

THE TEAM

TEAM LEADER

- Behzad Ali Ahmad Senior Joint Director
behzad.ali@sbp.org.pk

TEAM MEMBERS

- Arshad Riaz Joint Director
arshad.riaz@sbp.org.pk
- Mariam Abbas Deputy Director
mariam.abbas@sbp.org.pk
- Suleman Khan Assistant Director
suleman.khan@sbp.org.pk
- Arifa Khalil Assistant Director
arifa.khalil@sbp.org.pk
- Mehwish Khanum Assistant Director
mehwish.khanum@sbp.org.pk
- Adeela Koser Assistant Director
adeela.koser@sbp.org.pk
- Zara Mohsin Assistant Director
zara.sadiq@sbp.org.pk
- Ijlal Ahmad Haqqani Assistant Director
ijlal.ahmad@sbp.org.pk

CONTENTS

	<i>Page No.</i>
<i>Preface</i>	<i>i</i>
<i>Acknowledgement</i>	<i>ii</i>
<i>Abbreviations</i>	<i>iii</i>
1. National Income, Saving and Investment	
1.1 Gross National Product	02-22
1.2 Sectoral Shares in Gross Domestic Product	23-34
1.3 Real GDP Growth Rates	35-39
1.4 Expenditure on Gross National Product	40-49
1.5 Gross Domestic Product at different Bases	50-52
1.6 Gross Fixed Capital Formation	53-67
1.7 Investment and Savings at Current Prices	68-70
2. Production and Prices	
2.1 Area, Production and Yield of Important Crops	72-84
2.2 Installed Capacity and Generation of Electricity by Source	85-86
2.3 Energy Consumption	87-94
2.4 Infrastructure Facilities in Pakistan	95-97
2.5 Combined Consumer Price Index Number by Commodity Groups	98-100
2.6 Index Number of Wholesale Prices by Commodity Groups	101-103
2.7 Combined Sensitive Price Indicator by Employee/Income Groups	104-105
2.8 Price Indices and GDP Deflator	106-107
2.9 Price of Gold and Silver in Domestic and Foreign Markets	108-109
2.10 Price Indices and GDP Deflator	110-111
2.11 Quantum Index Number of Large Scale Manufacturing Industries	112-114
3. Public Finance	
3.1 Federal Government Revenue Receipts	116-121
3.2 Federal Government Expenditures	122-126
3.3 Financing of the Federal Government Expenditures	127-131
3.4 Consolidated Provincial Receipts and Expenditures	132-135
3.5 Receipts and Expenditure -Province wise	136-151
3.6 Zakat Receipts	152-154
3.7 Summary of Public Finance	155-158
4. Money and Banking	
4.1 Monetary Statistics	160-162
4.2 Currency in Circulation	163-165
4.3 Liabilities and Assets of the State Bank of Pakistan-Issue Department	166-171
4.4 Liabilities and assets of the State Bank of Pakistan-Banking Department	172-185
4.5 Liabilities of Scheduled Banks' Position based on Weekly Returns	186-191
4.6 Assets of Scheduled Banks' Position based on Weekly Returns	192-197
4.5 (a) & 4.6(a) Scheduled Banks' Position Based on Weekly Returns	198-201
4.7 Scheduled Banks' Liquidity Position	202-205
4.8 Liabilities of the Non - Bank Financial Institutions	206-208
4.9 Assets of the Non - Bank Financial Institutions	209-211
4.8 (a) & 4.9 (a) NBFCs Consolidated Financial Position	212-215
4.10 Credit Plan-Targets and Actuals	216-222

4.11	Call Money Rate	223-229
4.12	Agricultural Credit Disbursement, Recoveries and Outstanding (Net)	230-234
4.13	Financing of Fixed Industrial Investment to the Private Sector (Industry wise)	235-237
4.14	Scheduled Banks' Liabilities and Assets	238-259
4.15	Classification of Scheduled Banks' Advances by Borrowers	260-291
4.16	Classification of Scheduled Banks' Advances by Securities Pledged	292-323
4.17	Scheduled Banks' Deposits Distributed by Category of Deposit Holders	324-355
4.18	Scheduled Banks' Deposits Distributed by Type of Account	356-367
4.19	Weighted Average Rates of Return on Deposits	368-374
4.20	Weighted Average Rates of Return on Advances	375-377
4.21	Weighted Average Lending & Deposit Rates (based on monthly data)	378-402
4.22	Non Performing Loans	403-413
4.23	Distribution of Offices of Several Classes of Scheduled Banks by Population	414-423
4.24	Province Wise Data of Deposits by Categories	424-433
4.25	Province Wise Data of Advances by Borrowers	434-443
4.26	Electronic Banking Statistics	444-459
4.27	Islamic Banking Statistics	460-463
4.28	Monthly KIBOR: Karachi Interbank Offered Rate	464-473
4.29	T-Bills Auction Profile	474-485
4.30	Auction of Pakistan Investment Bonds (PIBs)	486-501
5.	Capital Market	
5.1	State Bank General Index of Share Prices	504-508
5.2	Market Capitalization of Ordinary Shares	509-513
5.3	Equity Yield on Ordinary Shares	514-519
5.4	KSE 100 and General Index of all Share	520-523
5.5	Market Capitalisation of all Shares	524-526
5.6	KSE 100 index	527
5.7	KSE all share index	528
5.8	Financial Statement Analysis of Non-Financial Sector	529-539
5.9	Financial Statement Analysis of Financial Sector	540-565
6.	Domestic Public Debt	
6.1	National Saving Schemes	568-573
6.2	Rates of Profit on National Saving Schemes	574-579
6.3	Ownership Classification of the Federal Government Debt	580-581
6.4	Federal and Provincial Governments' Permanent Debt Outstanding	582-591
6.5	Domestic Debt Outstanding	592-599
7.	Balance of Payments	
7.1	Pakistan' Balance of Payments - US Dollars	602-639
7.2	Pakistan' Balance of Payments - Pak Rupees	640-677
7.3	Invisibles Category of Transactions	678-687
7.4	Average Exchange Rates- US Dollar and SDR	688-714
7.5	Monthly Average Exchange Rates	715-741
7.6	Indices of REER and NEER	742-748
7.7	Balances under Foreign Currency Accounts	749-761
7.8	Gold and Foreign Exchange Reserves	762-769
7.9	Workers' Remittances - Country wise	770-773
7.10	Foreign Private Investment in Pakistan	774-782
7.11	Foreign Private Direct Investment in Pakistan	783-786
7.12	Foreign Direct Investment Flows	787
7.13	Foreign Direct Investment in Selected Countries	788

8. Foreign Trade	
8.1 Balance of Trade	790-791
8.2 Exports of Principal Commodities	792-799
8.3 Imports of Principal Commodities	800-807
8.4 Direction of Foreign Trade	808-829
8.5 Indices of Unit Value of Exports and Imports	830-839
8.6 Quantum Index Numbers of Exports and Imports	840-845
9. External Debt	
9.1 Foreign Economic Assistance by Type	848-851
9.2 Disbursement of Foreign Private Loans By Economic Group	852-853
9.3 Debt Servicing -Country wise	854-864
9.4 External Debt -Country wise	865-871
9.5 Debt Servicing of External Debt and Liabilities	872-876
9.6 Pakistan's External Debt and Liabilities	877-879
10 Population and Employment	
10.1 Population of Pakistan	882-883
10.2 Population by Age and Sex	884-885
10.3 Distribution of Population by Economic Category	886-889
10.4 Distribution of Employed Persons by Industry	890-900
10.5 Distribution of Employed Persons by Major Occupational Group	901-909
11. Education and Health	
11.1 Literacy by Specific Age-Groups	912
11.2 Literacy by Educational Levels	913
11.3 Educational Institutions by Kind and Level	914-915
11.4 Teachers in Educational Institutions in Pakistan	916-918
11.5 Enrolment in educational Institutions by Kind and Level	919-921
11.6 National Medical and Health Establishments	922-923
11.7 Registered Medical and Paramedical Personnel and expenditure on Health	924-925
11.8 Health Indicators of Pakistan	926-927
11.9 Expenditure on Health	928-929
Explanatory Notes	932-941

PREFACE

Statistics & Data Warehouse Department of State Bank of Pakistan always strives to implement the best practices of data collection, compilation & dissemination to provide sound footings with quality statistics to the policy makers, researchers and other national and international stakeholders. This department endeavors to produce high quality statistics for monetary and macro-economic policies formulation leading to prosperity of Pakistan.

The first edition of Handbook of Statistics on Pakistan Economy was compiled in 2005 with a view to provide a warehouse of statistical information pertaining to a broad spectrum of economic variables. This effort was appreciated as a valuable source of information by a large community of users and researchers. Keeping in view the importance of up-to-date data, it was decided to update the publication after every five years. At present, two editions have been published since 2005. The first edition covered time series data starting from 1947 to FY 2005, second edition covered time series data up to FY 2010 and the present third edition has been updated with latest data up to FY 2015. Moreover, new data series have been included in the present edition of handbook due to increasing demand of data. In certain cases, however it has not been possible to include complete series due to non-availability of the necessary data. For monthly and other higher frequency data, the time period coverage is comparatively short.

Subjects covered in the publication comprise of money and banking, balance of payments, national income, savings and investments, capital market and other key statistics of Pakistan. Major part of the handbook is based on data compiled by the Statistics & Data Warehouse Department of State Bank of Pakistan, in addition to inputs provided by other department of SBP on relevant subject areas. Data has also been collected from other government organizations and ministries such as the Statistics Division, Economic Affairs Division and Ministry of Finance, Government of Pakistan. Explanatory notes on each chapter have been provided at the end of the publication for the benefit of users. It includes highlights of each table along with details of changes in methodologies, base-years and other changes that have taken place from time to time. In addition to the printed version, the publication is also available on the SBP website www.sbp.org.pk and data series are also provided in MS Excel format.

The publication is compiled, edited and composed by an in-house team of professionals whose untiring efforts enabled timely completion of the task. Every effort is made to ensure that information provided in the handbook is accurate and up-to-date at the time of going to press..

Comments and suggestions for further improvement of the publication are welcome.

Dr. Azizullah Khattak

Director

Statistics & Data Warehouse Department
State Bank of Pakistan

ACKNOWLEDGEMENT

The team is grateful to Departmental Management Team (DMT) for their valuable comments and suggestions. The team also appreciates continuous support & guidance of Dr. Azizullah Khattak, Director Statistics & Data Warehouse Department in preparation of this publication. We are grateful to Finance Department, Off-Site Supervision & Enforcement Department, SBP-BSC (Bank), IH & SME Finance Department, Agricultural Credit and Micro Finance Department, Financial Stability Department, Payment System Department, Domestic Markets & Monetary Management Department of the State Bank of Pakistan, Pakistan Bureau of Statistics, Economic Affairs Division, Pakistan Stock Exchange, Ministry of Finance, FBR, House Building Finance Company Ltd., Industrial Development Bank Ltd., Central Directorate of National Saving, for their valuable contribution in providing data for the publication. We are also thankful to all units and divisions of Statistics & Data Warehouse Department for their continuous support and input in the form of tables for this publication.

The Team

ABBREVIATIONS & SYMBOLS

P	Provisional
E	Estimated
-	Nil
--	Not Applicable
..	Negligible
...	Not Available
BP	Basic Price
CNG	Compressed Natural Gas
CPI	Consumer Price Index
CY	Calendar Year (1 st January to 31 st December)
DFI	Development Finance Institutes
DMB	Deposit Money Bank
FC	Factor Cost
FCBC	Foreign Currency Bearer Certificate
FEBC	Foreign Exchange Bearer Certificate
FY	Fiscal Year (FY 15 viz 2014-15 refers to the period from 1 st July, 2014 to 30 th June, 2015)
GDP	Gross Domestic Product
GFCF	Gross Fixed Capital Formation
GNI	Gross National Income
GNP	Gross National Product
GVA	Gross Value Added
GWH	Giga Watt Hour
HSD	High Speed Diesel
IMF	International Monetary Fund
Km	Kilometer
KSE	Karachi Stock Exchange
LDO	Light Diesel Oil
LPG	Liquefied petroleum Gas
MP	Market Price
MW	Mega Watt
NBFCs	Non Bank Financial Corporations
NC	National Construction
NHA	National Highway Authority
NNP	Net National Product
OD	Ownership of Dwelling
PBS	Pakistan Bureau of Statistics
PIB	Pakistan Investment Bond
PLS	Profit & Loss Sharing
PSE	Public Sector Enterprises
PTC	Participation Term Certificate
RBI	Reserve Bank of India
S & P	Social & Public
SAFE	Sovereign Authority of Foreign Exchange
SBP	State Bank of Pakistan
SBP(BSC)	State Bank of Pakistan (Banking Service Corporation)
SDR	Special Drawing Rights
SPI	Sensitive Price Indicator
TB	Treasury Bills
TFC	Term Finance Certificate

1.1 Gross National Product

a. At Current Factor Cost

(Million Rupees)

Sector	FY50	FY51	FY52	FY53	FY54
1. Agriculture	5,359	5,529	5,453	5,141	5,582
i. Major Crops	2,786	2,879	2,564	2,340	2,781
ii. Minor Crops	668	690	711	705	780
iii. Livestock	1,845	1,900	2,111	2,034	1,962
iv. Fishing	36	36	43	33	34
v. Forestry	25	25	23	28	26
2. Industry	970	1,058	1,277	1,308	1,382
i. Mining & Quarrying	22	30	36	35	35
ii. Manufacturing	781	851	995	1,030	1,097
a. Large-Scale	225	279	360	419	508
b. Small-Scale	556	572	635	611	589
iii. Construction	145	153	219	218	222
iv. Electricity and Gas Distribution	22	24	27	25	27
3. Services	3,745	3,936	4,474	4,277	4,177
i. Transport, Storage and Communication	501	534	591	601	600
ii. Wholesale and Retail Trade	1,200	1,280	1,395	1,322	1,324
iii. Finance and Insurance	45	49	58	59	60
iv. Ownership of Dwellings	514	530	594	572	553
v. Public Administration & Defense	709	731	920	828	761
vi. Community Services	776	811	915	896	878
4. Gross Domestic Product (FC)	10,075	10,524	11,204	10,727	11,141
5. Net Factor Income from Abroad	-15	-15	-10	-11	-21
6. Gross National Product (FC)	10,060	10,509	11,194	10,716	11,120
7. Population (in millions)	35.31	36.18	37.07	37.98	38.91
8. Per Capita Income (FC) in Rs.	285	291	302	282	286

Sector	FY55	FY56	FY57	FY58	FY59
1. Agriculture	5,264	4,355	6,540	7,065	7,148
i. Major Crops	2,622	2,164	3,291	3,530	3,655
ii. Minor Crops	651	542	768	845	828
iii. Livestock	1,934	1,603	2,405	2,603	2,585
iv. Fishing	33	31	46	50	52
v. Forestry	24	16	31	37	29
2. Industry	1,470	1,316	2,047	2,291	2,377
i. Mining & Quarrying	34	31	50	56	60
ii. Manufacturing	1,189	1,060	1,642	1,805	1,830
a. Large-Scale	608	578	918	1,021	1,049
b. Small-Scale	581	482	724	785	781
iii. Construction	219	198	304	369	427
iv. Electricity and Gas Distribution	28	26	51	60	61
3. Services	4,228	3,526	5,319	5,757	5,982
i. Transport, Storage and Communication	624	519	792	850	989
ii. Wholesale and Retail Trade	1,346	1,116	1,691	1,853	1,848
iii. Finance and Insurance	60	59	106	111	122
iv. Ownership of Dwellings	549	457	693	757	758
v. Public Administration & Defense	768	632	904	937	1,001
vi. Community Services	880	742	1,132	1,249	1,263
4. Gross Domestic Product (FC)	10,962	9,196	13,906	15,113	15,507
5. Net Factor Income from Abroad	-3	-12	-15	-4	-9
6. Gross National Product (FC)	10,959	9,184	13,891	15,109	15,498
7. Population (in millions)	39.87	40.86	41.87	42.9	43.95
8. Per capita income (FC) in Rs.	275	225	332	352	353

1.1 Gross National Product

a. At Current Factor Cost

(Million Rupees)						
Sector	FY60	FY61	FY62	FY63	FY64	FY65
1. Agriculture	7,711	8,184	8,216	8,565	9,499	10,438
i. Major Crops	3,882	4,111	4,079	4,361	4,955	5,720
ii. Minor Crops	893	900	911	864	1,150	1,346
iii. Livestock	2,837	3,064	3,110	3,203	3,238	3,199
iv. Fishing	71	79	83	98	116	127
v. Forestry	28	30	33	39	40	46
2. Industrial	2,602	3,070	3,413	3,993	4,645	5,209
i. Mining & Quarrying	70	83	89	102	119	140
ii. Manufacturing	2,018	2,278	2,617	3,025	3,409	3,766
a) Large-Scale	1,159	1,383	1,688	2,043	2,390	2,704
b) Small-Scale	859	895	929	982	1,019	1,062
iii. Construction	427	607	602	739	960	1,103
iv. Electricity and Gas Distribution	87	102	105	127	157	200
3. Services	6,513	7,095	7,510	7,931	8,801	10,555
i. Transport, Storage and Communication	952	1,098	1,115	1,200	1,285	1,850
ii. Wholesale and Retail Trade	2,105	2,320	2,505	2,706	3,159	3,690
iii. Finance and Insurance	160	186	206	226	257	348
iv. Ownership of Dwellings	837	875	924	953	1,000	1,083
v. Public Administration & Defense	1,048	1,111	1,160	1,206	1,344	1,658
vi. Community, S & P Services	1,411	1,505	1,600	1,640	1,756	1,926
4. Gross Domestic Product (FC)	16,826	18,349	19,139	20,489	22,945	26,202
5. Indirect Taxes	1,039	1,293	1,438	1,625	1,890	2,250
6. Subsidies	11	30	52	62	49	217
7. Gross Domestic Product (MP)	17,854	19,612	20,525	22,052	24,786	28,235
8. Net Factor Income from Abroad	-23	-26	-27	-49	-35	-55
9. Gross National Product (FC)	16,803	18,323	19,112	20,440	22,910	26,147
10. Gross National Product (MP)	17,831	19,586	20,498	22,003	24,751	28,180
11. Population (in millions)	45.03	46.2	47.53	48.9	50.31	51.76
12. Per Capita Income (FC) in Rs.	373	397	402	418	455	505
13. Per Capita Income (MP) in Rs.	396	425	432	451	493	545

1.1 Gross National Product

a. At Current Factor Cost

(Million Rupees)

Sector	FY66	FY67	FY68	FY69	FY70	FY71
1. Agriculture	10,572	12,460	13,994	14,038	15,964	16,236
i. Major Crops	5,669	6,604	7,329	7,466	9,103	8,832
ii. Minor Crops	1,448	1,943	2,159	1,709	1,999	2,244
iii. Livestock	3,254	3,688	4,256	4,615	4,547	4,794
iv. Fishing	138	151	159	148	233	261
v. Forestry	63	74	91	100	82	105
2. Industrial	5,898	6,362	6,937	8,245	9,677	10,727
i. Mining & Quarrying	152	158	165	181	229	243
ii. Manufacturing	4,301	4,719	5,219	6,046	6,965	7,723
a) Large-Scale	3,151	3,490	3,905	4,604	5,429	6,005
b) Small-Scale	1,150	1,229	1,314	1,442	1,536	1,718
iii. Construction	1,216	1,216	1,262	1,709	1,822	1,979
vi. Electricity and Gas Distribution	229	269	291	309	661	782
3. Services	12,499	13,800	14,611	15,702	17,706	19,043
i. Transport, Storage and Communication	2,009	2,325	2,524	2,705	2,943	3,017
ii. Wholesale and Retail Trade	4,100	4,786	5,116	5,538	6,475	6,954
iii. Finance and Insurance	398	490	557	625	771	882
iv. Ownership of Dwellings	1,187	1,340	1,403	1,516	1,614	1,752
v. Public Administration & Defense	2,687	2,464	2,483	2,645	2,769	2,963
vi. Community, S & P Services	2,118	2,395	2,528	2,673	3,134	3,475
4. Gross Domestic Product (FC)	28,969	32,622	35,542	37,985	43,347	46,006
5. Indirect Taxes	2,520	3,154	2,971	3,586	4,636	4,978
6. Subsidies	245	230	217	222	232	193
7. Gross Domestic Product (MP)	31,244	35,546	38,296	41,349	47,751	50,791
8. Net Factor Income from Abroad	-50	-48	-23	-30	3	-82
9. Gross National Product (FC)	28,919	32,574	35,519	37,955	43,350	45,924
10. Gross National Product (MP)	31,194	35,498	38,273	41,319	47,754	50,709
11. Population (in millions)	53.26	54.79	56.37	58	59.7	61.49
12. Per capita income (FC) in Rs.	543	595	630	654	726	747
13. Per capita income (MP) in Rs.	587	649	679	712	800	825

1.1 Gross National Product

a. At Current Factor Cost

(Million Rupees)

Sector	FY72	FY73	FY74	FY75	FY76	FY77
1. Agriculture	17,934	21,907	28,084	33,533	38,338	43,968
i. Major Crops	10,067	12,346	15,331	18,268	20,572	22,440
ii. Minor Crops	2,408	2,833	3,777	5,003	6,030	7,205
iii. Livestock	5,053	6,169	8,247	9,629	11,130	13,356
iv. Fishing	295	379	476	383	447	675
v. Forestry	111	180	253	250	159	292
2. Industrial	10,884	13,602	18,494	22,944	27,232	31,099
i. Mining & Quarrying	268	386	560	793	968	1,281
ii. Manufacturing	8,030	9,963	13,603	15,891	17,812	20,389
a) Large-Scale	6,138	7,647	10,413	11,912	13,094	14,695
b) Small-Scale	1,892	2,316	3,190	3,979	4,718	5,694
iii. Construction	1,763	2,298	3,114	4,996	6,739	7,513
vi. Electricity and Gas Distribution	823	955	1,217	1,264	1,713	1,916
3. Services	20,966	25,905	35,112	47,080	54,166	60,915
i. Transport, Storage and Communication	3,257	4,268	5,595	7,414	8,349	9,268
ii. Wholesale and Retail Trade	7,489	8,926	12,735	16,661	18,865	21,051
iii. Finance and Insurance	968	1,408	1,801	2,612	3,021	3,573
iv. Ownership of Dwellings	1,913	2,237	2,868	3,766	4,356	5,043
v. Public Administration & Defense	3,445	4,430	5,750	8,113	9,490	10,371
vi. Community, S & P Services	3,894	4,636	6,363	8,514	10,085	11,609
4. Gross Domestic Product (FC)	49,784	61,414	81,690	103,557	119,736	135,982
5. Indirect Taxes	5,117	6,600	9,486	11,560	13,642	15,650
6. Subsidies	228	522	3,074	3,934	3,014	1,884
7. Gross Domestic Product (MP)	54,673	67,492	88,102	111,183	130,364	149,748
8. Net Factor Income from Abroad	99	463	617	1,147	2,992	5,480
9. Gross National Product (FC)	49,883	61,877	82,307	104,704	122,728	141,462
10. Gross National Product (MP)	54,772	67,955	88,719	112,330	133,356	155,228
11. Population (in millions)	63.34	65.89	67.9	69.98	72.12	74.33
12. Per capita income (FC) in Rs.	788	939	1,212	1,496	1,702	1,903
13. Per capita income (MP) in Rs.	865	1,031	1,307	1,605	1,849	2,088

1.1 Gross National Product

a. At Current Factor Cost

(Million Rupees)

Sector	FY78	FY79	FY80	FY81	FY82	FY83
1. Agriculture	50,567	54,147	62,164	76,399	92,216	99,380
i. Major Crops	26,738	29,157	34,081	39,626	46,249	50,147
ii. Minor Crops	8,182	8,658	9,912	13,162	19,518	18,410
iii. Livestock	14,272	14,822	16,668	20,139	22,810	26,740
iv. Fishing	964	1,065	1,017	2,695	2,804	3,111
v. Forestry	411	445	486	777	835	972
2. Industrial	36,400	41,872	52,234	56,013	65,020	72,492
i. Mining & Quarrying	1,317	1,464	2,239	1,053	1,215	1,342
ii. Manufacturing	23,961	27,344	33,300	37,446	44,197	50,200
a) Large-Scale	17,381	19,806	24,274	27,451	33,098	37,357
b) Small-Scale	6,580	7,538	9,026	9,995	11,099	12,843
iii. Construction	8,674	9,667	11,906	11,586	13,172	13,666
vi. Electricity and Gas Distribution	2,448	3,397	4,789	5,928	6,436	7,284
3. Services	72,873	81,825	95,855	115,419	134,917	156,540
i. Transport, Storage and Communication	11,282	13,181	15,486	23,927	27,425	31,092
ii. Wholesale and Retail Trade	24,960	28,327	33,663	37,330	44,165	49,957
iii. Finance and Insurance	4,273	4,931	5,356	5,549	7,311	9,383
iv. Ownership of Dwellings	5,631	6,221	7,137	11,237	13,094	15,734
v. Public Administration & Defense	13,155	13,859	16,263	19,257	21,466	26,467
vi. Community, S & P Services	13,572	15,306	17,950	18,119	21,456	23,907
4. Gross Domestic Product (FC)	159,840	177,844	210,253	247,831	292,153	328,412
5. Indirect Taxes	19,604	24,058	30,333	35,562	37,440	43,487
6. Subsidies	3,110	6,987	6,407	5,197	5,434	7,512
7. Gross Domestic Product (MP)	176,334	194,915	234,179	278,196	324,159	364,387
8. Net Factor Income from Abroad	12,139	14,533	18,284	22,692	25,349	39,395
9. Gross National Product (FC)	171,979	192,377	228,537	270,523	317,502	367,807
10. Gross National Product (MP)	188,473	209,448	252,463	300,888	349,508	403,782
11. Population (in millions)	76.6	78.94	81.36	83.84	86.44	89.12
12. Per capita income (FC) in Rs.	2,245	2,437	2,809	3,227	3,673	4,127
13. Per capita income (MP) in Rs.	2,460	2,653	3,103	3,589	4,043	4,531

1.1 Gross National Product**a. At Current Factor Cost**

(Million Rupees)

Sector	FY84	FY85	FY86	FY87	FY88	FY89
1. Agriculture	104,550	121,293	128,801	135,308	156,375	184,074
i. Major Crops	44,903	53,797	58,102	59,199	64,934	75,804
ii. Minor Crops	23,742	26,329	24,723	24,162	27,864	35,938
iii. Livestock	31,396	36,391	40,858	46,450	57,438	65,038
iv. Fishing	3,347	3,524	3,793	3,960	4,492	5,442
v. Forestry	1,162	1,252	1,325	1,537	1,647	1,852
2. Industrial	84,983	95,516	108,853	123,828	146,527	163,248
i. Mining & Quarrying	1,599	2,064	3,281	3,681	4,811	4,932
ii. Manufacturing	60,398	67,596	75,881	85,850	100,917	113,517
a) Large-Scale	45,518	49,856	54,823	61,826	73,248	80,745
b) Small-Scale	14,880	17,740	21,058	24,024	27,669	32,772
iii. Construction	14,716	17,116	19,052	22,508	25,109	27,706
vi. Electricity and Gas Distribution	8,270	8,740	10,639	11,789	15,690	17,093
3. Services	184,816	208,255	228,665	256,295	298,123	335,816
i. Transport, Storage and Communication	35,199	38,219	41,196	44,624	51,047	54,316
ii. Wholesale and Retail Trade	58,221	67,632	72,742	80,886	100,585	115,810
iii. Finance and Insurance	12,079	13,370	14,855	16,334	18,496	20,060
iv. Ownership of Dwellings	18,836	21,535	23,462	25,472	27,776	30,243
v. Public Administration & Defense	33,133	36,714	42,053	51,018	57,309	65,179
vi. Community, S & P Services	27,348	30,785	34,357	37,961	42,910	50,208
4. Gross Domestic Product (FC)	374,349	425,064	466,319	515,431	601,025	683,138
5. Indirect Taxes	53,557	56,396	58,205	64,422	84,494	99,361
6. Subsidies	8,104	9,303	9,992	7,374	10,130	12,754
7. Gross Domestic Product (MP)	419,802	472,157	514,532	572,479	675,389	769,745
8. Net Factor Income from Abroad	39,595	38,311	41,359	36,378	29,095	28,005
9. Gross National Product (FC)	413,944	463,375	507,678	551,809	630,120	711,143
10. Gross National Product (MP)	459,397	510,468	555,891	608,857	704,484	797,750
11. Population (in millions)	91.88	94.73	97.67	100.69	103.82	107.04
12. Per capita income (FC) in Rs.	4,505	4,892	5,198	5,480	6,069	6,644
13. Per capita income (MP) in Rs.	5,000	5,389	5,692	6,047	6,786	7,453

1.1 Gross National Product

a. At Current Factor Cost

(Million Rupees)

Sector	FY90	FY91	FY92	FY93	FY94
1. Agriculture	197,441	233,130	282,374	297,814	357,924
i. Major Crops	82,929	94,570	125,441	116,209	139,480
ii. Minor Crops	32,136	43,562	46,525	51,513	63,467
iii. Livestock	74,237	86,219	100,726	117,792	141,683
iv. Fishing	5,792	6,072	7,158	9,536	10,097
v. Forestry	2,347	2,707	2,524	2,764	3,197
2. Industrial	191,254	234,033	274,318	303,110	351,909
i. Mining & Quarrying	5,403	6,437	7,117	7,403	8,664
ii. Manufacturing	132,329	158,840	186,832	207,273	247,072
a) Large-Scale	93,729	112,204	130,252	142,006	171,794
b) Small-Scale	38,600	46,636	56,580	65,267	75,278
iii. Construction	32,052	38,172	43,812	49,807	55,246
vi. Electricity and Gas Distribution	21,470	30,584	36,557	38,627	40,927
3. Services	371,156	441,211	521,251	599,205	703,025
i. Transport, Storage and Communication	60,487	77,709	100,956	127,508	149,288
ii. Wholesale and Retail Trade	129,135	152,017	178,040	195,301	229,399
iii. Finance and Insurance	21,434	26,966	30,672	35,428	47,024
iv. Ownership of Dwellings	34,126	39,624	46,207	53,652	62,011
v. Public Administration & Defense	69,115	76,519	85,472	94,560	105,298
vi. Community, S & P Services	56,859	68,376	79,904	92,756	110,005
4. Gross Domestic Product (FC)	759,851	908,374	1,077,943	1,200,129	1,412,858
5. Indirect Taxes	108,641	123,437	144,815	151,300	169,295
6. Subsidies	12,549	11,211	11,373	9,800	9,056
7. Gross Domestic Product (MP)	855,943	1,020,600	1,211,385	1,341,629	1,573,097
8. Net Factor Income from Abroad	36,900	23,908	12,537	9,960	3,988
9. Gross National Product (FC)	796,751	932,282	1,090,480	1,210,089	1,416,846
10. Gross National Product (MP)	892,843	1,044,508	1,223,922	1,351,589	1,577,085
11. Population (in millions)	110.36	113.78	117.31	120.83	124.45
12. Per capita income (FC) in Rs.	7,220	8,194	9,296	10,015	11,385
13. Per capita income (MP) in Rs.	8,090	9,180	10,433	11,186	12,672

1.1 Gross National Product**a. At Current Factor Cost**

(Million Rupees)

Sector	FY95	FY96	FY97	FY98	FY99
1. Agriculture	437,034	491,791	594,554	677,531	739,569
i. Major Crops	177,969	191,473	211,595	260,356	279,713
ii. Minor Crops	72,022	86,438	90,573	106,451	123,342
iii. Livestock	173,047	199,432	275,948	293,629	316,292
iv. Fishing	10,450	11,501	12,707	13,431	16,940
v. Forestry	3,546	2,947	3,731	3,664	3,282
2. Industrial	397,876	466,319	523,478	590,504	649,475
i. Mining & Quarrying	9,007	11,272	11,483	13,510	14,512
ii. Manufacturing	272,757	309,715	353,571	393,149	423,524
a) Large-Scale	200,799	226,482	255,798	284,725	307,647
b) Small-Scale	71,958	83,233	97,773	108,424	115,877
iii. Construction	60,985	70,769	81,338	89,322	88,395
vi. Electricity and Gas Distribution	55,127	74,563	77,086	94,523	123,044
3. Services	837,067	971,781	1,108,548	1,212,849	1,346,899
i. Transport, Storage and Communication	170,857	186,091	218,022	252,752	277,548
ii. Wholesale and Retail Trade	275,290	321,288	357,177	375,865	410,678
iii. Finance and Insurance	56,105	66,437	80,287	77,297	88,230
iv. Ownership of Dwellings	72,164	83,067	96,323	109,972	123,501
v. Public Administration & Defense	130,701	159,164	171,252	183,932	206,997
vi. Community, S & P Services	131,950	155,734	185,487	213,031	239,945
4. Gross Domestic Product (FC)	1,671,977	1,929,891	2,226,580	2,480,884	2,735,943
5. Indirect Taxes	200,544	204,102	214,663	210,346	220,697
6. Subsidies	6,599	13,820	12,931	13,574	18,261
7. Gross Domestic Product (MP)	1,865,922	2,120,173	2,428,312	2,677,656	2,938,379
8. Net Factor Income from Abroad	14,043	-7,136	-19,350	-24,364	-25,547
9. Gross National Product (FC)	1,686,020	1,922,755	2,207,230	2,456,520	2,710,396
10. Gross National Product (MP)	1,879,965	2,113,037	2,408,962	2,653,292	2,912,832
11. Population (in millions)	120.88	123.87	126.9	129.97	133.01
12. Per capita income (FC) in Rs.	13,948	15,522	17,393	18,901	20,377
13. Per capita income (MP) in Rs.	15,552	17,059	18,983	20,415	21,899

1.1 Gross National Product

a. At Current Factor Cost

(Million Rupees)

Sector	FY00	FY01	FY02	FY03	FY04	FY05
1. Agriculture	923,609	945,301	968,291	1,059,316	1,164,751	1,314,234
i. Major Crops	342,200	325,579	316,857	370,117	411,836	497,556
ii. Minor Crops	125,679	130,679	133,136	130,450	126,372	154,218
iii. Livestock	417,120	446,058	476,310	512,976	578,218	621,170
iv. Fishing	15,163	16,546	16,377	16,625	16,728	17,490
v. Forestry	23,447	26,439	25,611	29,148	31,597	23,800
2. Industrial	830,865	942,263	989,349	1,083,914	1,416,986	1,659,285
i. Mining & Quarrying	81,052	106,370	116,952	137,044	208,290	182,051
ii. Manufacturing	522,801	608,132	642,850	725,434	902,486	1,136,634
a) Large-Scale	338,602	410,879	424,089	481,374	621,899	814,657
b) Small-Scale	132,369	143,463	161,734	244,060	200,626	222,176
c) Slaughtering	51,830	53,790	57,027	0	79,961	99,801
iii. Construction	87,386	94,670	95,197	100,880	115,497	153,333
vi. Electricity and Gas Distribution	139,626	133,091	134,350	120,556	190,713	187,267
3. Services	1,807,546	2,035,680	2,188,527	2,390,988	2,668,790	3,149,049
i. Transport, Storage and Communication	400,983	512,997	542,828	609,929	675,623	759,711
ii. Wholesale and Retail Trade	621,842	691,854	720,812	785,776	896,357	1,093,114
iii. Finance and Insurance	132,454	116,997	142,424	144,989	165,230	236,254
iv. Ownership of Dwellings	110,425	124,359	126,454	135,139	146,264	165,441
v. Public Administration & Defense	220,291	235,039	260,042	285,854	312,105	343,348
vi. Community, S & P Services	321,551	354,434	395,967	429,301	473,211	551,181
4. Gross Domestic Product (FC)	3,562,020	3,923,244	4,146,167	4,534,218	5,250,527	6,122,568
5. Indirect Taxes	295,815	320,669	339,262	403,221	455,549	468,573
6. Subsidies	31,724	34,040	32,775	61,791	65,496	91,359
7. Gross Domestic Product (MP)	3,826,111	4,209,873	4,452,654	4,875,648	5,640,580	6,499,782
8. Net Factor Income from Abroad	-47,956	-54,482	23,665	151,812	124,478	134,461
9. Gross National Product (FC)	3,514,064	3,868,762	4,169,832	4,686,030	5,375,005	6,257,029
10. Gross National Product (MP)	3,778,155	4,155,391	4,476,319	5,027,460	5,765,058	6,634,243
11. Population (in millions)	137.53	140.36	143.17	146.75	149.65	152.53
12. Per capita income (FC) in Rs.	25,551	27,563	29,125	31,933	35,917	41,022
13. Per capita income (MP) in Rs.	27,471	29,605	31,266	34,259	38,524	43,495

1.1 Gross National Product

a. At Current Basic Prices

(Million Rupees)

Sector	FY06	FY07	FY08	FY09	FY10
A. Agricultural Sector (1 to 4)	1,775,346	2,014,317	2,393,527	2,998,621	3,461,273
1. Crops (i+ii+iii)	766,274	870,990	1,097,991	1,460,713	1,604,816
i) Important Crops	449,025	514,579	690,748	985,311	1,058,365
ii) Other Crops	256,777	293,478	333,499	392,163	423,866
iii) Cotton Ginning	60,472	62,933	73,744	83,239	122,585
2. Livestock	930,842	1,058,801	1,195,466	1,417,555	1,717,446
3. Forestry	35,067	41,719	53,061	65,526	72,423
4. Fishing	43,163	42,807	47,009	54,827	66,588
B. Industrial Sector (1 to 4)	1,616,157	1,846,217	2,312,375	2,533,221	2,931,695
1. Mining & Quarrying	254,345	297,183	324,258	413,256	475,366
2. Manufacturing	1,065,323	1,226,012	1,572,886	1,679,072	1,943,839
a) Large-Scale	903,323	1,043,111	1,363,068	1,427,213	1,644,117
b) Small-Scale	89,116	101,162	122,473	145,946	167,383
c) Slaughtering	72,884	81,739	87,345	105,913	132,339
3. Electricity generation & distribution and gas distribution	110,109	101,231	146,125	146,983	209,936
4. Construction	186,380	221,791	269,106	293,910	302,554
Commodity Producing Sectors (A & B)	3,391,503	3,860,534	4,705,902	5,531,842	6,392,968
C. Services Sectors (1 to 6)	4,324,274	4,875,232	5,649,353	7,010,423	7,855,579
1. Wholesale & Retail Trade	1,523,067	1,720,385	2,201,667	2,479,758	2,824,137
2. Transport, Storage & Communication	959,499	1,080,163	1,065,682	1,693,847	1,834,476
3. Finance & Insurance	282,919	342,757	401,060	481,308	474,733
4. Housing Services (OD)	504,743	559,956	636,974	707,261	789,220
5. General Government Services	425,218	470,688	529,107	654,144	778,002
6. Other Private Services	628,828	701,283	814,863	994,105	1,155,011
GDP {Total of GVA at basic prices (A+B+C)}	7,715,777	8,735,766	10,355,255	12,542,265	14,248,547
Taxes (T)	573,718	617,143	696,900	919,059	870,853
Subsidies (S)	73,335	113,123	414,383	261,617	252,404
GDP at market prices (GVA+T-S)	8,216,160	9,239,786	10,637,772	13,199,707	14,866,996
Net Factor Income from Abroad	149,901	157,631	208,916	346,281	566,247
Gross National Income	8,366,061	9,397,417	10,846,688	13,545,988	15,433,243
Population (million no.)	155	158	165	168	172
Per Capita Income	53,846	59,413	65,873	80,545	89,869
Consumption of Fixed Capital	710,264	766,092	829,179	902,328	966,078
Net National Income	7,655,797	8,631,325	10,017,509	12,643,660	14,467,165

1.1 Gross National Product

a. At Current Basic Prices

(Million Rupees)

Sector	FY 11	FY12	FY13	FY14	FY15 ^P
A. Agricultural Sector (1 to 4)	4,592,720	4,753,075	5,334,976	5,984,026	6,575,316
1. Crops (i+ii+iii)	2,309,517	1,966,610	2,192,553	2,625,223	2,720,514
i) Important Crops	1,532,889	1,236,453	1,411,388	1,770,196	1,769,591
ii) Other Crops	552,499	586,669	639,078	697,343	769,313
iii) Cotton Ginning	224,129	143,488	142,087	157,685	181,610
2. Livestock	2,131,579	2,610,408	2,933,384	3,138,178	3,609,094
3. Forestry	89,390	113,103	136,500	140,745	153,230
4. Fishing	62,234	62,954	72,538	79,880	92,478
B. Industrial Sector (1 to 4)	3,746,997	4,269,666	4,519,033	4,995,554	4,904,064
1. Mining & Quarrying	494,739	642,205	696,976	743,085	709,862
2. Manufacturing	2,527,651	2,809,684	3,030,650	3,332,996	3,188,805
a) Large-Scale	2,144,831	2,362,410	2,512,376	2,748,946	2,540,026
b) Small-Scale	208,611	241,951	283,107	327,024	378,265
c) Slaughtering	174,209	205,323	235,167	257,025	270,515
3. Electricity generation & distribution and gas distribution	406,156	439,637	368,040	429,213	456,486
4. Construction	318,451	378,140	423,367	490,260	548,911
Commodity Producing Sectors (A & B)	8,339,717	9,022,741	9,854,009	10,979,580	11,479,380
C. Services Sectors (1 to 6)	9,307,836	10,338,770	11,642,671	12,924,402	14,342,563
1. Wholesale & Retail Trade	3,568,178	4,006,835	4,369,465	4,809,945	4,874,000
2. Transport, Storage & Communication	1,923,433	1,905,704	2,311,796	2,482,573	3,200,310
3. Finance & Insurance	536,345	570,503	522,327	600,731	626,418
4. Housing Services (OD)	886,370	984,148	1,092,749	1,229,106	1,371,454
5. General Government Services	1,009,433	1,244,687	1,486,115	1,660,434	1,898,070
6. Other Private Services	1,384,077	1,626,893	1,860,219	2,141,613	2,372,311
GDP {Total of GVA at basic prices (A+B+C)}	17,647,553	19,361,511	21,496,680	23,903,982	25,821,943
Taxes (T)	1,046,915	1,221,540	1,275,990	1,487,097	1,765,027
Subsidies (S)	418,028	536,551	393,674	323,020	203,248
GDP at market prices (GVA+T-S)	18,276,440	20,046,500	22,378,996	25,068,059	27,383,722
Net Factor Income from Abroad	820,225	1,035,707	1,161,607	1,428,923	1,677,686
Gross National Income	19,096,665	21,082,207	23,540,603	26,496,982	29,061,408
Population (million no.)	175	179	183	186	190
Per Capita Income	108,931	117,837	128,968	142,312	153,060
Consumption of Fixed Capital	1,039,282	1,126,937	1,207,209	1,302,709	1,408,956
Net National Income	18,057,383	19,955,270	22,333,394	25,194,273	27,652,452

P: Provisional

Source: Pakistan Bureau of Statistics

Note:

1. Data for FY 50 through FY 59 is estimated by inflating the constant factor cost data with GDP deflator

1.1 Gross National Product

b. At Constant Factor Cost of 1959-60

(Million Rupees)					
Sector	FY50	FY51	FY52	FY53	FY54
1. Agriculture	6,595	6,768	6,155	6,166	7,105
i. Major Crops	3,428	3,524	2,894	2,807	3,539
ii. Minor Crops	822	844	803	846	993
iii. Livestock	2,270	2,326	2,383	2,440	2,497
iv. Fishing	44	44	49	39	43
v. Forestry	31	30	26	34	33
2. Industry	1,194	1,295	1,442	1,569	1,759
i. Mining & Quarrying	27	37	41	42	45
ii. Manufacturing	961	1,042	1,123	1,235	1,396
a. Large-Scale	277	342	406	502	646
b. Small-Scale	684	700	717	733	750
iii. Construction	179	187	247	262	283
iv. Electricity and Gas Distribution	27	29	31	30	35
3. Services	4,609	4,818	5,050	5,130	5,316
i. Transport, Storage and Communication	617	654	667	721	764
ii. Wholesale and Retail Trade	1,477	1,567	1,575	1,585	1,685
iii. Finance and Insurance	55	60	66	71	77
iv. Ownership of Dwellings	632	649	670	686	704
v. Public Administration & Defense	873	895	1,039	993	969
vi. Community Services	955	993	1,033	1,074	1,117
4. Gross Domestic Product (FC)	12,398	12,881	12,647	12,865	14,180
5. Net Factor Income from Abroad	-18	-18	-11	-13	-27
6. Gross National Product (FC)	12,380	12,863	12,636	12,852	14,153
7. Population (in millions)	35.31	36.18	37.07	37.98	38.91
8. Per capita income (FC) in Rs.	351	356	341	338	364
Sector	FY55	FY56	FY57	FY58	FY59
1. Agriculture	6,948	7,093	7,254	7,393	7,689
i. Major Crops	3,461	3,524	3,650	3,694	3,931
ii. Minor Crops	859	882	852	884	891
iii. Livestock	2,553	2,610	2,667	2,724	2,780
iv. Fishing	43	51	51	52	56
v. Forestry	32	26	34	39	31
2. Industry	1,940	2,143	2,270	2,397	2,557
i. Mining & Quarrying	45	50	55	59	64
ii. Manufacturing	1,569	1,727	1,821	1,889	1,968
a. Large-Scale	802	942	1,018	1,068	1,128
b. Small-Scale	767	785	803	821	840
iii. Construction	289	323	337	386	459
iv. Electricity and Gas Distribution	37	43	57	63	66
3. Services	5,580	5,742	5,900	6,025	6,434
i. Transport, Storage and Communication	823	845	878	890	1,064
ii. Wholesale and Retail Trade	1,777	1,818	1,876	1,939	1,988
iii. Finance and Insurance	79	96	118	116	131
iv. Ownership of Dwellings	725	745	769	792	815
v. Public Administration & Defense	1,014	1,030	1,003	981	1,077
vi. Community Services	1,162	1,208	1,256	1,307	1,359
4. Gross Domestic Product (FC)	14,468	14,978	15,424	15,815	16,680
5. Net Factor Income from Abroad	-4	-20	-17	-4	-10
6. Gross National Product (FC)	14,464	14,958	15,407	15,811	16,670
7. Population (in millions)	39.87	40.86	41.87	42.9	43.95
8. Per Capita Income (FC) in Rs.	363	366	368	369	379

1.1 Gross National Product

b. At Constant Factor Cost of 1959-60

(Million Rupees)

Sector	FY60	FY61	FY62	FY63	FY64	FY65	FY66	FY67
1. Agriculture	7,711	7,695	8,171	8,597	8,813	9,276	9,318	9,829
i. Major Crops	3,882	3,840	4,209	4,595	4,509	4,888	4,821	5,137
ii. Minor Crops	893	869	918	891	1,129	1,130	1,172	1,284
iii. Livestock	2,837	2,887	2,940	2,996	3,048	3,121	3,178	3,242
iv. Fishing	71	67	70	77	85	91	97	114
v. Forestry	28	32	34	38	42	46	50	52
2. Industry	2,602	3,070	3,362	3,788	4,348	4,837	5,225	5,411
i. Mining & Quarrying	70	81	86	96	113	122	133	133
ii. Manufacturing	2,018	2,278	2,581	2,870	3,196	3,514	3,816	4,032
a) Large-Scale	1,159	1,394	1,671	1,934	2,233	2,523	2,796	2,982
b) Small-Scale	859	884	910	936	963	991	1,020	1,050
iii. Construction	427	612	596	700	897	1,029	1,079	1,039
iv. Electricity and Gas Distribution	87	99	99	122	142	172	197	207
3. Services	6,513	6,884	7,177	7,671	8,195	9,247	10,583	10,661
i. Transport, Storage and Communication	952	1,059	1,031	1,142	1,176	1,588	1,688	1,761
ii. Wholesale and Retail Trade	2,105	2,251	2,427	2,665	2,935	3,166	3,440	3,621
iii. Finance and Insurance	160	176	191	213	232	320	355	400
iv. Ownership of Dwellings	837	858	888	916	943	976	1,006	1,039
v. Public Administration & Defense	1,048	1,062	1,103	1,134	1,244	1,465	2,293	1,962
vi. Community, S & P Services	1,411	1,478	1,537	1,601	1,665	1,732	1,801	1,878
4. Gross Domestic Product (FC)	16,826	17,649	18,710	20,056	21,356	23,360	25,126	25,901
5. Indirect Taxes	1,039	1,244	1,406	1,591	1,759	2,010	2,186	2,504
6. Subsidies	11	29	51	61	45	194	212	182
7. Gross Domestic Product (MP)	17,854	18,864	20,065	21,586	23,070	25,176	27,100	28,223
8. Net Factor Income from Abroad	-23	-25	-27	-48	-34	-61	-47	-48
9. Gross National Product (FC)	16,803	17,624	18,683	20,008	21,322	23,299	25,079	25,853
10. Gross National Product (MP)	17,831	18,839	20,038	21,538	23,036	25,115	27,053	28,175
11. Population (in millions)	45.03	46.2	47.53	48.9	50.31	51.76	53.26	54.79
12. Per Capita Income (FC) in Rs.	373	381	394	410	424	451	472	473
13. Per Capita Income (MP) in Rs.	396	408	422	441	459	486	509	515

1.1 Gross National Product

b. At Constant Factor Cost of 1959-60

(Million Rupees)							
Sector	FY68	FY69	FY70	FY71	FY72	FY73	FY74
1. Agriculture	10,982	11,478	12,574	12,188	12,611	12,821	13,357
i. Major Crops	6,078	6,408	7,553	7,045	7,336	7,473	7,844
ii. Minor Crops	1,406	1,516	1,363	1,418	1,507	1,478	1,585
iii. Livestock	3,307	3,373	3,440	3,509	3,579	3,651	3,724
iv. Fishing	135	121	170	155	125	128	115
v. Forestry	56	60	48	61	64	91	89
2. Industry	5,687	6,368	7,340	7,808	7,692	8,488	9,202
i. Mining & Quarrying	137	141	157	156	159	161	180
ii. Manufacturing	4,289	4,659	5,187	5,521	5,590	6,078	6,464
a) Large-Scale	3,209	3,548	4,043	4,293	4,273	4,665	4,948
b) Small-Scale	1,080	1,111	1,144	1,228	1,317	1,413	1,516
iii. Construction	1,037	1,317	1,357	1,390	1,163	1,346	1,490
vi. Electricity and Gas Distribution	224	251	639	741	780	903	1,068
3. Services	10,990	11,608	12,423	12,740	13,192	14,464	15,880
i. Transport, Storage and Communication	1,856	1,965	2,026	1,981	2,029	2,359	2,469
ii. Wholesale and Retail Trade	3,754	4,020	4,457	4,566	4,666	4,933	5,621
iii. Finance and Insurance	447	485	579	635	640	826	879
iv. Ownership of Dwellings	1,067	1,099	1,112	1,149	1,188	1,231	1,275
v. Public Administration & Defense	1,912	2,008	2,080	2,133	2,278	2,599	2,983
vi. Community, S & P Services	1,954	2,031	2,169	2,276	2,391	2,516	2,653
4. Gross Domestic Product (FC)	27,659	29,454	32,337	32,736	33,495	35,773	38,439
5. Indirect Taxes	2,289	2,781	3,507	3,625	3,404	3,672	4,141
6. Subsidies	168	172	176	141	152	290	1,342
7. Gross Domestic Product (MP)	29,780	32,063	35,668	36,220	36,747	39,155	41,238
8. Net Factor Income from Abroad	-23	-29	2	-72	71	181	184
9. Gross National Product (FC)	27,636	29,425	32,339	32,664	33,566	35,954	38,623
10. Gross National Product (MP)	29,757	32,034	35,670	36,148	36,818	39,336	41,422
11. Population (in millions)	56.37	58	59.7	61.49	63.34	65.89	67.9
12. Per Capita Income (FC) in Rs.	491	507	542	531	530	546	569
13. Per Capita Income (MP) in Rs.	528	552	597	588	581	597	610

1.1 Gross National Product

b. At Constant Factor Cost of 1959-60

(Million Rupees)						
Sector	FY75	FY76	FY77	FY78	FY79	FY80
1. Agriculture	13,074	13,659	14,004	14,399	14,845	15,826
i. Major Crops	7,455	7,833	7,944	8,115	8,315	9,105
ii. Minor Crops	1,679	1,839	1,920	1,962	2,023	2,086
iii. Livestock	3,799	3,875	3,997	4,133	4,274	4,418
iv. Fishing	82	86	98	131	139	127
v. Forestry	59	26	45	58	94	90
2. Industry	9,382	9,842	10,132	11,096	11,942	13,228
i. Mining & Quarrying	181	175	206	212	221	250
ii. Manufacturing	6,498	6,588	6,707	7,392	7,984	8,803
a) Large-Scale	4,871	4,843	4,834	5,362	5,783	6,417
b) Small-Scale	1,627	1,745	1,873	2,030	2,201	2,386
iii. Construction	1,754	2,094	2,076	2,248	2,371	2,644
iv. Electricity and Gas Distribution	949	985	1,143	1,244	1,366	1,531
3. Services	17,474	17,728	18,265	20,184	21,417	22,682
i. Transport, Storage and Communication	2,578	2,608	2,653	3,029	3,275	3,495
ii. Wholesale and Retail Trade	5,794	5,894	5,875	6,454	6,867	7,378
iii. Finance and Insurance	1,006	1,039	1,124	1,256	1,337	1,312
iv. Ownership of Dwellings	1,321	1,369	1,418	1,469	1,522	1,577
v. Public Administration & Defense	3,972	3,854	4,135	4,657	4,906	5,209
vi. Community, S & P Services	2,803	2,964	3,060	3,319	3,510	3,711
4. Gross Domestic Product (FC)	39,930	41,229	42,401	45,679	48,204	51,736
5. Indirect Taxes	4,002	4,239	4,345	5,043	5,802	6,513
6. Subsidies	1,362	937	523	800	1,685	1,376
7. Gross Domestic Product (MP)	42,570	44,531	46,223	49,922	52,321	56,873
8. Net Factor Income from Abroad	258	711	1,295	2,675	3,066	3,152
9. Gross National Product (FC)	40,188	41,940	43,696	48,354	51,270	54,888
10. Gross National Product (MP)	42,828	45,242	47,518	52,597	55,387	60,025
11. Population (in millions)	69.98	72.12	74.33	76.6	78.94	81.36
12. Per Capita Income (FC) in Rs.	574	582	588	631	649	675
13. Per Capita Income (MP) in Rs.	612	627	639	687	702	738

1.1 Gross National Product**b. At Constant Factor Cost of 1980-81**

(Million Rupees)

Sector	FY81	FY82	FY83	FY84	FY85	FY86	FY87
1. Agriculture	76,399	80,008	83,532	79,502	88,187	93,433	96,473
i. Major Crops	39,626	41,496	42,837	36,710	43,390	46,212	46,965
ii. Minor Crops	13,162	14,229	15,156	15,668	16,109	16,742	17,317
iii. Livestock	20,139	20,770	21,664	22,956	24,356	25,865	27,351
iv. Fishing	2,695	2,713	2,963	3,130	3,293	3,544	3,650
v. Forestry	777	800	912	1,038	1,039	1,070	1,190
2. Industry	56,013	62,028	65,091	69,688	75,147	81,234	88,257
i. Mining & Quarrying	1,053	1,167	1,164	1,181	1,340	1,657	1,782
ii. Manufacturing	37,446	42,596	45,592	49,187	53,166	57,180	61,484
a) Large-Scale	27,451	31,761	33,847	36,455	39,365	42,220	45,267
b) Small-Scale	9,995	10,835	11,745	12,732	13,801	14,960	16,217
iii. Construction	11,586	12,242	11,910	12,025	13,155	14,035	15,784
iv. Electricity and Gas Distribution	5,928	6,023	6,425	7,295	7,486	8,362	9,207
3. Services	115,419	124,535	136,044	146,787	158,417	167,557	177,380
i. Transport, Storage and Communication	23,927	25,910	27,971	30,283	32,688	34,305	36,785
ii. Wholesale and Retail Trade	37,330	40,957	44,397	46,440	51,876	55,361	58,661
iii. Finance and Insurance	5,549	6,491	7,498	8,767	8,752	9,057	9,111
iv. Ownership of Dwellings	11,237	12,341	14,125	16,200	17,849	18,791	19,784
v. Public Administration & Defense	19,257	19,534	21,490	23,192	23,916	25,183	26,556
vi. Community, S & P Services	18,119	19,302	20,563	21,905	23,336	24,860	26,483
4. Gross Domestic Product (FC)	247,831	266,571	284,667	295,977	321,751	342,224	362,110
5. Indirect Taxes	35,562	34,873	38,447	43,038	43,103	42,501	44,800
6. Subsidies	5,197	5,061	6,641	6,512	7,107	7,296	5,128
7. Gross Domestic Product (MP)	278,196	296,383	316,473	332,503	357,747	377,429	401,782
8. Net Factor Income from Abroad	22,692	22,882	33,000	31,630	28,814	31,282	26,575
9. Gross National Product (FC)	270,523	289,453	317,667	327,607	350,565	373,506	388,685
10. Gross National Product (MP)	300,888	319,265	349,473	364,133	386,561	408,711	428,357
11. Population (in millions)	83.84	86.44	89.12	91.88	94.73	97.67	100.69
12. Per Capita Income (FC) in Rs.	3,227	3,349	3,564	3,566	3,701	3,824	3,860
13. Per Capita Income (MP) in Rs.	3,589	3,693	3,921	3,963	4,081	4,185	4,254

1.1 Gross National Product

b. At Constant Factor Cost of 1980-81

(Million Rupees)

Sector	FY88	FY89	FY90	FY91	FY92	FY93
1. Agriculture	99,108	105,917	109,127	114,542	125,425	118,795
i. Major Crops	48,452	51,842	51,795	54,741	63,213	53,354
ii. Minor Crops	16,756	18,205	19,147	19,820	20,290	21,092
iii. Livestock	28,906	30,614	32,481	34,105	36,133	38,308
iv. Fishing	3,776	3,999	4,325	4,430	4,650	4,909
v. Forestry	1,218	1,257	1,379	1,446	1,139	1,132
2. Industry	96,925	101,433	107,955	115,359	124,278	131,129
i. Mining & Quarrying	2,029	2,071	2,269	2,504	2,565	2,642
ii. Manufacturing	67,622	70,300	74,324	78,969	85,324	89,889
a) Large-Scale	50,043	51,244	53,667	56,577	61,051	63,577
b) Small-Scale	17,579	19,056	20,657	22,392	24,273	26,312
iii. Construction	16,563	16,937	17,466	18,462	19,566	20,701
iv. Electricity and Gas Distribution	10,711	12,125	13,896	15,424	16,823	17,897
3. Services	189,383	196,598	205,402	216,104	230,710	241,401
i. Transport, Storage and Communication	39,293	37,716	40,184	42,719	47,189	50,333
ii. Wholesale and Retail Trade	63,932	67,305	69,655	73,380	78,760	81,061
iii. Finance and Insurance	9,452	9,743	9,793	9,913	10,343	11,065
iv. Ownership of Dwellings	20,828	21,928	23,086	24,305	25,588	26,939
v. Public Administration & Defense	27,666	29,852	30,667	31,679	32,495	33,295
vi. Community, S & P Services	28,212	30,054	32,017	34,108	36,335	38,708
4. Gross Domestic Product (FC)	385,416	403,948	422,484	446,005	480,413	491,325
5. Indirect Taxes	53,406	57,269	58,359	59,345	63,722	62,156
6. Subsidies	6,403	7,351	6,741	5,390	5,004	4,026
7. Gross Domestic Product (MP)	432,419	453,866	474,102	499,960	539,131	549,455
8. Net Factor Income from Abroad	17,100	14,933	17,163	9,457	4,949	3,734
9. Gross National Product (FC)	402,516	418,881	439,647	455,462	485,362	495,059
10. Gross National Product (MP)	449,519	468,799	491,265	509,417	544,080	553,189
11. Population (in millions)	103.82	107.04	110.36	113.78	117.31	120.83
12. Per Capita Income (FC) in Rs.	3,877	3,913	3,984	4,003	4,137	4,097
13. Per Capita Income (MP) in Rs.	4,330	4,380	4,451	4,477	4,638	4,578

1.1 Gross National Product

b. At Constant Factor Cost of 1980-81

(Million Rupees)

Sector	FY94	FY95	FY96	FY97	FY98	FY99
1. Agriculture	125,005	133,215	148,832	149,016	155,748	158,783
i. Major Crops	54,018	58,714	62,211	59,518	64,439	64,426
ii. Minor Crops	23,754	25,395	26,636	26,886	29,071	30,300
iii. Livestock	40,599	42,848	54,172	56,469	56,024	57,809
iv. Fishing	5,442	5,047	4,904	5,139	5,443	5,477
v. Forestry	1,192	1,211	909	1,004	771	771
2. Industry	137,085	138,032	144,552	144,082	152,893	160,417
i. Mining & Quarrying	2,765	2,646	2,833	2,886	2,744	2,831
ii. Manufacturing	94,816	92,561	96,016	95,945	102,593	106,767
a) Large-Scale	66,294	67,310	69,424	67,941	73,102	75,710
b) Small-Scale	28,522	25,251	26,592	28,004	29,491	31,057
iii. Construction	21,040	21,253	21,944	22,183	22,462	21,356
iv. Electricity and Gas Distribution	18,464	21,572	23,759	23,068	25,094	29,463
3. Services	251,545	263,614	276,773	286,767	291,484	306,033
i. Transport, Storage and Communication	52,183	54,342	54,798	56,859	60,959	64,085
ii. Wholesale and Retail Trade	83,377	87,245	92,542	93,208	92,157	94,891
iii. Finance and Insurance	12,629	13,426	15,283	17,039	12,958	15,403
iv. Ownership of Dwellings	28,361	29,858	31,435	33,095	34,842	36,682
v. Public Administration & Defense	33,759	34,814	35,917	36,712	37,459	38,395
vi. Community, S & P Services	41,236	43,929	46,798	49,854	53,109	56,577
4. Gross Domestic Product (FC)	513,635	534,861	570,157	579,865	600,125	625,233
5. Indirect Taxes	60,458	61,584	56,818	52,870	48,617	47,971
6. Subsidies	3,234	2,026	3,747	3,185	3,137	3,969
7. Gross Domestic Product (MP)	570,859	594,419	623,228	629,550	645,605	669,235
8. Net Factor Income from Abroad	1,319	4,031	-1,856	-4,362	-5,571	-5,202
9. Gross National Product (FC)	514,954	538,892	568,301	575,503	594,554	620,031
10. Gross National Product (MP)	572,178	598,450	621,372	625,188	640,034	664,033
11. Population (in millions)	124.45	120.88	123.87	126.9	129.97	133.01
12. Per capita income (FC) in Rs.	4,138	4,458	4,588	4,535	4,575	4,662
13. Per capita income (MP) in Rs.	4,598	4,951	5,016	4,927	4,924	4,992

1.1 Gross National Product

b. At Constant Factor Cost of 1999-00

(Million Rupees)

Sector	FY 00	FY01	FY02	FY03	FY04	FY05
1. Agriculture	923,609	903,499	904,433	941,942	964,827	1,027,403
i. Major Crops	342,200	308,474	300,911	321,505	327,057	385,058
ii. Minor Crops	125,679	121,673	117,217	119,446	124,121	125,993
iii. Livestock	417,120	433,066	448,968	460,495	473,745	484,876
iv. Fishing	15,163	14,715	12,901	13,346	13,611	13,691
v. Forestry	23,447	25,571	24,436	27,150	26,293	17,785
2. Industry	830,865	865,196	888,539	926,183	1,076,808	1,207,268
i. Mining & Quarrying	81,052	85,528	90,431	96,418	111,473	122,621
ii. Manufacturing	522,801	571,357	596,841	638,044	727,439	840,243
a) Large-Scale	338,602	375,687	388,859	416,955	492,632	590,759
b) Small-Scale	132,369	142,310	152,997	164,487	176,841	190,121
c) Slaughtering	51,830	53,360	54,985	56,602	57,966	59,363
iii. Construction	87,386	87,846	89,241	92,789	82,818	98,190
iv. Electricity and Gas Distribution	139,626	120,465	112,026	98,932	155,078	146,214
3. Services	1,807,546	1,863,396	1,952,146	2,053,979	2,173,947	2,358,559
i. Transport, Storage and Communication	400,983	422,195	427,296	445,552	461,276	477,171
ii. Wholesale and Retail Trade	621,842	649,564	667,615	707,665	766,693	858,695
iii. Finance and Insurance	132,454	112,455	131,761	130,081	141,768	185,501
iv. Ownership of Dwellings	110,425	114,593	118,604	122,466	126,764	131,214
v. Public Administration & Defense	220,291	225,152	240,585	259,148	267,321	268,826
vi. Community, S & P Services	321,551	339,437	366,285	389,067	410,125	437,152
4. Gross Domestic Product (FC)	3,562,020	3,632,091	3,745,118	3,922,104	4,215,582	4,593,230
5. Indirect Taxes	295,815	301,920	312,886	355,323	372,029	358,455
6. Subsidies	31,724	32,050	30,227	54,451	53,488	69,889
7. Gross Domestic Product (MP)	3,826,111	3,901,961	4,027,777	4,222,976	4,534,123	4,881,796
8. Net Factor Income from Abroad	-47,956	-47,285	22,594	127,050	90,721	88,750
9. Gross National Product (FC)	3,514,064	3,584,806	3,767,712	4,049,154	4,306,303	4,681,980
10. Gross National Product (MP)	3,778,155	3,854,676	4,050,371	4,350,026	4,624,844	4,970,546
11. Population (in millions)	137.53	140.36	143.17	146.75	149.65	152.53
12. Per capita income (FC) in Rs.	25,551	25,540	26,316	27,592	28,776	30,695
13. Per capita income (MP) in Rs.	27,471	27,463	28,291	29,642	30,904	32,587

1.1 Gross National Product

b. At Constant Basic Prices of 2005-06

(Million Rupees)

Sector	FY06	FY07	FY08	FY09	FY10
A. Agricultural Sector (1 to 4)	1,775,346	1,836,125	1,869,310	1,934,691	1,939,132
1. Crops (i+ii+iii)	766,274	800,212	792,050	832,916	798,244
i) Important Crops	449,025	478,175	458,492	497,113	478,540
ii) Other Crops	256,777	262,053	277,761	279,273	259,054
iii) Cotton Ginning	60,472	59,984	55,797	56,530	60,650
2. Livestock	930,842	956,546	990,989	1,013,286	1,051,755
3. Forestry	35,067	36,021	39,228	40,237	40,207
4. Fishing	43,163	43,346	47,043	48,252	48,926
B. Industrial Sector (1 to 4)	1,616,157	1,741,085	1,888,600	1,790,263	1,851,565
1. Mining & Quarrying	254,345	273,032	281,635	274,710	282,269
2. Manufacturing	1,065,323	1,161,551	1,232,430	1,180,964	1,197,163
a) Large-Scale	903,323	989,896	1,050,276	986,887	990,928
b) Small-Scale	89,116	96,470	104,519	113,474	123,083
c) Slaughtering	72,884	75,185	77,635	80,603	83,152
3. Electricity generation & distribution and Gas distribution	110,109	96,066	131,767	115,812	135,099
4. Construction	186,380	210,436	242,768	218,777	237,034
Commodity Producing Sectors (A & B)	3,391,503	3,577,210	3,757,910	3,724,954	3,790,697
C. Services Sectors (1 to 6)	4,324,274	4,565,759	4,791,238	4,855,033	5,010,697
1. Wholesale & Retail Trade	1,523,067	1,612,086	1,703,741	1,652,874	1,682,465
2. Transport, Storage & Communication	959,499	1,025,694	1,082,452	1,136,990	1,170,612
3. Finance & Insurance	282,919	308,673	328,071	296,427	286,775
4. Housing Services (OD)	504,743	524,929	545,950	567,941	590,718
5. General Government Services	425,218	436,848	437,742	462,193	499,038
6. Other Private Services	628,828	657,529	693,282	738,608	781,089
GDP {Total of GVA at basic prices (A+B+C)}	7,715,777	8,142,969	8,549,148	8,579,987	8,801,394
Taxes (T)	573,718	577,093	551,694	611,768	509,152
Subsidies (S)	73,335	106,830	341,064	183,930	157,993
GDP at market prices (GVA+T-S)	8,216,160	8,613,232	8,759,778	9,007,825	9,152,553
Net Factor Income from Abroad	149,901	146,511	152,116	201,584	310,494
Gross National Income	8,366,061	8,759,743	8,911,894	9,209,409	9,463,047
Consumption of Fixed Capital	710,264	754,786	796,336	827,949	849,372
Net National Income	7,655,797	8,004,957	8,115,558	8,381,460	8,613,675

1.1 Gross National Product

b. At Constant Basic Prices of 2005-06

(Million Rupees)					
Sector	FY 11	FY12	FY13	FY14	FY15 ^P
A. Agricultural Sector (1 to 4)	1,977,178	2,048,794	2,103,600	2,160,223	2,222,337
1. Crops (i+ii+iii)	806,162	832,128	844,860	871,905	880,661
i) Important Crops	485,722	523,936	524,839	566,607	568,219
ii) Other Crops	264,934	245,007	258,670	244,762	247,440
iii) Cotton Ginning	55,506	63,185	61,351	60,536	65,002
2. Livestock	1,087,406	1,130,740	1,169,712	1,201,944	1,251,443
3. Forestry	42,121	42,874	45,695	42,616	43,957
4. Fishing	41,489	43,052	43,333	43,758	46,276
B. Industrial Sector (1 to 4)	1,935,022	1,984,316	1,996,364	2,085,276	2,160,685
1. Mining & Quarrying	269,798	283,727	294,727	299,588	311,095
2. Manufacturing	1,227,091	1,252,670	1,310,522	1,369,003	1,412,453
a) Large-Scale	1,007,331	1,018,706	1,061,342	1,103,695	1,129,994
b) Small-Scale	133,556	144,713	156,691	169,676	183,654
c) Slaughtering	86,204	89,251	92,489	95,632	98,805
3. Electricity generation & distribution and Gas distribution	221,379	224,490	165,275	174,482	177,866
4. Construction	216,754	223,429	225,840	242,203	259,271
Commodity Producing Sectors (A & B)	3,912,200	4,033,110	4,099,964	4,245,499	4,383,022
C. Services Sectors (1 to 6)	5,208,136	5,437,145	5,716,248	5,965,957	6,261,314
1. Wholesale & Retail Trade	1,718,014	1,746,511	1,808,124	1,880,004	1,943,499
2. Transport, Storage & Communication	1,198,896	1,254,126	1,304,697	1,364,255	1,421,737
3. Finance & Insurance	274,674	279,171	302,392	315,032	334,513
4. Housing Services (OD)	614,460	639,003	664,542	691,091	718,704
5. General Government Services	569,191	632,130	703,717	723,823	792,180
6. Other Private Services	832,901	886,204	932,776	991,752	1,050,681
GDP {Total of GVA at basic prices (A+B+C)}	9,120,336	9,470,255	9,816,212	10,211,456	10,644,336
Taxes (T)	504,829	533,424	519,054	559,311	663,669
Subsidies (S)	221,063	269,772	176,255	130,386	78,349
GDP at market prices (GVA+T-S)	9,404,102	9,733,907	10,159,011	10,640,381	11,229,656
Net Factor Income from Abroad	372,728	386,559	403,132	474,319	551,366
Gross National Income	9,776,830	10,120,466	10,562,143	11,114,700	11,781,022
Consumption of Fixed Capital	863,499	880,134	896,651	917,783	943,280
Net National Income	8,913,331	9,240,332	9,665,492	10,196,917	10,837,742

P: Provisional

Source: Pakistan Bureau of Statistics

1.2 Sectoral Share in Gross Domestic Product

a. At Current Factor Cost

									(Percent)
Sector	FY50	FY51	FY52	FY53	FY54	FY55	FY56	FY57	
1. Agriculture	53.2	52.5	48.7	47.9	50.1	48.0	47.4	47.0	
i. Major Crops	27.6	27.4	22.9	21.8	25.0	23.9	23.5	23.7	
ii. Minor Crops	6.6	6.6	6.3	6.6	7.0	5.9	5.9	5.5	
iii. Livestock	18.3	18.1	18.8	19.0	17.6	17.6	17.4	17.3	
iv. Fishing	0.4	0.3	0.4	0.3	0.3	0.3	0.3	0.3	
v. Forestry	0.3	0.2	0.2	0.3	0.2	0.2	0.2	0.2	
2. Industry	9.6	10.1	11.4	12.2	12.4	13.4	14.3	14.7	
i. Mining & Quarrying	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.4	
ii. Manufacturing	7.8	8.1	8.9	9.6	9.8	10.8	11.5	11.8	
a) Large-Scale	2.2	2.7	3.2	3.9	4.6	5.5	6.3	6.6	
b) Small-Scale	5.5	5.4	5.7	5.7	5.3	5.3	5.2	5.2	
iii. Construction	1.4	1.5	2.0	2.0	2.0	2.0	2.2	2.2	
iv. Electricity and Gas Distribution	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.4	
3. Services	37.2	37.4	39.9	39.9	37.5	38.6	38.3	38.3	
i. Transport, Storage and Communication	5.0	5.1	5.3	5.6	5.4	5.7	5.6	5.7	
ii. Wholesale and Retail Trade	11.9	12.2	12.5	12.3	11.9	12.3	12.1	12.2	
iii. Finance and Insurance	0.4	0.5	0.5	0.6	0.5	0.5	0.6	0.8	
iv. Ownership of Dwellings	5.1	5.0	5.3	5.3	5.0	5.0	5.0	5.0	
v. Public Administration & Defense	7.0	6.9	8.2	7.7	6.8	7.0	6.9	6.5	
vi. Community, S & P Services	7.7	7.7	8.2	8.3	7.9	8.0	8.1	8.1	

Sector	FY58	FY59	FY60	FY61	FY62	FY63	FY64	FY65
1. Agriculture	46.7	46.1	45.8	44.6	42.9	41.8	41.4	39.8
i. Major Crops	23.4	23.6	23.1	22.4	21.3	21.3	21.6	21.8
ii. Minor Crops	5.6	5.3	5.3	4.9	4.8	4.2	5.0	5.1
iii. Livestock	17.2	16.7	16.9	16.7	16.2	15.6	14.1	12.2
iv. Fishing	0.3	0.3	0.4	0.4	0.4	0.5	0.5	0.5
v. Forestry	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
2. Industry	15.2	15.3	15.5	16.7	17.8	19.5	20.2	19.9
i. Mining & Quarrying	0.4	0.4	0.4	0.5	0.5	0.5	0.5	0.5
ii. Manufacturing	11.9	11.8	12.0	12.4	13.7	14.8	14.9	14.4
a) Large-Scale	6.8	6.8	6.9	7.5	8.8	10.0	10.4	10.3
b) Small-Scale	5.2	5.0	5.1	4.9	4.9	4.8	4.4	4.1
iii. Construction	2.4	2.8	2.5	3.3	3.1	3.6	4.2	4.2
iv. Electricity and Gas Distribution	0.4	0.4	0.5	0.6	0.5	0.6	0.7	0.8
3. Services	38.1	38.6	38.7	38.7	39.2	38.7	38.4	40.3
i. Transport, Storage and Communication	5.6	6.4	5.7	6.0	5.8	5.9	5.6	7.1
ii. Wholesale and Retail Trade	12.3	11.9	12.5	12.6	13.1	13.2	13.8	14.1
iii. Finance and Insurance	0.7	0.8	1.0	1.0	1.1	1.1	1.1	1.3
iv. Ownership of Dwellings	5.0	4.9	5.0	4.8	4.8	4.7	4.4	4.1
v. Public Administration & Defense	6.2	6.5	6.2	6.1	6.1	5.9	5.9	6.3
vi. Community, S & P Services	8.3	8.1	8.4	8.2	8.4	8.0	7.7	7.4

1.2 Sectoral Share in Gross Domestic Product

a. At Current Factor Cost

									(Percent)
Sector	FY66	FY67	FY68	FY69	FY70	FY71	FY72	FY73	
1. Agriculture	36.5	38.2	39.4	37.0	36.8	35.3	36.0	35.7	
i. Major Crops	19.6	20.2	20.6	19.7	21.0	19.2	20.2	20.1	
ii. Minor Crops	5.0	6.0	6.1	4.5	4.6	4.9	4.8	4.6	
iii. Livestock	11.2	11.3	12.0	12.1	10.5	10.4	10.1	10.0	
iv. Fishing	0.5	0.5	0.4	0.4	0.5	0.6	0.6	0.6	
v. Forestry	0.2	0.2	0.3	0.3	0.2	0.2	0.2	0.3	
2. Industry	20.4	19.5	19.5	21.7	22.3	23.3	21.9	22.1	
i. Mining & Quarrying	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.6	
ii. Manufacturing	14.8	14.5	14.7	15.9	16.1	16.8	16.1	16.2	
a) Large-Scale	10.9	10.7	11.0	12.1	12.5	13.1	12.3	12.5	
b) Small-Scale	4.0	3.8	3.7	3.8	3.5	3.7	3.8	3.8	
iii. Construction	4.2	3.7	3.6	4.5	4.2	4.3	3.5	3.7	
iv. Electricity and Gas Distribution	0.8	0.8	0.8	0.8	1.5	1.7	1.7	1.6	
3. Services	43.1	42.3	41.1	41.3	40.8	41.4	42.1	42.2	
i. Transport, Storage and Communication	6.9	7.1	7.1	7.1	6.8	6.6	6.5	6.9	
ii. Wholesale and Retail Trade	14.2	14.7	14.4	14.6	14.9	15.1	15.0	14.5	
iii. Finance and Insurance	1.4	1.5	1.6	1.6	1.8	1.9	1.9	2.3	
iv. Ownership of Dwellings	4.1	4.1	3.9	4.0	3.7	3.8	3.8	3.6	
v. Public Administration & Defense	9.3	7.6	7.0	7.0	6.4	6.4	6.9	7.2	
vi. Community, S & P Services	7.3	7.3	7.1	7.0	7.2	7.6	7.8	7.5	

Sector	FY74	FY75	FY76	FY77	FY78	FY79	FY80	FY81
1. Agriculture	34.4	32.4	32.0	32.3	31.6	30.4	29.6	30.8
i. Major Crops	18.8	17.6	17.2	16.5	16.7	16.4	16.2	16.0
ii. Minor Crops	4.6	4.8	5.0	5.3	5.1	4.9	4.7	5.3
iii. Livestock	10.1	9.3	9.3	9.8	8.9	8.3	7.9	8.1
iv. Fishing	0.6	0.4	0.4	0.5	0.6	0.6	0.5	1.1
v. Forestry	0.3	0.2	0.1	0.2	0.3	0.3	0.2	0.3
2. Industry	22.6	22.2	22.7	22.9	22.8	23.5	24.8	22.6
i. Mining & Quarrying	0.7	0.8	0.8	0.9	0.8	0.8	1.1	0.4
ii. Manufacturing	16.7	15.3	14.9	15.0	15.0	15.4	15.8	15.1
a) Large-Scale	12.7	11.5	10.9	10.8	10.9	11.1	11.5	11.1
b) Small-Scale	3.9	3.8	3.9	4.2	4.1	4.2	4.3	4.0
iii. Construction	3.8	4.8	5.6	5.5	5.4	5.4	5.7	4.7
iv. Electricity and Gas Distribution	1.5	1.2	1.4	1.4	1.5	1.9	2.3	2.4
3. Services	43.0	45.5	45.2	44.8	45.6	46.0	45.6	46.6
i. Transport, Storage and Communication	6.8	7.2	7.0	6.8	7.1	7.4	7.4	9.7
ii. Wholesale and Retail Trade	15.6	16.1	15.8	15.5	15.6	15.9	16.0	15.1
iii. Finance and Insurance	2.2	2.5	2.5	2.6	2.7	2.8	2.5	2.2
iv. Ownership of Dwellings	3.5	3.6	3.6	3.7	3.5	3.5	3.4	4.5
v. Public Administration & Defense	7.0	7.8	7.9	7.6	8.2	7.8	7.7	7.8
vi. Community, S & P Services	7.8	8.2	8.4	8.5	8.5	8.6	8.5	7.3

1.2 Sectoral Share in Gross Domestic Product

a. At Current Factor Cost

									(Percent)
Sector	FY82	FY83	FY84	FY85	FY86	FY87	FY88	FY89	
1. Agriculture	31.6	30.3	27.9	28.5	27.6	26.3	26.0	26.9	
i. Major Crops	15.8	15.3	12.0	12.7	12.5	11.5	10.8	11.1	
ii. Minor Crops	6.7	5.6	6.3	6.2	5.3	4.7	4.6	5.3	
iii. Livestock	7.8	8.1	8.4	8.6	8.8	9.0	9.6	9.5	
iv. Fishing	1.0	0.9	0.9	0.8	0.8	0.8	0.7	0.8	
v. Forestry	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	
2. Industry	22.3	22.1	22.7	22.5	23.3	24.0	24.4	23.9	
i. Mining & Quarrying	0.4	0.4	0.4	0.5	0.7	0.7	0.8	0.7	
ii. Manufacturing	15.1	15.3	16.1	15.9	16.3	16.7	16.8	16.6	
a) Large-Scale	11.3	11.4	12.2	11.7	11.8	12.0	12.2	11.8	
b) Small-Scale	3.8	3.9	4.0	4.2	4.5	4.7	4.6	4.8	
iii. Construction	4.5	4.2	3.9	4.0	4.1	4.4	4.2	4.1	
iv. Electricity and Gas Distribution	2.2	2.2	2.2	2.1	2.3	2.3	2.6	2.5	
3. Services	46.2	47.7	49.4	49.0	49.0	49.7	49.6	49.2	
i. Transport, Storage and Communication	9.4	9.5	9.4	9.0	8.8	8.7	8.5	8.0	
ii. Wholesale and Retail Trade	15.1	15.2	15.6	15.9	15.6	15.7	16.7	17.0	
iii. Finance and Insurance	2.5	2.9	3.2	3.1	3.2	3.2	3.1	2.9	
iv. Ownership of Dwellings	4.5	4.8	5.0	5.1	5.0	4.9	4.6	4.4	
v. Public Administration & Defense	7.3	8.1	8.9	8.6	9.0	9.9	9.5	9.5	
vi. Community, S & P Services	7.3	7.3	7.3	7.2	7.4	7.4	7.1	7.3	
Sector	FY90	FY91	FY92	FY93	FY94	FY95	FY96	FY97	
1. Agriculture	26.0	25.7	26.2	24.8	25.3	26.1	25.5	26.7	
i. Major Crops	10.9	10.4	11.6	9.7	9.9	10.6	9.9	9.5	
ii. Minor Crops	4.2	4.8	4.3	4.3	4.5	4.3	4.5	4.1	
iii. Livestock	9.8	9.5	9.3	9.8	10.0	10.4	10.3	12.4	
iv. Fishing	0.8	0.7	0.7	0.8	0.7	0.6	0.6	0.6	
v. Forestry	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	
2. Industry	25.2	25.8	25.4	25.3	24.9	24.8	24.2	23.5	
i. Mining & Quarrying	0.7	0.7	0.7	0.6	0.6	0.5	0.6	0.5	
ii. Manufacturing	17.4	17.5	17.3	17.3	17.5	16.3	16.0	15.9	
a) Large-Scale	12.3	12.4	12.1	11.8	12.2	12.0	11.7	11.5	
b) Small-Scale	5.1	5.1	5.2	5.4	5.3	4.3	4.3	4.4	
iii. Construction	4.2	4.2	4.1	4.2	3.9	3.6	3.7	3.7	
iv. Electricity and Gas Distribution	2.8	3.4	3.4	3.2	2.9	3.3	3.9	3.5	
3. Services	48.8	48.6	48.4	49.9	49.8	50.1	50.4	49.8	
i. Transport, Storage and Communication	8.0	8.6	9.4	10.6	10.6	10.2	9.6	9.8	
ii. Wholesale and Retail Trade	17.0	16.7	16.5	16.3	16.2	16.5	16.6	16.0	
iii. Finance and Insurance	2.8	3.0	2.8	3.0	3.3	3.4	3.4	3.6	
iv. Ownership of Dwellings	4.5	4.4	4.3	4.5	4.4	4.3	4.3	4.3	
v. Public Administration & Defense	9.1	8.4	7.9	7.9	7.5	7.8	8.2	7.7	
vi. Community, S & P Services	7.5	7.5	7.4	7.7	7.8	7.9	8.1	8.3	

1.2 Sectoral Share in Gross Domestic Product

a. At Current Factor Cost

(Percent)

Sector	FY98	FY99	FY00	FY01	FY02	FY03	FY04	FY05
1. Agriculture	27.3	27.0	25.9	24.1	23.4	23.4	22.2	21.5
i. Major Crops	10.5	10.2	9.6	8.3	7.6	8.2	7.8	8.1
ii. Minor Crops	4.3	4.5	3.5	3.3	3.2	2.9	2.4	2.5
iii. Livestock	11.8	11.6	11.7	11.4	11.5	11.3	11.0	10.1
iv. Fishing	0.5	0.6	0.4	0.4	0.4	0.4	0.3	0.3
v. Forestry	0.1	0.1	0.7	0.7	0.6	0.6	0.6	0.4
2. Industry	23.8	23.7	23.3	24.0	23.9	23.9	27.0	27.1
i. Mining & Quarrying	0.5	0.5	2.3	2.7	2.8	3.0	4.0	3.0
ii. Manufacturing	15.8	15.5	14.7	15.5	15.5	16.0	17.2	18.6
a) Large-Scale	11.5	11.2	9.5	10.5	10.2	10.6	11.8	13.3
b) Small-Scale	4.4	4.2	3.7	3.7	3.9	5.4	3.8	3.6
c) Slaughtering	-	-	1.5	1.4	1.4	-	1.5	1.6
iii. Construction	3.6	3.2	2.5	2.4	2.3	2.2	2.2	2.5
iv. Electricity and Gas Distribution	3.8	4.5	3.9	3.4	3.2	2.7	3.6	3.1
3. Services	48.9	49.2	50.7	51.9	52.8	52.7	50.8	51.4
i. Transport, Storage and Communication	10.2	10.1	11.3	13.1	13.1	13.5	12.9	12.4
ii. Wholesale and Retail Trade	15.2	15.0	17.5	17.6	17.4	17.3	17.1	17.9
iii. Finance and Insurance	3.1	3.2	3.7	3.0	3.4	3.2	3.1	3.9
iv. Ownership of Dwellings	4.4	4.5	3.1	3.2	3.0	3.0	2.8	2.7
v. Public Administration & Defense	7.4	7.6	6.2	6.0	6.3	6.3	5.9	5.6
vi. Community, S & P Services	8.6	8.8	9.03	9.0	9.6	9.5	9.0	9.0

1.2 Sectoral Share in Gross Domestic Product

a. At Current Basic Prices

(Percent)

Sector	FY06	FY07	FY08	FY09	FY10
A. Agricultural Sector (1 to 4)	23.01	23.06	23.11	23.91	24.29
1. Crops (i+ii+iii)	9.93	9.97	10.6	11.65	11.26
i) Important Crops	5.82	5.89	6.67	7.86	7.43
ii) Other Crops	3.33	3.36	3.22	3.13	2.97
iii) Cotton Ginning	0.78	0.72	0.71	0.66	0.86
2. Livestock	12.06	12.12	11.54	11.3	12.05
3. Forestry	0.45	0.48	0.51	0.52	0.51
4. Fishing	0.56	0.49	0.45	0.44	0.47
B. Industrial Sector (1 to 4)	20.95	21.13	22.33	20.2	20.58
1. Mining & Quarrying	3.3	3.4	3.13	3.29	3.34
2. Manufacturing	13.81	14.03	15.19	13.39	13.64
a) Large-Scale	11.71	11.94	13.16	11.38	11.54
b) Small-Scale	1.15	1.16	1.18	1.16	1.17
c) Slaughtering	0.94	0.94	0.84	0.84	0.93
3. Electricity generation & distribution and Gas distribution	1.43	1.16	1.41	1.17	1.47
4. Construction	2.42	2.54	2.6	2.34	2.12
Commodity Producing Sectors (A & B)	43.96	44.19	45.44	44.11	44.87
C. Services Sectors (1 to 6)	56.04	55.81	54.56	55.89	55.13
1. Wholesale & Retail Trade	19.74	19.69	21.26	19.77	19.82
2. Transport, Storage & Communication	12.44	12.36	10.29	13.51	12.87
3. Finance & Insurance	3.67	3.92	3.87	3.84	3.33
4. Housing Services (OD)	6.54	6.41	6.15	5.64	5.54
5. General Government Services	5.51	5.39	5.11	5.22	5.46
6. Other Private Services	8.15	8.03	7.87	7.93	8.11

1.2 Sectoral Share in Gross Domestic Product

a. At Current Basic Prices

(Percent)

Sector	FY11	FY12	FY13	FY14	FY15 ^P
Agricultural Sector (1 to 4)	26.02	24.55	24.82	25.03	25.46
1. Crops (i+ii+iii)	13.09	10.16	10.2	10.98	10.54
i) Important Crops	8.69	6.39	6.57	7.41	6.85
ii) Other Crops	3.13	3.03	2.97	2.92	2.98
iii) Cotton Ginning	1.27	0.74	0.66	0.66	0.7
2. Livestock	12.08	13.48	13.65	13.13	13.98
3. Forestry	0.51	0.58	0.63	0.59	0.59
4. Fishing	0.35	0.33	0.34	0.33	0.36
Industrial Sector (1 to 4)	21.23	22.05	21.02	20.9	18.99
1. Mining & Quarrying	2.8	3.32	3.24	3.11	2.75
2. Manufacturing	14.32	14.51	14.1	13.94	12.35
a) Large-Scale	12.15	12.2	11.69	11.5	9.84
b) Small-Scale	1.18	1.25	1.32	1.37	1.46
c) Slaughtering	0.99	1.06	1.09	1.08	1.05
3. Electricity generation & distribution and Gas distribution	2.3	2.27	1.71	1.8	1.77
4. Construction	1.8	1.95	1.97	2.05	2.13
Commodity Producing Sectors	47.26	46.6	45.84	45.93	44.46
Services Sectors (1 to 6)	52.74	53.4	54.16	54.07	55.54
1. Wholesale & Retail Trade	20.22	20.69	20.33	20.12	18.88
2. Transport, Storage & Communication	10.9	9.84	10.75	10.39	12.39
3. Finance & Insurance	3.04	2.95	2.43	2.51	2.43
4. Housing Services (OD)	5.02	5.08	5.08	5.14	5.31
5. General Government Services	5.72	6.43	6.91	6.95	7.35
6. Other Private Services	7.84	8.4	8.65	8.96	9.19

P: Provisional

Source: Pakistan Bureau of Statistics

1.2 Sectoral Share in Gross Domestic Product

b. At Constant Factor Cost of 1959-60

(Percent)								
Sector	FY50	FY51	FY52	FY53	FY54	FY55	FY56	FY57
1. Agriculture	53.2	52.5	48.7	47.9	50.1	48.0	47.4	47.0
i. Major Crops	27.6	27.4	22.9	21.8	25.0	23.9	23.5	23.7
ii. Minor Crops	6.6	6.6	6.3	6.6	7.0	5.9	5.9	5.5
iii. Livestock	18.3	18.1	18.8	19.0	17.6	17.6	17.4	17.3
iv. Fishing	0.4	0.3	0.4	0.3	0.3	0.3	0.3	0.3
v. Forestry	0.3	0.2	0.2	0.3	0.2	0.2	0.2	0.2
2. Industry	9.6	10.1	11.4	12.2	12.4	13.4	14.3	14.7
i. Mining & Quarrying	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.4
ii. Manufacturing	7.8	8.1	8.9	9.6	9.8	10.8	11.5	11.8
a) Large-Scale	2.2	2.7	3.2	3.9	4.6	5.5	6.3	6.6
b) Small-Scale	5.5	5.4	5.7	5.7	5.3	5.3	5.2	5.2
iii. Construction	1.4	1.5	2.0	2.0	2.0	2.0	2.2	2.2
iv. Electricity and Gas Distribution	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.4
3. Services	37.2	37.4	39.9	39.9	37.5	38.6	38.3	38.3
i. Transport, Storage and Communication	5.0	5.1	5.3	5.6	5.4	5.7	5.6	5.7
ii. Wholesale and Retail Trade	11.9	12.2	12.5	12.3	11.9	12.3	12.1	12.2
iii. Finance and Insurance	0.4	0.5	0.5	0.6	0.5	0.5	0.6	0.8
iv. Ownership of Dwellings	5.1	5.0	5.3	5.3	5.0	5.0	5.0	5.0
v. Public Administration & Defense	7.0	6.9	8.2	7.7	6.8	7.0	6.9	6.5
vi. Community, S & P Services	7.7	7.7	8.2	8.3	7.9	8.0	8.1	8.1
Sector	FY58	FY59	FY60	FY61	FY62	FY63	FY64	FY65
1. Agriculture	46.7	46.1	45.8	43.6	43.7	42.9	41.3	39.7
i. Major Crops	23.4	23.6	23.1	21.8	22.5	22.9	21.1	20.9
ii. Minor Crops	5.6	5.3	5.3	4.9	4.9	4.4	5.3	4.8
iii. Livestock	17.2	16.7	16.9	16.4	15.7	14.9	14.3	13.4
iv. Fishing	0.3	0.3	0.4	0.4	0.4	0.4	0.4	0.4
v. Forestry	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
2. Industry	15.2	15.3	15.5	17.4	18.0	18.9	20.4	20.7
i. Mining & Quarrying	0.4	0.4	0.4	0.5	0.5	0.5	0.5	0.5
ii. Manufacturing	11.9	11.8	12.0	12.9	13.8	14.3	15.0	15.0
a) Large-Scale	6.8	6.8	6.9	7.9	8.9	9.6	10.5	10.8
b) Small-Scale	5.2	5.0	5.1	5.0	4.9	4.7	4.5	4.2
iii. Construction	2.4	2.8	2.5	3.5	3.2	3.5	4.2	4.4
iv. Electricity and Gas Distribution	0.4	0.4	0.5	0.6	0.5	0.6	0.7	0.7
3. Services	38.1	38.6	38.7	39.0	38.4	38.2	38.4	39.6
i. Transport, Storage and Communication	5.6	6.4	5.7	6.0	5.5	5.7	5.5	6.8
ii. Wholesale and Retail Trade	12.3	11.9	12.5	12.8	13.0	13.3	13.7	13.6
iii. Finance and Insurance	0.7	0.8	1.0	1.0	1.0	1.1	1.1	1.4
iv. Ownership of Dwellings	5.0	4.9	5.0	4.9	4.7	4.6	4.4	4.2
v. Public Administration & Defense	6.2	6.5	6.2	6.0	5.9	5.7	5.8	6.3
vi. Community, S & P Services	8.3	8.1	8.4	8.4	8.2	8.0	7.8	7.4

1.2 Sectoral Share in Gross Domestic Product

b. At Constant Factor Cost of 1959-60

(Percent)								
Sector	FY66	FY67	FY68	FY69	FY70	FY71	FY72	FY73
1. Agriculture	37.1	37.9	39.7	39.0	38.9	37.2	37.7	35.8
i. Major Crops	19.2	19.8	22.0	21.8	23.4	21.5	21.9	20.9
ii. Minor Crops	4.7	5.0	5.1	5.1	4.2	4.3	4.5	4.1
iii. Livestock	12.6	12.5	12.0	11.5	10.6	10.7	10.7	10.2
iv. Fishing	0.4	0.4	0.5	0.4	0.5	0.5	0.4	0.4
v. Forestry	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.3
2. Industry	20.8	20.9	20.6	21.6	22.7	23.9	23.0	23.7
i. Mining & Quarrying	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
ii. Manufacturing	15.2	15.6	15.5	15.8	16.0	16.9	16.7	17.0
a) Large-Scale	11.1	11.5	11.6	12.0	12.5	13.1	12.8	13.0
b) Small-Scale	4.1	4.1	3.9	3.8	3.5	3.8	3.9	3.9
iii. Construction	4.3	4.0	3.7	4.5	4.2	4.2	3.5	3.8
iv. Electricity and Gas Distribution	0.8	0.8	0.8	0.9	2.0	2.3	2.3	2.5
3. Services	42.1	41.2	39.7	39.4	38.4	38.9	39.4	40.4
i. Transport, Storage and Communication	6.7	6.8	6.7	6.7	6.3	6.1	6.1	6.6
ii. Wholesale and Retail Trade	13.7	14.0	13.6	13.6	13.8	13.9	13.9	13.8
iii. Finance and Insurance	1.4	1.5	1.6	1.6	1.8	1.9	1.9	2.3
iv. Ownership of Dwellings	4.0	4.0	3.9	3.7	3.4	3.5	3.5	3.4
v. Public Administration & Defense	9.1	7.6	6.9	6.8	6.4	6.5	6.8	7.3
vi. Community, S & P Services	7.2	7.3	7.1	6.9	6.7	7.0	7.1	7.0

Sector	FY74	FY75	FY76	FY77	FY78	FY79	FY80
1. Agriculture	34.7	32.7	33.1	33.0	31.5	30.8	30.6
i. Major Crops	20.4	18.7	19.0	18.7	17.8	17.2	17.6
ii. Minor Crops	4.1	4.2	4.5	4.5	4.3	4.2	4.0
iii. Livestock	9.7	9.5	9.4	9.4	9.0	8.9	8.5
iv. Fishing	0.3	0.2	0.2	0.2	0.3	0.3	0.2
v. Forestry	0.2	0.1	0.1	0.1	0.1	0.2	0.2
2. Industry	23.9	23.5	23.9	23.9	24.3	24.8	25.6
i. Mining & Quarrying	0.5	0.5	0.4	0.5	0.5	0.5	0.5
ii. Manufacturing	16.8	16.3	16.0	15.8	16.2	16.6	17.0
a) Large-Scale	12.9	12.2	11.7	11.4	11.7	12.0	12.4
b) Small-Scale	3.9	4.1	4.2	4.4	4.4	4.6	4.6
iii. Construction	3.9	4.4	5.1	4.9	4.9	4.9	5.1
iv. Electricity and Gas Distribution	2.8	2.4	2.4	2.7	2.7	2.8	3.0
3. Services	41.3	43.8	43.0	43.1	44.2	44.4	43.8
i. Transport, Storage and Communication	6.4	6.5	6.3	6.3	6.6	6.8	6.8
ii. Wholesale and Retail Trade	14.6	14.5	14.3	13.9	14.1	14.2	14.3
iii. Finance and Insurance	2.3	2.5	2.5	2.7	2.7	2.8	2.5
iv. Ownership of Dwellings	3.3	3.3	3.3	3.3	3.2	3.2	3.0
v. Public Administration & Defense	7.8	9.9	9.3	9.8	10.2	10.2	10.1
vi. Community, S & P Services	6.9	7.0	7.2	7.2	7.3	7.3	7.2

1.2 Sectoral Share in Gross Domestic Product

b. At Constant Factor Cost of 1980-81

(Percent)									
Sector	FY81	FY82	FY83	FY84	FY85	FY86	FY87	FY88	FY89
1. Agriculture	30.8	30.0	29.3	26.9	27.4	27.3	26.6	25.7	26.2
i. Major Crops	16.0	15.6	15.0	12.4	13.5	13.5	13.0	12.6	12.8
ii. Minor Crops	5.3	5.3	5.3	5.3	5.0	4.9	4.8	4.3	4.5
iii. Livestock	8.1	7.8	7.6	7.8	7.6	7.6	7.6	7.5	7.6
iv. Fishing	1.1	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.0
v. Forestry	0.3	0.3	0.3	0.4	0.3	0.3	0.3	0.3	0.3
2. Industry	22.6	23.3	22.9	23.5	23.4	23.7	24.4	25.1	25.1
i. Mining & Quarrying	0.4	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.5
ii. Manufacturing	15.1	16.0	16.0	16.6	16.5	16.7	17.0	17.5	17.4
a) Large-Scale	11.1	11.9	11.9	12.3	12.2	12.3	12.5	13.0	12.7
b) Small-Scale	4.0	4.1	4.1	4.3	4.3	4.4	4.5	4.6	4.7
iii. Construction	4.7	4.6	4.2	4.1	4.1	4.1	4.4	4.3	4.2
iv. Electricity and Gas Distribution	2.4	2.3	2.3	2.5	2.3	2.4	2.5	2.8	3.0
3. Services	46.6	46.7	47.8	49.6	49.2	49.0	49.0	49.1	48.7
i. Transport, Storage and Communication	9.7	9.7	9.8	10.2	10.2	10.0	10.2	10.2	9.3
ii. Wholesale and Retail Trade	15.1	15.4	15.6	15.7	16.1	16.2	16.2	16.6	16.7
iii. Finance and Insurance	2.2	2.4	2.6	3.0	2.7	2.6	2.5	2.5	2.4
iv. Ownership of Dwellings	4.5	4.6	5.0	5.5	5.5	5.5	5.5	5.4	5.4
v. Public Administration & Defense	7.8	7.3	7.5	7.8	7.4	7.4	7.3	7.2	7.4
vi. Community, S & P Services	7.3	7.2	7.2	7.4	7.3	7.3	7.3	7.3	7.4

Sector	FY90	FY91	FY92	FY93	FY94	FY95	FY96	FY97
1. Agriculture	25.8	25.7	26.1	24.2	24.3	24.9	26.1	25.7
i. Major Crops	12.3	12.3	13.2	10.9	10.5	11.0	10.9	10.3
ii. Minor Crops	4.5	4.4	4.2	4.3	4.6	4.7	4.7	4.6
iii. Livestock	7.7	7.6	7.5	7.8	7.9	8.0	9.5	9.7
iv. Fishing	1.0	1.0	1.0	1.0	1.1	0.9	0.9	0.9
v. Forestry	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
2. Industry	25.6	25.9	25.9	26.7	26.7	25.8	25.4	24.8
i. Mining & Quarrying	0.5	0.6	0.5	0.5	0.5	0.5	0.5	0.5
ii. Manufacturing	17.6	17.7	17.8	18.3	18.5	17.3	16.8	16.5
a) Large-Scale	12.7	12.7	12.7	12.9	12.9	12.6	12.2	11.7
b) Small-Scale	4.9	5.0	5.1	5.4	5.6	4.7	4.7	4.8
iii. Construction	4.1	4.1	4.1	4.2	4.1	4.0	3.8	3.8
iv. Electricity and Gas Distribution	3.3	3.5	3.5	3.6	3.6	4.0	4.2	4.0
3. Services	48.6	48.5	48.0	49.1	49.0	49.3	48.5	49.5
i. Transport, Storage and Communication	9.5	9.6	9.8	10.2	10.2	10.2	9.6	9.8
ii. Wholesale and Retail Trade	16.5	16.5	16.4	16.5	16.2	16.3	16.2	16.1
iii. Finance and Insurance	2.3	2.2	2.2	2.3	2.5	2.5	2.7	2.9
iv. Ownership of Dwellings	5.5	5.4	5.3	5.5	5.5	5.6	5.5	5.7
v. Public Administration & Defense	7.3	7.1	6.8	6.8	6.6	6.5	6.3	6.3
vi. Community, S & P Services	7.6	7.6	7.6	7.9	8.0	8.2	8.2	8.6

1.2 Sectoral Share in Gross Domestic Product

b. At Constant Factor Cost of 1999-00

(Percent)

Sector	FY98*	FY99*	FY00	FY01	FY02	FY03	FY04	FY05
1. Agriculture	26.0	25.4	25.9	24.9	24.1	24.0	22.9	22.4
i. Major Crops	10.7	10.3	9.6	8.5	8.0	8.2	7.8	8.4
ii. Minor Crops	4.8	4.8	3.5	3.3	3.1	3.0	2.9	2.7
iii. Livestock	9.3	9.2	11.7	11.9	12.0	11.7	11.2	10.6
iv. Fishing	0.9	0.9	0.4	0.4	0.3	0.3	0.3	0.3
v. Forestry	0.1	0.1	0.7	0.7	0.7	0.7	0.6	0.4
2. Industry	25.5	25.7	23.3	23.8	23.7	23.6	25.5	26.3
i. Mining & Quarrying	0.5	0.5	2.3	2.4	2.4	2.5	2.6	2.7
ii. Manufacturing	17.1	17.1	14.7	15.7	15.9	16.3	17.3	18.3
a) Large-Scale	12.2	12.1	9.5	10.3	10.4	10.6	11.7	12.9
b) Small-Scale	4.9	5.0	3.7	3.9	4.1	4.2	4.2	4.1
c) Slaughtering	0.0	0.0	1.5	1.5	1.5	1.4	1.4	1.3
iii. Construction	3.7	3.4	2.5	2.4	2.4	2.4	2.0	2.1
iv. Electricity and Gas Distribution	4.2	4.7	3.9	3.3	3.0	2.5	3.7	3.2
3. Services	48.6	48.9	50.7	51.3	52.1	52.4	51.6	51.3
i. Transport, Storage and Communication	10.2	10.2	11.3	11.6	11.4	11.4	10.9	10.4
ii. Wholesale and Retail Trade	15.4	15.2	17.5	17.9	17.8	18.0	18.2	18.7
iii. Finance and Insurance	2.2	2.5	3.7	3.1	3.5	3.3	3.4	4.0
iv. Ownership of Dwellings	5.8	5.9	3.1	3.2	3.2	3.1	3.0	2.9
v. Public Administration & Defense	6.2	6.1	6.2	6.2	6.4	6.6	6.3	5.9
vi. Community, S & P Services	8.8	9.0	9.0	9.3	9.8	9.9	9.7	9.5

