056,035	5,886,628	5,451,142	5,253,794	5,681,255
of which deposits with SBP	(1,009,058)	(725,239)	(869,772)	(1,699,281)	(2,537,321)	(779,024)	(1,314,113)	(1,043,841)	(671,554)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(856,684)	(887,856)	(1,027,096)	(1,191,849)	(1,531,012)	(1,530,682)
Balochistan Government	(16,552)	(13,301)	(41,987)	(40,478)	(75,179)	(75,027)	(77,594)	(79,380)	(79,880)
Khyber Pakhtunkhwa Government	(1,039)	(59,000)	(59,667)	(98,750)	(138,199)	(127,255)	(169,878)	(191,397)	(147,558)
Punjab Government	(440,053)	(466,096)	(627,553)	(513,593)	(452,526)	(604,353)	(733,532)	(956,228)	(948,689)
Sindh Government	(90,174)	(98,933)	(111,287)	(203,863)	(221,953)	(220,461)	(210,845)	(304,006)	(354,556)
c) AJK Government	(14,770)	(14,358)	(30,893)	(24,824)	(51,372)	(50,302)	(54,732)	(53,813)	(53,543)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(19,604)	(27,837)	(24,275)	(20,997)	(29,785)	(23,382)
(ii) From Scheduled banks (a+b)	13,364,011	17,003,281	25,196,205	20,942,801	25,208,844	23,093,169	23,373,459	23,869,375	24,544,536
a) Federal Government	14,630,114	18,346,722	26,866,638	22,468,620	26,935,249	24,860,710	25,185,423	25,583,476	26,385,855
of which deposits with banks	(2,020,076)	(2,360,647)	(2,709,578)	(2,556,589)	(2,807,310)	(2,754,346)	(2,860,667)	(2,575,009)	(2,664,504)
b) Provincial Government	(1,266,103)	(1,343,441)	(1,670,433)	(1,525,819)	(1,726,405)	(1,767,541)	(1,811,964)	(1,714,101)	(1,841,319)
of which deposits with banks	(1,266,103)	(1,343,441)	(1,670,433)	(1,525,819)	(1,726,406)	(1,767,542)	(1,811,964)	(1,714,101)	(1,841,319)
b. Commodity operations	**1,133,655**	**1,485,909**	**1,378,320**	**1,223,510**	**1,139,481**	**1,171,869**	**1,167,052**	**1,162,195**	**1,150,091**
c. Others	**(17,273)**	**(17,204)**	**(23,392)**	**(16,476)**	**(25,853)**	**(25,375)**	**(25,536)**	**(25,045)**	**(24,367)**
2. Credit to Non-Govt. Sector (a+b+c+d)	**10,496,761**	**11,190,671**	**11,543,424**	**11,302,757**	**11,632,670**	**12,681,082**	**14,027,216**	**15,143,390**	**13,993,725**
a. Credit to Private Sector*	**8,308,070**	**8,353,947**	**8,866,853**	**8,583,137**	**8,746,113**	**9,392,691**	**10,167,547**	**10,845,742**	**9,884,668**
Conventional Banking Branches	5,996,153	5,999,370	6,211,242	6,077,991	6,160,925	6,527,518	6,985,606	7,175,359	6,544,217
Islamic Banks	1,148,129	1,530,818	1,776,270	1,649,337	1,698,684	1,983,040	2,277,828	2,682,748	2,388,764
Islamic Banking Branches of Conventional Banks	1,163,788	823,758	879,341	855,810	886,504	882,133	904,113	987,635	951,687
b. Credit to PSEs	**1,794,486**	**2,291,400**	**2,191,482**	**2,237,710**	**2,207,155**	**2,150,738**	**2,172,238**	**2,267,351**	**2,334,048**
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-	-	-	-	-	-
d. Credit to NBFIs	**394,205**	**545,324**	**485,089**	**481,910**	**679,401**	**1,137,653**	**1,687,431**	**2,030,296**	**1,775,008**
3. Other Items (net) *	**(3,146,145)**	**(2,163,244)**	**(5,602,470)**	**(4,652,875)**	**(4,452,088)**	**(5,591,259)**	**(6,607,235)**	**(7,704,050)**	**(7,833,074)**
Broad Money M2 (A+B)	**26,767,994**	**30,943,048**	**35,881,830**	**31,241,518**	**35,594,083**	**35,170,095**	**35,475,696**	**35,614,415**	**35,510,557**
C. Memorandum Items				-					
Accrued Profit on SBP holdings of MRTBs/MTBs	104,314	309,818	262,536	369,618	562,766	635,087	735,456	261,700	313,707
Outstanding amount of MTBs (realized value in auction)	5,493,007	5,115,536	7,542,978	5,571,850	8,227,507	6,517,181	5,585,976	4,505,128	4,505,174
Net Government Budgetary Borrowing (Cash Basis)	18,320,312	21,852,753	29,075,815	24,214,322	27,211,039	26,839,875	26,504,241	27,081,813	28,115,586
From SBP	*5,027,680*	4,930,964	4,265,176	3,429,606	2,526,205	4,149,868	3,448,108	3,377,485	3,759,942
From Scheduled Banks	*13,292,633*	*16,921,789*	*24,810,640*	*20,784,716*	*24,684,834*	*22,690,007*	*23,056,133*	*23,704,328*	*24,355,645*

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

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

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

Archive link:

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23 R	30-Jun-24 R	1st July 23 to 26-Jan-24	1st July 24 to 31-Jan-25
1. Central Government (a+b)	**24,259,983**	**32,285,822**	**2,908,973**	**(218,711)**
a. Scheduled Banks	18,346,722	26,866,638	**4,121,899**	**(480,783)**
T-Bills, Securities and Others	20,707,369	29,576,216	**4,317,841**	**(525,857)**
Less:			-	-
Government Deposits	2,360,647	2,709,578	**195,942**	**(45,074)**
b. State Bank	5,913,261	5,419,184	**(1,212,925)**	**262,072**
T-bills and Securities etc.	5,889,104	5,571,285	**(222,783)**	**66,286**
Debtor Balances (Exc. Zakat Fund)	-	-	-	-
Others*	749,396	717,671	**16,100**	**2,434**
Less:			-	
Govt. Deposits (Ex. Zakat and Privatization Fund)	*725,239*	*869,772*	**974,043**	**(198,219)**
2. Provincial Governments (c+d)	**(2,015,920)**	**(2,561,905)**	**(411,011)**	**(887,021)**
c. Scheduled Banks	(1,343,441)	(1,670,433)	**(182,378)**	**(170,886)**
Government Securities and Others				
Less:				
Government Deposits	*1,343,441*	*1,670,433*	**182,378**	**170,886**
d. State Bank	(672,479)	(891,472)	**(228,633)**	**(716,135)**
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:			-	
Government Deposits (Excluding Zakat Fund)	*672,479*	*891,472*	**228,633**	**716,135**
Net Budgetary Borrowing from the Banking System	**22,244,063**	**29,723,917**	**2,497,962**	**(1,105,732)**

Source: Statistics and Data Services Department

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

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

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

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

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

2.8 Government Borrowing for Commodity Operations

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23	30-Jun-24	1st July 23 to 26-Jan-24	1st to 31-Jan-25
Rice	133.6	-	24.6	187.0
Wheat	1,310,697.3	1,133,456.1	(318,792.0)	(251,737.5)
Sugar	107,241.8	107,772.4	(11,009.3)	23,199.5
Fertilizer	64,264.4	134,664.3	68,040.6	(3.7)
Seeds	1,748.0	2,427.6	(1,000.0)	(2,427.6)
Oil seeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,823.8	-	336.9	2,552.9
Total	**1,485,909.0**	**1,378,320.5**	**(262,399.1)**	**(228,229.4)**

Source: Statistics and Data Services Department

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Aug-24			Sep-24			Oct-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	**9,404,581**	**15,093,073**	**24,497,654**	**9,373,647**	**14,629,500**	**24,003,147**	**9,527,185**	**13,200,269**	**22,727,454**
International reserve assets	**1,484,338**	**2,953,990**	**4,438,328**	**1,484,478**	**3,287,250**	**4,771,728**	**1,547,412**	**3,418,584**	**4,965,996**
- Gold	1,456,666	-	1,456,666	1,456,666	-	1,456,666	1,520,097	-	1,520,097
- Foreign currency balances	27,672	2,837,006	2,864,678	27,812	3,060,049	3,087,861	27,315	3,260,754	3,288,069
- Balances with International Monetary Fund									
- Special drawing rights holdings	-	81,482	81,482	-	200,279	200,279	-	124,816	124,816
- Reserve tranche position with International Monetary Fund	-	45	45	-	45	45	-	44	44
- Other foreign currency balances	-	35,457	35,457	-	26,877	26,877	-	32,970	32,970
Local currency financial assets	**3,000,000**	**10,073,031**	**13,073,031**	**3,000,000**	**9,145,426**	**12,145,426**	**3,000,000**	**7,568,201**	**10,568,201**
(i) Monetary policy assets	**3,000,000**	**8,838,874**	**11,838,874**	**3,000,000**	**7,880,600**	**10,880,600**	**3,000,000**	**6,311,861**	**9,311,861**
- Conventional- securities purchased under agreement to resell	3,000,000	8,720,927	11,720,927	3,000,000	7,798,843	10,798,843	3,000,000	6,257,909	9,257,909
- Shariah compliant financing facility	-	117,947	117,947	-	81,757	81,757	-	53,952	53,952
- Outright purchase of assets									
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions									
for purposes other than monetary policy	**-**	**870,945**	**870,945**	**-**	**888,617**	**888,617**	**-**	**883,905**	**883,905**
- Agriculture sector	-	4,084	4,084	-	4,030	4,030	-	3,944	3,944
- Industrial sector	-	425,345	425,345	-	420,947	420,947	-	410,744	410,744
- Export sector	-	379,159	379,159	-	401,216	401,216	-	407,141	407,141
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	62,354	62,354	-	62,422	62,422	-	62,073	62,073
(iii) Credit to Islamic banks & financial institutions for									
purpose other than monetary policy	**-**	**363,212**	**363,212**	**-**	**376,209**	**376,209**	**-**	**372,436**	**372,436**
- Agriculture sector	-	2,902	2,902	-	3,118	3,118	-	3,045	3,045
- Industrial sector	-	167,412	167,412	-	165,424	165,424	-	162,695	162,695
- Export sector	-	177,243	177,243	-	192,140	192,140	-	191,397	191,397
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	15,655	15,655	-	15,527	15,527	-	15,299	15,299
Credit to general government account	**4,893,194**	**1,528,057**	**6,421,251**	**4,862,154**	**1,643,975**	**6,506,130**	**4,951,754**	**1,627,614**	**6,579,368**
- Federal government	**4,893,194**	**1,528,057**	**6,421,251**	**4,862,154**	**1,643,975**	**6,506,130**	**4,951,754**	**1,627,614**	**6,579,368**
- Perpetual loan to federal government	-	743,777	743,777	-	739,049	739,049	-	728,383	728,383
- Government securities									
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,893,194	784,280	5,677,474	4,862,154	904,926	5,767,081	4,951,754	899,230	5,850,984
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	**-**	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	**-**	**171,893**	**171,893**	**-**	**169,852**	**169,852**	**-**	**207,483**	**207,483**
- Subsidiaries	-	-	-	-	0	0	-	0	0
- Banks	-	74,437	74,437	-	74,437	74,437	-	110,994	110,994
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	55,173	55,173	-	53,131	53,131	-	54,206	54,206
Property, plant & equipment	-	162,657	162,657	-	162,356	162,357	-	162,185	162,185
Rupee coins	453	-	453	419	-	419	406	-	406
Other assets	26,595	203,445	230,040	26,595	220,640	247,236	27,613	216,204	243,817
LIABILITIES	**9,404,581**	**15,093,073**	**24,497,654**	**9,373,647**	**14,629,500**	**24,003,147**	**9,527,185**	**13,200,269**	**22,727,454**
Equity & reserves	**-**	**6,120,943**	**6,120,943**	**-**	**3,872,844**	**3,872,844**	**-**	**4,204,324**	**4,204,324**
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	935,438	935,438	-	1,060,876	1,060,876	-	1,060,876	1,060,876
- Special reserves	-	891	891	-	891	891	-	891	891
- Unrealized appreciations	-	1,573,037	1,573,037	-	1,573,037	1,573,037	-	1,672,658	1,672,658
- Profit & loss appropriation account	-	3,511,577	3,511,577	-	1,138,040	1,138,040	-	1,369,899	1,369,899
Banknotes in circulation	**9,404,581**	**(140)**	**9,404,441**	**9,373,647**	**(125)**	**9,373,522**	**9,527,185**	**(134)**	**9,527,051**
- Banknotes in circulation	9,404,441	-	9,404,441	9,373,522	-	9,373,522	9,527,051	-	9,527,051
- Banknotes held in Banking Department	140	(140)	-	125	(125)	-	134	(134)	-
Monetary policy liabilities	**-**	**292,096**	**292,096**	**-**	**312,673**	**312,673**	**-**	**170,481**	**170,481**
- Securities sold under agreement to repurchase	-	292,096	292,096	-	312,673	312,673	-	170,481	170,481
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	**-**	**3,598,498**	**3,598,498**	**-**	**5,057,097**	**5,057,097**	**-**	**3,485,441**	**3,485,441**
- Federal government	-	1,260,155	1,260,155	-	2,703,918	2,703,918	-	761,807	761,807
- Provincial governments & autonomous regions	-	681,951	681,951	-	780,733	780,733	-	1,124,955	1,124,955
- Bank deposits	-	1,499,471	1,499,471	-	1,416,577	1,416,577	-	1,447,198	1,447,198
- Other deposits	-	156,920	156,920	-	155,869	155,869	-	151,481	151,481
Foreign currency deposits	**-**	**1,432,959**	**1,432,959**	**-**	**1,430,987**	**1,430,987**	**-**	**1,433,251**	**1,433,251**
- Local banks	-	385,250	385,250	-	383,701	383,701	-	381,700	381,700
- Foreign central banks	-	126,924	126,924	-	125,253	125,253	-	125,772	125,772
- Foreign governments & sovereign wealth fund	-	912,435	912,435	-	914,210	914,210	-	918,778	918,778
- Others deposits	-	8,350	8,350	-	7,823	7,823	-	7,002	7,002
Foreign currency loans and liabilities	**-**	**3,367,285**	**3,367,285**	**-**	**3,537,282**	**3,537,282**	**-**	**3,615,248**	**3,615,248**
- International Monetary Fund facilities	-	1,066,635	1,066,635	-	1,223,022	1,223,022	-	1,335,187	1,335,187
- Allocations of special drawing rights of IMF	-	1,102,455	1,102,455	-	1,103,292	1,103,292	-	1,084,415	1,084,415
- Currency swap arrangements	-	1,198,195	1,198,195	-	1,210,968	1,210,968	-	1,195,646	1,195,646
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	**-**	**281,432**	**281,432**	**-**	**418,742**	**418,742**	**-**	**291,659**	**291,659**

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Nov-24			Dec-24			Jan-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	**9,568,650**	**14,441,663**	**24,010,313**	**9,745,280**	**14,500,945**	**24,246,225**	**9,759,458**	**14,601,282**	**24,360,740**
International reserve assets	**1,561,166**	**3,663,196**	**5,224,362**	**1,561,095**	**3,581,105**	**5,142,200**	**1,660,466**	**3,506,232**	**5,166,698**
- Gold	1,534,137	-	1,534,137	1,534,252	-	1,534,252	1,632,947	-	1,632,947
- Foreign currency balances	27,029	3,555,034	3,582,063	26,843	3,530,981	3,557,824	27,519	3,430,597	3,458,116
- Balances with International Monetary Fund									
- Special drawing rights holdings	-	79,936	79,936	-	15,052	15,052	-	48,239	48,239
- Reserve tranche position with International Monetary Fund	-	44	44	-	43	43	-	43	43
- Other foreign currency balances	-	28,182	28,182	-	35,029	35,029	-	27,353	27,353
Local currency financial assets	**3,000,000**	**8,506,947**	**11,506,947**	**3,000,000**	**9,295,168**	**12,295,168**	**3,000,000**	**9,319,100**	**12,319,100**
(i) Monetary policy assets	**3,000,000**	**7,261,839**	**10,261,839**	**3,000,000**	**8,074,896**	**11,074,896**	**3,000,000**	**8,175,596**	**11,175,596**
- Conventional- securities purchased under agreement to resell	3,000,000	7,002,862	10,002,862	3,000,000	7,557,317	10,557,317	3,000,000	7,268,342	10,268,342
- Shariah compliant financing facility	-	258,977	258,977	-	517,579	517,579	-	907,254	907,254
- Outright purchase of assets									
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions									
for purposes other than monetary policy	**-**	**878,489**	**878,489**	**-**	**857,188**	**857,188**	**-**	**805,873**	**805,873**
- Agriculture sector	-	3,833	3,833	-	3,848	3,848	-	3,693	3,693
- Industrial sector	-	405,196	405,196	-	400,560	400,560	-	389,465	389,465
- Export sector	-	406,555	406,555	-	387,254	387,254	-	350,791	350,791
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	62,902	62,902	-	65,524	65,524	-	61,921	61,921
(iii) Credit to Islamic banks & financial institutions for									
purpose other than monetary policy	**-**	**366,619**	**366,619**	**-**	**363,084**	**363,084**	**-**	**337,631**	**337,631**
- Agriculture sector	-	3,216	3,216	-	3,282	3,282	-	3,313	3,313
- Industrial sector	-	160,091	160,091	-	158,212	158,212	-	154,263	154,263
- Export sector	-	188,267	188,267	-	186,574	186,574	-	164,896	164,896
- Housing sector	-	-	-	-	-	-	-	-	-
Other	-	15,045	15,045	-	15,016	15,016	-	15,159	15,159
Credit to general government account	**4,979,254**	**1,699,373**	**6,678,626**	**5,155,929**	**1,043,164**	**6,199,093**	**5,069,190**	**1,190,136**	**6,259,326**
- Federal government	**4,979,254**	**1,699,373**	**6,678,626**	**5,155,929**	**1,043,164**	**6,199,093**	**5,069,190**	**1,190,136**	**6,259,326**
- Perpetual loan to federal government	-	722,586	722,586	-	719,883	719,883	-	717,604	717,604
- Government securities									
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,979,254	976,787	5,956,041	5,155,929	323,281	5,479,210	5,069,190	472,532	5,541,722
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	**-**	**207,483**	**207,483**	**-**	**207,483**	**207,483**	**-**	**219,620**	**219,620**
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	110,994	110,994	-	110,994	110,994	-	122,065	122,065
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	54,206	54,206	-	54,206	54,206	-	55,272	55,272
Property, plant & equipment	-	161,889	161,889	-	161,669	161,669	-	161,974	161,974
Rupee coins	390	-	390	416	-	416	373	-	373
Other assets	27,840	202,776	230,616	27,840	212,356	240,196	29,429	204,220	233,649
LIABILITIES	**9,568,650**	**14,441,663**	**24,010,313**	**9,745,280**	**14,500,945**	**24,246,225**	**9,759,458**	**14,601,282**	**24,360,740**
Equity & reserves	**-**	**4,487,501**	**4,487,501**	**-**	**4,692,428**	**4,692,428**	**-**	**5,014,572**	**5,014,572**
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,060,876	1,060,876	-	1,060,876	1,060,876	-	1,060,876	1,060,876
- Special reserves	-	1,915	1,915	-	4,298	4,298	-	4,298	4,298
- Unrealized appreciations	-	1,686,698	1,686,698	-	1,686,686	1,686,686	-	1,796,440	1,796,440
- Profit & loss appropriation account	-	1,638,012	1,638,012	-	1,840,568	1,840,568	-	2,052,959	2,052,959
Banknotes in circulation	**9,568,650**	**(105)**	**9,568,545**	**9,745,280**	**(197)**	**9,745,083**	**9,759,458**	**(122)**	**9,759,336**
- Banknotes in circulation	9,568,545	-	9,568,545	9,745,083	-	9,745,083	9,759,337	-	9,759,337
- Banknotes held in Banking Department	105	(105)	-	197	(197)	-	122	(122)	(0)
Monetary policy liabilities	**-**	**381,321**	**381,321**	**-**	**457,401**	**457,401**	**-**	**378,479**	**378,479**
- Securities sold under agreement to repurchase	-	381,321	381,321	-	457,401	457,401	-	378,479	378,479
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	**-**	**4,288,478**	**4,288,478**	**-**	**4,161,101**	**4,161,101**	**-**	**3,989,640**	**3,989,640**
- Federal government	-	1,297,279	1,297,279	-	1,011,881	1,011,881	-	655,286	655,286
- Provincial governments & autonomous regions	-	1,290,637	1,290,637	-	1,382,982	1,382,982	-	1,628,902	1,628,902
- Bank deposits	-	1,538,089	1,538,089	-	1,608,678	1,608,678	-	1,545,847	1,545,847
- Other deposits	-	162,473	162,473	-	157,560	157,560	-	159,605	159,605
Foreign currency deposits	**-**	**1,440,446**	**1,440,446**	**-**	**1,442,475**	**1,442,475**	**-**	**1,433,379**	**1,433,379**
- Local banks	-	381,428	381,428	-	378,017	378,017	-	388,114	388,114
- Foreign central banks	-	126,586	126,586	-	125,589	125,589	-	126,346	126,346
- Foreign governments & sovereign wealth fund	-	925,668	925,668	-	931,794	931,794	-	910,948	910,948
- Others deposits	-	6,764	6,764	-	7,076	7,076	-	7,971	7,971
Foreign currency loans and liabilities	**-**	**3,548,167**	**3,548,167**	**-**	**3,459,362**	**3,459,362**	**-**	**3,476,632**	**3,476,632**
- International Monetary Fund facilities	-	1,294,419	1,294,419	-	1,229,651	1,229,651	-	1,234,675	1,234,675
- Allocations of special drawing rights of IMF	-	1,072,367	1,072,367	-	1,065,608	1,065,608	-	1,068,926	1,068,926
- Currency swap arrangements	-	1,181,381	1,181,381	-	1,164,103	1,164,103	-	1,173,031	1,173,031
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	**-**	**295,855**	**295,855**	**-**	**288,374**	**288,374**	**-**	**308,701**	**308,701**

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jun: Million Rupees

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

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

End Jun: Million Rupees

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

Source: SBP BSC HOK

2.12 Scheduled Banks' Balance Sheets Consolidated Position

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

Million Rupees

FINANCIAL POSITION	FY22	FY23	FY24	2024	2024				2025
				Jan	Sep	Oct	Nov	Dec	Jan
ASSETS									
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	2,417,576	2,612,451	2,792,111	2,889,035	2,744,428	2,773,006
Balances with other Banks	330,061	517,695	558,314	485,843	442,822	366,114	135,907	226,815	218,162
Lending to Financial Institutions	858,227	892,010	1,025,211	960,061	1,177,984	1,040,052	1,307,950	1,235,244	870,810
Investments	16,441,736	20,895,614	30,149,408	25,566,069	30,694,465	28,536,205	29,025,600	29,316,132	30,022,772
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	11,290,336	11,112,612	12,432,300	13,968,283	14,671,589	13,809,217
Gross Advances	10,771,563	12,202,125	12,447,146	12,034,420	12,069,382	13,393,345	14,872,001	15,581,109	14,727,912
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	(744,085)	(956,770)	(961,045)	(903,718)	(909,521)	(918,695)
Operating Fixed Assets	716,433	872,579	1,012,671	934,018	1,049,899	1,063,201	949,834	960,318	987,524
Deferred Tax Assets	107,049	220,831	186,560	188,064	225,253	207,143	188,003	181,942	205,830
Other Assets	1,202,385	1,892,967	2,404,598	1,954,511	2,626,409	2,147,500	2,401,049	2,301,500	2,582,123
Right to use Assets							152,363	154,322	163,929
TOTAL ASSETS	**32,063,106**	**39,444,861**	**50,123,316**	**43,796,478**	**49,941,896**	**48,584,625**	**51,018,025**	**51,792,290**	**51,633,373**
LIABILITIES									
Bills Payable	358,528	424,912	459,192	312,473	322,476	333,953	346,819	466,138	370,865
Borrowings	6,725,049	8,916,845	13,071,191	11,459,632	12,638,057	11,576,332	13,006,135	14,673,263	14,026,624
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	26,785,526	30,793,053	30,478,573	31,112,995	30,067,614	31,002,975
Sub-ordinated Loans	136,828	171,864	172,846	176,073	171,891	171,341	171,341	171,337	171,337
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	11,992	13,711	13,645	105,352	107,276	142,059
Deferred Tax Liabilities	5,847	38,414	48,282	33,980	53,178	65,922	73,414	77,640	112,817
Other Liabilities	1,300,389	1,966,081	2,538,857	1,951,708	2,517,997	2,488,927	2,670,800	2,685,697	2,247,282
TOTAL LIABILITIES	**30,027,234**	**37,038,203**	**47,113,577**	**40,731,385**	**46,510,363**	**45,128,692**	**47,486,857**	**48,248,965**	**48,073,959**
NET ASSETS	**2,035,872**	**2,406,658**	**3,009,739**	**3,065,093**	**3,431,533**	**3,455,932**	**3,531,168**	**3,543,325**	**3,559,414**
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	631,156	628,265	628,635	635,048	635,131	634,568
Reserves	440,578	572,952	650,680	587,819	655,177	675,346	680,323	682,710	696,049
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	1,466,078	1,438,444	1,498,806	1,529,022	1,566,512	1,549,870
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	380,040	709,648	653,146	686,775	658,971	678,927
TOTAL	**2,035,872**	**2,406,658**	**3,009,739**	**3,065,093**	**3,431,533**	**3,455,932**	**3,531,168**	**3,543,324**	**3,559,414**

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				
				Dec	Aug	Sep	Oct	Nov	Dec
Demand Liabilities	19,281,929	18,358,468	25,661,036	18,853,156	26,671,948	27,111,069	26,923,841	27,135,442	26,694,815
Time Liabilities	2,074,337	4,279,847	5,007,027	4,682,570	5,017,584	5,028,811	5,026,442	4,978,437	4,738,844
TOTAL (Demand & Time Liabilities)	**21,356,266**	**22,638,315**	**30,668,063**	**23,535,726**	**31,689,532**	**32,139,880**	**31,950,283**	**32,113,880**	**31,433,659**
LIQUID ASSETS MAINTAINED IN PAKISTAN	**14,101,558**	**17,790,896**	**20,912,972**	**18,593,071**	**22,488,500**	**22,573,389**	**21,668,603**	**21,065,841**	**19,622,621**
Cash	415,712	602,904	684,550	557,607	569,448	579,606	571,833	565,344	563,648
Balance with SBP	1,447,459	1,388,023	1,509,768	1,357,127	1,673,435	1,415,180	1,446,686	1,630,629	1,534,528
Balance with agents of SBP	207,436	290,217	141,061	161,096	81,940	220,721	126,727	149,309	103,262
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	16,444,228	20,091,690	20,285,953	19,451,059	18,648,238	17,348,729
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	54,870	74,076	72,116	73,012	71,987	71,928	72,298	72,322	72,454
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	5,593,445	6,330,332	6,440,436	6,391,995	6,432,223	6,368,290
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	9,523,577	12,397,234	14,820,162	12,999,625	16,158,168	16,132,953	15,276,608	14,633,618	13,254,331

Source: Banking Supervision Department-1, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

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

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

Source: Statistics and Data Services Department

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

Million Rupees

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

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

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

Million Rupees

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

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024		
	Mar-24	Jun-24	Sep-24[P]
Assets	**47,146,927**	**52,441,587**	**52,732,710**
I. Currency and Deposits	3,326,451	3,545,866	3,127,273
1. Currency	613,176	637,603	632,558
2. Transferable Deposits	2,379,664	2,644,664	2,277,312
3. Restricted/ compulsory deposits	65,203	65,216	65,506
4 Other Deposits	268,407	198,384	151,896
II. Securities(other than shares)	26,879,589	30,537,519	31,306,919
1. Short-term	5,824,521	8,049,238	8,937,950
2. Long-term	21,055,068	22,488,281	22,368,969
III. Loans extended (Advances)	13,199,961	14,307,189	14,067,859
1. Short-term	7,608,584	8,500,662	8,128,722
A) Money at call	120,472	181,870	222,546
B) Reverse Repo	514,886	1,025,372	1,103,682
C) Bills purchased and discounted	336,225	345,649	365,857
D) Other short-term advances	6,637,002	6,947,771	6,436,637
2. Long-term	5,591,377	5,806,527	5,939,138
IV. Shares and other equity	655,543	672,966	668,956
1. Quoted	246,287	260,820	258,135
2. Non quoted	404,414	408,840	407,515
3. Investment fund shares	4,842	3,306	3,306
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	15,641	12,377	18,587
VII. Other accounts receivable	1,681,080	1,927,484	2,044,472
1. Trade credit and advances	-	-	-
2. Others	1,681,080	1,927,484	2,044,472
A) Dividends receivable resident sector	603	303	719
B) Settlement accounts resident sector	40,574	44,854	41,460
C) Items in the process of collection	676	480	587
D) Miscellaneous assets residents sector	1,629,899	1,877,671	1,997,555
E) Other non- resident accounts receivable	9,328	4,176	4,151
VIII. Non-financial assets	1,388,661	1,438,186	1,498,643
1. Produced assets	1,025,612	1,067,322	1,109,859
A) Tangible fixed assets	915,148	953,150	993,089
a) Dwellings	170,110	171,324	185,619
i) Building on freehold land	6,603	6,385	6,422
ii) Building on leasehold land	163,507	164,939	179,197
b) Other buildings and structures	335,889	347,642	355,155
i) Building on freehold land	107,289	112,422	109,456
ii) Building on leasehold land	228,600	235,220	245,699
c) Machinery and equipment	332,486	353,589	367,883
i) Transport equipments	28,592	30,793	33,969
ii) Furniture & Fixtures	47,622	55,198	53,100
iii) Office equipments	190,743	197,492	206,550
iv) Other machinery & equipments	65,529	70,106	74,264
d) Other tangible fixed assets n.e.s	76,663	80,595	84,432
B) Intangible fixed assets	110,463	114,172	116,770
a) Computer software	75,072	78,773	81,371
b) Other intangible fixed assets n.e.s	35,391	35,399	35,399
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	326,136	336,720	357,624
A) Tangible non-produced assets	301,538	311,517	328,758
a) Land	202,090	201,351	215,581
i) Land underlying Buildings and structures	202,090	201,351	215,581
1. Freehold land	79,515	80,873	85,257
2. Leasehold land	122,575	120,479	130,324
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	99,449	110,166	113,177
B) Intangible non-produced assets	24,597	25,203	28,866
a) Leases and other transferable contracts	18,126	18,308	21,514
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	4,258	4,682	5,139
3. Capital work in progress	36,914	34,143	31,160

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024		
	Mar-24	Jun-24	Sep-24[p]
Liabilities	**47,146,927**	**52,441,587**	**52,732,710**
I. Deposits	29,213,136	32,248,481	32,365,350
1. Transferable Deposits	23,601,974	26,311,968	26,631,733
2. Restricted/ compulsory deposits	492,851	594,534	508,818
3. Other deposits	5,118,311	5,341,978	5,224,800
II. Securities (other than shares bonds/ debentures etc.)	130,110	125,260	124,173
1. Short-term	-	-	-
2. Long-term	130,110	125,260	124,173
III. Loans (Borrowings)	11,228,375	13,231,172	12,839,442
1. Short-term	10,381,943	12,392,116	12,016,276
A) Money at call	113,058	80,721	217,779
B) Repurchase agreements (Repo)	8,496,467	10,448,865	10,104,457
C) Other short-term borrowings	1,772,418	1,862,529	1,694,039
2. Long-term borrowings	846,432	839,057	823,167
IV. Financial Derivatives	39,664	33,078	38,411
V. Other accounts payable	3,619,819	3,765,553	3,940,474
1. Provision for losses	873,062	893,142	972,736
A) Provision for loan losses-Specific	779,717	806,569	914,500
B) Provision for loan losses-General	58,803	54,146	32,793
C) Provision for other losses	34,542	32,427	25,444
2. Accumulated Depreciation	393,564	412,505	433,223
3. Other accounts payable other resident Sectors	2,285,244	2,436,179	2,511,441
A) Dividends payable	44,593	6,464	6,576
B) Settlement accounts	24,423	34,790	33,556
C) Items in the process of collection	12,388	13,969	15,236
D) Miscellaneous liability items	2,203,839	2,380,957	2,456,072
a) Suspense account	108,524	127,225	146,201
b) Provision for expected costs	201,017	202,202	203,953
c) Deferred tax liabilities	13,074	30,191	42,965
d) Accrued wages	12,907	13,345	13,644
e) Accrued rent	564	569	589
f) Accrued taxes	691,108	714,131	732,777
g) Other miscellaneous liability items	1,176,645	1,293,293	1,315,942
4. Other non- resident accounts payable	67,949	23,728	23,074
A) Dividends payable non-residents	57,543	13,471	14,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,407	10,257	8,582
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,915,824	3,038,043	3,424,859
1. Quoted	439,389	439,862	439,897
2. Non quoted	265,997	267,036	266,289
3. Investment fund shares	-	-	-
4. Retained earnings	746,869	666,465	567,832
5. Current year result	427,103	545,602	709,056
6. General and special reserve	736,853	764,151	922,791
7. Valuation adjustments	299,613	354,926	518,993
VIII. Contingencies and Commitments	**18,322,379**	**17,979,662**	**18,774,399**
1. Guarantees	3,387,387	3,039,995	3,533,015
2. Commitments	14,743,084	14,322,697	15,067,907
A) Letter of Credit	4,333,232	4,196,624	4,154,543
B) Forward Foreign Exchange Transactions	8,484,094	8,063,039	8,697,905
C) Forward government Securities Transections	444,625	312,009	259,742
D) Derivatives	107,788	99,246	100,317
E) Forward lending	277,816	268,857	358,775
F) Operating leases	359	412	384
G) Commitments for acquisition of :	41,151	50,928	51,196
i.Fixed assets	29,957	40,111	39,475
ii. Intangible assets	11,194	10,818	11,721
H) Other commitments	1,054,019	1,331,581	1,445,045
3. Other contingent liabilities	191,907	616,970	173,477

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

3.1.1 Scheduled Banks' Profit and Loss Accounts

Million Rupees

Profit/Loss Account	2024		
	Mar-24	Jun-24[R]	Sep-24[P]
A. Mark-Up/Return/Interest Earned	2,282,459	2,637,525	2,899,674
1. Loans and advances	517,953	574,675	581,260
2. Investments	1,264,294	1,503,481	1,863,878
3. Lendings to financial institutions	40,872	37,699	40,030
4. Balances with banks	3,665	4,798	4,214
5. Income from inter-office lending	439,572	510,862	401,939
6. Other	16,103	6,010	8,351
B. Mark-Up/Return/Interest Expensed	1,839,855	2,138,002	2,276,717
1. Deposits	817,756	949,465	1,046,741
2. Borrowings	500,839	570,600	712,535
3. Subordinated debt	10,186	11,901	13,715
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	34,507	42,431	35,469
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	6,840	8,013	8,929
6. Expense on inter-office borrowing	439,469	510,752	401,827
7. Other	30,258	44,840	57,501
I. Net Mark-UP/Return/Interest Income (A - B)	**442,604**	**499,523**	**622,956**
C. Non Mark-UP/Return/Interest Income	125,508	128,670	155,914
1. Fee & Commission Income	59,811	67,208	75,342
i. Branch banking customer fees	6,195	7,077	7,820
ii. Consumer finance related fees	2,137	2,279	2,738
iii. Card related fees (debit and credit cards)	17,341	19,091	23,802
iv. Credit related fees	2,102	2,235	1,789
v. Investment banking fee	1,470	1,363	1,501
vi. Commission on trade	12,126	14,759	15,177
vii. Commission on guarantees	3,939	4,225	4,354
viii. Commission on cash management	1,805	2,136	2,676
ix. Commission on remittances including home remittances	4,514	4,976	6,816
x. Commission on utility bills	153	163	173
xi. Commission income - Bancassurance	1,187	1,254	1,655
xii. Rent on lockers	443	375	547
xiii. Commission on investments services	257	226	264
xiv. Other Commission	6,143	7,049	6,029
2. Dividend Income	8,540	7,664	7,704
3. Foreign exchange income	35,107	31,971	14,003
4.Income from derivatives	3,126	1,910	2,730
5.Gain on securities	16,319	14,500	45,319
i. Realised	14,483	12,975	38,462
ii. Unrealised - held for trading	1,836	1,524	6,857
6.Other Income	2,606	5,417	10,817
i. Rent on property	269	295	302
ii. Gain on sale of fixed assets-net	811	1,053	1,514
iii. Loss on termination of lease liability against right of use assets	315	479	433
iv. Gain on sale of non banking assets - net	194	978	54
v. Other	1,018	2,613	8,515
II. Total Income (I + C)	568,112	628,193	778,871
D. Non Mark-UP/Return/Interest Expenses	240,654	284,770	329,983
1. Operating expenses	232,691	276,690	319,693
i. Total compensation expense	107,464	125,813	141,582
ii. Property expense	36,753	43,175	52,959
a. Rent and taxes	1,475	1,734	2,173
b. Insurance	344	254	389
c. Utilities cost	7,665	10,158	16,215
d. Lease rental	-	13	5
e. Fuel expense generators	1,315	1,096	1,213
f. Security (including guards)	6,694	7,478	8,485
g. Repair and maintenance (including janitorial charges)	5,011	5,748	6,055
h. Depreciation on right-of-use assets	8,737	10,293	11,242
i. Depreciation	5,512	6,400	7,181
iii. Information technology expenses	23,335	26,358	29,607
iv. Other operating expenses	65,140	81,344	95,545
2. Workers welfare fund	6,442	6,960	8,689
3. Other charges	1,522	1,121	1,600
i. Penalties imposed by State Bank of Pakistan	855	401	1,152
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	667	719	448
III. Profit before provisions (II - D)	327,457	343,423	448,888
E. Provisions / (reversals) and write offs - net	(1,228)	18,467	39,796
1. (Reversals) / provisions against balance with Banks	454	(825)	111
2. (Reversals) / provisions for diminution in value of investments	(11,202)	6,995	(592)
3. (Reversals) / provisions against loans & advances	8,294	16,231	41,356
4. (Reversals) / provisions against off balance sheet items	221	3,208	1,361
5. Reversals against other assets	1,667	(2,038)	133
6. Recovery of written off / charged off bad debts	**(662)**	**(5,103)**	**(2,575)**
F. Extra ordinary / unusual items	-	49,014	-
IV. Profit Before Taxation (III - E - F)	328,685	275,942	409,092
G. Taxation	166,512	153,531	214,170
1. Current	172,678	169,176	234,326
2. Prior	**(169)**	**(283)**	**189**
3. Deferred	(5,998)	(15,362)	(20,344)
V. Profit After Taxation (IV - G)	162,173	122,411	194,922
Notes on Human Resources			
Number of Employees*	**193,323**	**204,924**	**216,775**
1. Permanent	178,284	182,114	191,866
a. Male	147,331	146,730	151,311
b. Female	30,953	35,384	40,555
2. Contractual	**15,039**	**22,810**	**24,909**
a. Male	13,077	20,616	22,004
b. Female	1,962	2,194	2,905

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

Amount in Million Rupees

No. of Accounts in Unit

END OF PERIOD	2023		2024					
	Dec		Mar		Jun		Sep[P]	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	**78,464,778**	**9,550,027**	**80,080,622**	**9,543,272**	**81,609,550**	**10,266,502**	**86,548,050**	**10,335,518**
Call Deposits	**321,833**	**381,703**	**337,836**	**387,503**	**342,893**	**544,356**	**314,825**	**416,843**
Other Deposits Accounts	**173,995**	**659,545**	**169,681**	**695,161**	**231,912**	**929,584**	**244,171**	**946,532**
Saving Deposits	**22,347,599**	**11,764,320**	**22,270,390**	**12,225,888**	**22,087,223**	**13,512,000**	**22,539,006**	**14,046,806**
FIXED DEPOSITS	**797,621**	**4,942,088**	**842,586**	**4,782,307**	**959,692**	**4,928,462**	**1,131,825**	**4,850,545**
Less Than 6 months	98,569	1,463,607	115,701	1,328,639	141,711	1,455,238	270,217	1,316,690
For 6 months & over but less than 1 year	28,865	569,218	44,075	549,520	41,541	597,374	41,904	675,254
For 1 year & over but less than 2 years	382,868	2,419,450	437,383	2,455,957	487,789	2,488,034	538,424	2,481,382
For 2 years & over but less than 3 years	13,141	57,371	11,003	54,812	11,311	47,697	10,912	47,897
For 3 years & over but less than 4 years	26,369	78,344	26,898	75,229	26,334	74,891	25,648	73,042
For 4 years & over but less than 5 years	43,681	52,711	15,686	53,371	29,954	13,905	30,192	14,282
For 5 years & over	204,128	301,387	191,840	264,779	221,052	251,323	214,528	241,998
Total Deposits	**102,105,826**	**27,297,683**	**103,701,115**	**27,634,131**	**105,231,270**	**30,180,905**	**110,777,877**	**30,596,245**

Source: Statistics and Data Services Department, SBP

Note:

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 30th September, 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	**59,529,718**	**6,236,750**	**23,796,564**	**1,049,839**	**721,299**	**416,979**	**2,500,469**	**2,631,949**	**86,548,050**	**10,335,518**
of which:										
Basic Banking Accounts	**3,473,776**	**225,949**	**502,104**	**37,380**	**6,430**	**500**	**10,285**	**95,573**	**3,992,595**	**359,403**
II. Call Deposits	**187,386**	**111,315**	**11,585**	**21,280**	**11,002**	**22,366**	**104,852**	**261,883**	**314,825**	**416,843**
III. Other Deposit Accounts	**202,406**	**24,773**	**23,684**	**3,908**	**3,411**	**42,264**	**14,670**	**875,587**	**244,171**	**946,532**
IV. Saving Deposits	**16,344,615**	**5,763,179**	**4,549,723**	**1,596,209**	**843,018**	**885,274**	**801,650**	**5,802,144**	**22,539,006**	**14,046,806**
V. Fixed or Term Deposits	**645,168**	**913,031**	**350,821**	**239,313**	**90,708**	**222,741**	**45,128**	**3,475,460**	**1,131,825**	**4,850,545**
1) Less Than Three Months	**49,573**	**161,183**	**18,575**	**39,242**	**9,832**	**39,319**	**11,945**	**472,742**	**89,925**	**712,486**
2) For Three Months and Over but Less Than Six Months	**96,179**	**79,432**	**77,209**	**16,785**	**2,375**	**17,662**	**4,529**	**490,325**	**180,292**	**604,204**
3) For Six Months and Over but Less Than One Year	**30,331**	**108,095**	**6,712**	**18,659**	**1,286**	**19,139**	**3,575**	**529,362**	**41,904**	**675,254**
4) For One Year & Over but Less Than Two Years	**297,645**	**479,554**	**156,618**	**139,246**	**64,536**	**95,222**	**19,625**	**1,767,359**	**538,424**	**2,481,382**
5) For Two Years & Over but Less Than Three Years	**6,827**	**3,805**	**2,982**	**1,272**	**527**	**696**	**576**	**42,124**	**10,912**	**47,897**
6) For Three Years & Over but Less Than Four Years	**12,158**	**13,833**	**10,657**	**3,404**	**1,982**	**1,928**	**851**	**53,877**	**25,648**	**73,042**
7) For Four Years & Over but Less Than Five Years	**22,922**	**5,986**	**6,571**	**2,438**	**386**	**2,409**	**313**	**3,449**	**30,192**	**14,282**
8) For Five Years and Over but Less Than Ten Years	**126,882**	**60,126**	**71,232**	**18,186**	**9,624**	**46,333**	**3,712**	**116,219**	**211,450**	**240,865**
9) For ten years and over	**2,651**	**1,016**	**265**	**81**	**160**	**33**	**2**	**3**	**3,078**	**1,134**
Total	**76,909,293**	**13,049,049**	**28,732,377**	**2,910,549**	**1,669,438**	**1,589,624**	**3,466,769**	**13,047,023**	**110,777,877**	**30,596,245**

Source: Statistics and Data Services Department, SBP

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

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

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

End period: Million Rupees

Category of Deposit Holder	2023		2024		
	Sep	Dec	Mar	Jun	Sep[p]
1. FOREIGN CONSTITUENTS	**743,703.1**	**772,367.2**	**780,934.4**	**848,930.6**	**844,609.2**
I. Official	118,595.7	119,476.4	122,800.2	130,252.0	106,628.6
II. Business	147,649.1	160,375.5	154,496.5	170,014.8	145,195.2
III. Personal	477,458.3	492,328.2	503,513.4	548,535.8	592,653.9
IV. Trust Funds and Non Profit Organizations		187.0	124.4	128.1	131.5
2. DOMESTIC CONSTITUENTS	**24,851,693.1**	**26,525,315.6**	**26,853,196.9**	**29,331,974.5**	**29,751,635.3**
I. GOVERNMENT	**3,708,763.4**	**3,965,803.2**	**3,912,060.1**	**4,380,118.4**	**4,526,234.5**
a. Federal Government	2,352,546.9	2,524,918.1	2,409,189.3	2,709,577.9	2,799,811.0
b. Provincial Governments	1,194,685.0	1,268,631.2	1,325,020.2	1,486,856.1	1,532,671.9
c. Local Bodies	161,531.5	172,254.0	177,850.7	183,684.4	193,751.6
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**1,490,665.6**	**1,543,468.6**	**1,615,222.1**	**1,883,510.8**	**1,851,168.4**
a. Agriculture, hunting and forestry	958.1	1,304.8	1,520.1	1,897.8	1,742.5
b. Services	42,757.9	48,298.4	50,998.6	52,639.3	48,801.8
c. Utilities	651,782.0	633,684.9	625,098.0	717,184.9	763,046.1
d. Transport, storage and communications	106,687.9	118,055.1	126,068.1	149,713.7	126,967.9
e. Manufacturing	299,170.9	293,369.1	331,232.3	309,051.2	272,090.3
f. Mining and Quarrying	226,488.2	261,862.3	296,026.5	445,716.2	415,244.3
g. Construction	36,340.0	37,609.8	22,690.0	23,197.0	22,402.9
h. Commerce and Trade	28,823.3	39,886.0	49,755.6	36,712.3	41,602.6
i. Others	97,657.3	109,398.2	111,832.9	147,398.3	159,269.8
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**1,003,881.2**	**1,205,910.0**	**1,213,732.7**	**1,392,683.0**	**1,193,845.8**
a. Mutual Funds and AMCs	511,659.9	657,486.6	661,713.1	753,728.7	475,550.9
b. Insurance & Pension Funds	220,457.9	197,151.1	204,181.9	260,246.2	426,114.7
c. MFIs and DFIs	36,488.5	39,739.0	34,565.1	40,344.2	32,122.3
d. Stock Exchange & Brokerage Houses	35,612.0	53,648.0	53,323.5	85,404.9	60,206.8
e. Modarabas	4,198.1	5,141.8	4,722.7	4,707.2	5,833.7
f. Other NBFIs	195,464.1	252,743.9	255,226.4	248,251.8	194,017.5
IV. PRIVATE SECTOR (BUSINESS)	**5,699,028.3**	**6,214,632.5**	**6,161,596.8**	**6,643,852.4**	**6,582,280.4**
a. Agriculture, forestry and fishing	188,604.9	195,803.3	199,826.7	213,786.1	204,033.1
01. Crop and animal production, hunting and related service activities	181,986.4	188,463.2	192,317.1	206,036.6	195,210.9
i. Growing of Wheat, Rice, Sugar Cane & Cotton	102,940.5	105,230.9	104,936.0	111,769.9	102,979.0
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	7,611.5	8,152.9	7,669.0	8,298.0	8,352.6
iii. Growing of other fruits, vegetables and crops	27,027.1	31,299.6	31,698.7	33,660.3	29,794.7
iv. Raising of livestock and other related activities	33,225.6	31,102.8	36,529.6	38,451.8	41,015.1
v. Other agricultural support activities	10,993.8	12,465.1	11,393.5	13,734.8	12,966.6
vi. Hunting, trapping and related service activities	187.9	211.9	90.2	121.8	102.9
02 - Forestry and logging	829.3	1,206.9	529.0	619.5	1,566.5
03 - Fishing and aquaculture	5,789.2	6,133.3	6,980.7	7,130.1	7,255.7
b. Mining and quarrying	249,344.8	265,749.4	242,004.3	325,010.8	286,196.8
01 - Mining of coal and lignite	45,860.6	57,760.7	81,971.3	107,676.2	113,445.2
02 - Extraction of crude petroleum and natural gas	177,561.8	179,556.9	133,001.1	183,445.9	141,814.7
03 - Mining of metal ores	4,425.5	3,368.8	3,643.6	7,298.4	5,388.7
04-Other mining and quarrying	20,631.3	24,020.4	22,533.0	25,351.1	24,474.9
05- Mining support service activities	865.6	1,042.6	855.3	1,239.3	1,073.3
c. Manufacturing	1,600,621.4	1,786,765.0	1,685,851.8	1,630,717.4	1,647,514.7
01 - Manufacture of food products	262,040.4	302,663.5	285,548.8	292,225.7	310,368.6
02 - Manufacture of beverages	87,258.4	75,860.2	60,163.5	50,264.7	65,982.7
03 - Manufacture of tobacco products	21,709.1	52,618.5	29,035.6	36,323.5	26,336.2
04 - Manufacture of textiles	216,725.9	236,879.0	230,981.3	217,806.2	212,931.9
i. Preparation and spinning of textile fibers	55,144.5	62,144.4	66,081.9	63,713.8	61,806.2
ii. Weaving of textiles	24,779.6	31,753.5	26,785.6	25,523.5	25,380.8
iii. Finishing of textiles	23,674.9	30,436.9	24,393.3	24,086.5	21,842.1
iv. Manufacture of knitted and crocheted fabrics	19,450.5	17,267.2	16,640.1	16,455.1	15,918.7
v. Manufacture of made-up textile articles, except apparel	34,202.3	36,125.6	35,356.4	31,197.4	32,831.0
vi. Manufacture of carpets and rugs	2,217.9	1,626.1	1,704.8	1,924.8	1,894.2
vii. Manufacture of other textiles n.e.c.	57,256.4	57,525.4	60,019.0	54,905.1	53,258.8
05 - Manufacture of wearing apparel	69,320.4	75,261.1	70,609.1	64,745.0	69,569.2
06 - Manufacture of leather and related products	24,250.3	28,222.5	25,084.0	24,648.1	23,285.6
i. Tanning and dressing of leather; dressing and dyeing of fur	6,256.6	6,196.7	6,588.6	5,648.8	5,470.8
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,447.1	3,755.4	4,032.0	4,004.1	3,560.8
iii. Manufacture of footwear	14,546.6	18,270.5	14,463.4	14,995.3	14,254.0
a). Leather wear	12,222.9	15,746.2	12,084.9	12,284.5	11,749.8
b). Rubber and Plastic wear	2,323.7	2,524.3	2,378.5	2,710.8	2,504.2

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

End period: Million Rupees

Category of Deposit Holder	2023		2024		
	Sep	Dec	Mar	Jun	Sep[P]
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,165.0	3,394.6	3,406.8	2,700.0	2,693.2
08 - Manufacture of paper and paper products	16,681.2	10,156.7	8,800.6	9,606.2	11,457.5
09 - Printing and reproduction of recorded media	16,495.8	21,597.2	21,472.5	22,591.0	21,168.7
10 - Manufacture of coke and refined petroleum products	146,460.6	171,251.6	169,226.4	145,289.3	156,229.1
11 - Manufacture of chemicals and chemical products	211,869.8	218,488.3	193,076.2	154,837.9	140,053.6
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	48,220.6	69,760.5	57,534.2	66,115.1	80,416.8
13 - Manufacture of rubber and plastics products	19,185.6	24,446.6	24,267.8	25,481.2	23,310.3
14 - Manufacture of other non-metallic mineral products	28,204.7	29,820.4	30,988.9	31,047.5	34,885.3
15 - Manufacture of basic metals	48,254.3	50,365.1	43,942.5	55,170.1	46,199.6
16. Manufacture of fabricated metal products, except machinery and equipment	12,103.0	12,865.6	12,095.9	10,574.5	8,928.1
17 - Manufacture of computer, electronic and optical products	25,202.2	27,817.8	28,041.6	31,015.1	36,988.2
18 - Manufacture of electrical equipment	61,614.9	58,782.8	57,343.2	68,645.1	67,399.1
19 - Manufacture of machinery and equipment	45,157.3	56,270.4	55,502.4	58,962.7	62,503.7
20 - Manufacture of motor vehicles, trailers and semi-trailers	86,034.4	97,318.2	118,483.6	89,873.9	72,401.8
21 - Manufacture of other transport equipment	14,435.8	13,966.3	13,422.3	11,551.6	14,644.1
22 - Manufacture of furniture	4,404.3	3,280.3	3,745.1	3,649.0	3,530.5
23. Other manufacturing	127,286.0	141,692.0	138,352.6	152,321.1	151,743.1
24 - Repair and installation of machinery and equipment	4,541.7	3,985.7	4,727.0	5,272.8	4,487.7
d. Electricity, gas, steam and air conditioning supply	469,290.2	476,785.6	577,886.3	707,942.9	763,478.0
e. Water supply; sewerage, waste management and remediation activities	18,749.9	24,055.5	18,655.2	11,071.3	14,834.9
f. Construction	372,543.9	411,331.5	401,397.6	506,748.2	424,117.5
01 - Construction of buildings	172,856.0	186,546.6	181,423.4	215,135.1	182,577.6
02 - Civil engineering	152,230.4	175,614.6	173,594.2	228,260.1	189,610.6
03 - Specialized construction activities	47,457.5	49,170.3	46,380.1	63,352.9	51,929.3
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	975,428.7	1,083,488.7	1,075,802.3	1,163,214.2	1,223,450.1
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	49,137.3	54,948.2	52,672.4	56,998.0	66,118.7
02 - Wholesale trade, except of motor vehicles and motorcycles	346,554.1	375,636.5	378,235.0	410,376.5	414,576.2
03 - Retail trade, except of motor vehicles and motorcycles	579,737.3	652,903.9	644,894.9	695,839.8	742,755.3
h. Transportation and storage	431,709.3	450,425.4	474,728.8	461,627.1	443,064.7
i. Accommodation and food service activities	30,244.7	32,478.6	32,354.3	34,997.9	40,052.6
j. Information and communication	197,335.5	227,153.6	253,250.9	257,322.1	255,760.1
k. Real estate activities	208,542.9	186,272.1	161,168.1	165,878.2	160,573.5
l. Professional, scientific and technical activities	132,604.0	172,933.9	131,087.2	163,711.4	156,161.2
01 - Legal and accounting activities	17,641.9	42,794.9	20,855.3	20,335.3	21,187.1
02 - Activities of head offices; management consultancy activities	16,108.4	16,992.8	15,822.5	15,889.6	13,614.7
03 - Architectural and engineering activities; technical testing and analysis	25,531.9	27,438.6	23,980.0	27,439.5	23,203.0
04 - Scientific research and development	8,871.8	8,809.4	9,070.4	14,204.5	10,516.9
05 - Advertising and market research	12,586.0	14,015.9	13,613.8	14,923.8	17,185.4
06 - Other professional, scientific and technical activities	50,584.3	61,306.6	46,331.9	69,028.6	68,716.1
07 - Veterinary activities	1,279.7	1,575.7	1,413.4	1,890.1	1,738.1
m. Administrative and support service activities	115,573.3	125,687.4	128,283.5	137,360.5	131,264.1
01 - Rental and leasing activities	3,788.0	4,093.6	4,030.9	4,850.5	5,069.1
02 - Employment activities	1,763.7	1,613.5	2,026.6	2,582.9	2,637.8
03 - Travel agency, tour operator, reservation service and related activities	26,382.1	26,189.4	34,166.9	33,206.8	30,650.7
04 - Security and investigation activities	3,699.8	4,675.4	4,497.1	4,374.5	4,318.0
05. Services to buildings and landscape activities	3,703.2	4,385.1	5,007.6	6,885.7	5,166.7
06 - Office administrative, office support and other business support activities	76,236.6	84,730.3	78,554.3	85,460.2	83,421.7
n. Education	117,870.7	116,676.7	140,677.2	133,243.1	133,533.3
o. Human health and social work activities	79,635.1	83,018.7	88,766.7	103,141.1	99,964.1
p. Arts, entertainment and recreation	3,183.6	3,473.6	2,772.2	3,002.5	2,943.7
q. Other service activities	507,745.5	572,533.5	547,083.7	625,077.5	595,338.1
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	**642,850.1**	**682,575.6**	**702,212.7**	**737,918.9**	**715,257.5**
VI. PERSONAL	**12,236,860.3**	**12,835,683.1**	**13,176,989.2**	**14,205,353.6**	**14,802,431.8**
VII. OTHER	**69,644.2**	**77,242.6**	**71,383.3**	**88,537.3**	**80,417.0**
TOTAL	**25,595,396.1**	**27,297,682.8**	**27,634,131.3**	**30,180,905.0**	**30,596,244.6**

Source: Statistics and Data Services Department, SBP

Note:

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th September, 2024

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	**931,747**	**494,182**	**75,755**	**81,072**	**76,935**	**138,554**	**11,146**	**130,801**	**1,095,583**	**844,609**
1) Official	57,855	50,824	4,730	4,324	19,696	26,761	1,005	24,721	83,286	106,629
2) Business	20,100	29,634	1,496	2,346	3,379	7,536	10,047	105,679	35,022	145,195
3) Personal	853,792	413,725	69,529	74,402	53,860	104,257	80	270	977,261	592,654
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	132	14	132
2. DOMESTIC CONSTITUENTS	75,977,546	12,554,867	28,656,622	2,829,477	1,592,503	1,451,070	3,455,623	12,916,222	109,682,294	29,751,635
I. GOVERNMENT	-	-	-	-	-	-	563,305	4,526,235	563,305	4,526,235
A. Federal Government	-	-	-	-	-	-	137,132	2,799,811	137,132	2,799,811
B. Provincial Governments	-	-	-	-	-	-	389,866	1,532,672	389,866	1,532,672
C. Local Bodies	-	-	-	-	-	-	36,307	193,752	36,307	193,752
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	25,124	1,851,168	25,124	1,851,168
Agriculture, hunting and forestry	-	-	-	-	-	-	42	1,742	42	1,742
Services	-	-	-	-	-	-	1,289	48,802	1,289	48,802
Utilities	-	-	-	-	-	-	12,863	763,046	12,863	763,046
Transport, storage and communications	-	-	-	-	-	-	5,610	126,968	5,610	126,968
Manufacturing	-	-	-	-	-	-	2,697	272,090	2,697	272,090
Mining and Quarrying	-	-	-	-	-	-	580	415,244	580	415,244
Construction	-	-	-	-	-	-	153	22,403	153	22,403
Commerce and Trade	-	-	-	-	-	-	707	41,603	707	41,603
Others	-	-	-	-	-	-	1,183	159,270	1,183	159,270
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	83,252	1,193,846	83,252	1,193,846
Mutual Funds and AMCs	-	-	-	-	-	-	8,114	475,551	8,114	475,551
Insurance & Pension Funds	-	-	-	-	-	-	21,307	426,115	21,307	426,115
MFIs and DFIs	-	-	-	-	-	-	11,669	32,122	11,669	32,122
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	12,571	60,207	12,571	60,207
Modarabas	-	-	-	-	-	-	533	5,834	533	5,834
Other NBFIs	-	-	-	-	-	-	29,058	194,017	29,058	194,017
IV. PRIVATE SECTOR (BUSINESS)	7,578,594	1,723,147	481,813	143,760	127,051	140,643	2,217,902	4,574,731	10,405,360	6,582,280
A. Agriculture, forestry and fishing	1,586,426	122,908	107,261	9,782	26,581	10,327	126,155	61,016	1,846,423	204,033
1. Crop and animal production, hunting and related service activities	1,583,116	119,235	107,190	9,724	26,469	10,215	125,506	56,037	1,842,281	195,211
Growing of Wheat, Rice, Sugar Cane & Cotton	913,193	69,004	62,466	5,955	11,263	4,248	74,828	23,772	1,061,750	102,979
Growing of tropical, subtropical, pome and stone fruits & vegetables	118,357	6,844	5,517	302	1,138	601	877	605	125,889	8,353
Growing of other fruits, vegetables and crops	324,647	14,013	22,471	1,854	10,679	1,366	18,468	12,562	376,265	29,795
Raising of livestock and other related activities	182,424	23,220	14,604	1,360	2,362	2,918	21,321	13,517	220,711	41,015
Other agricultural support activities	44,343	6,120	2,127	253	1,020	1,079	9,989	5,514	57,479	12,967
Hunting, trapping and related service activities	152	33	5	0	7	3	23	67	187	103
02 - Forestry and logging	450	165	11	6	21	15	237	1,381	719	1,566
03 - Fishing and aquaculture	2,860	3,508	60	52	91	98	412	3,598	3,423	7,256
B. Mining and quarrying	487,503	32,144	99	58	351	1,005	7,024	252,990	494,977	286,197
05 - Mining of coal and lignite	372,193	13,400	17	4	47	306	2,388	99,736	374,645	113,445
06 - Extraction of crude petroleum and natural gas	94,702	12,350	23	24	99	184	2,138	129,257	96,962	141,815
07 - Mining of metal ores	664	915	6	16	27	276	488	4,182	1,185	5,389
08-Other mining and quarrying	19,157	5,117	47	14	146	234	1,855	19,110	21,205	24,475
09 - Mining support service activities	787	361	6	0	32	5	155	706	980	1,073
C. Manufacturing	882,145	232,244	10,895	10,688	15,899	41,052	535,229	1,363,531	1,444,168	1,647,515
10 - Manufacture of food products	239,645	50,524	1,589	1,461	4,568	13,960	121,887	244,424	367,689	310,369
11 - Manufacture of beverages	1,730	955	67	33	256	2,099	9,919	62,895	11,972	65,983
12 - Manufacture of tobacco products	163	135	5	0	47	221	227	25,980	442	26,336
13 - Manufacture of textiles	173,877	46,045	1,624	3,261	3,048	4,368	49,060	159,258	227,609	212,932
Preparation and spinning of textile fibres	82,807	18,759	251	284	1,401	1,832	13,571	40,931	98,030	61,806
Weaving of textiles	19,609	6,597	214	459	414	558	8,063	17,767	28,300	25,381
Finishing of textiles	3,879	3,972	201	292	667	730	6,512	16,848	11,259	21,842
Manufacture of knitted and crocheted fabrics	1,592	1,406	168	1,521	105	543	1,789	12,449	3,654	15,919
Manufacture of made-up textile articles, except apparel	50,527	7,877	385	287	161	268	8,476	24,398	59,549	32,831
Manufacture of carpets and rugs	419	187	19	1	25	11	1,616	1,695	2,079	1,894
Manufacture of other textiles n.e.c.	15,044	7,247	386	416	275	426	9,033	45,170	24,738	53,259
14 - Manufacture of wearing apparel	55,971	9,782	2,721	1,130	602	1,036	10,660	57,622	69,954	69,569
15 - Manufacture of leather and related products	10,409	6,606	383	298	275	376	7,579	16,005	18,646	23,286
Tanning and dressing of leather; dressing and dyeing of fur	1,610	1,123	185	162	105	77	1,126	4,109	3,026	5,471
Manufacture of luggage, handbags and the like, saddlery and harness	810	1,018	38	26	86	132	746	2,385	1,680	3,561
Manufacture of footwear	7,989	4,465	160	110	84	167	5,707	9,511	13,940	14,254
a. Leather wear	6,706	2,704	113	100	60	154	5,232	8,792	12,111	11,750
b. Rubber and Plastic wear	1,283	1,761	47	10	24	13	475	720	1,829	2,504

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th September, 2024

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	17,298	1,269	68	24	113	33	2,509	1,367	19,988	2,693
17 - Manufacture of paper and paper products	2,298	1,165	137	58	141	212	6,819	10,022	9,395	11,457
18 - Printing and reproduction of recorded media	12,107	7,061	686	594	657	1,086	4,531	12,427	17,981	21,169
Printing and other service activities related to printing	11,827	6,934	669	593	599	1,067	4,127	11,232	17,222	19,825
Reproduction of recorded media	280	127	17	1	58	20	404	1,196	759	1,344
19 - Manufacture of coke and refined petroleum products	803	1,251	23	15	118	235	40,145	154,728	41,089	156,229
20 - Manufacture of chemicals and chemical products	39,579	12,048	401	735	794	1,102	67,571	126,169	108,345	140,054
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,492	2,416	101	199	626	2,607	23,752	75,195	26,971	80,417
22 - Manufacture of rubber and plastics products	49,910	5,138	206	267	277	345	19,880	17,560	70,273	23,310
23 - Manufacture of other non-metallic mineral products	14,318	4,769	172	335	338	3,418	9,120	26,363	23,948	34,885
24 - Manufacture of basic metals	11,251	7,988	264	361	586	1,924	28,669	35,926	40,770	46,200
25. Manufacture of fabricated metal products, except machinery and equipment	3,182	2,265	84	27	160	192	4,901	6,444	8,327	8,928
26 - Manufacture of computer, electronic and optical products	34,742	6,233	171	134	239	381	6,446	30,240	41,598	36,988
27 - Manufacture of electrical equipment	21,579	11,061	239	143	434	2,287	18,146	53,908	40,398	67,399
28 - Manufacture of machinery and equipment	8,519	4,329	274	118	552	591	9,120	57,466	18,465	62,504
29 - Manufacture of motor vehicles, trailers and semi-trailers	5,025	2,809	132	212	265	306	51,186	69,076	56,608	72,402
30 - Manufacture of other transport equipment	1,219	584	28	5	68	76	6,581	13,980	7,896	14,644
31 - Manufacture of furniture	4,713	1,965	112	31	106	102	2,894	1,432	7,825	3,531
32. Other manufacturing	167,645	44,044	1,308	1,170	1,532	4,033	32,721	102,496	203,206	151,743
Manufacture of jewellery and related articles	19,037	1,617	81	76	158	152	2,575	2,288	21,851	4,132
Manufacture of imitation jewellery and related articles	444	143	27	9	10	6	126	70	607	228
Manufacture of musical instruments	357	288	20	8	20	48	875	3,763	1,272	4,107
Manufacture of sports goods	9,100	8,450	300	132	538	2,437	4,716	29,766	14,654	40,785
Manufacture of games and toys	141	175	3	0	9	15	44	16	197	205
Manufacture of medical and dental instruments and supplies	3,118	3,320	112	92	508	848	3,962	9,001	7,700	13,260
Manufacture of Handicrafts	524	244	190	67	37	14	211	455	962	779
Other manufacturing n.e.c.	134,924	29,808	575	787	252	514	20,212	57,137	155,963	88,246
33 - Repair and installation of machinery and equipment	3,670	1,800	100	77	97	64	906	2,546	4,773	4,488
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	20,813	763,478	20,813	763,478
Electric power generation, transmission and distribution	-	-	-	-	-	-	11,187	682,288	11,187	682,288
a) Hydal	-	-	-	-	-	-	4,799	30,214	4,799	30,214
b) Thermal	-	-	-	-	-	-	636	19,209	636	19,209
c) Coal Based	-	-	-	-	-	-	285	278,581	285	278,581
d) Wind	-	-	-	-	-	-	542	18,423	542	18,423
e) Solar	-	-	-	-	-	-	1,830	12,236	1,830	12,236
f) Other	-	-	-	-	-	-	3,095	323,626	3,095	323,626
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	8,441	79,824	8,441	79,824
Steam and air conditioning supply	-	-	-	-	-	-	1,185	1,366	1,185	1,366
E. Water supply; sewerage, waste management and remediation activities	4,733	4,830	180	90	287	185	6,834	9,731	12,034	14,835
36 - Water collection, treatment and supply	1,261	419	70	36	169	61	2,305	859	3,805	1,376
37 - Sewerage	418	352	40	5	11	3	2,269	1,149	2,738	1,510
38 - Waste collection, treatment and disposal activities; materials recovery	2,690	3,986	45	42	74	106	2,159	6,569	4,968	10,703
39 - Remediation activities and other waste management services	364	73	25	7	33	14	101	1,153	523	1,246
F. Construction	198,253	92,539	5,023	2,832	5,927	15,170	134,193	313,577	343,396	424,118
41 - Construction of buildings	81,255	44,023	1,422	1,686	2,475	3,745	79,985	133,124	165,137	182,578
42 - Civil engineering	60,510	37,106	2,108	923	2,543	10,406	36,845	141,176	102,006	189,611
43 - Specialized construction activities	56,488	11,410	1,493	223	909	1,019	17,363	39,277	76,253	51,929
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,825,427	722,880	84,963	47,877	48,236	38,081	367,299	414,612	2,325,925	1,223,450
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	50,026	30,550	1,035	1,088	1,556	1,277	21,789	33,203	74,406	66,119
46 - Wholesale trade, except of motor vehicles and motorcycles	304,976	192,450	12,347	7,714	14,611	11,518	183,789	202,895	515,723	414,576
47 - Retail trade, except of motor vehicles and motorcycles	1,470,425	499,880	71,581	39,075	32,069	25,286	161,721	178,514	1,735,796	742,755