* At Constant Factor Cost of 1980-81

1.2 Sectoral Share in Gross Domestic Product

b. At Constant Basic Prices of 2005-06

(Percent)					
Sector	FY06	FY07	FY08	FY09	FY10
Agricultural Sector (1 to 4)	23.01	22.55	21.87	22.55	22.03
1. Crops (i+ii+iii)	9.93	9.83	9.26	9.71	9.07
i) Important Crops	5.82	5.87	5.36	5.79	5.44
ii) Other Crops	3.33	3.22	3.25	3.25	2.94
iii) Cotton Ginning	0.78	0.74	0.65	0.66	0.69
2. Livestock	12.06	11.75	11.59	11.81	11.95
3. Forestry	0.45	0.44	0.46	0.47	0.46
4. Fishing	0.56	0.53	0.55	0.56	0.56
Industrial Sector (1 to 4)	20.95	21.38	22.09	20.87	21.04
1. Mining & Quarrying	3.3	3.35	3.29	3.2	3.21
2. Manufacturing	13.81	14.26	14.42	13.76	13.6
a) Large-Scale	11.71	12.16	12.29	11.5	11.26
b) Small-Scale	1.15	1.18	1.22	1.32	1.4
c) Slaughtering	0.94	0.92	0.91	0.94	0.94
3. Electricity generation & distribution and Gas distribution	1.43	1.18	1.54	1.35	1.53
4. Construction	2.42	2.58	2.84	2.55	2.69
Commodity Producing Sectors	43.96	43.93	43.96	43.41	43.07
Services Sectors (1 to 6)	56.04	56.07	56.04	56.59	56.93
1. Wholesale & Retail Trade	19.74	19.8	19.93	19.26	19.12
2. Transport, Storage & Communication	12.44	12.6	12.66	13.25	13.3
3. Finance & Insurance	3.67	3.79	3.84	3.45	3.26
4. Housing Services (OD)	6.54	6.45	6.39	6.62	6.71
5. General Government Services	5.51	5.36	5.12	5.39	5.67
6. Other Private Services	8.15	8.07	8.11	8.61	8.87

1.2 Sectoral Share in Gross Domestic Product

b. At Constant Basic Prices of 2005-06

(Percent)					
Sector	FY11	FY12	FY13	FY14	FY15 ^P
Agricultural Sector (1 to 4)	21.68	21.63	21.43	21.15	20.88
1. Crops (i+ii+iii)	8.84	8.79	8.61	8.54	8.27
i) Important Crops	5.33	5.53	5.35	5.55	5.34
ii) Other Crops	2.9	2.59	2.64	2.4	2.32
iii) Cotton Ginning	0.61	0.67	0.62	0.59	0.61
2. Livestock	11.92	11.94	11.92	11.77	11.76
3. Forestry	0.46	0.45	0.47	0.42	0.41
4. Fishing	0.45	0.45	0.44	0.43	0.43
Industrial Sector (1 to 4)	21.22	20.95	20.34	20.42	20.3
1. Mining & Quarrying	2.96	3	3	2.93	2.92
2. Manufacturing	13.45	13.23	13.35	13.41	13.27
a) Large-Scale	11.04	10.76	10.81	10.81	10.62
b) Small-Scale	1.46	1.53	1.6	1.66	1.73
c) Slaughtering	0.95	0.94	0.94	0.94	0.93
3. Electricity generation & distribution and Gas distribution	2.43	2.37	1.68	1.71	1.67
4. Construction	2.38	2.36	2.3	2.37	2.44
Commodity Producing Sectors	42.9	42.59	41.77	41.58	41.18
Services Sectors (1 to 6)	57.1	57.41	58.23	58.42	58.82
1. Wholesale & Retail Trade	18.84	18.44	18.42	18.41	18.26
2. Transport, Storage & Communication	13.15	13.24	13.29	13.36	13.36
3. Finance & Insurance	3.01	2.95	3.08	3.09	3.14
4. Housing Services (OD)	6.74	6.75	6.77	6.77	6.75
5. General Government Services	6.24	6.67	7.17	7.09	7.44
6. Other Private Services	9.13	9.36	9.5	9.71	9.87

P: Provisional

Source: Pakistan Bureau of Statistics

1.3 Real GDP Growth Rates

									(Percent)
Sector	FY51	FY52	FY53	FY54	FY55	FY56	FY57	FY58	
1. Agriculture	2.6	-9.1	0.2	15.2	-2.2	2.1	2.3	1.9	
i. Major Crops	2.8	-17.9	-3.0	26.1	-2.2	1.8	3.6	1.2	
ii. Minor Crops	2.7	-4.9	5.4	17.4	-13.5	2.7	-3.4	3.8	
iii. Livestock	2.5	2.5	2.4	2.3	2.2	2.2	2.2	2.1	
iv. Fishing	0.0	11.4	-20.4	10.3	0.0	18.6	0.0	2.0	
v. Forestry	-3.2	-13.3	30.8	-2.9	-3.0	-18.8	30.8	14.7	
2. Industry	8.5	11.4	8.8	12.1	10.3	10.5	5.9	5.6	
i. Mining & Quarrying	37.0	10.8	2.4	7.1	0.0	11.1	10.0	7.3	
ii. Manufacturing	8.4	7.8	10.0	13.0	12.4	10.1	5.4	3.7	
a) Large-Scale	23.5	18.7	23.6	28.7	24.1	17.5	8.1	4.9	
b) Small-Scale	2.3	2.4	2.2	2.3	2.3	2.3	2.3	2.2	
iii. Construction	4.5	32.1	6.1	8.0	2.1	11.8	4.3	14.5	
iv. Electricity and Gas Distribution	7.4	6.9	-3.2	16.7	5.7	16.2	32.6	10.5	
3. Services	4.5	4.8	1.6	3.6	5.0	2.9	2.8	2.1	
i. Transport, Storage and Communication	6.0	2.0	8.1	6.0	7.7	2.7	3.9	1.4	
ii. Wholesale and Retail Trade	6.1	0.5	0.6	6.3	5.5	2.3	3.2	3.4	
iii. Finance and Insurance	9.1	10.0	7.6	8.5	2.6	21.5	22.9	-1.7	
iv. Ownership of Dwellings	2.7	3.2	2.4	2.6	3.0	2.8	3.2	3.0	
v. Public Administration & Defense	2.5	16.1	-4.4	-2.4	4.6	1.6	-2.6	-2.2	
vi. Community, S & P Services	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.1	
4. Gross Domestic Product	3.9	-1.8	1.7	10.2	2.0	3.5	3.0	2.5	

Sector	FY59	FY60	FY61	FY62	FY63	FY64	FY65	FY66
1. Agriculture	4.0	0.3	-0.2	6.2	5.2	2.5	5.3	0.5
i. Major Crops	6.4	-1.2	-1.1	9.6	9.2	-1.9	8.4	-1.4
ii. Minor Crops	0.8	0.2	-2.7	5.6	-2.9	26.7	0.1	3.7
iii. Livestock	2.1	2.1	1.8	1.8	1.9	1.7	2.4	1.8
iv. Fishing	7.7	26.8	-5.6	4.5	10.0	10.4	7.1	6.6
v. Forestry	-20.5	-9.7	14.3	6.3	11.8	10.5	9.5	8.7
2. Industry	6.7	1.8	18.0	9.5	12.7	14.8	11.2	8.0
i. Mining & Quarrying	8.5	9.4	15.7	6.2	11.6	17.7	8.0	9.0
ii. Manufacturing	4.2	2.5	12.9	13.3	11.2	11.4	9.9	8.6
a) Large-Scale	5.6	2.7	20.3	19.9	15.7	15.5	13.0	10.8
b) Small-Scale	2.3	2.3	2.9	2.9	2.9	2.9	2.9	2.9
iii. Construction	18.9	-7.0	43.3	-2.6	17.4	28.1	14.7	4.9
iv. Electricity and Gas Distribution	4.8	31.8	13.8	0.0	23.2	16.4	21.1	14.5
3. Services	6.8	1.2	5.7	4.3	6.9	6.8	12.8	14.4
i. Transport, Storage and Communication	19.6	-10.5	11.2	-2.6	10.8	3.0	35.0	6.3
ii. Wholesale and Retail Trade	2.5	5.9	6.9	7.8	9.8	10.1	7.9	8.7
iii. Finance and Insurance	12.9	22.1	10.0	8.5	11.5	8.9	37.9	10.9
iv. Ownership of Dwellings	2.9	2.7	2.5	3.5	3.2	2.9	3.5	3.1
v. Public Administration & Defense	9.8	-2.7	1.3	3.9	2.8	9.7	17.8	56.5
vi. Community, S & P Services	4.0	3.8	4.7	4.0	4.2	4.0	4.0	4.0
4. Gross Domestic Product	5.5	0.9	4.9	6.0	7.2	6.5	9.4	7.6

1.3 Real GDP Growth Rates

(Percent)

Sector	FY67	FY68	FY69	FY70	FY71	FY72	FY73	FY74
1. Agriculture	5.5	11.7	4.5	9.5	-3.1	3.5	1.7	4.2
i. Major Crops	6.6	18.3	5.4	17.9	-6.7	4.1	1.9	5.0
ii. Minor Crops	9.6	9.5	7.8	-10.1	4.0	6.3	-1.9	7.2
iii. Livestock	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
iv. Fishing	17.5	18.4	-10.4	40.5	-8.8	-19.4	2.4	-10.2
v. Forestry	4.0	7.7	7.1	-20.0	27.1	4.9	42.2	-2.2
2. Industry	3.6	5.1	12.0	15.3	6.4	-1.5	10.3	8.4
i. Mining & Quarrying	0.0	3.0	2.9	11.3	-0.6	1.9	1.3	11.8
ii. Manufacturing	5.7	6.4	8.6	11.3	6.4	1.2	8.7	6.4
a) Large-Scale	6.7	7.6	10.6	14.0	6.2	-0.5	9.2	6.1
b) Small-Scale	2.9	2.9	2.9	3.0	7.3	7.2	7.3	7.3
iii. Construction	-3.7	-0.2	27.0	3.0	2.4	-16.3	15.7	10.7
iv. Electricity and Gas Distribution	5.1	8.2	12.1	154.6	16.0	5.3	15.8	18.3
3. Services	0.7	3.1	5.6	7.0	2.6	3.5	9.6	9.8
i. Transport, Storage and Communication	4.3	5.4	5.9	3.1	-2.2	2.4	16.3	4.7
ii. Wholesale and Retail Trade	5.3	3.7	7.1	10.9	2.4	2.2	5.7	13.9
iii. Finance and Insurance	12.7	11.8	8.5	19.4	9.7	0.8	29.1	6.4
iv. Ownership of Dwellings	3.3	2.7	3.0	1.2	3.3	3.4	3.6	3.6
v. Public Administration & Defense	-14.4	-2.5	5.0	3.6	2.5	6.8	14.1	14.8
vi. Community, S & P Services	4.3	4.0	3.9	6.8	4.9	5.1	5.2	5.4
4. Gross Domestic Product	3.1	6.8	6.5	9.8	1.2	2.3	6.8	7.5

Sector	FY75	FY76	FY77	FY78	FY79	FY80	FY81 ¹	FY82
1. Agriculture	-2.1	4.5	2.5	2.8	3.1	6.6	3.7	4.7
i. Major Crops	-5.0	5.1	1.4	2.2	2.5	9.5	3.9	4.7
ii. Minor Crops	5.9	9.5	4.4	2.2	3.1	3.1	1.9	8.1
iii. Livestock	2.0	2.0	3.1	3.4	3.4	3.4	3.5	3.1
iv. Fishing	-28.7	4.9	14.0	33.7	6.1	-8.6	20.5	0.7
v. Forestry	-33.7	-55.9	73.1	28.9	62.1	-4.3	0.0	3.0
2. Industry	2.0	4.9	2.9	9.5	7.6	10.8	9.4	10.7
i. Mining & Quarrying	0.6	-3.3	17.7	2.9	4.2	13.1	13.2	10.8
ii. Manufacturing	0.5	1.4	1.8	10.2	8.0	10.3	10.6	13.8
a) Large-Scale	-1.6	-0.6	-0.2	10.9	7.9	11.0	11.5	15.7
b) Small-Scale	7.3	7.3	7.3	8.4	8.4	8.4	8.4	8.4
iii. Construction	17.7	19.4	-0.9	8.3	5.5	11.5	4.0	5.7
iv. Electricity and Gas Distribution	-11.1	3.8	16.0	8.8	9.8	12.1	10.9	1.6
3. Services	10.0	1.5	3.0	10.5	6.1	5.9	6.6	7.9
i. Transport, Storage and Communication	4.4	1.2	1.7	14.2	8.1	6.7	8.0	8.3
ii. Wholesale and Retail Trade	3.1	1.7	-0.3	9.9	6.4	7.4	6.8	9.7
iii. Finance and Insurance	14.4	3.3	8.2	11.7	6.4	-1.9	-8.8	17.0
iv. Ownership of Dwellings	3.6	3.6	3.6	3.6	3.6	3.6	3.6	9.8
v. Public Administration & Defense	33.2	-3.0	7.3	12.6	5.3	6.2	10.6	1.4
vi. Community, S & P Services	5.7	5.7	3.2	8.5	5.8	5.7	5.7	6.5
4. Gross Domestic Product	3.9	3.3	2.8	7.7	5.5	7.3	6.4	7.6

1.3 Real GDP Growth Rates

(Percent)

Sector	FY83	FY84	FY85	FY86	FY87	FY88	FY89	FY90
1. Agriculture	4.4	-4.8	10.9	5.9	3.3	2.7	6.9	3.0
i. Major Crops	3.2	-14.3	18.2	6.5	1.6	3.2	7.0	-0.1
ii. Minor Crops	6.5	3.4	2.8	3.9	3.4	-3.2	8.6	5.2
iii. Livestock	4.3	6.0	6.1	6.2	5.7	5.7	5.9	6.1
iv. Fishing	9.2	5.6	5.2	7.6	3.0	3.5	5.9	8.2
v. Forestry	14.0	13.8	0.1	3.0	11.2	2.4	3.2	9.7
2. Industry	4.9	7.1	7.8	8.1	8.6	9.8	4.7	6.4
i. Mining & Quarrying	-0.3	1.5	13.5	23.7	7.5	13.9	2.1	9.6
ii. Manufacturing	7.0	7.9	8.1	7.5	7.5	10.0	4.0	5.7
a) Large-Scale	6.6	7.7	8.0	7.3	7.2	10.6	2.4	4.7
b) Small-Scale	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
iii. Construction	-2.7	1.0	9.4	6.7	12.5	4.9	2.3	3.1
iv. Electricity and Gas Distribution	6.7	13.5	2.6	11.7	10.1	16.3	13.2	14.6
3. Services	9.2	7.9	7.9	5.8	5.9	6.8	3.8	4.5
i. Transport, Storage and Communication	8.0	8.3	7.9	4.9	7.2	6.8	-4.0	6.5
ii. Wholesale and Retail Trade	8.4	4.6	11.7	6.7	6.0	9.0	5.3	3.5
iii. Finance and Insurance	15.5	16.9	-0.2	3.5	0.6	3.7	3.1	0.5
iv. Ownership of Dwellings	14.5	14.7	10.2	5.3	5.3	5.3	5.3	5.3
v. Public Administration & Defense	10.0	7.9	3.1	5.3	5.5	4.2	7.9	2.7
vi. Community, S & P Services	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
4. Gross Domestic Product	6.8	4.0	8.7	6.4	5.8	6.4	4.8	4.6

Sector	FY91	FY92	FY93	FY94	FY95	FY96	FY97	FY98
1. Agriculture	5.0	9.5	-5.3	5.2	6.6	11.7	0.1	4.5
i. Major Crops	5.7	15.5	-15.6	1.2	8.7	6.0	-4.3	8.3
ii. Minor Crops	3.5	2.4	4.0	12.6	6.9	4.9	0.9	8.1
iii. Livestock	5.0	5.9	6.0	6.0	5.5	26.4	4.2	-0.8
iv. Fishing	2.4	5.0	5.6	10.9	-7.3	-2.8	4.8	5.9
v. Forestry	4.9	-21.2	-0.6	5.3	1.6	-24.9	10.5	-23.2
2. Industry	6.9	7.7	5.5	4.5	0.7	4.7	-0.3	6.1
i. Mining & Quarrying	10.4	2.4	3.0	4.7	-4.3	7.1	1.9	-4.9
ii. Manufacturing	6.2	8.0	5.4	5.5	-2.4	3.7	-0.1	6.9
a) Large-Scale	5.4	7.9	4.1	4.3	1.5	3.1	-2.1	7.6
b) Small-Scale	8.4	8.4	8.4	8.4	-11.5	5.3	5.3	5.3
iii. Construction	5.7	6.0	5.8	1.6	1.0	3.3	1.1	1.3
iv. Electricity and Gas Distribution	11.0	9.1	6.4	3.2	16.8	10.1	-2.9	8.8
3. Services	5.2	6.8	4.6	4.2	4.8	5.0	3.6	1.6
i. Transport, Storage and Communication	6.3	10.5	6.7	3.7	4.1	0.8	3.8	7.2
ii. Wholesale and Retail Trade	5.3	7.3	2.9	2.9	4.6	6.1	0.7	-1.1
iii. Finance and Insurance	1.2	4.3	7.0	14.1	6.3	13.8	11.5	-24.0
iv. Ownership of Dwellings	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
v. Public Administration & Defense	3.3	2.6	2.5	1.4	3.1	3.2	2.2	2.0
vi. Community, S & P Services	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
4. Gross Domestic Product	5.6	7.7	2.3	4.5	4.1	6.6	1.7	3.5

1.3 Real GDP Growth Rates

(Percent)

Sector	FY99	FY00 ²	FY01	FY02	FY03	FY04	FY05
1. Agriculture	1.9	6.1	-2.2	0.1	4.1	2.4	6.5
i. Major Crops	0.0	15.4	-9.9	-2.5	6.8	1.7	17.7
ii. Minor Crops	4.2	-9.1	-3.2	-3.7	1.9	3.9	1.5
iii. Livestock	3.2	1.9	3.8	3.7	2.6	2.9	2.3
iv. Fishing	0.6	9.7	-3.0	-12.3	3.4	2.0	0.6
v. Forestry	0.0	113.0	9.1	-4.4	11.1	-3.2	-32.4
2. Industry	4.9	1.3	4.1	2.7	4.2	16.3	12.1
i. Mining & Quarrying	3.2	6.2	5.5	5.7	6.6	15.6	10.0
ii. Manufacturing	4.1	1.5	9.3	4.5	6.9	14.0	15.5
a) Large-Scale	3.6	0.0	11.0	3.5	7.2	18.1	19.9
b) Small-Scale	5.3	5.3	7.5	7.5	7.5	7.5	7.5
c) Slaughtering	-	-	3.0	3.0	2.9	2.4	2.4
iii. Construction	-4.9	5.2	0.5	1.6	4.0	-10.7	18.6
iv. Electricity and Gas Distribution	17.4	-3.0	-13.7	-7.0	-11.7	56.8	-5.7
3. Services	5.0	4.2	3.1	4.8	5.2	5.8	8.5
i. Transport, Storage and Communication	5.1	3.6	5.3	1.2	4.3	3.5	3.4
ii. Wholesale and Retail Trade	3.0	1.9	4.5	2.8	6.0	8.3	12.0
iii. Finance and Insurance	18.9	-4.1	-15.1	17.2	-1.3	9.0	30.8
iv. Ownership of Dwellings	5.3	5.3	3.8	3.5	3.3	3.5	3.5
v. Public Administration & Defense	2.5	9.4	2.2	6.9	7.7	3.2	0.6
vi. Community, S & P Services	6.5	6.5	5.6	7.9	6.2	5.4	6.6
4. Gross Domestic Product	4.2	3.9	2.0	3.1	4.7	7.5	9.0

1.3 Real GDP Growth Rates

(Percent)					
Sector	FY06 ³	FY07	FY08	FY09	FY10
A. Agricultural Sector (1 to 4)	6.3	3.42	1.81	3.5	0.23
1. Crops (i+ii+iii)	-2.9	4.43	-1.02	5.16	-4.16
i) Important Crops	-3.9	6.49	-4.12	8.42	-3.74
ii) Other Crops	0.4	2.05	5.99	0.54	-7.24
iii) Cotton Ginning	-	-0.81	-6.98	1.31	7.29
2. Livestock	15.8	2.76	3.6	2.25	3.8
3. Forestry	20.8	2.72	8.9	2.57	-0.07
4. Fishing	-1.1	0.42	8.53	2.57	1.4
B. Industrial Sector (1 to 4)	4.1	7.73	8.47	-5.21	3.42
1. Mining & Quarrying	4.6	7.35	3.15	-2.46	2.75
2. Manufacturing	8.7	9.03	6.1	-4.18	1.37
a) Large-Scale	8.3	9.58	6.1	-6.04	0.41
b) Small-Scale	8.7	8.25	8.34	8.57	8.47
c) Slaughtering	12.4	3.16	3.26	3.82	3.16
3. Electricity and Gas distribution	-26.6	-12.75	37.16	-12.11	16.65
4. Construction	10.2	12.91	15.36	-9.88	8.35
Commodity Producing Sectors (A & B)	5.1	5.48	5.05	-0.88	1.76
C. Services Sectors (1 to 6)	6.5	5.58	4.94	1.33	3.21
1. Wholesale & Retail Trade	-2.4	5.84	5.69	-2.99	1.79
2. Transport, Storage &	4.0	6.9	5.53	5.04	2.96
3. Finance & Insurance	42.9	9.1	6.28	-9.65	-3.26
4. Housing Services (OD)	3.5	4	4	4.03	4.01
5. General Government Services	10.1	2.74	0.2	5.59	7.97
6. Other Private Services	9.9	4.56	5.44	6.54	5.75
D. Gross Domestic Product	5.8	5.54	4.99	0.36	2.58
Sector	FY 11	FY12	FY13	FY14	FY15 ^P
A. Agricultural Sector (1 to 4)	1.96	3.62	2.68	2.69	2.88
1. Crops (i+ii+iii)	0.99	3.22	1.53	3.2	1
i) Important Crops	1.5	7.87	0.17	7.96	0.28
ii) Other Crops	2.27	-7.52	5.58	-5.38	1.09
iii) Cotton Ginning	-8.48	13.83	-2.9	-1.33	7.38
2. Livestock	3.39	3.99	3.45	2.76	4.12
3. Forestry	4.76	1.79	6.58	-6.74	3.15
4. Fishing	-15.2	3.77	0.65	0.98	5.75
B. Industrial Sector (1 to 4)	4.51	2.55	0.61	4.45	3.62
1. Mining & Quarrying	-4.42	5.16	3.88	1.65	3.84
2. Manufacturing	2.5	2.08	4.62	4.46	3.17
a) Large-Scale	1.66	1.13	4.19	3.99	2.38
b) Small-Scale	8.51	8.35	8.28	8.29	8.24
c) Slaughtering	3.67	3.53	3.63	3.4	3.32
3. Electricity and Gas distribution	63.86	1.41	-26.38	5.57	1.94
4. Construction	-8.56	3.08	1.08	7.25	7.05
Commodity Producing Sectors (A & B)	3.21	3.09	1.66	3.55	3.24
C. Services Sectors (1 to 6)	3.94	4.4	5.13	4.37	4.95
1. Wholesale & Retail Trade	2.11	1.66	3.53	3.98	3.38
2. Transport, Storage &	2.42	4.61	4.03	4.56	4.21
3. Finance & Insurance	-4.22	1.64	8.32	4.18	6.18
4. Housing Services (OD)	4.02	3.99	4	4	4
5. General Government Services	14.06	11.06	11.32	2.86	9.44
6. Other Private Services	6.63	6.4	5.26	6.32	5.94
D. Gross Domestic Product	3.62	3.84	3.65	4.03	4.24

P: Provisional

Source: Pakistan Bureau of Statistics

1. Using base of FY60
2. Using base of 1980-81
3. Using base of FY00

1.4 Expenditure on Gross National Product

a. At Current Factor Cost

(Million Rupees)						
Expenditure	FY60	FY61	FY62	FY63	FY64	FY65
Total Consumption Expenditure	16,517	18,372	18,916	19,677	21,482	24,623
i. Private Consumption Expenditure	14,684	16,451	16,844	17,402	18,700	21,546
ii General Government Consumption Expenditure	1,833	1,921	2,072	2,275	2,782	3,077
Gross Domestic Fixed Capital Formation	1,880	2,565	2,965	3,805	5,055	6,064
Change in Stocks	536	206	223	254	153	352
Export of Goods and Non-Factor Services	1,281	1,219	1,375	1,803	1,914	1,992
Less Import of Goods and Non-Factor Services	2,360	2,749	2,954	3,487	3,818	4,796
Expenditure on Gross Domestic Product (MP)	17,854	19,613	20,525	22,052	24,786	28,235
Plus Net Factor Income from the rest of the World	-23	-26	-27	-49	-35	-55
Expenditure on Gross National Product (MP)	17,831	19,586	20,498	22,003	24,751	28,180
Less Indirect Taxes	1,039	1,293	1,438	1,625	1,890	2,250
Plus Subsidies	11	30	52	62	49	217
Gross National Product (FC)	16,803	18,323	19,112	20,440	22,910	26,147
Provision for Fixed Capital Consumption	2,097	2,363	2,443	2,622	2,859	2,115
Net National Product (FC)	14,706	15,960	16,669	17,818	20,051	24,032

Expenditure	FY66	FY67	FY68	FY69	FY70	FY71
Total Consumption Expenditure	27,027	31,167	33,702	36,617	41,515	44,300
i. Private Consumption Expenditure	22,442	27,134	29,664	32,261	36,669	39,030
ii General Government Consumption Expenditure	4,585	4,033	4,038	4,356	4,846	5,270
Gross Domestic Fixed Capital Formation	5,507	5,890	5,819	5,669	6,835	7,045
Change in Stocks	391	854	332	567	706	847
Export of Goods and Non-Factor Services	2,158	2,460	2,885	2,862	3,637	3,922
Less Import of Goods and Non-Factor Services	3,839	4,825	4,442	4,366	4,942	5,323
Expenditure on Gross Domestic Product (MP)	31,244	35,546	38,296	41,349	47,751	50,791
Plus Net Factor Income from the rest of the World	-50	-48	-23	-30	3	-82
Expenditure on Gross National Product (MP)	31,194	35,498	38,273	41,319	47,754	50,709
Less Indirect Taxes	2,520	3,154	2,971	3,586	4,636	4,978
Plus Subsidies	245	230	217	222	232	193
Gross National Product (FC)	28,919	32,574	35,519	37,955	43,350	45,924
Provision for Fixed Capital Consumption	2,156	2,715	2,764	2,542	4,810	3,208
Net National Product (FC)	26,763	29,859	32,755	35,413	38,540	42,716

1.4 Expenditure on Gross National Product

a. At Current Factor Cost

(Million Rupees)

Expenditure	FY72	FY73	FY74	FY75	FY76	FY77
Total Consumption Expenditure	47,814	58,482	79,730	102,987	117,567	135,077
i. Private Consumption Expenditure	41,336	50,758	71,191	91,037	103,224	118,363
ii General Government Consumption Expenditure	6,478	7,724	8,539	11,950	14,343	16,714
Gross Domestic Fixed Capital Formation	6,813	7,647	10,614	16,218	22,770	26,421
Change in Stocks	850	1,000	1,000	2,000	-	1,000
Export of Goods and Non-Factor Services	3,923	9,961	11,960	12,994	13,881	13,991
Less Import of Goods and Non-Factor Services	4,727	9,598	15,202	23,016	23,854	26,741
Expenditure on Gross Domestic Product (MP)	54,673	67,492	88,102	111,183	130,364	149,748
Plus Net Factor Income from the rest of the World	99	463	617	1,147	2,992	5,480
Expenditure on Gross National Product (MP)	54,772	67,955	88,719	112,330	133,356	155,228
Less Indirect Taxes	5,117	6,600	9,486	11,560	13,642	15,650
Plus Subsidies	228	522	3,074	3,934	3,014	1,884
Gross National Product (FC)	49,883	61,877	82,307	104,704	122,728	141,462
Provision for Fixed Capital Consumption	3,419	4,190	5,561	6,291	7,329	8,378
Net National Product (FC)	46,464	57,687	76,746	98,413	115,399	133,084

Expenditure	FY78	FY79	FY80	FY81	FY82	FY83
Total Consumption Expenditure	162,345	182,560	217,896	252,411	297,180	333,548
i. Private Consumption Expenditure	143,229	162,221	194,361	224,135	263,658	291,942
ii General Government Consumption Expenditure	19,116	20,339	23,535	28,276	33,522	41,606
Gross Domestic Fixed Capital Formation	28,960	31,605	39,376	47,707	54,589	61,761
Change in Stocks	1,000	1,750	2,000	4,500	7,858	6,701
Export of Goods and Non-Factor Services	16,629	21,529	29,485	35,707	33,033	44,395
Less Import of Goods and Non-Factor Services	32,600	42,529	54,578	62,129	68,501	82,018
Expenditure on Gross Domestic Product (MP)	176,334	194,915	234,179	278,196	324,159	364,387
Plus Net Factor Income from the rest of the World	12,139	14,533	18,284	22,692	25,349	39,395
Expenditure on Gross National Product (MP)	188,473	209,448	252,463	300,888	349,508	403,782
Less Indirect Taxes	19,604	24,058	30,333	35,562	37,440	43,487
Plus Subsidies	3,110	6,987	6,407	5,197	5,434	7,512
Gross National Product (FC)	171,979	192,377	228,537	270,523	317,502	367,807
Provision for Fixed Capital Consumption	9,822	10,851	13,057	16,124	18,923	21,893
Net National Product (FC)	162,157	181,526	215,480	254,399	298,579	345,914

1.4 Expenditure on Gross National Product

a. At Current Factor Cost

(Million Rupees)

Expenditure	FY84	FY85	FY86	FY87	FY88	FY89
Total Consumption Expenditure	387,488	442,472	458,194	493,156	591,319	672,498
i. Private Consumption Expenditure	336,747	385,346	392,532	415,674	486,565	543,297
ii. General Government Consumption Expenditure	50,741	57,126	65,662	77,482	104,754	129,201
Gross Domestic Fixed Capital Formation	69,212	77,925	87,545	100,040	111,266	133,170
Change in Stocks	7,489	8,600	9,000	9,500	10,400	12,400
Export of Goods and Non-Factor Services	47,835	49,889	63,268	79,056	93,601	108,318
Less Import of Goods and Non-Factor Services	92,222	106,729	103,475	109,273	131,197	156,641
Expenditure on Gross Domestic Product (MP)	419,802	472,157	514,532	572,479	675,389	769,745
Plus Net Factor Income from the rest of the World	39,595	38,311	41,359	36,378	29,095	28,005
Expenditure on Gross National Product (MP)	459,397	510,468	555,891	608,857	704,484	797,750
Less Indirect Taxes	53,557	56,396	58,205	64,422	84,494	99,361
Plus Subsidies	8,104	9,303	9,992	7,374	10,130	12,754
Gross National Product (FC)	413,944	463,375	507,678	551,809	630,120	711,143
Provision for Fixed Capital Consumption	25,563	28,719	31,526	34,736	39,242	43,772
Net National Product (FC)	388,381	434,656	476,152	517,073	590,878	667,371

Expenditure	FY90	FY91	FY92	FY93	FY94	FY95
Total Consumption Expenditure	740,577	843,023	1,005,521	1,145,659	1,310,738	1,570,496
i. Private Consumption Expenditure	611,015	697,448	849,954	970,979	1,121,636	1,351,371
ii. General Government Consumption Expenditure	129,562	145,575	155,567	174,680	189,102	219,125
Gross Domestic Fixed Capital Formation	148,076	177,646	225,360	256,644	280,877	317,845
Change in Stocks	14,000	15,800	18,700	21,100	24,600	28,200
Export of Goods and Non-Factor Services	126,583	172,812	209,215	217,372	254,187	311,795
Less Import of Goods and Non-Factor Services	173,293	188,681	247,411	299,146	297,305	362,414
Expenditure on Gross Domestic Product (MP)	855,943	1,020,600	1,211,385	1,341,629	1,573,097	1,865,922
Plus Net Factor Income from the rest of the World	36,900	23,908	12,537	9,960	3,988	14,043
Expenditure on Gross National Product (MP)	892,843	1,044,508	1,223,922	1,351,589	1,577,085	1,879,965
Less Indirect Taxes	108,641	123,437	144,815	151,300	169,295	200,544
Plus Subsidies	12,549	11,211	11,373	9,800	9,056	6,599
Gross National Product (FC)	796,751	932,282	1,090,480	1,210,089	1,416,846	1,686,020
Provision for Fixed Capital Consumption	49,871	60,640	75,062	86,734	101,367	119,409
Net National Product (FC)	746,880	871,642	1,015,418	1,123,355	1,315,479	1,566,611

1.4 Expenditure on Gross National Product

a. At Current Factor Cost

(Million Rupees)

Expenditure	FY96	FY97	FY98	FY99	FY00
Total Consumption Expenditure	1,813,326	2,107,026	2,231,316	2,528,417	3,214,712
i. Private Consumption Expenditure	1,545,228	1,818,213	1,929,702	2,223,998	2,867,683
ii General Government Consumption Expenditure	268,098	288,813	301,614	304,419	347,029
Gross Domestic Fixed Capital Formation	368,424	396,859	402,845	409,357	607,410
Change in Stocks	34,338	38,275	71,400	48,000	51,700
Export of Goods and Non-Factor Services	358,375	390,520	441,406	451,144	514,280
Less Import of Goods and Non-Factor Services	454,290	504,368	469,311	498,539	561,990
Expenditure on Gross Domestic Product (MP)	2,120,173	2,428,312	2,677,656	2,938,379	3,826,112
Plus Net Factor Income from the rest of the World	-7,136	-19,350	-24,364	-25,547	-47,956
Expenditure on Gross National Product (MP)	2,113,037	2,408,962	2,653,292	2,912,832	3,778,156
Less Indirect Taxes	204,102	214,663	210,346	220,697	295,815
Plus Subsidies	13,820	12,931	13,574	18,261	31,724
Gross National Product (FC)	1,922,755	2,207,230	2,456,520	2,710,396	3,514,065
Provision for Fixed Capital Consumption	136,217	159,189	180,747	188,530	317,250
Net National Product (FC)	1,786,538	2,048,041	2,275,773	2,521,866	3,196,815

Expenditure	FY01	FY02	FY03	FY04	FY05
Total Consumption Expenditure	3,538,655	3,718,306	4,029,652	4,647,179	5,511,363
i. Private Consumption Expenditure	3,187,484	3,329,860	3,600,963	4,184,717	5,001,499
ii General Government Consumption Expenditure	351,171	388,446	428,689	462,462	509,864
Gross Domestic Fixed Capital Formation	659,325	680,373	736,433	844,847	1,134,942
Change in Stocks	56,200	58,000	80,629	90,249	105,298
Export of Goods and Non-Factor Services	617,148	677,855	815,158	883,704	1,019,783
Less Import of Goods and Non-Factor Services	661,455	681,880	786,224	825,399	1,271,604
Expenditure on Gross Domestic Product (MP)	4,209,873	4,452,654	4,875,648	5,640,580	6,499,782
Plus Net Factor Income from the rest of the World	-54,482	23,665	151,812	124,478	134,461
Expenditure on Gross National Product (MP)	4,155,391	4,476,319	5,027,460	5,765,058	6,634,243
Less Indirect Taxes	320,669	339,262	403,221	455,549	468,573
Plus Subsidies	34,040	32,775	61,791	65,496	91,359
Gross National Product (FC)	3,868,762	4,169,832	4,686,030	5,375,005	6,257,029
Provision for Fixed Capital Consumption	342,914	366,762	391,017	428,299	487,450
Net National Product (FC)	3,525,848	3,803,070	4,295,013	4,946,706	5,769,579

1.4 Expenditure on Gross National Product

a. At Current Factor Cost

(Million Rupees)					
Expenditure	FY06	FY07	FY08	FY09	FY10
Household final consumption expenditure	6,379,481	7,197,806	8,709,574	10,455,752	11,851,316
General government final consumption expenditure	857,461	912,336	1,037,150	1,388,459	1,533,713
Gross fixed capital formation	1,456,889	1,588,048	1,872,870	2,105,285	2,111,791
Changes in inventories	131,459	147,837	170,204	211,195	237,872
Exports of goods and non-factor services	1,161,269	1,221,002	1,317,202	1,636,203	2,009,463
Less imports of goods and non-factor services	1,770,399	1,827,243	2,469,228	2,597,187	2,877,159
GDP by expenditure	8,216,160	9,239,786	10,637,772	13,199,707	14,866,996

Expenditure	FY 11	FY12	FY13	FY14	FY15 ^P
Household final consumption expenditure	14,831,293	16,527,831	18,085,275	20,219,316	21,688,176
General government final consumption expenditure	1,779,421	2,102,628	2,463,120	2,708,922	3,242,656
Gross fixed capital formation	2,288,325	2,701,458	2,990,126	3,354,999	3,701,627
Changes in inventories	292,423	320,744	358,064	401,089	438,140
Exports of goods and non-factor services	2,552,610	2,485,097	2,972,178	3,077,627	2,997,457
Less imports of goods and non-factor services	3,467,632	4,091,258	4,489,767	4,693,894	4,684,334
GDP by expenditure	18,276,440	20,046,500	22,378,996	25,068,059	27,383,722

P: Provisional

Source: Pakistan Bureau of Statistics

Note:

1. Prior to FY 60 data of Expenditures on GNP are not available.

1.4 Expenditure on Gross National Product

b. At Constant Factor Cost of 1959-60

(Million Rupees)

Expenditure	FY60	FY61	FY62	FY63	FY64	FY65
Total Consumption Expenditure	16,517	17,588	18,185	18,767	19,900	21,912
i. Private Consumption Expenditure	14,684	16,104	16,160	16,540	17,311	19,171
ii General Government Consumption Expenditure	1,833	1,484	2,025	2,227	2,589	2,741
Gross Domestic Fixed Capital Formation	1,880	2,563	2,966	3,797	4,311	5,108
Change in Stocks	536	198	210	249	142	314
Export of Goods and Non-Factor Services	1,281	1,172	1,291	1,726	1,833	1,835
Less Import of Goods and Non-Factor Services	2,360	2,657	2,586	2,953	3,116	3,993
Expenditure on Gross Domestic Product (MP)	17,854	18,864	20,065	21,586	23,070	25,176
Plus Net Factor Income from the rest of the World	-23	-25	-27	-48	-34	-61
Expenditure on Gross National Product (MP)	17,831	18,839	20,038	21,538	23,036	25,115
Less Indirect Taxes	1,039	1,244	1,406	1,591	1,759	2,010
Plus Subsidies	11	29	51	61	45	194
Gross National Product (FC)	16,803	17,624	18,683	20,008	21,322	23,299
Provision for Fixed Capital Consumption	2,097	2,277	2,335	2,467	2,626	2,115
Net National Product (FC)	14,706	15,347	16,348	17,541	18,696	21,184

Expenditure	FY66	FY67	FY68	FY69	FY70	FY71
Total Consumption Expenditure	23,493	24,992	26,592	29,028	30,967	31,774
i. Private Consumption Expenditure	19,517	21,791	23,450	25,651	27,301	27,938
ii General Government Consumption Expenditure	3,976	3,201	3,142	3,377	3,666	3,836
Gross Domestic Fixed Capital Formation	4,638	4,280	4,108	3,723	4,681	4,486
Change in Stocks	319	678	255	440	534	617
Export of Goods and Non-Factor Services	1,934	2,252	2,564	2,559	3,615	3,699
Less Import of Goods and Non-Factor Services	3,284	3,979	3,739	3,687	4,129	4,356
Expenditure on Gross Domestic Product (MP)	27,100	28,223	29,780	32,063	35,668	36,220
Plus Net Factor Income from the rest of the World	-47	-48	-23	-29	2	-72
Expenditure on Gross National Product (MP)	27,053	28,175	29,757	32,034	35,670	36,148
Less Indirect Taxes	2,186	2,504	2,289	2,781	3,507	3,625
Plus Subsidies	212	182	168	172	176	141
Gross National Product (FC)	25,079	25,853	27,636	29,425	32,339	32,664
Provision for Fixed Capital Consumption	2,156	2,715	2,764	2,542	2,641	2,253
Net National Product (FC)	22,923	23,138	24,872	26,883	29,698	30,411

1.4 Expenditure on Gross National Product

b. At Constant Factor Cost of 1959-60

(Million Rupees)

Expenditure	FY72	FY73	FY74	FY75	FY76	FY77
Total Consumption Expenditure	32,371	33,830	36,773	38,991	40,092	41,750
i. Private Consumption Expenditure	28,234	29,862	33,037	34,855	34,694	36,127
ii General Government Consumption Expenditure	4,137	3,968	3,736	4,136	5,398	5,623
Gross Domestic Fixed Capital Formation	4,229	4,278	4,680	4,704	6,512	6,957
Change in Stocks	565	556	437	692	0	278
Export of Goods and Non-Factor Services	3,177	4,067	3,674	3,121	3,325	2,858
Less Import of Goods and Non-Factor Services	3,595	3,576	4,326	4,938	5,398	5,620
Expenditure on Gross Domestic Product (MP)	36,747	39,155	41,238	42,570	44,531	46,223
Plus Net Factor Income from the rest of the World	71	181	184	258	711	1,295
Expenditure on Gross National Product (MP)	36,818	39,336	41,422	42,828	45,242	47,518
Less Indirect Taxes	3,404	3,672	4,141	4,002	4,239	4,345
Plus Subsidies	152	290	1,342	1,362	937	523
Gross National Product (FC)	33,566	35,954	38,623	40,188	41,940	43,696
Provision for Fixed Capital Consumption	2,277	2,431	2,591	2,426	2,523	2,606
Net National Product (FC)	31,289	33,523	36,032	37,762	39,417	41,090

Expenditure	FY78	FY79	FY80	FY81*	FY82	FY83
Total Consumption Expenditure	45,796	49,691	53,565	252,411	264,983	279,931
i. Private Consumption Expenditure	39,894	43,557	47,157	224,135	234,239	243,703
ii General Government Consumption Expenditure	5,902	6,134	6,408	28,276	30,744	36,228
Gross Domestic Fixed Capital Formation	6,932	6,747	6,906	47,707	52,346	57,502
Change in Stocks	257	422	429	4,500	7,319	5,924
Export of Goods and Non-Factor Services	3,222	3,351	4,247	35,707	33,570	41,819
Less Import of Goods and Non-Factor Services	6,285	7,890	8,274	62,129	61,835	68,703
Expenditure on Gross Domestic Product (MP)	49,922	52,321	56,873	278,196	296,383	316,473
Plus Net Factor Income from the rest of the World	2,675	3,066	3,152	22,692	22,882	33,000
Expenditure on Gross National Product (MP)	52,597	55,387	60,025	300,888	319,265	349,473
Less Indirect Taxes	5,043	5,802	6,513	35,562	34,873	38,447
Plus Subsidies	800	1,685	1,376	5,197	5,061	6,641
Gross National Product (FC)	48,354	51,270	54,888	270,523	289,453	317,667
Provision for Fixed Capital Consumption	2,812	2,943	3,208	16,124	17,467	18,418
Net National Product (FC)	45,542	48,327	51,680	254,399	271,986	299,249

* For FY81 and onward data is at constant factor cost of 1980-81.

1.4 Expenditure on Gross National Product

b. At Constant Factor Cost of 1980-81

(Million Rupees)

Expenditure	FY84	FY85	FY86	FY87	FY88	FY89
Total Consumption Expenditure	299,441	324,640	326,020	342,164	373,863	387,964
i. Private Consumption Expenditure	258,725	281,173	278,194	288,006	317,345	319,912
ii General Government Consumption Expenditure	40,716	43,467	47,826	54,158	56,518	68,052
Gross Domestic Fixed Capital Formation	60,441	66,648	69,807	72,969	71,977	77,300
Change in Stocks	6,018	6,570	6,572	6,606	6,574	7,147
Export of Goods and Non-Factor Services	40,275	40,130	53,296	59,868	57,112	64,979
Less Import of Goods and Non-Factor Services	73,672	80,241	78,266	79,825	77,107	83,524
Expenditure on Gross Domestic Product (MP)	332,503	357,747	377,429	401,782	432,419	453,866
Plus Net Factor Income from the rest of the World	31,630	28,814	31,282	26,575	17,100	14,933
Expenditure on Gross National Product (MP)	364,133	386,561	408,711	428,357	449,519	468,799
Less Indirect Taxes	43,038	43,103	42,501	44,800	53,406	57,269
Plus Subsidies	6,512	7,107	7,296	5,128	6,403	7,351
Gross National Product (FC)	327,607	350,565	373,506	388,685	402,516	418,881
Provision for Fixed Capital Consumption	19,940	21,711	23,065	24,484	26,477	27,432
Net National Product (FC)	307,667	328,854	350,441	364,201	376,039	391,449

Expenditure	FY90	FY91	FY92	FY93	FY94	FY95
Total Consumption Expenditure	400,202	397,020	436,652	455,388	462,300	489,190
i. Private Consumption Expenditure	334,306	331,454	376,245	384,254	398,431	421,830
ii General Government Consumption Expenditure	65,896	65,566	60,407	71,134	63,869	67,360
Gross Domestic Fixed Capital Formation	81,271	82,283	91,640	96,420	95,548	99,522
Change in Stocks	7,520	7,596	8,678	8,668	8,785	8,660
Export of Goods and Non-Factor Services	65,710	87,700	99,821	101,136	104,282	101,075
Less Import of Goods and Non-Factor Services	80,601	74,639	97,660	112,157	100,056	104,028
Expenditure on Gross Domestic Product (MP)	474,102	499,960	539,131	549,455	570,859	594,419
Plus Net Factor Income from the rest of the World	17,163	9,457	4,949	3,734	1,319	4,031
Expenditure on Gross National Product (MP)	491,265	509,417	544,080	553,189	572,178	598,450
Less Indirect Taxes	58,359	59,345	63,722	62,156	60,458	61,584
Plus Subsidies	6,741	5,390	5,004	4,026	3,234	2,026
Gross National Product (FC)	439,647	455,462	485,362	495,059	514,954	538,892
Provision for Fixed Capital Consumption	29,586	31,599	33,604	37,265	38,492	39,971
Net National Product (FC)	410,061	423,863	451,758	457,794	476,462	498,921

1.4 Expenditure on Gross National Product

b. At Constant Factor Cost of 1999-00

(Million Rupees)

Expenditure	FY96**	FY97	FY98	FY99	FY00
Total Consumption Expenditure	523,819	536,773	548,618	579,844	3,214,712
i. Private Consumption Expenditure	451,875	470,838	478,189	514,292	2,884,021
ii General Government Consumption Expenditure	71,944	65,935	70,429	65,552	330,691
Gross Domestic Fixed Capital Formation	104,929	100,693	96,961	92,224	607,410
Change in Stocks	9,558	9,427	16,499	10,433	51,700
Export of Goods and Non-Factor Services	103,091	96,353	90,832	88,243	514,280
Less Import of Goods and Non-Factor Services	118,169	113,696	107,305	101,509	561,990
Expenditure on Gross Domestic Product (MP)	623,228	629,550	645,605	669,235	3,826,112
Plus Net Factor Income from the rest of the World	-1,856	-4,362	-5,571	-5,202	-47,957
Expenditure on Gross National Product (MP)	621,372	625,188	640,034	664,033	3,778,155
Less Indirect Taxes	56,818	52,870	48,617	47,971	295,815
Plus Subsidies	3,747	3,185	3,137	3,969	31,724
Gross National Product (FC)	568,301	575,503	594,554	620,031	3,514,064
Provision for Fixed Capital Consumption	42,142	42,982	45,521	44,831	317,250
Net National Product (FC)	526,159	532,521	549,033	575,200	3,196,814
Expenditure	FY01	FY02	FY03	FY04	FY05
Total Consumption Expenditure	3,211,817	3,299,355	3,337,413	3,642,266	4,067,567
i. Private Consumption Expenditure	2,899,747	2,940,387	2,952,588	3,251,947	3,670,749
ii General Government Consumption Expenditure	312,070	358,968	384,825	390,319	396,818
Gross Domestic Fixed Capital Formation	634,423	632,134	658,070	617,731	701,392
Change in Stocks	52,914	53,491	71,051	73,703	79,085
Export of Goods and Non-Factor Services	576,936	634,399	814,425	801,982	878,896
Less Import of Goods and Non-Factor Services	574,130	591,602	657,983	601,559	845,144
Expenditure on Gross Domestic Product (MP)	3,901,960	4,027,777	4,222,976	4,534,123	4,881,796
Plus Net Factor Income from the rest of the World	-47,284	22,594	127,050	90,721	88,750
Expenditure on Gross National Product (MP)	3,854,676	4,050,371	4,350,026	4,624,844	4,970,546
Less Indirect Taxes	301,920	312,886	355,323	372,029	358,455
Plus Subsidies	32,050	30,227	54,451	53,488	69,889
Gross National Product (FC)	3,584,806	3,767,712	4,049,154	4,306,303	4,681,980
Provision for Fixed Capital Consumption	329,032	339,865	353,828	362,208	370,675
Net National Product (FC)	3,255,774	3,427,847	3,695,326	3,944,095	4,311,305

** For FY96-99 data is at constant factor cost of 1980-81

1.4 Expenditure on Gross National Product

b. At Constant Prices of 2005-06

(Million Rupees)					
Expenditure	FY06	FY07	FY08	FY09	FY10
Household final consumption expenditure	6,379,481	6,654,964	6,891,844	6,858,767	7,010,190
General government final consumption expenditure	857,461	848,199	840,345	946,713	941,250
Gross fixed capital formation	1,456,889	1,491,795	1,560,186	1,482,823	1,374,205
Changes in inventories	131,459	137,812	140,156	144,125	146,441
Exports of goods and non-factor services	1,161,269	1,178,801	1,125,141	1,087,323	1,258,116
Less imports of goods and non-factor services	1,770,399	1,698,339	1,797,894	1,511,926	1,577,649
GDP by expenditure	8,216,160	8,613,232	8,759,778	9,007,825	9,152,553
Expenditure	FY 11	FY12	FY13	FY14	FY15 ^P
Household final consumption expenditure	7,331,681	7,700,707	7,862,610	8,286,472	8,584,834
General government final consumption expenditure	941,446	1,010,601	1,112,404	1,129,091	1,309,618
Gross fixed capital formation	1,268,315	1,299,089	1,332,648	1,388,839	1,503,731
Changes in inventories	150,466	155,743	162,544	170,246	179,674
Exports of goods and non-factor services	1,287,961	1,094,756	1,243,433	1,223,562	1,191,785
Less imports of goods and non-factor services	1,575,767	1,526,988	1,554,628	1,557,829	1,539,987
GDP by expenditure	9,404,102	9,733,907	10,159,011	10,640,381	11,229,656

P: Provisional

Source: Pakistan Bureau of Statistics

Note:

1. Private consumption expenditure has been taken as residual.
2. The series may not be comparable with similar series given in earlier reports due to revisions by the Pakistan Bureau of Statistics.
3. The figures of exports and imports used in this table are based on trade statistics, which are compiled on the basis of actual entry of imports and actual exit of exports from the country. The deficit on the current account of the balance of payment computed from these data does not equal the estimates of external resource inflow provided by Planning Division (Table -1.7) as the latter is based on Balance of Payment data compiled on the basis of Payments for imports and receipts from exports
4. The figure of net factor income from abroad given in the table includes the imputed value of accompanied personal baggage whereas Planning Division's estimates of this variable (Difference of national and domestic savings given in Table-1.7) exclude personal baggage. Hence the two figures are not comparable.

1.5 Gross Domestic Product

(Million Rupees)

Period	At Constant Factor Cost				Growth Rate (%)
	1959-60	1980-81	1999-00	2005-06	
FY50	12,398	55,817	306,040	485,825	
FY51	12,881	57,991	317,963	504,751	3.9
FY52	12,647	56,938	312,187	495,582	-1.8
FY53	12,865	57,919	317,568	504,124	1.7
FY54	14,180	63,840	350,028	555,654	10.2
FY55	14,468	65,136	357,138	566,939	2.0
FY56	14,978	67,432	369,727	586,924	3.5
FY57	15,424	69,440	380,736	604,401	3.0
FY58	15,815	71,201	390,388	619,722	2.5
FY59	16,680	75,095	411,740	653,618	5.5
FY60	16,826	75,752	415,344	659,339	0.9
FY61	17,649	79,457	435,659	691,589	4.9
FY62	18,710	84,234	461,850	733,165	6.0
FY63	20,056	90,294	495,075	785,909	7.2
FY64	21,356	96,147	527,165	836,850	6.5
FY65	23,360	105,169	576,633	915,378	9.4
FY66	25,126	113,119	620,227	984,580	7.6
FY67	25,901	116,609	639,357	1,014,949	3.1
FY68	27,659	124,523	682,753	1,083,838	6.8
FY69	29,454	132,605	727,062	1,154,176	6.5
FY70	32,337	145,584	798,228	1,267,149	9.8
FY71	32,736	147,380	808,077	1,282,784	1.2
FY72	33,495	150,797	826,812	1,312,526	2.3
FY73	35,773	161,053	883,044	1,401,791	6.8
FY74	38,439	173,056	948,853	1,506,260	7.5
FY75	39,930	179,768	985,658	1,564,686	3.9
FY76	41,229	185,617	1,017,723	1,615,588	3.3
FY77	42,401	190,893	1,046,654	1,661,514	2.8
FY78	45,679	205,651	1,127,570	1,789,965	7.7
FY79	48,204	217,019	1,189,899	1,888,909	5.5

1.5 Gross Domestic Product

(Million Rupees)

Period	At Constant Factor Cost				Growth Rate (%)
	1959-60	1980-81	1999-00	2005-06	
FY80	51,736	232,920	1,277,085	2,027,312	7.3
FY81	55,048	247,831	1,358,841	2,157,096	6.4
FY82	59,211	266,571	1,461,591	2,320,207	7.6
FY83	63,230	284,667	1,560,810	2,477,712	6.8
FY84	65,742	295,977	1,622,822	2,576,153	4.0
FY85	71,467	321,751	1,764,139	2,800,488	8.7
FY86	76,014	342,224	1,876,391	2,978,683	6.4
FY87	80,432	362,110	1,985,425	3,151,768	5.8
FY88	85,608	385,416	2,113,210	3,354,621	6.4
FY89	89,725	403,948	2,214,820	3,515,922	4.8
FY90	93,842	422,484	2,316,451	3,677,257	4.6
FY91	99,066	446,005	2,445,415	3,881,982	5.6
FY92	106,709	480,413	2,634,072	4,181,465	7.7
FY93	109,133	491,325	2,693,902	4,276,442	2.3
FY94	114,088	513,635	2,816,226	4,470,626	4.5
FY95	118,803	534,861	2,932,607	4,655,375	4.1
FY96	126,643	570,157	3,126,132	4,962,588	6.6
FY97	128,799	579,865	3,179,361	5,047,085	1.7
FY98	133,299	600,125	3,290,445	5,223,426	3.5
FY99	138,876	625,233	3,428,110	5,441,964	4.2
FY00	144,301	649,656	3,562,020	5,654,539	3.9
FY01	147,140	662,436	3,632,091	5,765,774	2.0
FY02	151,718	683,050	3,745,118	5,945,199	3.1
FY03	158,888	715,330	3,922,104	6,226,156	4.7
FY04	170,777	768,855	4,215,582	6,692,038	7.5
FY05	186,076	837,732	4,593,230	7,291,537	9.0
FY06	196,903	886,474	4,860,476	7,715,777	5.8
FY07	207,804	935,554	5,129,581	8,142,969	5.5

1.5 Gross Domestic Product

(Million Rupees)

Period	At Constant Factor Cost				Growth Rate (%)
	1959-60	1980-81	1999-00	2005-06	
FY08	218,170	982,221	5,385,450	8,549,148	5.0
FY09	218,957	985,764	5,404,876	8,579,987	0.4
FY10	224,607	1,011,201	5,544,349	8,801,394	2.6
FY11	232,746	1,047,845	5,745,264	9,120,336	3.6
FY12	241,676	1,088,048	5,965,692	9,470,255	3.8
FY13	250,505	1,127,795	6,183,624	9,816,212	3.7
FY14	260,591	1,173,205	6,432,604	10,211,456	4.0
FY15	271,638	1,222,939	6,705,292	10,644,336	4.2

Note:

1. The above series has been constructed using splicing method

1.6 Gross Fixed Capital Formation

a. At Current Market Prices

(Million Rupees)

Sector	FY64	FY65	FY66	FY67	FY68	FY69
TOTAL (1+2+3)	5,055	6,065	5,508	5,890	5,819	5,699
1. Private	2,870	3,231	3,017	3,157	3,165	3,008
Agriculture	343	361	321	339	323	340
Mining and Quarrying	9	15	10	8	8	8
Manufacturing	1,138	1,284	1,175	1,146	1,202	1,163
Large-scale	1,014	1,148	1,029	983	1,035	989
Small-scale	124	136	146	163	167	174
Construction	101	38	48	64	40	59
Electricity & Gas Distribution	153	205	149	196	231	171
Transport Storage & Communication	438	546	439	498	417	330
Financial Institutions	432	509	568	572	602	589
Ownership of Dwellings	407	478	536	548	573	562
Banking and Insurance	25	31	32	24	29	27
Services	256	273	307	334	342	348
2. Public	1,524	2,105	1,925	2,038	1,916	1,956
Agriculture						
Mining and Quarrying	10	6	6	3	4	7
Manufacturing	40	133	134	134	149	94
Large-scale	35	129	131	124	138	91
Small-scale	5	4	3	10	11	3
Construction	695	1,113	1,025	837	807	856
Electricity & Gas Distribution	152	173	149	191	216	176
Transport Storage & Communication	211	216	169	348	283	367
Financial Institutions	7	7	6	3	4	4
Services	409	457	436	522	453	452
3. General Government	661	729	566	695	738	736
Federal	95	129	168	155	169	201
Provincial	471	497	285	418	438	393
Local Bodies	95	103	112	122	131	142

1.6 Gross Fixed Capital Formation

a. At Current Market Prices

(Million Rupees)

Sector	FY70	FY71	FY72	FY73	FY74	FY75
TOTAL (1+2+3)	6,835	7,045	6,812	7,646	10,614	16,217
1. Private	3,493	3,531	3,545	3,726	3,840	5,207
Agriculture	476	463	535	612	738	846
Mining and Quarrying	18	19	18	19	23	30
Manufacturing	1,396	1,426	1,235	1,019	1,022	1,437
Large-scale	1,208	1,224	1,016	763	697	990
Small-scale	188	202	219	256	325	447
Construction	61	4	28	24	27	62
Electricity & Gas Distribution	108	108	71	112	1	1
Transport Storage & Communication	515	518	607	968	1,000	1,016
Financial Institutions	553	608	637	528	510	1,142
Ownership of Dwellings	502	556	604	494	500	1,136
Banking and Insurance	51	52	33	34	10	6
Services	366	385	414	444	519	673
2. Public	2,278	2,572	2,351	2,335	4,090	7,227
Agriculture						
Mining and Quarrying	8	7	11	33	15	60
Manufacturing	179	68	99	111	382	1,065
Large-scale	177	69	97	110	375	1,057
Small-scale	2	-1	2	1	7	8
Construction	1,124	1,024	1,019	859	870	1,185
Electricity & Gas Distribution	156	578	410	383	704	2,419
Transport Storage & Communication	315	354	262	355	397	916
Financial Institutions	8	5	10	13	59	81
Services	488	536	540	581	1,663	1,501
3. General Government	1,064	942	916	1,585	2,684	3,783
Federal	352	300	352	571	1,022	1,418
Provincial	560	487	373	813	1,407	1,952
Local Bodies	152	155	191	201	255	413

1.6 Gross Fixed Capital Formation

a. At Current Market Prices

(Million Rupees)

Sector	FY76	FY77	FY78	FY79	FY80	FY81
TOTAL (1+2+3)	22,769	26,421	28,960	31,605	39,375	47,708
1. Private	6,483	7,779	8,709	9,749	12,955	21,609
Agriculture	1,348	1,600	1,946	2,064	2,465	4,667
Mining and Quarrying	33	37	40	44	49	53
Manufacturing	1,819	2,111	2,121	2,487	3,511	4,553
Large-scale	1,309	1,526	1,486	1,755	2,591	3,484
Small-scale	510	585	635	732	920	1,069
Construction	50	119	105	118	97	145
Electricity & Gas Distribution	2	2	2	2	2	-
Transport Storage & Communication	1,071	1,167	1,227	1,384	2,100	1,850
Wholesale & Retail Trade	-	-	-	-	-	301
Financial Institutions	1,348	1,723	2,048	2,290	3,029	8,015
Ownership of Dwellings	1,341	1,709	2,035	2,273	3,003	7,983
Real Estate	-	-	-	-	-	8
Banking and Insurance	7	14	13	17	26	24
Services	813	1,021	1,221	1,359	1,703	2,025
2. Public	11,379	12,638	14,593	15,277	19,581	16,529
Agriculture	-	-	-	-	-	508
Mining and Quarrying	37	295	336	100	113	330
Manufacturing	3,182	4,514	6,143	6,660	6,593	4,835
Large-scale	3,160	4,488	6,133	6,638	6,573	4,814
Small-scale	22	26	10	22	20	21
Construction	1,638	680	928	562	923	1,892
Electricity & Gas Distribution	3,185	2,520	2,778	3,026	2,331	3,377
Transport Storage & Communication	912	1,122	1,083	1,001	1,272	4,487
Wholesale & Retail Trade	-	-	-	-	-	128
Financial Institutions	110	161	202	186	252	245
Services	2,315	3,346	3,123	3,742	8,097	727
3. General Government	4,908	6,005	5,658	6,580	6,840	9,570
Federal	1,816	2,421	2,311	2,687	2,735	3,443
Provincial	2,633	3,011	2,895	3,368	3,288	4,211
Local Bodies	459	573	452	525	817	1,916

1.6 Gross Fixed Capital Formation

a. At Current Market Prices

(Million Rupees)

Sector	FY82	FY83	FY84	FY85	FY86	FY87
TOTAL (1+2+3)	54,589	61,761	69,211	77,926	87,546	100,040
1. Private	23,331	26,758	31,417	35,841	39,959	44,349
Agriculture	4,889	5,972	7,359	8,157	8,141	9,052
Mining and Quarrying	61	69	78	87	102	113
Manufacturing	5,471	6,806	8,565	10,011	12,267	13,573
Large-scale	4,286	5,478	7,073	8,346	10,322	11,445
Small-scale	1,185	1,328	1,492	1,665	1,945	2,128
Construction	228	485	322	493	477	494
Electricity & Gas Distribution	-	-	-	-	-	-
Transport Storage & Communication	1,776	1,936	2,390	3,157	3,676	4,373
Wholesale & Retail Trade	346	392	448	509	585	656
Financial Institutions	8,373	8,830	9,743	10,694	11,608	12,643
Ownership of Dwellings	8,263	8,706	9,643	10,566	11,446	12,469
Real Estate	9	9	10	11	12	14
Banking and Insurance	101	115	90	117	150	160
Services	2,187	2,268	2,512	2,733	3,103	3,445
2. Public	18,579	21,863	23,291	25,836	29,118	34,374
Agriculture	815	1,320	1,360	1,433	1,766	1,821
Mining and Quarrying	359	222	824	953	2,050	2,760
Manufacturing	4,684	5,144	5,700	3,871	4,623	3,190
Large-scale	4,649	5,117	5,685	3,818	4,565	3,162
Small-scale	35	27	15	53	58	28
Construction	2,197	3,181	2,371	2,596	2,620	3,390
Electricity & Gas Distribution	3,910	6,195	6,136	7,949	8,356	11,687
Transport Storage & Communication	5,376	4,475	5,369	7,563	7,614	8,935
Wholesale & Retail Trade	73	53	51	81	71	58
Financial Institutions	322	414	564	525	655	662
Services	843	859	916	865	1,363	1,871
3. General Government	12,679	13,140	14,503	16,249	18,469	21,317
Federal	5,397	4,313	4,696	5,564	6,245	7,097
Provincial	5,262	6,626	7,568	8,341	9,314	10,889
Local Bodies	2,020	2,201	2,239	2,344	2,910	3,331

1.6 Gross Fixed Capital Formation

a. At Current Market Prices

(Million Rupees)

Sector	FY88	FY89	FY90	FY91	FY92	FY93
TOTAL (1+2+3)	111,266	133,170	148,076	177,646	225,360	256,644
1. Private	51,769	64,162	76,563	91,226	118,878	134,768
Agriculture	10,075	11,711	13,931	14,889	14,831	16,631
Mining and Quarrying	137	174	198	258	321	371
Manufacturing	16,538	23,292	29,680	36,169	55,347	60,059
Large-scale	13,936	20,032	25,945	31,559	49,569	53,350
Small-scale	2,602	3,260	3,735	4,610	5,778	6,709
Construction	507	782	1,936	1,959	4,306	6,800
Electricity & Gas Distribution	-	-	-	-	-	571
Transport Storage & Communication	5,197	6,365	6,120	8,737	10,001	11,246
Wholesale & Retail Trade	776	951	1,099	1,395	1,661	1,935
Financial Institutions	14,392	15,981	18,109	21,043	24,249	27,938
Ownership of Dwellings	14,198	15,700	17,790	20,747	23,759	27,372
Real Estate	15	17	19	23	26	30
Banking and Insurance	179	264	300	273	464	536
Services	4,147	4,906	5,490	6,776	8,162	9,217
2. Public	34,886	43,105	42,577	49,514	63,504	73,405
Agriculture	2,199	1,826	1,606	2,795	3,226	3,892
Mining and Quarrying	1,953	3,112	1,691	2,303	3,478	3,008
Manufacturing	3,067	2,623	2,195	2,729	3,193	3,374
Large-scale	3,030	2,560	2,103	2,525	3,029	3,186
Small-scale	37	63	92	204	164	188
Construction	4,085	4,112	3,899	3,168	3,737	3,142
Electricity & Gas Distribution	13,226	22,411	23,455	24,103	30,881	33,076
Transport Storage & Communication	7,264	7,069	7,849	11,821	15,800	23,662
Wholesale & Retail Trade	159	77	90	313	294	63
Financial Institutions	661	437	470	616	711	1,239
Services	2,272	1,438	1,322	1,666	2,184	1,949
3. General Government	24,611	25,903	28,936	36,906	42,978	48,471
Federal	7,752	8,927	9,165	11,661	13,378	14,459
Provincial	12,974	12,373	13,999	18,783	23,029	26,961
Local Bodies	3,885	4,603	5,772	6,462	6,571	7,051

1.6 Gross Fixed Capital Formation

a. At Current Market Prices

(Million Rupees)

Sector	FY94	FY95	FY96	FY97	FY98	FY99
TOTAL (1+2+3)	280,878	317,845	368,424	396,859	402,845	409,357
1. Private	150,370	162,756	193,126	230,823	261,465	231,544
Agriculture	18,436	22,485	21,776	20,055	21,419	26,968
Mining and Quarrying	468	1,513	2,112	2,294	5,247	6,582
Manufacturing	66,901	48,258	58,020	65,107	65,042	59,896
Large-scale	58,508	38,898	46,718	51,785	49,897	41,955
Small-scale	8,393	9,360	11,302	13,322	15,145	17,941
Construction	8,225	9,455	10,697	10,722	12,073	9,617
Electricity & Gas Distribution	2,911	18,489	23,261	28,184	40,373	14,349
Transport Storage & Communication	8,577	8,007	13,259	23,441	33,187	22,269
Wholesale & Retail Trade	2,332	3,797	4,845	4,475	5,647	5,665
Financial Institutions	31,325	37,150	42,793	53,862	54,877	60,876
Ownership of Dwellings	30,470	34,024	38,730	44,927	49,182	53,200
Real Estate	37	47	54	66	70	74
Banking and Insurance	818	3,079	4,009	8,869	5,625	7,602
Services	11,195	13,602	16,363	22,683	23,600	25,322
2. Public	79,650	96,556	112,478	113,203	81,802	115,621
Agriculture	5,964	6,998	9,516	3,150	3,482	5,474
Mining and Quarrying	4,519	7,052	6,797	13,601	5,774	3,772
Manufacturing	2,948	2,457	3,840	8,684	5,345	34,480
Large-scale	2,775	2,457	3,840	8,684	5,345	34,480
Small-scale	173	-	-	-	-	-
Construction	3,930	3,751	5,024	5,330	4,268	3,298
Electricity & Gas Distribution	37,412	49,510	51,490	32,555	26,181	26,613
Transport Storage & Communication	20,655	22,753	31,809	46,434	30,140	36,385
Wholesale & Retail Trade	115	96	173	52	-	2
Financial Institutions	1,247	1,700	1,608	1,675	1,739	2,275
Services	2,860	2,239	2,221	1,722	4,873	3,322
3. General Government	50,858	58,533	62,820	52,833	59,578	62,192
Federal	15,790	19,586	20,118	21,485	23,773	24,351
Provincial	27,675	31,195	34,522	24,928	27,824	29,081
Local Bodies	7,393	7,752	8,180	6,420	7,981	8,760

1.6 Gross Fixed Capital Formation

a. At Current Market Prices

(Million Rupees)

Sector	FY00	FY01	FY02	FY03	FY04	FY05
TOTAL (1+2+3)	607,410	659,325	680,373	736,433	844,836	1,134,942
1. Private	394,749	423,097	496,464	545,104	616,514	852,420
Agriculture	72,513	66,468	65,636	74,293	81,050	135,086
Mining and Quarrying	13,108	13,230	26,710	48,252	12,701	18,381
Manufacturing	119,158	137,127	166,657	163,520	200,521	244,959
Large-scale	99,345	114,933	141,607	134,666	161,162	193,448
Small-scale ²	19,813	22,194	25,050	28,854	39,359	51,511
Construction	12,373	11,360	11,689	4,178	6,608	13,418
Electricity & Gas Distribution	15,169	15,258	35,141	26,417	3,039	11,612
Transport Storage & Communication	23,868	31,697	31,476	51,381	86,950	153,558
Wholesale & Retail Trade	7,111	8,589	10,375	12,533	17,190	21,381
Banking, Finance and Insurance	6,312	2,827	7,996	20,897	26,600	30,520
Ownership of Dwellings	77,973	87,448	87,833	91,379	110,400	129,247
Services	47,164	49,093	52,951	52,254	71,460	94,259
2. Public	146,912	169,242	113,523	104,051	103,536	129,482
Agriculture	2,921	680	3,968	1,388	109	220
Mining and Quarrying	5,113	20,463	22,285	29,178	5,950	14,990
Manufacturing	21,187	13,893	1,398	1,400	3,410	2,140
Construction	2,744	2,229	3,474	2,952	3,505	4,410
Electricity & Gas Distribution	52,185	52,370	21,724	31,145	22,222	28,442
Transport Storage & Communication	56,213	72,982	54,884	31,483	61,695	71,410
Wholesale & Retail Trade	-	-	-	-	-	-
Financial Institutions	3,680	2,277	2,162	2,469	1,346	1,060
Services	2,869	4,348	3,628	4,036	5,299	6,810
3. General Government	65,749	66,986	70,386	87,278	124,786	153,040
Federal	24,980	24,029	29,657	31,581	41,304	38,940
Provincial	31,763	31,371	17,729	26,689	50,059	71,570
Local Bodies	9,006	11,586	23,000	29,008	33,423	42,530

1.6 Gross Fixed Capital Formation

a. At Current Market Prices

(Million Rupees)

Sector	FY06	FY07	FY08	FY09	FY10
A. Private	1,363,838	1,539,444	1,557,909	1,697,795	1,950,349
Agriculture	254,745	280,024	303,318	371,853	442,429
Mining & Quarrying	22,829	19,081	21,807	32,195	46,404
Manufacturing	283,508	266,259	310,814	352,415	268,947
Large Scale	277,719	259,488	303,049	342,863	256,861
Small Scale	5,789	6,771	7,765	9,552	12,086
Electricity Generation and Distribution & Gas Distribution	3,307	3,128	8,965	36,518	19,027
Construction	14,597	12,257	14,271	21,716	14,251
Wholesale & Retail Trade	22,095	25,011	31,216	36,003	41,716
Transport & Communication	214,628	244,252	280,008	237,193	259,350
Finance & Insurance	20,360	24,802	31,310	30,450	26,551
Housing Services (O.D)	190,127	199,116	253,391	288,378	285,256
Other Private Services	83,010	93,330	108,738	132,723	153,978
Public & General Govt. (B+C)	347,684	420,788	509,032	565,841	553,882
B. Public Sector (Autonomous & Semi Autonomous-Bodies)	149,606	154,851	170,617	132,458	146,033
Agriculture	50	44	62	55	78
Mining & Quarrying	6,133	20,479	10,354	14,660	12,664
Manufacturing	3,609	2,825	1,168	2,150	1,432
Electricity Generation and Distribution & Gas Distribution	51,458	43,701	55,562	65,011	77,940
Construction	6,375	12,848	14,429	14,725	9,949
Transport & Communication	80,103	70,927	85,484	30,591	39,648
a. Railways	4,754	3,680	4,167	1,907	10,874
b. Post Offices & PTCL	15,232	11,981	14,456	7,774	8,373
c. Others	60,117	55,266	66,861	20,910	20,401
Finance & Insurance	1,878	4,027	3,558	5,266	4,322
C. General Government	198,078	265,937	338,415	433,383	407,849
Federal	37,307	45,056	65,292	115,100	130,342
Provincial	122,774	153,561	181,294	213,290	219,840
Local Bodies	37,997	67,320	91,829	104,993	57,667

1.6 Gross Fixed Capital Formation

a. At Current Market Prices

(Million Rupees)					
Sector	FY11	FY12	FY13	FY14	FY15 ^P
A. Private	1,697,795	1,950,349	2,202,307	2,513,441	2,644,947
Agriculture	536,980	624,418	698,810	721,001	819,114
Mining & Quarrying	30,606	33,919	29,214	51,322	42,396
Manufacturing	256,693	282,127	366,804	403,357	356,623
Large Scale	240,695	263,961	345,937	379,492	330,210
Small Scale	15,998	18,166	20,867	23,865	26,413
Electricity Generation and Distribution & Gas Distribution	49,866	61,388	9,590	22,894	10,753
Construction	8,836	13,076	14,219	25,887	29,494
Wholesale & Retail Trade	51,616	57,954	64,422	72,450	74,940
Transport & Communication	211,803	223,175	267,704	371,809	389,750
Finance & Insurance	25,415	29,085	36,883	35,200	36,805
Housing Services (O.D)	341,565	408,562	468,463	525,816	571,799
Other Private Services	184,415	216,645	246,198	283,705	313,273
Public & General Govt. (B+C)	590,530	751,109	787,819	841,558	1,056,680
B. Public Sector (Autonomous & Semi Autonomous-Bodies)	146,849	155,813	285,094	251,565	301,629
Agriculture	70	94	93	96	273
Mining & Quarrying	12,151	18,074	15,203	21,933	40,244
Manufacturing	2,614	2,883	5,778	6,101	3,422
Electricity Generation and Distribution & Gas Distribution	79,854	71,372	153,165	126,632	159,313
Construction	7,790	11,377	16,001	23,538	30,072
Transport & Communication	41,081	45,002	84,276	68,327	56,070
a. Railways	2,136	4,265	24,478	8,767	3,996
b. Post Offices & PTCL	11,336	14,146	12,600	18,166	19,443
c. Others	27,609	26,591	47,198	41,394	32,631
Finance & Insurance	3,289	7,011	10,578	4,938	12,235
C. General Government	443,681	595,296	502,725	589,993	755,051
Federal	130,832	144,806	147,751	164,736	195,812
Provincial	242,542	372,721	288,464	358,791	487,272
Local Bodies	70,307	77,769	66,510	66,466	71,967

P: Provisional

Source: Pakistan Bureau of Statistics

Note:

1. Data is not available before FY64.
2. Small Scale includes slaughtering.

1.6 Gross Fixed Capital Formation

b. At Constant Prices of 1980-81

(Million Rupees)							
Sector	FY81 ¹	FY82	FY83	FY84	FY85	FY86	FY87
TOTAL (1+2+3)	47,703	52,344	57,503	60,443	66,648	69,810	72,971
1. Private	21,604	22,473	24,988	27,470	30,662	31,653	31,437
Agriculture	4,662	4,774	5,659	6,639	7,140	6,618	6,990
Mining and Quarrying	53	58	64	70	76	84	92
Manufacturing	4,553	4,992	6,023	7,038	8,537	9,313	7,959
Large-scale	3,484	3,834	4,767	5,722	7,062	7,713	6,226
Small-scale	1,069	1,158	1,256	1,316	1,475	1,600	1,733
Construction	145	190	396	237	396	334	213
Electricity & Gas Distribution							
Transport Storage & Communication	1,850	1,714	1,830	2,107	2,711	3,042	3,399
Wholesale & Retail Trade	301	328	358	390	425	464	505
Financial Institutions	8,015	8,305	8,540	8,738	8,993	9,258	9,510
Ownership of Dwellings	7,983	8,200	8,423	8,650	8,887	9,129	9,379
Real Estate	8	8	9	9	9	10	10
Banking and Insurance	24	97	108	79	97	119	121
Services	2,025	2,112	2,118	2,251	2,384	2,540	2,769
2. Public	16,529	17,371	19,879	19,994	22,209	23,281	25,305
Agriculture	508	796	1,251	1,227	1,254	1,435	1,406
Mining and Quarrying	330	345	206	739	836	1,680	2,244
Manufacturing	4,835	4,193	4,477	4,614	3,260	3,459	1,743
Large-scale	4,814	4,159	4,452	4,600	3,213	3,412	1,720
Small-scale	21	34	25	14	47	47	23
Construction	1,892	1,831	2,599	1,740	2,088	1,838	1,463
Electricity & Gas Distribution	3,377	3,826	5,878	5,582	7,016	6,877	9,453
Transport Storage & Communication	4,487	5,190	4,231	4,731	6,495	6,299	6,946
Wholesale & Retail Trade	128	69	48	45	67	57	45
Financial Institutions	245	308	387	495	438	520	502
Services	727	813	802	821	755	1,116	1,503
3. General Government	9,570	12,500	12,636	12,979	13,777	14,876	16,229
Federal	3,443	5,321	4,147	4,203	4,718	5,030	5,403
Provincial	4,211	5,188	6,372	6,773	7,072	7,502	8,290
Local Bodies	1,916	1,991	2,117	2,003	1,987	2,344	2,536

1.6 Gross Fixed Capital Formation

b. At Constant Prices of 1980-81

(Million Rupees)

Sector	FY88	FY89	FY90	FY91	FY92	FY93
TOTAL (1+2+3)	71,977	77,300	81,271	82,283	91,640	96,420
1. Private	32,308	35,197	39,057	39,596	44,903	46,551
Agriculture	6,825	6,984	7,919	7,335	6,498	6,709
Mining and Quarrying	100	110	119	132	145	159
Manufacturing	7,859	9,655	11,387	12,201	17,111	16,941
Large-scale	5,980	7,618	9,161	9,763	14,468	14,076
Small-scale	1,879	2,037	2,226	2,438	2,643	2,865
Construction	168	225	514	430	936	1,326
Electricity & Gas Distribution	-	-	-	-	-	242
Transport Storage & Communication	3,786	4,339	4,067	4,192	4,316	4,596
Wholesale & Retail Trade	551	600	662	719	770	839
Financial Institutions	10,008	10,164	11,050	11,131	11,442	11,817
Ownership of Dwellings	9,873	9,985	10,856	10,979	11,266	11,575
Real Estate	11	11	11	11	12	13
Banking and Insurance	124	168	183	141	164	229
Services	3,011	3,120	3,339	3,456	3,685	3,922
	22,655	25,471	24,301	23,600	26,807	29,472
2. Public	1,489	1,089	913	1,377	1,413	1,570
Agriculture	1,430	1,966	1,018	1,177	1,569	1,288
Mining and Quarrying	1,327	1,013	797	889	899	921
Manufacturing	1,300	974	743	781	824	841
Large-scale	27	39	54	108	75	80
Small-scale	1,357	1,184	1,036	696	813	613
Construction	9,538	14,158	14,176	12,458	14,036	14,024
Electricity & Gas Distribution	5,292	4,819	5,216	5,673	6,824	9,670
Transport Storage & Communication	113	49	54	161	135	27
Wholesale & Retail Trade	460	278	287	319	332	530
Financial Institutions	1,649	915	804	850	786	829
Services						
3. General Government	17,014	16,632	17,913	19,088	19,930	20,398
Federal	5,359	5,732	5,674	6,031	6,204	6,085
Provincial	8,969	7,945	8,666	9,715	10,679	11,346
Local Bodies	2,686	2,955	3,573	3,342	3,047	2,967

1.6 Gross Fixed Capital Formation

b. At Constant Prices of 1980-81

(Million Rupees)						
Sector	FY94	FY95	FY96	FY97	FY98	FY99
TOTAL (1+2+3)	95,548	99,522	104,929	100,693	96,961	92,224
1. Private	47,539	48,554	53,033	57,009	61,396	51,847
Agriculture	6,591	7,332	6,421	5,330	5,377	6,483
Mining and Quarrying	174	515	638	632	1,358	1,685
Manufacturing	17,554	11,527	13,463	12,993	12,226	10,013
Large-scale	14,448	8,619	9,814	9,289	8,248	5,741
Small-scale	3,106	2,908	3,649	3,704	3,978	4,272
Construction	1,572	1,558	1,729	1,439	1,476	914
Electricity & Gas Distribution	1,077	6,255	7,045	7,776	10,531	3,686
Transport Storage & Communication	3,174	2,505	3,794	6,129	8,177	5,396
Wholesale & Retail Trade	914	1,336	1,523	1,265	1,498	1,466
Financial Institutions	12,305	12,925	13,478	15,208	14,645	15,742
Ownership of Dwellings	11,969	11,838	12,198	12,686	13,126	13,757
Real Estate	15	16	17	18	18	19
Banking and Insurance	321	1,071	1,263	2,504	1,501	1,966
Services	4,178	4,601	4,942	6,237	6,108	6,462
2. Public	28,398	31,097	32,406	28,942	19,754	24,402
Agriculture	2,132	2,282	2,806	837	874	1,316
Mining and Quarrying	1,680	2,401	2,053	3,747	1,494	965
Manufacturing	749	544	807	1,558	884	4,718
Large-scale	685	544	807	1,558	884	4,718
Small-scale	64	-	-	-	-	-
Construction	751	618	812	715	522	313
Electricity & Gas Distribution	13,842	16,751	15,594	8,982	6,829	6,837
Transport Storage & Communication	7,642	7,119	9,103	12,141	7,426	8,816
Wholesale & Retail Trade	45	34	54	15	-	1
Financial Institutions	490	591	506	473	464	588
Services	1,067	757	671	474	1,261	848
3. General Government	19,611	19,871	19,491	14,742	15,811	15,975
Federal	6,089	6,649	6,242	5,995	6,309	6,255
Provincial	10,671	10,590	10,711	6,956	7,384	7,470
Local Bodies	2,851	2,632	2,538	1,791	2,118	2,250

1.6 Gross Fixed Capital Formation

b. At Constant Prices of 1999-00

(Million Rupees)

Sector	FY00	FY01	FY02	FY03	FY04	FY05
TOTAL (1+2+3)	607,410	634,422	632,133	658,070	617,740	701,540
1. Private	394,749	406,003	459,634	485,849	447,210	521,470
Agriculture	72,513	64,307	61,250	65,537	55,700	76,260
Mining and Quarrying	13,108	12,805	24,624	41,589	8,330	9,630
Manufacturing	119,158	129,506	151,822	145,588	141,610	146,850
Large-scale	99,345	107,908	128,186	119,724	113,300	115,870
Small-scale	19,813	21,598	23,636	25,864	28,310	30,980
Construction	12,373	10,268	10,289	3,871	5,180	9,900
Electricity & Gas Distribution	15,169	14,796	32,632	23,001	2,040	6,280
Transport Storage & Communication	23,868	30,590	29,370	45,979	61,920	91,430
Wholesale & Retail Trade	7,111	8,369	9,925	11,692	13,760	15,170
Banking, Finance and Insurance	6,312	2,745	7,519	19,018	20,960	21,100
Ownership of Dwellings	77,973	84,926	82,596	83,163	87,010	89,360
Services	47,164	47,691	49,607	46,411	50,700	55,490
2. Public	146,912	163,175	105,388	91,476	72,770	75,160
Agriculture	2,921	658	3,703	1,224	80	130
Mining and Quarrying	5,113	19,805	20,545	25,149	3,900	7,850
Manufacturing	21,187	13,044	1,265	1,245	2,400	1,280
Construction	2,744	2,015	3,058	2,735	2,750	3,250
Electricity & Gas Distribution	52,185	50,785	20,173	27,118	14,890	15,380
Transport Storage & Communication	56,213	70,433	51,212	28,173	43,930	42,530
Wholesale & Retail Trade	-	-	-	-	-	-
Financial Institutions	3,680	2,211	2,033	2,247	1,060	730
Services	2,869	4,224	3,399	3,585	3,760	4,010
3. General Government	65,749	65,244	67,111	80,745	97,760	104,910
Federal	24,980	23,404	28,277	29,217	32,360	26,690
Provincial	31,763	30,555	16,904	24,691	39,220	49,060
Local Bodies	9,006	11,285	21,930	26,837	26,180	29,160

1.6 Gross Fixed Capital Formation

b. At Constant Prices of 2005-06

(Million Rupees)					
Sector	FY06	FY07	FY08	FY09	FY10
A. Private	1,109,205	1,098,151	1,141,213	1,100,380	1,041,102
Agriculture	254,745	257,209	259,462	277,068	295,422
Mining & Quarrying	22,829	17,843	19,341	22,788	29,448
Manufacturing	283,508	248,867	246,577	235,388	157,866
Large Scale	277,719	242,648	239,906	228,225	150,176
Small Scale	5,789	6,218	6,671	7,163	7,690
Electricity Generation and Distribution & Gas Distribution	3,307	2,925	7,951	25,848	12,075
Construction	14,597	11,618	12,852	16,105	11,112
Wholesale & Retail Trade	22,095	23,388	24,712	23,965	24,390
Transport & Communication	214,628	228,401	248,344	168,019	169,876
Finance & Insurance	20,360	23,192	24,786	20,269	15,523
Housing Services (O.D)	190,127	197,732	205,641	213,867	222,422
Other Private Services	83,010	86,976	91,546	97,062	102,969
Public & General Govt. (B+C)	347,684	393,644	418,973	382,443	333,103
B. Public Sector (Autonomous & Semi Autonomous-Bodies)	149,606	144,966	151,070	93,963	94,651
Agriculture	50	41	55	45	62
Mining & Quarrying	6,133	19,150	9,183	10,377	8,037
Manufacturing	3,609	2,642	925	1,431	837
Electricity Generation and Distribution & Gas Distribution	51,458	40,865	49,279	46,016	49,461
Construction	6,375	12,178	12,994	10,920	7,758
Transport & Communication	80,103	66,324	75,817	21,670	25,970
a. Railways	4,754	3,441	3,696	1,351	7,123
b. Post Offices & PTCL	15,232	11,203	12,821	5,507	5,484
c. Others	60,117	51,679	59,300	14,812	13,363
Finance & Insurance	1,878	3,766	2,817	3,505	2,527
C. General Government	198,078	248,679	267,903	288,480	238,452
Federal	37,307	42,132	51,688	76,616	76,206
Provincial	122,774	143,595	143,520	141,976	128,531
Local Bodies	37,997	62,951	72,696	69,888	33,716

1.6 Gross Fixed Capital Formation

b. At Constant Prices of 2005-06

(Million Rupees)					
Sector	FY11	FY12	FY13	FY14	FY15 ^P
A. Private	971,509	964,142	1,005,526	1,068,028	1,102,265
Agriculture	297,817	289,415	300,990	290,026	307,523
Mining & Quarrying	17,058	16,463	12,270	18,937	15,291
Manufacturing	124,320	124,130	150,236	152,946	135,128
Large Scale	116,065	115,267	140,722	142,731	124,162
Small Scale	8,255	8,863	9,514	10,215	10,966
Electricity Generation and Distribution & Gas Distribution	27,793	29,796	4,028	8,448	3,878
Construction	5,984	7,699	7,594	12,810	13,958
Wholesale & Retail Trade	24,890	25,308	26,206	27,249	28,178
Transport & Communication	120,699	101,697	116,428	153,672	176,047
Finance & Insurance	12,255	12,701	15,004	13,239	13,839
Housing Services (O.D)	231,319	240,571	250,194	260,202	270,610
Other Private Services	109,374	116,362	122,576	130,499	137,813
Public & General Govt. (B+C)	296,806	334,947	327,122	320,811	401,466
B. Public Sector (Autonomous & Semi Autonomous-Bodies)	82,860	74,993	122,621	98,909	117,560
Agriculture	48	54	52	50	140
Mining & Quarrying	6,772	8,772	6,386	8,093	14,515
Manufacturing	1,260	1,259	2,350	2,295	1,287
Electricity Generation and Distribution & Gas Distribution	44,507	34,642	64,331	46,726	57,460
Construction	5,276	6,699	8,546	11,648	14,232
Transport & Communication	23,411	20,506	36,653	28,240	25,326
a. Railways	1,217	1,943	10,646	3,623	1,805
b. Post Offices & PTCL	6,460	6,446	5,480	7,508	8,782
c. Others	15,733	12,117	20,527	17,109	14,739
Finance & Insurance	1,586	3,061	4,303	1,857	4,600
C. General Government	213,946	259,954	204,501	221,902	283,906
Federal	63,088	63,234	60,103	61,959	73,627
Provincial	116,955	162,760	117,343	134,945	183,219
Local Bodies	33,902	33,960	27,055	24,998	27,060

P: Provisional

Source: Pakistan Bureau of Statistics

Note:

1. Prior to FY81 data on Gross Fixed Capital Formation at constant prices are not available.
2. Small scale includes slaughtering.

1.7 Investment and Savings at Current Prices

(Million Rupees)

I t e m	FY73	FY74	FY75	FY76	FY77	FY78	FY79	FY80
1. Gross Total Investment	8,647	11,614	18,218	22,769	27,421	29,960	33,355	41,375
2. Changes in Stocks	1,000	1,000	2,000	0	1,000	1,000	1,750	2,000
3. Gross Fixed Investment	7,647	10,614	16,218	22,769	26,421	28,960	31,605	39,375
(a) Public Sector	3,921	6,774	11,010	16,287	18,643	20,251	21,857	26,421
(b) Private Sector	3,726	3,840	5,208	6,483	7,779	8,709	9,749	12,955
4. Net External Resource Inflow	1,434	5,435	11,560	8,097	8,970	4,435	9,508	9,315
5. National Savings	7,213	6,179	6,658	14,672	18,451	25,525	23,847	32,060
(a) Public Savings	-314	-131	-639	1,052	3,670	3,185	2,075	5,149
(b) Private Savings	7,527	6,310	7,297	13,620	14,781	22,340	21,772	26,911
6. Net Factor Income	463	617	1,147	2,992	5,480	12,139	14,533	18,284
7. Domestic Savings	6,750	5,562	5,511	11,680	12,971	13,386	9,314	13,776
8. GDP (MP)	67,492	88,102	111,183	130,364	149,748	176,334	194,915	234,179
9. GNP (MP)	67,955	88,719	112,330	133,356	155,228	188,473	209,448	252,463

I t e m	FY81	FY82	FY83	FY84	FY85	FY86	FY87	FY88	FY89
1. Gross Total Investment	52,208	62,447	68,462	76,701	86,525	96,545	109,540	121,666	145,570
2. Changes in Stocks	4,500	7,858	6,701	7,489	8,600	9,000	9,500	10,400	12,400
3. Gross Fixed Investment	47,708	54,589	61,761	69,212	77,925	87,545	100,040	111,266	133,170
(a) Public Sector	26,099	31,258	35,003	37,793	42,085	47,586	55,691	59,497	69,008
(b) Private Sector	21,609	23,331	26,758	31,419	35,840	39,959	44,349	51,769	64,162
4. Net External Resource Inflow	10,137	16,193	6,515	13,481	25,469	19,937	12,345	29,604	37,172
5. National Savings	42,070	46,254	61,947	63,220	61,056	76,608	97,195	92,062	108,398
(a) Public Savings	11,557	10,775	4,630	8,500	1,810	8,810	2,823	9,012	1,499
General Government	9,587	6,912	1,299	931	-5,983	-2,800	-10,380	-3,255	-13,958
Others	1,970	3,863	3,331	7,569	7,793	11,610	13,203	12,267	15,457
(b) Private Savings	30,513	35,479	57,317	54,720	59,246	67,798	94,372	83,050	106,899
House-hold	28,814	33,417	54,599	52,872	57,344	64,932	88,363	76,656	100,312
Corporate	1,699	2,062	2,718	1,848	1,902	2,866	6,009	6,394	6,587
6. Net Factor Income	22,692	25,349	39,395	39,595	38,311	41,359	36,378	29,095	28,005
7. Domestic Savings	19,378	20,905	22,552	23,625	22,745	35,249	60,817	62,967	80,393
8. GDP (MP)	278,196	324,159	364,387	419,802	472,157	514,532	572,479	675,389	769,745
9. GNP (MP)	300,888	349,508	403,782	459,397	510,468	555,891	608,857	704,484	797,750

1.7 Investment and Savings at Current Prices

(Million Rupees)

I t e m	FY90	FY91	FY92	FY93	FY94	FY95	FY96	FY97
1. Gross Total Investment	162,076	193,446	244,060	277,744	305,477	346,045	402,762	435,134
2. Changes in Stocks	14,000	15,800	18,700	21,100	24,600	28,200	34,338	38,275
3. Gross Fixed Investment	148,076	177,646	225,360	256,644	280,877	317,845	368,424	396,859
(a) Public Sector	71,513	86,420	106,482	121,876	130,508	155,089	175,298	166,036
(b) Private Sector	76,563	91,226	118,878	134,768	150,369	162,756	193,126	230,823
4. Net External Resource Inflow	40,562	48,674	37,250	95,740	59,272	76,636	152,920	149,060
5. National Savings	121,514	144,773	206,809	182,004	246,205	269,409	249,842	286,074
(a) Public Savings	24,336	7,164	51,769	21,054	38,881	35,441	31,282	24,138
General Government	8,595	-13,331	9,818	-11,624	-3,311	6,250	-18,235	-23,009
Others	15,741	20,495	41,951	32,678	42,192	29,191	49,517	47,147
(b) Private Savings	97,178	137,609	155,040	160,950	207,324	233,968	218,560	261,936
House-hold	86,877	122,747	137,986	142,441	182,860	206,537	192,770	231,029
Corporate	10,301	14,862	17,054	18,509	24,464	27,431	25,790	30,907
6. Net Factor Income	36,900	23,908	12,537	9,960	3,988	14,043	-7,136	-19,350
7. Domestic Savings	84,614	120,865	194,272	172,044	242,217	255,366	256,978	305,424
8. GDP (MP)	855,943	1,020,600	1,211,385	1,341,629	1,573,097	1,865,922	2,120,173	2,428,312
9. GNP (MP)	892,843	1,044,508	1,223,922	1,351,589	1,577,085	1,879,965	2,113,037	2,408,962
I t e m	FY98	FY99	FY00	FY01	FY02	FY03	FY04	FY05
1. Gross Total Investment	474,245	457,357	659,110	715,525	738,373	817,062	935,085	1,240,240
2. Changes in Stocks	71,400	48,000	51,700	56,200	58,000	80,629	90,249	105,298
3. Gross Fixed Investment	402,845	409,357	607,410	659,325	680,373	736,433	844,836	1,134,942
(a) Public Sector	141,380	177,813	212,661	236,228	183,909	191,329	228,322	282,518
(b) Private Sector	261,465	231,544	394,749	423,097	496,464	545,104	616,514	852,424
4. Net External Resource Inflow	82,979	113,654	59,174	29,979	-82,188	-185,151	-75,700	104,054
5. National Savings	391,266	343,703	599,936	685,546	820,561	1,002,213	1,010,700	1,136,186
(a) Public Savings	9,769	28,552	-3,074	65,356	74,366	71,937	268,700	230,609
General Government	-40,767	-1,423	-33,456	-5,426	10,468	-189	164,800	128,626
Others	50,536	29,975	30,382	70,782	63,898	72,126	103,900	101,983
(b) Private Savings	381,497	315,151	603,010	620,190	746,195	930,276	742,000	905,577
House-hold	336,480	277,963	531,855	547,008	658,144	820,503	735,650	775,581
Corporate	45,017	37,188	71,155	73,182	88,051	109,773	6,400	129,996
6. Net Factor Income	-24,364	-25,547	-47,956	-54,482	23,665	151,812	124,478	134,461
7. Domestic Savings	415,630	369,250	647,892	740,028	796,896	850,401	886,222	1,001,725
8. GDP (MP)	2,677,656	2,938,379	3,826,111	4,209,873	4,452,654	4,875,648	5,640,580	6,499,782
9. GNP (MP)	2,653,292	2,912,832	3,778,155	4,155,391	4,476,319	5,027,460	5,765,058	6,634,243

1.7 Investment and Savings at Current Prices

(Million Rupees)

Item	FY06	FY07	FY08	FY09	FY10
1. Gross Total Investment	1,687,809	1,953,388	2,258,628	2,414,749	2,431,664
2. Changes in Stocks	121,971	138,768	163,885	203,829	234,695
3. Gross Fixed Investment	1,565,838	1,814,620	2,094,743	2,210,921	2,196,969
(a) Public Sector	368,098	478,771	555,096	589,939	632,542
(b) Private Sector	1,197,740	1,335,849	1,539,647	1,620,982	1,564,427
4. Net External Resource Inflow	338,130	446,328	885,896	737,508	404,347
5. National Savings	1,349,679	1,507,060	1,372,732	1,677,242	2,027,317
(a) Public Savings	195,411	87,751	-187,675	285,549	203,078
General Government	140,629	40,735	-216,476	264,296	129,735
Others	54,782	47,016	28,801	21,253	73,343
(b) Private Savings	1,154,268	1,419,309	1,560,407	1,391,693	1,824,239
House-hold	1,001,804	1,245,849	1,355,551	1,136,906	1,530,870
Corporate	152,464	173,460	204,856	254,787	293,369
6. Net Factor Income	149,901	157,631	208,916	346,281	566,247
7. Domestic Savings	1,199,778	1,349,429	1,163,816	1,330,961	1,461,070
8. GDP (MP)	7,623,205	8,673,007	10,242,799	12,739,336	14,668,428
9. GNP (MP)	7,773,106	8,830,638	10,451,715	13,083,827	15,239,043

(Billion Rupees)

Item	FY11	FY12	FY13	FY14	FY15 ^P
1. Total Investment	2,581	3,022	3,348	3,756	4,140
2. Gross Fixed Investment	2,288	2,702	2,990	3,355	3,702
Public Sector (Gen Govt. + Public)	591	751	788	842	1,057
Private Sector	1,698	1,950	2,202	2,513	2,645
3. Changes in Stocks	292	321	358	401	438
4. Net External Resource Inflow	-18	416	241	322	266
5. Gross National Savings	2,599	2,607	3,107	3,434	3,874
Net Factor Income from abroad	820	1,036	1,162	1,429	1,678
Domestic Savings	1,779	1,571	1,945	2,005	2,196
a. Government	-733	-705	-1,139	-523	-469
b. Non-Government ²	2,512	2,276	3,084	2,529	2,665
6. GDP (Market Prices)	18,276	20,047	22,379	25,068	27,384
7. GNI (Market Prices)	19,097	21,082	23,541	26,497	29,061

P: Provision

Source: Ministry of Planning, Development, and Reform

Note:

1. Data format have been revised w.e.f FY11.
2. Including PSEs

2.1 Area and Production of Important Crops

Crops	Area: '000'Hectares Production: '000'Tonnes									
	FY53		FY54		FY55		FY56		FY57	
	Area	Production	Area	Production	Area	Production	Area	Production	Area	Production
Food										
Wheat	3,817	2,405	4,215	3,645	4,261	3,186	4,521	3,370	4,689	3,639
Rice	908	832	1,016	920	959	838	969	841	972	844
Maize	393	352	430	408	430	433	429	457	431	469
Gram	822	321	1,036	571	1,233	603	1,314	699	1,280	692
Bajra	895	355	1,044	346	887	369	891	278	926	314
Jowar	533	224	612	232	455	225	537	253	549	259
Barley	196	93	210	129	182	106	182	128	183	116
Moong	72	26	77	30	79	26	79	27	72	26
Mash	38	15	55	21	41	15	41	16	34	13
Masoor	65	22	68	28	81	39	84	32	88	34
Cotton¹	1,384	1,865	1,161	1,490	1,269	1,655	1,407	1,754	1,438	1,789
Other Crops										
Sugarcane	253	7,266	292	8,957	304	8,836	286	8,200	319	8,947
Rapeseed & Mustard	427	127	436	166	516	220	576	222	551	226
Sesamum	24	6	27	6	24	6	24	6	25	6
Tobacco	17	26	25	38	43	74	32	49	30	46

2.1 Area and Production of Important Crops

Crops	Area: '000'Hectares Production: '000'Tonnes									
	FY58		FY59		FY60		FY61		FY62	
	Area	Production	Area	Production	Area	Production	Area	Production	Area	Production
Food										
Wheat	4,609	3,564	4,829	3,907	4,879	3,909	4,639	3,814	4,923	4,027
Rice	1,073	875	1,151	991	1,204	994	1,181	1,030	1,214	1,227
Maize	431	447	456	489	482	486	480	439	473	488
Gram	1,213	664	1,219	577	1,142	608	1,106	610	1,194	623
Bajra	747	329	811	306	805	370	746	306	832	370
Jowar	386	186	444	215	456	233	476	221	513	248
Barley	196	127	198	129	217	139	187	120	187	116
Moong	66	22	74	26	78	26	80	28	70	27
Mash	33	12	40	16	43	15	39	16	38	15
Masoor	80	31	88	37	72	32	78	33	72	30
Cotton¹	1,453	1,785	1,325	1,659	1,343	1,713	1,293	1,768	1,396	1,906
Other Crops										
Sugarcane	397	11,294	428	12,489	397	10,663	388	11,641	444	14,357
Rapeseed & Mustard	545	233	552	266	561	239	499	214	451	205
Sesamum	26	6	24	6	31	6	32	6	44	11
Tobacco	36	56	36	58	38	61	39	60	45	70

2.1 Area and Production of Important Crops

Area: '000'Hectares
Production: '000'Tonnes

Crops	FY63		FY64		FY65		FY66		FY67	
	Area	Production	Area	Production	Area	Production	Area	Production	Area	Production
Food										
Wheat	5,022	4,170	5,019	4,162	5,318	4,590	5,155	3,916	5,344	4,334
Rice	1,187	1,095	1,286	1,192	1,356	1,350	1,393	1,317	1,409	1,365
Maize	459	489	500	526	486	528	542	540	554	587
Gram	1,219	678	1,113	610	1,210	672	1,070	540	1,244	635
Bajra	851	422	741	362	910	446	840	370	837	371
Jowar	486	251	467	238	585	293	594	274	558	277
Barley	196	113	177	111	185	118	155	83	162	88
Moong	61	24	63	27	71	31	72	29	63	30
Mash	40	15	39	16	36	17	33	15	34	16
Masoor	99	41	97	44	66	28	59	20	83	31
Cotton¹	1,374	2,153	1,471	2,461	1,467	2,220	1,561	2,437	1,620	2,323
Other Crops										
Sugarcane	531	18,439	478	16,140	503	18,668	597	22,309	649	21,982
Rapeseed & Mustard	495	257	475	211	488	214	442	182	460	203
Sesamum	30	8	27	8	34	9	28	7	30	7
Tobacco	46	71	44	75	49	83	58	110	72	140

2.1 Area and Production of Important Crops

Crops	Area: '000'Hectares Production: '000'Tonnes									
	FY68		FY69		FY70		FY71		FY72	
	Area	Production	Area	Production	Area	Production	Area	Production	Area	Production
Food										
Wheat	5,983	6,418	6,160	6,618	6,230	7,294	5,978	6,476	5,797	6,890
Rice	1,420	1,499	1,555	2,032	1,622	2,401	1,503	2,200	1,456	2,262
Maize	608	792	616	626	648	668	640	718	633	705
Gram	1,121	481	958	528	928	506	914	494	964	510
Bajra	914	414	736	330	631	302	750	355	759	360
Jowar	584	291	474	262	491	284	558	329	507	312
Barley	174	108	156	97	158	104	141	91	157	103
Moong	81	36	72	28	59	25	70	33	72	36
Mash	45	22	33	15	31	15	40	20	44	21
Masoor	78	25	69	23	66	22	61	21	64	23
Cotton¹	1,785	3,043	1,745	3,102	1,755	3,149	1,733	3,189	1,958	4,159
Other Crops										
Sugarcane	504	18,660	541	21,971	620	26,370	636	23,167	552	19,963
Rapeseed & Mustard	542	274	442	229	479	255	510	269	562	301
Sesamum	32	9	28	8	23	8	31	10	42	14
Tobacco	70	130	64	125	60	116	61	113	51	87

2.1 Area and Production of Important Crops

Crops	Area: '000'Hectares Production: '000'Tonnes									
	FY73		FY74		FY75		FY76		FY77	
	Area	Production	Area	Production	Area	Production	Area	Production	Area	Production
Food										
Wheat	5,971	7,442	6,113	7,629	5,812	7,674	6,111	8,691	6,390	9,144
Rice	1,480	2,330	1,512	2,455	1,604	2,314	1,710	2,618	1,749	2,737
Maize	645	706	633	767	614	747	620	803	624	764
Gram	1,017	553	1,108	610	996	550	1,068	601	1,095	649
Bajra	612	304	733	351	545	266	624	308	648	311
Jowar	500	302	589	378	445	265	476	281	447	261
Barley	164	109	205	139	194	137	186	130	174	124
Moong	62	30	69	32	63	29	67	32	65	30
Mash	35	18	44	22	52	26	58	30	50	25
Masoor	78	27	96	33	75	27	73	28	80	31
Cotton¹	2,010	4,126	1,845	3,872	2,031	3,729	1,852	3,021	1,865	2,557
Other Crops										
Sugarcane	534	19,947	646	23,911	673	21,242	700	25,547	788	29,523
Rapeseed & Mustard	534	287	536	292	452	248	470	267	519	296
Sesamum	30	10	33	12	23	8	28	10.7	30	12
Tobacco	44	62	47	66	54	77	45	58	51	73

2.1 Area and Production of Important Crops

Crops	Area: '000'Hectares Production: '000'Tonnes									
	FY78		FY79		FY80		FY81		FY82	
	Area	Production	Area	Production	Area	Production	Area	Production	Area	Production
Food										
Wheat	6,360	8,367	6,687	9,950	6,924	10,857	6,984	11,475	7,223	11,304
Rice	1,899	2,950	2,026	3,272	2,035	3,216	1,933	3,123	1,976	3,430
Maize	656	821	650	799	701	875	769	970	739	930
Gram	1,099	614	1,224	538	1,129	313	843	337	902	286
Bajra	641	318	659	317	561	277	406	214	559	272
Jowar	520	284	469	252	423	249	394	230	393	230
Barley	167	121	178	123	159	118	259	176	222	158
Moong	66	31	66	30	69	33	67	32	66	32
Mash	53	27	49	25	64	33	68	34	67	33
Masoor	90	34	106	39	86	37	73	30	74	31
Cotton¹	1,843	3,380	1,891	2,783	2,081	4,282	2,109	4,201	2,214	4,398
Other Crops										
Sugarcane	823	30,077	753	27,326	719	27,498	825	32,359	947	36,580
Rapeseed & Mustard	412	236	433	248	409	247	417	253	391	239
Sesamum	32	12.6	46	18.7	46	19.3	44	18.3	43	16.6
Tobacco	53	74	48	68	50	78	43	67	43	68

2.1 Area and Production of Important Crops

Crops	Area: '000'Hectares Production: '000'Tonnes									
	FY83		FY84		FY85		FY86		FY87	
	Area	Production	Area	Production	Area	Production	Area	Production	Area	Production
Food										
Wheat	7,398	12,414	7,343	10,882	7,259	11,703	7,403	13,923	7,706	12,016
Rice	1,978	3,445	1,999	3,340	1,999	3,315	1,863	2,919	2,066	3,486
Maize	790	1,005	798	1,014	809	1,028	804	1,009	816	1,111
Gram	893	491	920	522	1,014	524	1,033	586	1,082	583
Bajra	438	220	553	256	606	284	561	258	509	233
Jowar	390	222	391	222	395	230	372	219	399	236
Barley	263	185	200	140	190	132	189	134	182	134
Moong	79	40	91	42	94	45	104	49	114	55
Mash	74	36	71	40	83	47	89	49	78	39
Masoor	82	30	49	22	49	26	57	31	81	33
Cotton¹	2,263	4,844	2,221	2,908	2,242	5,930	2,364	7,155	2,505	7,760
Other Crops										
Sugarcane	912	32,534	897	34,287	904	32,140	780	27,856	762	29,926
Rapeseed & Mustard	386	246	313	217	347	235	351	250	303	213
Sesamum	29	10.8	22	8.8	34	13.5	38	14.9	33	12.5
Tobacco	41	65	46	80	50	87	46	83	39	69

2.1 Area and Production of Important Crops

Crops	Area: '000'Hectares Production: '000'Tonnes							
	FY88		FY89		FY90		FY91	
	Area	Production	Area	Production	Area	Production	Area	Production
Food								
Wheat	7,308	12,675	7,730	14,419	7,845	14,316	7,911	14,565
Rice	1,963	3,241	2,042	3,200	2,107	3,220	2,113	3,261
Maize	854	1,127	866	1,204	863	1,179	845	1,185
Gram	821	372	979	456	1,035	562	1,092	531
Bajra	293	135	510	201	512	204	491	196
Jowar	320	181	431	248	440	262	417	239
Barley	145	112	159	123	155	131	157	142
Moong	94	43	97	41	144	57	142	57
Mash	75	35	79	32	86	39	79	37
Masoor	76	31	76	33	68	30	63	27
Cotton¹	2,568	8,633	2,619	8,385	2,599	8,560	2,662	9,628
Other Crops								
Sugarcane	842	33,029	877	36,976	854	35,494	884	35,989
Rapeseed & Mustard	269	204	334	249	307	233	304	228
Sesamum	18	7.2	25	10.1	38	15.2	53	21.4
Tobacco	42	70	43	74	41	68	44	75

2.1 Area and Production of Important Crops

Crops	Area: '000'Hectares Production: '000'Tonnes							
	FY92		FY93		FY94		FY95	
	Area	Production	Area	Production	Area	Production	Area	Production
Food								
Wheat	7,878	15,684	8,300	16,156	8,034	15,213	8,170	17,002
Rice	2,097	3,243	1,973	3,116	2,187	3,995	2,125	3,447
Maize	848	1,203	868	1,184	879	1,213	890	1,318
Gram	997	513	1,008	347	1,045	411	1,065	559
Bajra	313	139	487	203	303	138	509	228
Jowar	383	225	403	238	365	212	438	263
Barley	149	140	160	158	151	146	165	164
Moong	126	51	147	62	168	69	180	80
Mash	79	37	77	30	65	29	55	27
Masoor	59	26	64	28	52	25	61	31
Cotton¹	2,836	12,822	2,836	9,054	2,805	8,041	2,653	8,697
Other Crops								
Sugarcane	896	38,865	885	38,059	963	44,427	1,009	47,168
Rapeseed & Mustard	287	220	285	207	269	197	301	229
Sesamum	70	28.7	82	34	73	32.3	80	36.2
Tobacco	54	97	58	102	57	100	47	81

2.1 Area and Production of Important Crops

Crops	Area: '000'Hectares Production: '000'Tonnes									
	FY96		FY97		FY98		FY99		FY00	
	Area	Production	Area	Production	Area	Production	Area	Production	Area	Production
Food										
Wheat	8,376	16,907	8,109	16,651	8,355	18,694	8,230	17,858	8,463	21,079
Rice	2,162	3,966	2,251	4,305	2,317	4,333	2,424	4,674	2,515	5,156
Maize	881	1,504	871	1,491	933	1,517	962	1,665	962	1,652
Gram	1,119	680	1,100	594	1,102	767	1,077	698	972	565
Bajra	407	162	303	146	460	211	463	213	313	156
Jowar	418	255	370	219	390	231	383	228	357	220
Barley	172	174	152	150	163	174	137	137	124	118
Moong	199	91	192	90	195	89	200	91	203	95
Mash	58	28	57	28	49	33	46	25	44	24
Masoor	66	34	70	35	65	37	58	38	55	36
Cotton¹	2,997	10,595	3,149	9,374	2,960	9,184	2,923	8,790	2,983	11,240
Other Crops										
Sugarcane	963	45,230	965	41,998	1,056	53,104	1,155	55,191	1,009	46,333
Rapeseed & Mustard	320	255	354	286	340	292	327	279	321	297
Sesamum	90	39.5	100	44.9	96	42.5	71	32.1	72	35.4
Tobacco	46	80	49	92	53	99	57	109	56	108

2.1 Area and Production of Important Crops

Crops	Area: '000'Hectares Production: '000'Tonnes									
	FY01		FY02		FY03		FY04		FY05	
	Area	Production	Area	Production	Area	Production	Area	Production	Area	Production
Food										
Wheat	8,181	19,024	8,058	18,227	8,034	19,183	8,216	19,500	8,358	21,612
Rice	2,377	4,803	2,114	3,882	2,225	4,478	2,461	4,848	2,520	5,025
Maize	944	1,643	942	1,664	936	1,737	947	1,897	982	2,797
Gram	905	397	934	362	963	675	982	611	1,094	868
Bajra	390	199	417	216	349	189	539	274	343	193
Jowar	354	218	358	222	338	203	393	238	308	186
Barley	113	99	111	100	108	100	102	98	93	92
Moong	219	105	239	115	258	138	256	141	225	130
Mash	46	26	55	28	55	29	49	25	38	18
Masoor	46	27	45	26	49	29	52	31	49	32
Cotton¹	2,928	10,732	3,116	10,613	2,794	10,211	2,989	10,048	3,193	14,265
Other Crops										
Sugarcane	961	43,606	1,000	48,042	1,100	52,056	1,075	53,419	966	47,244
Rapeseed & Mustard	273	230	269	221	256	215	259	221	243	203
Sesamum	101	50.7	136	69.6	88	19.3	60	25	66	30
Tobacco	46	85	49	95	47	88	46	86	50	100

2.1 Area and Production of Important Crops

Crops	Area: '000'Hectares Production: '000'Tonnes									
	FY06		FY07		FY08		FY09		FY10	
	Area	Production	Area	Production	Area	Production	Area	Production	Area	Production
Food										
Wheat	8,448	21,277	8,578	23,295	8,550	20,959	9,046	24,033	9,132	23,917
Rice	2,622	5,547	2,581	5,438	2,515	5,563	2,963	6,952	2,883	6,883
Maize	1,042	3,110	1,017	3,088	1,052	3,605	1,052	3,593	950	3,477
Gram	1,029	480	1,052	837	1,107	475	1,081	741	1,050	571
Bajra	441	221	504	238	531	305	470	296	476	293
Jowar	254	153	292	180	281	170	263	165	248	154
Barley	90	88	94	93	91	87	86	82	86	82
Moong	209	114	218	139	246	178	220	157	183	119
Mash	35	17	33	16	33	17	28	14	24	11
Masoor	34	18	39	21	30	15	31	14	31	14
Cotton¹	3,103	13,019	3,075	12,856	3,054	11,655	2,820	11,819	3,106	12,914
Other Crops										
Sugarcane	907	44,666	1,029	54,742	1,241	63,920	1,029	50,045	943	49,373
Rapeseed & Mustard	217	172	256	212	224	176	233	188	233	188
Sesamum	82	35	71	30	76	33	91	41	80	33
Tobacco	52	101	51	103	51	108	50	105	50	105

2.1 Area and Production of Important Crops

Area: '000'Hectares
Production: '000'Tonnes

Crops	FY11		FY12		FY13		FY14	
	Area	Production	Area	Production	Area	Production	Area	Production
Food								
Wheat	8,650	23,473	8,660	24,211	8,660	24,211	9,199	25,979
Rice	2,571	6,160	2,309	5,576	2,309	5,576	2,789	6,798
Maize	1,087	4,338	1,060	4,220	1,060	4,220	1,169	5,044
Gram	1,008	284	992	751	992	751	950	399
Bajra	458	304	461	311	461	311	475	301
Jowar	214	137	199	123	199	123	198	123
Barley	72	66	73	67	73	67	71	67
Moong	141	93	136	90	136	90	131	93
Mash	25	11	23	11	23	11	21	10
Masoor	23	11	19	11	19	11	18	8
Cotton¹	2,835	13,579	2,879	13,031	2,879	13,031	2,806	12,769
Other Crops								
Sugarcane	1,058	58,396	1,129	63,750	1,129	63,750	1,173	67,460
Rapeseed & Mustard	201	162	224	205	224	205	193	213
Sesamum	76	30	71	29	71	29	82	33
Tobacco	46	98	50	108	50	108	49	130

Source: Ministry of Food, Agricultural & Livestock (Economic Wing)

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

Note:

1. Data for FY15 was not available at the time of compilation.

2.2 Installed Capacity and Generation of Electricity by Source

Period	Hydel		Thermal		Nuclear		Total	
	Installed Capacity (MW)	Generation (GWH)	Installed Capacity (MW)	Generation (GWH)	Installed Capacity (MW)	Generation (GWH)	Installed Capacity (MW)	Generation (GWH)
FY48	11	24	58	94			69	118
FY49	11	36	63	115			74	151
FY50	11	50	76	106			87	156
FY51	21	59	85	147			106	206
FY52	43	102	87	180			130	282
FY53	43	185	101	200			144	385
FY54	63	242	101	227			164	469
FY55	63	307	105	286			168	593
FY56	63	418	144	308			207	726
FY57	65	437	151	393			216	830
FY58	67	450	162	616			229	1,066
FY59	79	511	162	615			241	1,126
FY60	240	507	253	540			493	1,047
FY61	253	645	268	653			521	1,298
FY62	253	945	331	747			584	1,692
FY63	267	1,176	459	995			726	2,171
FY64	267	1,366	475	1,346			742	2,712
FY65	267	1,362	632	1,814			899	3,176
FY66	267	1,425	681	2,273			948	3,698
FY67	467	1,530	844	2,395			1,311	3,925
FY68	567	2,482	844	2,195			1,411	4,677
FY69	567	2,792	903	2,726			1,470	5,518
FY70	667	2,915	1,058	3,465			1,725	6,380
FY71	667	3,449	1,058	3,752	137	1	1,862	7,202
FY72	667	3,679	1,058	3,789	137	104	1,862	7,572
FY73	767	4,335	1,068	3,738	137	304	1,972	8,377
FY74	867	4,141	1,068	4,464	137	459	2,072	9,064
FY75	867	4,359	1,426	4,977	137	605	2,430	9,941
FY76	867	5,435	1,524	4,274	137	610	2,528	10,319
FY77	1,568	5,185	1,629	5,271	137	421	3,334	10,877
FY78	1,567	7,442	1,713	4,702	137	231	3,417	12,375
FY79	1,567	8,232	1,763	5,836	137	106	3,467	14,174
FY80	1,567	8,714	1,814	6,258	137	2	3,518	14,974

2.2 Installed Capacity and Generation of Electricity by Source

Period	Hydel		Thermal		Nuclear		Total	
	Installed Capacity (MW)	Generation (GWH)	Installed Capacity (MW)	Generation (GWH)	Installed Capacity (MW)	Generation (GWH)	Installed Capacity (MW)	Generation (GWH)
FY 81	1,847	9,043	2,121	6,869	137	150	4,105	16,062
FY 82	1,947	9,522	2,121	7,983	137	183	4,205	17,688
FY 83	2,547	11,365	2,114	8,104	137	228	4,798	19,697
FY 84	2,548	12,826	2,325	8,723	137	324	5,010	21,873
FY 85	2,898	12,241	2,580	10,416	137	346	5,615	23,003
FY 86	2,898	13,804	3,263	11,355	137	430	6,298	25,589
FY 87	2,901	15,250	3,615	12,951	137	502	6,653	28,703
FY 88	2,898	16,690	3,776	16,147	137	254	6,811	33,091
FY 89	2,898	16,970	4,069	17,562	137	30	7,104	34,562
FY 90	2,898	16,925	4,914	20,442	137	292	7,949	37,660
FY 91	2,898	18,303	5,321	22,354	137	385	8,356	41,042
FY 92	3,330	18,647	5,902	26,375	137	418	9,369	45,440
FY 93	4,626	21,112	5,823	27,057	137	582	10,586	48,751
FY 94	4,726	19,436	6,456	30,707	137	497	11,319	50,640
FY 95	4,826	22,858	7,137	30,176	137	511	12,100	53,545
FY 96	4,826	23,206	8,006	33,257	137	483	12,969	56,946
FY 97	4,826	20,858	9,855	37,921	137	346	14,818	59,125
FY 98	4,826	22,060	10,696	39,669	137	375	15,659	62,104
FY 99	4,826	22,449	10,700	42,669	137	284	15,663	65,402
FY 00	4,826	19,288	12,436	46,064	137	399	17,399	65,751
FY 01	4,867	17,194	12,169	48,926	462	1,997	17,498	68,117
FY 02	5,051	18,941	12,286	51,174	462	2,291	17,799	72,406
FY 03	5,051	22,351	12,285	51,591	462	1,740	17,798	75,682
FY 04	6,496	26,944	12,299	52,122	462	1,760	19,257	80,826
FY 05	6,499	25,671	12,423	57,162	462	2,795	19,384	85,628
FY 06	6,499	30,862	12,489	60,283	462	2,484	19,450	93,629
FY 07	6,479	31,953	12,478	63,972	462	2,288	19,419	98,213
FY 08	6,480	28,707	12,478	63,877	462	3,077	19,420	95,661
FY 09	6,481	27,784	12,842	62,214	462	1,618	19,785	91,616
FY 10	6,481	28,093	13,978	64,371	462	2,894	20,921	95,358
FY 11	6,481	31,811	15,209	59,153	787	3,420	22,477	94,384
FY 12	6,557	28,542	15,384	56,586	787	5,266	22,728	90,394
FY 13	6,773	29,857	15,289	61,711	750	4,553	22,812	96,121
FY 14	6,893	31,873	15,887	66,707	750	5,090	23,530	103,670
FY 15*	6,902	23,478	16,188	43,611	750	4,273	23,840	71,362

Source: Economic Survey of Pakistan

* July-March Estimated

2.3 Energy Consumption

Period	1. Gas (mm cft) ¹							Total
	Households	Commercial	Cement	Fertilizer	Power	Industry	Transport CNG ²	
1971-72	2,261	1,945	16,399	22,286	40,793	27,830	-	111,514
1972-73	2,983	2,305	20,888	27,685	43,330	30,121	-	127,312
1973-74	3,917	2,988	23,054	20,030	48,549	35,961	-	116,499
1974-75	5,065	3,520	24,668	31,203	51,801	40,489	-	156,746
1975-76	6,206	4,214	23,848	31,625	49,515	41,507	-	156,915
1976-77	7,498	4,684	22,535	31,805	60,837	41,666	-	169,025
1977-78	9,813	5,303	24,236	31,873	60,328	47,914	-	179,467
1978-79	12,110	6,063	24,256	43,749	60,758	49,632	-	196,568
1979-80	14,283	6,543	25,738	46,315	80,431	54,671	-	227,981
1980-81	17,738	7,540	26,085	65,920	84,743	62,748	-	264,774
1981-82	24,037	8,337	26,319	77,273	82,087	67,471	-	285,524
1982-83	28,357	8,905	21,222	97,308	74,205	70,522	-	300,519
1983-84	32,246	9,122	10,305	98,335	77,927	73,159	-	301,094
1984-85	37,372	9,838	8,300	100,083	88,906	74,629	-	319,128
1985-86	42,512	9,923	7,283	99,788	103,252	74,852	-	337,610
1986-87	45,761	9,878	5,496	103,131	118,098	75,305	-	357,669
1987-88	47,443	10,282	5,262	102,853	142,750	78,741	-	387,331
1988-89	51,278	10,829	5,255	104,394	142,064	81,421	-	395,241
1989-90	60,140	11,154	7,988	108,582	169,089	86,368	-	443,321

2.3 Energy Consumption

Period	1. Gas (mm cft)							Total
	Households	Commercial	Cement	Fertilizer	Power	Industry	Transport CNG	
1990-91	66,797	12,317	13,020	107,954	176,409	88,841	-	465,338
1991-92	70,741	13,057	11,761	101,493	193,893	95,661	25	486,606
1992-93	75,783	14,326	11,914	119,628	186,853	102,991	31	511,527
1993-94	82,461	15,239	10,187	144,514	197,694	100,631	43	550,769
1994-95	97,045	16,064	6,730	141,697	181,107	104,098	47	546,788
1995-96	110,103	16,960	7,569	150,374	186,507	111,202	153	582,868
1996-97	115,488	18,403	8,718	150,483	193,984	110,365	358	597,799
1997-98	134,500	18,764	12,092	147,752	179,042	115,250	490	607,890
1998-99	131,656	21,466	7,988	167,474	183,694	121,431	2,182	635,891
1999-00	139,973	21,712	8,558	177,152	227,364	134,916	2,426	712,101
2000-01	140,899	20,618	6,977	175,393	281,255	138,503	4,423	768,068
2001-02	144,186	22,130	7,063	177,589	314,851	151,416	7,369	824,604
2002-03	153,508	22,776	3,445	180,611	335,636	164,968	11,320	872,264
2003-04	155,174	24,192	7,711	185,350	469,738	193,395	15,858	1,051,418
2004-05	172,103	27,191	13,383	190,409	507,398	226,116	24,443	1,161,043
2005-06	171,109	29,269	15,335	198,175	491,766	278,846	38,885	1,223,385
2006-07	185,533	31,375	14,686	193,682	433,672	306,600	56,446	1,221,994
2007-08	204,035	33,905	12,736	200,063	429,892	322,563	72,018	1,275,212
2008-09	214,113	35,536	7,305	201,100	404,140	319,003	88,236	1,269,433
2009-10	219,382	36,955	1,944	220,124	366,906	333,508	99,002	1,277,821
2010-11	232,244	36,466	1,378	228,460	337,401	291,667	113,055	1,240,671
2011-12	261,915	39,627	1,266	211,828	358,381	296,181	119,000	1,288,198
2012-13	291,917	40,689	586	188,020	362,262	284,278	100,228	1,267,980
2013-14 ^P	269,135	38,117	522	216,518	349,535	259,032	87,634	1,220,493
2014-15 [*]	213,950	26,125	825	166,100	248,050	171,050	53,075	879,175

2.3 Energy Consumption

Period	2. Oil/Petroleum (tons)						Total
	Households	Industry	Agriculture ³	Transport ⁴	Power	Other Govt.	
1971-72	380,991	267,942	287,157	1,116,175	99,597	630,586	2,782,448
1972-73	396,319	247,424	323,282	1,182,974	77,088	638,772	2,865,859
1973-74	451,728	220,087	236,959	1,258,694	202,974	588,117	2,958,559
1974-75	538,028	225,834	270,653	1,416,749	308,419	653,931	3,413,614
1975-76	495,871	194,569	249,719	1,536,446	156,851	608,667	3,242,123
1976-77	577,842	238,679	243,258	1,617,039	162,450	547,669	3,386,937
1977-78	629,141	224,027	264,172	1,907,840	34,936	540,389	3,600,505
1978-79	680,974	202,752	234,563	2,223,596	15,521	533,333	3,890,739
1979-80	625,861	227,606	252,712	2,291,922	50,490	702,774	4,151,365
1980-81	516,958	261,028	173,317	2,487,451	182,972	679,172	4,300,898
1981-82	543,720	303,886	124,235	2,745,302	442,063	688,047	4,847,253
1982-83	593,887	391,652	161,324	2,890,159	754,177	723,219	5,514,418
1983-84	678,897	689,038	173,254	3,066,952	766,274	725,780	6,100,195
1984-85	748,426	814,713	218,887	3,240,202	944,468	649,047	6,615,743
1985-86	800,449	945,977	242,599	3,410,276	1,003,928	653,553	7,056,782
1986-87	860,498	1,228,063	240,328	3,922,526	1,180,874	295,902	7,728,191
1987-88	859,415	1,224,939	330,407	4,185,965	1,598,749	329,103	8,528,578
1988-89	971,037	1,290,943	293,703	4,352,677	1,822,002	328,953	9,059,315
1989-90	1,116,896	1,297,018	286,921	4,683,595	2,188,552	399,475	9,972,457

2.3 Energy Consumption

Period	2. Oil/Petroleum (tons)						Total
	Households	Industry	Agriculture	Transport	Power	Other Govt.	
1990-91	944,256	1,147,698	265,229	4,841,362	2,434,136	328,592	9,961,273
1991-92	613,706	1,369,525	281,539	5,619,552	2,775,418	323,228	10,982,968
1992-93	622,075	1,479,935	287,181	6,107,416	3,158,124	357,115	12,011,846
1993-94	589,851	1,653,516	307,795	6,414,582	3,902,308	357,529	13,225,581
1994-95	585,173	1,889,443	268,631	6,646,175	4,215,635	355,110	13,960,167
1995-96	596,031	2,416,278	250,031	7,135,631	4,785,856	417,254	15,601,081
1996-97	509,738	2,141,065	268,866	7,172,269	5,110,233	403,795	15,605,966
1997-98	498,949	2,081,172	244,977	7,364,767	6,053,784	380,756	16,624,405
1998-99	492,768	2,139,889	249,229	7,864,063	5,525,669	376,133	16,647,751
1999-00	477,305	2,115,860	293,034	8,307,977	6,227,595	346,050	17,767,821
2000-01	450,960	1,924,048	254,833	8,157,893	6,487,988	372,176	17,647,898
2001-02	334,501	1,611,995	225,742	8,018,777	6,305,419	463,654	16,960,088
2002-03	282,521	1,604,068	196,747	8,082,273	6,019,958	266,387	16,451,954
2003-04	231,459	1,493,080	183,506	8,464,042	2,739,763	309,263	13,421,113
2004-05	192,750	1,542,398	142,062	9,024,783	3,452,581	316,686	14,671,260
2005-06	128,651	1,681,517	81,896	8,156,831	4,218,982	358,807	14,626,684
2006-07	106,148	1,595,981	97,232	7,981,893	6,740,559	325,318	16,847,131
2007-08	120,961	1,071,191	109,351	9,384,482	7,083,933	310,501	18,080,419
2008-09	97,332	969,193	69,793	8,837,197	7,570,418	367,266	17,911,199
2009-10	90,312	984,690	58,072	8,860,880	8,814,274	323,472	19,131,700
2010-11	85,449	1,355,443	40,597	8,892,268	8,138,956	373,794	18,886,507
2011-12	79,448	1,419,125	23,297	9,265,883	7,594,663	295,847	18,678,263
2012-13	97,847	1,379,096	31,828	9,817,546	7,749,007	317,805	19,393,129
2013-14 ^f	100,679	1,297,035	46,655	10,299,718	9,006,085	358,512	21,108,684
2014-15 ^g	87,233	847,811	33,339	7,813,640	6,790,964	254,523	15,827,510

2.3 Energy Consumption

Period	3. Electricity (GWH)							
	Traction	Household	Commercial	Industrial	Agricultural	Street Lights	Other Govt.	Total
1971-72		635	378	2,855	997	31	436	5,332
1972-73		740	416	3,017	1,170	37	624	6,004
1973-74		852	459	3,121	1,131	36	657	6,256
1974-75		943	503	3,094	1,631	40	610	6,721
1975-76		1,128	563	3,113	1,395	51	683	6,933
1976-77		1,296	636	3,091	1,399	63	582	7,067
1977-78		1,706	733	3,402	1,761	83	687	8,372
1978-79		2,091	675	3,573	1,805	102	731	8,977
1979-80		2,357	883	4,108	2,066	108	825	10,347
1980-81	44	2,696	954	4,526	2,135	137	893	11,384
1981-82	42	3,223	1,047	5,002	2,369	105	910	12,698
1982-83	44	3,752	1,049	5,572	2,559	109	1,065	14,150
1983-84	38	4,535	1,287	5,884	2,673	101	1,212	15,730
1984-85	37	5,076	1,413	6,249	2,798	105	1,906	17,584
1985-86	36	5,845	1,526	7,288	2,900	131	1,939	19,665
1986-87	38	6,806	1,713	8,012	3,471	146	1,511	21,697
1987-88	40	7,900	1,868	8,973	4,415	167	1,712	25,075
1988-89	35	8,660	1,921	9,416	4,379	187	2,189	26,787
1989-90	38	9,360	1,963	10,324	5,027	236	1,821	28,769

2.3 Energy Consumption

Period	3. Electricity (GWH)							Total
	Traction	Household	Commercial	Industrial	Agricultural	Street Lights	Other Govt.	
1990-91	33	10,409	2,072	11,229	5,620	-	2,171	31,534
1991-92	29	11,458	2,143	12,289	5,847	310	2,112	33,878
1992-93	27	13,170	2,333	13,043	5,635	297	1,987	36,492
1993-94	27	14,080	1,786	12,637	5,772	298	2,781	37,381
1994-95	22	15,579	1,941	12,528	6,251	324	2,976	39,621
1995-96	20	17,125	2,190	12,183	6,696	378	3,332	41,924
1996-97	18	17,757	2,241	11,982	7,086	390	3,440	42,914
1997-98	16	18,750	2,334	12,297	6,937	387	3,851	44,572
1998-99	15	19,394	2,409	12,061	5,620	224	3,573	43,296
1999-00	15	21,455	2,544	13,202	4,540	239	3,591	45,586
2000-01	13	22,765	2,774	14,349	4,924	213	3,547	48,585
2001-02	11	23,210	2,951	15,141	5,607	212	3,490	50,622
2002-03	10	23,624	3,218	16,181	6,016	244	3,363	52,656
2003-04	9	25,846	3,689	17,366	6,669	262	3,650	57,491
2004-05	12	27,601	4,080	18,591	6,988	305	3,750	61,327
2005-06	13	30,720	4,730	19,803	7,949	353	4,035	67,603
2006-07	12	33,335	5,363	21,066	8,176	387	4,373	72,712
2007-08	8	33,704	5,572	20,729	8,472	415	4,500	73,400
2008-09	5	32,282	5,252	19,330	8,795	430	4,277	70,371
2009-10	2	34,272	5,605	19,823	9,689	458	4,499	74,348
2010-11	1	35,885	5,782	21,207	8,971	456	4,797	77,099
2011-12	1	35,589	5,754	21,801	8,548	478	4,590	76,761
2012-13	-	36,116	6,007	22,313	7,697	457	4,199	76,789
2013-14 ^P	-	39,549	6,375	24,356	8,290	458	4,381	83,409
2014-15 ^S	-	30,040	4,755	18,445	5,985	331	3,290	62,846

2.3 Energy Consumption

Period	4. Coal (000 metric ton)					Total
	Household	Power	Brick Kilns	Cement ⁵	Other Govt.	
1971-72	33	57	1,171	-	50	1,310
1972-73	33	57	1,171	-	41	1,302
1973-74	33	57	1,064	-	36	1,190
1974-75	56	46	1,120	-	26	1,248
1975-76	41	40	974	-	10	1,065
1976-77	41	52	1,108	-	23	1,223
1977-78	39	25	1,186	-	15	1,265
1978-79	29	28	1,317	-	12	1,387
1979-80	26	19	1,512	-	12	1,569
1980-81	8	31	1,517	-	21	1,577
1981-82	23	2	1,715	-	10	1,750
1982-83	22	33	1,546	-	8	1,609
1983-84	22	24	1,811	-	13	1,914
1984-85	16	32	2,174	-	15	2,238
1985-86	14	26	2,148	-	14	2,202
1986-87	6	19	2,221	-	15	2,261
1987-88	20	21	2,705	-	4	2,750
1988-89	15	41	2,586	-	2	2,643
1989-90	7	40	3,096	-	-	3,143

2.3 Energy Consumption

Period	4. Coal (000 metric ton)					Total
	Household	Power	Brick Kilns	Cement	Other Govt.	
1990-91	4	25	3,026	-	-	3,054
1991-92	7	40	3,052	-	-	3,099
1992-93	3	47	3,217	-	-	3,267
1993-94	3	44	3,487	-	-	3,534
1994-95	3	41	2,999	-	-	3,043
1995-96	3	399	3,236	-	-	3,638
1996-97	10	352	3,191	-	-	3,553
1997-98	2	347	2,810	-	-	3,159
1998-99	1	415	3,045	-	-	3,461
1999-00	1	348	2,819	-	-	3,168
2000-01	1	206	2,838	1,000	-	4,045
2001-02	1	249	2,578	1,581	-	4,409
2002-03	1	204	2,607	2,078	-	4,890
2003-04	1	185	2,589	3,289	-	6,065
2004-05	-	180	3,907	3,807	-	7,894
2005-06	-	149	4,222	3,343	-	7,714
2006-07	1	164	3,278	4,451	-	7,894
2007-08	1	162	3,761	6,187	-	10,111
2008-09	1	113	3,275	5,002	-	8,390
2009-10	-	126	3,005	5,008	-	8,139
2010-11	-	97	3,004	4,617	-	7,717
2011-12	-	105	3,108	4,457	-	7,670
2012-13	-	63	2,696	4,130	-	6,889
2013-14 ^P	-	161	2,728	3,669	-	6,558
2014-15 ⁵	-	110	2,688	3,000	-	5,798

P: Provision * July-March

Source: Economic Survey of Pakistan

Note:

1. Excluding LPG
2. Compressed Natural Gas
3. Agricultural sector represents LDO only.
4. HSD consumption in agricultural sector is not available separately and is included under transport sector.
5. Includes use of imported coal by other industries

2.4 Infrastructure Facilities in Pakistan

Period	Railways				Length of Roads (km)			
	Route (km)	Number of passengers carried/km (Million)	Freight Carried (Million Tones)	Locomotives (Number)	Fright Wagons (Number)	Total	High Type	Low Type
FY48	8,553	81	3			50,367	9,809	40,558
FY49	8,553	72	6	821	23,849	53,281	10,471	42,810
FY50	8,553	68	7	822	23,733	54,049	10,829	43,220
FY51	8,553	70	8	845	23,716	55,376	11,730	43,646
FY52	8,553	70	9	858	23,769	57,062	12,588	44,474
FY53	8,553	79	9	875	24,270	59,247	13,203	46,044
FY54	8,553	82	10	882	24,319	60,177	13,969	46,208
FY55	8,561	86	10	849	25,110	61,338	14,889	46,449
FY56	8,585	88	10	825	24,935	62,244	15,048	47,196
FY57	8,583	98	11	819	24,306	62,667	15,442	47,225
FY58	8,580	104	12	829	24,538	62,805	15,737	47,068
FY59	8,572	109	14	851	23,798	62,242	16,216	43,026
FY60	8,570	121	12	878	29,854	63,493	16,489	47,004
FY61	8,570	125	13	903	29,710	66,236	16,860	49,376
FY62	8,570	120	14	940	30,172	68,082	17,462	50,620
FY63	8,570	123	14	939	31,753	69,028	18,340	50,688
FY64	8,570	132	14	1,011	33,127	70,631	18,933	51,698
FY65	8,584	132	15	1,012	33,644	71,239	20,220	51,019
FY66	8,586	123	16	1,026	35,048	73,788	20,983	52,805
FY67	8,586	128	15	1,045	36,428	70,007	22,063	47,944
FY68	8,586	133	15	1,047	36,970	72,463	23,095	49,368
FY69	8,664	136	15	1,043	37,252	71,428	23,799	47,629
FY70	8,564	132	13	1,076	37,530	72,153	24,253	47,900
FY71	8,566	126	13	1,141	37,337	73,006	24,776	48,230
FY72	8,795	124	13	1,015	37,624	74,187	25,418	48,769
FY73	8,811	136	13	993	37,436	76,029	28,927	50,102
FY74	8,811	141	12	992	37,339	76,660	26,641	50,019

2.4 Infrastructure Facilities in Pakistan

Period	Railways					Length of Roads (km)		
	Route (km)	Number of passengers carried/km (Million)	Freight Carried (Million Tones)	Locomotives (Number)	Fright Wagons (Number)	Total	High Type	Low Type
FY75	8,811	143	14	992	37,239	78,630	28,222	50,408
FY76	8,811	147	15	1,024	36,938	80,623	29,603	51,020
FY77	8,815	142	14	978	36,720	84,589	31,769	52,820
FY78	8,815	149	13	978	36,406	85,757	33,159	52,598
FY79	8,815	146	12	978	36,276	87,715	34,804	52,911
FY80	8,817	144	12	1,003	36,235	94,173	35,890	58,283
FY81	8,817	123	11	960	36,248	93,960	38,035	55,925
FY82	8,775	120	11	963	36,213	96,859	40,380	56,479
FY83	8,775	123	12	979	35,990	99,793	42,773	57,020
FY84	8,775	107	11	943	35,782	111,916	48,325	63,591
FY85	8,775	95	11	916	35,341	118,471	52,120	66,351
FY86	8,775	83	12	879	35,237	126,243	56,318	69,925
FY87	8,775	78	12	837	34,867	133,953	61,464	72,489
FY88	8,775	80	12	806	35,929	142,941	68,880	74,061
FY89	8,775	85	10	773	36,249	151,449	74,355	77,094
FY90	8,775	85	9	768	35,842	162,345	81,981	80,364
FY91	8,775	85	8	753	34,851	170,823	86,839	83,984
FY92	8,775	73	8	752	30,369	182,709	95,374	87,335
FY93	8,775	59	8	703	29,451	189,321	99,083	90,238
FY94	8,775	62	8	676	29,228	196,817	104,002	92,816
FY95	8,775	68	8	678	30,117	207,645	111,307	96,338
FY96	8,775	74	7	622	26,755	218,344	118,427	99,917
FY97	8,775	69	6	633	25,213	229,595	126,117	103,478

2.4 Infrastructure Facilities in Pakistan

Period	Railways					Length of Roads (km)		
	Route (km)	Number of passengers carried/km (Million)	Freight Carried (Million Tones)	Locomotives (Number)	Fright Wagons (Number)	Total	High Type	Low Type
FY98	8,775	65	6	611	24,275	240,885	133,462	107,423
FY99	8,774	65	5	596	24,456	247,484	137,352	110,132
FY00	7,791	68	5	597	23,906	240,340	138,200	110,140
FY01	7,791	69	6	610	23,893	249,972	144,652	105,320
FY02	7,791	69	6	577	23,460	251,661	148,877	102,784
FY03	7,791	72	6	577	23,722	252,168	153,225	98,943
FY04	7,791	76	6	592	21,812	256,070	158,543	97,527
FY05	7,791	78	6	557	21,556	258,214	162,841	95,373
FY06	7,791	81	6	544	20,809	259,021	167,530	91,491
FY07	7,791	84	6	544	19,638	259,197	172,827	86,370
FY08	7,791	80	7	555	18,638	258,350	174,320	84,030
FY09	7,791	83	7	551	17,259	258,350	176,589	81,761
FY10	7,791	75	6	528	16,499	260,760	180,910	79,850
FY11	7,791	65	3	528	18,468	259,463	180,866	78,597
FY12	7,791	42	1	552	17,611	261,595	181,940	79,655
FY13	7,791	42	1	493	16,635	263,415	182,900	80,515
FY14	7,791	48	2	421	16,179	263,755	184,120	79,635
FY15*	7,791	39	2	452	15,948	263,942	185,063	78,879

* July-March

Source: Economic Survey of Pakistan

2.5 Combined Consumer Price Index Number by Commodity Groups

Period	General	Food Beverages & Tobacco	Apparel Textiles & Footwear	Housing & Household Operations	Miscellaneous
(1955-56=100)					
FY50	90.00	92.00	77.00	91.00	90.00
FY51	91.00	94.00	80.00	91.00	92.00
FY52	96.00	103.00	79.00	93.00	92.00
FY53	98.00	102.00	97.00	95.00	94.00
FY54	98.00	100.00	96.00	95.00	96.00
FY55	97.00	97.00	93.00	96.00	97.00
FY56	100.00	100.00	100.00	100.00	100.00
FY57	106.79	108.85	118.93	102.88	99.95
FY58	110.49	113.60	129.47	100.32	101.81
FY59	106.20	113.65	106.55	97.49	97.72
FY60	114.84	125.07	126.72	101.47	98.91
(1960-61=100)					
FY61	100.00	100.00	100.00	100.00	100.00
FY62	100.25	101.78	88.11	100.20	98.67
FY63	100.37	100.66	96.99	100.24	101.41
FY64	103.98	105.19	101.15	100.94	104.61
FY65	110.01	115.63	103.42	107.73	104.61
FY66	114.41	121.92	105.53	110.50	107.61
FY67	123.06	133.19	112.84	121.44	111.45
FY68	128.07	138.61	118.43	126.10	115.71
FY69	130.88	139.14	124.27	126.46	122.12
FY70	136.06	147.78	128.62	128.15	123.51
(1969-70=100)					
FY71	105.71	105.97	105.01	104.08	106.46
FY72	110.67	109.56	109.30	110.23	116.06
FY73	121.40	121.16	121.68	115.64	125.72
FY74	157.79	163.33	175.96	142.13	146.54
FY75	199.97	208.74	219.44	178.52	186.10
FY76	223.28	231.64	240.03	204.38	209.52
(1975-76=100)					
FY77	111.77	112.14	117.84	109.94	109.49
FY78	120.00	120.92	126.82	117.75	118.95
FY79	128.47	128.28	133.50	125.68	129.64
FY80	142.23	139.19	145.79	139.42	153.00
FY81	159.81	157.40	156.64	156.54	172.57

2.5 Combined Consumer Price Index Number by Commodity Groups

Period	General	Food Beverages and Tobacco	Apparel Textile and Footwear	House Rent	Fuel Rent and Lighting	Household Furniture and Equipment	Transport and Communi- cation	Recreation Entertain- ment and Education	Cleaning Laundry and Personal Appearance	Miscellaneous	
(1980-81=100)											
FY82	111.10	115.95	106.57	105.83	107.59	110.86	105.87	106.14	106.42	105.55	
FY83	116.29	119.14	119.55	110.94	111.19	116.85	115.50	113.18	112.57	116.23	
FY84	124.76	128.55	131.54	115.97	116.02	122.43	131.20	119.18	118.73	123.09	
FY85	131.83	136.15	142.89	120.63	121.36	129.54	139.77	124.87	126.84	124.92	
FY86	137.57	139.66	153.04	125.20	128.40	134.58	157.00	133.30	134.37	131.57	
FY87	142.52	145.20	156.59	129.33	127.27	138.20	166.64	141.15	138.32	136.39	
FY88	151.49	156.84	169.37	133.36	132.81	145.09	172.51	151.85	144.34	141.31	
FY89	167.23	179.04	183.27	137.92	148.40	158.92	178.90	160.72	161.52	150.59	
FY90	177.33	187.05	197.99	147.84	164.95	176.30	185.93	169.80	179.13	163.06	
FY91	199.78	211.20	221.99	163.04	189.64	188.38	229.64	181.34	199.42	171.78	
(1990-91=100)											
FY92	110.58	110.64	112.84	110.53	110.28	109.26	110.35	109.91	108.77	109.89	
FY93	121.45	123.81	122.58	122.03	115.69	117.66	114.04	113.08	118.66	116.89	
FY94	135.14	137.59	131.66	134.00	133.62	124.27	127.60	120.68	136.53	150.92	
FY95	152.73	160.59	146.86	147.93	142.47	137.18	135.17	130.17	150.79	163.54	
FY96	169.21	176.86	164.12	161.74	163.51	155.41	148.39	150.59	172.68	179.16	
FY97	189.18	197.88	179.83	178.14	183.59	177.60	171.39	170.72	196.37	202.29	
FY98	203.96	213.02	187.81	195.29	210.39	191.79	180.59	186.84	201.81	212.78	
FY99	215.66	225.58	200.35	208.31	214.16	198.83	195.64	195.55	213.66	216.19	
FY00	223.39	230.61	211.28	217.12	226.95	204.52	212.40	204.59	225.10	218.83	
FY01	233.24	238.82	217.13	223.49	255.89	210.24	238.57	212.11	230.20	234.94	
(2000-01=100)											
Period	General	Food Beverages and Tobacco	Apparel Textile and Footwear	House Rent	Fuel and Lighting	Household Furniture and Equipment	Transport and Communi- cation	Recreation Entertain- ment & Education	Education ¹	Cleaning Laundry and Personal Appearance	Medicare ²
FY02	103.54	102.50	103.23	102.80	109.47	103.93	105.96	106.30	104.97	102.50	102.37
FY03	106.75	105.40	106.78	103.54	117.81	106.90	111.60	107.21	109.92	107.37	105.59
FY04	111.63	111.74	109.69	102.20	121.30	110.68	115.43	106.08	114.19	111.29	106.99
FY05	121.98	125.69	112.98	120.42	125.77	117.34	125.12	105.93	117.55	115.90	107.94
FY06	131.64	134.39	117.58	132.36	137.09	123.41	145.90	105.65	125.03	119.49	110.66
FY07	141.87	148.21	123.69	141.21	149.43	131.64	148.96	105.76	133.82	124.55	120.91

2.5 Combined Consumer Price Index Number by Commodity Groups

Period	General	Food and Non-Alcoholic Beverages	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing, Water, Elec, Gas & other Fuels	Fur-nishing & Household Equip, Main-tenance etc.	Health	Tran-sport	Commu-nication	Re-creation and Culture	Educat-ion	Resta-urants and Hotels	Misc.
(2007-08=100)													
FY08	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
FY09	117.03	123.48	113.64	111.74	112.01	115.97	108.03	125.15	105.59	114.27	108.15	123.53	117.65
FY10	128.85	139.10	136.71	119.19	122.14	123.89	114.32	132.79	109.65	127.87	119.39	140.36	133.63
FY11	146.45	164.61	151.64	133.32	135.27	135.59	123.79	149.01	122.47	134.62	128.17	164.04	152.45
FY12	162.57	182.77	165.01	153.45	146.17	160.28	137.97	171.39	122.93	145.35	143.83	185.82	181.47
FY13	174.53	195.05	191.02	175.58	151.34	179.87	156.56	186.43	126.16	169.07	156.69	203.63	199.49
FY14	189.58	211.75	223.38	198.01	164.60	195.85	167.15	195.15	129.76	183.77	172.57	228.61	210.15
FY15	198.16	217.32	269.93	213.82	174.93	208.68	176.19	187.22	130.09	190.29	196.40	244.58	221.13

Source: Pakistan Bureau of Statistics

Note:

1. Education group was introduced in FY02.
2. Medicare in FY92 replaced miscellaneous group

2.6 Index Number of Wholesale Prices by Commodity Groups

Period	General	Food	Raw Materials	Fuel, Lighting and Lubricants	Manufactures	Building Materials ¹
(1959-60=100)						
FY57	90.00	83.40	98.80	97.60	99.80	
FY58	95.38	89.42	109.92	100.57	99.76	
FY59	92.80	88.88	99.59	101.87	96.80	
FY60	100.00	100.00	100.00	100.00	100.00	
FY61	104.77	106.30	108.20	99.10	99.23	
FY62	104.65	104.73	110.80	98.29	101.03	
FY63	102.86	99.89	110.64	98.47	105.64	
FY64	106.35	104.56	112.39	103.98	107.05	
FY65	113.55	113.10	125.99	105.29	107.19	
FY66	112.03	108.24	125.57	109.18	112.70	
FY67	124.36	126.89	126.21	120.98	117.02	
FY68	125.68	133.26	105.97	123.61	121.68	
FY69	129.54	134.04	113.19	127.37	129.75	
FY70	132.19	134.10	122.15	132.20	134.27	
FY71	137.32	136.50	133.23	137.08	142.34	
(1969-70=100)						
FY72	103.88	101.79	109.07	103.69	106.01	
FY73	111.14	112.38	110.47	121.20	106.98	
FY74	128.68	129.81	139.24	125.70	122.09	
FY75	170.86	176.20	177.77	173.38	156.73	
FY76	211.28	226.72	198.92	236.24	182.13	
(1975-76=100)						
FY77	111.92	113.76	108.17	105.05	112.44	114.94
FY78	120.81	124.41	118.44	106.77	119.89	126.25
FY79	128.85	126.33	139.02	124.38	126.67	151.66
FY80	144.73	137.15	142.57	176.25	139.91	197.52
FY81	163.69	155.02	152.47	231.98	154.04	204.73

2.6 Index Number of Wholesale Prices by Commodity Groups

Year	General	Food	Raw Materials	Fuel, Lighting and Lubricants	Manufactures	Building Materials
(1980-81=100)						
FY82	107.36	111.30	104.35	105.52	103.44	96.21
FY83	113.11	116.90	105.28	115.99	110.16	95.76
FY84	124.44	125.20	128.98	125.49	124.50	104.22
FY85	130.90	135.43	117.88	135.94	127.75	111.41
FY86	136.95	140.15	116.79	155.92	132.11	118.47
FY87	143.80	146.69	129.38	155.81	141.24	123.41
FY88	158.21	160.17	155.55	170.82	151.78	143.69
FY89	173.50	175.77	169.03	180.65	168.90	163.57
FY90	186.16	187.55	182.41	187.05	184.01	187.75
FY91	207.99	204.50	195.46	218.46	216.56	198.10
(1990-91=100)						
FY92	109.84	110.87	108.63	111.90	108.15	104.63
FY93	117.92	122.64	120.77	114.34	112.80	106.91
FY94	137.26	139.68	155.22	133.98	131.47	122.62
FY95	159.22	164.77	179.05	147.39	151.55	149.50
FY96	176.90	184.13	188.47	173.83	164.94	161.10
FY97	199.92	205.96	215.90	204.10	184.62	181.96
FY98	213.08	220.78	232.78	228.65	189.17	181.93
FY99	226.60	235.68	256.10	248.88	195.02	183.78
FY00	230.62	236.99	229.25	272.98	203.92	179.23
FY01	244.95	244.09	248.14	328.28	206.48	184.48
(2000-01=100)						
FY02	102.08	102.05	100.95	103.08	101.91	101.18
FY03	107.77	105.62	115.51	115.95	103.67	102.90
FY04	116.29	112.99	135.12	119.23	111.83	126.46
FY05	124.14	125.03	110.69	138.01	113.05	143.79
FY06	136.68	133.78	121.93	174.57	116.35	144.18
FY07	146.17	145.67	138.85	184.10	119.92	151.90

2.6 Index Number of Wholesale Prices by Commodity Groups

Year	General	Agriculture Forestry & Fishery Products	Ores & Minerals, Electricity Gas & Water	Food Products, Beverages and Tobacco, Textiles, Apparel and Leather Products	Other Transportable Goods except Metal Products, Machinery and Equipments	Metal Products Machinery & Equipments
(2007-08=100)						
FY08	100.00	100.00	100.00	100.00	100.00	100.00
FY09	118.93	119.10	125.31	114.57	125.21	109.07
FY10	135.40	142.02	139.76	135.02	135.41	111.10
FY11	164.17	183.20	159.13	166.49	155.85	128.10
FY12	181.29	185.03	182.74	176.07	194.64	152.55
FY13	194.61	198.23	211.17	188.39	203.93	159.29
FY14	210.48	219.00	240.37	200.70	214.59	168.31
FY15	209.85	220.56	245.47	206.76	197.12	172.72

Source: Pakistan Bureau of Statistics

Note:

1. Building material group was introduced in FY77.

2.7 Combined Sensitive Price Indicator (SPI) by Employee Groups

Period	Combined	Employee Group		
		Industrial	Commercial	Government
(1969-70=100)				
FY72	113.70			
FY73	135.98			
FY74	184.78			
FY75	230.09			
(1975-76=100)				
FY76	100.00	100.00	100.00	100.00
FY77	115.66	116.26	116.36	115.99
FY78	122.22	122.41	123.00	123.01
FY79	127.81	127.94	128.87	128.25
FY80	142.74	142.21	144.66	142.34
FY81	165.23	164.64	167.66	164.31
(1980-81=100)				
FY82	114.19	112.84	112.01	115.81
FY83	118.44	117.16	116.89	119.43
FY84	130.12	128.64	129.07	130.75
FY85	139.32	138.79	137.82	138.81
FY86	141.70	140.78	140.40	141.63
FY87	146.42	145.01	144.48	147.38
FY88	157.37	155.96	153.98	158.52
FY89	178.44	177.18	174.94	179.82
FY90	189.53	187.70	185.50	191.05
(1990-91=100)				
FY91	100.00	100.00	100.00	100.00
FY92	111.44	111.91	114.10	110.93
FY93	122.89	123.06	124.81	122.67
FY94	136.19	136.32	138.25	135.98
FY95	157.34	157.18	158.37	157.42
FY96	174.25	174.10	176.11	174.16
FY97	195.88	195.65	198.60	195.92
FY98	210.28	209.89	213.24	210.44
FY99	223.82	223.76	227.05	223.69
FY00	227.91	230.36	230.37	227.80

2.7 Combined Sensitive Price Indicator (SPI) by Income Groups

Period	Combined	Income Group				
		Group-I	Group-II	Group-III	Group-IV	
		Up to Rs.3,000	Rs.3,001 to Rs.5,000	Rs.5,001 to Rs.12,000	Above Rs.12,000	
(2000-01=100)						
FY01	100.00	100.00	100.00	100.00	100.00	
FY02	103.36	103.74	103.60	104.06	103.60	
FY03	107.06	107.77	107.66	108.49	107.53	
FY04	114.38	114.88	114.32	114.58	113.93	
FY05	127.59	127.50	127.01	127.35	126.52	
FY06	136.56	136.15	135.99	139.80	136.43	
FY07	151.34	150.44	149.97	152.32	149.29	
Period	Combined	Income Group				
		Group-I	Group-II	Group-III	Group-IV	Group-V
		Up to Rs. 8000	Rs. 8001 to 12000	Rs. 12001 to 18000	Rs. 18001 to 35000	Above Rs. 35000
(2007-08=100)						
FY08	100.00	100.00	100.00	100.00	100.00	100.00
FY09	123.26	121.14	121.78	123.32	123.28	125.65
FY10	139.84	136.82	138.05	140.26	140.03	142.54
FY11	164.02	159.47	161.20	160.54	166.26	168.82
FY12	178.67	170.77	174.10	173.67	181.09	185.59
FY13	189.64	184.04	190.32	189.09	190.42	190.82
FY14	208.66	201.15	206.96	208.94	210.70	209.74
FY15	212.61	204.66	210.75	213.79	215.40	212.95

Source: Pakistan Bureau of Statistics

Note:

1. Data on SPI is not available prior FY72

2.8 Price Indices and GDP Deflator

Period	Consumer Price Index	Wholesale Price Index	Sensitive Price Indicator ¹	GDP Deflator
		(1955-56=100)		(1959-60=100)
FY50	90.00			81.26
FY51	91.00			81.70
FY52	96.00			88.59
FY53	98.00			83.38
FY54	98.00			78.57
FY55	97.00			75.77
FY56	100.00			61.40
	(1955-56=100)	(1959-60=100)		(1959-60=100)
FY57	106.79	90.00		90.16
FY58	110.49	95.38		95.56
FY59	106.20	92.80		92.97
FY60	114.84	100.00		100.00
FY61	100.00 ²	104.77		103.97
FY62	100.25	104.65		102.29
FY63	100.37	102.86		102.16
FY64	103.98	106.35		107.44
FY65	110.01	113.55		111.93
FY66	114.41	112.03		115.29
FY67	123.06	124.36		125.95
FY68	128.07	125.68		129.80
FY69	130.88	129.54		128.96
FY70	136.06	132.19		134.07
		(1969-70=100)		(1959-60=100)
FY71	105.71	103.88		140.54
FY72	110.67	111.14	113.70	148.63
FY73	121.40	128.68	135.98	171.68
FY74	157.79	170.86	184.78	212.52
FY75	199.97	211.28	230.09	259.35
		(1975-76=100)		(1975-76=100)
FY76	100.00	100.00	100.00	100.00
FY77	111.77	111.92	115.66	110.66
FY78	120.48	120.81	122.22	120.61
FY79	128.47	128.85	127.81	127.26
FY80	142.23	144.77	142.74	140.60
FY81	159.81	163.69	165.23	155.82

2.8 Price Indices and GDP Deflator

Period	Consumer Price Index	Wholesale Price Index	Sensitive Price Indicator	GDP Deflator
		(1980-81=100)		(1980-81=100)
FY82	111.1	107.36	114.19	109.37
FY83	116.29	113.11	118.44	115.14
FY84	124.76	124.44	130.12	126.26
FY85	131.83	130.9	139.32	131.98
FY86	137.57	136.95	141.70	136.33
FY87	142.52	143.8	146.42	142.49
FY88	151.49	158.21	157.37	156.19
FY89	167.23	173.5	178.44	169.60
FY90	177.33	186.16	189.53	180.54
FY91	199.78	207.99	100.00	204.13
		(1990-91=100)		(1980-81=100)
FY92	110.58	109.84	111.44	224.33
FY93	121.45	117.92	122.89	244.28
FY94	135.14	137.26	136.19	274.73
FY95	152.73	159.22	157.34	312.60
FY96	169.21	176.9	174.25	338.48
FY97	189.18	199.92	195.88	388.00
FY98	203.96	213.08	210.28	413.39
FY99	215.66	226.6	223.82	437.59
FY00	223.39	230.62	227.91	100.00 ³
FY01	233.24	244.95	100.00	108.02
		(2000-01=100)		(1999-00=100)
FY02	103.54	102.08	103.36	110.71
FY03	106.75	107.77	107.06	115.61
FY04	111.63	116.30	114.38	124.55
FY05	121.98	124.14	127.59	133.30
FY06	131.64	136.68	136.56	100.00
FY07	141.87	146.17	151.34	107.28
		(2000-01=100)		(2005-06=100)
FY08	100.00	100.00	100.00	121.13
FY09	117.03	118.93	123.26	146.18
FY10	128.85	135.40	139.84	161.89
FY11	146.45	164.17	164.02	193.52
FY12	162.57	181.29	178.67	204.40
FY13	174.53	194.61	189.64	219.00
FY14	189.58	210.48	208.66	234.10
FY15	198.16	209.85	212.61	242.60

Source: Pakistan Bureau of Statistics

Note:

1. Data prior to FY72 is not available
2. Base is 1961 for FY61 and onwards
3. Base is 1999-00=100 for FY00 and onward.

2.9 Price of Gold & Silver in Domestic and Foreign Markets

(Rupees per 10 grams)

Period	Gold ²			Silver ³	
	Karachi	Lahore	London ⁴	Karachi	Lahore
FY 52	87			133	
FY 53	91			134	
FY 54	97			157	
FY 55	104			166	
FY 56	107			178	
FY 57	112			199	
FY 58	114	118		206	
FY 59	133	135		205	208
FY 60	132	136		224	226
FY 61	136	134		218	211
FY 62	135	-		219	...
FY 63	124	126		234	232
FY 64	133	133		215	241
FY 65	124	125		324	314
FY 66	123	132		345	342
FY 67	134	134		321	309
FY 68	139	140		604	575
FY 69	177	171	41	441	435
FY 70	154	156	37	556	530
FY71	142	142	38	5	5
FY72	168	176	47	5	5
FY73	278	280	77	6	6
FY74	439	430	131	11	11
FY75	590	592	167	13	13
FY76	535	541	139	13	13
FY77	491	500	131	14	14
FY78	592	596	166	15	16
FY79	802	804	228	20	19
FY80	1,468	1,433	477	47	46

2.9 Price of Gold & Silver in Domestic and Foreign Markets

(Rupees per 10 grams)

Period	Gold			Silver	
	Karachi	Lahore	London	Karachi	Lahore
FY81	1,929	1,935	571	46	46
FY82	1,564	1,578	385	29	29
FY83	1,810	1,813	424	39	38
FY84	1,931	1,942	392	44	43
FY85	1,794	1,817	326	35	36
FY86	1,953	1,964	333	35	34
FY87	2,559	2,546	410	38	39
FY88	3,015	3,046	459	50	50
FY89	2,862	2,892	403	53	53
FY90	2,945	2,977	382	53	52
FY91	3,058	3,078	374	48	47
FY92	3,135	3,127	352	41	43
FY93	3,148	3,124	344	40	44
FY94	4,005	3,962	379	52	59
FY95	3990	4,011	384	63	66
FY96	4,483	4,580	390	65	69
FY97	4,888	5,011	364	71	72
FY98	4,482	4,505	306	79	79
FY99	5,067	5,107	286	88	89
FY00	4,973	4,990	282	91	88
FY01	5,363	5,373	270	92	92
FY02	5,865	5,893	289	93	94
FY03	6,378	6,398	334	90	94
FY04	7,328	7,337	389	92	111
FY05	8,216	8,238	422	118	138
FY06	10,317	10,307	526	180	176
FY07	12,619	12,603	638	228	231
FY08	16,695	16,635	821	306	306
FY09	22,195	22,176	874	329	330
FY10	29,587		1090	215	
FY11	37,658		1370	776	
FY12	48,444		1674	937	
FY13	50,744		1606	888	
FY14	45,102		1295	689	
FY15	40,818		1225	600	

Source: Daily Business Recorder & www.forecasts.org

Note:

1. Figures are yearly averages.
2. From FY52 to FY70 Price of Gold was Rupees per Tola
3. Price of Silver from FY52 to FY70 was Rupees per 100 Tola
4. Price in Dollar per ounce.

2.10 Price Indices and GDP Deflator

(2000-01=100)

Period	Consumer Price Index				Wholesale Price Index				GDP Deflator	
	Index	Percentage Changes	Index	Percentage Changes	Index	Percentage Changes	Index	Percentage Changes	Index	Percentage Changes
	Average Year		End June		Average Year		End June		Average Year	
FY50	3.4		2.8						3.7	
FY51	3.4	1.2	3.0	5.5					3.7	0.5
FY52	3.6	5.6	3.1	5.2					4.0	8.4
FY53	3.7	1.9	3.5	11.3					3.8	-6.0
FY54	3.7	0.0	3.3	-6.9					3.6	-5.8
FY55	3.6	-0.8	3.2	-2.7					3.4	-3.4
FY56	3.8	3.0	3.4	6.0					2.8	-18.9
FY 57	4.0	6.9	3.6	8.2	3.6				4.1	46.6
FY 58	4.3	7.8	4.4	19.7	3.8	6.0			4.3	6.1
FY 59	4.2	-3.2	4.1	-6.2	3.7	-2.7			4.2	-2.8
FY 60	4.4	4.9	4.5	10.4	4.0	7.8			4.5	7.6
FY 61	4.5	3.0	4.5	0.0	4.1	4.8			4.7	4.0
FY 62	4.5	0.5	4.5	0.3	4.1	-0.1	4.2		4.6	-1.7
FY 63	4.5	-0.6	4.7	3.8	4.1	-1.7	4.3	2.8	4.6	0.0
FY 64	4.7	4.2	4.8	1.9	4.2	3.4	4.2	-2.0	4.9	5.2
FY 65	4.9	4.8	5.0	4.8	4.5	6.8	4.7	9.9	5.1	4.1
FY 66	5.1	2.5	5.2	3.6	4.4	-1.3	4.9	5.0	5.2	3.0
FY 67	5.5	8.6	5.6	7.0	4.9	11.0	5.3	8.1	5.7	9.4
FY 68	5.7	3.6	5.7	2.0	5.0	1.1	5.3	0.2	5.9	3.0
FY 69	5.8	1.6	5.7	0.9	5.1	3.1	5.6	4.9	5.9	-0.7
FY 70	6.0	4.1	6.0	4.3	5.2	2.0	5.5	-0.4	6.1	3.9
FY 71	6.4	5.7	6.4	7.4	5.4	3.9	5.6	0.8	6.4	4.9
FY 72	6.7	4.7	7.1	11.4	5.8	7.0	6.6	17.2	6.8	5.8
FY 73	7.3	9.7	8.2	14.6	6.7	15.8	8.1	24.3	7.8	15.4
FY 74	9.5	30.0	10.3	26.3	8.9	32.8	10.0	23.4	9.7	23.9
FY 75	12.0	26.7	12.7	22.6	11.0	23.7	12.5	24.1	11.8	22.0
FY 76	13.4	11.7	13.4	5.9	12.0	8.6	13.5	8.3	13.2	11.9
FY 77	15.0	11.8	14.6	9.0	13.4	11.9	14.6	7.9	14.6	10.6
FY 78	16.2	7.8	15.7	7.2	14.5	7.9	15.1	3.5	15.9	9.0
FY 79	17.3	6.6	17.1	9.3	15.5	6.7	16.8	11.6	16.8	5.5
FY 80	19.1	10.7	19.0	11.2	17.4	12.4	18.5	10.3	18.5	10.5
FY 81	21.5	12.4	21.9	15.0	19.6	13.1	21.2	14.3	20.5	10.9
FY 82	23.8	11.1	23.6	7.8	21.1	7.4	21.9	3.2	22.4	9.4
FY 83	25.0	4.7	25.2	7.0	22.2	5.4	23.7	8.1	23.6	5.3
FY 84	26.8	7.3	26.9	6.7	24.4	10.0	26.2	10.9	25.9	9.7
FY 85	28.3	5.7	29.0	7.8	25.7	5.2	26.5	1.1	27.1	4.6

2.10 Price Indices and GDP Deflator

(2000-01=100)

Period	Consumer Price Index				Wholesale Price Index				GDP Deflator	
	Index	Percentage Changes	Index	Percentage Changes	Index	Percentage Changes	Index	Percentage Changes	Index	Percentage Changes
	Average Year		End June		Average Year		End June		Average Year	
FY 86	29.5	4.4	30.0	3.5	26.9	4.6	27.5	3.6	28.0	3.3
FY 87	30.6	3.6	31.7	5.6	28.2	5.0	29.8	8.4	29.2	4.5
FY 88	32.5	6.3	34.1	7.4	31.1	10.0	32.3	8.5	32.0	9.6
FY 89	35.9	10.4	36.8	8.1	34.1	9.7	35.6	10.2	34.8	8.6
FY 90	38.1	6.0	40.2	9.1	36.5	7.3	38.2	7.1	37.0	6.4
FY 91	42.9	12.7	45.2	12.6	40.8	11.7	43.3	13.4	41.9	13.2
FY 92	47.4	10.6	49.5	9.4	44.8	9.8	46.3	7.0	46.0	9.9
FY 93	52.1	9.8	54.0	9.1	48.1	7.4	50.2	8.4	50.1	8.9
FY 94	57.9	11.3	60.4	11.9	56.0	16.4	61.0	21.5	56.4	12.5
FY 95	65.5	13.0	67.8	12.1	65.0	16.0	67.9	11.4	64.1	13.8
FY 96	72.5	10.8	74.8	10.3	72.2	11.1	74.9	10.2	69.4	8.3
FY 97	81.1	11.8	84.1	12.5	81.6	13.0	83.9	12.0	79.6	14.6
FY 98	87.4	7.8	89.5	6.5	87.0	6.6	88.4	5.3	84.8	6.5
FY 99	92.5	5.7	92.8	3.7	92.5	6.3	92.5	4.6	89.8	5.8
FY 00	95.8	3.6	97.5	5.1	94.1	1.8	95.6	3.4	92.7	3.3
FY 01	100.0	4.4	100.0	2.5	100.0	6.2	100.0	4.6	100.0	7.8
FY 02	103.5	3.5	103.7	3.7	102.1	2.1	102.8	2.8	106.7	6.7
FY 03	106.8	3.1	105.7	1.9	107.8	5.6	107.1	4.1	109.4	2.5
FY 04	111.6	4.6	114.7	8.5	116.3	7.9	120.8	12.8	114.3	4.5
FY 05	122.0	9.3	124.7	8.7	124.1	6.7	128.2	6.2	126.5	10.7
FY 06	131.6	7.9	134.2	7.6	136.7	10.1	139.8	9.0	136.4	7.8
FY 07	141.9	7.8	143.6	7.0	146.2	6.9	150.0	7.3	149.3	9.4
FY 08	158.9	12.0	174.5	21.5	170.2	16.4	195.9	30.6	176.8	18.4
FY 09	191.9	20.8	195.6	12.1	201.1	18.2	205.2	4.7	213.4	20.7
FY 10	214.4	11.7	218.7	11.8	226.5	12.6	242.7	18.3	236.3	10.7
FY 11	238.8	11.4	247.8	13.3	277.2	22.4	297.9	22.8	282.5	19.5
FY 12	265.1	11.0	275.7	11.3	306.1	10.4	317.0	6.4	298.3	5.6
FY 13	284.6	7.4	291.8	5.9	328.6	7.3	333.5	5.2	319.6	7.1
FY 14	309.1	8.6	315.8	8.2	355.4	8.2	359.2	7.7	341.7	6.9
FY 15	323.1	4.5	325.8	3.2	354.3	-0.3	352.2	-2.0	354.1	3.6

Note

1: The series have been constructed by using splicing method.

2.11 Quantum Index Numbers of Large Scale Manufacturing Industries

Year	Overall Manufacturing		Year	Overall Manufacturing	
	(Base: 1959-60=100)				
FY51	22.6		FY61	118.7	
FY52	28.2		FY62	138.8	
FY53	26.2		FY63	159.5	
FY54	47.3		FY64	181.3	
FY55	60.9		FY65	201.7	
			(Base: 1964-65=100)		
FY56	73.7		FY66	110.8	
FY57	79.4		FY67	118.2	
FY58	84.6		FY68	127.2	
FY59	92.3		FY69	140.6	
FY60	100		FY70	160.2	

Year	Manufac- turing (Overall)	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Fertilizers	Cement	Auto- mobiles
(Base: 1969-1970=100)											
FY71	106.20	107.80	-	108.00	111.20	108.50	113.80	-	100.30	101.70	-
FY72	105.70	128.40	-	97.30	122.90	103.60	91.30	-	159.70	98.10	-
FY73	115.40	148.90	-	123.50	137.70	97.00	104.40	-	201.10	108.30	-
FY74	122.40	178.50	-	122.80	138.90	97.60	110.30	-	218.20	118.40	-
FY75	120.50	216.20	-	119.90	128.60	91.70	137.20	-	226.80	124.90	-
FY76	119.80	220.50	-	122.80	128.00	85.80	127.00	-	235.40	120.20	-
(Base: 1975-1976=100)											
FY77	99.80	117.50	134.80	103.40	80.80	78.50	80.60	104.90	99.70	96.10	81.20
FY78	110.70	129.90	139.70	114.00	85.20	75.20	79.50	105.70	100.90	100.90	77.30
FY79	119.40	156.60	160.70	122.00	93.70	65.20	88.00	202.70	116.00	94.60	100.10
FY80	132.50	168.40	179.40	134.00	103.80	65.80	99.50	203.00	136.30	104.60	120.80
FY81	147.70	186.30	194.60	141.40	107.20	59.20	119.40	217.50	194.60	110.70	89.40

2.11 Quantum Index Numbers of Large Scale Manufacturing Industries

Year	Manufac- turing (Overall)	Vegetable Ghee	Tea Blended	Cigarette s	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Fertilizers	Cement	Auto- mobiles
(Base: 1980-1981=100)											
FY82*	115.70	108.00	109.30	104.80	114.70	105.60	111.60	110.10	122.40	103.40	109.00
FY83*	123.30	102.00	107.80	104.50	119.00	109.00	132.40	122.00	169.40	111.30	178.00
FY84*	132.80	121.00	119.70	110.10	115.10	94.60	167.40	122.10	172.60	127.20	216.00
FY85*	143.40	130.50	101.60	108.60	115.20	88.30	155.90	131.80	173.90	134.90	244.90
FY86*	153.80	125.40	95.80	109.40	129.00	83.00	199.40	155.60	176.30	166.40	263.40
FY87*	164.90	128.60	106.00	110.50	156.40	77.30	226.40	175.90	189.80	183.20	226.70
FY88*	182.30	134.90	112.10	109.70	182.70	91.50	222.80	196.80	186.80	199.60	268.90
FY89	183.40	120.80	113.20	89.20	202.10	87.70	208.20	202.00	190.50	202.70	296.10
FY90	192.10	132.10	126.70	89.90	243.10	95.80	195.30	198.90	197.60	211.80	332.20
FY91	202.50	122.20	120.90	83.30	277.70	95.10	196.60	215.20	191.90	218.80	327.80
FY92	218.50	123.60	133.50	82.70	312.20	100.00	203.20	249.30	180.10	228.20	339.70
FY93	227.50	140.30	141.80	92.80	325.10	105.70	196.60	371.60	209.20	237.50	342.80
FY94	237.20	130.90	138.40	100.00	349.30	102.30	154.90	373.10	261.60	230.90	245.00
FY95	240.80	137.60	128.40	91.20	374.10	104.50	138.80	432.10	258.00	238.90	289.70
FY96	248.40	141.80	128.60	126.80	398.70	106.20	142.40	427.20	282.50	270.30	377.70
FY 97	243.10	138.20	131.40	128.40	405.60	108.30	136.80	488.10	278.60	269.40	341.40
FY 98	261.60	139.20	132.40	134.30	408.70	110.50	189.80	485.60	273.50	264.50	368.90
FY 99	270.90	149.50	128.40	143.70	410.80	124.90	170.00	507.50	291.80	272.20	441.40
(Base: 1999-2000=100)											
FY 00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
FY 01	110.95	119.59	84.35	124.02	103.06	112.12	104.58	122.21	144.45	103.84	113.83
FY 02	114.84	114.21	99.66	117.29	108.30	130.02	95.53	74.88	96.28	106.67	114.99
FY 03	123.11	110.52	104.73	105.09	114.69	133.16	111.70	86.55	89.15	116.44	168.52
FY 04	146.48	127.21	107.82	117.93	115.52	156.31	121.61	93.12	147.55	138.09	254.02
FY 05	173.00	150.16	110.10	130.06	136.57	211.50	122.59	96.77	185.20	175.57	340.29

2.11 Quantum Index Numbers of Large Scale Manufacturing Industries

Year	Manufacturing (Overall)	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Fertilizers	Cement	Auto-mobiles
(Base: 2005-06=100)											
FY 06	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
FY 07	109.49	102.45	96.14	102.87	111.73	108.18	112.97	97.40	97.24	122.49	106.88
FY 08	116.08	98.73	108.62	105.16	114.46	112.46	123.47	92.46	100.43	144.10	107.34
FY 09	109.14	92.07	103.33	117.89	114.41	112.52	131.49	92.82	102.02	152.88	70.56
FY 10	109.50	93.34	100.61	101.80	109.46	111.69	101.67	94.05	105.67	168.92	95.41
FY 11	111.12	93.60	101.77	101.97	115.43	112.89	89.16	95.80	96.29	154.85	103.78
FY 12	112.44	95.76	118.91	96.60	116.03	113.23	90.03	116.64	159.22	107.31	96.37
FY 13	117.35	98.88	141.83	105.05	120.16	113.86	98.39	135.35	167.29	93.54	92.49
FY 14	123.68	102.92	160.00	100.54	130.52	114.64	97.34	150.82	169.24	91.15	107.75
FY 15	127.87	102.38	166.77	97.71	131.94	114.73	90.32	136.53	173.37	112.59	112.66

* Indices are based on 106 items

Source : Pakistan Bureau of Statistics

Note:

1. Indices by type of industries not available for years 1950-51 to 1969-70

3.1 Federal Government Revenue Receipts

(Million Rupees)						
Receipt	FY79	FY80	FY81	FY82	FY83	FY84
A. Revenue (1+2)	29,862	37,949	46,349	51,167	59,080	72,309
1 Tax Revenue	23,476	30,723	36,509	40,369	46,209	50,644
i. Direct Taxes	3,424	5,333	7,185	8,486	8,942	8,836
a. Income Tax	1,169	1,804	7,028	8,309	8,751	8,621
b. Corporation Tax	2,171	3,421	-	-	-	171
c. Wealth Tax	42	70	111	135	157	10
d. Gift Tax & Estate Duty	18	10	12	16	12	-
e. Worker's Welfare Tax	24	28	34	26	22	34
ii. Indirect Taxes	20,052	25,390	29,324	31,883	37,267	41,808
a. Customs Duties	10,124	12,572	14,276	15,074	18,510	21,532
b. Federal Excise Duties	6,917	9,701	10,413	11,740	12,911	15,652
c. Sales Tax	1,935	2,410	2,893	3,252	3,489	4,624
d. Surcharge	1,076	705	1,736	1,810	2,346	-
e. Stamp-non Judicial		2	6	7	11	-
2 Non-Tax Revenue	6,386	7,226	9,840	10,798	12,871	21,665
i. Property & Enterprises	4,760	5,528	7,428	7,613	9,132	10,407
ii. Civil Administration	868	934	1,123	1,694	1,776	3,973
iii. Miscellaneous	758	764	1,289	1,491	1,963	7,285
B. Transfers to Provinces	4,136	6,050	8,628	9,232	9,979	11,301
1 Share in Divisible Taxes	3,823	5,504	-	-	-	-
2 Natural Gas	305	537	699	767	829	1,025
3 Gift Tax	8	9	10	6	12	10
4 Taxes on Income			5,250	5,989	6,554	6,960
5 Sales Tax			2,423	2,470	2,584	3,116
6 Export Duty (Cotton)			247	-	-	190
Net Revenue Receipts (A-B)	25,726	31,899	37,721	41,935	49,101	61,008

Receipt	FY85	FY86	FY87	FY88	FY89
A. Revenue (1+2+3)	77,971	91,420	106,324	119,601	143,077
1 Total Taxes	52,665	59,568	65,702	75,983	91,020
i. Direct Taxes	9,312	9,782	10,568	11,839	13,920
a. Income Tax	9,071	9,591	10,354	11,526	13,407
b. Wealth Tax	180	130	156	197	327
c. Gift Tax & Estate Duty	12	-	-	-	-
d. Worker's Welfare Tax	49	61	58	116	186
ii. Indirect Taxes	43,353	49,786	55,134	64,144	77,100
a. Customs Duties	23,371	29,343	33,364	38,001	42,362
b. Federal Excise Duties	15,308	15,515	15,361	17,398	20,038
c. Sales Tax	4,674	4,928	6,409	8,745	14,700
2 Surcharges				12,974	14,496
i. Petroleum				9,899	10,523
ii. Natural Gas				3,075	3,973
3 Non-Tax Revenue	25,306	31,852	40,622	30,644	37,561
i. Property & Enterprises	12,329	14,618	18,782	19,525	24,786
ii. Civil Administration	4,568	3,808	4,575	4,731	4,648
iii. Miscellaneous	8,408	13,426	17,265	6,388	8,127
B. Transfers to Provinces	11,944	12,859	13,408	16,192	23,931
1 Share in Divisible Taxes			12,066	14,851	-
2 Natural Gas	1,050	1,245	1,342	1,341	1,298
3 Gift Tax	12	-	-	-	-
4 Taxes on Income	7,042	7,276	-	-	10,207
5 Sales Tax	3,612	3,829	-	-	10,640
6 Export Duty (Cotton)	228	509	-	-	1,786
Net Revenue Receipts (A-B)	66,027	78,561	92,916	103,409	119,146

3.1 Federal Government Revenue Receipts

(Million Rupees)						
Receipt	FY90	FY91	FY92	FY93	FY94	FY95
A. Revenue (1+4)	163,525	170,344	216,586	242,619	273,239	321,323
1 Total Taxes and Surcharges (2+3)	114,004	124,311	156,604	170,977	199,073	247,209
2 Total Taxes	104,264	112,016	141,801	158,766	172,589	226,499
i. Direct Taxes	14,942	19,840	28,847	36,762	43,451	61,585
a. Taxes on Income	14,337	19,050	27,913	35,018	41,466	59,205
b. Wealth Tax	391	602	628	-	1,216	1,630
c. Workers Welfare Tax	214	188	306	1,744	349	750
d. Capital Value Tax					420	-
ii. Indirect Taxes	89,322	92,176	112,954	122,004	129,138	164,914
a. Customs	50,665	50,528	61,821	63,225	64,240	77,652
b. Central Excise	23,082	24,739	30,334	35,169	34,519	43,691
c. Sales Tax	15,575	16,909	20,799	23,610	30,379	43,571
3 Surcharges	9,740	12,295	14,803	12,211	26,484	20,710
i. Petroleum	4,899	9,052	7,512	3,837	17,200	12,490
ii. Natural Gas	4,841	3,243	7,291	8,374	9,284	8,220
4 Non-Tax Revenue	49,521	46,033	59,982	71,642	74,166	74,114
i. Property & Enterprises	32,223	26,957	37,363	35,767	41,867	38,428
ii. Civil Administration	5,928	4,755	1,884	12,787	6,440	16,780
iii. Miscellaneous	11,370	14,321	20,735	23,088	25,859	18,906
B. Transfers to Provinces	30,878	33,792	57,986	65,087	80,105	97,727
1 Taxes on Income	11897.3	-	19,417	25,462	32,216	40,682
2 Sales Tax	14728	-	16,340	18,224	24,396	32,680
3 Export Duty (Cotton)	2755	-	1,546	380	331	-
4 Excise Duty & Royalty on Natural Gas	1,498	1,667	1,846	1,921	2,370	3,774
5 Excise Duty on Sugar			3,450	3,874	4,161	4,356
6 Excise Duty on Tobacco			6,840	6,462	6,764	6,887
7 Royalty on Crude Oil/Ex-gratia Grants			1,149	1,054	1,120	992
8 Surcharges			7,398	7,710	8,747	8,356
9 Share in Divisible Taxes	-	32,125	-	-	-	-
Net Revenue Receipts (A-B)	132,647	136,552	158,600	177,532	193,134	223,596

3.1 Federal Government Revenue Receipts

(Million Rupees)					
Receipt	FY96	FY97	FY98	FY99	FY00
A. Revenue (1+4)	370,509	384,263	433,636	464,372	531,300
1 Total Taxes and Surcharges (2+3)	292,912	309,427	343,519	386,847	386,016
2 Total Taxes	268,033	282,110	293,631	308,509	347,104
i. Direct Taxes	78,152	85,051	103,182	110,207	112,950
a. Taxes on Income	75,816	80,405	97,162	103,212	105,367
b. Wealth Tax	1,406	2,411	3,536	3,502	3,927
c. Workers Welfare Tax	400	750	1,018	2,169	2,964
d. Capital Value Tax	530	1,485	1,466	1,324	692
ii. Indirect Taxes	189,881	197,059	190,449	198,302	234,154
a. Customs	88,908	86,094	74,496	65,292	61,659
b. Central Excise	51,104	55,297	62,011	60,905	55,784
c. Sales Tax	49,869	55,668	53,942	72,105	116,711
3 Surcharges	24,879	27,317	49,888	78,338	38,912
i. Petroleum	15,127	22,476	43,524	66,395	25,403
ii. Natural Gas	9,752	4,842	6,364	11,943	13,509
4 Non-Tax Revenue	77,597	74,835	90,117	77,525	145,284
i. Property & Enterprises	43,317	50,038	48,830	50,077	91,631
ii. Civil Administration	16,110	15,276	23,440	11,132	34,941
iii. Miscellaneous	18,171	9,521	17,848	16,316	18,712
B. Transfers to Provinces	121,310	131,556	114,419	121,854	143,571
1 Taxes on Income	54,623	62,857	32,700	37,011	38,441
2 Sales Tax	38,023	42,560	18,771	25,882	41,338
3 Export Duty (Cotton)	-	-	-	-	-
4 Excise Duty & Royalty on Natural Gas	4,777	5,523	6,396	5,837	7,604
5 Excise Duty on Sugar	4,180	3,800	-	-	-
6 Excise Duty on Tobacco	9,120	9,945	-	-	-
7 Royalty on Crude Oil/Ex-gratia Grants	1,188	1,505	1,683	1,276	2,026
8 Surcharges	9,399	5,365	6,236	7,064	12,883
9 Custom Duties	-	-	26,466	21,838	22,223
10 Wealth Tax	-	-	1,022	1,409	-
11 Capital Value Tax	-	-	416	713	19,057
12 Federal Excise (Net of Gas)	-	-	20,728	20,825	-
Net Revenue Receipts (A-B)	249,200	252,707	319,217	342,518	387,729

3.1 Federal Government Revenue Receipts

(Million Rupees)					
Receipt	FY01	FY02	FY03	FY04	FY05
A. Revenue (1+4)	535,091	619,069	701,576	760,983	875,306
1 Total Tax Revenue (2+3)	422,781	459,127	525,782	580,108	626,289
2 Tax Revenue - CBR (i+ii)	392,278	404,273	458,900	510,000	590,000
i. Direct Taxes	124,585	142,649	145,000	161,500	182,700
a. Taxes on Income	117,462	136,611	138,800	154,638	175,400
b. Wealth Tax	1,496	480	-	-	-
c. Workers Welfare Tax	4,989	4,957	5,600	6,262	5,000
d. Capital Value Tax	638	601	600	600	2,300
ii. Indirect Taxes:	267,693	261,624	313,900	348,500	407,300
a. Customs	65,047	47,817	69,600	86,600	113,900
b. Central Excise	49,081	47,189	46,500	43,500	54,400
c. Sales Tax	153,565	166,618	197,800	218,400	239,000
3 Tax Revenue (Other than CBR)	30,503	54,854	66,882	70,108	36,289
i. Petroleum	17,942	35,987	45,835	46,400	10,872
ii. Natural Gas	12,561	18,867	21,047	14,226	14,733
iii. Other	-	-	-	9,482	10,684
4 Non-Tax Revenue:	112,310	159,942	175,794	180,875	249,017
i. Property & Enterprises	67,625	83,684	82,512	101,361	136,593
ii. Civil Administration	23,165	48,411	65,961	45,312	73,963
iii. Miscellaneous	21,520	27,847	27,321	34,202	38,461
B. Transfers To Provinces	163,131	171,469	192,819	211,412	245,296
1 Taxes on Income	43,161	48,241	48,927	54,510	61,829
2 Sales Tax	55,551	56,397	65,158	76,914	84,111
3 Excise Duty & Royalty on Natural Gas	8,762	9,467	12,667	14,651	17,743
4 Royalty on Crude Oil	3,154	3,028	4,060	3,883	5,476
5 Surcharges on Gas	13,410	17,070	14,973	13,941	14,439
6 Custom Duties	22,648	17,629	24,795	30,851	40,577
7 Wealth Tax	-	90	-	-	-
8 Capital Value Tax	-	82	214	214	819
9 Federal Excise (Net of Gas)	16,445	15,050	15,034	13,997	17,460
10 G.S.T (Provincial)	-	1,890	2,646	2,450	2,842
11 G.S.T (CE Mode)	-	2,523	4,346	-	-
Revenue Receipts (Net) (A-B)	371,960	447,599	508,757	549,571	630,010

3.1 Federal Government Revenue Receipts

(Million Rupees)					
Receipt	FY06	FY07	FY08	FY09	FY10
A. Revenue (1+4)	1,022,704	1,214,043	1,402,768	1,783,602	2,051,945
1 Total Tax Revenue (2+3)	715,712	839,598	1,009,419	1,180,462	1,483,046
2 Tax Revenue - CBR (i+ii)	704,000	839,598	1,009,419	1,180,462	1,483,046
i. Direct Taxes	225,000	320,619	387,500	461,000	540,400
a. Taxes on Income	215,500	305,000	367,700	443,341	520,400
b. Wealth Tax	-	-	-	-	-
c. Workers Welfare Tax	5,500	8,000	14,300	11,618	15,600
d. Capital Value Tax	4000	7619	5,500	6,041	4,400
ii. Indirect Taxes:	479,000	518,979	621,919	719,462	942,646
a. Customs	136,000	134,000	150,500	145,000	164,900
b. Central Excise	56,500	72,000	83,600	116,000	134,400
c. Sales Tax	286,500	311,000	385,500	457,000	540,300
d. Others	-	1,979	2,319	1,462	103,046
3 Tax Revenue (Other than CBR)	11,712	-	-	-	-
i. Petroleum	-	-	-	-	-
ii. Natural Gas	-	-	-	-	-
iii. Other	11,712	-	-	-	-
4 Non-Tax Revenue:	306,992	374,445	393,349	603,141	568,899
i. Property & Enterprises	119,937	118,724	143,170	107,807	115,580
ii. Civil Administration	95,809	143,694	138,823	236,915	337,891
iii. Miscellaneous	91,247	112,027	111,356	258,418	115,428
B. Transfers To Provinces	301,383	390,920	457,201	559,865	655,275
1 Taxes on Income	75,964	118,981	146,736	182,324	220,129
2 Sales Tax	100,705	120,773	149,185	187,646	228,401
3 Excise Duty & Royalty on Natural Gas	22,389	25,254	27,118	36,459	31,948
4 Royalty on Crude Oil	8,830	7,935	12,746	14,822	13,961
5 Surcharges on Gas	21,813	32,565	20,636	25,757	29,395
6 Custom Duties	48,450	52,830	58,633	59,213	68,924
7 Wealth Tax	-	-	-	-	-
8 Capital Value Tax	1,425	1,971	2,301	2,511	1,881
9 Federal Excise (Net of Gas)	18,064	26,039	34,456	45,723	54,729
10 G.S.T (Provincial)	3,743	4,572	5,390	5,409	5,907
11 G.S.T (CE Mode)	-	-	-	-	-
Revenue Receipts (Net) (A-B)	721,321	823,123	945,567	1,223,738	1,396,670

3.1 Federal Government Revenue Receipts

(Billion Rupees)					
Receipt	FY11	FY12	FY13	FY14	FY15 ^P
1. Tax Revenue(a+b+c)	1,634.8	1,945.7	2,048.5	2,374.5	2,811.8
(a) Direct Taxes	594.7	731.9	735.8	884.1	1,029.2
(b) Indirect Taxes	955.4	1,149.5	1,200.4	1,382.2	1,558.9
Custom Duty	185.4	218.2	239.6	241.0	306.1
Sales Tax	632.8	809.3	841.3	1,002.1	1,088.8
Federal Excise Duty	137.2	122.0	119.5	139.1	164.0
(c) Other Taxes	84.6	64.2	112.4	108.2	223.6
Other Taxes(including ICT)	1.8	3.8	2.7	4.6	92.2
Airport Tax	0.1	-	-	0.1	0.0
Petroleum (PDL)	82.7	60.4	109.7	103.5	131.4
2. Non-Tax Revenue	509.7	478.5	726.8	1,037.5	850.8
Post office Dept/PTA	0.0	0.0	0.0	94.8	3.7
Mark-up (Provinces)	18.5	12.9	14.8	14.1	12.9
Mark-up (Other)	9.8	10.4	11.6	65.8	14.2
Dividend	50.6	49.7	63.5	65.9	74.1
SBP Profit	181.0	204.0	220.0	326.2	399.0
Defence	70.7	9.8	180.4	117.2	157.1
Citizenship, Naturalization & Passport Fee	9.9	10.9	16.2	19.0	18.7
Development Surcharge on Gas	30.4	23.0	32.2	38.5	0.0
Discount Retained on Crude Price	35.9	20.0	15.5	40.7	9.7
Royalties on Oil & Gas	59.1	62.8	65.2	76.4	74.1
Windfall levy against Crude Oil	0.0	0.0	23.8	14.6	12.2
Gas Infrastructure Development Cess	0.0	0.0	33.6	31.8	0.0
Receipt from UNO	0.0	0.0	0.0	0.0	21.9
Petroleum Levy on LPG	0.0	0.0	-	0.0	0.0
Others	43.8	74.9	50.1	52.4	53.2
Others (Profit)	0.0	0.0	0.0	67.7	0.0
Foreign Grants	0.0	0.0	0.0	12.3	0.0
3. Gross Federal Receipts (1+2)	2,144.5	2,424.2	2,775.3	3,412.0	3,662.5
4. Transfer to Provinces	999.3	1,089.9	1,215.0	1,406.3	1,538.7
5. Net Federal Revenue Receipts (3-4)	1,145.2	1,334.3	1,560.3	2,005.8	2,123.9

P: Provisional

Source: Ministry of Finance, Government of Pakistan
 FY79-FY10: Annual Budget Statement
 FY11-FY15: Pakistan Fiscal Operations

3.2 Federal Government Expenditures

(Million Rupees)					
Expenditure	FY79	FY80	FY81	FY82	FY83
A. Revenue (1+2)	29,852	34,844	39,216	43,104	56,185
1 Current	25,233	29,388	31,861	37,887	51,358
i. General Administration	1,440	1,634	1,802	2,062	2,444
ii. Defense	10,168	12,655	15,300	18,631	24,566
iii. Law & Order	836	806	932	1,086	1,286
iv. Community Services	612	755	744	837	955
v. Social Services	607	1,124	1,350	1,496	1,804
vi. Economic Services	1,343	975	1,053	1,181	2,172
vii. Subsidies	3,032	2,660	1,425	1,309	1,727
viii. Debt Servicing, Investible Funds and Grants	7,195	8,769	9,239	11,270	16,398
ix. Unallocable		10	16	15	6
2 Development	4,619	5,456	7,355	5,217	4,827
B. Capital Disbursements (1+2)	19,293	23,744	21,882	26,980	32,924
1 Current Expenditure	4,135	8,920	6,987	8,622	11,546
2 Development Expenditure	15,158	14,824	14,895	18,358	21,378
Total Expenditures (A+B)	49,145	58,588	61,098	70,084	89,109

Expenditure	FY84	FY85	FY86	FY87	FY88
A. Revenue (1+2)	68,947	82,533	96,600	123,614	147,540
1 Current	64,331	77,246	87,742	109,973	126,457
i. General Administration	3,976	4,122	4,633	7,133	5,097
ii. Defense	26,797	31,866	35,606	41,335	47,015
iii. Law & Order	1,523	1,636	1,792	2,125	2,458
iv. Community Services	1,277	1,346	1,512	1,857	2,075
v. Social Services	2,300	2,345	2,983	4,122	4,898
vi. Economic Services	1,474	1,870	1,166	2,844	2,009
vii. Subsidies	3,443	3,791	3,676	3,103	4,332
viii. Debt Servicing, Investible Funds and Grants	23,535	30,263	36,368	47,448	57,069
ix. Unallocable	6	6	6	6	1,504
2 Development	4,616	5,287	8,858	13,641	21,083
B. Capital Disbursements (1+2)	34,886	37,299	49,253	36,175	51,147
1 Current Expenditure	14,093	11,891	18,015	10,669	25,350
2 Development Expenditure	20,793	25,408	31,238	25,506	25,797
Total Expenditures (A+B)	103,833	119,832	145,853	159,789	198,687

Expenditure	FY89	FY90	FY91	FY92
A. Revenue (1+2)	167,093	165,240	189,277	212,231
1 Current	141,563	148,874	177,784	197,044
i. General Administration	7,284	6,543	7,614	10,291
ii. Defense	51,053	58,708	64,623	75,751
iii. Law & Order	2,866	3,385	3,532	4,476
iv. Community Services	2,240	2,533	2,437	2,721
v. Social Services	5,544	5,101	5,714	6,044
vi. Economic Services	2,390	1,010	5,983	1,832
vii. Subsidies	11,160	7,092	8,194	6,438
viii. Debt Servicing, Investible Funds and Grants	58,282	64,496	62,829	78,841
ix. Grants to Provinces			13,176	7,936
x. Unallocable	744	6	3,682	2,714
2 Development	25,530	16,366	11,493	15,187
B. Capital Disbursements (1+2)	47,573	57,179	70,861	114,397
1 Current Expenditure	17,830	19,839	20,727	45,002
2 Development Expenditure	29,743	37,340	50,134	69,395
Total Expenditures (A+B)	214,666	222,419	260,138	326,628

3.2 Federal Government Expenditures

(Million Rupees)							
Expenditure	FY93	FY94	FY95	FY96	FY97	FY 98	FY 99
A. Revenue (1+2)	248,536	268,025	315,716	382,674	414,454	466,501	529,025
1 Current	234,405	255,862	293,085	356,242	397,104	450,601	515,372
i. Debt Servicing	11,019	114,382	128,058	165,917	203,061	247,669	290,691
ii. Defense	87,461	91,776	104,512	119,658	127,441	131,353	143,471
iii. General Administration	4,680	16,052	17,008	18,892	20,677	19,327	18,501
iv. Grants and Subventions	3,529	7,278	11,700	12,534	9,568	15,382	9,607
v. Social Services	7,628	7,452	8,925	9,064	9,003	8,891	8,149
vi. Law and Order	4,284	5,364	7,092	7,217	7,169	8,018	5,688
vii. Community Services	5,911	4,280	5,023	4,971	4,923	5,884	9,533
viii. Subsidies	96,970	3,978	4,762	7,982	6,843	6,375	4,961
ix. Economic Services	9,236	1,842	1,967	2,764	2,038	2,880	16,324
x. Unallocable	3,687	3,458	4,038	7,243	6,381	4,824	8,447
2 Development	14,131	12,163	22,631	26,432	17,350	15,900	13,654
B. Capital Disbursements (1+2)	86,138	96,296	106,047	124,201	135,380	125,902	156,984
1 Current	17,890	20,061	33,193	48,025	59,310	39,179	59,312
i. Economic Services	1	3	3	-	-	8	-
ii. Debt Servicing, Investible Funds and Grants (a+b+c+d)	17,889	20,059	33,190	48,025	59,310	39,171	59,312
a. Debt Servicing	8,918	15,310	23,543	31,399	48,520	24,634	45,549
Repayment of Short Term Credits	7,097	15,310	23,267	31,399	48,520	24,634	45,549
Repayment of Domestic Debt	1,821	-	276	-	-	-	-
b. Government Investment	2,389	446	1,201	3,455	1,160	591	3,493
c. Loans and Advances	4,264	4,302	8,446	13,171	9,630	2,022	12,014
d. Unallocable	2,318	-	-	-	1	11,924	-1,744
2 Development	68,249	76,235	72,854	76,176	76,070	86,723	97,672
i. Law and Order	2.3	1	-	-	-	-	-
ii. Community Services	3,209	4,267	6,485	7,077	5,816	3,412	4,457
iii. Economic Services	750.7	497	701	1,940	818	1,311	628
iv. Debt Servicing, Investible Funds and Grants	64,287	71,469	65,668	67,159	69,437	82,000	92,587
Total Expenditures (A+B)	334,675	364,321	421,763	506,875	549,834	592,403	686,009

3.2 Federal Government Expenditures

(Million Rupees)					
Expenditure	FY00	FY01	FY02	FY03	FY04
A. Revenue (1+2)	604,365	612,680	694,453	709,182	773,165
1 Current	592,536	593,604	650,357	673,312	714,019
i. General Public Service	-	-	-	-	448,430
ii. Defense Affairs and Services	152,794	131,128	149,254	160,139	180,537
iii. Public Order and Safety Affairs	-	-	-	-	14,048
iv. Economic Affairs	-	-	-	-	54,758
v. Environment Protection	-	-	-	-	132
vi. Housing and Community Amenities	-	-	-	-	926
vii. Health Services	-	-	-	-	2,809
viii. Recreation, Culture and Religion	-	-	-	-	2,003
ix. Education Affairs and Services	-	-	-	-	9,640
x. Social Protection	-	-	-	-	737
xi. Debt Servicing	330,648	312,721	318,749	257,434	-
xii. General Administration	19,596	50,779	54,069	55,141	-
xiii. Grants and Subventions	33,261	36,940	66,721	55,594	-
xiv. Social Services	10,511	9,938	13,226	13,625	-
xv. Law and Order	9,024	10,058	10,780	11,651	-
xvi. Community Services	5,767	6,495	7,869	8,138	-
xvii. Subsidies	20,390	20,404	25,488	49,780	-
xviii. Economic Services	3,021	5,938	3,913	4,076	-
xiv. Unallocable	7,524	9,204	288	57,734	-
2 Development	11,829	19,076	44,096	35,870	59,146
B. Capital Disbursements (1+2)	137,074	95,376	254,282	151,999	125,348
1 Current	59,603	30,849	193,002	84,907	64,964
i. Economic Affairs	-	-	-	1	12
ii. Public Service	59,603	30,849	193,002	84,907	64,952
a. Repayment of Short Term Credit	18,463	12,885	96,771	17,798	17,759
b. Government Investment	37,955	335	86,723	32,745	40,775
c. Loans and Advances	3,050	17,049	9,581	34,345	6,418
d. Unallocable	135	579	-73	20	-
2 Development	77,471	64,527	61,280	67,091	60,384
i. Public Service	1,963	3,054	806	1,125	610
ii. Economic Affairs	1549	644	725	3,878	4,287
iii. Transfers	73,959	60,829	59,749	56,575	55,487
iv. Block Allocation for Late NIS	-	-	-	5,512	-
C. Estimated Operational Shortfall/ Other Adjustments in PSDP	-	-	-	-	-
Total Expenditure (A+B+C)	741,439	708,057	948,735	861,181	898,513

3.2 Federal Government Expenditures

(Million Rupees)

Expenditure	FY05 ¹	FY06	FY07	FY08	FY09	FY10
A. Revenue (1+2)	866,771	1,072,223	1,234,148	1,771,563	1,887,080	2,333,701
1 Current	784,680	918,789	1,033,532	1,516,260	1,649,223	2,017,255
i. General Public Service	468,974	563,673	634,761	881,657	1,132,595	1,471,743
ii. Defense Affairs and Services	216,258	241,062	252,631	277,265	311,303	378,135
iii. Public Order and Safety Affairs	17,546	20,362	22,923	26,106	27,343	37,385
iv. Economic Affairs	62,172	67,572	91,222	293,442	136,678	80,608
v. Environment Protection	136	147	177	182	210	415
vi. Housing and Community Amenities	866	891	1127	1,145	1,359	1,801
vii. Health Services	3,280	4,361	4,760	5,287	5,490	6,743
viii. Recreation, Culture and Religion	2,245	2,442	2,851	3,131	4,563	4,506
ix. Education Affairs and Services	12,340	16,747	21,908	24,280	24,640	31,535
x. Social Protection	863	1533	1173	3,765	5,042	4,383
xi. Debt Servicing	-	-	-	-	-	-
xii. General Administration	-	-	-	-	-	-
xiii. Grants and Subventions	-	-	-	-	-	-
xiv. Social Services	-	-	-	-	-	-
xv. Law and Order	-	-	-	-	-	-
xvi. Community Services	-	-	-	-	-	-
xvii. Subsidies	-	-	-	-	-	-
xviii. Economic Services	-	-	-	-	-	-
xix. Unallocable	-	-	-	-	-	-
2 Development	82,091	153,434	200,616	255,303	237,857	316,446
B. Capital Disbursements (1+2)	119,672	124,140	130,334	149,128	214,466	243,319
1 Current	52,739	38,519	31,932	39,213	97,166	115,420
i. Economic Affairs	22	10	10	9	7	7
ii. Public Service	52,716	38,509	31,922	39,204	97,159	115,413
a. Repayment of Short Term Credit	1,466	21,809	12,813	21,465	76,146	64,668
b. Government Investment	44,021	8,566	9,802	10,937	7,066	17,346
c. Loans and Advances	7,229	8,134	9,307	6,802	13,947	33,399
d. Unallocable	-	-	-	-	-	-
2 Development	66,933	85,621	98,402	109,915	117,300	127,899
i. Public Service	4,191	8,256	9,878	15,802	15,545	21,650
ii. Economic Affairs	5,321	4,346	6,221	10,056	8,834	8,374
iii. Transfers	57,420	73,020	82,303	84,057	92,920	97,875
iv. Block Allocation for Late NIS	-	-	-	-	-	-
C. Estimated Operational Shortfall/ Other Adjustments in PSDP	14,563	-	-	-	-	-
Total Expenditure (A+B+C)	1,001,006	1,196,364	1,364,482	1,920,691	2,101,546	2,577,020

3.2 Federal Government Expenditures

	(Billion Rupees)				
	FY11	FY12	FY13	FY14	FY15 ^P
Total Expenditure and net Lending (a+b)	2,441.7	2,612.0	3,441.0	3,759.1	3,761.7
(a) Current Expenditures	2,141.5	2,209.3	2,625.0	2,884.7	3,070.3
General Public Service	1,487.4	1,527.0	1,883.7	2,044.8	2,138.2
Interest payments (Debt Servicing)	698.1	889.0	991.0	1,147.8	1,303.8
<i>Domestic</i>	629.7	821.1	920.4	1,072.8	1,208.1
<i>Foreign</i>	68.4	67.9	70.6	75.0	95.7
Superannuation Allowances & Pension	106.6	140.4	172.6	180.2	185.2
Grants	285.5	278.9	292.5	336.7	320.9
<i>Provinces</i>	53.4	54.6	59.8	53.5	32.7
<i>Other</i>	232.1	224.3	232.7	283.2	288.1
Other General Public Service	397.1	218.6	427.6	380.1	328.3
Defense Affairs and Service	450.6	507.2	540.6	623.1	697.8
Public Orders and Safety Affairs	64.2	70.8	80.4	86.2	83.3
Economic Affairs	77.7	41.0	41.1	43.4	53.0
Environmental Protection	0.5	0.6	0.8	0.9	1.0
Housing and Community Amenities	0.2	0.1	1.7	1.0	2.2
Health	8.4	7.8	9.5	10.1	10.9
Recreation Culture and Religion	4.6	6.3	6.8	7.8	7.7
Education Affairs and Services	43.9	45.2	56.9	65.4	73.2
Social Protection	4.0	3.4	3.6	2.0	3.1
General Administration	0.0	0.0	0.0	0.0	0.0
Subsides	0.0	0.0	0.0	0.0	0.0
Other	0.0	0.0	0.0	0.0	0.0
(b) Development Expenditure and net Lending	300.1	402.7	816.0	874.3	691.3
Total Development Expenditure	277.3	380.4	430.3	711.5	627.7
Public Sector Development Program	232.7	313.3	348.3	441.0	502.2
Of which: Development Grant to Provinces	16.7	24.0	24.7	6.1	13.3
Others	44.6	67.1	82.0	270.5	125.5
Net lending	22.9	22.3	385.7	162.9	63.7
<i>Provinces</i>	15.0	10.3	22.9	62.3	36.3
<i>Other</i>	7.9	12.0	362.8	100.6	27.4
Overall Balance	-1,296.5	-1,277.8	-1,880.7	-1,753.3	-1,637.8
Financing	1,328.3	1,330.6	1,886.6	1,585.7	1,543.4
External	107.7	128.7	-1.7	511.7	181.0
Domestic.	1,220.6	1,202.0	1,888.3	1,073.9	1,362.4
<i>Bank</i>	747.7	674.4	1,508.5	518.1	974.1
<i>Non-Bank</i>	472.9	527.6	379.8	555.7	370.8
Privatization Proceeds	0.0	0.0	0.0	0.0	17.5
FBR Taxes *	1,558.0	1,882.7	1,946.4	2,254.5	2,590.0

P: Provisional

Source: Ministry of Finance Government. of Pakistan

FY79-FY10: Annual Budget Statement

FY11-FY15: Pakistan Fiscal Operations

*Federal Bureau of Revenue

Note:

1. The Federal budget for FY05 has been prepared according to new accounting model that is different from the previous system. The exact correspondence between historical data available on old classification system and estimates developed on the new system is not technically feasible.