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th September, 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	161,380	46,610	1,127	1,090	1,584	2,132	31,006	393,234	195,097	443,065
49 - Land transport and transport via pipelines	109,343	29,042	525	554	715	839	15,262	21,080	125,845	51,516
50 - Water transport	868	911	38	51	59	33	1,028	59,937	1,993	60,932
51 - Air transport	17,010	1,691	52	52	32	52	2,164	189,136	19,258	190,932
52 - Warehousing and support activities for transportation	33,063	14,030	458	409	719	1,170	7,736	114,109	41,976	129,719
53 - Courier activities other than national post activities	1,096	935	54	23	59	36	4,816	8,972	6,025	9,966
I. Accommodation and food service activities	81,854	14,918	1,117	561	849	1,775	15,404	22,798	99,224	40,053
55 - Accommodation	9,989	2,958	229	130	247	1,196	7,329	7,911	17,794	12,195
56-Food and beverage service activities	71,865	11,960	888	431	602	579	8,075	14,887	81,430	27,858
J. Information and communication	79,178	29,490	1,955	1,739	1,354	2,162	78,040	222,369	160,527	255,760
58 - Publishing activities	5,968	3,044	413	416	334	436	7,411	25,037	14,126	28,934
59 - Motion picture, video and television programme production, sound recording and music publishing activities	928	353	88	17	34	19	4,637	1,152	5,687	1,541
60 - Programming and broadcasting activities	783	542	92	19	16	43	601	2,084	1,492	2,689
61 - Telecommunications	12,916	4,357	244	184	367	666	12,669	111,594	26,196	116,801
62 - Computer programming, consultancy and related activities	53,541	17,649	739	874	467	860	16,985	58,692	71,732	78,075
63 - Information service activities	5,042	3,546	379	227	136	138	35,737	23,809	41,294	27,720
K. Real estate activities	144,820	59,419	2,038	1,567	4,222	5,490	63,583	94,097	214,663	160,573
L. Professional, scientific and technical activities	502,027	57,903	4,610	1,563	2,071	4,834	22,176	91,862	530,884	156,161
69 - Legal and accounting activities	11,109	7,647	2,946	440	843	1,479	4,884	11,621	19,782	21,187
70 - Activities of head offices; management consultancy activities	3,311	850	205	73	111	72	2,173	12,619	5,800	13,615
71 - Architectural and engineering activities; technical testing and analysis	21,793	4,709	270	194	194	335	4,794	17,965	27,051	23,203
72 - Scientific research and development	1,191	580	88	21	74	49	1,384	9,866	2,737	10,517
73 - Advertising and market research	5,147	1,995	435	584	238	2,502	4,863	12,105	10,683	17,185
74 - Other professional, scientific and technical activities	458,424	41,326	654	247	577	309	3,799	26,834	463,454	68,716
75 - Veterinary activities	1,052	796	12	4	34	87	279	852	1,377	1,738
M. Administrative and support service activities	113,586	28,765	3,006	1,319	2,929	1,718	88,614	99,462	208,135	131,264
77 - Rental and leasing activities	6,981	2,572	186	200	213	284	865	2,013	8,245	5,069
78 - Employment activities	988	1,328	85	32	68	49	494	1,229	1,635	2,638
79 - Travel agency, tour operator, reservation service and related activities	64,942	7,206	537	332	972	481	26,803	22,632	93,254	30,651
80 - Security and investigation activities	794	358	19	23	143	242	4,188	3,695	5,144	4,318
81. Services to buildings and landscape activities	3,510	2,152	77	58	200	151	1,926	2,805	5,713	5,167
82 - Office administrative, office support and other business support activities	36,371	15,148	2,102	674	1,333	511	54,338	67,089	94,144	83,422
N. Education	286,659	29,693	14,641	4,846	1,529	1,528	479,093	97,467	781,922	133,533
O. Human health and social work activities	78,816	16,318	2,086	2,119	1,702	2,610	22,787	78,916	105,391	99,964
86 - Human health activities	13,443	11,506	1,949	2,032	1,527	2,551	18,231	59,688	35,150	75,776
87 - Residential care activities	551	209	54	44	33	29	445	582	1,083	864
88. Social work activities with and without accommodation	64,822	4,603	83	43	142	31	4,111	18,647	69,158	23,324
P. Arts, entertainment and recreation	2,071	781	334	84	169	208	1,385	1,870	3,959	2,944
Q. Other service activities	1,143,716	231,705	242,478	57,544	13,361	12,366	218,267	293,723	1,617,822	595,338
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	553,631	715,257	553,631	715,257
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	406,621	504,734	406,621	504,734
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	147,010	210,524	147,010	210,524
VI. PERSONAL	68,260,555	10,812,473	28,095,621	2,679,786	1,465,078	1,309,879	1,307	294	97,822,561	14,802,432
A. Salaried persons	22,667,005	3,286,862	6,185,643	767,797	429,662	311,594	145	18	29,282,455	4,366,271
B. Self employed	21,082,982	5,091,928	3,197,180	593,085	514,333	449,235	954	16	24,795,449	6,134,264
C. Other Personal	24,510,568	2,433,683	18,712,798	1,318,904	521,083	549,050	208	260	43,744,657	4,301,897
VII. OTHER	138,397	19,247	79,188	5,931	374	548	11,102	54,690	229,061	80,417
Total	**76,909,293**	**13,049,049**	**28,732,377**	**2,910,549**	**1,669,438**	**1,589,624**	**3,466,769**	**13,047,023**	**110,777,877**	**30,596,245**

Source: Statistics and Data Services Department, SBP

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

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

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

3.4 Classification of Scheduled Banks' Deposits
by Category of Deposit Holder and Size of Account
As on 30th September, 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	575,162	1,400.3	340,786	1,236.4	17,199	15.4	71,382	36.4	7,004,994	20,892.0
25,000 to 50,000	46,976	1,686.7	44,922	1,598.9	658	23.4	1,183	42.2	487,966	18,594.9
50,000 to 100,000	148,865	10,767.5	43,667	3,096.9	675	47.7	1,003	72.3	1,388,152	90,892.1
100,000 to 150,000	61,919	8,004.9	20,026	2,453.1	319	39.3	635	76.6	228,946	27,787.5
150,000 to 200,000	21,736	3,700.3	13,095	2,265.0	212	37.1	366	64.0	133,646	23,213.8
200,000 to 300,000	27,041	6,679.6	17,566	4,226.8	327	79.5	551	135.6	201,636	49,210.8
300,000 to 400,000	25,990	8,954.9	8,325	2,883.3	181	62.5	324	111.8	113,489	39,131.7
400,000 to 500,000	36,002	15,588.0	6,069	2,689.9	197	88.9	251	111.9	80,654	35,955.2
500,000 to 750,000	30,512	18,285.4	9,104	5,577.0	299	183.2	709	441.5	145,906	88,906.8
750,000 to 1,000,000	22,495	19,404.5	5,982	5,202.1	218	190.1	374	327.4	152,615	127,500.1
1,000,000 to 2,000,000	41,965	56,887.1	12,927	18,578.5	619	886.0	976	1,386.2	201,426	276,842.3
2,000,000 to 3,000,000	15,299	37,371.4	6,531	15,857.0	317	763.4	547	1,349.7	78,079	188,053.7
3,000,000 to 4,000,000	8,337	28,652.6	3,566	12,241.5	214	731.9	456	1,555.2	39,859	136,607.5
4,000,000 to 5,000,000	5,495	24,448.6	2,467	11,057.5	171	758.1	223	1,000.0	26,642	118,495.2
5,000,000 to 6,000,000	4,715	25,476.7	2,072	11,230.4	130	708.9	307	1,661.4	20,862	112,110.2
6,000,000 to 7,000,000	2,850	18,412.4	1,382	8,876.9	104	670.4	301	1,981.6	13,283	85,796.4
7,000,000 to 8,000,000	2,689	19,990.9	1,174	8,762.8	94	698.1	209	1,568.8	9,784	73,010.5
8,000,000 to 9,000,000	1,964	16,622.1	1,034	8,733.7	78	658.1	155	1,304.3	7,519	63,618.5
9,000,000 to 10,000,000	1,569	14,876.6	959	9,103.8	73	693.8	117	1,116.8	6,268	59,381.3
10,000,000 to 100,000,000	13,412	321,732.6	16,389	503,618.1	1,631	54,819.9	2,336	82,218.2	57,180	1,438,399.4
100,000,000 to 500,000,000	524	93,445.7	3,596	708,152.3	774	153,017.5	567	115,345.0	5,313	1,035,710.4
500,000,000 to 1,000,000,000	33	22,489.7	913	611,296.2	238	157,473.4	100	66,608.7	594	393,910.5
1,000,000,000 to 5,000,000,000	33	69,730.6	660	1,309,609.5	310	586,163.3	130	267,816.5	446	797,701.6
5,000,000,000 to10,000,000,000	-	-	47	303,105.4	57	399,339.7	34	220,052.2	65	430,904.8
10,000,000,000 & Over	-	-	46	954,781.6	29	493,018.7	16	427,461.2	36	849,652.9
TOTAL	**1,095,583**	**844,609.2**	**563,305**	**4,526,234.5**	**25,124**	**1,851,168.4**	**83,252**	**1,193,845.8**	**10,405,360**	**6,582,280.4**

Source: Statistics and Data Services Department, SBP

3.4 Classification of Scheduled Banks' Deposits
by Category of Deposit Holder and Size of Account
As on 30th September, 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	104,685	322.2	66,163,498	141,884.0	135,228	239.8	73,837,772	164,626.2	74,412,934	166,026.5
25,000 to 50,000	222,286	5,922.5	4,607,048	163,534.8	6,709	245.9	5,370,772	189,962.7	5,417,748	191,649.3
50,000 to 100,000	193,248	16,190.0	6,522,341	458,702.3	22,578	1,529.5	8,171,664	570,531.0	8,320,529	581,298.4
100,000 to 150,000	4,676	588.7	5,215,669	639,943.6	26,106	3,441.6	5,496,377	674,330.5	5,558,296	682,335.4
150,000 to 200,000	1,916	328.0	2,694,439	468,616.2	8,376	1,441.9	2,852,050	495,966.1	2,873,786	499,666.4
200,000 to 300,000	1,714	421.5	4,107,435	979,693.2	10,187	2,519.1	4,339,416	1,036,286.5	4,366,457	1,042,966.1
300,000 to 400,000	1,383	474.2	1,897,414	657,068.1	7,713	2,516.1	2,028,829	702,247.7	2,054,819	711,202.6
400,000 to 500,000	4,599	2,033.1	1,724,414	787,511.8	1,114	469.6	1,817,298	828,860.3	1,853,300	844,448.3
500,000 to 750,000	1,936	1,172.5	1,734,630	1,040,376.9	2,098	1,251.3	1,894,682	1,137,909.1	1,925,194	1,156,194.6
750,000 to 1,000,000	1,204	1,072.1	1,006,351	851,780.2	2,379	2,017.5	1,169,123	988,089.4	1,191,618	1,007,493.9
1,000,000 to 2,000,000	2,912	3,982.1	1,099,639	1,505,867.2	3,722	4,861.2	1,322,221	1,812,403.6	1,364,186	1,869,290.7
2,000,000 to 3,000,000	1,771	4,348.3	394,812	954,536.5	690	1,722.4	482,747	1,166,631.0	498,046	1,204,002.3
3,000,000 to 4,000,000	1,004	3,466.3	191,821	658,752.7	332	1,178.6	237,252	814,533.6	245,589	843,186.3
4,000,000 to 5,000,000	823	3,693.1	108,502	481,587.3	202	921.9	139,030	617,513.2	144,525	641,961.8
5,000,000 to 6,000,000	1,083	5,666.3	80,301	432,404.1	352	1,864.2	105,107	565,645.5	109,822	591,122.2
6,000,000 to 7,000,000	559	3,588.2	49,732	320,940.8	224	1,495.0	65,585	423,349.3	68,435	441,761.7
7,000,000 to 8,000,000	402	2,999.9	37,034	275,662.4	146	1,092.9	48,843	363,795.6	51,532	383,786.5
8,000,000 to 9,000,000	407	3,459.9	27,919	236,108.1	65	562.2	37,177	314,444.7	39,141	331,066.9
9,000,000 to 10,000,000	264	2,488.0	22,646	214,240.3	50	484.2	30,377	287,508.3	31,946	302,384.9
10,000,000 to 100,000,000	5,414	162,094.5	133,776	2,782,366.4	683	18,995.4	217,409	5,042,512.0	230,821	5,364,244.6
100,000,000 to 500,000,000	1,084	210,200.9	2,899	484,626.4	102	22,872.9	14,335	2,729,925.4	14,859	2,823,371.1
500,000,000 to 1,000,000,000	160	106,305.3	157	110,573.8	2	1,496.5	2,164	1,447,664.4	2,197	1,470,154.1
1,000,000,000 to 5,000,000,000	98	156,709.2	84	155,654.8	3	7,197.1	1,731	3,280,851.9	1,764	3,350,582.6
5,000,000,000 to10,000,000,000	3	17,730.7	-	-	-	-	206	1,371,133.0	206	1,371,133.0
10,000,000,000 & Over	-	-	-	-	-	-	127	2,724,914.4	127	2,724,914.4
TOTAL	**553,631**	**715,257.5**	**97,822,561**	**14,802,431.8**	**229,061**	**80,417.0**	**109,682,294**	**29,751,635.3**	**110,777,877**	**30,596,244.6**

Source: Statistics and Data Services Department, SBP

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Mar-24			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	62.53	718.41	780.93	65.79	783.14	848.93	71.78	772.82	844.61
	Government	106.37	3,805.69	3,912.06	108.99	4,271.13	4,380.12	113.31	4,412.93	4,526.23
	Non-Financial Public Sector Enterprises	37.65	1,577.57	1,615.22	65.79	1,817.72	1,883.51	188.06	1,663.11	1,851.17
	NBFCs & Financial Auxiliaries	17.54	1,196.19	1,213.73	3.51	1,389.18	1,392.68	1.61	1,192.23	1,193.85
Overall	Private Sector (Business)	460.95	5,700.61	6,161.57	537.26	6,106.59	6,643.85	523.04	6,059.24	6,582.28
	Trust Funds & Non Profit Organizations	12.81	689.40	702.21	15.35	722.57	737.92	15.58	699.68	715.26
	Personal/Individuals	2,083.97	11,093.01	13,176.99	2,303.74	11,901.62	14,205.35	2,410.61	12,391.82	14,802.43
	Others	16.42	54.96	71.38	18.78	69.76	88.54	19.26	61.16	80.42
	Total	**2,798.25**	**24,835.85**	**27,634.10**	**3,119.21**	**27,061.70**	**30,180.91**	**3,343.26**	**27,252.99**	**30,596.24**
	Foreign Constituents	47.96	276.03	323.99	48.59	309.04	357.63	52.72	318.59	371.30
	Government	27.21	1,513.04	1,540.25	32.81	1,700.69	1,733.50	28.87	1,674.26	1,703.14
	Non-Financial Public Sector Enterprises	6.75	795.20	801.95	14.83	868.86	883.69	28.14	866.88	895.02
	NBFCs & Financial Auxiliaries	0.35	171.85	172.21	0.52	149.06	149.58	0.41	160.99	161.40
Punjab	Private Sector (Business)	283.08	2,249.70	2,532.78	315.42	2,407.86	2,723.28	319.95	2,378.94	2,698.90
	Trust Funds & Non Profit Organizations	6.32	264.46	270.77	7.63	287.61	295.24	8.12	262.01	270.13
	Personal/Individuals	1,190.40	5,669.80	6,860.20	1,303.58	6,061.33	7,364.91	1,363.76	6,311.60	7,675.36
	Others	1.25	23.65	24.90	1.76	30.88	32.65	1.78	25.44	27.22
	Total	**1,563.32**	**10,963.73**	**12,527.05**	**1,725.14**	**11,815.34**	**13,540.48**	**1,803.74**	**11,998.72**	**13,802.46**
	Foreign Constituents	2.21	318.42	320.63	2.28	340.19	342.48	2.50	327.47	329.98
	Government	17.14	853.89	871.03	16.56	1,076.32	1,092.88	21.73	1,162.36	1,184.09
	Non-Financial Public Sector Enterprises	6.36	357.30	363.66	22.56	349.17	371.73	15.64	282.57	298.21
	NBFCs & Financial Auxiliaries	0.05	957.37	957.43	0.04	1,163.25	1,163.28	0.04	948.89	948.92
Sindh	Private Sector (Business)	76.57	2,441.64	2,518.22	87.38	2,512.70	2,600.08	81.20	2,552.52	2,633.72
	Trust Funds & Non Profit Organizations	2.08	277.88	279.96	1.87	293.27	295.14	1.85	290.35	292.20
	Personal/Individuals	201.36	3,264.37	3,465.74	238.18	3,470.19	3,708.37	241.13	3,556.08	3,797.22
	Others	0.02	3.02	3.04	0.02	5.23	5.25	0.02	3.29	3.31
	Total	**305.81**	**8,473.89**	**8,779.71**	**368.90**	**9,210.31**	**9,579.21**	**364.11**	**9,123.53**	**9,487.64**
	Foreign Constituents	5.13	19.30	24.43	5.85	21.84	27.70	6.64	22.82	29.46
	Government	30.45	348.57	379.02	23.14	377.20	400.34	25.17	410.27	435.43
	Non-Financial Public Sector Enterprises	0.44	17.73	18.17	0.32	25.63	25.94	113.06	29.07	142.14
	NBFCs & Financial Auxiliaries	15.92	2.67	18.58	1.12	4.30	5.41	0.09	2.09	2.18
Khyber Pakhtunkhwa	Private Sector (Business)	58.39	161.45	219.84	74.81	190.05	264.86	72.08	165.94	238.02
	Trust Funds & Non Profit Organizations	1.44	30.32	31.75	1.93	31.79	33.73	1.52	34.96	36.49
	Personal/Individuals	365.53	787.40	1,152.93	402.52	888.68	1,291.20	431.17	953.37	1,384.54
	Others	1.75	15.97	17.73	1.50	14.10	15.60	1.48	12.36	13.84
	Total	**479.04**	**1,383.41**	**1,862.45**	**511.18**	**1,553.59**	**2,064.78**	**651.21**	**1,630.88**	**2,282.09**
	Foreign Constituents	0.01	1.42	1.43	0.02	1.65	1.68	0.02	1.89	1.90
	Government	19.89	172.10	191.99	24.31	186.99	211.29	25.08	187.38	212.45
	Non-Financial Public Sector Enterprises	0.65	15.57	16.21	0.69	13.48	14.17	1.17	10.41	11.58
	NBFCs & Financial Auxiliaries	0.01	0.41	0.42	0.00	0.26	0.26	0.00	0.10	0.10
Balochistan	Private Sector (Business)	20.08	74.90	94.99	31.22	98.98	130.20	23.72	86.77	110.50
	Trust Funds & Non Profit Organizations	0.21	7.56	7.77	0.24	8.87	9.11	0.27	8.98	9.25
	Personal/Individuals	77.18	216.26	293.43	83.47	244.81	328.28	87.14	251.77	338.91
	Others	13.23	0.74	13.96	15.30	1.11	16.40	15.77	0.94	16.71
	Total	**131.25**	**488.95**	**620.20**	**155.24**	**556.15**	**711.39**	**153.17**	**548.24**	**701.40**
	Foreign Constituents	0.49	87.14	87.63	1.13	92.70	93.83	1.19	83.10	84.29
	Government	3.06	874.28	877.34	2.59	885.84	888.42	2.06	934.61	936.66
	Non-Financial Public Sector Enterprises	0.00	383.07	383.08	0.01	548.63	548.64	1.90	464.22	466.12
	NBFCs & Financial Auxiliaries	-	53.75	53.75	-	59.58	59.58	-	65.79	65.79
Islamabad	Private Sector (Business)	3.14	726.47	729.61	5.24	837.56	842.80	4.18	825.19	829.37
	Trust Funds & Non Profit Organizations	0.45	104.56	105.01	1.26	95.83	97.10	1.30	96.94	98.24
	Personal/Individuals	20.82	815.73	836.55	29.12	857.18	886.31	30.57	924.94	955.51
	Others	0.15	11.52	11.67	0.19	18.35	18.54	0.20	18.84	19.04
	Total	**28.12**	**3,056.52**	**3,084.64**	**39.54**	**3,395.69**	**3,435.23**	**41.40**	**3,413.63**	**3,455.03**
	Foreign Constituents	0.18	0.36	0.54	0.27	0.43	0.70	0.27	0.47	0.74
	Government	7.50	20.60	28.10	8.50	20.61	29.11	9.34	21.24	30.59
	Non-Financial Public Sector Enterprises	0.16	6.90	7.06	0.21	9.73	9.95	0.16	9.04	9.21
	NBFCs & Financial Auxiliaries	1.15	4.68	5.83	1.64	4.91	6.55	0.98	8.10	9.08
Gilgit-Baltistan	Private Sector (Business)	5.05	8.78	13.83	7.16	15.53	22.69	5.98	11.32	17.30
	Trust Funds & Non Profit Organizations	1.00	0.62	1.62	1.07	0.62	1.69	1.18	1.05	2.23
	Personal/Individuals	22.85	41.72	64.57	27.15	54.69	81.85	30.15	58.69	88.84
	Others	0.02	0.02	0.04	0.02	0.03	0.05	0.02	0.05	0.07
	Total	**37.92**	**83.67**	**121.59**	**46.02**	**106.57**	**152.59**	**48.08**	**109.97**	**158.05**

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Mar-24			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	6.54	15.75	22.29	7.65	17.28	24.92	8.45	18.48	26.93
	Government	1.12	23.22	24.33	1.09	23.48	24.56	1.07	22.81	23.87
	Non-Financial Public Sector Enterprises	23.28	1.81	25.09	27.17	2.22	29.38	27.98	0.92	28.90
	NBFCs & Financial Auxiliaries	0.06	5.45	5.51	0.19	7.82	8.01	0.10	6.28	6.38
	Private Sector (Business)	14.63	37.67	52.30	16.05	43.90	59.95	15.93	38.55	54.48
	Trust Funds & Non Profit Organizations	1.31	4.02	5.34	1.34	4.57	5.91	1.34	5.38	6.72
	Personal/Individuals	205.83	297.74	503.57	219.71	324.72	544.44	226.70	335.36	562.06
	Others	0.00	0.04	0.04	0.00	0.05	0.05	0.00	0.24	0.24
	Total	**252.79**	**385.68**	**638.47**	**273.19**	**424.04**	**697.23**	**281.57**	**428.01**	**709.58**

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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

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

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

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

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

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

Note:

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2024					
	Mar		Jun		Sep[P]	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	61,269,158	170,169.6	71,988,903	227,857.2	74,412,934	166,026.5
25,000 to 50,000	6,263,385	226,390.0	5,330,249	196,213.5	5,417,748	191,649.3
50,000 to 100,000	8,056,605	577,060.1	7,255,303	522,765.9	8,320,529	581,298.4
100,000 to 150,000	3,760,013	460,576.9	4,306,725	530,890.3	5,558,296	682,335.4
150,000 to 200,000	2,393,559	414,827.4	2,910,679	501,493.6	2,873,786	499,666.4
200,000 to 300,000	5,393,337	1,167,721.6	4,247,176	1,045,677.9	4,366,457	1,042,966.1
300,000 to 400,000	3,868,965	647,238.8	2,113,513	732,745.4	2,054,819	711,202.6
400,000 to 500,000	1,222,856	543,743.2	1,335,914	592,918.1	1,853,300	844,448.3
500,000 to 750,000	1,585,201	952,052.2	2,218,787	1,331,568.3	1,925,194	1,156,194.6
750,000 to 1,000,000	713,081	614,648.7	997,963	831,651.5	1,191,618	1,007,493.9
1,000,000 to 2,000,000	1,199,806	1,633,846.6	1,183,448	1,595,937.2	1,364,186	1,869,290.7
2,000,000 to 3,000,000	438,851	1,055,623.3	421,759	1,018,576.4	498,046	1,204,002.3
3,000,000 to 4,000,000	6,882,789	754,808.1	221,641	757,689.1	245,589	843,186.3
4,000,000 to 5,000,000	134,242	593,195.3	125,398	558,152.9	144,525	641,961.8
5,000,000 to 6,000,000	107,285	563,732.3	112,442	603,819.9	109,822	591,122.2
6,000,000 to 7,000,000	62,218	398,890.5	74,881	483,295.4	68,435	441,761.7
7,000,000 to 8,000,000	48,132	357,067.4	55,393	412,585.9	51,532	383,786.5
8,000,000 to 9,000,000	35,115	296,052.4	37,931	320,087.8	39,141	331,066.9
9,000,000 to 10,000,000	26,865	253,027.8	30,002	283,882.3	31,946	302,384.9
10,000,000 to 100,000,000	220,514	5,073,099.4	243,281	5,602,893.6	230,821	5,364,244.6
100,000,000 to 500,000,000	14,920	2,856,220.6	15,519	2,953,169.4	14,859	2,823,371.1
500,000,000 to 1,000,000,000	2,227	1,476,352.0	2,189	1,455,292.5	2,197	1,470,154.1
1,000,000,000 to 5,000,000,000	1,706	3,293,973.4	1,847	3,607,091.1	1,764	3,350,582.6
5,000,000,000 to 10,000,000,000	161	1,077,199.0	188	1,294,642.3	206	1,371,133.0
10,000,000,000 & Over	124	2,176,614.8	139	2,720,007.4	127	2,724,914.4
TOTAL	**103,701,115**	**27,634,131.3**	**105,231,270**	**30,180,905.0**	**110,777,877**	**30,596,244.6**

Source: Statistics and Data Services Department, SBP

Notes:-

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

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks

As on 30th September, 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	42,904,237	29,700	18,663,491	5,362	615,323	500	1,979,603	684	64,162,654	36,246
5,000 to 10,000	2,434,571	17,388	633,127	4,467	67,157	473	119,688	834	3,254,543	23,162
10,000 to 20,000	3,316,480	48,536	2,124,879	25,163	67,601	957	126,962	1,706	5,635,922	76,361
20, 000 to 25,000	1,032,436	22,959	259,488	5,784	32,125	723	35,766	792	1,359,815	30,257
25,000 to 50,000	3,908,894	140,897	1,095,677	38,074	69,082	2,433	344,095	10,245	5,417,748	191,649
50,000 to 100,000	6,151,264	435,170	1,707,356	110,453	118,511	9,355	343,398	26,321	8,320,529	581,298
100,000 to 150,000	3,767,916	462,047	1,650,652	203,508	75,076	8,907	64,652	7,873	5,558,296	682,335
150,000 to 200,000	2,280,050	396,860	500,169	86,811	53,760	9,094	39,807	6,901	2,873,786	499,666
200,000 to 300,000	3,696,338	880,559	530,569	128,598	77,190	18,659	62,360	15,150	4,366,457	1,042,966
300,000 to 400,000	1,666,847	576,948	301,805	104,435	54,509	18,888	31,658	10,932	2,054,819	711,203
400,000 to 500,000	1,575,840	721,009	204,399	90,908	45,350	20,252	27,711	12,279	1,853,300	844,448
500,000 to 750,000	1,392,694	837,619	416,020	247,829	76,965	46,668	39,515	24,079	1,925,194	1,156,195
750,000 to 1,000,000	944,800	793,479	166,332	144,185	55,489	48,075	24,997	21,755	1,191,618	1,007,494
1,000,000 to 2,000,000	929,711	1,272,515	265,078	361,296	112,484	155,575	56,913	79,905	1,364,186	1,869,291
2,000,000 to 3,000,000	332,294	802,287	82,272	198,294	52,575	128,266	30,905	75,156	498,046	1,204,002
3,000,000 to 4,000,000	160,604	551,523	38,232	130,919	28,392	97,633	18,361	63,111	245,589	843,186
4,000,000 to 5,000,000	95,595	424,527	23,414	103,777	13,298	59,077	12,218	54,581	144,525	641,962
5,000,000 to 6,000,000	69,927	376,443	17,148	92,387	10,949	58,763	11,798	63,529	109,822	591,122
6,000,000 to 7,000,000	44,411	286,679	9,713	62,683	6,453	41,605	7,858	50,794	68,435	441,762
7,000,000 to 8,000,000	33,186	247,140	7,125	52,971	4,841	36,091	6,380	47,584	51,532	383,787
8,000,000 to 9,000,000	25,053	211,688	5,178	43,733	4,000	34,020	4,910	41,626	39,141	331,067
9,000,000 to 10,000,000	20,569	194,510	4,092	38,774	3,185	30,221	4,100	38,879	31,946	302,385
10,000,000 to 100,000,000	122,374	2,561,980	25,610	516,962	24,381	558,396	58,456	1,726,907	230,821	5,364,245
100,000,000 to 500,000,000	2,973	503,186	522	85,530	656	113,734	10,708	2,120,922	14,859	2,823,371
500,000,000 to 1,000,000,000	142	96,369	22	13,801	59	45,618	1,974	1,314,365	2,197	1,470,154
1,000,000,000 to 5,000,000,000	87	157,032	7	13,846	27	45,640	1,643	3,134,064	1,764	3,350,583
5,000,000,000 to 10,000,000,000	-	-	-	-	-	-	206	1,371,133	206	1,371,133
10,000,000,000 & Over	-	-	-	-	-	-	127	2,724,914	127	2,724,914
Total	**76,909,293**	**13,049,049**	**28,732,377**	**2,910,549**	**1,669,438**	**1,589,624**	**3,466,769**	**13,047,023**	**110,777,877**	**30,596,245**

Source: Statistics and Data Services Department, SBP

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

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan[1]

In Thousands

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

Source: Statistics and Data Services Department, SBP

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

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

3.8 Classification of Scheduled Banks' Advances
by Size of Accounts
All Banks

End of Period : Million Rupees

SIZE OF ACCOUNTS (Rs.)	2024					
	Mar		Jun		Sep[P]	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	581,033	4,301.0	566,506	5,040.3	828,450	11,894.4
25,000 to 50,000	472,682	16,310.7	579,599	21,584.6	464,487	17,293.4
50,000 to 100,000	1,096,381	68,945.4	1,061,012	71,236.6	972,823	65,290.0
100,000 to 150,000	270,074	33,661.1	262,263	32,705.1	227,888	28,077.8
150,000 to 200,000	183,659	31,847.3	183,471	31,938.9	186,525	32,389.2
200,000 to 300,000	265,630	65,531.6	244,969	60,230.7	271,716	66,746.4
300,000 to 400,000	147,281	50,799.2	150,401	51,690.9	156,505	54,002.7
400,000 to 500,000	105,891	47,798.3	106,036	47,756.8	116,151	52,472.3
500,000 to 750,000	297,708	188,938.6	298,991	187,106.3	302,198	188,179.5
750,000 to 1,000,000	104,608	90,902.1	119,828	105,650.2	122,541	109,520.8
1,000,000 to 2,000,000	234,394	332,458.7	216,971	312,202.2	198,171	282,437.0
2,000,000 to 3,000,000	81,819	199,927.6	86,660	210,718.2	86,677	211,824.8
3,000,000 to 4,000,000	30,059	104,350.6	31,904	110,833.2	33,351	115,930.1
4,000,000 to 5,000,000	21,850	98,038.5	23,748	106,300.5	24,720	110,867.0
5,000,000 to 6,000,000	15,861	87,149.2	17,553	96,354.6	18,439	100,693.0
6,000,000 to 7,000,000	12,087	78,251.6	12,510	81,140.2	11,697	75,947.1
7,000,000 to 8,000,000	9,649	71,972.3	10,131	75,559.2	10,065	75,074.7
8,000,000 to 9,000,000	6,297	53,499.9	6,951	59,050.6	8,368	71,190.4
9,000,000 to 10,000,000	8,409	80,347.6	8,545	81,509.8	8,909	84,866.0
10,000,000 to 100,000,000	46,167	1,416,003.1	48,221	1,453,466.3	46,472	1,393,182.4
100,000,000 to 500,000,000	9,292	2,025,168.9	9,334	2,058,598.3	9,343	2,038,104.3
500,000,000 to 1,000,000,000	2,177	1,205,053.1	1,572	1,079,016.2	1,526	1,044,654.8
1,000,000,000 to 5,000,000,000	1,146	2,180,938.0	1,158	2,237,591.7	1,131	2,179,436.2
5,000,000,000 to 10,000,000,000	107	676,030.9	127	824,439.4	140	906,903.1
10,000,000,000 & Over	89	2,387,127.5	85	2,667,889.8	90	2,557,046.6
Total	**4,004,350**	**11,595,353.0**	**4,048,546**	**12,069,610.7**	**4,108,383**	**11,874,024.3**

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

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

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks

As on 30th September, 2024

Million Rupees

Size of Account (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	418,942	6,645	94,396	1,020	114	63	14,588	42	528,040	7,769
5,000 to 10,000	70,368	500	8,067	60	2,265	14	511	4	81,211	578
10,000 to 20,000	146,306	2,078	18,507	250	16	0	972	15	165,801	2,343
20, 000 to 25,000	48,617	1,097	4,536	102	8	0	237	5	53,398	1,205
25,000 to 50,000	415,028	15,201	47,652	2,027	47	2	1,760	63	464,487	17,293
50,000 to 100,000	900,076	60,508	70,796	4,640	123	9	1,828	134	972,823	65,290
100,000 to 150,000	208,890	25,724	17,792	2,207	93	11	1,113	136	227,888	28,078
150,000 to 200,000	170,732	29,638	14,622	2,549	112	20	1,059	183	186,525	32,389
200,000 to 300,000	248,881	61,119	20,612	5,078	169	39	2,054	510	271,716	66,746
300,000 to 400,000	142,346	49,099	11,997	4,155	111	37	2,051	712	156,505	54,003
400,000 to 500,000	105,080	47,488	8,861	3,986	135	57	2,075	941	116,151	52,472
500,000 to 750,000	283,378	176,545	14,424	8,949	166	104	4,230	2,582	302,198	188,179
750,000 to 1,000,000	104,080	92,969	7,691	6,711	6,453	6,018	4,317	3,823	122,541	109,521
1,000,000 to 2,000,000	164,867	236,360	19,690	25,808	640	941	12,974	19,327	198,171	282,437
2,000,000 to 3,000,000	69,952	170,466	5,387	13,185	511	1,271	10,827	26,904	86,677	211,825
3,000,000 to 4,000,000	23,291	80,870	1,989	6,937	386	1,360	7,685	26,763	33,351	115,930
4,000,000 to 5,000,000	15,684	70,273	1,502	6,693	398	1,792	7,136	32,109	24,720	110,867
5,000,000 to 6,000,000	12,347	67,572	951	5,206	349	1,911	4,792	26,004	18,439	100,693
6,000,000 to 7,000,000	7,056	45,812	601	3,911	159	1,036	3,881	25,189	11,697	75,947
7,000,000 to 8,000,000	6,333	47,215	483	3,584	154	1,159	3,095	23,116	10,065	75,075
8,000,000 to 9,000,000	5,234	44,621	280	2,386	158	1,340	2,696	22,844	8,368	71,190
9,000,000 to 10,000,000	5,452	51,877	403	3,823	235	2,216	2,819	26,950	8,909	84,866
10,000,000 to 100,000,000	13,335	310,856	662	13,055	339	9,364	32,136	1,059,907	46,472	1,393,182
100,000,000 to 500,000,000	902	197,515	35	5,039	21	4,860	8,385	1,830,690	9,343	2,038,104
500,000,000 to 1,000,000,000	71	51,676	1	653	4	2,895	1,450	989,431	1,526	1,044,655
1,000,000,000 to 5,000,000,000	37	73,133	2	2,498	1	1,500	1,091	2,102,306	1,131	2,179,436
5,000,000,000 to 10,000,000,000	8	44,987	-	-	-	-	132	861,916	140	906,903
10,000,000,000 & Over	1	14,473	-	-	-	-	89	2,542,573	90	2,557,047
Total	**3,587,294**	**2,076,318**	**371,939**	**134,509**	**13,167**	**38,018**	**135,983**	**9,625,179**	**4,108,383**	**11,874,024**

Source: Statistics and Data Services Department, SBP

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

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

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

3.9 Classification of Scheduled Banks' Advances

by Size of Accounts and Borrowers

As on 30th September, 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	-	29	0.0	46	0.0	72	0.1	189,892	1,843.0	4,013	12.4	634,394	10,039.0	3	-	828,450	11,894.4
25,000 to 50,000	-	-	-	-	-	-	1	0.0	66,337	2,625.5	790	27.7	397,359	14,640.1	-	-	464,487	17,293.4
50,000 to 100,000	-	-	-	-	4	0.2	3	0.2	87,753	6,748.0	532	41.8	884,531	58,499.8	-	-	972,823	65,290.0
100,000 to 150,000	-	-	-	-	1	0.1	2	0.3	68,139	8,359.1	7	0.9	159,739	19,717.5	-	-	227,888	28,077.8
150,000 to 200,000	-	-	1	0.2	2	0.4	16	2.6	67,209	11,659.4	14	2.4	119,283	20,724.3	-	-	186,525	32,389.2
200,000 to 300,000	-	-	-	-	1	0.2	15	3.8	104,552	26,026.3	56	14.1	167,084	40,699.9	8	2.1	271,716	66,746.4
300,000 to 400,000	-	-	1	0.3	4	1.4	6	2.1	70,565	24,200.6	13	4.7	85,889	29,783.9	27	9.7	156,505	54,002.7
400,000 to 500,000	-	-	1	0.4	-	-	21	9.5	53,738	24,341.5	30	13.9	62,343	28,099.0	18	8.0	116,151	52,472.3
500,000 to 750,000	-	-	2	1.4	6	3.6	45	27.7	74,467	45,255.6	109	71.6	227,558	142,812.8	11	6.8	302,198	188,179.5
750,000 to 1,000,000	-	-	2	1.7	4	3.5	40	35.1	46,245	41,067.0	32	26.3	76,218	68,387.2	-	-	122,541	109,520.8
1,000,000 to 2,000,000	-	-	29	46.3	13	18.6	87	128.8	76,242	113,161.9	97	159.7	121,699	168,915.5	4	6.1	198,171	282,437.0
2,000,000 to 3,000,000	-	-	10	25.7	16	38.9	77	191.0	43,716	106,552.9	39	94.0	42,819	104,922.3	-	-	86,677	211,824.8
3,000,000 to 4,000,000	-	-	11	37.2	8	27.1	54	185.9	16,345	56,916.8	24	81.7	16,908	58,677.6	1	4.0	33,351	115,930.1
4,000,000 to 5,000,000	-	-	54	230.0	16	70.7	31	140.4	12,700	57,195.3	6	26.9	11,912	53,199.5	1	4.3	24,720	110,867.0
5,000,000 to 6,000,000	-	-	22	123.1	5	26.1	34	179.0	10,354	56,197.0	6	33.1	8,018	44,134.7	-	-	18,439	100,693.0
6,000,000 to 7,000,000	-	-	10	65.7	9	58.9	13	86.3	6,520	42,312.4	5	31.7	5,139	33,385.1	1	6.9	11,697	75,947.1
7,000,000 to 8,000,000	-	-	5	37.0	6	45.1	11	83.4	5,330	39,829.7	8	60.2	4,704	35,012.3	1	7.2	10,065	75,074.7
8,000,000 to 9,000,000	-	-	4	34.0	6	50.2	8	68.4	4,857	41,318.9	3	26.1	3,489	29,684.7	1	8.0	8,368	71,190.4
9,000,000 to 10,000,000	-	-	-	-	2	18.9	11	104.4	4,879	46,592.4	2	18.9	4,015	38,131.5	-	-	8,909	84,866.0
10,000,000 to 100,000,000	-	-	33	1,708.5	121	4,955.0	189	8,397.0	38,837	1,233,690.0	93	3,448.0	7,185	140,473.2	14	510.6	46,472	1,393,182.4
100,000,000 to 500,000,000	-	-	38	8,945.5	142	40,363.1	119	29,894.5	8,941	1,941,338.7	14	3,280.2	84	13,757.8	5	524.5	9,343	2,038,104.3
500,000,000 to 1,000,000,000	1	932.0	9	5,792.2	67	51,678.2	47	30,735.2	1,394	950,094.8	7	4,769.7	1	652.7	-	-	1,526	1,044,654.8
1,000,000,000 to 5,000,000,000	-	-	9	17,325.0	114	281,420.5	60	112,507.5	945	1,762,044.3	1	1,500.0	2	4,638.9	-	-	1,131	2,179,436.2
5,000,000,000 to 10,000,000,000	-	-	8	76,037.9	51	342,726.8	16	103,054.1	65	385,084.3	-	-	-	-	-	-	140	906,903.1
10,000,000,000 & Over	-	-	10	612,012.9	68	1,710,097.5	6	164,200.0	6	70,736.3	-	-	-	-	-	-	90	2,557,046.6
Total	**2**	**932.0**	**288**	**722,425.0**	**712**	**2,431,605.1**	**984**	**450,037.4**	**1,060,028**	**7,095,191.5**	**5,901**	**13,745.9**	**3,040,373**	**1,158,989.2**	**95**	**1,098.2**	**4,108,383**	**11,874,024.3**

Source: Statistics and Data Services Department, SBP

3.10 Classification of Scheduled Banks' Advances
by Borrowers
All Banks

End period: Million Rupees

BORROWERS	2024					
	Jun			Sep[P]		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. FOREIGN CONSTITUENTS	**3,527.6**	**3,527.6**	**-**	**932.0**	**932.0**	**-**
2. DOMESTIC CONSTITUENTS	**12,066,083.1**	**11,927,910.9**	**138,172.2**	**11,873,092.3**	**11,733,484.1**	**139,608.2**
I. GOVERNMENT	**975,007.8**	**975,007.8**	**-**	**722,425.0**	**722,425.0**	**-**
a. Federal Government	392,607.2	392,607.2	-	394,981.0	394,981.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	392,607.2	392,607.2	-	-	-	-
b. Provincial Governments	582,400.5	582,400.5	-	327,444.0	327,444.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	582,400.5	582,400.5	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**2,397,989.4**	**2,397,989.4**	**-**	**2,431,605.1**	**2,431,605.1**	**-**
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	1,442.6	1,442.6	-	796.3	796.3	-
03. Utilities	582,522.2	582,522.2	-	567,926.9	567,926.9	-
04. Transport, storage and communications	999,349.8	999,349.8	-	984,398.8	984,398.8	-
05. Manufacturing	60,592.6	60,592.6	-	98,104.7	98,104.7	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	64,899.1	-
07. Construction	7,126.3	7,126.3	-	7,643.6	7,643.6	-
08. Commerce and Trade	676,377.0	676,377.0	-	698,182.8	698,182.8	-
09. Others	5,679.8	5,679.8	-	9,652.8	9,652.8	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**254,879.3**	**254,729.4**	**149.9**	**450,037.4**	**449,887.5**	**149.9**
01. Mutual Funds and AMCs	2,560.6	2,560.6	-	5,994.2	5,994.2	-
02. Insurance & Pension Funds	3,315.6	3,315.6	-	3,802.9	3,802.9	-
03. MFIs and DFIs	151,204.9	151,204.9	-	335,435.5	335,435.5	-
04. Stock Exchange & Brokerage Houses	22,831.6	22,831.6	-	20,931.4	20,931.4	-
05. Modarabas	4,689.1	4,689.1	-	5,530.9	5,530.9	-
06. Other NBFIs	70,277.4	70,127.5	149.9	78,342.5	78,192.6	149.9
IV. PRIVATE SECTOR (BUSINESS)	**7,285,130.3**	**7,149,847.2**	**135,283.1**	**7,095,191.5**	**6,958,444.2**	**136,747.3**
a. Agriculture, forestry and fishing	400,785.9	285,959.6	114,826.3	397,104.1	280,512.8	116,591.3
01. Crop and animal production, hunting and related service activities	399,344.8	284,581.5	114,763.3	395,870.8	279,340.7	116,530.1
i. Growing of Wheat, Rice, Sugar Cane & Cotton	177,997.0	155,952.5	22,044.5	171,723.0	150,378.5	21,344.5
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	9,177.8	3,614.0	5,563.8	8,973.8	3,408.9	5,564.8
iii. Growing of other fruits, vegetables and crops	18,656.4	17,753.2	903.2	19,078.1	18,171.2	906.9
iv. Raising of livestock and other related activities	121,268.1	53,775.4	67,492.7	122,268.4	52,280.5	69,987.9
v. Other agricultural support activities	72,218.0	53,458.9	18,759.1	73,804.2	55,078.2	18,725.9
vi. Hunting, trapping and related service activities	27.5	27.5	-	23.3	23.3	-
02 - Forestry and logging	27.3	13.7	13.6	26.2	14.0	12.3
03 - Fishing and aquaculture	1,413.7	1,364.4	49.4	1,207.1	1,158.1	48.9
b. Mining and quarrying	87,891.5	87,882.5	9.1	79,315.0	79,305.9	9.1
01. Mining of coal and lignite	51,119.3	51,119.3	0.0	41,371.8	41,371.7	0.0
02. Extraction of crude petroleum and natural gas	30,158.2	30,158.2	-	28,561.0	28,561.0	-
03. Mining of metal ores	993.9	993.9	-	1,017.5	1,017.5	-
04. Other mining and quarrying	5,556.9	5,547.8	9.0	8,316.2	8,307.2	9.0
05. Mining support service activities	63.2	63.2	-	48.4	48.4	-
c. Manufacturing	4,754,039.5	4,741,730.1	12,309.4	4,619,838.6	4,607,790.9	12,047.7
01. Manufacture of food products	1,164,201.1	1,152,833.4	11,367.7	1,018,097.1	1,006,968.7	11,128.3
02. Manufacture of beverages	55,522.9	55,499.2	23.7	47,883.2	47,859.5	23.7
03. Manufacture of tobacco products	1,579.7	1,555.0	24.6	1,800.2	1,782.2	18.0
04. Manufacture of textiles	1,570,158.4	1,570,015.9	142.4	1,592,374.9	1,592,234.5	140.3
i. Preparation and spinning of textile fibers	540,504.8	540,504.4	0.4	539,503.7	539,503.3	0.4
ii. Weaving of textiles	321,074.5	321,005.7	68.8	322,634.0	322,566.8	67.2
iii. Finishing of textiles	290,983.2	290,973.3	9.8	286,993.0	286,983.1	9.8
iv. Manufacture of knitted and crocheted fabrics	63,141.4	63,100.7	40.7	68,961.1	68,920.4	40.7
v. Manufacture of made-up textile articles, except apparel	192,966.0	192,964.5	1.5	198,918.9	198,917.7	1.2
vi. Manufacture of carpets and rugs	1,073.2	1,070.3	2.9	1,055.0	1,052.1	2.9
vii. Manufacture of other textiles n.e.c.	160,415.2	160,396.9	18.4	174,309.3	174,291.2	18.1
05. Manufacture of wearing apparel	201,000.9	200,771.4	229.5	209,151.6	208,923.3	228.3
06. Manufacture of leather and related products	49,619.3	49,556.1	63.1	48,197.6	48,135.1	62.5
i. Tanning and dressing of leather; dressing and dyeing of fur	7,076.5	7,051.9	24.6	7,046.0	7,021.3	24.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,500.0	2,500.0	-	2,267.7	2,267.7	-
iii. Manufacture of footwear	40,042.7	40,004.3	38.5	38,883.9	38,846.1	37.8
a). Leather wear	32,509.5	32,471.0	38.5	31,406.4	31,368.5	37.8
b). Rubber and Plastic wear	7,533.3	7,533.3	-	7,477.5	7,477.5	-

3.10 Classification of Scheduled Banks' Advances
by Borrowers
All Banks

End period: Million Rupees

BORROWERS	2024					
	Jun			Sep[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	9,318.6	9,308.2	10.4	9,544.9	9,534.5	10.3
08. Manufacture of paper and paper products	126,401.1	126,370.2	30.9	131,387.1	131,357.6	29.5
09. Printing and reproduction of recorded media	22,099.1	22,084.7	14.4	21,252.2	21,238.0	14.1
10. Manufacture of coke and refined petroleum products	140,064.2	140,064.2	-	129,531.0	129,531.0	-
11. Manufacture of chemicals and chemical products	351,283.7	351,195.2	88.5	354,397.1	354,308.6	88.5
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	111,474.4	111,469.1	5.3	112,328.4	112,323.1	5.3
13. Manufacture of rubber and plastics products	99,414.7	99,386.9	27.7	99,793.3	99,766.1	27.2
14. Manufacture of other non-metallic mineral products	264,527.6	264,497.3	30.3	255,772.0	255,742.4	29.6
15. Manufacture of basic metals	238,067.8	238,032.2	35.6	234,554.7	234,525.2	29.5
16. Manufacture of fabricated metal products, except machinery and equipment	33,117.7	33,111.2	6.5	33,010.7	33,004.2	6.5
17. Manufacture of computer, electronic and optical products	18,900.5	18,899.6	0.9	19,201.0	19,200.1	0.9
18. Manufacture of electrical equipment	139,639.0	139,624.4	14.6	136,946.7	136,932.4	14.3
19. Manufacture of machinery and equipment	24,187.6	24,178.4	9.3	26,823.3	26,814.5	8.7
20. Manufacture of motor vehicles, trailers and semi-trailers	63,383.4	63,380.6	2.8	66,203.4	66,200.6	2.8
21. Manufacture of other transport equipment	11,901.2	11,901.1	0.1	12,187.8	12,187.8	0.0
22. Manufacture of furniture	5,800.8	5,725.6	75.1	6,671.0	6,596.1	74.9
23 Other manufacturing	51,249.7	51,143.9	105.8	51,763.7	51,659.4	104.3
24. Repair and installation of machinery and equipment	1,126.3	1,126.3	-	965.8	965.8	-
d. Electricity, gas, steam and air conditioning supply	514,141.4	514,139.4	1.9	492,886.4	492,886.4	-
e. Water supply; sewerage, waste management and remediation activities	23,915.1	23,915.1	-	21,251.5	21,251.5	-
f. Construction	192,661.2	192,529.0	132.2	205,370.5	205,253.4	117.0
01. Construction of buildings	137,316.1	137,185.8	130.3	136,962.8	136,847.7	115.1
02. Civil engineering	52,183.0	52,181.1	1.9	64,843.0	64,841.1	1.9
03. Specialized construction activities	3,162.1	3,162.1	-	3,564.6	3,564.6	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	521,858.4	518,166.8	3,691.6	498,604.9	494,928.2	3,676.7
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	26,747.1	26,388.9	358.2	23,861.0	23,504.3	356.8
02. Wholesale trade, except of motor vehicles and motorcycles	296,142.2	296,024.2	118.0	279,710.8	279,595.2	115.5
03. Retail trade, except of motor vehicles and motorcycles	198,969.1	195,753.7	3,215.4	195,033.1	191,828.7	3,204.4
h. Transportation and storage	121,755.0	118,210.5	3,544.6	98,647.4	95,088.5	3,558.9
i. Accommodation and food service activities	38,227.6	38,097.6	130.0	38,389.9	38,273.7	116.3
j. Information and communication	389,380.1	389,346.9	33.2	409,439.6	409,406.6	33.1
k. Real estate activities	37,772.8	37,771.9	0.8	34,434.4	34,433.6	0.8
l. Professional, scientific and technical activities	58,292.0	58,284.6	7.3	61,199.2	61,191.9	7.3
m. Administrative and support service activities	47,884.8	47,430.0	454.7	47,565.5	47,114.7	450.8
n. Education	29,144.7	29,049.2	95.5	27,973.8	27,881.7	92.1
o. Human health and social work activities	18,194.0	18,163.0	30.9	16,712.1	16,681.1	30.9
p. Arts, entertainment and recreation	1,723.3	1,719.0	4.3	1,562.7	1,558.6	4.1
q. Other service activities	47,463.1	47,451.8	11.3	44,895.9	44,884.7	11.2
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	**15,067.6**	**14,604.6**	**463.1**	**13,745.9**	**13,299.5**	**446.4**
VI. PERSONAL	**1,135,573.0**	**1,133,296.8**	**2,276.2**	**1,158,989.2**	**1,156,724.6**	**2,264.6**
a. Bank Employees	332,608.3	330,480.9	2,127.4	349,123.0	347,031.1	2,091.9
b. Consumer Financing	802,352.5	802,203.8	148.8	809,249.1	809,076.4	172.7
01. For house building	203,580.3	203,580.3	-	201,800.7	201,800.7	-
02. For transport i.e., purchase of car etc	230,500.8	230,452.1	48.7	227,540.9	227,465.1	75.8
03. Credit cards	122,272.0	122,272.0	-	131,690.9	131,690.9	-
04. Consumers durable	7,397.1	7,338.3	58.8	7,563.9	7,497.0	66.9
05. Personal loans	238,602.3	238,561.0	41.3	240,652.7	240,622.7	30.0
c. Other	612.1	612.1	-	617.1	617.1	-
VII. OTHER	**2,435.8**	**2,435.8**	-	**1,098.2**	**1,098.2**	-
TOTAL	**12,069,610.7**	**11,931,438.5**	**138,172.2**	**11,874,024.3**	**11,734,416.1**	**139,608.2**

Source: Statistics and Data Services Department, SBP

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th September, 2024

Million Rupees

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	**2**	**932**	**2**	**932**
1) Official	-	-	-	-	-	-	1	-	1	-
2) Business	-	-	-	-	-	-	1	932	1	932
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	**3,587,294**	**2,076,318**	**371,939**	**134,509**	**13,167**	**38,018**	**135,981**	**9,624,247**	**4,108,381**	**11,873,092**
I. GOVERNMENT	-	-	-	-	-	-	**288**	**722,425**	**288**	**722,425**
A. Federal Government	-	-	-	-	-	-	127	394,981	127	394,981
B. Provincial Governments	-	-	-	-	-	-	161	327,444	161	327,444
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	**712**	**2,431,605**	**712**	**2,431,605**
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	6	796	6	796
Utilities	-	-	-	-	-	-	414	567,927	414	567,927
Transport, storage and communications	-	-	-	-	-	-	134	984,399	134	984,399
Manufacturing	-	-	-	-	-	-	42	98,105	42	98,105
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	16	7,644	16	7,644
Commerce and Trade	-	-	-	-	-	-	75	698,183	75	698,183
Others	-	-	-	-	-	-	24	9,653	24	9,653
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	**984**	**450,037**	**984**	**450,037**
Mutual Funds and AMCs	-	-	-	-	-	-	7	5,994	7	5,994
Insurance & Pension Funds	-	-	-	-	-	-	231	3,803	231	3,803
MFIs and DFIs	-	-	-	-	-	-	141	335,436	141	335,436
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	209	20,931	209	20,931
Modarabas	-	-	-	-	-	-	80	5,531	80	5,531
Other NBFIs	-	-	-	-	-	-	316	78,342	316	78,342
IV. PRIVATE SECTOR (BUSINESS)	**881,132**	**1,035,696**	**40,658**	**32,913**	**10,412**	**20,953**	**127,826**	**6,005,630**	**1,060,028**	**7,095,191**
A. Agriculture, forestry and fishing	667,663	332,417	28,117	14,901	9,247	7,038	4,926	42,749	709,953	397,104
1. Crop and animal production, hunting and related service activities	666,857	331,639	28,096	14,892	9,235	7,024	4,905	42,317	709,093	395,871
Growing of Wheat, Rice, Sugar Cane & Cotton	297,475	156,658	5,304	4,159	6,390	6,037	2,442	4,869	311,611	171,723
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,665	8,390	623	331	23	78	126	174	20,437	8,974
Growing of other fruits, vegetables and crops	21,553	17,667	418	326	16	37	379	1,048	22,366	19,078
Raising of livestock and other related activities	232,633	96,607	18,625	5,996	2,329	133	1,271	19,533	254,858	122,268
Other agricultural support activities	95,521	52,299	3,126	4,079	477	739	686	16,687	99,810	73,804
Hunting, trapping and related service activities	10	19	-	-	-	-	1	5	11	23
02 - Forestry and logging	106	17	-	-	-	-	1	9	107	26
03 - Fishing and aquaculture	700	761	21	9	12	14	20	424	753	1,207
B. Mining and quarrying	249	3,641	1	13	3	7	745	75,654	998	79,315
05 - Mining of coal and lignite	39	2,989	-	-	1	-	47	38,383	87	41,372
06 - Extraction of crude petroleum and natural gas	80	298	-	-	-	-	587	28,263	667	28,561
07 - Mining of metal ores	11	44	-	-	-	-	14	973	25	1,018
08-Other mining and quarrying	99	275	-	-	2	7	97	8,034	198	8,316
09 - Mining support service activities	20	35	1	13	-	-	-	-	21	48
C. Manufacturing	49,067	379,506	3,454	4,969	426	7,541	76,702	4,227,822	129,649	4,619,839
10 - Manufacture of food products	37,627	108,946	2,639	2,937	46	390	15,651	905,824	55,963	1,018,097
11 - Manufacture of beverages	116	1,962	-	-	4	24	1,062	45,898	1,182	47,883
12 - Manufacture of tobacco products	113	25	2	0	-	-	440	1,775	555	1,800
13 - Manufacture of textiles	2,623	97,916	147	535	106	3,638	23,591	1,490,285	26,467	1,592,375
Preparation and spinning of textile fibres	1,108	54,702	4	3	6	338	7,821	484,461	8,939	539,504
Weaving of textiles	528	7,419	28	171	8	53	5,324	314,991	5,888	322,634
Finishing of textiles	295	26,922	20	28	5	71	3,570	259,972	3,890	286,993
Manufacture of knitted and crocheted fabrics	98	773	11	34	3	38	672	68,116	784	68,961
Manufacture of made-up textile articles, except apparel	185	4,923	26	233	56	3,104	2,927	190,659	3,194	198,919
Manufacture of carpets and rugs	42	89	10	1	2	0	76	965	130	1,055
Manufacture of other textiles n.e.c.	367	3,088	48	65	26	35	3,201	171,122	3,642	174,309
14 - Manufacture of wearing apparel	1,273	28,911	320	205	52	1,074	2,950	178,961	4,595	209,152
15 - Manufacture of leather and related products	442	1,688	65	343	15	84	1,492	46,082	2,014	48,198
Tanning and dressing of leather; dressing and dyeing of fur	49	260	13	322	3	22	309	6,442	374	7,046
Manufacture of luggage, handbags and the like, saddlery and harness	24	267	2	6	-	-	68	1,994	94	2,268
Manufacture of footwear	369	1,161	50	15	12	62	1,115	37,646	1,546	38,884
a. Leather wear	332	788	47	14	12	62	823	30,542	1,214	31,406
b. Rubber and Plastic wear	37	373	3	1	-	-	292	7,103	332	7,478

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th September, 2024

Million Rupees

Borrower	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	159	389	6	7	4	1	315	9,148	484	9,545
17 - Manufacture of paper and paper products	201	4,628	6	19	8	25	1,361	126,716	1,576	131,387
18 - Printing and reproduction of recorded media	333	1,820	18	243	1	12	696	19,177	1,048	21,252
Printing and other service activities related to printing	331	1,819	18	243	-	-	689	17,785	1,038	19,847
Reproduction of recorded media	2	1	-	-	1	12	7	1,392	10	1,405
19 - Manufacture of coke and refined petroleum products	85	49,432	-	-	-	-	1,405	80,099	1,490	129,531
20 - Manufacture of chemicals and chemical products	887	9,160	54	145	23	94	7,177	344,997	8,141	354,397
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	228	3,019	13	87	2	8	4,659	109,214	4,902	112,328
22 - Manufacture of rubber and plastics products	477	2,709	22	79	12	10	2,265	96,996	2,776	99,793
23 - Manufacture of other non-metallic mineral products	407	27,966	3	7	26	511	1,490	227,288	1,926	255,772
24 - Manufacture of basic metals	868	17,537	5	33	57	1,576	4,368	215,410	5,298	234,555
25. Manufacture of fabricated metal products, except machinery and equipment	208	1,615	3	1	1	1	711	31,394	923	33,011
26 - Manufacture of computer, electronic and optical products	56	228	-	-	-	-	224	18,973	280	19,201
27 - Manufacture of electrical equipment	251	8,050	11	76	24	36	1,964	128,784	2,250	136,947
28 - Manufacture of machinery and equipment	254	583	8	26	1	0	654	26,213	917	26,823
29 - Manufacture of motor vehicles, trailers and semi-trailers	235	2,433	3	33	1	1	1,693	63,736	1,932	66,203
30 - Manufacture of other transport equipment	137	1,922	-	-	-	-	392	10,266	529	12,188
31 - Manufacture of furniture	523	1,288	14	88	11	11	261	5,285	809	6,671
32. Other manufacturing	1,490	7,158	114	102	32	46	1,849	44,458	3,485	51,764
Manufacture of jewellery and related articles	265	216	5	3	2	0	16	100	288	319
Manufacture of imitation jewellery and related articles	2	28	2	4	6	1	-	-	10	34
Manufacture of musical instruments	7	2	-	-	1	-	48	815	56	817
Manufacture of sports goods	135	2,688	2	8	1	-	251	4,339	389	7,035
Manufacture of games and toys	7	1	-	-	-	-	2	1	9	2
Manufacture of medical and dental instruments and supplies	84	387	8	42	-	-	221	3,890	313	4,320
Manufacture of Handicrafts	72	20	66	9	1	0	46	376	185	405
Other manufacturing n.e.c.	918	3,815	31	36	21	44	1,265	34,936	2,235	38,831
33 - Repair and installation of machinery and equipment	74	121	1	1	-	-	32	844	107	966
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	2,460	492,886	2,460	492,886
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,318	483,399	2,318	483,399
a) Hydal	-	-	-	-	-	-	559	21,586	559	21,586
b) Thermal	-	-	-	-	-	-	215	127,728	215	127,728
c) Coal Based	-	-	-	-	-	-	87	112,489	87	112,489
d) Wind	-	-	-	-	-	-	148	48,027	148	48,027
e) Solar	-	-	-	-	-	-	187	15,211	187	15,211
f) Other	-	-	-	-	-	-	1,122	158,358	1,122	158,358
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	121	9,414	121	9,414
Steam and air conditioning supply	-	-	-	-	-	-	21	74	21	74
E. Water supply; sewerage, waste management and remediation activities	54	6,868	5	1,101	-	-	100	13,283	159	21,252
36 - Water collection, treatment and supply	8	19	1	9	-	-	47	9,169	56	9,196
37 - Sewerage	7	4	-	-	-	-	-	-	7	4
38 - Waste collection, treatment and disposal activities; materials recovery	37	6,843	4	1,092	-	-	53	4,114	94	12,049
39 - Remediation activities and other waste management services	2	2	-	-	-	-	-	-	2	2
F. Construction	1,735	20,825	41	305	22	2,481	1,946	181,760	3,744	205,370
41 - Construction of buildings	1,042	14,943	32	285	14	2,435	1,174	119,300	2,262	136,963
42 - Civil engineering	581	5,143	4	14	5	20	677	59,666	1,267	64,843
43 - Specialized construction activities	112	739	5	6	3	26	95	2,793	215	3,565
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	119,724	177,103	5,473	4,540	603	1,363	26,276	315,599	152,076	498,605
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,444	10,109	78	218	20	25	1,258	13,510	4,800	23,861
46 - Wholesale trade, except of motor vehicles and motorcycles	27,287	106,841	474	2,020	69	895	7,332	169,954	35,162	279,711
47 - Retail trade, except of motor vehicles and motorcycles	88,993	60,153	4,921	2,302	514	443	17,686	132,135	112,114	195,033

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th September, 2024

Million Rupees

Borrower	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	19,134	37,406	1,020	1,935	12	217	3,169	59,089	23,335	98,647
49 - Land transport and transport via pipelines	6,378	17,274	160	562	6	10	1,587	16,580	8,131	34,426
50 - Water transport	8	77	2	1	-	-	45	488	55	566
51 - Air transport	10	32	-	-	-	-	102	1,318	112	1,350
52 - Warehousing and support activities for transportation	12,707	17,996	858	1,373	6	207	1,185	34,360	14,756	53,936
53 - Courier activities other than national post activities	31	2,026	-	-	-	-	250	6,343	281	8,369
I. Accommodation and food service activities	1,281	3,629	74	303	22	58	747	34,400	2,124	38,390
55 - Accommodation	257	742	12	130	16	56	208	21,702	493	22,630
56-Food and beverage service activities	1,024	2,887	62	173	6	1	539	12,699	1,631	15,760
J. Information and communication	590	21,317	40	41	5	175	1,985	387,906	2,620	409,440
58 - Publishing activities	244	479	10	2	3	1	302	2,278	559	2,760
59 - Motion picture, video and television programme production, sound recording and music publishing activities	28	321	3	2	-	-	42	1,631	73	1,954
60 - Programming and broadcasting activities	3	5	-	-	1	-	36	1,482	40	1,486
61 - Telecommunications	115	19,785	7	6	-	-	1,002	368,815	1,124	388,606
62 - Computer programming, consultancy and related activities	144	458	13	14	-	-	505	8,758	662	9,230
63 - Information service activities	56	270	7	16	1	175	98	4,943	162	5,404
K. Real estate activities	234	1,643	13	118	7	1,641	648	31,033	902	34,434
L. Professional, scientific and technical activities	7,496	16,694	322	899	5	7	2,245	43,599	10,068	61,199
69 - Legal and accounting activities	52	491	1	6	-	-	102	1,609	155	2,107
70 - Activities of head offices; management consultancy activities	26	36	1	4	-	-	43	1,074	70	1,113
71 - Architectural and engineering activities; technical testing and analysis	77	1,216	5	21	3	7	228	3,704	313	4,947
72 - Scientific research and development	20	155	1	1	2	0	95	3,487	118	3,644
73 - Advertising and market research	112	348	11	44	-	-	959	3,367	1,082	3,759
74 - Other professional, scientific and technical activities	7,171	14,325	303	823	-	-	790	30,253	8,264	45,401
75 - Veterinary activities	38	123	-	-	-	-	28	106	66	228
M. Administrative and support service activities	3,130	5,310	97	157	15	72	3,119	42,027	6,361	47,566
77 - Rental and leasing activities	213	361	-	-	1	1	433	2,906	647	3,267
78 - Employment activities	7	40	-	-	-	-	29	197	36	238
79 - Travel agency, tour operator, reservation service and related activities	254	985	6	43	1	0	579	13,488	840	14,516
80 - Security and investigation activities	27	421	3	12	-	-	614	2,559	644	2,993
81. Services to buildings and landscape activities	45	137	2	3	-	-	6	264	53	404
82 - Office administrative, office support and other business support activities	2,584	3,366	86	98	13	71	1,458	22,613	4,141	26,148
N. Education	827	1,868	233	773	14	74	686	25,258	1,760	27,974
O. Human health and social work activities	789	2,060	124	172	10	27	559	14,454	1,482	16,712
86 - Human health activities	779	2,047	119	169	9	27	546	14,424	1,453	16,667
87 - Residential care activities	3	11	-	-	-	-	4	13	7	24
88. Social work activities with and without accommodation	7	2	5	3	1	0	9	17	22	22
P. Arts, entertainment and recreation	36	116	21	22	-	-	44	1,425	101	1,563
Q. Other service activities	9,123	25,295	1,623	2,664	21	252	1,469	16,685	12,236	44,896
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	**5,901**	**13,746**	**5,901**	**13,746**
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	52	1,136	52	1,136
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	181	11,730	181	11,730
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,668	879	5,668	879
VI. PERSONAL	**2,706,083**	**1,040,096**	**331,276**	**101,574**	**2,755**	**17,065**	**259**	**253**	**3,040,373**	**1,158,989**
A. Bank Employees	157,642	314,059	21,549	35,063	4	0	-	-	179,195	349,123
1) For house building	78,414	252,811	3,943	18,119	1	0	-	-	82,358	270,930
2) For transport i.e. purchase of car etc.	43,497	52,522	13,218	16,041	2	0	-	-	56,717	68,563
3) Other purposes	35,731	8,727	4,388	903	1	-	-	-	40,120	9,630
B. Consumer Financing	2,543,865	725,457	309,563	66,475	2,743	17,064	259	253	2,856,430	809,249
1) For house building	27,292	166,288	4,705	18,736	2,555	16,776	-	-	34,552	201,801
2) For transport i.e. purchase of car etc	232,089	208,988	20,304	18,293	167	259	-	-	252,560	227,541
3) Credit cards	1,599,532	119,907	192,295	11,531	-	-	259	253	1,792,086	131,691
4) Consumers durable	26,351	6,376	13,196	1,176	9	12	-	-	39,556	7,564
5) Personal loans	658,601	223,897	79,063	16,738	12	18	-	-	737,676	240,653
C) Other	4,576	580	164	36	8	1	-	-	4,748	617
VII. OTHER	**79**	**526**	**5**	**22**	**-**	**-**	**11**	**551**	**95**	**1,098**
Total	**3,587,294**	**2,076,318**	**371,939**	**134,509**	**13,167**	**38,018**	**135,983**	**9,625,179**	**4,108,383**	**11,874,024**

Source: Statistics and Data Services Department, SBP

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

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2024					
	Jun			Sep[P]		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	98,586.3	98,586.3	-	95,298.0	95,298.0	-
II. Securities, Shares and Other Financial Instruments	101,456.6	101,456.5	0.1	167,222.2	167,222.1	0.1
A. Quoted on the Stock Exchange:	61,678.2	61,678.2	-	66,354.8	66,354.8	-
1. To Stock Brokers and Dealers:	31,602.9	31,602.9	-	36,665.9	36,665.9	-
(a) Government and Other Trustee Securities	2,497.2	2,497.2	-	2,448.4	2,448.4	-
(b) Shares and Debentures	27,332.3	27,332.3	-	32,569.1	32,569.1	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1,773.4	1,773.4	-	1,648.4	1,648.4	-
2. To Others:	30,075.3	30,075.3	-	29,688.9	29,688.9	-
(a) Government and Other Trustee Securities	237.0	237.0	-	234.3	234.3	-
(b) Shares and Debentures	20,264.6	20,264.6	-	19,654.6	19,654.6	-
(c) Participation Term Certificates	8.0	8.0	-	8.0	8.0	-
(d) Others	9,565.7	9,565.7	-	9,792.0	9,792.0	-
B. Unquoted on the Stock Exchange:	39,778.5	39,778.3	0.1	100,867.4	100,867.3	0.1
1. To Stock Brokers and Dealers:	11,548.9	11,548.9	-	8,580.7	8,580.7	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	11,544.7	11,544.7	-	8,497.4	8,497.4	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4.2	4.2	-	83.3	83.3	-
2. To Others:	28,229.6	28,229.5	0.1	92,286.7	92,286.6	0.1
(a) Government and Other Trustee Securities	7,182.9	7,182.8	0.1	78,745.1	78,745.0	0.1
(b) Shares and Debentures	913.8	913.8	-	1,025.9	1,025.9	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	20,132.9	20,132.9	-	12,515.7	12,515.7	-
III. Merchandise	3,189,823.2	3,189,789.2	34.0	2,974,771.9	2,974,745.2	26.7
A. Food Items:	1,098,190.2	1,098,156.3	34.0	871,065.1	871,038.4	26.7
1. Wheat	448,326.7	448,326.7	-	310,635.5	310,635.5	-
2. Rice and Paddy	101,860.5	101,860.5	-	93,652.8	93,652.8	-
3. Other Grains & Pulses:	22,534.7	22,500.8	34.0	25,235.2	25,208.6	26.7
(a) Indigenous	20,402.5	20,368.6	34.0	24,471.3	24,444.7	26.7
(b) Imported	2,132.2	2,132.2	-	763.9	763.9	-
4. Edible Oils:	79,738.1	79,738.1	-	69,536.8	69,536.8	-
(a) Indigenous	75,009.5	75,009.5	-	67,089.4	67,089.4	-
(b) Imported	4,728.6	4,728.6	-	2,447.4	2,447.4	-
5. Sugar:	356,422.7	356,422.7	-	286,838.9	286,838.9	-
(a) Indigenous	356,078.9	356,078.9	-	286,578.8	286,578.8	-
(b) Imported	343.8	343.8	-	260.1	260.1	-
6. Kariana And Spices	1,126.9	1,126.9	-	1,074.5	1,074.5	-
7. Fish And Fish Preparations	353.5	353.5	-	621.8	621.8	-
8. Other Food Items:	87,827.0	87,827.0	-	83,469.5	83,469.5	-
(a) Indigenous	86,992.4	86,992.4	-	82,628.2	82,628.2	-
(b) Imported	834.6	834.6	-	841.2	841.2	-
B. Raw Materials:	769,884.7	769,884.7	-	703,323.0	703,323.0	-
1. Cotton Raw:	145,384.3	145,384.3	-	142,018.4	142,018.4	-
(a) Indigenous	126,446.8	126,446.8	-	123,974.8	123,974.8	-
(b) Imported	18,937.5	18,937.5	-	18,043.7	18,043.7	-
2. Synthetic Fibers:	12,530.3	12,530.3	-	16,686.8	16,686.8	-
(a) Indigenous	11,246.7	11,246.7	-	15,700.5	15,700.5	-
(b) Imported	1,283.6	1,283.6	-	986.3	986.3	-
3. Fertilizers:	60,927.8	60,927.8	-	59,173.5	59,173.5	-
(a) Indigenous	57,392.8	57,392.8	-	55,059.5	55,059.5	-
(b) Imported	3,535.0	3,535.0	-	4,114.0	4,114.0	-
4. Petroleum Crude:	163,907.2	163,907.2	-	125,149.6	125,149.6	-
(a) Indigenous	122,816.1	122,816.1	-	106,943.4	106,943.4	-
(b) Imported	41,091.1	41,091.1	-	18,206.2	18,206.2	-
5. Iron and Steel:	141,662.0	141,662.0	-	128,592.7	128,592.7	-
(a) Indigenous	98,553.1	98,553.1	-	85,145.5	85,145.5	-
(b) Imported	43,108.9	43,108.9	-	43,447.2	43,447.2	-
6. Wool & Goat Hair	14.9	14.9	-	12.8	12.8	-
7. Hides & Skins	5,272.6	5,272.6	-	6,057.4	6,057.4	-
8. Oil Seeds	10,589.6	10,589.6	-	7,383.6	7,383.6	-
9. Pesticides & Insecticides:	5,565.3	5,565.3	-	6,607.9	6,607.9	-
(a) Indigenous	5,048.1	5,048.1	-	6,381.9	6,381.9	-
(b) Imported	517.2	517.2	-	226.0	226.0	-
10. Other Raw Materials:	224,030.8	224,030.8	-	211,640.2	211,640.2	-
(a) Indigenous	189,829.7	189,829.7	-	183,248.4	183,248.4	-
(b) Imported	34,201.1	34,201.1	-	28,391.8	28,391.8	-