3.3 Financing of Federal Government Expenditures

		(Million Rupees)					
Resources	FY79	FY80	FY81	FY82	FY83	FY84	
A. Revenue Receipts (Net)	25,726	31,899	37,721	41,935	49,101	61,008	
B. Capital Receipts	23,408	22,235	21,021	22,633	33,884	34,961	
1 Internal Resources (i+ii)	13,455	9,483	9,881	11,485	19,542	21,532	
i. Federal Consolidated Account	9,961	3,306	4,944	3,883	8,008	6,973	
a. Permanent Debt (net)	989	310	848	3,738	9,641	40,398	
b. Floating Debt (net)	8,337	1,547	2,569	-1,492	-3,627	-35,834	
c. Recoveries of Investments	13	10	-16	4	4	210	
d. State Trading (net)	36	494	-	-	-	-	
e. Recoveries of Loans & Advances	586	945	1,543	1,633	1,990	2,199	
ii. Public Account	3,494	6,177	4,937	7,602	11,534	14,559	
a. Unfunded Debt (net)	1,179	1,350	2,032	3,527	7,829	8,499	
b. Deposits Interest Bearing	831	1,236	1,349	1,683	1,162	2,249	
c. Advances Interest Bearing	15	-12	-	-	-	-	
d. Deposits Non-interest Bearing	1,550	3,679	2,022	2,860	3,379	4,384	
e. Advances Non-interest Bearing	-81	-76	-180	-160	-427	-342	
f. Accounts-All Types	-	-	-286	-308	-409	-231	
2 External Resources (i+ii)	9,953	12,752	11,140	11,148	14,342	13,429	
i. Plan Resources	8,902	12,079	11,140	11,148	14,342	13,429	
a. Project Aid	3,680	3,391	3,368	3,571	4,505	4,506	
b. Commodity Aid	2,105	1,606	1,189	1,862	3,803	2,022	
c. Food Aid	500	211	650	927	996	2,378	
d. Other Aid	2,596	6,839	5,933	4,788	5,038	4,523	
e. Rupee Grants	21	32	-	-	-	-	
ii. Non-plan Resources	1,051	673	-	-	-	-	
C. Use of Cash Balances	11	4,455	2,355	5,516	6,124	7,866	
Total Resources (A+B+C)	49,145	58,589	61,097	70,084	89,109	103,835	

Resources	FY85	FY86	FY87	FY88	FY89	FY90
A. Revenue Receipts (Net)	66,027	78,561	92,916	103,409	119,146	132,647
B. Capital Receipts	35,068	61,195	55,961	81,339	92,349	86,239
1 Internal Resources (i+ii)	21,279	42,113	35,750	51,943	48,015	43,152
i. Federal Consolidated Account	3,491	23,093	16,743	29,055	29,948	26,514
a. Permanent Debt (net)	954	20,307	10,381	15,337	15,037	10,510
b. Floating Debt (net)	-105	75	3,393	-450	9,823	9,362
c. Recoveries of Investments	2	-	-	-	-	-
d. Recoveries of Loans & Advances	2,640	2,711	2,969	14,168	5,088	6,641
ii. Public Account	17,788	19,020	19,007	22,888	18,067	16,638
a. Deferred Liabilities	-	-	17,440	23,516	19,887	16,668
b. Unfunded Debt (net)	10,785	14,297	-	-	-	-
c. Deposits Interest Bearing	2,112	2,959	1,891	87	115	797
d. Deposits Non-Interest Bearing	5,524	2,392	2,850	968	65	1,173
e. Advances Non-Interest Bearing	-355	-350	-	-	-	-
f. Accounts-All Types	-278	-278	-3,174	-1,683	-2,000	-2,000
2 External Resources (i+ii)	13,789	19,082	20,211	29,396	44,334	43,087
i. Plan Resources	13,789	19,082	20,211	26,771	40,615	39,116
a. Project Aid	6,968	10,222	12,240	15,013	15,204	19,914
b. Commodity Aid	1,912	1,488	3,499	3,773	10,315	8,275
c. Food Aid	1,196	3,926	966	3,771	10,392	6,158
d. Other Aid	3,713	3,424	3,488	4,202	4,697	4,762
e. Rupee Grants	-	22	18	12	7	7
ii. Non-Plan Resources	-	-	-	2,625	3,719	3,971
C. Use of Cash Balances	18,735	6,098	10,915	13,941	3,170	3,534
Total Resources (A+B+C)	119,830	145,854	159,792	198,689	214,665	222,420

3.3 Financing of Federal Government Expenditures

				Million Rupees)		
Resources	FY91	FY92	FY93			
A. Revenue Receipts (Net)	136,552	158,600	177,532			
B. Capital Receipts	80,219	95,229	93,924			
1 Internal Resources (i+ii)	31,882	34,893	35,715			
i. Federal Consolidated Account	27,995	30,323	28,479			
a. Permanent Debt(net)	80,506	20,626	20,689			
b. Floating Debt(net)	-59,947	-5,599	-			
c. Recoveries of Loans & Advances	7,436	15,296	7,790			
ii. Public Account	3,887	4,570	7,236			
a. Deferred Liabilities	4,468	1,692	4,412			
b. Deposits Interest Bearing	161	598	843			
c. Deposits Non-Interest Bearing	1,258	2,280	2,856			
d. Accounts-All Types	-2,000	-	-875			
2 External Resources (i+ii)	48,337	60,336	58,209			
i. Plan Resources	44,085	54,209	50,359			
a. Project Aid	24,404	33,363	28,591			
b. Commodity Aid	11,235	7,857	5,819			
c. Food Aid	3,033	7,050	7,991			
d. Other Aid	5,409	5,939	7,958			
e. Rupee Grants	4	-	-			
ii. Non-Plan Resources	4,252	6,127	7,850			
C. Use of Cash Balances	43,368	72,261	63,219			
Total Resources (A+B+C)	260,139	326,090	334,675			

Resources	FY94	FY95	FY96	FY97	FY98	FY99
1 Revenue Receipts (Net)	193,133	223,596	249,200	252,707	319,217	342,518
2 Internal Resources (i+ii)	63,198	64,580	77,009	72,137	93,019	172,543
i. Capital Receipts	37,360	29,073	33,391	12,907	14,176	41,189
a. Public Debt (Net)	28,825	17,574	19,289	3,086	-359	24,029
b. Recoveries of Loans & Advances	8,535	11,499	14,102	9,821	14,535	17,160
ii. Public Account	25,838	35,507	43,618	59,230	78,843	131,354
a. Deferred Liabilities	24,732	34,160	42,658	59,813	76,920	135,665
b. Deposits & Reserves (Interest Bearing)	-393	-344	-331	-807	-	-
c. Deposits & Reserves (Non-interest Bearing)	1,499	1,691	1,291	225	1,923	-4,311
3 External Resources (i+ii+iii)	83,806	102,480	116,393	146,601	131,701	236,824
i. Plan Resources	67,344	84,780	97,878	125,153	113,338	127,040
a. Project Aid	31,145	43,267	40,970	42,095	45,016	47,123
b. Commodity Aid	7,789	4,061	685	1,269	5,094	27,333
c. Food Aid	6,768	7,537	12,851	16,437	25,334	12,615
d. Other Aid	21,642	29,917	43,372	65,352	37,894	39,969
ii. Debt Rescheduling	-	-	-	-	-	93,360
iii. Non-Plan Resources	16,462	17,700	18,515	21,448	18,363	16,424
4 Financing from Privatization Fund	2,000	5,000	12,000	-	-	-
5 Total Receipts (1+2+3+4)	342,137	395,656	454,602	471,445	543,937	751,885
6 Use of Cash Balances	9,676	6,130	-	5,930	-	7,935
7 Credit from Banking System	12,508	19,976	52,273	72,458	48,466	-73,811
Total Resources (5+6+7)	364,321	421,761	506,875	549,834	592,403	686,009

3.3 Financing of Federal Government Expenditures

(Million Rupees)					
Resources	FY00	FY01	FY02	FY03	FY04
1 Revenue Receipts (Net)	387,729	371,960	447,599	508,757	549,571
2 Internal Resources (i+ii)	144,168	135,029	163,429	189,855	104,752
i. Capital Receipts	53,044	93,282	68,002	100,763	116,127
a. Public Debt (Net)	6,549	50,868	-819	9,653	84,403
b. Recoveries of Loans & Advances	46,495	42,414	68,821	33,829	31,724
c. Recoveries of Investment from KESC	-	-	-	57,281	-
ii. Public Account	91,124	41,747	95,427	89,092	-11,375
a. Deferred Liabilities	95,443	39,105	84,983	84,813	-15,745
b. Deposits & Reserves	-4,319	2,642	10,444	4,279	4,370
3 External Resources (i+ii+iii+iv)	164,829	209,278	291,129	169,009	144,820
i. Loans	99,299	123,549	134,338	102,878	110,337
a. Project Aid	43,439	39,366	29,662	40,219	38,119
b. Commodity Aid	6,471	39,646	54,183	45,478	31,366
c. Food Aid	9,867	-	-	585	-
d. Other Aid	39,522	44,537	50,493	16,596	12,002
IDB	-	19,349	20,214	10,746	6,232
Commercial	-	25,188	30,279	5,850	5,770
Sukuk Bonds	-	-	-	-	-
e. Euro Bonds	-	-	-	-	28,850
ii. Grants	-	46,779	91,136	57,450	34,483
a. Project Aid	-	6,237	5,592	4,712	4,814
b. Commodity Aid	-	-	45,569	13,718	11,667
c. Food Aid	-	-	1,880	-	577
d. Saudi Oil Facility	-	40,542	33,183	39,020	17,425
e. Refund of F-16	-	-	4,912	-	-
iii. Debt Rescheduling	64,284	34,445	65,655	8,681	-
iv. Non-plan Resources	1,246	4,505	-	-	-
4 Privatization Proceeds	-	-	8,352	9,971	11,000
5 Total Receipts (1+2+3+4)	696,726	716,267	910,509	877,592	810,143
6 Change in Provincial Cash Balance	4,750	24,748	25,770	16,576	14,331
7 Credit From Banking System	39,963	-32,957	12,455	-32,986	74,038
Total Resources (5+6+7)	741,439	708,057	948,735	861,181	898,512

3.3 Financing of Federal Government Expenditures

(Million Rupees)						
Resources	FY05	FY06	FY07	FY08	FY09	FY10
1 Revenue Receipts (Net)	630,011	721,321	823,123	945,567	1,111,000	1,396,667
2 Internal Resources (i+ii)	76,405	57,266	112,401	182,029	277,400	375,691
i. Capital Receipts	79,838	31,731	63,887	105,485	143,200	184,998
a. Public Debt (Net)	16,767	-3,250	-2,334	39,330	108,800	137,503
b. Recoveries of Loans & Advances	60,071	32,907	66,221	66,155	34,400	47,495
c. Recoveries of Investment from KESC	3,000	2,074	-	-	-	-
ii. Public Account	-3,433	25,535	48,514	76,544	134,200	190,694
a. Deferred Liabilities	-14,088	10,449	46,402	80,728	132,000	188,821
b. Deposits & Reserves	10,655	15,086	2,112	-4,184	2,200	1,873
3 External Resources (i+ii+iii+iv)	197,640	233,914	276,570	151,723	149,100	577,986
i. Loans	179,078	189,116	250,447	118,631	132,700	450,217
a. Project Aid	40,845	56,653	57,942	54,068	70,100	90,526
b. Commodity Aid	78,583	60,583	133,176	-	-	238,121
c. Food Aid	-	-	-	-	-	-
d. Other Aid	59,650	71,880	59,329	64,563	62,600	121,570
IDB	-	-	-	-	-	-
Commercial	-	-	-	-	-	-
Sukuk Bonds	-	-	-	-	-	-
e. Euro Bonds	-	-	-	-	-	-
ii. Grants	18,562	44,798	26,123	33,092	16,400	127,768
a. Project Aid	5,695	6,654	6,955	3,868	6,700	15,865
b. Commodity Aid	12,867	38,144	18,438	29,224	9,700	111,903
c. Food Aid	-	-	730	-	-	-
d. Saudi Oil Facility	-	-	-	-	-	-
e. Refund of F-16	-	-	-	-	-	-
iii. Debt Rescheduling	-	-	-	-	-	-
iv. Non-plan Resources	-	-	-	-	-	-
4 Privatization Proceeds	10,000	90,000	75,000	1,650	25,100	-
5 Total Receipts (1+2+3+4)	914,055	1,102,501	1,287,094	1,280,969	1,562,600	2,350,346
6 Change in Provincial Cash Balance	6,167	27,024	22,151	32,583	78,900	77,568
7 Credit From Banking System	80,783	66,840	55,240	424,108	149,000	89,110
Total Resources (5+6+7)	1,001,006	1,196,364	1,364,485	1,737,660	1,790,500	2,517,024

3.3 Financing of Federal Government Expenditures

(Million Rupees)

Resources	FY11	FY12	FY13	FY14	FY15
1 Revenue Receipts (Net)	1,238,188	1,328,137	1,615,540	2,183,807	2,377,763
2 Internal Resources (i+ii)	520,299	549,621	492,578	805,274	680,490
i. Capital Receipts	319,061	441,591	167,489	635,699	392,911
a. Public Debt (Net)	261,309	384,599	104,967	524,339	317,298
b. Recoveries of Loans & Advances	57,752	56,992	62,522	111,360	75,613
c. Recoveries of Investment from KESC	-	-	-	-	-
ii. Public Account	201,238	108,030	325,089	169,575	287,579
a. Deferred Liabilities	188,600	101,108	317,281	126,612	267,638
b. Deposits & Reserves	12,638	6,922	7,808	42,963	19,941
3 External Resources (i+ii+iii+iv)	289,824	226,160	243,493	714,112	692,687
i. Loans	254,720	180,523	214,461	675,326	662,357
a. Project Aid	94,050	165,734	183,077	168,896	222,889
b. Commodity Aid	91,939	8,559	6,552	249,386	186,050
c. Food Aid	-	-	-	-	-
d. Other Aid	68,731	6,230	24,832	257,044	253,418
IDB	-	-	-	-	-
Commercial	-	-	-	-	-
Sukuk Bonds	-	-	-	-	-
e. Euro Bonds	-	-	-	-	-
ii. Grants	35,104	45,636	29,032	38,786	30,331
a. Project Aid	11,729	18,738	21,393	22,565	25,092
b. Commodity Aid	23,374	26,898	7,638	16,221	5,239
c. Food Aid	-	-	-	-	-
d. Saudi Oil Facility	-	-	-	-	-
e. Refund of F-16	-	-	-	-	-
iii. Debt Rescheduling	-	-	-	-	-
iv. Non-plan Resources	-	-	-	-	-
4 Privatization Proceeds	-	-	-	-	17,774
5 Total Receipts (1+2+3+4)	2,048,311	2,103,918	2,351,611	3,703,193	3,768,714
6 Change in Provincial Cash Balance	119,805	90,744	-62,172	183,045	141,561
7 Credit From Banking System	452,217	939,196	1,575,541	376,271	402,373
Total Resources (5+6+7)	2,620,333	3,133,858	3,864,980	4,262,509	4,312,648

Source: Annual Budget Statement, Government of Pakistan

3.4 Consolidated Provincial Receipts and Expenditures

		(Million Rupees)				
Receipt/Expenditure		FY79	FY80	FY81	FY82	FY83
1	Total Receipts (i+ii)	10,045	11,922	16,211	16,634	18,491
i.	Revenue Receipts (a+b+c)	8,953	10,634	13,532	15,155	17,552
	a. Provincial Tax Receipts	1,605	1,852	2,227	2,371	2,613
	b. Non-Tax Receipts	3,468	3,240	3,293	4,217	5,621
	c. Federal Tax Assignments	3,881	5,542	8,012	8,568	9,319
ii.	Development Revenue Receipts	1,091	1,288	2,679	1,478	939
2	Total Revenue Expenditures (i+ii)	10,150	11,940	13,860	16,659	19,796
i.	Development Expenditure	1,357	1,385	1,574	1,965	2,368
ii.	Current Expenditure	8,793	10,555	12,286	14,693	17,428
	Surplus (+)/ Deficit (-)	-104	-18	2,349	-25	-1,305
3	Total Capital Disbursement (i+ii)	3,034	3,094	3,499	4,140	5,091
i.	Development Expenditure	2,976	3,030	3,440	4,086	5,022
ii.	Current Expenditure	58	64	58	56	69
Total Requirement of Finance						
	3+ Surplus (+)/ Deficit (-)	3,138	3,112	1,149	4,167	6,396
4	Financed by					
i.	Net Capital Receipt	-2,377	178	-62	-75	119
ii.	Net Public Account	196	221	176	219	1,046
iii.	Federal Government Loan	2,751	2,812	1,120	3,740	5,459
iv.	Cash Balance Utilization	2,567	-99	-85	282	-229
	Total Financing (i+ii+iii+iv)	3,138	3,112	1,149	4,167	6,396

Receipt/Expenditure		FY84	FY85	FY86	FY87
1	Total Receipts (i+ii)	22,233	26,577	34,865	43,585
i.	Revenue Receipts (a+b+c)	21,664	25,960	32,510	39,011
	a. Provincial Tax Receipts	2,935	3,206	3,391	3,770
	b. Non-Tax Receipts	8,288	11,702	16,981	22,960
	c. Federal Tax Assignments	10,441	11,051	12,138	12,282
ii.	Development Revenue Receipts	569	616	2,355	4,574
2	Total Revenue Expenditures (i+ii)	24,066	28,366	36,543	44,579
i.	Development Expenditure	2,528	2,476	4,361	5,353
ii.	Current Expenditure	21,538	25,888	32,181	39,226
	Surplus (+)/ Deficit (-)	-1,833	-1,789	-1,677	-994
3	Total Capital Disbursement (A+B)	5,448	5,936	7,042	9,599
i.	Development Expenditure	5,373	5,842	6,974	9,529
ii.	Current Expenditure	75	94	68	70
Total Requirement of Finance					
	3+ Surplus (+)/ Deficit (-)	7,281	7,725	8,719	10,593
4	Financed by				
i.	Net Capital Receipts	225	-1,314	-692	-539
ii.	Net Public Account	-18	1,703	1,346	1,107
iii.	Federal Government Loan	5,843	7,101	8,213	10,377
iv.	Cash Balance Utilization	1,230	235	-149	-352
	Total Financing (i+ii+iii+iv)	7,281	7,725	8,719	10,593

3.4 Consolidated Provincial Receipts and Expenditures¹

(Million Rupees)

Receipt/Expenditure	FY88	FY89	FY90	FY91	FY92	FY93
1 Total Revenue Receipts (i+ii)	43,104	44,990	48,691	56,988	80,132	83,741
i. Total Tax Revenue (a+b)	20,298	28,633	35,671	40,257	65,527	68,374
a. Provincial Tax Receipts	4,209	4,880	5,022	6,731	7,536	7,869
b. Federal Tax Assignments	16,089	23,753	30,648	33,526	57,991	60,505
ii. Non-tax Revenue	22,805	16,357	13,020	16,731	14,605	15,367
2 Current Revenue Expenditures	45,773	47,494	52,027	63,069	75,739	78,793
Revenue surplus (+)/ deficit (-)	-2,669	-2,503	-3,336	-6,081	4,393	4,947
3 Total Development Expenditure	16,862	17,504	16,044	23,152	27,142	26,677
i. Development Revenue Expenditure	5,850	5,275	5,561	9,905	10,891	10,842
ii. Development Capital Expenditure	11,012	12,229	11,142	13,247	16,252	15,835
iii. Operational Shortfall/Outside ADP	-	-	-659	-	-	-
4 Development Expenditure Financed by						
i. Revenue surplus (+) / deficit (-)	-2,669	-2,503	-3,336	-6,081	4,393	4,947
ii. Net Capital Receipts	-1,583	-1,971	-887	-685	-1,940	-812
iii. Net Public Account Receipts	613	-1,702	1,712	2,748	9,686	1,015
iv. Development Revenue Receipts / Grants	12,419	11,269	2,944	6,649	4,871	3,588
v. Federal Government Loan / Public Debt	5,542	7,050	12,718	16,100	15,495	15,663
vi. Cash Balance Utilization / Improvement	2,540	5,361	2,891	4,422	-5,363	2,276
Total ADP Resources (i to vi)	16,862	17,504	16,044	23,152	27,142	26,676

Receipt/Expenditure	FY94	FY95	FY96	FY97	FY98	FY99
1 Total Revenue Receipts (i+ii)	107,617	125,747	151,388	166,997	159,974	170,509
i. Total Tax Revenue (a+b)	89,872	106,757	131,701	146,282	131,131	137,684
a. Provincial Tax Receipts	8,697	9,035	11,255	14,726	16,712	19,025
b. Federal Tax Assignments	81,175	97,721	120,446	131,556	114,419	118,659
ii. Non-tax Revenue	17,745	18,989	19,687	20,715	28,843	32,825
2 Current Revenue Expenditures	98,275	115,813	140,763	150,905	159,377	167,669
Revenue surplus (+)/ deficit (-)	9,342	9,934	10,625	16,094	597	2,840
3 Total Development Expenditure	21,949	31,434	32,890	22,136	27,978	31,151
i. Development Revenue Expenditure	8,078	10,835	11,730	7,660	9,585	11,143
ii. Development Capital Expenditure	13,871	20,994	21,627	14,476	18,968	17,331
iii. Operational Shortfall/Outside ADP	-	-395	-467	-	-575	2,677
4 Development Expenditure Financed by						
i. Revenue surplus (+) / deficit (-)	9,342	9,933	10,625	16,094	597	2,840
ii. Net Capital Receipts	-2,218	-3,616	-3,706	-4,831	-4,587	-3,305
iii. Net Public Account Receipts	3,084	3,842	1,840	-2,195	5,674	3,545
iv. Development Revenue Receipts / Grants	4,214	11,276	11,170	3,698	4,082	3,225
v. Federal Government Loan / Public Debt	18,185	12,862	8,565	5,956	18,057	22,086
vi. Cash Balance Utilization / Improvement	-3,858	-2,468	4,925	3,416	17	-516
vii. Adjustment outside ADP/ other sources	-6,800	-395	-529	-	4,138	3,277
Total ADP Resources (i to vi)	21,949	31,434	32,890	22,138	27,978	31,152

3.4 Consolidated Provincial Receipts and Expenditures

(Million Rupees)

Receipt/Expenditure	FY00	FY01	FY02	FY03	FY04
1 Total Revenue Receipts (i+ii)	210,290	227,399	234,257	279,219	304,394
i. Total Tax Revenue (a+b)	162,617	188,524	195,720	217,368	242,513
a. Provincial Tax Receipts	19,460	20,686	21,607	23,329	30,365
b. Federal Tax Assignments	143,157	167,838	174,113	194,039	212,148
ii. Non-tax Revenue	47,673	38,875	38,537	61,851	61,881
2 Current Expenditure	200,964	205,401	211,866	233,253	278,796
Revenue Surplus (+)/ Deficit (-)	9,325	21,998	22,391	45,966	25,598
3 Total Development Expenditure ² (i+ii+iii)	32,018	36,900	39,794	53,286	81,802
i. Development Revenue Expenditure	11,606	12,752	17,378	23,931	30,559
ii. Development Capital Expenditure	16,263	21,733	20,002	30,002	51,243
iii. Outside ADP/Operational shortfall	4,148	2,415	2,414	-647	-
4 Development Expenditure Financed by					
i. Revenue surplus (+) / deficit (-)	9,325	21,998	22,391	45,966	25,598
ii. Net Capital Receipts	-9,469	-13,927	-23,196	-19,854	-22,689
iii. Net Public Account Receipts	5,463	2,887	5,558	-135,809	29,138
iv. Development Revenue Receipts / Grants	6,437	5,579	22,758	6,134	12,761
v. Federal Government Loan / Public Debt	19,688	8,478	11,096	24,055	21,322
vi. Cash Balance Utilization / Improvement	-3,850	7,361	7,698	128,289	3,293
vii. Adjustment outside ADP/ other sources	4,424	4,524	-6,512	4,505	12,379
Total ADP Resources (i to vii)	32,018	36,900	39,794	53,286	81,802

Receipt/Expenditure	FY05	FY06	FY07	FY08	FY09	FY10
1 Total Revenue Receipts (i+ii)	358,196	435,880	542,467	619,614	727,679	879,579
i. Total Tax Revenue (a+b)	284,046	339,467	384,115	443,233	533,593	630,679
a. Provincial Tax Receipts	32,828	39,244	51,063	50,914	61,360	63,530
b. Federal Tax Assignments	251,218	300,224	333,052	392,318	472,233	567,150
ii. Non-tax Revenue	74,150	96,413	158,353	176,381	194,087	248,900
2 Current Expenditure	310,934	355,048	434,502	497,506	568,407	704,882
Revenue Surplus (+)/ Deficit (-)	47,262	80,832	107,966	122,110	159,272	174,698
3 Total Development Expenditure ² (i+ii+iii)	123,352	198,074	236,470	257,112	265,495	303,064
i. Development Revenue Expenditure	46,012	44,896	81,434	94,113	91,999	112,347
ii. Development Capital Expenditure	77,483	120,179	155,036	163,000	178,796	190,715
iii. Outside ADP/Operational shortfall	-143	33,000	-	-	-5,300	-
4 Development Expenditure Financed by						
i. Revenue surplus (+) / deficit (-)	47,262	87,682	107,966	122,137	55,352	174,698
ii. Net Capital Receipts	-10,868	8,340	-1,443	21,591	-14,216	9,682
iii. Net Public Account Receipts	13,977	31,705	43,728	20,596	59,546	7,842
iv. Development Revenue Receipts / Grants	19,083	20,005	27,811	28,788	25,113	31,323
v. Federal Government Loan / Public Debt	22,403	35,598	33,963	22,472	34,288	20,365
vi. Cash Balance Utilization / Improvement	8,605	29,406	22,006	44,293	58,374	-24,324
vii. Adjustment outside ADP/ other sources	22,890	-14,801	2,400	-2,700	9,000	4,495
Total ADP Resources (i to vii)	123,352	197,934	236,430	257,175	227,459	224,082

3.4 Consolidated Provincial Receipts and Expenditures

	(Billion Rupees)				
	FY11	FY12	FY13	FY14	FY15
Total Revenue	1,211.4	1,334.0	1,544.5	1,767.6	1,902.4
Provincial share in Fed. Revenue	999.3	1,089.8	1,214.9	1,406.3	1,538.7
Provincial Taxes	64.6	107.2	150.7	190.1	205.8
Property Taxes	3.8	7.8	6.8	9.3	10.8
of which: Agricultural Tax	0.0	0.0	0.0	0.0	0.0
Excise Duties	4.3	4.2	4.9	5.4	6.0
Stamp Duties	14.1	16.6	18.3	21.7	29.5
Motor Vehicles Tax	10.6	11.2	13.9	15.5	15.9
Other	32.0	67.4	106.9	137.9	143.6
Provincial nontax	62.3	48.0	71.3	49.4	75.6
Interest	1.4	2.0	0.7	1.2	1.6
Profits from Hydro Electricity	7.5	0.0	0.0	0.0	0.1
Irrigation (Irrigation receipts only)	3.1	3.2	2.5	2.7	2.1
Others	50.3	42.8	68.2	45.5	71.9
Federal Loans and transfers/Grants	85.2	88.9	107.5	121.7	82.3
Loans(net)	15.1	10.2	22.9	62.3	36.3
Grants	53.3	54.6	59.8	53.8	32.7
Federal Grants for Development Expenditure	16.8	24.0	24.6	5.6	13.3
Total Expenditure	1,076.8	1,356.1	1,481.7	1,617.9	1,898.9
Current Expenditure	831.1	980.7	1,110.0	1,187.4	1,400.1
of which: interest to Fed. Govt.	18.6	12.8	14.7	14.0	12.9
other (including Irrigation Exp.)	812.6	967.8	1,095.2	1,173.4	1,387.2
Development Expenditure	245.6	375.4	371.5	430.5	498.8
Overall Balance	134.5	-22.1	62.9	149.5	3.5
Financing	-133.9	39.2	-52.8	-197.0	-87.3
External	0.0	0.0	0.0	0.0	0.0
Domestic	-133.9	39.2	-52.8	-197.0	-87.3
Bank	-132.6	37.3	-50.9	-194.6	-82.6
Non-Bank	-1.4	1.9	-1.7	-2.5	-4.7

Source: FY82-FY10: Annual Budget Statements of the Provincial Government
FY11-FY15: Fiscal Operations,
Ministry of Finance, Government of Pakistan

Note:

1. The data on provincial receipts and expenditure include transactions between the federal and provincial governments (e.g., grants/foreign project assistance, interest paid etc). However net provincial data used in consolidated federal and provincial governments budget excludes inter-governmental transactions.
2. Including Foreign Project Assistance

3.5 Provincial Receipts and Expenditure Balochistan

(Million Rupees)

Receipt/Expenditure	FY82	FY83	FY84	FY85	FY86	FY87
1 Total Receipts (i+ii)	1,497	1,847	2,154	2,495	3,258	3,868
i. Revenue Receipts (a+b+c)	1,287	1,632	1,971	2,311	2,714	3,341
a. Provincial Tax Receipts	35	29	37	56	65	64
b. Non-tax Receipts	926	1,250	1,390	1,678	2,034	2,638
c. Federal Tax Assignments	327	353	544	577	615	639
ii. Development Revenue Receipts	209	215	183	183	544	527
2 Total Revenue Expenditures (i+ii)	1,405	1,666	2,044	2,355	2,889	3,557
i. Development Expenditures	81	113	130	155	149	182
ii. Current Expenditures	1,324	1,553	1,914	2,199	2,739	3,375
Surplus (+)/ Deficit (-)	92	181	110	140	369	311
3 Total Capital Disbursement (i+ii)	402	673	827	922	1,185	1,280
i. Development Expenditure	402	673	827	922	1,185	1,280
ii. Current Expenditure	-	-	-	-	-	-
Total Requirement of Finance						
3+ Surplus (+)/ Deficit (-)	310	492	717	782	816	969
4 Financed by						
i. Net Capital Receipts	-74	102	-126	-44	-52	-546
ii. Net Public Account	50	66	-412	209	408	1,075
iii. Federal Government Loan	339	472	369	637	785	1,070
iv. Cash Balance Utilization	-5	-148	886	-20	-326	-630
Total Financing (i+ii+iii+iv)	310	492	717	782	816	969

Receipt/Expenditure	FY88	FY89	FY90	FY91	FY92	FY93
1 Total Revenue Receipts (i+ii)	3,623	3,946	3,993	4,454	8,277	9,434
i. Total Tax Revenue (a+b)	1,829	2,166	2,651	2,724	7,950	9,052
a. Provincial Tax Receipts	83	93	118	89	117	123
b. Federal Tax Assignments	1,746	2,073	2,533	2,635	7,833	8,929
ii. Non-tax Revenue	1,794	1,780	1,342	1,730	327	382
2 Current Revenue Expenditures	3,777	4,046	4,458	5,125	6,540	7,707
Revenue surplus (+)/ deficit (-)	-154	-100	-465	-671	1,736	1,727
3 Total Development Expenditure	1,821	1,935	2,356	2,607	4,275	4,207
i. Development Revenue Expenditure	141	134	153	105	257	179
ii. Development Capital Expenditure	1,680	1,801	2,203	2,502	4,018	4,028
iii. Operational Shortfall/Outside ADP	-	-	-	-	-	-
4 Development Expenditure Financed by						
i. Revenue surplus (+) / deficit (-)	-154	-100	-465	-671	1,736	1,727
ii. Net Capital Receipts	-80	-205	-231	-132	-155	-196
iii. Net Public Account Receipts	771	598	44	-315	48	-900
iv. Development Revenue Receipts / Grants	1,294	1,108	702	1,367	750	167
v. Federal Government Loan / Public Debt	459	456	1,321	1,540	1,724	1,896
vi. Cash Balance Utilization / Improvement	-469	78	985	817	172	1,514
vii. Adjustment outside ADP/ other sources	-	-	-	-	-	-
Total ADP Resources	1,821	1,935	2,356	2,607	4,275	4,208

3.5 Provincial Receipts and Expenditure Balochistan

(Million Rupees)						
Receipt/Expenditure	FY94	FY95	FY96	FY97	FY98	FY99
1 Total Revenue Receipts (i+ii)	10,278	11,684	13,293	13,280	15,326	16,270
i. Total Tax Revenue (a+b)	9,859	11,324	12,420	11,176	10,888	11,382
a. Provincial Tax Receipts	135	188	215	246	246	288
b. Federal Tax Assignments	9,724	11,136	12,205	10,931	10,642	11,094
ii. Non-Tax Revenue	419	360	873	2,104	4,438	4,888
2 Current Revenue Expenditures	8,292	9,597	11,002	10,683	12,525	13,406
Revenue surplus (+)/ deficit (-)	1,986	2,087	2,291	2,597	2,800	2,864
3 Total Development Expenditure	4,366	4,874	5,786	4,635	3,647	4,465
i. Development Revenue Expenditure	1,318	403	563	503	184	287
ii. Development Capital Expenditure	3,048	4,471	5,223	4,132	3,463	4,178
iii. Operational Shortfall/Outside ADP	-	-	-	-	-	-
4 Development Expenditure Financed by						
i. Revenue surplus (+) / deficit (-)	1,986	2,087	2,291	2,597	2,800	2,864
ii. Net Capital Receipts	-246	-266	-313	-425	-761	1,593
iii. Net Public Account Receipts	418	93	1,693	-259	-2,670	716
iv. Development Revenue Receipts / Grants	577	638	692	96	178	391
v. Federal Government Loan / Public Debt	3,244	2,214	943	1,927	843	1,880
vi. Cash Balance Utilization / Improvement	-1,613	108	480	699	3,257	-2,978
Total ADP Resources (i to vi)	4,366	4,874	5,786	4,635	3,647	4,466

Receipt/Expenditure	FY00	FY01	FY02	FY03	FY04
1 Total Revenue Receipts (i+ii)	19,705	23,514	23,109	24,287	23,693
i. Total Tax Revenue (a+b)	13,963	17,733	17,195	17,695	16,953
a. Provincial Tax Receipts	447	452	473	594	709
b. Federal Tax Assignments	13,516	17,281	16,722	17,101	16,244
ii. Non-Tax Revenue	5,742	5,781	5,914	6,592	6,740
2 Current Revenue Expenditures	17,295	18,495	19,776	23,402	24,414
Revenue surplus (+)/ deficit (-)	2,410	5,019	3,333	885	-721
3 Total Development Expenditure	5,350	8,552	8,156	8,889	13,511
i. Development Revenue Expenditure	116	140	122	75	31
ii. Development Capital Expenditure	5,234	8,412	8,034	8,814	13,480
iii. Operational Shortfall/Outside ADP	-	-	-	-	-
4 Development Expenditure Financed by					
i. Revenue surplus (+) / deficit (-)	2,410	5,019	3,333	885	-721
ii. Net Capital Receipts	-1,245	-933	-1,631	21	-774
iii. Net Public Account Receipts	199	373	1,005	-5,456	3,498
iv. Development Revenue Receipts / Grants	986	819	2,969	1,084	1,949
v. Federal Government Loan / Public Debt	3,218	1,436	724	1,213	1,458
vi. Cash Balance Utilization / Improvement	-217	1,838	1,756	11,142	8,101
Total ADP Resources (i to vi)	5,350	8,552	8,156	8,889	13,511

3.5 Provincial Receipts and Expenditure Balochistan

(Million Rupees)						
Receipt/Expenditure	FY05	FY06	FY07	FY08	FY09	FY10
1 Total Revenue Receipts (i+ii)	29,049	32,208	42,883	46,355	56,084	69,184
i. Total Tax Revenue (a+b)	21,356	22,716	28,699	31,822	40,827	43,437
a. Provincial Tax Receipts	761	1,038	882	937	1,062	1,107
b. Federal Tax Assignments	20,595	21,679	27,817	30,884	39,765	42,330
ii. Non-Tax Revenue	7,693	9,492	14,184	14,533	15,257	25,747
2 Current Revenue Expenditures	26,205	30,330	34,012	39,955	46,108	52,802
Revenue surplus (+)/ deficit (-)	2,844	1,877	8,871	6,400	9,976	16,382
3 Total Development Expenditure	14,884	19,330	25,865	28,826	26,367	27,246
i. Development Revenue Expenditure	20	11	-	-	-	-
ii. Development Capital Expenditure	14,864	19,320	25,865	28,826	26,367	27,246
iii. Operational Shortfall/Outside ADP	-	-	-	-	-	-
4 Development Expenditure Financed by						
i. Revenue surplus (+) / deficit (-)	2,844	1,877	8,871	6,427	9,976	16,382
ii. Net Capital Receipts	-4,999	-904	-7844	-5,956	-2,692	-9,246
iii. Net Public Account Receipts	2,299	-2,849	-3,075	522	987	183,192
vi. Development Revenue Receipts / Grants	2,644	4,664	9,026	8,872	11,118	13,913
v. Federal Government Loan / Public Debt	7,096	2,482	13,467	2,169	1,746	1,662
vi. Cash Balance Utilization / Improvement	5,000	14,059	5,419	16,793	5,232	4,351
vii. Adjustment outside ADP/ other sources	-	-	-	-	-	-
Total ADP Resources (i to vii)	14,884	19,330	25,864	28,826	26,367	27,246

3.5 Provincial Receipts and Expenditures Balochistan

(Billion Rupees)

Receipt/Expenditure	FY11	FY12	FY13	FY14	FY15 ^P
Total Revenue	125.9	134.2	153.1	170.6	187.9
Provincial Share in Fed. Revenue	100.7	107.4	125.3	141.9	154.9
Provincial Taxes	1.0	1.0	1.1	2.8	2.6
Property Taxes	0.1	0.1	0.1	0.1	0.1
of which: Agricultural Tax	0.0	0.0	0.0	0.0	0.0
Excise Duties	0.3	0.4	0.4	0.4	0.4
Stamp Duties	0.2	0.2	0.2	0.2	0.3
Motor Vehicles Tax	0.4	0.4	0.4	0.4	0.5
Other	0.1	0.1	0.1	1.6	1.4
Provincial Non-Tax	1.7	5.0	8.4	4.2	3.5
Interest	0.0	0.5	0.0	0.5	0.4
Profits from Hydro Electricity	0.0	0.0	0.0	0.0	0.0
Irrigation (Irrigation Receipts only)	0.1	0.1	0.1	0.1	0.1
Others	1.6	4.4	8.3	3.6	3.0
Federal Loans and Transfers	22.5	20.8	18.3	21.7	26.9
Loans(net)	1.3	-2.1	-3.0	-1.3	3.0
Grants	16.7	16.7	17.5	18.8	16.4
Federal Grants for Development Expenditure	4.5	6.1	3.8	4.2	7.5
Total expenditure	110.3	115.1	138.4	161.1	182.7
Current expenditure	85.9	86.3	98.0	120.4	131.9
<i>of which: interest to federal govt.</i>	1.9	0.7	0.5	0.4	0.5
<i>other (incl. Irrigation Exp.)</i>	84.0	85.6	97.5	120.0	131.5
Development Expenditure	24.3	28.8	40.3	40.7	50.7
Overall Balance	15.6	19.1	14.8	9.5	5.3
Financing	-22.4	-7.8	-19.3	-20.4	-24.7
External	0.0	0.0	0.0	0.0	0.0
Domestic	-22.4	-7.8	-19.3	-20.4	-24.7
Bank	-22.5	-7.1	-16.3	-17.1	-24.8
Non-Bank	0.1	-0.7	-2.9	-3.3	0.2
BD as % of GDP*	0.09	0.09	0.06	0.04	0.02

P:Provisional

* GDP (MP)

Source: FY82-FY10: Annual Budget Statement, Govt of Balochistan
FY11-FY15: Fiscal Operations, Ministry of Finance, Government of Pakistan

3.5 Provincial Receipts and Expenditure Khyber Pakhtunkhwa

(Million Rupees)

Receipt/Expenditure	FY82	FY83	FY84	FY85	FY86	FY87
1 Total Receipts (i+ii)	2,807	3,066	3,683	4,454	5,414	7,109
i. Revenue Receipts (a+b+c)	2,502	2,965	3,654	4,442	5,402	6,777
a. Provincial Tax Receipts	175	212	238	264	284	304
b. Non-Tax Receipts	1,194	1,529	2,041	2,721	3,496	4,857
c. Federal Tax Assignments	1,133	1,224	1,375	1,457	1,622	1,616
ii. Development Revenue Receipts	305	101	29	12	12	332
2 Total Revenue Expenditures (i+ii)	2,912	3,444	4,255	5,105	6,504	7,641
i. Development Expenditures	374.8	454	550	593	1,050	829
ii. Current Expenditures	2,538	2,990	3,705	4,512	5,454	6,812
Surplus (+)/ Deficit (-)	-105	-378	-572	-651	-1,090	-532
3 Total Capital Disbursement (i+ii)	629	722	643	883	956	1,309
i. Development Expenditure	629	722	643	883	956	1,309
ii. Current Expenditure	-	-	-	-	-	-
Total Requirement of Finance						
3+ Surplus (+)/ Deficit (-)	735	1,100	1,215	1,534	2,046	1,841
4 Financed by						
i. Net Capital Receipts	81	55	227	-79	-116	-119
ii. Net Public Account	-50	1,026	282	132	46	-1,592
iii. Federal Government Loan	662	1,031	869	1,233	1,416	1,939
iv. Cash Balance Utilization	41	-1,013	-164	248	700	1,613
Total Financing (i+ii+iii+iv)	735	1,100	1,215	1,534	2,046	1,841

Receipt/Expenditure	FY88	FY89	FY90	FY91	FY92	FY93
1 Total Revenue Receipts (i+ii)	7,925	8,433	8,768	10,209	14,015	16,019
i. Total Tax Revenue (a+b)	2,327	3,405	4,340	4,732	7,023	8,055
a. Provincial Tax Receipts	339	375	406	430	440	688.8
b. Federal Tax Assignments	1,988	3,030	3,934	4,302	6,583	7,366
ii. Non-Tax Revenue	5,598	5,028	4,428	5,477	6,992	7,964
2 Current Revenue Expenditures	7,997	8,607	9,390	10,282	12,732	14,579
Revenue surplus (+)/ deficit (-)	-72	-174	-622	-73	1,283	1,440
3 Total Development Expenditure	2,587	2,360	3,197	3,834	4,419	5,629
i. Development Revenue Expenditure	1,086	928	1,456	1,729	1,861	2,957
ii. Development Capital Expenditure	1,501	1,432	1,741	2,105	2,558	2,672
iii. Operational Shortfall/Outside ADP	-	-	-	-	-	-
4 Development Expenditure Financed by						
i. Revenue surplus (+) / deficit (-)	-72	-174	-622	-73	1,283	1,397
ii. Net Capital Receipts	-470	43	205	-436	-243	145
iii. Net Public Account Receipts	-604	-4,208	258	1,264	380	333
iv. Development Revenue Receipts / Grants	1632	1,395	587	357	24	1,021
v. Federal Government Loan / Public Debt	970	978	2,146	3,854	3,081	2,960
vi. Cash Balance Utilization / Improvement	1,131	4,326	623	-1,131	-106	-227
vii. Adjustment outside ADP/ other sources						
Total ADP Resources (i to vii)	2,587	2,360	3,197	3,834	4,419	5,629

3.5 Provincial Receipts and Expenditure Khyber Pakhtunkhwa

(Million Rupees)						
Receipt/Expenditure	FY94	FY95	FY96	FY97	FY98	FY99
1 Total Revenue Receipts (i+ii)	17,777	21,262	24,617	27,400	29,719	32,373
i. Total Tax Revenue (a+b)	10,026	12,179	15,155	17,141	15,254	15,969
a. Provincial Tax Receipts	634	724	810	1,007	1,168	1,389
b. Federal Tax Assignments	9,392	11,455	14,345	16,135	14,086	14,579
ii. Non-Tax Revenue	7,750	9,083	9,462	10,259	14,465	16,404
2 Current Revenue Expenditures	16,636	19,404	23,564	25,800	29,451	32,004
Revenue surplus (+)/ deficit (-)	1,141	1,858	1,053	1,600	268	369
3 Total Development Expenditure	4,349	5,194	5,531	3,081	5,621	7,772
i. Development Revenue Expenditure	1,888	1,869	2,034	1,455	1,546	2,141
ii. Development Capital Expenditure	2,461	3,325	3,487	1,626	4,075	2,369
iii. Operational Shortfall/Outside ADP	-	-	10	-	-	3,262
4 Development Expenditure Financed by						
i. Revenue surplus (+) / deficit (-)	1,141	1,857	1,053	1,600	-264	369
ii. Net Capital Receipts	-455	-452	-506	-226	-807	-1,197
iii. Net Public Account Receipts	285	2,564	913	-703	1,921	598
iv. Development Revenue Receipts / Grants	759	2,845	2,819	1,252	1,279	1,189
v. Federal Government Loan / Public Debt	2,666	2,570	2,647	659	2,511	3,134
vi. Cash Balance Utilization / Improvement	-47	-4,190	-1,395	499	965	903
vii. Adjustment outside ADP/ other sources	-	-	-	-	16	2,776
Total ADP Resources (i to vii)	4,349	5,194	5,531	3,081	5,621	7,772

Receipt/Expenditure	FY00	FY01	FY02	FY03	FY04	FY05
1 Total Revenue Receipts (i+ii)	36,224	32,635	33,294	37,039	39,577	45,266
i. Total Tax Revenue (a+b)	18,207	20,600	21,432	25,013	27,679	32,555
a. Provincial Tax Receipts	1,593	1,382	2,020	2,140	2,019	2,340
b. Federal Tax Assignments	16,614	19,218	19,412	22,872	25,660	30,215
ii. Non-Tax Revenue	18,017	12,035	11,862	12,027	11,898	12,711
2 Current Revenue Expenditures	35,263	25,570	25,131	27,878	30,381	42,650
Revenue surplus (+)/ deficit (-)	960	7,065	8,163	9,162	9,196	2,616
3 Total Development Expenditure	8,057	7,247	8,710	11,569	12,884	15,861
i. Development Revenue Expenditure	1,929	3,309	4,486	3,105	2,069	2,532
ii. Development Capital Expenditure	1,980	1,523	1,810	8,464	10,815	13,329
iii. Operational Shortfall/Outside ADP	4,148	2,415	2,414	-	-	-
4 Development Expenditure Financed by						
i. Revenue surplus (+) / deficit (-)	960	7,065	8,163	9,162	9,196	2,616
ii. Net Capital Receipts	-1,446	-9,302	-10,896	-13,645	-12,593	-2,751
iii. Net Public Account Receipts	1,953	-4,231	5,299	456	2,341	5,015
iv. Development Revenue Receipts / Grants	1,871	1,254	3,971	783	847	2,318
v. Federal Government Loan / Public Debt	2,328	-	3,511	9,813	9,573	4,081
vi. Cash Balance Utilization / Improvement	-1,146	9,745	-1,339	-	-	-
vii. Adjustment outside ADP/ other sources	3,537	2,716	-	5,000	3,520	4,582
Total ADP Resources (i to vii)	8,057	7,247	8,710	11,569	12,884	15,861

3.5 Provincial Receipts and Expenditure Khyber Pakhtunkhwa

(Million Rupees)

Receipt/Expenditure	FY06	FY07	FY08	FY09	FY10
1 Total Revenue Receipts (i+ii)	65,463	66,142	80,800	96,324	133,415
i. Total Tax Revenue (a+b)	38,149	47,695	59,900	67,158	79,691
a. Provincial Tax Receipts	2,116	3049.5	3,900	3,786	3,464
b. Federal Tax Assignments	36,033	44,645	56,000	63,372	76,228
ii. Non-Tax Revenue	27,314	18,448	20,900	29,166	53,724
2 Current Revenue Expenditures	60,693	55,174	61,500	75,600	109,000
Revenue surplus (+)/ deficit (-)	4,770	10,969	19,300	20,724	24,415
3 Total Development Expenditure	25,174	29,501	33,000	39,001	46,331
i. Development Revenue Expenditure	4,344	5,589	5,500	7,256	9,807
ii. Development Capital Expenditure	20,830	23,912	27,500	31,744	36523
iii. Operational Shortfall/Outside ADP	-	-	-	-	-
4 Development Expenditure Financed by					
i. Revenue surplus (+) / deficit (-)	4,770	10,969	19,300	20,724	24,415
ii. Net Capital Receipts	4,858	806	-4,500	-2,520	-3,301
iii. Net Public Account Receipts	3,042	-499	5,900	200	-
iv. Development Revenue Receipts / Grants	3,530	7,419	5,800	3,300	5,140
v. Federal Government Loan / Public Debt	7,595	6,507	5,300	6,997	4,732
vi. Cash Balance Utilization / Improvement	-4,420	3,800	7,100	1,300	-
vii. Adjustment outside ADP/ other sources	5,799	500	-5,900	9,000	15,345
Total ADP Resources (i to vi)	25,174	29,501	33,000	39,001	46,331

3.5 Provincial Receipts and Expenditure Khyber Pakhtunkhwa

Receipt/Expenditure	(Billion Rupees)				
	FY11	FY12	FY13	FY14	FY15 ^P
Total Revenue	223.8	222.1	243.9	302.8	288.7
Provincial Share in Fed. Revenue	157.9	178.9	199.6	234.4	250.7
Provincial Taxes	3.5	3.7	4.1	11.7	11.4
Property Taxes	0.1	0.4	0.3	0.3	0.3
of which: Agricultural Tax	0.0	0.0	0.0	0.0	0.0
Excise Duties	0.0	0.0	0.0	0.0	0.0
Stamp Duties	0.4	0.6	0.6	0.7	0.8
Motor Vehicles Tax	0.9	0.9	0.9	1.0	1.0
Other	2.1	1.7	2.3	9.6	9.2
Provincial Non-Tax	25.1	5.0	10.1	16.8	18.4
Interest	0.1	0.2	0.1	0.3	0.3
Profits from Hydro Electricity	7.5	0.0	0.0	0.0	0.0
Irrigation (Irrigation Receipts only)	0.3	0.3	0.4	0.8	0.5
Others	17.2	4.5	9.7	15.7	17.6
Federal Loans and Transfers	37.2	34.5	30.1	39.8	8.2
Loans(net)	7.5	7.0	2.2	13.2	3.3
Grants	25.0	25.0	25.0	26.5	4.4
Federal Grants for Development Expenditure	4.7	2.4	2.8	0.1	0.4
Total expenditure	173.4	225.8	248.1	259.7	326.9
Current expenditure	121.7	151.2	173.8	187.1	221.8
<i>of which: interest to federal govt.</i>	<i>2.9</i>	<i>2.6</i>	<i>2.2</i>	<i>2.1</i>	<i>1.6</i>
<i>Other (incl. Irrigation Exp.)</i>	<i>118.9</i>	<i>148.6</i>	<i>171.6</i>	<i>185.0</i>	<i>220.2</i>
Development Expenditure	51.7	74.6	74.3	72.6	105.1
Overall Balance	50.3	-3.7	-4.2	43.0	-38.2
Financing	-35.0	-6.0	-14.4	-40.4	7.9
External	0.0	0.0	0.0	0.0	0.0
Domestic	-35.0	-6.0	-14.4	-40.4	7.9
Bank	-34.7	-6.2	-9.9	-41.3	9.4
Non-Bank	-0.4	0.2	-4.5	0.9	-1.6
BD as % of GDP*	0.28	-0.02	-0.02	0.17	-0.14

P: Provisional

* GDP (MP)

Source: FY82-FY10: Annual Budget Statement, Govt of KPK
FY11-FY15: Fiscal Operations, MoF, Govt of Pakistan

3.5 Provincial Receipts and Expenditures Punjab

(Million Rupees)						
Receipt/Expenditure	FY82	FY83	FY84	FY85	FY86	FY87
1 Total Receipts (i+ii)	8,565	9,075	11,032	13,345	18,025	21,253
i. Revenue Receipts (a+b+c)	7,956	8,742	10,950	13,224	16,904	20,412
a. Provincial Tax Receipts	1,389	1,484	1,663	1,844	1,947	2,314
b. Non-Tax Receipts	1,470	1,752	3,336	5,072	7,935	11,103
c. Federal Tax Assignments	5,097	5,506	5,951	6,308	7,022	6,995
ii. Development Revenue Receipts	609	333	82	121	1,121	841
2 Total Revenue Expenditures (i+ii)	8,573	10,265	12,427	14,668	19,499	23,252
i. Development Expenditures	1,173	1,458	1,458	1,397	2,698	3,274
ii. Current Expenditures	7,400	8,807	10,969	13,270	16,801	19,978
Surplus (+)/ Deficit (-)	-8	-1,190	-1,395	-1,323	-1,473	-1,999
3 Total Capital Disbursement (i+ii)	2,155	2,526	2,743	2,694	3,149	4,227
i. Development Expenditure	2,099	2,444	2,668	2,600	3,081	4,157
ii. Current Expenditure	56	82	75	94	68	70
Total Requirement of Finance						
3+ Surplus (+)/ Deficit (-)	2,163	3,716	4,138	4,017	4,622	6,226
Financed by						
i. Net Capital Receipts	13	-2	-91	-176	-350	-575
ii. Net Public Account	176	148	186	317	315	211
iii. Federal Government Loan	1,789	3,133	3,523	3,764	4,311	5,941
vi. Cash Balance Utilization	185	437	520	112	346	649
Total Financing (i+ii+iii+iv)	2,163	3,716	4,138	4,017	4,622	6,226

Receipt/Expenditure	FY88	FY89	FY90	FY91	FY92	FY93
1 Total Revenue Receipts (i+ii)	22,942	23,848	24,568	29,407	38,793	43,023
i. Total Tax Revenue (a+b)	11,113	16,064	20,201	23,323	34,044	37,242
a. Provincial Tax Receipts	2,504	2,944	3,169	4,650	5,323	4,744
b. Federal Tax Assignments	8,609	13,120	17,032	18,673	28,721	32,498
ii. Non-tax Revenue	11,829	7,784	4,367	6,084	4,749	5,781
2 Current Revenue Expenditures	23,597	24,325	25,237	31,376	37,053	43,039
Revenue surplus (+)/ deficit (-)	-655	-476	-668	-1,969	1,740	-16
3 Total Development Expenditure	8,759	6,472	7,336	10,358	11,371	11,673
i. Development Revenue Expenditure	3,923	2,937	3,196	5,998	6,302	6,141
ii. Development Capital Expenditure	4,836	3,535	4,140	4,360	5,069	5,532
iii. Operational Shortfall/Outside ADP	-	-	-	-	-	-
4 Development Expenditure Financed by						
i. Revenue surplus (+) / deficit (-)	-655	-476	-668	-1,969	1,740	-16
ii. Net Capital Receipts	-629	-576	-960	-506	-340	-679
iii. Net Public Account Receipts	456	675	731	757	731	888
vi. Development Revenue Receipts / Grants	5,466	3,825	675	2,743	1,687	1,960
v. Federal Government Loan / Public Debt	2,967	2,647	6,601	7,615	7,951	7,327
vi. Cash Balance Utilization / Improvement	1,154	377	957	1,719	-399	2,193
Total ADP Resources (i to vi)	8,759	6,472	7,336	10,358	11,370	11,673

3.5 Provincial Receipts and Expenditures Punjab

(Million Rupees)

Receipt/Expenditure	FY94	FY95	FY96	FY97	FY98	FY99
1 Total Revenue Receipts (i+ii)	53,173	60,505	75,077	85,046	77,277	83,231
i. Total Tax Revenue (a+b)	47,085	55,732	69,496	79,088	70,050	75,999
a. Provincial Tax Receipts	5,711	5,397	6,400	8,603	10,359	12,150
b. Federal Tax Assignments	41,374	50,335	63,096	70,485	59,691	63,849
ii. Non-Tax Revenue	6,089	4,773	5,581	5,958	7,227	7,232
2 Current Revenue Expenditures	49,092	56,245	70,011	75,502	78,274	82,854
Revenue surplus (+)/ deficit (-)	4,081	4,260	5,066	9,544	-997	377
3 Total Development Expenditure	7,793	12,559	13,788	10,682	14,613	14,946
i. Development Revenue Expenditure	3,486	5,700	7,414	5,000	7,822	7,854
ii. Development Capital Expenditure	4,307	7,254	6,851	5,682	7,366	7,677
iii. Operational Shortfall/Outside ADP	-	-395	-476	-	-575	-585
4 Development Expenditure Financed by						
i. Revenue surplus (+) / deficit (-)	4,081	4,260	5,066	9,544	-997	377
ii. Net Capital Receipts	-997	-1,553	-1,995	-2,240	-1,256	-377
iii. Net Public Account Receipts	1,502	6	7	7	9	10
vi. Development Revenue Receipts / Grants	988	3,381	3,856	1,014	861	1,164
v. Federal Government Loan / Public Debt	9,019	6,588	4,141	2,357	11,874	13,271
vi. Cash Balance Utilization / Improvement	-	271	3,242	-	-	-
vii. Adjustment outside ADP/ other sources	-6,800	-395	-529	-	4,122	501
Total ADP Resources (i to vii)	7,793	12,559	13,788	10,682	14,613	14,946

Receipt/Expenditure	FY00	FY01	FY02	FY03	FY04
1 Total Revenue Receipts (i+ii)	98,573	109,356	112,286	129,336	155,561
i. Total Tax Revenue (a+b)	85,500	96,895	99,550	108,720	123,939
a. Provincial Tax Receipts	12,084	11,322	11,641	12,568	18,188
b. Federal Tax Assignments	73,416	85,573	87,909	96,153	105,751
ii. Non-Tax Revenue	13,073	12,461	12,736	20,616	31,622
2 Current Revenue Expenditures	95,475	98,601	101,526	115,022	130,918
Revenue surplus (+)/ deficit (-)	3,098	10,755	10,760	14,314	24,643
3 Total Development Expenditure	15,427	17,002	16,928	24,147	39,446
i. Development Revenue Expenditure	8,799	8,093	11,640	18,632	25,801
ii. Development Capital Expenditure	6,628	8,909	5,288	6,162	13,645
iii. Operational Shortfall/Outside ADP	-	-	-	-647	-
4 Development Expenditure Financed by					
i. Revenue surplus (+) / deficit (-)	3,098	10,755	10,760	14,314	24,643
ii. Net Capital Receipts	-3,107	-2,021	-4,033	1,613	-5,732
iii. Net Public Account Receipts	9	10	34	100	4,182
vi. Development Revenue Receipts / Grants	3,130	2,554	9,920	1,885	4,854
v. Federal Government Loan / Public Debt	12,298	5,704	6,557	6,235	8,300
vi. Cash Balance Utilization / Improvement	-	-	-	-	3,199
vii. Adjustment outside ADP/ other sources	-	-	-6,310	-	-
Total ADP Resources (i to vii)	15,427	17,002	16,928	24,147	39,446

3.5 Provincial Receipts and Expenditures Punjab

(Million Rupees)						
Receipt/Expenditure	FY05	FY06	FY07	FY08	FY09	FY10
1 Total Revenue Receipts (i+ii)	181,304	208,954	276,252	315,602	353,029	436,459
i. Total Tax Revenue (a+b)	143,719	168,604	222,720	250,318	283,065	360,255
a. Provincial Tax Receipts	19,149	22,155	31,456	30,627	25,069	36,841
b. Federal Tax Assignments	124,570	146,449	191,264	219,691	257,996	323,414
ii. Non-Tax Revenue	37,585	40,350	53,532	65,284	69,964	76,204
2 Current Revenue Expenditures	136,376	157,404	201,081	232,188	276,534	318,243
Revenue surplus (+)/ deficit (-)	44,928	51,550	75,171	83,415	76,495	118,216
3 Total Development Expenditure	62,849	117,025	137,113	137,956	141,512	149,472
i. Development Revenue Expenditure	38,970	37,963	68,817	79,189	72,427	80,771
ii. Development Capital Expenditure	24,022	46,062	68,296	58,767	74,385	68,701
iii. Operational Shortfall/Outside ADP	-143	33,000	-	-	-5,300	-
4 Development Expenditure Financed by						
i. Revenue surplus (+) / deficit (-)	44,928	58,400	75,171	83,415	76,495	118,216
ii. Net Capital Receipts	1,466	10,094	9,888	35,939	-9,004	15,734
iii. Net Public Account Receipts	1,252	28,671	43,177	9,847	58,359	1,163
vi. Development Revenue Receipts / Grants	5,157	-	45	338	-	-
v. Federal Government Loan / Public Debt	8,740	19,803	8,831	8,417	25,545	10,471
vi. Cash Balance Utilization / Improvement	1,306	-	-	-	-	-
vii. Adjustment outside ADP/ other sources	-	-	-	-	-	-10,850
Total ADP Resources (i to vii)	62,849	116,967	137,113	137,956	151,396	134,735

3.5 Provincial Receipts and Expenditures Punjab

	(Billion Rupees)				
Receipt/Expenditure	FY11	FY12	FY13	FY14	FY15 ^P
Total Revenue	531.0	593.9	701.8	803.6	892.1
Provincial Share in Fed. Revenue	460.8	518.3	569.3	646.3	726.9
Provincial Taxes	32.6	42.1	77.4	96.5	98.1
Property Taxes	2.8	5.2	4.5	6.6	7.8
of which: Agricultural Tax	0.0	0.0	0.0	0.0	0.0
Excise Duties	1.2	1.3	1.5	1.6	1.8
Stamp Duties	9.2	11.0	12.5	14.9	21.8
Motor Vehicles Tax	6.3	6.7	9.3	10.4	10.1
Other	13.1	17.9	49.6	63.0	56.5
Provincial Non-Tax	24.0	25.8	28.1	23.0	45.3
Interest	1.3	1.3	0.5	0.4	0.2
Profits from Hydro Electricity	0.0	0.0	0.0	0.0	0.0
Irrigation (Irrigation Receipts only)	2.5	2.6	1.8	1.6	1.4
Others	20.2	21.9	25.9	21.0	43.8
Federal Loans and Transfers	13.6	7.6	27.0	37.8	21.9
Loans(net)	5.9	-8.3	11.3	37.5	18.4
Grants	5.2	5.2	5.1	0.4	2.6
Federal Grants for Development Expenditure	2.5	10.7	10.5	0.0	0.8
Total expenditure	482.9	602.9	690.9	748.0	872.9
Current expenditure	375.5	445.1	536.3	551.7	662.9
<i>of which: interest to federal govt.</i>	<i>10.2</i>	<i>5.5</i>	<i>8.6</i>	<i>7.8</i>	<i>7.4</i>
<i>Other (incl. Irrigation Exp.)</i>	<i>365.3</i>	<i>439.5</i>	<i>527.6</i>	<i>543.9</i>	<i>655.5</i>
Development Expenditure	107.4	157.8	154.6	196.3	210.0
Overall Balance	48.1	-9.0	10.9	55.6	19.3
Financing	-66.1	-3.1	-14.1	-98.5	-43.0
External	0.0	0.0	0.0	0.0	0.0
Domestic	-66.1	-3.1	-14.1	-98.5	-43.0
Bank	-65.9	-4.7	-20.3	-98.2	-39.9
Non-Bank	-0.2	1.6	6.2	-0.4	-3.1
BD as % of GDP¹	0.26	-0.04	0.05	0.22	0.07

P: Provisional

1: GDP (MP)

Source: FY82-FY10: Annual Budget Statement, Govt of Punjab
FY11-FY15: Fiscal Operations, MoF, Govt of Pakistan

3.6 Zakat Receipts

(Million Rupees)

Receipt	FY81	FY82	FY83	FY84	FY85	FY86	FY87
1 Saving Bank Accounts & Similar Accounts	618	658	752	1,162	868	937	1,022
2 Notice Deposit Receipts and Accounts	71	39	23	22	24	23	12
3 Fixed Deposit Receipts and Accounts (Periodically)	76	112	152	170	279	380	453
4 Fixed Deposit Receipts & Accounts (on Maturity or Encashment)	-	-	-	-	79	83	64
5 Savings Deposit Certificates	23	30	35	62	-	-	-
6 NIT Units	20	20	13	19	22	26	25
7 ICP Mutual Funds	2	1	3	3	3	3	3
8 Government Securities	1	1	1	1	1	2	1
9 Shares and Debentures of Companies	25	26	30	35	36	41	48
10 Annuities	-	-	-	-	-	-	-
11 Life Insurance Policies	3	5	5	6	7	9	8
12 Provident Credit Balances	6	12	11	11	14	19	23
Total Deduction of Zakat at Source	844	902	1,027	1,490	1,335	1,521	1,659
Zakat Voluntarily Paid	-	2	1	1	2	2	2
Other Receipts	-	-	-	-	-	-	-
Total Receipts	844	904	1,028	1,491	1,337	1,523	1,662

Receipt	FY88	FY89	FY90	FY91	FY92	FY93	FY94
1 Saving Bank Accounts & Similar Accounts	1,156	1,179	1,273	1,376	1,496	1,568	1,767
2 Notice Deposit Receipts and Accounts	17	14	17	10	12	14	10
3 Fixed Deposit Receipts and Accounts (Periodically)	675	777	964	1,069	835	607	527
4 Fixed Deposit Receipts & Accounts (on Maturity or Encashment)	97	139	135	118	153	162	192
5 NIT Units	27	44	3	66	99	94	99
6 ICP Mutual Funds	3	2	3	3	3	4	3
7 Government Securities	1	1	1	-	1	2	1
8 Shares and Debentures of Companies	54	75	85	100	114	143	165
9 Annuities	-	-	-	-	-	-	-
10 Life Insurance Policies	9	11	12	14	16	19	21
11 Provident Credit Balances	30	39	82	36	41	48	60
Total Deduction of Zakat at Source	2,070	2,279	2,574	2,792	2,770	2,658	2,844
Zakat Voluntarily Paid	2	4	4	6	8	8	7
Other Receipts	-	2	1	-	-	2	1,804
Total Receipts	2,072	2,285	2,579	2,798	2,778	2,668	4,656

3.6 Zakat Receipts

(Million Rupees)

Receipt	FY95	FY96	FY97	FY98	FY99	FY00	FY01
1 Saving Bank Accounts & Similar Accounts	1,715	1,973	2,035	2,101	2,307	2,291	2,447
2 Notice Deposit Receipts and Accounts	14	12	19	26	40	53	40
3 Fixed Deposit Receipts and Accounts (Periodically)	662	479	652	672	626	792	729
4 Fixed Deposit Receipts & Accounts (on Maturity or Encashment)	237	288	376	483	348	342	407
5 NIT Units	167	189	215	274	33	86	115
6 ICP Mutual Funds	5	9	8	10	5	-	9
7 Government Securities	1	1	1	2	2	3	1
8 Shares and Debentures of Companies	185	218	298	311	346	431	199
9 Annuities	-	-	-	-	-	-	-
10 Life Insurance Policies	20	19	25	50	28	43	70
11 Provident Credit Balances	70	75	177	160	327	269	259
Total Deduction of Zakat at Source	3,073	3,261	3,806	4,088	4,061	4,310	4,276
Zakat Voluntarily Paid	10	13	13	11	16	18	11
Other Receipts	48	208	78	20	2,435	85	88
Total Receipts	3,131	3,481	3,897	4,119	6,512	4,413	4,375

Receipt	FY02	FY03	FY04	FY05	FY06	FY07	FY08
1 Saving Bank Accounts & Similar Accounts	2,511	2,461	2,552	2,585	2,562	2,469	2,380
2 Notice Deposit Receipts and Accounts	26	25	24	17	15	21	20
3 Fixed Deposit Receipts and Accounts (Periodically)	549	483	464	597	428	407	237
4 Fixed Deposit Receipts & Accounts (on Maturity or Encashment)	356	298	334	480	417	602	595
5 NIT Units	68	63	195	534	95	100	108
6 ICP Mutual Funds	9	9	-	37	-	-	-
7 Government Securities	2	3	1	1	1	1	2
8 Shares and Debentures of Companies	167	127	170	159	515	264	191
9 Annuities	-	-	-	-	-	-	-
10 Life Insurance Policies	42	62	51	49	54	63	73
11 Provident Credit Balances	200	245	217	206	251	315	555
Total Deduction of Zakat at Source	3,930	3,776	4,008	4,665	4,337	4,243	4,161
Zakat Voluntarily Paid	7	7	13	11	22	12	20
Other Receipts	26	2,508	1,011	528	1,068	1,247	685
Total Receipts	3,963	6,291	5,032	5,204	5,427	5,502	4,866

3.6 Zakat Receipts

(Million Rupees)

Receipt	FY09	FY10	FY11	FY12	FY13	FY14	FY15
1 Saving Bank Accounts & Similar Accounts	2,337	2,201	2,290	2,087	2,542	3,076	3,542
2 Notice Deposit Receipts and Accounts	14	13	16	24	31	42	29
3 Fixed Deposit Receipts and Accounts (Periodically)	479	339	238	413	384	279	388
4 Fixed Deposit Receipts & Accounts (on Maturity or Encashment)	880	1,023	431	450	359	250	234
5 NIT Units	109	78	69	418	30	31	31
6 ICP Mutual Funds	1	-	-	-	1	-	1
7 Government Securities	1	1	1	1	-	3	3
8 Shares and Debentures of Companies	112	123	134	166	146	186	205
9 Annuities	-	-	-	-	-	-	-
10 Life Insurance Policies	84	98	97	98	121	131	200
11 Provident Credit Balances	385	346	300	253	369	721	703
Total Deduction of Zakat at Source	4,402	4,221	3,576	3,911	3,983	4,720	5,336
Zakat Voluntarily Paid	77	11	25	12	16	17	15
Other Receipts	865	586	314	15	54	89	398
Total Receipts	5,344	4,819	3,915	3,938	4,054	4,826	5,749

Source: Accounts Department SBP(BSC)

3.7 Summary of Public Finance (Consolidated Federal and Provincial Governments)

(Million Rupees)

Item	FY76	FY77	FY78	FY79	FY80	FY81
A. Total Revenue (i + ii)	19,264	21,901	26,482	30,704	38,502	47,002
i. Tax Revenue	15,544	17,750	21,585	25,093	32,507	38,846
ii. Nontax Revenue	3,720	4,151	4,897	5,611	5,995	8,156
B. Surplus of autonomies bodies	585	423	523	975	1,464	2,019
C. Total Expenditure	32,329	35,171	40,898	48,994	54,629	63,639
i. Current Expenditure	18,925	19,213	25,545	30,500	32,824	37,839
of which						
Interest Payments	2,455	2,791	3,356	3,976	5,070	5,909
ii. Developmental Expenditure	13,404	15,958	15,353	18,494	21,805	25,800
iii. PSE	-	-	-	-	-	-
D. Discrepancy	-	-	-	-	-	-
E. Fiscal Balance (A+B-C-D)	-12,480	-12,847	-13,893	-17,315	-14,663	-14,618
Revenue Balance	339	2,688	937	204	5,678	9,163
Primary Balance	-10,025	-10,056	-10,537	-13,339	-9,593	-8,709
GDP	130,364	149,748	176,334	194,915	234,179	278,196
	(As Percent of GDP)					
Revenue Balance	0.3	2	1	0.1	2	3
Fiscal Balance	-10	-9	-8	-9	-6	-5
Primary Balance	-8	-7	-6	-7	-4	-3
Tax Revenue	12	12	12	13	14	14
Development Expenditure	10	11	9	9	9	9
Total Revenue	15	15	15	16	16	17
Total Expenditure	25	23	23	25	23	23

Item	FY82	FY83	FY84	FY85	FY86	FY87
A. Total Revenue (i + ii)	51,930	59,181	72,290	77,403	89,877	103,873
i. Tax Revenue	43,003	49,029	58,361	61,218	72,423	82,927
ii. Nontax Revenue	8,927	10,152	13,929	16,185	17,454	20,946
B. Surplus of autonomies bodies	1,909	2,286	2,565	2,639	2,942	1,819
C. Total Expenditure	71,013	87,121	100,002	116,819	134,463	152,402
i. Current Expenditure	44,544	57,738	71,945	83,769	94,686	116,242
of which						
Interest Payments	7,661	11,139	14,128	16,529	19,734	23,955
ii. Developmental Expenditure	26,469	29,383	28,057	33,050	39,777	36,160
iii. PSE	-	-	-	-	-	-
D. Discrepancy	-	-	-	-	-	-
E. Fiscal Balance (A+B-C-D)	-17,174	-25,654	-25,147	-36,777	-41,644	-46,710
Revenue Balance	7,386	1,443	345	-6,366	-4,809	-12,369
Primary Balance	-9,513	-14,515	-11,019	-20,248	-21,910	-22,755
GDP	324,159	364,387	419,802	472,157	514,532	572,479
	(As Percent of GDP)					
Revenue Balance	2	0.4	0.1	-1	-1	-2
Fiscal Balance	-5	-7	-6	-8	-8	-8
Primary Balance	-3	-4	-3	-4	-4	-4
Tax Revenue	13	13	14	13	14	14
Development Expenditure	8	8	7	7	8	6
Total Revenue	16	16	17	16	17	18
Total Expenditure	22	24	24	25	26	27

3.7 Summary of Public Finance (Consolidated Federal and Provincial Governments)

(Million Rupees)

Item	FY88	FY89	FY90	FY91	FY92	FY93
A. Total Revenue (i + ii)	117,021	139,108	158,805	163,857	216,569	239,528
i. Tax Revenue	93,456	110,338	119,435	129,640	164,307	178,391
ii. Nontax Revenue	23,565	28,770	39,370	34,217	52,262	61,137
B. Surplus of autonomies bodies	5,789	5,189	6,780	7,920	14,934	1,600
C. Total Expenditure	180,373	201,176	221,645	260,970	321,474	348,653
i. Current Expenditure	133,645	153,066	165,595	195,676	230,120	272,457
of which						
Interest Payments	33,238	38,132	46,713	50,048	62,401	78,805
ii. Developmental Expenditure	46,728	48,110	56,050	65,294	91,354	76,196
iii. PSE	-	-	-	-	-	-
D. Discrepancy	-	-	-	-	-	-
E. Fiscal Balance (A+B-C-D)	-57,563	-56,879	-56,060	-89,193	-89,971	-107,525
Revenue Balance	-16,624	-13,958	-6,790	-31,819	-13,551	-32,929
Primary Balance	-24,325	-18,747	-9,347	-39,145	-27,570	-28,720
GDP	675,389	769,745	855,943	1,020,600	1,211,385	1,341,629
	(As Percent of GDP)					
Revenue Balance	-2	-2	-1	-3	-1	-2
Fiscal Balance	-9	-7	-7	-9	-7	-8
Primary Balance	-4	-2	-1	-4	-2	-2
Tax Revenue	14	14	14	13	14	13
Development Expenditure	7	6	7	6	8	6
Total Revenue	17	18	19	16	18	18
Total Expenditure	27	26	26	26	27	26

Item	FY94	FY95	FY96	FY97	FY98	FY99
A. Total Revenue (i + ii)	270,734	317,932	368,260	384,330	429,454	468,601
i. Tax Revenue	208,410	257,892	305,580	324,641	354,754	390,726
ii. Nontax Revenue	62,324	60,040	62,680	59,689	74,700	77,875
B. Surplus of autonomies bodies	2,000	5,000	12,000	-	-	-
C. Total Expenditure	364,913	428,284	518,099	540,919	634,014	647,778
i. Current Expenditure	293,460	345,941	423,866	455,411	529,919	547,279
of which						
Interest Payments	90,900	97,246	132,529	161,155	202,356	220,100
ii. Developmental Expenditure	71,453	82,343	94,233	85,508	104,095	98,286
iii. PSE	-	-	-	-	-	2,213
D. Discrepancy	-	-	-	-	-	-
E. Fiscal Balance (A+B-C-D)	-92,179	-105,352	-137,839	-156,589	-204,560	-179,177
Revenue Balance	-22,726	-28,009	-55,606	-71,081	-100,465	-78,678
Primary Balance	-1,279	-8,106	-5,310	4,566	-2,204	40,923
GDP	1,573,097	1,865,922	2,120,173	2,428,312	2,677,656	2,938,379
	(As Percent of GDP)					
Revenue Balance	-1	-2	-3	-3	-4	-3
Fiscal Balance	-6	-6	-7	-6	-8	-6
Primary Balance	-0.1	-0.4	-0.3	0.2	-0.1	1
Tax Revenue	13	14	14	13	13	13
Development Expenditure	5	4	4	4	4	3
Total Revenue	17	17	17	16	16	16
Total Expenditure	23	23	24	22	24	22

3.7 Summary of Public Finance (Consolidated Federal and Provincial Governments)

(Million Rupees)

Item	FY00	FY01	FY02	FY03	FY04	FY05
A. Total Revenue (i + ii)	512,500	553,000	624,100	720,800	794,000	900,014
i. Tax Revenue	405,600	441,600	478,100	555,800	611,000	659,410
ii. Nontax Revenue	106,900	111,400	146,000	165,000	183,000	240,604
B. Total Expenditure	709,100	717,900	826,250	898,200	956,000	1,116,981
i. Current Expenditure	626,400	645,700	700,200	791,700	775,000	864,500
of which						
Interest Payments	262,247	249,252	275,292	227,810	222,387	234,752
ii. Developmental Expenditure	95,600	89,800	126,250	129,200	161,000	227,718
iii. PSE	-12,900	-17,600	-200	-22,700	20,000	24,763
C. Discrepancy	9,700	14,800	-11,700	3,200	-32,000	-
D. Fiscal Balance (A-B-C)	-206,300	-179,700	-190,450	-180,600	-130,000	-216,967
Revenue Balance	-113,900	-92,700	-76,100	-70,900	19,000	35,514
Primary Balance	55,947	69,552	84,842	47,210	92,387	17,785
GDP	3,826,111	4,209,873	4,452,654	4,875,648	5,640,580	6,499,782
	(As Percent of GDP)					
Revenue Balance	-3	-2	-2	-1	0.3	1
Fiscal Balance	-5	-4	-4	-4	-2	-3
Primary Balance	1	2	2	1	2	0.3
Tax Revenue	11	10	11	11	11	10
Development Expenditure	2	2	3	3	3	4
Total Revenue	13	13	14	15	14	14
Total Expenditure	19	17	19	18	17	17

Item	FY06	FY07	FY08	FY09	FY10
A. Total Revenue (i + ii)	1,076,600	1,297,957	1,499,380	1,850,901	2,078,165
i. Tax Revenue	803,700	889,685	1,050,696	1,204,670	1,472,821
ii. Nontax Revenue	272,900	408,272	448,684	646,231	605,344
B. Total Expenditure (i+ii+iii+iv)	1,401,900	1,675,458	2,276,549	2,531,308	3,007,226
i. Current Expenditure	1,034,700	1,375,345	1,853,147	2,041,570	2,386,042
of which					
Interest Payments	260,021	386,916	509,574	656,259	661,270
ii. Developmental Expenditure	365,100	433,658	451,896	480,282	613,441
iii. PSE	2,100	-9,035	-28,494	6,911	39,383
iv. Discrepancy	-86,307	-124,510	-	2,545	-31,640
C. Fiscal Balance (A-B)	-238,993	-377,501	-777,169	-680,407	-929,061
Revenue Balance	41,900	-77,388	-353,767	-190,669	-307,877
Primary Balance	21,028	9,415	-267,595	-24,148	-267,791
GDP	8,216,160	9,239,786	10,637,772	13,199,707	14,866,996
	(As Percent of GDP)				
Revenue Balance	1	-1	-3	-1	-2
Fiscal Balance	-3	-4	-7	-5	-6
Primary Balance	0.3	0.1	-3	-0.2	-2
Tax Revenue	10	10	10	9	10
Development Expenditure	4	5	4	4	4
Total Revenue	13	14	14	14	14
Total Expenditure	17	18	21	19	20

3.7 Summary of Public Finance (Consolidated Federal and Provincial Governments)

(Million Rupees)

Item	FY11	FY12	FY13	FY14	FY15*
A. Total Revenue (i + ii)	2,252,855	2,566,514	2,982,436	3,637,297	2,682,647
i. Tax Revenue	1,699,334	2,052,886	2,199,232	2,564,509	2,063,166
ii. Nontax Revenue	553,521	513,628	783,204	1,072,788	619,481
B. Total Expenditure (i+ii+iii+iv)	3,447,263	3,936,218	4,816,300	5,026,016	3,731,587
i. Current Expenditure	2,900,784	3,122,502	3,660,434	4,004,582	3,199,056
of which					
Interest Payments	716,603	901,919	1,005,798	1,161,876	984,263
ii. Developmental Expenditure	506,103	731,868	777,096	1,135,918	579,660
iii. PSE	7,904	12,019	362,783	100,610	14,294
iv. Discrepancy	32,472	69,829	15,987	-215,094	-61,423
C. Fiscal Balance (A-B)	-1,194,409	-1,369,704	-1,833,864	-1,388,719	-1,048,940
Revenue Balance	-647,929	-555,988	-677,998	-367,285	-516,409
Primary Balance	-477,805	-467,785	-828,066	-226,843	-64,677
GDP	18,276,440	20,046,500	22,378,996	25,068,059	27,384,000
	(As Percent of GDP)				
Revenue Balance	-4	-3	-3	-1	-2
Fiscal Balance	-7	-7	-8	-6	-4
Primary Balance	-3	-2	-4	-1	0
Tax Revenue	9	10	10	10	8
Development Expenditure	3	4	3	5	2
Total Revenue	12	13	13	15	10
Total Expenditure	19	20	22	20	14

* July-March

Source: Economic Survey of Pakistan

2.11 Quantum Index Numbers of Large Scale Manufacturing Industries

Year	Overall Manufacturing				Year	Overall Manufacturing					
	(Base: 1959-60=100)										
FY51	22.6				FY61	118.7					
FY52	28.2				FY62	138.8					
FY53	26.2				FY63	159.5					
FY54	47.3				FY64	181.3					
FY55	60.9				FY65	201.7					
						(Base: 1964-65=100)					
FY56	73.7				FY66	110.8					
FY57	79.4				FY67	118.2					
FY58	84.6				FY68	127.2					
FY59	92.3				FY69	140.6					
FY60	100				FY70	160.2					
Year	Manufac- turing (Overall)	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Fertilizers	Cement	Auto- mobiles
	(Base:1969-1970=100)										
FY71	106.20	107.80	-	108.00	111.20	108.50	113.80	-	100.30	101.70	-
FY72	105.70	128.40	-	97.30	122.90	103.60	91.30	-	159.70	98.10	-
FY73	115.40	148.90	-	123.50	137.70	97.00	104.40	-	201.10	108.30	-
FY74	122.40	178.50	-	122.80	138.90	97.60	110.30	-	218.20	118.40	-
FY75	120.50	216.20	-	119.90	128.60	91.70	137.20	-	226.80	124.90	-
FY76	119.80	220.50	-	122.80	128.00	85.80	127.00	-	235.40	120.20	-
	(Base: 1975-1976=100)										
FY77	99.80	117.50	134.80	103.40	80.80	78.50	80.60	104.90	99.70	96.10	81.20
FY78	110.70	129.90	139.70	114.00	85.20	75.20	79.50	105.70	100.90	100.90	77.30
FY79	119.40	156.60	160.70	122.00	93.70	65.20	88.00	202.70	116.00	94.60	100.10
FY80	132.50	168.40	179.40	134.00	103.80	65.80	99.50	203.00	136.30	104.60	120.80
FY81	147.70	186.30	194.60	141.40	107.20	59.20	119.40	217.50	194.60	110.70	89.40

2.11 Quantum Index Numbers of Large Scale Manufacturing Industries

Year	Manufac- turing (Overall)	Vegetable Ghee	Tea Blended	Cigarette s	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Fertilizers	Cement	Auto- mobiles
(Base: 1980-1981=100)											
FY82*	115.70	108.00	109.30	104.80	114.70	105.60	111.60	110.10	122.40	103.40	109.00
FY83*	123.30	102.00	107.80	104.50	119.00	109.00	132.40	122.00	169.40	111.30	178.00
FY84*	132.80	121.00	119.70	110.10	115.10	94.60	167.40	122.10	172.60	127.20	216.00
FY85*	143.40	130.50	101.60	108.60	115.20	88.30	155.90	131.80	173.90	134.90	244.90
FY86*	153.80	125.40	95.80	109.40	129.00	83.00	199.40	155.60	176.30	166.40	263.40
FY87*	164.90	128.60	106.00	110.50	156.40	77.30	226.40	175.90	189.80	183.20	226.70
FY88*	182.30	134.90	112.10	109.70	182.70	91.50	222.80	196.80	186.80	199.60	268.90
FY89	183.40	120.80	113.20	89.20	202.10	87.70	208.20	202.00	190.50	202.70	296.10
FY90	192.10	132.10	126.70	89.90	243.10	95.80	195.30	198.90	197.60	211.80	332.20
FY91	202.50	122.20	120.90	83.30	277.70	95.10	196.60	215.20	191.90	218.80	327.80
FY92	218.50	123.60	133.50	82.70	312.20	100.00	203.20	249.30	180.10	228.20	339.70
FY93	227.50	140.30	141.80	92.80	325.10	105.70	196.60	371.60	209.20	237.50	342.80
FY94	237.20	130.90	138.40	100.00	349.30	102.30	154.90	373.10	261.60	230.90	245.00
FY95	240.80	137.60	128.40	91.20	374.10	104.50	138.80	432.10	258.00	238.90	289.70
FY96	248.40	141.80	128.60	126.80	398.70	106.20	142.40	427.20	282.50	270.30	377.70
FY 97	243.10	138.20	131.40	128.40	405.60	108.30	136.80	488.10	278.60	269.40	341.40
FY 98	261.60	139.20	132.40	134.30	408.70	110.50	189.80	485.60	273.50	264.50	368.90
FY 99	270.90	149.50	128.40	143.70	410.80	124.90	170.00	507.50	291.80	272.20	441.40
(Base: 1999-2000=100)											
FY 00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
FY 01	110.95	119.59	84.35	124.02	103.06	112.12	104.58	122.21	144.45	103.84	113.83
FY 02	114.84	114.21	99.66	117.29	108.30	130.02	95.53	74.88	96.28	106.67	114.99
FY 03	123.11	110.52	104.73	105.09	114.69	133.16	111.70	86.55	89.15	116.44	168.52
FY 04	146.48	127.21	107.82	117.93	115.52	156.31	121.61	93.12	147.55	138.09	254.02
FY 05	173.00	150.16	110.10	130.06	136.57	211.50	122.59	96.77	185.20	175.57	340.29

2.11 Quantum Index Numbers of Large Scale Manufacturing Industries

Year	Manufacturing (Overall)	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Fertilizers	Cement	Auto-mobiles
(Base: 2005-06=100)											
FY 06	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
FY 07	109.49	102.45	96.14	102.87	111.73	108.18	112.97	97.40	97.24	122.49	106.88
FY 08	116.08	98.73	108.62	105.16	114.46	112.46	123.47	92.46	100.43	144.10	107.34
FY 09	109.14	92.07	103.33	117.89	114.41	112.52	131.49	92.82	102.02	152.88	70.56
FY 10	109.50	93.34	100.61	101.80	109.46	111.69	101.67	94.05	105.67	168.92	95.41
FY 11	111.12	93.60	101.77	101.97	115.43	112.89	89.16	95.80	96.29	154.85	103.78
FY 12	112.44	95.76	118.91	96.60	116.03	113.23	90.03	116.64	159.22	107.31	96.37
FY 13	117.35	98.88	141.83	105.05	120.16	113.86	98.39	135.35	167.29	93.54	92.49
FY 14	123.68	102.92	160.00	100.54	130.52	114.64	97.34	150.82	169.24	91.15	107.75
FY 15	127.87	102.38	166.77	97.71	131.94	114.73	90.32	136.53	173.37	112.59	112.66

* Indices are based on 106 items

Source : Pakistan Bureau of Statistics

Note:

1. Indices by type of industries not available for years 1950-51 to 1969-70

4.1 Monetary Statistics

(Million Rupees)

Period	Currency	Other	Currency	Banks'	Reserve	Scheduled	Narrow	Scheduled	Net Foreign	Broad	Money
	in	Deposits	in Tills of	Deposits	Money	Banks'	Money	Banks'	Assets of	Money	Multi-
	Circulation	with	Scheduled	with	(M ₀)	Demand	(M ₁)	Time	Banking	(M ₂)	plier
	SBP ²	Banks	SBP	(1+2+3+4)	Deposits ⁴	(1+2+6)	Deposits ⁴	System ⁵	(7+8)	(10 / 5)	
	1	2	3	4	5	6	7	8	9	10	11
1950	1,747	37	47	149	1,980	1,000	2,784	200	-	2,984	1.51
1951	2,027	47	53	189	2,316	1,099	3,173	277	-	3,450	1.49
1952	2,236	36	57	109	2,438	1,045	3,317	243	-	3,560	1.46
1953	2,235	31	49	146	2,461	1,118	3,384	304	-	3,689	1.50
1954	2,415	41	44	164	2,664	1,202	3,658	433	-	4,091	1.54
1955	2,600	36	48	194	2,878	1,270	3,906	519	-	4,425	1.54
1956	3,050	83	50	275	3,458	1,431	4,564	564	-	5,128	1.48
1957	3,430	105	53	161	3,749	1,490	5,025	567	-	5,593	1.49
1958	3,624	57	52	209	3,942	1,689	5,370	700	-	6,070	1.54
1959	3,643	47	69	262	4,021	1,870	5,560	753	-	6,313	1.57
1960	3,812	52	82	194	4,140	1,997	5,861	946	-	6,807	1.64
1961	3,843	49	83	196	4,171	1,991	5,883	1,228	-	7,111	1.70
1962	3,865	64	95	230	4,254	2,190	6,119	1,507	-	7,626	1.79
1963	4,157	82	130	306	4,675	2,780	7,019	1,935	-	8,954	1.92
1964	4,661	68	149	384	5,262	3,274	8,003	2,432	-	10,435	1.98
1965	5,037	63	166	584	5,850	3,655	8,755	3,228	-	11,983	2.05
1966	5,936	96	230	491	6,753	3,540	9,572	4,448	-	14,019	2.08
1967	5,682	160	351	759	6,952	4,244	10,086	5,586	-	15,672	2.25
1968	5,885	151	311	687	7,034	5,328	11,364	5,504	-	16,868	2.40
1969	6,783	319	314	758	8,174	5,725	12,827	5,730	-	18,557	2.27
1970	7,095	298	352	866	8,611	6,624	14,017	6,523	-	20,540	2.39
1971	8,157	388	658	831	10,034	7,316	15,861	6,231	-	22,092	2.20
1972	5,173	1,133	498	1,334	8,138	8,824	15,130	6,929	3,532	22,059	2.71
1973	7,286	496	577	1,589	9,948	10,264	18,046	9,022	4,994	27,068	2.72
1974	9,295	795	729	1,424	12,243	11,455	21,545	9,134	3,556	30,679	2.51
1975	10,273	331	833	1,874	13,311	12,051	22,655	10,419	2,167	33,074	2.48
1976	12,603	210	1,012	2,252	16,077	14,868	27,681	13,970	2,234	41,651	2.59
1977	15,523	225	1,679	2,777	20,204	19,506	35,254	16,519	(566)	51,773	2.56
1978	18,310	277	1,654	3,467	23,708	23,602	42,189	21,470	2,583	63,659	2.69
1979	23,745	330	2,060	4,371	30,506	28,917	52,992	25,620	728	78,612	2.58
1980	27,649	651	2,187	4,747	35,234	33,689	61,989	30,435	3,143	92,424	2.62
1981	34,750	571	2,515	4,539	42,375	38,239	73,560	31,061	1,864	104,621	2.47
1982	37,650	604	2,665	5,983	46,902	42,672	80,926	35,584	(3,492)	116,510	2.48
1983	45,767	547	3,020	6,707	56,041	50,228	96,542	49,483	6,518	146,025	2.61
1984	52,039	699	3,004	8,161	63,903	50,707	103,445	59,822	3,643	163,267	2.55
1985	56,447	742	4,087	8,719	69,995	61,779	118,968	64,937	(13,829)	183,905	2.63

4.1 Monetary Statistics

(Million Rupees)													
Period	Currency	Other	Currency	Banks'	Net	Reserve	Scheduled	Narrow	Scheduled	Resident	Net	Broad	Money
	in	Deposits	in tills of	Deposits	Foreign	Money	Banks'	Money	Banks'	Foreign	Foreign	Money	Multi-
	Circulation	with	Scheduled	with	Assets	(M ₀)	Demand	(M ₁)	Time	Currency	Assets of	(M ₂)	plier
		SBP ²	Banks	SBP	of SBP ³	(1+2+3+4)	Deposits	(1+2+7)	Deposits	Deposits	Deposits	System	(8+9+10)
	1	2	3	4	5	6	7	8	9	10	11	12	13
1986	63,276	878	4,101	9,880	-	78,135	70,677	134,831	76,280	-	(15,948)	211,111	2.70
1987	74,703	1,102	4,623	19,729	-	100,157	83,821	159,626	80,398	-	(17,332)	240,024	2.40
1988	87,785	1,218	5,135	13,952	(4,533)	108,090	96,077	185,080	84,434	-	(20,531)	269,514	2.49
1989	97,508	3,132	4,984	15,846	(6,297)	121,470	105,719	206,359	84,098	-	(27,651)	290,457	2.39
1990	115,067	2,209	5,351	17,572	306	140,199	122,881	240,157	101,094	-	(22,647)	341,251	2.43
1991 Jun.	136,967	3,114	7,339	22,427	(5,678)	169,847	125,060	265,141	126,016	9,487	(24,305)	400,644	2.36
Dec.	142,892	4,407	6,900	45,724	(18,224)	199,923	132,858	280,157	138,906	16,819	(39,826)	435,882	2.18
1992 Jun.	151,819	3,322	8,962	43,773	(4,114)	207,876	147,767	302,908	159,657	43,004	(15,326)	505,569	2.43
Dec.	162,324	5,827	8,237	37,437	(19,731)	213,825	161,923	330,074	195,900	57,920	(27,710)	583,894	2.73
1993 Jun.	166,864	4,449	11,301	41,243	(29,033)	223,857	156,509	327,822	206,294	61,274	(49,339)	595,390	2.66
Dec.	177,856	8,642	9,699	47,977	12,585	244,174	157,454	343,952	227,470	77,827	(28,828)	649,249	2.66
1994 Jun.	184,708	5,506	13,738	54,404	15,794	258,356	168,554	358,768	252,497	92,134	(15,930)	703,399	2.72
Dec.	202,327	4,296	13,984	61,934	4,292	282,541	192,186	398,809	275,908	97,154	18,354	771,871	2.73
1995 Jun.	215,579	5,055	16,363	45,855	41,800	282,852	202,505	423,139	296,521	105,073	11,027	824,733	2.92
Dec.	234,011	3,761	13,949	53,949	10,839	305,670	200,907	438,679	305,688	121,431	(37,197)	865,798	2.83
1996 Jun.	234,110	6,791	19,328	49,852	21,570	310,081	207,108	448,009	344,713	145,958	(27,971)	938,680	3.03
Dec.	252,070	5,995	13,987	49,007	(32,060)	321,059	184,334	442,399	350,197	183,560	(10,534)	976,156	3.04
1997 Jun.	244,141	7,135	17,821	77,949	(11,048)	347,046	192,275	443,551	386,801	222,882	(61,260)	1,053,234	3.03
Dec.	272,052	6,931	14,531	73,568	(21,44)	367,082	249,441	528,424	364,579	277,522	(42,821)	1,170,525	3.19
1998 Jun.	272,922	6,412	18,769	71,375	(33,514)	369,478	200,997	480,331	447,432	278,556	(75,158)	1,206,320	3.26
Dec.	301,146	8,054	18,325	87,101	(36,487)	414,626	312,057	621,257	462,353	178,911	(70,271)	1,262,522	3.04
1999 Jun.	287,716	6,212	18,870	85,185	(17,392)	397,983	349,115	643,043	516,586	120,917	(45,629)	1,280,546	3.22
Dec.	341,024	6,427	22,088	98,952	(33,453)	468,491	387,267	734,718	497,669	84,602	(44,530)	1,316,989	2.81
2000 Jun.	355,677	7,959	19,468	114,703	(54,779)	497,807	375,397	739,033	549,124	112,475	(44,254)	1,400,632	2.81
Dec.	410,468	7,772	20,216	20,386	(54,498)	458,842	367,177	785,417	568,594	122,664	(48,212)	1,476,676	3.22
2001 Jun.	375,465	11,292	19,178	127,266	(17,088)	533,201	374,675	761,433	610,458	154,154	28,338	1,526,044	2.86
Dec.	429,360	11,132	22,466	125,719	46,596	588,677	414,793	855,285	651,542	143,298	99,686	1,650,125	2.80
2002 Jun.	433,816	13,847	26,414	110,522	133,402	584,599	429,175	876,838	727,076	157,456	230,718	1,761,370	3.01
Dec.	487,746	2,127	25,510	125,152	338,357	640,534	513,007	1,002,880	779,877	130,658	396,285	1,913,415	2.99
2003 Jun.	494,577	3,499	30,415	140,990	461,707	669,481	608,170	1,106,246	846,321	126,138	539,664	2,078,705	3.10
Dec.	567,519	3,495	30,273	145,224	524,730	746,511	698,321	1,269,335	861,809	135,019	587,935	2,266,163	3.04
2004 Jun.	578,116	2,116	36,432	156,204	512,213	772,868	791,413	1,371,645	969,217	145,694	583,190	2,486,556	3.22
Dec.	655,283	5,499	38,836	196,348	437,004	895,966	881,046	1,541,828	1,016,729	172,493	586,492	2,731,049	3.05
2005 Jun.	665,901	3,335	43,472	196,302	503,659	909,010	949,290	1,618,527	1,161,823	180,295	636,938	2,960,645	3.26
Dec.	731,749	3,327	42,527	207,750	471,398	985,352	1,069,604	1,804,679	1,207,666	189,525	570,267	3,201,870	3.25
2006 Jun.	740,390	4,931	48,439	207,574	565,435	1,001,334	1,085,665	1,830,986	1,380,418	195,501	688,429	3,406,905	3.40
Dec. ⁶	874,260	4,798	48,367	264,356	568,274	1,191,781	2,282,635	3,161,693	318,621	198,719	684,875	3,679,033	3.09
2007 Jun.	840,181	7,012	58,072	305,169	787,879	1,210,434	2,643,778	3,490,971	366,872	207,312	974,270	4,065,155	3.36
Dec.	1,007,831	5,153	68,371	286,560	725,616	1,367,915	2,915,060	3,928,044	250,759	228,042	844,310	4,406,846	3.22

4.1 Monetary Statistics

(Million Rupees)

Period		Currency in Circulation	Other Deposits with SBP	Currency in tills of Scheduled Banks	Banks' Deposits with SBP	Net Foreign Assets of SBP	Reserve Money (M ₀) (1+2+3+4)	Total Deposits Excluding RFCDs ⁴	Resident Foreign Currency Deposits	Total Deposits Including RFCDs ⁴	Net Foreign Assets of Banking System	Broad Money (M ₂) (1+2+9)	Money Multiplier (11/6)
		1	2	3	4	5	6	7	8	9	10	11	12
2003	Dec.	567,519	3,495	30,273	145,224	524,730	746,511	1,560,130	135,019	1,695,149	587,935	2,266,163	3.04
2004	Jun.	578,116	2,116	36,432	156,204	512,213	772,868	1,760,630	145,694	1,906,324	583,190	2,486,556	3.22
	Dec.	655,283	5,499	38,836	196,348	437,004	895,966	1,897,774	172,493	2,070,267	586,492	2,731,049	3.05
2005	Jun.	665,901	3,335	43,472	196,302	503,659	909,010	2,111,113	180,295	2,291,408	636,938	2,960,645	3.26
	Dec.	731,749	3,327	42,527	207,750	471,398	985,352	2,277,270	189,525	2,466,795	570,267	3,201,870	3.25
2006	Jun.	740,390	4,931	48,439	207,574	565,435	1,001,334	2,466,083	195,501	2,661,584	688,429	3,406,905	3.40
	Dec.	874,260	4,798	48,367	264,356	568,274	1,191,781	2,601,256	198,719	2,799,975	684,875	3,679,033	3.09
2007	Jun.	840,181	7,012	58,072	305,169	787,879	1,210,434	3,010,650	207,312	3,217,962	974,270	4,065,155	3.36
	Dec.	1,007,831	5,153	68,371	286,560	725,616	1,367,915	3,165,819	228,042	3,393,861	844,310	4,406,846	3.22
2008	Jun.	982,325	4,261	68,966	424,549	480,129	1,480,101	3,439,127	263,430	3,702,557	667,512	4,689,143	3.17
	Dec.	1,124,219	5,040	86,649	240,583	186,206	1,456,490	3,386,357	276,283	3,662,640	375,614	4,791,899	3.29
2009	Jun.	1,152,173	4,662	77,006	273,740	302,848	1,507,581	3,700,020	280,364	3,980,384	495,855	5,137,219	3.41
	Dec.	1,296,911	5,007	77,070	281,069	320,912	1,660,056	3,855,571	319,384	4,174,955	497,738	5,476,873	3.30
2010	Jun.	1,295,385	6,663	87,673	289,566	378,699	1,679,286	4,129,749	345,438	4,475,186	545,281	5,777,234	3.44
	Dec.	1,514,875	8,010	86,095	326,102	482,942	1,935,081	4,400,379	372,401	4,772,779	672,045	6,295,663	3.25
2011	Jun.	1,501,409	10,145	104,852	349,427	613,998	1,965,833	4,808,694	374,945	5,183,640	780,253	6,695,194	3.41
	Dec.	1,591,203	9,193	110,188	370,202	491,386	2,080,786	5,073,799	400,375	5,474,174	640,325	7,074,570	3.40
2012	Jun.	1,673,746	8,899	110,055	396,172	394,069	2,188,873	5,519,020	440,130	5,959,150	532,131	7,641,795	3.49
	Dec.	1,834,412	10,539	131,265	453,292	334,166	2,429,509	5,923,781	485,478	6,409,258	549,294	8,254,210	3.40
2013	Jun.	1,938,222	9,075	110,867	475,648	126,839	2,533,812	6,394,078	514,988	6,909,066	262,735	8,856,364	3.50
	Dec.	2,086,655	9,327	133,340	493,540	106,652	2,722,862	6,693,275	594,895	7,288,170	42,882	9,384,152	3.45
2014	Jun.	2,177,873	11,690	139,490	530,746	481,686	2,859,799	7,177,637	599,384	7,777,021	593,042	9,966,583	3.48
	Dec.	2,301,599	11,493	137,995	328,786	548,197	2,779,872	7,477,434	618,910	8,096,345	641,835	10,409,436	3.74
2015	Jun.	2,554,749	13,747	160,299	413,234	722,415	3,142,030	8,115,888	597,760	8,713,648	812,747	11,282,144	3.59

Source: Statistics & Data Warehouse Department, SBP

- Adjusted for former East Pakistan portion of assets and liabilities of Eastern Banking Corporation, Eastern Mercantile Bank and Union Bank Ltd., whose reporting in the Press Communiqué was discounted sine 8th February 1974, so as to make the data comparable with those in earlier period.
- Excluding IMF A/c Nos. 1 & 2 SAF loan accounts, counterpart funds, deposits of foreign central banks, foreign governments, international organizations and deposit money banks etc.
- Separate compilation of Net Foreign Assets was started in 1988.
- Excluding inter-bank deposits, deposits of central, provincial governments and foreign constituents.
- Data since 1971 for former West Pakistan is being published.
- As per BSD Circular No. 9 dated 18-7-2006, the amounts of Time Deposits with tenor of less than six months have been included to Demand Deposits from July 06.

Note:

- The data has been revised due to inclusion of privatization commission account with NBP in government deposits since Jun 2003 to Jun 2006 (half yearly basis) and Jun 2006 on monthly basis up to end-Jun 2007.
- Compilation of M1 based on weekly data has been discontinued and other aggregates are available in the new format continued.

4.2 Currency in Circulation

(Million Rupees)

Period	Subsidiary Coins	One Rupee Coins and above	Five Rupee Bills and above	Total (1+2+3)	Held by	Held by	Currency in Tills of Scheduled Banks	Currency in Circulation (4-5-6-7)
					Banking	Issue		
					Department of SBP	Department of SBP		
	1	2	3	4	5	6	7	8
1950	24	56	1,765	1,845	51	-	17	1,777
1951	63	95	1,978	2,136	55	-	53	2,027
1952	79	121	2,155	2,355	61	-	57	2,236
1953	82	124	2,184	2,390	104	-	49	2,236
1954	87	134	2,364	2,585	124	-	44	2,416
1955	91	142	2,535	2,768	119	-	48	2,600
1956	98	169	2,960	3,227	125	-	50	3,051
1957	103	180	3,035	3,318	118	-	53	3,147
1958	110	195	3,465	3,770	93	-	52	3,624
1959	110	237	3,512	3,859	101	45	69	3,643
1960	113	237	3,679	4,029	113	40	64	3,812
1961	116	237	3,768	4,121	159	36	83	3,843
1962	119	237	3,793	4,149	148	40	95	3,865
1963	123	287	4,098	4,508	145	76	130	4,157
1964	129	287	4,573	4,989	130	49	149	4,661
1965	135	387	4,959	5,481	143	135	166	5,037
1966	134	387	5,888	6,409	142	133	198	5,936
1967	148	387	5,755	6,290	137	120	351	5,682
1968	158	387	5,880	6,425	126	103	311	5,885
1969	169	387	6,764	7,320	135	88	314	6,783
1970	181	387	7,148	7,716	198	71	352	7,095
1971	164	437	8,375	8,976	100	61	658	8,157
1972	122	365	5,398	5,885	98	116	498	5,173
1973	133	365	7,697	8,195	199	133	577	7,286
1974 ¹	147	365	9,836	10,348	239	73	741	9,295
1975	160	365	10,949	11,474	332	36	833	10,273
1976	175	515	13,306	13,995	300	80	1,012	12,603
1977	218	579	16,758	17,555	221	132	1,679	15,523
1978	238	629	19,605	20,472	371	137	1,654	18,310
1979	257	679	25,248	26,184	269	110	2,060	23,745
1980	279	779	29,178	30,236	232	168	2,187	27,649
1981	247	1,036	36,362	37,646	257	124	2,515	34,750
1982	272	1,137	39,279	40,689	237	137	2,665	37,650
1983	301	1,237	47,369	48,907	74	46	3,020	45,767
1984	329	1,387	53,724	55,440	211	186	3,004	52,039
1985	354	1,586	58,859	60,799	225	40	4,087	56,447
1986	380	1,787	65,637	67,804	197	230	4,101	63,276
1987	408	1,787	77,796	79,991	321	344	4,623	74,703
1988	445	1,787	91,205	93,437	209	308	5,135	87,785
1989	470	1,787	100,981	103,238	292	454	4,984	97,508
1990	515	1,787	118,515	120,817	112	287	5,351	115,067

4.2 Currency in Circulation

(Million Rupees)

Period	Subsidiary Coins	One Rupee Coins and above	Five Rupee Bills and above	Total (1+2+3)	Held by Banking Department of SBP	Held by Issue Department of SBP	Currency in Tills of Scheduled Banks	Currency in Circulation (4-5-6-7)
		2	3		5	6	7	8
1991 Jun.	559	2,186	142,171	144,916	167	443	7,339	136,967
Dec.	571	2,188	148,289	151,048	596	660	6,900	142,892
1992 Jun.	591	2,187	158,655	161,433	150	502	8,962	151,819
Dec.	608	2,587	167,919	171,114	338	215	8,237	162,324
1993 Jun.	627	2,587	175,719	178,933	424	344	11,301	166,864
Dec.	638	2,607	185,333	188,578	366	657	9,699	177,856
1994 Jun.	654	2,827	195,809	199,290	170	454	13,958	184,708
Dec.	654	2,604	213,942	217,200	312	577	20,484	195,827
1995 Jun.	672	2,604	229,313	232,589	234	413	16,363	215,579
Dec.	672	2,604	245,420	248,696	331	405	13,949	234,011
1996 Jun.	684	2,604	250,620	253,908	165	305	19,328	234,110
Dec.	687	2,525	263,684	266,896	457	382	13,987	252,070
1997 Jun.	697	2,528	259,364	262,589	219	408	17,821	244,141
Dec.	699	2,588	284,012	287,299	260	456	14,531	272,052
1998 Jun.	701	2,564	289,998	293,263	154	1,418	18,769	272,922
Dec.	702	2,601	318,129	321,432	259	1,702	18,325	301,146
1999 Jun.	702	2,514	305,326	308,542	120	1,835	18,870	287,716
Dec.	700	2,558	361,930	365,188	294	1,781	22,088	341,024
2000 Jun.	700	2,558	373,739	376,997	100	1,751	19,468	355,677
Dec.	702	2,623	429,215	432,540	127	1,728	20,216	410,468
2001 Jun.	708	2,726	393,114	396,548	178	1,727	19,178	375,465
Dec.	710	2,916	450,105	453,731	187	1,718	22,466	429,360
2002 Jun.	665	3,055	458,375	462,095	127	1,738	26,414	433,816
Dec.	665	3,423	511,287	515,375	169	1,951	25,510	487,746
2003 Jun.	662	4,004	522,891	527,557	214	2,351	30,415	494,577
Dec.	662	4,405	595,285	600,352	126	2,435	30,273	567,519
2004 Jun.	664	4,941	611,904	617,508	161	2,799	36,432	578,116
Dec.	667	5,574	691,072	697,313	126	3,068	38,836	655,282
2005 Jun.	667	6,093	705,720	712,480	146	2,961	43,462	665,911
Dec.	667	6,618	769,617	776,902	157	2,470	42,527	731,749
2006 Jun.	667	6,931	784,236	791,834	139	2,865	48,439	740,391
Dec.	667	6,933	917,809	925,408	141	2,640	48,367	874,260
2007 Jun.	667	7,441	893,293	901,401	136	3,012	58,072	840,181
Dec.	667	7,461	1,070,960	1,079,088	156	2,730	68,371	1,007,831
2008 Jun.	667	7,667	1,045,857	1,054,191	182	2,718	68,966	982,325
Dec.	665	7,696	1,205,289	1,213,650	207	2,575	86,649	1,124,219
2009 Jun.	665	7,685	1,223,521	1,231,871	196	2,496	77,006	1,152,173
Dec.	665	7,683	1,368,144	1,376,492	194	2,317	77,070	1,296,911
2010 Jun.	665	7,606	1,377,277	1,385,548	117	2,373	87,673	1,295,385
Dec.	665	7,594	1,595,122	1,603,381	106	2,306	86,095	1,514,875

4.2 Currency in Circulation

(Million Rupees)

Period	Subsidiary Coins and above	One Rupee Coins and above	Five Rupee Bills and above	Total (1+2+3)	Held by	Held by	Currency	Currency
					Banking	Issue	in Tills of	in
					Department	Department	Scheduled	Circulation
					of SBP	of SBP	Banks	(4-5-6-7)
	1	2	3	4	5	6	7	8
2011 Jun.	665	8,142	1,599,833	1,608,641	155	2,225	104,852	1,501,409
Dec.	665	8,112	1,694,829	1,703,607	125	2,091	110,188	1,591,203
2012 Jun.	665	8,148	1,776,962	1,785,775	160	1,814	110,055	1,673,746
Dec.	665	8,172	1,958,437	1,967,274	184	1,413	131,265	1,834,412
2013 Jun.	665	8,131	2,041,361	2,050,158	143	925	110,867	1,938,222
Dec.	665	8,125	2,212,092	2,220,882	137	749	133,340	2,086,655
2014 Jun.	666	8,099	2,309,127	2,317,891	111	418	139,490	2,177,873
Dec.	-	8,102	2,431,975	2,440,077	114	369	137,995	2,301,599
2015 Jun.	-	8,298	2,707,258	2,715,556	142	365	160,299	2,554,749

Source: Statistics & Data Warehouse Department, SBP

- Adjusted for former East Pakistan portion of assets and liabilities of Eastern Banking Corporation, Eastern Mercantile Bank and Union Bank Ltd., whose reporting in the Press Communiqué was discounted sine 8th February 1974, so as to make the data comparable with those in earlier period.
- Totals may not tally due to rounding.

4.3 Liabilities and Assets of State Bank of Pakistan Issue Department

(Million Rupees)

Period	LIABILITIES			ASSETS						Total
	Notes held in the Banking Department	Notes in Circulation	Total Liabilities / Assets	Gold, Coins and Bullion ²	Gold and Foreign Assets			Special Drawing Rights		
					Approved Foreign Exchange ³					
					Sterling Securities	Gov. of India Securities	India Notes ⁴			
1948 Jun.	59.3	700.6	759.9	-	-	-	220.7	-	220.7	
Jul.02*	21.5	520.8	542.3	-	-	-	5.3	-	5.3	
Dec.	23.5	1,673.6	1,697.1	20.1	567.0	155.6	814.4	-	1,557.1	
1949 Jun.	57.5	1,682.0	1,739.5	42.1	841.7	324.7	419.4	-	1,627.9	
Dec.	31.9	1,706.9	1,738.8	42.1	575.3	316.4	431.7	-	1,365.5	
1950 Jun.	50.6	1,714.4	1,765.0	42.1	671.2	143.9	299.9	-	1,157.1	
Dec.	57.4	1,925.1	1,982.5	42.1	671.2	132.7	299.9	-	1,145.9	
1951 Jun.	55.4	1,924.2	1,979.6	42.1	821.7	130.6	299.9	-	1,294.3	
Dec.	62.3	2,351.0	2,413.3	42.1	1,123.0	119.3	299.9	-	1,584.3	
1952 Jun.	61.3	2,093.6	2,154.9	79.1	784.3	119.4	299.9	-	1,282.7	
Dec.	48.0	2,008.2	2,056.2	79.1	392.8	118.8	299.9	-	890.6	
1953 Jun.	103.8	2,080.7	2,184.5	79.1	390.8	118.8	299.9	-	888.6	
Dec.	42.5	2,198.1	2,240.6	79.1	394.7	118.6	299.9	-	892.3	
1954 Jun.	123.8	2,240.2	2,364.0	79.1	384.7	138.9	299.9	-	902.6	
Dec.	89.0	2,399.0	2,488.0	79.1	402.3	214.1	299.9	-	995.5	
1955 Jun.	118.9	2,416.5	2,535.4	79.1	401.3	214.1	299.9	-	994.4	
Dec.	83.5	2,779.4	2,863.0	112.0	780.0	265.4	431.2	-	1,588.5	
1956 Jun.	124.8	2,835.4	2,960.2	113.3	969.8	165.9	430.3	-	1,679.3	
Dec.	103.3	3,264.6	3,367.9	113.3	820.3	236.3	430.2	-	1,600.2	
1957 Jun.	116.5	3,201.6	3,318.1	113.3	-	860.5	430.2	-	1,404.0	
Dec.	70.1	3,367.6	3,437.7	113.3	-	665.6	430.2	-	1,209.1	
1958 Jun.	92.2	3,373.3	3,465.5	114.7	-	627.3	430.2	-	1,172.2	
Dec.	76.2	3,525.5	3,601.7	230.7	-	507.6	430.2	-	1,168.6	
1959 Jun.	101.5	3,411.0	3,512.5	233.7	-	581.2	430.2	-	1,245.1	
Dec.	79.7	3,590.8	3,670.4	237.1	-	683.6	430.2	-	1,350.8	
1960 Jun.	113.1	3,566.0	3,679.1	246.7	-	706.6	430.2	-	1,383.5	
Dec.	68.2	3,941.6	4,009.8	246.7	-	742.5	430.2	-	1,419.4	
1961 Jun.	159.1	3,609.3	3,768.4	249.4	-	809.5	430.2	-	1,489.1	
Dec.	123.1	3,835.8	3,959.2	249.4	-	650.1	430.2	-	1,329.6	
1962 Jun.	148.1	3,645.1	3,793.2	250.0	-	659.8	430.2	-	1,340.0	
Dec.	64.5	3,914.5	3,979.0	250.0	-	629.9	430.2	-	1,310.1	
1963 Jun.	145.6	3,952.7	4,098.3	250.0	-	724.0	430.2	-	1,404.2	
Dec.	62.4	4,318.6	4,381.0	250.0	-	813.1	430.2	-	1,493.3	
1964 Jun.	129.7	4,443.7	4,573.4	251.6	-	786.2	430.2	-	1,467.9	
Dec.	39.5	4,822.5	4,862.1	251.6	-	769.1	430.2	-	1,450.8	
1965 Jun.	142.4	4,816.9	4,959.3	251.6	-	776.0	430.2	-	1,457.8	
Dec.	153.1	5,535.3	5,688.4	252.3	-	743.6	430.2	-	1,426.1	
1966 Jun.	142.5	5,745.9	5,888.4	252.3	-	907.7	430.2	-	1,590.2	
Dec.	84.4	6,175.1	6,259.5	252.3	-	632.6	273.2	-	1,158.0	
1967 Jun.	137.0	5,618.1	5,755.0	252.3	-	566.3	273.2	-	1,091.8	
Dec.	28.8	5,832.5	5,861.3	252.4	-	470.9	273.2	-	996.5	
1968 Jun.	125.6	5,754.4	5,880.0	254.5	-	604.0	273.2	-	1,131.7	
Dec.	46.9	6,383.9	6,430.8	254.5	-	713.2	273.2	-	1,240.9	
1969 Jun.	135.3	6,629.3	6,764.6	254.5	-	960.3	273.2	-	1,488.0	
Dec.	177.5	6,990.5	7,168.0	254.5	-	936.0	273.2	-	1,463.7	
1970 Jun.	198.1	6,950.2	7,148.3	254.5	-	829.6	273.2	-	1,357.3	
Dec.	143.5	7,905.3	8,048.8	254.5	-	602.5	273.2	50.8	1,181.0	

4.3 Liabilities and Assets of State Bank of Pakistan Issue Department

(Million Rupees)

Period		A S S E T S								
		Domestic				With Reserve Bank of India Pending Transfer to Pakistan ⁶				
		Rupee Coins / Notes ⁵	Govt. of Pakistan Securities	Internal Bills of Exchange & other Commercial Papers	Total	Gold Coins and Bullion ²	Sterling Securities	Govt. of India Securities	Rupee Coin	Total
1948	Jun.	23.5	-	-	23.5	17.0	345.2	136.9	16.6	515.7
	Jul.02*	21.3	-	-	21.3	17.0	345.2	136.9	16.6	515.7
	Dec.	18.5	50.0	-	68.5	1.9	38.8	15.4	15.4	71.5
1949	Jun.	52.6	-	-	52.6	1.9	38.8	15.4	3.0	59.0
	Dec.	49.6	264.7	-	314.3	1.9	38.8	15.4	3.0	59.0
1950	Jun.	55.6	509.8	-	565.4	1.9	30.6	7.0	3.0	42.5
	Dec.	43.2	751.0	-	794.1	1.9	30.6	7.0	3.0	42.5
1951	Jun.	40.2	602.6	-	642.8	1.9	30.6	7.0	3.0	42.5
	Dec.	21.5	765.0	-	786.5	1.9	30.6	7.0	3.0	42.5
1952	Jun.	63.2	766.5	-	829.7	1.9	30.6	7.0	3.0	42.5
	Dec.	64.6	1,058.6	-	1,123.2	1.9	30.6	7.0	3.0	42.5
1953	Jun.	62.8	1,190.6	-	1,253.4	1.9	30.6	7.0	3.0	42.5
	Dec.	58.9	1,246.9	-	1,305.7	1.9	30.6	7.0	3.0	42.5
1954	Jun.	52.3	1,366.6	-	1,418.9	1.9	30.6	7.0	3.0	42.5
	Dec.	46.3	1,403.8	-	1,450.1	1.9	30.6	7.0	3.0	42.5
1955	Jun.	44.0	1,454.7	-	1,498.7	1.9	30.6	7.0	3.0	42.5
	Dec.	21.1	1,194.3	-	1,215.4	1.9	44.1	10.1	3.0	59.0
1956	Jun.	68.0	1,154.0	-	1,222.0	1.9	44.1	10.1	3.0	59.0
	Dec.	55.6	1,653.1	-	1,708.7	1.9	44.1	10.1	3.0	59.0
1957	Jun.	56.2	1,799.2	-	1,855.4	1.9	44.1	10.1	3.0	59.0
	Dec.	45.4	2,124.2	-	2,169.6	1.9	44.1	10.1	3.0	59.0
1958	Jun.	41.9	2,192.4	-	2,234.3	1.9	44.1	10.1	3.0	59.0
	Dec.	46.4	2,327.7	-	2,374.1	1.9	44.1	10.1	3.0	59.0
1959	Jun.	45.2	2,163.2	-	2,208.4	1.9	44.1	10.1	3.0	59.0
	Dec.	40.7	2,219.9	-	2,260.6	1.9	44.1	10.1	3.0	59.0
1960	Jun.	39.8	2,196.8	-	2,236.6	1.9	44.1	10.1	3.0	59.0
	Dec.	30.5	2,500.9	-	2,531.5	1.9	44.1	10.1	3.0	59.0
1961	Jun.	36.4	2,183.9	-	2,220.3	1.9	44.1	10.1	3.0	59.0
	Dec.	27.2	2,543.4	-	2,570.6	1.9	44.1	10.1	3.0	59.0
1962	Jun.	40.5	2,353.7	-	2,394.2	1.9	44.1	10.1	3.0	59.0
	Dec.	26.3	2,583.6	-	2,609.8	1.9	44.1	10.1	3.0	59.0
1963	Jun.	75.7	2,559.4	-	2,635.1	1.9	44.1	10.1	3.0	59.0
	Dec.	58.3	2,770.4	-	2,828.7	1.9	44.1	10.1	3.0	59.0
1964	Jun.	49.2	2,997.3	-	3,046.5	1.9	44.1	10.1	3.0	59.0
	Dec.	27.8	3,264.4	60.6	3,352.8	1.9	44.1	10.1	3.0	59.0
1965	Jun.	135.1	3,132.4	175.0	3,442.5	1.9	44.1	10.1	3.0	59.0
	Dec.	133.4	3,716.1	353.7	4,203.3	1.9	44.1	10.1	3.0	59.0
1966	Jun.	133.4	3,808.9	296.9	4,239.2	1.9	44.1	10.1	3.0	59.0
	Dec.	104.6	4,679.1	263.9	5,047.6	1.9	44.1	6.4	1.9	54.2
1967	Jun.	120.0	4,489.0	-	4,609.0	1.9	44.1	6.4	1.9	54.2
	Dec.	86.3	4,580.6	150.0	4,816.8	1.9	37.8	6.4	1.9	48.0
1968	Jun.	102.8	4,197.6	400.0	4,700.4	1.9	37.8	6.4	1.9	48.0
	Dec.	53.6	4,543.3	545.0	5,141.9	1.9	37.8	6.4	1.9	48.0
1969	Jun.	87.4	4,456.9	684.3	5,228.7	1.9	37.8	6.4	1.9	48.0
	Dec.	40.9	5,209.4	406.1	5,656.4	1.9	37.8	6.4	1.9	48.0
1970	Jun.	71.1	5,265.8	406.1	5,743.1	1.9	37.8	6.4	1.9	48.0
	Dec.	71.6	6,442.1	306.1	6,819.8	1.9	37.8	6.4	1.9	48.0

* The first statement of account of the State Bank of Pakistan.

4.3 Liabilities and Assets of State Bank of Pakistan Issue Department

(Million Rupees)

		LIABILITIES			ASSETS				
					Gold and Foreign Assets				
Period		Notes held in the Banking Department	Notes in Circulation	Total Liabilities / Assets	Gold Coins and Bullion	Approved Foreign Exchange	India Notes	Special Drawing Rights	Total
1971	Jun.	99.4	9,392.7	9,492.1	258.2	635.8	273.2	71.5	1,238.7
	Dec.	62.3	8,123.2	8,185.5	258.2	398.5	273.2	65.5	995.4
1972	Jun.	97.4	8,008.2	8,105.5	649.8	1,492.7	650.0	447.6	3,240.1
	Dec.	204.6	9,312.1	9,516.7	649.8	1,269.7	650.0	228.1	2,797.6
1973	Jun.	198.2	10,214.3	10,412.5	649.8	2,403.5	650.0	307.8	4,011.1
	Dec.	232.7	10,997.7	11,230.4	649.8	2,882.3	650.0	328.6	4,510.6
1974	Jun.	238.8	10,307.3	10,546.0	649.8	2,417.5	650.0	296.7	4,014.0
	Dec.	159.5	11,484.4	11,643.9	649.8	2,848.6	650.0	256.4	4,404.8
1975	Jun.	331.7	11,310.4	11,642.1	649.8	2,957.6	650.0	167.9	4,425.3
	Dec.	274.3	12,084.7	12,359.0	649.8	2,181.4	535.2	306.2	3,672.6
1976	Jun.	300.1	13,007.9	13,308.0	662.3	4,409.1	535.2	563.1	6,169.7
	Dec.	365.0	14,491.0	14,856.0	662.3	3,367.5	475.9	472.0	4,977.6
1977	Jun.	220.3	16,537.6	16,757.9	662.2	2,456.8	480.3	476.7	4,076.0
	Dec.	561.7	18,297.9	18,859.6	662.2	3,293.5	480.3	427.4	4,863.4
1978	Jun.	370.1	19,235.0	19,605.1	3,053.0	5,798.6	495.2	433.9	9,780.7
	Dec.	631.8	21,682.4	22,314.2	3,768.5	2,987.7	495.2	368.7	7,620.1
1979	Jun.	269.2	24,978.8	25,248.0	4,765.4	1,927.7	524.4	560.3	7,777.8
	Dec.	557.1	27,177.8	27,734.9	9,046.9	712.3	524.4	413.6	10,697.2
1980	Jun.	232.0	28,946.5	29,178.5	11,547.2	4,239.0	543.9	-	16,330.1
	Dec.	556.2	32,750.2	33,306.4	11,547.2	2,864.3	543.9	-	14,955.3
1981	Jun.	257.4	36,104.9	36,362.3	7,644.1	7,186.0	492.0	-	15,322.1
	Dec.	650.7	35,637.1	36,287.8	7,644.1	4,953.3	492.0	-	13,089.4
1982	Jun.	237.1	39,042.3	39,279.4	7,025.5	6,725.4	541.1	-	14,292.0
	Dec.	619.1	41,990.2	42,609.3	7,028.0	9,429.7	541.1	-	16,998.7
1983	Jun.	74.3	47,294.5	47,368.8	10,016.6	21,366.5	557.0	-	31,940.1
	Dec.	604.4	47,772.1	48,376.4	10,016.6	22,738.6	557.0	-	33,312.2
1984	Jun.	211.2	53,513.6	53,724.8	9,550.8	18,663.1	537.3	-	28,751.2
	Dec.	570.2	52,800.2	53,370.4	9,550.8	10,949.8	537.3	-	21,037.9
1985	Jun.	225.5	58,633.5	58,858.9	9,490.9	6,051.5	557.2	-	16,099.6
	Dec.	382.9	59,174.0	59,556.9	9,500.1	11,118.8	557.2	-	21,176.0
1986	Jun.	196.7	65,439.8	65,636.5	11,080.9	12,629.1	577.6	-	24,287.5
	Dec.	684.9	71,717.1	72,402.0	11,080.9	8,772.9	577.6	-	20,431.3
1987	Jun.	320.6	77,475.6	77,796.2	14,791.8	12,389.6	580.8	-	27,762.2
	Dec.	459.4	83,969.9	84,429.3	14,791.8	8,225.5	580.8	-	23,598.1
1988	Jun.	208.6	90,997.2	91,205.7	15,022.6	7,079.9	557.3	-	22,659.7
	Dec.	682.2	95,108.5	95,790.8	15,022.6	5,014.1	557.3	-	20,593.9
1989	Jun.	292.3	100,689.3	100,981.6	15,077.9	6,001.6	553.8	-	21,633.3
	Dec.	909.6	107,526.3	108,435.9	15,077.9	6,580.7	553.8	-	22,212.3
1990	Jun.	112.5	118,402.6	118,515.1	14,702.6	10,411.5	536.0	-	25,650.1
	Dec.	276.0	128,680.7	128,956.6	14,702.6	1,303.3	536.0	-	16,541.9
1991	Jun.	167.4	142,003.1	142,170.5	17,148.1	8,275.4	494.5	-	25,918.0
	Dec.	595.7	147,693.7	148,289.4	17,250.0	7,139.6	494.5	-	24,884.1
1992	Jun.	150.3	158,505.1	158,655.4	17,153.3	11,949.0	418.6	-	29,520.8
	Dec.	337.8	167,581.6	167,919.4	17,204.0	16,791.1	418.6	-	34,413.7
1993	Jun.	423.5	175,296.0	175,719.5	20,499.4	3,619.7	373.1	-	24,492.2
	Dec.	365.3	184,967.2	185,332.5	20,499.4	16,024.8	373.1	-	36,897.4
1994	Jun.	169.3	195,860.1	196,029.4	23,897.4	54,147.3	421.3	-	78,466.0
	Dec.	311.3	213,630.4	213,941.7	23,987.1	72,675.1	421.3	-	97,083.5

4.3 Liabilities and Assets of State Bank of Pakistan Issue Department

(Million Rupees)

Period		ASSETS								
		Domestic				With Reserve Bank of India Pending Transfer to Pakistan				
		Rupee Coins / Notes	Govt. of Pakistan Securities	Internal Bills of Exchange & other Commercial Papers	Total	Gold Coins and Bullion	Sterling Securities	Govt. of India Securities	Rupee Coin	Total
1971	Jun.	61.2	7,449.6	694.6	8,205.5	1.9	37.8	6.4	1.9	48.0
	Dec.	27.2	6,728.5	386.4	7,142.1	1.9	37.8	6.4	1.9	48.0
1972	Jun.	116.4	4,236.0	384.6	4,737.0	14.0	94.7	15.3	4.5	128.5
	Dec.	127.6	6,078.5	384.6	6,590.6	14.0	94.7	15.3	4.5	128.5
1973	Jun.	133.4	5,754.9	384.6	6,272.9	14.0	94.7	15.3	4.5	128.5
	Dec.	76.4	6,148.2	384.6	6,609.2	14.0	76.8	15.3	4.5	110.6
1974	Jun.	72.6	5,962.7	384.6	6,419.9	14.0	78.3	15.8	4.5	112.1
	Dec.	37.7	6,707.1	384.6	7,129.4	14.0	76.0	15.3	4.5	109.8
1975	Jun.	35.8	6,686.6	384.6	7,107.0	14.0	76.0	15.3	4.5	109.8
	Dec.	42.8	8,156.8	384.6	8,584.2	14.0	71.2	12.5	4.5	102.2
1976	Jun.	79.9	6,571.5	384.6	7,036.0	14.0	71.2	12.5	4.5	102.0
	Dec.	80.2	9,631.6	78.5	9,790.3	14.0	58.3	11.2	4.5	88.0
1977	Jun.	132.2	12,385.2	78.5	12,595.9	14.0	56.3	11.2	4.5	86.0
	Dec.	83.8	13,747.8	78.5	13,910.1	14.0	56.3	11.2	4.5	86.0
1978	Jun.	137.3	9,470.8	78.5	9,686.6	60.9	60.9	11.6	4.5	137.8
	Dec.	97.1	14,366.4	78.5	14,542.0	75.1	60.9	11.6	4.5	152.1
1979	Jun.	109.6	17,102.1	78.5	17,290.2	92.3	70.9	12.3	4.5	179.9
	Dec.	124.3	16,576.9	78.5	16,779.7	170.2	70.9	12.3	4.5	257.9
1980	Jun.	167.9	12,290.8	78.5	12,537.2	217.3	77.2	12.8	4.5	311.7
	Dec.	98.8	17,865.1	75.5	18,039.4	217.3	77.2	12.8	4.5	311.7
1981	Jun.	123.8	20,616.5	78.5	20,818.8	141.6	63.7	11.5	4.5	221.3
	Dec.	149.3	22,749.3	78.5	22,977.1	141.6	63.7	11.5	4.5	221.3
1982	Jun.	136.4	24,555.2	78.5	24,770.1	130.1	70.1	12.7	4.5	217.4
	Dec.	163.8	25,150.9	78.5	25,393.2	130.1	70.1	12.7	4.5	217.4
1983	Jun.	45.6	15,037.2	78.5	15,161.3	184.0	66.5	13.1	3.9	267.4
	Dec.	153.2	14,565.1	78.5	14,796.8	184.0	66.5	13.1	3.9	267.4
1984	Jun.	185.8	24,455.7	78.5	24,720.0	175.2	62.1	12.6	3.7	253.6
	Dec.	131.4	31,869.0	78.5	32,078.9	175.2	62.1	12.6	3.7	253.6
1985	Jun.	39.7	42,385.0	78.5	42,503.2	170.7	68.5	13.1	3.9	256.2
	Dec.	328.5	37,717.7	78.5	38,124.7	170.7	68.5	13.1	3.9	256.2
1986	Jun.	230.0	40,741.9	78.5	41,050.5	195.9	85.0	13.5	4.0	298.5
	Dec.	295.6	51,298.2	78.5	51,672.3	195.9	85.0	13.5	4.0	298.5
1987	Jun.	343.9	49,241.1	78.5	49,663.5	260.6	92.2	13.6	4.0	370.5
	Dec.	377.0	60,005.3	78.5	60,460.7	260.6	92.2	13.6	4.0	370.5
1988	Jun.	308.0	67,777.0	78.5	68,163.5	263.9	101.7	13.1	3.9	382.5
	Dec.	393.0	74,342.9	78.5	74,814.4	263.9	101.7	13.1	3.9	382.5
1989	Jun.	453.8	78,426.8	78.5	78,959.1	264.3	108.0	13.0	3.8	389.2
	Dec.	108.6	85,647.8	78.5	85,834.4	264.3	108.0	13.0	3.8	389.2
1990	Jun.	287.3	92,099.7	78.5	92,465.5	257.7	125.4	12.6	3.7	399.5
	Dec.	428.8	111,507.9	78.5	112,015.0	257.7	125.4	12.6	3.7	399.5
1991	Jun.	442.7	115,285.5	78.5	115,806.7	300.6	130.1	11.6	3.4	445.7
	Dec.	659.7	107,221.4	15,078.5	122,959.5	300.6	130.1	11.6	3.4	445.7
1992	Jun.	501.7	113,093.9	15,078.5	128,674.1	289.8	157.8	9.8	2.9	460.4
	Dec.	215.0	117,751.7	15,078.5	133,045.2	289.8	157.8	9.8	2.9	460.4
1993	Jun.	344.1	135,319.2	15,078.5	150,741.8	342.4	131.7	8.8	2.6	485.5
	Dec.	657.0	132,214.1	15,078.5	147,949.6	342.4	131.7	8.8	2.7	485.5
1994	Jun.	454.0	101,463.1	15,078.5	116,995.6	399.1	155.8	9.9	3.0	567.8
	Dec.	576.6	100,635.4	15,078.5	116,290.5	399.1	155.8	9.9	3.0	567.8

4.3 Liabilities and Assets of State Bank of Pakistan Issue Department

(Million Rupees)

Period	LIABILITIES			ASSETS			
	Notes held in the Banking Department	Notes in Circulation	Total Liabilities / Assets	Gold Coins and Bullion	Approved Foreign Exchange	India Notes	Total
1995 Jun.	233.2	229,080.0	229,313.2	24,260.1	70,008.9	425.6	94,694.6
Dec.	334.6	246,572.8	246,907.4	24,275.0	25,949.1	425.6	50,649.7
1996 Jun.	164.7	250,455.6	250,620.3	27,116.6	32,381.5	431.0	59,929.1
Dec.	456.6	263,227.4	263,684.0	27,203.3	16,437.6	431.0	44,071.9
1997 Jun.	219.3	259,144.7	259,363.9	27,515.9	21,332.6	487.1	49,335.6
Dec.	177.4	283,104.9	283,282.3	27,515.9	12,667.6	487.1	40,670.6
1998 Jun.	153.4	289,844.4	289,997.8	27,833.5	18,718.6	468.2	47,020.4
Dec.	258.2	317,870.7	318,128.9	27,880.0	37,327.0	468.2	65,675.2
1999 Jun.	120.0	305,206.4	305,326.4	27,614.7	75,279.2	511.9	103,405.9
Dec.	294.1	361,635.8	361,929.9	27,672.9	64,253.5	511.9	92,438.3
2000 Jun.	99.7	373,639.0	373,738.7	31,002.0	60,152.3	498.6	91,652.9
Dec.	127.8	429,087.4	429,215.2	31,002.0	57,567.0	498.6	89,067.7
2001 Jun.	177.6	392,936.5	393,114.1	35,617.7	111,027.2	580.7	147,225.5
Dec.	171.5	457,545.7	457,717.3	35,617.7	128,576.9	580.7	164,775.3
2002 Jun.	126.6	458,247.9	458,374.5	39,378.2	245,300.3	528.6	285,207.2
Dec.	168.9	511,118.2	511,287.1	39,378.2	398,620.2	528.6	438,527.1
2003 Jun.	214.2	522,676.9	522,891.1	41,246.5	459,116.6	535.2	500,898.3
Dec.	125.8	595,159.2	595,285.0	41,257.0	514,517.5	535.2	556,309.6
2004 Jun.	160.8	611,742.9	611,903.7	47,532.1	514,138.8	543.8	562,214.7
Dec.	126.0	690,946.2	691,072.2	47,532.1	434,236.5	543.8	482,312.4
2005 Jun.	145.6	705,720.1	705,865.7	53,870.0	484,308.4	593.0	538,771.4
Dec.	156.6	769,617.5	769,774.1	53,870.0	426,373.5	593.0	480,836.5
2006 Jun.	139.3	784,235.9	784,375.2	76,317.3	567,347.6	562.6	644,227.4
Dec.	140.9	917,808.9	917,949.9	76,317.3	561,728.7	562.6	638,608.5
2007 Jun.	135.6	893,292.8	893,428.4	81,277.1	697,851.6	638.2	779,767.0
Dec.	187.7	1,076,328.6	1,076,516.3	99,127.4	699,199.5	638.2	798,965.2
2008 Jun.	160.7	1,050,148.2	1,050,308.9	122,618.6	465,771.5	638.2	589,028.4
Dec.	205.8	1,225,792.0	1,225,997.8	133,004.4	147,248.2	683.7	280,936.3
2009 Jun.	129.2	1,231,652.3	1,231,781.4	163,592.7	343,492.3	683.7	507,768.6
Dec.	143.1	1,386,195.1	1,386,338.2	203,345.6	463,693.3	727.7	667,766.6
2010 Jun.	196.6	1,390,933.9	1,391,130.5	212,737.5	478,236.6	727.7	691,701.8
Dec.	179.8	1,631,209.0	1,631,388.7	245,512.0	527,187.8	789.4	773,489.3
2010 Jun.	176.9	1,624,076.8	1,624,253.8	273,247.3	398,419.3	789.4	672,456.0
Dec.	179.9	1,715,174.2	1,715,354.0	320,839.6	490,136.2	827.5	811,803.4
2012 Jun.	106.6	1,785,416.8	1,785,523.4	303,220.3	367,358.0	827.5	671,405.8
Dec.	137.5	2,006,392.9	2,006,530.4	345,346.5	205,785.0	726.7	551,858.3
2013 Jun.	165.6	2,052,684.9	2,052,850.5	284,698.1	100,266.4	726.7	385,691.3
Dec.	182.7	2,286,850.7	2,287,033.4	281,689.0	69,936.1	723.4	352,348.6
2014 Jun.	108.1	2,312,532.5	2,312,640.6	255,759.2	343,217.4	723.4	599,700.0
Dec.	190.5	2,500,581.1	2,500,771.6	249,769.9	519,720.8	707.6	770,198.2
2015 Jun.	102.3	2,726,518.3	2,726,620.6	252,029.5	683,904.5	707.6	936,641.6

Note:

1. The assets and liabilities of the State Bank of Pakistan pertaining to its offices in the former East Pakistan were excluded as from 5th July 1974 and net position added to Other Assets or Other Liabilities at the case may be. The data after June 1974 are, therefore, not comparable with the data for the earlier period.
2. Prior to 29th August 1958, Gold amounting to Rs.42, 071,400 was valued at 0.549191 gram fine per rupee and the balance at 0.268601 gram fine per rupee. Between 29th August and 3rd October 1958, Gold has been valued at 0.268601 gram fine per rupee. Since 3rd October 1958, Gold is valued at 0.186621 gram fine rupee vide State Bank of Pakistan (Amendment) Act, 1958. The Gold has been revalued at 0.0744103 gram fine per rupee from 11th May 1992. With effect from 7th May 1978 and 6th July 1980, Gold has been valued at end financial year (June) on the basis of closing London Market rate.
3. Amalgamated under the head "Approved Foreign Exchange" with effect from 26th April 1967. Approved Foreign Exchange includes SDR held with IMF w.e.f June 2004.

4.3 Liabilities and Assets of State Bank of Pakistan Issue Department

(Million Rupees)

Period	ASSETS									
	Domestic Assets				With Reserve Bank of India Pending Transfer to Pakistan					
	Rupee Coins / Notes	Govt. of Pakistan Securities	Internal Bills of Exchange & other Commercial Papers	Total	Gold Coins and Bullion	Sterling Securities	Govt. of India Securities	Rupee Coin	Total	
1995 Jun.	413.4	118,547.3	15,078.5	134,039.2	403.1	163.4	10.0	3.0	579.5	
Dec.	392.6	180,207.2	15,078.5	195,678.2	403.1	163.4	10.0	3.0	579.5	
1996 Jun.	305.5	174,664.0	15,078.5	190,048.0	450.3	179.7	10.1	3.0	643.2	
Dec.	382.3	203,508.1	15,078.5	218,968.9	450.3	179.7	10.1	3.0	643.2	
1997 Jun.	407.8	193,850.0	15,078.5	209,336.3	454.6	222.6	11.4	3.4	692.0	
Dec.	426.2	226,415.0	15,078.5	241,919.7	454.6	222.6	11.4	3.4	692.0	
1998 Jun.	1,417.5	225,757.1	15,078.5	242,253.1	457.7	252.3	11.0	3.3	724.3	
Dec.	1,710.0	234,941.7	15,078.5	251,729.5	457.7	252.3	11.0	3.3	724.3	
1999 Jun.	1,835.5	184,270.0	15,078.5	201,184.0	452.3	268.7	12.0	3.6	736.6	
Dec.	1,780.8	251,895.7	15,078.5	268,755.0	452.3	268.7	12.0	3.6	736.6	
2000 Jun.	1,751.2	264,472.6	15,078.5	281,302.4	506.1	262.0	11.7	3.5	783.3	
Dec.	1,727.8	322,557.9	15,078.5	339,364.2	506.1	262.0	11.7	3.5	783.3	
2001 Jun.	1,726.7	243,187.2	78.5	244,992.4	581.5	297.1	13.6	4.0	896.2	
Dec.	1,729.9	290,237.4	78.5	292,045.8	581.5	297.1	13.6	4.0	896.2	
2002 Jun.	1,738.0	170,389.5	78.5	172,206.0	642.1	303.2	12.4	3.7	961.3	
Dec.	1,950.7	69,769.6	78.5	71,798.8	642.1	303.2	12.4	3.7	961.3	
2003 Jun.	2,351.1	18,558.7	78.5	20,988.3	671.7	316.5	12.6	3.7	1,004.5	
Dec.	2,434.6	35,457.8	78.5	37,970.9	671.7	316.5	12.6	3.7	1,004.5	
2004 Jun.	2,799.2	45,671.5	78.5	48,549.2	773.1	350.1	12.8	3.8	1,139.8	
Dec.	3,067.7	204,473.9	78.5	207,620.1	773.1	350.1	12.8	3.8	1,139.8	
2005 Jun.	2,961.2	162,802.6	78.5	165,842.3	876.2	357.8	13.9	4.1	1,252.0	
Dec.	2,469.6	285,137.5	78.5	287,685.7	876.2	357.8	13.9	4.1	1,252.0	
2006 Jun.	2,865.5	135,585.4	78.5	138,529.4	1,240.4	360.9	13.2	3.9	1,618.4	
Dec.	2,640.0	275,004.4	78.5	277,722.9	1,240.4	360.9	13.2	3.9	1,618.4	
2007 Jun.	3,012.3	108,830.3	78.5	111,921.1	1,320.9	400.1	15.0	4.4	1,740.3	
Dec.	2,730.4	272,714.7	78.5	275,523.6	1,608.1	400.1	15.0	4.4	2,027.5	
2008 Jun.	2,722.5	456,070.5	78.5	458,871.9	1,989.2	400.1	15.0	4.4	2,408.6	
Dec.	2,576.5	939,781.7	78.5	942,436.7	2,157.7	446.5	16.0	4.7	2,624.9	
2009 Jun.	2,460.1	718,353.1	78.5	720,891.7	2,653.9	446.5	16.0	4.7	3,121.1	
Dec.	2,316.8	712,411.6	78.5	714,806.9	3,298.8	443.9	17.1	5.0	3,764.8	
2010 Jun.	2,309.1	693,124.0	78.5	695,511.6	3,451.2	443.9	17.1	5.0	3,917.2	
Dec.	2,267.3	851,122.7	78.5	853,468.6	3,982.9	424.1	18.5	5.4	4,430.9	
2011 Jun.	2,232.4	944,606.0	78.5	946,916.9	4,432.8	424.1	18.5	5.4	4,880.8	
Dec.	2,091.3	895,697.9	78.5	897,867.6	5,204.1	453.9	19.4	5.6	5,683.0	
2012 Jun.	1,815.0	1,106,829.2	78.5	1,108,722	4,915.9	453.9	19.4	5.6	5,394.9	
Dec.	1,422.0	1,447,063.6	78.5	1,448,564	5,599.0	487.0	17.0	5.0	6,108.0	
2013 Jun.	926.3	1,661,030.0	78.5	1,662,034	4,615.5	487.0	17.0	5.0	5,124.4	
Dec.	753.8	1,928,840.8	-	1,929,594	4,566.6	501.7	17.0	4.9	5,090.2	
2014 Jun.	420.5	1,707,629.0	-	1,708,049	4,144.0	501.7	240.4	4.9	4,891.0	
Dec.	251.5	1,725,479.1	-	1,725,730	4,047.0	555.7	235.2	4.8	4,842.7	
2015 Jun.	285.4	1,784,816.1	-	1,785,101	4,081.7	555.7	235.2	4.8	4,877.4	

Source: Finance Department, SBP

4. Receivable from Reserve Bank of India.

5. Consists of One-Rupee Coins and One Rupee Notes, both, being issued by the Federal Government, are Liabilities of the Government.

6. Unpaid balance of Assets receivable from the Reserve Bank of India under the Partition Agreement.

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

Period		L I A B I L I T I E S										Total Liabilities/ Assets
		D e p o s i t s								Bills Payable	Other Liabilities	
		Capital Paid-up	Reserve Fund	Rural Credit Fund	Federal Govt.	Provincial Govts.	Banks	Others	Total			
1948	Jun.	15.3	-	-	648.1	75.9	284.4	87.9	1,096.3	0.1	1.6	1,113.3
	Jul.02*	15.3	-	-	666.3	59.8	251.3	30.6	1,008.0	0.3	7.7	1,031.3
	Dec.	24.4	-	-	923.0	63.4	147.0	35.3	1,168.7	2.9	29.9	1,226.0
1949	Jun.	30.0	30.0	-	772.3	47.6	217.3	34.8	1,072.0	1.4	32.5	1,165.9
	Dec.	30.0	30.0	-	480.8	112.1	218.7	44.5	856.2	0.2	19.7	936.1
1950	Jun.	30.0	30.0	-	515.8	43.9	149.3	36.8	745.8	3.0	26.1	834.9
	Dec.	30.0	30.0	-	640.9	32.0	100.0	33.4	806.2	1.5	24.0	891.7
1951	Jun.	30.0	30.0	-	775.2	21.7	189.0	42.8	1,028.7	7.7	51.2	1,147.6
	Dec.	30.0	30.0	-	582.0	54.1	147.5	43.4	827.0	2.4	39.2	928.5
1952	Jun.	30.0	30.0	-	441.8	2.4	109.3	41.0	594.5	11.6	30.5	696.6
	Dec.	30.0	30.0	-	377.1	8.5	101.3	38.2	525.0	1.5	35.1	621.6
1953	Jun.	30.0	30.0	-	371.2	6.3	146.3	24.4	548.2	13.7	60.7	682.6
	Dec.	30.0	30.0	-	215.5	20.6	110.2	24.3	370.6	1.3	40.6	472.5
1954	Jun.	30.0	30.0	-	172.2	27.3	163.9	23.5	386.9	6.3	48.7	501.9
	Dec.	30.0	30.0	-	173.0	48.8	122.3	62.0	406.1	1.5	52.7	520.3
1955	Jun.	30.0	30.0	-	107.3	64.2	194.0	38.0	403.5	8.6	39.2	511.3
	Dec.	30.0	30.0	-	151.7	11.2	130.6	219.0	512.5	0.9	52.3	625.7
1956	Jun.	30.0	30.0	-	250.5	82.2	274.9	98.7	706.3	15.1	72.3	853.7
	Dec.	30.0	30.0	-	432.5	7.6	143.7	31.7	615.5	2.4	107.9	785.8
1957	Jun.	30.0	30.0	-	622.7	50.6	161.0	93.1	927.4	15.6	126.7	1,129.7
	Dec.	30.0	30.0	-	764.4	-	154.5	93.3	1,012.2	2.2	73.3	1,147.7
1958	Jun.	30.0	30.0	-	817.1	-	208.9	50.8	1,076.8	8.0	119.0	1,263.8
	Dec.	30.0	30.0	-	821.9	5.0	152.6	56.2	1,035.8	2.4	98.4	1,196.5
1959	Jun.	30.0	30.0	-	829.2	16.8	261.5	48.7	1,156.2	2.4	142.6	1,361.2
	Dec.	30.0	41.5	-	114.3	86.2	168.9	759.1	1,128.4	1.0	111.2	1,312.2
1960	Jun.	30.0	41.5	-	114.8	9.2	194.3	877.8	1,196.1	5.4	154.0	1,427.0
	Dec.	30.0	51.5	-	109.4	3.4	188.7	1,095.6	1,397.1	2.9	117.7	1,599.2
1961	Jun.	30.0	41.5	10.0	62.3	7.4	195.7	1,202.8	1,468.2	8.6	166.8	1,725.1
	Dec.	30.0	46.5	20.0	101.9	45.7	197.0	1,085.8	1,430.3	1.4	126.5	1,654.7
1962	Jun.	30.0	46.5	20.0	210.8	48.7	230.5	989.4	1,479.4	2.6	222.4	1,800.9
	Dec.	30.0	56.5	25.0	185.2	183.7	235.0	910.5	1,514.4	1.1	165.2	1,792.1
1963	Jun.	30.0	56.5	25.0	159.6	7.5	305.7	1,172.9	1,645.7	3.2	218.3	1,978.7
	Dec.	30.0	66.5	30.0	184.6	28.7	357.9	945.1	1,516.5	1.0	128.0	1,771.9
1964	Jun.	30.0	66.5	30.0	305.7	5.0	384.0	845.7	1,540.4	5.4	218.7	1,891.0
	Dec.	30.0	77.5	35.0	189.0	29.7	393.6	950.5	1,562.9	2.9	208.0	1,916.2
1965	Jun.	30.0	77.5	35.0	271.4	5.0	583.6	1,124.0	1,984.0	3.7	306.7	2,436.9
	Dec.	30.0	92.5	40.0	150.4	5.1	521.3	1,355.9	2,032.5	1.4	255.3	2,451.8
1966	Jun.	30.0	92.5	40.0	240.6	-	490.7	1,181.0	1,912.3	3.9	359.5	2,438.2
	Dec.	30.0	120.0	50.0	39.1	5.1	578.8	1,407.2	2,030.2	3.7	303.2	2,537.1

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

Period		A S S E T S								
		Notes and Coins ¹	Bills Purchased & Discounted		Balance Held Outside Pakistan ²	Govt. Debtor Balances ³	Loans and Advances to Govts.	Other Loans and Advances	Investment	Other Assets
1948	Jun.	59.4	-	-	1,025.3	-	-	0.6	-	28.0
	Jul.02*	22.0	-	-	999.2	-	0.3	-	-	9.9
	Dec.	23.7	-	122.0	993.4	-	3.7	-	78.0	5.3
1949	Jun.	57.7	-	124.8	827.1	-	0.5	-	145.3	10.4
	Dec.	32.2	-	104.8	468.7	-	-	22.4	279.2	28.9
1950	Jun.	50.7	-	101.6	313.0	-	-	0.1	181.3	188.2
	Dec.	57.4	-	105.1	442.2	-	0.5	92.0	150.8	43.8
1951	Jun.	55.4	-	98.9	616.1	-	3.5	-	303.1	70.6
	Dec.	62.3	-	98.9	439.9	-	0.5	136.0	126.8	64.1
1952	Jun.	61.3	-	96.3	-	-	1.8	132.8	291.1	113.3
	Dec.	48.0	-	3.2	-	4.8	152.5	73.1	255.0	85.0
1953	Jun.	103.8	-	19.5	-	84.2	18.3	24.2	335.6	97.0
	Dec.	42.5	-	-	-	4.2	3.5	40.5	287.4	94.4
1954	Jun.	123.8	-	-	-	22.1	52.7	30.8	170.7	101.8
	Dec.	89.0	-	0.2	-	-	53.1	185.6	115.1	77.4
1955	Jun.	118.9	-	1.7	-	21.5	32.0	24.8	216.4	96.0
	Dec.	83.5	-	11.0	-	10.9	1.3	183.1	238.1	97.7
1956	Jun.	124.8	-	0.5	-	-	-	29.8	537.7	160.9
	Dec.	103.3	-	9.6	-	-	1.8	217.2	347.7	106.2
1957	Jun.	116.8	-	0.6	-	-	-	94.0	809.7	108.6
	Dec.	70.2	-	1.2	-	87.6	31.6	150.6	684.2	122.3
1958	Jun.	92.3	-	40.2	193.7	41.7	68.6	41.8	688.4	97.1
	Dec.	76.2	-	1.1	126.3	32.8	88.8	187.7	593.0	90.6
1959	Jun.	101.6	-	2.8	288.2	-	86.5	18.6	767.1	96.4
	Dec.	79.8	-	10.0	378.6	-	92.6	106.1	547.8	97.3
1960	Jun.	113.2	-	-	346.9	8.9	116.5	43.2	693.0	105.3
	Dec.	68.3	-	-	377.0	6.8	124.1	457.1	469.8	96.2
1961	Jun.	159.2	-	-	207.7	-	15.0	346.8	886.6	109.8
	Dec.	123.4	-	-	277.2	-	28.2	608.2	503.3	114.4
1962	Jun.	148.2	-	-	295.3	-	95.9	445.1	690.1	126.3
	Dec.	64.5	-	-	334.8	-	-	543.9	735.3	113.6
1963	Jun.	145.6	-	-	517.6	-	56.3	440.4	682.4	136.3
	Dec.	62.5	-	29.9	277.8	-	31.1	544.0	703.7	122.8
1964	Jun.	129.8	-	-	237.7	54.2	78.3	815.6	432.0	143.4
	Dec.	39.7	-	24.8	65.4	2.8	10.0	1,424.2	219.9	129.5
1965	Jun.	142.4	-	24.8	33.2	32.7	107.4	1,564.2	368.8	163.4
	Dec.	153.1	149.9	182.8	56.6	20.5	85.5	1,334.8	319.7	148.4
1966	Jun.	142.5	175.7	44.7	187.4	109.7	132.0	653.5	807.3	185.4
	Dec.	84.5	449.0	20.7	64.3	0.8	108.1	1,234.8	425.3	149.6

* The first statement of accounts of the State Bank of Pakistan.

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

Period		L I A B I L I T I E S											Total
		L o a n s							D e p o s i t s				
		Capital Paid-up	Reserve Fund	Rural Credit Fund	Industrial Credit Fund	Export Credit Fund	Guar- antee Fund	Housing Credit Fund	Federal Govt.	Provincial Govts.	Banks	Others	
1967	Jun.	30.0	120.0	50.0	-	-	-	-	199.2	21.7	758.6	1,193.1	2,172.6
	Dec.	30.0	147.5	75.0	-	-	-	-	76.9	2.5	790.1	1,479.7	2,349.2
1968	Jun.	30.0	147.5	75.0	30.0	-	-	-	70.0	--	687.0	1,480.7	2,237.2
	Dec.	30.0	147.5	100.0	50.0	-	-	-	39.8	5.0	740.8	1,550.1	2,335.8
1969	Jun.	30.0	147.5	100.0	50.0	-	-	-	272.7	--	758.1	1,430.1	2,460.9
	Dec.	30.0	147.5	125.0	70.0	-	-	-	216.3	794.3	801.6	1,433.5	3,245.6
1970	Jun.	30.0	147.5	125.0	70.0	-	-	-	386.4	199.8	865.5	1,390.8	2,842.7
	Dec.	30.0	147.5	150.0	90.0	-	-	-	82.9	402.3	896.7	1,400.1	2,782.0
1971	Jun.	30.0	147.5	150.0	90.0	-	-	-	187.1	94.3	831.9	1,458.5	2,571.8
	Dec.	30.0	147.5	175.0	110.0	20.0	-	-	428.3	63.3	1,102.8	2,049.4	3,643.8
1972	Jun.	30.0	147.5	175.0	110.0	20.0	-	-	543.9	92.9	1,333.7	3,128.1	5,098.6
	Dec.	30.0	147.5	200.0	130.0	40.0	20.0	-	239.6	387.9	1,371.6	3,389.9	5,389.1
1973	Jun.	30.0	147.5	200.0	130.0	40.0	20.0	-	621.5	102.2	1,589.3	2,816.6	5,129.6
	Dec.	30.0	147.5	230.0	180.0	60.0	40.0	-	467.1	129.4	1,646.5	3,878.8	6,121.8
1974	Jun.	30.0	147.5	230.0	180.0	60.0	40.0	-	75.6	126.7	1,424.0	4,522.2	6,148.4
	Dec.	30.0	147.5	300.0	200.0	90.0	60.0	-	240.6	41.1	1,342.7	5,286.4	6,910.8
1975	Jun.	30.0	147.5	300.0	200.0	90.0	60.0	-	274.5	30.0	1,874.3	6,399.0	8,577.8
	Dec.	30.0	150.0	400.0	200.0	150.0	100.0	-	30.6	96.7	1,850.8	7,253.3	9,231.4
1976	Jun.	100.0	80.0	400.0	200.0	150.0	100.0	-	462.9	74.7	2,252.1	7,270.3	10,060.0
	Dec.	100.0	100.0	500.0	200.0	170.0	150.0	-	253.6	61.7	2,406.9	7,607.5	10,329.7
1977	Jun.	100.0	100.0	500.0	200.0	170.0	150.0	-	36.2	61.5	2,777.3	7,921.0	10,796.0
	Dec.	100.0	120.0	600.0	230.0	230.0	220.0	-	537.2	20.6	2,681.5	8,004.4	11,243.7
1978	Jun.	100.0	120.0	600.0	230.0	280.0	220.0	-	72.3	15.2	3,467.2	7,914.2	11,468.9
	Dec.	100.0	2,120.0	770.0	330.0	380.0	220.0	-	59.8	374.4	3,724.6	7,237.8	11,396.5
1979	Jun.	100.0	2,120.0	770.0	330.0	380.0	220.0	-	1,092.4	313.5	4,590.5	7,355.2	13,351.6
	Dec.	100.0	2,870.0	940.0	450.0	550.0	220.0	-	-	336.8	4,986.1	7,255.2	12,578.1
1980	Jun.	100.0	2,870.0	940.0	450.0	550.0	220.0	-	920.2	295.9	5,237.6	8,968.2	15,421.9
	Dec.	100.0	7,870.0	940.0	450.0	550.0	300.0	430.0	160.4	40.1	4,745.1	10,111.4	15,056.9
1981	Jun.	100.0	7,870.0	940.0	450.0	550.0	300.0	430.0	825.0	1,917.3	4,865.8	12,205.2	19,813.3
	Dec.	100.0	7,000.0	940.0	450.0	550.0	300.0	430.0	3,768.9	2,950.1	4,913.9	13,811.2	25,444.0
1982	Jun.	100.0	120.0	940.0	450.0	550.0	254.3	430.0	2,808.5	2,954.4	5,983.0	17,121.3	28,867.2
	Dec.	100.0	500.0	940.0	450.0	550.0	300.0	430.0	2,785.8	3,148.1	5,962.7	18,786.9	30,683.5
1983	Jun.	100.0	500.0	940.0	450.0	550.0	300.0	430.0	6,253.3	2,730.2	6,706.5	22,570.9	38,260.9
	Dec.	100.0	1,300.0	1,000.0	550.0	550.0	300.0	450.0	10,528.5	2,891.3	6,942.7	22,617.1	42,979.6
1984	Jun.	100.0	1,300.0	1,000.0	550.0	550.0	300.0	450.0	8,345.6	3,367.7	8,160.9	22,394.6	42,268.8
	Dec.	100.0	2,100.0	1,500.0	600.0	550.0	300.0	500.0	4,128.4	4,223.5	10,583.8	22,192.1	41,127.8

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

Period	LIABILITIES					A S S E T S							
	Allocation of Special Drawing Rights	Bills Payable	Re- valuation Accounts ⁶	Other Liabi- lities	Total Liabilities/ Assets	Notes and Coins ¹	Bills Purchased and Discounted					Govt. Treasury Bills	
							Internal ⁴						
Agri- cultural Sector	Indu- strial Sector	Export Sector	Others	Total									
1967	Jun.	-	2.9	-	402.2	2,777.7	137.0	-	-	-	-	603.4	50.4
	Dec.	-	8.9	-	429.3	3,039.9	28.9	-	-	-	-	584.9	25.2
1968	Jun.	-	2.1	-	419.6	2,941.9	125.6	-	-	-	-	809.9	65.4
	Dec.	-	2.6	-	247.5	2,913.4	47.1	-	-	-	-	744.1	83.5
1969	Jun.	-	1.7	-	388.6	3,178.7	135.3	-	-	-	-	623.5	42.3
	Dec.	-	6.7	-	306.3	3,931.1	177.6	-	-	-	-	995.5	8.0
1970	Jun.	150.4	5.3	-	456.3	3,827.2	198.2	-	-	-	-	609.1	12.0
	Dec.	150.4	22.4	-	260.8	3,633.1	143.6	-	-	-	-	916.2	37.3
1971	Jun.	270.1	3.6	-	405.8	3,668.8	99.5	-	-	-	-	566.6	84.4
	Dec.	270.1	9.9	-	242.1	4,648.5	62.5	-	-	-	-	397.5	327.0
1972	Jun.	388.8	24.3	-	1,796.6	7,790.7	97.7	-	-	-	-	412.7	214.7
	Dec.	388.8	76.5	-	1,185.4	7,607.3	204.8	-	-	-	-	586.4	446.9
1973	Jun.	388.8	15.5	-	1,487.5	7,588.8	198.4	-	-	-	-	297.4	511.1
	Dec.	975.0	54.9	-	273.3	8,112.5	232.9	-	-	-	-	828.2	1,516.2
1974	Jun.	975.0	9.8	-	693.2	8,513.9	238.9	-	-	-	-	839.4	692.2
	Dec.	975.0	36.5	-	1,343.9	10,093.7	159.5	-	-	-	-	551.8	1,107.1
1975	Jun.	975.0	9.3	-	1,868.2	12,257.9	331.7	-	-	-	-	668.9	834.4
	Dec.	975.0	34.2	-	2,175.6	13,446.2	274.3	-	-	-	-	506.8	872.6
1976	Jun.	975.0	5.2	-	2,626.7	14,696.8	300.1	-	-	-	-	496.3	345.0
	Dec.	975.0	48.8	-	2,168.2	14,741.7	365.0	-	-	-	-	902.9	361.5
1977	Jun.	975.0	20.0	-	3,229.2	16,240.2	220.3	755.9	13.1	3.6	33.4	805.3	689.8
	Dec.	975.0	24.6	-	2,762.6	16,505.9	561.7	957.7	44.1	3.6	245.9	1,251.3	1,204.5
1978	Jun.	975.0	17.9	-	5,773.2	19,785.1	370.4	211.2	12.2	3.6	33.4	260.4	1,461.7
	Dec.	975.0	83.9	-	4,365.2	20,740.6	631.9	281.4	42.5	3.6	207.5	534.9	776.3
1979	Jun.	1,357.4	22.1	-	6,478.8	25,129.8	269.2	619.5	10.3	3.6	33.4	666.8	2,440.4
	Dec.	1,357.4	84.1	-	9,748.3	28,897.8	557.1	855.8	16.7	3.6	259.2	1,135.3	2,980.0
1980	Jun.	1,745.0	28.5	-	13,199.5	35,524.9	232.0	889.0	8.4	3.6	33.4	934.4	3,016.2
	Dec.	1,745.0	138.7	-	7,973.5	35,554.1	558.2	741.1	17.7	3.6	201.7	964.1	2,852.5
1981	Jun.	2,112.2	35.2	-	4,356.8	36,957.6	257.4	2,630.8	6.6	3.6	33.4	2,674.3	4,828.6
	Dec.	2,112.2	113.7	-	5,242.2	42,682.2	650.7	2,767.5	15.6	3.6	212.9	2,999.6	2,462.1
1982	Jun.	2,112.2	23.8	6,211.1	7,299.9	47,358.5	237.1	1,735.0	4.7	3.6	33.4	1,776.7	4,549.8
	Dec.	2,112.2	99.9	6,187.6	6,565.7	48,919.0	619.2	780.0	17.1	3.6	106.1	906.7	7,966.9
1983	Jun.	2,391.8	48.5	8,973.5	9,493.6	62,438.3	74.4	1,205.0	2.8	3.6	33.4	1,244.8	16,198.9
	Dec.	2,391.8	27.3	8,964.6	7,596.3	66,209.6	604.4	755.0	10.5	3.6	33.4	802.5	14,256.5
1984	Jun.	2,444.9	49.6	8,493.3	10,151.2	67,657.7	211.2	412.0	0.9	3.6	33.4	449.9	17,971.5
	Dec.	2,444.9	78.7	8,264.1	8,444.1	66,009.6	570.3	498.0	15.1	3.6	33.4	550.0	15,523.9

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

		A S S E T S									
Period		Balance held outside Pakistan	SDR held with IMF ⁵	Govt. Debtor Balances	Loans and Advances to Govts.	Loans and Advances to Scheduled Banks ⁶					Total
						Agri-cultural Sector	Indus-trial Sector	Export Sector	Housing Sector	Others	
1967	Jun.	19.2	-	7.0	122.0	-	-	-	-	-	-
	Dec.	41.9	-	179.5	179.7	-	-	-	-	-	-
1968	Jun.	67.9	-	98.9	181.8	-	-	-	-	-	-
	Dec.	228.8	-	12.3	148.7	-	-	-	-	-	-
1969	Jun.	287.7	-	485.5	181.8	-	-	-	-	-	-
	Dec.	355.7	-	-	3.5	-	-	-	-	-	-
1970	Jun.	301.7	-	-	-	-	-	-	-	-	-
	Dec.	38.8	-	-	59.0	-	-	-	-	-	-
1971	Jun.	59.5	-	16.9	66.8	-	-	-	-	-	-
	Dec.	112.1	-	225.4	96.6	-	-	-	-	-	-
1972	Jun.	542.4	-	235.7	70.1	-	-	-	-	-	-
	Dec.	839.2	-	228.3	63.5	-	-	-	-	-	-
1973	Jun.	1272.3	-	337.8	95.0	-	-	-	-	-	-
	Dec.	805.3	-	271.5	73.0	-	-	-	-	-	-
1974	Jun.	272.6	-	359.4	115.0	-	-	-	-	-	-
	Dec.	692.0	-	229.2	116.2	-	-	-	-	-	-
1975	Jun.	782.6	-	123.7	53.8	-	-	-	-	-	-
	Dec.	811.7	-	221.3	92.2	-	-	-	-	-	-
1976	Jun.	723.5	-	102.0	70.4	-	-	-	-	-	-
	Dec.	795.1	-	57.4	103.1	-	-	-	-	-	-
1977	Jun.	525.5	-	130.9	123.5	-	-	-	-	-	-
	Dec.	677.2	-	276.0	131.6	-	-	-	-	-	-
1978	Jun.	647.6	-	580.9	220.7	-	-	-	-	-	-
	Dec.	675.7	-	17.3	20.0	-	-	-	-	-	-
1979	Jun.	1,193.8	-	47.1	93.7	-	-	-	-	-	-
	Dec.	1,005.0	-	233.3	155.4	-	-	-	-	-	-
1980	Jun.	2,254.4	506.5	126.9	182.1	-	-	-	-	-	-
	Dec.	1,615.8	279.9	174.1	125.5	-	-	-	-	-	-
1981	Jun.	2,111.2	908.7	20.4	115.4	-	-	-	-	-	-
	Dec.	1,543.4	629.0	-	-	-	-	-	-	-	-
1982	Jun.	2,437.1	540.9	30.6	101.4	4,071.3	1,205.9	5,998.7	0.7	3,145.5	14,422.1
	Dec.	1,459.8	610.1	-	100.0	4,675.2	1,302.4	7,011.0	0.7	1,033.6	14,022.8
1983	Jun.	2,503.6	376.5	-	-	5,045.7	1,355.9	8,166.9	0.7	774.5	15,343.8
	Dec.	2,548.2	15.6	-	-	6,157.2	1,634.8	9,197.3	0.7	594.2	17,584.3
1984	Jun.	3,688.1	23.0	-	-	6,981.5	1,732.4	7,225.9	0.7	688.3	16,628.7
	Dec.	2,354.0	560.9	-	-	7,925.4	2,086.7	6,910.6	0.7	975.1	17,898.5

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

Period		A S S E T S										
		Loans and Advances to Non-Bank Financial Institutions				Other Loans and Advances	Investments ⁶					Other Assets
		Indus- trial Sector	Housing Sector	Others	Total		Sche- duled Banks	Non-Bank Financial Institutions	Govt. Securities	Others	Total	
1967	Jun.	-	-	-	-	1,222.9	-	-	-	-	349.3	266.5
	Dec.	-	-	-	-	1,328.5	-	-	-	-	382.7	288.6
1968	Jun.	-	-	-	-	567.5	-	-	-	-	706.6	318.1
	Dec.	-	-	-	-	861.8	-	-	-	-	496.5	290.6
1969	Jun.	-	-	-	-	466.8	-	-	-	-	621.9	333.9
	Dec.	-	-	-	-	715.2	-	-	-	-	1,361.2	314.5
1970	Jun.	-	-	-	-	718.9	-	-	-	-	1,632.9	354.4
	Dec.	-	-	-	-	1,046.6	-	-	-	-	1,049.7	341.8
1971	Jun.	-	-	-	-	2,082.9	-	-	-	-	238.0	454.2
	Dec.	-	-	-	-	833.0	-	-	-	-	1,846.9	747.5
1972	Jun.	-	-	-	-	993.2	-	-	-	-	4,456.2	768.2
	Dec.	-	-	-	-	1,253.5	-	-	-	-	3,170.4	814.3
1973	Jun.	-	-	-	-	1,154.1	-	-	-	-	2,548.5	1,174.2
	Dec.	-	-	-	-	2,113.6	-	-	-	-	1,724.3	547.4
1974	Jun.	-	-	-	-	3,314.3	-	-	-	-	2,108.8	573.3
	Dec.	-	-	-	-	4,519.7	-	-	-	-	621.6	2,096.6
1975	Jun.	-	-	-	-	5,050.7	-	-	-	-	2,105.1	2,307.0
	Dec.	-	-	-	-	5,400.4	-	-	-	-	2,943.2	2,323.8
1976	Jun.	-	-	-	-	4,853.6	-	-	-	-	5,506.9	2,299.1
	Dec.	-	-	-	-	6,713.6	-	-	-	-	3,169.6	2,273.5
1977	Jun.	-	-	-	-	7,762.8	-	-	-	-	3,343.4	2,638.6
	Dec.	-	-	-	-	6,960.9	-	-	-	-	3,420.2	2,022.5
1978	Jun.	-	-	-	-	7,289.3	-	-	-	-	6,629.9	2,234.2
	Dec.	-	-	-	-	8,668.0	-	-	-	-	7,809.0	1,607.6
1979	Jun.	-	-	-	-	10,176.8	-	-	-	-	7,527.7	2,714.3
	Dec.	-	-	-	-	11,239.8	-	-	-	-	9,706.5	1,885.4
1980	Jun.	-	-	-	-	12,479.2	-	-	-	-	13,353.7	2,439.5
	Dec.	-	-	-	-	16,611.8	-	-	-	-	9,753.3	2,618.8
1981	Jun.	-	-	-	-	16,767.0	-	-	-	-	6,488.8	2,785.7
	Dec.	-	-	-	-	18,267.0	-	-	-	-	13,800.8	2,329.6
1982	Jun.	2,121.5	4,555.3	-	6,676.8	21,098.9	2,132.8	188.2	10,262.2	737.0	13,320.2	3,265.8
	Dec.	2,208.5	5,172.5	-	7,381.0	21,403.8	2,132.8	188.2	9,597.3	737.0	12,655.3	3,197.2
1983	Jun.	2,023.1	5,662.2	-	7,685.3	23,029.1	2,216.7	291.8	12,185.8	737.0	15,431.4	3,579.8
	Dec.	1,911.8	6,053.9	-	7,965.7	25,550.0	2,216.7	291.8	16,620.9	737.0	19,866.5	2,565.9
1984	Jun.	2,527.3	6,724.8	-	9,252.1	25,880.9	2,363.4	1,160.1	11,203.3	-	14,726.8	4,706.3
	Dec.	2,619.8	7,459.2	-	10,079.0	27,977.5	2,363.4	1,160.1	12,155.2	-	15,678.7	2,794.2

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

Period		L I A B I L I T I E S											Total
		L i a b i l i t i e s							D e p o s i t s				
		Capital Paid-up	Reserve Fund	Rural Credit Fund	Industrial Credit Fund	Export Credit Fund	Guar- antee Fund	Housing Credit Fund	Federal Govt.	Provincial Govts.	Banks	Others	
1985	Jun.	100.0	2,100.0	1,500.0	600.0	500.0	300.0	550.0	5,402.6	2,568.3	8,719.0	21,674.6	38,364.5
	Dec.	100.0	2,100.0	1,700.0	800.0	650.0	300.0	600.0	-	6,214.1	10,059.1	21,424.4	37,697.6
1986	Jun.	100.0	2,100.0	1,700.0	800.0	650.0	300.0	600.0	8,344.6	6,827.4	9,879.9	19,401.7	44,453.6
	Dec.	100.0	2,100.0	1,800.0	900.0	750.0	300.0	700.0	8,912.5	9,212.8	11,613.9	15,779.4	45,518.6
1987	Jun.	100.0	2,100.0	1,800.0	900.0	750.0	300.0	700.0	8,976.3	10,206.2	19,728.8	12,375.0	51,286.3
	Dec.	100.0	2,250.0	1,900.0	1,000.0	850.0	300.0	700.0	11,980.7	8,949.1	15,963.8	9,008.4	45,902.0
1988	Jun.	100.0	2,500.0	1,900.0	1,000.0	850.0	300.0	700.0	11,284.6	10,050.4	13,951.5	8,874.2	44,160.6
	Dec.	100.0	2,500.0	1,900.0	1,000.0	850.0	300.0	700.0	9,525.7	7,389.7	15,673.8	12,995.2	45,584.4
1989	Jun.	100.0	2,500.0	1,900.0	1,000.0	850.0	300.0	700.0	11,324.3	7,679.6	15,846.3	16,471.6	51,321.8
	Dec.	100.0	2,500.0	1,900.0	1,000.0	850.0	300.0	700.0	23,017.0	3,735.5	22,800.2	14,246.5	63,799.2
1990	Jun.	100.0	2,500.0	1,900.0	1,000.0	850.0	300.0	700.0	30,990.6	1,489.2	17,571.9	14,329.6	64,381.3
	Dec.	100.0	2,500.0	1,900.0	1,000.0	850.0	300.0	700.0	29,379.3	2,811.1	21,918.1	15,958.0	70,066.3
1991	Jun.	100.0	2,500.0	1,900.0	1,000.0	850.0	300.0	700.0	19,793.0	3,693.8	22,427.5	21,735.7	67,650.1
	Dec.	100.0	2,500.0	1,900.0	1,000.0	850.0	300.0	700.0	7,567.3	3,732.7	45,723.6	31,018.1	88,042.7
1992	Jun.	100.0	2,500.0	1,900.0	1,000.0	850.0	300.0	700.0	27,150.6	4,635.2	43,773.1	33,315.7	108,874.7
	Dec.	100.0	2,500.0	1,900.0	1,000.0	850.0	300.0	700.0	10,552.0	3,230.2	37,436.6	48,553.6	99,772.5
1993	Jun.	100.0	2,650.0	1,900.0	1,000.0	850.0	300.0	700.0	23,270.9	3,036.9	41,243.2	45,038.1	112,589.1
	Dec.	100.0	2,650.0	1,900.0	1,000.0	850.0	300.0	700.0	33,774.7	3,209.5	47,977.5	47,071.6	132,033.3
1994	Jun.	100.0	2,650.0	1,900.0	1,000.0	850.0	300.0	700.0	30,920.6	4,182.7	54,404.0	54,315.5	143,822.8
	Dec.	100.0	2,650.0	1,900.0	1,000.0	850.0	300.0	700.0	29,799.8	6,843.5	61,933.9	49,297.3	147,874.5
1995	Jun.	100.0	3,650.0	2,500.0	1,500.0	1,350.0	500.0	700.0	29,362.7	7,134.7	68,991.8	43,374.6	148,863.8
	Dec.	100.0	3,650.0	2,500.0	1,500.0	1,350.0	500.0	700.0	16,455.2	8,375.8	81,469.6	42,913.1	149,214.6
1996	Jun.	100.0	4,000.0	2,600.0	1,600.0	1,500.0	500.0	700.0	26,732.6	2,444.9	49,851.6	52,309.9	131,339.0
	Dec.	100.0	4,000.0	2,600.0	1,600.0	1,500.0	500.0	700.0	24,080.9	2,662.1	49,006.7	64,594.8	140,344.6
1997	Jun.	100.0	4,000.0	2,600.0	1,600.0	1,500.0	500.0	700.0	29,911.7	8,591.2	77,949.3	51,366.9	167,819.1
	Dec.	100.0	4,000.0	2,600.0	1,600.0	1,500.0	500.0	700.0	9,544.3	3,536.8	74,292.1	72,299.4	159,672.6
1998	Jun.	100.0	4,000.0	2,600.0	1,600.0	1,500.0	500.0	700.0	9,184.7	1,136.7	71,374.9	89,072.9	170,769.2
	Dec.	100.0	4,000.0	2,600.0	1,600.0	1,500.0	500.0	700.0	7,660.6	1,041.0	87,101.5	149,894.5	245,697.6

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

Period	LIABILITIES					A S S E T S							Govt. Treasury Bills
	Allocation of Special Drawing Rights	Bills Payable	Re- valuation Accounts	Other Liabi- lities	Total Liabilities/ Assets	Notes and Coins ²	Bills Purchased and Discounted					Total	
							Internal						
							Agri- cultural Sector	Indu- rial Sector	Export Sector	Others	Total		
1985 Jun.	2,715.1	61.6	7,359.0	10,932.5	65,082.8	225.5	10.0	-	3.6	33.4	47.0	11,946.9	
Dec.	2,715.1	52.7	7,770.9	10,019.1	64,505.4	383.0	-	-	3.6	33.4	37.0	15,242.0	
1986 Jun.	3,368.5	126.6	9,365.3	11,936.8	75,500.7	196.8	-	-	3.6	33.4	37.0	8,535.0	
Dec.	3,368.5	73.0	8,911.6	10,008.1	74,529.7	685.2	-	-	3.6	33.4	37.0	12,640.8	
1987 Jun.	3,778.7	394.0	12,217.7	13,343.1	87,669.8	320.8	20.0	-	3.6	33.4	57.0	19,771.9	
Dec.	3,778.7	46.4	12,330.7	12,127.8	81,285.5	459.7	-	-	3.6	33.4	37.0	9,202.8	
1988 Jun.	4,020.2	90.6	13,838.2	11,140.7	80,600.8	208.7	-	-	3.6	33.4	37.0	6,733.2	
Dec.	4,260.6	60.1	13,838.2	10,143.8	81,237.0	682.7	-	-	3.6	33.4	37.0	8,214.6	
1989 Jun.	4,481.7	97.2	13,863.1	11,212.1	88,325.8	292.6	-	-	3.6	33.4	37.0	10,688.5	
Dec.	4,830.2	76.9	13,863.9	10,793.1	100,713.4	909.9	-	-	3.6	33.4	37.0	7,816.3	
1990 Jun.	4,920.5	84.5	13,482.1	11,895.5	102,114.1	112.5	-	-	3.6	33.4	37.0	17,058.8	
Dec.	5,234.8	55.2	13,482.1	11,245.0	107,434.0	276.0	-	-	3.6	33.4	37.0	3,584.6	
1991 Jun.	5,443.5	80.6	15,970.4	13,530.6	110,025.2	167.4	-	-	3.6	33.4	37.0	1,906.9	
Dec.	6,009.7	45.6	15,970.4	14,528.7	131,946.2	595.7	-	-	3.6	33.4	37.0	6,961.5	
1992 Jun.	6,129.0	46.8	15,339.0	16,691.6	154,431.0	150.5	-	-	3.6	33.4	37.0	1,857.7	
Dec.	6,030.0	68.4	15,339.0	22,777.0	151,336.8	338.0	-	-	3.6	33.4	37.0	3,315.0	
1993 Jun.	6,457.3	375.1	18,515.9	24,713.9	170,151.1	423.8	-	-	3.6	33.4	37.0	4,090.2	
Dec.	7,062.5	61.1	18,515.9	23,969.8	189,142.7	365.6	-	-	3.6	33.4	37.0	2,250.6	
1994 Jun.	7,555.4	81.9	21,970.6	24,742.6	205,673.3	169.6	250.0	-	3.6	33.4	287.0	2,390.8	
Dec.	7,641.1	120.1	21,970.6	47,859.9	232,966.2	311.7	1,950.0	-	3.6	33.4	1,987.0	2,555.3	
1995 Jun.	8,290.2	103.7	22,212.8	39,765.8	229,536.3	233.5	3,660.0	-	3.6	33.4	3,697.0	2,695.7	
Dec.	8,681.2	180.1	22,212.8	29,360.3	219,948.1	335.0	-	-	3.6	33.4	37.0	2,848.5	
1996 Jun.	8,618.6	127.9	25,101.6	69,328.6	245,515.7	165.2	-	-	3.6	33.4	37.0	3,030.3	
Dec.	9,814.5	100.9	25,101.6	55,276.3	241,637.9	456.8	-	-	3.6	33.4	37.0	3,222.9	
1997 Jun.	9,571.2	355.2	25,363.9	57,459.0	271,568.3	219.2	-	-	3.6	33.4	37.0	3,431.7	
Dec.	10,174.8	343.5	25,363.9	34,196.7	240,751.5	178.0	-	-	3.6	33.4	37.0	3,431.7	
1998 Jun.	10,464.0	113.8	25,560.6	36,762.7	254,670.3	153.7	-	-	3.6	33.4	37.0	3,431.7	
Dec.	11,007.6	51.5	25,560.6	42,253.8	335,571.1	258.7	-	-	3.6	33.4	37.0	3,185.1	

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

		A S S E T S									
Period		Balance held outside Pakistan		Govt. Debtor Balances	Loans and Advances to Govts.	Loans and Advances to Scheduled Banks					Total (a)
		SDR held with IMF				Agri-cultural Sector	Indus-trial Sector	Export Sector	Housing Sector	Others	
1985	Jun.	2,536.1	42.9	-	-	9,276.4	2,147.2	5,875.3	0.7	889.0	18,188.6
	Dec.	1,420.3	8.7	299.2	132.0	10,736.7	2,662.6	6,252.0	0.7	1,936.4	21,589.2
1986	Jun.	1,588.1	479.3	-	-	12,144.3	2,919.1	6,498.4	0.7	1,794.7	23,357.2
	Dec.	3,203.3	214.1	-	100.0	14,399.0	3,113.3	7,545.7	0.7	1,925.6	26,984.4
1987	Jun.	1,648.6	268.3	-	100.0	14,590.9	3,424.5	8,148.2	0.7	1,867.5	28,031.7
	Dec.	50.2	264.0	-	100.0	15,874.7	3,711.9	10,091.7	0.7	1,819.4	31,497.7
1988	Jun.	439.2	192.5	-	117.9	17,498.3	4,017.8	10,297.5	0.7	1,821.2	33,635.5
	Dec.	2,101.2	138.7	-	187.9	19,115.9	4,365.6	10,725.6	0.7	1,733.1	35,940.9
1989	Jun.	3,411.4	119.7	-	214.4	19,752.1	4,456.0	10,963.9	0.7	1,645.0	36,817.8
	Dec.	6,983.2	31.9	-	183.7	22,040.3	4,877.9	12,736.4	0.7	1,622.8	41,278.2
1990	Jun.	2,954.0	53.2	-	198.7	20,983.9	5,401.1	13,130.6	0.7	1,442.7	40,959.0
	Dec.	2,831.5	18.2	5,701.4	387.9	23,532.7	5,562.0	15,425.1	0.7	854.6	45,375.2
1991	Jun.	5,432.1	47.6	7,867.1	380.4	27,201.6	6,475.1	15,708.4	0.7	456.4	49,842.2
	Dec.	2,832.2	183.6	4,213.6	387.9	27,978.8	6,803.9	18,250.0	0.7	458.3	53,491.7
1992	Jun.	13,909.8	82.9	5,131.7	396.2	29,594.4	8,252.5	20,380.9	0.7	460.2	58,688.6
	Dec.	4,665.2	3.0	8,017.5	396.2	31,250.2	8,623.7	22,925.7	0.7	461.2	63,262.4
1993	Jun.	8,835.5	133.2	10,507.5	396.2	34,104.5	9,353.1	22,715.5	0.7	463.9	66,637.7
	Dec.	19,515.5	21.6	5,405.5	396.2	32,925.3	9,345.8	26,629.9	0.7	465.8	69,367.4
1994	Jun.	15,933.9	48.8	3,725.9	326.7	35,528.9	9,580.6	25,364.2	0.7	2,111.7	72,586.1
	Dec.	17,914.4	9.5	2,235.6	300.0	39,134.1	9,395.2	27,790.5	0.7	2,070.5	78,391.0
1995	Jun.	15,245.9	130.7	2,852.0	300.0	40,141.0	9,205.6	27,809.8	0.7	4,471.4	81,627.8
	Dec.	28,332.9	505.7	5,181.1	300.0	41,238.8	8,754.5	32,327.7	-	6,271.4	88,592.4
1996	Jun.	39,547.5	55.2	7,464.4	300.0	43,000.0	9,054.9	83.9	-	4,475.1	56,614.8
	Dec.	16,556.5	529.9	15,036.7	300.0	43,592.4	8,606.8	220.1	-	6,016.0	58,435.3
1997	Jun.	24,679.7	35.7	7,680.1	300.0	44,852.4	8,476.9	22,412.0	-	4,678.9	80,420.2
	Dec.	38,557.6	477.4	11,567.2	300.0	47,936.0	9,006.6	49,298.5	-	4,678.4	110,919.5
1998	Jun.	23,893.7	114.7	5,930.4	300.0	47,383.1	7,633.6	53,944.0	-	9,594.6	118,555.4
	Dec.	11,321.5	42.1	11,762.7	300.0	49,769.1	7,034.6	64,649.8	-	9,913.2	131,366.7

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

Period	A S S E T S											
	Loans and Advances to Non-Bank Financial Institutions				Other Loans And Advances (a+b)	Investments					Total	Other Assets
	Indus- trial Sector	Housing Sector	Others	Total (b)		Sche- duled Banks	Non-Bank Financial Institutions	Govt. Securities	Others			
1985	Jun.	3,458.3	7,799.2	50.0	11,307.5	29,496.1	2,473.3	1,390.1	12,469.3	-	16,332.7	4,455.8
	Dec.	3,646.4	8,872.1	50.0	12,568.6	34,157.8	2,473.3	1,390.1	5,408.0	-	9,271.4	3,554.0
1986	Jun.	4,919.1	8,855.6	69.3	13,844.0	37,201.2	2,473.3	1,620.1	19,197.1	-	23,290.5	4,172.9
	Dec.	5,287.6	10,260.0	163.9	15,711.3	42,695.7	2,473.3	1,679.4	7,526.7	-	11,679.4	3,274.2
1987	Jun.	6,517.8	10,295.8	305.9	17,119.5	45,151.2	6,812.5	1,619.4	7,251.3	-	15,683.2	4,668.8
	Dec.	6,483.8	11,671.4	297.6	18,452.8	49,950.5	6,812.5	1,619.4	9,283.3	-	17,715.1	3,506.1
1988	Jun.	7,095.8	11,745.8	373.7	19,215.3	52,850.9	6,999.4	1,737.9	7,526.1	-	16,263.3	3,757.3
	Dec.	6,959.2	12,763.5	339.1	20,061.7	56,002.7	6,998.2	1,737.9	1,441.0	-	10,177.2	3,695.1
1989	Jun.	7,623.7	13,701.8	524.6	21,850.2	58,668.0	7,363.2	1,754.7	916.8	-	10,034.7	4,859.6
	Dec.	7,581.4	14,396.3	558.7	22,536.4	63,814.6	7,363.2	1,754.7	6,728.1	-	15,846.0	5,090.8
1990	Jun.	8,283.6	15,196.3	776.7	24,256.6	65,215.6	7,363.2	1,754.7	1,753.4	-	10,871.4	5,612.9
	Dec.	9,036.0	14,996.3	784.5	24,816.8	70,192.0	7,363.2	1,854.7	9,313.2	-	18,531.2	5,873.2
1991	Jun.	9,854.6	15,496.3	1,021.6	26,372.5	76,214.7	7,213.4	1,854.7	2,424.3	-	11,492.5	6,479.4
	Dec.	4,323.0	5,497.0	1,058.6	10,878.0	64,639.8	8,032.4	1,882.3	36,114.7	-	46,029.5	6,065.5
1992	Jun.	5,618.3	5,996.3	1,592.6	13,207.2	71,895.8	8,214.6	1,912.3	43,748.4	-	53,875.3	7,094.2
	Dec.	5,165.2	5,996.3	2,382.9	13,544.3	76,806.7	8,214.6	1,956.6	37,119.6	-	47,290.8	10,467.4
1993	Jun.	6,027.4	6,296.3	4,073.0	16,396.7	83,034.4	8,721.4	1,998.6	44,025.2	-	54,745.2	7,948.3
	Dec.	5,647.6	6,296.3	4,107.7	16,051.6	85,419.2	8,653.3	2,023.6	50,457.7	-	61,134.6	14,596.9
1994	Jun.	6,651.6	6,496.3	5,883.5	19,031.4	91,617.5	8,653.3	2,151.1	69,783.2	-	80,587.6	10,585.4
	Dec.	6,546.8	6,496.3	6,918.7	19,961.8	98,352.9	8,653.3	2,151.1	82,944.0	-	93,748.4	15,551.4
1995	Jun.	6,481.3	6,496.3	10,084.1	23,061.7	104,689.5	9,237.9	2,151.1	76,241.7	-	87,630.7	12,061.4
	Dec.	6,212.4	6,496.3	11,740.6	24,448.7	113,041.0	9,382.5	2,151.1	46,838.5	-	58,372.1	10,995.7
1996	Jun.	6,655.2	6,496.3	12,447.1	25,598.7	81,913.5	9,312.0	2,151.1	47,677.2	-	59,140.3	53,862.3
	Dec.	6,170.4	6,496.3	12,399.6	25,066.3	83,501.6	9,312.8	2,151.1	56,933.2	-	68,397.1	53,599.4
1997	Jun.	6,015.8	6,496.3	11,971.8	24,483.9	104,904.2	9,329.5	2,067.6	76,136.0	-	87,533.0	42,747.4
	Dec.	4,904.2	6,496.3	11,948.9	23,349.4	133,268.9	9,329.5	2,067.6	17,474.8	-	28,871.9	24,061.8
1998	Jun.	4,640.2	6,496.3	12,630.6	23,767.0	142,322.4	39,802.8	2,067.6	8,922.6	-	50,793.0	27,693.8
	Dec.	4,313.1	6,496.3	22,259.6	33,069.0	164,435.7	39,802.8	2,067.6	82,726.1	-	124,596.5	19,631.9

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

Period		L I A B I L I T I E S											Total
		L o a n s							D e p o s i t s				
		Capital Paid-up	Reserve Fund	Rural Credit Fund	Industrial Credit Fund	Export Credit Fund	Guar- antee Fund	Housing Credit Fund	Federal Govt.	Provincial Govts.	Banks	Others	
1999	Jun.	100.0	9,000.0	2,600.0	1,600.0	1,500.0	900.0	4,700.0	4,587.8	9,001.9	85,184.9	213,851.4	312,626.0
	Dec.	100.0	14,000.0	2,600.0	1,600.0	1,500.0	900.0	4,700.0	4,927.5	1,677.1	98,952.0	258,757.7	364,314.4
2000	Jun.	100.0	14,000.0	2,600.0	1,600.0	1,500.0	900.0	4,700.0	4,325.4	20,481.8	114,702.8	299,184.4	438,694.4
	Dec.	100.0	14,000.0	2,600.0	1,600.0	1,500.0	900.0	4,700.0	6,068.6	13,657.1	20,385.5	334,613.8	374,725.0
2001	Jun.	100.0	8,400.0	2,600.0	1,600.0	1,500.0	900.0	4,700.0	7,031.4	18,318.6	127,265.6	473,263.1	625,878.7
	Dec.	100.0	8,400.0	2,600.0	1,600.0	1,500.0	900.0	4,700.0	8,981.3	12,255.2	141,580.1	290,776.2	453,592.7
2002	Jun.	100.0	5,400.0	2,600.0	1,600.0	1,500.0	900.0	4,700.0	16,032.7	27,073.8	110,522.1	284,048.2	437,676.9
	Dec.	100.0	5,400.0	2,600.0	1,600.0	1,500.0	900.0	4,700.0	57,236.1	24,906.5	125,151.8	272,112.1	479,406.5
2003	Jun.	100.0	5,414.5	2,600.0	1,600.0	1,500.0	900.0	4,700.0	36,841.9	32,836.0	140,989.7	285,682.1	496,349.7
	Dec.	100.0	5,414.5	2,600.0	1,600.0	1,500.0	900.0	4,700.0	23,879.4	30,664.6	145,224.3	282,551.3	482,319.6
2004	Jun.	100.0	5,414.5	2,600.0	1,600.0	1,500.0	900.0	4,700.0	2,681.5	34,207.5	156,204.2	273,562.7	466,655.8
	Dec.	100.0	5,414.5	2,600.0	1,600.0	1,500.0	900.0	4,700.0	2,272.7	44,738.5	196,347.7	290,348.5	533,707.4
2005	Jun.	100.0	5,414.5	2,600.0	1,600.0	1,500.0	900.0	4,700.0	47,286.1	45,632.0	196,302.3	273,550.2	562,770.6
	Dec.	100.0	15,414.5	2,600.0	1,600.0	1,500.0	900.0	4,700.0	86,850.0	58,127.1	207,749.7	273,412.8	626,139.6
2006	Jun.	100.0	15,414.5	2,600.0	1,600.0	1,500.0	900.0	4,700.0	69,952.5	66,644.6	207,574.3	273,897.5	618,068.8
	Dec.	100.0	34,556.5	2,600.0	1,600.0	1,500.0	900.0	4,700.0	49,197.5	50,380.5	264,356.0	272,486.9	636,420.8
2007	Jun.	100.0	55,838.8	2,600.0	1,600.0	1,500.0	900.0	4,700.0	72,131.9	62,565.7	305,168.6	273,718.3	713,584.5
	Dec.	100.0	64,978.6	2,600.0	1,600.0	1,500.0	900.0	4,700.0	34,481.4	22,104.5	256,759.3	277,267.5	590,612.7
2008	Jun.	100.0	64,978.6	2,600.0	1,600.0	1,500.0	900.0	4,700.0	65,642.1	29,571.1	328,435.3	333,480.1	757,128.6
	Dec.	100.0	64,988.5	2,600.0	1,600.0	1,500.0	900.0	4,700.0	15,545.6	45,371.8	255,499.8	602,580.5	918,997.7
2009	Jun.	100.0	161,429.0	2,600.0	1,600.0	1,500.0	900.0	4,700.0	34,341.1	18,515.6	265,596.9	694,870.8	1,013,324.4
	Dec.	100.0	130,319.2	2,600.0	1,600.0	1,500.0	900.0	4,700.0	45,808.0	28,137.7	276,347.4	765,120.7	1,115,413.8
2010	Jun.	100.0	157,855.8	2,600.0	1,600.0	1,500.0	900.0	4,700.0	101.3	1,130.2	305,801.7	870,759.0	1,177,792.1
	Dec.	100.0	165,727.9	2,600.0	1,600.0	1,500.0	900.0	4,700.0	44,930.9	29,014.8	301,225.6	861,946.1	1,237,117.4
2011	Jun.	100.0	165,724.0	2,600.0	1,600.0	1,500.0	900.0	4,700.0	55,801.1	31,044.9	336,106.0	894,172.4	1,317,124.5
	Dec.	100.0	164,644.2	2,600.0	1,600.0	1,500.0	900.0	4,700.0	100,715.0	49,641.4	386,429.9	873,988.6	1,410,775.0
2012	Jun.	100.0	164,644.2	2,600.0	1,600.0	1,500.0	900.0	4,700.0	79,736.2	22,683.5	412,523.1	854,439.4	1,369,382.3
	Dec.	100.0	164,644.2	2,600.0	1,600.0	1,500.0	900.0	4,700.0	77,175.7	30,685.4	430,790.7	718,370.0	1,257,021.7
2013	Jun.	100.0	164,644.2	2,600.0	1,600.0	1,500.0	900.0	4,700.0	58.9	47,532.8	541,359.9	578,336.5	1,167,288.2
	Dec.	100.0	164,644.2	2,600.0	1,600.0	1,500.0	900.0	4,700.0	23,545.5	134,302.3	500,814.5	594,268.5	1,252,930.8
2014	Jun.	100.0	164,644.2	2,600.0	1,600.0	1,500.0	900.0	4,700.0	337,472.6	139,932.8	475,213.6	516,548.9	1,469,167.9
	Dec.	100.0	164,644.2	2,600.0	1,600.0	1,500.0	900.0	4,700.0	338,309.6	252,414.3	543,174.5	628,132.0	1,762,030.4
2015	Jun.	100.0	164,644.2	2,600.0	1,600.0	1,500.0	900.0	4,700.0	281,387.4	197,948.1	565,281.2	639,294.1	1,683,910.8

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

Period	LIABILITIES					ASSETS							
	Allocation of Special Drawing Rights	Bills Payable	Re- valuation Accounts	Other Liabi- lities	Total Liabilities/ Assets	Notes and Coins	Bills Purchased and Discounted					Govt. Treasury Bills	
							Internal						
Agri- cultural Sector	Indu- strial Sector	Export Sector	Others	Total									
1999	Jun.	11,718.1	251.5	25,225.6	89,213.8	459,435.0	120.1	-	-	3.6	33.4	37.0	3,241.9
	Dec.	12,101.3	47.8	25,225.6	102,620.2	529,709.3	294.1	-	-	3.6	33.4	37.0	8,156.9
2000	Jun.	11,773.4	412.5	28,570.3	87,864.8	592,715.4	99.6	-	--	3.6	33.4	37.0	16,921.9
	Dec.	12,852.3	153.7	28,570.3	89,961.6	531,662.9	127.8	-	-	3.6	33.4	37.0	9,246.9
2001	Jun.	1,526.0	434.2	33,261.2	91,409.5	772,309.7	177.6	-	-	3.6	33.4	37.0	3,241.9
	Dec.	1,526.0	105.3	33,261.2	97,486.6	605,771.8	171.6	-	-	3.6	33.4	37.0	3,241.9
2002	Jun.	1,526.0	323.3	37,033.3	57,967.6	551,327.0	126.7	-	-	3.6	33.4	37.0	10,064.0
	Dec.	1,526.0	190.7	37,033.3	40,647.9	575,604.5	168.9	-	-	3.6	33.4	37.0	22,650.0
2003	Jun.	1,526.0	671.9	38,883.2	35,628.3	589,873.6	214.3	-	-	3.6	33.4	37.0	-
	Dec.	1,526.0	143.0	38,883.2	33,967.6	573,653.9	125.8	-	-	3.6	33.4	37.0	-
2004	Jun.	1,526.0	494.4	45,205.6	38,946.0	569,642.3	160.8	-	-	3.6	33.4	37.0	-
	Dec.	1,526.0	251.0	45,205.6	57,064.6	654,569.0	126.0	-	-	3.6	33.4	37.0	-
2005	Jun.	1,526.0	1,099.7	51,646.6	54,792.1	688,649.3	145.6	-	-	3.6	33.4	37.0	-
	Dec.	1,526.0	118.5	51,646.6	87,784.8	794,029.9	156.6	-	-	3.6	33.4	37.0	-
2006	Jun.	1,526.0	472.7	74,406.9	183,199.2	904,488.6	139.3	-	-	3.6	33.4	37.0	-
	Dec.	1,526.0	152.8	74,406.9	112,684.2	871,147.1	140.9	-	-	3.6	33.4	37.0	-
2007	Jun.	1,526.0	571.9	79,440.9	176,548.6	1,038,910.7	135.6	-	-	3.6	33.4	37.0	-
	Dec.	1,526.0	493.5	97,408.6	124,938.3	891,357.7	187.7	-	-	3.6	33.4	37.0	-
2008	Jun.	1,526.0	1,335.1	121,280.9	285,918.0	1,243,567.2	160.7	-	-	3.6	33.4	37.0	-
	Dec.	1,526.0	199.3	131,835.1	307,338.0	1,436,284.6	205.8	-	-	3.6	33.4	37.0	-
2009	Jun.	1,526.0	349.0	162,919.7	285,621.0	1,636,569.2	129.2	-	-	3.6	33.4	37.0	-
	Dec.	107,372.8	491.1	203,317.6	240,694.1	1,809,008.6	143.1	-	-	3.6	33.4	37.0	-
2010	Jun.	107,372.8	1,164.3	212,861.7	356,645.1	2,025,091.8	196.6	-	-	3.6	33.4	37.0	-
	Dec.	129,648.2	595.1	246,168.0	192,290.6	1,982,947.2	179.8	-	-	3.6	33.4	37.0	-
2011	Jun.	134,863.9	584.6	274,353.2	273,756.3	2,177,806.5	176.9	-	-	3.6	33.4	37.0	-
	Dec.	136,093.7	989.0	322,675.4	222,080.8	2,268,658.1	179.9	-	-	3.6	33.4	37.0	-
2012	Jun.	141,285.6	651.0	304,622.3	373,473.9	2,365,459.3	106.6	-	-	3.6	33.4	37.0	-
	Dec.	148,500.1	1,554.2	341,834.6	290,280.3	2,215,235.1	137.5	-	-	3.6	33.4	37.0	-
2013	Jun.	147,051.9	605.4	281,170.3	441,173.6	2,213,333.5	165.6	-	-	3.6	33.4	37.0	-
	Dec.	160,025.8	468.4	489,705.6	300,270.4	2,379,445.2	182.7	-	-	3.6	33.4	37.0	-
2014	Jun.	150,817.3	711.9	502,586.8	529,383.0	2,828,711.2	108.1	-	-	3.6	33.4	37.0	-
	Dec.	144,072.4	417.9	453,659.3	526,003.0	3,062,227.2	190.5	-	-	3.6	33.4	37.0	-
2015	Jun.	141,492.2	628.3	310,862.6	981,564.4	3,294,502.5	102.3	-	-	3.6	33.4	37.0	-

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

		A S S E T S									
Period		Balance held outside Pakistan		Govt. Debtor Balances	Loans and Advances to Govts.	Loans and Advances to Scheduled Banks					Total (a)
		SDR held with IMF				Agri-cultural Sector	Indus-trial Sector	Export Sector	Housing Sector	Others	
1999	Jun.	14,015.7	35.6	7,623.7	300.0	49,383.3	6,728.5	81,345.9	-	9,785.6	147,243.3
	Dec.	11,677.2	12.2	7,170.0	300.0	49,270.3	5,810.1	87,269.6	66.9	10,499.9	152,916.8
2000	Jun.	10,537.4	23.8	24,538.5	-	50,327.2	5,307.1	75,453.6	66.9	22,070.3	153,225.1
	Dec.	24,870.1	825.3	2,508.4	-	55,297.8	4,709.0	79,201.1	66.9	16,193.5	155,468.3
2001	Jun.	21,934.2	281.4	982.4	-	54,607.1	4,242.4	75,472.2	66.9	15,674.5	150,063.0
	Dec.	90,552.4	237.4	940.3	-	53,777.4	3,828.6	50,212.4	66.9	29,006.9	136,892.2
2002	Jun.	42,454.3	509.6	618.7	-	55,163.8	3,415.1	59,547.8	66.9	25,408.2	143,601.8
	Dec.	71,916.8	123.9	-	-	54,137.6	3,021.3	45,859.8	66.9	18,074.3	121,160.0
2003	Jun.	104,384.6	14,092.1	-	-	55,686.8	2,800.3	56,780.4	66.9	15,214.1	130,548.5
	Dec.	104,834.5	14,136.1	319.3	-	55,353.1	2,563.9	77,303.2	66.9	13,992.6	149,279.7
2004	Jun.	132,021.4	-	5,533.1	-	58,005.3	2,328.8	88,292.3	66.9	13,194.5	161,887.8
	Dec.	147,057.8	2,284.8	7,241.5	-	60,737.4	1,169.4	102,522.5	-	9,179.9	173,609.2
2005	Jun.	139,513.0	1,774.6	10,814.0	-	59,753.3	1,498.5	109,446.9	-	11,288.6	181,987.3
	Dec.	167,964.8	1,370.3	14,503.1	-	63,627.6	3,066.9	106,386.3	-	13,102.5	186,183.4
2006	Jun.	121,824.0	1,088.6	16,404.3	-	62,194.7	7,297.3	107,982.2	-	16,104.3	193,578.5
	Dec.	128,433.7	758.6	6,560.1	-	63,183.5	41,382.5	131,733.6	-	14,416.2	250,715.8
2007	Jun.	152,719.3	418.5	10,820.4	-	62,228.2	42,149.7	134,621.3	-	14,420.1	253,419.3
	Dec.	151,435.5	314.0	23,628.8	-	57,776.5	40,386.3	100,060.1	-	14,232.1	212,455.0
2008	Jun.	143,807.9	3,349.9	23,141.4	-	49,777.3	39,465.3	100,963.9	-	14,233.9	204,440.4
	Dec.	410,477.0	1,889.2	24,012.9	-	58,229.7	36,433.2	154,529.6	-	17,697.8	266,890.4
2009	Jun.	405,748.7	6,342.8	80,449.5	-	58,230.5	37,993.8	176,730.4	-	14,049.7	287,004.4
	Dec.	361,783.5	109,923.3	100,483.9	-	56,981.2	42,243.4	197,027.5	-	13,863.6	310,115.7
2010	Jun.	521,612.6	101,350.5	102,552.6	-	55,414.9	42,691.4	189,869.6	-	13,865.4	301,841.2
	Dec.	544,449.7	98,590.5	62,588.9	-	53,845.0	42,732.0	205,563.8	-	13,867.3	316,008.1
2011	Jun.	792,089.8	94,645.3	60,423.1	-	53,220.0	42,202.4	192,762.7	-	13,868.7	302,053.7
	Dec.	662,021.3	87,586.7	52,927.7	-	51,919.6	41,243.0	192,427.4	-	13,870.5	299,460.5
2012	Jun.	668,908.3	84,188.2	61,717.4	-	52,156.8	42,340.5	164,767.8	-	13,872.4	273,137.5
	Dec.	691,259.7	82,508.7	23,654.7	-	52,303.3	40,141.4	193,964.8	-	13,874.3	300,283.8
2013	Jun.	535,576.0	77,808.8	11,037.8	-	52,294.4	41,253.6	177,756.1	-	13,875.8	285,179.9
	Dec.	365,338.8	81,279.6	3,378.8	-	52,137.7	39,862.8	199,356.0	-	13,878.0	305,234.5
2014	Jun.	606,484.9	74,453.2	-	-	51,941.4	43,008.6	160,259.4	-	13,879.9	269,089.3
	Dec.	586,656.5	68,520.0	-	-	51,617.1	43,259.5	212,649.2	-	13,881.8	321,407.7
2015	Jun.	716,836.6	65,369.8	3,779.1	-	52,041.1	40,298.4	195,115.6	-	33,973.4	321,428.4

4.4 Liabilities and Assets of State Bank of Pakistan Banking Department

(Million Rupees)

Period	A S S E T S											
	Loans and Advances to Non-Bank Financial Institutions				Other Loans And Advances (a+b)	Investments					Other Assets	
	Agric-ulture Sector	Indus-trial Sector	Housing Sector	Others		Sche-duled Banks	Non-Bank Financial Institutions	Govt. Securities	Others	Total		
				Total (b)								
1999 Jun.	- 4,106.5	6,496.3	32,059.0	42,661.8	189,905.1	39,829.2	2,067.6	179,323.1	-	221,219.9	22,936.0	
Dec.	- 3,775.2	6,496.3	33,011.5	43,283.0	196,199.8	39,829.2	2,067.6	217,596.3	-	259,493.1	46,369.0	
2000 Jun.	- 3,414.2	6,496.3	32,955.4	42,865.9	196,091.0	40,001.4	2,067.6	276,898.2	386.5	319,353.7	25,112.4	
Dec.	- 3,120.3	6,496.3	41,553.1	51,169.7	206,638.0	40,001.4	2,067.6	212,149.9	386.5	254,605.4	32,804.0	
2001 Jun.	- 7,897.1	16,496.3	25,816.8	50,210.2	200,273.2	47,727.7	1,989.5	372,382.9	361.5	422,461.6	122,920.4	
Dec.	- 7,702.3	16,496.6	13,896.6	38,095.2	174,987.4	47,727.7	2,739.5	134,783.5	242.1	185,492.8	150,111.1	
2002 Jun.	- 6,268.2	15,257.3	13,455.0	34,980.5	178,582.3	52,086.6	2,739.5	148,060.8	768.5	203,655.3	115,279.2	
Dec.	- 6,152.3	15,257.3	8,537.5	29,947.1	151,107.1	39,326.5	2,497.1	111,276.8	926.1	154,026.5	175,574.4	
2003 Jun.	- 5,191.0	14,157.3	8,037.5	27,385.8	157,934.3	38,954.7	2,497.1	91,753.6	907.6	134,112.9	179,098.3	
Dec.	- 4,440.4	13,857.3	4,786.7	23,084.4	172,304.1	38,954.7	2,497.1	36,747.5	907.6	79,106.9	202,790.2	
2004 Jun.	- 4,418.0	12,607.3	4,219.8	21,245.1	183,132.9	34,000.8	1,747.1	87,524.9	1,291.2	124,564.0	124,193.1	
Dec.	- 608.1	12,607.3	3,416.7	16,632.1	190,241.3	34,000.8	1,747.1	149,989.0	1,331.2	187,068.1	120,512.6	
2005 Jun.	- 595.0	11,242.3	3,416.7	15,254.0	197,241.4	28,273.8	1,673.4	168,392.0	933.5	199,272.6	139,850.8	
Dec.	- 358.3	11,242.3	2,141.7	13,742.3	199,925.7	28,273.8	1,673.4	249,452.0	890.9	280,290.1	129,782.4	
2006 Jun.	- 831.7	11,242.3	2,141.7	14,215.7	207,794.2	24,664.3	1,673.4	380,997.3	1,043.2	408,378.1	148,823.1	
Dec.	- 2,832.0	11,242.3	2,071.7	16,146.0	266,861.8	25,104.3	1,673.4	292,215.7	1,029.5	320,022.9	148,332.1	
2007 Jun.	- 2,831.3	11,242.3	-	14,073.6	267,492.9	18,058.5	2,113.4	351,843.9	1,051.0	373,066.8	234,220.1	
Dec.	- 2,784.4	11,242.3	-	14,026.7	226,481.7	15,568.9	3,313.4	299,369.8	1,126.0	319,378.0	169,895.0	
2008 Jun.	- 1,409.2	11,242.3	-	12,651.5	217,091.9	15,568.7	3,813.4	586,497.2	1,049.5	606,928.8	249,049.6	
Dec.	- 1,324.2	11,242.3	-	12,566.5	279,456.9	16,068.7	3,813.4	430,108.0	1,082.0	451,072.0	269,133.8	
2009 Jun.	- 1,240.0	11,242.3	-	12,482.3	299,486.7	16,066.2	3,813.4	481,448.1	1,068.4	502,396.1	341,979.2	
Dec.	- 439.8	11,242.3	-	11,682.1	321,797.8	16,066.0	4,313.4	472,670.1	1,068.4	494,117.9	420,722.3	
2010 Jun.	- 1,674.9	11,242.3	-	12,917.2	314,758.4	15,565.9	4,748.9	559,629.0	1,070.8	581,014.6	403,569.5	
Dec.	- 2,475.9	11,242.3	-	13,718.2	329,726.3	15,565.9	4,748.9	631,758.7	1,076.6	653,150.2	294,225.1	
2011 Jun.	184.2	1,929.2	11,242.3	-	13,355.6	315,409.3	15,565.1	4,748.9	464,826.7	1,092.2	486,232.9	428,792.1
Dec.	171.0	3,090.1	11,242.3	-	14,503.4	313,964.0	15,563.8	4,748.9	546,931.4	1,100.2	568,344.3	583,597.3
2012 Jun.	157.8	3,075.6	11,242.3	-	14,475.8	287,613.3	15,563.8	4,711.4	698,459.6	1,108.4	719,843.2	543,045.5
Dec.	144.7	2,624.2	11,242.3	-	14,011.2	314,295.0	15,563.8	4,711.4	198,446.9	1,120.8	219,842.9	883,499.8
2013 Jun.	131.5	3,188.8	11,242.3	-	14,562.6	299,742.5	15,563.8	4,711.4	660,143.5	1,112.2	681,530.9	607,435.0
Dec.	118.4	2,990.0	11,242.3	-	14,350.6	319,585.2	201,129.8	3,974.3	1,050,016.0	797.8	1,255,917.9	353,725.3
2014 Jun.	120.3	3,264.4	11,242.3	-	14,627.0	283,716.3	240,081.3	3,974.3	1,228,166.6	805.1	1,473,027.2	390,884.6
Dec.	105.5	3,031.6	11,242.3	-	14,379.4	335,787.1	234,404.9	3,974.3	870,090.1	821.0	1,109,290.2	961,745.9
2015 Jun.	109.8	3,083.6	11,242.3	-	14,435.7	335,864.1	80,920.2	3,974.3	872,722.3	700.2	958,317.0	1,214,196.7

Source: Finance Department, SBP

1. Includes one rupee coins, one rupee notes and subsidiary coins
2. Separate reporting remains suspended between 14th March 1952 and 6th June 1958. It also includes cash and short-term securities.
3. Introduced with effect from 17th October 1952.
4. Introduced with effect from 14th January 1977.
5. Introduced with effect from 31st January 1980.
6. Introduced with effect from 1st April 1982.