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

End of Period: Million Rupees

SECURITIES	2024					
	Jun			Sep[P]		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	**1,321,748.2**	**1,321,748.2**	-	**1,400,383.8**	**1,400,383.8**	-
1. Cotton Textiles:	320,750.1	320,750.1	-	299,857.0	299,857.0	-
(a) Indigenous	296,636.4	296,636.4	-	274,631.5	274,631.5	-
(b) Imported	24,113.7	24,113.7	-	25,225.5	25,225.5	-
2. Cotton Yarn:	93,030.7	93,030.7	-	90,827.4	90,827.4	-
(a) Indigenous	89,846.3	89,846.3	-	88,677.2	88,677.2	-
(b) Imported	3,184.4	3,184.4	-	2,150.1	2,150.1	-
3. Other Textiles:	231,673.7	231,673.7	-	266,398.2	266,398.2	-
(a) Indigenous	226,120.9	226,120.9	-	262,150.7	262,150.7	-
(b) Imported	5,552.8	5,552.8	-	4,247.6	4,247.6	-
4. Machinery:	54,792.6	54,792.6	-	51,200.5	51,200.5	-
(a) Indigenous	34,016.7	34,016.7	-	29,375.5	29,375.5	-
(b) Imported	20,775.9	20,775.9	-	21,825.0	21,825.0	-
5. Handloom Products	52.3	52.3	-	-	-	-
6. Carpets & Rugs	495.1	495.1	-	229.7	229.7	-
7. Readymade Garments	71,929.8	71,929.8	-	73,735.7	73,735.7	-
8. Cement and Cement Products:	110,357.9	110,357.9	-	106,064.4	106,064.4	-
(a) Indigenous	109,293.2	109,293.2	-	105,186.5	105,186.5	-
(b) Imported	1,064.7	1,064.7	-	877.9	877.9	-
9. Sports Goods	1,249.7	1,249.7	-	1,514.5	1,514.5	-
10. Surgical Instruments	6,084.8	6,084.8	-	5,249.5	5,249.5	-
11. Chemicals & Dyes	61,627.8	61,627.8	-	64,668.1	64,668.1	-
12. Other Finished Goods:	369,703.8	369,703.8	-	440,638.9	440,638.9	-
(a) Indigenous	355,672.8	355,672.8	-	428,929.1	428,929.1	-
(b) Imported	14,031.0	14,031.0	-	11,709.7	11,709.7	-
IV. Fixed Assets Including Machinery	**2,071,948.2**	**2,071,048.3**	**899.9**	**2,055,072.1**	**2,054,187.1**	**885.0**
A. Transport Equipments	769,309.0	768,694.5	614.4	765,775.4	765,141.5	633.9
B. Furniture & Fixtures	13,202.0	13,202.0	-	9,938.7	9,938.7	-
C. Office Equipments	40,167.6	40,167.6	-	44,640.3	44,640.3	-
D. Other Machinery & Equipments	1,249,269.6	1,248,984.2	285.5	1,234,717.7	1,234,466.6	251.0
V. Real Estate	**1,748,718.0**	**1,619,836.1**	**128,881.9**	**1,760,085.0**	**1,629,305.8**	**130,779.3**
A. Land	**595,504.1**	**467,465.7**	**128,038.4**	**597,545.1**	**467,548.4**	**129,996.7**
1. Residential	258,378.1	257,544.4	833.7	223,038.5	222,170.8	867.8
(a) House	254,294.4	253,460.7	833.7	216,744.3	215,876.5	867.8
(b) Flat	4,083.7	4,083.7	-	6,294.3	6,294.3	-
2. Non-Residential	337,126.0	209,921.3	127,204.7	374,506.6	245,377.6	129,128.9
(a) Commercial	109,668.7	109,668.7	-	126,579.6	126,579.6	-
(b) Industrial	33,018.5	33,018.5	-	28,765.8	28,765.8	-
c) Agriculture	184,612.1	57,407.4	127,204.7	180,309.4	51,180.4	129,128.9
(c) Others	9,826.8	9,826.8	-	38,851.9	38,851.9	-
B. Buildings:	**1,153,213.9**	**1,152,370.4**	**843.5**	**1,162,539.9**	**1,161,757.4**	**782.6**
1. Residential	692,363.4	691,958.9	404.5	710,072.6	709,683.1	389.5
(a) House	603,545.4	603,141.0	404.5	562,694.9	562,305.4	389.5
(b) Flat	88,817.9	88,817.9	-	147,377.6	147,377.6	-
2. Non-Residential	460,850.6	460,411.5	439.1	452,467.4	452,074.3	393.1
(a) Commercial	230,363.0	230,028.2	334.8	234,906.9	234,606.9	300.0
(b) Industrial	167,105.6	167,010.8	94.9	159,117.7	159,032.6	85.1
c) Agriculture	40,317.0	40,307.6	9.4	34,596.3	34,588.4	7.9
(c) Others	23,065.0	23,065.0	-	23,846.5	23,846.5	-
VI. Fixed Deposits and Insurance Policies	**496,599.3**	**496,599.3**	-	**595,739.8**	**595,739.8**	-
A. Bank Deposits	**495,698.5**	**495,698.5**	-	**595,327.9**	**595,327.9**	-
1. Security Deposits	**58,215.5**	**58,215.5**	-	**81,271.2**	**81,271.2**	-
2. Term Deposits (TDRs)	**393,157.3**	**393,157.3**	-	**411,859.5**	**411,859.5**	-
3. Other Deposits	**44,325.8**	**44,325.8**	-	**102,197.1**	**102,197.1**	-
B. Insurance Policies	**900.8**	**900.8**	-	**411.9**	**411.9**	-
VII. Others	**4,118,768.9**	**4,118,153.7**	**615.2**	**3,970,956.0**	**3,970,350.7**	**605.3**
A. Other Secured Advances	**1,684,922.5**	**1,684,312.4**	**610.2**	**1,613,463.7**	**1,612,863.3**	**600.4**
1. Receivables	166,245.5	166,095.5	149.9	76,251.6	76,101.7	149.9
2. Employees Benefits	1,371.9	1,110.2	261.7	1,493.6	1,241.7	251.9
3. Others	1,517,305.2	1,517,106.6	198.6	1,535,718.5	1,535,519.9	198.6
B. Advances Secured by Guarantee(s)	**2,433,846.4**	**2,433,841.4**	**5.0**	**2,357,492.3**	**2,357,487.4**	**4.9**
1. Institutional Guarantee(s)	2,199,194.6	2,199,194.6	-	2,057,724.4	2,057,724.4	-
2. Individual Guarantee(s)	234,651.8	234,646.7	5.0	299,767.9	299,763.0	4.9
VIII. Unsecured Advances	**243,710.1**	**235,969.0**	**7,741.1**	**254,879.3**	**247,567.4**	**7,311.8**
1. Credit Cards	122,224.1	122,224.1	-	131,636.2	131,636.2	-
2. Personal Loan	105,364.2	105,364.2	-	107,629.7	107,629.7	-
3. Others	16,121.8	8,380.6	7,741.1	15,613.3	8,301.5	7,311.8
TOTAL	**12,069,610.7**	**11,931,438.5**	**138,172.2**	**11,874,024.3**	**11,734,416.1**	**139,608.2**

Source: Statistics and Data Services Department, SBP

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

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th September, 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	**227,568**	**83,245**	**11,595**	**5,324**	**8,501**	**5,851**	**31**	**878**	**247,695**	**95,298**
II. Securities, Shares and Other Financial Instruments:	**364**	**8,140**	**19**	**130**	**2**	**85**	**528**	**158,868**	**913**	**167,222**
A. Quoted on the Stock Exchange:	220	6,722	12	110	1	77	378	59,446	611	66,355
1. To Stock Brokers and Dealers:	138	3,674	4	46	-	-	234	32,945	376	36,666
(a) Government and Other Trustee Securities	115	110	3	3	-	-	18	2,336	136	2,448
(b) Shares and Debentures	22	3,564	1	43	-	-	214	28,961	237	32,569
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,648	3	1,648
2. To Others:	82	3,047	8	64	1	77	144	26,500	235	29,689
(a) Government and Other Trustee Securities	4	7	-	-	-	-	8	227	12	234
(b) Shares and Debentures	61	3,023	8	64	1	77	122	16,490	192	19,655
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	15	9	-	-	-	-	14	9,783	29	9,792
B. Unquoted on the Stock Exchange:	144	1,418	7	20	1	8	150	99,422	302	100,867
1. To Stock Brokers and Dealers:	80	285	1	17	-	-	100	8,279	181	8,581
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	78	284	1	17	-	-	97	8,196	176	8,497
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	2	1	-	-	-	-	3	83	5	83
2. To Others:	64	1,133	6	3	1	8	50	91,143	121	92,287
(a) Government and Other Trustee Securities	52	1,109	6	3	1	8	12	77,626	71	78,745
(b) Shares and Debentures	2	20	-	-	-	-	8	1,006	10	1,026
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	10	4	-	-	-	-	30	12,511	40	12,516
III. Merchandise	**28,860**	**249,449**	**778**	**3,519**	**230**	**5,557**	**38,113**	**2,716,248**	**67,981**	**2,974,772**
A. Food Items:	9,367	43,185	486	1,190	12	131	8,704	826,558	18,569	871,065
1. Wheat	6,575	10,443	391	311	2	88	1,450	299,794	8,418	310,636
2. Rice and Paddy	877	20,386	16	447	-	-	1,880	72,820	2,773	93,653
3. Other Grains & Pulses:	326	714	26	122	-	-	396	24,400	748	25,235
(a) Indigenous	322	679	21	19	-	-	387	23,774	730	24,471
(b) Imported	4	35	5	103	-	-	9	626	18	764
4. Edible Oils:	197	806	2	4	1	0	1,233	68,726	1,433	69,537
(a) Indigenous	189	758	2	4	1	0	1,178	66,327	1,370	67,089
(b) Imported	8	49	-	-	-	-	55	2,399	63	2,447
5. Sugar:	160	3,987	-	-	-	-	1,405	282,852	1,565	286,839
(a) Indigenous	160	3,987	-	-	-	-	1,402	282,592	1,562	286,579
(b) Imported	-	-	-	-	-	-	3	260	3	260
6. Kariana And Spices	71	90	1	0	-	-	73	984	145	1,075
7. Fish And Fish Preparations	2	2	-	-	-	-	13	619	15	622
8. Other Food Items:	1,159	6,757	50	306	9	43	2,254	76,363	3,472	83,469
(a) Indigenous	1,159	6,757	50	306	9	43	2,207	75,522	3,425	82,628
(b) Imported	-	-	-	-	-	-	47	841	47	841
B. Raw Materials:	13,707	101,609	61	1,146	23	402	8,664	600,166	22,455	703,323
1. Cotton Raw:	11,971	16,813	27	27	-	-	2,126	125,179	14,124	142,018
(a) Indigenous	340	12,572	24	25	-	-	2,019	111,377	2,383	123,975
(b) Imported	11,631	4,241	3	1	-	-	107	13,801	11,741	18,044
2. Synthetic Fibers:	5	73	-	-	-	-	125	16,614	130	16,687
(a) Indigenous	5	73	-	-	-	-	78	15,628	83	15,701
(b) Imported	-	-	-	-	-	-	47	986	47	986
3. Fertilizers:	645	3,983	1	0	14	110	462	55,080	1,122	59,174
(a) Indigenous	641	3,951	1	0	14	110	454	50,998	1,110	55,059
(b) Imported	4	32	-	-	-	-	8	4,082	12	4,114
4. Petroleum Crude:	64	42,417	-	-	2	21	1,395	82,712	1,461	125,150
(a) Indigenous	43	41,864	-	-	2	21	1,319	65,058	1,364	106,943
(b) Imported	21	552	-	-	-	-	76	17,654	97	18,206
5. Iron and Steel:	199	6,555	7	1,092	7	271	2,075	120,674	2,288	128,593
(a) Indigenous	145	2,183	7	1,092	2	-	1,621	81,870	1,775	85,145
(b) Imported	54	4,371	-	-	5	271	454	38,804	513	43,447
6. Wool & Goat Hair	1	13	-	-	-	-	1	-	2	13
7. Hides & Skins	10	19	-	-	-	-	114	6,039	124	6,057
8. Oil Seeds	14	298	2	6	-	-	259	7,080	275	7,384
9. Pesticides & Insecticides:	20	150	-	-	-	-	425	6,458	445	6,608
(a) Indigenous	20	150	-	-	-	-	418	6,232	438	6,382
(b) Imported	-	-	-	-	-	-	7	226	7	226
10. Other Raw Materials:	778	31,288	24	21	-	-	1,682	180,331	2,484	211,640
(a) Indigenous	768	31,288	24	21	-	-	1,428	151,939	2,220	183,248
(b) Imported	10	0	-	-	-	-	254	28,391	264	28,392

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th September, 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:	5,786	104,655	231	1,182	195	5,023	20,745	1,289,524	26,957	1,400,384
1. Cotton Textiles:	756	36,024	19	103	8	409	4,340	263,321	5,123	299,857
(a) Indigenous	708	27,053	19	103	8	409	4,175	247,067	4,910	274,631
(b) Imported	48	8,972	-	-	-	-	165	16,254	213	25,226
2. Cotton Yarn:	398	1,043	2	4	-	-	1,681	89,780	2,081	90,827
(a) Indigenous	398	1,043	2	4	-	-	1,666	87,630	2,066	88,677
(b) Imported	-	-	-	-	-	-	15	2,150	15	2,150
3. Other Textiles:	364	19,433	23	185	37	1,613	3,147	245,168	3,571	266,398
(a) Indigenous	363	19,433	22	185	37	1,613	3,136	240,921	3,558	262,151
(b) Imported	1	0	1	0	-	-	11	4,247	13	4,248
4. Machinery:	164	898	9	3	-	-	864	50,299	1,037	51,201
(a) Indigenous	154	234	9	3	-	-	419	29,139	582	29,375
(b) Imported	10	665	-	-	-	-	445	21,160	455	21,825
5. Handloom Products	-	-	-	-	-	-	-	-	-	-
6. Carpets & Rugs	4	4	-	-	-	-	15	226	19	230
7. Readymade Garments	177	18,103	3	13	2	916	1,041	54,704	1,223	73,736
8. Cement and Cement Products:	19	55	1	1	-	-	564	106,009	584	106,064
(a) Indigenous	18	53	1	1	-	-	562	105,133	581	105,187
(b) Imported	1	2	-	-	-	-	2	876	3	878
9. Sports Goods	8	3	-	-	-	-	69	1,511	77	1,514
10. Surgical Instruments	50	1,510	1	20	1	3	93	3,716	145	5,250
11. Chemicals & Dyes	188	2,505	19	12	-	-	1,386	62,152	1,593	64,668
12. Other Finished Goods:	3,658	25,077	154	842	147	2,082	7,545	412,638	11,504	440,639
(a) Indigenous	3,615	24,713	152	816	147	2,082	7,260	401,317	11,174	428,929
(b) Imported	43	364	2	25	-	-	285	11,320	330	11,710
IV. Fixed Assets Including Machinery	**311,514**	**363,264**	**35,946**	**40,047**	**230**	**490**	**30,706**	**1,651,272**	**378,396**	**2,055,072**
A. Transport Equipments	304,657	346,806	34,932	39,253	219	470	21,754	379,245	361,562	765,775
B. Furniture & Fixtures	225	194	17	4	1	0	216	9,740	459	9,939
C. Office Equipments	26	78	-	-	-	-	325	44,562	351	44,640
D. Other Machinery & Equipments	6,606	16,185	997	789	10	19	8,411	1,217,725	16,024	1,234,718
V. Real Estate	**530,932**	**794,153**	**28,351**	**48,945**	**3,473**	**24,620**	**19,612**	**892,367**	**582,368**	**1,760,085**
A. Land	417,826	274,151	19,562	10,585	740	1,408	9,816	311,400	447,944	597,545
1. Residential	13,124	48,350	711	1,878	493	876	3,638	171,935	17,966	223,039
(a) House	11,936	44,922	630	1,633	351	651	3,575	169,539	16,492	216,744
(b) Flat	1,188	3,428	81	245	142	225	63	2,397	1,474	6,294
2. Non-Residential	404,702	225,802	18,851	8,708	247	532	6,178	139,465	429,978	374,507
(a) Commercial	1,552	30,388	40	184	4	21	4,844	95,986	6,440	126,580
(b) Industrial	46	487	-	-	-	-	593	28,279	639	28,766
c) Agriculture	402,397	164,325	18,803	8,458	241	501	393	7,025	421,834	180,309
d) Other	707	30,602	8	66	2	9	348	8,174	1,065	38,852
B. Buildings:	113,106	520,001	8,789	38,360	2,733	23,213	9,796	580,966	134,424	1,162,540
1. Residential	106,940	443,392	8,651	37,142	2,513	17,466	3,847	212,073	121,951	710,073
(a) House	57,490	313,980	7,680	32,176	1,509	9,662	3,596	206,876	70,275	562,695
(b) Flat	49,450	129,412	971	4,966	1,004	7,803	251	5,197	51,676	147,378
2. Non-Residential	6,166	76,609	138	1,217	220	5,747	5,949	368,894	12,473	452,467
(a) Commercial	3,276	54,345	78	886	185	5,483	2,412	174,193	5,951	234,907
(b) Industrial	585	6,175	19	125	31	226	2,756	152,591	3,391	159,118
c) Agriculture	2,065	12,612	32	36	3	37	531	21,911	2,631	34,596
d) Other	240	3,477	9	171	1	1	250	20,198	500	23,847
VI. Fixed Deposits and Insurance Policies	**15,067**	**36,602**	**1,246**	**1,181**	**38**	**869**	**9,170**	**557,089**	**25,521**	**595,740**
A. Bank Deposits	15,060	36,584	1,246	1,181	38	869	9,128	556,694	25,472	595,328
1. Security Deposits	1,851	2,252	269	289	12	55	439	78,676	2,571	81,271
2. Term Deposits (TDRs)	10,238	30,610	582	503	4	568	8,268	380,179	19,092	411,860
3. Other Deposits	2,971	3,723	395	389	22	246	421	97,839	3,809	102,197
B. Insurance Policies	7	17	-	-	-	-	42	395	49	412
VII. Others	**373,760**	**316,673**	**27,845**	**11,405**	**49**	**404**	**31,782**	**3,642,474**	**433,436**	**3,970,956**
A. Other Secured Advances	102,015	85,127	4,928	5,418	28	153	26,718	1,522,766	133,689	1,613,464
1. Receivables	905	992	65	37	-	-	370	75,223	1,340	76,252
2. Employees Benefits	6,038	1,315	1,013	179	-	-	-	-	7,051	1,494
3. Others	95,072	82,821	3,850	5,202	28	153	26,348	1,447,543	125,298	1,535,718
B. Advances Secured by Guarantee(s)	271,745	231,546	22,917	5,987	21	251	5,064	2,119,708	299,747	2,357,492
1. Institutional Guarantee(s)	3,491	37,679	12	7	-	-	2,228	2,020,038	5,731	2,057,724
2. Individual Guarantee(s)	268,254	193,867	22,905	5,980	21	251	2,836	99,670	294,016	299,768
VIII. Unsecured Advances	**2,099,229**	**224,793**	**266,159**	**23,960**	**644**	**142**	**6,041**	**5,984**	**2,372,073**	**254,879**
1. Credit Cards	1,599,230	119,870	192,158	11,513	-	-	260	253	1,791,648	131,636
2. Personal Loan	454,257	95,615	71,172	12,015	-	-	-	-	525,429	107,630
3. Others	45,742	9,307	2,829	433	644	142	5,781	5,731	54,996	15,613
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	**3,587,294**	**2,076,318**	**371,939**	**134,509**	**13,167**	**38,018**	**135,983**	**9,625,179**	**4,108,383**	**11,874,024**

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					
	Sep		Dec		Mar		Jun		Sep[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	3,294,410	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	3,151,294	5,470,354.1
5	58,335	189,820.1	55,767	153,720.5	57,918	155,009.0	55,289	173,993.9	56,386	172,899.3
10	105,610	917,131.5	104,288	715,385.6	102,620	755,036.5	99,495	682,200.1	94,615	655,298.5
15	45,306	796,301.7	40,077	431,951.8	40,674	462,070.9	41,377	541,896.1	32,637	450,315.7
20	453,539	1,096,572.9	441,444	1,212,984.7	438,221	1,197,925.6	417,271	1,268,853.7	395,280	1,266,236.1
25	122,531	2,279,456.7	124,891	2,723,650.6	127,456	2,434,601.4	125,611	2,489,682.1	122,683	2,430,324.6
30	57,518	468,469.3	61,518	404,736.1	62,154	426,735.2	61,808	385,332.1	61,951	445,231.0
33.33	597	10,143.1	518	14,393.7	509	10,235.6	786	16,091.8	476	7,574.0
35	13,357	188,729.1	15,746	198,375.3	15,906	198,726.7	18,105	187,398.8	17,804	168,763.0
40	38,042	189,337.3	39,633	207,706.6	39,452	210,750.8	40,603	178,359.6	40,401	203,407.3
45	7,702	111,423.7	8,457	87,187.9	8,077	84,902.2	8,866	98,467.5	8,534	92,161.2
50	134,209	380,070.4	141,693	387,671.3	141,998	354,087.3	144,838	410,735.1	91,027	258,660.2
55	4,961	36,161.2	5,051	41,116.5	4,704	38,204.2	6,590	52,736.7	6,065	41,572.3
60	5,307	61,587.1	5,342	59,414.0	5,241	59,380.9	6,886	63,656.0	6,703	59,293.5
65	4,007	39,280.8	4,117	40,299.2	4,145	47,385.1	5,757	63,131.1	5,695	41,418.3
70	3,137	25,592.6	3,422	21,792.9	3,392	20,834.6	3,403	17,437.9	3,147	23,555.7
75	3,215	21,692.7	3,116	18,907.1	3,193	23,242.8	3,250	19,124.0	3,058	20,259.9
80	3,095	22,100.9	3,130	22,445.2	2,941	23,979.9	2,874	23,759.7	3,022	23,739.8
85	2,666	15,204.0	2,573	15,164.9	2,345	11,771.4	1,941	14,183.4	1,782	11,596.2
90	3,198	12,788.3	3,130	17,450.5	2,581	14,818.0	2,443	16,682.3	2,176	12,116.7
95	2,920	10,156.2	3,055	14,356.8	2,810	10,951.5	2,862	11,043.5	2,469	8,454.9
99.99	1,613	17,878.0	1,564	8,361.0	1,437	9,947.7	1,372	11,458.9	1,178	10,792.0
TOTAL	**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**	**4,108,383**	**11,874,024.3**

Source: Statistics and Data Services Department, SBP

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

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 30th September, 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	2,787,357	940,012	308,553	58,436	9,318	7,168	46,066	4,464,739	3,151,294	5,470,354
05.00	45,866	60,339	1,999	3,578	9	534	8,512	108,448	56,386	172,899
10.00	77,842	134,245	6,679	10,548	402	2,009	9,692	508,497	94,615	655,299
15.00	17,416	57,599	9,824	13,429	86	969	5,311	378,319	32,637	450,316
20.00	351,443	239,924	27,928	16,520	516	4,255	15,393	1,005,537	395,280	1,266,236
25.00	86,526	317,956	5,575	12,194	1,152	10,995	29,430	2,089,180	122,683	2,430,325
30.00	52,108	88,138	3,747	7,008	138	1,615	5,958	348,470	61,951	445,231
33.33	391	2,226	42	313	1	475	42	4,559	476	7,574
35.00	13,481	29,840	855	1,523	643	3,006	2,825	134,395	17,804	168,763
40.00	34,588	38,889	1,023	2,183	107	3,303	4,683	159,032	40,401	203,407
45.00	6,563	26,442	598	1,486	376	2,071	997	62,163	8,534	92,161
50.00	86,204	115,742	2,245	3,413	242	1,533	2,336	137,973	91,027	258,660
55.00	5,168	9,139	550	786	29	329	318	31,318	6,065	41,572
60.00	5,502	11,904	536	884	27	155	638	46,351	6,703	59,293
65.00	4,791	8,443	496	709	19	94	389	32,173	5,695	41,418
70.00	2,498	4,643	253	350	33	216	363	18,347	3,147	23,556
75.00	2,324	4,610	247	506	24	97	463	15,047	3,058	20,260
80.00	1,986	4,014	216	221	9	15	811	19,490	3,022	23,740
85.00	1,268	2,267	135	119	6	16	373	9,194	1,782	11,596
90.00	1,532	2,339	123	110	7	14	514	9,654	2,176	12,117
95.00	1,923	1,656	232	186	8	7	306	6,606	2,469	8,455
99.99	623	273	83	8	19	1	453	10,509	1,178	10,792
Total	**3,587,400**	**2,100,639**	**371,939**	**134,509**	**13,171**	**38,876**	**135,873**	**9,599,999**	**4,108,383**	**11,874,024**

Source: Statistics and Data Services Department, SBP

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

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 30th September, 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	**2,283,272**	**783,694**	**248,220**	**28,521**	**9,091**	**17,476**	**69,314**	**5,533,076**	**2,609,897**	**6,362,768**
1.1. Overnight	176,858	35,479	17,906	1,407	43	62	2,181	265,923	196,988	302,871
1.2. 2 days to 7 days	951	958	96	63	29	24	268	87,368	1,344	88,413
1.3. For 8 days & above but < 1 month	42,444	19,229	18,669	791	53	420	1,960	228,828	63,126	249,268
1.4. For 1 month & above but < 3 month	582,787	76,899	68,677	6,770	41	1,054	4,682	352,485	656,187	437,207
1.5. For 3 months & over but < 6 months	29,864	32,917	1,580	2,640	14	179	14,524	1,229,666	45,982	1,265,402
1.6. For 6 months & over but < one year	1,450,368	618,213	141,292	16,850	8,911	15,738	45,699	3,368,806	1,646,270	4,019,607
2. Medium Term	**269,412**	**200,491**	**24,279**	**9,345**	**56**	**382**	**4,827**	**732,210**	**298,574**	**942,428**
2.1. For one year & over but < 2 years	114,010	133,872	17,421	5,129	23	198	2,809	285,959	134,263	425,157
2.2. For 2 years & over but < 3 years	155,402	66,620	6,858	4,216	33	185	2,018	446,251	164,311	517,271
3. Long Term	**1,034,610**	**1,092,133**	**99,440**	**96,643**	**4,020**	**20,159**	**61,842**	**3,359,894**	**1,199,912**	**4,568,828**
3.1. For 3 years & over but < 4 years	177,666	159,923	28,066	22,884	107	610	25,202	758,528	231,041	941,945
3.2. For 4 years & over but < 5 years	338,692	242,340	34,698	19,921	123	273	10,035	415,290	383,548	677,824
3.3. For 5 years & over but < 7 years	397,603	334,924	23,156	16,389	897	1,096	14,563	767,725	436,219	1,120,135
3.4. For 7 years & over but < 10 years	63,650	82,512	6,789	8,777	606	2,728	5,815	781,986	76,860	876,002
3.5. For 10 years & over but < 15 years	17,468	76,134	2,093	8,199	578	3,709	5,704	588,409	25,843	676,451
3.6. For 15 years & over but < 20 years	18,128	91,863	2,043	8,638	539	3,874	304	29,676	21,014	134,051
3.7. For 20 years & over but < 25 years	17,663	91,447	2,202	9,843	1,149	7,496	50	11,185	21,064	119,972
3.8. For 25 years & over but < 30 years	3,534	12,266	380	1,960	21	372	21	3,489	3,956	18,087
3.9. For 30 years and over	206	725	13	30	-	-	148	3,606	367	4,361
Total	**3,587,294**	**2,076,318**	**371,939**	**134,509**	**13,167**	**38,018**	**135,983**	**9,625,179**	**4,108,383**	**11,874,024**

Source: Statistics and Data Services Department, SBP

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

3.12.3 Advances Classified by Nature and Gender

All Banks

As on 30th September, 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	**3,121,518**	**1,679,734**	**327,031**	**100,886**	**10,103**	**16,461**	**97,253**	**6,722,674**	**3,555,905**	**8,519,756**
2. ISLAMIC	**465,776**	**396,584**	**44,908**	**33,623**	**3,064**	**21,557**	**38,730**	**2,902,505**	**552,478**	**3,354,269**
A. Ijara Finance	55,421	64,999	4,450	5,055	10	11	6,817	34,768	66,698	104,832
B. Diminishing Musharaka	53,214	80,364	4,869	6,227	649	2,123	9,460	831,997	68,192	920,710
C. Istisna	425	8,062	10	1,769	19	405	4,841	330,061	5,295	340,298
D. Mudaraba	83	1,551	-	-	-	-	-	-	83	1,551
E. Murabaha	7,295	14,733	364	594	86	356	5,840	105,056	13,585	120,740
F. Musawamah finance	21,107	7,952	3,180	704	-	-	1,705	75,530	25,992	84,186
G. Musharaka Finance	12,577	14,767	1,525	1,305	13	84	1,238	261,495	15,353	277,651
H. Salam Finance	53	1,200	-	-	-	-	1,426	51,884	1,479	53,084
I. Commodity Murabahah / Tawwaruq	270,196	23,163	23,849	1,764	-	-	1	1	294,046	24,928
J. Advance against financing	1,058	1,575	66	35	-	-	60	7,146	1,184	8,756
K. Other Islamic Modes of Financing	44,347	178,218	6,595	16,170	2,287	18,577	7,342	1,204,568	60,571	1,417,533
Total	**3,587,294**	**2,076,318**	**371,939**	**134,509**	**13,167**	**38,018**	**135,983**	**9,625,179**	**4,108,383**	**11,874,024**

Source: Statistics and Data Services Department, SBP

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

3.12.4 Advances Classified by Category of Financing and Gender

All Banks

As on 30th September, 2024

Million Rupees

Category of Financing	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	**828**	**40,764**	**51**	**657**	**27**	**2,320**	**7,792**	**859,017**	**8,698**	**902,757**
1.1. Export finance schemes	560	27,721	20	355	12	1,337	3,785	610,794	4,377	640,207
1.2. Others	268	13,042	31	302	15	983	4,007	248,222	4,321	262,550
2. Import financing	**637**	**14,187**	**97**	**487**	**6**	**294**	**8,069**	**581,523**	**8,809**	**596,490**
3. Government self employment schemes	**48,348**	**45,371**	**2,797**	**2,880**	**9**	**18**	**1,203**	**10,919**	**52,357**	**59,187**
4. Working capital/short term	**2,302,374**	**810,780**	**204,211**	**30,576**	**7,359**	**9,381**	**53,400**	**4,054,119**	**2,567,344**	**4,904,856**
4.1. Small Loans	830,150	196,161	96,482	9,152	6,953	6,040	9,174	147,329	942,759	358,682
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.)	82	479	77	76	-	-	430	13,023	589	13,577
4.4. Others	1,472,073	613,034	107,652	21,348	405	3,325	43,536	2,755,587	1,623,666	3,393,293
4.5. Commodity Operations Financing	69	1,106	-	-	1	16	260	1,138,181	330	1,139,304
5. Fixed investment/long term	**1,235,107**	**1,165,217**	**164,783**	**99,911**	**5,766**	**26,005**	**65,519**	**4,119,601**	**1,471,175**	**5,410,734**
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,669	28,549	12	111	1	-	10,760	523,868	22,442	552,527
5.2. Financing Power Plants Using Renewable Energy	601	1,514	35	73	10	303	2,192	93,849	2,838	95,738
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	98	-	-	-	-	47	878	52	976
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	225	1,107	631	396	1	9	175	2,835	1,032	4,346
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	40	431	-	-	1	30	133	3,960	174	4,420
5.6. Small Loans	329,254	158,274	59,049	16,347	574	1,754	11,161	97,081	400,038	273,456
5.7. Others	780,159	508,742	96,180	44,603	2,605	2,155	37,768	3,121,860	916,712	3,677,360
5.8. Financing for Construction Purposes	106,072	440,256	8,667	37,520	2,573	21,750	1,421	187,465	118,733	686,991
5.9. SME Asaan Finance (SAAF) Scheme	7,049	26,204	208	856	-	-	1,475	7,724	8,732	34,784
5.10 Machinery	33	43	1	4	1	5	387	80,082	422	80,134
Total	**3,587,294**	**2,076,318**	**371,939**	**134,509**	**13,167**	**38,018**	**135,983**	**9,625,179**	**4,108,383**	**11,874,024**

Source: Statistics and Data Services Department, SBP

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

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Oct-24	Nov-24	Dec-24	Jan-25
A. Agriculture, forestry, and fishing	**344,331.8**	**400,878.1**	**409,410.0**	**434,767.6**	**460,810.5**	**441,355.7**
Trade finance	5,019.6	4,060.7	2,505.2	2,310.2	2,939.0	3,002.2
Working capital	233,937.5	217,193.8	210,323.4	232,569.3	246,843.0	227,135.3
Fixed investment	93,559.3	159,360.8	174,562.4	176,843.6	183,703.0	184,396.4
Construction Financing	1,053.8	884.2	805.7	789.0	771.7	752.1
Other	10,761.6	19,378.7	21,213.4	22,255.5	26,553.9	26,069.6
B. Mining and quarrying	**78,460.9**	**89,229.2**	**83,166.2**	**88,581.6**	**105,510.8**	**73,638.2**
Trade finance	1,765.0	2,058.9	11,744.9	12,871.8	12,708.4	2,520.2
Working capital	27,653.3	39,245.0	21,468.7	27,610.3	45,108.9	21,926.6
Fixed investment	47,659.7	46,587.6	47,757.2	46,770.7	46,359.9	47,857.8
Construction Financing	-	-	-	-	-	-
Other	1,382.9	1,337.7	2,195.4	1,328.8	1,333.7	1,333.5
C. Manufacturing	**4,540,826.4**	**4,838,826.3**	**5,325,833.5**	**5,754,600.3**	**6,239,798.0**	**5,670,792.4**
Trade finance	1,062,545.0	1,153,978.2	1,263,206.0	1,307,231.1	1,349,728.2	1,336,889.4
Working capital	1,812,324.1	2,091,473.2	2,434,553.2	2,817,086.2	3,199,765.7	2,672,887.7
Fixed investment	1,522,741.7	1,486,448.2	1,517,410.1	1,526,941.2	1,586,940.7	1,557,355.7
Construction Financing	22,793.9	17,528.5	17,326.9	17,154.6	13,257.8	12,576.7
Other	120,421.7	89,398.2	93,337.4	86,187.2	90,105.5	91,083.0
D. Electricity, gas, steam and air conditioning supply	**571,641.9**	**514,268.8**	**490,352.3**	**476,851.1**	**489,480.4**	**462,903.1**
Trade finance	7,216.6	6,906.5	2,903.6	3,063.0	3,639.0	3,136.5
Working capital	211,240.9	188,133.5	167,779.7	159,764.5	175,434.4	174,402.7
Fixed investment	351,106.0	318,329.4	319,019.9	313,464.7	310,039.5	285,026.6
Construction Financing	929.1	761.3	511.5	511.5	226.4	226.4
Other	1,149.4	138.1	137.5	47.3	141.0	110.8
E. Water supply; sewerage, waste management and remediation activities	**14,546.7**	**23,968.5**	**26,235.5**	**25,409.0**	**31,132.7**	**27,381.0**
Trade finance	1,617.5	2,151.2	2,059.2	1,829.3	1,539.5	1,363.1
Working capital	5,793.5	5,932.7	6,879.4	6,459.5	6,443.4	3,304.3
Fixed investment	7,066.4	15,813.1	17,026.0	17,090.2	23,103.9	22,639.8
Construction Financing	38.9	-	-	-	-	-
Other	30.5	71.5	270.9	30.1	45.9	73.8
F. Construction	**190,232.7**	**192,851.7**	**201,253.6**	**202,870.4**	**218,754.4**	**212,538.7**
Trade finance	252.3	1,997.6	1,060.5	1,167.2	2,486.5	2,401.8
Working capital	27,695.0	33,901.0	40,557.1	40,524.4	51,747.5	42,365.4
Fixed investment	25,140.8	23,745.6	30,214.3	29,860.7	33,019.2	34,352.8
Construction Financing	136,966.8	132,737.9	129,114.3	131,069.2	131,231.3	133,092.5
Other	177.8	469.6	307.3	249.0	269.9	326.1
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	**451,839.0**	**539,923.5**	**560,349.6**	**573,808.1**	**631,594.4**	**562,360.4**
Trade finance	49,460.9	66,369.6	77,271.1	82,332.9	76,669.4	68,344.9
Working capital	272,559.9	317,581.9	317,955.7	325,698.3	377,004.5	322,218.3
Fixed investment	78,451.6	100,861.9	111,577.2	109,587.9	128,510.9	123,891.0
Construction Financing	18,249.0	16,834.9	16,432.9	16,406.9	14,476.2	14,435.7
Other	33,117.5	38,275.1	37,112.7	39,782.1	34,933.5	33,470.4
H. Transportation and storage	**118,756.7**	**123,532.9**	**100,179.8**	**105,542.9**	**108,766.2**	**104,069.2**
Trade finance	2,457.0	2,598.9	3,609.6	2,187.7	3,728.0	634.9
Working capital	44,539.6	46,028.0	21,939.8	25,729.7	26,472.9	23,756.2
Fixed investment	64,724.7	65,232.1	65,265.8	67,745.2	67,776.5	68,660.1
Construction Financing	914.1	631.2	449.9	410.0	403.2	392.7
Other	6,121.2	9,042.8	8,914.7	9,470.4	10,385.6	10,625.2
I. Accommodation and food service activities	**37,046.0**	**38,347.6**	**78,223.5**	**78,359.0**	**81,362.3**	**80,735.2**
Trade finance	1,006.1	1,034.6	1,120.6	1,130.9	1,197.1	1,193.8
Working capital	10,598.1	11,108.3	10,698.8	11,808.4	14,253.4	13,853.2
Fixed investment	13,767.4	17,597.0	57,774.4	56,761.9	58,523.0	58,388.7
Construction Financing	10,184.1	7,499.0	7,523.7	7,555.7	6,233.2	6,177.1
Other	1,490.2	1,108.7	1,105.9	1,102.1	1,155.6	1,122.3

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Oct-24	Nov-24	Dec-24	Jan-25
J. Information and communication	**340,357.4**	**406,896.9**	**428,102**	**505,027**	**540,815**	**537,544**
Trade finance	6,065.1	3,110.4	2,402	3,572	4,254	4,464
Working capital	41,109.0	42,465.6	46,734	113,984	147,889	144,944
Fixed investment	275,887.3	339,322.3	357,043	360,206	364,229	364,768
Construction Financing	1,295.9	947.5	856	854	817	790
Other	16,000.2	21,051.2	21,067	26,410	23,626	22,577
K. Real estate activities	**36,253.7**	**37,772.8**	**33,317**	**38,876**	**37,400**	**36,265**
Trade finance	-	-	34	8	1	-
Working capital	3,558.6	4,619.6	2,872	8,815	3,251	2,559
Fixed investment	6,758.2	10,272.6	9,912	9,736	9,536	9,747
Construction Financing	25,902.1	22,852.6	20,459	20,278	24,524	23,921
Other	34.9	27.9	41	40	89	38
L. Professional, scientific and technical activities	**59,061.3**	**59,263.6**	**60,882**	**69,749**	**74,061**	**64,543**
Trade finance	9,740.5	5,636.9	5,205	6,017	8,446	7,691
Working capital	33,380.7	33,595.9	39,304	46,879	48,609	41,801
Fixed investment	14,810.0	18,161.0	14,535	15,000	16,098	14,104
Construction Financing	819.8	801.8	784	779	79	79
Other	310.2	1,068.1	1,053	1,073	829	868
M. Administrative and support service activities	**51,840.1**	**51,535.6**	**53,324**	**59,470**	**59,521**	**57,653**
Trade finance	2,326.6	3,092.6	5,711	6,202	5,999	4,126
Working capital	28,112.1	22,102.4	23,016	27,514	27,838	25,228
Fixed investment	14,810.9	22,152.9	22,768	24,008	23,999	24,888
Construction Financing	-	-	-	-	-	-
Other	6,590.4	4,187.6	1,830	1,746	1,685	3,411
N. Education	**33,435.0**	**29,144.7**	**182,146**	**176,994**	**180,885**	**76,539**
Trade finance	572.9	325.8	8	23	15	-
Working capital	10,450.9	8,703.9	164,058	159,065	162,597	59,136
Fixed investment	11,201.8	12,045.7	10,760	10,635	11,285	10,659
Construction Financing	11,008.5	7,713.3	6,997	6,955	6,657	6,419
Other	200.9	356.0	322	316	332	325
O. Human health and social work activities	**16,985.5**	**18,198.0**	**16,453**	**16,104**	**17,169**	**15,342**
Trade finance	9.0	-	0	0	0	-
Working capital	3,987.3	5,770.5	5,254	5,063	6,494	5,074
Fixed investment	8,221.6	9,266.6	8,409	8,335	8,073	7,822
Construction Financing	4,685.6	3,045.5	2,608	2,535	2,371	2,304
Other	82.0	115.5	183	171	231	142
P. Arts, entertainment, and recreation	**1,889.4**	**1,723.3**	**1,582**	**1,599**	**1,819**	**2,015**
Trade finance	-	100.0	100	100	100	100
Working capital	1,013.3	1,006.7	965	983	1,009	1,009
Fixed investment	419.4	331.5	239	239	439	636
Construction Financing	448.5	267.9	262	262	255	255
Other	8.1	17.2	16	16	15	15
Q. Other service activities	**71,460.8**	**51,182.4**	**50,014**	**50,742**	**54,315**	**52,805**
Trade finance	2,946.3	1,733.2	2,152	2,074	2,049	2,075
Working capital	29,294.4	20,792.8	19,877	20,923	23,029	21,365
Fixed investment	28,726.6	22,484.3	23,064	24,286	25,346	25,330
Construction Financing	2,968.9	1,371.7	1,191	1,159	1,081	1,042
Other	7,524.6	4,800.4	3,731	2,300	2,810	2,993
Total	**6,958,965.2**	**7,417,543.8**	**8,100,823.4**	**8,659,349.5**	**9,333,195.4**	**8,478,481.2**

Source: Statistics and Data Services Daprtment, SBP

Notes:

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

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

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

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

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

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Oct-24	Nov-24	Dec-24	Jan-25
A. Agriculture, forestry, and fishing	**27,080.4**	**49,720.2**	**52,383.4**	**53,506.8**	**57,927.6**	**55,872.5**
Trade finance	-	30.2	41.3	54.0	40.0	24.6
Working capital	17,969.3	19,308.7	20,864.9	20,290.6	22,196.9	21,354.8
Fixed investment	5,811.4	18,682.3	19,348.8	19,993.1	20,639.5	19,714.3
Construction Financing	4.9	9.8	3.6	3.6	3.6	3.6
Other	3,294.8	11,689.2	12,124.8	13,165.4	15,047.5	14,775.1
B. Mining and quarrying	**1,081.8**	**1,291.5**	**1,268.7**	**1,208.5**	**1,220.1**	**1,434.3**
Trade finance	57.2	70.1	5.9	-	19.6	118.6
Working capital	618.1	685.5	615.9	574.6	661.6	636.1
Fixed investment	406.4	535.8	639.7	626.9	527.0	667.8
Construction Financing	-	-	-	-	-	-
Other	-	-	7.2	7.1	12.0	11.8
C. Manufacturing	**205,450.3**	**203,147.9**	**222,190.6**	**236,040.1**	**253,158.5**	**241,600.8**
Trade finance	25,080.8	21,504.3	22,113.4	22,057.0	22,421.0	22,453.7
Working capital	146,722.6	138,727.3	150,092.3	161,893.1	181,277.6	165,100.1
Fixed investment	30,238.4	36,905.9	43,954.8	46,022.9	42,858.8	47,523.6
Construction Financing	314.2	186.5	1,017.5	1,000.2	992.0	968.4
Other	3,094.3	5,823.9	5,012.7	5,066.9	5,609.0	5,554.9
D. Electricity, gas, steam and air conditioning supply	**2,770.6**	**3,159.2**	**2,569.5**	**2,045.6**	**2,484.4**	**2,514.5**
Trade finance	20.0	229.7	20.0	127.0	274.8	266.1
Working capital	2,325.3	2,491.3	2,189.0	1,316.8	1,767.1	1,796.0
Fixed investment	422.0	425.2	348.0	589.4	422.2	432.3
Construction Financing	-	-	-	-	-	-
Other	3.3	13.1	12.5	12.3	20.2	20.1
E. Water supply; sewerage, waste management and remediation activities	**174.0**	**168.6**	**336.9**	**220.2**	**348.1**	**304.4**
Trade finance	-	-	-	-	-	-
Working capital	48.2	25.4	190.3	67.8	192.4	59.4
Fixed investment	95.3	125.1	116.7	122.3	109.8	200.4
Construction Financing	-	-	-	-	-	-
Other	30.5	18.1	29.9	30.1	45.9	44.6
F. Construction	**14,576.5**	**15,446.9**	**17,434.6**	**16,904.8**	**17,668.9**	**16,795.6**
Trade finance	2.3	87.9	37.3	97.2	9.3	2.3
Working capital	5,676.6	4,757.8	5,208.1	4,764.4	5,813.7	4,822.0
Fixed investment	2,098.3	4,765.0	4,516.7	4,551.2	4,248.9	4,274.3
Construction Financing	6,621.5	5,559.8	7,422.8	7,245.5	7,329.4	7,444.5
Other	177.8	276.3	249.7	246.5	267.5	252.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	**165,443.7**	**199,121.9**	**202,780.9**	**203,328.4**	**221,519.5**	**204,777.6**
Trade finance	4,935.3	5,238.4	4,424.0	6,544.7	4,863.9	5,353.8
Working capital	119,169.2	124,250.3	116,761.2	115,334.6	134,113.3	115,692.8
Fixed investment	27,044.5	50,090.3	62,228.8	61,409.8	61,457.7	63,179.5
Construction Financing	155.0	227.6	167.6	162.5	160.6	167.3
Other	14,139.7	19,315.3	19,199.3	19,876.8	20,924.1	20,384.2
H. Transportation and storage	**21,198.1**	**28,488.1**	**32,555.2**	**33,850.4**	**35,095.2**	**36,259.5**
Trade finance	32.7	-	-	-	-	-
Working capital	1,938.1	2,031.5	2,345.8	2,109.8	2,286.0	2,299.1
Fixed investment	15,034.3	19,536.0	22,043.5	22,479.7	22,637.3	23,530.4
Construction Financing	209.3	160.7	153.7	142.4	138.3	146.8
Other	3,983.8	6,760.0	8,012.2	9,118.5	10,033.7	10,283.2
I. Accommodation and food service activities	**5,493.1**	**5,192.5**	**5,197.6**	**5,219.3**	**6,551.8**	**6,109.4**
Trade finance	25.6	27.5	25.8	25.8	81.1	79.3
Working capital	1,739.0	1,599.9	1,311.9	1,265.9	1,716.7	1,508.6
Fixed investment	1,407.5	1,849.2	1,901.5	1,802.4	2,497.8	2,320.2
Construction Financing	954.1	733.5	973.5	1,160.5	1,221.0	1,215.0
Other	1,366.9	982.4	985.1	964.7	1,035.2	986.3

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Oct-24	Nov-24	Dec-24	Jan-25
J. Information and communication	**5,085**	**4,879**	**5,300.4**	**5,105.0**	**5,194.6**	**6,328.3**
Trade finance	132.386	91.044	64.6	70.7	65.9	73.8
Working capital	2,344	1,749	1,980.2	1,969.2	2,213.4	2,335.5
Fixed investment	2,289	2,788	3,023.3	2,837.4	2,689.4	3,600.0
Construction Financing	205.916	132.461	125.7	123.9	122.2	120.5
Other	113.017	118.523	106.6	103.9	103.8	198.6
K. Real estate activities	**2,013**	**2,420**	**2,307.1**	**2,208.5**	**2,290.8**	**2,264.1**
Trade finance	-	-	33.8	8.1	-	-
Working capital	341.207	422.027	416.3	453.0	433.5	425.1
Fixed investment	1,224	1,390	1,469.1	1,329.0	1,381.3	1,458.7
Construction Financing	412.432	579.961	346.7	378.4	387.2	342.7
Other	34.898	27.917	41.2	40.0	88.8	37.5
L. Professional, scientific and technical activities	**18,461**	**18,416**	**15,835.2**	**16,257.9**	**15,814.5**	**12,978.5**
Trade finance	1,760	1,608	986.6	1,053.9	685.5	1,046.0
Working capital	10,548	8,232	9,799.2	10,206.8	10,748.3	8,372.3
Fixed investment	6,098	8,106	4,456.4	4,411.8	4,289.2	3,450.4
Construction Financing	5.262	5.262	5.3	-	-	-
Other	50	464.683	587.8	585.4	91.5	109.8
M. Administrative and support service activities	**10,109**	**8,151**	**9,488.5**	**10,431.0**	**10,516.5**	**10,915.1**
Trade finance	412.02	394.32	372.0	316.4	223.8	208.3
Working capital	4,528	4,619	5,339.7	6,114.8	6,577.9	6,639.1
Fixed investment	2,159	2,821	3,453.1	3,668.3	3,396.9	3,758.0
Construction Financing	-	-	-	-	-	-
Other	3,011	317	323.7	331.6	318.0	309.6
N. Education	**2,991**	**3,800**	**3,718.0**	**3,810.0**	**4,068.8**	**4,070.0**
Trade finance	11.126	6.676	-	15.0	15.0	-
Working capital	1164.788	1,362	1,117.6	1,251.3	1,431.8	1,366.9
Fixed investment	1,463	1,803	1,979.1	1,937.1	2,001.7	2,102.2
Construction Financing	150.86	272.284	299.2	290.6	288.5	275.4
Other	200.872	355.993	322.1	316.0	331.8	325.4
O. Human health and social work activities	**2,796**	**2,555**	**2,683.5**	**2,816.0**	**2,871.3**	**2,964.3**
Trade finance	9.0	-	0.0	0.0	0.0	-
Working capital	1,198.8	891	769.2	736.8	974.6	907.0
Fixed investment	1,395.8	1,471	1,721.2	1,702.3	1,499.2	1,588.4
Construction Financing	114.182	81.142	82.2	264.1	256.4	330.7
Other	77.895	111.382	110.8	112.9	141.2	138.2
P. Arts, entertainment, and recreation	258.393	**367.231**	**345.1**	**356.2**	**400.2**	**378.4**
Trade finance	0	100	100.0	100.0	100.0	100.0
Working capital	145.055	145.137	115.5	113.4	163.0	144.2
Fixed investment	102.303	102.815	111.7	125.3	120.2	117.4
Construction Financing	2.886	2.102	1.9	1.9	1.7	1.7
Other	8.149	17.177	15.9	15.6	15.3	15.0
Q. Other service activities	**31,020**	**23,791**	**23,369.9**	**24,077.9**	**25,875.4**	**24,365.7**
Trade finance	89.533	47.872	51.1	90.1	86.9	151.1
Working capital	9,591	7,727	7,417.4	8,065.4	9,386.1	7,725.6
Fixed investment	19,721	14,723	14,647.6	14,800.0	15,244.4	15,404.0
Construction Financing	53.316	202.901	159.6	121.1	118.5	42.3
Other	1,565	1,090	1,094.2	1,001.2	1,039.5	1,042.7
Total	**516,001**	**570,116**	**599,765.3**	**617,386.7**	**663,006.2**	**629,932.7**

Source: Statistics and Data Services Department, SBP

Notes:

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

3.15 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees

Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Sep-2024	Punjab	4,925.4	38.6	4,508.0	91.5	350.2	7.1	423.8	4,858.3	39.4	100.1
	Sindh	6,377.1	50.0	5,476.1	85.9	976.1	15.3	178.5	6,452.3	45.2	88.7
	KPK	61.9	0.5	58.0	93.8	3.6	5.8	491.5	61.6	4.4	888.3
	Balochistan	10.1	0.1	9.7	95.6	0.4	3.9	118.9	10.1	1.0	1,273.1
	Islamabad	1,370.4	10.7	1,081.5	78.9	281.2	20.5	149.5	1,362.8	9.8	89.8
	Gilgit-Baltistan	5.2	0.0	5.1	98.2	0.1	1.7	0.0	5.2	0.0	99.2
	AJK	9.7	0.1	9.7	100.0	0.0	0.0	0.7	9.7	0.1	107.6
	Total	**12,759.8**	**100.0**	**11,148.1**	**87.4**	**1,611.6**	**12.6**	**1,363.0**	**12,759.8**	**100.0**	-
Apr-Jun-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**	-
Jan-Mar-2024	Punjab	4,961.9	41.7	4,762.0	96.0	199.9	4.0	427.9	5,190.0	43.6	104.6
	Sindh	5,516.7	46.4	5,078.0	92.1	438.7	8.0	127.4	5,205.4	43.8	94.4
	KPK	87.3	0.7	84.0	96.2	3.3	3.8	38.4	122.4	1.0	140.2
	Balochistan	9.9	0.1	9.7	97.8	0.2	2.2	84.5	94.1	0.8	953.2
	Islamabad	1,303.7	11.0	1,168.4	89.6	135.3	10.4	98.1	1,266.5	10.6	97.1
	Gilgit-Baltistan	4.1	0.0	4.0	98.7	0.1	1.4	0.1	4.1	0.0	100.1
	AJK	10.3	0.1	10.3	100.0	0.0	-	1.1	11.4	0.1	110.5
	Total	**11,893.8**	**100.0**	**11,116.4**	**93.5**	**777.4**	**6.5**	**777.4**	**11,893.8**	**100.0**	

Source: Statistics and Data Services Department, SBP

Notes:

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

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

Billion Rupees

Place of disbursement	Place of Utilization	Jan-Mar-24		Apr-Jun-24		Jul-Sep-24[P]	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	**4,762.04**	**95.97**	**4,631.09**	**94.70**	**4,508.01**	**92.79**
	Sindh	107.80	2.17	154.04	3.15	150.40	3.10
	KPK	5.60	0.11	6.10	0.12	34.94	0.72
	Balochistan	0.41	0.01	0.61	0.01	28.50	0.59
	Islamabad	85.25	1.72	97.71	2.00	135.92	2.80
	Gilgit-Baltistan	0.03	-	0.15	-	0.02	0.00
	AJK	0.78	0.02	0.41	0.01	0.45	0.01
Punjab Total		**4,961.90**	**100.00**	**4,890.10**	**100.00**	**4,858.25**	**100.00**
Sindh	Punjab	**330.50**	**5.99**	**167.47**	**3.10**	**327.94**	**5.29**
	Sindh	5,078.04	92.05	5,098.28	94.51	5,476.14	88.27
	KPK	12.79	0.23	17.32	0.32	320.60	5.17
	Balochistan	83.82	1.52	89.76	1.66	67.14	1.08
	Islamabad	11.27	0.20	19.68	0.36	11.54	0.19
	Gilgit-Baltistan	0.01	-	1.75	0.03	0.01	0.00
	AJK	0.26	-	0.42	0.01	0.28	0.00
Sindh Total		**5,516.69**	**100.00**	**5,394.68**	**100.00**	**6,203.66**	**100.00**
KPK	Punjab	**0.10**	**0.12**	**0.10**	**0.08**	**0.06**	**0.09**
	Sindh	1.66	1.91	0.90	0.71	1.51	2.45
	KPK	83.98	96.22	122.76	97.46	58.02	94.22
	Balochistan	-	-	-	-	0.03	0.05
	Islamabad	1.53	1.75	2.20	1.75	1.95	3.16
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	0.01	0.01	0.01	0.02
KPK Total		**87.27**	**100.00**	**125.97**	**100.00**	**61.58**	**100.00**
Balochistan	Punjab	**-**	**-**	**0.00**	**0.04**	**0.00**	**0.03**
	Sindh	0.22	2.23	0.08	0.82	0.39	3.91
	KPK	-	-	-	-	-	-
	Balochistan	9.66	97.77	9.67	99.14	9.65	96.06
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	0.00	-
Balochistan Total		**9.88**	**100.00**	**9.75**	**100.00**	**10.05**	**100.00**
Islamabad	Punjab	**97.31**	**7.46**	**87.28**	**6.74**	**95.82**	**7.03**
	Sindh	17.72	1.36	39.81	3.08	26.21	1.92
	KPK	19.99	1.53	17.01	1.31	135.96	9.98
	Balochistan	0.25	0.02	-	-	23.22	1.70
	Islamabad	1,168.36	89.62	1,150.18	88.86	1,081.55	79.36
	Gilgit-Baltistan	0.01	-	0.00	-	0.01	0.00
	AJK	0.04	-	0.03	-	-	-
Islamabad Total		**1,303.69**	**100.00**	**1,294.31**	**100.00**	**1,362.77**	**100.00**
Gilgit-Baltistan	Punjab	**0.00**	**-**	**0.00**	**-**	**0.00**	**0.03**
	Sindh	-	-	-	-	-	-
	KPK	0.01	0.14	0.01	0.17	0.01	0.19
	Balochistan	0.01	0.15	0.00	-	0.00	0.00
	Islamabad	0.04	1.05	0.09	2.03	0.08	1.56
	Gilgit-Baltistan	4.03	98.65	4.33	97.80	5.07	98.21
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		**4.09**	**100.00**	**4.42**	**100.00**	**5.16**	**100.00**
AJK	Punjab	-	-	**0.00**	-	**0.00**	**0.02**
	Sindh	-	-	-	-	0.00	0.00
	KPK	-	-	0.00	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	-	0.01	0.05	0.00	0.00
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	10.28	100.00	16.70	99.95	9.68	99.97
AJK Total		**10.28**	**100.00**	**16.71**	**100.00**	**9.68**	**100.00**
Grand Total		**11,893.8**		**11,735.9**		**12,511.1**	

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

Billion Rupees

Place of Utilization	Place of Disbursement	Jan-Mar-24		Apr-Jun-24		Jul-Sep-24[P]	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,762.04	91.75	4,631.09	94.78	4,508.01	91.41
	Sindh	330.50	6.37	167.47	3.43	327.94	6.65
	KPK	0.10	-	0.10	-	0.06	-
	Balochistan	-	-	0.00	-	0.00	-
	Islamabad	97.31	1.88	87.28	1.79	95.82	1.94
	Gilgit-Baltistan	0.00	-	0.00	-	0.00	-
	AJK	-	-	0.00	-	0.00	-
Punjab Total		5,189.96	100.00	4,885.94	100.00	4,931.83	100.00
Sindh	Punjab	107.80	2.07	154.04	2.91	150.40	2.66
	Sindh	5,078.04	97.55	5,098.28	96.32	5,476.14	96.84
	KPK	1.66	0.03	0.90	0.02	1.51	0.03
	Balochistan	0.22	-	0.08	-	0.39	0.01
	Islamabad	17.72	0.34	39.81	0.75	26.21	0.46
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	0.00	-
Sindh Total		5,205.44	100.00	5,293.10	100.00	5,654.65	100.00
KPK	Punjab	5.60	4.57	6.10	3.74	34.94	6.36
	Sindh	12.79	10.45	17.32	10.61	320.60	58.34
	KPK	83.98	68.63	122.76	75.23	58.02	10.56
	Balochistan	-	-	-	-	-	-
	Islamabad	19.99	16.34	17.01	10.42	135.96	24.74
	Gilgit-Baltistan	0.01	-	0.01	-	0.01	-
	AJK	-	-	0.00	-	-	-
KPK Total		122.36	100.00	163.19	100.00	549.54	100.00
Balochistan	Punjab	0.41	0.44	0.61	0.61	28.50	22.17
	Sindh	83.82	89.04	89.76	89.73	67.14	52.23
	KPK	-	-	-	-	0.03	0.03
	Balochistan	9.66	10.26	9.67	9.66	9.65	7.51
	Islamabad	0.25	0.27	-	-	23.22	18.07
	Gilgit-Baltistan	0.01	0.01	0.00	-	0.00	0.00
	AJK	-	-	-	-	-	-
Balochistan Total		94.14	100.00	100.04	100.00	128.55	100.00
Islamabad	Punjab	85.25	6.73	97.71	7.69	135.92	11.04
	Sindh	11.27	0.89	19.68	1.55	11.54	0.94
	KPK	1.53	0.12	2.20	0.17	1.95	0.16
	Balochistan	-	-	-	-	-	-
	Islamabad	1,168.36	92.25	1,150.18	90.58	1,081.55	87.86
	Gilgit-Baltistan	0.04	-	0.09	0.01	0.08	0.01
	AJK	0.00	-	0.01	-	0.00	0.00
Islamabad Total		1,266.46	100.00	1,269.87	100.00	1,231.04	100.00
Gilgit Baltistan	Punjab	0.03	0.79	0.15	2.47	0.02	0.46
	Sindh	0.01	0.29	1.75	28.08	0.01	0.28
	KPK	-	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.36	0.00	0.04	0.01	0.21
	Gilgit-Baltistan	4.03	98.56	4.33	69.41	5.07	99.05
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.09	100.00	6.23	100.00	5.12	100.00
AJK	Punjab	0.78	6.86	0.41	2.32	0.45	4.33
	Sindh	0.26	2.26	0.42	2.41	0.28	2.67
	KPK	-	-	0.01	0.07	0.01	0.13
	Balochistan	-	-	-	-	0.00	0.00
	Islamabad	0.04	0.35	0.03	0.14	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	10.28	90.53	16.70	95.05	9.68	92.88
AJK Total		11.36	100.00	17.57	100.00	10.42	100.00
Grand Total		11,893.80	-	11,735.94	-	12,511.14	-

Source: Statistics and Data Services Department, SBP

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

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

3.18 Advances by Category of Borrowers- Province/Region wise

(Outstanding Position)

Billion Rupees

Provinces/ Regions	Borrower	Mar-24			Jun-24			Sep-24[P]		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	-	-	-	-	3.53	3.53	-	0.93	0.93
	Government	1.92	890.93	892.85	2.06	972.95	975.01	0.29	722.13	722.42
	Non-Financial Public Sector Enterprises	-	2,206.23	2,206.23	-	2,397.99	2,397.99	10.64	2,420.97	2,431.61
	NBFCs & Financial Auxiliaries	0.00	237.80	237.80	0.00	254.88	254.88	2.11	447.93	450.04
Overall	Private Sector (Business)	297.95	6,821.69	7,119.64	311.91	6,973.22	7,285.13	307.11	6,788.08	7,095.19
	Trust Funds & Non Profit Organizations	0.06	15.50	15.56	0.46	14.60	15.07	0.45	13.30	13.75
	Personal/Individuals	80.88	1,041.10	1,121.98	79.62	1,055.96	1,135.57	97.35	1,061.64	1,158.99
	Others	0.71	0.59	1.30	0.69	1.75	2.44	0.52	0.57	1.10
	Total	**381.52**	**11,213.83**	**11,595.35**	**394.74**	**11,674.87**	**12,069.61**	**418.47**	**11,455.56**	**11,874.02**
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	353.58	353.58	-	313.29	313.29	-	127.38	127.38
	Non-Financial Public Sector Enterprises	-	854.34	854.34	-	1,001.71	1,001.71	-	977.57	977.57
	NBFCs & Financial Auxiliaries	-	40.00	40.00	-	42.72	42.72	-	38.51	38.51
Punjab	Private Sector (Business)	197.29	3,017.58	3,214.86	211.22	3,035.30	3,246.52	204.60	2,944.06	3,148.65
	Trust Funds & Non Profit Organizations	0.06	6.82	6.88	0.46	6.46	6.92	0.45	5.53	5.98
	Personal/Individuals	34.52	340.12	374.65	34.57	335.83	370.39	36.43	359.38	395.81
	Others	0.54	0.00	0.54	0.52	0.12	0.64	0.52	0.00	0.53
	Total	**232.41**	**4,612.44**	**4,844.85**	**246.77**	**4,735.43**	**4,982.20**	**242.00**	**4,452.43**	**4,694.43**
	Foreign Constituents	-	-	-	-	3.53	3.53	-	0.93	0.93
	Government	1.92	167.79	169.71	2.06	286.89	288.95	0.29	225.33	225.62
	Non-Financial Public Sector Enterprises	-	1,030.90	1,030.90	-	1,068.93	1,068.93	10.64	1,140.97	1,151.61
	NBFCs & Financial Auxiliaries	0.00	159.53	159.53	0.00	143.68	143.68	2.11	337.51	339.62
Sindh	Private Sector (Business)	39.19	3,001.02	3,040.22	38.93	3,066.71	3,105.64	57.53	3,043.63	3,101.16
	Trust Funds & Non Profit Organizations	-	3.51	3.51	-	3.20	3.20	-	3.37	3.37
	Personal/Individuals	28.80	606.42	635.22	27.92	625.94	653.86	48.26	619.97	668.23
	Others	-	0.59	0.59	-	1.63	1.63	-	0.57	0.57
	Total	**69.92**	**4,969.76**	**5,039.67**	**68.90**	**5,200.51**	**5,269.42**	**118.83**	**5,372.27**	**5,491.10**
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.01	0.01	-	0.01	0.01	-	-	-
	Non-Financial Public Sector Enterprises	-	27.80	27.80	-	17.80	17.80	-	17.80	17.80
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
Khyber Pakhtunkhwa	Private Sector (Business)	51.73	66.53	118.26	51.83	70.63	122.46	35.52	69.96	105.49
	Trust Funds & Non Profit Organizations	-	0.21	0.21	-	0.01	0.01	-	0.01	0.01
	Personal/Individuals	6.73	51.30	58.02	6.51	50.50	57.01	6.88	38.41	45.29
	Others	-	-	-	-	-	-	-	-	-
	Total	**58.45**	**145.90**	**204.36**	**58.34**	**139.01**	**197.34**	**42.41**	**126.23**	**168.64**
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	1.93	1.93	-	1.63	1.63	-	0.00	0.00
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
Balochistan	Private Sector (Business)	4.57	5.45	10.02	4.59	5.98	10.57	4.29	5.64	9.93
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	7.99	5.27	13.26	7.74	5.08	12.82	2.65	2.89	5.55
	Others	0.17	-	0.17	0.17	-	0.17	-	-	-
	Total	**12.73**	**12.66**	**25.39**	**12.50**	**12.70**	**25.20**	**6.94**	**8.54**	**15.48**
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	367.62	367.62	-	371.13	371.13	-	369.43	369.43
	Non-Financial Public Sector Enterprises	-	293.19	293.19	-	309.55	309.55	-	284.63	284.63
	NBFCs & Financial Auxiliaries	-	38.21	38.21	-	68.42	68.42	-	71.85	71.85
Islamabad	Private Sector (Business)	0.37	708.40	708.77	0.41	767.47	767.88	0.40	699.47	699.87
	Trust Funds & Non Profit Organizations	-	4.96	4.96	-	4.93	4.93	-	4.39	4.39
	Personal/Individuals	0.38	31.96	32.34	0.37	32.83	33.20	0.44	34.98	35.42
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	**0.74**	**1,444.35**	**1,445.09**	**0.78**	**1,554.33**	**1,555.11**	**0.85**	**1,464.75**	**1,465.60**

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

Billion Rupees

Provinces/ Regions	Borrower	Mar-24			Jun-24			Sep-24^{P}		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
Gilgit-Baltistan	Private Sector (Business)	3.40	3.15	6.55	3.48	3.16	6.64	3.35	2.40	5.75
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.56	1.46	2.02	0.66	1.50	2.16	0.70	2.17	2.87
	Others	-	-	-	-	-	-	-	-	-
	Total	3.96	4.60	8.56	4.14	4.66	8.80	4.04	4.57	8.61
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
AJK	Private Sector (Business)	1.41	19.55	20.96	1.45	23.96	25.41	1.43	22.92	24.34
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.90	4.57	6.47	1.85	4.28	6.14	1.98	3.85	5.83
	Others	-	-	-	-	-	-	-	-	-
	Total	3.31	24.12	27.43	3.31	28.24	31.55	3.40	26.77	30.17

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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

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

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

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

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

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

Note:

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

3.19 Agricultural Loans by Category-Province/ Region wise
(Disbursements and Outstanding)

Amount in Million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY23									
Jul-Jun									
Punjab	767,645	252,633.6	174,867.9	49,537	106,674.4	46,628.1	8,474	390,950.9	78,617.2
Sindh	165,865	110,405.6	52,484.8	11,699	19,623.4	12,246.6	1,773	59,436.3	15,017.6
Khyber Pakhtunkhwa	25,100	8,264.3	7,415.3	3,007	3,856.8	2,377.2	556	6,272.1	2,907.2
Balochistan	5,266	2,732.2	2,951.7	247	573.7	528.2	67	796.5	399.1
Azad Jammu Kashmir	2,280	596.0	442.8	14	27.5	66.0	14	2,970.6	541.5
Gilgit Baltistan	4,783	932.8	909.8	7	18.2	17.8	16	36.8	25.9
All Pakistan	**970,939**	**375,564.5**	**239,072.2**	**64,511**	**130,773.9**	**61,863.9**	**10,900**	**460,463.3**	**97,508.5**
FY24									
Jul-Sep									
Punjab	147,697	65,494.0	172,750.2	20,008	29,114.8	51,752.9	3,559	84,188.6	74,856.6
Sindh	33,859	28,256.3	50,890.8	5,932	6,724.0	13,067.3	928	12,114.3	17,174.9
Khyber Pakhtunkhwa	32,030	18,772.6	6,925.7	1,025	862.2	2,718.4	225	1,662.5	2,037.5
Balochistan	2,379	1,051.1	3,512.6	83	110.7	538.5	43	132.0	407.8
Azad Jammu Kashmir	631	198.7	472.3	15	40.0	71.4	11	604.9	470.2
Gilgit Baltistan	800	344.9	1,072.0	5	2.1	11.9	5	25.4	26.1
All Pakistan	**217,396**	**114,117.5**	**235,623.5**	**27,068**	**36,853.8**	**68,160.4**	**4,771**	**98,727.7**	**94,973.1**
Jul-Dec									
Punjab	358,211	152,479.6	189,104.3	33,600	67,247.4	58,651.5	5,509	225,371.3	83,787.7
Sindh	68,666	57,623.1	49,255.1	8,487	16,967.2	14,350.4	1,490	48,282.4	19,942.0
Khyber Pakhtunkhwa	40,793	23,550.9	8,463.5	1,886	2,012.5	3,080.6	376	4,079.9	3,077.0
Balochistan	3,743	2,718.9	4,283.7	174	396.7	585.3	102	632.1	416.0
Azad Jammu Kashmir	1,350	664.6	621.0	43	110.4	71.6	11	1,476.8	260.5
Gilgit Baltistan	1,697	987.8	1,520.3	7	11.6	16.1	11	59.0	25.1
All Pakistan	**474,460**	**238,024.8**	**253,247.9**	**44,197**	**86,745.8**	**76,755.5**	**7,499**	**279,901.4**	**107,508.3**
Jul-Mar									
Punjab	519,793	228,193.2	182,461.8	41,762	95,547.3	56,958.7	6,772	306,185.1	82,703.9
Sindh	91,782	81,142.3	48,200.1	10,466	24,003.6	13,871.5	1,737	89,889.5	18,665.2
Khyber Pakhtunkhwa	47,913	29,249.4	9,231.1	2,643	2,914.2	2,992.7	500	9,445.8	7,141.4
Balochistan	5,479	3,929.2	4,056.0	217	512.1	573.9	203	1,073.0	590.6
Azad Jammu Kashmir	1,839	823.4	522.7	77	202.9	91.4	11	2,209.5	229.4
Gilgit Baltistan	2,452	1,243.9	1,229.4	7	13.9	10.9	17	92.7	25.6
All Pakistan	**669,258**	**344,581.4**	**245,701.2**	**55,172**	**123,194.1**	**74,499.0**	**9,240**	**408,895.6**	**109,356.1**
Jul-Jun									
Punjab	673,208	319,017.1	199,809.7	51,654	130,716.5	63,527.6	8,026	440,536.1	89,251.5
Sindh	119,260	111,281.4	55,607.8	12,652	33,722.5	15,130.0	2,216	116,021.0	21,889.7
Khyber Pakhtunkhwa	52,970	31,990.7	8,324.1	3,229	3,779.5	3,030.0	569	10,603.0	3,001.5
Balochistan	6,193	4,876.1	4,087.9	306	750.7	647.4	239	1,268.6	574.8
Azad Jammu Kashmir	2,353	959.9	515.9	96	223.1	92.6	12	3,345.6	271.2
Gilgit Baltistan	2,726	1,377.7	1,230.7	10	23.6	18.1	21	111.9	35.9
All Pakistan	**856,710**	**469,503.0**	**269,576.2**	**67,947**	**169,215.9**	**82,445.6**	**11,083**	**571,886.2**	**115,024.5**