4.5 Scheduled Banks' Position Based on Weekly Returns Liabilities

(Million Rupees)

Period		DEMAND LIABILITIES IN PAKISTAN				TIME LIABILITIES IN PAKISTAN			
		Inter-Bank		Others		Inter-Bank		Others	
		Borrow-ings	Deposits	Deposits General	Total	Borrow-ings	Deposits	Deposits General	Total
1948	Jun.	5.0	-	907.1	912.0	1.1	-	160.1	161.2
	Dec.	4.8	-	891.7	896.5	4.0	-	164.9	168.9
1949	Jun.	3.5	-	902.7	906.2	1.0	-	184.6	185.1
	Dec.	16.9	-	886.3	903.1	0.4	-	205.4	205.8
1950	Jun.	19.4	-	999.9	1,019.3	1.2	-	200.2	201.4
	Dec.	40.7	-	907.2	947.8	4.5	-	227.6	232.1
1951	Jun.	13.4	-	1,098.2	1,111.6	3.9	-	277.3	281.2
	Dec.	21.8	-	1,190.3	1,212.1	5.0	-	281.6	286.6
1952	Jun.	40.3	61.5	1,045.2	1,147.0	3.2	2.6	242.8	248.6
	Dec.	38.0	68.7	1,022.7	1,129.4	2.5	0.1	268.2	270.8
1953	Jun.	2.2	90.9	1,118.1	1,211.2	9.0	7.1	303.8	319.9
	Dec.	41.1	47.1	1,151.4	1,239.6	7.0	7.6	337.9	352.6
1954	Jun.	14.6	45.8	1,201.8	1,262.2	10.0	16.0	433.1	459.1
	Dec.	42.4	37.9	1,170.4	1,250.7	11.2	27.6	479.0	517.8
1955	Jun.	12.4	74.0	1,270.2	1,356.6	11.5	31.6	519.4	562.6
	Dec.	47.0	51.0	1,326.3	1,424.3	10.0	32.2	516.0	558.2
1956	Jun.	29.7	48.8	1,431.2	1,509.7	4.5	40.7	563.8	609.0
	Dec.	95.4	48.9	1,429.7	1,574.1	27.5	37.0	545.3	609.8
1957	Jun.	41.4	95.0	1,490.1	1,626.5	10.0	40.7	568.6	619.3
	Dec.	88.4	85.0	1,562.1	1,735.5	15.5	40.4	618.3	674.2
1958	Jun.	49.3	100.8	1,689.2	1,839.3	7.5	40.8	700.2	748.5
	Dec.	59.5	122.7	1,708.6	1,890.8	5.2	35.3	694.8	735.3
1959	Jun.	23.2	97.0	1,869.6	1,989.8	24.9	42.8	753.4	821.1
	Dec.	53.2	52.8	1,871.4	1,977.4	49.3	38.7	957.9	1,045.9
1960	Jun.	104.3	57.3	2,072.1	2,233.7	49.9	29.6	923.4	1,002.9
	Dec.	85.8	47.6	1,932.8	2,066.2	182.5	28.5	1,093.3	1,304.3
1961	Jun.	109.3	44.3	1,990.7	2,144.3	65.4	38.8	1,227.5	1,331.7
	Dec.	75.5	63.3	2,100.0	2,238.9	122.2	43.5	1,285.1	1,450.8
1962	Jun.	141.8	109.0	2,190.1	2,440.8	58.1	66.2	1,507.1	1,631.4
	Dec.	164.4	113.3	2,358.6	2,636.7	75.9	87.9	1,761.8	1,925.6
1963	Jun.	194.3	102.3	2,779.8	3,076.4	42.2	134.8	1,935.2	2,112.2
	Dec.	168.9	81.7	2,881.5	3,132.1	59.3	122.0	2,228.2	2,409.4
1964	Jun.	169.0	170.6	3,274.0	3,613.6	40.6	89.3	2,432.1	2,562.0
	Dec.	209.2	100.8	3,621.8	3,931.8	36.7	111.1	2,936.1	3,083.9
1965	Jun.	127.3	139.5	3,655.1	3,921.9	25.0	53.2	3,227.7	3,305.9
	Dec.	233.4	242.1	3,924.5	4,400.1	18.5	81.7	3,497.9	3,598.1
1966	Jun.	188.9	292.3	4,049.9	4,531.1	12.0	157.3	4,089.9	4,259.2
	Dec.	169.7	232.4	4,646.3	5,048.4	11.2	119.9	4,655.6	4,786.7

4.5 Scheduled Banks' Position Based on Weekly Returns Liabilities

(Million Rupees)

Period	Total Demand and Time Liabilities (a)	Borrowings from State Bank of Pakistan ¹	STATUTORY RESERVES ²		Total (b)
			On Demand Liabilities	On Time Liabilities	
1948 Jun.	1,073.3	-	45.6	3.2	48.8
Dec.	1,065.5	-	44.8	3.4	48.2
1949 Jun.	1,091.3	-	45.3	3.7	49.0
Dec.	1,108.9	-	45.2	4.1	49.3
1950 Jun.	1,220.7	-	51.0	4.2	55.2
Dec.	1,180.0	-	47.4	4.6	52.0
1951 Jun.	1,392.8	-	55.6	5.6	61.2
Dec.	1,498.7	-	60.6	5.7	66.3
1952 Jun.	1,395.6	-	57.3	5.0	62.3
Dec.	1,400.2	-	56.5	5.4	61.9
1953 Jun.	1,531.1	-	60.6	6.4	67.0
Dec.	1,592.1	-	62.0	7.1	69.1
1954 Jun.	1,721.3	14.1	63.1	9.2	72.3
Dec.	1,768.4	127.7	62.5	10.4	72.9
1955 Jun.	1,919.1	9.9	67.8	11.3	79.1
Dec.	1,982.6	178.4	71.2	11.2	82.4
1956 Jun.	2,118.7	28.3	75.5	12.2	87.7
Dec.	2,183.9	214.4	78.7	12.2	90.9
1957 Jun.	2,245.8	93.0	81.3	12.4	93.7
Dec.	2,409.7	147.1	86.8	13.5	100.3
1958 Jun.	2,587.8	38.7	92.0	15.0	107.0
Dec.	2,626.1	181.4	94.5	14.7	109.2
1959 Jun.	2,810.9	9.9	99.5	16.4	115.2
Dec.	3,023.3	97.5	98.9	20.9	119.8
1960 Jun.	3,236.6	6.1	111.7	20.1	131.8
Dec.	3,370.5	411.7	103.3	26.1	129.4
1961 Jun.	3,476.0	337.6	107.2	26.6	133.8
Dec.	3,689.6	497.8	111.9	29.0	140.9
1962 Jun.	4,072.2	403.2	122.4	32.6	155.0
Dec.	4,562.3	501.8	131.8	38.5	170.3
1963 Jun.	5,188.6	385.8	153.8	42.2	196.0
Dec.	5,541.5	408.8	156.6	120.5	277.1
1964 Jun.	6,175.6	783.1	180.7	128.1	308.8
Dec.	7,015.6	1,375.8	196.6	154.2	350.8
1965 Jun.	7,227.8	1,688.2	294.1	247.9	542.0
Dec.	7,998.2	1,776.7	220.0	179.9	399.9
1966 Jun.	8,790.3	1,012.0	226.0	213.0	439.9
Dec.	9,835.1	1,873.1	252.4	239.3	491.7

4.5 Scheduled Banks' Position Based on Weekly Returns Liabilities

(Million Rupees)

Period	DEMAND LIABILITIES IN PAKISTAN						TIME LIABILITIES IN PAKISTAN					
	Capital Paid-up and Reserves	Borrow- ings	Deposits		Total		Borrow- ings	Deposits		Total		
			Inter-Bank	Others				General	Others ³		Inter-Bank	Others
1967	Jun.	-	211.3	278.5	4,689.6	-	5,179.4	6.2	88.8	5,140.0	-	5,235.0
	Dec.	-	227.3	379.6	4,216.0	380.7	5,203.5	12.7	130.1	5,244.9	177.1	5,564.8
1968	Jun.	-	203.3	294.7	4,561.2	338.0	5,397.2	4.2	58.4	5,753.8	179.2	5,995.6
	Dec.	-	151.4	356.5	4,808.4	350.3	5,666.6	46.2	101.0	6,176.2	197.6	6,521.1
1969	Jun.	-	160.4	399.9	4,880.0	374.2	5,814.5	1.2	172.4	6,001.1	199.6	6,374.3
	Dec.	-	106.3	434.7	5,604.2	448.4	6,593.6	71.2	116.6	6,269.7	202.2	6,659.8
1970	Jun.	-	113.3	559.4	5,665.5	366.6	6,704.8	35.3	128.5	6,876.0	238.8	7,278.6
	Dec.	-	201.2	511.4	6,251.2	391.0	7,354.8	84.0	191.0	7,166.1	117.4	7,558.5
1971	Jun.	-	243.6	472.4	6,345.3	413.9	7,475.2	23.5	91.9	6,667.5	120.9	6,903.8
	Dec.	-	144.8	741.2	7,958.0	521.4	9,365.4	76.3	98.3	7,565.8	116.7	7,857.1
1972	Jun.	-	227.7	836.0	8,768.3	687.5	10,519.5	2.0	110.0	7,757.9	109.0	7,978.9
	Dec.	-	273.8	1,048.2	9,665.6	889.3	11,876.9	6.1	188.8	8,349.7	110.1	8,654.7
1973	Jun.	-	215.9	906.1	10,508.7	917.8	12,548.5	6.7	137.1	9,553.2	120.3	9,817.4
	Dec.	-	768.8	589.7	10,859.1	935.3	13,152.9	37.7	176.4	10,116.6	136.3	10,467.0
1974	Jun.	-	485.1	581.0	11,581.7	889.6	13,537.4	38.3	87.2	9,556.8	68.1	9,750.4
	Dec.	-	140.8	682.2	11,167.8	749.0	12,739.8	23.1	78.8	9,500.8	66.0	9,668.7
1975	Jun.	-	127.6	679.8	12,268.4	1,135.2	14,211.0	0.6	208.4	11,249.4	64.9	11,523.3
	Dec.	-	267.4	652.6	13,433.4	1,155.3	15,508.7	16.6	109.2	12,866.6	88.1	13,080.5
1976	Jun.	-	405.1	691.7	15,234.7	1,218.1	17,549.6	63.0	116.6	14,979.7	74.2	15,233.5
	Dec.	-	424.1	1,215.1	20,165.4	1,587.9	23,392.5	52.2	193.5	17,389.0	89.5	17,724.2
1977	Jun.	-	237.7	983.2	19,824.7	1,485.6	22,531.2	41.9	350.9	17,851.6	149.6	18,394.0
	Dec.	-	88.4	1,181.7	22,242.8	1,593.9	25,107.0	61.1	337.5	20,214.4	181.9	20,794.9
1978	Jun.	-	226.9	1,186.5	24,174.0	1,531.9	27,119.2	31.5	119.5	22,873.3	180.5	23,204.8
	Dec.	-	234.9	1,480.2	27,833.6	1,567.7	31,116.4	7.6	170.5	25,447.1	238.2	25,863.4
1979	Jun.	-	282.5	1,524.3	29,444.4	1,975.0	33,226.2	6.9	156.4	27,093.6	195.6	27,452.5
	Dec.	2,103.6	18.5	1,482.7	32,380.2	2,370.7	36,252.1	6.4	143.3	29,668.6	324.5	30,142.8
1980	Jun.	2,335.4	10.9	1,496.5	34,187.3	2,462.2	38,156.9	6.3	213.8	31,618.3	345.3	32,183.8
	Dec.	2,382.4	0.1	1,508.4	36,067.4	2,008.4	39,584.3	5.8	181.9	33,583.6	331.6	34,102.9
1981	Jun.	2,757.5	7.5	1,830.2	39,902.5	2,027.3	43,767.6	645.1	163.5	33,313.7	368.0	34,490.4
	Dec.	4,420.7	0.5	1,714.6	38,927.6	1,698.1	42,340.8	733.9	121.9	38,918.1	399.0	40,172.9
1982	Jun.	4,868.8	33.0	1,747.5	42,853.4	2,975.2	47,609.1	845.6	279.0	38,895.2	584.2	40,604.0
	Dec.	4,942.9	64.7	1,797.0	46,010.8	2,522.8	50,395.3	999.0	291.0	47,352.3	474.1	49,116.4
1983	Jun.	5,518.9	25.5	1,707.3	50,703.8	2,528.3	54,964.9	1,008.5	401.0	53,184.0	707.0	55,300.5
	Dec.	5,736.4	113.2	1,640.0	54,033.1	2,443.5	58,229.8	1,089.8	399.8	63,850.3	548.1	65,888.0
1984	Jun.	6,845.4	466.8	1,654.7	51,183.8	1,774.4	55,079.6	931.8	532.6	64,402.7	558.4	66,425.4
	Dec.	7,238.8	805.5	1,747.8	58,787.3	2,143.0	63,483.6	1,306.0	487.7	69,302.2	594.3	71,690.2

4.5 Scheduled Banks' Position Based on Weekly Returns Liabilities

(Million Rupees)

Period	Total Demand and Time Liabilities (a)	Borrowings From State Bank of Pakistan ⁴	Borrowings From Banks Abroad ⁴	Money at Call and Short Notice in Pakistan ⁴	Other Liabilities ⁴	STATUTORY RESERVES ²		Total Liabilities (b)	
						On Demand Liabilities	On Time Liabilities		
1967 Jun.	10,414.4	1,784.1	-	-	-	-	323.7	327.2	650.9
1967 Dec.	10,768.2	1,832.4	-	-	-	-	325.2	347.8	673.0
1968 Jun.	11,392.8	1,698.0	-	-	-	-	269.9	299.8	569.7
1968 Dec.	12,187.7	2,041.2	-	-	-	-	283.3	326.1	609.4
1969 Jun.	12,188.8	1,610.4	-	-	-	-	290.7	318.7	609.4
1969 Dec.	13,253.4	1,880.5	-	-	-	-	329.7	333.0	662.7
1970 Jun.	13,983.4	1,402.6	-	-	-	-	335.2	363.9	699.1
1970 Dec.	14,913.3	2,097.9	-	-	-	-	367.7	377.9	745.6
1971 Jun.	14,379.0	2,872.0	-	-	-	-	373.8	345.2	719.0
1971 Dec.	17,222.5	1,412.1	-	-	-	-	468.3	392.9	861.2
1972 Jun.	18,498.5	1,502.6	-	-	-	-	526.0	398.9	924.9
1972 Dec.	20,531.6	1,847.4	-	-	-	-	593.8	432.7	1,026.5
1973 Jun.	22,365.9	1,541.6	-	-	-	-	627.4	490.9	1,118.3
1973 Dec.	23,619.9	3,102.4	-	-	-	-	657.6	523.4	1,181.0
1974 Jun.	23,287.8	3,987.6	-	-	-	-	676.9	487.4	1,164.4
1974 Dec.	22,408.5	5,196.6	-	-	-	-	637.0	483.4	1,120.4
1975 Jun.	25,734.3	5,707.1	-	-	-	-	710.5	576.2	1,286.7
1975 Dec.	28,589.2	5,726.6	-	-	-	-	775.4	654.0	1,429.4
1976 Jun.	32,783.1	4,844.0	-	-	-	-	877.5	877.5	1,755.0
1976 Dec.	41,116.7	6,637.0	-	-	-	-	1,169.6	886.2	2,055.8
1977 Jun.	40,925.2	6,823.0	-	-	-	-	1,126.6	919.7	2,046.3
1977 Dec.	45,901.9	6,341.1	-	-	-	-	1,255.4	1,039.7	2,295.1
1978 Jun.	50,324.0	5,419.2	-	-	-	-	1,356.0	1,160.2	2,516.2
1978 Dec.	56,979.8	6,868.7	-	-	-	-	1,555.8	1,293.2	2,849.0
1979 Jun.	60,678.7	8,683.0	-	-	-	-	1,661.3	1,372.6	3,033.9
1979 Dec.	66,394.9	9,177.9	1,005.8	168.5	38,877.4	117,728.2	1,821.0	1,507.1	3,328.1
1980 Jun.	70,340.7	9,719.6	963.6	659.5	48,153.8	132,172.7	1,940.8	1,609.2	3,550.0
1980 Dec.	73,687.2	13,365.6	1,022.7	495.5	43,987.3	134,940.7	2,004.0	1,705.1	3,709.1
1981 Jun.	78,257.9	14,142.4	950.4	964.5	52,947.1	150,019.9	2,236.6	1,724.5	3,961.1
1981 Dec.	82,513.7	15,424.2	1,019.1	523.5	56,274.1	160,175.4	2,143.2	2,008.6	4,151.8
1982 Jun.	88,213.2	15,989.6	1,330.3	1,069.5	58,234.5	169,705.8	2,433.9	2,030.2	4,464.1
1982 Dec.	99,511.7	14,775.5	1,331.4	1,743.5	69,094.8	191,399.7	2,606.9	2,455.8	5,062.7
1983 Jun.	110,265.4	16,429.5	1,433.4	1,486.0	77,241.4	212,374.7	2,822.5	2,765.0	5,587.5
1983 Dec.	124,117.8	18,182.3	1,731.9	735.0	87,141.5	237,645.0	2,948.2	3,294.4	6,242.6
1984 Jun.	121,505.0	16,853.5	2,069.1	2,617.0	91,694.8	241,584.8	2,884.8	3,321.3	6,206.1
1984 Dec.	135,173.8	18,207.3	2,299.2	727.5	95,695.8	259,343.2	3,210.6	3,584.5	6,795.1

4.5 Scheduled Banks' Position Based on Weekly Returns Liabilities

(Million Rupees)

Period	DEMAND LIABILITIES IN PAKISTAN						TIME LIABILITIES IN PAKISTAN					Total
	Capital Paid-up and Reserves	Borrow- ings	Deposits		Total	Borrow- ings	Deposits		Total			
			Inter-Bank	Others			Inter-Bank	Others				
1985 Jun.	8,779.9	318.6	2,459.2	63,717.0	2,450.4	68,945.2	1,559.1	436.8	71,120.7	716.4	73,833.0	
1985 Dec.	9,780.6	1,165.7	2,522.1	65,767.5	2,564.3	72,019.6	746.1	1,028.2	84,125.9	670.7	86,570.9	
1986 Jun.	10,662.5	1,130.1	3,982.0	72,337.9	2,804.1	80,254.1	1,088.5	734.6	91,764.7	846.4	94,434.2	
1986 Dec.	10,835.0	453.1	4,028.1	77,326.8	3,439.1	85,247.1	1,178.4	837.4	98,496.1	782.9	101,294.8	
1987 Jun.	16,264.6	817.5	3,641.5	84,332.0	3,943.8	92,734.7	1,465.3	1,372.8	103,496.2	1,078.4	107,412.7	
1987 Dec.	16,760.9	862.6	4,766.7	89,464.9	4,710.4	99,804.7	1,619.2	1,165.8	109,543.8	1,021.3	113,349.3	
1988 Jun.	18,272.4	823.0	4,817.7	95,505.0	4,409.1	105,555.0	2,230.5	1,837.9	110,201.0	974.2	115,244.0	
1988 Dec.	18,727.5	1,410.2	3,482.4	96,390.7	4,510.6	105,794.0	1,700.2	1,399.6	113,931.9	1,276.4	118,308.1	
1989 Jun.	20,279.7	1,381.5	3,612.0	105,861.0	4,443.1	115,298.0	494.1	3,219.3	118,626.0	1,085.9	123,425.0	
1989 Dec.	20,864.7	1,818.0	5,734.4	111,140.0	5,234.8	123,927.2	1,757.6	1,448.0	119,043.7	1,380.2	123,629.4	
1990 Jun.	22,528.0	2,350.0	5,204.0	122,971.0	4,902.0	135,427.0	2,545.0	342.0	143,751.0	1,288.0	147,926.0	
1990 Dec.	22,820.0	2,606.0	5,191.0	132,053.0	7,660.0	147,510.0	2,316.0	251.0	124,083.0	1,458.8	128,109.0	
1991 Jun.	24,096.0	2,827.0	7,222.0	147,926.0	7,323.0	165,298.0	2,969.0	124.0	178,281.0	2,551.0	183,925.0	
1991 Dec.	25,547.0	1,094.0	6,283.0	167,086.0	9,080.0	183,543.0	2,543.0	128.0	190,736.0	3,262.0	196,669.0	
1992 Jun.	31,227.0	5,740.0	7,700.0	186,353.0	7,665.0	207,458.0	4,695.0	364.0	219,980.0	4,348.0	229,387.0	
1992 Dec.	31,753.0	2,824.0	7,403.0	207,608.0	10,487.0	228,322.0	2,728.0	532.0	256,059.0	5,094.0	264,413.0	
1993 Jun.	36,011.0	1,436.0	11,386.0	217,711.0	9,112.0	239,645.0	3,976.0	961.0	270,343.0	3,920.0	279,200.0	
1993 Dec.	37,845.0	1,835.0	10,712.0	234,546.0	13,033.0	260,126.0	3,367.0	2,562.0	293,599.0	4,345.0	303,873.0	
1994 Jun.	43,770.0	2,878.0	11,654.0	256,188.0	12,578.0	283,298.0	3,333.0	3,848.0	342,368.0	4,812.0	354,361.0	
1994 Dec.	45,434.0	4,225.0	11,227.0	280,836.0	16,207.0	312,495.0	3,852.0	4,798.0	369,846.0	4,844.0	383,340.0	
1995 Jun.	50,533.0	5,104.0	11,683.0	296,739.0	16,500.0	330,026.0	5,998.0	3,061.0	405,882.0	3,388.0	418,329.0	
1995 Dec.	52,789.0	202.0	11,925.0	311,181.0	17,331.0	340,639.0	3,587.0	2,775.0	443,910.0	3,786.0	454,058.0	
1996 Jun.	56,255.0	115.0	13,166.0	339,408.0	19,224.0	371,913.0	2,965.0	2,544.0	495,677.0	4,737.0	505,923.0	
1996 Dec.	58,656.0	476.0	13,193.0	338,652.0	21,389.0	373,710.0	3,596.0	2,012.0	531,512.0	4,990.0	542,110.0	
1997 Jun.	60,935.0	407.0	13,315.0	358,457.0	21,654.0	393,833.0	3,618.0	1,804.0	571,574.0	5,369.0	582,365.0	
1997 Dec.	58,070.0	309.0	7,260.0	401,414.0	23,232.0	432,215.0	4,391.0	2,085.0	585,989.0	5,726.0	598,191.0	
1998 Jun.	91,060.0	78.0	10,913.0	411,361.0	25,120.0	447,472.0	7,744.0	2,914.0	628,076.0	7,141.0	645,875.0	
1998 Dec.	68,701.0	72.0	11,233.0	433,546.0	50,544.0	495,395.0	7,870.0	3,719.0	615,556.0	7,986.0	635,131.0	
1999 Jun.	75,632.0	61.0	7,907.0	454,072.0	38,491.0	500,531.0	5,845.0	2,788.0	661,401.0	8,329.0	678,363.0	
1999 Dec.	80,646.0	50.0	8,115.0	459,252.0	46,019.0	513,436.0	7,888.0	3,073.0	626,865.0	7,697.0	645,523.0	
2000 Jun.	79,648.0	43.0	8,537.0	475,281.0	47,420.0	531,281.0	5,674.0	626.0	652,279.0	10,759.0	669,338.0	
2000 Dec.	78,399.0	40.0	10,019.0	482,128.0	48,485.0	540,672.0	4,942.0	1,434.0	674,187.0	8,741.0	689,304.0	
2001 Jun.	88,581.0	34.0	12,248.0	527,672.0	42,870.0	582,824.0	3,668.0	1,037.0	712,978.0	9,494.0	727,177.0	
2001 Dec.	93,969.0	21.0	9,781.0	549,393.0	44,731.0	603,926.0	2,979.0	1,591.0	748,101.0	9,740.0	762,411.0	
2002 Jun.	85,886.0	10.0	13,251.0	609,657.0	47,333.0	670,251.0	659.0	1,445.0	803,749.0	12,808.0	818,661.0	
2002 Dec.	91,210.0	2.0	10,293.0	662,263.0	68,095.0	740,653.0	915.0	4,713.0	853,250.0	16,830.0	875,708.0	
2003 Jun.	112,230.0	1.0	9,936.0	785,333.0	53,352.0	848,622.0	621.0	3,370.0	903,153.0	16,020.0	923,164.0	
2003 Dec.	108,962.0	1.0	11,771.0	886,895.0	62,776.0	961,443.0	2,573.0	2,051.0	918,141.0	16,872.0	939,637.0	
2004 Jun.	131,225.0	15.0	20,740.0	1,014,947.0	56,532.0	1,092,234.0	1,878.0	2,928.0	1,026,919.0	20,703.0	1,052,428.0	
2004 Dec.	160,644.0	27.0	18,680.0	1,124,763.0	61,914.0	1,205,384.0	1,082.0	3,655.0	1,079,464.0	24,853.0	1,109,054.0	
2005 Jun.	190,652.0	99.0	22,894.0	1,211,674.0	70,107.0	1,304,774.0	1,024.0	9,732.0	1,231,745.0	27,288.0	1,269,789.0	

1. Introduced with effect from 29th January 1954.2. The Statutory Reserves requirements continued at 5% for Demand and 2% for Time liabilities up to 26th July 1963. They were 5% for total of Demand and Time liabilities up to 31st March 1965, at 6.25% from 1st April to 30th April 1965, at 7.50% from 1st May to August 1965, 21st August to 16th September 1965, at 5% from 17th September 1965 to 15th June 1967, and 6.25% from 16th June 1967 to 18th January 1968. They have been changed to 5% of Demand and Time liabilities from 19th January 1968 to 6th October 2000, 7% up to 14th Dec 2000 and again at 5% w.e.f. 15th Dec 2000 onward.

4.5 Scheduled Banks' Position Based on Weekly Returns Liabilities

(Million Rupees)

Period	Total Demand and Time Liabilities (a)	Borrowings From State Bank of Pakistan	Borrowings from Banks Abroad	Money at Call and Short Notice in Pakistan	Other Liabilities ⁵	STATUTORY RESERVES ²		Total Liabilities (b)	
						On Demand Liabilities	On Time Liabilities		
1985 Jun.	142,778.2	18,065.3	2,524.6	4,540.0	106,479.0	283,166.9	3,674.3	3,691.7	7,366.0
1985 Dec.	158,590.5	21,481.1	2,705.2	6,141.0	122,194.5	320,892.8	4,215.1	4,328.5	8,543.6
1986 Jun.	174,688.3	23,159.4	3,331.7	5,138.5	129,038.4	346,018.7	4,269.6	4,721.7	8,991.3
1986 Dec.	186,541.9	26,508.1	3,722.7	3,140.0	149,618.4	380,366.0	4,419.4	5,604.7	10,024.1
1987 Jun.	200,147.4	27,811.2	4,626.2	1,713.5	163,442.6	414,005.6	4,722.4	5,370.6	10,093.0
1987 Dec.	213,154.8	31,358.8	5,207.4	1,709.5	178,970.0	447,160.6	5,075.1	5,667.5	10,743.2
1988 Jun.	220,799.0	33,340.1	6,673.2	4,295.0	198,077.0	481,456.7	5,493.0	5,762.0	11,255.0
1988 Dec.	224,102.1	35,667.0	7,459.8	2,143.0	212,178.3	500,277.7	5,396.8	5,915.4	11,312.4
1989 Jun.	238,723.0	36,547.7	8,441.1	5,415.0	224,795.0	534,201.4	6,036.0	6,171.0	12,207.0
1989 Dec.	247,556.7	40,667.2	9,423.2	4,491.0	253,501.5	576,503.8	6,645.4	6,181.5	12,826.9
1990 Jun.	283,353.0	40,285.0	9,496.0	10,085.0	268,200.0	633,947.0	7,276.0	7,396.0	14,672.0
1990 Dec.	275,618.8	44,746.0	10,731.0	7,792.0	335,969.0	697,677.0	8,154.7	6,405.5	14,560.2
1991 Jun.	349,223.0	48,785.0	11,140.0	5,367.0	339,676.0	778,287.0	8,533.0	9,197.0	17,730.0
1991 Dec.	380,212.0	52,446.0	11,683.0	2,894.0	389,181.0	861,963.0	9,322.0	9,833.0	19,155.0
1992 Jun.	436,845.0	57,267.0	13,471.0	6,405.0	418,012.0	963,227.0	10,693.0	11,469.0	22,163.0
1992 Dec.	492,735.0	61,263.0	13,682.0	4,336.0	470,727.0	1,074,496.0	11,633.0	13,221.0	24,854.0
1993 Jun.	518,845.0	64,577.0	14,614.0	6,584.0	505,570.0	1,146,201.0	12,311.0	13,960.0	26,271.0
1993 Dec.	563,999.0	66,564.0	14,526.0	5,522.0	565,794.0	1,254,250.0	13,282.0	15,194.0	28,476.0
1994 Jun.	637,659.0	70,583.0	14,217.0	6,721.0	640,164.0	1,413,114.0	14,501.0	17,718.0	32,219.0
1994 Dec.	695,835.0	77,758.0	13,533.0	6,963.0	722,788.0	1,562,311.0	15,973.0	19,167.0	35,140.0
1995 Jun.	748,355.0	82,668.0	14,280.0	8,350.0	743,430.0	1,647,616.0	16,919.0	20,916.0	37,835.0
1995 Dec.	794,697.0	86,766.0	14,376.0	5,460.0	800,881.0	1,754,969.0	17,305.0	22,703.0	40,008.0
1996 Jun.	877,836.0	56,914.0	13,424.0	8,070.0	897,892.0	1,910,391.0	18,999.0	25,296.0	44,295.0
1996 Dec.	915,820.0	57,795.0	16,445.0	7,509.0	1,067,965.0	2,124,190.0	19,061.0	27,106.0	46,166.0
1997 Jun.	976,198.0	77,999.0	14,622.0	5,370.0	993,960.0	2,129,084.0	19,960.0	29,118.0	49,078.0
1997 Dec.	1,030,406.0	105,761.0	16,768.0	6,482.0	992,868.0	2,210,355.0	21,935.0	29,910.0	51,845.0
1998 Jun.	1,093,347.0	113,919.0	16,518.0	7,768.0	264,981.0	1,587,593.0	22,762.0	32,294.0	55,056.0
1998 Dec.	1,130,526.0	126,448.0	19,837.0	4,571.0	313,286.0	1,663,369.0	24,998.0	31,757.0	56,755.0
1999 Jun.	1,178,894.0	142,147.0	22,089.0	17,528.0	298,019.0	1,734,309.0	25,903.0	33,918.0	59,821.0
1999 Dec.	1,158,959.0	148,604.0	21,540.0	28,363.0	339,886.0	1,777,998.0	27,090.0	32,276.0	59,366.0
2000 Jun.	1,200,619.0	141,016.0	22,907.0	42,469.0	319,914.0	1,806,573.0	28,688.0	33,467.0	62,155.0
2000 Dec.	1,229,976.0	144,758.0	35,798.0	30,885.0	384,297.0	1,904,113.0	28,428.0	34,465.0	62,893.0
2001 Jun.	1,310,001.0	139,367.0	15,169.0	30,293.0	400,517.0	1,983,928.0	30,656.0	36,359.0	67,015.0
2001 Dec.	1,366,337.0	119,490.0	16,387.0	40,202.0	499,795.0	2,136,180.0	32,206.0	38,121.0	70,327.0
2002 Jun.	1,488,912.0	136,556.0	12,642.0	31,877.0	545,159.0	2,301,032.0	35,106.0	40,933.0	76,039.0
2002 Dec.	1,616,361.0	136,900.0	14,690.0	26,257.0	650,077.0	2,535,495.0	38,346.0	43,785.0	82,131.0
2003 Jun.	1,771,786.0	137,882.0	21,243.0	28,551.0	468,312.0	2,540,004.0	43,859.0	46,158.0	90,017.0
2003 Dec.	1,901,080.0	153,259.0	21,470.0	19,655.0	516,538.0	2,720,964.0	49,055.0	46,982.0	96,037.0
2004 Jun.	2,144,662.0	162,335.0	9,872.0	27,479.0	527,452.0	3,003,025.0	55,986.0	52,621.0	108,607.0
2004 Dec.	2,314,438.0	176,354.0	14,248.0	28,912.0	580,096.0	3,274,692.0	61,715.0	55,453.0	117,168.0
2005 Jun.	2,574,563.0	185,068.0	6,245.0	22,243.0	645,616.0	3,624,387.0	66,351.0	63,489.0	129,840.0

Source: Off-Site Supervision & Enforcement Department SBP

3. Separate reporting introduced with effect from 7th July 1967.

4. Introduced with effect from 5th July 1979.

5. Other liabilities excluding contra items, introduced with effect from 20th June, 1998.

4.6 Scheduled Banks' Position Based on Weekly Returns Assets

(Million Rupees)

Period	BALANCES			Money at Call & Short Notice in Pakistan ¹	(c + d + e + f) as % of (a) ²	Total Advances (i)	Bills Purchased & Discounted (ii)
	Cash in Pakistan (c)	With SBP (d)	Others ¹ (e)				
1948 Jun.	33.8	261.0	--	--	27.5	247.4	4.4
1948 Dec.	37.2	137.2	--	--	16.37	397.6	12.8
1949 Jun.	36.3	202.5	--	--	21.88	386.5	27.1
1949 Dec.	39.8	210.5	--	--	22.57	421.6	23.0
1950 Jun.	47.1	132.2	--	--	14.69	464.4	26.1
1950 Dec.	50.7	92.8	--	--	12.16	722.1	48.2
1951 Jun.	53.4	172.8	--	--	16.24	448.7	101.6
1951 Dec.	71.6	138.7	--	--	14.03	837.0	82.1
1952 Jun.	57.4	102.6	--	--	11.46	715.6	64.5
1952 Dec.	60.8	89.9	--	--	10.76	677.2	115.0
1953 Jun.	49.2	132.5	--	--	11.87	541.4	114.3
1953 Dec.	39.6	97.5	--	--	8.61	660.7	120.6
1954 Jun.	44.0	142.8	37.1	32.7	14.91	661.2	127.7
1954 Dec.	54.8	115.4	46.7	66.5	16.03	761.1	202.1
1955 Jun.	47.7	187.8	42.3	67.0	17.97	746.9	137.2
1955 Dec.	49.5	133.8	34.1	38.0	12.88	997.0	164.8
1956 Jun.	49.5	264.3	46.1	54.9	19.58	803.5	112.2
1956 Dec.	81.0	136.8	49.4	115.4	17.52	1,082.2	154.3
1957 Jun.	53.3	141.4	49.6	104.4	15.53	1,028.1	104.6
1957 Dec.	82.7	132.6	44.2	134.8	16.36	1,118.9	149.7
1958 Jun.	51.7	193.8	48.5	116.3	15.86	1,116.2	109.3
1958 Dec.	85.7	144.3	48.1	135.6	15.75	1,253.0	205.2
1959 Jun.	69.3	252.9	51.8	79.1	16.12	1,138.0	164.0
1959 Dec.	56.7	151.0	46.5	81.0	11.09	1,418.7	201.1
1960 Jun.	81.8	172.6	52.3	133.3	13.59	1,488.2	161.6
1960 Dec.	82.5	163.5	52.9	203.6	14.91	1,854.8	230.0
1961 Jun.	83.0	184.0	54.1	151.7	13.60	2,030.1	172.1
1961 Dec.	115.8	177.6	54.1	209.4	14.98	2,459.0	265.6
1962 Jun.	95.2	207.2	61.0	254.8	15.18	2,633.5	228.0
1962 Dec.	143.0	203.4	65.7	312.4	15.88	3,097.6	272.9
1963 Jun.	129.8	262.5	81.0	334.6	15.57	3,372.5	297.8
1963 Dec.	136.8	327.5	64.8	269.0	14.40	3,824.0	337.0
1964 Jun.	149.4	359.6	60.2	320.0	14.40	4,439.5	351.9
1964 Dec.	163.5	368.9	52.2	337.1	13.14	5,567.4	435.5
1965 Jun.	166.1	574.0	30.3	208.5	13.54	5,979.5	408.2
1965 Dec.	307.7	525.8	87.5	452.7	17.18	6,313.7	425.1
1966 Jun.	230.1	490.1	84.5	355.0	13.18	6,364.4	330.8
1966 Dec.	399.3	559.8	96.9	413.5	14.94	7,929.6	527.3

4.6 Scheduled Banks' Position Based on Weekly Returns

Assets

(Million Rupees)

Period	BANK CREDIT		INVESTMENT IN SECURITIES & SHARES				Total (h)	(h) as % of (a) ²	Excess Reserves (d-b)
	Total (i + ii) (g)	(g) as % of (a) ²	Federal Govt. Securities	Provincial Govts. Securities	Treasury Bills	Others			
1948 Jun.	251.8	23.46	--	--	--	--	--	--	212.1
Dec.	410.4	38.52	--	--	--	--	--	--	89.0
1949 Jun.	413.6	37.90	--	--	--	--	--	--	153.5
Dec.	444.6	40.09	--	--	--	--	--	--	161.2
1950 Jun.	490.5	40.18	--	--	--	--	--	--	77.0
Dec.	770.3	65.28	--	--	--	--	--	--	40.8
1951 Jun.	550.3	39.51	--	--	--	--	--	--	111.6
Dec.	919.1	61.33	--	--	--	--	--	--	72.4
1952 Jun.	780.1	55.90	--	--	--	--	--	--	40.3
Dec.	792.2	56.58	--	--	--	--	--	--	28.0
1953 Jun.	655.7	42.83	--	--	--	--	--	--	65.5
Dec.	781.4	49.08	--	--	--	--	--	--	28.4
1954 Jun.	788.9	45.83	553.4	97.7	--	19.9	671.0	38.98	70.5
Dec.	963.2	54.47	608.4	91.8	--	20.2	720.4	40.74	42.5
1955 Jun.	884.1	46.07	614.5	91.3	--	20.4	726.2	37.84	108.7
Dec.	1,161.7	58.60	662.8	109.9	--	21.2	793.9	40.04	51.4
1956 Jun.	915.7	43.22	693.5	106.9	--	19.9	820.3	38.72	176.6
Dec.	1,236.5	56.62	686.6	115.2	--	19.7	821.5	37.62	45.9
1957 Jun.	1,132.7	50.44	704.3	105.9	--	16.7	826.9	36.82	47.7
Dec.	1,268.6	52.68	795.2	108.8	--	25.8	929.8	38.61	32.3
1958 Jun.	1,225.5	47.36	872.2	108.7	--	29.2	1,010.1	39.03	86.8
Dec.	1,458.2	55.50	882.0	134.2	--	31.3	1,047.5	39.89	35.1
1959 Jun.	1,302.0	46.33	959.8	133.8	--	31.3	1,124.9	40.03	137.7
Dec.	1,619.6	53.59	1,062.2	178.4	--	31.2	1,271.8	42.08	31.2
1960 Jun.	1,649.8	50.97	1,024.1	175.5	--	31.5	1,231.1	38.04	40.8
Dec.	2,084.8	61.85	1,112.6	194.6	--	31.8	1,339.0	39.73	34.1
1961 Jun.	2,202.2	63.35	1,086.3	191.7	--	34.1	1,312.1	37.75	50.2
Dec.	2,724.7	73.85	1,042.0	181.7	--	32.1	1,255.8	34.04	36.7
1962 Jun.	2,861.5	70.27	1,073.0	185.3	--	61.6	1,319.9	32.41	52.2
Dec.	3,370.5	73.88	1,031.9	207.0	--	80.9	1,319.8	28.93	33.1
1963 Jun.	3,670.0	70.73	1,065.4	232.8	--	96.7	1,394.9	26.88	66.5
Dec.	4,161.0	75.09	1,127.2	251.1	--	107.3	1,485.6	26.81	50.4
1964 Jun.	4,791.4	77.59	1,136.6	274.5	--	117.0	1,528.1	24.74	50.8
Dec.	6,002.9	85.57	1,327.5	353.6	--	179.2	1,860.3	26.52	18.1
1965 Jun.	6,387.7	88.38	1,263.7	350.8	--	259.6	1,874.1	25.93	32.0
Dec.	6,738.5	84.25	1,317.5	353.2	--	270.6	1,941.4	24.27	125.9
1966 Jun.	6,695.2	76.17	1,475.1	347.5	--	418.5	2,241.1	25.50	50.2
Dec.	8,456.9	85.99	1,449.3	578.4	--	456.7	2,484.4	25.26	68.1

4.6 Scheduled Banks' Position Based on Weekly Returns Assets

(Million Rupees)

Period	BALANCES			Money at & Short in Pakistan (f)	(c + d + e + f) as % of (a)	FOREIGN CURRENCY ⁴			ADVANCES ³			Bills Purchased & Discounted (ii)
	Cash in Pakistan (c)	With SBP (d)	Others (e)			Held in Pakistan	Balances with Banks Abroad	Total	To Banks	To Others	Total (i)	
1967 Jun.	350.9	719.8	102.1	392.5	15.03	--	--	--	--	--	8,250.5	410.0
1967 Dec.	359.8	694.9	78.0	513.5	15.27	--	--	--	119.3	8,589.0	8,708.3	478.8
1968 Jun.	310.5	603.7	85.1	349.4	11.88	--	--	--	99.1	9,223.9	9,323.0	471.0
1968 Dec.	377.8	653.7	72.6	380.8	12.18	--	--	--	178.7	9,845.9	10,024.6	678.5
1969 Jun.	313.8	649.3	65.4	388.0	11.62	--	--	--	218.1	9,354.4	9,572.6	592.7
1969 Dec.	416.2	702.2	77.2	456.1	12.46	--	--	--	164.8	1,0138.3	10,303.1	764.3
1970 Jun.	351.8	765.6	88.8	490.0	12.13	--	--	--	328.9	1,0325.4	10,654.3	652.4
1970 Dec.	364.7	790.8	152.0	575.0	12.62	--	--	--	260.9	1,1521.7	11,782.6	863.3
1971 Jun.	657.7	652.4	99.0	470.5	13.17	--	--	--	309.2	1,1297.1	11,606.3	663.8
1971 Dec.	544.9	896.0	177.4	453.5	12.03	--	--	--	258.8	1,1601.0	11,859.8	707.9
1972 Jun.	498.1	1,103.5	166.8	536.5	12.46	--	--	--	358.9	1,2576.1	12,935.0	991.4
1972 Dec.	496.8	1,112.6	197.8	779.6	12.60	--	--	--	677.5	1,3774.9	14,452.4	1,299.6
1973 Jun.	576.7	1,277.8	206.7	597.1	11.89	--	--	--	540.3	1,4558.1	15,098.4	1,383.3
1973 Dec.	608.2	1,453.3	244.2	785.2	13.09	--	--	--	414.5	1,6951.3	17,365.8	1,677.0
1974 Jun.	729.1	1,258.7	249.3	493.1	11.72	--	--	--	294.3	1,7354.0	17,648.3	1,820.2
1974 Dec.	709.6	1,151.9	210.7	159.4	9.96	--	--	--	323.8	1,7324.7	17,648.5	2,473.7
1975 Jun.	833.0	1,663.3	155.3	230.9	11.20	--	--	--	261.9	1,9646.4	19,908.3	2,557.5
1975 Dec.	960.6	1,813.9	265.7	240.6	11.47	--	--	--	278.1	2,1752.3	22,030.4	2,196.9
1976 Jun.	1,012.3	2,174.4	271.4	503.6	12.08	--	--	--	312.6	2,3601.6	23,914.2	1,944.9
1976 Dec.	1,426.6	2,314.5	496.7	742.7	12.20	--	--	--	260.6	2,8142.3	28,402.9	2,562.5
1977 Jun.	1,679.2	2,739.1	282.4	358.8	12.4	--	--	--	272.5	28,481.9	28,754.4	2,650.3
1977 Dec.	1,803.2	2,726.2	613.6	251.6	11.8	--	--	--	389.1	31,067.9	31,457.0	2,669.8
1978 Jun.	1,654.4	2,990.7	488.7	290.0	10.8	--	--	--	381.5	31,236.3	31,617.8	3,087.2
1978 Dec.	1,894.7	3,754.9	675.6	364.1	11.7	--	--	--	839.6	35,304.9	36,144.5	3,480.7
1979 Jun.	2,059.5	4,415.1	652.5	418.6	12.4	--	--	--	906.4	37,416.2	38,322.6	4,299.4
1979 Dec.	2,169.6	5,384.0	834.5	220.5	13.0	63.9	1,003.6	1,067.5	1,013.7	42,288.4	43,302.1	3,634.9
1980 Jun.	2,187.1	5,093.8	610.9	761.3	12.3	38.5	1,242.2	1,280.6	816.4	44,463.1	45,279.5	3,164.6
1980 Dec.	2,110.5	4,840.3	801.7	559.5	11.3	48.4	1,854.9	1,903.3	1,225.1	51,671.9	52,897.0	3,407.8
1981 Jun.	2,514.9	5,232.4	625.4	1,195.5	12.2	50.7	845.8	896.5	1,347.3	54,104.1	55,451.4	3,669.3
1981 Dec.	2,396.6	5,053.9	695.2	579.0	10.6	77.3	1,412.2	1,489.5	1,432.6	58,522.4	59,955.0	3,911.3
1982 Jun.	2,665.0	5,878.7	598.5	1,237.8	11.8	82.6	1,571.1	1,653.7	1,440.2	61,757.7	63,197.9	5,852.5
1982 Dec.	2,196.5	6,010.3	584.3	1,885.6	10.7	156.9	1,512.1	1,669.0	1,553.3	69,865.9	71,419.2	5,346.4
1983 Jun.	3,019.8	6,635.4	690.9	2,336.6	11.5	54.9	2,803.1	2,858.0	1,657.8	74,955.5	76,613.3	6,817.0
1983 Dec.	2,895.1	7,205.5	635.4	2,126.7	10.4	56.9	3,011.6	3,068.5	2,191.5	82,556.3	84,747.8	6,358.5
1984 Jun.	3,004.3	8,266.3	525.9	4,047.9	13.0	57.7	3,783.1	3,840.8	2,372.0	88,394.8	90,766.8	6,405.2
1984 Dec.	3,004.4	11,046.3	636.2	2,726.3	12.9	94.7	4,100.9	4,195.6	2,222.6	90,559.1	92,781.7	8,252.2

4.6 Scheduled Banks' Position Based on Weekly Returns

Assets

(Million Rupees)

Period	BANK CREDIT		INVESTMENT IN SECURITIES & SHARES					(h)		Total Assets ⁴	Excess Reserves (d - b)
	Total (i+ ii) (g)	(g) as % of (a)	Federal Govt. Securities	Provincial Govts. Securities	Treasury Bills ⁴	Others	Total (h)	as % of (a)	Others Assets ⁴		
1967 Jun.	8,660.5	83.2	1,370.8	578.5	--	579.6	2,528.9	24.28	--	--	68.9
Dec.	9,187.1	85.3	1,488.9	574.5	--	586.0	2,649.4	24.60	--	--	21.9
1968 Jun.	9,794.0	86.0	1,592.0	593.4	--	596.6	2,782.0	24.42	--	--	34.0
Dec.	10,703.1	87.8	1,853.0	458.9	--	709.6	3,021.5	24.79	--	--	44.3
1969 Jun.	10,165.3	83.4	2,011.7	458.0	--	844.8	3,314.5	27.19	--	--	39.9
Dec.	11,067.4	83.5	2,154.6	595.1	--	914.0	3,663.7	27.64	--	--	39.5
1970 Jun.	11,306.7	80.9	1,915.4	610.7	--	958.9	3,485.0	24.92	--	--	66.5
Dec.	12,645.9	84.8	2,005.2	747.5	--	894.1	3,646.8	24.45	--	--	45.2
1971 Jun.	12,270.1	85.3	2,025.0	742.7	--	1,007.1	3,774.8	26.25	--	--	-66.6
Dec.	12,567.7	73.0	3,070.8	790.7	--	1,124.5	4,986.0	28.95	--	--	34.8
1972 Jun.	13,926.4	75.3	3,277.0	822.1	--	1,168.2	5,267.3	28.47	--	--	178.6
Dec.	15,752.0	76.7	3,485.2	890.5	--	1,341.5	5,717.2	27.85	--	--	86.1
1973 Jun.	16,481.7	73.7	4,372.4	891.1	--	1,514.4	6,777.9	30.31	--	--	159.5
Dec.	19,042.8	80.6	4,095.5	860.9	--	1,545.4	6,501.8	27.53	--	--	272.3
1974 Jun.	19,468.5	83.6	3,598.8	912.3	--	1,675.3	6,186.4	26.58	--	--	94.3
Dec.	20,122.2	89.8	3,564.7	946.2	--	1,705.0	6,215.9	27.74	--	--	31.5
1975 Jun.	22,465.8	87.3	4,552.0	952.5	--	1,727.1	7,231.6	28.10	--	--	376.6
Dec.	24,227.3	84.7	4,448.8	952.7	--	2,006.6	7,408.1	25.91	--	--	384.5
1976 Jun.	25,859.1	78.9	5,594.5	986.1	--	2,300.7	8,881.3	27.09	--	--	419.4
Dec.	30,965.4	75.3	7,276.2	1,011.7	--	3,121.3	11,409.2	27.75	--	--	258.7
1977 Jun.	31,404.7	76.7	7,868.3	1,010.6	--	3,680.5	12,559.4	30.7	--	--	692.8
Dec.	34,126.8	74.4	7,736.3	1,069.7	--	4,883.2	13,689.2	29.8	--	--	431.1
1978 Jun.	34,705.5	69.0	11,060.0	1,079.2	--	5,413.8	17,553.0	34.9	--	--	474.5
Dec.	39,625.2	69.5	12,149.0	1,241.0	--	5,715.0	19,105.0	33.5	--	--	905.9
1979 Jun.	42,622.0	70.2	12,117.4	1,347.7	--	6,280.8	19,746.0	32.5	--	--	1,381.2
Dec.	46,937.0	70.7	6,631.5	1,279.9	6,427.3	6,861.3	21,200.0	31.9	39,915.2	117,728.2	2,055.9
1980 Jun.	48,444.1	68.9	6,951.6	1,297.8	9,033.2	7,577.8	24,860.5	35.3	48,934.3	132,172.7	1,543.8
Dec.	56,304.8	76.4	6,950.0	1,292.4	9,227.0	7,753.3	25,222.7	34.2	43,197.8	134,940.7	1,131.2
1981 Jun.	59,120.7	75.6	15,144.2	1,338.6	1,494.5	9,725.3	27,702.7	35.4	52,731.9	150,019.9	1,271.3
Dec.	63,866.3	77.4	15,234.4	1,393.6	2,773.3	11,373.9	30,775.2	37.3	55,319.8	160,175.4	902.1
1982 Jun.	69,050.4	78.3	15,702.6	1,393.6	1,509.0	12,600.5	31,205.7	35.4	57,415.9	169,705.8	1,414.5
Dec.	76,765.6	77.1	16,212.9	1,612.1	3,323.7	14,706.5	35,855.2	36.0	66,433.3	191,399.7	947.6
1983 Jun.	83,430.3	75.7	18,849.4	1,612.1	3,100.9	17,041.0	40,603.4	36.8	72,800.3	212,374.7	1,047.9
Dec.	91,106.3	73.4	18,889.2	2,373.9	11,286.0	18,449.1	50,998.2	41.1	79,609.5	237,645.0	962.9
1984 Jun.	97,172.0	80.0	18,749.5	2,462.2	2,651.9	19,689.8	43,553.4	35.8	81,174.1	241,584.8	2,060.2
Dec.	101,033.6	74.7	16,057.1	2,560.5	6,442.0	22,510.1	47,569.1	35.2	89,130.8	259,343.2	4,251.2

4.6 Scheduled Banks' Position Based on Weekly Returns

Assets

(Million Rupees)

Period	BALANCES			FOREIGN CURRENCY			ADVANCES					
	Cash in Pakistan	With SBP	Others	Money at Call & Notice in Pakistan	(c + f) %	Balances Held in Pakistan	Balances with Banks Abroad	Total	To Banks	To Others	Total	Bills Purchased & Discounted
1985 Jun.	4,087.1	9,544.8	1,215.0	6,139.6	14.7	69.3	3,718.8	3,788.1	2,878.9	98,565.9	101,444.8	8,908.5
Dec.	3,274.6	11,813.5	1,108.7	8,327.4	14.9	99.1	3,670.7	3,769.8	3,183.2	116,860.7	120,043.8	8,931.9
1986 Jun.	4,147.9	11,802.7	2,322.5	6,649.0	14.3	112.2	4,727.9	4,840.1	4,238.7	122,702.7	126,941.4	10,746.3
Dec.	3,740.4	13,262.6	1,799.8	5,043.7	12.8	96.7	4,481.3	4,578.0	3,853.0	136,106.0	139,959.0	11,845.7
1987 Jun.	4,623.2	22,077.2	2,066.4	3,563.8	16.2	88.6	4,765.2	4,853.8	4,335.8	138,500.9	142,836.6	14,556.4
Dec.	4,039.8	17,954.4	1,955.1	3,804.4	13.0	97.6	4,733.2	4,830.4	3,907.3	138,370.4	142,277.5	16,096.1
1988 Jun.	5,134.8	16,371.1	2,813.2	6,436.4	13.9	87.7	5,433.7	5,521.5	4,879.6	147,685.5	152,565.1	16,482.0
Dec.	4,788.4	18,872.6	1,907.6	4,245.7	13.3	111.8	6,387.0	6,498.8	5,391.1	155,550.9	160,942.0	17,891.2
1989 Jun.	4,983.7	18,956.8	2,894.8	7,499.1	14.4	84.3	6,165.7	6,249.9	6,523.6	159,081.2	165,604.8	20,315.6
Dec.	5,058.3	25,946.4	2,346.5	6,796.3	15.9	128.0	6,523.8	6,651.8	5,577.7	171,938.8	177,516.6	22,431.2
1990 Jun.	5,351.0	21,146.0	2,215.0	12,319.0	14.5	98.0	7,901.0	7,999.0	7,410.0	183,324.0	190,734.0	26,242.0
Dec.	5,567.0	24,878.0	2,737.0	8,872.0	14.8	105.0	9,430.0	9,535.0	7,922.0	190,735.0	198,657.0	34,290.0
1991 Jun.	7,339.0	25,010.0	3,984.0	5,938.0	12.1	395.0	10,873.0	11,268.0	9,090.0	197,296.0	206,386.0	41,020.0
Dec.	6,900.0	49,202.0	3,301.0	3,094.0	16.4	645.0	12,684.0	13,329.0	7,282.0	206,811.0	214,093.0	43,736.0
1992 Jun.	8,962.0	48,827.0	5,325.0	6,719.0	16.0	909.0	10,844.0	11,753.0	13,314.0	227,000.0	240,314.0	46,631.0
Dec.	8,237.0	42,970.0	6,509.0	4,601.0	12.6	1,771.0	10,016.0	11,787.0	7,557.0	275,761.0	283,318.0	40,587.0
1993 Jun.	11,301.0	48,745.0	8,920.0	7,002.0	14.6	2,194.0	6,190.0	8,384.0	7,830.0	308,992.0	316,822.0	44,149.0
Dec.	9,699.0	58,331.0	8,844.0	6,295.0	14.7	3,128.0	7,327.0	10,455.0	7,607.0	331,504.0	339,111.0	48,160.0
1994 Jun.	13,959.0	63,746.0	14,814.0	7,062.0	15.6	4,261.0	7,899.0	12,160.0	8,616.0	347,868.0	356,484.0	52,483.0
Dec.	13,984.0	72,784.0	12,898.0	7,213.0	13.4	3,382.0	10,147.0	13,529.0	10,553.0	374,504.0	385,057.0	54,294.0
1995 Jun.	16,363.0	78,503.0	11,012.0	8,814.0	15.3	3,017.0	8,163.0	11,180.0	13,482.0	413,811.0	427,293.0	59,649.0
Dec.	13,949.0	95,740.0	12,073.0	5,927.0	16.1	3,668.0	11,797.0	15,465.0	6,100.0	457,635.0	463,735.0	61,375.0
1996 Jun.	19,328.0	63,502.0	14,516.0	8,989.0	12.1	3,667.0	16,545.0	20,212.0	5,449.0	474,731.0	480,180.0	62,511.0
Dec.	13,987.0	66,135.0	16,163.0	7,758.0	11.4	5,247.0	14,751.0	19,998.0	6,458.0	522,133.0	528,591.0	65,062.0
1997 Jun.	17,821.0	89,756.0	16,854.0	5,772.0	13.3	4,647.0	10,918.0	15,565.0	3,690.0	552,522.0	556,212.0	70,675.0
Dec.	14,675.0	86,852.0	11,374.0	7,132.0	11.6	5,451.0	19,282.0	24,733.0	4,464.0	584,436.0	588,900.0	69,537.0
1998 Jun.	18,769.0	84,740.0	18,218.0	8,903.0	12.0	2,706.0	21,798.0	24,504.0	5,687.0	644,049.0	649,736.0	63,073.0
Dec.	18,325.0	101,371.0	18,325.0	5,721.0	12.7	3,550.0	24,270.0	27,820.0	5,984.0	660,772.0	666,756.0	63,038.0
1999 Jun.	18,870.0	100,335.0	19,116.0	18,095.0	13.3	2,981.0	39,019.0	42,000.0	4,402.0	725,852.0	730,254.0	63,774.0
Dec.	22,088.0	123,392.0	15,459.0	29,253.0	16.4	3,774.0	38,401.0	42,175.0	7,359.0	747,202.0	754,561.0	63,738.0
2000 Jun.	19,468.0	153,371.0	18,250.0	43,509.0	19.5	2,222.0	46,619.0	48,841.0	5,788.0	801,154.0	806,942.0	69,554.0
Dec.	20,196.0	68,418.0	19,351.0	32,222.0	11.4	3,594.0	54,901.0	58,495.0	4,841.0	869,336.0	874,177.0	71,089.0
2001 Jun.	19,178.0	147,962.0	18,033.0	31,179.0	16.5	4,788.0	70,856.0	75,644.0	3,657.0	866,490.0	870,147.0	75,504.0
Dec.	21,225.0	157,132.0	19,301.0	42,659.0	17.6	4,200.0	76,184.0	80,384.0	3,490.0	894,602.0	898,092.0	73,776.0
2002 Jun.	26,414.0	124,883.0	27,268.0	32,831.0	14.2	5,003.0	89,416.0	94,419.0	1,626.0	894,524.0	896,150.0	75,588.0
Dec.	25,510.0	125,351.0	27,390.0	27,291.0	12.7	5,435.0	56,272.0	61,707.0	715.0	942,238.0	942,953.0	73,463.0
2003 Jun.	30,415.0	140,077.0	31,306.0	28,686.0	13.0	5,435.0	68,578.0	74,013.0	253.0	988,572.0	988,825.0	80,687.0
Dec.	30,273.0	145,475.0	29,129.0	22,729.0	12.1	8,214.0	51,097.0	59,311.0	197.0	1,110,553.0	1,110,750.0	86,364.0
2004 Jun.	36,432.0	151,406.0	36,762.0	30,444.0	11.9	4,806.0	60,976.0	65,782.0	63.0	1,258,022.0	1,258,085.0	99,924.0
Dec.	38,836.0	194,949.0	39,987.0	29,636.0	13.1	6,341.0	146,708.0	153,049.0	130.0	1,525,213.0	1,525,343.0	104,002.0
2005 Jun.	43,462.0	188,092.0	49,021.0	22,166.0	11.8	6,777.0	116,627.0	123,404.0	190.0	1,680,491.0	1,680,681.0	120,480.0

4.6 Scheduled Banks' Position Based on Weekly Returns

Assets

(Million Rupees)

Period	BANK		INVESTMENT IN SECURITIES & SHARES						Advance			Total Assets	Excess Reserves (d) - (b)
	Total (i) + (g)	(g) as of	Federal Govt. Securities	Provincial Govts. Securities	Treasury Bills	Others	Total (h)	as of	Others Assets	Tax Paid ⁵	Fixed Assets ⁵		
1985 Jun.	110,353.3	77.3	16,214.5	2,575.5	7,099.0	23,982.8	49,871.7	34.9	98,167.4	--	--	283,166.9	2,178.8
Dec.	128,975.7	81.3	16,097.3	2,575.1	16,179.0	17,840.4	52,691.8	33.2	110,931.4	--	--	320,892.8	3,269.9
1986 Jun.	137,687.7	78.8	16,223.8	2,579.2	19,427.8	22,459.9	60,690.7	34.7	117,878.1	--	--	346,018.7	2,811.4
Dec.	151,804.7	81.4	15,066.3	3,909.6	24,201.0	22,390.2	65,567.1	35.2	134,569.9	--	--	380,366.0	3,238.5
1987 Jun.	157,393.0	78.6	15,448.7	4,014.4	27,710.2	24,979.7	72,153.0	36.0	147,275.1	--	--	414,005.6	11,984.2
Dec.	158,373.6	74.3	19,526.0	4,028.0	43,231.4	27,840.9	94,625.8	44.4	161,575.4	--	--	447,160.6	7,211.2
1988 Jun.	169,047.1	76.6	19,854.3	3,913.6	44,650.8	30,300.2	98,718.9	44.7	177,413.8	--	--	481,456.7	5,116.1
Dec.	178,833.2	79.8	23,055.8	3,870.8	40,980.8	28,561.1	96,468.5	43.1	188,663.0	--	--	500,277.7	7,560.4
1989 Jun.	185,920.4	77.9	23,678.5	3,993.8	39,871.3	32,168.7	99,712.3	41.8	207,984.4	--	--	534,201.4	6,749.8
Dec.	199,947.8	80.8	25,229.8	3,992.0	34,645.2	33,019.3	96,886.2	39.1	232,870.9	--	--	576,503.8	13,119.5
1990 Jun.	216,976.0	76.6	25,546.0	3,987.0	26,562.0	39,756.0	95,851.0	33.8	272,090.0	--	--	633,947.7	6,474.0
Dec.	232,947.0	84.5	28,367.0	3,967.0	27,982.0	38,766.0	99,082.0	35.9	314,059.0	--	--	697,677.0	10,317.8
1991 Jun.	247,406.0	70.8	77,839.0	3,995.0	30,633.0	46,782.0	159,249.0	45.6	318,093.0	--	--	778,287.0	7,280.0
Dec.	257,829.0	67.8	95,353.0	3,912.0	19,321.0	45,532.0	164,118.0	43.2	364,191.0	--	--	861,964.0	30,047.0
1992 Jun.	286,945.0	65.7	102,535.0	3,892.0	38,768.0	51,873.0	197,068.0	45.1	397,628.0	--	--	963,227.0	26,665.0
Dec.	323,905.0	65.7	118,912.0	3,734.0	62,905.0	38,097.0	223,648.0	45.4	452,839.0	--	--	1,074,496.0	18,116.0
1993 Jun.	360,971.0	69.6	140,124.0	3,727.0	35,660.0	31,331.0	210,842.0	40.6	490,036.0	--	--	1,146,201.0	22,474.0
Dec.	387,271.0	68.7	136,725.0	3,248.0	58,905.0	31,189.0	230,067.0	40.8	543,288.0	--	--	1,254,250.0	29,855.0
1994 Jun.	408,967.0	64.1	147,076.0	3,345.0	83,443.0	32,632.0	266,496.0	41.8	625,910.0	--	--	1,413,114.0	31,527.0
Dec.	439,351.0	63.1	161,004.0	3,343.0	98,876.0	33,226.0	296,449.0	42.6	720,087.0	--	--	1,562,311.0	37,644.0
1995 Jun.	486,942.0	65.1	166,687.0	3,340.0	90,059.0	35,210.0	295,296.0	39.4	739,506.0	--	--	1,647,616.0	40,668.0
Dec.	525,110.0	66.1	165,173.0	3,340.0	97,938.0	36,682.0	303,133.0	38.1	783,572.0	--	--	1,754,969.0	55,732.0
1996 Jun.	542,691.0	61.8	144,922.0	3,338.0	137,110.0	42,512.0	327,882.0	37.4	913,271.0	--	--	1,910,391.0	19,207.0
Dec.	593,653.0	64.8	135,158.0	2,392.0	153,064.0	37,954.0	328,568.0	35.9	1,077,928.0	--	--	2,124,190.0	19,969.0
1997 Jun.	626,887.0	64.2	134,417.0	2,399.0	167,945.0	39,023.0	343,784.0	35.2	1,012,645.0	--	--	2,129,084.0	40,678.0
Dec.	658,437.0	63.9	121,622.0	2,290.0	217,487.0	39,532.0	380,931.0	37.0	1,026,221.0	--	--	2,210,355.0	35,007.0
1998 Jun.	712,809.0	65.2	123,647.0	2,184.0	235,388.0	40,900.0	402,119.0	36.8	254,962.0	49,332.0	13,237.0	1,587,593.0	29,684.0
Dec.	729,794.0	64.6	126,076.0	1,970.0	217,938.0	50,748.0	396,732.0	35.1	294,100.0	50,674.0	20,507.0	1,663,369.0	44,616.0
1999 Jun.	794,028.0	67.4	115,671.0	1,969.0	204,160.0	69,069.0	390,869.0	33.2	255,378.0	69,564.0	26,054.0	1,734,309.0	40,514.0
Dec.	818,299.0	70.6	117,048.0	1,730.0	142,803.0	66,823.0	328,404.0	28.3	297,527.0	72,887.0	28,514.0	1,777,998.0	64,026.0
2000 Jun.	876,496.0	73.0	115,536.0	1,730.0	103,790.0	65,993.0	287,049.0	23.9	257,054.0	72,941.0	29,594.0	1,806,573.0	91,216.0
Dec.	945,266.0	77.0	117,127.0	1,836.0	135,711.0	65,377.0	320,051.0	26.1	334,575.0	75,239.0	30,300.0	1,904,113.0	5,525.0
2001 Jun.	945,651.0	72.2	101,161.0	1,836.0	123,889.0	70,048.0	296,934.0	22.7	340,220.0	78,205.0	30,922.0	1,983,928.0	80,947.0
Dec.	971,868.0	71.1	118,446.0	1,728.0	118,446.0	74,811.0	313,431.0	22.9	418,091.0	81,070.0	31,019.0	2,136,180.0	86,805.0
2002 Jun.	971,738.0	65.3	154,292.0	1,728.0	231,507.0	83,493.0	471,020.0	31.6	456,377.0	64,270.0	31,812.0	2,301,032.0	48,844.0
Dec.	1,016,416.0	62.9	172,034.0	1,515.0	345,856.0	91,679.0	611,084.0	37.8	545,617.0	60,082.0	35,047.0	2,535,495.0	43,220.0
2003 Jun.	1,069,512.0	60.4	191,709.0	1,234.0	412,449.0	118,234.0	723,626.0	40.8	353,842.0	49,789.0	38,738.0	2,540,004.0	50,060.0
Dec.	1,197,114.0	63.0	216,142.0	182.0	416,632.0	126,117.0	759,073.0	39.9	382,802.0	53,388.0	41,670.0	2,720,964.0	49,438.0
2004 Jun.	1,358,009.0	63.3	240,842.0	77.0	408,438.0	132,026.0	781,383.0	36.4	442,162.0	53,879.0	46,766.0	3,003,025.0	42,799.0
Dec.	1,629,345.0	70.4	209,174.0	87.0	265,068.0	141,065.0	615,394.0	26.6	478,192.0	45,516.0	49,788.0	3,274,692.0	77,781.0
2005 Jun.	1,801,161.0	70.0	173,788.0	77.0	415,016.0	140,453.0	729,334.0	28.3	563,552.0	42,386.0	61,809.0	3,624,387.0	58,252.0

Source: Off-Site Supervision & Enforcement Department SBP

1. Introduced w. e. f. 29th January 1954.
2. Total Demand and Time Liabilities of table 4.5
3. Separate reporting started with effect from 7th July 1967.
4. Introduced with effect from 5th July 1979.
5. Other assets excluding contra items introduced with effect from 20th June 1998.

4.5(a) & 4.6(a) Scheduled Banks' Position Based on Weekly Returns Assets / Liabilities

Financial Position	(Million Rupees)				
	2005	2006		2007	
	Dec.	Jun.	Dec.	Jun.	Dec.
ASSETS					
Cash & Balances With Treasury Banks	270,185	273,896	332,452	397,352	343,718
Balances With Other Banks	111,638	120,345	140,575	200,104	134,651
Lending To Financial Institutions	198,618	226,451	192,343	269,120	213,872
Investments - Net	730,067	794,584	775,546	1,115,913	1,210,920
Advances – Net of Provision	1,908,067	2,005,658	2,281,866	2,350,810	2,505,900
Gross Advances	2,043,982	2,127,388	2,409,478	2,484,495	2,651,173
Less: Provision for Non- Performing Advances	135,914	121,730	127,611	133,686	145,272
Operating Fixed Assets	65,856	72,659	107,745	127,031	146,135
Deferred Tax Assets	8,258	6,760	7,988	8,144	10,849
Other Assets	167,386	172,644	217,731	233,167	262,530
TOTAL ASSETS	3,460,076	3,672,997	4,056,246	4,701,641	4,828,576
LIABILITIES					
Bills Payable	45,404	47,282	55,177	56,992	69,242
Borrowings	336,301	361,080	420,080	497,065	439,335
Deposits and Other Accounts	2,661,697	2,786,731	2,999,895	3,460,811	3,565,537
Sub-ordinated Loans	20,723	21,721	26,967	27,488	27,171
Liabilities Against Assets Subject to Finance Lease	619	740	898	1,068	886
Other Liabilities	122,605	133,514	150,308	165,221	175,317
Deferred Tax Liabilities	2,473	8,554	7,357	8,700	9,921
TOTAL LIABILITIES	3,189,822	3,359,621	3,660,683	4,217,345	4,287,409
NET ASSETS	270,254	313,376	395,563	484,296	541,167
REPRESENTED BY:					
Paid up Capital / Head Office Capital Account	105,789	119,860	165,477	205,895	228,874
Reserves	70,754	89,780	102,928	129,050	108,921
Unappropriated / Unremitted Profit	36,397	33,428	63,520	68,707	115,538
Surplus/ (Deficit) On Revaluation Of Assets	57,314	70,308	63,638	80,645	87,835
TOTAL	270,254	313,376	395,563	484,296	541,167

4.5(a) & 4.6(a) Scheduled Banks' Position Based on Weekly Returns Assets / Liabilities

Financial Position	(Million Rupees)				
	2008		2009		2010
	Jun	Dec	Jun	Dec	Jun
ASSETS					
Cash & Balances With Treasury Banks	418,933	359,285	371,373	388,480	416,173
Balances With Other Banks	175,322	163,284	187,522	133,390	151,117
Lending To Financial Institutions	222,891	165,985	210,624	196,659	273,799
Investments - Net	1,007,529	980,984	1,348,807	1,644,635	1,804,345
Advances – Net of Provision	2,759,886	2,928,896	2,916,501	3,005,232	2,995,852
Gross Advances	2,943,319	3,141,028	3,168,566	3,271,977	3,308,694
Less: Provision for Non- Performing Advances	183,433	212,132	252,065	266,745	312,842
Operating Fixed Assets	202,262	222,072	227,177	236,899	239,009
Deferred Tax Assets	17,696	23,922	46,983	49,884	58,393
Other Assets	269,879	293,211	286,377	320,784	370,863
TOTAL ASSETS	5,074,397	5,137,638	5,595,364	5,975,962	6,309,551
LIABILITIES					
Bills Payable	64,752	64,580	65,623	69,362	75,506
Borrowings	389,585	426,065	485,299	589,075	566,438
Deposits and Other Accounts	3,832,454	3,801,411	4,120,087	4,325,139	4,661,241
Sub-ordinated Loans	41,169	38,895	41,048	52,032	51,727
Liabilities Against Assets Subject to Finance Lease	711	522	161	117	94
Other Liabilities	184,355	9,350	6,360	2,315	4,439
Deferred Tax Liabilities	13,568	218,287	238,895	270,191	279,600
TOTAL LIABILITIES	4,526,592	4,559,111	4,957,473	5,308,232	5,639,045
NET ASSETS	547,805	578,527	637,890	667,730	670,506
REPRESENTED BY:					
Paid up Capital / Head Office Capital Account	253,859	282,579	317,880	322,036	357,298
Reserves	127,816	142,935	159,561	153,867	146,930
Unappropriated / Unremitted Profit	92,790	109,957	93,214	113,618	104,764
Surplus/ (Deficit) On Revaluation Of Assets	73,339	43,057	67,235	78,208	61,514
TOTAL	547,805	578,527	637,890	667,730	670,506

4.5(a) & 4.6(a) Scheduled Banks' Position Based on Weekly Returns Assets / Liabilities

Financial Position	(Million Rupees)				
	2010	2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.
ASSETS					
Cash & Balances With Treasury Banks	482,190	523,410	578,843	606,664	625,863
Balances With Other Banks	150,932	141,318	161,090	128,208	170,720
Lending To Financial Institutions	189,715	191,624	176,863	134,985	140,010
Investments - Net	2,101,635	2,547,524	2,970,283	3,171,006	3,888,987
Advances – Net of Provision	3,154,916	3,139,041	3,112,996	3,338,280	3,442,950
Gross Advances	3,494,228	3,504,663	3,492,596	3,739,942	3,856,831
Less: Provision for Non- Performing Advances	339,312.0	365,622.0	379,600.0	401,662.0	413,882.0
Operating Fixed Assets	219,297	225,277	230,858	238,669	241,666
Deferred Tax Assets	64,544	71,091	73,890	75,114	70,700
Other Assets	415,475	455,531	472,288	510,637	539,683
TOTAL ASSETS	6,778,705	7,294,815	7,777,112	8,203,562	9,120,578
LIABILITIES					
Bills Payable	71,420	78,713	83,567	100,033	107,832
Borrowings	533,913	548,170	670,295	490,325	1,014,699
Deposits and Other Accounts	5,124,308	5,599,098	5,874,689	6,402,735	6,682,648
Sub-ordinated Loans	54,497	49,499	50,578	51,158	49,289
Liabilities Against Assets Subject to Finance Lease	160	163	126	95	62
Other Liabilities	5,120	6,294	7,076	7,799	11,142
Deferred Tax Liabilities	292,935	288,765	295,611	337,862	359,181
TOTAL LIABILITIES	6,082,353	6,570,703	6,981,943	7,390,007	8,224,853
NET ASSETS	696,352	724,112	795,169	813,555	895,725
REPRESENTED BY:					
Paid up Capital / Head Office Capital Account	379,186	368,113	450,647	458,968	462,776
Reserves	156,678	182,920	123,057	138,304	145,528
Unappropriated / Unremitted Profit	97,641	110,590	160,043	145,524	180,932
Surplus/ (Deficit) On Revaluation Of Assets	62,847	62,489	61,422	70,759	106,490
TOTAL	696,352	724,112	795,169	813,555	895,725

4.5(a) & 4.6(a) Scheduled Banks' Position Based on Weekly Returns Assets / Liabilities

Financial Position	(Million Rupees)				
	2013		2014		2015
	Jun	Dec	Jun	Dec	Jun
ASSETS					
Cash & Balances With Treasury Banks	732,343	694,547	685,570	733,204	784,202
Balances With Other Banks	138,208	155,046	149,403	118,206	132,575
Lending To Financial Institutions	274,872	218,284	346,851	309,589	403,958
Investments - Net	4,128,917	4,069,798	4,360,507	5,108,228	5,812,496
Advances – Net of Provision	3,453,296	3,647,790	3,851,990	4,022,077	4,120,356
Gross Advances	3,868,692	4,071,465	4,285,955	4,458,193	4,576,806
Less: Provision for Non- Performing Advances	415,396.0	423,675.0	433,965.0	436,117.0	456,450.0
Operating Fixed Assets	247,940	255,922	260,372	267,705	298,267
Deferred Tax Assets	67,470	74,149	73,758	68,989	58,564
Other Assets	600,374	561,853	692,733	703,813	792,164
TOTAL ASSETS	9,643,420	9,677,390	10,421,185	11,331,810	12,402,583
LIABILITIES					
Bills Payable	160,953	136,599	209,410	147,604	192,405
Borrowings	804,341	654,751	692,015	1,215,962	1,262,884
Deposits and Other Accounts	7,316,341	7,529,370	8,082,412	8,342,172	9,141,126
Sub-ordinated Loans	42,710	28,926	30,452	35,629	33,634
Liabilities Against Assets Subject to Finance Lease	49	49	33	39	27
Other Liabilities	13,869	14,685	9,595	14,146	38,510
Deferred Tax Liabilities	373,523	357,088	407,984	433,160	465,429
TOTAL LIABILITIES	8,711,785	8,721,469	9,431,901	10,188,712	11,134,013
NET ASSETS	931,635	955,922	989,283	1,143,099	1,268,570
REPRESENTED BY:					
Paid up Capital / Head Office Capital Account	469,353	480,630	497,119	497,333	485,985
Reserves	167,016	165,935	160,761	175,874	282,032
Unappropriated / Unremitted Profit	175,179	188,879	207,192	264,917	275,770
Surplus/ (Deficit) On Revaluation Of Assets	120,087	120,477	124,212	204,975	224,783
TOTAL	931,635	955,922	989,283	1,143,099	1,268,570

Source: Off-Site Supervision & Enforcement Department SBP

Note:

1. Format of weekly statement of position has been redesigned from the month of July 05.

4.7 Scheduled Banks' Liquidity Position All Banks

(Million Rupees)

Period	LIQUID LIABILITIES IN PAKISTAN			LIQUID ASSETS MAINTAINED IN PAKISTAN			
	Demand ¹ Liabilities	Time Liabilities ¹	Total (1+2)	Cash in Hands	Balance with SBP	Balance with Agents of SBP	Unencum- bered Approved Securities ²
	1	2	3	4	5	6	7
1964	3,851.0	2,998.5	6,849.5	164.2	357.7	17.9	1,342.1
1965	4,367.9	3,600.8	7,968.7	329.4	509.8	61.2	1,493.7
1966	5,014.3	4,775.5	9,789.8	403.9	551.9	63.5	2,194.9
1967	5,115.8	5,570.7	10,686.5	355.6	690.9	53.8	2,172.7
1968 Jun.	5,362.9	5,996.2	11,359.1	303.6	601.2	52.8	2,449.4
Dec.	5,604.8	6,514.1	12,118.9	381.7	654.9	54.9	2,687.6
1969 Jun.	5,801.9	6,374.2	12,176.2	327.1	646.7	50.0	2,948.8
Dec.	6,541.1	6,655.3	13,196.4	419.2	704.4	53.4	3,276.7
1970 Jun.	6,744.7	7,288.5	14,033.2	391.3	764.8	64.7	3,042.4
Dec.	7,346.2	7,591.1	14,937.3	451.6	706.1	57.3	3,165.4
1971 Jun.	7,497.8	6,848.5	14,346.3	660.9	650.2	77.1	3,136.9
Dec.	9,527.5	7,819.2	17,346.7	557.4	891.9	111.9	4,449.4
1972 Jun.	10,592.4	8,058.6	18,650.9	507.1	1,111.0	126.3	4,708.3
Dec.	11,880.9	8,709.0	20,589.9	509.4	1,140.2	139.6	5,075.7
1973 Jun.	12,535.8	9,836.1	22,371.8	584.8	1,279.8	128.7	6,231.2
Dec.	13,095.6	10,513.7	23,609.3	639.8	1,455.3	208.6	5,661.3
1974 Jun.	12,722.3	9,150.0	21,872.2	715.6	1,184.4	180.3	5,355.8
Dec.	12,744.0	9,664.6	22,408.6	705.5	1,163.2	190.9	5,376.2
1975 Jun.	14,094.8	11,544.0	25,638.7	835.6	1,672.6	175.9	6,652.5
Dec.	15,320.7	13,073.3	28,394.0	960.2	1,814.2	296.0	6,964.3
1976 Jun.	17,467.4	15,227.0	32,694.4	1,011.5	2,177.3	203.5	8,352.0
Dec.	23,256	17,727.4	40,983.4	1,431.4	2,359.5	526.4	10,615.3
1977 Jun.	22,818.2	18,124.9	40,943.1	1,677.8	2,704.4	348.9	11,494.5
Dec.	24,812.1	20,794.9	45,606.9	1,804.8	2,725.9	554.4	12,628.7
1978 Jun.	27,323.2	23,442.2	50,765.3	1,656.7	3,129.4	497.3	16,286.3
Dec.	30,098.0	25,801.6	55,899.5	1,824.1	3,416.5	644.0	17,984.9
1979 Jun.	33,202.2	27,724.7	60,926.8	2,130.2	3,482.6	581.2	18,367.4
Dec.	35,883.2	30,286.1	66,169.3	2,169.6	4,079.5	760.5	19,635.2
1980 Jun.	38,472.0	32,177.4	70,649.9	2,193.2	4,120.0	546.2	22,293.6
Dec.	40,060.5	34,299.7	74,360.2	2,135.5	4,434.9	735.8	23,337.9
1981 Jun.	44,263.6	34,033.3	78,296.8	2,505.1	5,011.1	502.0	25,112.7
Dec.	42,866.8	39,562.0	82,428.8	2,493.1	4,941.3	564.4	28,181.3
1982 Jun.	48,405.1	39,834.1	88,239.2	2,670.0	5,637.7	479.2	28,379.1
Dec.	52,109.3	48,381.9	100,491.2	2,200.7	5,724.7	435.6	33,053.5
1983 Jun.	56,324.1	54,601.0	110,925.1	3,020.0	6,243.2	468.3	36,702.8
Dec.	58,722.5	65,023.6	123,746.1	2,912.3	6,797.6	540.0	46,750.1
1984 Jun.	57,551.6	65,636.6	123,188.2	3,033.1	7,657.7	420.5	39,509.8
Dec.	61,528.1	70,426.2	131,954.3	2,739.1	7,462.3	297.0	41,915.9
1985 Jun.	68,758.5	72,106.5	140,865.4	3,025.8	8,244.8	372.7	45,479.0
Dec.	76,842.0	84,506.5	161,348.4	2,918.8	8,733.5	321.0	46,799.8
1986 Jun.	82,179.5	91,333.1	173,512.6	3,107.2	9,495.3	602.2	55,830.7
Dec.	84,211.5	98,846.8	183,058.3	3,202.2	9,687.5	672.6	59,221.2
1987 Jun.	90,812.4	104,794.4	195,606.8	3,815.0	10,593.3	553.6	70,884.2
Dec.	99,991.1	113,342.5	213,333.6	4,040.3	12,369.2	1,368.7	90,452.1
1988 Jun.	107,484.0	114,244.3	221,728.3	5,134.6	13,241.1	1,455.9	93,810.0
Dec.	106,309.8	118,368.9	224,678.7	4,788.4	13,400.9	1,220.6	91,410.3
1989 Jun.	117,168.9	116,343.2	233,512.1	4,969.9	13,498.9	1,573.5	92,375.2
Dec.	128,061.4	120,883.9	248,945.3	5,155.4	14,001.1	1,236.0	84,988.3

4.7 Scheduled Banks' Liquidity Position All Banks

LIQUID ASSETS MAINTAINED IN PAKISTAN							(Million Rupees)
Period	Foreign Banks Deposits with SBP under Section 13 (3) of the Banking Cos. Ordinance				Total (4 thr.10)	Minimum of Assets Required to be Held Under Section 29 of the Banking Cos. Ordinance	Excess of Assets being Held Over the Minimum Required Under Section 29 of the Banking Cos. Ordinance
	Unencumbered		Foreign Currency	Approved Securities ²			
	Cash	8					
1964	-	-	-	-	1,881.9	1,369.9	512.0
1965	-	-	-	-	2,394.2	1,593.7	800.4
1966	-	73.2	-	-	3,287.4	1,958.0	1,329.4
1967	-	71.7	-	-	3,344.8	2,671.6	673.1
1968 Jun.	-	72.7	-	-	3,479.8	2,839.8	640.0
Dec.	-	73.1	-	-	3,851.7	3,029.8	821.9
1969 Jun.	-	74.8	-	-	4,047.4	3,044.0	1,003.4
Dec.	-	74.3	-	-	4,528.0	3,301.1	1,226.9
1970 Jun.	-	81.2	-	-	4,344.5	3,508.4	836.1
Dec.	-	136.0	-	-	4,516.4	3,734.3	782.1
1971 Jun.	-	138.4	-	-	4,663.4	3,586.6	1,076.8
Dec.	-	136.0	-	-	6,146.5	4,336.7	1,809.9
1972 Jun.	-	251.6	-	-	6,704.3	5,595.3	1,109.0
Dec.	-	201.3	-	-	7,066.1	6,177.0	889.2
1973 Jun.	-	134.6	-	-	8,359.0	6,711.6	1,647.4
Dec.	-	139.8	-	-	8,104.8	8,234.6	-129.8
1974 Jun.	-	132.7	-	-	7,568.9	7,655.3	-86.4
Dec.	-	125.8	-	-	7,561.7	7,843.0	-281.3
1975 Jun.	-	133.7	-	-	9,470.2	8,973.6	496.7
Dec.	-	110.9	-	-	10,145.7	9,937.9	207.9
1976 Jun.	-	96.2	-	-	11,840.5	11,443.0	397.4
Dec.	5.6	98.9	-	-	15,037.1	14,344.2	692.9
1977 Jun.	-	95.9	-	-	16,320.5	14,330.1	1,990.5
Dec.	7.2	92.1	-	-	17,813.2	15,962.4	1,850.7
1978 Jun.	-	163.9	-	-	21,733.7	17,767.9	3,965.8
Dec.	-	124.1	-	-	23,993.7	19,564.8	4,428.8
1979 Jun.	0.1	181.8	-	-	24,743.3	21,324.4	3,418.9
Dec.	10.0	163.9	-	-	26,818.8	23,159.3	3,659.5
1980 Jun.	11.0	253.2	-	-	29,417.4	24,727.3	4,690.1
Dec.	-	266.3	-	-	30,910.4	26,026.1	4,884.4
1981 Jun.	..	411.4	-	-	33,542.5	27,403.9	6,138.6
Dec.	-	437.5	-	-	36,617.6	28,850.1	7,767.5
1982 Jun.	-	588.6	63.3	-	37,754.5	30,883.6	6,870.9
Dec.	0.1	548.1	76.7	-	42,039.4	35,171.9	6,867.4
1983 Jun.	68.7	555.6	118.2	-	47,176.9	38,823.8	8,353.1
Dec.	9.2	648.4	122.9	-	57,780.6	43,311.1	14,469.5
1984 Jun.	158.0	551.4	172.6	-	51,503.2	43,115.9	8,387.3
Dec.	181.3	514.7	191.3	-	53,301.6	46,184.0	7,117.6
1985 Jun.	92.8	759.9	193.3	-	58,168.4	49,302.7	8,865.7
Dec.	81.4	952.9	1,225.7	-	61,033.2	56,471.9	4,561.2
1986 Jun.	114.9	1,089.3	1,467.3	-	71,707.0	60,729.4	10,977.6
Dec.	114.9	1,187.6	415.0	-	74,501.0	64,070.4	10,430.6
1987 Jun.	152.7	1,247.0	600.1	-	87,845.9	68,462.4	19,383.5
Dec.	138.3	980.5	625.4	-	109,974.5	74,666.8	35,307.7
1988 Jun.	163.6	1,552.0	828.4	-	116,185.3	77,604.9	38,580.4
Dec.	174.5	1,065.8	1,029.6	-	113,090.3	78,637.6	34,452.7
1989 Jun.	178.7	1,338.9	1,376.6	-	115,311.7	81,729.2	33,582.5
Dec.	177.3	1,245.7	1,343.3	-	108,147.0	87,130.9	21,016.2

4.7 Scheduled Banks' Liquidity Position All Banks

(Million Rupees)

		LIQUID LIABILITIES IN PAKISTAN			LIQUID ASSETS MAINTAINED IN PAKISTAN				
Period		Demand ¹	Time ¹	Total (1+2)	Cash in Pakistan	Balance With SBP	Balance	Unencum- bered Approved Securities ²	
		Liabilities	Liabilities				With Agents of SBP		Gold
		1	2	3	4	5	6	7	8
1990	Jun.	137,335.3	125,537.8	262,873.1	4,947.1	15,393.4	1,270.8		86,939.1
	Dec.	148,095.8	127,615.5	275,711.3	5,415.1	16,142.8	1,209.3		84,772.3
1991	Jun.	161,221.4	149,782.2	311,003.6	6,162.1	19,528.3	1,414.8		107,957.5
	Dec.	174,415.8	170,241.4	344,657.3	6,157.4	25,494.8	1,708.8		118,428.0
1992	Jun.	201,275.1	198,763.1	400,038.2	7,364.2	29,935.5	2,154.9		152,491.0
	Dec.	229,397.6	242,587.1	471,984.7	9,497.6	31,775.5	3,193.4		176,766.2
1993	Jun.	244,819.0	255,121.5	499,940.0	12,709.3	33,204.0	3,514.9		167,406.0
	Dec.	265,687.9	275,563.7	541,251.6	11,563.9	37,302.5	3,855.0		183,481.0
1994	Jun.	284,537.8	309,425.9	593,963.7	16,164.1	39,357.2	5,408.7		206,239.2
	Dec.	309,175.0	333,027.9	642,202.9	22,456.1	42,192.4	5,337.3		223,069.1
1995	Jun.	334,249.5	372,096.7	706,346.2	18,182.6	45,088.0	5,395.6		211,656.4
	Dec.	346,553.3	399,361.7	745,915.0	17,370.1	54,413.6	4,726.7		210,471.0
1996	Jun.	365,761.8	448,393.0	814,154.8	19,014.6	49,641.3	5,096.4		224,128.7
	Dec.	373,375.8	538,484.3	911,860.0	18,307.5	64,854.2	4,453.4		271,902.6
1997	Jun.	380,423.0	580,738.1	961,161.0	19,024.8	67,219.1	4,507.0		290,933.6
	Dec.	434,304.2	595,477.0	1,029,781.2	18,828.5	63,912.3	8,072.0		330,198.9
1998	Jun.	433,158.2	633,798.0	1,066,956.2	17,485.6	74,585.4	7,725.1		332,637.2
	Dec.	481,751.0	613,882.0	1,095,633.0	21,127.0	76,320.0	4,540.0	5.0	330,192.0
1999	Jun.	465,330.0	647,921.0	1,113,251.0	17,427.0	63,510.0	7,803.0	9.0	330,639.0
	Dec.	500,086.0	603,079.0	1,103,165.0	24,540.0	78,872.0	7,590.0	4.0	260,525.0
2000	Jun.	522,721.0	648,694.0	1,171,415.0	21,236.0	101,317.0	11,483.0	1.0	224,925.0
	Dec.	513,739.0	663,752.0	1,177,491.0	23,733.0	78,664.0	7,921.0	-	217,498.0
2001	Jun.	565,653.0	691,683.0	1,257,336.0	23,232.0	90,094.0	9,021.0	1.0	229,742.0
	Dec.	589,911.0	726,420.0	1,316,331.0	24,672.0	102,101.0	8,611.0	1.0	245,597.0
2002	Jun.	649,931.0	793,887.0	1,443,819.0	29,329.0	76,799.0	10,314.0	-	394,457.0
	Dec.	713,429.0	839,446.0	1,552,875.0	28,433.0	91,914.0	4,257.0	-	539,459.0
2003	Jun.	810,812.0	889,173.0	1,699,985.0	30,926.0	155,472.0	5,987.0	-	574,986.0
	Dec.	917,242.0	906,630.0	1,823,872.0	33,682.0	122,610.0	3,661.0	-	532,752.0
2004	Jun.	958,869.0	965,782.0	1,924,652.0	33,908.0	162,595.0	4,689.0	-	484,641.0
	Dec.	1,062,884.0	995,135.0	2,058,019.0	39,440.0	126,506.0	4,186.0	-	408,263.0
2005	Jun.	1,131,465.0	1,138,439.0	2,269,904.0	42,461.0	120,668.0	5,621.0	-	529,035.0
	Dec.	1,289,884.0	1,244,768.0	2,534,652.0	50,145.0	146,530.0	15,173.0	-	515,681.0
2006	Jun.	1,281,332.0	1,421,594.0	2,702,926.0	55,454.0	159,210.0	7,529.0	-	567,416.0
	Dec.	2,314,909.0	693,303.0	3,008,212.0	61,755.0	215,476.0	16,473.0	-	567,984.0
2007	Jun.	2,837,195.0	566,181.0	3,403,376.0	76,609.0	253,059.0	24,369.0	-	821,057.0
	Dec.	3,009,848.0	476,569.0	3,486,417.0	85,334.0	223,426.0	11,605.0	-	812,343.0
2008	Jun.	3,163,881.0	610,127.0	3,774,008.0	75,314.0	304,179.0	17,121.0	-	761,174.0
	Dec.	3,100,733.0	647,571.0	3,748,304.0	92,704.0	183,106.0	13,033.0	-	738,076.0
2009	Jun.	3,330,864.0	777,787.0	4,108,651.0	79,117.0	187,363.0	17,796.0	-	1,022,629.0
	Dec.	3,509,712.0	791,576.0	4,301,288.0	85,219.0	194,404.0	15,137.0	-	1,118,045.0
2010	Jun.	3,509,712.0	791,576.0	4,301,288.0	85,219.0	194,404.0	15,137.0	-	1,118,045.0
	Dec.	3,331,056.0	771,803.0	4,102,859.0	79,095.0	187,377.0	17,835.0	-	1,006,341.0
2011	Jun.	4,543,220.0	1,001,267.0	5,544,487.0	119,646.0	236,806.0	60,993.0	-	1,940,580.0
	Dec.	4,685,420.0	1,085,513.0	5,770,933.0	103,222.0	223,593.0	20,401.0	-	2,397,192.0
2012	Jun.	5,159,209.0	1,105,835.0	6,265,044.0	111,732.0	243,172.0	20,456.0	-	2,513,768.0
	Dec.	5,268,054.0	1,153,658.0	6,421,712.0	133,068.0	234,384.0	25,405.0	-	2,653,745.0
2013	Jun.	5,642,724.0	1,151,706.0	6,794,430.0	124,252.0	262,796.0	28,208.0	-	3,028,853.0
	Dec.	6,102,386.0	1,093,430.0	7,195,817.0	143,226.0	289,350.0	23,598.0	-	3,385,163.0
2014	Jun.	6,580,293.0	1,098,796.0	7,679,090.0	139,455.0	326,052.0	24,774.0	-	2,573,973.0
	Dec.	6,901,132.0	1,121,313.0	8,022,444.0	146,018.0	347,138.0	24,643.0	-	2,599,858.0
2015	Jun.	7,632,719.0	1,136,526.0	8,769,245.0	167,081.0	357,482.0	22,621.0	-	2,878,616.0

4.7 Scheduled Banks' Liquidity Position All Banks

		LIQUID ASSETS MAINTAINED IN PAKISTAN					(Million Rupees)	
		Foreign Banks Deposits with SBP under Section 13 (3) of the Banking Cos. Ordinance					Minimum of Assets Required to be held	Being Held Over the Minimum required
Period		Unencumbered		Foreign Currency	Share Capital M F B ³	Total (4 to 12)	Under Section 29	Under Section 29
		Cash	Approved Securities ²				Of the Banking Cos. Ordinance	Of the Banking Cos. Ordinance
		9	10	11	12	13	14	15
1990	Jun.	208.0	1,036.2	2,183.6		111,978.2	92,005.6	19,972.6
	Dec.	208.0	1,153.7	1,792.6		110,693.8	96,499.0	14,194.9
1991	Jun.	216.0	1,039.7	2,433.8		138,752.2	108,851.3	29,900.9
	Dec.	404.7	1,168.0	2,459.3		155,821.0	120,630.1	35,190.9
1992	Jun.	647.3	83.0	4,910.2		197,586.0	140,013.4	57,572.7
	Dec.	671.8	583.0	4,386.4		226,873.9	188,793.9	38,081.1
1993	Jun.	1,105.0	586.0	5,904.3		224,429.5	224,973.2	(-543.7)
	Dec.	1,354.8	595.0	6,959.5		245,111.7	216,500.6	28,611.0
1994	Jun.	1,531.3	592.0	7,545.5		276,838.0	237,585.5	39,252.5
	Dec.	1,571.4	95.0	8,245.8		302,967.0	192,660.9	110,306.2
1995	Jun.	928.5	1,141.6	8,502.2		290,895.2	211,903.9	78,991.4
	Dec.	1,585.5	485.0	8,672.2		297,724.2	223,774.5	73,949.7
1996	Jun.	1,912.4	485.0	10,102.3		310,380.7	244,246.4	66,134.2
	Dec.	1,603.1	485.0	10,656.4		372,262.3	273,558.0	98,704.2
1997	Jun.	2,549.2	102.0	12,017.5		396,353.2	240,290.3	156,063.0
	Dec.	3,184.1	307.2	12,073.7		436,576.7	257,445.3	179,131.4
1998	Jun.	2,210.9	307.2	14,425.2		449,376.6	202,669.0	246,707.6
	Dec.	3,279.0	307.0	13,580.0		449,350.0	219,126.6	230,223.4
1999	Jun.	4,121.0	605.0	15,385.0		439,499.0	183,686.4	255,812.6
	Dec.	4,616.0	605.0	13,626.0		390,378.0	220,633.0	169,745.0
2000	Jun.	4,615.0	830.0	15,767.0		380,174.0	234,283.0	145,891.0
	Dec.	60.0	830.0	19,822.0	545.0	349,073.0	235,498.0	113,575.0
2001	Jun.	60.0	827.0	21,122.0	1,245.0	375,344.0	251,467.0	123,877.0
	Dec.	8.0	927.0	21,620.0	1,705.0	405,242.0	263,266.0	141,976.0
2002	Jun.	60.0	827.0	21,046.0	1,705.0	534,537.0	288,764.0	245,773.0
	Dec.	60.0	828.0	19,976.0	1,705.0	686,632.0	310,575.0	376,057.0
2003	Jun.	60.0	936.0	19,828.0	1,705.0	789,900.0	339,997.0	449,903.0
	Dec.	560.0	327.0	18,799.0	1,705.0	714,096.0	364,774.0	349,322.0
2004	Jun.	190.0	3,601.0	10,341.0	1,705.0	701,670.0	382,784.0	318,886.0
	Dec.	60.0	129.0	14,280.0	1,705.0	594,569.0	408,376.0	186,193.0
2005	Jun.	60.0	4,239.0	15,919.0	1,675.0	719,678.0	450,694.0	268,984.0
	Dec.	156.0	4,020.0	17,660.0	1,705.0	751,070.0	503,471.0	247,599.0
2006	Jun.	156.0	4,014.0	19,172.0	1,705.0	814,656.0	537,716.0	276,940.0
	Dec.	156.0	3,981.0	13,524.0	1,685.0	881,034.0	719,116.0	161,918.0
2007	Jun.	-	727.0	13,397.0	1,655.0	1,190,873.0	821,095.0	369,778.0
	Dec.	-	-	10,867.0	1,658.0	1,145,233.0	828,870.0	316,363.0
2008	Jun.	-	-	12,651.0	1,658.0	1,172,097.0	990,894.0	181,203.0
	Dec.	-	5,018.0	18,512.0	1,658.0	1,052,107.0	735,487.0	316,620.0
2009	Jun.	-	-	19,041.0	1,658.0	1,327,606.0	783,628.0	543,978.0
	Dec.	-	15,139.0	19,714.0	1,658.0	1,449,316.0	830,322.0	618,994.0
2010	Jun.	-	15,139.0	19,714.0	1,658.0	1,449,316.0	830,322.0	618,994.0
	Dec.	-	14,547.0	19,041.0	1,658.0	1,325,894.0	789,135.0	536,759.0
2011	Jun.	-	20,562.0	14,364.0	1,658.0	2,394,609.0	1,090,311.0	1,304,298.0
	Dec.	-	20,294.0	18,427.0	1,658.0	2,784,787.0	1,124,440.0	1,660,347.0
2012	Jun.	-	24,379.0	15,888.0	590.0	2,929,985.0	1,238,177.0	1,691,808.0
	Dec.	-	25,073.0	16,054.0	555.0	3,088,284.0	1,264,291.0	1,823,993.0
2013	Jun.	-	25,236.0	15,690.0	555.0	3,485,590.0	1,354,220.0	2,131,370.0
	Dec.	-	17,620.0	25,128.0	555.0	3,884,640.0	1,464,546.0	2,420,094.0
2014	Jun.	-	17,620.0	23,195.0	555.0	3,105,625.0	1,579,237.0	1,526,389.0
	Dec.	-	17,620.0	16,014.0	555.0	3,151,846.0	1,656,245.0	1,495,601.0
2015	Jun.	-	6,813.0	15,003.0	230.0	3,447,846.0	1,831,823.0	1,616,023.0

Source: Off-Site Supervision & Enforcement Department SBP

1. Figures of Demand and Time Liabilities of Scheduled Banks shown in this table may not tally with the corresponding provisional figures appearing in the table 4.5.
2. Valued at a price not exceeding current market price.
3. Macro Finance Bank (Khushali Bank)

4.8 Non-Bank Financial Institutions Liabilities

(Million Rupees)

Description	1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Capital (Paid up) and Reserves	84,355	75,768	77,069	76,687	79,130	66,186
Time Deposits:	44,503	44,543	44,557	46,369	50,292	54,743
Scheduled Banks	2,086	3,122	1,839	1,677	2,259	2,396
Non Financial PSEs	7,470	4,510	6,427	7,512	13,816	16,367
Non -Bank Financial Institutions	4,025	4,774	5,390	6,031	5,421	3,885
Insurance Companies	661	588	571	355	389	298
Private Corporate Business	7,707	6,479	5,340	5,490	4,556	4,660
Un-incorporated Enterprises and Individuals	22,554	25,070	24,990	25,304	23,851	25,766
Federal Government	-	-	-	-	-	1,371
Foreign Currency Deposits:	42,376	50,024	52,700	69,509	70,166	51,147
Residents	-	-	-	-	-	-
Non-Residents	42,376	50,024	52,700	69,509	70,166	51,147
Bonds and Debentures	-	-	-	250	550	752
Borrowing/Finance Lease						
Obligation from:	77,494	79,535	90,148	91,225	79,658	87,016
Federal Government	11,480	11,388	11,247	11,466	10,855	10,750
State Bank of Pakistan	40,801	40,388	39,693	38,634	38,889	39,031
Scheduled Banks	10,796	11,127	8,410	9,700	9,395	11,601
Non Bank Financial Institutions	5,394	6,317	8,354	7,845	8,875	13,177
Insurance Companies	107	306	81	90	175	135
Financial Institutions Abroad	8,916	10,009	22,363	23,490	11,469	12,322
Others	-	-	-	-	-	-
Money at Call in Pakistan	810	50	50	10	60	300
Other Liabilities	21,562	23,922	24,401	24,575	25,837	26,716
Total Liabilities	271,100	273,842	288,925	308,625	305,693	286,860

4.8 Non-Bank Financial Institutions Liabilities

(Million Rupees)

Description	1999		2000		2001	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Capital (Paid -up) and Reserves	68,969	72,010	68,520	68,601	65,262	62,262
Time Deposits:	62,885	64,883	64,264	59,470	62,511	63,541
Scheduled Banks	4,101	3,567	5,684	3,914	5,529	4,776
Non Financial PSEs	15,296	18,258	7,773	14,628	14,938	14,677
Non -Bank Financial Institutions	5,060	6,324	13,935	5,800	5,523	6,230
Insurance Companies	330	371	352	661	1,010	1,198
Private Corporate Business	3,703	3,330	5,747	7,048	6,456	5,991
Un-incorporated Enterprises and Individuals	24,858	24,482	24,542	26,135	28,185	29,811
Federal Government	9,537	8,551	6,231	1,284	870	858
Foreign Currency Deposits:	41,310	34,296	26,931	25,034	22,564	21,386
Residents	-	-	-	-	10,506	9,064
Non-Residents	41,310	34,296	26,931	25,034	12,058	12,322
Bonds and Debentures	891	1,509	1,594	1,434	1,891	2,075
Borrowing/Finance Lease						
Obligation from:	89,512	88,149	89,352	88,803	89,201	88,617
Federal Government	3,462	3,439	3,240	3,236	3,224	3,228
State Bank of Pakistan	38,773	38,502	38,046	37,676	37,506	37,617
Scheduled Banks	13,093	13,593	18,075	18,844	19,442	19,554
Non Bank Financial Institutions	12,465	11,318	10,349	11,072	11,832	12,792
Insurance Companies	34	118	88	42	346	409
Financial Institutions Abroad	21,685	21,179	19,554	17,933	16,851	15,017
Others	-	-	-	-	-	-
Money at Call in Pakistan	150	280	200	745	554	20
Other Liabilities	22,248	23,321	22,677	28,241	29,682	33,252
Total Liabilities	285,965	284,448	273,538	272,328	271,665	271,153

4.8 Non-Bank Financial Institutions Liabilities

(Million Rupees)