3.19 Agricultural Loans by Category-Province/ Region wise
(Disbursements and Outstanding)

Amount in Million Rupees

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY23									
Jul-Jun									
Punjab	1,042,051	202,914.4	175,387.7	68,440	483,527.4	117,417.0	1,936,147	1,436,700.6	592,917.9
Sindh	171,227	31,260.0	33,075.4	2,123	70,685.8	17,310.5	352,687	291,411.1	130,135.0
Khyber Pakhtunkhwa	35,977	12,424.6	9,871.0	1,460	2,960.2	2,170.2	66,100	33,778.1	24,740.9
Balochistan	1366	470.3	828.3	60	218.8	133.5	7,006	4,791.5	4,840.7
Azad Jammu Kashmir	12,404	2,521.2	1,956.6	67	203.2	226.2	14,779	6,318.6	3,233.1
Gilgit Baltistan	7,449	1,329.1	1,675.0	1106	638.8	1,537.7	13,361	2,955.7	4,166.3
All Pakistan	**1,270,474**	**250,919.6**	**222,794.2**	**73,256**	**558,234.1**	**138,795.3**	**2,390,080**	**1,775,955.5**	**760,034.0**
FY24									
Jul-Sep									
Punjab	214,489	54,678.9	182,541.7	14,509	163,742.2	113,971.7	400,262	397,218.4	595,873.1
Sindh	29,819	8,596.2	34,382.1	551	16,789.0	16,733.7	71,089	72,479.8	132,248.8
Khyber Pakhtunkhwa	8,748	3,310.1	10,317.8	289	960.5	2,252.1	42,317	25,567.8	24,251.4
Balochistan	189	92.3	583.6	30	401.6	147.5	2,724	1,787.7	5,190.0
Azad Jammu Kashmir	1,963	491.8	2,005.2	12	37.5	163.6	2,632	1,372.9	3,182.7
Gilgit Baltistan	1,912	331.8	1,773.0	188	208.6	1,469.0	2,910	912.7	4,351.9
All Pakistan	**257,120**	**67,501.0**	**231,603.3**	**15,579**	**182,139.3**	**134,737.6**	**521,934**	**499,339.3**	**765,097.9**
Jul-Dec									
Punjab	446,351	104,632.6	195,634.2	29,076	325,476.6	115,749.4	872,747	875,207.5	642,927.0
Sindh	71,388	18,013.5	36,668.7	1283	39,792.7	17,587.3	151,314	180,678.9	137,803.4
Khyber Pakhtunkhwa	18,277	6,887.4	11,230.0	541	2,472.6	2,372.8	61,873	39,003.2	28,224.0
Balochistan	396	270.6	579.7	140	1,089.7	158.0	4,555	5,108.0	6,022.7
Azad Jammu Kashmir	4,501	1,113.4	2,108.1	50	178.6	146.0	5,955	3,543.9	3,207.3
Gilgit Baltistan	4,183	739.9	1,760.4	420	493.5	1,434.6	6,318	2,291.7	4,756.4
All Pakistan	**545,096**	**131,657.4**	**247,981.0**	**31,510**	**369,503.6**	**137,448.1**	**1,102,762**	**1,105,833.0**	**822,940.7**
Jul-Mar									
Punjab	668,691	145,402.5	195,888.5	40,670	494,484.6	115,404.5	1,277,688	1,269,812.7	633,417.4
Sindh	116,192	28,577.8	39,144.5	1756	71,526.8	18,624.0	221,933	295,139.9	138,505.4
Khyber Pakhtunkhwa	26,184	10,042.1	11,289.4	778	3,133.9	2,493.8	78,018	54,785.4	33,148.4
Balochistan	533	359.7	610.8	221	1,379.3	205.1	6,653	7,253.3	6,036.5
Azad Jammu Kashmir	7,799	1,778.8	2,158.9	62	203.5	126.9	9,788	5,218.1	3,129.3
Gilgit Baltistan	6,068	1,056.1	1,825.7	528	602.0	1,360.5	9,072	3,008.6	4,452.1
All Pakistan	**825,467**	**187,217.0**	**250,917.9**	**44,015**	**571,330.1**	**138,214.8**	**1,603,152**	**1,635,218.1**	**818,689.0**
Jul-Jun									
Punjab	842,389	209,645.3	205,722.8	53,009	631,966.7	117,458.0	1,628,286	1,731,881.7	675,769.6
Sindh	153,213	38,509.3	43,221.4	2193	99,339.4	18,841.9	289,534	398,873.5	154,690.7
Khyber Pakhtunkhwa	33,564	12,877.5	11,995.2	2239	3,885.0	2,632.7	92,571	63,135.7	28,983.4
Balochistan	2393	2,307.8	2,160.3	495	2,039.0	355.0	9,626	11,242.3	7,825.5
Azad Jammu Kashmir	9,327	2,313.3	2,316.4	64	211.9	119.4	11,852	7,053.8	3,315.5
Gilgit Baltistan	6,963	1,256.5	1,755.5	696	749.2	1,359.6	10,416	3,519.0	4,399.6
All Pakistan	**1,047,849**	**266,909.7**	**267,171.5**	**58,696**	**738,191.2**	**140,766.5**	**2,042,285**	**2,215,706.0**	**874,984.3**

Source: Agriculture Credit & Financial Inclusion Department

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

Farm (Crop) Sector

Million Rupees

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

Non- Farm (Non-Crop) Sector

(Million Rupees)

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

Source: Agriculture Credit & Financial Inclusion Department, SBP

3.21 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

End period: Million Rupees

ECONOMIC GROUPS	2024								
	Mar			Jun			Sep [P]		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	**446.6**	-	-	**664.3**	-	-	**586.1**
2. DOMESTIC CONSTITUENTS	**104,205.4**	**40,058.7**	**217,101.3**	**118,963.1**	**28,328.4**	**215,147.5**	**112,648.9**	**39,401.5**	**247,648.8**
I. GOVERNMENT	-	**363.3**	-	-	**21.8**	-	-	**268.1**	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**2,985.2**	**268.6**	**0.0**	**14,856.0**	-	**0.0**	**15,849.1**	-	**0.0**
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	**101,220.2**	**39,426.9**	**217,101.2**	**104,107.1**	**28,306.6**	**215,147.4**	**96,799.8**	**39,133.4**	**247,648.7**
a. Agriculture, forestry and fishing	54.7	32.7	552.3	59.3	33.1	610.3	27.0	131.2	311.8
b. Mining and quarrying	-	2,004.3	444.7	16.0	1,321.7	-	-	1,321.7	-
c. Manufacturing	67,329.2	31,194.2	191,946.2	65,055.6	19,731.2	199,754.8	57,976.2	31,908.6	227,427.6
01 - Manufacture of food products	11,736.5	5,059.4	11,777.9	10,976.4	3,329.6	11,680.3	8,888.7	5,625.0	18,168.5
02 - Manufacture of beverages	972.8	465.3	9.8	972.8	468.2	8.3	100.0	465.3	21.1
03 - Manufacture of textiles	38,132.8	6,326.4	150,166.0	35,855.8	4,642.9	154,440.6	32,127.6	8,861.1	173,214.9
04 - Manufacture of wearing apparel	517.0	1,610.9	20,350.9	544.7	1,748.2	24,257.9	594.5	2,375.7	26,115.8
05 - Manufacture of leather and related products	20.7	1,787.8	4,289.3	10.5	699.6	3,390.2	21.6	938.2	3,829.4
06 - Manufacture of paper and paper products	25.0	405.7	24.4	-	273.8	102.4	-	697.8	98.6
07 - Manufacture of coke and refined petroleum products	1,113.8	6,562.5	-	478.8	1,239.9	-	563.0	2,013.0	-
08 - Manufacture of chemicals and chemical products	10,935.6	2,150.7	230.4	8,512.8	1,418.6	303.8	10,302.7	3,049.3	796.2
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	91.5	133.1	164.5	103.9	577.7	166.8	103.5	964.7	192.7
10 - Manufacture of rubber and plastics products	20.0	1,177.0	1,473.1	159.4	1,115.2	1,456.1	-	1,358.8	1,589.2
11 - Manufacture of other non-metallic mineral products	20.0	1,808.1	592.0	12.5	236.9	892.3	72.8	354.6	782.2
12 - Manufacture of basic metals	235.2	883.9	430.9	163.2	1,354.4	380.1	787.0	2,502.3	-
13 - Manufacture of fabricated metal products, except machinery and equipment	179.8	183.1	-	297.3	0.5	-	229.7	131.2	-
14 - Manufacture of computer, electronic and optical products	134.4	19.4	65.9	55.0	354.9	95.4	55.0	19.4	95.4
15 - Manufacture of electrical equipment	100.0	689.0	77.6	111.8	973.3	85.6	157.2	934.7	87.4
16 - Manufacture of machinery and equipment	0.2	64.4	302.7	-	69.3	297.8	21.1	47.2	337.6
17 - Manufacture of motor vehicles, trailers and semi-trailers	360.6	1,446.9	233.0	382.3	1,136.4	14.8	389.8	1,361.7	27.8
18 - Manufacture of furniture	10.0	136.4	-	10.0	-	-	10.0	13.2	-
19. Other manufacturing	2,723.3	284.2	1,757.7	6,408.5	92.1	2,182.4	3,552.1	195.5	2,070.9
d. Electricity, gas, steam and air conditioning supply	1,489.2	449.2	265.0	127.4	-	265.0	227.4	-	115.0
e. Water supply; sewerage, waste management and remediation activities	-	800.1	-	-	53.4	-	-	137.5	-
f. Construction	-	71.2	-	-	190.4	-	-	119.8	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	14,815.7	2,504.8	22,583.0	13,549.0	4,516.1	13,037.7	13,125.6	4,439.8	17,364.9
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	0.5	99.6	47.2	66.8	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	4,310.3	2,118.4	4,793.5	4,324.2	4,282.7	4,472.3	4,219.2	3,799.1	4,352.3
03 - Retail trade, except of motor vehicles and motorcycles	10,505.4	386.0	17,758.4	9,224.8	233.0	8,465.7	8,859.3	573.8	12,981.5
h. Transportation and storage	38.7	1,772.2	168.0	5.7	1,772.2	172.4	7.0	576.2	168.0
i. Accommodation and food service activities	0.0	115.1	-	-	120.0	-	-	115.1	-
j. Information and communication	11,186.6	101.5	222.3	17,411.2	105.5	356.1	17,276.5	101.5	1,428.2
k. Real estate activities	-	-	22.5	-	-	-	-	-	-
l. Professional, scientific and technical activities	222.8	261.6	204.8	536.1	435.5	24.6	761.4	270.3	20.9
m. Administrative and support service activities	1,544.4	84.3	665.9	3,643.9	6.9	919.4	3,595.4	6.9	762.0
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	4,538.8	31.7	26.6	3,702.9	16.4	7.2	3,803.3	0.7	50.4
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	**118,963.1**	**28,328.4**	**215,811.7**	**118,963.1**	**28,328.4**	**215,811.7**	**112,648.9**	**39,401.5**	**248,234.8**

Source: Statistics and Data Services Department, SBP

Note:

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

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

End period: Million Rupees

SECURITIES / SHARES	2024								
	Mar			Jun			Sep[P]		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	**21,168,421.6**	**22,294,027.8**	**21,850,660.7**	**25,649,888.2**	**27,013,422.6**	**26,401,194.5**	**25,013,074.1**	**25,837,368.0**	**25,932,141.7**
1) Treasury Bills	5,661,935.1	6,315,619.9	5,731,484.2	8,567,558.0	9,476,805.8	8,726,977.5	8,697,363.6	9,308,822.3	8,822,740.8
2) Pakistan Investment Bonds (PIBs)	15,490,072.6	15,961,190.4	16,102,296.3	17,079,494.0	17,533,780.7	17,671,330.9	16,291,613.3	16,504,450.3	17,083,574.2
a. Fixed Rate	4,844,645.0	5,108,376.5	5,008,678.6	5,251,521.6	5,550,293.2	5,443,118.0	4,953,583.9	4,963,336.9	5,274,808.9
b. Floating Rate	10,645,427.6	10,852,813.8	11,093,617.7	11,827,972.5	11,983,487.4	12,228,212.9	11,338,029.4	11,541,113.4	11,808,765.3
3) Others	16,414.0	17,217.5	16,880.2	2,836.1	2,836.1	2,886.1	24,097.3	24,095.3	25,826.6
II. Provincial Government	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	**440,608.8**	**322,668.9**	**456,908.4**	**405,767.1**	**292,117.2**	**486,293.8**	**429,250.8**	**290,127.9**	**484,505.8**
1) Quoted On The Stock Exchange	**232,228.7**	**124,345.6**	**239,684.6**	**186,007.7**	**81,678.7**	**258,624.1**	**207,960.9**	**74,903.0**	**254,079.0**
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	21,303.1	15,764.0	31,425.9	21,694.5	16,182.1	36,422.9	22,864.2	16,698.0	30,781.4
NFPSEs	26,993.3	10,061.8	25,884.3	27,134.0	10,372.2	33,911.4	29,609.8	7,853.0	34,556.9
Private Sector	106,446.6	37,836.7	139,380.5	106,205.6	39,956.2	140,735.2	114,092.3	34,375.3	140,928.1
2) Unquoted On The Stock Exchange	**208,380.0**	**198,323.3**	**217,223.8**	**219,759.4**	**210,438.6**	**227,669.7**	**221,289.9**	**215,224.9**	**230,426.8**
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	33,953.4	28,103.1	36,103.1	43,900.4	38,201.5	45,066.3	45,285.8	40,512.6	46,306.8
NFPSEs	105,355.3	105,247.9	105,355.3	128,539.6	128,424.1	137,376.9	27,728.6	27,614.9	36,608.7
Private Sector	6,369.2	4,435.8	9,379.8	6,413.7	5,072.6	8,296.5	8,920.7	7,549.5	9,868.5
V. DEBENTURES	**3.0**	**3.0**	**3.0**	**3.0**	**3.0**	**3.0**	**3.0**	**3.0**	**3.0**
VI. PARTICIPATION TERM CERTIFICATES	**0.3**	**0.3**	**0.3**	**0.3**	**0.3**	**0.3**	**0.3**	**0.3**	**0.3**
VII. CERTIFICATE OF INVESTEMENTS	**5.2**	**5.2**	**5.2**	**5.2**	**5.2**	**5.2**	**5.2**	**5.2**	**5.2**
VIII. TERM FINANCE CERTIFICATES	**100,905.4**	**103,099.5**	**102,023.0**	**104,699.3**	**107,004.1**	**103,999.3**	**101,852.9**	**103,920.6**	**102,335.9**
IX. MUTUAL FUNDS	**16,248.3**	**12,121.6**	**14,007.7**	**10,905.4**	**10,852.7**	**11,901.4**	**12,311.4**	**12,257.8**	**13,127.5**
X. OTHERS	**6,875.8**	**6,875.8**	**7,408.3**	**2,196.3**	**2,196.3**	**2,237.2**	**2,153.8**	**2,153.8**	**2,261.7**
XI. Islamic Banking Products - Investments	**4,637,556.0**	**4,636,245.5**	**4,952,765.2**	**4,727,902.8**	**4,717,279.2**	**4,905,459.5**	**4,903,421.6**	**4,913,433.7**	**5,213,842.1**
a. Government Islamic Securities	**4,093,235.3**	**4,094,893.0**	**4,290,011.9**	**4,178,597.1**	**4,173,347.6**	**4,326,039.3**	**4,396,936.8**	**4,410,435.8**	**4,677,623.7**
1. GOP Ijara Sukuk	4,051,712.4	4,050,942.6	4,247,573.3	4,144,297.5	4,134,379.0	4,289,991.9	4,336,837.1	4,344,137.8	4,615,342.7
a. Variable Rental Rate	2,743,845.9	2,736,796.4	2,875,475.4	2,875,001.1	2,854,324.1	3,002,776.7	2,976,530.7	2,979,051.4	3,217,778.4
b. Fixed Rental Rate	1,307,866.5	1,314,146.2	1,372,098.0	1,269,296.4	1,280,054.9	1,287,215.2	1,360,306.3	1,365,086.4	1,397,564.3
2. Bai Muajjal - Government	-	-	-	-	-	-	24,520.6	24,520.6	25,324.2
3. Islamic Naya Pakistan Certificate	41,522.9	43,950.4	42,438.6	34,299.6	38,968.6	36,047.4	35,579.2	41,777.5	36,956.9
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	**502,413.8**	**499,385.1**	**614,990.7**	**507,629.3**	**503,608.0**	**536,499.2**	**468,564.9**	**468,438.1**	**493,338.0**
1) Diminishing Musharaka Sukuk	147,975.1	144,608.9	155,486.8	149,352.3	147,290.5	153,881.7	123,096.6	118,921.8	128,876.4
2) Ijaraha Sukuk	190,191.6	187,698.7	289,688.3	198,871.0	196,382.7	215,185.5	187,606.5	187,524.6	200,001.0
3) Modaraba Sukuk	12,356.2	12,365.6	12,822.4	10,931.9	10,940.6	11,183.0	10,378.7	10,382.3	10,861.3
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	151,890.9	154,711.8	156,993.2	148,474.0	148,994.1	156,249.0	147,483.2	151,609.4	153,599.3
c. Wakala Placements	**1,976.9**	**1,976.9**	**1,976.9**	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	**8,997.0**	**8,997.0**	**9,380.0**	**9,370.3**	**9,370.3**	**9,616.1**	**9,139.0**	**9,139.0**	**9,571.8**
h. Other Islamic Mode of Investments	**30,933.0**	**30,993.5**	**36,405.7**	**32,306.2**	**30,953.4**	**33,304.9**	**28,780.8**	**25,420.8**	**33,308.6**
TOTAL	**26,370,624.6**	**27,375,047.6**	**27,383,781.9**	**30,901,367.6**	**32,142,880.8**	**31,911,094.2**	**30,462,073.2**	**31,159,270.3**	**31,748,223.3**

Source: Statistics and Data Services Department, SBP

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

End period: Million Rupees

RATE OF INTEREST	2023	2024	
	Sep	Jun	Sep[P]
00.00	6,910,442.3	7,821,139.9	7,689,982.5
01.00*	228,409.1	163,985.3	286,554.3
02.00*	143,352.1	139,925.2	176,839.9
03.00*	141,941.1	113,577.0	21,843.4
04.00*	29,404.7	25,651.9	31,816.3
05.00*	54,162.6	38,698.0	33,633.5
06.00*	19,227.0	7,289.1	69,638.8
07.00*	5,815.9	3,988.6	82,296.5
08.00	79,566.2	21,892.5	100,025.2
08.50	96,579.6	24,835.3	32,986.5
09.00	27,130.7	6,562.2	61,579.0
09.50	3,783.7	14,335.2	19,484.6
10.00	323.9	279.4	28,923.7
10.50	32,373.7	11,957.2	18,004.7
11.00	2,411.5	1,748.6	14,878.6
11.50	6,504.5	6,129.6	67,496.4
12.00	2,072.1	8,160.1	147,142.4
12.50	20,595.0	32,198.7	11,702.2
13.00	4,066.7	11,880.2	8,587.9
13.50	11,294.0	15,857.9	4,832.5
14.00	2,042.2	11,014.4	351,339.8
14.50	7,898.0	41,648.9	95,791.1
15.00	45,457.5	33,819.5	79,952.0
16.00	3,566.0	31,151.2	1,540,944.9
17.00	6,523.8	26,474.5	166,554.6
18.00	18,735.3	31,704.9	7,080,792.8
19.00	14,721.2	4,110.4	2,004,449.4
20.00	7,457.8	8,776.3	2,288,761.1
21.00	17,006.0	11,243.4	379,924.3
22.00	4,795.9	29,484.5	182,279.5
above 22.00	6,099.6	4,250.8	59,634.0
Total	**19,508,452.0**	**22,912,721.5**	**23,138,672.3**

Source: Statistics and Data Services Department, SBP

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

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

Million Rupees

RATE OF RETURN	2023	2024	
	Sep	Jun	Sep[P]
00.00	2,353,346.1	2,843,294.1	2,901,440.0
01.00*	188,498.5	223,512.4	222,125.3
02.00*	78,238.5	78,813.8	84,162.3
03.00*	25,611.2	21,171.6	11,410.3
04.00*	5,152.2	6,445.2	8,341.6
05.00*	6,623.2	7,139.8	25,898.4
06.00*	911.0	1,982.5	78,595.2
07.00*	25,967.6	1,240.3	110,367.9
08.00	1,572.2	24,751.2	148,536.1
08.50	43,194.7	88,925.3	100,879.7
09.00	946.5	167.3	605,487.3
09.50	10,313.0	5,116.7	116,480.9
10.00	37,468.5	9,576.6	113,590.3
10.50	3,469.3	11,992.5	18,338.6
11.00	15,117.0	6,196.0	72,239.5
11.50	21,123.6	11,848.6	76,784.5
12.00	9,892.4	47,812.0	210,273.2
12.50	19,294.2	13,992.5	21,763.0
13.00	2,711.9	28,852.4	73,708.0
13.50	177,838.8	129,923.5	22,576.5
14.00	14,821.5	15,463.4	309,681.7
14.50	22,035.6	34,914.8	31,348.2
15.00	27,753.4	14,494.1	188,706.2
16.00	32,480.2	17,977.8	831,067.6
17.00	9,395.6	17,304.8	283,935.0
18.00	23,065.9	14,623.4	466,707.3
19.00	5,751.7	2,740.6	140,605.7
20.00	49,282.0	5,726.0	110,189.0
21.00	5,849.4	20,323.9	29,595.8
22.00	406,402.6	89,775.5	28,888.1
above 22.00	19,061.1	562,379.3	13,849.0
Total	**6,086,944.2**	**7,268,183.6**	**7,457,572.3**

Source: Statistics and Data Services Department, SBP

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 30th September, 2024

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	6,343,183	1,067,795	427,512	2,752,932	10,591,422
01.00*	261,422	35,626	65,525	146,106	508,680
02.00*	65,646	11,111	34,595	149,650	261,002
03.00*	17,205	4,250	2,066	9,732	33,254
04.00*	8,833	3,619	6,212	21,494	40,158
05.00*	15,693	5,067	7,715	31,057	59,532
06.00*	41,012	9,985	10,128	87,110	148,234
07.00*	73,712	21,640	18,733	78,580	192,664
08.00	81,669	23,141	18,126	125,626	248,561
08.50	62,344	16,816	4,163	50,543	133,866
09.00	317,101	75,189	99,357	175,418	667,066
09.50	60,946	3,599	984	70,438	135,966
10.00	36,548	12,100	8,698	85,167	142,514
10.50	15,579	4,920	501	15,343	36,343
11.00	41,224	4,419	6,989	34,485	87,118
11.50	74,690	8,581	49,402	11,608	144,281
12.00	106,085	39,313	36,712	175,306	357,416
12.50	9,465	3,239	3,724	17,036	33,465
13.00	15,085	7,188	5,570	54,453	82,296
13.50	14,278	2,190	2,421	8,520	27,409
14.00	159,394	146,399	55,648	299,581	661,021
14.50	25,127	5,107	4,835	92,070	127,139
15.00	95,345	38,103	11,842	123,367	268,658
16.00	818,382	278,610	70,762	1,204,259	2,372,013
17.00	85,571	32,158	20,263	312,498	450,490
18.00	2,400,070	727,790	459,977	3,959,663	7,547,500
19.00	1,081,480	118,395	2,607	942,574	2,145,055
20.00	687,221	198,362	150,392	1,362,975	2,398,950
21.00	17,667	2,051	1,213	388,590	409,520
22.00	7,796	857	99	202,416	211,168
above 22.00	9,277	2,927	2,852	58,426	73,483
Total	13,049,049	2,910,549	1,589,624	13,047,023	30,596,245

***01.00 stands for 00.05 to 01.00**

***02.00 stands for 01.05 to 02.00**

and same for the rest of rows with *

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

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

End period: Million Rupees

RATE OF INTEREST	Mar-24		Jun-24		Sep-24 P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	641,272.0	564,600.5	647,190.1	559,632.5	753,578.7	651,120.8
01.00*	7,039.1	6,678.7	10,642.3	9,220.5	11,991.6	9,842.8
02.00*	107,618.8	107,501.4	103,972.8	103,868.5	100,283.5	98,977.3
03.00*	262,204.0	262,204.0	252,691.0	252,691.0	255,372.9	255,372.9
04.00*	147,110.5	147,064.8	144,136.0	144,095.4	131,315.6	131,276.6
05.00*	271,188.5	270,357.4	266,980.3	266,259.5	213,222.7	213,057.0
06.00*	60,287.9	51,097.7	77,821.0	76,621.2	92,185.3	90,876.0
07.00*	141,498.5	85,304.8	136,654.5	110,357.0	110,104.7	110,104.7
08.00*	34,111.2	22,993.3	36,852.4	36,852.4	40,320.4	33,731.1
8.25	362,431.4	1,100.1	369,489.3	3,430.7	362,328.8	1,301.7
8.50	1,394.0	1,394.0	34,544.6	2,423.9	36,916.2	3,826.2
8.75	113.7	113.7	944.0	944.0	3,592.9	3,592.9
9.00	25,866.5	25,866.5	46,744.6	46,744.6	50,205.8	39,881.0
9.25	296.2	296.2	7,748.4	1,107.3	3,545.5	3,545.5
9.50	12,216.2	12,216.2	24,100.0	2,253.7	13,788.6	4,025.3
9.75	316.4	316.4	18,952.7	632.2	974.9	974.9
10.00	11,478.8	11,478.8	15,248.2	15,248.2	27,891.1	6,094.0
10.25	150.1	150.1	490.6	490.6	30,580.5	1,192.8
10.50	143.9	143.9	956.4	956.4	11,271.8	1,096.9
10.75	39,187.1	972.9	49,346.3	1,084.6	9,799.3	1,157.8
11.00	10,210.7	10,210.7	9,329.8	9,329.8	7,564.3	7,564.3
11.25	390.6	390.6	1,868.2	1,868.2	1,075.1	1,075.1
11.50	127,494.6	421.8	127,904.2	694.9	131,016.6	1,350.8
11.75	311.1	311.1	494.5	494.5	388.1	388.1
12.00	29,180.7	22,549.0	92,906.9	20,944.8	90,759.5	17,224.5
12.25	143.2	143.2	10,646.4	424.0	263.1	263.1
12.50	709.8	675.8	617.7	617.7	5,476.9	5,250.8
12.75	20,806.3	2,511.7	900.6	900.6	1,130.7	1,130.7
13.00	43,676.5	22,842.6	18,658.7	18,658.7	4,421.7	4,421.7
13.25	65,566.1	606.9	65,359.6	400.5	65,119.4	165.2
13.50	12,194.3	2,188.2	28,681.5	1,631.6	1,476.1	1,476.1
13.75	341.3	341.3	45,779.6	72.7	7,503.2	7,503.2
14.00	12,733.5	12,733.5	11,551.5	11,551.5	16,643.6	16,643.6
14.25	586.4	586.4	206.7	206.7	6,056.9	6,056.9
14.50	1,463.9	1,463.9	1,278.5	1,278.5	82,931.2	82,931.2
14.75	15,992.7	7,754.7	7,337.7	7,337.7	7,155.5	7,155.5
15.00	9,180.8	6,662.8	7,728.9	6,556.4	8,599.2	5,724.5
15.25	32,778.4	2,745.2	22,105.1	1,547.3	19,962.4	2,205.4
15.50	6,455.9	6,455.9	6,172.0	6,172.0	13,135.5	7,846.6
15.75	7,148.9	7,148.9	6,754.2	6,754.2	32,785.7	32,760.0
16.00	29,473.7	10,603.0	29,170.4	10,300.2	114,828.7	35,958.8
16.25	3,303.7	3,303.7	3,175.3	3,175.3	126,774.3	22,164.3
16.50	31,665.0	30,165.0	32,374.5	30,874.5	218,309.5	171,271.4
16.75	4,579.4	3,581.4	9,217.9	8,219.9	111,176.8	34,583.3
17.00	9,697.2	8,820.5	16,936.3	16,047.7	167,199.1	33,306.4
17.25	39,328.7	39,327.0	46,673.2	46,671.1	105,370.6	65,848.3
17.50	182,792.9	123,441.9	305,072.0	189,430.5	224,297.3	137,815.5
17.75	24,597.5	24,597.5	23,223.0	23,223.0	82,149.2	66,230.4
18.00	84,207.4	52,151.3	81,061.3	48,948.7	153,896.5	90,472.4
18.25	32,451.1	32,451.1	28,293.4	28,293.4	53,636.6	50,459.5
18.50	49,520.5	49,520.5	31,429.9	31,429.9	101,389.2	96,579.8
18.75	20,441.3	20,441.3	12,119.3	12,119.3	43,341.1	37,141.1
19.00	349,755.8	306,579.6	277,015.5	233,674.3	134,636.2	89,552.4
19.25	16,552.7	16,445.7	25,578.1	15,348.1	59,659.9	48,020.2
19.50	1,883.6	1,687.2	650.7	505.0	139,618.1	67,814.5
19.75	780.8	780.8	180.7	180.7	162,505.8	89,904.9
20.00	19,576.1	19,576.1	52,554.4	52,503.7	218,173.9	149,622.3
20.25	2,564.3	2,511.6	200,376.8	130,275.7	385,631.7	124,943.9
20.50	8,390.5	8,390.5	96,872.5	68,766.5	275,277.3	193,732.4
20.75	4,378.6	4,378.6	225,863.2	83,694.0	304,060.0	211,015.9
21.00	34,150.8	34,150.8	108,744.5	105,101.4	225,883.6	181,667.1
21.25	64,941.6	42,828.6	129,736.4	117,414.7	216,708.6	213,488.2
21.50	449,824.6	164,333.2	130,399.0	104,594.0	165,994.1	122,556.2
21.75	339,915.2	210,259.2	160,414.7	149,408.5	233,789.8	184,650.0
22.00	674,252.7	344,412.9	667,810.7	161,245.7	121,499.2	84,510.6
22.25	430,166.3	336,190.9	403,238.2	286,297.5	159,768.5	137,588.6
22.50	505,514.3	349,536.8	528,289.6	382,193.6	76,804.4	74,162.6
22.75	229,969.2	214,629.9	274,802.9	265,738.2	135,019.1	87,177.3
23.00	297,940.2	241,982.1	309,475.5	294,715.5	32,331.8	30,434.8
23.25	265,382.0	258,128.9	145,844.6	133,117.1	155,636.1	76,653.6
23.50	381,051.0	287,311.8	314,455.3	263,416.9	350,823.9	234,670.3
23.75	121,999.0	95,377.4	98,235.6	95,077.5	85,007.5	82,807.8
24.00	127,901.1	87,671.9	154,594.8	141,811.5	22,813.2	22,216.3
24.25	67,527.3	66,410.5	37,441.7	37,441.7	30,705.6	30,569.8
24.50	91,595.8	70,831.6	100,122.8	62,603.5	16,333.8	16,185.4
24.75	27,438.2	27,438.2	35,500.3	35,500.3	18,269.8	17,929.9
25.00 & above	716,483.5	716,483.3	763,846.4	712,306.3	527,699.5	527,621.3
TOTAL	**8,265,283.4**	**5,987,327.9**	**8,572,579.3**	**6,114,021.9**	**8,519,755.7**	**5,811,513.2**

Source: Statistics and Data Services Department, SBP

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

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

End of Period: Million Rupees

RATE OF RETURN	2024					
	Mar		Jun		Sep P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	230,446.7	227,999.5	251,406.4	238,125.8	231,269.3	206,254.3
01.00*	3,139.3	3,139.3	2,222.9	2,222.9	3,140.7	3,140.7
02.00*	68,221.7	68,221.7	66,632.1	66,632.1	66,655.4	66,655.4
03.00*	81,353.5	81,347.4	78,912.1	78,907.6	84,710.4	83,778.4
04.00*	60,287.4	60,287.4	56,094.9	55,350.7	61,392.2	61,392.2
05.00*	98,807.5	98,807.5	101,548.8	98,765.4	106,935.0	106,935.0
06.00*	13,984.4	13,984.4	17,400.9	17,400.9	18,771.3	18,771.3
07.00*	24,607.9	24,607.9	24,707.4	24,707.4	38,024.4	38,024.4
08.00*	8,281.2	8,281.2	10,437.8	10,437.8	31,602.2	10,915.8
8.25	43.3	-	939.9	939.9	1,179.0	1,179.0
8.50	612.1	612.1	680.5	680.5	5,538.8	699.4
8.75	48.6	48.6	240.0	240.0	22,308.1	1,256.2
9.00	5,639.5	5,639.5	8,660.6	8,660.6	10,547.3	10,547.3
9.25	228.2	228.2	46.5	46.5	809.0	809.0
9.50	4,030.1	4,030.1	1,116.4	1,116.4	801.7	801.7
9.75	1,434.9	1,434.9	2,498.3	883.1	259.7	259.7
10.00	2,550.5	2,550.5	2,270.8	2,270.8	4,190.1	4,178.2
10.25	216.2	216.2	645.0	645.0	185.9	185.9
10.50	442.2	442.2	2,382.8	2,382.8	974.5	974.5
10.75	1,576.3	641.7	1,447.8	542.4	428.4	428.4
11.00	3,186.4	3,186.4	2,727.3	2,727.3	4,343.1	4,343.1
11.25	340.0	340.0	427.2	427.2	286.6	286.6
11.50	49,685.6	3,078.2	2,554.1	2,554.1	582.0	582.0
11.75	1,249.6	1,249.6	592.6	592.6	600.2	600.2
12.00	1,914.2	1,914.2	47,237.8	2,179.4	1,575.2	1,575.2
12.25	454.5	454.5	546.4	506.4	629.7	593.0
12.50	2,466.7	2,466.7	1,342.2	1,342.2	852.6	852.6
12.75	2,357.1	2,311.5	2,041.4	2,001.5	3,052.9	1,240.9
13.00	3,323.4	3,323.4	1,645.5	1,645.5	640.6	640.6
13.25	3,009.6	3,009.6	1,469.3	1,469.3	2,718.5	2,718.5
13.50	1,502.6	1,502.6	809.8	809.8	1,560.9	1,560.9
13.75	3,013.6	3,013.6	2,606.7	2,606.7	7,187.9	7,187.9
14.00	16,697.8	16,697.8	3,489.9	3,489.9	18,604.0	18,604.0
14.25	1,174.4	1,174.4	822.1	822.1	4,432.4	4,432.4
14.50	1,544.9	1,544.9	1,510.4	1,510.4	67,448.3	67,448.3
14.75	1,430.3	1,430.3	1,260.4	1,260.4	1,263.3	1,263.3
15.00	8,894.1	8,894.1	12,705.0	9,974.4	11,803.0	7,100.6
15.25	587.0	587.0	1,229.0	1,229.0	4,343.3	2,621.1
15.50	2,645.0	2,645.0	3,778.7	3,778.7	8,322.3	7,044.5
15.75	76,542.3	41,542.3	1,428.6	1,428.6	14,608.6	4,608.6
16.00	3,178.0	3,178.0	3,009.7	3,009.7	14,459.3	14,457.7
16.25	60,858.5	52,137.9	28,368.0	28,368.0	27,325.6	27,318.2
16.50	70,530.3	26,501.2	20,126.5	11,626.5	86,700.8	67,324.5
16.75	10,749.0	10,749.0	6,187.4	6,187.4	35,922.6	21,270.2
17.00	7,528.2	4,797.6	6,814.4	6,814.4	29,741.9	29,736.3
17.25	3,019.4	1,367.5	7,925.4	6,325.1	27,264.5	19,177.2
17.50	8,255.5	8,255.5	69,121.4	69,121.4	44,899.1	44,894.2
17.75	9,983.7	9,983.7	5,711.7	5,711.7	21,855.3	21,751.7
18.00	7,519.5	7,519.5	7,669.3	7,669.3	40,574.9	32,396.5
18.25	12,448.6	12,448.6	8,453.5	8,453.5	31,689.3	30,402.4
18.50	6,741.6	6,741.6	5,174.5	5,174.5	46,411.5	31,978.8
18.75	15,113.1	15,113.1	5,030.9	5,030.9	29,421.3	28,853.3
19.00	144,903.7	144,903.7	78,651.7	78,651.7	80,667.4	51,810.2
19.25	3,030.6	3,030.6	2,687.9	2,687.9	37,279.8	31,941.9
19.50	3,180.9	3,180.9	2,509.5	2,509.5	99,170.6	56,615.5
19.75	3,647.4	3,647.4	8,306.2	8,306.2	202,574.6	90,457.3
20.00	23,602.2	23,602.2	38,832.1	20,832.1	188,428.1	79,105.2
20.25	3,932.1	3,150.9	41,942.2	33,290.1	191,046.6	98,195.2
20.50	4,327.5	4,327.5	35,489.3	33,436.9	236,780.8	83,405.1
20.75	26,452.1	23,411.3	95,746.3	48,066.6	138,274.8	97,942.4
21.00	15,657.8	15,655.7	71,305.1	70,060.0	72,078.2	70,550.1
21.25	107,384.2	58,392.8	87,690.3	77,666.3	74,534.0	61,432.9
21.50	335,810.8	91,712.3	87,426.6	66,412.7	69,181.0	66,348.4
21.75	145,987.6	120,544.9	127,183.2	88,226.9	125,117.4	85,114.3
22.00	234,485.4	125,683.0	672,005.0	162,764.5	81,068.2	55,052.0
22.25	293,292.6	179,744.5	247,632.1	197,795.0	55,578.0	54,816.5
22.50	229,839.7	166,106.9	204,771.9	171,548.4	41,650.1	38,582.3
22.75	111,056.3	109,442.4	125,812.8	125,797.0	50,473.9	38,698.7
23.00	133,657.7	123,217.4	128,391.5	112,015.8	37,295.0	35,073.4
23.25	75,328.9	75,314.3	74,598.4	67,452.1	42,255.8	40,631.6
23.50	72,779.4	54,615.2	97,874.6	71,001.8	67,695.1	21,776.4
23.75	69,280.7	40,531.4	39,723.4	36,928.4	35,884.5	32,988.6
24.00	78,123.1	67,252.7	42,541.3	41,303.2	20,510.4	20,508.9
24.25	19,994.7	19,994.7	19,819.8	19,819.8	14,413.8	14,313.4
24.50	29,264.3	29,264.3	36,784.2	25,928.3	9,138.9	9,136.4
24.75	11,629.1	11,629.1	12,770.7	12,770.7	9,583.5	9,581.6
25.00 & above	149,524.8	147,913.0	222,426.9	185,458.8	92,743.1	91,381.0
TOTAL	**3,330,069.6**	**2,507,948.6**	**3,497,031.4**	**2,577,536.9**	**3,354,268.6**	**2,457,511.6**

Source: Statistics and Data Services Department, SBP

Note:

* 01.00 stands for 00.25 to 01.00

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* 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 September, 2024

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	277,449	6,421	3,822	697,156	984,848
01.00*	2,708	232	-	12,192	15,132
02.00*	11,619	611	471	154,237	166,939
03.00*	77,236	7,981	437	254,429	340,083
04.00*	66,499	5,532	378	120,300	192,708
05.00*	143,851	26,005	3,429	146,873	320,158
06.00*	20,826	1,399	997	87,734	110,957
07.00*	78,189	6,520	5,662	57,759	148,129
08.00*	6,025	368	59	65,471	71,923
08.25	20	0	-	363,488	363,508
08.50	19	2	-	42,434	42,455
08.75	34	-	-	25,867	25,901
09.00	23,785	843	0	36,125	60,753
09.25	342	0	-	4,012	4,355
09.50	269	63	-	14,258	14,590
09.75	229	26	-	980	1,235
10.00	857	94	37	31,093	32,081
10.25	183	39	-	30,545	30,766
10.50	179	14	30	12,022	12,246
10.75	664	10	-	9,554	10,228
11.00	5,593	747	12	5,555	11,907
11.25	938	77	-	347	1,362
11.50	535	19	-	131,045	131,599
11.75	116	15	-	857	988
12.00	15,802	63	552	75,918	92,335
12.25	217	11	-	665	893
12.50	861	119	-	5,350	6,329
12.75	424	30	-	3,730	4,184
13.00	1,191	50	16	3,805	5,062
13.25	1,176	89	-	66,573	67,838
13.50	1,388	266	-	1,383	3,037
13.75	1,957	149	0	12,585	14,691
14.00	10,664	841	0	23,743	35,248
14.25	1,169	72	12	9,236	10,489
14.50	2,806	200	0	147,373	150,380
14.75	7,471	90	-	858	8,419
15.00	6,903	232	-	13,268	20,402
15.25	1,350	232	183	22,541	24,306
15.50	6,561	52	1,056	13,789	21,458
15.75	7,463	240	24	39,667	47,394
16.00	4,780	509	992	123,007	129,288
16.25	1,469	31	60	152,540	154,100
16.50	10,365	133	10	294,502	305,010
16.75	1,852	167	26	145,053	147,099
17.00	5,244	510	507	190,680	196,941
17.25	6,269	125	110	126,131	132,635
17.50	34,154	656	8,433	225,954	269,196
17.75	17,634	800	41	85,529	104,004
18.00	11,607	501	102	182,261	194,471
18.25	4,232	91	64	80,938	85,326
18.50	15,644	480	23	131,653	147,801
18.75	7,613	462	75	64,614	72,762
19.00	24,044	1,359	401	189,499	215,304
19.25	20,446	1,015	180	75,298	96,940
19.50	8,027	442	183	230,137	238,789
19.75	9,353	705	274	354,749	365,080
20.00	19,391	1,001	229	385,981	406,602
20.25	11,126	485	380	564,687	576,678
20.50	14,174	606	626	496,652	512,058
20.75	9,182	528	467	432,159	442,335
21.00	33,004	3,338	487	261,134	297,962
21.25	17,225	697	436	272,885	291,243
21.50	14,661	1,134	146	219,234	235,175
21.75	13,117	3,012	261	342,518	358,907
22.00	31,499	1,239	91	169,738	202,567
22.25	19,180	920	207	195,040	215,347
22.50	21,076	1,575	646	95,157	118,455
22.75	15,087	658	145	169,604	185,493
23.00	13,708	1,182	145	54,592	69,627
23.25	33,854	1,654	829	161,554	197,892
23.50	227,940	2,970	459	187,151	418,519
23.75	16,934	931	546	102,482	120,892
24.00	31,074	2,948	88	9,214	43,324
24.25	23,139	1,168	666	20,146	45,119
24.50	18,836	1,372	220	5,045	25,473
24.75	18,949	1,449	501	6,954	27,853
25.00 & above	504,861	37,903	1,782	75,896	620,443
Total	**2,076,318**	**134,509**	**38,018**	**9,625,179**	**11,874,024**

Source: Statistics and Data Services Department, SBP

*01.00 stands for 00.25 to 01.00

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

*08.00 stands for 07.25 to 08.00

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

3.27 Scheduled Banks' Weighted Average Rate of Return on Deposits

Overall – All Banks

Percent per annum

TYPE OF DEPOSITS	2023		2024		
	Sep	Dec	Mar	Jun	Sep [P]
I. Call Deposits	13.90	11.69	12.83	10.17	8.90
	(2.34)	(2.22)	(2.23)	(2.87)	(2.15)
II. Saving Deposits	17.75	17.90	18.02	18.04	16.00
	(68.69)	(68.54)	(70.28)	(71.17)	(72.57)
III. Term or Fixed Deposits					
(a) Less than 3 months	18.38	18.26	17.88	15.20	15.15
	(4.19)	(4.37)	(4.30)	(4.59)	(3.68)
(b) 3 months and over but less than 6 months	18.26	18.58	17.63	17.23	15.97
	(4.36)	(4.15)	(3.34)	(3.07)	(3.12)
(c) 6 months and over but less than 1 year	15.26	15.18	14.05	11.29	13.44
	(3.90)	(3.32)	(3.16)	(3.15)	(3.49)
(d) 1 year and over but less than 2 years	18.33	18.99	19.35	18.54	17.91
	(13.57)	(14.10)	(14.12)	(13.11)	(12.82)
(e) 2 years and over but less than 3 years	13.95	14.16	14.35	14.18	19.48
	(0.37)	(0.33)	(0.32)	(0.25)	(0.25)
(f) 3 years and over but less than 4 years	14.45	14.53	14.38	10.68	15.40
	(0.46)	(0.46)	(0.43)	(0.39)	(0.38)
(g) 4 years and over but less than 5 years	13.38	13.44	13.45	11.86	14.38
	(0.19)	(0.31)	(0.31)	(0.07)	(0.07)
(h) 5 years and over	12.64	12.81	12.91	10.56	13.10
	(1.94)	(1.76)	(1.52)	(1.32)	(1.25)
IV. Overall					
(i) Excluding current and other deposits	17.55	17.73	17.83	17.34	15.91
(ii) Including current and other deposits	11.40	11.57	11.72	11.51	10.67

Source: Statistics and Data Services Department, SBP

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

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

3.28 Scheduled Banks' Weighted Average Rate of Return on Deposits

Conventional Banking– All Banks

Percent per annum

TYPE OF DEPOSIT	2023		2024		
	Sep	Dec	Mar	Jun	Sep [P]
I. Call Deposits	14.75	13.32	14.44	11.11	9.43
	(2.70)	(2.57)	(2.61)	(3.44)	(2.64)
II. Saving Deposits	19.23	19.29	19.53	19.60	17.42
	(68.27)	(68.05)	(69.85)	(71.13)	(72.81)
III. Term or Fixed Deposits					
(a) Less than 3 months	17.69	17.97	17.45	12.63	14.90
	(3.30)	(3.47)	(3.39)	(3.40)	(3.09)
(b) 3 months and over but less than 6 months	17.70	17.81	16.63	15.81	14.49
	(3.91)	(3.56)	(2.74)	(2.43)	(2.07)
(c) 6 months and over but less than 1 year	14.14	13.73	12.11	9.30	11.11
	(3.80)	(3.09)	(2.86)	(3.07)	(3.37)
(d) 1 year and over but less than 2 years	18.64	19.28	19.61	18.77	18.32
	(14.89)	(15.58)	(15.82)	(14.42)	(13.99)
(e) 2 years and over but less than 3 years	14.22	14.34	14.47	14.25	19.70
	(0.44)	(0.41)	(0.39)	(0.32)	(0.32)
(f) 3 years and over but less than 4 years	15.34	15.22	14.94	10.85	16.49
	(0.51)	(0.51)	(0.49)	(0.44)	(0.42)
(g) 4 years and over but less than 5 years	13.21	13.33	13.31	7.77	13.70
	(0.18)	(0.34)	(0.34)	(0.04)	(0.04)
(h) 5 years and over	12.65	12.86	12.94	10.03	13.72
	(2.01)	(1.83)	(1.51)	(1.33)	(1.25)
IV. Overall					
(i) Excluding current and other deposits	18.53	18.68	18.88	18.32	16.89
(ii) Including current and other deposits	12.19	12.41	12.62	12.39	11.57

Source: Statistics and Data Services Department, SBP

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

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

3.29 Scheduled Banks' Weighted Average Rate of Return on Deposits

Islamic Banking – All Banks

Percent per annum

TYPE OF DEPOSITS	2023		2024		
	Sep	Dec	Mar	Jun	Sep [P]
I. Call Deposits	7.4	-	-	0.0	1.3
	(1.2)	(1.1)	(1.0)	(1.0)	(0.6)
II. Saving Deposits	13.0	13.6	13.4	13.0	11.5
	(70.0)	(70.1)	(71.6)	(71.3)	(72.7)
III. Term or Fixed Deposits					
	19.4	18.7	18.5	18.5	15.6
(a) Less than 3 months	(7.1)	(7.2)	(7.2)	(8.5)	(5.6)
	19.5	20.0	19.3	19.4	17.5
(b) 3 months and over but less than 6 months	(5.8)	(6.0)	(5.2)	(5.2)	(6.5)
	18.6	18.7	18.3	17.1	20.0
(c) 6 months and over but less than 1 year	(4.2)	(4.0)	(4.1)	(3.4)	(3.9)
	16.7	17.4	17.9	17.3	15.9
(d) 1 year and over but less than 2 years	(9.2)	(9.4)	(8.8)	(8.8)	(9.1)
	11.1	11.5	12.5	12.8	11.9
(e) 2 years and over but less than 3 years	(0.1)	(0.1)	(0.1)	(0.0)	(0.0)
	9.9	10.5	11.0	9.7	9.0
(f) 3 years and over but less than 4 years	(0.3)	(0.3)	(0.3)	(0.2)	(0.2)
	13.9	14.0	14.2	14.9	14.9
(g) 4 years and over but less than 5 years	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
	12.6	12.6	12.8	12.3	11.1
(h) 5 years and over	(1.7)	(1.5)	(1.6)	(1.3)	(1.3)
IV. Overall	14.4	14.8	14.5	14.2	12.8
(i) Excluding current and other deposits					
	8.9	9.0	8.9	8.7	7.9
(ii) Including current and other deposits	8.0	8.9	9.0	8.9	8.7

Source: Statistics and Data Services Department, SBP

Note: Figures in parentheses represent as percentage of total islamic deposits excluding current and other deposits.
This Data is being published on quarterly basis w.e.f. March 2023.

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

Percent per annum

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES
I.	**OVERALL- ALL BANKS**									
2023	**Jun**	13.89	21.05	16.28	17.45	15.02	17.35	18.76	30.82	17.50
	Sep	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01
	Dec	13.98	21.16	17.39	17.81	15.28	17.52	18.94	32.11	17.96
2024	**Mar**	14.91	20.61	17.59	17.40	14.77	16.89	18.09	32.33	17.58
	Jun	14.98	19.79	17.38	17.22	14.87	18.07	18.09	32.93	17.57
	Sep[P]	15.98	17.19	15.76	15.92	14.07	16.58	16.67	33.07	16.28
II.	**CONVENTIONAL BANKING - ALL BANKS**									
2023	**Jun**	13.89	21.03	16.27	17.52	15.02	18.15	18.09	30.84	17.44
	Sep	13.77	21.11	17.42	17.51	15.01	18.34	18.41	32.13	-
	Dec	13.98	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.82
2024	**Mar**	14.91	20.59	17.46	16.98	14.51	17.68	17.64	32.35	17.41
	Jun	14.98	19.82	17.12	16.80	14.28	17.79	17.41	33.48	17.20
	Sep[P]	15.98	17.17	15.83	15.28	13.61	16.75	16.18	33.69	16.09
III.	**ISLAMIC BANKING-ALL BANKS**									
2023	**Jun**	-	21.31	16.30	17.28	15.01	12.57	20.49	30.68	17.81
	Sep	-	21.46	17.10	17.88	15.63	11.80	20.98	31.40	18.27
	Dec	-	21.65	17.33	18.44	15.94	13.05	20.43	31.93	18.33
2024	**Mar**	-	20.94	17.80	18.22	15.37	12.85	19.55	32.24	18.00
	Jun	-	19.29	17.89	18.13	16.22	19.64	19.92	29.47	18.48
	Sep[P]	-	18.56	15.61	17.28	15.08	15.69	18.18	29.16	16.75

Source: Statistics and Data Services Department, SBP

Note:

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

3.31 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate[1]	SBP Repo Rate[2]	SBP Policy (Target) Rate[3]	End User Export Finance Scheme Rate[4]	
				w.e.f.	Rate
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.50
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3.00
8-Apr-22	13.25	11.25	12.25	8-Apr-22	5.50
24-May-22	14.75	12.75	13.75	24-May-22	7.50
13-Jul-22	16.00	14.00	15.00	13-Jul-22	10.00
28-Nov-22	17.00	15.00	16.00	28-Nov-22	11.00
24-Jan-23	18.00	16.00	17.00	24-Jan-23	14.00
3-Mar-23	21.00	19.00	20.00	3-Mar-23	17.00
5-Apr-23	22.00	20.00	21.00	5-Apr-23	18.00
27-Jun-23	23.00	21.00	22.00	27-Jun-23	19.00
11-Jun-24	21.50	19.50	20.50	11-Jun-24	17.50
30-Jul-24	20.50	18.50	19.50	30-Jul-24	16.50
13-Sep-24	18.50	16.50	17.50	13-Sep-24	14.50
5-Nov-24	16.00	14.00	15.00	5-Nov-24	12.00
17-Dec-24	14.00	12.00	13.00	17-Dec-24	10.00
28-Jan-25	13.00	11.00	12.00	28-Jan-25	9.00

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

Tenor (remaining days to be discounted)	(up to) 90	(up to) 120	(up to) 180
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
28-Jan-25	Upto 3 years	7.50	1.50	9.00
	Over 3 years and upto 5 years	6.50	2.50	9.00
	Over 5 years and upto 10 years	6.00	3.00	9.00

Financing Facility for Storage of Agri. Produce (FFSAP)

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

Service charges/Mark up rates of Refinance facility for SMEs

S.No	Refinancing Facility	w.e.f (Circular Date)	Description	Max. Tenor (Years)	SBP Rate of Refinance to PFIs'	PFIs' Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Up to 10	2	4	6
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Up to 1	2	4	6
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2	4	6
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Up to 12	3	3	6
			Category II	Up to 10	2	4	6
			Category III	Up to 10	3	3	6
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Up to 5	0	5	5
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Up to 5	0	5	5

PFIs: Participating Financial Institutions

Source: State Bank of Pakistan

1: Formerly known as rate on SBP 3-Day Repo Facility. Since August 17, 2009 Via DMMD Circular # 01 of 2009, it was replaced with SBP O/N Reverse Repo Rate. It remained as SBP Policy rate till May 24, 2015

2: Introduced with effect from August 17, 2009 Via DMMD Circular # 01 of 2009, it serves as a Floor for SBP Interest Rate Corridor.

3: Introduced with effect from May 25, 2015 Via DMMD Circular # 09 of 2015, as new Policy (Target) Rate. 4: Banks are allowed to charge a maximum spread of 1% (effective March 04, 2014, 2% in case of financing to SMEs without enhancing borrowers' rate).

4: Banks are allowed to charge a maximum spread of 1% (effective March 04, 2014, 2% in case of financing to SMEs without enhancing borrowers' rate).

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

3.32 Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including 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
Oct-24																
1.Scheduled Banks (SBs)	**15.34**	**15.11**	**15.50**	**15.31**	**14.90**	**14.82**	**16.04**	**16.04**	**10.10**	**9.77**	**14.71**	**14.51**	**9.45**	**9.39**	**14.57**	**14.52**
a. Public	16.23	16.67	16.78	17.62	17.23	17.20	19.49	19.49	13.17	13.43	15.52	15.54	11.42	12.01	15.27	15.27
b. Private	15.69	15.54	15.84	15.73	14.59	14.47	15.54	15.50	9.15	8.44	14.36	13.95	8.68	8.40	14.26	14.16
c. Foreign	8.61	8.58	8.61	8.58	9.45	9.40	9.46	9.41	7.10	7.33	14.08	14.07	12.79	12.89	15.13	15.13
d. Specialized	21.57	21.57	21.57	21.57	17.93	17.95	24.56	24.56	12.59	11.79	15.78	15.71	13.08	12.89	14.75	14.64
2. DFIs	**18.18**	**18.26**	**18.21**	**18.30**	**13.87**	**13.99**	**15.04**	**15.48**	**15.39**	**15.82**	**15.39**	**15.82**	**16.93**	**17.11**	**16.93**	**17.11**
3. MFBs	**31.83**	**31.83**	**39.23**	**39.23**	**34.72**	**34.72**	**37.10**	**37.10**	**6.36**	**5.44**	**14.59**	**14.22**	**13.42**	**12.74**	**18.83**	**18.92**
4. Overall (SBs, MFBs, DFIs)	**15.43**	**15.23**	**15.61**	**15.45**	**15.48**	**15.45**	**16.65**	**16.72**	**10.07**	**9.73**	**14.71**	**14.51**	**9.57**	**9.48**	**14.69**	**14.63**
Nov-24[R]																
1.Scheduled Banks (SBs)	**14.82**	**15.16**	**15.03**	**15.43**	**14.04**	**14.09**	**15.12**	**15.31**	**7.50**	**6.69**	**13.38**	**13.06**	**9.07**	**9.05**	**13.86**	**13.86**
a. Public	15.51	16.04	16.27	17.03	16.78	16.79	19.05	19.10	11.45	12.01	13.24	13.23	11.06	11.75	14.89	14.90
b. Private	15.20	15.69	15.39	15.95	13.57	13.58	14.45	14.61	7.32	6.40	13.40	13.06	8.31	8.09	13.43	13.40
c. Foreign	8.39	8.33	8.39	8.33	9.01	8.94	9.02	8.95	6.14	6.60	11.28	11.28	12.70	12.76	14.93	14.93
d. Specialized	21.61	21.61	21.61	21.61	17.91	17.93	23.16	23.16	8.93	7.50	15.64	15.49	13.00	12.90	14.83	14.78
2. DFIs	**16.33**	**16.33**	**16.35**	**16.35**	**13.25**	**13.23**	**14.35**	**14.62**	**13.07**	**13.62**	**13.07**	**13.62**	**14.70**	**15.22**	**14.70**	**15.22**
3. MFBs	**31.87**	**31.87**	**38.93**	**38.93**	**34.51**	**34.51**	**37.00**	**37.00**	**6.02**	**5.73**	**12.55**	**12.51**	**12.43**	**12.12**	**17.23**	**17.70**
4. Overall (SBs, MFBs, DFIs)	**15.13**	**15.55**	**15.35**	**15.85**	**14.75**	**14.89**	**15.88**	**16.18**	**7.50**	**6.69**	**13.37**	**13.05**	**9.16**	**9.13**	**13.95**	**13.96**
Dec-24[R]																
1.Scheduled Banks (SBs)	**13.94**	**13.97**	**14.20**	**14.31**	**13.24**	**13.32**	**14.11**	**14.31**	**7.48**	**6.50**	**11.38**	**10.64**	**7.48**	**7.38**	**11.50**	**11.46**
a. Public	13.59	14.29	13.83	14.66	15.90	16.20	17.83	18.34	10.12	10.23	11.41	11.42	9.50	9.88	12.02	12.04
b. Private	14.30	14.38	14.59	14.76	12.79	12.80	13.50	13.61	7.13	5.84	11.37	10.41	6.83	6.60	11.27	11.18
c. Foreign	8.34	8.26	8.34	8.26	8.67	8.63	8.67	8.64	9.67	10.25	11.39	11.39	10.63	10.69	12.58	12.58
d. Specialized	20.77	20.77	20.77	20.77	17.43	17.44	21.69	21.69	8.70	6.82	13.09	12.78	9.60	9.51	11.71	11.65
2. DFIs	**15.37**	**15.37**	**15.43**	**15.43**	**12.42**	**12.30**	**13.40**	**13.49**	**11.83**	**11.77**	**11.83**	**11.77**	**13.50**	**13.78**	**13.50**	**13.78**
3. MFBs	**32.62**	**32.62**	**39.15**	**39.15**	**34.58**	**34.58**	**36.97**	**36.97**	**5.11**	**4.69**	**11.86**	**11.74**	**11.46**	**11.08**	**16.28**	**16.76**
4. Overall (SBs, MFBs, DFIs)	**14.05**	**14.12**	**14.33**	**14.48**	**13.75**	**13.92**	**14.66**	**14.95**	**7.47**	**6.50**	**11.38**	**10.64**	**7.59**	**7.48**	**11.63**	**11.58**
Jan-25[P]																
1.Scheduled Banks (SBs)	**12.74**	**12.75**	**12.87**	**12.90**	**12.59**	**12.69**	**13.41**	**13.60**	**6.12**	**5.72**	**8.87**	**8.51**	**6.52**	**6.48**	**10.18**	**10.17**
a. Public	13.48	13.52	13.61	13.67	15.06	15.31	16.79	17.23	10.76	10.77	10.98	11.00	8.38	8.72	10.83	10.86
b. Private	13.01	13.09	13.15	13.27	12.08	12.12	12.73	12.85	5.57	5.05	8.52	8.03	6.08	5.95	10.15	10.13
c. Foreign	7.80	7.80	7.80	7.80	8.45	8.44	8.46	8.45	7.32	7.32	7.86	7.86	5.59	5.60	6.44	6.44
d. Specialized	20.17	20.17	20.17	20.17	16.93	16.95	20.94	20.94	9.92	7.44	11.32	10.92	9.09	9.21	10.27	10.27
2. DFIs	**13.56**	**13.57**	**13.93**	**13.98**	**11.75**	**11.50**	**12.73**	**12.69**	**10.99**	**11.06**	**10.99**	**11.06**	**12.75**	**12.99**	**12.75**	**12.99**
3. MFBs	**31.01**	**31.01**	**39.26**	**39.26**	**34.65**	**34.65**	**37.03**	**37.03**	**4.93**	**4.47**	**10.89**	**10.86**	**11.06**	**10.85**	**15.60**	**16.15**
4. Overall (SBs, MFBs, DFIs)	**12.85**	**12.88**	**12.99**	**13.05**	**13.17**	**13.34**	**14.04**	**14.30**	**6.12**	**5.71**	**8.88**	**8.52**	**6.64**	**6.59**	**10.32**	**10.31**

Source: Statistics and Data Services Department, SBP

Notes: P: provisional

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

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

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

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

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

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

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

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

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

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

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

a Fresh deposits (new accounts) mobilized during the month

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

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

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

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

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

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

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

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

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

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

Archive link:

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

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

Percent per annum

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

Source: Agriculture Credit & Financial Inclusion Department

P: Provisional

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

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

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

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

3.34 Rates of Profit on National Savings Schemes

Percent Per Annum

SCHEME	2023		2024							
	29th Oct	19th Dec	26th Jan	21st Feb	19th Mar	14th May	19th Aug	25th Sep	4th Nov	10th Dec
1. Savings Accounts										
(i) With cheque facilities	20.50	20.50	20.50	20.50	20.50	20.50	19.00	16.00	16.00	13.50
(ii) Without cheque facilities	20.50	20.50	20.50	20.50	20.50	20.50	19.00	16.00	16.00	13.50
2. Khas Deposit Accounts or Certificates[1]										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts [2]										
(i) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates[3]										
(i) 1st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	14.48	14.41	14.40	14.40	14.40	13.57	13.57	12.51	12.26	12.19
5. National Deposit Certificates / Accounts[4]										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Savings Certificates (Reg)										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	18.00	16.40	16.00	15.60	15.80	15.70	15.50	12.10	11.60	11.60
(ii) Last period of complete 6 months	19.00	17.40	16.60	16.60	16.60	16.60	16.50	13.00	12.60	12.60
(b) Special Savings Certificates (Bearer)										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates	16.08	15.12	15.00	14.64	14.76	14.64	14.64	12.72	12.10	12.00
8. Pensioner's Benefit Accounts	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16	13.92	13.92
9. Behbood Saving Certificate	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16	13.92	13.92
10. Short-Term Saving Certificate										
(i) 3 Months	21.60	20.72	20.28	19.92	19.40	20.20	19.00	18.52	14.32	12.76
(ii) 6 Months	21.66	20.76	20.30	19.90	19.38	19.38	18.92	18.22	13.46	12.74
(iii) 1 year	21.72	20.80	20.34	19.76	19.00	19.24	17.90	17.22	12.96	12.38
11. Shuhada Family Welfare account	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16	13.92	13.92
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	21.80	21.37	18.54	18.54	18.54	19.10	17.58	14.25	11.16	10.44
(ii) 3 year	18.23	18.00	15.40	15.20	15.25	15.25	15.00	13.20	11.40	10.92
(iii) 5 year	15.72	15.66	15.00	14.76	14.76	14.76	14.40	13.14	11.88	11.52
13. Sarwa Islamic Saving Account (SISA)	20.50	20.50	20.50	20.50	20.50	20.50	19.00	14.25	11.16	10.44

Source: Central Directorate of National Savings

Notes:

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

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

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

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

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

3.35 Branchless Banking: Key Indicators

Period		Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2019								
	Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
	Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
2020								
	Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
	Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
	Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
	Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021								
	Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
	Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
	Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
	Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022								
	Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
	Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
	Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
	Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023								
	Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
	Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
	Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
	Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818
2024								
	Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527
	Q2	666,682	120,246,119	138,942	1,256,177	5,979,906	4,760	13,957,519
	Q3	693,178	122,936,699	146,262	1,444,475	6,825,651	4,725	16,049,718

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.36 Clearing House Statistics

No. of cheques in Thousand; Amount in Million Rupees

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

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

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

3.37 Electronic Banking Statistics

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

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

Volume in Actual & Value in Billion Rupees

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

3.39 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees

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

Source: Payment Systems Policy & Oversight Department

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

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

Amount in Million Rupees

Ratio in percent

SEGMENT	2023			2024								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	**8,878,428**	**779,085**	**8.8**	**8,640,135**	**774,591**	**9.0**	**8,803,067**	**780,630**	**8.9**	**8,871,063**	**768,487**	**8.7**
SMEs Sector	**537,795**	**76,095**	**14.1**	**487,146**	**80,974**	**16.6**	**484,358**	**79,472**	**16.4**	**536,568**	**124,266**	**23.2**
Agriculture Sector	**501,720**	**59,546**	**11.9**	**483,016**	**61,255**	**12.7**	**527,544**	**64,155**	**12.2**	**501,738**	**60,912**	**12.1**
Consumer sector	**814,807**	**34,209**	**4.2**	**796,834**	**36,228**	**4.5**	**800,257**	**36,667**	**4.6**	**811,324**	**38,200**	**4.7**
i. Credit Cards	107,645	1,619	1.5	112,083	1,819	1.6	122,016	2,072	1.7	130,035	2,733	2.1
ii. Auto loans	247,398	4,541	1.8	233,581	4,790	2.1	225,499	4,856	2.2	226,820	5,106	2.3
iii. Consumer durable	1,519	52	3.5	1,686	53	3.1	2,017	73	3.6	2,248	77	3.4
iv. Mortgage loans	211,519	12,168	5.8	208,535	12,966	6.2	207,595	13,134	6.3	205,548	13,271	6.5
v. Other personal loans	246,727	15,828	6.4	240,948	16,600	6.9	243,131	16,532	6.8	246,673	17,014	6.9
Commodity Financing	**1,407,078**	**8,807**	**0.6**	**1,315,923**	**7,838**	**0.6**	**1,539,805**	**9,222**	**0.6**	**1,259,200**	**61,154**	**4.9**
Staff Loans	**303,074**	**2,802**	**0.9**	**315,787**	**2,243**	**0.7**	**335,636**	**3,162**	**0.9**	**356,307**	**3,314**	**0.9**
Others	**657,693**	**34,274**	**5.2**	**636,101**	**31,965**	**5.0**	**650,193**	**31,046**	**4.8**	**664,931**	**31,589**	**4.8**
Total	**13,100,595**	**994,818**	**7.6**	**12,674,943**	**995,094**	**7.9**	**13,140,861**	**1,004,354**	**7.6**	**13,001,130**	**1,087,922**	**8.4**

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

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

Million Rupees

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

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

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

Source: Financial Stability Department SBP

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

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Jan-2025

CURRENCY\DATE	2	3	6	7	8	9	10	13	14	15	16
Australian Dollar	173.0243	172.8244	173.2960	174.2991	173.4173	172.5544	172.3614	170.9192	172.2288	172.4506	172.8875
Bahraini Dinar	738.7778	738.8941	739.0213	739.2252	739.2797	738.9915	738.9418	739.1546	739.2765	739.4982	739.8524
Canadian Dollar	193.5873	193.2658	193.3358	194.4069	194.0306	193.6380	193.1929	192.8129	193.6691	194.0309	194.0394
Chinese Yuan	38.1468	38.1424	37.9994	38.0128	37.9897	37.9862	37.9792	37.9824	37.9991	38.0002	38.0084
Danish Krone	38.7301	38.3442	38.5231	38.8247	38.6550	38.4928	38.4324	38.1571	38.2860	38.4741	38.4407
Hong Kong Dollar	35.8405	35.8109	35.8324	35.8500	35.8380	35.8141	35.7984	35.7897	35.8016	35.7857	35.8010
Japanese Yen	1.7723	1.7704	1.7652	1.7621	1.7603	1.7629	1.7588	1.7682	1.7673	1.7669	1.7877
Kuwaiti Dinar	902.9343	901.7447	901.9275	902.9201	902.5389	902.5050	902.0741	901.2967	901.5233	902.1124	902.5398
Malaysian Ringgit	62.1623	61.9219	61.6886	61.7898	61.8983	61.8594	61.8992	61.7524	61.8612	61.8184	61.9327
New Zealand Dollar	156.5009	156.2025	156.6920	157.8078	157.0250	155.9990	155.7814	154.8171	156.3581	156.2772	156.3827
Norwegian Krone	24.5218	24.4731	24.5252	24.6957	24.5760	24.3955	24.4181	24.2543	24.4074	24.4881	24.5767
Omani Riyal	723.7432	723.4958	723.5608	723.7848	724.3239	723.6190	723.5540	723.7442	723.8739	724.0503	724.3501
Qatari Riyal	76.4648	76.4313	76.4311	76.4590	76.4520	76.4466	76.4353	76.4524	76.4611	76.5079	76.5071
Saudi Arabian Riyal	74.1300	74.1431	74.1549	74.1783	74.1851	74.1899	74.1718	74.1966	74.2003	74.2233	74.2526
Singapore Dollar	204.5488	203.3622	203.3027	204.1257	203.9228	203.5013	203.3637	202.7219	203.3026	203.5885	203.6484
Swedish Krona	25.2123	24.9924	25.0988	25.2443	25.0804	24.9521	24.9487	24.7551	24.7964	24.9311	24.9698
Swiss Franc	307.7164	305.1882	306.1469	307.7692	306.1902	305.5557	305.0789	303.4525	303.9488	305.2647	305.3482
Thai Baht	8.1518	8.1030	8.0471	8.0704	8.0586	8.0383	8.0497	8.0127	8.0346	8.0272	8.0676
Turkish Lira	7.8860	7.8798	7.8958	7.8958	7.8949	7.8912	7.8835	7.8743	7.8624	7.8574	7.8675
UAE Dirham	75.8100	75.8165	75.8130	75.8276	75.8300	75.8232	75.8169	75.8238	75.8365	75.8457	75.8603
UK Pound Sterling	348.7604	344.8633	346.2897	348.9314	347.4446	343.4141	342.2618	338.1010	339.8670	339.8084	340.4000
US Dollar	278.5017	278.5155	278.5103	278.5603	278.5534	278.5672	278.5345	278.5586	278.5966	278.6414	278.7000
EMU Euro	288.5949	285.8726	287.1962	289.3389	288.1029	286.9841	286.5774	284.3846	285.3359	286.8530	286.6112

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Jan-2025

CURRENCY\DATE	17	20	21	22	23	24	27	28	29	30	31
Australian Dollar	172.8073	172.9636	173.9203	174.5411	174.6997	175.9106	175.2477	174.1600	173.7364	173.5117	173.3377
Bahraini Dinar	739.5422	739.2578	739.7765	739.8082	739.4568	739.6499	739.7733	739.7872	739.6554	739.9449	739.8584
Canadian Dollar	193.4557	192.7333	193.1575	194.3629	193.5708	194.2871	193.7297	193.5121	193.5249	193.2853	192.4536
Chinese Yuan	38.0286	38.0793	38.3286	38.2995	38.2818	38.4480	38.3804	38.4297	38.4384	38.4471	38.4261
Danish Krone	38.4629	38.4792	38.7980	38.9118	38.8837	39.0301	39.0944	38.9862	39.0000	38.9478	38.8203
Hong Kong Dollar	35.7935	35.8065	35.8257	35.7996	35.7833	35.8055	35.7906	35.8040	35.7950	35.7994	35.7939
Japanese Yen	1.7918	1.7864	1.7953	1.7882	1.7794	1.7932	1.7880	1.7893	1.7937	1.8036	1.8049
Kuwaiti Dinar	902.3832	902.2066	903.3248	903.4545	902.9573	904.0020	903.7920	903.2679	903.2276	903.7695	902.7198
Malaysian Ringgit	61.8805	61.8814	62.2347	62.6506	62.6639	63.2298	63.6856	63.3537	63.4158	63.4491	62.9567
New Zealand Dollar	155.9807	156.3604	157.6105	157.8228	157.9774	159.0266	158.6043	157.8563	157.8821	157.6546	157.4376
Norwegian Krone	24.5169	24.4168	24.5713	24.6455	24.7027	24.8163	24.8048	24.6736	24.7269	24.6953	24.6359
Omani Riyal	723.9894	723.7995	724.2595	724.5203	724.0747	724.1949	724.3338	724.3645	724.2853	724.5450	724.4151
Qatari Riyal	76.4938	76.4492	76.4763	76.5116	76.4617	76.4833	76.5179	76.5212	76.5087	76.5381	76.5245
Saudi Arabian Riyal	74.2709	74.2548	74.2730	74.2924	74.2874	74.2892	74.3030	74.3138	74.3126	74.3332	74.3233
Singapore Dollar	203.8210	204.0440	205.1483	205.6232	205.5054	206.3810	206.6606	206.0308	206.5057	206.5158	205.6725
Swedish Krona	24.9870	24.9839	25.2240	25.3601	25.3235	25.4202	25.4210	25.3509	25.3782	25.3627	25.2358
Swiss Franc	305.6520	304.9610	306.9549	307.2674	307.2769	307.5867	307.3118	307.6599	308.3113	307.3370	306.1605
Thai Bhat	8.0946	8.1117	8.2059	8.2323	8.2187	8.2698	8.2712	8.2393	8.2774	8.2640	8.2889
Turkish Lira	7.8558	7.8428	7.8433	7.8326	7.8273	7.8208	7.8222	7.8054	7.8096	7.8007	7.7873
UAE Dirham	75.8631	75.8435	75.8642	75.8768	75.8588	75.9018	75.8769	75.8802	75.8803	75.8989	75.9019
UK Pound Sterling	340.4815	339.8581	342.3444	343.7235	343.0569	345.1810	346.9620	346.6372	346.8641	346.8926	346.1059
US Dollar	278.6848	278.6138	278.6866	278.7328	278.6759	278.6638	278.7276	278.7483	278.7517	278.8086	278.8403
EMU Euro	286.8010	286.9065	289.2583	290.1690	289.9056	290.9655	291.5445	290.6191	290.7634	290.3974	289.4146

Source: Statistics and Data Services Department, SBP

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

4.2 Foreign Exchange Average Rates

Pak Rupees per USD

PERIOD	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-2024	2024-2025
Jul	101.7194	104.7388	105.4250	124.3534	158.8297	166.7625	159.6016	219.4371	281.0072	278.3912
Aug	102.3361	104.6221	105.3079	123.7896	158.0770	167.7064	164.0997	220.8863	293.8081	278.5403
Sep	104.2068	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567	230.4659	297.7542	278.2436
Oct	104.4807	104.5985	105.3391	130.3831	155.9491	162.8000	171.6948	220.5724	280.3568	277.6704
Nov	105.3726	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255	222.3105	285.5207	277.8093
Dec	104.6578	104.7248	108.6974	138.4713	154.9200	160.0795	177.1764	224.7624	283.2961	278.1204
Jan	104.8388	104.7301	110.4030	138.6951	154.6561	160.1536	176.3108	234.1360	280.3206	278.6443
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	278.3917
Oct -Dec	104.8370	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656	222.5484	283.0579	277.8667
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	278.2771	
Annual	**104.2351**	**104.6971**	**109.8444**	**136.0901**	**158.0253**	**160.0219**	**177.4512**	**248.0388**	**282.8985**	

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
2024	Jan	38.4143	1.25	101.7542	2.96
	Feb	38.7939	0.99	102.0966	0.34
	Mar	38.8624	0.18	104.0949	1.96
	Apr	39.2955	1.11	104.4445	0.34
	May	39.2048	(0.23)	100.6884	(3.60)
	Jun	38.8392	(0.93)	100.0647	(0.62)
	Jul	38.7177	(0.31)	101.5044	1.44
	Aug	38.1540	(1.46)	100.1325	(1.35)
	Sep	37.8422	(0.82)	98.6415	(1.49)
	Oct	38.2706	1.13	100.7770	2.16
	Nov	38.8867	1.61	103.0225	2.23
	Dec[R]	39.1509	0.68	103.6654	0.62
2025	Jan[P]	39.3917	0.62	104.0466	0.37

Source: Statistics and Data Services Department, SBP

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

NOTES: -

i. From July 2020, PBS has discontinued the dissemination of CPI on base 2007-08 using which the REER index was calculated, and changed the base to 2015-16. For the compilation of the REER index, therefore, the CPI - Base 2015-16 has been spliced and rebased to 2010 using the IMF's methodology.