Description	2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Capital (Paid up) and Reserves	69,548	81,686	94,473	104,005	120,157	125,435
Time Deposits:	36,425	39,486	40,325	46,596	47,438	56,829
Scheduled Banks	8,238	8,891	10,591	12,280	13,481	14,831
Non Financial PSEs	678	717	1,078	1,099	1,098	2,249
Non Bank Financial Institutions	5,232	4,332	4,182	5,703	3,106	2,749
Insurance Companies	435	483	324	331	269	719
Private Corporate Business	4,686	5,400	5,006	5,906	6,192	11,354
Un-incorporated Enterprises and Individuals	16,349	18,958	18,442	21,056	23,071	24,707
Federal Government	807	705	702	221	221	220
Foreign Currency Deposits:	5,225	3,755	366	67	68	39
Residents	3,852	2,376	155	2	2	8
Non-Residents	1,373	1,379	211	65	66	31
Bonds and Debentures	2,429	1,998	3,050	3,288	3,062	1,885
Borrowing/Finance Lease Obligation from:	55,588	59,613	62,935	66,905	76,969	93,428
Federal Government	460	455	260	160	160	160
State Bank of Pakistan	17,395	17,278	15,194	14,124	12,852	16,910
Scheduled Banks	15,736	23,714	30,036	36,633	47,119	58,880
Non Bank Financial Institutions	11,177	9,749	12,408	11,656	13,145	13,375
Insurance Companies	378	552	85	69	65	25
Financial Institutions Abroad	10,442	7,465	4,606	3,953	3,300	3,662
Others	-	400	346	310	328	416
Money at Call in Pakistan	-	-	-	-	-	-
Other Liabilities	19,205	23,528	25,072	26,594	29,531	31,482
Total Liabilities	188,420	210,066	226,221	247,455	277,223	309,098

Source: Statistics & Data Warehouse Department, SBP

Note:

1. Table introduced with effect from June 1996.

4.9 Non-Bank Financial Institutions Assets

(Million Rupees)

Description	1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Cash in Pakistan	597	177	230	643	356	301
Balances With:	17,806	17,847	21,144	19,413	22,652	25,084
State Bank of Pakistan	834	922	859	1,070	1,128	3,307
Scheduled Banks	12,138	10,866	10,565	8,318	10,439	11,867
Non-Bank Financial Institutions	4,834	6,059	9,720	10,025	11,085	9,910
Foreign Currency:	496	568	358	402	402	557
Held in Pakistan	-	-	-	-	-	-
Balances Held abroad	496	568	358	402	402	557
Advances and Lease Finance to:	133,589	137,748	146,811	163,113	161,856	152,009
Scheduled Banks	1,096	1,249	1,495	1,136	2,567	1,785
Non Financial Public Sector Enterprises	10,223	11,521	16,539	22,253	20,669	13,346
Non Bank financial Institutions	3,462	4,816	5,668	8,049	7,224	11,571
Private Corporate Business Un-incorporated Enterprises and Individuals	81,563	84,405	86,320	95,648	93,215	87,047
	37,245	35,757	36,789	36,027	38,181	38,260
Bills Purchased and Discounted	7,411	7,030	8,764	6,587	6,386	5,250
Investment in Securities (a+b)	84,732	83,059	82,963	76,910	77,249	67,989
(a) Non-Residents	35	35	90	90	90	178
(b) Residents:	84,697	83,024	82,873	76,820	77,159	67,811
Federal Government	11,649	13,171	13,406	15,106	12,955	12,513
Provincial Governments	-	-	-	-	-	-
Treasury Bills	2,356	1,349	3,127	3,011	3,367	3,288
Non-Financial PSEs	822	867	899	1,327	1,154	1,179
Scheduled Banks	941	1,308	1,044	1,510	1,414	3,203
Non-Bank financial Institutions	5,493	4,894	4,320	4,482	4,394	4,854
Insurance Companies	172	228	229	205	189	165
Private Corporate Sector	45,307	43,187	42,138	39,724	41,855	28,587
PTCs/TFCs/Bonds etc.	17,957	18,020	17,710	11,455	11,831	14,022
Other Assets	26,469	27,413	28,655	41,557	36,792	35,670
Total Assets	271,100	273,842	288,925	308,625	305,693	286,860

4.9 Non-Bank Financial Institutions Assets

(Million Rupees)

Description	1999		2000		2001	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Cash in Pakistan	717	139	246	378	1,059	417
Balances with:	25,554	27,408	25,931	21,251	23,512	23,064
State Bank of Pakistan	4,558	4,125	3,262	3,456	3,188	4,793
Scheduled Banks	11,644	15,312	15,247	9,853	13,038	10,049
Non-Bank Financial Institutions	9,352	7,971	7,422	7,942	7,286	8,222
Foreign Currency:	679	785	676	656	816	787
Held in Pakistan	-	-	-	2	31	13
Balances held abroad	679	785	676	654	785	774
Advances and Lease Finance to:	149,793	137,812	135,647	135,401	130,274	130,870
Scheduled Banks	853	916	742	1,011	647	914
Non Financial Public Sector Enterprises	14,749	15,616	14,032	12,815	10,838	9,574
Non Bank financial Institutions	10,854	10,446	10,154	9,310	7,499	7,184
Private Corporate Business Un-incorporated Enterprises and Individuals	84,534	78,888	74,587	79,658	77,534	78,357
	38,803	31,946	36,132	32,607	33,756	34,841
Bills Purchased and Discounted	3,123	2,253	3,579	3,152	3,364	3,471
Investment in Securities (a+b)	70,984	78,911	74,439	74,303	75,596	75,534
(a) Non-Residents	177	177	177	177	273	273
(b) Residents:	70,807	78,734	74,262	74,126	75,323	75,261
Federal Government	12,020	11,531	11,013	11,615	15,164	15,668
Provincial Governments	-	-	-	-	-	-
Treasury Bills	1,183	723	1,637	3,113	68	2,969
Non-Financial PSEs	1,684	2,153	3,907	4,475	4,260	3,079
Scheduled Banks	5,063	3,305	1,095	1,001	1,123	604
Non-Bank financial Institutions	4,360	4,868	4,646	4,536	4,467	3,353
Insurance Companies	225	215	239	223	143	121
Private Corporate Sector	30,585	36,160	37,170	35,204	35,016	33,695
PTCs/TFCs/Bonds etc.	15,687	19,779	14,555	13,959	15,082	15,772
Other Assets	35,115	37,140	33,020	37,187	37,044	37,010
Total Assets	285,965	284,448	273,538	272,328	271,665	271,153

4.9 Non-Bank Financial Institutions Assets

(Million Rupees)

Description	2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Cash in Pakistan	212	1,008	143	434	27	95
Balances with:	15,307	15,857	13,343	16,978	15,406	21,230
State Bank of Pakistan	456	490	543	386	602	432
Scheduled Banks	8,850	10,427	8,834	10,581	8,747	11,410
Non-Bank Financial Institutions	6,001	4,940	3,966	6,011	6,057	9,387
Foreign Currency:	183	162	139	80	81	80
Held in Pakistan	38	23	35	-	1	-
Balances held abroad	145	139	104	80	80	80
Advances and Lease Finance to:	87,189	89,153	90,377	91,454	100,664	122,159
Scheduled Banks	841	1,056	975	3,828	3,088	3,722
Non Financial Public Sector Enterprises	3,025	2,850	925	958	938	900
Non Bank financial Institutions	4,863	2,950	2,722	2,862	1,479	7,466
Private Corporate Business Un-incorporated Enterprises and Individuals	56,052	54,296	52,991	50,725	57,639	63,786
Individuals	22,408	28,001	32,764	33,081	37,520	46,284
Bills Purchased and Discounted	3,199	1,756	623	416	282	764
Investment in Securities (a+b)	59,064	80,178	96,991	114,263	135,788	137,533
(a) Non-Residents	347	347	366	371	421	424
(b) Residents:	58,717	79,831	96,625	113,892	135,367	137,109
Federal Government	11,604	14,605	17,058	17,572	18,763	21,891
Provincial Governments	-	-	-	-	-	-
Treasury Bills	1,196	3,351	6,772	6,658	7,782	4,611
Non-Financial PSEs	671	546	332	834	742	2,249
Scheduled Banks	649	1,007	1,101	1,240	1,870	4,691
Non-Bank financial Institutions	1,390	1,300	1,466	1,787	2,199	9,080
Insurance Companies	87	146	74	52	152	478
Private Corporate Sector	34,525	45,461	56,351	70,567	90,249	85,578
PTCs/TFCs/Bonds etc.	8,595	13,415	13,471	15,182	13,610	8,531
Other Assets	23,266	21,952	24,605	23,829	24,976	27,237
Total Assets	188,420	210,066	226,221	247,454	277,223	309,098

Source: Statistics & Data Warehouse Department, SBP

Note:

1. Table introduced w.e.f June 1996.

4.8 (a) & 4.9 (a) DFIs & NBFCs Consolidated Financial Position Assets / Liabilities

Description	(Million Rupees)				
	2005		2006		2007
	Jun.	Dec.	Jun.	Dec.	Jun.
1. Currency and Deposits	17,339	35,230	38,870	49,072	101,044
a. Currency	366	692	983	643	1,430
b. Transferable Deposits	6,119	13,643	18,646	20,671	65,169
c. Restricted Deposits	2,593	3,266	476	1,334	3,474
d. Other Deposits	8,261	17,629	18,765	26,424	30,971
2. Investment in securities other than shares	38,395	38,767	35,012	31,806	47,393
a. Short-term	12,638	13,207	9,014	6,988	11,062
b. Long-term	25,757	25,560	25,998	24,818	36,331
3. Loans extended (Advances)	130,526	163,166	172,109	164,227	201,133
a. Short-term	13,585	22,436	26,657	26,335	53,607
b. Long-term	116,941	140,730	145,452	137,892	147,526
4. Investment in shares	118,258	155,004	176,523	156,972	203,217
a. Quoted	117,102	153,688	174,812	155,142	201,654
b. Non quoted	1,156	1,316	1,711	1,830	1,563
5. Insurance Technical Reserve	-	-	-	2	-
a. Life	-	-	-	1	-
b. Non-life	-	-	-	1	-
6. Financial Derivatives	-	-	809	1,215	2,107
7. Other accounts receivable	27,216	20,249	27,373	26,713	33,498
8. Non-financial assets	5,868	8,466	8,685	7,719	9,021
a. Produced assets	3,566	4,676	5,720	5,488	5,949
i. Fixed assets	3,353	4,401	5,251	5,116	5,397
ii. Inventories	-	99	222	148	291
iii. Valuables	-	-	-	0	0
iv. Other produced assets	213	176	247	224	261
b. Non-produced assets	2,302	3,790	2,965	2,230	3,072
i. Land	1,572	2,303	2,123	1,471	1,740
ii. Other-non-produced assets	730	1,487	842	759	1,332
Total Assets/ Liabilities	337,602	420,882	459,381	437,726	597,415
1. Deposits	50,931	68,581	66,243	51,574	54,164
a. Restricted deposits	22,371	19,651	10,219	8,149	12,373
b. Other deposits	28,561	48,930	56,024	43,425	41,791
2. Securities other than shares (bonds/debentures etc)	7,836	9,355	7,456	9,563	10,866
a. Short-term	4,627	4,596	2,659	2,194	2,873
b. long-term	3,209	4,759	4,797	7,369	7,993
3. Loans (Borrowings)	79,261	105,891	109,514	110,544	116,640
a. Short-term	18,453	27,961	28,471	26,206	27,956
b. Long-term	60,808	77,930	81,043	84,338	88,684
4. Financial Derivatives	7	11	805	148	1,350
5. Other accounts payable	35,254	35,742	39,877	34,574	53,072
6. Shares and other equity	164,314	201,302	235,485	231,324	361,324
a. Quoted	74,489	84,971	101,091	117,583	176,913
b. Non quoted	10,713	6,289	21,137	23,579	46,254
c. Retained earnings	37,717	56,576	53,033	50,807	57,540
d. Current year result	10,313	15,361	21,074	5,673	22,408
e. General and special reserves	29,238	34,583	37,104	34,414	57,006
f. Valuation adjustments	1,844	3,522	2,046	-732	1,202

4.8 (a) & 4.9 (a) DFIs & NBFCs Consolidated Financial Position Assets / Liabilities

Description	(Million Rupees)				
	2007		2008		2009
	Dec.	Jun.	Dec.	Jun.	Dec.
1. Currency and Deposits	100,488	105,986	87,173	72,944	75,439
a. Currency	2,630	1,139	846	241	307
b. Transferable Deposits	56,828	56,121	52,354	45,299	43,213
c. Restricted Deposits	4,055	3,989	5,784	361	720
d. Other Deposits	36,975	44,737	28,190	27,042	31,198
2. Investment in securities other than shares	64,766	82,281	80,635	93,549	112,017
a. Short-term	12,853	14,606	15,150	33,082	52,807
b. Long-term	51,913	67,675	65,485	60,467	59,210
3. Loans extended (Advances)	189,901	177,324	154,603	144,037	137,517
a. Short-term	71,013	63,118	43,363	38,763	35,622
b. Long-term	118,888	114,206	111,240	105,275	101,895
4. Investment in shares	221,644	201,740	120,853	140,396	189,492
a. Quoted	216,536	196,870	114,841	119,557	163,156
b. Non quoted	5,108	4,870	6,012	20,839	26,337
5. Insurance Technical Reserve	-	-	-	2	4
a. Life	-	-	-	1	3
b. Non-life	-	-	-	1	1
6. Financial Derivatives	1,032	187	21	-	-
7. Other accounts receivable	37,031	34,761	50,588	36,945	26,639
8. Non-financial assets	16,589	16,035	16,096	16,616	16,786
a. Produced assets	9,846	10,789	12,116	15,766	16,133
i. Fixed assets	9,204	10,224	11,394	11,938	12,865
ii. Inventories	139	172	202	260	157
iii. Valuables	-	-	-	4	3
iv. Other produced assets	503	393	519	3,564	3,108
b. Non-produced assets	6,743	5,246	3,980	850	653
i. Land	3,240	1,138	1,009	82	82
ii. Other-non-produced assets	3,503	4,108	2,970	768	571
Total Assets/ Liabilities	631,451	618,316	509,968	504,488	557,894
1. Deposits	47,130	48,163	30,008	42,318	48,968
a. Restricted deposits	12,164	11,998	5,729	3,535	1,749
b. Other deposits	34,966	36,165	24,280	38,783	47,219
2. Securities other than shares (bonds/debentures etc)	17,010	20,493	26,541	17,079	15,907
a. Short-term	3,379	3,249	2,875	2,981	2,316
b. long-term	13,631	17,244	23,666	14,099	13,591
3. Loans (Borrowings)	104,953	99,662	93,598	104,786	106,735
a. Short-term	53,247	47,725	45,396	46,329	52,303
b. Long-term	51,706	51,937	48,202	58,456	54,432
4. Financial Derivatives	775	-75	-	0	-
5. Other accounts payable	49,404	49,713	56,112	59,355	53,403
6. Shares and other equity	412,179	400,361	303,708	280,950	332,881
a. Quoted	209,486	185,646	153,008	148,753	188,997
b. Non quoted	66,796	99,703	94,972	88,238	86,760
c. Retained earnings	64,200	53,873	43,571	20,736	-3,136
d. Current year result	19,553	15,779	-25,774	-19,525	8,725
e. General and special reserves	44,162	42,128	42,545	42,847	42,636
f. Valuation adjustments	7,982	3,232	-4,613	-100	8,898

4.8 (a) & 4.9 (a) DFIs & NBFs Consolidated Financial Position Assets / Liabilities

Description	(Million Rupees)					
	2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Currency and Deposits	67,277	74,308	59,248	89,066	81,585	109,717
a. Currency	560	449	603	1,550	1,000	2,125
b. Transferable Deposits	48,590	49,595	47,161	55,758	54,364	81,360
c. Restricted Deposits	2,279	2,038	1,571	959	576	1,780
d. Other Deposits	15,848	22,227	9,913	30,798	25,645	24,452
2. Investment in securities other than shares	141,695	135,392	182,288	205,865	280,107	217,275
a. Short-term	82,568	79,628	118,922	131,594	223,650	157,038
b. Long-term	59,127	55,763	63,366	74,271	56,457	60,236
3. Loans extended (Advances)	130,391	127,522	131,625	132,857	139,875	141,348
a. Short-term	37,016	34,078	38,814	39,931	45,430	44,073
b. Long-term	93,375	93,444	92,811	92,926	94,445	97,275
4. Investment in shares	162,597	185,963	177,177	167,691	175,576	190,038
a. Quoted	130,373	149,209	142,593	135,491	144,915	157,803
b. Non quoted	32,224	36,754	34,584	32,200	30,661	32,234
5. Insurance Technical Reserve	3	4	3	5	2	4
a. Life	2	1	2	3	1	1
b. Non-life	1	2	1	2	1	2
6. Financial Derivatives	0	1	8	0	0	0
7. Other accounts receivable	24,218	24,927	31,363	31,971	26,680	34,541
8. Non-financial assets	18,156	19,246	19,026	19,441	20,121	21,076
a. Produced assets	17,540	18,398	18,134	18,751	19,487	20,387
i. Fixed assets	13,865	14,132	14,446	15,034	15,748	16,575
ii. Inventories	118	179	312	211	248	200
iii. Valuables	2	1	1	0	1	1
iv. Other produced assets	3,555	4,086	3,376	3,506	3,490	3,612
b. Non-produced assets	616	848	892	689	634	689
i. Land	30	42	42	42	39	42
ii. Other non-produced assets	586	806	851	648	595	647
Total Assets/ Liabilities	544,338	567,363	600,738	646,896	723,946	713,997
1. Deposits	45,799	45,825	46,958	44,404	50,850	64,713
a. Restricted deposits	519	319	317	315	295	6,756
b. Other deposits	45,281	45,506	46,641	44,088	50,554	57,957
2. Securities other than shares (bonds/debentures etc)	14,135	12,235	10,119	9,070	7,231	6,403
a. Short-term	1,374	1,561	1,896	1,711	1,531	1,826
b. long-term	12,761	10,673	8,223	7,359	5,700	4,577
3. Loans (Borrowings)	103,903	93,923	98,906	112,010	110,353	95,158
a. Short-term	49,494	40,248	43,857	53,040	57,724	43,872
b. Long-term	54,410	53,675	55,049	58,970	52,629	51,286
4. Financial Derivatives	0	0	0	0	0	0
5. Other accounts payable	52,959	54,613	61,862	66,651	67,976	73,175
6. Shares and other equity	327,542	360,767	382,893	414,762	487,536	474,549
a. Quoted	172,576	177,897	193,711	229,295	274,893	227,045
b. Non quoted	93,471	102,900	103,883	111,512	117,854	144,091
c. Retained earnings	-3,897	994	1,985	286	200	-15
d. Current year result	8,451	7,765	14,290	79	12,968	14,659
e. General and special reserves	53,107	63,105	64,901	72,700	78,545	83,479
f. Valuation adjustments	3,833	8,105	4,123	890	3,076	5,289

4.8 (a) & 4.9 (a) DFIs & NBFCs Consolidated Financial Position Assets / Liabilities

Description	(Million Rupees)				
	2013		2014		2015
	Jun.	Dec.	Jun.	Dec.	Jun.
1. Currency and Deposits	116,194	143,682	147,157	136,792	137,560
a. Currency	2,407	1,365	1,490	1,784	2,219
b. Transferable Deposits	94,282	99,201	107,123	94,003	114,002
c. Restricted Deposits	1,859	4,088	2,994	1,697	1,502
d. Other Deposits	17,646	39,028	35,551	39,309	19,837
2. Investment in securities other than shares	219,229	209,960	222,842	257,805	235,434
a. Short-term	161,670	165,028	117,404	132,129	103,728
b. Long-term	57,559	44,932	105,438	125,676	131,706
3. Loans extended (Advances)	145,559	161,726	164,069	163,835	181,654
a. Short-term	51,340	66,010	64,247	61,218	71,154
b. Long-term	94,219	95,716	99,821	102,617	110,500
4. Investment in shares	209,852	217,796	233,448	281,789	275,750
a. Quoted	178,238	186,151	213,269	259,987	255,974
b. Non quoted	31,614	31,644	20,179	21,801	19,777
5. Insurance Technical Reserve	4	6	7	21	29
a. Life	1	1	2	1	2
b. Non-life	2	5	4	21	27
6. Financial Derivatives	119	0	0	6	5
7. Other accounts receivable	40,318	31,818	42,202	40,874	57,861
8. Non-financial assets	21,483	22,237	23,222	24,546	24,614
a. Produced assets	18,889	19,950	21,026	22,079	22,189
i. Fixed assets	17,206	18,348	17,886	20,265	20,383
ii. Inventories	370	279	329	302	279
iii. Valuables	1	1	137
iv. Other produced assets	1,312	1,322	2,675	1,511	1,527
b. Non-produced assets	2,593	2,287	2,196	2,467	2,425
i. Land	948	898	881	993	981
ii. Other-non-produced assets	1,645	1,388	1,315	1,473	1,444
Total Assets/ Liabilities	752,757	787,224	832,947	905,668	912,907
1. Deposits	73,143	69,961	77,576	85,223	97,594
a. Restricted deposits	8,709	7,392	10,053	8,708	9,731
b. Other deposits	64,433	62,568	67,523	76,515	87,863
2. Securities other than shares (bonds/debentures etc)	5,145	4,443	3,805	3,273	6,779
a. Short-term	1,701	1,455	1,240	897	693
b. long-term	3,444	2,988	2,565	2,376	6,086
3. Loans (Borrowings)	81,069	93,672	102,051	102,049	101,673
a. Short-term	33,649	48,430	56,847	58,877	58,696
b. Long-term	47,420	45,242	45,204	43,171	42,976
4. Financial Derivatives	0	0	0	0	4
5. Other accounts payable	89,911	82,288	103,887	97,012	127,827
6. Shares and other equity	503,490	536,861	545,629	618,111	579,031
a. Quoted	234,381	259,432	273,890	291,054	275,642
b. Non quoted	143,192	146,634	139,114	154,003	145,936
c. Retained earnings	4,194	11,432	4,899	21,430	18,309
d. Current year result	25,765	18,955	26,696	24,936	29,044
e. General and special reserves	85,722	90,548	89,101	106,502	95,560
f. Valuation adjustments	10,235	9,861	11,929	20,186	14,540

Source: Statistics & Data Warehouse Department, SBP

4.10 Credit Plan Targets and Actuals

Sector	(Million Rupees)					
	FY73		FY74		FY75	
	Targets	Actuals	Targets	Actuals	Targets	Actuals
I) Government Sector Borrowings (Net)	860	1,564	1,860	1,364	950	1,809
(A) Net Budgetary Borrowing	860	1,032	1,000	508	100	406
(B) For Commodity Operations	-	532	860	856	850	1,403
(C) Net Effect of Zakat						
Fund / Privatization	-	-	-	-	-	-
II) Non Government Sector (A+B+C)	1,720	1,827	2,919	2,853	4,650	1,263
(A) Public Sector Enterprises including						
Autonomous Bodies	45	-	-	-	1,230	-
(B) Private Sector (a+b)	1,675	1,803	2,714	2,812	2,645	1,213
a. Commercial Banks	1,558	1,676	2,351	2,490	2,355	1,543
b. Specialized Banks	117	127	363	322	290	-330
(C) Other Financial Institutions						
(SBP Credit to NBFIs)	-	24	205	41	775	50
III) Other Items (Net)	-150	156	-	832	900	712
IV) Net Domestic Assets (I+II+III)	2,430	3,547	4,779	5,049	6,500	3,784
V) Net Foreign Assets	-500	1,462	-2,200	-1,438	-2,000	-1,389
VI) Monetary Assets (IV+V)	1,930	5,009	2,579	3,611	4,500	2,395

4.10 Credit Plan Targets and Actuals

Sector	(Million Rupees)								
	FY76			FY77			FY78 ¹		
	Targets	Revised	Actuals	Targets	Revised	Actuals	Targets	Revised	Actuals
I) Government Sector Borrowings (Net)	2,000	2,500	5,240	3,000	3,000	6,710	1,800		4,858
(A) Net Budgetary Borrowing	1,000	1,500	4,130	2,000	2,000	6,324	1,500		4,957
(B) For Commodity Operations	1,000	1,000	1,110	1,000	1,000	386	300		-99
(C) Net effect of Zakat									
Fund/Privatization	-	-	-	-	-	-	-		-
II) Non Government Sector (A+B+C)	4,313	4,433	3,373	5,000	5,150	7,037	5,700		5,562
(A) Public Sector Enterprises including									
Autonomous Bodies	1,150	1,380	1,609	765	1,500	1,764	1,710		2,081
(B) Private Sector (a+b)	2,660	2,470	1,320	3,530	2,840	4,587	3,400		2,967
a. Commercial Banks	2,200	2,000	631	3,090	2,250	3,851	2,690		2,679
b. Specialized Banks	460	470	689	440	590	736	710		288
(C) Other Financial Institutions									
(SBP Credit to NBFIs)	503	583	444	705	810	686	590		514
III) Other Items (Net)	-	-	-103	-	-	-824	-500		-1,689
IV) Net Domestic Assets (I+II+III)	6,313	6,933	8,510	8,000	8,150	12,923	7,000		8,731
V) Net Foreign Assets	-1,500	-1,500	170	-1,000	-1,150	-2,800	-500		3,149
VI) Monetary Assets (IV+V)	4,813	5,433	8,680	7,000	7,000	10,123	6,500		11,880

Sector									
	FY79			FY80			FY81		
	Targets	Revised	Actuals	Targets	Revised	Actuals	Targets	Revised	Actuals
I) Government Sector Borrowings (Net)	3,000	6,500	9,114	3,600	4,649	6,420	4,500	6,028	5,568
(A) Net Budgetary Borrowing	-	6,000	8,083	3,000	3,949	5,856	3,500	4,375	1,310
(B) For Commodity Operations	-	500	1,031	600	700	1,054	1,000	1,653	4,147
(C) Net effect of Zakat									
Fund/Privatization	-	-	-	-	-	-490	-	-	111
II) Non Government Sector (A+B+C)	7,803	7,077	6,686	7,871	7,778	8,000	8,700	11,100	9,531
(A) Public Sector Enterprises including									
Autonomous Bodies	2,600	2,600	2,695	2,480	2,480	2,283	2,300	3,700	2,896
(B) Private Sector(a+b)	3,428	3,647	4,042	5,391	5,298	4,125	5,018	6,168	4,783
a. Commercial Banks	3,428	2,630	3,189	3,223	2,820	3,022	3,391	4,218	4,208
b. Specialized Banks	-	1,017	853	2,168	2,478	1,103	1,627	1,950	575
(C) Other Financial Institutions									
(SBP Credit to NBFIs)	1,775	830	-51	-	-	1,592	1,382	1,232	1,852
III) Other Items (Net)	-500	-500	944	-500	-500	-3,023	-700	-700	-1,623
IV) Net Domestic Assets (I+II+III)	10,303	13,077	16,744	10,970	11,927	11,397	12,500	16,428	13,476
V) Net Foreign Assets	-1,500	-2,000	-1,855	1,080	658	2,415	-2,000	-3,307	-1,279
VI) Monetary Assets (IV+V)	8,803	11,077	14,889	12,050	12,585	13,812	10,500	13,121	12,197

4.10 Credit Plan Targets and Actuals

Sector	(Million Rupees)								
	FY82			FY83			FY84		
	Targets	Revised	Actuals	Targets	Revised	Actuals	Targets	Revised	Actuals
I) Government Sector Borrowings (Net)	6,406	6,540	6,756	6,700	6,700	9,199	4,220	316	7,513
(A) Net Budgetary Borrowing	5,444	5,578	5,976	5,700	5,700	6,226	6,020	1,150	9,299
(B) For Commodity Operations	962	962	1,059	1,000	1,000	3,566	-1,800	-834	-1,257
(C) Net effect of Zakat									
Fund / Privatization	-	-	-279	-	-	-593	-	-	-529
II) Non Government Sector (A+B+C)	13,323	12,830	12,012	16,231	13,262	14,898	14,547	16,663	18,825
(A) Public Sector Enterprises including									
Autonomous Bodies	3,476	3,467	3,026	5,500	3,800	3,975	2,500	5,726	3,290
(B) Private Sector(a+b)	7,715	7,503	7,424	8,223	7,237	9,924	9,213	8,272	13,747
a. Commercial Banks	6,013	5,691	6,123	5,212	5,037	8,084	5,633	4,555	11,485
b. Specialized Banks	1,702	1,812	1,301	3,011	2,200	1,840	3,580	3,717	2,262
(C) Other Financial Institutions									
(SBP Credit to NBFIs)	2,132	1,860	1,562	2,508	2,225	999	2,834	2,665	1,788
III) Other Items (Net)	-700	-1,000	-1,523	-1,000	-1,500	-4,592	-1,500	-1,500	-6,221
IV) Net Domestic Assets (I+II+III)	19,029	18,370	17,245	21,931	18,462	19,505	17,267	15,479	20,117
V) Net Foreign Assets	-3,286	-2,544	-5,356	-4,380	-3,251	10,010	1,910	2,200	-2,875
VI) Monetary Assets (IV+V)	15,743	15,826	11,889	17,551	15,211	29,515	19,177	17,679	17,242

Sector									
	FY85			FY86			FY87		
	Targets	Revised	Actuals	Targets	Revised	Actuals	Targets	Revised	Actuals
I) Government Sector Borrowings (Net)	5,620	5,820	18,273	-170	-57³	8,623³	4,000	13,000	10,612
(A) Net Budgetary Borrowing	5,820	5,820	19,406	-20	-20	5,766	-	10,000	11,366
(B) For Commodity Operations	-200	-	-711	-150	-37 ³	3,697 ³	4,000	3,000	-226
(C) Net effect of Zakat									
Fund/Privateization	-	-	-422	-	-	-840	-	-	-528
II) Non Government Sector (A+B+C)	17,559	17,316	17,796	17,269	16,648	22,946	16,609	16,406	22,017
(A) Public Sector Enterprises including									
Autonomous Bodies	4,000	4,000	3,679	2,500	2,500	3,591	2,500	2,500	765
(B) Private Sector(a+b)	10,599	10,513	11,832	11,855	11,007	16,869	10,136	10,278	18,200
a. Commercial Banks	6,520	6,547	7,674	6,101	5,032	11,690	4,562	4,256	12,042
b. Specialized Banks	4,079	3,966	4,158	5,754	5,975	5,179	5,574	6,022	6,158
(C) Other Financial Institutions									
(SBP Credit to NBFIs)	2,960	2,803	2,285	2,914	3,141	2,486	3,973	3,628	3,052
III) Other Items (Net)	-2,500	-2,500	2,041	-2,500	-2,500	-2,244	-2,500	-3,000	-2,333
IV) Net Domestic Assets (I+II+III)	20,679	20,636	38,110	14,599	14,091	29,325	18,109	26,406	30,296
V) Net Foreign Assets	-2,620	-2,620	-17,472	3,500	4,500	-2,119	6,930	-	-1,384
VI) Monetary Assets (IV+V)	18059	18,016	20,638	18,099	18,591	27,206	25,039	26,406	28,912

4.10 Credit Plan Targets and Actuals

(Million Rupees)									
Sector	FY88			FY89			FY90		
	Targets	Revised	Actuals	Targets	Revised	Actuals	Targets	Revised	Actuals
D) Government Sector Borrowings (Net)	13,000	13,000	18,234	10,500	9,494	15,910	6,000	10,030	23,203
(A) Net Budgetary Borrowing	8,000	8,000	13,687	-	8,000	15,416	4,000	5,000	13,541
(B) For Commodity Operations	5,000	5,000	5,021	-	2,000	1,180	2,000	5,500	11,355
(C) Net effect of Zakat									
Fund/Privatization	-	-	-474	-	-506	-686	-	-470	-1,693
II) Non Government Sector (A+B+C)	18,000	17,428	23,655	19,700	20,881	19,677	23,380	22,280	27,443
(A) Public Sector Enterprises including									
Autonomous Bodies	2,000	2,000	1,856	3,500	1,996	1,494	2,000	900	4,286
(B) Private Sector(a+b)	12,050	12,050	19,708	11,323	13,987	15,349	16,330	16,274	20,587
a. Commercial Banks	6,400	6,400	12,901	6,580	8,537	8,717	10,710	10,724	12,952
b. Specialized Banks	5,650	5,650	6,807	4,743	5,450	6,632	5,620	5,550	7,635
(C) Other Financial Institutions									
(SBP Credit to NBFIs)	3,950	3,378	2,091	4,877	4,898	2,834	5,050	5,106	2,570
III) Other Items (Net)	-3,000	-3,000	-9,199	-3,000	-4,094	-7,525	-1,500	-2,876	2,516
IV) Net Domestic Assets (I+II+III)	28,000	27,427	32,690	27,200	26,281	28,062	27,880	29,434	53,162
V) Net Foreign Assets	1,200	-	-3,199	4,000	-7,120	-7,120	3,000	976	-2,366
VI) Monetary Assets (IV+V)	29,200	27,427	29,491	31,200	19,161	20,942	30,880	30,410	50,796

Sector	FY91			FY92			FY93		
	Targets	Revised	Actuals	Targets	Revised	Actuals	Targets	Revised	Actuals
D) Government Sector Borrowings (Net)	8,500	12,086	27,438	15,500	25,375	68,991	26,500	59,000	75,003
(A) Net Budgetary Borrowing	6,000	9,586	38,332	14,000	20,000	62,573	25,000	56,000	65,699
(B) For Commodity Operations	3,000	3,000	-5,315	2,000	5,875	4,194	2,000	2,000	7,335
(C) Net effect of Zakat									
Fund/Privatization	-500	-500	-5,579	-500	-500	2,224	-500	1,000	1,969
II) Non Government Sector (A+B+C)	19,546	21,114	21,702	28,200	24,536	31,419	27,303	36,500	60,573
(A) Public Sector Enterprises including									
Autonomous Bodies	1,000	-2,586	-3,394	1,000	500	1,170	500	500	2,289
(B) Private Sector(a+b)	16,290	16,203	22,786	19,232	20,707	28,416	20,381	31,092	54,298
a. Commercial Banks	13,100	13,000	14,012	16,130	17,605	25,189	18,401	25,791	50,435
b. Specialized Banks	3,190	3,203	8,774	3,102	3,102	3,227	1,980	5,301	3,863
(C) Other Financial Institutions									
(SBP Credit to NBFIs)	2,256	7,497	2,310	7,968	3,329	1,833	6,422	4,908	3,986
III) Other Items (Net)	4,654	-500	4,540	-500	1,003	-4,464	-3,000	-3,000	-11,741
IV) Net Domestic Assets (I+II+III)	32,700	32,700	53,680	43,200	50,914	95,946	50,803	92,500	123,835
V) Net Foreign Assets	1,500	1,500	5,712	2,200	-2,703	8,979	-3,350	-24,848	-34,013
VI) Monetary Assets (IV+V)	34,200	34,200	59,392	45,400	48,211	104,925	47,453	67,652	89,822

4.10 Credit Plan Targets and Actuals

(Million Rupees)

Sector	FY94			FY95			FY96		
	Targets	Revised	Actuals	Targets	Revised	Actuals	Targets	Revised	Actuals
I) Government Sector Borrowings	20,000	22,500	28,266	20,000	20,000	53,086	47,000	44,900	68,527
(A) Net Budgetary Borrowing	20,000	20,000	23,145	15,000	15,000	36,418	30,000	28,100	51,726
(B) For Commodity Operations	-	2,500	6,582	5,000	5,000	4,733	5,000	5,000	5,858
(C) Net effect of Zakat									
Fund/Privatization	-	-	-1,461	-	-	11,935	12,000	11,800	10,943
II) Non Government Sector	42,000	39,990	39,866	49,600	60,445	69,538	67,236	67,000	63,428
(A) Public Sector Enterprises									
Autonomous Bodies	4,500	3,675	-2,902	5,000	5,000	5,806	3,000	3,000	6,100
(B) Private Sector(a+b)	33,204	31,147	39,871	38,100	47,000	59,584	56,806	56,570	54,749
a. Commercial Banks	31,450	29,197	39,682	33,025	42,000	46,954	52,306	52,070	51,938
b. Specialized Banks	1,754	1,950	189	5,075	5,000	12,630	4,500	4,500	2,811
(C) Other Financial									
(SBP Credit to NBFIs)	4,296	5,168	2,897	6,500	8,445	4,148	7,430	7,430	2,579
III) Other Items (Net)	-	-	6,467	-	-15,000	-28,246	-	-3,200	20,988
IV) Net Domestic Assets (I+II+III)	62,000	62,490	74,599	69,600	65,445	94,378	114,236	108,700	152,943
V) Net Foreign Assets	17,430	17,430	33,409	6,700	13,000	26,957	-13,747	-15,200	-38,998
VI) Monetary Assets (IV+V)	79,430	79,920	108,008	76,300	78,445	121,335	100,489	93,500	113,945

Sector	FY97			FY98 ¹		FY99		
	Targets	Revised	Actuals	Targets	Actuals	Targets	Revised	Actuals
I) Government Sector Borrowings	39,000	57,700	80,933	63,500	56,723	56,000	-48,088	-74,455
(A) Net Budgetary Borrowing	20,000	44,000	72,457	58,000	48,018	43,000	-58,088	-75,194
(B) For Commodity Operations	5,000	5,000	5,702	5,500	10,585	10,000	10,000	3,645
(C) Net effect of Zakat								
Fund/Privatization	14,000	8,700	2,774	-	-1,880	3,000	-	-2,906
II) Non Government Sector	63,000	66,800	61,878	84,500	83,413	108,000	102,100	118,845
(A) Public Sector Enterprises								
Autonomous Bodies	3,000	3,000	1,972	2,500	8,633	3,500	20,000	16,176
(B) Private Sector(a+b)	57,000	60,800	61,105	81,000	75,497	104,500	82,100	83,775
a. Commercial Banks	55,000	58,800	63,166	79,000	64,307	-	-	68,910
b. Specialized Banks	2,000	2,000	-2,061	2,000	11,190	-	-	14,865
(C) Other Financial Institutions								
(SBP Credit to NBFIs)	3,000	3,000	-1,199	1,000	-717	-	-	18,894
III) Other Items (Net)	-	12,600	5,034	2,000	26,847	-	29,429	307
IV) Net Domestic Assets (I+II+III)	102,000	137,100	147,845	150,000	166,983	164,000	83,441	44,697
V) Net Foreign Assets	14,000	-14,100	-33,289	-	-13,897	-	9,864	29,529
VI) Monetary Assets (IV+V)	116,000	123,000	114,556	150,000	153,086	164,000	93,305	74,226

4.10 Credit Plan Targets and Actuals

(Million Rupees)										
Sector	FY00		FY01			FY02				
	Targets	Actuals	Targets	Revised	Actuals	Targets	Revised	Actuals		
I) Government Sector Borrowings (Net)	-7,000⁵	78,049⁵	-2,200	-14,700	-46,225	-20,000	-54,000	22,177		
(A) Net Budgetary Borrowing	-15,000	39,963	-2,200	-16,700	-32,316	-26,000	-19,000	14,313		
(B) For Commodity Operations	10,000	40,094	-	-	-12,508	5,000	-36,000	5,331		
(C) Net effect of Zakat										
Fund/Privatization	-2,000 ⁵	-2,008 ⁵	-	2,000	-1,401	1,000	1,000	2,533		
II) Non Government Sector (A+B+C)	113,000⁵	26,226	89,200	96,400	68,687	111,000	124,200	18,994		
(A) Public Sector Enterprises including										
Autonomous Bodies	- 6,000	7,600	4,000	11,500	20,561	12,000 ³	18,100 ³	- 19,496 ³		
(B) Private Sector	119,000	18,265	82,200 ²	84,900 ²	55,860 ²	98,000 ²	105,100 ²	52,970 ²		
a. Commercial Banks	-	15,383	79,800	-	54,160	91,000	98,100	44,867		
b. Specialized Banks	-	2,882	2,400	-	1,700	7,000	7,000	8,102		
(C) Other Financial Institutions										
(SBP Credit to NBFIs)	-	361	3,000	-	-7,734	1,000	1,000	-14,480		
III) Other Items (Net)	3,000	14,434	-	-2,000	30,911	-	-	-12,014		
IV) Net Domestic Assets (I+II+III)	109,000	118,709	87,000	79,700	53,373	91,000	70,200	29,157		
V) Net Foreign Assets	12,000	1,375	60,000	78,600	72,654	55,000	75,400	206,168		
VI) Monetary Assets (IV+V)	121,000	120,084	147,000	158,300	126,027	146,000	145,600	235,324		

Sector	FY03			FY04 ¹		FY05				
	Targets	Revised	Actuals	Targets	Actuals	Targets	Revised	Actuals		
I) Government Sector Borrowings (Net)	- 16,200	- 44,201	- 78,362	10,600	58,106	47,000	65,000	91,985		
(A) Net Budgetary Borrowing	- 14,200	- 29,200	- 55,952	15,000	63,699	45,000	60,000	67,996		
(B) For Commodity Operations	-3,000	- 16,000	- 26,595	- 6,000	- 8,174	5,000	5,000	21,963		
(C) Net effect of Zakat										
Fund/Privatization	1,000	1,000	4,185	1,600	2,581					
II) Non Government Sector (A+B+C)	114,700	70,200	148,538	91,000	315,408	190,000	330,000	409,651		
(A) Public Sector Enterprises including										
Autonomous Bodies	20,000	20,000	- 11,586	6,000	-2,917	-5,000	-15,000	-12,689		
(B) Private Sector(a+b)	94,700	50,200	167,723	85,000	325,215	200,000	350,000	428,800		
a. Commercial Banks	-	-	163,240	-	333,458	-	-	427,683		
b. Specialized Banks	-	-	4,483	-	- 8,243	-	-	1,117		
(C) Other Financial Institutions										
(SBP Credit to NBFIs)	-	-	- 7,600	-	- 6,891	-5,000	-5,000	-6,460		
III) Other Items (Net)	-	-15,500	-61,724	-1,600	- 9,188	13,000	-65,000	-76,318		
IV) Net Domestic Assets (I+II+III)	98,500	10,500	8,453	100,000	364,326	250,000	330,000	425,318		
V) Net Foreign Assets	91,500	271,000	308,946	130,000	43,526	30,000	30,000	53,749		
VI) Monetary Assets (IV+V)	190,000	281,500	317,399	230,000	407,852	260,000	360,000	479,067		

4.10 Credit Plan Targets and Actuals

(Million Rupees)

Sector	FY06		FY07		FY08	FY09	FY10
	Targets	Actuals	Targets	Actuals	Actuals	Actuals	Actuals
I) Government Sector Borrowings (Net)	120,000	86,900.0	130,100	92,844	582,011	525,763	406,636
(A) Net Budgetary Borrowing	98,000	67,100.0	120,100	102,015	554,551	316,418	330,437
(B) For Commodity Operations	20,000	19,900	10,000	-9,210	26,872	210,778	76,989
(C) Net effect of Zakat Fund/Privatization	2,000	-100	-	39	588	-1,434	-790
II) Non Government Sector (A+B+C)	320,000	408,400	395,000	385,705	443,450	170,070	198,806
(A) Public Sector Enterprises including Autonomous Bodies	-10,000	7,600	5,000	19,689	33,006	152,636	85,028
(B) Private Sector	330,000	401,800	390,000	365,718	410,207	17,082	112,926
a. Commercial Banks	-	417,400	-	363,591	404,022	13,300	102,783
b. Specialized Banks	-	-15,600	-	2,128	6,184	3,782	10,142
(C) Other Financial Institutions (SBP Credit to NBFIs)	-	-1,000	-	298	238	351	852
III) Other Items (Net)	-75,000	-122,400	-75,000	-94,850	-84,093	-97,576	-14,854
IV) Net Domestic Assets (I+II+III)	365,000	372,900	450,100	383,699	941,369	598,257	590,589
V) Net Foreign Assets	15,000	73,400	9,800	274,551	-317,380	-150,181	49,427
VI) Monetary Assets (IV+V)	380,000	446,300	459,900	658,250	623,988	448,076.2	640,016
<i>Indicative M2 Expansion Target (%)</i> ⁶					13.7	14.0	12.5

Sector	FY11	FY12	FY13	FY14	FY15 ^P
	Actuals	Actuals	Actuals	Actuals	Actuals
I) Government Sector Borrowings (Net)	579,569	1,237,441	1,440,160	327,117	932,986
(A) Net Budgetary Borrowing	590,163	1,198,295	1,439,647	302,971	861,025
(B) For Commodity Operations	-15,703	38,649	31,569	24,733	72,019
(C) Net effect of Zakat Fund/Privatization	5,109	498	-31,056	-587	-58
II) Non Government Sector (A+B+C)	158,544	104,903	11,736	438,049	288,333
(A) Public Sector Enterprises including Autonomous Bodies	36,273	-130,464	30,936	66,613	
(B) Private Sector	121,328	235,242	-19,041	371,376	208,721
a. Commercial Banks	123,151	231,311	-22,325	361,809	187,901
b. Specialized Banks	-1,823	3,931	3,284	9,567	20,821
(C) Other Financial Institutions (SBP Credit to NBFIs)	943	126	-160	60	-345
III) Other Items (Net)	-55,126	-147,622	32,069	14,747	-125,463
IV) Net Domestic Assets (I+II+III)	682,988	1,194,723	1,483,965	779,913	1,095,856
V) Net Foreign Assets	234,972	-248,122	-269,396	330,306	219,705
VI) Monetary Assets (IV+V)	917,960	946,601	1,214,569	1,110,219	1,315,561
<i>Indicative M2 Expansion Target (%)</i> ⁶	15.9	14.1	15.9	12.5	13.2

Source: Statistics and Data Warehouse Department, SBP

1. Data not available.
2. Include Public Sector Enterprise
3. Include autonomous bodies only.
4. FBC liquidation with effect from 31st October, 2002
5. Include credit to NHA and CAA by commercial banks.
6. Credit planning exercise was stopped after abolishment of National Credit Consultative Council (NCCC) and its replacement with Private Sector Credit Advisory Council (PSCAC). Since then only an indicative target of M2 is announced in July issue of Monetary Policy Statement every year.

4.11 Money at Call and Rates

Month	FY73	FY74	FY75	FY76	FY77	FY78	FY79
Call Money Rate							
(Percent per annum)							
July	5.22	5.62	9.75	8.75	8.75	11.63	10.88
August	5.47	6.03	9.87	8.75	8.75	11.25	9.25
September	5.45	7.25	11.00	9.25	8.75	11.13	9.50
October	5.50	7.25	11.00	9.25	9.13	10.63	9.25
November	5.37	8.13	11.00	9.50	9.38	10.25	8.25
December	5.70	8.50	12.37	10.25	10.63	10.50	8.75
January	6.38	10.00	12.12	10.00	10.75	11.75	8.88
February	6.13	9.75	11.75	9.87	10.63	11.88	9.00
March	6.13	9.62	11.12	9.50	10.63	11.88	8.75
April	5.88	9.87	9.62	9.62	10.63	11.88	8.25
May	5.62	9.87	9.25	9.25	10.63	11.13	8.25
June	5.25	9.87	8.75	8.75	11.75	10.50	8.88
Average of the period	5.68	8.48	10.63	9.40	10.03	11.20	8.99

Month	FY80	FY81	FY82	FY83	FY84	FY85	FY86	FY87	FY88
Call Money Rate									
(Percent per annum)									
July	8.88	8.75	9.75	9.75	6.50	10.63	8.50	6.50	6.25
August	8.38	9.25	9.50	9.25	7.63	10.25	7.75	6.25	6.25
September	8.50	8.50	9.38	9.13	9.00	10.38	9.75	6.25	6.25
October	9.50	7.50	9.13	9.00	9.00	9.00	6.50	6.25	6.25
November	9.38	8.00	10.00	8.13	6.13	8.00	6.50	6.13	6.25
December	9.25	7.75	10.00	8.38	8.88	9.38	6.63	6.25	6.25
January	10.63	7.75	10.25	10.13	6.88	7.63	6.75	6.25	6.25
February	9.88	7.63	10.25	9.70	7.00	10.50	6.75	6.25	6.25
March	8.63	9.13	9.88	9.00	8.75	9.00	7.00	6.25	6.25
April	7.75	10.50	10.25	7.25	9.38	7.50	6.88	6.25	6.25
May	8.00	9.00	9.75	7.00	8.25	8.25	7.00	6.25	6.38
June	8.88	9.50	10.13	7.50	9.75	9.00	7.13	6.25	6.38
Average of the period	8.97	8.61	9.86	8.69	8.10	9.13	7.26	6.26	6.27

Money at Call and short notice									
(Million Rupees)									
July	291	311	775	908	1,005	1,470	3,566	2,794	1,725
August	535	396	690	413	910	2,607	5,008	2,755	2,021
September	428	397	743	1,262	3,972	2,226	2,999	2,944	1,872
October	546	497	726	1,197	1,211	1,633	5,865	3,147	1,900
November	310	666	730	1,452	1,205	2,137	7,021	3,405	2,188
December	210	600	524	1,744	735	7,28	6,141	3,140	1,710
January	358	718	590	2,269	1,193	1,581	6,177	3,521	3,625
February	303	957	863	2,294	1,050	1,748	6,122	3,667	2,968
March	308	515	535	2,140	3,540	3,026	6,215	3,496	3,292
April	359	781	627	694	1,875	2,749	6,254	2,523	2,840
May	444	579	534	815	1,661	3,809	5,626	2,112	3,086
June	633	737	1,070	1,486	2,617	4,540	5,139	1,714	4,295
Average of the period	394	596	700	1,389	1,748	2,355	5,511	2,935	2,627

4.11 Money at Call and Rates

Month	FY89	FY90	FY91	FY92	FY93	FY94	FY95	FY96
Call Money Rate								
(Percent per annum)								
July	6.38	6.25	7.50	3.94	4.52	2.50	12.40	9.62
August	6.38	6.25	7.50	7.36	1.66	5.00	5.65	11.25
September	6.38	6.25	7.00	6.10	11.86	15.83	6.88	11.78
October	6.38	6.25	6.75	10.52	10.18	13.71	5.95	11.49
November	6.38	6.25	7.25	9.25	8.04	10.18	10.69	8.05
December	6.25	6.50	8.00	8.84	11.54	14.87	10.74	14.44
January	6.38	7.13	8.13	7.99	12.85	8.93	14.69	13.79
February	6.38	7.13	7.75	8.32	13.53	5.82	11.73	11.89
March	6.38	7.13	8.75	11.53	10.60	8.20	9.01	12.71
April	6.25	7.38	5.50	7.25	6.70	3.31	13.50	14.30
May	6.25	7.50	5.71	3.46	14.16	11.64	11.03	5.54
June	6.25	7.25	5.64	3.79	12.12	10.14	11.69	9.02
Average of the period	6.34	6.77	7.12	7.36	9.81	9.18	10.33	11.16
Money at Call and short notice								
(Million Rupees)								
July	3,606	4,260	9,397	3,498	5,710	6,554	5,863	7,396
August	3,279	4,141	9,726	5,356	5,095	8,145	1,818	8,627
September	2,942	4,017	9,556	4,931	3,562	8,658	3,180	9,985
October	2,052	4,458	9,662	3,748	3,983	7,458	5,284	4,457
November	2,569	5,205	10,995	2,262	4,386	9,016	7,743	3,949
December	2,143	4,491	7,792	2,894	4,336	5,522	6,963	6,459
January	3,675	3,628	9,779	4,395	6,209	8,381	8,627	7,568
February	3,817	3,766	8,314	5,429	5,853	7,352	8,058	6,409
March	4,144	3,889	6,309	6,104	7,087	6,122	10,068	7,504
April	3,716	4,040	7,088	9,491	9,192	6,856	3,575	7,085
May	3,721	4,204	4,328	8,221	7,920	6,076	4,084	7,843
June	5,415	10,058	5,367	6,405	6,584	6,721	8,350	8,070
Average of the period	3,423	4,680	8,193	5,228	5,826	7,238	6,134	7,113

4.11 Money at Call and Rates

Month	FY97	FY98	FY99	FY00	FY01	FY02	FY03	FY04	FY05
Call Money Rate									
(Percent per annum)									
July	9.50	11.03	9.21	9.21	5.63	6.94	5.59	0.74	1.90
August	9.50	10.45	3.90	8.23	7.63	8.30	5.32	1.40	3.03
September	9.50	7.30	2.56	7.93	6.82	9.19	7.30	1.01	5.51
October	13.63	9.61	12.71	10.64	12.30	10.41	7.96	2.34	3.40
November	9.63	7.50	4.93	9.16	12.93	9.36	4.90	2.67	4.04
December	17.79	13.19	7.60	10.06	10.54	6.09	4.61	2.43	2.79
January	18.37	15.84	14.14	8.15	9.12	3.61	4.12	1.72	6.53
February	16.34	13.23	8.19	6.31	6.63	5.48	2.36	2.57	2.67
March	11.56	13.29	5.77	6.66	6.71	4.75	1.14	0.99	5.02
April	15.94	17.41	13.40	5.61	10.53	5.66	2.71	3.38	3.95
May	11.37	13.25	8.89	9.33	9.36	6.31	3.83	1.65	6.37
June	12.50	14.64	2.83	10.94	9.28	4.83	0.92	1.46	6.85
Average of the period	12.97	12.23	7.84	8.52	8.96	6.74	4.23	1.86	4.34
Money at Call and short notice									
(Million Rupees)									
July	2,931	4,607	6,794	26,989	42,659	30,495	35,875	23,531	30,395
August	2,567	4,369	6,656	27,266	38,602	32,859	38,618	21,471	37,484
September	3,874	4,136	7,490	31,874	37,234	41,718	33,571	18,860	31,868
October	7,843	4,372	5,414	33,505	34,794	45,108	40,001	19,503	35,095
November	9,436	4,661	7,035	33,262	37,297	49,406	43,372	19,081	32,571
December	7,509	6,482	4,571	28,363	30,885	40,202	26,257	19,655	28,912
January	8,710	13,270	9,711	32,411	40,119	48,222	33,626	20,128	30,336
February	9,528	7,172	8,959	33,201	44,976	48,739	21,732	24,868	32,505
March	9,068	8,488	13,006	37,451	38,108	44,085	21,426	27,560	31,988
April	8,948	6,188	14,015	41,874	30,325	38,373	23,887	26,433	25,313
May	6,762	8,193	13,689	54,441	27,308	36,654	27,138	25,608	23,631
June	5,370	7,768	17,528	42,469	30,293	31,877	28,551	27,479	22,162
Average of the period	6,879	6,642	9,572	35,259	36,050	40,645	31,171	22,848	30,188

Source : Daily Business Recorder

Note:

1. Money at call and short notice was Introduced with effect from 5th July 1979.
2. Amount outstanding at month end

4.11 Money at Call and Rates

(Billion Rupees, Percent per annum)

Period	Overnight Call		1 Week Call		2 Week Call		1 Month Call		3 Month Call		6 Month Call		1 Year	
	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield
FY06														
Jul	65.8	8.5	2.7	9.8	1.3	8.5	6.6	8.9	3.8	9	0.1	8.8	-	-
Aug	80.2	8.1	1.0	8.7	1.9	8.1	4.8	8.8	2.7	9	-	-	-	-
Sep	85.6	7.9	2.3	8.4	1.4	8.1	2.9	8.8	0.5	9.2	0.1	8.8	-	-
Oct	88.0	9.2	2.6	9.5	2.3	9.6	2.2	8.9	4.2	9.5	-	-	-	-
Nov	66.8	8.4	9.2	9.6	1.6	8.6	2.2	9.2	2.4	9.4	0.3	9.1	-	-
Dec	74.7	6.9	5.2	8.4	8.8	8.4	4.0	9.1	0.3	9	-	-	-	-
Jan	90.2	8.1	8.8	8.6	2.5	8.3	11.8	8.9	5.4	9.4	0.2	9.2	-	-
Feb	79.1	8.6	2.0	8.2	2.0	8.8	5.2	9.1	3.4	9.4	0.1	9.2	1.0	10.5
Mar	94.3	8.1	2.6	8.5	1.0	8.3	7.8	9.1	1.6	10.3	1.1	9.6	-	-
Apr	77.7	9	2.7	9	0.4	8.9	0.1	9	2.1	9.6	-	-	-	-
May	77.1	8.5	5.8	8.9	3.0	9.2	1.9	8.8	1.0	9.5	1.0	9.9	-	-
Jun	86.9	7	4.5	8.7	1.9	9	4.0	9	1.0	9.6	0.5	9.4	-	-
FY07														
Jul	85.9	8.75	1.9	7.9	3.7	9.22	9.9	9.87	6.9	9.88	0.3	9.5	-	-
Aug	131.2	9.35	10.7	10.2	8.6	10.05	2.9	9.54	1.9	10.04	0.1	9.9	-	-
Sep	177.9	9.69	4.4	10.0	3.3	9.48	5.1	9.65	5.7	9.98	-	-	-	-
Oct	142.0	9.8	8.1	9.9	4.9	9.75	5.5	9.96	9.6	9.97	0.1	10.55	-	-
Nov	80.6	9.95	3.0	9.4	12.5	10.25	19.7	10.31	3.2	10.51	-	-	-	-
Dec	102.9	9.33	12.3	10.5	7.0	9.91	10.3	9.93	9.8	10.54	0.2	10.25	-	-
Jan	101.9	8.6	6.8	8.7	2.4	9.46	7.0	9.9	8.4	10.16	1.2	10.13	-	-
Feb	99.0	89.6	2.1	9.1	2.6	9.68	13.0	9.62	3.1	10.37	0.9	10.04	-	-
Mar	81.5	8.73	5.5	9.3	0.8	9.49	5.1	9.47	3.7	10.03	3.9	10.82	-	-
Apr	146.5	8.25	5.8	9.3	1.2	8.9	9.5	9.51	4.8	9.39	2.9	10.02	0.3	10.2
May	169.5	8.98	3.3	9.1	1.7	9.18	7.3	9.45	6.1	9.66	0.3	10.25	0.1	10.5
Jun	134.2	7.4	13.0	8.9	5.2	9.09	16.7	9.41	4.9	9.31	-	-	0.1	10.1
FY08														
Jul	171.1	8.34	11.6	9.7	2.8	9.15	16.0	9.37	1.4	8.28	0.6	9.6	-	-
Aug	283.2	8.42	14.0	9.33	0.9	9.12	9.8	9.41	15.0	9.27	0.2	10.35	-	-
Sep	285.0	9.04	11.5	9.21	2.5	9.42	1.4	9.23	3.3	9.51	0.4	10	-	-
Oct	228.5	9.53	18.5	9.69	6.5	9.8	3.8	8.99	1.8	9.74	0.9	9.98	-	-
Nov	283.0	8.66	11.7	9.64	2.9	9.29	15.9	9.31	6.7	9.38	0.0	0	-	-
Dec	223.0	9.37	16.4	9.89	5.2	9.56	4.6	9.57	6.3	9.62	0.0	0	-	-
Jan	111.0	8.7	9.0	9.13	3.4	9.86	2.8	9.63	2.3	9.87	0.0	0	-	-
Feb	149.0	9.13	7.6	9.17	2.5	9.74	3.6	9.38	5.6	10.08	2.9	10.21	-	-
Mar	186.0	9.31	13.8	9.93	2.4	9.92	2.1	10.08	5.1	9.88	1.3	11.34	-	-
Apr	175.0	9.99	13.2	9.9	6.6	9.86	7.1	10.12	4.5	10.2	0.7	10.13	-	-
May	233.0	11.93	15.9	13.57	3.4	10.76	11.4	10.5	4.4	10.41	0.2	10.63	-	-
Jun	217.0	13.51	22.7	13.73	8.6	13.78	9.4	13.83	1.8	14.47	0.5	13.75	-	-

4.11 Money at Call and Rates

(Billion Rupees, Percent per annum)

Period	Overnight Call		1 Week Call		2 Week Call		1 Month Call		3 Month Call		6 Month Call		1 Year	
	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield
FY09														
Jul	247.6	11.66	15.2	12.46	4.3	12.95	10.5	12.83	2.9	13.9	-	-	-	-
Aug	206.7	12.94	16.8	13.69	8.6	13.54	11.6	13.73	4.6	13.69	-	-	-	-
Sep	237.1	15.81	35.1	19.47	7.9	14.22	21.3	15.21	2.0	13.22	-	-	-	-
Oct	298.7	18.92	18.5	17.53	6.3	16.95	7.2	16.12	2.7	15.98	-	-	-	-
Nov	198.2	12.82	24.9	17.45	6.5	17	4.5	15.08	3.8	14.67	-	-	-	-
Dec	126.8	10.58	19.3	12.5	5.9	16.15	5.3	15.21	9.9	14.13	-	-	-	-
Jan	69.6	12.4	15.6	12.5	3.8	15.07	5.4	14.26	11.9	14	0.5	14.91	-	-
Feb	65.2	11.57	9.3	12.1	5.2	13.18	4.3	14.09	4.7	12.4	2.2	13.83	-	-
Mar	79.7	12.88	11.1	12.33	1.0	13.03	1.3	11.92	8.2	12.58	5.3	12.24	-	-
Apr	94.7	12.35	9.5	3.08	1.8	13.09	2.0	11.87	4.1	12.49	2.3	12.75	-	-
May	93.6	12.54	10.4	12.97	5.3	12.31	1.2	13.48	12.3	13.14	4.8	13.36	-	-
Jun	83.9	11.38	8.4	12	4.4	12.32	3.7	12.96	7.3	12.62	2.8	13.21	-	-
FY10														
Jul	89.9	11.35	10.4	10.71	3.1	10.43	1.6	10.67	6.3	11.16	0.4	12.25	-	-
Aug	90.0	11.99	8.1	12.01	4.0	10.54	2.2	11.93	4.6	11.68	5.3	11.23	-	-
Sep	99.0	11.8	13.2	11.55	3.5	10.8	0.2	12.65	4.1	11.48	7.7	11.54	-	-
Oct	81.6	11.99	16.7	11.79	0.9	12.53	3.1	12.28	4.3	12.61	5.7	11.7	-	-
Nov	57.1	11.65	11.5	11.41	4.2	11.68	1.2	12.31	3.9	11.86	5.0	11.67	-	-
Dec	95.8	11.35	16.0	11.49	4.2	10.44	2.5	11.99	3.8	11.32	4.2	11.3	-	-
Jan	147.7	11.66	11.4	11.65	1.8	11.6	6.5	11.83	2.1	12.31	0.3	12.05	-	-
Feb	107.5	11.8	3.9	12.19	2.0	12.08	9.6	11.76	0.7	12.28	3.2	12.25	-	-
Mar	150.4	11.26	9.8	12.04	3.0	12.12	8.0	11.94	0.5	12.4	8.8	12.11	-	-
Apr	147.2	10.94	12.7	10.71	1.4	11.13	10.7	11.87	4.0	12.35	13.3	11.87	-	-
May	171.9	11.24	18.0	10.74	2.4	11.51	8.2	11.5	9.7	12.05	9.7	11.43	-	-
Jun	149.3	10.79	14.6	11	2.5	11.96	14.5	11.9	-	-	-	-	-	-
FY11														
Jul	160.0	11.6	8.8	11.0	2.5	10.6	19.0	11.5	6.3	12.4	-	-	-	-
Aug	124.9	12.0	16.7	12.1	5.1	12.2	16.1	12.0	8.4	12.8	0.2	12.8	-	-
Sep	94.4	10.9	27.5	11.4	6.2	12.0	9.3	11.8	1.6	12.9	-	-	-	-
Oct	111.2	12.1	46.0	11.6	24.9	11.7	15.0	11.9	1.1	13.0	-	-	-	-
Nov	104.6	12.1	25.2	12.0	20.5	11.7	9.7	12.2	1.6	12.2	-	-	-	-
Dec	159.0	12.7	34.9	12.2	6.4	12.3	6.6	12.8	4.5	13.4	2.0	13.3	-	-
Jan	136.8	12.8	21.7	12.8	0.7	13.0	4.7	12.9	-	-	-	-	-	-
Feb	108.0	12.4	14.0	12.8	3.9	12.5	8.2	12.9	1.6	12.6	-	-	-	-
Mar	123.2	13.5	10.3	13.0	1.9	13.5	2.2	13.6	1.2	13.9	2.2	13.1	-	-
Apr	137.5	12.7	17.3	13.0	2.3	13.5	8.0	12.8	0.2	13.6	-	-	-	-
May	111.9	12.6	17.5	12.5	4.6	12.4	3.4	13.5	1.7	12.6	-	-	-	-
Jun	134.1	12.4	20.7	12.9	6.3	13.0	4.1	13.6	-	-	2.0	13.2	-	-

4.11 Money at Call and Rates

(Billion Rupees, Percent per annum)

Period	Overnight Call		1 Week Call		2 Week Call		1 Month Call		3 Month Call		6 Month Call		1 Year	
	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield
FY12														
Jul	119.0	13.5	15.1	13.3	-	-	2.8	13.8	1.0	13.2	-	-	-	-
Aug	77.4	12.5	19.3	12.9	5.5	13.2	3.4	12.6	1.6	12.6	-	-	-	-
Sep	113.2	13.2	19.3	13.3	5.5	13.3	5.6	12.9	5.5	13.1	0.7	13.1	-	-
Oct	117.5	11.9	13.1	12.6	8.4	12.1	7.2	11.6	4.0	11.3	-	-	-	-
Nov	145.7	11.3	11.7	11.7	9.5	11.9	1.4	11.4	0.2	11.6	-	-	-	-
Dec	140.5	10.5	35.3	11.6	10.7	11.6	5.6	11.8	0.2	12.4	-	-	-	-
Jan	106.3	10.8	8.6	11.3	5.0	11.6	1.9	12.0	3.1	12.3	-	-	-	-
Feb	105.9	11.5	12.5	11.6	4.4	11.6	3.7	11.8	-	-	-	-	-	-
Mar	121.1	11.3	18.9	10.2	5.5	11.7	7.6	11.7	-	-	-	-	-	-
Apr	113.1	11.3	37.5	11.5	7.4	11.7	4.6	11.9	0.2	12.4	-	-	-	-
May	125.8	10.6	25.7	11.5	5.9	11.7	3.7	11.2	2.3	11.7	-	-	-	-
Jun	134.0	11.0	40.2	11.7	2.9	11.7	3.1	12.0	-	-	-	-	-	-
FY13														
Jul	131.6	11.2	32.2	11.5	3.0	11.9	7.4	11.7	-	-	-	-	-	-
Aug	106.2	10.3	27.1	10.3	7.4	9.7	7.6	10.2	1.9	10.0	-	-	-	-
Sep	83.8	9.8	28.7	10.1	8.2	9.9	8.4	10.5	0.5	11.5	-	-	-	-
Oct	69.5	8.8	35.4	9.1	8.8	9.5	10.1	10.0	-	-	0.1	9.8	-	-
Nov	88.5	9.2	19.1	9.1	7.2	9.0	6.4	9.4	-	-	0.5	9.5	-	-
Dec	84.2	9.1	25.0	9.4	7.9	9.3	8.2	9.6	-	-	-	-	-	-
Jan	79.2	8.9	21.3	9.1	6.2	8.9	0.9	9.5	0.3	9.5	-	-	-	-
Feb	92.3	8.8	17.7	9.0	1.5	9.1	3.4	9.1	9.0	9.5	-	-	-	-
Mar	113.8	9.1	20.0	9.0	9.0	9.2	262.9	8.6	-	-	-	-	-	-
Apr	140.7	9.3	11.5	9.3	3.0	9.9	7.6	9.8	-	-	-	-	-	-
May	135.5	9.2	31.7	9.5	5.0	9.6	15.7	9.6	-	-	-	-	-	-
Jun	111.7	9.0	41.5	9.0	2.1	9.0	9.4	9.2	5.5	9.4	0.2	9.3	-	-
FY14														
Jul	129.5	8.1	22.1	8.3	7.1	8.5	6.9	9.0	3.6	8.5	-	-	-	-
Aug	103.0	8.1	39.6	8.2	8.7	8.4	5.0	9.2	2.0	8.9	-	-	-	-
Sep	165.7	7.9	45.4	8.3	3.2	8.6	4.1	9.6	-	-	5.0	9.0	-	-
Oct	132.8	9.0	46.3	9.3	16.9	9.2	8.7	9.7	-	-	-	-	-	-
Nov	157.0	8.6	39.9	8.4	8.1	9.2	12.5	8.9	5.4	9.6	0.2	9.7	-	-
Dec	248.3	9.5	45.9	9.7	11.3	9.6	11.0	9.6	0.5	11.8	-	-	-	-
Jan	264.4	8.7	77.3	8.9	18.3	9.6	13.3	10.1	-	-	0.9	9.8	-	-
Feb	163.0	8.8	55.7	9.1	7.4	10.0	12.3	9.8	4.9	9.8	16.1	9.4	-	-
Mar	182.4	8.9	33.5	8.5	14.3	9.7	13.6	9.6	2.7	9.6	15.5	9.3	-	-
Apr	180.5	9.5	54.8	8.8	12.2	9.7	21.4	9.9	2.6	10.2	25.4	9.2	0.4	9.0
May	163.4	9.1	48.6	9.6	16.9	9.6	27.2	9.1	1.2	9.5	27.1	9.3	-	-
Jun	213.1	8.2	54.4	9.2	11.4	9.2	21.2	9.3	3.8	9.5	15.8	9.2	-	-

4.11 Money at Call and Rates

(Billion Rupees, Percent per annum)

Period	Overnight Call		1 Week Call		2 Week Call		1 Month Call		3 Month Call		6 Month Call		1 Year	
	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield	Amount	Yield
FY15														
Jul	117.7	8.7	32.3	9.3	12.9	9.0	3.0	9.8	4.2	9.1	5.1	9.3	-	-
Aug	119.7	9.6	34.3	9.3	9.9	9.4	6.3	9.7	3.9	10.2	12.0	9.2	-	-
Sep	151.4	9.8	45.8	9.8	15.6	9.3	5.5	9.4	6.6	9.4	16.2	9.2	-	-
Oct	120.2	9.0	75.0	10.0	4.8	9.5	4.4	10.0	2.5	9.4	4.9	9.3	-	-
Nov	137.5	9.6	15.2	10.0	7.6	10.3	4.7	9.9	15.6	9.3	-	-	-	-
Dec	201.3	9.5	35.0	9.6	8.4	10.6	22.2	9.4	16.1	9.3	4.0	9.7	-	-
Jan	163.6	9.4	30.6	9.5	7.5	9.6	9.2	9.3	0.1	9.9	1.4	9.3	-	-
Feb	129.3	8.0	19.0	9.1	0.5	11.3	8.1	8.4	0.5	8.1	-	-	-	-
Mar	93.3	8.0	36.3	8.1	18.6	8.0	31.2	7.9	0.2	8.1	0.5	8.3	2.3	8.0
Apr	126.7	7.2	27.2	7.2	12.7	8.3	30.8	7.5	1.1	7.4	0.7	7.7	20.8	7.4
May	157.2	6.9	35.6	7.2	13.9	7.7	17.7	6.6	2.5	8.3	10.8	6.7	25.0	6.8
Jun	171.2	6.2	30.3	6.4	12.5	6.5	14.6	6.4	1.0	6.5	8.0	6.6	-	-

Source: Domestic Markets & Monetary Management Department, SBP

Note:

1. Since FY 06, data on call money and rates is available on tenure basis which includes only Scheduled banks call money borrowings.

4.12 Agricultural Credit-Disbursement, Recoveries and Outstanding (Net)

Period	(Million Rupees)			
	Commercial Banks	Z.T.B.L	P.P.C.B.L	Domestic Private Banks
FY02				
Production Loans	15,752	22,011	4,938	408
Development Loans	1,734	7,097	190	184
Recoveries	14,772	33,388	4,609	486
Outstanding	13,335	83,730	3,586	738
FY03				
Production Loans	18,869	23,111	5,338	518
Development Loans	3,870	6,160	148	903
Recoveries	19,489	34,282	5,110	547
Outstanding	16,584	71,557	3,953	1,601
FY04				
Production Loans	1,545	24,525	6,164	26,817
Development Loans	1,185	5,408	1,519	6,430
Recoveries	1,470	35,619	5,949	24,362
Outstanding	2,864	73,147	5,687	25,467
FY05				
Production Loans	9,684	31,261	5,719	42,328
Development Loans	2,723	6,147	1,888	8,982
Recoveries	6,120	41,170	6,177	38,659
Outstanding	9,205	76,415	7,379	38,117
FY06				
Production Loans	55,293	42,843	4,858	13,624
Development Loans	12,675	4,751	1,032	2,399
Recoveries	56,044	46,252	5,992	12,307
Outstanding	50,041	79,851	7,277	12,921
FY07				
Production Loans	71,524	51,821	5,561	21,573
Development Loans	8,869	4,652	2,427	2,403
Recoveries	76,775	54,081	6,484	18,797
Outstanding	53,659	66,756	8,776	18,100

4.12 Agricultural Credit-Disbursement, Recoveries and Outstanding (Net)

(Million Rupees)

Period	Commercial Banks	Z.T.B.L	P.P.C.B.L	Domestic Private Banks
FY08				
Production Loans	89,705	56,842	5,140	39,649
Development Loans	5,045	10,097	792	4,292
Recoveries	88,445	60,647	6,282	36,421
Outstanding	57,610	75,339	10,033	25,633
FY09				
Production Loans	102,773	62,288	5,240	39,007
Development Loans	7,893	12,850	340	2,619
Recoveries	110,008	69,971	7,367	42,677
Outstanding	56,306	83,755	9,429	24,265
FY10				
Q1				
Production Loans	25,072	6,446	569	7,436
Development Loans	772	3,408	30	377
Recoveries	25,360	6,372	754	8,147
Outstanding	55,463	88,261	9,377	24,876
Q2				
Production Loans	28,812	15,563	1,567	9,947
Development Loans	735	5,006	113	406
Recoveries	31,331	18,371	2,217	10,647
Outstanding	54,921	91,406	9,233	24,939
Q3				
Production Loans	29,115	14,130	1,203	10,017
Development Loans	671	4,433	48	458
Recoveries	32,574	17,609	1,551	11,287
Outstanding	52,014	93,949	9,034	24,687
Q4				
Production Loans	32,935	25,413	2,050	14,742
Development Loans	1,497	4,613	142	394
Recoveries	34,435	30,921	2,759	13,204
Outstanding	54,580	94,466	8,815	25,555

4.12 Agricultural Credit-Disbursement, Recoveries and Outstanding (Net)

(Million Rupees)

Period		Commercial Banks	Z.T.B.L	P.P.C.B.L	Domestic Private Banks	Microfinance Banks
FY11						
	Q1					
	Production Loans	25,084	4,040	745	8,884	
	Development Loans	856	1,265	238	532	
	Recoveries	26,777	4,737	1,086	10,205	
	Outstanding	54,059	96,811	8,997	25,343	
	Q2					
	Production Loans	28,215	13,603	1,610	12,721	
	Development Loans	898	2,071	335	514	
	Recoveries	26,907	18,688	2,437	12,597	
	Outstanding	57,634	95,641	8,876	26,704	
	Q3					
	Production Loans	37,336	14,673	1,126	10,388	
	Development Loans	879	1,719	340	615	
	Recoveries	39,900	18,002	1,776	13,592	
	Outstanding	56,505	95,769	8,852	24,588	
	Q4					
	Production Loans	45,441	25,367	2,202	16,053	
	Development Loans	1,604	2,623	566	480	
	Recoveries	41,147	30,922	3,356	15,317	
	Outstanding	63,800	94,448	8,871	26,189	
FY12						
	Q1					
	Production Loans	33,964	4,149	924	10,598	1,414
	Development Loans	984	920	683	642	-
	Recoveries	36,128	4,941	1,147	11,741	173
	Outstanding	64,625	96,297	9,527	26,256	10,885
	Q2					
	Production Loans	34,612	14,234	1,579	11,991	4,085
	Development Loans	1,005	1,742	681	1005	-
	Recoveries	32,055	18,572	2,235	11,551	1,277
	Outstanding	68,698	95,406	9,820	28,392	9,466
	Q3					
	Production Loans	36,323	14,635	1,385	12,027	3,028
	Development Loans	753	2,164	759	1,076	-
	Recoveries	38,712	17,403	1,972	14,896	2,866
	Outstanding	67,645	96,675	10,496	29,556	11,399
	Q4					
	Production Loans	37,409	23,809	1,788	21,549	3,587
	Development Loans	1,222	4,415	720	1,989	-
	Recoveries	35,342	29,094	2,648	20,834	4,394
	Outstanding	71,863	97,341	10,577	30,949	10,802

4.12 Agricultural Credit-Disbursement, Recoveries and Outstanding (Net)

(Million Rupees)

Period	Commercial Banks	Z.T.B.L	P.P.C.B.L	Domestic Private Banks	Microfinance Banks	Islamic Banks
FY13						
Q1						
Production Loans Development Loans	38,667	3,650	1,104	14,493	2,539	
Recoveries	3,909	1,415	344	1,406	-	
Outstanding	39,192	4,437	1,554	14,578	327	
	76,268	100,244	10,769	32,230	10,878	
Q2						
Production Loans Development Loans	32,009	11,659	1,614	15,773	5,709	
Recoveries	1,453	2,554	533	1,492	-	
Outstanding	32,971	16,535	2,711	14,537	4,077	
	78,749	100,369	10,574	34,053	12,200	
Q3						
Production Loans Development Loans	46,825	15,857	1,477	17,379	4,713	
Recoveries	812	2,815	358	478	-	
Outstanding	41,658	19,116	2,240	21,493	3,910	
	81,954	101,963	10,550	32,118	15,344	
Q4						
Production Loans Development Loans	44,250	24,044	2,383	16,976	5,808	
Recoveries	4,908	5,074	491	1,275	-	
Outstanding	38,954	30,845	2,958	16,400	5,905	
	93,036	102,935	10,790	34,003	16,330	
FY14						
Q1						
Production Loans Development Loans	42,697	4,601	902	15,469	2,817	
Recoveries	1,595	2,097	212	447	-	
Outstanding	38,025	5,749	1,449	15,814	937	
	99,607	106,581	10,785	33,180	19,598	
Q2						
Production Loans Development Loans	38,596	11,841	2,695	17,580	8,415	250
Recoveries	2,536	5,149	518	956	-	1
Outstanding	38,837	17,347	3,934	16,324	10,847	-
	101,957	108,728	10,459	36,515	18,758	320
Q3						
Production Loans Development Loans	46,278	17,809	764	18,798	4,980	252
Recoveries	1,805	4,367	354	934	-	1
Outstanding	48,847	21,134	1,312	18,668	3,085	270
	100,789	112,215	10,602	35,274	21,864	305
Q4						
Production Loans Development Loans	59,430	26,585	2,683	24,868	6,585	1,023
Recoveries	2,551	5,470	681	5,761	-	1
Outstanding	62,241	33,473	3,521	23,924	4,673	23
	102,100	113,671	10,816	41,689	20,749	1,323
	42,697	4,601	902	15,469	2,817	250

4.12 Agricultural Credit-Disbursement, Recoveries and Outstanding (Net)

(Million Rupees)

Period	Commercial Banks	Z.T.B.L	P.P.C.B.L	Domestic Private Banks	Microfinance Banks	Islamic Banks
FY15						
Q1						
Production Loans	50,030	5,217	894	26,638	3,036	337
Development Loans	4,657	2,569	256	4,186	-	282
Recoveries	54,336	5,814	987	20,189	1,587	790
Outstanding	102,172	118,434	11,361	47,947	24,387	1,207
Q2						
Production Loans	61,901	13,610	2,447	19,473	10,714	313
Development Loans	2,671	6,383	609	3,298	-	3
Recoveries	61,998	18,267	3,335	18,559	13,469	793
Outstanding	103,199	123,706	11,458	48,414	22,924	1,657
Q3						
Production Loans	45,827	20,531	1,215	16,631	6,965	2,721
Development Loans	2,361	7,875	428	1,877	-	57
Recoveries	55,833	25,263	1,517	18,790	5,709	1,262
Outstanding	97,421	129,712	11,956	44,521	26,942	2,111
Q4						
Production Loans	87,542	29,826	3,828	33,275	12,235	1,072
Development Loans	7,924	9,816	809	3,330	-	196
Recoveries	84,226	37,469	4,747	27,519	11,107	837
Outstanding	103,278	135,871	12,235	50,009	31,792	2,033

Source: Agricultural Credit & Microfinance Department, SBP

Note:

1. Outstanding (including markup) as on quarter ended.

4.13 Financing of Fixed Industrial Investment to Private Sector (Industry-wise) Gross Disbursement

(Million Rupees)

Industry	FY96	FY97	FY98	FY99	FY00
Food, Tobacco & Beverages	1,409.1	845.3	1,340.4	1,810.4	740.1
Textiles	4,282.7	3,132.9	3,979.6	3,863.5	4,651.1
Leather & Leather Products	40.9	2.8	76.5	6.9	107.9
Rubber & Rubber Products	60.3	38.1	10.1	-	4.0
Paper & Pulp	163.7	16.3	267.1	24.7	14.4
Chemical, Pharmaceutical & Fertilizers	983.7	1,354.5	5,697.2	2,074.9	1,458.2
Power	-	-	46.7	150.0	81.1
Petroleum Refining & Petrochemicals/Energy	1,497.0	552.9	853.2	702.6	378.8
Cement & Other Non-Metallic Minerals	1,477.6	2,391.0	1,797.0	800.4	835.2
Basic Metals	926.6	21.3	13.2	181.2	11.9
Metal Products other Machinery & Transport	80.7	53.1	350.4	144.9	-
Machinery Other than Electrical	115.6	86.7	1.8	69.7	26.8
Electrical Machinery, Appliances & Fittings	80.3	390.7	41.7	17.8	6.6
Electronic	300.7	-	-	3.4	2.7
Transport	274.2	22.6	93.1	289.6	429.4
Service & Miscellaneous	5,981.8	4,018.1	3,013.3	3,035.4	4,096.7
Total	17,674.8	12,926.2	17,581.2	13,175.4	12,844.9

Industry	FY01	FY02	FY03	FY04	FY05
Food, Tobacco & Beverages	1,458.9	1,743.1	1,203.3	2,997.7	4,438.4
Textiles	7,653.2	7,509.6	10,896.4	15,108.0	28,805.8
Leather & Leather Products	15.6	34.0	7.0	26.9	3.2
Rubber & Rubber Products	-	-	-	-	76.0
Paper & Pulp	27.1	146.0	179.5	172.2	490.7
Chemical, Pharmaceutical & Fertilizers	1,491.3	3,571.5	2,607.3	846.9	1,294.1
Power	1.0	115.0	26.5	39.0	120.0
Petroleum Refining & Petrochemicals/Energy	285.3	1,197.9	219.4	456.3	1,180.2
Cement & Other Non-Metallic Minerals	937.7	1,212.9	4,280.3	3,876.3	8,684.9
Basic Metals	72.7	185.1	27.9	17.0	282.5
Metal Products other Machinery & Transport	-	20.0	87.7	33.0	371.5
Machinery Other than Electrical	531.1	0.8	55.1	326.1	373.1
Electrical Machinery, Appliances & Fittings	-	1.0	6.4	262.8	69.1
Electronic	519.7	83.4	59.0	103.0	1,106.8
Transport	563.5	96.8	629.5	870.2	1,210.9
Service & Miscellaneous	3,248.2	2,619.7	5,537.6	9,396.0	22,735.9
Total	16,805.3	18,536.8	25,822.7	34,531.4	71,243.0

4.13 Financing of Fixed Industrial Investment to Private Sector (Industry-wise) Gross Disbursement

(Million Rupees)					
Industry	FY06	FY07	FY08	FY09	FY10
Food products and beverages	4,475.8	7,633.0	3,094.8	6,654.7	3,146.0
Tobacco	-	-	-	-	-
Textiles	19,901.8	15,499.6	12,760.3	7,632.9	9,351.2
Tanning and dressing of leather	4.2	3,077.6	5.0	-	-
Paper & paperboard, printing & publishing	748.2	4,280.5	3,770.7	1,515.2	211.6
Coke & refined petroleum	1,552.3	583.3	1,582.7	2,093.1	585.7
Chemical and chemical products	3,703.7	2,989.1	9,564.4	10,131.4	13,423.0
Rubber & plastic products	436.7	328.2	303.0	98.9	1,515.3
Non-metallic mineral products	21,417.0	14,754.3	20,651.9	12,208.3	3,302.5
Basic metals	72.5	1,204.0	832.5	333.3	2,714.4
Fabricated metal products except machinery & transport	120.0	151.7	210.2	1,170.1	1,065.3
Machinery & equipment except electrical	1,153.7	25.4	507.0	155.3	343.7
Electrical Machinery, apparatus & office equipments	414.1	159.2	217.9	245.0	2,796.0
Electronics Industry	350.0	795.0	713.2	3,250.0	2,558.3
Transport Industry	3,038.3	1,010.1	434.6	1,373.3	1,096.2
Sports goods	13.9	3.4	-	-	-
Other manufactured goods	1,046.0	999.2	1,691.0	2,914.6	3,214.8
Ship breaking and waste / scrape (junk) etc.	-	232.6	-	-	-
Electricity, gas and water supply	1,991.8	25,211.1	35,656.9	29,701.0	24,649.3
Services & Miscellaneous Industries	17,528.4	20,260.1	26,430.4	19,525.4	13,100.4
Total	77,968.4	99,197.4	118,426.7	99,002.6	83,073.9

4.13 Financing of Fixed Industrial Investment to Private Sector (Industry-wise) Gross Disbursement

(Million Rupees)					
Industry	FY11	FY12	FY13	FY14	FY15
Food products and beverages	5,797.5	8,547.5	7,637.1	25,074.2	10,020.0
Tobacco	207.3	131.4	958.8	804.1	1,632.0
Textiles	10,165.9	10,966.8	17,864.0	19,353.4	15,380.2
Tanning and dressing of leather	7.1	24.8	-	12.5	17.2
Paper & paperboard, printing & publishing	1,640.4	2,094.3	2,399.5	540.7	5,070.9
Coke & refined petroleum	1,910.8	210.6	6,352.1	4,889.5	5,509.1
Chemical and chemical products	5,068.7	3,867.1	6,661.4	4,540.8	3,807.9
Rubber & plastic products	242.0	537.0	553.5	4,528.5	327.5
Non-metallic mineral products	1,369.8	1,310.6	1,783.4	3,816.6	1,528.5
Basic metals	1,292.3	1,913.5	2,739.3	2,121.8	2,879.1
Fabricated metal products except machinery & transport	983.9	85.4	59.7	292.0	-
Machinery & equipment except electrical	164.3	17.1	-	4.0	-
Electrical Machinery, apparatus & office equipments	-	162.3	511.2	153.3	1,178.4
Electronics Industry	-	1,294.7	527.0	1,640.1	300.0
Transport Industry	147.3	427.4	128.8	206.5	407.7
Sports goods	-	900.0	-	-	-
Other manufactured goods	419.1	784.4	3,381.7	1,821.0	916.0
Ship breaking and waste / scrape (junk) etc.	114.1	-	-	-	-
Electricity, gas and water supply	18,279.4	17,748.3	16,472.4	17,433.4	19,521.9
Services & Miscellaneous Industries	9,422.6	13,134.3	7,737.2	9,858.2	9,769.9
Total	57,232.3	64,157.6	75,767.0	97,090.7	78,266.4

Source: Statistics & Data Warehouse Department, SBP

4.14 Scheduled Banks' Liabilities and Assets

(Million Rupees)

Liabilities/Assets	1953		1954		1955	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	34.9	34.9	39.9	39.9	40.0	41.3
Reserves	19.4	18.2	19.6	18.5	21.1	32.5
Demand Deposits	1,171.0	1,194.3	1,208.1	1,196.4	1,293.9	1,352.7
1. Scheduled Banks	114.6	67.3	36.4	39.5	73.0	51.1
2. Others	1,056.4	1,127.0	1,171.7	1,156.9	1,220.9	1,301.5
Time Deposits	328.0	344.9	447.6	502.1	560.9	538.9
1. Scheduled Banks	10.7	23.1	14.1	28.1	35.3	32.2
2. Others	317.3	321.8	433.5	474.0	525.6	506.7
Borrowings from	21.0	71.5	49.0	226.9	48.1	256.7
1. State Bank of Pakistan	12.3	33.3	19.6	161.6	8.5	178.2
2. Banks Abroad	1.3	2.8	1.2	9.0	9.8	15.7
3. Other Scheduled Banks	7.4	35.4	28.2	56.3	29.8	62.8
Head Office and Inter-Bank Adjustment	50.9	49.3	41.3	40.7	45.1	42.9
Contingent Liabilities as per contra	299.0	296.6	422.1	453.0	542.4	712.6
Other Liabilities	59.9	58.8	76.6	75.9	90.6	127.8
Total Liabilities / Assets	1,984.1	2,068.5	2,304.4	2,553.3	2,642.1	3,105.6
Assets						
Cash	277.9	223.8	242.4	245.9	318.0	245.8
1. Gold	3.4	3.5	3.5	3.5	3.7	3.5
2. Notes, Coins and Silver	51.9	55.7	49.0	55.4	53.8	50.8
3. Balances with State Bank of Pakistan	146.2	107.7	147.3	117.3	199.0	124.9
4. Balances with Other Scheduled Banks	76.4	56.9	42.6	69.7	61.5	66.6
Balances held Abroad	48.1	36.9	44.0	30.5	36.2	46.8
Bills Purchased and Discounted	115.8	123.0	134.5	220.4	142.8	186.4
Advances to	539.8	656.3	672.1	804.0	776.3	1,004.5
1. Scheduled Banks	25.1	47.3	34.6	59.1	53.4	79.1
2. Others	514.7	609.0	637.5	744.9	722.9	925.4
Investment in Securities and Shares	589.8	625.2	682.3	723.3	729.1	799.4
1. Federal Government Securities	511.8	513.8	498.9	566.1	557.8	624.8
2. Treasury Bills	-	-	62.4	42.1	56.7	37.4
3. Provincial Governments Securities	55.1	90.8	97.8	91.5	91.2	110.3
4. Foreign Securities	-	-	5.4	5.1	5.1	7.5
5. Others	22.9	20.6	17.8	18.5	18.3	19.4
Bank Premises	17.4	18.3	19.0	19.6	20.6	22.6
Head Office and Inter-Bank Adjustment	25.5	25.0	23.2	6.1	17.4	13.9
Contingent Assets as per contra	299.0	296.6	422.1	453.0	542.4	712.6
Other Assets	70.8	63.4	64.8	50.5	59.3	73.6

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1956		1957		1958	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	41.3	41.3	41.3	46.3	47.8	70.3
Reserves	35.7	33.2	37.1	43.7	42.6	42.5
Demand Deposits	1,462.0	1,456.1	1,542.0	1,625.8	1,732.6	1,806.0
1. Scheduled Banks	75.1	67.3	107.2	92.9	115.3	126.6
2. Others	1,386.9	1,388.8	1,434.8	1,532.9	1,617.3	1,679.4
Time Deposits	612.9	589.5	614.7	662.0	742.7	727.0
1. Scheduled Banks	45.2	41.9	40.7	39.5	44.2	53.5
2. Others	567.7	547.6	574.0	622.5	698.5	673.5
Borrowings from	51.1	331.8	147.8	297.2	97.2	291.1
1. State Bank of Pakistan	30.0	214.7	92.7	185.9	43.6	224.0
2. Banks Abroad	1.5	11.4	4.8	10.9	1.0	0.1
3. Other Scheduled Banks	19.6	105.7	50.3	100.4	52.6	67.0
Head Office and Inter-Bank Adjustment	51.9	44.0	30.2	28.7	44.0	37.9
Contingent Liabilities as per contra	673.3	825.7	776.7	831.8	881.4	922.6
Other Liabilities	126.8	118.1	134.7	125.4	146.8	144.2
Total Liabilities / Assets	3,054.9	3,439.5	3,324.3	3,660.8	3,735.1	4,041.6
Assets						
Cash	366.4	257.9	255.6	274.0	310.7	325.4
1. Gold	3.4	3.6	3.8	8.1	12.1	10.4
2. Notes, Coins and Silver	49.8	69.3	53.8	75.6	53.8	113.4
3. Balances with State Bank of Pakistan	262.4	133.5	149.2	140.7	193.8	144.8
4. Balances with Other Scheduled Banks	50.8	51.5	48.8	49.6	51.0	56.8
Balances held Abroad	87.2	57.8	96.5	65.4	56.4	54.3
Bills Purchased and Discounted	132.3	172.8	122.7	175.7	116.6	194.0
Advances to	855.9	1,193.2	1,130.2	1,260.2	1,231.2	1,367.9
1. Scheduled Banks	74.5	190.3	154.5	200.9	172.1	143.7
2. Others	781.4	1,002.9	975.5	1,059.3	1,059.1	1,224.2
Investment in Securities and Shares	820.4	828.3	829.9	926.9	1,004.6	1,040.0
1. Federal Government Securities	624.1	654.4	652.4	756.5	816.1	858.0
2. Treasury Bills	62.5	33.0	51.9	39.0	56.3	24.2
3. Provincial Governments Securities	106.8	117.1	105.9	108.6	108.7	134.2
4. Foreign Securities	9.6	10.3	9.2	6.8	7.0	7.0
5. Others	17.4	13.5	10.5	16.0	16.5	16.6
Bank Premises	23.0	24.5	25.8	26.8	27.4	28.5
Head Office and Inter-Bank Adjustment	23.2	16.0	12.7	21.6	20.7	25.6
Contingent Assets as per contra	673.3	825.7	776.7	831.8	881.4	922.6
Other Assets	73.2	63.3	74.4	78.4	86.1	83.2

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1959		1960		1961	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	77.8	80.9	102.9	105.5	155.5	188.0
Reserves	45.7	43.2	52.7	58.5	67.4	76.7
Demand Deposits	1,912.4	1,877.2	2,094.7	1,954.2	2,057.8	2,143.3
1. Scheduled Banks	104.0	95.4	99.8	87.3	124.3	111.3
2. Others	1,808.4	1,781.8	1,994.9	1,867.0	1,933.5	2,032.0
Time Deposits	812.2	994.5	959.9	1,144.3	1,281.8	1,395.7
1. Scheduled Banks	44.2	44.9	36.3	51.4	56.3	119.5
2. Others	768.0	949.6	923.6	1,092.9	1,225.5	1,276.2
Borrowings from	56.0	216.4	142.2	636.7	415.6	647.8
1. State Bank of Pakistan	7.1	136.5	6.1	412.3	337.6	564.3
2. Banks Abroad	0.4	0.4	1.7	12.5	4.2	6.4
3. Other Scheduled Banks	48.5	79.5	134.4	211.9	73.8	77.1
Head Office and Inter-Bank Adjustment	45.4	44.5	77.3	96.2	55.9	87.6
Contingent Liabilities as per contra	970.5	1,450.7	1,396.4	1,628.3	1,408.4	2,245.0
Other Liabilities	141.5	192.1	146.2	150.2	204.0	298.5
Total Liabilities / Assets	4,061.4	4,899.6	4,972.4	5,773.9	5,646.4	7,082.5
Assets						
Cash	396.4	320.7	339.4	414.3	360.5	437.5
1. Gold	10.3	10.7	11.6	11.6	11.4	13.0
2. Notes, Coins and Silver	73.5	90.2	85.8	87.1	88.5	119.8
3. Balances with State Bank of Pakistan	251.8	166.2	172.6	161.3	176.9	178.6
4. Balances with Other Scheduled Banks	60.8	53.6	69.4	154.3	83.7	126.1
Balances held Abroad	51.3	49.6	55.8	52.3	38.4	35.8
Bills Purchased and Discounted	170.2	201.4	169.3	246.5	188.3	256.0
Advances to	1,209.0	1,504.5	1,603.0	1,961.4	2,132.6	2,600.5
1. Scheduled Banks	108.6	101.4	158.0	164.3	212.2	213.7
2. Others	1,100.4	1,403.1	1,445.0	1,797.1	1,920.4	2,386.8
Investment in Securities and Shares	1,118.8	1,241.7	1,223.2	1,329.3	1,316.1	1,281.4
1. Federal Government Securities	911.9	1,039.2	1,024.1	1,113.3	1,099.2	1,072.5
2. Treasury Bills	68.7	30.8	20.6	20.7	-	-
3. Provincial Governments Securities	113.6	148.6	155.3	171.9	192.4	181.7
4. Foreign Securities	6.6	6.5	6.1	6.1	5.5	5.9
5. Others	18.0	16.6	17.1	17.3	19.0	21.3
Bank Premises	28.6	30.4	61.6	39.9	39.8	30.8
Head Office and Inter-Bank Adjustment	11.0	7.0	7.5	-	20.4	7.1
Contingent Assets as per contra	970.5	1,450.7	1,396.4	1,628.3	1,408.4	2,245.0
Other Assets	105.6	93.6	116.1	101.9	142.0	188.4

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1962		1963		1964	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	203.6	208.5	223.8	227.3	228.6	241.3
Reserves	77.5	80.0	87.3	93.3	105.1	111.7
Demand Deposits	2,306.0	2,424.6	2,889.2	3,089.5	3,422.4	3,753.6
1. Scheduled Banks	138.2	111.6	136.8	152.7	189.5	129.8
2. Others	2,167.8	2,313.0	2,752.4	2,936.8	3,232.9	3,623.8
Time Deposits	1,610.9	1,840.8	2,102.9	2,404.0	2,649.6	3,050.8
1. Scheduled Banks	99.6	117.3	184.5	181.8	121.7	172.8
2. Others	1,511.3	1,723.6	1,918.4	2,222.2	2,527.9	2,878.0
Borrowings from	550.7	725.1	561.1	767.8	922.8	1,711.9
1. State Bank of Pakistan	360.6	499.9	357.8	546.3	717.7	1,479.8
2. Banks Abroad	14.7	7.5	9.2	3.0	5.0	19.6
3. Other Scheduled Banks	175.4	217.7	194.1	218.5	200.1	212.5
Head Office and Inter-Bank Adjustment	97.2	148.6	52.0	146.2	52.4	125.3
Contingent Liabilities as per contra	2,428.5	2,496.5	2,865.7	3,937.9	4,404.4	4,997.8
Other Liabilities	310.5	324.9	387.2	434.3	474.7	596.4
Total Liabilities / Assets	7,585.0	8,248.9	9,169.0	11,100.2	12,260.0	14,588.8
Assets						
Cash	434.7	552.0	626.3	749.7	813.1	868.1
1. Gold	10.6	10.3	-	0.4	0.2	0.2
2. Notes, Coins and Silver	95.8	141.4	128.5	217.9	189.3	276.6
3. Balances with State Bank of Pakistan	222.8	212.2	274.4	360.3	397.8	413.1
4. Balances with Other Scheduled Banks	105.5	188.1	223.4	171.1	225.8	178.2
Balances held Abroad	35.4	46.1	51.1	51.4	56.2	59.8
Bills Purchased and Discounted	238.4	276.4	295.4	348.9	378.5	452.7
Advances to	2,890.8	3,260.2	3,594.1	4,173.4	4,595.0	5,779.6
1. Scheduled Banks	298.1	270.8	286.1	307.9	253.0	299.7
2. Others	2,592.7	2,989.4	3,308.0	3,865.5	4,342.0	5,479.9
Investment in Securities and Shares	1,316.2	1,316.4	1,387.2	1,496.8	1,547.8	1,863.7
1. Federal Government Securities	1,076.0	1,032.4	1,081.9	1,105.3	1,145.4	1,292.9
2. Treasury Bills	-	-	-	40.0	-	35.0
3. Provincial Governments Securities	182.7	207.0	231.4	269.0	274.3	362.4
4. Foreign Securities	6.6	5.3	4.0	4.0	2.8	2.4
5. Others	50.9	71.7	69.9	78.5	125.3	171.0
Bank Premises	43.8	36.7	36.5	44.4	47.5	58.6
Head Office and Inter-Bank Adjustment	17.0	14.9	57.8	33.7	75.1	37.1
Contingent Assets as per contra	2,428.5	2,496.5	2,865.7	3,937.9	4,404.4	4,997.8
Other Assets	180.1	249.7	255.0	263.9	342.5	471.3

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1965		1966		1967	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	254.8	270.2	270.2	281.5	304.3	304.0
Reserves	122.2	123.8	148.0	154.8	212.2	189.8
Demand Deposits	3,776.4	4,070.2	4,317.4	4,661.3	4,757.3	5,096.5
1. Scheduled Banks	133.2	252.1	260.1	293.6	207.8	470.1
2. Others	3,643.2	3,818.1	4,057.3	4,367.7	4,549.5	4,626.4
Time Deposits	3,315.2	3,590.6	4,238.5	4,735.1	5,174.1	5,600.5
1. Scheduled Banks	55.5	100.4	146.2	137.0	93.9	127.3
2. Others	3,259.7	3,490.2	4,092.3	4,598.1	5,080.2	5,473.2
Borrowings from	1,727.8	2,029.0	1,222.5	2,430.7	2,393.4	2,467.8
1. State Bank of Pakistan	1,533.1	1,781.6	1,022.8	1,878.6	1,777.5	1,818.7
2. Banks Abroad	27.2	4.1	3.3	375.4	410.7	499.5
3. Other Scheduled Banks	167.5	243.3	196.4	176.7	205.2	149.6
Head Office and Inter-Bank Adjustment	145.8	142.5	167.6	167.0	52.2	224.9
Contingent Liabilities as per contra	4,869.4	4,716.8	4,793.3	5,730.1	5,551.7	5,312.9
Other Liabilities	572.7	559.2	646.2	778.3	816.3	994.0
Total Liabilities / Assets	14,784.4	15,502.2	15,803.8	18,938.8	19,261.6	20,190.6
Assets						
Cash	951.4	1,112.5	1,099.9	1,142.4	1,406.8	1,440.6
1. Gold	0.2	0.2	0.5	0.3	0.1	-
2. Notes, Coins and Silver	228.6	329.6	291.4	400.3	355.8	388.5
3. Balances with State Bank of Pakistan	612.9	539.3	524.3	559.7	718.1	749.6
4. Balances with Other Scheduled Banks	109.7	243.5	283.7	182.1	332.8	302.5
Balances held Abroad	51.0	78.4	66.2	58.6	50.9	86.6
Bills Purchased and Discounted	371.1	439.3	340.9	543.8	424.8	478.6
Advances to	6,159.4	6,624.0	6,589.3	8,134.6	8,430.7	9,003.6
1. Scheduled Banks	257.7	388.2	272.7	277.4	222.9	287.1
2. Others	5,901.7	6,235.8	6,316.6	7,857.2	8,207.8	8,716.5
Investment in Securities and Shares	1,865.6	1,932.8	2,237.5	2,479.4	2,535.6	2,716.8
1. Federal Government Securities	1,267.3	1,316.8	1,354.5	1,370.9	1,374.8	1,493.3
2. Treasury Bills	5.0	7.0	125.8	88.5	8.5	40.9
3. Provincial Governments Securities	350.5	351.0	349.1	577.4	577.4	602.7
4. Foreign Securities	2.4	2.4	3.8	3.8	3.8	3.1
5. Others	240.4	255.6	404.3	438.8	571.1	576.8
Bank Premises	58.8	67.0	68.6	79.4	80.5	129.9
Head Office and Inter-Bank Adjustment	31.3	28.6	36.8	35.5	71.4	24.3
Contingent Assets as per contra	4,869.4	4,716.8	4,793.3	5,730.1	5,551.7	5,312.9
Other Assets	426.4	502.8	571.3	735.0	709.0	997.3

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1968		1969		1970	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	315.0	335.9	374.4	417.2	466.1	481.3
Reserves	207.3	222.7	233.9	247.5	253.1	268.3
Demand Deposits	5,270.5	5,713.0	5,746.1	6,671.2	6,812.1	7,607.3
1. Scheduled Banks	312.7	433.0	446.1	584.0	657.4	734.6
2. Others	4,957.8	5,280.0	5,300.0	6,087.2	6,154.7	6,872.7
Time Deposits	5,993.5	6,428.1	6,291.9	6,692.2	7,145.8	7,518.2
1. Scheduled Banks	61.1	150.4	180.6	173.9	63.2	259.6
2. Others	5,932.4	6,277.7	6,111.3	6,518.3	7,082.6	7,258.6
Borrowings from	2,456.8	2,888.8	2,340.8	2,765.3	2,107.7	2,937.8
1. State Bank of Pakistan	1,722.8	2,231.1	1,626.6	2,020.5	1,398.3	2,140.7
2. Banks Abroad	531.0	514.8	555.3	567.0	585.5	606.0
3. Other Scheduled Banks	203.0	142.9	158.9	177.8	123.9	191.1
Head Office and Inter-Bank Adjustment	173.9	364.0	314.1	350.7	433.3	630.6
Contingent Liabilities as per contra	5,747.4	6,152.2	6,110.7	6,552.0	7,486.5	7,433.2
Other Liabilities	900.9	994.5	1,079.1	1,137.2	1,280.1	1,416.6
Total Liabilities / Assets	21,065.2	23,099.4	22,490.9	24,833.2	25,984.6	28,293.5
Assets						
Cash	1,443.1	1,698.1	1,540.0	1,901.9	1,820.4	2,462.6
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	362.1	499.1	418.2	551.6	519.8	530.6
3. Balances with State Bank of Pakistan	697.6	788.3	722.4	834.0	831.1	939.2
4. Balances with Other Scheduled Banks	383.4	410.7	399.4	516.3	469.5	992.8
Balances held Abroad	63.0	89.3	92.3	106.8	157.5	159.5
Bills Purchased and Discounted	482.4	638.9	584.5	755.2	641.6	744.7
Advances to	9,575.5	10,335.4	9,775.1	10,729.5	11,074.6	12,132.2
1. Scheduled Banks	163.3	268.4	315.5	346.2	420.0	398.6
2. Others	9,412.2	10,067.0	9,459.6	10,383.3	10,654.6	11,733.6
Investment in Securities and Shares	2,823.7	3,037.9	3,321.7	3,576.0	3,454.2	3,593.6
1. Federal Government Securities	1,589.1	1,807.8	1,945.7	1,821.5	1,752.7	1,923.6
2. Treasury Bills	71.6	53.0	65.2	241.5	167.9	75.3
3. Provincial Governments Securities	574.2	459.1	458.0	595.4	611.1	747.5
4. Foreign Securities	3.1	3.1	3.1	3.1	3.1	3.1
5. Others	585.7	714.9	849.7	914.5	919.4	844.1
Bank Premises	126.0	140.1	151.3	165.6	176.7	200.1
Head Office and Inter-Bank Adjustment	19.8	38.9	22.7	29.3	15.4	11.7
Contingent Assets as per contra	5,747.4	6,152.2	6,110.7	6,552.0	7,486.5	7,433.2
Other Assets	784.3	968.6	892.7	1,016.9	1,157.7	1,556.0