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

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

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

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

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2021-22	2022-23	2023-24	2024	2024					2025
				Jan	Aug	Sep	Oct	Nov	Dec	Jan
Australian Dollar	128.5504	167.0037	185.3871	186.2217	185.1796	188.2271	186.2950	181.4085	176.1616	173.4136
Bahraini Dinar	469.1256	657.8499	750.5992	743.6162	739.0893	738.3292	736.5546	737.1029	737.6179	739.4283
Canadian Dollar	140.0847	185.0301	208.7583	208.8498	203.7307	205.4595	201.9608	198.7351	195.2113	193.5492
Chinese Yuan	27.4877	35.6919	39.1631	39.0955	38.9646	39.3395	39.1901	38.5640	38.2149	38.1743
Danish Krone	26.8532	35.0351	41.0488	41.0018	41.1244	41.4153	40.6030	39.6115	39.0649	38.6716
Hong Kong Dollar	22.7589	31.677	36.1988	35.8635	35.7441	35.7231	35.7529	35.7289	35.7981	35.8072
Japanese Yen	1.5108	1.8107	1.8992	1.9198	1.9038	1.9413	1.8565	1.8075	1.8111	1.7798
Kuwaiti Dinar	585.6467	807.9085	918.1168	909.5961	910.4404	910.6987	905.6714	903.4718	903.0179	902.6919
Malaysian Ringgit	41.9288	55.283	60.2265	59.7471	63.0500	65.2618	64.5761	62.6090	62.3336	62.3630
New Zealand Dollar	120.5836	153.2438	171.6663	173.0618	169.4801	173.2443	169.1759	164.4178	160.0512	157.0026
Norwegian Krone	19.855	24.1204	26.6017	26.9627	26.0469	26.2150	25.6871	25.1426	24.7984	24.5699
Omani Riyal	461.5716	645.193	735.2075	728.3994	723.6597	723.0202	721.4985	721.6990	722.5926	724.0401
Qatari Riyal	48.6996	68.0568	77.6567	76.9482	76.4273	76.3481	76.1972	76.2467	76.3468	76.4789
Saudi Arabian Riyal	47.2939	66.0564	75.4081	74.7202	74.2106	74.1355	73.9419	73.9643	74.0251	74.2400
Singapore Dollar	130.4234	182.2382	209.7575	209.7546	211.5678	214.5347	211.9513	207.7951	205.8971	204.6044
Swedish Krona	19.3564	23.5275	26.6217	27.1038	26.7984	27.2035	26.5618	25.5182	25.3186	25.1377
Swiss Franc	190.129	265.2493	318.8447	326.5721	324.4770	328.1561	322.5011	315.4952	311.9552	306.2790
Thai Baht	5.314	7.0698	7.9177	7.9796	8.0203	8.3499	8.3279	8.0741	8.1487	8.1425
Turkish lira	15.1126	13.027	9.6099	9.3316	8.2795	8.1808	8.1185	8.0770	7.9600	7.8517
UAE Dirham	48.3139	67.5289	77.0219	76.3218	75.8467	75.7658	75.6101	75.6437	75.7276	75.8523
UK Pound Sterling	235.5923	299.3025	356.205	355.9400	360.2329	367.4089	362.5005	354.1189	351.4881	344.0113
US Dollar	177.4512	248.0388	282.8985	280.3206	278.5403	278.2436	277.6704	277.8093	278.1204	278.6443
EMU Euro	199.4916	260.5221	305.9706	305.7338	306.7176	308.8205	302.6988	295.2813	291.1501	288.2999

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
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
2024	-2.10	-5.69	-2.32	-4.73	+1.31	-9.38	+3.27	+1.41	-1.46	-0.28	-10.07	-4.80	-17.36
2023 III	-0.32	-2.50	-1.13	-2.63	-0.10	-3.05	-0.23	-0.08	-3.00	+1.09	-2.10	-1.11	-4.96
IV	+1.93	+4.02	-0.14	+0.35	+0.03	+5.27	+1.17	+1.59	+3.78	-0.07	+2.82	+6.74	-6.17
2024 I	-1.09	-1.85	-0.28	-2.66	+0.61	-6.15	-1.96	+1.63	-0.89	-0.16	-3.16	-5.70	-9.56
II	-0.58	-1.03	-0.14	-3.31	+0.70	-6.03	+0.19	-0.15	+0.30	-0.02	-3.05	+0.71	-1.69
III	+3.62	+4.59	-0.40	+8.09	+0.00	+12.83	+14.90	+0.22	+5.93	-0.03	+5.27	+6.46	-3.84
IV	-3.93	-7.17	-1.51	-6.35	-0.00	-8.94	-8.50	-0.29	-6.42	-0.07	-9.01	-5.84	-3.34
2024 Jan	-0.49	-1.66	+0.02	-2.16	+0.54	-3.76	-2.00	+1.01	-0.36	-0.21	-1.99	-1.09	-3.73
Feb	-0.19	-0.10	+0.19	+0.47	+0.00	-2.06	-0.68	+0.15	-0.28	-0.00	-0.25	-1.94	-2.79
Mar	-0.42	-0.09	-0.49	-0.97	+0.07	-0.43	+0.73	+0.46	-0.25	+0.05	-0.95	-2.77	-3.36
Apr	-0.24	-0.91	-0.22	-2.55	-0.05	-3.55	-0.82	-0.15	-0.62	-0.05	-2.31	-0.67	-0.21
May	-0.01	+1.25	+0.26	-0.02	+0.00	+0.11	+1.35	-0.01	+1.45	+0.07	+0.16	+0.58	+0.48
Jun	-0.33	-1.35	-0.19	-0.75	+0.74	-2.67	-0.33	+0.00	-0.52	-0.05	-0.91	+0.80	-1.96
Jul	+0.61	+1.15	-0.35	+0.61	+0.00	+5.61	+2.46	-0.15	+1.46	-0.03	+0.33	+2.04	-0.88
Aug	+1.93	+2.39	-0.15	+5.14	+0.00	+5.28	+6.73	+0.07	+2.58	-0.09	+3.69	+3.75	+1.37
Sep	+1.04	+0.98	+0.10	+2.18	-0.00	+1.48	+5.06	+0.30	+1.78	+0.09	+1.19	+0.56	-4.29
Oct	-1.50	-2.80	-0.20	-3.35	+0.15	-7.07	-6.40	-0.04	-3.20	-0.00	-4.61	-2.46	-0.17
Nov	-1.82	-3.23	-0.61	-1.10	-0.15	+0.43	-1.42	-0.04	-2.82	+0.00	-1.28	-1.94	-1.21
Dec	-0.65	-1.31	-0.71	-2.03	-0.00	-2.43	-0.84	-0.21	-0.52	-0.07	-3.39	-1.56	-1.99
2025 Jan	+0.46	+0.00	-1.81	-0.67	+0.00	+1.50	+1.56	-0.15	-1.08	-0.05	+1.19	-1.56	-1.38

Source: Statistics and Data Services Department, SBP

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

Note:

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

4.6 Appreciation / Depreciation* of Selected Currencies Against SDR

In Percent

END OF PERIOD		Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	Saudi Arabian Riyal	UK Pound Sterling	South Korean Won	Swiss Franc	Turkish Lira	US Dollar
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
2024		+0.72	-2.97	+0.49	-1.98	+4.22	-6.77	+6.25	+4.33	+1.37	+2.59	-7.49	-2.06	-14.98	+2.88
2023	III	+0.83	-1.38	0.00	-1.51	+1.04	-1.94	+0.91	+1.06	-1.89	+2.25	-0.98	+0.02	-3.87	+1.15
	IV	-0.10	+1.95	-2.13	-1.64	-1.96	+3.18	-0.85	-0.43	+1.72	-2.06	+0.77	+4.61	-8.03	-1.99
2024	I	+0.23	-0.54	+1.04	-1.36	+1.94	-4.90	-0.65	+2.98	+0.43	+1.17	-1.87	-4.45	-8.35	+1.33
	II	+0.08	-0.37	+0.52	-2.67	+1.36	-5.41	+0.85	+0.51	+0.97	+0.64	-2.41	+1.38	-1.04	+0.66
	III	+0.48	+1.42	-3.41	+4.82	-3.02	+9.42	+11.42	-2.81	+2.72	-3.05	+2.09	+3.24	-6.75	-3.02
	IV	-0.08	-3.45	+2.44	-2.60	+4.01	-5.29	-4.83	+3.70	-2.67	+3.93	-5.37	-2.07	+0.54	+4.01
2024	Jan	+0.40	-0.79	+0.91	-1.29	+1.43	-2.91	-1.13	+1.91	+0.52	+0.68	-1.12	-0.22	-2.88	+0.89
	Feb	-0.01	+0.07	+0.36	+0.64	+0.18	-1.89	-0.51	+0.33	-0.11	+0.17	-0.08	-1.77	-2.62	+0.17
	Mar	-0.16	+0.17	-0.23	-0.71	+0.33	-0.17	+1.00	+0.72	+0.01	+0.31	-0.69	-2.52	-3.10	+0.27
	Apr	+0.22	-0.45	+0.24	-2.10	+0.42	-3.10	-0.36	+0.32	-0.16	+0.42	-1.86	-0.21	+0.26	+0.46
	May	-0.43	+0.82	-0.16	-0.44	-0.42	-0.32	+0.92	-0.43	+1.02	-0.35	-0.26	+0.16	+0.06	-0.42
	Jun	+0.30	-0.74	+0.44	-0.13	+1.37	-2.07	+0.29	+0.63	+0.10	+0.58	-0.30	+1.43	-1.35	+0.62
	Jul	-0.39	+0.15	-1.33	-0.38	-0.98	+4.57	+1.46	-1.13	+0.46	-1.01	-0.66	+1.04	-1.86	-0.98
	Aug	+0.56	+1.01	-1.50	+3.72	-1.35	+3.86	+5.29	-1.28	+1.19	-1.44	+2.29	+2.34	0.00	-1.35
	Sep	+0.31	+0.26	-0.62	+1.45	-0.72	+0.75	+4.31	-0.42	+1.04	-0.63	+0.46	-0.16	-4.98	-0.72
	Oct	+0.33	-1.00	+1.65	-1.56	+2.01	-5.34	-4.66	+1.82	-1.40	+1.86	-2.83	-0.64	+1.69	+1.86
	Nov	-0.50	-1.92	+0.73	+0.23	+1.20	+1.78	-0.09	+1.31	-1.51	+1.35	+0.05	-0.62	+0.12	+1.35
	Dec	+0.09	-0.57	+0.04	-1.29	+0.75	-1.69	-0.09	+0.54	+0.23	+0.68	-2.66	-0.82	-1.25	+0.75
2025	Jan	+0.48	+0.02	-1.79	-0.65	+0.02	+1.53	+1.59	-0.13	-1.05	-0.02	+1.21	-1.54	-1.36	+0.02

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

Source: Statistics and Data Services Department, SBP

Note:

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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

In Percent

END OF PERIOD	2022	2023	2024	Quarterly					2024	2024				2025
				2023	2024									
				IV	I	II	III	IV	Jan	Sep	Oct	Nov	Dec	Jan
Australian Dollar	-14.83	-20.47	+8.29	-2.43	+3.78	-1.40	-4.45	+10.75	+2.55	-3.15	+5.69	+1.28	+3.46	+0.54
Brazilian Real	-28.67	-23.69	+26.65	-0.51	+2.72	+11.25	-2.00	+13.08	+1.28	-4.98	+6.21	+0.73	+5.69	-5.38
Canadian Dollar	-16.45	-21.30	+8.39	+0.48	+2.16	+1.00	-1.48	+6.63	+0.45	-1.40	+3.04	+1.17	+2.28	+0.72
Chinese Yuan	-13.47	-17.43	+2.11	+0.50	+1.14	+0.52	-3.50	+4.08	-0.08	-2.37	+1.68	+1.70	+0.65	-0.46
EMU Euro	-15.98	-22.19	+5.99	-1.52	+1.92	+0.98	-4.39	+7.72	+1.11	-2.32	+3.04	+3.18	+1.32	-0.00
Hong Kong Dollar	-21.12	-19.09	-0.65	+2.25	+0.10	-0.20	-0.57	+0.02	-0.52	-0.61	+0.09	+0.13	-0.20	+0.33
Indian Rupee	-13.22	-19.05	+2.34	+2.58	+0.32	+0.09	+0.40	+1.52	-0.59	-1.45	+0.35	+0.46	+0.70	+1.84
Indonesian Rupiah	-13.81	-19.77	+4.93	+2.08	+2.77	+3.36	-7.49	+6.78	+1.63	-3.46	+3.63	+0.96	+2.06	+0.67
Iranian Rial	-22.50	-17.49	-1.32	+2.41	-0.57	-0.75	-0.00	-0.01	-1.10	-1.36	+0.00	-0.00	-0.01	-0.00
Japanese Yen	-8.35	-13.61	+10.32	-2.69	+6.59	+6.35	-11.37	+9.81	+3.32	-2.79	+7.77	-0.57	+2.48	-1.49
Korean Won	-15.47	-17.50	+11.17	-0.37	+3.30	+3.09	-5.01	+9.90	+1.45	-2.51	+4.99	+1.14	+3.50	-1.18
Malaysian Ringgit	-16.92	-15.49	-3.20	+1.26	+2.03	-0.25	-12.97	+9.28	+1.46	-6.11	+7.00	+1.29	+0.84	-1.54
Saudi Arabian Riyal	-20.95	-19.48	+0.25	+2.51	+0.20	-0.04	+0.02	+0.06	-0.36	-1.45	+0.15	-0.15	+0.06	+0.04
Singapore Dollar	-21.63	-20.76	+2.01	-0.38	+1.52	+0.80	-5.74	+5.76	+0.45	-3.07	+3.49	+1.65	+0.53	+0.05
Swedish Krona	-9.33	-22.68	+10.10	-5.20	+6.24	-0.47	-4.89	+9.47	+3.05	-2.62	+5.96	+2.37	+0.93	-0.09
Swiss Franc	-20.23	-25.93	+5.00	-4.03	+6.08	-0.77	-6.07	+6.19	+0.53	-1.91	+2.67	+1.83	+1.58	+1.58
Taiwani Dollar	-13.58	-14.60	-2.84	+4.81	-2.83	-0.01	+0.00	-0.00	-3.96	+0.00	-0.00	+0.00	-0.00	+0.00
Thai Baht	-18.25	-19.52	-1.28	-2.73	+5.10	+1.03	-12.46	+6.20	+1.58	-6.34	+4.60	+2.79	-1.23	-1.78
UK Pound Sterling	-12.16	-23.48	+1.45	-1.30	+0.93	-0.36	-5.60	+6.86	-0.21	-3.08	+3.46	+2.75	+0.52	+1.08
U.S Dollar	-21.09	-19.28	-0.03	+2.44	+0.03	-0.06	-0.00	-0.01	-0.57	-1.36	+0.15	-0.15	-0.01	-0.00
UAE Dirham	-21.06	-19.48	+0.18	+2.51	+0.20	-0.04	+0.02	-0.01	-0.36	-1.45	-0.13	+0.13	-0.01	+0.11

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY21	FY22	FY23	FY24	Jan		Jul-Jan	
					2024	2025[P]	FY24	FY25[P]
1.USA	**2,599.6**	**3,087.4**	**3,167.8**	**3,531.2**	**283.5**	**298.5**	**1,860.0**	**2,092.0**
2.UK	**4,091.0**	**4,492.9**	**4,073.2**	**4,521.5**	**362.2**	**443.6**	**2,350.3**	**3,063.7**
3.Saudi Arabia	**7,726.3**	**7,754.2**	**6,532.8**	**7,424.2**	**587.4**	**728.3**	**3,841.5**	**5,151.9**
4.UAE	**6,164.8**	**5,846.2**	**4,656.1**	**5,534.6**	**407.6**	**621.7**	**2,736.1**	**4,205.8**
Dubai	5,116.0	4,558.3	3,569.7	4,229.9	296.5	498.5	2,018.4	3,284.1
Abu Dhabi	944.8	1,208.2	1,029.7	1,250.6	108.3	112.6	687.4	865.0
Sharjah	79.4	59.8	37.9	21.5	1.9	4.2	18.6	19.3
Others	24.6	19.8	18.8	32.7	0.9	6.3	11.7	37.4
5.Other GCC Countries	**3,331.6**	**3,625.4**	**3,198.0**	**3,180.4**	**252.8**	**295.3**	**1,741.9**	**2,090.1**
Bahrain	470.8	529.5	454.3	442.9	36.7	39.0	242.2	275.3
Kuwait	861.6	935.5	815.2	802.1	62.9	67.3	442.8	499.6
Qatar	910.7	1,028.5	915.5	901.6	72.7	87.3	501.0	592.2
Oman	1,088.6	1,131.9	1,013.0	1,033.8	80.5	101.7	555.9	723.0
6.EU Countries	**2,728.6**	**3,361.5**	**3,133.7**	**3,531.4**	**290.2**	**353.7**	**1,985.2**	**2,488.7**
Germany	431.9	508.9	553.0	587.3	49.2	58.3	323.2	402.2
France	422.7	487.8	443.5	481.6	39.3	44.1	279.8	313.4
Netherlands	48.0	60.6	58.9	59.0	4.8	6.5	31.6	42.9
Spain	402.2	512.8	490.4	600.7	47.3	60.3	341.9	425.9
Italy	606.9	856.2	839.8	978.5	82.8	101.0	559.5	718.5
Greece	273.9	364.7	336.3	404.5	30.8	38.8	225.3	285.7
Sweden	63.0	79.2	75.7	76.7	6.2	7.7	44.6	49.6
Denmark	72.2	70.9	74.1	74.6	6.1	5.6	41.7	41.7
Ireland	155.9	160.3	121.1	126.8	10.9	15.2	68.8	97.0
Belgium	252.0	260.0	140.8	141.8	12.8	16.4	68.8	111.8
7.Malaysia	**205.1**	**144.8**	**105.2**	**141.0**	**9.3**	**18.7**	**61.7**	**114.1**
8.Norway	**111.8**	**145.7**	**111.4**	**106.7**	**8.6**	**9.5**	**61.3**	**63.2**
9.Switzerland	**44.2**	**45.6**	**44.2**	**46.2**	**4.2**	**3.6**	**26.3**	**27.0**
10.Australia	**598.0**	**753.4**	**592.8**	**643.8**	**54.5**	**68.1**	**344.3**	**445.8**
11.Canada	**594.8**	**708.1**	**552.1**	**504.6**	**42.3**	**50.5**	**265.1**	**338.8**
12.Japan	**85.2**	**78.9**	**74.8**	**52.1**	**4.1**	**4.9**	**29.7**	**36.0**
13.South Africa	**353.6**	**348.8**	**210.8**	**209.6**	**15.7**	**30.5**	**103.1**	**199.7**
14.South Korea	**88.4**	**98.0**	**97.1**	**103.3**	**7.8**	**8.9**	**56.6**	**66.9**
15.Other Countries[#]	**727.0**	**788.1**	**782.8**	**720.3**	**67.6**	**66.6**	**369.9**	**465.3**
Total	**29,449.9**	**31,278.8**	**27,332.8**	**30,250.8**	**2,397.9**	**3,002.4**	**15,833.1**	**20,849.0**

Source: Statistics and Data Services Department, SBP

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

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

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

Archive link:

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

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-24[R]			Jul-Jan					
				FY24			FY25		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	**72,445**	**74,140**	**(1,695)**	**39,842**	**41,643**	**(1,801)**	**46,931**	**46,249**	**682**
A. Goods and services (a+b)	**38,837**	**63,748**	**(24,911)**	**22,299**	**36,165**	**(13,866)**	**23,924**	**39,992**	**(16,068)**
a. Goods	**30,967**	**53,056**	**(22,089)**	**17,826**	**30,044**	**(12,218)**	**19,175**	**33,314**	**(14,139)**
1. General merchandise	30,954	53,056	(22,102)	17,818	30,044	(12,226)	19,174	33,314	(14,140)
2. Net exports of goods under merchanting (only export)	13	...	13	8	...	8	1	...	1
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	**7,870**	**10,692**	**(2,822)**	**4,473**	**6,121**	**(1,648)**	**4,749**	**6,678**	**(1,929)**
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2 Maintenance and repair services n.i.e.	5	171	(166)	4	106	(102)	6	31	(25)
3 Transport	936	4,546	(3,610)	547	2,729	(2,182)	509	2,951	(2,442)
4 Travel	764	2,279	(1,515)	443	1,282	(839)	427	1,358	(931)
5 Construction	50	29	21	35	8	27	29	29	-
6 Insurance and pension services	76	420	(344)	44	319	(275)	49	226	(177)
7 Financial services	53	518	(465)	28	264	(236)	40	369	(329)
8 Charges for the use of intellectual property n.i.e.	12	192	(180)	7	80	(73)	8	189	(181)
9 Telecommunications, computer, and information services	3,224	396	2,828	1,721	229	1,492	2,177	338	1,839
10 Other business services	1,552	1,651	(99)	937	820	117	967	765	202
11 Personal, cultural, and recreational services	23	1	22	13	1	12	16	4	12
12 Government goods and services n.i.e.	1,175	489	686	694	283	411	521	418	103
B. Primary Income	**909**	**9,905**	**(8,996)**	**509**	**5,221**	**(4,712)**	**630**	**5,865**	**(5,235)**
1. Compensation of employees	224	48	176	125	28	97	154	26	128
2. Investment income	684	9,857	(9,173)	384	5,193	(4,809)	465	5,839	(5,374)
2.1 Direct investment	181	4,170	(3,989)	80	1,802	(1,722)	149	2,501	(2,352)
2.1.1 Investment income on equity and investment fund shares	181	4,121	(3,940)	80	1,789	(1,709)	149	2,455	(2,306)
2.1.2 Interest	-	49	(49)	-	13	(13)	-	46	(46)
2.2 Portfolio investment	34	767	(733)	23	414	(391)	23	404	(381)
2.2.1 Investment income on equity and investment fund shares	17	141	(124)	16	62	(46)	1	95	(94)
2.2.2 Interest	17	626	(609)	7	352	(345)	22	309	(287)
2.3 Other investment	125	4,920	(4,795)	90	2,977	(2,887)	45	2,934	(2,889)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	125	4,920	(4,795)	90	2,977	(2,887)	45	2,934	(2,889)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	344	...	344	191	...	191	248	...	248
3. Other primary income	1	-	1	-	-	-	11	-	11
C. Secondary Income	**32,699**	**487**	**32,212**	**17,034**	**257**	**16,777**	**22,377**	**392**	**21,985**
1. General government	449	33	416	254	9	245	357	50	307
2. Financial corporations, nonfinancial corporations, households, and NPISHs	32,250	454	31,796	16,780	248	16,532	22,020	342	21,678
2. Capital account	**202**	**7**	**195**	**125**	**2**	**123**	**109**	**20**	**89**
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	7	(7)	-	2	(2)	-	20	(20)
2. Capital transfers	202	-	202	125	-	125	109	-	109
2.1 General government	192	-	192	119	-	119	107	-	107
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	192	-	192	119	-	119	107	-	107
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	10	-	10	6	-	6	2	-	2
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	10	-	10	6	-	6	2	-	2
Net lending (+) / net borrowing (–) (balance from current and capital accounts) (1+2)	**72,647**	**74,147**	**(1,500)**	**39,967**	**41,645**	**(1,678)**	**47,040**	**46,269**	**771**

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-24[R]			Jul-Jan					
				FY24			FY25		
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	**4,878**	**7,307**	**(2,429)**	**3,440**	**5,871**	**(2,431)**	**1,865**	**1,128**	**737**
1. Direct investment	220	2,346	(2,126)	122	975	(853)	(7)	1,523	(1,530)
1.1 Equity and investment fund shares	217	2,227	(2,010)	120	938	(818)	(7)	1,518	(1,525)
1.2 Debt instruments	3	119	(116)	2	37	(35)	-	5	(5)
2. Portfolio investment	**(6)**	**(382)**	**376**	**(1)**	**96**	**(97)**	**(11)**	**(176)**	**165**
2.1 Equity and investment fund shares	(2)	122	(124)	-	37	(37)	(11)	(231)	220
2.2 Debt instruments	(4)	(504)	500	(1)	59	(60)	-	55	(55)
3. Financial derivatives (other than reserves) and employees stock options	-	-	-	-	-	-	-	-	-
4. Other investment	**(352)**	**5,343**	**(5,695)**	**(390)**	**4,800**	**(5,190)**	**(162)**	**(219)**	**57**
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	113	3,712	(3,599)	(138)	3,200	(3,338)	(426)	357	(783)
Central bank	-	999	(999)	-	999	(999)	-	-	-
Deposit-taking corporations, except the central bank	8	465	(457)	(261)	87	(348)	(638)	13	(651)
General government	2	2,248	(2,246)	-	2,114	(2,114)	1	344	(343)
Other sectors	103	-	103	123	-	123	211	-	211
4.3 Loans	-	2,196	(2,196)	-	2,087	(2,087)	-	(648)	648
Central bank	-	2,154	(2,154)	-	1,427	(1,427)	-	656	(656)
Deposit-taking corporations, except the central bank	-	250	(250)	-	37	(37)	-	(135)	135
General government	-	(715)	715	-	(303)	303	-	(671)	671
Other sectors	-	507	(507)	-	926	(926)	-	(498)	498
4.4 Insurance, pension, and std. guarantee schemes	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-	-	-	-
4.5 Trade credit and advances	(473)	(806)	333	(252)	(770)	518	260	-	260
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	(473)	(806)	333	(252)	(770)	518	260	-	260
4.6 Other accounts receivable/ Payable	8	241	(233)	-	283	(283)	4	72	(68)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	8	-	8	-	-	-	4	-	4
Other sectors	-	241	(241)	-	283	(283)	-	72	(72)
4.7 Special drawing rights	...	-	-	...	-	-	...	-	-
5. Reserve assets	**5,016**	**...**	**5,016**	**3,709**	**...**	**3,709**	**2,045**	**...**	**2,045**
5.1 Monetary gold	-	...	-	-	...	-	-	...	-
5.2 Special drawing rights	743	...	743	536	...	536	(560)	...	(560)
5.3 Reserve position in the IMF	-	...	-	-	...	-	-	...	-
5.4 Other reserve assets	4,273	...	4,273	3,173	...	3,173	2,605	...	2,605

	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	**929**	**(929)**	-	**753**	**(753)**	-	**34**	**(34)**
5. Exceptional Financing	-	-	-	-	-	-	-	-	-

Source: Statistics and Data Services Department, SBP

...Not Applicable

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

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

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

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2023			2024		
	Jun[R]	Sep[R]	Dec[R]	Mar[R]	Jun[R]	Sep[P]
B. Liabilities	**148,609.2**	**153,225.2**	**154,703.2**	**154,443.8**	**156,006.0**	**158,635.5**
1. Direct investment	**25,922.3**	**26,617.3**	**27,169.6**	**27,573.9**	**29,183.4**	**29,802.3**
1.1 Equity and investment fund shares	21,378.1	22,187.1	21,370.0	22,042.6	23,463.5	23,768.7
1.1.1 Direct investor in direct investment enterpr.	21,378.1	22,187.1	21,370.0	22,042.6	23,463.5	23,768.7
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	4,544.2	4,430.3	5,799.6	5,531.3	5,719.9	6,033.6
1.2.1 Direct investor in direct investment enterpr.	4,544.2	4,430.3	5,799.6	5,531.3	5,719.9	6,033.6
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	**9,501.0**	**9,669.3**	**9,573.4**	**9,733.0**	**9,413.3**	**9,485.0**
2.1 Equity and investment fund shares	1,197.5	1,365.8	1,269.8	1,306.1	1,579.8	1,488.3
2.1.1 Central bank	...	...	...	...	...	...
2.1.2 Deposit-taking corp. except central bank	700.1	795.4	707.8	743.0	840.4	828.3
2.1.3 General government	...	...	...	...	...	...
2.1.4 Other sectors	497.4	570.4	562.0	563.1	739.4	660.0
2.2 Debt securities	8,303.5	8,303.5	8,303.6	8,426.9	7,833.5	7,996.6
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	7,803.5	7,803.5	7,803.6	7,926.9	7,333.5	7,496.6
2.2.4 Other sectors	500.0	500.0	500.0	500.0	500.0	500.0
3. Financial derivatives (other than reserves) and employee stock options	**2.6**	**28.8**	**5.8**	**8.2**	**5.7**	**3.0**
4. Other investment	**113,183.4**	**116,909.7**	**117,954.3**	**117,128.7**	**117,403.6**	**119,345.3**
4.1 Other equity	...	...	...	...	...	...
4.2 Currency and deposits	8,830.4	11,870.0	12,065.3	12,232.7	12,558.1	12,663.8
4.3 Loans	93,125.6	93,581.3	94,601.9	94,190.5	94,515.8	96,034.9
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	2,343.0	2,343.0	1,917.1	1,302.5	1,302.5	1,302.5
4.6 Other accounts payable	4,980.4	5,255.6	5,403.4	5,516.6	5,166.5	5,362.8
4.7 Special drawing rights (Net incurrence of liab)	3,904.0	3,859.7	3,966.6	3,886.3	3,860.8	3,981.2

Source: Statistics and Data Services Department, SBP

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

Archive link:

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

4.11 Gold and Foreign Exchange Reserves

Million US Dollars

End Period	Gold*	Foreign exchange reserves with														
		SBP							Scheduled Banks							
									Deposits			Utilizations				
		SDRs	Cash Foreign Currency	Nostro[1]	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+a+b)	Net Reserves with SBP (2+4)	FE-25[2]	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others	Total Banks' Reserves (7+8+9-10-11-12)**	Net Reserves with Banks (7-10)***
	1	2	3	4	a	b	5	6	7	8	9	10	11	12	13	14
FY20	3,674	176	369	11,956	49	0.2	12,550	12,132	7,526	28	2	771	53	4,059	2,672	6,754
FY21	3,665	386	131	16,913	55	0.2	17,486	17,299	7,879	52	3	780	80	4,507	2,568	7,099
FY22	3,777	212	117	9,602	132	0.2	10,064	9,815	7,111	202	1	1,475	120	3,138	2,580	5,635
FY23	3,976	19	69	4,426	21	0.2	4,536	4,445	6,393	186	92	1,678	127	1,964	2,903	4,715
FY24	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	318	102	2,022	95	2,026	2,906	4,607
2023 Dec	4,321	112	73	8,121	24	0.2	8,331	8,233	6,381	154	93	1,941	91	1,989	2,607	4,440
2024 Jan	4,269	531	73	7,630	21	0.2	8,256	8,162	6,351	173	192	1,918	80	2,104	2,614	4,432
Feb	4,259	373	73	7,580	39	0.2	8,066	7,953	6,398	207	169	1,903	86	1,839	2,946	4,495
Mar	4,605	205	73	7,835	24	0.2	8,138	8,040	6,466	401	161	1,747	91	2,045	3,145	4,719
Apr	4,797	1,125	73	8,002	44	0.2	9,244	9,127	6,527	245	97	1,904	98	2,432	2,435	4,623
May	4,883	974	73	8,135	20	0.2	9,203	9,110	6,527	206	97	1,986	96	2,176	2,572	4,541
Jun	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	318	102	2,022	95	2,026	2,906	4,607
Jul	5,047	453	73	8,768	22	0.2	9,316	9,221	6,682	90	124	1,936	94	2,326	2,539	4,746
Aug	5,230	293	73	9,144	53	0.2	9,564	9,437	6,632	82	55	1,895	86	2,376	2,413	4,737
Sep	5,472	630	69	10,107	31	0.2	10,837	10,737	6,687	(30)	5	2,023	84	2,371	2,184	4,664
Oct	5,690	449	72	10,754	53	0.2	11,328	11,203	6,582	(134)	1	2,317	77	2,072	1,983	4,264
Nov	5,517	287	73	11,750	27	0.2	12,138	12,038	6,571	-92	1	2,481	67	2,010	1,921	4,091
Dec[R]	5,434	54	73	11,678	55	0.2	11,860	11,732	6,743	104	2	2,548	53	2,005	2,244	4,196
2025 Jan[P]	5,854	173	73	11,245	23	0.2	11,515	11,418	6,698	125	1	2,517	44	1,949	2,314	4,181

Source: Statistics and Data Services Department, SBP

* Excludes RBI Holding

** Compiled as per IMF Balance of Payments Manual Guidelines

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

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

4.12 Foreign Currency Deposits

Million US Dollars

DESCRIPTION	2024												2025
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan[P]
Foreign Currency Deposits													
A. FE-25 Deposits	**6,350.8**	**6,398.2**	**6,465.7**	**6,527.1**	**6,527.1**	**6,628.5**	**6,682.2**	**6,632.2**	**6,687.1**	**6,581.7**	**6,571.4**	**6,743.2**	**6,697.5**
1. Resident	5,532.7	5,568.2	5,628.6	5,694.5	5,638.4	5,731.3	5,773.9	5,775.2	5,835.9	5,718.1	5,713.3	5,909.3	5,858.1
i) Demand Deposits	1,791.1	1,781.6	1,824.5	1,797.7	1,782.1	1,831.2	1,819.3	1,889.9	1,890.2	1,901.8	1,860.4	1,839.3	1,867.4
ii) Savings Deposits	1,795.9	1,783.3	1,820.7	1,865.8	1,783.5	1,815.4	1,817.1	1,923.5	1,881.4	1,863.2	1,798.0	1,969.5	1,940.5
iii) Time Deposits	1,945.7	2,003.3	1,983.4	2,030.9	2,072.8	2,084.8	2,137.5	1,961.8	2,064.4	1,953.2	2,054.9	2,100.4	2,050.1
2. Non- Resident	818.1	830.0	837.1	832.6	888.7	897.2	908.3	857.0	851.2	863.6	858.1	833.9	839.5
i) Demand Deposits	445.9	457.3	468.9	468.0	506.1	544.4	548.2	502.9	498.7	508.9	509.6	512.7	521.8
ii) Savings Deposits	220.4	220.3	216.5	214.1	222.8	224.0	221.2	230.5	225.5	227.7	221.7	224.6	221.4
iii) Time Deposits	151.8	152.4	151.7	150.5	159.8	128.8	138.9	123.6	127.0	127.0	126.9	96.6	96.3
B. Old FCAs Deposits	**9.5**	**9.4**	**9.4**	**9.4**	**9.4**	**9.4**	**9.4**	**9.4**	**9.4**	**9.4**	**9.4**	**9.4**	**9.4**
1. Resident	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
2. Non- Resident	2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Total (A+B)	**6,360.3**	**6,407.6**	**6,475.1**	**6,536.5**	**6,536.5**	**6,637.9**	**6,691.6**	**6,641.6**	**6,696.5**	**6,591.1**	**6,580.8**	**6,752.6**	**6,706.9**
FE-25 Deposits Utilization	6,350.8	6,398.2	6,465.7	6,527.1	6,527.1	6,628.5	6,682.2	6,632.2	6,687.1	6,581.7	6,571.4	6,743.2	6,697.5
1. Financing	1,918.4	1,902.8	1,746.8	1,903.7	1,985.8	2,021.9	1,936.4	1,894.9	2,022.8	2,317.3	2,480.8	2,547.5	2,517.0
i) Exports Financing	481.5	447.0	441.0	471.7	518.3	540.1	550.9	580.7	646.6	830.3	881.1	917.2	901.8
a) Pre-Shipment	359.6	313.7	313.0	346.3	383.5	405.1	412.8	440.5	483.0	653.5	688.0	726.5	711.4
b) Post-Shipment	121.9	133.3	128.0	125.5	134.8	135.0	138.1	140.2	163.5	176.8	193.1	190.7	190.4
ii) Import Financing	1,436.9	1,455.8	1,305.8	1,432.0	1,467.5	1,481.8	1,385.5	1,314.2	1,376.2	1,487.0	1,599.7	1,630.3	1,615.2
2. Placements	1,613.3	1,876.6	1,944.6	1,662.3	1,630.0	1,718.0	1,683.4	1,604.4	1,537.2	1,450.2	1,491.0	1,540.5	1,609.3
i) With State Bank of Pakistan	1,011.2	1,013.8	1,031.2	1,036.1	1,049.0	1,048.7	1,053.5	1,013.3	1,060.1	1,048.5	1,058.1	1,054.5	1,079.9
a) CRR[1]	352.2	352.6	358.2	359.8	364.2	364.5	366.3	367.8	369.4	366.5	369.4	368.7	377.4
b) SCRR[2]	659.0	661.2	672.9	676.3	684.7	684.1	687.2	645.5	690.6	682.0	688.7	685.8	702.6
ii) With Banks	602.1	862.9	913.4	626.2	581.0	669.3	629.9	591.2	477.1	401.8	432.9	486.0	529.4
a) Within Pakistan	80.2	85.9	91.1	98.0	95.7	95.0	94.2	85.9	84.3	77.1	67.3	52.7	43.6
b) Outside Pakistan	521.9	777.0	822.3	528.2	485.4	574.4	535.7	505.3	392.8	324.7	365.6	433.4	485.8
3. Balances	715.4	779.3	729.2	529.1	734.9	862.2	736.1	757.1	755.7	742.6	589.3	650.1	622.6
i) Balance held abroad	391.3	483.6	449.8	236.9	441.1	569.2	469.1	496.3	522.8	503.7	346.2	428.6	399.4
ii) Cash in hand	324.1	295.7	279.4	292.2	293.8	293.1	267.0	260.8	232.9	238.9	243.1	221.5	223.1
4. Others	2,103.7	1,839.4	2,045.2	2,432.0	2,176.4	2,026.5	2,326.3	2,375.7	2,371.5	2,071.6	2,010.3	2,005.1	1,948.6

Source: Statistics and Data Services Department, SBP

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

1. Cash Reserve Requirement
2. Special Cash Reserve Requirement

4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr.	COUNTRY	Jan FY25[P]			Jul- Jan FY25[P]			Jul- Jan 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**	**194.4**	**(10.1)**	**184.3**	**1,523.6**	**(232.0)**	**1,291.7**	**975.6**	**37.0**	**1,012.6**
1	Argentina	-	-	-	-	-	-	-	-	-
2	Australia	0.3	-	0.3	2.1	-	2.1	0.1	(0.4)	(0.3)
3	Austria	-	-	-	(0.4)	-	(0.4)	(0.5)	(0.4)	(0.9)
4	Bahamas	-	0.0	0.0	-	0.0	0.0	-	-	-
5	Bahrain	3.0	-	3.0	22.0	(0.1)	21.9	21.0	0.8	21.8
6	Bangladesh	-	-	-	-	-	-	-	-	-
7	Belgium	0.0	-	0.0	0.1	-	0.1	-	-	-
8	Bosina Harzeguinia	-	-	-	-	-	-	-	-	-
9	Brunei	(0.0)	-	(0.0)	(0.2)	-	(0.2)	(0.2)	-	(0.2)
10	Canada	(4.2)	(0.4)	(4.7)	27.8	0.2	28.1	(0.4)	5.1	4.7
11	China	98.1	-	98.1	633.6	-	633.6	118.0	-	118.0
12	Congo	-	-	-	-	-	-	-	-	-
13	Denmark	0.1	-	0.1	0.2	(0.7)	(0.6)	0.0	-	0.0
14	Egypt	(0.0)	-	(0.0)	(0.3)	-	(0.3)	(0.3)	-	(0.3)
15	Finland	0.2	-	0.2	1.7	-	1.7	1.7	-	1.7
16	France	9.5	0.0	9.5	82.1	0.0	82.1	61.8	0.0	61.8
17	Germany	0.2	-	0.2	7.8	0.0	7.8	26.6	(0.2)	26.4
18	Hongkong	20.4	(0.2)	20.2	154.7	26.8	181.5	121.2	0.0	121.2
19	Hungary	0.5	-	0.5	12.4	-	12.4	6.5	-	6.5
20	Iceland	-	-	-	-	-	-	-	-	-
21	Indonesia	-	-	-	-	-	-	-	-	-
22	Iran	0.1	-	0.1	0.8	-	0.8	0.8	-	0.8
23	Ireland	-	0.4	0.4	0.1	(1.2)	(1.1)	0.1	3.9	4.0
24	Italy	2.2	-	2.2	1.2	-	1.2	6.1	(0.0)	6.1
25	Japan	0.1	(0.0)	0.0	(3.4)	(0.0)	(3.4)	(3.3)	(0.0)	(3.3)
26	Kenya	-	-	-	-	-	-	-	0.0	0.0
27	Korea (South)	1.3	-	1.3	9.3	-	9.3	7.5	-	7.5
28	Kuwait	2.9	(0.3)	2.6	24.8	(3.0)	21.8	27.4	(0.5)	27.0
29	Lebanon	2.1	-	2.1	14.9	-	14.9	14.5	-	14.5
30	Liberia	-	-	-	-	-	-	-	-	-
31	Libya	0.0	-	0.0	0.3	-	0.3	0.3	-	0.3
32	Luxembourg	0.1	5.2	5.3	(9.1)	1.0	(8.1)	(15.5)	(13.9)	(29.4)
33	Malaysia	1.7	-	1.7	13.6	(0.3)	13.3	17.0	(0.2)	16.8
34	Malta	3.8	-	3.8	26.6	-	26.6	26.6	-	26.6
35	Netherlands	(1.6)	-	(1.6)	47.2	-	47.2	62.3	(0.1)	62.2
36	NewZealand	-	-	-	-	-	-	0.1	-	0.1
37	Nigeria	-	-	-	-	-	-	-	-	-
38	Norway	(13.5)	-	(13.5)	(64.8)	-	(64.8)	(52.6)	-	(52.6)
39	Oman	(0.0)	-	(0.0)	(0.0)	-	(0.0)	3.0	-	3.0
40	Panama	-	-	-	(14.0)	-	(14.0)	6.5	-	6.5
41	Philippines	-	-	-	-	-	-	-	-	-
42	Poland	0.1	-	0.1	0.4	-	0.4	0.4	-	0.4
43	Portugal	0.0	-	0.0	0.0	-	0.0	-	-	-
44	Qatar	(0.0)	-	(0.0)	1.4	-	1.4	1.0	0.0	1.0
45	Saudi Arabia	1.7	0.0	1.8	8.9	(0.2)	8.6	5.2	0.1	5.3
46	Seychelles	-	-	-	-	-	-	-	-	-
47	Singapore	2.3	2.3	4.6	22.8	2.1	24.9	51.3	(9.7)	41.7
48	South Africa	-	-	-	-	-	-	-	0.0	0.0
49	Sri Lanka	-	-	-	-	-	-	-	-	-
50	Sweden	1.7	(0.4)	1.3	10.5	30.0	40.6	10.1	5.9	16.0
51	Switzerland	15.7	(0.1)	15.6	115.7	(8.1)	107.7	144.0	(5.1)	138.9
52	Thailand	(0.2)	-	(0.2)	0.0	-	0.0	(1.1)	-	(1.1)
53	Turkey	0.6	-	0.6	6.3	-	6.3	(1.7)	-	(1.7)
54	U.A.E	4.6	(9.8)	(5.2)	68.2	(33.2)	35.0	41.4	4.5	46.0
55	United Kingdom	18.1	(8.6)	9.5	148.2	(48.4)	99.8	137.8	(3.5)	134.2
56	United States	10.5	0.8	11.3	59.0	(119.9)	(60.9)	56.6	38.2	94.8
57	Others	12.2	1.0	13.2	91.1	(77.0)	14.1	74.2	12.4	86.6
II	**Foreign Public Investment[@]**		**(85.1)**	**(85.1)**		**55.0**	**55.0**		**59.5**	**59.5**
	Debt Securities		**(85.1)**	**(85.1)**		**55.0**	**55.0**		**59.5**	**59.5**
	Total	**194.4**	**(95.2)**	**99.2**	**1,523.6**	**(177.0)**	**1,346.6**	**975.6**	**96.5**	**1,072.1**

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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

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

Archive link:

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

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr.	Sector	Jan FY25[P]			Jul- Jan FY25[P]			Jul- Jan FY24		
		Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1	Food	6.2	0.0	6.1	31.4	0.5	30.9	31.1	0.8	30.2
2	Food Packaging	1.3	-	1.3	9.4	-	9.4	9.4	-	9.4
3	Beverages	0.7	1.2	(0.5)	4.7	8.6	(3.8)	5.8	8.6	(2.8)
4	Tobacco & Cigarettes	7.0	-	7.0	49.1	-	49.1	49.2	-	49.2
5	Sugar	0.2	-	0.2	1.4	-	1.4	1.4	-	1.4
6	Textiles	0.7	1.5	(0.8)	5.6	10.7	(5.1)	18.6	17.9	0.7
7	Paper & Pulp	-	-	-	-	0.7	(0.7)	-	0.6	(0.6)
8	Leather & Leather Products	0.0	-	0.0	0.0	-	0.0	0.1	-	0.1
9	Rubber & Rubber Products	1.5	-	1.5	21.1	-	21.1	3.6	-	3.6
10	Chemicals	1.5	1.0	0.5	34.7	10.2	24.5	18.0	22.9	(4.9)
11	Petro Chemicals	-	-	-	-	-	-	-	-	-
12	Petroleum Refining	7.6	3.8	3.8	53.2	26.8	26.4	53.3	26.8	26.5
13	Mining & Quarrying	10.8	4.7	6.1	107.1	111.2	(4.1)	17.7	19.9	(2.2)
14	Oil & Gas Explorations	20.5	0.2	20.3	188.4	1.4	187.0	163.6	1.4	162.2
	of which Privatization proceeds	-	-	-	-	-	-	-	-	-
15	Pharmaceuticals & OTC Products	0.6	0.2	0.4	10.6	21.3	(10.8)	36.5	1.4	35.1
16	Cosmetics	0.0	-	0.0	0.2	-	0.2	0.3	0.6	(0.2)
17	Fertilizers	-	-	-	-	-	-	-	-	-
18	Cement	1.6	0.1	1.4	10.9	0.8	10.1	10.9	0.8	10.1
19	Ceramics	0.0	-	0.0	2.6	-	2.6	2.8	-	2.8
20	Basic Metals	-	-	-	0.2	-	0.2	0.1	-	0.1
21	Metal Products	0.5	-	0.5	2.6	-	2.6	1.5	-	1.5
22	Machinery other than Electrical	-	-	-	0.5	-	0.5	0.3	-	0.3
23	Electrical Machinery	6.6	-	6.6	65.1	-	65.1	46.7	-	46.7
24	Electronics	21.6	0.0	21.6	105.5	0.0	105.4	30.0	16.0	14.0
	I) Consumer/Household	21.6	0.0	21.6	105.5	0.0	105.5	4.4	14.5	(10.0)
	II) Industrial	-	0.0	(0.0)	-	0.0	(0.0)	25.5	1.5	24.0
25	Transport Equipment (Automobiles)	1.4	1.5	(0.2)	6.3	10.6	(4.2)	5.8	10.3	(4.5)
	I) Motorcycles	0.0	-	0.0	0.1	-	0.1	-	-	-
	II) Cars	1.3	1.3	0.1	6.2	9.7	(3.5)	5.7	8.9	(3.3)
	III) Buses, Trucks, Vans & Trail	0.0	0.3	(0.3)	0.0	0.9	(0.9)	0.1	1.4	(1.2)
26	Power	67.4	4.6	62.9	781.8	230.5	551.2	454.7	316.0	138.6
	I) Thermal	12.1	1.8	10.3	91.8	7.7	84.1	83.8	8.3	75.5
	of which Privatization proceeds	-	-	-	-	-	-	-	-	-
	II) Hydel	34.4	0.3	34.1	443.1	49.9	393.2	224.6	2.1	222.4
	III) Coal	20.9	2.5	18.4	246.8	172.9	73.9	146.3	305.6	(159.3)
27	Construction	0.5	0.0	0.5	13.7	0.5	13.2	15.9	1.4	14.5
28	Trade	2.5	2.8	(0.3)	36.6	9.9	26.6	46.2	8.5	37.7
29	Transport	0.6	2.4	(1.8)	4.2	17.0	(12.8)	5.8	18.7	(13.0)
30	Tourism	1.0	0.0	1.0	16.9	0.1	16.8	10.7	0.1	10.6
31	Storage Facilities	0.1	0.9	(0.9)	1.5	2.8	(1.3)	8.0	-	8.0
32	Communications	5.6	15.0	(9.4)	45.0	91.4	(46.4)	41.8	63.4	(21.6)
	1) Telecommunications	1.5	14.3	(12.8)	18.1	85.9	(67.9)	16.9	58.9	(42.1)
	of which Privatization proceeds proceeds	-	-	-	-	-	-	-	-	-
	2) Information Technology	4.2	0.7	3.4	26.9	5.5	21.5	24.9	4.4	20.5
	I) Software Development	0.8	0.7	0.1	6.9	5.4	1.5	5.1	4.3	0.8
	II) Hardware Development	-	-	-	-	-	-	-	-	-
	III) I.T. Service	3.4	0.0	3.4	20.0	0.0	19.9	19.8	0.1	19.7
	3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33	Financial Business	63.1	1.7	61.4	426.1	11.7	414.4	387.5	34.9	352.6
	of which Privatization proceeds proceeds	-	-	-	-	-	-	-	-	-
34	Social Services	0.1	-	0.1	0.5	-	0.5	0.3	-	0.3
35	Personal Services	1.2	0.0	1.1	9.1	6.4	2.7	15.5	1.0	14.5
36	Others	6.6	2.8	3.8	76.3	25.6	50.7	99.5	44.7	54.8
	TOTAL	239.1	44.6	194.4	2,122.3	598.7	1,523.6	1,592.4	616.8	975.6
	TOTAL without Privatization proceeds	*239.1*	*44.6*	*194.4*	*2,122.3*	*598.7*	*1,523.6*	*1,592.4*	*616.8*	*975.6*

Source: Statistics and Data Services Department, SBP

P: Provisional; (R): Revised

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

Note:

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

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

4.15 Balance of Trade

(a) State Bank of Pakistan-Payments Record

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)	%	Monthly	Cumulative
FY20		22,536	--	(7.1)	43,645	--	(15.9)	(21,109)	--
FY21		25,639	--	13.8	54,273	--	24.4	(28,634)	--
FY22		32,493	--	26.7	71,543	--	31.8	(39,050)	--
FY23		27,876	--	(14.2)	52,695	--	(26.3)	(24,819)	--
FY24		30,967	--	11.1	53,056	--	0.7	(22,089)	--
2024	Jan	2,680	17,826	8.4	4,669	30,044	(11.3)	(1,989)	(12,218)
	Feb	2,531	20,357	9.2	4,366	34,410	(9.4)	(1,835)	(14,053)
	Mar	2,522	22,879	8.6	4,569	38,979	(7.5)	(2,047)	(16,100)
	Apr	2,637	25,516	10.0	4,442	43,421	(5.1)	(1,805)	(17,905)
	May	3,008	28,524	10.7	5,019	48,440	(2.2)	(2,011)	(19,916)
	Jun	2,443	30,967	11.1	4,616	53,056	0.7	(2,173)	(22,089)
	Jul	2,361	2,361	12.2	4,846	4,846	16.8	(2,485)	(2,485)
	Aug	2,437	4,798	6.3	4,709	9,555	14.3	(2,272)	(4,757)
	Sep	2,610	7,408	6.6	4,697	14,252	16.0	(2,087)	(6,844)
	Oct	3,022	10,430	7.8	4,612	18,864	13.2	(1,590)	(8,434)
	Nov	2,745	13,175	6.6	4,100	22,964	8.3	(1,355)	(9,789)
	Dec[R]	3,060	16,235	7.2	4,895	27,859	9.8	(1,835)	(11,624)
2025	Jan[P]	2,940	19,175	7.6	5,455	33,314	10.9	(2,515)	(14,139)

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

4.15 Balance of Trade

(b) Pakistan Bureau of Statistics-Customs Record

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)	%	Monthly	Cumulative
FY20	21,394	420	--	(6.50)	44,553	30	--	(19.00)	(22,769)	--
FY21	25,304	391	--	17.80	56,380	43	--	26.60	(30,728)	--
FY22	31,782	152	--	25.60	80,136	95	--	42.10	(48,297)	--
FY23	27,724	280	--	(12.80)	55,198	68	--	(31.10)	(27,262)	--
FY24	30,675	86	--	10.64	54,779	25		(0.76)	(23,994)	--
2024 Jan	2,792	0	17,832	7.68	4,756	3	30,912	(14.31)	(1,967)	(13,081)
Feb	2,583	27	20,442	8.81	4,306	6	35,225	(11.98)	(1,702)	(14,783)
Mar	2,567	19	23,027	8.85	4,855	2	40,082	(8.44)	(2,272)	(17,055)
Apr	2,351	12	25,391	8.69	4,846	5	44,933	(3.92)	(2,487)	(19,542)
May	2,839	18	28,248	10.19	4,915	4	49,852	(2.40)	(2,062)	(21,604)
Jun	2,558	7	30,813	10.03	4,964	4	54,820	(0.81)	(2,403)	(24,007)
Jul	2,307	6	2,307	11.75	4,216	4	4,216	14.23	(1,907)	(1,909)
Aug	2,762	5	5,074	14.52	4,509	6	8,731	6.93	(1,748)	(3,657)
Sep	2,836	11	7,922	14.58	4,656	4	13,391	10.47	(1,812)	(5,469)
Oct	2,982	10	10,914	13.50	4,568	7	17,965	5.76	(1,582)	(7,051)
Nov	2,833	8	13,754	12.72	4,500	4	22,469	4.43	(1,664)	(8,715)
Dec	2,911	-	16,665	10.81	5,358	-	27,827	6.40	(2,447)	(11,162)
2025 Jan	2,953	-	19,617	10.01	5,273	-	33,100	7.08	(2,320)	(13,482)

Source:Pakistan Bureau of Statistics

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

1. The SBP Exports (BOP) & Imports (BOP) include general merchandise, repairs on goods and goods procured on parts by carriers. The SBP export and imports are based on realization of export proceeds and import payments made through the banking channel. Information on exports and imports unaccounted for by the banking channel are collected from the relevant sources and added to the exports/imports data reported by banks to arrive at the overall exports and imports. The trade data of PBS is on the other hand, based on physical movement of goods crossing the custom boundaries of Pakistan.

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

4.16 Exports Receipts by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

COMMODITIES	FY23	FY24	2024	2024					2025
			Jan	Aug	Sep	Oct	Nov	Dec[R]	Jan[P]
A. Food Group	**4,737,303**	**7,088,837**	**742,427**	**492,062**	**488,404**	**631,581**	**716,520**	**694,327**	**562,164**
1 Rice	2,107,286	3,687,362	443,988	205,114	197,205	268,817	349,429	331,276	265,080
A) Basmati	625,582	855,155	72,139	71,442	68,022	83,905	57,373	54,707	58,489
B) Others	1,481,704	2,832,207	371,848	133,672	129,183	184,912	292,056	276,569	206,591
2 Fish & Fish Preparations	483,684	423,960	34,858	22,896	22,987	39,206	38,326	45,268	35,454
3 Fruits	232,308	309,271	28,925	29,050	19,952	15,716	13,306	14,792	20,797
4 Vegetables/Leguminous vegetable	172,133	400,414	68,403	26,483	24,069	22,342	16,710	19,737	19,896
5 Tobacco	77,809	82,676	4,688	25,632	27,318	7,782	13,774	10,890	18,928
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	93,391	76,973	6,565	8,309	4,853	5,638	3,794	6,053	8,287
8 Oil Seeds, Nuts and Kernals	173,633	386,999	9,552	14,677	47,941	91,815	71,122	44,264	24,868
9 Sugar	106,079	20,060	-	15,115	15,480	52,864	103,568	104,279	54,025
10 Meat and Meat Preparations	388,105	521,736	48,679	37,499	38,665	44,761	40,818	42,840	45,498
11 All Other Food Items	902,875	1,179,385	96,770	107,288	89,934	82,640	65,673	74,928	69,333
B. Textile Group	**16,633,198**	**16,308,798**	**1,374,455**	**1,407,116**	**1,469,707**	**1,555,948**	**1,388,775**	**1,447,168**	**1,575,205**
12 Raw Cotton	13,397	53,371	8,575	-	18	-	26	16	-
13 Cotton Yarn	870,224	1,050,775	105,900	55,666	57,581	58,156	47,272	50,687	63,989
14 Cotton Cloth	2,154,681	1,892,157	156,328	153,963	170,125	161,218	151,683	169,741	172,864
15 Cotton Carded or Combed	1,370	1,527	118	19	64	12	12	51	18
16 Yarn Other than Cotton Yarn	59,686	34,322	2,346	2,176	2,636	3,157	3,114	3,254	2,772
17 Knitwear	4,243,418	4,017,927	330,273	378,834	377,800	403,754	376,396	358,958	405,078
18 Bed Wear	2,801,995	2,794,470	231,656	236,304	255,433	282,791	245,183	274,599	294,506
19 Towels	930,773	957,175	78,918	78,669	82,981	98,719	80,751	98,362	93,084
20 Tents, Canvas & Tarpaulin	130,961	122,000	9,875	11,612	11,011	9,715	12,832	9,968	13,833
21 Readymade Garments	3,496,051	3,470,914	290,890	326,975	348,771	359,688	306,733	321,198	362,868
22 Art, Silk & Synthetic Textile	389,132	375,602	30,701	26,634	29,413	32,298	27,760	31,710	36,362
23 Makeup Articles (incl. Other Tex)	687,231	686,825	56,885	61,326	53,068	59,714	55,625	56,093	61,998
24 Other Textile Materials	854,280	851,734	71,990	74,938	80,804	86,727	81,387	72,531	67,834
C. Petroleum Group	**290,520**	**552,542**	**37,526**	**42,534**	**71,069**	**108,497**	**65,799**	**51,534**	**121,107**
25 Petroleum Crude	82,763	28,005	-	-	-	65,171	-	-	35,829
26 Petroleum Products	134,724	448,542	19,608	42,534	58,474	43,325	54,831	30,678	75,675
27 Solid Fuel including Naphtha	73,033	75,995	17,919	-	12,595	-	10,968	20,856	9,603
D. Other Manufacture	**4,040,680**	**4,041,887**	**316,854**	**348,331**	**360,647**	**360,061**	**333,544**	**329,355**	**349,768**
28 Carpets, Rugs & Mats	78,713	65,284	4,841	5,186	5,297	5,258	7,022	20,237	18,052
29.Sports Goods	460,651	439,347	38,473	32,402	32,481	37,248	29,932	33,211	36,980
30 Leather Tanned	173,713	140,830	10,849	10,551	12,959	12,272	11,053	9,435	11,548
31.Leather Manufactures	627,566	606,184	51,088	52,145	56,023	58,112	49,126	52,204	55,565
32.Footwear	167,347	166,873	11,900	15,316	14,276	17,714	13,383	11,948	14,983
33 Surgical Goods & Medical Instr.	454,886	457,144	39,870	38,556	38,415	40,404	37,863	42,260	39,105
34 Cutlery	72,521	65,813	5,306	4,846	5,222	5,308	4,504	5,135	4,843
35 Onyx Manufactured	4,357	4,550	316	493	367	351	517	249	448
36 Chemical and Pharmaceutica Products	1,429,536	1,422,852	105,702	142,324	130,517	115,615	121,064	100,374	112,464
37 Engineering Goods	261,342	279,073	19,033	19,811	23,529	22,281	23,020	23,734	24,312
38 Gems	11,520	8,010	496	464	637	345	692	1,708	333
39 Jewellary	15,124	13,349	519	690	1,864	3,431	907	942	1,157
40 Furniture	8,983	8,383	770	296	614	830	557	662	1,053
41 Molasses	21,566	52,262	1,753	1,392	1,988	4,160	184	138	1,591
42 Handicrafts	589	211	-	-	79	-	-	-	-
43 Cement	205,992	261,578	20,607	20,736	33,090	34,047	29,638	23,875	25,002
44 Guar and Guar Products	46,274	50,145	5,332	3,124	3,290	2,684	4,083	3,244	2,333
E. All Others	**2,582,921**	**2,699,314**	**238,984**	**212,539**	**241,454**	**281,305**	**206,848**	**201,708**	**221,993**
I. Total Export Receipts through Banks	**28,284,623**	**30,691,378**	**2,710,247**	**2,502,582**	**2,631,281**	**2,937,391**	**2,711,487**	**2,724,091**	**2,830,238**
II. Freight on Export	**755,178**	**656,485**	**61,531**	**102,165**	**101,117**	**71,247**	**101,117**	**100,767**	**100,767**
III. Export Receipts Banks (fob) (I-II)	**27,529,445**	**30,034,893**	**2,648,716**	**2,400,416**	**2,530,165**	**2,866,144**	**2,610,370**	**2,623,324**	**2,729,471**
IV. Other Exports	**346,483**	**932,180**	**31,304**	**36,571**	**79,905**	**155,864**	**135,049**	**436,645**	**210,557**
Total Export as per BOP (III+IV)	**27,875,928**	**30,967,073**	**2,680,020**	**2,436,987**	**2,610,070**	**3,022,008**	**2,745,419**	**3,059,969**	**2,940,028**

Source: Statistics and Data Services Department, SBP

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

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

4.16 Exports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY23	FY24	2024	2024					2025
			Jan	Aug	Sep	Oct	Nov	Dec	Jan[P]
A. Food Group	**5,021,316**	**7,369,920**	**786,189**	**475,767**	**536,151**	**604,752**	**790,001**	**804,857**	**653,623**
1 Rice	2,149,201	3,931,787	477,521	205,746	258,922	257,197	431,371	359,784	319,052
a) Basmati	650,532	877,078	89,381	92,532	100,079	70,551	54,299	47,699	77,782
b) Others	1,498,669	3,054,708	388,140	113,214	158,843	186,646	377,072	312,085	241,270
2 Fish & Fish Preparations	496,589	410,269	30,336	18,928	16,178	35,000	46,220	39,662	30,277
3 Fruits	283,188	343,532	39,692	40,357	30,176	21,653	15,927	36,507	41,442
4 Vegetables	300,323	430,055	72,830	28,884	22,244	20,649	19,099	20,638	34,076
5 Leguminous Vegetables	49	239	89	-	-	-	-	-	-
6 Tobacco	63,941	64,468	11,607	450	19,553	17,197	9,643	16,362	11,071
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	93,748	109,524	9,729	5,462	7,953	8,504	7,434	9,751	8,307
9 Oil seeds, Nuts and Kernals	188,822	410,089	11,645	5,787	19,385	89,573	53,184	41,266	16,902
10 Sugar	104,516	21,070	-	23,916	28,562	28,261	88,470	145,853	64,338
11 Meat& Meat preparations	425,604	511,688	46,919	36,849	38,385	40,496	41,451	47,272	45,638
12 All other Food Items	915,335	1,137,201	85,820	109,388	94,793	86,222	77,201	87,762	82,520
B. Textile Group	**16,501,766**	**16,655,900**	**1,455,296**	**1,271,136**	**1,644,317**	**1,604,856**	**1,461,069**	**1,477,300**	**1,685,908**
13 Raw Cotton	13,469	56,087	2,340	-	-	-	-	616	-
14 Cotton Yarn	844,283	955,509	81,295	55,750	54,838	51,991	80,607	62,766	65,099
15 Cotton Cloth	2,021,999	1,865,965	159,719	140,148	182,506	200,992	136,422	148,812	165,067
16 Cotton Carded or Combed	1,115	837	7	-	-	-	6	-	-
17 Yarn Other than Cotton Yarn	45,105	32,499	2,096	2,556	3,396	2,615	2,879	3,078	2,933
18 Knitwear	4,436,749	4,407,574	365,050	357,686	462,903	448,323	413,943	391,704	468,314
19 Bed Wear	2,691,648	2,802,670	252,076	214,305	290,448	290,219	254,321	256,192	288,691
20 Towels	999,592	1,055,108	96,070	70,093	100,673	90,550	85,285	88,262	101,970
21 Tent, Canvas & Tarpaulin	137,944	117,565	9,317	10,877	8,700	9,219	12,812	13,540	16,778
22 Readymade Garments	3,491,948	3,563,600	333,411	295,522	363,050	338,326	328,553	357,042	396,985
23 Art, Silk & Synthetic Textile	412,291	367,199	32,486	27,245	33,999	35,238	29,792	38,129	37,265
24 Made up Articles (Ex towels & bed)	692,545	715,332	61,923	48,057	71,328	71,657	63,137	58,972	74,463
25 Other Textile Materials	713,080	715,955	59,506	48,897	72,476	65,726	53,313	58,187	68,343
C. Petroleum Group & Coal	**220,519**	**397,721**	**69,069**	**63,686**	**26,364**	**57,736**	**58,140**	**34,949**	**67,372**
26 Petroleum Crude	170,252	42,919	-	-	-	24,723	-	-	-
27 Petroleum Products (Exl. Naphtha)	50,257	320,909	69,069	58,056	26,364	26,315	52,679	34,949	55,815
28 Petroleum Top Naphtha	-	33,892	-	5,630	-	6,698	5,461	-	11,557
29 Solid Fuels (Coal)	11	1	-	-	-	-	-	-	-
D. Other Manufactures Group	**3,841,127**	**4,027,214**	**297,799**	**319,127**	**370,497**	**375,493**	**328,529**	**391,254**	**352,605**
30 Carpets Rugs & Mats	72,768	59,414	3,172	5,818	5,032	3,392	5,844	5,325	3,414
31 Sports Goods	404,801	396,350	30,696	29,358	32,624	31,104	29,364	32,256	31,351
32 Leather Tanned	167,615	137,586	9,805	11,766	10,182	13,474	10,415	10,410	11,292
33 Leather Manufactures	577,428	545,926	46,245	40,043	54,948	55,579	46,489	52,493	49,541
34 Footwear	178,553	162,086	17,601	11,793	18,492	14,845	14,040	17,417	18,701
35 Surgical Goods & Medical Instr.	447,442	444,572	37,678	31,058	38,599	40,074	37,206	39,279	40,149
36 Cutlery	61,824	57,918	4,650	4,196	6,112	4,960	4,759	4,756	5,357
37 Onyx Manufactured	4,276	4,701	405	232	214	515	675	255	281
38 Chemicals and Pharm.Products	1,387,028	1,496,664	98,144	134,996	129,464	141,308	115,209	152,797	135,968
39 Engineering Goods	249,785	346,054	25,284	28,429	46,880	35,177	27,572	39,428	29,441
40 Gems	7,509	6,595	763	801	271	324	344	323	1,296
41 Jewellary	7,690	10,984	385	2,576	589	745	1,217	787	583
42 Furniture	12,524	7,985	799	473	839	818	681	563	531
43 Molasses	23,876	35,006	3,202	167	1,239	1,896	38	209	1,026
44 Handicrafts	787	199	-	-	86	2	-	200	-
45 Cement	189,875	266,517	14,728	14,492	22,212	28,490	30,957	31,898	20,619
46 Guar and Guar Products	47,349	48,658	4,244	2,929	2,714	2,790	3,720	2,858	3,055
E. All Other Items	**2,139,345**	**2,223,879**	**183,600**	**177,372**	**184,935**	**193,596**	**194,970**	**202,444**	**193,117**
TOTAL	**27,724,078**	**30,674,632**	**2,791,953**	**2,307,088**	**2,762,264**	**2,836,433**	**2,832,710**	**2,910,804**	**2,952,625**

Source: Pakistan Bureau of Statistics

4.17 Imports Payment by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

COMMODITIES	FY23	FY24 R	2024	2024					2025
			Jan	Aug	Sep	Oct	Nov	Dec R	Jan P
A. Food Group	**7,967,883**	**7,111,329**	**694,877**	**508,773**	**515,624**	**590,616**	**566,991**	**710,360**	**747,806**
1-Milk, Cream & Milk Food for Infants	159,994	135,931	8,120	10,789	5,025	10,382	9,124	11,800	16,502
2-Wheat un-milled	958,442	235,098	23,443	-	-	-	-	-	-
3-Dry Fruits & Nuts	9,182	20,021	2,540	2,449	3,976	5,436	5,636	7,176	5,065
4-Tea	495,361	687,638	63,722	52,215	48,048	53,922	46,158	53,061	47,632
5-Spices	107,801	157,058	15,373	12,673	12,549	13,710	13,820	14,968	14,939
6-Soya bean Oil	304,426	112,334	3,431	16,089	16,650	28,317	22,411	47,567	40,825
7-Palm Oil	3,362,775	2,680,625	233,655	251,158	239,592	262,968	237,372	289,898	367,605
8-Sugar	5,301	3,980	269	286	246	353	215	190	331
9-Pulses	748,045	594,970	47,486	59,473	62,982	85,648	77,596	99,463	78,930
10-All others Food items	1,816,553	2,483,674	296,837	103,640	126,555	129,880	154,657	186,237	175,977
B. Machinery Group	**4,431,144**	**7,405,782**	**691,912**	**638,469**	**637,027**	**599,148**	**589,515**	**655,351**	**729,633**
11-Power Generating Machinery	356,082	410,185	27,331	42,888	64,005	45,212	48,608	40,817	43,758
12-Office Mach. Incl. Data Processing Equipment	221,226	300,145	31,031	23,591	25,681	29,802	22,703	28,297	35,549
13-Textile Machinery	657,765	402,020	41,720	37,378	36,878	34,768	45,566	47,901	46,998
14-Construction & Mining Machinery	23,653	52,569	5,178	7,076	6,650	6,951	7,317	10,062	10,862
15-Electrical Machinery & Appara1-tus	1,038,843	2,730,576	237,227	247,764	238,472	146,543	146,910	184,440	216,722
16-Telecom	734,150	1,896,184	206,882	119,525	109,314	167,911	180,302	179,488	160,883
17-Agricultural Machinery & Implements	57,464	76,512	6,645	8,359	4,963	7,192	7,096	8,426	8,070
18-Other Machinery	1,341,961	1,537,591	135,899	151,887	151,065	160,769	131,014	155,918	206,791
C. Transport Group	**1,266,210**	**1,621,268**	**115,055**	**146,950**	**140,969**	**133,760**	**116,020**	**131,048**	**160,354**
19-Road Vehicles (Build Unit, Ckd/Skd)	1,073,575	1,365,902	78,496	138,511	136,649	110,220	111,552	125,324	142,226
20-Aircrafts, Ships and Boats	135,360	202,137	35,829	8,354	2,406	22,395	2,398	3,346	16,984
21-Others Transport Equipments	57,275	53,229	730	85	1,913	1,146	2,071	2,378	1,144
D. Petroleum Group	**18,881,802**	**15,161,825**	**1,429,940**	**1,408,863**	**1,302,923**	**1,224,305**	**870,347**	**1,252,872**	**1,570,905**
22-Petroleum Products	8,974,862	5,995,015	393,153	501,692	545,811	574,761	379,290	482,272	666,865
23-Petroleum Crude	5,824,352	5,093,546	498,631	505,253	465,526	393,018	245,221	490,582	489,739
24.Natural Gas, Liquified	3,909,265	3,855,309	515,065	388,121	282,048	246,194	225,253	262,752	393,717
25. Petroleum Gas, Liquified	172,636	215,885	23,090	13,698	9,459	10,289	20,582	17,228	20,583
26. Others	687	2,070	-	100	78	43	-	38	1
E. Textile Group	**4,564,789**	**3,890,142**	**306,039**	**399,952**	**382,812**	**411,459**	**465,903**	**540,369**	**545,067**
27-Raw Cotton	2,430,174	1,277,737	61,748	146,379	128,925	135,560	170,692	203,310	193,110
28-Synthetic Fibre	570,605	668,459	62,235	57,004	42,479	40,178	47,691	63,129	63,712
29-Synthetic & artificial Silk Yarn	595,434	807,523	69,769	67,370	73,993	85,520	83,177	94,587	93,082
30-Worn Clothing	84,154	94,002	11,172	9,221	12,080	15,051	24,373	15,652	19,456
31-Other Textile Items	884,422	1,042,420	101,116	119,979	125,335	135,149	139,970	163,691	175,707
F. Agricultural & Other Chemical Group	**8,254,432**	**8,943,725**	**860,996**	**781,635**	**867,691**	**793,480**	**697,104**	**722,549**	**778,884**
32-Fertilizer Manufactured	615,486	642,339	157,335	88,162	132,401	92,264	16,199	27,492	41,273
33-Insecticides	167,414	184,226	13,748	9,866	10,052	12,258	15,057	13,821	19,999
34-Plastic Material	2,196,675	2,428,881	216,191	226,214	209,565	217,194	220,098	231,374	246,637
35-Medicinal Products	684,068	664,764	58,900	56,511	77,634	66,196	59,529	61,716	59,508
36-Others	4,590,789	5,023,515	414,822	400,883	438,038	405,568	386,221	388,146	411,468
G. Metal Group	**3,449,685**	**4,668,681**	**384,980**	**391,862**	**440,096**	**398,086**	**397,662**	**356,769**	**451,372**
37-Gold	-	11	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,062,072	1,674,742	151,805	158,358	131,627	144,361	140,413	148,322	164,640
39-Iron and Steel	1,686,379	2,195,085	162,697	145,534	219,287	184,095	179,101	126,978	203,098
40-Aluminum Wrought & Worked	291,022	294,400	29,204	32,644	38,276	26,315	29,614	25,846	30,832
41-All other Metals & Articles	410,211	504,444	41,273	55,326	50,906	43,314	48,534	55,624	52,802
H. Miscellaneous Group	**740,672**	**897,262**	**85,005**	**87,036**	**80,122**	**82,711**	**74,285**	**74,366**	**91,480**
42-Rubber Crude Incl. Synth/Reclaimed	171,733	207,352	15,172	23,042	19,572	22,240	22,809	18,802	25,403
43-Rubber Tyres & Tubes	66,728	85,288	7,931	11,528	15,766	10,506	10,156	9,394	10,149
44-Wood & Cork	92,395	122,237	10,782	10,064	7,425	10,276	10,226	10,002	11,829
45-Jute	49,513	23,875	893	329	1,971	3,541	1,711	3,901	3,965
46-Paper & Paper Board & Manuf. thereof	360,302	458,510	50,228	42,073	35,387	36,148	29,383	32,268	40,134
I. All Others	**3,242,575**	**4,001,364**	**318,113**	**387,140**	**310,686**	**413,557**	**309,919**	**343,227**	**298,629**
I. Imports Payments Through Banks	**52,799,190**	**53,701,377**	**4,886,917**	**4,750,679**	**4,677,949**	**4,647,122**	**4,087,747**	**4,786,911**	**5,374,130**
II. Freight & Insurance	**2,293,552**	**2,250,953**	**174,952**	**176,250**	**173,552**	**167,296**	**151,655**	**177,594**	**199,380**
III. Imports Payments Banks (fob) (I-II)	**50,505,639**	**51,450,424**	**4,711,965**	**4,574,429**	**4,504,397**	**4,479,826**	**3,936,091**	**4,609,316**	**5,174,750**
IV. Other Imports	**2,189,432**	**1,605,630**	**(43,001)**	**134,554**	**192,650**	**132,159**	**163,872**	**285,729**	**280,206**
Total Imports as Per BOP (III+IV)	**52,695,071**	**53,056,054**	**4,668,965**	**4,708,982**	**4,697,047**	**4,611,984**	**4,099,963**	**4,895,046**	**5,454,956**

Source: Statistics and Data Services Department, SBP

P: Provisional, R: Revised

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

Archive link:

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

4.17 Imports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY23	FY24	2024	2024					2025
			Jan	Aug	Sep	Oct	Nov	Dec	Jan[P]
A. Food Group	**8,936,960**	**7,903,732**	**764,310**	**556,463**	**584,640**	**673,104**	**652,638**	**802,945**	**804,238**
1-Milk, Cream & Milk Food for Infants	144,299	114,195	6,702	11,609	9,450	11,591	11,994	8,699	12,493
2-Wheat un-milled	1,072,453	1,031,674	176,348	-	-	-	-	33	-
3-Dry Fruits & Nuts	39,965	70,930	7,903	7,565	12,483	20,119	20,234	20,130	16,933
4-Tea	569,039	656,641	54,985	58,013	52,385	54,713	52,752	56,179	50,627
5-Spices	151,241	196,342	19,731	19,371	14,088	16,355	16,085	22,347	21,755
6-Soya bean Oil	315,541	129,558	8,843	21,224	7,370	28,898	15,138	51,244	39,659
7-Palm Oil	3,640,709	2,778,557	223,296	255,953	251,232	276,334	235,590	280,627	344,737
8-Sugar	5,641	3,327	411	413	319	425	172	251	304
9-Pulses	946,174	774,959	59,087	66,412	71,887	92,863	108,637	123,125	100,456
10-All others Food items	2,051,896	2,147,547	207,003	115,903	165,426	171,806	192,036	240,310	217,274
B. Machinery Group	**5,811,518**	**8,500,583**	**749,805**	**626,207**	**711,008**	**693,645**	**604,047**	**858,313**	**887,708**
11-Power Generating Machinery	500,450	418,085	35,347	47,060	57,189	51,570	64,864	80,249	59,317
12-Office Mach. Incl. Data Processing Equipment	339,428	459,288	41,376	36,040	41,833	47,486	37,260	48,561	47,229
13-Textile Machinery	328,428	149,365	11,067	14,082	17,399	16,520	18,323	20,890	22,213
14-Construction & Mining Machinery	84,730	94,186	8,866	8,285	12,461	9,272	9,141	14,665	14,021
15-Electrical Machinery & Apparatus	1,673,819	3,275,128	280,098	252,571	272,391	181,397	149,174	292,268	309,009
16-Telecom	956,698	2,366,500	232,568	118,787	152,905	235,287	184,907	202,719	193,998
17-Agricultural Machinery & Implements	40,971	91,307	11,973	11,160	12,078	9,917	5,635	8,489	15,472
18-Other Machinery	1,886,995	1,646,727	128,510	138,222	144,752	142,196	134,743	190,472	226,449
C. Transport Group	**1,757,250**	**1,840,043**	**135,439**	**198,358**	**174,203**	**161,726**	**136,948**	**183,966**	**214,042**
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,564,219	1,647,142	118,028	191,849	165,828	151,781	125,502	183,038	200,678
20-Aircrafts Ships and Boats	134,380	129,999	17,118	5,439	7,681	8,383	10,825	502	9,327
21-Others Transport Equipments	58,652	62,902	293	1,070	694	1,562	621	426	4,037
D. Petroleum Group	**17,014,558**	**16,910,247**	**1,326,541**	**1,398,324**	**1,388,420**	**1,060,601**	**1,407,281**	**1,565,019**	**1,372,370**
22-Petroleum Products	7,628,441	6,643,912	427,573	342,096	513,959	398,386	632,673	584,162	517,641
23-Petroleum Crude	4,947,217	5,531,127	366,492	584,042	485,328	306,297	427,430	526,221	435,555
24.Natural Gas, Liquified	3,763,531	3,945,703	445,148	382,071	312,704	278,932	237,083	346,218	313,283
25. Petroleum Gas, Liquified	675,028	789,287	87,322	90,072	76,368	76,969	110,084	108,373	105,863
26. Others	339	218	5	43	61	17	11	45	28
E. Textile Group	**3,741,594**	**2,713,713**	**215,353**	**267,237**	**281,669**	**347,012**	**353,744**	**431,097**	**421,622**
27-Raw Cotton	1,679,398	447,933	16,417	52,866	58,144	98,960	111,716	129,577	124,009
28-Synthetic Fibre	484,529	493,675	44,921	44,255	30,096	24,614	30,424	56,688	57,211
29-Synthetic & artificial Silk Yarn	583,056	605,312	54,696	46,628	53,634	62,454	58,858	71,104	68,361
30-Worn Clothing	370,736	433,651	32,992	44,567	44,948	44,745	41,499	48,588	49,226
31-Other Textile Items	623,871	733,144	66,328	78,921	94,847	116,239	111,247	125,140	122,815
F. Agricultural & Other Chemical Group	**8,927,964**	**8,508,261**	**839,028**	**778,215**	**753,627**	**811,728**	**633,962**	**787,370**	**755,659**
32-Fertilizer Manufactured	604,374	684,660	178,730	103,526	106,806	117,291	7,509	58,126	18,368
33-Insecticides	204,662	196,170	17,065	10,999	8,801	13,492	10,188	11,486	15,613
34-Plastic Material	2,273,347	2,270,765	204,654	191,938	180,250	225,595	212,788	235,993	232,920
35-Medicinal Products	1,328,560	1,086,752	99,619	111,698	106,281	105,227	104,580	113,766	94,493
36-Others	4,517,025	4,269,911	338,960	360,054	351,489	350,123	298,897	367,999	394,265
G. Metal Group	**4,151,946**	**4,315,349**	**348,094**	**319,347**	**386,701**	**402,269**	**352,808**	**354,278**	**421,521**
37-Gold	30,649	17,032	1,274	1,742	4,610	2,096	6,073	3,030	2,371
38-Iron and Steel Scrap	1,152,029	1,229,896	99,795	97,091	95,103	101,558	99,097	85,112	89,838
39-Iron and Steel	1,889,966	2,042,926	156,245	122,745	184,792	208,476	162,833	150,873	218,215
40-Aluminum Wrought & Worked	229,952	173,913	18,574	12,606	14,497	13,321	11,807	15,542	19,148
41-All other Metals & Articles	849,348	851,582	72,206	85,163	87,699	76,818	72,998	99,721	91,949
H. Miscellaneous Group	**869,364**	**894,265**	**73,327**	**87,258**	**81,922**	**82,495**	**72,529**	**79,530**	**93,800**
42-Rubber Crude Incl. Synth/Reclaimed	208,855	254,450	19,519	29,015	20,927	21,419	21,742	23,529	28,690
43-Rubber Tyres & Tubes	92,967	101,034	9,500	13,335	14,523	13,450	11,626	11,387	12,731
44-Wood & Cork	83,984	105,719	5,942	9,605	6,028	5,972	6,897	8,615	9,461
45-Jute	57,903	24,622	1,054	408	1,448	4,407	761	4,769	2,162
46-Paper & Paper Board & Manuf. thereof	425,658	408,440	37,313	34,895	38,996	37,247	31,503	31,230	40,756
I. All other Items	**3,987,297**	**3,192,891**	**303,856**	**277,604**	**293,641**	**335,065**	**285,756**	**295,411**	**301,720**
TOTAL	**55,198,449**	**54,779,083**	**4,755,753**	**4,509,013**	**4,655,831**	**4,567,645**	**4,499,713**	**5,357,929**	**5,272,680**

Source: Pakistan Bureau of Statistics

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY23	FY24 R	2024	2024					2025
			Jan	Aug	Sep	Oct	Nov	Dec R	Jan P
Grand Total	**27,875,928**	**30,967,073**	**2,680,020**	**2,436,987**	**2,610,070**	**3,022,008**	**2,745,419**	**3,059,969**	**2,940,028**
A. Latin America	**53,086**	**77,822**	**12,356**	**5,736**	**2,798**	**8,198**	**10,965**	**12,100**	**4,133**
B. Central America	**189,703**	**174,260**	**13,483**	**14,188**	**13,995**	**17,348**	**14,103**	**11,548**	**16,762**
Mexico	115,318	134,655	10,635	10,658	11,372	12,833	10,492	8,385	13,546
Others	74,385	39,605	2,848	3,530	2,623	4,515	3,611	3,163	3,216
C. South America	**309,438**	**333,290**	**27,681**	**26,531**	**26,724**	**30,665**	**26,424**	**27,611**	**35,576**
Argentina	47,033	46,670	5,913	1,906	4,396	4,924	3,842	3,431	4,744
Brazil	106,747	139,647	10,412	11,501	11,544	11,124	9,165	9,382	14,100
Uruguay	7,328	8,151	792	520	513	609	588	963	980
Others	148,329	138,823	10,564	12,604	10,270	14,007	12,830	13,836	15,751
D North America	**6,359,826**	**5,832,428**	**493,196**	**504,918**	**543,424**	**611,424**	**508,678**	**539,968**	**579,752**
Canada	426,575	389,164	36,681	31,050	31,895	35,292	32,940	35,480	31,978
USA	5,932,358	5,442,945	456,508	473,838	511,525	575,889	475,540	504,481	547,752
Others	892	319	7	29	3	243	198	8	22
E. Eastern Europe	**659,725**	**719,679**	**60,704**	**63,744**	**63,528**	**71,302**	**65,441**	**69,010**	**69,194**
Hungary	20,790	31,240	2,197	3,187	2,874	4,051	4,357	2,500	2,684
Romania	65,315	65,853	4,055	6,765	6,564	7,459	8,576	6,894	7,529
Russian Federation	88,565	78,904	7,159	3,929	4,378	6,358	4,932	5,597	6,037
Ukraine	11,070	10,655	1,114	535	575	561	815	851	1,510
Others	473,986	533,026	46,179	49,329	49,137	52,873	46,760	53,168	51,434
F. Northern Europe	**2,588,364**	**2,650,887**	**229,231**	**240,665**	**252,685**	**267,085**	**228,023**	**230,477**	**248,661**
Denmark	208,054	230,022	22,839	19,289	17,822	27,141	19,035	25,737	37,568
Finland	33,934	31,384	2,972	3,174	2,286	2,487	2,194	2,301	2,539
Norway	51,246	58,655	5,903	4,921	6,254	7,865	4,420	5,451	6,781
Sweden	156,543	141,460	11,966	13,549	13,501	15,151	12,926	16,818	14,784
United Kingdom	1,968,432	2,014,768	172,425	183,066	196,392	198,631	173,625	165,407	173,445
Others	170,155	174,597	13,126	16,666	16,429	15,810	15,822	14,764	13,544
G. Southern Europe	**2,980,511**	**2,992,890**	**219,335**	**254,333**	**268,985**	**259,340**	**241,612**	**252,301**	**262,871**
Greece	124,736	129,896	7,926	8,334	12,119	15,357	12,149	11,663	10,756
Italy	1,151,241	1,122,092	81,231	90,885	109,658	97,765	86,320	88,621	93,206
Spain	1,375,019	1,449,802	108,591	125,240	122,870	124,079	121,988	124,031	132,108
Others	329,514	291,101	21,587	29,875	24,338	22,139	21,155	27,986	26,801
H. Western Europe	**4,528,085**	**4,179,409**	**332,958**	**392,392**	**387,386**	**410,298**	**357,293**	**359,783**	**409,663**
Belgium	701,013	556,949	39,883	40,728	51,917	55,927	49,649	41,056	44,962
France	570,094	508,690	46,254	40,818	47,489	57,053	43,636	49,702	47,201
Germany	1,600,413	1,515,116	123,163	151,705	140,465	151,507	128,508	136,073	160,242
Netherlands	1,445,738	1,385,210	112,275	122,796	120,446	133,527	119,848	121,559	138,616
Switzerland	183,070	189,001	10,096	31,766	24,181	8,323	12,170	9,147	14,760
Others	27,756	24,445	1,287	4,579	2,889	3,959	3,483	2,246	3,882
I. Eastern Africa	**650,145**	**918,307**	**91,708**	**57,005**	**64,442**	**83,832**	**62,440**	**71,942**	**86,253**
Kenya	242,092	313,952	25,933	14,348	20,746	29,657	20,879	21,434	17,258
Mauritius	24,744	19,883	1,589	1,658	2,027	3,434	939	1,838	8,505
United Republic of Tanzania	110,852	140,662	13,029	4,913	5,090	4,586	3,472	3,420	10,142
Others	272,455	443,811	51,156	36,086	36,578	46,155	37,150	45,250	50,348

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

	Country / Territory	FY23	FY24 R	2024	2024					2025
				Jan	Aug	Sep	Oct	Nov	Dec R	Jan P
J.	**Middle Africa**	**31,016**	**137,631**	**14,091**	**3,990**	**3,758**	**9,813**	**3,347**	**9,820**	**5,216**
K.	**Northern Africa**	**187,749**	**210,435**	**12,907**	**15,950**	**14,646**	**14,080**	**13,185**	**14,406**	**20,570**
	Egypt	110,156	120,404	6,202	9,922	9,426	8,297	6,328	8,289	12,555
	Morocco	26,824	27,652	3,508	1,823	1,857	2,251	2,305	2,206	2,609
	Others	50,769	62,379	3,197	4,205	3,363	3,532	4,551	3,911	5,406
L.	**Southern Africa**	**212,625**	**195,442**	**18,004**	**15,868**	**14,522**	**14,610**	**16,909**	**18,868**	**20,719**
	South Africa	199,574	188,941	17,841	15,296	14,172	14,384	16,618	18,752	20,324
	Others	13,051	6,500	163	572	351	226	291	116	395
M.	**Western Africa**	**235,342**	**541,621**	**73,009**	**32,088**	**37,209**	**38,174**	**59,719**	**48,181**	**71,634**
N.	**Eastern Asia**	**2,736,478**	**3,318,254**	**307,082**	**200,119**	**279,613**	**311,900**	**280,378**	**276,906**	**238,037**
	China	2,025,741	2,708,060	245,169	163,336	235,616	254,389	239,720	233,401	192,030
	Hong Kong	181,364	159,326	14,403	9,004	17,917	21,654	13,317	13,882	18,925
	Japan	201,808	183,806	14,264	15,265	15,032	19,734	14,349	14,775	15,626
	Republic of Korea	197,152	184,646	12,569	12,482	11,023	16,085	12,988	14,741	11,425
	Others	130,413	82,415	20,677	33	25	37	4	107	31
O.	**South-Central Asia**	**1,795,359**	**1,910,824**	**160,656**	**174,840**	**171,933**	**205,752**	**230,955**	**216,725**	**177,500**
	Afghanistan	522,271	556,339	24,211	58,590	54,222	90,896	114,902	97,634	52,555
	Bangladesh	768,548	660,746	62,356	64,139	66,099	59,210	66,684	72,564	78,769
	India	329	3,447	72	4	266	99	1	24	5
	Iran	75	35	-	-	-	-	-	-	-
	Sri Lanka	283,882	392,026	47,223	37,173	38,730	40,319	34,956	36,791	35,512
	Others	220,253	298,230	26,794	14,934	12,616	15,228	14,411	9,712	10,660
P.	**South Eastern Asia**	**1,296,346**	**2,184,188**	**290,896**	**131,651**	**131,351**	**208,957**	**229,422**	**228,160**	**224,185**
	Indonesia	127,393	533,779	73,634	8,064	7,267	12,985	102,715	73,453	24,516
	Malaysia	297,535	582,430	84,530	25,850	24,803	99,904	21,765	33,228	74,709
	Singapore	290,677	256,537	30,598	22,132	43,756	33,824	15,590	16,240	12,503
	Thailand	164,093	149,352	11,788	12,668	9,885	17,134	26,996	38,280	64,164
	Others	416,647	662,090	90,345	62,937	45,641	45,110	62,357	66,958	48,293
Q.	**Western Asia**	**3,027,648**	**3,947,980**	**323,028**	**338,403**	**322,970**	**336,814**	**327,283**	**301,999**	**326,619**
	Bahrain	64,247	68,686	6,670	5,140	4,632	4,564	3,414	4,154	3,307
	Jordan	40,917	41,021	2,267	5,860	7,486	5,563	6,212	5,250	4,359
	Kuwait	127,486	130,687	12,600	8,732	8,555	11,191	9,945	11,708	10,244
	Saudi Arabia	503,851	710,293	57,977	56,744	61,450	69,930	57,852	60,548	64,863
	Turkey	323,398	335,308	24,070	31,046	29,426	19,264	23,267	18,775	21,224
	United Arab Emirates	1,475,831	2,082,204	168,456	184,058	163,428	173,149	188,041	163,397	168,114
	Others	491,917	579,780	50,987	46,822	47,994	53,152	38,553	38,167	54,508
R.	**Australia & New Zealand**	**357,423**	**326,541**	**26,586**	**26,326**	**27,181**	**30,655**	**25,791**	**29,773**	**28,168**
	Australia	305,266	276,893	22,744	22,559	23,561	26,437	22,030	26,310	24,767
	New Zealand	47,863	45,493	3,495	3,431	3,281	3,650	3,629	3,237	3,170
	Others	4,295	4,155	348	335	339	568	131	226	231
S.	**Others**	**85,755**	**39,490**	**3,336**	**3,833**	**4,132**	**7,146**	**9,518**	**4,514**	**4,724**
I.	**Export Receipts through Banks**	**28,284,623**	**30,691,378**	**2,710,247**	**2,502,582**	**2,631,281**	**2,937,391**	**2,711,487**	**2,724,091**	**2,830,238**
II.	**Freight on Export**	**755,178**	**656,485**	**61,531**	**102,165**	**101,117**	**71,247**	**101,117**	**100,767**	**100,767**
III.	**Export Receipts Banks (fob) (I-II)**	**27,529,445**	**30,034,893**	**2,648,716**	**2,400,416**	**2,530,165**	**2,866,144**	**2,610,370**	**2,623,324**	**2,729,471**
IV.	**Other Exports**	**346,483**	**932,180**	**31,304**	**36,571**	**79,905**	**155,864**	**135,049**	**436,645**	**210,557**

Source: Statistics and Data Services Department, SBP

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

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

	Country / Territory	FY23	FY24	2023	2024					
				Dec	Jul	Aug	Sep	Oct	Nov	Dec
	Grand Total	**27,724,078**	**30,674,632**	**2,822,295**	**2,307,083**	**2,762,254**	**2,836,434**	**2,982,139**	**2,832,709**	**2,910,803**
A.	**Latin America**	**60,926**	**78,217**	**7,170**	**1,104**	**10,364**	**8,879**	**18,817**	**15,576**	**3,173**
B.	**Central America**	**192,437**	**180,146**	**13,818**	**16,039**	**18,883**	**15,538**	**17,040**	**11,949**	**13,707**
	Mexico	125,750	138,699	10,437	12,997	13,970	11,624	12,173	10,218	10,597
	Others	66,687	41,446	3,380.56	3,042	4,913	3,914	4,867	1,731	3,110.16
C.	**South America**	**302,284**	**350,751**	**28,075**	**26,510**	**35,133**	**32,364**	**34,984**	**30,380**	**32,517**
	Argentina	44,716	39,067	2,892	4,540	6,380	3,037	5,863	4,146	4,205
	Brazil	101,462	150,434	11,294	9,638	13,815	13,167	12,003	11,791	11,046
	Uruguay	7,426	8,032	790	767	462	423	627	810	1,349
	Others	148,680	153,218	13,099.41	11,565	14,476	15,737	16,491	13,632	15,916.97
D	**North America**	**5,561,041**	**5,681,448**	**468,313**	**426,036**	**615,508**	**513,000**	**559,905**	**508,417**	**483,216**
	Canada	361,895	392,206	38,398	25,187	39,119	35,798	37,029	32,805	34,755
	USA	5,198,971	5,289,018	429,902	400,814	576,370	477,198	522,866	475,591	448,436
	Others	172	224	12.82	35	19	4	10	21	24.84
E.	**Eastern Europe**	**628,155**	**740,153**	**71,143**	**52,319**	**59,116**	**64,425**	**71,507**	**66,915**	**62,693**
	Hungary	16,369	29,351	1,911	3,018	3,732	3,684	4,301	3,222	2,980
	Romania	71,602	76,083	5,599	7,160	6,028	8,379	10,973	7,732	6,336
	Russian Federation	73,225	82,945	10,868	4,037	2,857	4,782	7,223	6,647	5,363
	Ukraine	816	3,760	1,010	200	437	206	827	632	1,099
	Others	466,144	548,015	51,755.42	37,904	46,062	47,374	48,184	48,683	46,914.93
F.	**Northern Europe**	**2,512,926**	**2,655,410**	**216,661**	**211,296**	**269,004**	**274,058**	**253,739**	**236,353**	**248,670**
	Denmark	187,327	227,140	19,581	15,944	19,034	25,040	32,464	23,671	29,473
	Finland	40,285	28,831	2,749	1,255	1,854	2,977	2,674	2,569	3,319
	Norway	60,202	63,450	4,946	4,268	7,944	6,769	5,025	5,793	5,757
	Sweden	151,810	149,659	13,882	12,773	16,284	14,292	14,193	14,913	12,601
	United Kingdom	1,928,343	2,017,869	162,062	162,816	208,047	209,505	185,986	175,116	184,236
	Others	144,962	168,462	13,441.19	14,241	15,842	15,474	13,396	14,292	13,283.89
G.	**Southern Europe**	**3,034,828**	**2,976,026**	**244,431**	**250,881**	**277,385**	**272,292**	**270,680**	**223,184**	**232,591**
	Greece	131,133	133,628	18,198	9,499	12,627	13,137	13,067	10,110	11,753
	Italy	1,155,266	1,122,509	95,219	95,766	97,622	105,813	82,853	81,750	71,316
	Spain	1,406,868	1,408,403	109,353	125,775	140,010	132,097	143,079	107,483	122,816
	Others	341,564	311,486	21,661.55	19,840	27,127	21,244	31,681	23,841	26,706.83
H.	**Western Europe**	**4,379,409**	**4,191,175**	**347,394**	**314,518**	**412,425**	**440,928**	**412,337**	**365,929**	**393,637**
	Belgium	718,425	647,125	50,699	44,905	67,362	75,783	68,244	51,328	50,113
	France	495,312	470,677	42,248	27,354	48,429	52,777	46,016	42,886	42,218
	Germany	1,567,067	1,562,823	132,403	125,780	151,468	163,120	150,136	134,972	147,370
	Netherlands	1,570,853	1,485,628	120,161	114,339	141,128	145,978	144,710	133,412	151,147
	Switzerland	14,506	12,684	1,054	1,200	1,269	1,195	1,065	1,398	1,294
	Others	13,248	12,238	828.81	941	2,768	2,075	2,168	1,933	1,494.89
I.	**Eastern Africa**	**784,409**	**1,114,207**	**145,999**	**49,685**	**90,174**	**98,023**	**131,006**	**84,951**	**80,971**
	Kenya	309,026	383,741	37,617	14,213	26,792	37,963	46,264	44,504	14,055
	Mauritius	22,562	19,040	1,909	2,299	1,706	2,144	2,691	1,189	759
	United Republic of Tanzania	159,554	180,579	29,317	7,841	9,571	6,988	10,926	6,565	12,871
	Others	293,267	530,848	77,156.74	25,332	52,105	50,928	71,125	32,693	53,287

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

	Country / Territory	FY23	FY24	2023	2024					
				Dec	Jul	Aug	Sep	Oct	Nov	Dec
J.	**Middle Africa**	**64,811**	**170,899**	**20,128**	**6,400**	**6,670**	**4,916**	**10,535**	**19,180**	**6,154**
K.	**Northern Africa**	**178,201**	**200,319**	**18,450**	**14,034**	**16,131**	**18,340**	**16,161**	**14,959**	**15,769**
	Egypt	91,635	107,753	7,717	8,885	9,204	11,036	7,850	8,128	9,104
	Morocco	27,626	27,729	3,171	1,018	1,661	2,528	3,341	2,244	2,172
	Others	58,939	64,838	7,562.87	4,132	5,266	4,776	4,969	3,633	4,493.03
L.	**Southern Africa**	**219,319**	**194,617**	**20,055**	**15,195**	**17,614**	**17,663**	**21,267**	**13,489**	**17,218**
	South Africa	214,725	190,010	19,737	15,026	17,157	17,088	20,810	13,164	16,700
	Others	4,593	4,607	318.24	169	457	575	457	325	517.86
M.	**Western Africa**	**242,413**	**611,709**	**77,530**	**29,899**	**47,314**	**30,995**	**69,234**	**67,493**	**105,763**
N.	**Eastern Asia**	**2,719,835**	**3,035,151**	**278,329**	**189,336**	**191,239**	**288,164**	**309,178**	**333,192**	**264,917**
	China	2,200,362	2,562,313	238,597	154,331	154,685	249,984	266,806	298,377	226,571
	Hong Kong	55,483	39,092	4,207	2,386	2,689	2,576	2,531	2,606	2,983
	Japan	206,878	194,105	18,405	16,827	16,107	20,007	18,010	15,122	16,286
	Republic of Korea	187,939	178,699	10,896	10,811	11,999	11,575	17,140	12,639	14,477
	Others	69,172	60,942	6,224.85	4,982	5,758	4,022	4,690	4,448	4,599.90
O.	**South-Central Asia**	**2,264,781**	**2,529,047**	**205,785**	**233,663**	**261,952**	**302,257**	**284,331**	**264,306**	**389,353**
	Afghanistan	977,580	1,142,794	86,653	103,461	105,575	150,121	135,751	155,451	220,410
	Bangladesh	724,185	718,720	55,626	55,635	67,775	83,897	65,155	49,975	81,301
	India	1	17	-	-	-	-	-	-	-
	Iran	93	17	-	-	-	-	-	-	-
	Sri Lanka	299,570	386,672	36,549	23,501	43,914	44,381	34,171	31,125	39,278
	Others	263,349	280,827	26,958.05	51,067	44,689	23,858	49,254	27,755	48,364.04
P.	**South Eastern Asia**	**1,225,179**	**2,234,705**	**312,253**	**178,586**	**87,981**	**140,557**	**160,162**	**265,117**	**249,256**
	Indonesia	144,303	536,982	122,376	6,589	7,950	8,686	20,395	126,016	58,573
	Malaysia	306,413	608,923	63,112	32,916	22,307	51,878	35,047	20,505	49,729
	Singapore	97,956	188,027	7,477	57,825	4,270	17,071	16,558	5,662	28,141
	Thailand	246,786	173,859	14,695	11,529	12,232	15,965	21,201	36,143	48,245
	Others	429,719	726,914	104,593.45	69,727	41,222	119,940	141,416	79,381	64,568.29
Q.	**Western Asia**	**3,003,328**	**3,403,170**	**315,431**	**264,697**	**321,039**	**285,893**	**313,764**	**277,994**	**280,928**
	Bahrain	62,013	64,615	5,746	4,326	5,325	3,305	4,252	3,628	4,459
	Jordan	45,028	39,095	1,830	4,785	5,191	5,508	5,734	4,690	6,162
	Kuwait	129,290	127,344	11,535	9,130	9,231	9,213	12,175	10,048	9,547
	Saudi Arabia	558,480	698,620	60,033	51,034	64,042	61,457	66,656	58,671	67,717
	Turkey	325,142	297,017	17,993	20,742	15,175	18,121	20,550	15,525	14,629
	United Arab Emirates	1,399,071	1,583,205	160,617	131,437	161,944	138,174	152,542	144,286	134,617
	Others	484,303	593,274	57,676.87	43,243	60,131	50,115	51,855	41,146	43,796.57
R.	**Australia & New Zealand**	**345,682**	**322,696**	**30,576**	**25,971**	**23,984**	**27,778**	**26,937**	**33,094**	**29,991**
	Australia	295,349	280,121	26,082	22,990	20,719	24,459	22,562	29,601	26,100
	New Zealand	50,332	42,567	4,491	2,981	3,265	3,319	4,375	3,493	3,891
	Others	-	9	2.52	-	-	-	-	-	-
S.	**Others**	**4,116**	**4,788**	**755**	**914**	**337**	**364**	**554**	**231**	**280**

Source: Pakistan Bureau of Statistics

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

	Country / Territory	FY23	FY24 R	2024	2024					2025
				Jan	Aug	Sep	Oct	Nov	Dec R	Jan P
	Grand Total	**52,695,071**	**53,056,054**	**4,668,965**	**4,708,982**	**4,697,047**	**4,611,984**	**4,099,963**	**4,895,046**	**5,454,956**
A.	**Latin America**	**3,845**	**42,297**	**133**	**325**	**119**	**701**	**219**	**1,669**	**776**
B.	**Central America**	**117,698**	**63,655**	**5,781**	**5,786**	**6,626**	**3,649**	**5,136**	**12,575**	**5,939**
	Mexico	57,550	56,557	4,680	4,925	3,491	1,881	2,524	10,136	5,135
	Others	60,148	7,099	1,101	861	3,135	1,769	2,612	2,439	804
C.	**South America**	**970,938**	**510,431**	**30,958**	**82,702**	**62,556**	**84,563**	**99,153**	**112,470**	**112,027**
	Argentina	174,150	95,197	2,643	16,435	20,643	38,659	29,805	42,244	31,989
	Brazil	718,354	358,057	26,883	63,378	40,839	43,266	64,520	66,552	76,942
	Uruguay	8,926	12,092	1,125	645	455	665	1,518	1,098	1,649
	Others	69,507	45,086	307	2,245	618	1,974	3,310	2,575	1,447
D	**North America**	**2,616,380**	**2,038,313**	**151,862**	**206,425**	**206,247**	**199,602**	**178,540**	**205,364**	**208,358**
	Canada	398,972	162,481	12,079	20,819	18,152	19,126	22,425	20,194	20,048
	USA	2,216,801	1,875,646	139,783	185,606	188,095	180,455	156,115	185,170	188,310
	Others	607	185	-	-	-	21	-	-	-
E.	**Eastern Europe**	**1,102,436**	**1,691,812**	**227,698**	**53,764**	**24,825**	**39,573**	**82,054**	**86,222**	**37,315**
	Hungary	11,268	17,792	899	2,069	658	1,504	779	1,367	2,784
	Romania	151,307	219,957	8,353	1,669	640	1,343	859	1,332	1,449
	Russian Federation	740,186	1,020,170	160,435	34,037	11,683	10,759	6,333	6,916	7,165
	Ukraine	49,935	261,841	44,434	1,188	3,378	13,175	62,197	68,856	15,606
	Others	149,740	172,052	13,576	14,801	8,466	12,791	11,887	7,752	10,310
F.	**Northern Europe**	**1,060,696**	**1,237,029**	**89,780**	**124,490**	**81,958**	**132,142**	**80,174**	**79,712**	**77,690**
	Denmark	64,537	70,301	6,983	7,295	6,215	7,166	5,522	6,243	6,005
	Finland	61,920	67,662	6,297	4,456	4,089	5,194	3,416	2,940	3,268
	Norway	32,394	26,858	2,376	3,817	3,636	3,853	3,309	3,574	2,265
	Sweden	194,862	214,566	15,976	14,341	14,124	18,183	12,890	12,970	13,831
	United Kingdom	638,761	781,996	51,050	88,107	48,082	88,845	48,351	48,992	48,591
	Others	68,223	75,646	7,098	6,474	5,811	8,901	6,686	4,994	3,729
G.	**Southern Europe**	**883,783**	**816,360**	**74,892**	**51,793**	**91,748**	**51,602**	**83,301**	**68,394**	**91,827**
	Greece	106,153	40,395	1,981	2,952	2,441	2,931	2,548	12,195	7,004
	Italy	527,209	503,058	55,925	31,945	76,361	31,285	63,245	32,387	64,740
	Spain	201,007	234,410	14,490	15,891	11,385	14,261	14,007	17,220	18,178
	Others	49,414	38,498	2,495	1,005	1,561	3,127	3,500	6,593	1,904
H.	**Western Europe**	**3,073,436**	**2,586,064**	**210,970**	**177,024**	**145,120**	**177,119**	**186,470**	**178,944**	**225,679**
	Belgium	392,680	315,452	23,576	13,559	12,757	18,913	15,711	16,613	17,544
	France	395,101	268,156	18,726	26,621	20,430	25,770	19,238	16,898	37,131
	Germany	906,271	930,502	98,089	79,366	61,252	69,189	55,894	67,928	88,823
	Netherlands	745,434	551,247	39,223	25,293	14,684	23,388	27,773	35,057	42,233
	Switzerland	539,995	436,550	25,627	20,241	30,951	31,723	59,578	33,019	28,824
	Others	93,955	84,158	5,730	11,944	5,046	8,136	8,277	9,429	11,123
I.	**Eastern Africa**	**788,698**	**940,291**	**84,361**	**90,191**	**84,789**	**88,849**	**82,251**	**78,718**	**59,754**
	Kenya	442,649	614,139	52,051	50,008	44,920	47,395	38,381	45,468	42,412
	Mauritius	4,982	4,513	541	245	302	578	21	1,903	1,018
	United Republic of Tanzania	99,207	126,570	19,126	18,112	23,201	21,112	33,095	22,826	10,602
	Others	241,860	195,070	12,643	21,826	16,366	19,764	10,754	8,521	5,722

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

	Country / Territory	FY23	FY24[R]	2024	2024					2025
				Jan	Aug	Sep	Oct	Nov	Dec[R]	Jan[P]
J.	**Middle Africa**	**12,661**	**21,932**	**372**	**4,007**	**1,054**	**1,028**	**544**	**4,081**	**28,376**
K.	**Northern Africa**	**807,493**	**827,019**	**135,155**	**32,656**	**68,058**	**76,019**	**36,489**	**54,575**	**69,169**
	Egypt	115,537	202,504	58,314	14,424	18,791	15,230	8,689	4,099	6,921
	Morocco	664,847	603,941	76,503	16,313	47,924	49,656	27,458	49,742	61,276
	Others	27,109	20,574	338	1,919	1,343	11,132	341	734	972
L.	**Southern Africa**	**433,024**	**476,119**	**44,912**	**82,465**	**31,226**	**77,893**	**40,586**	**44,860**	**17,017**
	South Africa	427,164	471,066	44,888	82,384	31,090	77,618	39,908	44,542	14,421
	Others	5,860	5,053	23	81	136	275	678	318	2,596
M.	**Western Africa**	**232,216**	**626,540**	**58,434**	**76,384**	**36,832**	**23,798**	**37,117**	**46,979**	**41,124**
N.	**Eastern Asia**	**11,742,280**	**16,093,908**	**1,386,327**	**1,375,018**	**1,492,553**	**1,424,899**	**1,388,309**	**1,470,233**	**1,609,131**
	China	9,662,911	13,506,324	1,177,493	1,154,476	1,258,936	1,205,229	1,179,162	1,265,329	1,366,157
	Hong Kong	382,027	692,295	57,885	51,370	62,537	58,952	51,186	59,885	60,815
	Japan	889,110	1,009,328	83,656	83,110	92,450	82,720	81,577	76,539	94,620
	Republic of Korea	807,708	880,860	67,294	86,062	78,629	77,998	76,384	68,480	87,502
	Others	524	5,100	-	-	1	-	-	-	37
O.	**South-Central Asia**	**358,445**	**382,421**	**30,229**	**41,755**	**46,682**	**43,106**	**69,478**	**86,376**	**54,451**
	Afghanistan	15,277	11,960	742	1,482	3,494	794	1,354	1,466	5,208
	Bangladesh	77,182	56,555	3,764	4,135	7,842	8,510	5,545	9,085	9,222
	India	190,040	206,892	17,285	20,433	19,290	18,800	18,504	17,206	23,363
	Iran	-	-	-	-	-	-	-	-	-
	Sri Lanka	47,974	58,302	4,640	5,504	4,814	6,022	5,235	3,904	4,906
	Others	27,972	48,711	3,799	10,200	11,241	8,980	38,840	54,715	11,752
P.	**South Eastern Asia**	**7,455,819**	**6,860,909**	**615,511**	**584,835**	**562,870**	**686,164**	**534,217**	**652,639**	**744,968**
	Indonesia	2,643,948	2,418,313	218,630	227,293	210,583	236,648	210,801	254,412	301,342
	Malaysia	1,021,894	948,387	63,596	82,570	81,063	138,156	93,323	77,229	88,905
	Singapore	2,762,945	2,443,395	239,171	172,649	175,754	213,882	133,395	218,495	237,242
	Thailand	711,917	719,109	64,616	66,225	56,013	51,750	64,094	68,317	84,164
	Others	315,115	331,705	29,497	36,098	39,456	45,727	32,605	34,187	33,314
Q.	**Western Asia**	**20,108,482**	**17,518,271**	**1,661,539**	**1,701,513**	**1,660,134**	**1,462,504**	**1,125,308**	**1,518,389**	**1,883,112**
	Bahrain	379,665	217,324	55,277	5,689	10,772	52,596	3,314	5,857	17,710
	Jordan	15,111	10,032	492	666	899	2,182	914	843	1,182
	Kuwait	2,545,609	1,785,043	232,230	195,987	118,541	96,291	58,902	116,518	197,959
	Saudi Arabia	4,506,629	4,492,909	388,814	339,628	366,854	267,102	164,477	310,523	364,696
	Turkey	477,598	491,395	34,975	32,076	45,351	46,079	53,515	53,400	69,057
	United Arab Emirates	7,398,589	6,329,122	515,697	708,354	749,533	642,053	576,172	593,259	691,277
	Others	4,785,280	4,192,446	434,053	419,112	368,184	356,202	268,014	437,989	541,230
R.	**Australia & New Zealand**	**728,292**	**705,885**	**64,950**	**50,667**	**65,053**	**62,547**	**41,867**	**72,328**	**92,563**
	Australia	700,933	683,219	63,484	49,407	62,274	61,239	40,068	69,484	91,193
	New Zealand	24,586	17,216	1,423	1,010	2,766	1,231	1,763	1,496	708
	Others	2,773	5,450	44	250	12	77	36	1,348	662
S.	**Others**	**302,566**	**262,120**	**13,052**	**8,878**	**9,499**	**11,363**	**16,535**	**12,383**	**14,852**
I.	**Import Payments Through Banks**	**52,799,190**	**53,701,377**	**4,886,917**	**4,750,679**	**4,677,949**	**4,647,122**	**4,087,747**	**4,786,911**	**5,374,130**
II.	**Freight & Insurance**	**2,293,552**	**2,250,953**	**174,952**	**176,250**	**173,552**	**167,296**	**151,655**	**177,594**	**199,380**
III.	**Import Payments Banks (fob) (I-II)**	**50,505,639**	**51,450,424**	**4,711,965**	**4,574,429**	**4,504,397**	**4,479,826**	**3,936,091**	**4,609,316**	**5,174,750**
IV.	**Other Imports**	**2,189,432**	**1,605,630**	**(43,001)**	**134,554**	**192,650**	**132,159**	**163,872**	**285,729**	**280,206**

Source: Statistics and Data Services Department, SBP

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

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

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

	Country / Territory	FY23	FY24	2023	2024					
				Dec	Jul	Aug	Sep	Oct	Nov	Dec
	Grand Total	**55,198,452**	**54,779,084**	**4,634,818**	**4,216,019**	**4,509,019**	**4,655,831**	**4,567,645**	**4,499,712**	**5,357,931**
										-
A.	**Latin America**	**11,452**	**48,261**	**1,477**	**884**	**1,032**	**575**	**690**	**511**	**911**
B.	**Central America**	**92,373**	**71,577**	**4,880**	**6,931**	**6,774**	**11,485**	**14,323**	**4,001**	**5,063**
	Mexico	76,623	57,474	4,096	4,950	4,956	9,819	4,797	3,295	3,838
	Others	15,751	14,103	785	1,981	1,818	1,667	9,527	706	1,225
C.	**South America**	**1,196,572**	**478,702**	**28,917**	**31,391**	**48,168**	**38,361**	**72,221**	**66,068**	**118,310**
	Argentina	260,118	136,276	5,840	5,452	21,897	10,036	24,048	21,893	62,991
	Brazil	839,668	274,066	14,671	24,036	22,602	24,095	34,930	36,698	50,290
	Uruguay	15,247	7,396	221	8	-	103	214	650	920
	Others	81,542	60,964	8,185	1,895	3,669	4,127	13,029	6,827	4,110
D	**North America**	**2,705,891**	**1,583,179**	**108,291**	**120,980**	**157,829**	**155,002**	**184,903**	**159,116**	**179,232**
	Canada	515,087	152,517	10,265	18,445	21,142	16,978	23,406	16,239	24,259
	USA	2,190,807	1,430,661	98,026	102,535	136,687	138,024	161,497	142,878	154,971
	Others	-	0	-	-	-	-	-	-	3
E.	**Eastern Europe**	**1,488,588**	**1,672,860**	**129,446**	**46,768**	**35,908**	**55,496**	**65,160**	**88,136**	**151,164**
	Hungary	35,080	41,284	2,012	2,511	4,347	4,127	8,183	1,799	3,768
	Romania	235,750	254,830	37,828	1,715	1,807	1,449	2,991	1,304	1,765
	Russian Federation	822,357	879,807	56,197	27,532	13,511	28,008	24,657	21,631	28,083
	Ukraine	113,177	265,257	19,583	3,399	2,504	1,850	11,183	51,594	100,562
	Others	282,225	231,683	13,826	11,611	13,738	20,062	18,147	11,808	16,986
F.	**Northern Europe**	**1,109,036**	**999,230**	**92,268**	**85,431**	**91,362**	**81,622**	**91,226**	**84,147**	**81,641**
	Denmark	88,379	92,508	8,871	7,257	14,150	11,210	7,252	11,640	10,596
	Finland	74,953	53,723	5,400	5,158	4,452	5,637	4,370	2,729	4,728
	Norway	47,563	41,311	2,683	4,596	5,721	2,523	5,086	6,455	3,245
	Sweden	208,898	130,264	14,587	13,303	15,457	9,671	9,452	12,686	13,805
	United Kingdom	559,388	579,057	51,284	44,765	44,833	43,893	54,794	42,837	40,736
	Others	129,853	102,366	9,441	10,353	6,749	8,689	10,272	7,800	8,531
G.	**Southern Europe**	**660,463**	**516,973**	**45,093**	**44,598**	**51,223**	**38,510**	**58,704**	**42,673**	**52,616**
	Greece	65,166	16,131	1,362	2,659	1,232	714	1,277	2,470	771
	Italy	367,063	326,320	27,710	26,390	31,659	27,739	33,509	22,893	30,819
	Spain	182,044	137,012	13,742	13,526	16,856	8,350	16,150	12,170	14,737
	Others	46,192	37,510	2,279	2,023	1,476	1,707	7,768	5,140	6,289
H.	**Western Europe**	**2,695,743**	**2,204,362**	**306,840**	**152,779**	**171,713**	**184,550**	**164,842**	**151,219**	**197,468**
	Belgium	322,903	273,651	78,885	19,223	16,132	22,845	22,379	28,032	22,510
	France	397,576	247,957	25,752	20,719	26,625	45,266	28,432	19,642	48,173
	Germany	766,393	753,726	60,631	55,737	67,595	62,989	54,684	48,111	65,817
	Netherlands	487,523	448,840	95,225	16,608	13,938	23,764	23,141	21,021	25,335
	Switzerland	171,534	144,698	13,659	14,531	21,458	9,972	12,329	17,039	12,478
	Others	549,816	335,489	32,688	25,961	25,964	19,713	23,878	17,374	23,156
I.	**Eastern Africa**	**970,764**	**960,922**	**77,885**	**61,997**	**107,819**	**90,545**	**86,670**	**97,335**	**78,046**
	Kenya	469,016	576,789	53,714	33,872	52,857	48,257	48,435	47,940	50,117
	Mauritius	522	954	44	27	43	133	102	99	75
	United Republic of Tanzania	139,261	109,263	4,594	4,560	12,095	20,506	20,313	35,935	14,568
	Others	361,965	273,917	19,533	23,538	42,824	21,649	17,821	13,361	13,286

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

	Country / Territory	FY23	FY24	2023	2024					
				Dec	Jul	Aug	Sep	Oct	Nov	Dec
J.	**Middle Africa**	**19,963**	**63,811**	**1,619**	**888**	**3,560**	**664**	**991**	**1,107**	**36,502**
K.	**Northern Africa**	**995,958**	**876,539**	118,600	**31,067**	**87,656**	**43,666**	**98,104**	**38,964**	96,563
	Egypt	138,109	183,620	56,721	6,859	13,526	13,441	17,572	9,817	4,396
	Morocco	754,982	664,941	60,488	23,928	73,422	29,683	69,655	29,051	91,663
	Others	102,869	27,977	1,391	280	708	543	10,876	96	504
L.	**Southern Africa**	**651,147**	**408,016**	**36,951**	**35,949**	**40,995**	**53,553**	**43,309**	**55,195**	**34,865**
	South Africa	640,979	403,927	36,371	35,144	40,685	52,836	42,301	54,480	34,252
	Others	10,167	4,089	580	805	310	717	1,008	715	614
M.	**Western Africa**	**404,614**	**880,554**	**99,090**	**85,235**	**74,295**	**28,343**	**55,895**	**44,441**	**41,003**
N.	**Eastern Asia**	**14,211,158**	**17,268,358**	**1,414,941**	**1,341,109**	**1,329,978**	**1,555,661**	**1,596,268**	**1,358,576**	**1,704,747**
	China	11,899,909	14,824,495	1,184,321	1,192,948	1,112,230	1,369,417	1,385,277	1,166,711	1,497,675
	Hong Kong	28,932	49,613	1,694	2,292	2,980	3,095	3,279	4,681	7,077
	Japan	1,067,031	1,154,525	113,406	81,308	132,028	100,910	117,770	94,633	106,785
	Republic of Korea	800,150	939,636	86,690	47,325	62,963	65,065	71,508	74,655	69,572
	Others	415,133	300,089	28,831	17,235	19,777	17,175	18,435	17,896	23,639
O.	**South-Central Asia**	**2,254,380**	**2,015,255**	**153,648**	**169,268**	**187,012**	**203,805**	**256,850**	**274,718**	**223,952**
	Afghanistan	894,921	564,081	38,537	37,720	47,423	66,817	110,885	114,156	72,128
	Bangladesh	78,808	42,098	2,232	2,569	1,886	4,169	8,365	3,592	7,284
	India	278,705	276,743	17,600	22,366	22,804	28,142	35,451	19,920	23,379
	Iran	880,706	1,042,370	89,411	99,977	109,280	99,800	95,158	129,870	113,575
	Sri Lanka	68,261	54,738	3,475	4,988	4,325	4,125	5,351	4,465	4,333
	Others	52,980	35,225	2,392	1,648	1,294	751	1,640	2,716	3,254
P.	**South Eastern Asia**	**7,548,263**	**6,755,543**	**561,991**	**621,687**	**499,294**	**539,333**	**621,970**	**538,942**	**638,367**
	Indonesia	4,317,691	3,344,679	258,629	265,353	279,572	266,082	303,408	267,334	326,337
	Malaysia	895,659	899,125	63,570	71,426	69,268	74,269	85,262	91,627	79,048
	Singapore	965,792	1,284,868	139,675	152,979	45,334	70,199	121,726	89,316	87,481
	Thailand	1,009,229	823,033	67,420	81,918	64,223	83,293	60,152	54,265	91,430
	Others	359,896	403,838	32,697	50,012	40,896	45,490	51,422	36,400	54,071
Q.	**Western Asia**	**17,371,561**	**17,061,308**	**1,393,218**	**1,329,273**	**1,573,052**	**1,514,684**	**1,103,910**	**1,431,493**	**1,626,010**
	Bahrain	254,897	85,684	13,321	8,307	1,995	5,494	17,152	18,807	39,016
	Jordan	16,596	13,852	1,534	398	1,425	564	1,810	1,349	783
	Kuwait	2,207,442	2,114,196	185,970	127,069	76,226	99,982	66,306	203,389	176,368
	Saudi Arabia	4,249,132	4,780,528	407,630	388,310	417,159	372,417	168,564	395,605	383,316
	Turkey	347,832	242,799	24,274	17,064	19,564	13,581	23,826	29,775	25,394
	United Arab Emirates	5,733,344	5,031,140	411,938	422,442	539,664	599,507	474,966	358,813	550,186
	Others	4,562,318	4,793,109	348,552	365,683	517,018	1,521	1,265	423,756	450,949
R.	**Australia & New Zealand**	**810,375**	**859,940**	**53,284**	**49,756**	**41,336**	**59,853**	**51,604**	**63,069**	**91,466**
	Australia	780,829	840,300	52,874	49,064	39,638	57,458	50,804	62,214	90,180
	New Zealand	29,049	19,365	405	678	1,698	2,378	785	855	1,284
	Others	500	276	6	14	0	0	0	0	2
S.	**Others**	**141**	**53,695**	**6,380**	**28**	**11**	**0**	**0**	-	**4**

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Prod.	Vegetable Products	Animal/ Veg.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Mumufact. used Article	Art Work, Collector Prices & Antique
2019-20	**130.91**	**140.72**	**138.97**	**119.47**	**141.01**	**128.21**	**116.33**	**120.05**	**135.23**	**121.21**	**130.90**	**125.91**	**150.63**	**127.39**	**174.53**	**157.65**	**180.76**	**167.08**	**135.39**	**146.24**	**132.29**	**78.08**
2020-21	**170.80**	**136.45**	**148.92**	**160.89**	**160.48**	**125.89**	**106.49**	**125.75**	**149.84**	**145.07**	**124.10**	**181.86**	**138.02**	**230.80**	**255.22**	**185.97**	**236.87**	**231.42**	**284.44**	**269.92**	**146.55**	-
2021-22	**221.50**	**165.75**	**215.63**	**257.20**	**187.92**	**188.60**	**127.38**	**199.27**	**150.32**	**237.37**	**131.91**	**237.56**	**152.58**	**212.41**	**283.29**	**274.68**	**294.63**	**318.53**	**229.13**	**311.87**	**166.99**	**35.00**
2022-23	**268.69**	**232.48**	**243.96**	**352.14**	**283.27**	**280.53**	**155.24**	**244.69**	**210.14**	**207.01**	**209.91**	**283.32**	**204.32**	**242.13**	**308.92**	**351.92**	**300.92**	**326.88**	**206.37**	**352.56**	**228.05**	-
2023-24	**339.37**	**269.31**	**313.33**	**295.70**	**377.41**	**295.01**	**206.87**	**244.94**	**282.67**	**259.03**	**246.74**	**364.62**	**228.32**	**316.87**	**338.07**	**381.52**	**336.85**	**342.01**	**187.46**	**344.61**	**298.60**	-
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	-
2024-25																						
Jul-Sep	344.58	261.05	354.18	298.72	387.45	325.70	230.55	236.06	288.54	290.02	262.33	360.17	264.21	330.31	328.23	378.48	353.96	329.60	191.70	337.18	290.78	-

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Veg.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufact. used Article	Art Work, Collector Prices & Antique
2019-20	**125.81**	**120.65**	**115.55**	**113.34**	**127.77**	**114.06**	**126.94**	**118.96**	**114.60**	**130.61**	**134.03**	**142.49**	**134.57**	**151.04**	**127.81**	**135.59**	**139.31**	**112.96**	**122.28**	**121.68**	**157.09**	**96.93**
2020-21	**163.52**	**142.77**	**135.00**	**166.42**	**147.77**	**114.06**	**139.15**	**130.51**	**137.76**	**213.21**	**140.02**	**155.88**	**151.75**	**159.84**	**189.00**	**168.31**	**279.17**	**125.29**	**124.74**	**198.16**	**210.48**	**112.61**
2021-22	**241.09**	**155.94**	**173.99**	**272.01**	**168.11**	**243.30**	**177.53**	**171.45**	**198.32**	**332.63**	**193.41**	**209.65**	**192.94**	**244.69**	**202.86**	**225.42**	**360.82**	**180.66**	**126.56**	**289.73**	**245.47**	**116.10**
2022-23	**237.99**	**197.23**	**219.50**	**282.51**	**219.61**	**282.84**	**184.32**	**173.00**	**155.14**	**251.99**	**244.55**	**220.56**	**205.08**	**257.72**	**200.28**	**227.89**	**270.19**	**157.45**	**138.12**	**258.73**	**254.24**	**140.27**
2023-24	**272.50**	**256.50**	**233.34**	**287.83**	**294.41**	**307.37**	**238.91**	**210.30**	**192.43**	**286.35**	**276.02**	**273.90**	**221.46**	**267.99**	**250.87**	**276.26**	**282.53**	**242.77**	**213.85**	**274.27**	**281.56**	**214.48**
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
2024-25																						
Jul-Sep	264.57	260.25	247.70	291.95	296.73	285.56	238.98	191.85	154.98	284.75	265.85	284.84	161.15	280.02	250.58	284.07	278.33	204.38	249.98	285.71	273.80	189.40

Source: Pakistan Bureau of Statistics

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

Year /Quarte	All Groups	Live Animals, Animal Products	Vegetable Products	Animal /Veg.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./ Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munuf act. used Article	Art Work, Collector Prices & Antique
2019-20	106.12	98.89	101.91	110.42	78.34	100.24	149.57	177.29	82.66	104.15	46.86	108.79	114.68	142.87	62.28	116.19	211.51	157.74	109.43	70.99	113.74	85.20
2020-21	111.70	107.34	107.68	131.04	98.38	90.97	222.36	218.29	95.94	135.58	62.35	108.31	140.10	144.90	109.87	172.89	159.12	190.10	58.70	39.75	180.69	0.00
2021-22	119.07	97.76	109.49	137.61	133.80	109.83	225.89	162.57	120.44	71.39	125.67	114.46	158.11	182.98	79.52	180.55	100.80	138.71	80.93	23.48	231.04	0.80
2022-23	125.6	123.36	106	99.67	111.09	95.87	314.65	146.66	112.86	123.99	97.77	118.63	195.16	172.37	148.38	293.65	163.21	189.98	131.1	58.26	277.47	0.00
2023-24	148.24	131.14	169.61	68.04	105.68	119.4	328.53	243.68	98.47	162.44	106	137.74	182.79	217.75	143.78	215.01	229.98	242.65	164.62	63.88	350.69	0.00
2019-20																						
Jul-Sep	110.40	84.16	84.05	107.80	56.70	86.00	137.43	143.22	94.04	144.19	39.43	125.65	123.66	133.77	104.32	113.17	127.84	147.00	115.65	92.52	110.87	139.21
Oct-Dec	112.44	135.95	89.18	168.23	53.37	113.46	149.00	203.01	93.94	144.93	36.53	118.98	101.69	205.31	77.69	144.03	102.57	251.84	129.48	53.54	157.60	116.04
Jan-Mar	118.59	98.60	124.34	98.79	102.34	94.96	180.51	174.17	87.84	86.14	51.84	115.12	141.01	138.56	61.11	132.69	535.49	134.84	138.64	99.20	118.01	85.56
Apr-Jun	83.06	76.83	110.07	66.85	100.94	106.53	131.32	188.78	54.82	41.35	59.63	75.42	92.35	93.85	5.99	74.88	80.14	97.30	53.95	38.69	68.50	0.00
2020-21																						
Jul-Sep	101.76	90.61	73.37	148.52	79.43	92.83	180.42	156.58	83.76	172.73	54.68	106.45	126.73	138.38	137.88	142.50	174.70	138.90	64.35	21.59	152.77	0.00
Oct-Dec	118.29	132.48	121.70	142.28	97.92	92.77	206.17	356.50	81.69	122.55	65.90	113.06	159.06	137.07	155.76	190.18	123.77	229.34	53.80	42.26	188.24	0.00
Jan-Mar	115.94	108.15	130.12	102.98	112.29	80.70	267.12	181.80	104.32	117.20	60.05	108.82	150.31	159.15	95.38	196.17	99.16	193.09	61.25	25.47	180.49	0.00
Apr-Jun	110.82	98.09	105.54	130.38	103.87	97.59	235.72	178.29	113.98	129.85	68.76	104.93	124.30	145.01	50.45	162.70	238.85	199.06	55.39	69.68	201.26	0.00
2021-22																						
Jul-Sep	101.76	90.61	73.37	148.52	79.43	92.83	180.42	156.58	83.76	172.73	54.68	106.45	126.73	138.38	137.88	142.50	174.70	138.90	64.35	21.59	152.77	0.00
Oct-Dec	118.29	132.48	121.70	142.28	97.92	92.77	206.17	356.50	81.69	122.55	65.90	113.06	159.06	137.07	155.76	190.18	123.77	229.34	53.80	42.26	188.24	0.00
Jan-Mar	115.94	108.15	130.12	102.98	112.29	80.70	267.12	181.80	104.32	117.20	60.05	108.82	150.31	159.15	95.38	196.17	99.16	193.09	61.25	25.47	180.49	0.00
Apr-Jun	110.82	98.09	105.54	130.38	103.87	97.59	235.72	178.29	113.98	129.85	68.76	104.93	124.30	145.01	50.45	162.70	238.85	199.06	55.39	69.68	201.26	0.00
2022-23																						
Jul-Sep	116.48	100.69	93.07	156.90	126.99	64.66	243.69	126.27	129.17	88.81	137.71	115.76	205.17	133.20	170.55	105.18	206.45	110.55	117.45	48.46	239.75	0.00
Oct-Dec	128.26	114.94	109.13	130.87	132.69	95.46	320.66	97.51	114.32	179.77	101.00	113.41	179.83	195.84	173.40	579.79	100.19	171.43	118.68	13.28	297.02	0.00
Jan-Mar	129.52	132.09	122.94	58.40	112.18	109.92	365.74	143.16	101.28	87.13	71.74	117.85	219.41	176.20	100.59	302.73	222.81	290.96	142.01	64.27	282.35	0.00
Apr-Jun	129.02	145.70	98.87	52.52	72.49	113.45	326.03	219.69	106.66	140.25	80.61	135.26	176.21	184.23	148.99	186.91	123.38	186.96	146.27	107.04	290.74	0.00
2023-24																						
Jul-Sep	146.12	102.74	147.66	89.24	78.19	107.77	336.60	264.37	121.01	163.08	81.63	141.58	202.97	202.25	114.68	236.63	299.64	198.86	177.58	65.30	327.75	0.00
Oct-Dec	151.24	149.56	180.99	68.11	122.55	130.09	305.69	248.18	94.93	179.45	115.77	137.92	170.11	235.24	224.09	238.64	164.60	269.92	156.28	61.11	334.88	0.00
Jan-Mar	147.21	142.06	190.66	51.97	105.05	120.35	309.95	263.57	87.75	149.26	114.43	131.18	200.96	232.22	121.1	184.01	196.12	251.05	152.84	80.96	388.09	0.00
Apr-Jun	148.39	130.19	159.11	62.85	116.92	119.38	361.89	198.61	90.19	157.97	112.17	140.29	157.11	201.28	115.25	200.76	259.55	250.78	171.77	48.16	352.04	0.00
2024-25																						
Jul-Sep	147.02	118.67	144.91	54.69	84.42	106.01	304.37	285.75	98.47	152.16	130.03	145.05	171.98	183.12	137.46	208.21	203.82	241.66	154.37	156.89	395.81	0.00

Source: Pakistan Bureau of Statistics

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

Year /Quarte	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Veg.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photogr aphic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufact. used Article	Art Work, Collector Prices & Antique
2019-20	**105.42**	**60.56**	**117.52**	**109.84**	**106.33**	**100.94**	**103.41**	**93.71**	**88.35**	**78.55**	**87.75**	**74.30**	**59.46**	**66.12**	**70.54**	**87.33**	**145.80**	**59.26**	**210.35**	**216.78**	**49.50**	**168.43**
2020-21	**112.37**	**58.31**	**126.05**	**111.77**	**150.11**	**109.24**	**144.31**	**125.79**	**88.51**	**73.84**	**92.90**	**111.40**	**72.08**	**95.81**	**137.52**	**82.84**	**94.85**	**84.68**	**430.48**	**580.97**	**68.00**	**158.19**
2021-22	**125.71**	**70.69**	**105.76**	**101.28**	**176.84**	**118.00**	**190.01**	**127.09**	**81.55**	**72.87**	**96.38**	**111.79**	**51.01**	**77.08**	**132.24**	**90.14**	**68.01**	**244.25**	**396.59**	**1513.78**	**124.44**	**57.11**
2022-23	**103.25**	**50.56**	**108.33**	**138.28**	**119.97**	**99.38**	**171.36**	**118.96**	**99.75**	**58.77**	**92.17**	**122.50**	**41.80**	**60.22**	**114.58**	**74.99**	**70.29**	**63.90**	**250.20**	**397.37**	**97.84**	**269.62**
2023-24	**129.07**	**48.96**	**132.95**	**117.94**	**135.50**	**106.01**	**189.31**	**147.76**	**180.04**	**65.98**	**85.31**	**100.54**	**76.37**	**116.76**	**86.55**	**92.49**	**150.72**	**109.99**	**314.08**	**533.04**	**118.31**	**152.83**
2019-20																						
Jul-Sep	104.87	47.90	103.56	95.94	83.14	96.78	102.88	90.21	81.29	79.57	92.86	51.70	96.48	67.61	95.24	88.96	150.87	113.18	100.13	136.83	53.02	32.98
Oct-Dec	100.46	76.86	128.19	113.04	99.85	111.57	118.71	93.60	101.00	80.90	81.08	57.26	67.67	56.24	83.22	88.18	116.05	31.23	162.56	3.76	54.60	158.80
Jan-Mar	99.15	75.75	103.57	126.21	110.47	109.79	89.59	103.56	114.11	93.21	93.98	114.73	53.53	52.79	47.69	82.77	97.64	52.30	229.85	12.17	48.80	468.84
Apr-Jun	117.18	41.74	134.77	104.18	131.86	85.63	102.47	87.47	56.99	60.52	83.06	73.50	20.18	87.85	56.03	89.39	218.64	40.34	348.86	714.35	41.57	13.11
2020-21																						
Jul-Sep	104.09	43.71	126.53	132.83	119.47	108.23	116.01	124.34	63.72	63.15	72.75	87.22	33.58	72.42	92.36	79.54	95.91	68.62	304.29	148.29	48.34	98.58
Oct-Dec	112.29	58.57	125.96	93.57	219.65	109.30	140.31	128.19	89.68	79.80	99.61	119.63	84.81	103.11	46.64	84.85	106.10	74.22	300.38	840.72	71.91	118.20
Jan-Mar	110.84	83.52	122.81	113.67	136.04	101.91	151.74	128.75	112.29	76.51	102.01	127.78	112.44	96.14	63.90	88.84	96.11	102.34	190.76	1000.78	74.79	148.29
Apr-Jun	122.25	47.43	128.90	107.00	125.30	117.50	169.18	121.88	88.34	75.89	97.23	110.99	57.49	111.57	347.19	78.13	81.29	93.54	926.49	334.09	76.96	267.68
2021-22																						
Jul-Sep	125.91	70.06	131.89	106.59	196.36	111.38	152.99	124.73	64.15	59.95	93.27	118.66	80.99	105.72	91.42	89.28	84.63	139.82	974.77	817.75	92.65	14.24
Oct-Dec	125.91	81.71	110.49	110.25	201.17	138.60	221.88	133.96	81.86	78.14	95.23	114.51	50.71	83.96	97.09	98.23	74.27	112.12	215.24	1163.20	237.77	25.04
Jan-Mar	106.15	78.25	96.02	97.81	153.79	98.89	205.29	128.12	96.99	94.32	98.44	94.65	46.17	67.82	249.31	88.78	60.72	124.51	173.16	1898.18	115.56	177.98
Apr-Jun	144.87	52.73	84.63	90.46	156.06	123.14	179.89	121.53	83.20	59.09	98.56	119.33	26.16	50.83	91.14	84.25	52.41	600.53	223.21	2175.99	51.79	11.18
2022-23																						
Jul-Sep	101.93	39.64	115.16	134.51	127.89	99.35	172.17	112.55	56.06	43.09	92.13	105.79	32.30	58.63	155.66	81.19	49.83	113.66	242.95	255.83	68.74	469.33
Oct-Dec	98.90	76.62	108.51	125.91	141.69	91.36	172.25	128.61	108.93	62.01	98.60	126.35	52.62	82.65	65.70	71.82	57.78	51.53	257.26	47.98	128.28	368.09
Jan-Mar	93.83	46.57	119.40	146.28	111.82	88.87	149.16	108.57	129.57	83.53	89.74	132.86	44.94	57.86	129.28	73.67	52.25	42.19	208.00	208.86	115.29	220.85
Apr-Jun	118.33	39.41	90.24	146.43	98.47	117.94	191.86	126.09	104.45	46.46	88.19	125.01	37.33	41.72	107.68	73.27	121.29	48.20	292.58	1076.78	79.04	20.24
2023-24																						
Jul-Sep	134.18	42.27	152.66	137.37	135.55	100.23	213.37	154.43	237.21	66.40	91.22	119.17	65.52	124.44	107.18	103.16	131.58	109.42	479.46	203.57	106.33	337.41
Oct-Dec	124.21	53.1	124.69	107.17	136.35	111.73	182.36	137.95	167.03	80.67	92.80	98.01	72.29	119.45	86.12	88.42	136.77	101.59	268.8	613.14	103.29	128.83
Jan-Mar	115.12	50.28	148.64	116.62	127.03	101.19	172.08	151.38	174.4	55.31	86.07	90.22	86.44	85.57	76.29	92.94	104.46	92.77	244.98	568.11	132.88	24.85
Apr-Jun	142.75	50.18	105.79	110.6	143.08	110.9	189.42	147.29	141.52	61.56	71.16	94.74	81.21	137.59	76.62	85.43	230.07	136.19	263.06	747.33	130.75	120.24
2024-25																						
Jul-Sep	147.48	30.35	99	120.45	170.82	108.64	184.78	176.91	266.91	59.56	85.54	111.33	149.14	188.74	76.62	95.15	244.06	148.26	196.06	844.38	103.94	27.51

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24[R]	Sep-24[R]	Dec-24[P]
I. Government Domestic Debt	38,809.8	39,697.9	42,594.8	43,436.6	47,160.2	47,536.4	49,883.3
II. Government External Debt	22,030.9	22,593.5	22,600.6	21,941.7	21,753.6	22,034.2	21,764.1
III. Debt from IMF	2,040.2	2,258.1	2,141.6	2,151.2	2,332.1	2,568.0	2,365.8
IV. External Liabilities[1]	3,101.9	3,389.2	3,365.8	3,284.8	3,265.6	3,344.7	3,261.9
V. Private Sector External Debt	5,503.3	5,507.4	5,418.7	5,474.3	5,464.6	5,466.9	5,400.6
VI. PSEs External Debt	2,147.9	2,268.9	2,211.8	2,172.6	2,068.1	2,041.9	2,034.2
VII. PSEs Domestic Debt	1,687.2	1,698.1	1,710.0	1,694.7	2,105.0	2,089.2	2,068.2
VIII. Commodity Operations[2]	1,485.9	1,309.2	1,256.8	1,133.1	1,378.3	1,139.5	1,162.2
IX. Intercompany External Debt from Direct Investor abroad	1,301.4	1,319.7	1,319.4	1,222.5	1,592.2	1,674.6	1,685.0
A. Gross Public Debt (sum I to III)	**62,881.0**	**64,549.5**	**67,337.0**	**67,529.5**	**71,245.9**	**72,138.5**	**74,013.2**
B. Total Debt of the Government - FRDLA Definition[3]	**57,779.2**	**59,183.7**	**60,554.2**	**61,611.3**	**65,104.7**	**64,100.4**	**67,033.8**
C. Total External Debt & Liabilities (sum II to VI+IX)	**36,125.7**	**37,336.9**	**37,057.9**	**36,247.2**	**36,476.3**	**37,130.4**	**36,511.6**
As percent of GDP							
Gross Public Debt	74.9				67.5		
Total Debt of the Government - FRDLA Definition	68.8				61.6		
Total External Debt & Liabilities	43.0				34.5		
Government Domestic Debt	46.2				44.7		
Memorandum Items	**FY23**				**FY24**		
GDP (current market price)[4]	83,955.4				105,615.6		
Government Deposits with the banking system[5]	5,101.8	5,365.8	6,782.8	5,918.2	6,141.3	8,038.1	6,979.4
X. Consolidation adjustment[6]	1,597.1	1,629.1	1,337.6	1,642.2	1,664.7	1,657.6	1,615.5
Total Debt and Liabilities (sum I to IX less X)	76,511.5	78,413.0	81,281.9	80,869.4	85,455.1	86,237.9	88,009.8
Total Debt and Liabilities (As percent of GDP)	91.1				80.9		
US Dollar, last day average exchange rates	286.3905	287.7782	281.9244	277.9447	278.3668	277.7488	278.5672

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 International Monetar

[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

Archive Link:

https://www.sbp.org.pk/ecodata/Summary-Arch.xls

5.2 Pakistan's Debt and Liabilities Profile

Billion Rupees

	FY23 R	Q2-FY24	Q3-FY24	Q4-FY24	Q1-FY25	Q2-FY25 P
Pakistan's Total Debt and Liabilities (I +II)[5]	**76,511.5**	**81,194.0**	**80,862.0**	**84,906.9**	**85,836.4**	**88,009.8**
I. Pakistan's Total Debt (A+B+C)	**73,520.7**	**77,909.1**	**78,086.3**	**81,927.6**	**83,009.7**	**85,201.2**
A. Government Domestic Debt	38,809.8	42,587.9	43,432.0	47,160.2	47,536.1	49,883.3
B. PSEs Domestic Debt	1,687.2	1,710.0	1,694.7	1,705.6	1,751.3	2,068.2
C. External Debt (a+b+c+d)	33,023.8	33,611.1	32,959.6	33,061.8	33,722.3	33,249.7
a) Government External Debt	22,030.9	22,600.6	21,941.7	21,753.6	22,034.2	21,764.1
b) Non-government External Debt	7,651.2	7,551.0	7,645.1	7,702.4	7,444.3	7,434.9
c) Country's Debt from IMF	2,040.2	2,141.6	2,151.2	2,332.1	2,568.0	2,365.8
d) Inter Company Ext. Debt from direct investor abroad	1,301.4	1,317.9	1,221.7	1,273.7	1,675.8	1,685.0
II. Total Liabilities (D+E)	**4,587.8**	**4,622.5**	**4,417.9**	**4,643.9**	**4,484.2**	**4,424.1**
D. External Liabilities [1]	3,101.9	3,365.8	3,284.8	3,265.6	3,344.7	3,261.9
E. Domestic Liabilities [2]	1,485.9	1,256.8	1,133.1	1,378.3	1,139.5	1,162.2

	FY23 R	Jul-Dec FY24	Jul-Mar FY24	Jul-Jun FY24	Jul-Sep FY25P	Jul-Dec FY25 P
Total Debt and Liabilities Servicing (III+IV+V)	**9,816.9**	**5,701.6**	**7,775.8**	**11,903.5**	**2,119.6**	**6,826.5**
III. Principal Repayment of External Debt and Liabilities (e+f+g+h) [3]	**3,702.5**	**1,228.5**	**1,807.8**	**3,130.6**	**578.3**	**1,368.8**
(a) Government External debt and Liabilities	3,049.4	790.8	1,118.8	2,149.2	382.6	920.8
(b) Non-government External debt	405.8	213.3	337.3	517.3	79.7	220.2
(c) Country's Debt from IMF	247.3	224.4	351.7	464.0	116.0	227.8
(d) Monetary Authorities external Liabilities	-	-	-	-	-	-
IV. Interest Payment on debt (i+j+k)	**5,932.1**	**4,390.0**	**5,798.0**	**8,544.6**	**1,479.2**	**5,349.4**
(i) Government Domestic Debt	4,882.9	3,681.2	4,758.4	7,109.4	1,137.1	4,636.7
(j) PSE Debt	-	-	-	-	-	-
(k) External Debt	1,049.2	708.8	1,039.6	1,435.2	342.1	712.7
Government External debt	678.5	441.3	618.7	878.3	193.4	425.3
Non-government External debt	267.2	179.4	288.9	380.9	97.0	191.1
Country's Debt from IMF	103.5	88.1	131.9	176.0	51.7	96.3
V. Interest Payment on Liabilities (l+m)	**182.3**	**83.1**	**169.9**	**228.3**	**62.1**	**108.3**
(l) External Liabilities	55.1	14.8	70.4	94.0	31.7	47.1
(m) Domestic Liabilities	127.2	68.3	99.5	134.3	30.4	61.2

Memorandum Item						
Servicing (Principal) Short Term	**310.7**	**55.5**	**57.5**	**61.9**	**32.5**	**32.5**
a) Government External Debt	310.5	48.4	46.8	46.8	27.8	27.8
b) PSEs Non-Guaranteed Debt	-	-	-	-	-	-
d) Private Non-Guaranteed Debt	0.2	7.1	10.7	15.1	4.6	4.6
Consolidation adjustment (with reference to on-lending to GOP)[5]	1,597.1	1,337.6	1,642.2	1,664.7	1,657.6	1,657.6
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	286.3905	281.9244	277.9447	278.3668	277.7488	278.5672

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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

Notes:

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

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

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

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

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

5.3 Government Domestic Debt and Liabilities

(End period Stock)

Billion Rupees

Debt Instruments	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
I. Permanent Debt (1+2+3+4)	**32,058.8**	**33,351.3**	**33,656.2**	**33,800.2**	**34,104.9**	**33,028.7**	**33,762.4**	**35,644.7**	**37,863.9**
1. Market Loans	**2.8**	**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**	**2.8**
Provincial Governments	-	-	-	-	-	-	-	-	-
2. Federal Government Bonds	**31,197.0**	**32,488.9**	**32,793.3**	**32,936.3**	**33,239.5**	**32,161.3**	**32,893.5**	**34,774.4**	**36,991.8**
GOP Ijara Sukuk	4,659.2	4,784.7	4,766.2	4,765.7	4,782.2	4,968.3	5,062.8	5,394.6	5,709.3
Bai-Muajjal of Sukuk	-	-	-	19.0	65.0	65.0	65.0	65.0	65.0
Pakistan Investment Bonds (PIBs)	26,536.5	27,702.9	28,025.8	28,150.3	28,391.1	27,126.7	27,764.4	29,313.5	31,216.2
Others	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds[1]	**384.0**	**384.7**	**385.1**	**386.1**	**387.6**	**389.6**	**391.1**	**392.6**	**394.3**
4. SBP's on-lending to GOP against SDRs allocation[7]	**474.9**	**474.9**	**474.9**	**474.9**	**474.9**	**474.9**	**474.9**	**474.9**	**474.9**
II. Floating Debt	**9,166.3**	**9,522.2**	**10,247.6**	**10,638.2**	**10,961.4**	**11,222.3**	**10,180.7**	**9,637.3**	**8,696.0**
Bai Muajjal[2]	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Market Treasury Bills	9,084.5	9,442.2	10,167.3	10,557.8	10,876.6	11,136.9	10,094.8	9,551.0	8,602.0
MTBs for Replenishment of Cash[3]	81.8	80.0	80.4	80.4	84.8	85.4	85.9	86.2	94.0
III. Unfunded Debt	**2,795.1**	**2,790.8**	**2,798.7**	**2,815.7**	**2,818.9**	**2,827.7**	**2,839.2**	**2,850.5**	**2,868.7**
Saving Schemes (Net of Prize Bonds)	2,711.3	2,706.7	2,707.8	2,725.2	2,729.6	2,741.3	2,753.7	2,766.7	2,785.8
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund*	36.6	36.9	43.7	43.2	42.1	39.1	38.2	36.5	35.7
IV. Foreign Currency Loans[4]	**373.5**	**373.5**	**373.6**	**374.1**	**373.8**	**372.7**	**372.7**	**373.2**	**373.8**
V. Naya Pakistan Certificates[6]	92.7	86.8	84.1	88.1	80.0	84.7	75.6	78.8	81.0
Government Domestic Debt (I+II+III+IV+V)	**44,486.5**	**46,124.6**	**47,160.2**	**47,716.2**	**48,339.0**	**47,536.1**	**47,230.6**	**48,584.5**	**49,883.3**
Government Domestic Liabilities[5]	**517.8**	**542.6**	**563.5**	**363.5**	**309.0**	**309.7**	**308.8**	**309.9**	**309.9**
Government Domestic Debt and Liabilities	**45,004.3**	**46,667.3**	**47,723.7**	**48,079.7**	**48,648.0**	**47,845.8**	**47,539.4**	**48,894.4**	**50,193.2**

Source: Statistics and Data Services Department, SBP

Notes:

1. Includes Premium Prize Bonds (Registered)

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

3. Includes SBP BSC, NBAF and PSPC T-bills holding of Rs 51.5909 Billion.

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

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

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

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

*Source: Ministry of Finance (Budget Wing)

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars

ITEM	30-Jun-22	30-Jun-23	31-Dec-23	30-Mar-24	30-Jun-24	30-Sep-24	31-Dec-24[P]
A. Public External debt (1+2+3)	**99,972.2**	**94,881.3**	**99,700.4**	**98,500.5**	**98,256.2**	**100,619.4**	**98,330.9**
1. Government External debt	**81,941.0**	**76,926.2**	**80,165.5**	**78,942.6**	**78,147.4**	**79,331.4**	**78,128.6**
i) Long term (>1 year)	**80,591.9**	**76,765.9**	**80,066.2**	**78,624.4**	**77,387.6**	**78,454.1**	**77,016.3**
Paris club	9,231.8	7,901.1	7,541.1	7,219.3	6,474.4	6,990.1	5,745.8
Multilateral	34,022.8	37,363.1	38,813.6	38,404.2	39,248.0	39,903.1	39,663.7
Other bilateral	18,053.3	17,572.3	19,644.1	18,901.7	18,552.4	18,228.0	17,908.9
Euro/Sukuk global bonds	8,800.0	7,800.0	7,800.0	7,800.0	6,800.0	6,800.0	6,800.0
Military debt	-	-	-	-	-	-	-
Commercial loans/credits	9,481.2	5,563.8	5,611.3	5,577.6	5,490.3	5,599.7	5,774.7
Local Currency Securities (PIBs)	5.1	3.5	3.6	8.0	23.7	31.6	58.8
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP / BOC deposits / PBC**	44.8	27.7	24.1	20.7	14.9	12.9	9.6
NPC**	953.0	534.3	628.3	693.0	783.9	888.8	1,054.8
ii) Short term (<1 year)	**1,349.1**	**160.3**	**99.3**	**318.2**	**759.8**	**877.3**	**1,112.2**
Multilateral*	1,327.1	160.3	99.3	199.3	250.0	212.2	389.6
Local Currency Securities (TBills)	22.0	0.0	-	118.9	509.8	665.1	722.6
Commercial loans/credits	-	-	-	-	-	-	-
2. From IMF	**6,896.8**	**7,124.0**	**7,596.3**	**7,739.7**	**8,377.6**	**9,245.7**	**8,492.8**
i) Federal government	4,195.1	5,369.1	5,069.3	4,757.8	4,515.7	4,406.9	4,036.1
ii) Central bank	2,701.7	1,754.9	2,527.0	2,981.9	3,862.0	4,838.8	4,456.6
3. Foreign exchange liabilities	**11,134.3**	**10,831.2**	**11,938.6**	**11,818.3**	**11,731.2**	**12,042.3**	**11,709.5**
i) Central bank deposits	2,700.0	2,700.0	3,700.0	3,700.0	3,700.0	3,700.0	3,700.0
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-	-	-
iii) Other liabilities (SWAP)	4,535.3	4,224.9	4,271.0	4,231.0	4,169.6	4,360.4	4,181.0
iv) Allocation of SDR[1]	3,897.3	3,904.0	3,966.6	3,886.3	3,860.8	3,981.2	3,827.9
v) Nonresident LCY deposits with central bank	1.8	2.2	1.0	1.0	0.8	0.7	0.7
B. Public sector enterprises (PSEs)	**8,156.9**	**7,500.0**	**7,549.6**	**7,485.4**	**7,429.5**	**7,351.5**	**7,302.5**
a. Guaranteed debt	**7,083.3**	**6,618.9**	**7,014.9**	**6,971.4**	**6,922.6**	**6,844.6**	**6,795.5**
Paris club	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-
Other bilateral	6,533.5	6,113.6	6,532.5	6,489.0	6,463.6	6,420.0	6,394.7
Commercial loans	549.8	505.3	482.4	482.4	459.0	424.5	400.8
Sandak metal bonds	-	-	-	-	-	-	-
b. Non-guaranteed debt	**1,073.5**	**881.1**	**534.7**	**514.0**	**507.0**	**507.0**	**506.9**
i) Long term (>1 year)	183.1	76.4	34.7	14.0	7.0	7.0	6.9
ii) Short term (<1 year)	390.5	304.7	-	-	-	-	-
iii) non-guaranteed bonds	500.0	500.0	500.0	500.0	500.0	500.0	500.0
C. Banks	**5,731.4**	**6,469.5**	**6,629.2**	**6,702.6**	**7,059.2**	**7,077.4**	**7,204.2**
a. Borrowing	**2,639.3**	**3,720.5**	**3,653.4**	**3,616.9**	**3,889.1**	**3,900.8**	**3,894.0**
i) Long term (>1 year)	-	**1,300.0**	**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	1,300.0
ii) Short term (<1 year)[2]	**2,639.3**	**2,420.5**	**2,353.4**	**2,316.9**	**2,589.1**	**2,600.8**	**2,594.0**
i) Public sector	74.6	63.9	90.6	85.3	81.6	106.2	63.7
ii) Private sector	2,564.7	2,356.6	2,262.8	2,231.7	2,507.4	2,494.6	2,530.3
b. Nonresident deposits (LCY & FCY)	**3,092.1**	**2,593.8**	**2,736.0**	**2,838.8**	**3,073.3**	**3,074.3**	**3,209.9**
i) Public sector	93.7	95.7	101.2	104.3	106.4	116.0	119.5
ii) Private sector	2,998.4	2,498.1	2,634.8	2,734.5	2,966.9	2,958.4	3,090.4
c. Other Liabilities**	-	155.1	239.8	246.9	96.9	102.3	100.3
D. Private Sector	**12,361.0**	**12,746.6**	**12,404.6**	**12,894.8**	**12,571.8**	**12,605.6**	**12,183.0**
a. Guaranteed debt	-	-	-	-	-	-	-
b. Non-guaranteed debt	**12,361.0**	**12,746.6**	**12,404.6**	**12,894.8**	**12,571.8**	**12,605.6**	**12,183.0**
i). Loans	**10,623.8**	**9,831.0**	**9,619.0**	**10,574.2**	**10,384.1**	**10,252.2**	**9,832.9**
i) Long term (>1 year)	10,280.1	9,639.6	9,449.8	10,400.8	10,157.6	10,042.3	9,580.9
ii) Short term (<1 year)	343.6	191.4	169.2	173.4	226.6	209.9	252.0
ii) non-guaranteed bonds	-	-	-	-	-	-	-
iii) Trade credits	**1,320.1**	**2,343.0**	**1,917.1**	**1,302.5**	**1,302.5**	**1,302.5**	**1,302.5**
iv) Other debt liabilities[3]	**417.1**	**572.7**	**868.5**	**1,018.1**	**885.2**	**1,050.8**	**1,047.7**
E. Debt liabilities to direct investors - Intercompany debt	**4,098.1**	**4,544.2**	**5,799.6**	**5,531.3**	**5,719.9**	**6,029.4**	**6,048.6**
Total external debt & liabilities (A+B+C+D+E)	**130,319.5**	**126,141.6**	**132,083.5**	**131,114.7**	**131,036.7**	**133,683.3**	**131,069.2**
Memorandum Items							
Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	**88,810.8**	**84,046.6**	**87,758.2**	**86,555.4**	**85,991.6**	**87,880.4**	**85,839.9**
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	**108,297.4**	**102,540.9**	**107,441.9**	**106,175.5**	**105,873.8**	**108,193.0**	**105,816.5**
Official liquid reserves[4]	9,932.0	4,514.4	8,306.9	8,113.9	9,463.1	10,805.9	11,805.2

Source: Statistics and Data Services Department, SBP

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

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

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

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

4. Includes cash foreign currency and excludes CRR.

Notes:

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

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

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

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

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

ITEM	FY23	FY24	Oct-Dec 23	Jan-Mar 24	Apr-Jun 24	Jul-Sep 24	Oct-Dec 24[P]
1. Public debt (a+b+c)	**13,404**	**9,273**	**2,000**	**1,645**	**4,102**	**1,887**	**2,243**
a) Government debt	**12,438**	**7,630**	**1,593**	**1,188**	**3,701**	**1,470**	**1,840**
Paris club	1,121	1,214	572	35	571	38	588
Multilateral	1,702	1,828	451	460	476	470	524
Other Bilateral	1,568	1,656	347	468	346	489	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	200	-
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP/BOC deposits	1,105	858	223	226	232	273	382
b). To IMF	**966**	**1,643**	**407**	**457**	**402**	**417**	**402**
i) Federal government	-	791	167	249	204	247	206
ii) Central bank	966	851	240	208	198	169	197
c) Foreign exchange liabilities	-	-	-	-	-	-	-
i) Central bank deposits	-	-	-	-	-	-	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-
iii) Swap	-	-	-	-	-	-	-
2. PSEs guaranteed debt	**440**	**157**	**35**	**44**	**35**	**44**	**45**
Paris Club	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-
Other bilateral	411	61	-	44	-	44	-
Commercial loans	29	96	35	-	35	-	45
Sandak Metal Bonds	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	**107**	**62**	**21**	**21**	-	-	-
4. Scheduled banks' borrowing	-	**150**	-	-	-	-	-
5. Private guaranteed debt	-	-	-	-	-	-	-
6. Private non-guaranteed debt	**1,115**	**1,618**	**460**	**380**	**597**	**204**	**499**
7. Private non-guaranteed bonds	-	-	-	-	-	-	-
Total Long Term (1+2+3+4+5+6+7)	**15,065**	**11,260**	**2,516**	**2,089**	**4,734**	**2,134**	**2,786**

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)[1]	**1,329**	**215**	**72**	**13**	**16**	**117**	**23**
1.Government debt	1,328	161	60	-	-	100	-
2. PSEs non-guaranteed debt[1]	-	-	-	-	-	-	-
3. Scheduled banks' borrowing	18,314	22,822	5,763	5,382	9,096	9,281	11,328
Net Flows[2]	(219)	169	44	(37)	272	12	(7)
4. Private non-guaranteed debt	1	54	12	13	16	17	23
Rescheduled/Rollover	-	-	-	-	-	-	-
Commercial loans /credits	-	-	-	-	-	-	-
NBP/BOC	-	-	-	-	-	-	-
IDB	-	-	-	-	-	-	-
Central bank deposits	-	-	-	-	-	-	-
Other Liabilities (SWAP)	-	-	-	-	-	-	-

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

5.6 Pakistan's External Debt Servicing-Interest

Million US Dollars during Period

ITEM	FY23	FY24	Oct-Dec 23	Jan-Mar 24	Apr-Jun 24	Jul-Sep 24	Oct-Dec 24#
1. Public debt (a+b+c)	**3,318**	**4,064**	**1,196**	**899**	**1,175**	**994**	**1,050**
a) Government debt	**2,692**	**3,111**	**931**	**645**	**932**	**695**	**834**
i). Long term (> 1 year)	**2,647**	**3,073**	**927**	**620**	**932**	**684**	**834**
Paris club	196	157	74	11	63	11	54
Multilateral	768	1,153	343	223	382	229	377
Other Bilateral	576	782	123	294	104	294	103
Euro/Sukuk global bonds	611	582	251	40	251	72	178
Local Currency Securities (PIBs)	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-
Commercial loans /credits	438	352	124	40	119	62	98
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP/BOC deposits	59	46	12	13	13	15	25
ii). Short-term (< 1 year)	**44**	**38**	**4**	**26**	**0**	**11**	**-**
Multilateral	44	11	4	0	0	11	-
Commercial Loans /Credits	-	27	-	25	-	-	-
	-	-					
b). To IMF	**402**	**619**	**157**	**157**	**158**	**186**	**161**
i). Federal government	240	337	89	85	78	85	76
ii). Central bank (Including Interest on SDR Allocation)	162	283	68	72	80	101	84
c) Foreign exchange liabilities	**224**	**334**	**107**	**97**	**85**	**114**	**55**
i) Central bank deposits	86	138	7	80	7	114	6
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-
iii) Other Liabilities (SWAP)	138	196	101	17	78	-	49
2. PSEs guaranteed debt	**210**	**199**	**10**	**91**	**9**	**88**	**13**
Paris Club	-	-	-	-	-	-	-
Multilateral	0	-	-	-	-	-	-
Other bilateral	187	178	-	91	-	87	-
Commercial loans	23	21	10	-	9	1	13
Sandak Metal Bonds	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	**46**	**41**	**20**	**0**	**19**	**-**	**19**
Long term (> 1 year)	46	41	20	0	19	-	19
Short term (< 1 year)	-	-	-	-	-	-	-
4. Scheduled banks' borrowing	**95**	**202**	**53**	**56**	**46**	**52**	**46**
Long term (> 1 year)	15	81	20	20	20	21	19
Short term (< 1 year)	80	120	33	36	25	31	26
5. Private guaranteed debt	**-**	**-**	**-**	**-**	**-**	**-**	**-**
6. Private non-guaranteed debt	**759**	**953**	**268**	**200**	**258**	**209**	**261**
Long term (> 1 year)	758	951	268	200	258	208	260
Short term (< 1 year)	0	2	1	0	0	1	1
7. Private non-guaranteed bonds	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total external liabilities servicing (1+2+3+4+5+6+7)	**4,428**	**5,458**	**1,547**	**1,246**	**1,506**	**1,343**	**1,389**

Source: Statistics and Data Services Department, SBP

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

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

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

5.7 Ownership Classification of the Federal Government Debt

Million Rupees

As on (30th June)	Debt[1]	HELD BY						
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	International Institutions	Foreign Governments and Banks	Others	Intra-Government Debt
2000	**2,790,632**	540,169	242,548	48,461	656,157	517,293	786,004	41,939
2001	**3,127,300**	614,689	249,761	63,335	772,558	592,503	834,454	45,988
2002	**2,699,897**	317,577	416,679	79,453	576,066	408,868	901,254	56,864
2003	**2,846,031**	109,725	599,323	98,793	415,954	612,774	1,009,462	41,103
2004	**3,477,022**	133,196	634,213	33,887	809,193	779,054	1,087,479	49,161
2005	**3,758,747**	331,195	579,376	120,850	925,933	873,123	928,270	53,350
2006	**4,183,214**	516,583	553,147	109,160	1,009,336	947,448	1,047,540	58,730
2007	**4,619,733**	397,374	826,518	111,005	1,120,525	998,166	1,166,145	66,196
2008	**5,847,147**	1,056,761	659,942	178,467	1,506,404	1,216,912	1,228,661	74,413
2009	**7,180,590**	1,145,220	911,741	182,458	1,921,684	1,506,006	1,513,481	131,623
2010	**8,691,615**	1,164,378	1,476,283	253,463	2,182,905	1,574,303	2,040,283	138,061
2011	**10,352,245**	1,365,857	2,214,190	322,469	2,445,711	1,713,683	2,290,335	146,907
2012	**12,059,939**	1,805,289	2,829,795	433,524	2,618,991	1,924,725	2,447,615	152,999
2013	**13,842,361**	2,322,373	3,829,262	419,224	2,548,941	1,912,733	2,809,828	140,259
2014	**15,610,328**	2,936,575	4,034,757	551,812	2,660,255	2,190,734	3,236,195	147,622
2015	**16,814,814**	2,325,787	5,681,232	604,198	2,574,919	2,200,356	3,428,322	152,967
2016	**18,886,342**	2,050,313	7,036,747	659,295	2,879,698	2,537,926	3,722,362	157,137
2017	**20,633,290**	2,471,747	7,437,548	647,383	2,982,634	2,936,049	4,157,929	134,617
2018	**24,073,706**	3,597,065	7,569,680	675,468	3,532,342	4,263,463	4,435,688	138,374
2019	**31,635,436**	7,759,903	6,931,347	758,374	4,657,812	6,397,308	5,130,692	152,197
2020	**34,956,983**	7,192,556	9,398,381	1,036,325	5,332,906	6,491,611	5,505,204	150,078
2021	**38,556,432**	6,626,872	12,770,042	1,098,096	5,402,336	7,036,697	5,622,389	148,032
2022	**47,704,672**	6,621,566	16,573,306	2,230,700	7,224,755	9,522,220	5,532,125	127,719
2023	**60,732,748**	6,328,331	20,619,799	3,622,800	10,746,354	11,284,568	8,130,896	108,002
2024	**68,822,931**	6,026,380	29,183,859	4,241,000	10,994,922	10,758,727	7,618,043	90,928

Source: Statistics and Data Services Department, SBP

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

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

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

Billion Rupees

	Jun-22	Jun-23	Sep-23	Jun-24	Sep-24	Dec-24[P]
PSEs debt and liabilities (I+II)	**1,754.5**	**2,328.1**	**2,332.9**	**2,919.8**	**2,919.0**	**2,920.5**
YOY Growth (in %)	6.5	32.7	24.1	3.2	5.1	4.4
As percent of GDP	2.6	2.8		2.8		
I.PSEs debt	**1,393.4**	**1,687.2**	**1,698.1**	**2,105.0**	**2,089.2**	**2,068.2**
YOY Growth (in %)	(3.0)	21.1	15.5	(3.8)	(2.5)	(3.9)
As percent of GDP	2.1	2.0		2.0		
II.PSEs Liabilities [1]	**361.1**	**640.9**	**634.7**	**814.8**	**829.8**	**852.3**

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	2024	2024							2025
			Jan	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
A. Accounts (i+ii / 1 to 13)	**595,217.1**	**657,518.9**	**653,269.50**	**657,518.9**	**666,313.0**	**667,623.2**	**670,314.2**	**669,287.0**	**670,493.6**	**672,922.0**	**676,822.2**
(i) National Savings Centers	526,356.0	640,236.0	622,540.22	640,236.0	649,661.4	651,691.5	654,470.4	653,625.8	654,592.7	657,325.3	661,343.3
(ii) Post Offices	68,861.1	17,282.9	30,729.29	17,282.9	16,651.6	15,931.7	15,843.8	15,661.2	15,900.9	15,596.7	15,478.9
1- Savings Accounts	74,927.6	84,402.4	78,788.47	84,402.4	92,769.3	93,055.8	93,972.0	94,259.5	95,555.9	96,835.0	96,443.6
2- Khas Deposit Accounts	310.6	310.6	310.576393	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	1,380.75	1,351.0	1,344.6	1,339.6	1,333.4	1,326.0	1,320.7	1,316.5	1,312.4
4- Special Savings Accounts	108,951.3	62,321.2	75,802.76	62,321.2	61,441.5	60,433.2	60,319.4	60,055.7	60,529.9	60,221.1	60,266.8
5- Pensioners Benefit Account	404,352.4	433,957.6	427,432.98	433,957.6	435,925.1	438,279.3	440,787.7	443,034.3	445,764.5	450,089.9	456,751.5
6- Shahada's Family Welfare Account	152.6	188.2	173.46	188.2	185.2	187.8	193.7	196.9	211.3	217.2	224.1
7-Sarwa Islamic Savings Account (SISA)	3,808.5	68,896.3	62,925.56	68,896.3	68,643.5	68,527.3	68,017.2	64,988.1	61,351.5	58,591.0	56,173.8
8-Sarwa Islamic Term Account (SITA) 1 Year	508.2	2,147.6	2,406.75	2,147.6	1,799.3	1,633.5	1,538.8	1,165.6	976.6	886.7	655.9
9-Sarwa Islamic Term Account (SITA) 3 Years	557.7	2,639.1	2,766.80	2,639.1	2,606.2	2,591.5	2,584.2	2,576.4	2,573.2	2,623.8	2,587.3
10-Sarwa Islamic Term Account (SITA) 5 Years	207.6	1,104.6	1096.35	1,104.6	1,087.9	1,075.4	1,070.5	1,218.2	1,390.3	1,565.0	1,802.9
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year		105.8	110	105.8	105.4	94.7	92.7	61.6	49.9	37.0	21.6
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years		24.7	23.25	24.7	24.7	24.7	24.5	24.5	24.5	31.8	42.4
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years		70.0	51.8	70.0	69.9	69.8	69.8	69.8	117.9	196.8	229.6
B. Certificates (i+ii+iii /14 to 25)	**2,223,316.7**	**2,048,338.2**	**2,066,384.42**	**2,048,338.2**	**2,056,947.5**	**2,061,975.4**	**2,071,027.2**	**2,084,413.8**	**2,096,537.7**	**2,112,847.3**	**2,137,611.4**
(i) National Savings Centers	2,131,392.8	1,971,589.9	1,988,795.45	1,971,589.9	1,975,299.4	1,980,642.2	1,989,080.7	2,002,203.9	2,014,530.2	2,030,589.8	2,054,873.9
(ii) Post Offices	2,256.6	(2,276.3)	(2,195.7)	(2,276.3)	(2,291.4)	(2,338.5)	(2,351.0)	(2,387.7)	(2,398.8)	(2,418.3)	(2,429.1)
(iii) Banks	89,667.3	79,024.6	79,784.72	79,024.6	83,939.5	83,671.7	84,297.5	84,597.6	84,406.2	84,675.8	85,166.7
14- Defence Savings Certificates	428,194.9	400,407.6	407,826.20	400,407.6	404,497.1	404,082.7	403,684.0	402,457.0	402,539.9	400,992.2	400,934.0
15- National Deposit Certificates	16.6	16.6	16.597521	16.6	16.6	16.6	16.6	16.6	16.5	16.5	16.5
16- Khas Deposit Certificates	215.9	215.8	215.81493	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8
17- Premium Savings Certificates	0.5	0.5	0.457	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	285,571.07	286,049.6	286,397.6	286,412.1	288,148.8	288,514.5	289,247.8	291,868.6	295,634.7
19- Special Savings Certificates (Bearer)	272.6	272.6	272.607296	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	287,565.26	264,136.7	262,099.8	260,896.5	260,772.0	261,804.9	265,291.8	270,933.4	279,681.7
21- Behbood Savings Certificate	1,001,003.8	1,040,102.1	1,034,367.90	1,040,102.1	1,042,546.5	1,045,720.5	1,050,390.2	1,055,781.7	1,062,531.4	1,071,988.7	1,086,788.0
22- Short-Term Savings Certificates (3 Months)	20,958.8	28,978.3	25,396.43	28,978.3	31,988.1	34,430.7	36,016.9	39,582.8	40,434.3	40,324.9	37,788.0
23- Short-Term Savings Certificates (6 Months)	5,621.2	8,342.9	8,065.66	8,342.9	8,705.6	9,295.8	10,350.3	12,299.1	12,674.5	13,018.6	13,293.4
24- Short-Term Savings Certificates (12 Months)	7,970.2	18,199.9	15,875.08	18,199.9	18,272.5	18,443.5	18,677.9	20,679.6	20,089.0	19,797.9	19,267.1
25-Others		1,615.7	1,211.34	1,615.7	1,935.0	2,188.1	2,481.7	2,788.8	3,223.6	3,417.7	3,719.3
C. National Savings Bonds	-	-	-	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	**327,847.6**	**330,417.9**	**329,029.85**	**330,417.9**	**330,404.3**	**331,233.0**	**332,933.6**	**333,068.3**	**333,902.7**	**335,437.8**	**336,022.8**
27- Rs. 100	10,386.0	10,152.5	10,219.09	10,152.5	10,143.6	10,135.7	10,126.1	10,120.4	10,113.4	10,110.9	10,110.4
28- Rs. 200	28,968.4	28,341.1	28,542.02	28,341.1	28,280.8	28,271.0	28,222.0	28,180.4	28,168.3	28,150.7	28,120.2
29- Rs. 750	113,827.9	113,703.5	113,772.65	113,703.5	113,766.2	113,806.8	113,852.6	113,956.9	114,052.3	114,238.9	114,617.0
30- Rs.1,500	168,782.1	173,262.7	171,040.24	173,262.7	173,304.0	174,111.8	175,827.0	175,975.5	176,765.8	178,396.9	178,737.4
31- Rs. 7,500	1,605.9	1,286.7	1,448.96	1,286.7	1,268.5	1,268.1	1,267.4	1,244.1	1,232.7	1,132.2	1,090.7
32- Rs. 15,000	1,869.3	1,502.9	1,689.70	1,502.9	1,478.7	1,477.8	1,477.0	1,455.1	1,442.9	1,361.7	1,326.0
33- Rs. 25,000	836.0	699.7	771.15	699.7	695.2	694.9	694.9	683.3	678.4	635.2	622.6
34- Rs. 40,000	831.5	728.4	805.6	728.4	726.8	726.4	726.3	712.2	708.5	670.8	658.0
35- Others@	740.4	740.4	740.44815	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4
E. Premium Prize Bonds (Registered) (36 to37)	**54,685.9**	**54,722.2**	**53,669.24**	**54,722.2**	**55,723.9**	**56,330.5**	**56,670.4**	**58,030.8**	**58,664.5**	**58,877.9**	**60,785.6**
36- Rs. 40,000	32,987.0	32,824.3	**32,297.59**	32,824.3	33,391.0	33,721.2	33,896.2	34,774.8	35,181.3	35,318.5	36,311.4
37- Rs. 25,000	21,698.9	21,898.0	**21,371.65**	21,898.0	22,332.9	22,609.2	22,774.2	23,256.0	23,483.1	23,559.4	24,474.2
F. Post Life Insurance	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**	**47,230.3**
TOTAL (A+B+C+D+E+F)	**3,248,297.6**	**3,138,227.6**	**3,149,583.3**	**3,138,227.6**	**3,156,619.0**	**3,164,392.3**	**3,178,175.8**	**3,192,030.2**	**3,206,828.7**	**3,227,315.3**	**3,258,472.3**

Source: Central Directorate of National Savings

* State Bank of Pakistan

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

6.1 Government of Pakistan Treasury Bills

Million Rupees

	Jun-23	Jun-24	2023	2024					
			Dec	Jul	Aug	Sep	Oct	Nov	Dec
3 Months Treasury Bills									
Issue	6,332,706.0	413,947.0	403,656.9	211,369.8	136,397.7	97,323.5	392,933.8	478,819.4	751,522.2
Discount Allowed	329,836.0	19,045.7	19,824.1	9,577.3	5,681.3	3,899.5	13,159.1	14,622.4	20,472.9
Discharged	4,478,121.0	735,246.5	2,686,275.7	147,918.1	336,108.9	413,947.0	271,754.7	173,336.3	-
Discount Paid	210,109.0	36,326.5	140,310.1	7,357.8	16,455.6	19,045.7	12,203.2	6,954.9	-
Outstanding Balance	7,847,152.0	897,974.0	1,551,795.1	961,425.7	761,714.5	445,091.0	566,270.2	871,753.2	1,623,275.4
6 Months Treasury Bills									
Issue	29,491.0	892,341.1	73,857.0	365,091.4	258,492.9	244,151.3	418,555.9	248,161.4	356,549.6
Discount Allowed	3,272.0	88,700.7	7,866.6	35,328.0	23,334.6	21,448.7	29,081.8	16,331.4	21,168.3
Discharged	53,116.0	73,857.0	25,746.6	20,017.7	15,219.6	17,248.5	588,340.9	483,565.9	377,550.0
Discount Paid	4,453.0	7,866.6	2,862.8	2,064.4	1,552.2	1,753.9	59,668.9	50,493.5	37,491.7
Outstanding Balance	115,017.0	1,501,942.7	447,590.4	1,847,016.4	2,090,289.7	2,317,192.4	2,147,407.4	1,912,002.8	1,891,002.4
12 Months Treasury Bills									
Issue	216,303.0	481,277.7	3,003,479.7	255,094.7	279,451.2	401,109.0	818,753.7	563,572.0	910,513.4
Discount Allowed	47,624.0	89,796.2	640,260.7	46,462.9	48,117.2	67,312.0	108,038.2	70,376.4	109,375.8
Discharged	155,401.0	211,357.0	24,243.2	227,866.1	16,344.1	36,318.0	1,777,633.1	1,163,688.7	2,624,261.3
Discount Paid	23,376.0	46,538.6	4,062.1	52,040.6	3,739.1	8,930.6	388,420.6	247,687.7	559,479.1
Outstanding Balance	1,363,483.0	7,989,616.7	6,370,440.1	8,016,845.2	8,279,952.3	8,644,743.4	7,685,864.0	7,085,747.3	5,371,999.3

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 Bid Amount		2021-22 Bid Amount		2022-23 Bid Amount		2023-24 Bid Amount		2024-25 Bid Amount	
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted
July	-	-	-	-	1,783.0	1,773.0	1,225.5	1,225.5	345.0	345.0
August	68.0	47.5	-	-	-	-	757.6	757.6	-	-
September	88.0	88.0	203.0	203.0	869.2	824.2	2,511.0	2,393.0	-	-
October	57.4	57.4	99.3	95.3	-	-	-	-	-	-
November	15.3	15.3	-	-	399.6	384.6	-	-	-	-
December	-	-	-	-	506.5	506.5	-	-	460.0	460.0
January	-	-	-	-	1,126.5	1,124.5	-	-	-	-
February	244.1	147.0	-	-	-	-	780.8	753.3		
March	-	-	-	-	893.9	887.9	-	-		
April	258.5	258.5	-	-	254.0	251.0	-	-		
May	251.1	251.1	-	-	428.8	421.8				
June	516.3	487.6	624.5	592.5	618.2	560.8	177.0	177.0		
Average										
per month	124.89	112.70	77.23	74.23	573.31	561.19	495.63	482.40	115.00	115.00
per day	4.16	3.76	2.57	2.47	19.11	18.71	16.52	16.08	3.83	3.83

PURCHASE

PERIODS	2020-21 Amount		2021-22 Amount		2022-23 Amount		2023-24 Amount		2024-25 Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9	29,652.3	29,449.7
August	5,966.4	5,802.4	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4	25,241.8	23,791.7
September	4,009.5	3,938.6	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9	27,080.0	26,959.9
October	3,513.1	3,312.3	10,429.1	10,076.8	6,884.3	5,894.8	4,125.0	3,502.5	17,937.1	17,937.1
November	3,947.7	3,895.7	10,810.8	9,744.9	2,504.4	2,313.4	12,170.5	11,995.4	21,511.5	21,054.4
December	3,784.9	3,620.8	7,999.3	7,125.4	5,367.0	4,971.8	19,140.3	17,873.3	33,492.1	33,486.1
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	35,163.2	34,836.2
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	27,153.96	26,787.84
per day	196.56	190.26	328.41	314.23	179.87	158.84	502.19	488.21	905.13	892.93

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation

Million Rupees

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)
July	32,900.0	-	249,600.0	-	420,750.0	3,838,450.0	324,100.0	5,290,100.0	912,100.0	5,081,650.0
August	154,700.0	77,500.0	96,500.0	10,000.0	496,350.0	63,300.0	1,906,950.0	5,828,500.0	1,765,750.0	6,684,750.0
September	25,300.0	169,250.0	214,465.0	117,500.0	338,700.0	635,750.0	876,150.0	13,180,100.0	1,435,980.0	6,297,900.0
October	20,500.0	34,500.0	-	23,900.0	378,350.0	40,500.0	1,795,190.0	4,950,050.0	2,192,100.0	6,297,950.0
November	11,000.0	58,900.0	315,450.0	13,000.0	147,550.0	73,750.0	938,400.0	3,640,100.0	1,858,510.0	3,256,300.0
December	73,500.0	78,500.0	474,013.0	419,700.0	1,438,45	1,752,250.0	1,882,700.0	5,983,000.0	5,367,850.0	6,978,850.0
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	1,850,550.0	10,301,600.0
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	2,197,548.57	6,414,142.86
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	73,251.62	213,804.76

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	SBP Reverse Repo Rate[1] (Ceiling)	SBP Repo Rate[2] (Floor)	SBP Reverse Repo Rate[1] (Ceiling)	SBP Repo Rate[2] (Floor)	SBP Reverse Repo Rate[1] (Ceiling)	SBP Repo Rate[2] (Floor)	SBP Reverse Repo Rate[1] (Ceiling)	SBP Repo Rate[2] (Floor)	SBP Reverse Repo Rate[1] (Ceiling)	SBP Repo Rate[2] (Floor)
July	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50
August	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50
September	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50
October	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50
November	8.00	6.00	9.75	7.75	16.00	14.00	23.00	21.00	16.00	14.00
December	8.00	6.00	10.75	8.75	17.00	15.00	23.00	21.00	14.00	12.00
January	8.00	6.00	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00
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												
14-Dec-23	997,826.00	213,014.00	21.4499	21.3590	426,230.00	25,649.00	21.4201	21.3554	3,362,416.00	1,912,350.00	21.4300	21.4110
28-Dec-23	732,067.00	210,467.00	21.4480	21.3208	150,595.00	56,074.00	21.3999	21.3634	1,996,115.00	1,731,390.00	21.4300	21.3371
2024												
11-Jan-24	588,577.67	26,082.97	20.9996	20.9672	88,017.65	11,259.95	20.9601	20.9601	2,144,501.68	245,892.57	20.8449	20.7925
25-Jan-24	496,263.95	57,747.15	20.4997	20.4745	71,087.70	10,822.20	20.4000	20.3951	636,563.33	116,088.85	20.2298	20.1411
7-Feb-24	500,520.23	35,387.63	20.4399	20.4399	89,254.36	8,965.66	20.3951	20.3951	604,369.41	19,491.41	20.0800	19.9950
22-Feb-24	668,311.20	329,311.10	21.6998	21.3130	73,856.13	7,806.12	20.3952	20.3910	584,400.35	24,200.34	20.3290	20.0868
7-Mar-24	691,526.27	208,155.12	21.4002	21.2579	80,289.48	9,589.48	20.3949	20.3949	638,051.34	309,231.22	20.2998	20.2593
21-Mar-24	781,769.09	583,088.99	21.6601	21.4260	86,912.93	9,412.93	20.3944	20.3903	178,881.92	111,881.92	20.8998	20.7191
4-Apr-24	452,533.99	188,483.99	21.6601	21.6008	198,116.64	146,366.64	21.3999	21.3035	387,691.39	222,781.39	20.8998	20.8392
18-Apr-24	644,630.36	82,703.36	21.6601	21.6363	130,955.29	13,055.29	21.3874	21.3168	642,854.39	442,254.39	20.8989	20.8479
2-May-24	412,694.89	72,572.52	21.6601	21.5893	163,437.86	22,587.86	21.3849	21.3529	376,702.15	157,756.15	20.8990	20.8358
16-May-24	338,648.46	187,063.84	21.5973	21.5719	451,859.13	332,174.63	21.2899	21.2845	1,173,738.65	120,280.48	20.4052	20.3612
30-May-24	433,742.20	165,500.69	21.0001	20.9374	286,470.36	101,884.76	21.0000	20.8605	589,326.21	233,124.71	20.1001	19.9784
13-Jun-24	634,561.69	337,737.69	20.1498	19.9863	715,903.72	521,523.72	19.9693	19.9283	951,839.63	349,144.23	18.9489	18.8489
27-Jun-24	252,305.31	95,254.98	20.1498	20.0145	1,010,069.43	459,518.06	19.9640	19.9427	470,874.20	221,929.74	18.5400	18.4900
11-Jul-24	320,951.01	127,270.81	20.0494	19.8384	771,053.95	175,120.95	19.7849	19.6839	224,401.67	139,366.67	18.5400	18.4236
25-Jul-24	280,748.47	93,676.28	19.4899	19.4852	1,043,719.38	225,298.53	19.2891	19.1908	527,071.50	162,190.91	18.2389	18.1273
8-Aug-24	373,572.62	63,010.82	18.9748	18.8959	716,528.22	111,292.84	18.7501	18.7321	783,308.04	180,366.94	17.7393	17.5966
22-Aug-24	305,777.19	79,068.20	17.4902	17.4660	429,739.60	170,534.60	17.7449	17.6959	546,401.54	147,201.54	16.9999	16.8631
5-Sep-24	373,034.35	101,223.01	17.4799	17.4102	423,154.97	265,599.97	17.7399	17.6183	902,191.00	468,421.00	16.9989	16.8278
19-Sep-24	240,051.43	R	R	R	310,069.87	R	R	R	955,258.48	R	R	R
3-Oct-24	211,732.52	R	R	R	253,179.64	90,273.24	14.3980	14.2330	518,423.40	154,173.40	13.7350	13.4976
17-Oct-24	354,806.01	232,590.01	15.2994	15.0639	334,298.86	215,048.86	14.3430	14.1545	722,366.03	268,566.03	13.7350	13.6409
31-Oct-24	752,903.95	173,502.95	13.8998	13.8676	428,765.55	142,315.55	13.5000	13.3413	1,128,568.49	504,052.49	13.0997	12.9344
14-Nov-24	850,630.93	317,427.18	13.7000	13.4549	403,659.23	166,549.23	13.4999	13.4215	665,845.81	291,845.81	13.1999	13.0178
28-Nov-24	706,532.02	176,014.59	12.9974	12.9360	610,031.02	97,943.57	12.8948	12.8192	1,313,311.09	342,102.54	12.3500	12.1025
12-Dec-24	842,436.62	371,016.62	11.9999	11.8217	417,695.22	151,670.22	11.9999	11.9313	831,979.96	733,779.96	12.2999	11.9757
26-Dec-24	600,448.40	400,978.40	11.9999	11.8517	364,047.66	226,047.66	11.9949	11.8901	815,939.18	286,109.18	12.2977	12.1930
2025												
9-Jan-25	254,848.06	98,522.30	11.7848	11.7064	308,370.28	122,920.28	11.7899	11.7258	1,242,012.10	212,708.10	11.8004	11.7226
23-Jan-25	200,457.11	40,623.79	11.5887	11.5854	401,862.48	33,378.98	11.4048	11.4048	903,576.34	251,499.46	11.3898	11.3459

Source: Domestic Markets & Monetary Management Department, SBP

R= Bids Rejected

6.5 Auction of Pakistan Investment Bonds (PIBs)

Fixed Rate (Face Value)

Million Rupees

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered[1]	Amount Accepted[2]	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Average Yield Accepted (%)
17-Apr-24	3-Years	14.00%	61,411.0	4,135.7	94.1440	16.6500	16.6500
	5-Years	14.00%	40,008.2	1,643.2	95.0828	15.4800	15.4200
	10-Years	14.00%	43,542.0	1,052.0	98.1821	14.3500	14.2750
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
23-May-24	3-Years	14.00%	63,200.0	32,541.4	94.3087	16.6450	16.6019
	5-Years	14.00%	82,300.0	49,115.0	95.2568	15.4500	15.3779
	10-Years	14.00%	58,400.0	15,225.0	98.4545	14.2999	14.2576
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
26-Jun-24	3-Years	14.00%	154,300.0	116,025.1	94.5665	16.6000	16.5557
	5-Years	14.00%	45,000.0	1,475.1	95.3586	15.4475	15.4475
	10-Years	14.00%	47,374.9	13,900.0	98.6834	14.2499	14.2471
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
10-Jul-24	3-Years	14.00%	114,884.0	63,211.5	94.6411	16.6000	16.4665
	5-Years	14.00%	53,500.0	17,855.0	95.4030	15.4475	15.4053
	10-Years	14.00%	37,250.0	BR	-	-	-
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
1-Aug-24	3-Years	14.00%	254,301.4	106,988.9	95.4570	16.2450	16.1599
	5-Years	14.00%	79,055.8	33,697.1	95.9023	15.2950	15.2786
	10-Years	14.00%	26,750.0	BR	-	-	-
20-Sep-24	2-Years	0.00%	260,501.2	43,310.4	76.9738	13.9800	13.9800
	3-Years	14.00%	155,957.0	26,375.2	102.6679	12.8995	12.8995
	5-Years	14.00%	183,525.5	26,016.4	102.1366	13.4000	13.4000
	10-Years	13.00%	30,881.0	17,006.0	98.9068	13.2000	13.1415
18-Oct-24	2-Years	0.00%	139,000.0	33,011.5	78.7304	13.2400	13.2341
	3-Years	14.00%	107,555.0	30,403.2	103.5531	12.5000	12.4305
	5-Years	14.00%	313,061.5	68,032.1	104.3008	12.7880	12.7385
	10-Years	13.00%	98,466.5	65,940.0	100.0998	12.9770	12.8951
21-Nov-24	2-Years	0.00%	385,120.0	132,670.0	79.8928	13.0500	12.9936
	3-Years	14.00%	44,700.0	9,900.0	103.4366	12.5000	12.3949
	5-Years	14.00%	392,750.0	145,800.0	104.5395	12.7000	12.6635
	10-Years	13.00%	69,944.2	32,231.4	100.8451	12.8380	12.8375
19-Dec-24	2-Years	0.00%	297,750.7	38,450.0	81.3407	12.5000	12.4656
	3-Years	14.00%	66,980.0	26,030.0	103.3511	12.4999	12.4069
	5-Years	14.00%	340,000.0	181,400.0	104.8762	12.5900	12.5387
	10-Years	13.00%	119,625.0	95,875.0	101.0522	12.7989	12.6110
16-Jan-25	2-Years	0.00%	716,072.0	189,723.0	79.7980	11.9448	11.9138
	3-Years	12.00%	400,504.5	93,730.0	100.2711	11.8899	11.8899
	5-Years	12.00%	378,420.0	119,546.1	98.5455	12.3990	12.3709
	10-Years	12.00%	56,212.5	17,712.5	95.5580	12.7999	12.7566
	15-Years	12.00%	16,500.0	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

R= Bid Rejected NBR= No Bids Recived

[1] Amount offered only includes Competitive bids.

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

6.6 Auction of Pakistan Investment Bonds (PIBs)

Floating Rate (Face Value)

Million Rupees

Auction Settlement Date	Tenure	Floating Rate Semi-Annual			Floating Rate QuarterlyWith Quarterly Refixing			Floating Rate Quarterly With Fortnightly Refixing		
		Amount Offered[1]	Amount Accepted[2]	Cutoff Price[3]	Amount Offered[1]	Amount Accepted[2]	Cutoff price[3]	Amount Offered[1]	Amount Accepted[2]	Cutoff price[3]
8-Aug-24	02-Year							NBR	-	-
	03-Year				150,000.0	R	-			
	05-Year	371,325.0	301,713.3	96.5209						
	10-Year	25,490.0	25,990.0	94.5377						
22-Aug-24	02-Year							60,000.0	R	-
	03-Year				255,905.3	R	-			
	05-Year	489,494.7	171,962.8	96.7385						
	10-Year	29,782.0	29,782.0	94.5568						
5-Sep-24	05-Year	682,252.0	187,998.3	96.4698						
	10-Year	141,650.9	30,450.9	94.0192						
19-Sep-24	02-Year	566,350.0	-	-						
	05-Year	394,900.0	-	-						
	10-Year	51,000.0	-	-						
3-Oct-24	02-Year	605,500.0	22,324.5	99.6667						
	05-Year	334,400.0	117,399.0	96.8269						
	10-Year	209,546.2	164,546.2	93.5176						
17-Oct-24	02-Year	71,250.0	3,011.0	99.6532						
	05-Year	344,400.0	232,399.9	96.8222						
	10-Year	392,497.1	173,497.1	93.5065						
14-Nov-24	02-Year	24,675.0	-							
	05-Year	157,000.0	19,310.5	96.6861						
	10-Year	527,715.0	520,715.0	92.4045						
28-Nov-24	02-Year	22,500.0	-							
	05-Year	144,500.0	22,468.5	96.6877						
	10-Year	1,097,390.0	621,100.0	92.5462						
12-Dec-24	02-Year	22,500.0	-							
	05-Year	331,900.0	105,750.7	96.6459						
	10-Year	946,500.0	682,387.0	92.3990						
26-Dec-24	02-Year	32,500.0	-							
	05-Year	218,049.5	13,202.8	96.6491						
	10-Year	1,152,964.0	719,326.0	92.3971						
9-Jan-25	02-Year	74,500.0	1,865.5	99.6538						
	05-Year	140,000.0	9,995.0	96.5725						
	10-Year	560,750.0	-							
23-Jan-24	02-Year	13,000.0	1,125.0	100.2270						
	05-Year	103,647.0	23,388.0	96.7191						
	10-Year	407,500.0	101,788.0	92.8919						

Source: Domestic Markets & Monetary Management Department, SBP

R= Bid Rejected NBR= No Bids Received

1-Amount offered only includes Competitive bids.

2-Amount accepted also includes Non-Competitive bids and Short selling. 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
2024 Jan	Month Average	21.60	22.10	21.56	22.06	21.23	21.73	20.71	20.96	20.74	20.99	20.72	21.22	20.69	21.19
	End-Month	21.77	22.27	21.66	22.16	21.62	22.12	20.68	20.93	20.72	20.97	20.71	21.21	20.69	21.19
Feb	Month Average	21.78	22.28	21.79	22.29	21.79	22.29	21.30	21.55	21.24	21.49	20.92	21.42	20.84	21.34
	End-Month	21.79	22.29	21.79	22.29	21.76	22.26	21.52	21.77	21.48	21.73	21.08	21.58	20.94	21.44
Mar	Month Average	21.77	22.27	21.73	22.23	21.67	22.17	21.36	21.61	21.25	21.50	20.86	21.36	20.68	21.18
	End-Month	21.83	22.33	21.82	22.32	21.84	22.34	21.74	21.99	21.46	21.71	21.13	21.63	20.87	21.37
Apr	Month Average	21.81	22.31	21.79	22.29	21.77	22.27	21.61	21.86	21.37	21.62	21.07	21.57	20.75	21.25
	End-Month	21.84	22.34	21.79	22.29	21.74	22.24	21.53	21.78	21.29	21.54	20.98	21.48	20.66	21.16
May	Month Average	21.81	22.31	21.78	22.28	21.73	22.23	21.31	21.56	21.15	21.40	20.78	21.28	20.33	20.83
	End-Month	21.82	22.32	21.74	22.24	21.61	22.11	20.79	21.04	20.77	21.02	20.35	20.85	19.90	20.40
Jun	Month Average	20.85	21.35	20.82	21.32	20.70	21.20	20.18	20.43	20.10	20.35	19.70	20.20	19.28	19.78
	End-Month	20.38	20.88	20.39	20.89	20.35	20.85	19.99	20.24	19.89	20.14	19.23	19.73	18.72	19.22
Jul	Month Average	20.18	20.68	20.15	20.65	20.07	20.57	19.75	20.00	19.59	19.84	18.97	19.47	18.44	18.94
	End-Month	19.51	20.01	19.48	19.98	19.44	19.94	19.26	19.51	19.14	19.39	18.58	19.08	18.00	18.50
Aug	Month Average	19.44	19.94	19.43	19.93	19.35	19.85	18.55	18.80	18.34	18.59	17.84	18.34	17.32	17.82
	End-Month	19.47	19.97	19.45	19.95	19.10	19.60	17.80	18.05	17.66	17.91	17.20	17.70	16.82	17.32
Sep	Month Average	18.19	18.69	18.05	18.55	17.91	18.41	17.11	17.36	16.70	16.95	16.30	16.80	15.91	16.41
	End-Month	17.23	17.73	17.20	17.70	17.14	17.64	15.88	16.13	14.95	15.20	14.37	14.87	13.90	14.40
Oct	Month Average	17.29	17.79	17.13	17.63	16.89	17.39	15.32	15.57	14.25	14.50	13.94	14.44	13.44	13.94
	End-Month	17.13	17.63	16.29	16.79	15.88	16.38	14.00	14.25	13.31	13.56	13.09	13.59	12.86	13.36
Nov	Month Average	15.13	15.63	15.03	15.53	14.89	15.39	13.42	13.67	13.14	13.39	12.92	13.42	12.78	13.28
	End-Month	14.92	15.42	14.86	15.36	14.43	14.93	12.56	12.81	12.42	12.67	12.17	12.67	11.92	12.42
Dec	Month Average	13.86	14.36	13.64	14.14	13.36	13.86	12.11	12.36	12.08	12.33	12.01	12.51	11.98	12.48
	End-Month	12.95	13.45	12.92	13.42	12.85	13.35	11.89	12.14	11.91	12.16	11.99	12.49	12.02	12.52
2025 Jan	Month Average	12.67	13.17	12.57	13.07	12.38	12.88	11.63	11.88	11.61	11.86	11.59	12.09	11.57	12.07
	End-Month	11.99	12.49	11.97	12.47	11.91	12.41	11.58	11.83	11.47	11.72	11.43	11.93	11.38	11.88

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	Dec	21.82	21.64	21.31	-	-	-
2024	Jan	21.76	21.29	21.00	21.53	20.73	-
	Feb	21.62	21.75	21.40	21.84	21.12	21.00
	Mar	22.03	21.82	-	-	-	-
	Apr	22.03	21.82	-	-	-	-
	May	21.96	21.56	-	-	21.40	21.00
	Jun	21.31	21.15	-	-	19.96	-
	Jul	20.17	20.22	-	19.50	-	-
	Aug	19.53	19.13	19.72	-	17.88	18.33
	Sep	17.76	18.33	-	16.95	16.12	15.82
	Oct	17.69	17.22	-	-	15.79	15.00
	Nov	15.82	14.63	14.83		13.12	
	Dec	14.21	13.20	13.07	13.99	12.29	12.48
2025	Jan	13.14	12.53	-	12.33	11.75	-

Source: Domestic Markets & Monetary Management Department, SBP

6.9 SBP Mark to Market Rates

Major Currencies

Date	US Dollar			Euro			Japanese Yen			UK Pound Sterling		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
2-Jan-25	278.6423	279.0117	279.4406	288.8824	289.3450	290.0641	1.7771	1.7809	1.7888	348.8881	349.3298	349.7938
3-Jan-25	278.5616	279.0172	279.7060	286.5703	287.1171	288.0972	1.7723	1.7767	1.7861	345.5557	346.0995	346.8808
6-Jan-25	278.6211	279.0560	279.8496	287.8574	288.3850	289.5057	1.7668	1.7710	1.7815	347.0783	347.5979	348.5095
7-Jan-25	278.6673	279.0754	279.9191	290.3016	290.8052	291.9738	1.7690	1.7730	1.7836	349.8110	350.3001	351.2834
8-Jan-25	278.7222	279.1428	280.0261	288.0176	288.5305	289.7212	1.7628	1.7669	1.7775	347.5108	348.0109	349.0383
9-Jan-25	278.6095	279.0288	279.8047	286.6892	287.2098	288.2802	1.7604	1.7645	1.7744	341.4220	341.9099	342.7953
10-Jan-25	278.5750	278.9934	279.7440	286.7790	287.2879	288.3472	1.7586	1.7627	1.7731	342.2990	342.7909	343.6493
13-Jan-25	278.6750	279.2243	280.0187	284.6665	285.3048	286.4421	1.7704	1.7754	1.7861	338.2418	338.8869	339.7844
14-Jan-25	278.7222	279.2389	280.1858	285.7042	286.3114	287.5991	1.7701	1.7748	1.7862	340.1944	340.8027	341.8920
15-Jan-25	278.7695	279.2519	280.2541	287.2441	287.8193	289.1593	1.7768	1.7814	1.7929	341.0884	341.6562	342.8256
16-Jan-25	278.8561	279.2528	280.1869	287.1381	287.6242	288.8860	1.7850	1.7890	1.7999	340.7482	341.2115	342.3053
17-Jan-25	278.7116	279.1627	280.0399	286.9754	287.5174	288.7199	1.7910	1.7953	1.8060	339.8470	340.3745	341.3956
20-Jan-25	278.6523	279.1014	279.9428	287.3323	287.8726	289.0678	1.7845	1.7888	1.7997	340.0394	340.5643	341.5428
21-Jan-25	278.8155	278.8611	279.6228	289.0062	289.1314	290.2398	1.7899	1.7916	1.8019	341.5351	341.5675	342.4549
22-Jan-25	278.8527	279.1863	280.0859	290.2996	290.7260	291.9755	1.7870	1.7906	1.8015	343.4769	343.8651	344.9313
23-Jan-25	278.7228	279.1280	280.0510	289.7184	290.2221	291.4957	1.7795	1.7836	1.7943	342.7733	343.2494	344.3502
24-Jan-25	278.7522	279.1767	280.1265	291.6166	292.1431	293.4558	1.7938	1.7980	1.8091	345.2904	345.7943	346.9372
27-Jan-25	278.8325	279.0956	279.9176	291.7146	292.0727	293.2391	1.7887	1.7919	1.8019	346.7980	347.1025	348.0980
28-Jan-25	278.9250	279.2785	280.1167	291.0303	291.4837	292.6513	1.7922	1.7960	1.8059	347.0245	347.4413	348.4624
29-Jan-25	278.8728	279.3313	280.2085	290.5576	291.1209	292.3126	1.7958	1.8002	1.8102	347.2524	347.8016	348.8724
30-Jan-25	278.9722	279.4104	280.2644	290.7309	291.2763	292.4471	1.8057	1.8100	1.8199	347.3343	347.8647	348.9080
31-Jan-25	278.9495	279.3965	280.2753	290.2190	290.7720	291.9682	1.8036	1.8081	1.8180	346.8458	347.3886	348.4632

6.9 SBP Mark to Market Rates

Major Currencies

Date	Swiss Frank			Australian Dollar			Saudi Arabian Riyal			Kuwaiti Dinar		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
2-Jan-25	308.0112	308.6631	309.9746	172.9254	173.1561	173.4259	74.2017	74.2872	74.3787	903.9493	905.5126	908.6760
3-Jan-25	306.0612	306.8021	308.3879	173.1400	173.4257	173.8566	74.1783	74.2867	74.4473	902.7211	904.5637	908.5641
6-Jan-25	306.9360	307.6518	309.4217	173.6228	173.8960	174.3931	74.1961	74.2990	74.4974	903.3090	905.0891	909.2078
7-Jan-25	308.1240	308.8162	310.6129	174.8498	175.1064	175.6378	74.2281	74.3240	74.5308	904.2355	905.8389	909.7291
8-Jan-25	306.1031	306.8036	308.5982	173.5742	173.8367	174.3892	74.2527	74.3518	74.5682	903.7538	905.4656	909.1610
9-Jan-25	305.2251	305.9567	307.5950	172.0832	172.3441	172.8275	74.2207	74.3195	74.5073	903.4325	905.0765	908.1914
10-Jan-25	305.2375	305.9348	307.5801	172.4658	172.7268	173.1957	74.2144	74.3130	74.4941	902.9400	904.6146	907.9207
13-Jan-25	303.9815	304.8191	306.6094	171.2597	171.5990	172.0903	74.2381	74.3745	74.5603	902.3427	904.4142	907.9283
14-Jan-25	304.4980	305.3029	307.2329	172.6545	172.9740	173.5614	74.2507	74.3754	74.6008	902.7440	904.6372	908.5144
15-Jan-25	305.8024	306.5746	308.5430	172.9347	173.2342	173.8580	74.2633	74.3730	74.6041	903.5703	905.4603	909.9782
16-Jan-25	305.7465	306.4202	308.2749	173.4067	173.6542	174.2379	74.3240	74.4147	74.6190	903.6752	905.2872	909.2196
17-Jan-25	306.0747	306.8080	308.5985	173.0938	173.3746	173.9207	74.2815	74.3862	74.5759	903.2655	904.9953	908.7219
20-Jan-25	305.2051	305.9350	307.7488	173.1824	173.4618	173.9878	74.2677	74.3735	74.5540	903.0879	904.8534	908.3006
21-Jan-25	306.7109	307.0008	308.7002	173.7160	173.7444	174.2221	74.3092	74.3075	74.4668	904.1005	904.5184	907.7484
22-Jan-25	307.5469	308.1571	309.9824	174.5061	174.7151	175.2821	74.3251	74.3981	74.5961	904.4852	905.8589	909.3593
23-Jan-25	307.2003	307.8917	309.7398	174.6338	174.8874	175.4718	74.3023	74.3945	74.5878	904.1224	905.6479	909.2563
24-Jan-25	307.9455	308.6582	310.5416	176.0041	176.2722	176.8794	74.3141	74.4035	74.6109	905.0250	906.6370	910.2849
27-Jan-25	307.5925	308.1262	309.8295	175.0790	175.2438	175.7674	74.3335	74.3957	74.5542	904.8599	905.9266	909.2663
28-Jan-25	307.8643	308.4977	310.1821	174.3142	174.5351	175.0664	74.3631	74.4326	74.6053	904.7488	906.1859	909.6471
29-Jan-25	308.0447	308.7937	310.4879	173.9330	174.2195	174.7750	74.3482	74.4457	74.6387	904.3742	906.2246	910.0337
30-Jan-25	307.7974	308.5217	310.1927	173.6044	173.8776	174.4220	74.3737	74.4687	74.6585	904.6378	906.5229	910.3927
31-Jan-25	306.6896	307.4205	309.1526	173.9111	174.1903	174.7536	74.3687	74.4730	74.6724	904.1391	905.9325	909.7406

Source: Domestic Markets & Monetary Management Department, SBP

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

6.10 Secondary Market Transactions in Government Securities

Million Rupees

SECURITIES/TRANSACTIONS	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25
PIB Outright Transactions						
Purchases	**2,514,914.1**	**2,498,418.4**	**4,766,875.4**	**3,587,858.9**	**5,773,960.1**	**4,783,639.5**
Non-Banks	878,404.9	1,039,059.5	1,936,285.8	1,613,940.8	2,189,308.9	1,777,634.3
Banks	1,636,509.2	1,459,358.9	2,830,589.6	1,973,918.1	3,584,651.2	3,006,005.2
Sales	**2,514,914.1**	**2,498,418.4**	**4,766,875.4**	**3,587,858.9**	**5,773,960.1**	**4,783,639.5**
Non-Banks	928,894.8	1,080,611.4	1,853,158.9	1,176,879.3	1,582,674.6	1,948,475.6
Banks	1,586,019.3	1,417,807.0	2,913,716.6	2,410,979.6	4,191,285.5	2,835,163.9
Net Position	-	-	-	-	-	-
GIS Outright Transactions						
Purchases	**601,485.5**	**475,740.5**	**1,041,571.6**	**806,773.2**	**636,706.7**	**788,160.0**
Non-Banks	155,461.0	187,132.4	642,786.6	391,013.7	201,478.1	285,521.4
Banks	446,024.5	288,608.1	398,785.0	415,759.5	435,228.6	502,638.6
Sales	**601,485.5**	**475,740.5**	**1,041,571.6**	**806,773.2**	**636,706.7**	**788,160.0**
Non-Banks	290,993.7	257,213.1	527,323.5	381,235.2	153,272.1	327,948.2
Banks	310,491.8	218,527.4	514,248.1	425,538.0	483,434.5	460,211.8
Net Position	-	-	-	-	-	-
MTB Outright Transactions						
Purchases	**2,414,930.1**	**3,639,489.0**	**4,990,721.6**	**4,933,384.6**	**5,688,701.2**	**4,351,452.5**
Non-Banks	892,949.2	1,141,219.4	2,263,419.9	2,128,079.7	2,117,956.7	1,712,391.4
Banks	1,521,980.9	2,498,269.5	2,727,301.8	2,805,304.9	3,570,744.5	2,639,061.1
Sales	**2,414,930.1**	**3,639,489.0**	**4,990,721.6**	**4,933,384.6**	**5,688,701.2**	**4,351,452.5**
Non-Banks	817,626.1	1,038,128.9	1,396,465.4	1,624,931.9	2,228,504.4	1,835,252.4
Banks	1,597,304.0	2,601,360.1	3,594,256.2	3,308,452.7	3,460,196.8	2,516,200.0
Net Position	-	-	-	-	-	-
Repo Transactions						
Repo	**5,685,083.2**	**4,749,050.4**	**6,089,326.2**	**4,658,554.7**	**4,709,165.9**	**6,028,108.8**
Non-Banks	243,950.0	460,659.0	402,844.0	488,755.6	311,155.0	265,842.4
Banks	5,441,133.2	4,288,391.4	5,686,482.2	4,169,799.1	4,398,010.9	5,762,266.4
Reverse Repo	**5,685,083.2**	**4,749,050.4**	**6,089,326.2**	**4,658,554.7**	**4,709,165.9**	**6,028,108.8**
Non-Banks	612,247.2	404,642.4	612,802.2	399,070.1	833,660.9	1,131,654.4
Banks	5,072,836.0	4,344,408.0	5,476,524.0	4,259,484.6	3,875,505.0	4,896,454.4
Net Position	-	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index-Selected Sectors

S.No	Sector Name	End Period		2024	2024						2025
		FY23	FY24	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan
	KSE 100 Index (1991 = 1,000)	**41,452.69**	**78,444.96**	**61,979.18**	**77,886.99**	**78,488.22**	**81,114.20**	**88,966.77**	**101,357.32**	**115,126.90**	**114,255.73**
	KSE All Shares Index (1995 = 1,000)	**28,111.03**	**49,683.75**	**41,892.68**	**49,473.46**	**50,674.74**	**51,814.23**	**56,913.70**	**63,920.43**	**72,170.67**	**70,604.12**
1	Automobile Assembler	28,687.23	50,236.32	49,312.290	55,846.94	53,864.26	53,313.95	57,984.75	60,448.86	65,600.46	69,173.59
2	Automobile Parts & Accessories	19,379.93	53,633.09	51,951.41	54,753.80	53,176.44	50,011.63	49,336.80	55,843.82	54,671.73	55,057.03
3	Cable & Electrical Goods	9,922.36	24,427.04	16,291.760	22,836.68	22,470.76	22,368.30	25,160.08	27,879.69	35,787.65	34,038.18
4	Cement	40,175.45	65,763.54	55,012.370	64,449.75	63,203.43	67,226.48	78,279.53	87,450.47	94,971.36	95,172.28
5	Chemical	21,956.68	11,120.36	26,028.780	10,955.90	11,575.23	11,248.30	11,929.24	12,890.50	13,351.58	13,791.98
6	Close -End Mutual Funds	1,226.41	1,910.43	2,141.360	1,869.96	1,738.38	1,804.04	2,036.62	2,424.75	3,055.53	2,758.77
7	Commercial Banks	8,669.26	18,545.04	14,064.870	18,894.24	18,392.67	18,832.63	19,562.15	21,932.34	22,576.28	23,349.06
8	Engineering	22,194.92	41,557.19	33,472.950	38,377.52	39,344.25	34,444.10	35,560.33	37,433.76	44,113.65	40,979.48
9	Fertilizer	15,252.11	25,783.47	19,713.820	27,007.36	27,016.78	30,090.79	33,660.85	37,501.68	38,576.91	33,248.34
10	Food & Personal Care Products	48,416.38	92,009.42	63,565.520	91,416.69	97,688.29	97,096.46	102,800.91	112,684.86	126,000.62	126,586.76
11	Insurance	14,773.73	17,915.12	16,713.970	17,880.63	18,422.57	17,625.50	18,872.56	20,884.89	22,177.48	21,581.30
12	Inv. Banks /Inv. Cos./Sec. Cos.	13,953.84	124,336.44	15,819.030	125,504.67	132,844.80	131,369.72	128,147.26	136,191.01	175,109.61	164,035.23
13	Jute	17,463.05	18,829.09	19,087.630	17,704.36	31,561.80	39,377.60	37,719.53	30,961.68	66,525.44	50,204.20
14	Leasing Companies	68.15	96.06	84.010	109.47	105.35	94.64	128.83	110.80	178.76	177.12
15	Leather & Tanneries	11,062.46	25,413.31	18,562.660	24,480.07	25,233.59	28,611.61	29,220.52	33,534.27	38,295.17	35,233.06
16	Miscellaneous	14,970.78	20,162.37	19,942.160	18,112.57	17,440.11	17,959.39	20,180.36	22,775.29	26,505.90	27,312.53
17	Modarabas	4,005.85	2,552.56	4,196.530	2,652.62	2,671.25	2,658.42	2,599.05	2,976.55	2,996.89	2,994.52
18	Oil & Gas Exploration Companies	8,455.84	14,588.62	13,714.880	14,292.22	15,562.61	12,267.23	13,653.39	15,491.69	19,790.59	17,444.92
19	Oil & Gas Marketing Companies	6,996.05	9,667.52	9,838.100	9,858.52	10,091.77	9,760.06	11,696.74	15,036.73	20,518.50	17,253.36
20	Paper & Board	12,796.88	21,100.94	16,140.000	21,139.94	20,863.37	20,827.12	19,520.91	23,543.48	24,536.51	22,717.87
21	Pharmaceuticals	18,399.65	33,942.52	22,615.410	33,450.29	37,262.49	41,087.50	50,206.44	65,386.76	71,601.22	73,990.24
22	Power Generation & Distribution	17,933.21	39,264.61	31,469.940	35,722.76	36,625.50	31,206.52	31,317.72	35,349.74	37,937.20	35,797.86
23	Refinery	6,525.21	11,324.95	11,055.540	10,537.92	11,040.15	10,346.55	11,691.23	13,869.57	20,572.40	18,265.71
24	Sugar & Allied Industries	110,778.88	141,590.56	142,622.440	141,103.00	142,619.68	136,116.03	144,882.99	153,997.33	164,618.09	172,296.77
25	Synthetic & Rayon	66,768.65	92,329.94	81,151.250	83,862.24	86,288.03	86,131.69	88,203.48	88,586.49	91,666.91	92,226.97
26	Technology & Communication	44,524.98	55,370.47	48,410.480	56,163.03	60,090.12	56,094.02	62,549.35	72,493.64	89,641.57	82,931.42
27	Textile Spinning	14,055.88	15,376.13	14,177.000	18,827.58	20,564.07	17,257.55	17,528.53	18,706.46	17,145.14	16,531.90
28	Textile Weaving	1,872.22	2,266.80	2,200.850	2,098.83	2,564.29	2,274.44	2,171.64	2,366.87	2,369.38	2,581.78
29	Tobacco	50,181.87	75,632.05	75,724.050	67,218.11	61,378.77	60,051.99	89,149.53	86,771.74	91,292.17	84,456.98
30	Transport	31,505.31	36,310.83	65,394.390	37,281.24	39,417.46	43,677.19	36,804.24	43,607.55	57,764.68	53,587.66
31	Vanaspati & Allied Industries	28,418.70	27,929.46	30,433.770	28,769.37	26,982.96	26,037.98	24,334.80	27,388.76	38,002.20	35,717.64
32	Woolen	3,271.81	3,925.35	3,333.210	3,872.70	5,147.50	4,407.76	4,678.24	5,375.56	5,229.36	4,948.65
33	Real Estate Investment Trust	22,565.07	46,044.19	22,330.180	44,777.51	45,370.08	45,767.99	48,471.21	50,171.95	54,682.55	54,267.16
34	Exchange Traded Funds	358,508.72	701,652.94	633,785.970	32,887,775.68	736,308.88	768,419.68	831,522.36	1,055,972.87	1,030,560.45	1,020,313.60
35	Property	7,876.30	7,395.45	7,931.200	7,921.99	8,358.96	8,250.26	7,873.34	10,726.29	12,906.42	12,789.87
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-	-

Source: Pakistan Stock Exchange

As per last working day

7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY21	FY22	FY23	FY24	FY25
Jul	39,258.44	47,055.29	40,150.36	48,034.60	77,886.99
Aug	41,110.93	47,419.74	42,351.15	45,002.42	78,488.22
Sep	40,571.48	44,899.60	41,128.67	46,232.59	81,114.20
Oct	39,888.00	46,184.71	41,264.66	51,920.27	88,966.77
Nov	41,068.82	45,072.38	42,348.63	60,531.27	101,357.32
Dec	43,755.38	44,596.07	40,420.45	62,451.04	115,126.90
Jan	46,385.54	45,374.68	40,673.06	61,979.18	114,255.73
Feb	45,865.02	44,461.01	40,510.37	64,578.52	
Mar	44,587.85	44,928.83	40,000.83	67,005.11	
Apr	44,262.35	45,249.41	41,580.85	71,102.55	
May	47,896.34	43,078.14	41,330.56	75,878.48	
Jun	47,356.02	41,540.83	41,452.69	78,444.96	

Month	KSE All Share Index (1995 = 1,000)				
	FY21	FY22	FY23	FY24	FY25
Jul	27,559.26	32,163.11	27,796.13	32,027.29	49,473.46
Aug	28,960.20	32,394.47	29,077.87	30,041.97	50,674.74
Sep	28,969.98	30,668.90	28,225.45	31,158.71	51,814.23
Oct	28,185.56	31,596.79	28,144.59	34,558.22	56,913.70
Nov	28,849.46	30,831.91	28,693.26	40,324.28	63,920.43
Dec	30,779.70	30,726.52	27,532.64	41,916.27	72,170.67
Jan	32,061.54	31,007.64	27,100.87	41,892.68	70,604.12
Feb	31,436.15	30,523.62	26,679.75	42,840.89	
Mar	30,498.20	30,788.28	26,428.49	44,562.88	
Apr	30,017.98	30,774.66	27,428.44	46,554.24	
May	32,238.69	29,310.51	27,703.24	48,828.32	
Jun	32,479.82	28,582.29	28,111.03	49,683.75	

Month	KMI-30 Index (Base: June 2008)				
	FY21	FY22	FY23	FY24	FY25
Jul	63,107.65	76,259.24	65,446.00	80,370.86	122,928.29
Aug	65,651.60	77,641.73	70,346.75	74,969.26	124,792.20
Sep	64,738.07	72,315.95	67,463.05	77,669.37	124,751.16
Oct	63,496.69	74,486.07	69,310.33	88,224.74	133,711.50
Nov	66,318.10	73,210.74	71,768.60	101,700.59	148,572.54
Dec	71,167.60	71,687.06	68,277.85	104,728.78	178,636.06
Jan	74,222.76	73,592.63	69,439.38	103,712.89	171,979.28
Feb	76,278.37	72,148.81	68,762.41	108,852.28	
Mar	73,039.96	72,914.93	69,337.93	112,364.01	
Apr	71,476.99	74,012.17	72,354.37	119,444.80	
May	78,749.58	70,045.46	71,339.96	125,779.87	
Jun	76,621.54	68,766.37	70,748.13	126,424.27	

Source: Pakistan Stock Exchange

As per last working day

7.3 Market Capitalization of PSX All Shares-Selected Sectors

Million Rupees

S.No	Sector Name	End Period		2024	2024						2025
		FY23	FY24	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan
1	Automobile Assembler	231,338.3	452,137.2	222,686.5	502,633.8	484,789.2	479,836.2	521,874.4	544,051.8	590,417.2	622,576.1
2	Automobile parts & Accessories	32,966.0	91,231.9	32,067.3	93,138.3	90,455.2	85,071.7	83,923.8	94,992.4	92,998.6	93,654.0
3	Cable & Electrical Goods	22,215.7	56,014.4	21,909.2	52,367.5	51,528.4	51,915.9	58,395.6	64,707.7	83,061.8	79,001.3
4	Cement	444,827.5	708,467.1	365,939.2	694,313.7	680,887.2	724,227.2	843,300.5	942,098.3	1,023,120.5	1,025,284.7
5	Chemical	479,041.7	243,777.4	363,693.1	240,172.1	253,748.9	246,582.1	261,509.4	282,582.1	292,690.0	302,344.2
6	Close -End Mutual Funds	1,800.4	2,804.5	2,019.3	2,745.1	2,552.0	2,648.4	2,989.8	3,559.6	4,485.6	4,049.9
7	Commercial Banks	1,011,875.8	2,173,352.9	1,026,669.6	2,214,276.7	2,155,497.0	2,207,891.8	2,293,420.5	2,571,293.8	2,646,788.6	2,737,386.8
8	Engineering	69,989.7	131,921.4	72,352.2	121,827.7	124,950.3	111,677.1	115,296.2	121,370.4	143,028.4	132,866.5
9	Fertilizer	473,148.7	782,365.7	508,945.1	819,502.5	819,788.3	913,064.9	1,021,393.4	1,138,783.4	1,226,798.5	1,057,343.1
10	Food & Personal Care Products	690,461.1	1,107,522.1	634,908.7	1,076,838.3	1,125,884.0	1,097,561.9	1,135,239.6	1,219,463.5	1,339,853.1	1,321,104.2
11	Insurance	114,956.1	141,824.3	122,074.9	141,580.2	145,871.4	140,328.1	150,256.8	166,278.1	176,569.3	173,652.2
12	Inv. Banks /INV.COS./Securities COS.	119,544.3	234,114.0	119,333.3	236,313.7	250,134.5	247,357.0	241,289.4	264,048.5	339,504.3	479,513.2
13	Jute	177.0	190.8	177.0	179.4	319.9	399.1	382.3	313.8	674.2	508.8
14	Leasing Companies	528.3	745.3	469.3	849.4	817.5	734.5	1,000.0	859.9	1,387.2	1,374.5
15	Leather & Tanneries	31,989.4	73,541.0	31,430.0	70,840.4	73,030.9	82,807.5	84,569.9	97,054.7	110,833.7	101,971.4
16	Miscellaneous	64,300.8	86,599.1	111,169.5	77,794.9	74,906.8	77,137.1	86,676.4	97,821.8	113,845.2	117,309.8
17	Modarabas	16,893.8	9,777.0	20,789.1	10,160.3	10,231.7	10,182.6	10,030.2	11,487.0	11,565.4	11,556.3
18	Oil & Gas Exploration Companies	812,491.7	1,401,774.1	908,483.9	1,373,291.4	1,495,359.0	1,595,838.4	1,776,162.8	2,015,308.9	2,574,550.5	2,269,402.6
19	Oil & Gas Marketing Companies	155,752.5	215,225.5	168,447.5	219,477.7	224,670.6	217,286.1	260,402.8	334,760.6	456,800.4	384,108.4
20	Paper & Board	59,899.5	98,768.6	53,002.1	98,951.3	97,656.8	97,487.2	91,373.1	110,201.9	114,850.2	106,337.4
21	Pharmaceuticals	150,342.1	286,419.3	159,166.4	282,265.7	314,434.5	346,711.3	423,660.5	551,757.8	604,197.6	624,357.1
22	Power Generation & Distribution	215,713.5	472,302.1	223,249.5	429,698.4	440,557.2	375,374.0	376,711.2	425,211.1	456,334.8	430,601.7
23	Refinery	54,437.7	94,480.5	59,959.0	87,914.5	92,104.3	86,317.7	97,535.7	115,708.8	171,628.3	152,384.4
24	Sugar & Allied Industries	77,324.6	99,733.0	71,527.2	98,453.0	99,511.2	94,973.3	101,090.4	107,449.8	114,860.3	120,910.7
25	Synthetic & Rayon	111,940.7	157,136.8	87,103.1	140,717.8	142,675.5	140,530.5	141,602.3	140,137.2	143,004.6	141,694.1
26	Technology & Communication	246,081.6	311,295.5	282,017.7	315,751.2	337,829.5	315,419.9	351,718.5	407,850.2	504,324.8	467,023.4
27	Textile Spinning	53,174.8	58,678.7	60,490.1	71,850.2	78,477.0	65,858.7	76,690.7	81,844.2	81,031.0	78,132.8
28	Textile Weaving	2,631.5	3,338.3	2,736.7	3,090.9	3,776.3	3,349.5	3,198.1	3,485.6	3,489.3	3,802.1
29	Tobacco	212,220.9	319,851.0	251,707.8	284,268.1	259,573.2	253,962.1	377,016.8	366,961.0	386,078.1	357,171.8
30	Transport	50,816.7	58,567.8	61,599.4	60,133.0	63,578.7	70,449.4	77,592.8	91,935.9	121,782.8	112,976.6
31	Vanaspati & Allied Industries	1,298.3	1,275.9	1,346.0	1,314.3	1,232.7	1,189.5	1,111.7	1,251.2	1,736.1	1,631.7
32	Woolen	212.7	255.2	208.7	251.8	334.7	286.6	304.2	349.5	340.0	321.8
33	Real Estate Investment Trust	32,342.4	65,994.9	31,669.1	64,179.3	65,028.7	65,599.0	69,473.5	71,911.2	78,376.3	77,780.9
34	Exchange Traded Funds	579.0	1,133.3	535.1	53,117.7	1,189.2	1,241.1	1,343.0	1,705.5	1,664.5	1,647.9
35	Property	22,214.3	20,760.7	28,315.5	22,238.8	23,465.5	23,160.3	22,102.2	30,111.0	36,231.2	35,904.0
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-	-
	TOTAL	**6,065,529.2**	**9,963,377.4**	**6,108,198.0**	**9,962,499.1**	**10,086,847.5**	**10,234,457.6**	**11,160,638.4**	**12,478,708.6**	**14,048,902.4**	**13,627,686.5**

Source: Pakistan Stock Exchange

As per last working day

7.4 Turnover of Shares at Pakistan Stock Exchange

Million No. of Shares

Month	Monthly Turnover at Ready Counter of the PSX				
	FY21	FY22	FY23	FY24	FY25
Jul	8,923.18	9,450.21	2,733.59	7,984.83	9,055.19
Aug	10,581.67	7,442.74	7,115.00	6,814.52	11,598.03
Sep	13,650.74	9,585.41	4,149.94	3,447.73	10,898.47
Oct	8,635.92	5,769.23	6,001.90	8,404.82	14,166.34
Nov	6,533.65	7,179.05	4,704.50	14,056.43	18,729.67
Dec	11,516.89	5,844.76	4,592.75	21,165.66	26,887.34
Jan	13,457.21	5,824.05	4,275.86	11,737.43	16,701.34
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**	**108,036.37**

Source: Pakistan Stock Exchange

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

Overall

Million Rupees

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

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

Private Sector

Million Rupees

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

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

Public Sector Enterprises

Million Rupees

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

8.1 Consumer Price Index Numbers

By Commodity Groups - National

(2015-16=100)

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2019-20	**129.76**	129.59	126.52	147.83	135.80	129.56	128.33	125.70	136.81	138.71	106.84	118.70	141.90	127.78	132.96
2020-21	**141.31**	146.74	146.69	147.08	143.36	142.61	136.35	136.23	148.36	140.28	107.62	123.99	143.71	138.68	148.35
2021-22	**158.48**	166.46	167.70	159.13	149.57	157.47	151.01	153.40	162.29	174.06	110.23	134.71	150.58	156.11	164.07
2022-23	**204.73**	231.34	231.76	228.82	248.83	187.06	172.14	202.70	189.60	259.72	114.00	191.59	165.17	206.99	212.43
2023-24	**252.66**	279.39	280.92	270.26	364.62	223.40	222.70	259.25	230.67	310.19	127.17	256.80	186.64	259.45	270.83
Jan-24	**259.92**	289.77	289.69	290.26	365.13	223.28	236.43	261.81	234.60	305.48	134.73	256.41	186.15	263.45	272.50
Feb-24	**260.01**	285.06	286.82	274.60	365.61	224.43	240.63	263.23	235.39	311.93	134.74	256.41	186.15	264.17	274.65
Mar-24	**264.46**	293.36	286.00	337.05	365.80	228.13	244.24	265.47	236.68	311.46	134.83	256.67	187.50	266.35	276.81
Apr-24	**263.32**	286.43	282.07	312.36	366.07	238.38	239.81	266.41	237.29	320.28	134.85	258.77	196.20	269.38	282.22
May-24	**254.78**	264.01	266.43	249.59	366.68	239.46	236.63	267.41	241.17	315.06	134.27	262.27	199.00	267.22	282.79
Jun-24	**255.94**	264.33	263.94	266.62	377.47	241.68	240.15	268.30	244.56	308.23	134.52	269.00	199.58	266.53	284.93
Jul-24	**261.32**	276.69	272.54	301.30	383.43	243.81	240.31	269.77	248.48	312.54	134.61	270.46	199.73	269.31	288.40
Aug-24	**262.32**	280.72	275.81	309.89	384.09	244.84	236.93	270.22	250.63	310.22	134.67	273.53	200.98	271.11	291.56
Sep-24	**260.96**	276.85	275.59	284.32	385.24	246.11	235.52	269.38	252.74	304.28	134.83	273.83	201.79	275.59	295.01
Oct-24	**264.17**	282.86	278.38	309.47	385.40	246.76	239.31	271.05	256.51	299.63	134.85	274.54	202.16	276.86	298.54
Nov-24	**265.46**	282.28	278.50	304.72	382.59	252.06	240.27	273.28	262.62	301.79	134.88	275.78	205.21	279.75	300.78
Dec-24	**265.63**	282.32	279.03	301.87	384.67	253.53	238.43	273.77	265.00	304.98	134.89	276.71	205.25	280.75	302.35
Jan-25	**266.17**	280.69	284.10	260.40	385.70	254.80	240.06	275.04	267.65	307.61	134.89	277.27	205.48	283.35	304.90

Source : Pakistan Bureau of Statistics

8.2 Consumer Price Index Numbers

By Commodity Groups - Urban

(2015-16=100)

YEAR / MONTH	General	1 Beverages and Non-Alcoholic Food	i Non-perishable Food Items	ii Perishable Food Items	2 Alcoholic Beverages and Tobacco	3 Clothing and Footwear	4 Housing Water, Electricity, Gas and Fuels	5 Equipment Maintenance and furniture Furnishing	6 Health	7 Transport	8 Communication	9 Recreation and Culture	10 Education	11 Restaurants and Hotels	12 Miscellaneous
2019-20	**129.99**	128.81	125.60	147.52	143.25	126.90	130.02	126.27	137.24	139.54	108.08	117.21	144.53	126.68	133.22
2020-21	**140.57**	145.67	145.32	147.68	151.95	139.43	137.44	135.34	148.22	141.09	109.02	121.12	146.09	137.57	147.47
2021-22	**157.19**	165.58	166.75	158.74	158.71	154.51	150.58	151.41	162.67	175.68	112.53	131.14	153.19	155.07	162.79
2022-23	**199.39**	226.75	227.05	225.03	265.28	183.75	167.93	199.42	188.05	260.23	117.24	185.16	166.83	207.68	210.96
2023-24	**247.49**	274.62	276.35	264.55	385.47	215.01	225.00	251.32	231.37	304.37	131.50	246.38	185.90	258.87	266.00
Jan-24	**255.22**	284.23	284.49	282.73	385.76	213.55	241.33	253.34	234.72	300.26	138.73	246.06	187.42	262.77	267.64
Feb-24	**255.82**	278.76	280.67	267.61	386.05	214.12	247.13	255.20	235.03	306.81	138.73	246.00	187.42	263.47	269.89
Mar-24	**259.47**	286.46	279.63	326.28	386.20	216.67	250.13	256.37	236.76	305.33	138.77	246.16	188.09	265.74	271.71
Apr-24	**259.24**	281.53	278.17	301.13	386.36	230.79	246.31	257.23	237.26	312.92	138.77	247.36	192.49	268.67	275.96
May-24	**251.99**	260.78	263.49	244.93	387.13	231.28	243.36	257.55	243.20	309.36	137.91	251.25	194.43	265.20	276.03
Jun-24	**253.44**	262.18	262.39	260.92	401.92	233.53	246.77	258.39	247.37	303.14	138.28	255.02	194.55	263.73	277.61
Jul-24	**258.59**	276.10	271.88	300.69	407.50	235.24	246.75	259.61	251.47	307.43	138.28	256.42	194.55	265.28	281.53
Aug-24	**259.30**	280.27	275.13	310.24	407.24	236.21	243.39	259.86	253.98	305.69	138.30	259.63	195.37	266.75	283.85
Sep-24	**257.92**	276.17	275.39	280.76	407.83	237.02	241.96	258.43	257.52	299.64	138.34	259.42	195.66	271.99	286.58
Oct-24	**260.64**	281.39	277.68	303.03	408.28	237.24	245.75	261.24	260.72	294.62	138.37	259.72	195.98	272.98	289.03
Nov-24	**261.92**	279.93	277.31	295.15	403.16	244.54	246.49	264.13	267.04	296.81	138.39	260.05	199.91	276.36	291.88
Dec-24	**261.67**	279.90	277.20	295.67	405.62	245.42	244.15	263.20	268.54	300.02	138.40	260.51	199.96	277.24	292.40
Jan-25	**262.17**	278.37	282.91	251.93	406.23	246.32	245.50	264.44	270.50	302.43	138.38	260.67	200.02	279.39	294.76

Source : Pakistan Bureau of Statistics

8.3 Consumer Price Index Numbers

By Commodity Groups - Rural

(2015-16=100)

YEAR / MONTH	General	1 Beverages and Non-Alcoholic Food	i Non-perishable Food Items	ii Perishable Food Items	2 Alcoholic Beverages and Tobacco	3 Clothing and Footwear	4 Housing Water, Electricity, Gas and Fuels	5 Equipment Maintenance and furniture Furnishing	6 Health	7 Transport	8 Communication	9 Recreation and Culture	10 Education	11 Restaurants and Hotels	12 Miscellaneous
2019-20	**129.43**	130.47	127.55	148.19	128.29	132.96	124.59	124.85	136.38	137.34	104.65	121.52	132.84	129.77	132.60
2020-21	**142.42**	147.95	148.21	146.39	134.69	146.68	133.93	137.56	148.49	138.93	105.12	129.42	135.51	140.68	149.61
2021-22	**160.43**	167.46	168.75	159.58	140.35	161.25	151.95	156.38	161.93	171.38	106.13	141.50	141.58	157.98	165.90
2022-23	**212.78**	236.49	237.03	233.22	232.23	191.27	181.42	207.63	191.14	258.88	108.24	203.77	159.44	205.75	214.55
2023-24	**260.46**	284.74	286.04	276.90	343.59	234.09	217.64	271.18	229.97	319.89	119.46	276.57	189.20	260.48	277.77
Jan-24	**267.01**	295.99	295.49	299.00	344.33	235.68	225.61	274.56	234.48	314.18	127.60	276.05	181.78	264.69	279.48
Feb-24	**266.33**	292.14	293.70	282.72	345.01	237.58	226.28	275.31	235.75	320.47	127.63	276.15	181.78	265.44	281.49
Mar-24	**272.00**	301.11	293.12	349.57	345.24	242.74	231.25	279.16	236.60	321.67	127.82	276.61	185.46	267.45	284.12
Apr-24	**269.48**	291.94	286.42	325.40	345.61	248.05	225.47	280.24	237.32	332.55	127.88	280.42	209.01	270.66	291.21
May-24	**258.99**	267.64	269.72	255.00	346.06	249.90	221.78	282.26	239.15	324.55	127.80	283.17	214.78	270.88	292.50
Jun-24	**259.72**	266.75	265.67	273.25	352.81	252.06	225.54	283.21	241.78	316.71	127.84	295.53	216.95	271.58	295.45
Jul-24	**265.43**	277.35	273.28	302.01	359.15	254.73	226.09	285.06	245.51	321.06	128.09	297.11	217.63	276.60	298.25
Aug-24	**266.89**	281.23	276.57	309.48	360.75	255.85	222.68	285.81	247.30	317.76	128.21	299.91	220.36	278.98	302.62
Sep-24	**265.55**	277.61	275.82	288.46	362.46	257.69	221.31	285.87	247.99	312.01	128.57	301.16	222.96	282.10	307.12
Oct-24	**269.51**	284.51	279.16	316.95	362.33	258.89	225.10	285.81	252.33	307.99	128.57	302.66	223.51	283.88	312.20
Nov-24	**270.81**	284.92	279.82	315.84	361.85	261.64	226.55	287.05	258.24	310.10	128.64	305.61	223.51	285.88	313.56
Dec-24	**271.60**	285.04	281.07	309.07	363.54	263.86	225.79	289.68	261.49	313.24	128.64	307.45	223.51	287.08	316.64
Jan-25	**272.21**	283.29	285.44	270.25	364.99	265.62	228.04	290.99	264.82	316.24	128.68	308.76	224.34	290.50	319.46

Source: Pakistan Bureau of Statistics

8.4 Index Numbers of Wholesale Prices by Commodity Groups

(2015-16=100)

YEAR / MONTH	General	1	2	3	i	ii	iii	4	5
		Agriculture Forestry & Fishery Products	Ores & Minerals, Electricity Gas & Water	Food Products, Beverages and Tobacco, Textiles, Apparel and Leather Products	Food Products, Bev. & Tobacco	Textiles and Apparel	Leather Products	Other Transportable Goods except Metal Products, Machinery and Equipment	Metal Products Machinery & Equipment
2019-20	**140.63**	137.80	163.40	131.38	126.74	141.64	113.65	147.95	131.83
2020-21	**153.87**	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
2021-22	**192.20**	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
2022-23	**255.25**	246.83	226.33	224.18	229.70	217.72	162.21	308.16	294.90
2023-24	**306.72**	280.48	338.00	261.23	275.96	237.90	184.43	356.76	374.91
Jan-24	**310.54**	285.82	381.15	262.15	277.95	236.72	185.68	341.54	379.46
Feb-24	**314.02**	292.08	378.04	262.45	277.88	237.73	185.68	350.83	380.16
Mar-24	**317.95**	299.87	387.71	263.95	279.03	240.03	185.68	351.98	380.58
Apr-24	**315.74**	296.00	373.31	264.39	277.42	244.42	186.88	353.82	380.21
May-24	**307.70**	277.02	364.31	260.62	271.11	245.31	186.88	350.63	378.16
Jun-24	**308.85**	280.57	373.04	260.25	270.49	245.38	186.88	344.62	385.61
Jul-24	**315.88**	285.30	371.85	271.64	286.48	248.51	188.92	354.38	388.13
Aug-24	**316.84**	289.40	375.03	271.54	285.48	250.12	188.92	351.85	389.55
Sep-24	**313.50**	288.28	367.37	271.44	284.80	251.17	188.92	342.57	389.29
Oct-24	**313.50**	291.04	366.68	272.86	286.87	251.41	188.92	337.73	389.45
Nov-24	**313.11**	283.65	366.60	276.38	291.32	253.26	190.25	339.62	389.47
Dec-24	**311.95**	281.12	361.62	276.70	292.37	253.21	175.78	340.06	388.24
Jan-25	**312.51**	281.69	361.36	278.47	295.03	253.37	175.78	339.49	388.51

Source: Pakistan Bureau of Statistics

8.5 Sensitive Price Indicator (SPI)
by Expenditure Groups

(2015-16 =100)

YEAR / MONTH	EXPENDITURE GROUP					
	Quintile-I	Quintile-II	Quintile-III	Quintile-IV	Quintile-V	Combined
	Up to Rs.17,732	Rs.17,733 to Rs.22,888	Rs.22,889 to Rs.29,517	Rs.29,518 to Rs.44,175	Above Rs.44,175	
2019-20	131.85	127.17	129.28	126.47	129.52	**127.84**
2020-21	150.09	143.19	144.62	141.21	142.54	**142.16**
2021-22	175.75	165.86	167.36	163.81	167.28	**166.21**
2022-23	233.74	223.49	227.79	224.29	231.32	**227.36**
2023-24	298.07	292.35	307.98	299.28	301.65	**300.43**
Jan-24	311.93	309.08	328.24	317.09	316.56	**317.23**
Feb-24	309.48	307.46	327.38	316.24	316.53	**316.81**
Mar-24	316.02	314.50	336.05	323.50	322.80	**324.06**
Apr-24	313.65	312.53	334.75	323.04	323.79	**323.96**
May-24	301.10	299.83	321.05	309.52	310.89	**310.91**
Jun-24	305.10	303.94	324.25	312.19	312.79	**313.63**
Jul-24	311.30	310.48	330.73	318.56	319.20	**320.12**
Aug-24	310.40	308.22	331.78	320.90	323.58	**321.44**
Sep-24	311.08	308.84	328.95	317.04	319.77	**318.45**
Oct-24	312.95	310.49	330.25	318.03	319.83	**319.21**
Nov-24	316.22	313.15	334.04	321.88	322.26	**322.44**
Dec-24	318.64	315.25	335.92	323.61	323.79	**324.16**
Jan-25	314.02	311.04	333.14	321.86	322.71	**322.03**

Source: Pakistan Bureau of Statistics

8.6 Selected Commodity Prices

YEAR / MONTH	[1](24 Karat) Rs. per 10g		Cotton[3] Rs. Per 37.32 Kg	Fuel Prices[2] Rs. per Litre	
	Gold	Silver		Petrol	Diesel
2019-20	77,944	910	8,878	107	117
2020-21	95,265	1,310	10,450	107	110
2021-22	104,974	1,346	17,567	146	144
2022-23	176,810	2,097	17,235	263	254
2023-24	208,360	2,609	18,735	259	269
Jan-24	183,110	2,051	19,735	260	277
Feb-24	182,540	2,025	21,735	277	288
Mar-24	199,240	2,230	21,735	281	287
Apr-24	204,630	2,353	21,035	295	291
May-24	208,340	2,722	19,935	273	274
Jun-24	208,360	2,609	18,735	259	269
Jul-24	219,350	2,600	17,535	285	277
Aug-24	224,140	2,584	18,935	262	267
Sep-24	235,290	2,783	17,735	250	251
Oct-24	245,070	2,917	18,085	248	252
Nov-24	236,930	2,737	17,685	251	257
Dec-24	235,050	2,583	18,285	253	257
Jan-25	250,870	2,807	18,285	257	262

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

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY23	FY24[P]	2023	2024[R]							
				Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
I. MANUFACTURED GOODS												
Vegetable Ghee	'000' M.Tons	1,559.1	1,492.7	126.6	125.7	122.8	117.6	117.9	123.7	121.3	125.5	124.5
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	6,708.6	6,796.0	2,063.2	29.8	-	-	-	-	-	200.3	180.5
Cigarettes	Billion Nos.	42.8	32.9	3.0	4.1	3.0	3.0	2.7	3.3	3.4	3.0	2.2
Cotton Yarn	'000' M.Tons	2,694.8	2,477.2	202.6	213.9	219.7	219.8	220.0	220.0	220.1	220.1	220.1
Cotton Cloth	Million Sq. M.	920.6	871.4	72.6	72.9	73.0	73.0	73.0	73.1	73.1	73.1	73.1
Paper	'000' M.Tons	353.7	366.2	31.2	31.8	27.2	32.1	29.3	33.2	29.2	29.8	30.0
Paper Board	"	438.0	420.5	35.7	36.3	32.2	30.4	40.5	37.1	35.8	38.2	39.6
Soda Ash	"	736.7	785.3	65.7	73.5	74.7	68.2	74.6	68.6	62.4	55.9	48.5
Caustic Soda	"	475.7	497.2	43.2	40.1	37.5	38.4	42.0	34.2	41.0	39.3	41.9
Sulfuric acid	"	71.5	63.8	6.0	4.6	4.2	4.6	4.9	4.2	5.1	4.4	3.0
Chlorine Gas	"	20.5	17.2	1.5	1.2	1.1	1.2	1.4	1.4	1.4	1.3	1.4
Urea	"	5,993.7	6,591.0	564,904.0	462.6	497.1	581.4	-	-	-	-	-
Super Phosphate	"	70.7	86.4	10,923.0	6.6	6.7	6.7	-	-	-	-	-
Ammonium Nitrate	"	819.9	888.0	76,379.0	76.4	63.2	73.3	-	-	-	-	-
Nitro Phosphate	"	740.8	823.6	66,999.0	75.2	64.3	75.1	-	-	-	-	-
Cycle Tyres & Tubes	'000' Nos.	10,702	10,943	916	947	952	957	966	978	963	968	967
Motor Tyres & Tubes	"	30,514	31,107	2,606	2,658	2,588	2,602	2,614	2,627	2,636	2,676	2,633.2
Cement	'000' M.Tons	41,448.0	39,566.0	3.7	3,331.0	3,127.0	2,800.0	2,874.0	3,157.0	3,543.0	3,358.0	3,456.0
Pig Iron	"	-	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	31,752	46,275	2,675	3,287	3,187	2,333	2,231	1,325	2,069	3,621	5,179
Bicycle	'000' Nos.	146	159	13	14	14	14	14	14	14	14	14

II. MINERALS & ELECTRICITY GENERATION

		FY23	FY24[P]	2023	2024[P]							
				Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Silica Sand	'000' M.Tons	734.4	569.5	58.50	47.3	38.4	24.3	25.1	40.8	30.1	64.2	41.4
Gypsum	"	1,639.7	2,135.9	170.23	202.2	157.7	149.3	135.3	133.1	153.0	154.7	170.9
Limestone	"	58,941.3	61,387.0	6,619.40	3,635.5	4,075.0	3,724.5	3,736.7	4,354.9	4,658.0	4,779.1	4,089.5
Rock Salt	"	2,907.4	3,200.3	258.44	290.9	245.9	226.5	250.9	212.8	240.0	196.4	298.5
Coal	"	15,069.8	20,086.3	1,682.40	1,691.1	1,635.1	1,578.8	1,451.8	1,504.0	1,579.7	1,456.5	1,545.6
China Clay	"	14.1	15.0	1.18	2.6	2.2	0.3	0.6	0.9	0.9	1.0	1.2
Chromite	"	155.6	259.2	23.51	16.1	19.2	25.1	18.7	26.0	18.8	14.6	18.1
Marble	"	5,714.4	7,489.8	691.74	734.6	362.7	1,036.8	620.5	722.3	730.1	686.5	754.5
Barytes	"	141.0	145.5	8.96	11.7	11.2	3.1	4.5	3.2	21.1	10.1	11.4
Dolomite	"	544.3	502.2	54.15	43.6	41.5	21.9	23.2	22.0	31.6	18.4	16.4
Sulphur	"	11.7	7.2	0.85	-	-	0.8	0.8	0.8	0.0	0.8	0.9
Crude Oil	'000' Barrels	25,360.2	25,811.9	2,231.50	2,054.5	2,057.2	1,340.9	1,930.6	1,937.6	1,981.8	1,897.3	1,951.7
Natural Gas	Billion CFt	1,189.5	1,140.6	97.46	92.9	93.1	98.0	90.5	89.2	87.1	86.4	88.8
Electricity	Gwh	147,537.0	133,605.0	7,875.0	13,475.0	14,387.0	15,921.0	13,961.0	13,180.0	11,260.0	9,099.0	8,607.0

Source: Pakistan Bureau of Statistics

9.2 Quantum Index Numbers of Large-Scale Manufacturing Industries

(2015-16=100)

YEAR / MONTH		Manufacturing (Overall)	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Cement	Auto-Mobiles	Fertilizers
FY20 R		**102.62**	117.17	96.56	86.10	89.85	89.93	117.45	115.81	110.41	58.44	102.85
FY21 R		**114.50**	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48
FY22 R		**127.96**	113.02	102.11	111.53	101.56	101.11	104.15	142.04	135.50	142.84	113.50
FY23 P		**114.78**	125.59	91.24	79.90	79.13	88.58	114.44	129.77	116.98	71.40	103.28
FY24 P		**115.76**	120.19	98.85	61.52	72.74	83.86	74.23	128.95	111.67	53.53	115.23
2023 R	**May**	**106.12**	130.37	86.10	72.53	71.16	83.37	118.94	134.80	116.03	46.37	105.23
	Jun	**108.64**	126.30	81.22	56.61	71.17	83.43	95.00	107.50	123.35	47.95	104.67
	Jul	**103.74**	118.40	92.66	35.27	71.19	83.45	66.37	110.66	99.03	36.69	120.02
	Aug	**114.36**	119.65	110.73	59.44	71.23	83.72	77.45	133.52	130.73	55.18	116.53
	Sep	**114.15**	117.27	106.03	49.01	71.25	83.75	78.68	129.95	126.80	52.25	115.24
	Oct	**109.08**	125.00	97.83	65.42	71.28	83.78	73.85	136.25	118.71	35.44	114.58
	Nov	**112.25**	123.83	105.56	54.71	71.32	83.79	71.73	130.70	114.51	36.71	119.53
	Dec	**132.45**	122.36	104.79	67.67	71.39	83.80	65.23	131.69	123.89	48.51	119.32
2024 P	**Jan**	**131.48**	123.78	98.22	45.83	71.48	83.81	64.94	133.31	107.29	69.23	118.73
	Feb	**127.44**	121.02	96.59	64.44	73.55	83.82	65.57	138.11	96.76	64.59	115.15
	Mar	**115.78**	117.65	107.73	80.96	73.66	83.84	95.82	138.45	115.32	56.75	122.16
	Apr	**105.93**	113.13	97.51	69.57	73.77	84.12	74.70	113.74	88.26	54.47	111.04
	May	**113.97**	121.51	86.31	91.07	75.36	84.16	106.29	133.94	112.81	66.69	104.44
	Jun	**108.46**	118.69	82.26	54.82	77.40	84.24	50.19	117.02	105.90	65.90	106.07
	Jul	**106.33**	113.64	91.49	67.06	77.45	84.31	59.57	122.94	94.83	63.09	121.89
	Aug	**111.46**	113.95	94.64	59.86	77.50	84.34	59.55	137.33	97.34	49.66	120.46
	Sep	**111.57**	119.53	107.14	74.80	77.53	84.35	55.08	137.57	106.92	69.47	120.64
	Oct	**109.24**	117.24	96.33	76.45	77.56	84.41	58.27	127.87	119.99	74.30	121.20
	Nov	**107.09**	121.34	96.83	67.06	77.56	84.44	60.70	132.67	113.56	69.40	113.09
	Dec	**127.51**	120.33	96.48	49.98	77.56	84.44	55.21	136.90	117.05	71.66	122.33

10.1 Consolidated Fiscal Operations (Federal & Provincial)

Billion Rupees

	FY18	FY19	FY20	FY21	FY22	FY23	FY24[P]
A. Total Revenue(1+2)	**5,228.0**	**4,900.7**	**6,272.2**	**6,903.4**	**8,035.4**	**9,633.5**	**13,269.0**
(1) Tax Revenue	**4,467.1**	**4,473.4**	**4,747.8**	**5,272.7**	**6,755.2**	**7,818.7**	**10,085.2**
(i) Federal	4,065.8	4,071.6	4,334.2	4,764.3	6,142.8	7,169.1	9,311.0
(ii) Provinces	401.4	401.8	413.6	508.4	612.4	649.6	774.2
(2) Non-tax Revenue	**760.9**	**427.3**	**1,524.4**	**1,630.7**	**1,280.2**	**1,814.8**	**3,183.8**
(i) Federal	614.2	341.0	1,422.0	1,480.4	1,151.9	1,648.9	2,960.7
(ii) Provinces	146.7	86.3	102.4	150.3	128.3	165.9	223.1
B. Total Expenditure (1+2)	**7,488.4**	**8,345.6**	**9,648.5**	**10,306.7**	**13,295.3**	**16,155.0**	**20,475.9**
1. Current expenditure	5,854.3	7,104.0	8,532.0	9,084.0	11,521.4	14,447.8	18,570.9
Of which: Mark-up Payments	1,499.9	2,091.1	2,619.7	2,749.7	3,182.4	5,695.9	8,159.8
Defence	1,030.4	1,146.8	1,213.3	1,316.4	1,411.6	1,585.5	1,858.8
2 (a). Development Expenditure & net Lending	1,621.7	1,219.2	1,203.7	1,315.7	1,657.4	1,952.9	2,078.5
2 (b). Statistical Discrepancy	12.4	22.4	(87.3)	(93.0)	116.5	(245.8)	(173.5)
Overall Budget Balance (A-B)	**(2,260.4)**	**(3,444.9)**	**(3,376.3)**	**(3,403.3)**	**(5,259.9)**	**(6,521.4)**	**(7,206.9)**
Primary Balance	**…**	**…**	**(757.0)**	**(653.6)**	**(2,077.5)**	**(825.5)**	**952.9**
Financing	2,260.4	3,444.9	3,376.3	3,403.3	5,259.9	6,521.4	7,206.9
External	785.2	416.7	895.5	1,338.1	1,178.4	(679.8)	320.7
Domestic	1,475.2	3,028.2	2,480.8	2,065.2	4,081.5	7,201.3	6,886.2
Bank	1,120.5	2,263.2	1,940.6	1,869.0	3,100.9	3,528.6	7,197.7
Non-Bank	352.7	765.0	540.3	196.2	980.6	3,672.7	(312.8)
Privatization Proceeds	2.0	-	-	-	-	-	1.3

Source: Ministry of Finance Govt. of Pakistan

10.2 Federal Government Revenue Receipts

Billion Rupees

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

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

Billion Rupees

	FY21	FY22	FY23	FY24[P]
Total Expenditure (a+b+c)	**7,244.8**	**9,350.1**	**11,250.5**	**14,823.0**
(a)Current Expenditures	**6,348.7**	**8,451.6**	**10,650.0**	**14,073.1**
Interest payments (Debt Servicing)	2,749.7	3,182.4	5,695.9	8,159.8
Domestic	2,523.8	2,828.6	4,936.0	7,163.7
Foreign	225.9	353.9	759.9	996.1
Pension	440.1	541.9	666.3	807.8
Running of Civil Govt.	505.8	546.7	634.0	784.0
Grants	911.6	1,239.3	1,070.0	1,395.3
Provinces	83.8	97.5	82.0	103.1
Other	827.7	1,141.8	988.0	1,292.2
Subsidies	425.0	1,529.6	1,080.3	1,067.4
Defense Affairs and Service	1,316.4	1,411.6	1,585.5	1,858.8
(b)Development Expenditure and net Lending	**789.1**	**701.1**	**890.4**	**1,030.9**
Total Development Expenditure	694.6	558.1	743.0	732.2
Public Sector Development Program	667.3	558.1	743.0	732.2
Of which: Development Grant to Provinces	226.1	157.7	91.0	97.0
Net lending	94.5	143.0	147.3	298.7
Provinces	17.5	102.6	87.5	247.0
Other	76.9	40.4	59.9	51.7
(c) Statistical Discrepancy	107.0	197.4	(289.9)	(281.0)
Overall Balance	**(3,716.9)**	**(5,610.9)**	**(6,676.0)**	**(7,725.1)**
Financing	3,716.9	5,610.9	6,676.0	7,725.1
External	1,338.1	1,178.4	(679.8)	320.7
Domestic.	2,378.9	4,432.5	7,355.9	7,404.4
Bank	2,169.6	3,434.9	3,693.2	7,745.1
Non-Bank	209.2	997.6	3,662.7	(342.0)
Privatization Proceeds	-	-	-	1.3

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

PERIOD		Direct Taxes	Indirect Taxes				Total Tax Collection
			Sales	Excise	Customs	Total	
2017-18		**1,536.6**	1,491.3	205.9	608.3	**2,305.5**	**3,842.1**
2018-19		**1,445.6**	1,464.9	233.6	685.4	**2,383.9**	**3,829.5**
2019-20		**1,524.3**	1,596.8	250.5	626.4	**2,473.7**	**3,997.9**
2020-21		**1,731.9**	1,990.2	277.1	765.2	**3,032.4**	**4,764.3**
2021-22[R]		**2,280.5**	2,531.9	321.0	1,009.5	**3,862.3**	**6,142.8**
2022-23[P]		**3,272.4**	2,592.1	369.8	934.8	**3,896.7**	**7,169.1**
2023-24		**4,530.7**	577.5	3,098.8	1,104.1	**4,780.3**	**9,311.0**
2023-24	Jul-Dec	**2,148.9**	1,515.3	264.6	540.5	**2,320.4**	**4,469.2**
2023-24	Jul-Mar	**3,264.7**	2,237.1	401.9	807.8	**3,446.8**	**6,711.5**
2023-24	Jul-Jun	**4,530.7**	577.5	3,098.8	1,104.1	**4,780.3**	**9,311.0**
2024-25	Jul-Sep	**1,230.2**	904.8	151.1	276.9	**1,332.7**	**2,562.9**
2024-25[P]	Jul-Dec	**2,781.6**	1,898.2	346.6	598.5	**2,843.3**	**5,624.9**
2022	Jan	**157.1**	177.6	25.1	71.1	**273.8**	**430.9**
	Feb	**142.2**	208.6	25.5	75.3	**309.4**	**451.3**
	Mar	**258.2**	201.8	28.0	85.5	**315.3**	**573.6**
	Apr	**164.9**	201.5	31.1	82.7	**315.3**	**480.1**
	May	**150.1**	217.4	32.9	92.0	**342.3**	**492.4**
	Jun	**391.1**	250.6	31.7	126.9	**409.2**	**800.3**
	Jul	**177.7**	187.1	26.6	66.9	**280.7**	**458.4**
	Aug	**165.5**	218.3	24.3	82.6	**325.2**	**490.7**
	Sep	**339.5**	236.7	28.2	80.4	**345.3**	**684.8**
	Oct	**203.1**	212.1	28.4	71.5	**312.0**	**515.1**
	Nov	**216.3**	213.2	28.6	81.3	**323.1**	**539.4**
	Dec	**423.6**	204.6	28.1	84.2	**316.8**	**740.4**

Ministry of Finance Govt. of Pakistan

11.1 Gross Domestic Product of Pakistan

(a) at current basic prices of 2015-16

Million Rupees

S.No	Sector/ Industry	2019-20	2020-21	2021-22[F]	2022-23[R]	2023-24[R]	FY24				FY25
							Q1	Q2	Q3	Q4[R]	Q1[P]
A.	**Agriculture Sector (1 to 4)**	**10,389,544**	**12,653,889**	**14,882,612**	**19,588,829**	**24,853,606**	**5,846,913**	**6,365,857**	**6,228,957**	**6,411,877**	**6,401,576**
	1. Crops (i+ii+iii)	3,704,256	4,720,729	5,791,412	7,793,314	10,391,064	2,285,847	3,479,685	2,539,005	2,086,528	2,156,098
	i. Important Crops	2,015,035	2,730,576	3,278,811	4,599,667	6,596,302	1,609,633	2,395,484	1,315,546	1,275,639	1,412,227
	ii. Other Crops	1,502,853	1,798,827	2,194,185	2,915,533	3,322,745	581,750	981,758	1,086,955	672,281	619,853
	iii. Cotton Ginning	186,368	191,326	318,416	278,114	472,017	94,463	102,442	136,504	138,608	124,017
	2. Livestock	6,301,160	7,504,838	8,644,011	11,210,370	13,799,994	3,411,631	2,701,933	3,547,917	4,138,513	4,085,556
	3. Forestry	197,771	236,197	252,747	364,003	406,305	99,638	101,796	102,531	102,339	104,025
	4. Fishing	186,357	192,125	194,442	221,142	256,243	49,798	82,443	39,505	84,497	55,897
B.	**Industrial Sector (1 to 4)**	**8,837,507**	**10,551,041**	**13,606,601**	**17,346,471**	**21,158,419**	**5,012,843**	**5,295,188**	**5,700,694**	**5,149,694**	**5,195,640**
	1. Mining & Quarrying	1,230,493	1,264,280	1,488,638	1,788,595	2,222,780	497,360	573,372	595,757	556,291	569,468
	2. Manufacturing (i+ii+iii)	5,427,248	6,663,895	9,171,212	11,415,656	13,846,898	3,323,265	3,504,782	3,667,296	3,351,556	3,427,038
	i. Large Scale	4,026,236	4,933,633	7,040,683	8,536,018	10,148,719	2,436,041	2,601,180	2,723,342	2,388,156	2,436,088
	ii. Small Scale	851,921	1,038,496	1,286,555	1,732,217	2,252,234	547,870	562,276	574,907	567,181	594,731
	iii. Slaughtering	549,090	691,765	843,974	1,147,421	1,445,945	339,354	341,325	369,046	396,219	396,219
	3. Electricity, gas and water supply	936,384	1,239,849	1,096,839	1,970,878	2,590,397	555,789	521,782	819,244	693,582	599,797
	4. Construction	1,243,382	1,383,017	1,849,912	2,171,342	2,498,344	636,430	695,252	618,398	548,265	599,337
	Commodity Producing Sector (A+B)	**19,227,051**	**23,204,930**	**28,489,213**	**36,935,300**	**46,012,025**	**10,926,158**	**11,718,165**	**11,948,338**	**11,595,024**	**11,597,216**
C	**Services Sector (1 to 10)**	**25,519,825**	**29,049,079**	**34,816,267**	**42,615,839**	**53,383,427**	**12,511,344**	**13,439,950**	**13,858,763**	**13,573,367**	**13,307,985**
	1. Wholesale & Retail Trade	7,827,884	9,587,513	13,067,848	15,852,607	19,239,420	4,492,437	5,027,618	5,085,977	4,633,388	4,742,817
	2. Transport& Storage	3,976,118	4,668,572	4,399,679	4,318,117	7,223,035	1,610,586	1,824,885	1,869,231	1,918,333	1,830,523
	3. Accomodation and Food Services Activities (Hotels & Restaurants)	620,711	726,385	822,966	1,201,656	1,534,966	366,175	382,643	391,588	394,560	397,736
	4. Information and Communication	929,777	1,019,851	1,229,714	1,312,544	1,544,675	360,039	371,689	383,717	429,230	423,683
	5. Finance & Insurance Activities	1,088,992	925,285	1,514,327	3,185,211	3,723,067	964,553	850,219	935,230	973,064	627,243
	6. Real Estate Activities (Ownership of Dwellings)	2,572,654	2,806,288	3,083,508	3,366,051	3,705,678	895,770	918,263	937,374	954,270	963,549
	7. Public Administration and Social Security (General Government)	2,385,741	2,567,759	2,942,698	3,474,295	3,957,671	948,111	973,298	1,017,869	1,018,393	1,005,277
	8. Education	1,494,309	1,488,542	1,646,706	1,875,896	2,237,266	517,447	553,473	573,212	593,135	578,864
	9. Human Health and Social Work Activities	792,130	882,244	982,782	1,222,837	1,511,211	344,865	371,202	388,960	406,184	418,306
	10. Other Private Services	3,831,509	4,376,640	5,126,039	6,806,625	8,706,438	2,011,362	2,166,660	2,275,606	2,252,809	2,319,987
D.	**Total of GVA (A+B+C)**	**44,746,876**	**52,254,009**	**63,305,480**	**79,551,139**	**99,395,452**	**23,371,101**	**25,100,995**	**25,788,415**	**25,134,937**	**24,905,202**
	Net Taxes	3,184,272	4,068,363	4,568,689	5,638,746	7,471,889	1,346,382	1,617,971	1,504,754	1,751,014	1,425,738
	Subsidies	390,739	486,147	1,216,301	1,241,114	1,251,769	-	-	-	-	-
	GDP at mp (GVA+NT)	**47,540,409**	**55,836,225**	**66,657,868**	**83,948,771**	**105,615,572**	**24,717,482**	**26,718,966**	**27,293,168**	**26,885,951**	**26,330,939**
	Net Primary Income (NPI)	2,730,935	3,907,559	4,503,951	5,174,759	5,814,769	1,308,870	1,296,415	1,609,623	1,599,861	1,913,859
	Gross National Income	**50,271,344**	**59,743,784**	**71,161,819**	**89,123,530**	**111,430,341**	**26,026,352**	**28,015,381**	**28,902,791**	**28,485,812**	**28,244,798**

Source: Pakistan Bureau of Statistics

11.1 Gross Domestic Product of Pakistan

(b) at constant basic prices of 2015-16

Million Rupees

S.No	Sector/ Industry	2019-20	2020-21	2021-22[F]	2022-23[R]	2023-24[R]	FY24				FY25
							Q1	Q2	Q3	Q4[R]	Q1[P]
A.	**Agriculture Sector (1 to 4)**	**8,137,860**	**8,424,041**	**8,778,647**	**8,975,069**	**9,529,625**	**2,441,885**	**2,360,274**	**2,338,256**	**2,389,207**	**2,470,016**
	1. Crops (i+ii+iii)	2,692,121	2,849,148	3,083,439	3,047,425	3,360,378	812,441	1,025,133	781,634	741,168	764,247
	i. Important Crops	1,506,263	1,593,985	1,681,708	1,689,304	1,978,505	484,018	670,283	424,957	399,246	429,839
	ii. Other Crops	1,067,179	1,152,009	1,289,069	1,271,187	1,253,882	299,075	322,273	323,065	309,470	305,309
	iii. Cotton Ginning	118,679	103,154	112,662	86,934	127,991	29,349	32,577	33,612	32,452	29,099
	2. Livestock	5,146,701	5,269,009	5,387,611	5,587,106	5,829,657	1,549,435	1,240,580	1,484,694	1,554,948	1,625,125
	3. Forestry	177,917	183,877	185,162	217,372	215,428	54,319	53,680	53,537	53,892	54,744
	4. Fishing	121,121	122,007	122,435	123,166	124,162	25,690	40,882	18,391	39,199	25,900
B.	**Industrial Sector (1 to 4)**	**6,409,967**	**6,935,438**	**7,421,583**	**7,141,326**	**7,023,320**	**1,747,167**	**1,761,170**	**1,831,942**	**1,683,038**	**1,729,186**
	1. Mining & Quarrying	685,844	697,669	651,208	630,143	603,898	156,901	152,189	151,601	143,206	146,713
	2. Manufacturing (i+ii+iii)	3,970,246	4,388,024	4,864,350	4,608,423	4,751,490	1,140,852	1,199,694	1,256,520	1,154,424	1,165,455
	i. Large Scale	2,906,578	3,240,794	3,626,559	3,269,760	3,303,820	789,952	841,789	891,100	780,979	783,476
	ii. Small Scale	647,374	705,485	768,249	838,794	914,760	221,072	225,937	231,122	236,629	242,455
	iii. Slaughtering	416,293	441,745	469,542	499,869	532,910	129,828	131,968	134,298	136,816	139,523
	3. Electricity, gas and water supply	814,703	888,101	926,804	1,018,983	792,652	223,374	164,097	210,010	195,169	224,669
	4. Construction	939,174	961,644	979,221	883,777	875,280	226,041	245,190	213,811	190,239	192,349
	Commodity Producing Sector (A+B)	**14,547,827**	**15,359,479**	**16,200,230**	**16,116,395**	**16,552,945**	**4,189,785**	**4,122,054**	**4,170,136**	**4,070,965**	**4,199,201**
C	**Services Sector (1 to 10)**	**20,038,838**	**21,223,003**	**22,643,030**	**22,642,044**	**23,173,148**	**5,701,655**	**5,845,669**	**5,863,769**	**5,762,054**	**5,782,954**
	1. Wholesale & Retail Trade	5,998,707	6,647,199	7,325,882	7,034,557	7,267,837	1,758,869	1,871,911	1,891,117	1,745,941	1,767,918
	2. Transport& Storage	3,634,152	3,811,190	3,980,936	4,132,065	4,219,465	1,049,908	1,072,503	1,055,535	1,041,519	1,049,144
	3. Accomodation and Food Services Activities (Hotels & Restaurants)	499,522	520,024	541,222	563,348	586,453	144,278	145,759	147,354	149,062	150,884
	4. Information and Communication	868,338	953,818	1,125,119	1,116,774	1,155,358	286,222	292,688	271,753	304,693	300,777
	5. Finance & Insurance Activities	647,435	682,988	730,220	656,790	594,082	152,486	143,123	148,508	149,965	154,223
	6. Real Estate Activities (Ownership of Dwellings)	2,006,873	2,080,095	2,156,942	2,237,142	2,320,839	571,713	577,086	582,896	589,144	595,828
	7. Public Administration and Social Security (General Government)	1,830,153	1,820,093	1,853,122	1,722,958	1,586,131	404,068	392,138	393,251	396,674	385,943
	8. Education	1,024,760	1,012,428	1,071,646	1,126,802	1,228,820	298,503	303,569	312,794	313,953	304,575
	9. Human Health and Social Work Activities	568,638	585,137	600,835	657,046	696,435	167,583	171,049	177,449	180,354	176,975
	10. Other Private Services	2,960,260	3,110,031	3,257,106	3,394,562	3,517,728	868,025	875,844	883,112	890,748	896,684
D.	**Total of GVA (A+B+C)**	**34,586,665**	**36,582,482**	**38,843,260**	**38,758,439**	**39,726,093**	**9,890,708**	**9,967,114**	**10,033,967**	**9,834,299**	**9,982,155**
	Net Taxes	2,449,628	2,894,190	2,906,476	2,828,010	3,019,067	585,521	667,942	597,205	701,610	563,092
	Subsidies	325,947	375,056	779,803	632,838	466,788	-	-	-	-	-
	GDP at mp (GVA+NT)	**36,710,346**	**39,101,616**	**40,969,933**	**40,953,611**	**42,278,372**	**10,476,229**	**10,635,056**	**10,631,172**	**10,535,909**	**10,545,247**
	Net Primary Income (NPI)	2,424,050	3,275,406	2,806,550	3,235,842	3,193,525	782,308	693,799	886,611	830,807	1,084,524
	Gross National Income	**39,134,396**	**42,377,022**	**43,776,483**	**44,189,453**	**45,471,897**	**11,258,537**	**11,328,855**	**11,517,783**	**11,366,716**	**11,629,771**

11.2 Expenditure on Gross Domestic Product

Million Rupees

Description/Year	At Current Prices of 2015-16					At Constant Prices of 2015-16				
	2019-20	2020-21	2021-22[F]	2022-23[R]	2023-24	2019-20	2020-21	2021-22[F]	2022-23[R]	2023-24
Household final Consumption Expenditure	38,265,131	46,061,461	56,663,411	69,246,662	89,187,413	30,674,157	33,595,078	35,968,918	36,955,403	39,320,578
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	8,976,168	4,086,774	4,161,026	4,105,674	3,945,893	3,481,471
Gross fixed capital formation	6,230,427	7,160,824	9,232,476	10,337,437	11,856,394	4,592,834	4,761,190	4,978,900	4,205,944	4,053,698
Changes in Inventories	760,647	893,380	1,066,526	1,343,180	1,689,849	587,366	625,626	655,519	655,258	676,454
Valuables	52,294	61,420	73,324	92,344	116,177	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	10,986,927	3,703,874	3,945,411	4,179,734	4,313,189	4,265,972
Less imports of goods and non-factor Services	8,280,456	10,038,695	14,991,863	15,213,037	18,034,211	7,349,952	8,414,664	9,341,889	9,513,500	9,904,445
GDP by expenditure	**47,540,409**	**55,836,225**	**66,657,868**	**83,948,771**	**105,615,572**	**36,710,346**	**39,101,616**	**40,969,933**	**40,953,611**	**42,278,372**

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

Source: Pakistan Bureau of Statistics

11.3 Gross Fixed Capital Formation

Million Rupees

Sectors	At Current Market Prices of 2015-16					At Constant Prices of 2015-16				
	2019-20	2020-21	2021-22[F]	2022-23[R]	2023-24[E]	2019-20	2020-21	2021-22[F]	2022-23[R]	2023-24[E]
A. Private Sector	**4,885,372**	**5,502,024**	**6,903,875**	**7,899,671**	**9,477,544**	**3,627,468**	**3,681,814**	**3,758,192**	**3,265,221**	**3,298,382**
1 Agriculture, forestry and fishing	1,251,552	1,522,821	1,825,428	2,352,455	3,020,361	996,250	1,043,597	1,087,724	1,054,791	1,113,162
Crops	240,929	314,441	409,345	522,568	748,361	182,757	206,978	225,734	177,202	199,959
Cotton Ginning	1,487	1,748	2,128	3,530	4,577	1,128	1,150	1,173	1,197	1,221
Livestock	958,893	1,148,439	1,344,047	1,711,993	2,121,161	774,253	797,164	822,266	837,611	872,970
Forestry	2,000	2,355	2,872	4,772	6,198	1,517	1,550	1,584	1,618	1,653
Fishing	48,243	55,838	67,036	109,592	140,064	36,595	36,755	36,967	37,163	37,359
2 Mining and quarrying	65,017	36,853	45,096	77,177	135,659	39,790	21,993	24,573	34,099	39,920
3 Manufacturing	862,159	943,687	1,112,402	1,093,025	1,169,664	621,324	616,643	588,222	439,035	392,401
i. Large Scale	691,342	758,331	891,700	893,263	972,235	491,603	492,838	463,944	349,956	316,978
ii. Small Scale (including Slaughtering)	170,817	185,356	220,702	199,762	197,429	129,721	123,805	124,278	89,079	75,423
4 Electricity, gas, and water supply	78,541	71,544	102,146	281,035	210,521	59,696	46,394	58,915	112,020	93,220
5 Construction	46,805	40,935	59,687	36,644	52,442	35,207	28,476	31,520	14,729	18,136
6 Wholesale and retail trade	408,671	458,047	470,201	402,591	514,834	290,600	297,684	244,641	157,724	167,852
7 Accommodation and food service activities (Hotels and Restaurants)	57,994	57,050	58,629	48,220	61,631	41,238	37,077	30,504	18,891	20,094
8 Transportation and storage	340,198	547,769	772,818	547,960	578,225	241,910	355,995	402,091	214,634	188,531
9 Information and communication	326,496	196,051	311,841	137,142	159,275	232,167	127,414	162,248	53,722	51,930
10 Financial and insurance activities	70,269	84,213	94,767	121,063	159,183	49,967	54,730	49,306	47,429	51,898
11 Real estate activities (Ownership of Dwellings)	803,990	901,130	1,230,687	1,676,199	2,020,504	604,777	626,873	649,919	673,768	698,749
12 Education	160,611	169,452	230,595	312,145	377,566	120,815	117,879	121,776	125,470	130,695
13 Human health and social work activities	97,037	112,311	148,979	218,209	289,191	69,002	72,991	77,513	85,489	94,285
14 Other Private Services	316,032	360,161	440,599	595,806	728,488	224,726	234,068	229,240	233,420	237,509
Public & General Govt. (B+C)	**1,345,055**	**1,658,800**	**2,328,601**	**2,437,766**	**2,378,850**	**965,366**	**1,079,376**	**1,220,708**	**940,723**	**755,316**
B. Public Sector (Autonomous & Semi Aut-Bodies)	**349556**	**417382**	**530539**	**503196**	**553402**	**257481**	**272571**	**285204**	**182806**	**160155**
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	19,441	15,377	15,095	13,410	10,485	5,721
3 Manufacturing (Large scale)	8,620	14,395	22,081	8,076	12,372	6,129	9,355	11,489	3,164	4,034
4 Electricity, gas, steam and air conditioning supply; Water supply	236,452	264,958	265,454	301,723	339,542	179,361	174,406	146,385	102,314	90,629
5 Construction	4156	9,775	36,120	40,323	24,767	3,126	6,800	19,075	16,208	8,565
6 Transportation and storage	24,678	56,250	56,627	59,835	95,582	17,548	36,557	29,462	23,438	31,166
a. Railways	6,261	4,239	7,177	18,266	21,618	4,452	2,755	3,734	7,155	7,049
b. Post Offices & PTCL	1,539	2	(1)	(1)	(1)	1,094	1	(1)	-	-
c. Others	16,878	52,009	49,451	41,570	73,965	12,002	33,801	25,729	16,283	24,117
7 Information and communication	42,344	35,011	100,760	48,682	41,734	30,110	22,753	52,425	19,068	13,608
8 Financial and insurance activities	7,877	11,435	24,572	20,256	18,661	5,601	7,432	12,785	7,936	6,084
C. General Government (By sources)	**995,499**	**1,241,418**	**1,798,062**	**1,934,570**	**1,825,448**	**707,885**	**806,805**	**935,504**	**757,917**	**595,161**
i. Federal	387,225	477,178	542,267	591,344	408,944	275,350	310,121	282,133	231,674	133,330
ii. Provincial	527,970	653,800	1,086,307	1,164,239	1,125,263	375,432	424,909	565,189	456,120	366,876
iii. District Governments	80,304	110,440	169,488	178,987	291,241	57,103	71,776	88,182	70,123	94,955
General Government (By industries)	**995,500**	**1,241,418**	**1,798,062**	**1,934,570**	**1,825,448**	**707,885**	**806,805**	**935,504**	**757,917**	**595,161**
i) Public Administration and Social Security (General Government)	888,918	1,070,774	1,634,531	1,777,696	1,669,205	632,097	695,903	850,422	696,457	544,220
ii) Education	56,683	101,795	81,784	85,818	85,446	40,306	66,157	42,551	33,621	27,859
iii) Human health and social work activities	49,899	68,848	81,747	71,056	70,796	35,482	44,745	42,532	27,838	23,082

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	3,118	9,734	31,583	3,245
Rice	3,034	7,414	2,444	3,336	8,420	2,524	3,537	9,323	2,636	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	5,762	1,719	10,985	6,390	1,641	9739	5,935
Fiber Crop															
Cotton*	2,517	9,148	618	2,079	7,064	578	1,937	8,329	731	2,144	4,910	389	2,424	10,223	717
Other Crops															
Sugarcane	1,040	66,380	63,827	1,165	81,009	69,536	1,260	88,651	70,341	1,319	87,981	66,711	1,180	87,638	74,252

Source: Pakistan Bureau of Statistics

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

11.5 Quantum Index Numbers of Major Agricultural Crops

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

Source: Pakistan Bureau of Statistics

Glossary

Chapter 2- *Money and Credit*

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

Depository Corporations (DCs)
Depository Corporations refer collectively to Other Depository Corporations (ODCs) and Central Bank (CB) where Central Bank (CB) is the national financial institution that exercises control over key aspects of the financial system and caries out such activities as issuing currency, regulation money supply and credit, managing international reserves, transacting with the IMF, and providing credit to Other Depository Corporations.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Chapter 3-*Banking System*

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

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

Deposits
The data on deposits include the following types:-

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

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

Bills Purchased & Discounted
These refer to advances extended through discounting or purchasing of inland and foreign bills.

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

Chapter 4- *External Sector*

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Unit Value & Quantum Indices

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

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

Where:

P_n = Price (Unit Value) of each item during the current period
P_0 = Price (Unit Value) of each item during the base period
Q_n = Quantity data (Volume) of each item during the current period
Q_0 = Quantity data (Volume) of each item during the base period

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-*Domestic and External Debt*

National Saving Schemes

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

i. Behbood Savings Certificates

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

ii. Defence Savings Certificates

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

iii. Pensioners' Benefit Account

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

iv. Regular Income Certificates

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

v. Savings Accounts

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

vi. Special Savings Accounts

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

vii. Special Savings Certificates (Registered)

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

viii. Shuhada Family Welfare Account:

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

ix. National Savings Bonds:

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

Domestic Debt

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

i. Permanent Debt

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

ii. Floating Debt

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

iii. Unfunded Debt

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

iv. Foreign Currency Instruments

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

External Debt

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

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

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

Chapter 6- *Open Market Operation*

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

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

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

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

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

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

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

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

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

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

Open Market Operations

Open Market Operation is a tool used by a Central Bank (or monetary authority) to inject or mop-up funds, based on the liquidity requirements, from the banking system via the purchase or sale of eligible securities.
- Operationally, in case of OMO (Injections), SBP lends funds to banks/PDs against eligible collateral to address liquidity shortage in the system. In OMO (Mop-up), SBP sells MTBs to banks against funds to remove surplus liquidity from the system.
- SBP conducts four types of open market operations (OMOs) to manage system's liquidity:

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

Chapter 7- *Capital Market*

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

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

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

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

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

Preference Shares

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

Chapter 8- *Prices*

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

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

Where

P_n = Price of an item in the current period
P_0 = price of an item in base period
W_i = Weight of the i^{th} item in the base period.

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

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

Chapter 10- *Public Finance*

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

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

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

Chapter 11- *National Income Accounts*

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

i. **Expenditure Based**
Expenditure-based gross domestic product is total final expenditures at purchasers' prices (including the f.o.b. value of exports of goods and services), less the f.o.b. value of imports of goods and services.

ii. **Income Based**
Income-based gross domestic product is compensation of employees, plus taxes less subsidies on production and imports, plus gross mixed income, plus gross operating surplus.

iii. **Output Based**
Output-based gross domestic product is the sum of the gross values added of all resident producers at basic prices, plus all taxes less subsidies on products.

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

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

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

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

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

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

NOTES, SYMBOLS AND ABBREVIATIONS

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

CONVERSION COEFFICIENTS AND FACTORS

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