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1971		1972		1973	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	488.9	495.9	500.3	498.2	500.7	503.2
Reserves	285.4	282.0	308.1	307.2	373.8	375.1
Demand Deposits	7,573.0	8,744.1	9,706.3	11,363.6	12,076.7	12,928.4
1. Scheduled Banks	567.0	711.1	890.2	1,098.1	1,054.1	1,169.4
2. Others	7,006.0	8,033.0	8,816.1	10,265.5	11,022.6	11,759.0
Time Deposits	7,017.9	7,733.6	7,943.6	8,787.3	9,727.5	10,336.5
1. Scheduled Banks	145.4	173.4	107.6	187.4	130.7	138.0
2. Others	6,872.5	7,560.2	7,836.0	8,599.9	9,596.9	10,198.5
Borrowings from	4,227.4	2,077.5	2,143.3	3,138.0	2,758.4	4,533.4
1. State Bank of Pakistan	3,401.4	1,275.6	1,299.4	1,839.6	1,497.0	3,055.6
2. Banks Abroad	648.3	671.3	703.7	1,112.4	1,094.8	1,064.7
3. Other Scheduled Banks	177.7	130.6	140.2	186.0	166.6	413.1
Head Office and Inter-Bank Adjustment	449.0	891.4	1,305.4	714.8	989.2	889.7
Contingent Liabilities as per contra	7,736.7	7,834.0	10,812.4	13,240.6	15,871.6	17,316.2
Other Liabilities	1,569.8	1,724.6	2,038.8	2,402.2	3,072.5	3,338.2
Total Liabilities / Assets	29,347.9	29,783.1	34,758.2	40,451.9	45,370.4	50,220.8
Assets						
Cash	2,079.5	2,036.6	2,205.4	2,629.9	2,825.6	3,452.4
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	762.7	521.4	522.0	557.1	648.3	739.1
3. Balances with State Bank of Pakistan	761.7	901.8	1,123.3	1,193.6	1,477.4	1,476.6
4. Balances with Other Scheduled Banks	555.0	613.4	560.1	879.2	699.9	1,236.7
Balances held Abroad	101.4	185.1	298.2	128.7	499.3	457.6
Bills Purchased and Discounted	596.0	660.4	915.3	1,206.0	1,275.4	1,485.2
Advances to	11,991.4	11,790.9	12,930.4	14,863.8	15,290.9	17,843.4
1. Scheduled Banks	412.3	344.1	497.6	869.7	693.4	505.0
2. Others	11,579.1	11,446.8	12,432.8	13,994.1	14,597.5	17,338.4
Investment in Securities and Shares	3,817.0	5,003.3	5,290.9	5,775.9	6,822.0	6,533.1
1. Federal Government Securities	1,958.2	1,956.6	2,293.2	2,256.9	2,301.7	2,802.1
2. Treasury Bills	55.6	1,102.7	992.1	1,272.5	2,057.6	1,189.7
3. Provincial Governments Securities	757.7	804.2	826.3	893.4	909.5	873.6
4. Foreign Securities	3.1	3.1	3.1	3.1	3.1	3.1
5. Others	1,042.4	1,136.7	1,176.2	1,350.0	1,550.1	1,664.6
Bank Premises	232.8	273.7	295.9	299.8	362.9	280.1
Head Office and Inter-Bank Adjustment	364.5	31.7	26.2	50.1	39.8	75.2
Contingent Assets as per contra	7,736.7	7,834.0	10,812.4	13,240.6	15,871.6	17,316.2
Other Assets	2,428.6	1,967.4	1,983.5	2,257.0	2,382.9	2,777.8

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1974		1975		1976	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	506.0	499.4	469.6	499.5	535.1	545.1
Reserves	393.4	430.5	538.2	466.0	568.5	545.2
Demand Deposits	13,343.6	13,339.7	14,222.4	16,156.3	18,185.9	22,009.8
1. Scheduled Banks	784.2	885.0	808.8	1,016.6	1,207.4	1,790.9
2. Others	12,559.4	12,454.7	13,413.6	15,139.7	16,978.5	20,218.9
Time Deposits	10,179.8	9,770.3	11,435.0	12,894.1	15,327.9	17,110.6
1. Scheduled Banks	125.8	82.4	193.1	100.1	128.9	107.1
2. Others	10,054.0	9,687.9	11,241.9	12,794.0	15,199.0	17,003.5
Borrowings from	5,762.0	6,391.3	6,575.4	6,349.0	6,166.2	7,730.5
1. State Bank of Pakistan	4,311.4	5,291.3	5,818.0	5,501.2	5,179.9	6,476.5
2. Banks Abroad	1,057.7	838.2	520.6	568.4	664.9	922.6
3. Other Scheduled Banks	392.9	261.8	236.8	279.4	321.4	331.4
Head Office and Inter-Bank Adjustment	2,227.2	1,983.1	915.3	986.3	934.7	1,071.3
Contingent Liabilities as per contra	20,861.0	18,533.5	19,353.3	16,908.6	18,601.0	19,713.3
Other Liabilities	3,903.9	3,787.6	5,639.7	6,127.0	6,562.1	7,168.0
Total Liabilities / Assets	57,177.1	54,735.5	59,148.9	60,386.7	66,881.3	75,893.8
Assets						
Cash	3,164.4	2,914.9	3,350.9	3,539.0	4,191.3	4,537.2
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	879.4	924.7	989.1	1,153.2	1,385.5	1,433.9
3. Balances with State Bank of Pakistan	1,544.2	1,413.0	1,975.2	1,789.8	2,143.1	2,376.3
4. Balances with Other Scheduled Banks	740.8	577.2	386.6	596.0	662.7	726.9
Balances held Abroad	530.1	504.0	731.3	833.3	529.6	861.8
Bills Purchased and Discounted	1,513.0	2,236.1	2,316.9	1,973.5	1,884.9	2,344.7
Advances to	19,640.8	19,044.1	21,169.6	23,616.0	25,345.1	29,765.1
1. Scheduled Banks	461.4	337.9	242.2	295.5	406.1	589.9
2. Others	19,179.4	18,706.2	20,927.4	23,320.5	24,939.0	29,175.2
Investment in Securities and Shares	6,424.1	6,230.2	7,287.2	7,569.2	9,662.5	11,420.0
1. Federal Government Securities	2,953.7	3,021.9	3,310.4	3,539.7	3,795.3	4,166.2
2. Treasury Bills	714.7	442.2	1,171.8	939.7	2,246.8	3,048.2
3. Provincial Governments Securities	954.6	957.5	960.2	913.0	985.9	1,012.6
4. Foreign Securities	3.1	3.7	3.7	3.7	15.3	15.2
5. Others	1,798.0	1,804.9	1,841.1	2,173.1	2,619.3	3,177.8
Bank Premises	399.5	330.8	279.7	530.1	567.8	327.1
Head Office and Inter-Bank Adjustment	71.0	402.0	288.8	269.9	522.4	651.8
Contingent Assets as per contra	20,861.0	18,533.5	19,353.3	16,908.6	18,601.0	19,713.3
Other Assets	4,573.2	4,539.8	4,371.3	5,147.1	5,576.6	6,272.9

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1977		1978		1979	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	781.0	791.6	827.5	950.8	1,013.6	1,024.2
Reserves	653.3	689.7	916.6	918.3	1,045.5	1,013.5
Demand Deposits	22,592.7	24,445.7	26,439.5	29,512.6	32,140.4	33,865.6
1. Scheduled Banks	1,292.9	1,595.4	1,550.9	1,385.7	1,457.1	1,206.1
2. Others	21,299.8	22,850.3	24,888.6	28,126.9	30,683.3	32,659.5
Time Deposits	17,063.0	19,902.8	22,585.9	25,141.2	26,120.8	29,016.1
1. Scheduled Banks	180.4	258.5	78.9	153.9	72.8	75.5
2. Others	16,882.6	19,644.3	22,507.0	24,987.3	26,048.0	28,940.6
Borrowings from	7,740.5	7,307.9	6,514.4	7,948.5	8,970.8	9,968.5
1. State Bank of Pakistan	6,765.8	6,096.7	5,138.2	6,409.4	7,404.8	8,513.5
2. Banks Abroad	602.9	850.3	887.0	844.5	851.3	866.1
3. Other Scheduled Banks	371.8	360.9	489.2	694.6	714.7	588.9
Head Office and Inter-Bank Adjustment	979.1	774.2	3,388.7	1,310.5	1,501.9	2,374.0
Contingent Liabilities as per contra	20,916.1	22,355.3	25,057.5	28,434.2	33,046.9	32,561.0
Other Liabilities	7,843.2	10,461.4	8,966.7	11,094.5	11,129.3	12,906.9
Total Liabilities / Assets	78,569.0	86,728.6	94,696.8	105,310.6	114,969.2	122,729.8
Assets						
Cash	4,857.9	5,259.7	5,529.9	6,310.7	6,807.3	7,661.8
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	1,655.3	1,720.6	1,704.4	2,222.1	2,007.0	2,828.7
3. Balances with State Bank of Pakistan	2,688.9	2,730.5	3,070.9	3,368.1	3,923.4	3,647.2
4. Balances with Other Scheduled Banks	513.7	808.6	754.6	720.5	876.9	1,185.9
Balances held Abroad	392.7	517.2	853.4	660.2	832.8	804.0
Bills Purchased and Discounted	2,478.0	2,140.2	2,347.3	2,608.0	3,394.9	2,792.0
Advances to	29,670.3	32,590.4	33,217.3	37,086.7	40,222.0	44,296.1
1. Scheduled Banks	387.6	297.5	382.5	575.9	465.0	555.4
2. Others	29,282.7	32,292.9	32,834.8	36,510.8	39,757.0	43,740.7
Investment in Securities and Shares	12,506.3	13,123.9	17,269.6	18,731.8	19,686.4	21,030.4
1. Federal Government Securities	4,159.8	4,258.6	4,462.1	4,519.4	5,653.0	6,675.3
2. Treasury Bills	3,677.2	3,397.3	6,516.4	7,579.6	6,710.4	6,399.5
3. Provincial Governments Securities	1,008.9	1,070.7	1,081.2	1,241.2	1,241.3	1,280.4
4. Foreign Securities	15.3	27.9	27.8	27.8	26.5	14.1
5. Others	3,645.1	4,369.4	5,182.0	5,363.8	6,055.2	6,661.1
Bank Premises	436.3	486.2	631.8	509.2	625.5	653.5
Head Office and Inter-Bank Adjustment	616.1	1,124.8	656.0	636.5	229.7	586.7
Contingent Assets as per contra	20,916.1	22,355.3	25,057.5	28,434.2	33,046.9	32,561.0
Other Assets	6,695.3	9,130.9	9,133.9	10,333.2	10,123.7	12,344.4

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1980		1981		1982	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	1,135.3	1,137.2	1,311.1	2,897.1	3,349.4	3,453.8
Reserves	1,153.7	1,256.1	1,411.3	1,330.0	1,544.8	1,745.5
Demand Deposits	36,355.2	39,276.3	43,540.0	43,465.5	47,396.3	50,938.0
1. Scheduled Banks	1,369.5	1,294.4	1,566.3	1,467.5	1,641.4	1,750.8
2. Others	34,985.7	37,981.9	41,973.7	41,998.0	45,754.9	49,187.2
Time Deposits	31,154.7	32,092.0	33,634.2	38,877.5	38,760.0	46,905.0
1. Scheduled Banks	91.7	98.6	258.9	169.9	455.1	114.6
2. Others	31,063.0	31,993.4	33,375.3	38,707.6	38,304.9	46,790.4
Borrowings from	11,065.1	14,634.5	16,143.4	19,027.7	18,773.7	18,635.3
1. State Bank of Pakistan	9,033.6	12,448.0	13,407.4	16,641.3	15,386.6	14,297.1
2. Banks Abroad	909.8	942.6	932.0	1,010.0	1,309.3	1,331.8
3. Other Scheduled Banks	1,121.7	1,243.9	1,804.0	1,376.5	2,077.8	3,006.4
Head Office and Inter-Bank Adjustment	2,899.6	2,687.1	1,141.1	487.7	2,129.9	2,056.4
Contingent Liabilities as per contra	33,761.6	35,226.4	38,553.1	38,346.3	40,143.0	45,174.1
Other Liabilities	12,536.6	14,921.5	14,241.6	16,751.7	18,050.8	25,120.1
Total Liabilities / Assets	130,061.8	141,231.1	149,975.8	161,183.4	170,147.8	194,028.2
Assets						
Cash	7,384.7	8,142.2	8,323.7	8,088.9	10,214.0	10,329.1
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	2,097.5	2,173.5	2,620.8	2,284.8	2,739.9	2,267.0
3. Balances with State Bank of Pakistan	4,283.6	4,745.5	4,605.5	4,826.1	5,862.2	5,768.5
4. Balances with Other Scheduled Banks	1,003.6	1,223.2	1,097.4	978.0	1,611.9	2,293.6
Balances held Abroad	1,272.9	1,272.4	805.0	1,040.8	1,447.2	1,518.7
Bills Purchased and Discounted	2,554.5	2,986.0	3,131.6	3,053.5	4,425.9	4,539.1
Advances to	46,859.8	53,423.0	56,812.8	62,105.6	67,540.1	76,604.3
1. Scheduled Banks	940.9	974.2	924.2	758.8	1,060.4	1,113.5
2. Others	45,918.9	52,448.8	55,888.6	61,346.8	66,479.7	75,490.8
Investment in Securities and Shares	24,957.6	25,278.9	26,838.1	28,926.6	28,769.4	32,261.8
1. Federal Government Securities	6,945.1	6,950.9	15,168.0	15,261.3	15,774.9	16,216.7
2. Treasury Bills	9,023.8	9,177.8	1,468.4	2,748.6	1,451.5	3,733.2
3. Provincial Governments Securities	1,311.8	1,328.9	1,353.7	1,408.5	1,409.4	1,630.6
4. Foreign Securities	13.3	14.3	13.9	13.9	2.6	2.6
5. Others	7,663.6	7,806.9	8,834.1	9,494.3	10,131.1	10,678.7
Bank Premises	665.7	806.5	754.2	799.7	1,428.1	1,240.6
Head Office and Inter-Bank Adjustment	555.6	495.6	1,505.3	3,858.8	297.0	733.5
Contingent Assets as per contra	33,761.6	35,226.4	38,553.1	38,346.3	40,143.0	45,174.1
Other Assets	12,049.4	13,600.1	13,251.8	14,963.2	15,883.1	21,627.0

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1983		1984		1985	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	3,711.8	3,907.9	4,156.7	3,978.7	4,618.0	4,392.7
Reserves	1,912.7	1,868.3	2,862.7	3,294.7	4,135.2	4,543.3
Demand Deposits	59,163.0	63,262.0	63,450.0	65,943.1	70,094.2	71,935.7
1. Scheduled Banks	1,535.6	2,554.2	1,724.6	2,000.7	1,863.3	2,832.8
2. Others	57,627.4	60,707.8	61,725.4	63,942.4	68,230.9	69,102.9
Time Deposits	51,328.1	62,037.6	62,749.8	66,051.2	69,502.9	82,389.6
1. Scheduled Banks	284.8	389.5	820.7	332.7	459.3	298.1
2. Others	51,043.3	61,648.1	61,929.1	65,718.5	69,043.5	82,091.6
Borrowings from	19,549.8	21,299.7	21,400.6	22,376.4	24,770.4	30,532.2
1. State Bank of Pakistan	15,965.9	17,700.6	16,524.3	18,198.6	17,990.3	21,471.6
2. Banks Abroad	1,488.1	1,555.2	2,120.0	2,392.5	2,524.6	2,774.5
3. Other Scheduled Banks	2,095.8	2,043.9	2,756.3	1,785.3	4,255.5	6,286.1
Head Office and Inter-Bank Adjustment	663.8	2,191.9	2,733.0	4,591.5	5,020.0	9,167.6
Contingent Liabilities as per contra	52,699.1	57,150.5	62,836.6	65,579.9	79,667.9	76,201.0
Other Liabilities	24,147.3	37,382.5	28,603.3	36,785.3	39,957.1	45,402.2
Total Liabilities / Assets	213,175.6	249,100.5	248,792.8	268,600.9	297,765.6	324,564.4
Assets						
Cash	11,996.3	11,693.3	14,877.1	16,548.1	19,181.4	23,091.9
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	3,081.4	2,928.1	2,885.2	2,994.0	3,924.3	2,956.8
3. Balances with State Bank of Pakistan	6,478.2	7,568.4	8,293.7	10,711.1	9,344.2	11,742.1
4. Balances with Other Scheduled Banks	2,436.7	1,196.8	3,698.2	2,843.0	5,913.0	8,393.1
Balances held Abroad	2,552.9	3,013.2	3,631.9	3,688.0	3,551.5	3,408.2
Bills Purchased and Discounted	5,488.9	4,828.0	4,650.5	6,876.6	7,657.9	7,674.5
Advances to	82,499.8	92,851.9	99,209.4	104,271.4	113,962.9	125,603.9
1. Scheduled Banks	1,354.0	1,385.4	1,843.0	1,792.0	2,063.4	1,625.2
2. Others	81,145.8	91,466.5	97,366.4	102,479.4	111,899.5	123,978.8
Investment in Securities and Shares	36,237.6	45,033.5	38,189.4	38,572.3	39,524.9	49,056.1
1. Federal Government Securities	18,215.6	18,870.3	18,828.1	16,203.3	16,215.5	16,290.9
2. Treasury Bills	4,603.2	11,194.1	2,607.6	6,334.6	7,080.1	16,058.9
3. Provincial Governments Securities	1,633.2	2,365.1	2,383.4	2,598.6	2,505.0	2,575.5
4. Foreign Securities	2.6	2.6	2.6	2.6	2.6	2.6
5. Others	11,783.0	12,601.4	14,367.7	13,433.2	13,721.7	14,128.2
Bank Premises	761.4	693.9	728.6	757.9	853.5	804.4
Head Office and Inter-Bank Adjustment	2,308.2	2,269.4	2,122.6	2,160.1	4,297.7	2,752.8
Contingent Assets as per contra	52,699.1	57,150.5	62,836.6	65,579.9	79,667.9	76,201.0
Other Assets	18,631.6	31,566.9	22,546.8	30,146.6	29,067.8	35,971.6

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1986		1987		1988	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	4,580.4	4,627.7	8,815.5	9,248.0	9,901.9	9,943.6
Reserves	6,098.4	6,207.4	7,451.1	7,520.5	8,372.5	8,791.3
Demand Deposits	80,483.8	82,481.1	92,289.9	99,495.7	105,013.2	105,552.2
1. Scheduled Banks	4,056.4	3,142.9	2,921.2	4,150.2	3,642.1	4,402.8
2. Others	76,427.4	79,338.1	89,368.7	95,345.6	101,371.1	101,149.4
Time Deposits	89,557.4	99,254.2	106,252.7	111,029.6	113,188.9	117,807.5
1. Scheduled Banks	425.2	633.2	497.4	240.7	1,046.4	255.4
2. Others	89,132.2	98,621.0	105,755.2	110,788.9	112,142.6	117,552.1
Borrowings from	28,797.0	30,807.6	31,782.2	34,423.8	38,168.4	37,391.5
1. State Bank of Pakistan	22,818.1	26,184.7	28,269.4	31,358.7	33,340.1	35,667.0
2. Banks Abroad	255.0	396.3	288.7	402.1	622.0	436.8
3. Other Scheduled Banks	5,723.9	4,226.6	3,224.1	2,663.0	4,206.3	1,287.7
Head Office and Inter-Bank Adjustment	7,757.5	11,862.7	11,710.7	9,918.1	12,966.5	10,773.1
Contingent Liabilities as per contra	91,825.7	102,714.4	123,157.4	128,038.4	151,148.2	139,076.6
Other Liabilities	50,721.2	59,338.1	60,111.6	74,670.1	64,696.5	85,901.6
Total Liabilities / Assets	359,821.2	397,293.2	441,571.0	474,344.3	503,456.2	515,237.4
Assets						
Cash	23,317.1	21,486.2	30,889.4	27,128.5	28,600.0	29,467.2
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	3,944.7	3,415.1	4,532.1	3,799.2	5,175.6	4,788.4
3. Balances with State Bank of Pakistan	11,399.9	13,166.7	22,077.5	18,053.6	16,505.2	18,872.6
4. Balances with Other Scheduled Banks	7,972.5	4,904.4	4,279.8	5,275.7	6,919.2	5,806.2
Balances held Abroad	4,422.0	4,482.0	4,769.8	4,736.6	5,434.8	6,387.0
Bills Purchased and Discounted	9,816.3	10,751.2	13,464.6	14,389.0	14,765.4	17,013.6
Advances to	135,917.4	149,001.7	149,945.2	153,292.0	164,338.4	169,190.7
1. Scheduled Banks	2,241.3	1,450.3	787.2	439.9	1,287.4	485.5
2. Others	133,676.1	147,551.4	149,158.0	152,852.2	163,051.0	168,705.2
Investment in Securities and Shares	53,678.7	60,230.4	66,831.3	87,273.6	89,644.0	85,882.1
1. Federal Government Securities	16,285.6	15,018.8	15,228.1	19,069.5	19,062.5	19,070.4
2. Treasury Bills	19,845.6	24,058.9	27,582.0	43,039.2	44,646.3	40,902.5
3. Provincial Governments Securities	2,605.6	4,170.6	4,047.8	4,061.0	4,064.9	3,933.0
4. Foreign Securities	2.6	2.6	2.6	2.6	2.6	2.6
5. Others	14,939.5	16,979.5	19,970.8	21,101.2	21,867.7	21,973.6
Bank Premises	758.9	793.2	817.3	999.9	983.8	1,086.1
Head Office and Inter-Bank Adjustment	5,657.6	4,780.4	11,786.5	9,288.9	1,842.4	10,089.7
Contingent Assets as per contra	91,825.7	102,714.4	123,157.4	128,038.4	151,148.2	139,076.6
Other Assets	34,427.5	43,053.7	39,909.5	49,197.4	46,699.0	57,044.4

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1989		1990		1991	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	10,659.1	10,769.6	11,365.8	11,432.2	11,933.3	13,336.0
Reserves	9,923.1	10,136.5	11,163.3	11,540.8	12,169.3	12,202.8
Demand Deposits	117,201.1	118,593.4	132,794.4	144,763.3	158,823.5	182,397.8
1. Scheduled Banks	3,893.7	4,946.8	5,461.1	6,038.4	7,491.8	7,608.2
2. Others	113,307.4	113,646.6	127,333.3	138,724.9	151,331.8	174,789.6
Time Deposits	128,286.2	132,362.8	152,350.0	161,571.3	192,845.3	203,575.3
1. Scheduled Banks	1,088.3	286.9	429.1	350.2	290.8	441.2
2. Others	127,197.9	132,075.9	151,920.9	161,221.1	192,554.5	203,134.1
Borrowings from	41,884.6	42,633.5	55,694.0	51,248.0	69,756.7	60,066.9
1. State Bank of Pakistan	36,547.7	40,667.2	40,284.0	44,746.0	48,782.7	52,446.0
2. Banks Abroad	642.0	498.0	9,498.1	598.6	11,140.6	701.6
3. Other Scheduled Banks	4,694.9	1,468.3	5,911.9	5,903.4	9,833.4	6,919.3
Head Office and Inter-Bank Adjustment	12,061.3	12,394.1	20,285.8	14,898.4	26,430.8	18,204.4
Contingent Liabilities as per contra	188,627.2	160,003.2	247,627.9	220,333.2	299,501.3	269,225.4
Other Liabilities	78,145.5	105,871.3	90,023.0	96,750.4	102,725.1	111,641.9
Total Liabilities / Assets	586,788.3	592,764.4	721,304.2	712,537.6	874,185.3	870,650.5
Assets						
Cash	31,687.8	38,613.0	35,044.6	41,415.0	42,332.2	59,403.0
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	5,840.4	5,058.3	5,564.2	5,567.0	9,734.4	6,900.0
3. Balances with State Bank of Pakistan	18,956.8	25,946.4	21,147.4	24,878.0	25,012.5	49,202.0
4. Balances with Other Scheduled Banks	6,890.5	7,608.3	8,332.9	10,970.0	7,585.3	3,301.0
Balances held Abroad	6,165.7	6,533.3	7,903.2	9,430.0	10,875.5	12,684.0
Bills Purchased and Discounted	18,667.3	20,932.3	24,986.7	26,357.3	35,449.1	36,181.4
Advances to	181,725.1	187,003.8	225,450.2	219,684.1	240,647.6	251,327.0
1. Scheduled Banks	3,254.0	536.6	8,460.3	616.0	5,319.5	704.7
2. Others	178,471.1	186,467.2	216,989.9	219,068.1	235,328.1	250,622.3
Investment in Securities and Shares	90,522.7	85,303.9	78,620.7	81,216.1	110,632.5	120,021.0
1. Federal Government Securities	23,113.9	22,825.1	23,082.6	27,356.4	51,294.5	69,191.5
2. Treasury Bills	40,099.3	34,373.7	27,223.0	26,321.7	31,206.2	23,484.6
3. Provincial Governments Securities	4,018.5	4,030.3	3,981.0	4,009.5	3,916.4	3,837.7
4. Foreign Securities	2.6	2.6	2.0	2.6	2.6	2.6
5. Others	23,288.4	24,072.2	24,332.5	23,525.9	24,212.8	23,504.6
Bank Premises	986.0	1,249.5	1,309.0	1,502.0	1,435.6	1,835.3
Head Office and Inter-Bank Adjustment	11,279.9	11,607.9	14,891.2	13,953.4	29,716.3	17,049.7
Contingent Assets as per contra	188,627.2	160,003.2	247,627.9	220,333.2	299,501.3	269,225.4
Other Assets	57,126.7	81,517.5	85,470.7	98,646.5	103,595.3	102,923.7

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1992		1993		1994	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	16,174.6	17,773.7	20,601.4	22,444.9	23,170.7	25,523.0
Reserves	13,820.0	13,978.0	15,724.7	15,740.3	18,965.3	20,062.0
Demand Deposits	198,155.2	217,617.2	233,809.4	246,744.1	272,512.3	296,729.5
1. Scheduled Banks	8,149.0	9,231.0	9,664.6	7,823.3	10,032.9	7,404.4
2. Others	190,006.2	208,386.2	224,144.8	238,920.9	262,479.4	289,325.2
Time Deposits	227,336.2	258,220.4	267,842.9	302,379.4	336,260.8	361,837.5
1. Scheduled Banks	640.3	162.7	1,189.8	2,485.9	5,618.3	3,551.1
2. Others	226,695.9	258,057.8	266,653.1	299,893.5	330,642.5	358,286.3
Borrowings from	76,231.7	90,638.7	77,705.6	89,725.8	101,415.7	100,238.3
1. State Bank of Pakistan	57,267.0	61,262.3	65,200.6	67,732.0	70,544.5	77,282.2
2. Banks Abroad	11,689.1	13,679.6	3,274.1	11,390.0	14,217.3	3,089.3
3. Other Scheduled Banks	7,275.6	15,696.8	9,230.9	10,603.8	16,653.9	19,866.8
Head Office and Inter-Bank Adjustment	27,148.0	36,705.8	35,020.3	28,959.9	43,263.4	47,417.8
Contingent Liabilities as per contra	331,395.0	387,205.7	426,888.2	414,973.0	526,192.6	550,906.7
Other Liabilities	75,045.0	187,720.7	235,580.2	249,957.5	282,661.7	304,860.1
Total Liabilities / Assets	965,305.7	1,209,860.3	1,313,172.7	1,370,925.0	1,604,442.5	1,707,575.0
Assets						
Cash	66,362.9	70,078.7	80,599.5	79,928.8	95,699.7	116,307.6
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	8,962.0	11,072.1	14,621.7	11,573.3	15,014.0	22,849.2
3. Balances with State Bank of	48,827.0	42,968.9	50,654.6	52,148.1	63,766.1	73,489.5
4. Balances with Other Scheduled	8,573.9	16,037.8	15,323.2	16,207.4	16,919.6	19,969.0
Balances held Abroad	10,844.0	10,117.7	7,701.8	8,130.0	7,900.4	8,837.6
Bills Purchased and Discounted	35,482.5	34,458.9	36,336.7	38,491.8	41,622.5	42,166.5
Advances to	291,281.8	318,203.1	348,566.4	370,586.5	399,433.0	418,291.9
1. Scheduled Banks	10,930.7	3,877.2	4,524.7	6,191.3	3,874.9	5,914.0
2. Others	280,351.1	314,325.9	344,041.6	364,395.2	395,558.1	412,377.9
Investment in Securities and Shares	146,478.1	192,185.5	184,641.1	208,043.1	231,087.2	267,805.2
1. Federal Government Securities	79,339.1	96,022.9	119,565.6	119,015.1	117,628.0	129,797.1
2. Treasury Bills	38,768.0	68,393.1	36,145.1	60,884.3	83,028.2	105,288.1
3. Provincial Governments Securities	3,827.3	3,705.8	3,678.9	2,997.9	3,233.7	3,000.6
4. Foreign Securities	2.6	2.6	2.6	2.6	2.6	2.6
5. Others	24,540.8	24,061.1	25,248.9	25,143.2	27,194.4	29,716.7
Bank Premises	1,751.9	3,684.1	3,908.2	3,228.8	2,633.8	4,244.6
Head Office and Inter-Bank Adjustment	19,928.5	40,363.7	54,659.5	55,203.4	75,104.7	73,150.0
Contingent Assets as per contra	331,395.0	387,205.7	426,888.2	414,973.0	526,192.6	550,906.7
Other Assets	61,781.0	153,562.8	169,871.4	192,339.5	224,768.7	225,864.8

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	29,115.5	30,958.9	32,131.0	33,909.6	36,615.4	36,293.9
Reserves	21,509.1	21,246.5	24,312.5	25,648.9	27,173.3	28,253.4
Demand Deposits	321,172.3	344,163.5	363,301.7	400,787.8	373,820.3	396,322.1
1. Scheduled Banks	6,677.2	3,831.2	5,676.8	8,114.1	4,915.7	4,337.6
2. Others	314,495.1	340,332.3	357,624.9	392,673.7	368,904.6	391,984.5
Time Deposits	401,210.8	426,408.6	471,527.3	497,012.1	573,397.4	608,960.6
1. Scheduled Banks	3,052.0	1,444.7	2,299.0	2,503.4	2,793.5	4,326.2
2. Others	398,158.9	424,963.9	469,228.3	494,508.7	570,603.9	604,634.4
Borrowings from	109,492.7	104,426.5	93,267.6	95,881.5	96,242.8	97,732.9
1. State Bank of Pakistan	82,697.6	90,692.9	70,354.7	72,601.9	80,956.9	82,424.0
2. Banks Abroad	3,502.4	4,653.4	2,300.8	5,521.1	3,711.6	3,459.7
3. Other Scheduled Banks	23,292.7	9,080.2	20,612.1	17,758.5	11,574.3	11,849.2
Head Office and Inter-Bank	38,498.8	45,679.1	47,772.8	64,286.5	14,326.0	38,499.6
Contingent Liabilities as per contra	586,676.0	619,932.8	725,212.1	755,773.5	774,080.8	846,350.6
Other Liabilities	342,897.0	293,856.5	344,837.8	376,217.4	407,193.0	398,791.3
Total Liabilities / Assets	1,850,572.4	1,886,672.5	2,102,362.8	2,249,517.3	2,302,848.9	2,451,204.3
Assets						
Cash	103,270.9	136,207.4	111,722.9	120,840.5	134,462.9	133,019.6
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	25,936.2	16,414.2	22,850.2	18,069.0	21,404.1	20,315.5
3. Balances with State Bank of	61,861.5	106,759.7	67,578.5	83,743.2	94,947.6	94,490.9
4. Balances with Other Scheduled	15,473.2	13,033.6	21,294.2	19,028.3	18,111.2	18,213.2
Balances held Abroad	8,785.4	14,350.1	19,233.7	16,614.1	11,196.9	11,914.1
Bills Purchased and Discounted	46,067.3	44,710.0	47,154.2	52,777.7	55,950.9	54,594.8
Advances to	462,970.8	497,743.9	508,097.8	551,995.2	581,926.5	626,409.3
1. Scheduled Banks	9,057.8	2,334.1	5,452.7	3,737.5	4,008.9	3,802.2
2. Others	453,913.0	495,409.9	502,645.1	548,257.7	577,917.6	622,607.1
Investment in Securities and Shares	246,122.5	268,794.3	297,936.1	322,875.8	331,222.1	375,286.2
1. Federal Government Securities	122,376.0	138,014.7	126,625.2	125,185.3	118,777.0	107,923.8
2. Treasury Bills	86,729.8	94,504.2	126,177.1	151,368.4	167,087.7	220,918.5
3. Provincial Governments	3,257.2	3,218.3	3,420.7	2,434.9	2,506.2	2,291.1
4. Foreign Securities	2.6	2.6	2.6	2.6	2.6	2.6
5. Others	33,756.9	33,054.5	41,710.5	43,884.6	42,848.6	44,150.2
Bank Premises	4,661.7	5,041.5	5,224.6	5,858.0	5,919.2	6,236.4
Head Office and Inter-Bank	83,686.2	80,878.3	104,030.9	109,047.7	56,856.0	108,172.3
Contingent Assets as per contra	586,676.0	619,932.8	725,212.1	755,773.5	774,080.8	846,350.6
Other Assets	308,331.6	219,014.1	283,750.5	313,735.0	351,233.6	289,220.9

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1998		1999		2000	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	68,115.8	69,869.1	72,118.3	73,504.3	81,909.5	82,534.7
Reserves	31,152.7	33,847.7	32,949.1	35,738.4	42,494.1	40,580.3
Demand Deposits	399,980.1	413,043.7	439,530.1	420,732.5	436,591.7	467,871.5
1. Scheduled Banks	9,143.4	7,183.4	6,255.4	7,655.5	8,590.5	8,970.1
2. Others	390,836.7	405,860.3	433,274.7	413,077.0	428,001.2	458,901.4
Time Deposits	665,990.1	668,814.2	682,191.6	686,955.6	715,416.6	731,059.6
1. Scheduled Banks	5,907.0	4,369.6	2,336.9	8,421.8	3,113.6	947.3
2. Others	660,083.1	664,444.6	679,854.8	678,533.8	712,303.0	730,112.3
Borrowings from	111,526.3	111,436.7	140,666.2	166,193.2	160,586.1	209,429.3
1. State Bank of Pakistan	93,344.5	97,010.7	120,790.7	126,796.8	141,615.0	149,788.2
2. Banks Abroad	5,136.3	4,010.1	6,495.8	10,399.7	12,270.8	26,290.4
3. Other Scheduled Banks	13,045.5	10,415.9	13,379.7	28,996.7	6,700.3	33,350.7
Head Office and Inter-Bank Adjustment	33,476.0	72,068.5	63,588.7	13,545.5	4,775.2	5,985.0
Contingent Liabilities as per contra	872,240.8	726,240.5	729,223.4	678,011.1	747,356.5	793,232.1
Other Liabilities	488,966.9	444,947.6	404,903.6	464,523.3	484,038.8	488,709.4
Total Liabilities / Assets	2,671,448.7	2,540,268.0	2,565,171.0	2,539,203.9	2,673,168.4	2,819,401.9
Assets						
Cash	120,484.9	122,296.3	140,332.5	187,662.3	203,646.6	122,392.4
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	23,532.1	22,307.4	21,368.2	30,207.3	39,287.5	25,121.1
3. Balances with State Bank of	81,965.3	81,650.3	97,182.1	119,777.0	146,013.0	61,053.1
4. Balances with Other Scheduled	14,987.5	18,338.6	21,782.2	37,678.0	18,346.1	36,218.2
Balances held Abroad	17,921.7	19,243.9	20,715.4	44,406.3	51,960.0	62,577.4
Bills Purchased and Discounted	49,654.9	53,903.3	50,138.1	53,312.4	56,228.6	60,149.7
Advances to	674,985.7	685,649.4	726,540.3	749,376.3	810,157.5	870,687.7
1. Scheduled Banks	5,991.7	5,414.9	5,615.9	6,463.0	12,683.4	8,130.2
2. Others	668,994.0	680,234.5	720,924.4	742,913.3	797,474.1	862,557.5
Investment in Securities and Shares	408,616.1	420,830.2	410,138.0	350,326.2	310,744.3	338,796.6
1. Federal Government Securities	123,160.4	148,712.1	144,908.7	144,552.4	147,799.3	146,963.3
2. Treasury Bills	237,265.4	228,093.9	207,313.0	145,440.4	105,761.3	139,195.0
3. Provincial Governments	2,291.2	2,111.0	2,110.2	1,869.1	1,869.1	1,869.1
4. Foreign Securities	2.6	2.6	2.6	2.6	2.6	1.5
5. Others	45,896.5	41,910.6	55,803.5	58,461.7	55,312.0	50,767.7
Bank Premises	6,359.4	6,386.1	7,264.4	26,740.5	28,234.5	28,739.3
Head Office and Inter-Bank Adjustment	146,806.0	133,910.2	71,263.0	41,447.1	46,317.7	95,516.8
Contingent Assets as per contra	872,240.8	726,240.5	729,223.4	678,011.1	747,356.5	793,232.1
Other Assets	374,379.2	371,808.1	409,555.9	407,921.7	418,522.6	447,310.0

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	83,949.5	88,575.7	97,644.4	75,936.9	76,509.6	80,312.3
Reserves	45,281.8	39,147.6	43,584.1	53,241.5	45,498.9	48,843.1
Demand Deposits	501,378.2	535,660.3	583,390.8	621,495.2	727,096.2	910,202.0
1. Scheduled Banks	6,260.2	7,136.2	4,210.4	4,733.8	9,702.0	7,463.6
2. Others	495,118.0	528,524.1	579,180.4	616,761.4	717,394.2	902,738.4
Time Deposits	781,649.7	781,767.5	842,094.7	886,944.2	966,319.0	940,453.8
1. Scheduled Banks	671.3	1,026.8	54.8	3,235.2	2,185.0	1,049.6
2. Others	780,978.4	780,740.7	842,039.9	883,709.0	964,134.0	939,404.3
Borrowings from	193,870.7	176,341.6	190,343.5	185,375.6	192,514.8	215,246.1
1. State Bank of Pakistan	141,058.9	118,760.9	138,483.6	136,366.0	141,264.1	164,624.4
2. Banks Abroad	15,735.6	15,309.5	16,972.5	19,828.0	21,806.1	22,950.2
3. Other Scheduled Banks	37,076.2	42,271.2	34,887.4	29,181.6	29,444.6	27,671.5
Head Office and Inter-Bank Adjustment	9,186.1	28,477.9	25,598.8	77,557.5	71,585.4	35,927.4
Contingent Liabilities as per contra	848,985.7	782,469.6	991,492.4	1,351,309.7	1,143,545.7	1,074,645.7
Other Liabilities	621,181.9	538,408.5	1,178,856.5	667,242.7	843,791.1	664,901.9
Total Liabilities / Assets	3,085,483.6	2,970,848.6	3,953,005.1	3,919,103.2	4,066,860.7	3,970,532.3
Assets						
Cash	215,013.8	209,201.8	201,068.9	196,695.2	242,011.3	223,425.9
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	32,220.5	27,763.9	28,789.9	31,964.8	44,992.8	34,160.1
3. Balances with State Bank of	147,330.0	143,852.3	124,436.9	124,469.2	141,210.4	144,679.8
4. Balances with Other Scheduled	35,463.3	37,585.6	47,842.1	40,261.2	55,808.2	44,586.0
Balances held Abroad	74,669.9	70,769.9	97,309.5	61,171.7	69,630.3	52,064.9
Bills Purchased and Discounted	64,582.8	62,377.8	63,278.1	60,477.3	72,971.1	73,609.9
Advances to	873,305.3	923,202.4	899,846.8	941,907.0	974,669.5	1,111,780.9
1. Scheduled Banks	9,044.1	13,165.1	14,839.3	5,712.3	4,797.8	16,032.0
2. Others	864,261.2	910,037.3	885,007.5	936,194.7	969,871.7	1,095,749.0
Investment in Securities and Shares	314,463.1	303,782.4	438,659.8	598,036.8	704,525.1	759,253.1
1. Federal Government Securities	126,147.9	138,480.8	152,431.3	181,019.0	211,294.4	233,214.1
2. Treasury Bills	125,604.9	105,093.4	221,674.3	341,029.6	404,619.0	418,329.3
3. Provincial Governments	1,869.1	1,798.0	1,796.0	1,573.4	1,332.2	180.3
4. Foreign Securities	1.5	2.4	1.5	1.5	1.5	1.5
5. Others	60,839.7	58,407.8	62,756.7	74,413.3	87,278.1	107,527.9
Bank Premises	33,432.1	25,301.0	28,211.7	25,449.0	39,669.5	38,620.0
Head Office and Inter-Bank Adjustment	82,419.3	66,121.0	149,501.5	174,677.4	318,437.6	150,107.3
Contingent Assets as per contra	848,985.7	782,469.6	991,492.4	1,351,309.1	1,143,545.7	1,074,645.7
Other Assets	578,611.7	527,622.7	1,083,636.5	509,379.8	501,400.6	487,024.6

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	80,150.2	84,835.8	98,086.4	106,250.4	121,197.6	165,858.0
Reserves	63,310.1	66,467.3	85,548.0	88,149.6	112,685.6	109,050.9
Demand Deposits	960,080.1	1,096,353.3	1,166,944.2	1,261,575.3	1,340,765.2	1,293,955.3
1. Scheduled Banks	14,354.2	10,700.0	19,168.8	17,904.5	22,308.4	22,784.9
2. Others	945,725.9	1,085,653.3	1,147,775.4	1,243,670.8	1,318,456.9	1,271,170.4
Time Deposits	1,061,452.7	1,123,515.8	1,282,871.7	1,387,998.2	1,516,967.6	1,673,230.4
1. Scheduled Banks	4,870.7	7,357.5	2,353.1	18,204.2	18,073.8	17,756.1
2. Others	1,056,581.9	1,116,158.3	1,280,518.6	1,369,794.0	1,498,893.8	1,655,474.3
Borrowings from	212,287.5	220,450.1	220,756.2	243,010.1	367,395.9	415,605.2
1. State Bank of Pakistan	173,223.0	176,864.6	189,678.6	192,710.0	200,334.1	255,828.6
2. Banks Abroad	9,265.1	14,079.0	6,323.5	3,958.7	4,244.5	4,996.2
3. Other Scheduled Banks	29,799.4	29,506.5	24,754.1	46,341.4	162,817.3	154,780.4
Head Office and Inter-Bank	41,774.5	44,021.8	78,106.2	86,269.7	47,995.5	40,020.8
Contingent Liabilities as per contra	1,201,077.1	1,379,675.0	1,453,172.9	1,572,444.6	2,317,353.6	2,608,246.5
Other Liabilities	572,697.1	653,191.6	815,663.0	850,411.5	1,125,978.0	1,100,663.4
Total Liabilities / Assets	4,192,829.3	4,668,510.7	5,201,148.6	5,596,109.4	6,950,339.0	7,406,630.5
Assets						
Cash	266,441.4	320,122.1	305,335.8	376,163.7	333,119.6	420,747.7
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	43,275.4	53,747.1	46,089.0	66,598.4	59,169.8	62,516.3
3. Balances with State Bank of	161,831.5	197,475.4	188,190.1	205,032.0	202,317.7	258,653.3
4. Balances with Other Scheduled	61,334.5	68,899.5	71,056.7	104,533.3	71,632.0	99,578.1
Balances held Abroad	60,485.6	147,028.9	117,129.4	69,954.2	94,005.9	95,886.9
Bills Purchased and Discounted	84,246.5	90,663.3	104,221.3	104,588.8	122,205.1	124,277.0
Advances to	1,254,135.8	1,542,993.3	1,704,439.2	1,944,080.4	2,123,048.1	2,363,983.2
1. Scheduled Banks	11,751.7	7,101.8	10,286.3	8,931.3	51,856.7	63,450.0
2. Others	1,242,384.1	1,535,891.5	1,694,152.9	1,935,149.1	2,071,191.4	2,300,533.2
Investment in Securities and Shares	783,336.0	614,621.4	725,646.2	727,368.3	866,618.3	764,792.1
1. Federal Government Securities	259,194.1	230,730.2	187,486.4	186,193.5	181,663.0	161,732.2
2. Treasury Bills	410,594.5	267,378.7	415,199.0	373,524.1	409,361.9	382,108.1
3. Provincial Governments	75.1	75.1	75.1	75.1	75.1	75.1
4. Foreign Securities	1.5	1.5	1.5	1.5	1.5	1.5
5. Others	113,470.8	116,435.9	122,884.0	167,574.1	275,516.8	220,875.2
Bank Premises	49,089.9	51,383.2	61,608.4	65,286.3	78,862.0	111,553.1
Head Office and Inter-Bank	77,697.1	47,619.4	20,187.9	94,099.2	81,519.8	81,999.4
Contingent Assets as per contra	1,201,077.1	1,379,675.0	1,453,172.9	1,572,444.6	2,317,353.6	2,608,246.5
Other Assets	416,319.8	474,404.1	709,407.5	642,123.9	933,606.6	835,144.6

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	206,116.7	237,896.4	255,542.0	278,012.4	341,741.2	345,150.6
Reserves	143,720.4	137,655.3	154,518.2	197,285.0	226,247.2	292,706.5
Demand Deposits	1,507,255.2	1,634,081.2	1,681,986.5	1,642,811.1	1,607,774.6	1,967,682.4
1. Scheduled Banks	27,922.5	26,634.6	32,237.8	39,546.0	37,872.4	46,205.5
2. Others	1,479,332.7	1,607,446.6	1,649,748.7	1,603,265.1	1,569,902.2	1,921,476.9
Time Deposits	1,907,015.4	1,944,631.2	2,180,193.0	2,202,071.5	2,593,261.5	2,447,642.0
1. Scheduled Banks	13,796.6	17,582.0	17,780.8	13,847.2	25,560.0	16,457.2
2. Others	1,893,218.8	1,927,049.2	2,162,412.2	2,188,224.3	2,567,701.5	2,431,184.8
Borrowings from	487,553.8	409,618.1	329,542.3	373,667.1	470,217.8	655,818.2
1. State Bank of Pakistan	268,908.1	241,778.7	216,494.5	254,895.7	290,600.2	442,347.2
2. Banks Abroad	7,116.2	20,075.2	6,897.2	10,458.4	8,859.5	32,914.1
3. Other Scheduled Banks	211,529.5	147,764.2	106,150.6	108,313.0	170,758.1	180,556.9
Head Office and Inter-Bank Adjustment	20,478.1	14,010.8	66,703.4	601,648.1	99,305.2	1,058,005.1
Contingent Liabilities as per contra	3,075,742.0	3,505,919.4	3,071,938.9	2,828,730.2	2,943,691.2	2,791,735.7
Other Liabilities	1,396,018.4	1,389,486.5	1,120,945.9	1,253,727.8	1,153,890.9	1,522,858.4
Total Liabilities / Assets	8,743,900.0	9,273,298.9	8,861,370.2	9,377,953.2	9,436,129.6	11,081,598.9
Assets						
Cash	521,411.0	414,484.9	549,296.5	431,225.3	462,874.1	469,537.4
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	70,451.6	77,831.2	76,352.0	98,729.0	88,762.8	91,556.3
3. Balances with State Bank of	306,023.1	276,735.4	421,757.5	237,583.8	266,611.2	290,256.1
4. Balances with Other Scheduled	144,936.3	59,918.3	51,187.0	94,912.5	107,500.1	87,725.0
Balances held Abroad	171,112.2	112,478.5	159,548.8	122,247.0	150,648.1	177,121.7
Bills Purchased and Discounted	125,281.5	107,394.1	122,545.0	138,661.1	143,376.5	151,275.9
Advances to	2,470,902.1	2,671,834.8	2,873,791.8	3,088,175.4	3,122,103.9	3,251,770.8
1. Scheduled Banks	94,719.8	58,629.9	58,153.6	31,781.4	41,757.6	59,879.5
2. Others	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0	3,080,346.3	3,191,891.3
Investment in Securities and Shares	1,107,829.4	1,204,558.6	1,036,735.7	1,020,989.7	1,359,192.7	1,719,695.6
1. Federal Government Securities	169,333.2	181,854.6	182,170.9	161,177.2	197,658.5	192,836.6
2. Treasury Bills	657,161.3	718,520.9	559,397.6	541,289.1	748,731.4	986,725.6
3. Provincial Governments	75.1	75.1	75.1	75.1	75.1	-
4. Foreign Securities	1.5	1.5	1.5	1.5	1.5	1,954.1
5. Others	281,258.3	304,106.5	295,090.6	318,446.8	412,726.2	538,179.3
Bank Premises	106,304.1	123,611.4	148,493.4	147,456.2	189,341.9	147,025.9
Head Office and Inter-Bank Adjustment	271,596.1	248,987.3	25,739.2	61,330.1	55,600.1	54,498.2
Contingent Assets as per contra	3,075,742.0	3,505,919.4	3,071,938.9	2,828,730.3	2,943,691.2	2,791,735.7
Other Assets	893,721.6	884,029.9	873,280.9	1,539,138.0	1,009,301.1	2,318,937.7

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)			
	2010		2011	
	Jun.	Dec.	Jun.	Dec.
Liabilities				
Capital	380,782.8	394,151.1	390,234.1	479,214.1
Reserves	265,124.0	281,610.0	316,748.9	301,070.0
Demand Deposits	2,135,162.1	2,244,483.7	2,600,985.9	2,741,791.2
1. Scheduled Banks	57,624.8	49,912.3	64,477.5	112,996.7
2. Others	2,077,537.3	2,194,571.4	2,536,508.4	2,628,794.4
Time Deposits	2,629,614.8	2,806,655.8	2,962,349.4	3,077,140.6
1. Scheduled Banks	14,035.0	17,311.7	9,542.7	17,679.1
2. Others	2,615,579.8	2,789,344.1	2,952,806.7	3,059,461.5
Borrowings from	542,593.3	537,556.5	535,520.0	662,826.9
1. State Bank of Pakistan	334,012.7	367,362.9	365,034.4	516,154.1
2. Banks Abroad	5,841.2	10,571.9	12,175.9	18,103.7
3. Other Scheduled Banks	202,739.4	159,621.7	158,309.7	128,569.1
Head Office and Inter-Bank Adjustment	66,520.4	47,286.3	49,673.3	194,631.1
Contingent Liabilities as per contra	2,745,971.7	2,952,493.5	2,925,935.0	3,338,830.5
Other Liabilities	1,923,029.6	2,440,583.0	1,997,144.2	2,155,631.2
Total Liabilities / Assets	10,688,798.7	11,704,819.9	11,778,590.8	12,951,135.6
Assets				
Cash	493,148.3	531,006.7	571,556.9	623,759.7
1. Gold	-	-	-	-
2. Notes, Coins and Silver	100,029.2	103,012.7	119,123.9	126,072.2
3. Balances with State Bank of Pakistan	288,525.9	326,048.1	341,735.8	368,991.1
4. Balances with Other Scheduled Banks	104,593.2	101,945.9	110,697.2	128,696.4
Balances held Abroad	124,043.3	125,011.9	115,519.8	126,936.1
Bills Purchased and Discounted	163,113.4	185,076.6	188,779.4	175,019.5
Advances to	3,262,088.2	3,368,243.3	3,377,231.1	3,362,417.2
1. Scheduled Banks	87,624.8	61,881.1	66,409.1	52,224.7
2. Others	3,174,463.4	3,306,362.2	3,310,822.0	3,310,192.5
Investment in Securities and Shares	1,949,440.5	2,207,914.4	2,654,112.5	3,075,526.3
1. Federal Government Securities	208,318.5	206,292.0	260,886.2	457,495.2
2. Treasury Bills	1,119,504.0	1,266,001.8	1,572,278.4	1,932,569.3
3. Provincial Governments Securities	-	-	-	-
4. Foreign Securities	77,314.9	51,883.1	62,564.9	68,147.3
5. Others	544,303.1	683,737.5	758,383.0	617,314.5
Bank Premises	171,649.0	171,407.2	161,190.7	167,284.8
Head Office and Inter-Bank Adjustment	208,987.6	485,515.7	147,331.4	284,858.2
Contingent Assets as per contra	2,745,971.7	2,952,493.5	2,925,935.0	3,338,830.5
Other Assets	1,570,356.7	1,678,150.6	1,636,934.0	1,796,503.3

4.14 Scheduled Banks' Liabilities and Assets

(Million Rupees)

Liabilities/Assets	2012		2013	
	Jun.	Dec.	Jun.	Dec.
Liabilities				
Capital	485,296.5	490,236.3	494,484.6	495,144.4
Reserves	298,588.3	327,524.1	328,627.7	364,036.8
Demand Deposits	3,069,780.2	3,354,550.8	3,751,938.4	3,934,785.9
1. Scheduled Banks	93,530.4	89,184.6	77,782.4	102,671.2
2. Others	2,976,249.9	3,265,366.3	3,674,156.0	3,832,114.6
Time Deposits	3,247,640.5	3,382,095.5	3,472,424.5	3,768,766.3
1. Scheduled Banks	4,517.4	14,876.5	12,172.3	17,855.7
2. Others	3,243,123.1	3,367,219.0	3,460,252.2	3,750,910.5
Borrowings from	487,155.6	1,009,270.0	765,081.3	651,054.8
1. State Bank of Pakistan	382,500.8	898,410.4	487,010.9	406,801.6
2. Banks Abroad	20,074.4	21,276.0	42,987.6	49,729.1
3. Other Scheduled Banks	84,580.4	89,583.7	235,082.8	194,524.1
Head Office and Inter-Bank Adjustment	79,589.6	117,918.1	67,154.8	136,191.7
Contingent Liabilities as per contra	2,873,008.1	4,845,232.9	2,921,203.0	3,740,296.3
Other Liabilities	2,390,701.8	2,501,374.7	4,285,201.8	2,403,186.5
Total Liabilities / Assets	12,931,760.6	16,028,202.5	16,086,116.1	15,493,462.6
Assets				
Cash	639,771.2	736,289.4	740,751.1	807,961.8
1. Gold	-	-	-	-
2. Notes, Coins and Silver	129,080.6	156,136.0	129,639.1	160,925.4
3. Balances with State Bank of Pakistan	394,845.5	451,683.8	489,678.2	490,116.6
4. Balances with Other Scheduled Banks	115,845.1	128,469.6	121,433.8	156,919.8
Balances held Abroad	117,694.9	173,900.6	102,963.2	183,420.5
Bills Purchased and Discounted	196,877.8	196,866.5	1,791,629.4	217,615.0
Advances to	3,597,714.3	3,746,479.6	3,739,937.4	4,066,519.8
1. Scheduled Banks	67,709.9	57,943.4	75,455.2	70,775.9
2. Others	3,530,004.4	3,688,536.3	3,664,482.2	3,995,743.9
Investment in Securities and Shares	3,273,388.4	3,990,768.5	4,213,708.4	4,279,084.1
1. Federal Government Securities	493,252.4	622,729.9	720,936.0	743,493.0
2. Treasury Bills	1,916,027.9	2,519,713.8	2,604,250.2	2,713,794.6
3. Provincial Governments Securities	-	-	-	-
4. Foreign Securities	76,298.8	91,605.3	103,017.1	104,789.2
5. Others	787,809.3	756,719.4	785,505.1	717,007.3
Bank Premises	169,010.4	178,619.3	182,822.4	154,579.7
Head Office and Inter-Bank Adjustment	223,177.0	344,691.6	150,832.3	144,076.1
Contingent Assets as per contra	2,873,008.1	4,845,232.9	2,921,203.0	3,740,296.3
Other Assets	1,841,118.4	1,815,354.1	2,242,269.0	1,899,909.4

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)			
	2014		2015	
	Jun.	Dec.	Jun.	Dec.
Liabilities				
Capital	505,747.2	505,876.0	501,119.9	540,096.2
Reserves	381,542.0	463,359.4	615,757.0	641,746.7
Demand Deposits	4,466,637.9	4,504,968.9	5,172,476.2	5,093,745.0
1. Scheduled Banks	91,218.2	98,803.1	100,097.7	130,265.0
2. Others	4,375,419.7	4,406,165.8	5,072,378.6	4,963,480.0
Time Deposits	3,686,782.7	4,007,387.0	4,095,938.6	4,471,553.0
1. Scheduled Banks	10,637.4	10,199.9	15,308.1	25,153.3
2. Others	3,676,145.2	3,997,187.1	4,080,630.5	4,446,399.7
Borrowings from	651,725.4	1,004,854.1	1,270,882.4	1,671,566.8
1. State Bank of Pakistan	300,724.0	640,774.4	917,993.5	1,412,514.5
2. Banks Abroad	53,492.3	78,326.8	107,372.1	129,203.3
3. Other Scheduled Banks	297,509.1	285,753.0	245,516.8	129,849.0
Head Office and Inter-Bank Adjustment	112,117.6	133,203.2	169,715.1	262,859.0
Contingent Liabilities as per contra	3,143,416.0	3,810,594.3	4,193,278.7	4,196,427.7
Other Liabilities	3,571,160.9	3,286,848.8	3,115,490.3	3,435,634.1
Total Liabilities / Assets	16,519,129.8	17,717,091.8	19,134,658.2	20,313,628.4
Assets				
Cash	851,744.2	742,013.9	937,644.7	813,373.2
1. Gold	-	-	-	-
2. Notes, Coins and Silver	163,766.0	165,758.7	187,997.8	190,966.5
3. Balances with State Bank of Pakistan	525,276.6	316,856.2	405,453.1	415,475.4
4. Balances with Other Scheduled Banks	162,701.7	259,399.0	344,193.8	206,931.3
Balances held Abroad	202,003.6	194,060.3	186,453.2	226,193.8
Bills Purchased and Discounted	224,002.9	223,108.6	201,422.5	171,840.1
Advances to	4,211,236.8	4,473,778.5	4,643,595.7	4,922,944.9
1. Scheduled Banks	78,261.5	61,359.1	139,739.8	178,894.1
2. Others	4,132,975.4	4,412,419.5	4,503,855.8	4,744,050.8
Investment in Securities and Shares	4,490,304.3	5,191,601.1	6,011,774.8	6,752,158.1
1. Federal Government Securities	2,125,727.2	2,640,857.0	3,017,006.1	3,377,903.4
2. Treasury Bills	1,547,276.3	1,728,730.5	2,164,377.3	2,537,577.9
3. Provincial Governments Securities	-	-	-	-
4. Foreign Securities	140,184.4	97,653.5	104,955.0	99,727.8
5. Others	677,116.4	724,360.1	725,436.4	736,949.0
Bank Premises	214,081.1	201,254.3	238,727.9	244,496.3
Head Office and Inter-Bank Adjustment	734,753.5	629,373.4	615,872.8	933,679.9
Contingent Assets as per contra	3,143,416.0	3,810,594.3	4,193,278.7	4,196,427.7
Other Assets	2,447,587.3	2,251,307.2	2,105,887.8	2,052,514.4

Source: Statistics & Data Warehouse Department, SBP

4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1953		1954		1955		1956	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1 Agriculture, Forestry, Hunting & Fishing	94.8	17.6	37.2	14.4	12.3	15.7	12.4	18.0
2 Mining & Quarrying	0.3	0.1	-	2.9	2.7	11.7	13.1	5.0
3 Manufacturing	82.4	70.9	111.0	118.7	175.7	198.2	266.5	268.2
4 Construction	7.9	10.0	15.8	23.8	26.5	23.0	17.6	13.0
5 Electricity, Gas, Water & Sanitary Services	1.1	1.0	1.3	4.2	15.3	23.8	4.1	3.4
6 Commerce	217.0	417.7	396.8	529.6	377.8	577.5	422.6	651.1
7 Transport, Storage & Communication	12.3	12.9	11.8	11.9	15.3	8.8	7.8	6.5
8 Services	67.5	59.4	43.4	17.1	75.1	43.9	15.7	19.1
9 Employees & activities not adequately described	31.3	19.3	20.3	22.3	22.3	22.8	21.6	18.6
Total	514.7	609.0	637.5	744.9	722.9	925.4	781.4	1,002.9

(Million Rupees)

Economic Group	1957		1958		1959
	Jun.	Dec.	Jun.	Dec.	Jun.
1 Agriculture, Forestry, Hunting & Fishing	10.2	17.7	21.8	49.5	38.8
2 Mining & Quarrying	6.0	5.3	1.0	3.5	7.7
3 Manufacturing	308.1	311.6	395.9	450.9	386.1
4 Construction	8.9	11.3	17.1	14.4	20.3
5 Electricity, Gas, Water & Sanitary Services	4.5	4.5	4.1	5.0	4.3
6 Commerce	580.4	646.2	480.9	542.1	379.0
7 Transport, Storage & Communication	8.4	9.5	17.7	9.5	13.7
8 Services	29.3	18.1	23.3	98.0	151.7
9 Employees & activities not adequately described	19.6	35.2	97.4	51.4	98.7
Total	975.5	1,059.3	1,059.1	1,224.2	1,100.4

4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1959		1960		1961		1962	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
1. Agriculture, Forestry, Hunting & Fishing	64.7	42.8	104.9	120.0	182.9	208.1	208.4	
2. Mining And Quarrying	10.1	15.2	14.6	14.2	15.4	12.5	16.3	
3. Manufacturing:	451.0	554.0	604.3	618.3	768.3	895.3	1,046.1	
i Food Industries	30.7	41.4	28.1	46.2	41.4	54.7	60.8	
ii Beverage Industries	5.4	0.1	9.2	7.0	8.5	5.8	13.6	
iii Tobacco	12.1	3.8	4.2	4.2	14.0	8.5	21.5	
iv Textile	167.3	206.2	232.6	234.2	338.1	387.3	459.4	
v. Footwear, Other Wearing Apparel and Made Up Textile Goods	22.9	26.8	27.1	13.7	7.6	8.2	10.6	
vi Wood and Cork Except Furniture	0.6	0.9	1.3	1.4	2.1	2.7	4.3	
vii Furniture and Fixture	0.8	0.7	0.5	0.5	1.0	2.0	1.0	
viii Paper And Paper Products	1.8	17.6	13.0	9.7	6.4	6.2	3.5	
ix Printing Publishing and Allied Industries	4.1	4.6	5.4	5.3	6.2	7.9	9.1	
x Leather Products Except Footwear	6.2	9.0	9.5	10.1	12.7	15.1	16.5	
xi Rubber Products	4.9	6.6	10.9	10.3	9.6	10.3	14.1	
xii Chemicals and Chemical Products	18.1	14.4	24.4	25.8	34.3	40.7	46.0	
xiii Petroleum and Coal Products	-	0.1	0.1	0.7	0.9	8.6	3.7	
xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	1.9	5.1	6.1	6.5	5.6	7.6	1.5	
xv Basic Metal Industries	2.0	4.5	6.8	10.1	8.8	14.5	23.6	
xvi Metal Products Except Machinery and Transport Equipment	19.6	36.6	55.2	60.7	71.9	51.7	65.6	
xvii Machinery Except Electrical Machinery	20.6	11.5	14.0	5.1	5.1	4.2	30.3	
xviii Electrical Machinery, Apparatus, Appliances and Supplies	7.1	10.6	13.0	10.2	15.6	15.2	18.2	
xix Transport Equipment	26.0	25.6	12.1	10.3	20.2	29.4	25.8	
xx Miscellaneous Industries	98.9	127.9	130.9	146.0	158.6	214.9	217.0	
4. Construction	14.7	15.5	14.7	11.1	8.4	73.3	103.9	
5. Electricity, Gas, Water & Sanitary Services	3.8	2.6	6.0	53.6	31.5	18.5	30.7	
6. Commerce:	690.8	624.6	786.9	771.6	942.4	827.7	1,252.6	
i Wholesale and Retail Trade	538.6	467.2	652.6	553.3	748.7	721.5	1,172.1	
ii Banks And Other Financial Institution	145.0	151.6	126.4	210.7	179.2	98.7	71.9	
iii Insurance	0.7	0.6	0.7	0.4	0.7	0.1	0.2	
iv Real Estate	6.5	5.1	7.2	7.1	13.8	7.4	8.4	
7. Transport, Storage & Communication	12.1	15.2	34.6	27.7	48.0	51.0	58.6	
8. Services:	77.0	77.8	158.3	154.5	201.4	272.2	205.8	
i Government	42.1	33.1	106.6	91.1	125.4	133.6	37.6	
ii Community and Business	25.4	34.0	38.5	44.8	50.8	87.4	131.7	
iii Recreation	0.8	1.9	1.7	1.5	1.9	2.3	2.7	
iv Personal	8.6	8.9	11.4	17.1	23.3	49.0	33.8	
9. Employees & activities not adequately described	78.9	97.3	72.8	149.5	188.4	234.1	67.0	
Total	1,403.1	1,445.0	1,797.1	1,920.5	2,386.7	2,592.7	2,989.4	

4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1963		1964		1965	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Agriculture, Forestry, Hunting & Fishing	232.7	329.8	320.8	415.1	384.6	358.1
2. Mining And Quarrying	11.6	7.6	21.7	26.0	23.2	29.7
3. Manufacturing:	1,236.5	1,458.5	1,542.3	1,959.9	2,290.8	2,424.7
i Food Industries	110.5	110.0	92.1	106.8	154.5	133.7
ii Beverage Industries	14.1	10.7	12.6	13.7	13.6	13.5
iii Tobacco	13.9	19.7	18.0	15.6	12.6	17.9
iv Textile	508.1	667.0	695.0	876.9	939.7	1,123.8
v. Footwear, Other Wearing Apparel and Made Up Textile Goods	15.0	12.9	25.9	23.2	26.3	36.0
vi Wood and Cork Except Furniture	2.3	3.1	4.5	4.1	6.3	5.7
vii Furniture and Fixture	0.8	1.4	1.2	2.0	3.1	5.4
viii Paper And Paper Products	21.1	10.9	10.2	8.1	19.8	19.8
ix Printing Publishing and Allied Industries	12.5	21.9	28.1	53.6	26.7	35.9
x Leather Products Except Footwear	18.6	18.9	26.8	25.4	30.4	31.9
xi Rubber Products	12.8	12.4	18.1	24.3	27.8	26.4
xii Chemicals and Chemical Products	54.9	62.9	76.0	89.3	115.9	100.6
xiii Petroleum and Coal Products	7.5	5.8	6.6	7.1	5.1	1.8
xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	8.4	4.3	10.3	8.4	19.9	24.1
xv Basic Metal Industries	19.2	13.5	17.2	22.3	21.1	14.8
xvi Metal Products Except Machinery and Transport Equipment	79.4	126.3	120.9	136.6	208.1	226.0
xvii Machinery Except Electrical Machinery	36.9	45.7	45.4	62.7	85.1	34.0
xviii Electrical Machinery, Apparatus, Appliances and Supplies	36.6	45.2	53.1	68.8	86.9	77.5
xix Transport Equipment	31.5	28.9	30.5	34.5	56.8	53.9
xx Miscellaneous Industries	232.4	237.0	249.8	376.7	431.1	442.1
4. Construction	90.5	87.2	91.9	112.8	111.2	120.7
5. Electricity, Gas, Water & Sanitary Services	7.3	17.5	14.4	57.8	17.6	29.3
6. Commerce:	1,315.7	1,418.6	1,666.1	2,145.0	2,191.1	2,450.2
i Wholesale and Retail Trade	1,228.6	1,320.6	1,569.4	2,060.3	2,117.7	2,306.1
ii Banks And Other Financial Institution	74.6	81.1	79.8	55.3	47.7	102.8
iii Insurance	0.9	0.4	1.2	4.2	1.2	4.1
iv Real Estate	11.5	16.4	15.7	25.2	24.6	37.3
7. Transport, Storage & Communication	76.3	69.1	113.0	113.5	171.3	110.6
8. Services:	257.6	313.7	340.7	420.6	447.1	429.7
i Government	79.0	51.6	100.4	92.9	118.2	69.2
ii Community and Business	109.7	207.1	163.5	242.8	219.4	253.4
iii Recreation	3.2	11.5	14.3	15.1	17.5	22.6
iv Personal	65.7	43.6	62.5	69.8	92.1	84.5
9. Employees & activities not adequately described	79.9	163.6	231.1	229.4	264.8	282.8
Total	3,308.0	3,865.5	4,342.0	5,479.9	5,901.7	6,235.8

4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1966		1967		1968	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Agriculture, Forestry, Hunting & Fishing	490.1	460.9	545.5	600.1	748.2	723.3
2. Mining And Quarrying	27.7	43.9	43.9	56.6	31.7	41.2
3. Manufacturing:	2,415.3	3,237.7	3,484.5	3,650.4	3,627.4	3,871.6
i Food Industries	222.3	153.2	255.7	186.9	202.1	225.3
ii Beverage Industries	16.4	20.5	23.3	24.0	23.1	24.7
iii Tobacco	22.6	55.9	34.0	108.6	96.1	113.0
iv Textile	1,057.2	1,615.4	1,578.3	1,822.2	1,738.9	1,827.0
v. Footwear, Other Wearing Apparel and Made Up Textile Goods	31.4	35.2	29.3	33.4	30.3	32.2
vi Wood and Cork Except Furniture	6.1	10.6	9.1	7.5	8.0	8.7
vii Furniture and Fixture	6.6	9.5	7.1	8.3	6.0	6.2
viii Paper And Paper Products	21.9	26.3	39.1	50.9	54.7	59.9
ix Printing Publishing and Allied Industries	39.7	49.5	63.0	66.9	57.3	59.5
x Leather Products Except Footwear	31.9	38.0	41.3	46.8	47.5	46.2
xi Rubber Products	20.0	24.3	47.7	25.8	40.6	40.1
xii Chemicals and Chemical Products	112.2	142.9	261.9	235.1	282.2	284.7
xiii Petroleum and Coal Products	6.2	43.2	39.1	43.8	50.1	46.2
xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	29.4	21.5	31.1	24.0	29.0	24.3
xv Basic Metal Industries	9.3	18.5	26.5	20.9	23.1	30.5
xvi Metal Products Except Machinery and Transport Equipment	176.4	171.1	187.2	183.5	195.4	223.2
xvii Machinery Except Electrical Machinery	37.7	42.4	48.9	44.6	40.4	41.8
xviii Electrical Machinery, Apparatus, Appliances and Supplies	73.9	89.9	62.6	84.6	98.9	108.6
xix Transport Equipment	42.4	101.7	87.8	114.8	117.0	116.5
xx Miscellaneous Industries	451.7	568.2	611.6	517.7	486.6	552.8
4. Construction	126.5	142.7	153.0	148.9	161.8	199.7
5. Electricity, Gas, Water & Sanitary Services	25.6	32.9	39.8	74.8	134.7	53.6
6. Commerce:	2,277.5	2,944.8	2,811.9	3,054.4	3,387.5	3,937.6
i Wholesale and Retail Trade	2,062.0	2,704.8	2,545.2	2,808.8	3,125.7	3,828.0
ii Banks And Other Financial Institution	175.1	194.3	212.4	200.3	205.2	51.3
iii Insurance	3.6	2.4	4.3	4.0	8.9	7.3
iv Real Estate	36.9	43.4	49.9	41.4	47.7	51.0
7. Transport, Storage & Communication	167.4	160.0	154.0	189.2	200.3	193.1
8. Services:	422.1	486.5	602.8	592.8	683.3	660.1
i Government	83.5	79.8	127.8	119.2	175.7	129.3
ii Community and Business	225.4	274.9	307.6	298.1	334.4	343.4
iii Recreation	29.1	26.9	34.9	35.1	42.8	45.7
iv Personal	84.1	104.9	132.5	140.4	130.3	141.8
9. Employees & activities not adequately described	364.8	347.8	372.4	349.4	437.5	386.7
Total	6,316.6	7,857.2	8,207.8	8,716.5	9,412.2	10,067.0

4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1969		1970		1971	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Agriculture, Forestry, Hunting & Fishing	872.7	905.8	1,022.3	981.5	1,150.9	1,065.4
2. Mining And Quarrying	52.5	49.1	46.6	45.7	62.9	57.3
3. Manufacturing:	3,794.7	4,196.2	4,603.1	5,208.1	5,175.8	5,376.6
i Food Industries	261.2	296.2	472.2	378.9	464.3	376.6
ii Beverage Industries	28.6	25.3	30.3	20.5	20.6	29.5
iii Tobacco	70.9	79.6	80.4	90.5	104.6	116.9
iv Textile	1,639.2	1,934.2	1,909.8	2,508.8	2,373.3	2,546.1
v. Footwear, Other Wearing Apparel and Made Up Textile Goods	38.1	45.4	43.4	41.4	45.8	63.1
vi Wood and Cork Except Furniture	8.8	42.7	41.2	38.7	43.3	51.1
vii Furniture and Fixture	6.1	5.5	5.4	11.6	14.1	11.5
viii Paper And Paper Products	54.3	69.9	77.9	106.4	115.6	91.4
ix Printing Publishing and Allied Industries	57.5	62.4	66.4	73.1	76.5	76.7
x Leather Products Except Footwear	55.9	51.9	54.2	58.3	49.4	51.6
xi Rubber Products	40.2	43.4	50.8	57.6	48.4	46.2
xii Chemicals and Chemical Products	267.1	293.2	378.8	422.1	398.6	425.5
xiii Petroleum and Coal Products	42.1	56.8	47.0	47.3	35.4	53.4
xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	27.2	26.7	27.5	29.3	19.8	18.4
xv Basic Metal Industries	39.1	33.6	31.4	38.7	46.1	33.0
xvi Metal Products Except Machinery and Transport Equipment	254.6	187.7	154.8	174.6	186.2	183.3
xvii Machinery Except Electrical Machinery	46.7	50.1	51.5	36.0	21.9	30.1
xviii Electrical Machinery, Apparatus, Appliances and Supplies	111.1	103.1	120.0	124.6	129.8	116.9
xix Transport Equipment	131.1	114.3	132.8	110.5	108.2	112.7
xx Miscellaneous Industries	614.9	674.0	827.3	839.0	873.9	942.6
4. Construction	194.5	201.7	146.7	178.9	143.5	136.3
5. Electricity, Gas, Water & Sanitary Services	30.2	54.7	69.3	67.8	83.8	78.0
6. Commerce:	3,135.5	3,434.2	3,266.7	3,589.2	3,348.2	3,137.3
i Wholesale and Retail Trade	2,960.4	3,267.2	3,059.3	3,379.8	3,170.0	2,960.7
ii Banks And Other Financial Institution	105.8	97.3	117.3	83.2	92.4	89.4
iii Insurance	17.3	17.6	18.0	6.4	20.5	16.4
iv Real Estate	52.0	52.1	72.1	119.8	65.3	70.8
7. Transport, Storage & Communication	265.0	271.7	272.1	293.4	266.5	263.9
8. Services:	703.3	826.9	757.6	876.5	821.5	847.1
i Government	183.2	261.1	221.4	266.8	260.5	242.3
ii Community and Business	341.9	363.0	297.4	319.7	293.0	326.0
iii Recreation	41.2	41.3	46.4	53.2	51.1	55.0
iv Personal	137.1	161.5	192.5	236.8	216.9	223.8
9. Employees & activities not adequately described	411.2	443.0	470.0	492.6	526.0	484.8
Total	9,459.6	10,383.3	10,654.6	11,733.6	11,579.1	11,446.8

4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

		(Million Rupees)					
Economic Group		1972		1973		1974	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1.	Agriculture, Forestry, Hunting & Fishing	1,156.8	1,253.6	1,377.3	1,807.3	2,227.0	2,055.4
2.	Mining And Quarrying	62.5	47.8	58.3	65.7	122.1	166.2
3.	Manufacturing:	6,124.3	6,749.9	6,971.4	8,117.9	8,380.6	8,352.3
	i Food Industries	395.1	575.4	468.1	497.1	489.0	438.5
	ii Beverage Industries	36.7	34.6	32.7	47.2	26.9	40.1
	iii Tobacco	117.5	134.8	131.8	170.7	181.8	183.4
	iv Textile	2,905.2	3,276.5	3,292.6	3,990.6	4,119.1	3,724.0
	v. Footwear, Other Wearing Apparel and Made Up Textile Goods	58.4	67.3	94.8	109.6	129.1	116.6
	vi Wood and Cork Except Furniture	62.1	24.0	27.9	31.5	43.2	20.0
	vii Furniture and Fixture	13.7	22.0	16.7	16.6	31.8	22.7
	viii Paper And Paper Products	124.1	117.5	138.6	143.6	144.9	113.7
	ix Printing Publishing and Allied Industries	96.8	101.2	109.1	119.2	119.2	131.2
	x Leather Products Except Footwear	64.3	88.8	80.2	89.8	94.1	96.7
	xi Rubber Products	42.8	50.3	53.0	71.8	73.6	53.6
	xii Chemicals and Chemical Products	449.6	489.9	620.0	653.0	641.3	632.1
	xiii Petroleum and Coal Products	64.7	58.4	72.9	83.7	91.4	110.1
	xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	18.1	18.2	31.4	27.3	27.5	20.1
	xv Basic Metal Industries	36.6	46.6	100.0	107.9	141.8	90.0
	xvi Metal Products Except Machinery and Transport Equipment	231.3	261.1	267.9	240.4	239.2	199.0
	xvii Machinery Except Electrical Machinery	74.7	70.1	95.8	135.7	173.2	262.8
	xviii Electrical Machinery, Apparatus, Appliances and Supplies	159.7	149.5	146.2	149.0	165.6	160.0
	xix Transport Equipment	115.4	134.2	167.1	193.4	294.4	428.4
	xx Miscellaneous Industries	1,057.4	1,029.2	1,024.4	1,239.4	1,153.4	1,509.1
4.	Construction	149.9	160.9	180.3	196.0	208.9	214.1
5.	Electricity, Gas, Water & Sanitary Services	68.6	48.4	30.4	35.8	31.1	54.2
6.	Commerce:	3,182.8	3,802.9	3,886.6	4,819.4	5,488.4	5,008.5
	i Wholesale and Retail Trade	2,981.0	3,636.7	3,681.7	4,615.7	5,278.0	4,810.3
	ii Banks And Other Financial Institution	86.1	87.4	125.9	125.0	136.6	120.6
	iii Insurance	13.2	12.4	9.3	4.1	2.8	2.6
	iv Real Estate	102.5	66.4	69.7	74.7	70.9	75.0
7.	Transport, Storage & Communication	305.5	389.4	364.5	349.6	464.9	322.7
8.	Services:	924.8	876.6	993.9	1,073.8	1,269.7	1,599.9
	i Government	220.1	251.4	283.6	330.7	523.5	1,034.6
	ii Community and Business	358.8	332.9	381.4	395.2	410.3	263.5
	iii Recreation	59.2	58.5	66.5	70.9	63.7	47.7
	iv Personal	286.7	233.9	262.5	277.0	272.2	254.1
9.	Employees & activities not adequately described	457.6	664.6	734.8	873.0	986.8	932.8
Total		12,432.8	13,994.1	14,597.5	17,338.4	19,179.4	18,706.2

4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1975		1976		1977		1978
	Jun.	Dec.	Jun.	Dec.	Jun	Dec.	Jun.
1. Agriculture, Forestry, Hunting & Fishing	2,322.9	2,965.3	3,755.2	4,536.7	4,632.5	4,280.0	4,635.8
2. Mining And Quarrying	201.3	225.3	189.6	254.3	381.9	283.1	252.1
3. Manufacturing:	8,519.0	10,155.4	10,131.3	12,732.4	12,576.9	14,314.2	13,515.6
i Food Industries	480.2	544.6	576.5	1,267.1	1,272.2	1,258.5	1,177.9
ii Beverage Industries	60.1	59.6	61.5	109.3	99.2	128.8	124.1
iii Tobacco	158.0	223.1	152.8	235.0	204.7	332.0	216.8
iv Textile	3,400.6	4,224.1	4,118.5	5,135.2	5,227.0	6,045.1	5,349.5
v. Footwear, Other Wearing Apparel and Made Up Textile Goods	138.5	171.3	162.4	169.5	194.6	207.5	201.2
vi Wood and Cork Except Furniture	15.2	20.0	35.2	28.1	25.3	36.8	50.0
vii Furniture and Fixture	10.7	13.9	12.4	15.3	15.7	30.5	34.5
viii Paper And Paper Products	125.7	141.3	124.7	144.9	127.7	133.8	119.8
ix Printing Publishing and Allied Industries	128.1	216.8	176.8	142.4	135.6	298.0	141.9
x Leather Products Except Footwear	112.9	122.0	129.4	188.0	197.8	214.4	194.1
xi Rubber Products	64.4	66.5	101.4	104.5	68.7	116.0	112.1
xii Chemicals and Chemical Products	903.6	942.7	1,021.8	1,041.4	939.1	919.9	1,291.3
xiii Petroleum and Coal Products	145.9	71.3	305.7	296.1	175.6	317.8	291.3
xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	24.1	58.5	44.4	67.3	81.1	39.6	87.8
xv Basic Metal Industries	80.3	217.2	226.4	279.2	188.3	322.9	345.5
xvi Metal Products Except Machinery and Transport Equipment	333.0	279.8	244.5	293.9	493.2	275.1	238.4
xvii Machinery Except Electrical Machinery	258.0	385.9	388.3	549.0	475.1	572.0	450.5
xviii Electrical Machinery, Apparatus, Appliances and Supplies	134.6	148.6	192.9	232.3	222.2	266.0	367.9
xix Transport Equipment	475.1	539.3	552.9	668.1	701.0	633.4	595.6
xx Miscellaneous Industries	1,469.9	1,709.0	1,502.7	1,766.1	1,732.7	2,166.2	2,125.4
4. Construction	333.7	382.2	468.5	588.9	698.7	1,189.1	912.2
5. Electricity, Gas, Water & Sanitary Services	126.9	193.5	141.8	174.1	101.3	178.1	191.0
6. Commerce:	6,348.8	5,848.8	5,854.6	6,540.9	6,146.1	7,188.1	7,889.1
i Wholesale and Retail Trade	5,867.8	5,480.5	5,486.8	6,045.2	5,723.4	6,724.4	7,357.0
ii Banks And Other Financial Institution	358.9	223.8	236.1	295.2	209.2	233.7	292.0
iii Insurance	1.6	1.5	3.2	2.0	7.8	5.6	6.8
iv Real Estate	120.6	143.0	128.5	198.6	205.8	224.4	233.2
7. Transport, Storage & Communication	248.5	296.1	299.6	309.0	391.4	352.6	358.7
8. Services:	1,801.6	2,045.5	2,730.9	2,187.1	2,633.6	2,394.1	2,876.8
i Government	1,183.8	1,339.9	1,908.8	1,254.0	1,560.1	1,402.2	1,791.6
ii Community and Business	301.0	357.3	430.3	500.2	547.3	489.8	547.9
iii Recreation	42.1	72.8	39.6	47.5	115.0	51.9	65.8
iv Personal	274.8	275.5	352.1	385.5	411.2	450.2	471.5
9. Employees & activities not adequately described	1,024.6	1,208.5	1,367.6	1,851.8	1,720.3	2,113.5	2,203.4
Total	20,927.4	23,320.5	24,939.0	29,175.2	29,282.7	32,292.9	32,834.8

4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1978		1979		1980		1981	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
1. Agriculture, Forestry, Hunting & Fishing	4,930.9	5,300.7	5,016.1	5,625.6	6,429.1	6,046.1	8,733.2	
2. Mining And Quarrying	223.8	321.3	273.9	208.7	529.8	336.3	725.5	
3. Manufacturing:	15,174.6	16,267.1	18,581.1	17,213.8	19,655.3	20,298.5	22,818.6	
i Food Industries	1,332.5	1,505.1	1,735.7	1,152.9	1,189.1	1,407.0	1,350.0	
ii Beverage Industries	144.0	107.4	187.0	168.6	210.7	221.2	281.5	
iii Tobacco	277.9	240.9	369.5	303.5	334.6	286.8	396.7	
iv Textile	6,039.5	6,537.0	6,834.6	6,219.6	7,837.6	7,101.4	9,002.7	
v. Footwear, Other Wearing Apparel and Made Up Textile Goods	182.3	185.7	218.7	269.2	303.7	491.5	520.8	
vi Wood and Cork Except Furniture	40.8	34.2	36.5	32.4	40.9	33.0	49.8	
vii Furniture and Fixture	23.9	11.9	37.0	14.2	19.5	20.6	27.3	
viii Paper And Paper Products	126.7	141.5	151.4	205.2	126.4	187.5	242.4	
ix Printing Publishing and Allied Industries	145.4	261.5	274.7	758.7	319.6	336.0	448.1	
x Leather Products Except Footwear	195.4	314.7	332.3	293.7	387.5	398.3	346.0	
xi Rubber Products	99.2	281.4	199.0	475.6	149.7	173.4	117.7	
xii Chemicals and Chemical Products	1,434.4	1,668.8	1,651.9	1,531.5	2,035.3	1,791.4	1,446.4	
xiii Petroleum and Coal Products	388.1	264.6	282.9	315.3	284.8	508.2	604.3	
xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	92.2	165.3	293.0	148.4	151.7	108.9	159.0	
xv Basic Metal Industries	364.6	330.5	452.5	510.4	489.2	656.0	677.5	
xvi Metal Products Except Machinery and Transport Equipment	268.1	311.3	354.2	632.4	527.9	728.3	613.5	
xvii Machinery Except Electrical Machinery	501.7	495.6	594.5	491.1	591.9	580.1	447.3	
xviii Electrical Machinery, Apparatus, Appliances and Supplies	456.4	429.1	436.9	425.5	491.8	495.5	625.7	
xix Transport Equipment	474.0	665.2	761.0	490.6	620.3	942.9	833.9	
xx Miscellaneous Industries	2,587.7	2,315.5	3,377.7	2,775.1	3,543.3	3,830.4	4,628.2	
4. Construction	983.0	773.4	948.8	1,121.8	1,143.3	1,022.2	1,184.4	
5. Electricity, Gas, Water & Sanitary Services	258.9	257.0	200.4	256.3	357.2	473.6	538.8	
6. Commerce:	9,027.1	9,927.6	11,004.7	10,662.4	12,681.9	14,819.6	14,085.0	
i Wholesale and Retail Trade	8,165.3	9,026.1	10,093.4	9,405.4	11,193.4	13,173.4	12,414.6	
ii Banks And Other Financial Institution	572.0	564.1	544.1	672.3	791.5	1,008.2	938.9	
iii Insurance	27.0	6.8	4.3	4.9	6.8	8.1	3.7	
iv Real Estate	262.8	330.7	362.9	579.8	690.2	629.9	727.8	
7. Transport, Storage & Communication	488.5	410.3	507.8	909.3	1,119.9	811.3	697.6	
8. Services:	2,921.5	3,352.5	3,908.6	5,643.5	6,297.5	8,310.5	7,609.0	
i Government	1,789.2	2,169.2	2,686.8	4,340.2	4,783.0	6,799.3	6,061.6	
ii Community and Business	560.8	621.3	665.6	685.6	738.0	741.7	754.9	
iii Recreation	60.2	52.0	45.7	56.9	64.0	57.8	59.0	
iv Personal	511.3	510.0	510.4	560.8	712.5	711.7	733.4	
9. Employees & activities not adequately described	2,502.5	3,147.0	3,299.2	4,277.4	4,234.8	3,770.6	4,954.8	
Total	36,510.8	39,757.0	43,740.7	45,918.9	52,448.8	55,888.6	61,346.8	

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1982		1983		1984		1985	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Foreign Constituents	679.6	535.4	479.3	362.0	247.0	236.7	244.2	195.9
i. Official	1.5	18.4	1.2	0.7	0.3	0.3	..	0.4
ii. Business	642.5	490.6	475.6	360.2	245.2	233.0	242.6	193.8
iii. Personal	35.6	26.4	2.4	1.1	1.5	3.4	1.6	1.7
2. Domestic Constituents	65,800.1	74,955.4	80,666.5	91,104.5	97,119.4	102,242.6	111,655.3	123,782.9
I. Government:	14,480.0	14,065.4	16,175.8	14,515.7	13,630.5	11,518.4	14,050.8	2,225.4
A. Federal Government:	7,045.4	6,016.2	7,351.7	7,036.9	7,052.4	5,266.9	7,967.6	1,347.9
1. Commodity Operations	5,911.9	5,853.9	7,340.4	7,036.0	7,048.0	5,058.0	7,963.3	1,202.0
2. Others	1,133.5	162.3	11.3	0.9	4.4	208.4	4.3	145.9
B. Provincial Governments:	7,094.3	7,730.6	8,589.6	7,350.0	6,449.3	6,191.7	5,982.5	845.2
1. Commodity Operations	6,174.9	7,662.7	8,589.6	7,345.1	6,437.6	5,830.2	5,979.7	836.2
2. Others	919.4	67.9	—	4.9	11.7	361.7	2.8	9.0
C. Local Bodies	340.3	318.6	234.6	128.8	128.7	59.8	100.7	32.2
II. Public Sector Enterprises	11,154.1	13,169.6	15,394.3	15,036.2	16,087.5	17,654.5	18,058.8	20,480.1
A. Agriculture, Forestry, Hunting & Fishing	134.1	142.5	286.0	288.0	370.5	214.5	322.8	231.3
B. Mining & Quarrying	754.6	511.7	546.2	595.5	646.2	766.9	333.7	479.8
C. Manufacturing	5,651.6	6,298.5	8,440.6	8,602.7	9,552.4	9,442.0	10,419.6	10,728.1
D. Construction	287.7	406.3	450.4	571.8	656.5	1,073.1	699.4	1,040.7
E. Electricity, Gas And Sanitary Services	1,142.8	1,334.0	1,633.3	1,490.7	1,809.7	2,000.1	1,568.0	1,857.1
F. Commerce:	1,802.0	1,856.2	1,914.9	1,155.7	922.6	2,287.1	2,584.9	3,966.6
1. Wholesale and Retail Trade	399.3	295.1	311.8	459.6	167.5	211.9	69.8	139.9
2. Exports/Imports	920.1	1,180.7	1,234.7	694.0	736.6	2,071.1	2,454.9	3,826.7
3. Co-Operative Banks (Excl. PPCB)	458.2	338.1	368.5	-	-	-	-	-
4. Insurance	2.7	0.2	-	-	-	-	60.2	-
5. Non-Bank Financial Institutions	21.7	42.1	-	2.0	18.5	4.1	-	-
G. Transport, Storage And Communications	268.8	808.3	876.3	1,073.7	945.6	815.8	877.1	562.4
H. Services	21.5	7.9	19.2	5.6	12.8	5.7	94.2	83.0
I. Other Public Sector Enterprises	1,091.0	1,804.3	1,227.4	1,252.5	1,171.3	1,049.0	1,159.1	1,531.1
III. Private Sector (Business)	33,587.8	40,740.5	40,856.4	51,555.2	56,882.7	62,380.4	69,637.3	88,011.8
A. Agriculture, Forestry, Hunting & Fishing	5,567.6	6,976.0	6,695.7	7,987.0	9,513.0	11,569.4	14,029.1	18,088.5
B. Mining and Quarrying	317.5	441.8	393.8	419.7	504.5	1,115.2	464.9	646.4
C. Manufacturing:	17,221.4	21,109.5	20,051.0	26,244.1	27,514.2	30,950.2	33,765.2	38,388.5
i. Food Industries	1,104.0	1,159.8	1,460.7	2,125.9	2,478.9	2,407.6	2,956.6	3,335.0
ii. Beverage Industries	455.5	637.1	522.2	715.5	600.2	743.5	785.0	804.3

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1982		1983		1984		1985	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
iii. Tobacco	207.1	353.8	316.8	347.8	415.6	422.7	757.7	606.2
iv. Textiles	8,718.6	11,027.9	9,376.9	12,927.5	13,006.3	14,838.2	13,266.6	16,972.3
v. Footwear, Other Wearing Apparel & Made-Up Textiles Goods	344.2	348.5	417.7	352.7	480.0	529.2	521.5	696.8
vi. Wood and Cork Except Furniture	35.7	257.2	62.1	118.2	82.2	304.9	153.5	184.3
vii. Furniture & Fixtures	37.4	48.7	47.7	36.8	77.2	249.7	112.9	1,410.7
viii. Paper and Paper Products	282.1	303.6	272.3	286.3	263.6	308.9	535.0	772.1
ix. Printing, Publishing & Allied Industries	381.4	406.3	332.0	496.7	470.5	507.4	616.5	560.4
x. Leather & Leather Furnished Products Except Footwear	325.2	351.0	412.9	538.6	579.7	619.4	699.1	845.4
xi. Rubber Products	255.0	308.0	122.8	154.0	193.4	218.4	391.0	296.6
xii. Chemicals & Chemical Products	886.8	951.3	1,221.2	1,237.8	1,286.9	1,469.7	1,772.3	1,742.5
xiii. Petroleum & Coal Products	193.3	286.1	223.5	221.9	195.2	167.2	829.5	108.8
xiv. Non-Metallic Mineral Products Except Product of Petroleum &	257.7	319.7	285.6	376.8	613.4	1,122.6	1,073.0	1,091.3
xv. Basic Metal Industries	277.8	410.7	471.7	653.5	826.8	762.4	776.8	901.5
xvi. Metal Products Except Machinery & Transport Equipments	321.2	267.2	335.3	374.6	423.6	452.4	456.5	579.1
xvii. Machinery Except Electrical Machinery	67.0	104.1	75.5	106.8	145.5	192.4	338.2	358.2
xviii. Electrical Machinery Apparatus, Appliances & Supplies	459.2	611.8	667.3	705.5	898.1	909.3	1,106.1	1,308.7
xix. Transport Equipments	143.4	201.0	171.4	239.0	294.7	327.5	319.5	392.5
xx. Miscellaneous Industries	2,468.8	2,755.7	3,255.4	4,227.8	4,182.3	4,396.4	6,298.3	5,421.6
D. Construction	897.0	793.6	779.9	934.5	1,518.1	1,397.6	2,155.1	2,400.1
E. Electricity, Gas, Water & Sanitary Services	51.8	91.5	43.6	41.0	68.5	66.9	115.5	245.3
F. Commerce:	7,350.5	8,780.4	9,661.7	11,892.7	13,163.4	12,721.1	14,896.6	18,475.6
i. Wholesale & Retail Trade	3,466.8	4,709.1	4,535.7	5,251.5	5,453.0	5,342.9	5,269.7	8,509.5
ii. Exports/Imports	3,537.2	3,596.4	4,679.3	5,279.0	6,322.6	6,037.2	7,941.4	8,293.9
iii. Non-Scheduled Banks and Other Financial Institutions	22.4	22.5	48.4	676.6	794.0	707.4	1,020.0	1,011.4
iv. Co-Operative Societies	236.5	353.4	273.9	520.3	465.1	472.5	452.7	502.1
v. Insurance	7.7	7.6	15.6	6.0	23.5	13.8	21.5	6.5
vi. Real Estate Dealers (Excl. Item (d))	79.9	91.5	108.7	159.4	105.3	147.3	191.4	152.3
G. Transport, Storage and Communications	255.6	312.3	497.4	438.8	517.0	914.6	648.3	846.0
H. Services	502.7	694.6	539.7	573.2	919.8	816.7	709.9	1,234.4
I. Other Private Business	1,423.7	1,540.8	2,193.7	3,024.2	3,164.2	2,828.7	2,852.6	7,687.1
IV. Trust Funds and Non-Profit Organizations	62.1	84.0	54.5	69.0	151.5	125.9	100.4	135.7
V. Personal	4,072.4	4,424.6	5,560.4	7,128.7	7,661.6	7,796.7	8,806.2	12,159.4
VI. Other activities not adequately described	2,443.7	2,471.2	2,625.1	2,799.5	2,705.5	2,766.9	1,001.8	770.3
Total	66,479.7	75,490.8	81,145.8	91,466.5	97,366.4	102,479.4	111,899.5	123,978.8

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1986		1987		1988		1989	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Foreign Constituents	136.1	93.0	161.3	106.4	101.6	117.6	160.6	130.0
i. Official	--	--	--	--	--	--	--	--
ii. Business	134.6	91.4	158.2	104.9	100.7	115.9	159.2	128.1
iii. Personal	1.4	1.6	3.1	1.5	0.9	1.7	1.4	1.9
2. Domestic Constituents	133,540.0	147,458.4	148,996.7	152,745.8	162,949.4	168,587.6	178,310.4	186,337.2
I. Government:	6,675.4	4,173.3	6,445.5	9,196.1	11,455.3	7,636.4	12,635.6	13,238.7
A. Federal Government:	3,928.3	2,823.9	3,175.9	5,534.4	6,671.8	6,396.1	7,195.7	9,770.3
1. Commodity Operations	3,928.3	2,810.2	3,175.9	5,534.4	6,671.8	6,396.1	7,195.7	9,770.3
2. Others	--	13.7	--	--	--	--	--	--
B. Provincial Governments:	2,712.7	1,313.0	3,229.3	3,660.9	4,783.5	1,240.3	5,439.9	3,468.4
1. Commodity Operations	2,712.7	1,313.0	3,216.0	3,660.9	4,783.5	1,240.3	5,439.9	3,468.4
2. Others	--	--	13.3	--	--	--	--	--
C. Local Bodies	34.4	36.5	40.2	0.8	--	--	--	--
II. Public Sector Enterprises	22,187.9	25,690.5	18,308.1	18,689.0	18,200.0	20,527.7	15,371.7	22,688.9
A. Agriculture, Forestry, Hunting & Fishing	196.4	476.9	161.2	228.8	490.9	251.3	41.5	277.7
B. Mining & Quarrying	585.5	475.0	570.2	1,214.8	747.8	1,334.3	702.9	1,474.8
C. Manufacturing	12,399.2	10,568.2	8,477.9	9,051.9	8,479.2	9,942.7	8,360.6	10,989.5
D. Construction	1,172.7	1,733.9	2,000.2	1,799.2	2,007.9	1,976.2	668.8	2,184.8
E. Electricity, Gas And Sanitary Services	2,077.5	2,854.7	2,438.9	1,653.8	2,445.9	1,816.5	2,316.1	2,007.7
F. Commerce:	3,261.4	6,112.8	3,345.5	2,996.7	2,574.0	3,291.4	1,821.2	3,637.9
1. Wholesale and Retail Trade	242.0	104.8	764.8	429.7	655.5	472.0	155.5	521.7
2. Exports/Imports	3,012.5	6,004.0	2,497.3	2,565.4	1,910.3	2,817.8	1,633.6	3,114.7
3. Co-Operative Banks (Excl. PPCB)	5.5	-	5.5	--	5.5	--	6.2	--
4. Insurance	-	-	76.4	--	--	--	24.3	--
5. Non-Bank Financial Institutions	1.5	4.0	1.5	1.5	2.7	1.6	1.5	1.8
G. Transport, Storage And Communications	1,376.4	1,918.7	250.6	607.1	357.0	666.8	219.5	737.0
H. Services	44.5	86.6	27.2	22.2	31.8	24.4	0.3	26.5
I. Other Public Sector Enterprises	1,074.3	1,463.8	1,036.5	1,114.4	1,065.5	1,224.1	1,240.8	1,353.0
III. Private Sector (Business)	93,005.1	104,785.4	110,412.5	111,698.0	118,126.1	127,795.6	133,536.3	140,452.1
A. Agriculture, Forestry, Hunting & Fishing	19,920.2	25,019.9	27,922.7	31,004.3	31,392.6	34,917.4	37,224.7	37,282.6
B. Mining and Quarrying	784.8	666.6	511.0	646.5	823.2	728.1	587.5	777.1
C. Manufacturing:	36,039.4	42,408.4	42,777.7	47,550.0	50,571.5	53,551.4	54,114.9	57,179.1
i. Food Industries	2,710.6	3,650.5	4,390.1	4,565.9	5,090.3	5,142.2	5,509.2	5,490.5
ii. Beverage Industries	884.3	819.3	1,621.6	1,574.5	956.6	1,773.2	1,037.3	1,893.3

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1986		1987		1988		1989	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
iii. Tobacco	513.4	516.9	545.9	690.8	810.1	778.0	716.1	830.7
iv. Textiles	14,868.7	19,187.2	17,022.1	20,943.3	19,465.2	23,586.6	21,669.9	25,184.3
v. Footwear, Other Wearing & Made-Up Textiles Goods	808.0	998.7	790.8	1,275.1	1,502.4	1,436.0	1,305.4	1,533.3
vi. Wood and Cork Except	187.3	384.3	185.9	145.5	168.7	163.9	110.4	175.0
vii. Furniture & Fixtures	185.2	190.3	208.5	140.7	124.5	158.4	171.2	169.1
viii. Paper and Paper Products	816.9	909.4	949.6	719.0	1,050.5	809.8	1,232.2	864.7
ix. Printing, Publishing & Industries	774.7	957.7	1,186.6	855.3	1,187.9	963.2	1,056.5	1,028.4
x. Leather & Leather Products Except Footwear	1,035.7	984.8	939.4	1,172.9	1,258.9	1,320.9	1,590.6	1,410.4
xi. Rubber Products	460.7	394.5	740.6	821.7	630.2	925.4	611.8	988.1
xii. Chemicals & Chemical	2,125.7	1,944.4	2,081.5	2,546.1	3,006.0	2,867.4	3,581.7	3,061.6
xiii. Petroleum & Coal Products	141.3	277.0	263.6	232.4	322.1	261.7	215.5	279.4
xiv. Non-Metallic Mineral Except Product of	1,191.5	1,253.2	1,135.4	1,131.7	1,267.3	1,274.5	1,554.2	1,360.8
xv. Basic Metal Industries	842.9	1,156.5	1,155.7	781.1	962.3	879.7	1,084.8	939.3
xvi. Metal Products Except & Transport Equipments	701.5	545.0	626.9	859.4	1,235.7	967.9	1,216.9	1,033.5
xvii. Machinery Except Electrical Machinery	335.1	351.8	249.1	231.3	257.2	260.5	329.9	278.5
xviii. Electrical Machinery Appliances & Supplies	1,210.2	1,405.2	1,477.2	1,466.4	1,647.6	1,651.5	1,944.0	1,763.3
xix. Transport Equipments	365.1	336.0	421.8	463.5	489.6	522.0	723.8	557.4
xx. Miscellaneous Industries	5,880.5	6,145.6	6,785.7	6,933.6	9,138.5	7,808.6	8,453.6	8,337.5
D. Construction	3,804.2	2,722.9	2,417.6	2,435.6	2,569.2	3,243.0	3,167.2	3,462.7
E. Electricity, Gas, Water & Sanitary Services	275.2	189.6	207.1	268.0	154.3	301.8	913.9	322.2
F. Commerce:	21,567.1	23,248.7	24,371.4	21,654.9	23,903.4	25,888.0	28,431.4	31,641.6
i. Wholesale & Retail Trade	10,347.5	11,177.6	10,104.9	8,904.3	9,052.2	10,028.1	10,845.1	11,707.2
ii. Exports/Imports	9,732.1	9,487.4	11,120.5	10,001.4	13,361.7	12,763.7	13,335.5	16,628.1
iii. Non-Scheduled Banks and Other Financial Institutions	795.2	1,671.2	1,875.1	1,627.0	218.3	1,832.3	2,819.6	1,956.4
iv. Co-Operative Societies	510.0	655.2	735.4	798.7	885.3	899.5	1,017.6	960.4
v. Insurance	11.2	9.8	176.1	54.3	105.5	61.1	14.7	65.7
vi. Real Estate Dealers (Excl. Item (d))	171.2	247.4	359.4	269.2	280.3	303.3	399.0	323.8
G. Transport, Storage and	928.7	816.9	1,449.0	1,016.6	1,484.3	1,144.9	1,355.2	1,222.5
H. Services	1,335.3	1,389.6	1,722.0	1,615.1	1,415.7	1,818.9	1,751.8	1,942.1
I. Other Private Business	8,350.2	8,322.9	9,034.0	5,507.1	5,811.8	6,202.1	5,989.7	6,622.2
IV. Trust Funds and Non-Profit	81.1	120.5	143.2	108.4	160.5	296.9	197.1	328.2
V. Personal	11,458.5	12,504.7	13,478.6	12,848.6	14,860.6	12,181.1	16,430.9	9,463.6
VI. Other activities not adequately	132.0	184.0	208.9	205.7	146.9	149.9	138.7	165.7
Total	133,676.1	147,551.4	149,158.0	152,852.2	163,051.0	168,705.2	178,471.1	186,467.2

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1990		1991		1992		1993	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Foreign Constituents	77.4	181.3	253.2	207.4	361.9	168.8	312.5	280.8
i. Official	--	--	--	--	--	--	--	--
ii. Business	77.3	178.7	253.0	204.4	361.5	168.8	312.3	278.9
iii. Personal	0.1	2.6	0.2	3.0	0.4	--	0.2	1.8
2. Domestic Constituents	216,912.5	218,886.8	235,074.9	250,414.9	279,989.2	314,157.1	343,729.2	364,114.5
I. Government:	23,990.0	22,737.4	18,674.3	16,973.0	24,869.0	22,089.6	32,373.0	31,620.5
A. Federal Government:	15,651.9	15,612.4	11,151.1	12,620.0	15,131.0	15,442.0	20,517.8	22,472.8
1. Commodity Operations	15,651.9	15,612.4	11,151.1	12,620.0	15,131.0	15,440.8	20,517.8	22,472.8
2. Others	--	--	--	--	--	1.2	--	--
B. Provincial Governments:	8,338.1	7,125.0	7,523.2	4,353.0	9,738.0	6,573.9	11,731.4	9,002.5
1. Commodity Operations	8,338.1	7,125.0	7,523.2	4,353.0	7,738.0	4,573.9	9,731.4	5,970.8
2. Others	--	--	--	--	2,000.0	2,000.0	2,000.0	3,031.7
C. Local Bodies	--	--	--	--	--	73.7	123.8	145.2
II. Public Sector Enterprises	15,980.5	26,043.4	16,434.9	29,794.6	20,356.2	19,395.3	19,371.6	23,056.4
A. Agriculture, Forestry, Hunting & Fishing	42.0	318.8	54.2	364.7	53.8	37.2	43.0	64.9
B. Mining & Quarrying	552.7	1,692.8	860.1	1,936.6	707.5	831.9	2,685.6	1,090.0
C. Manufacturing	8,884.2	12,614.3	8,334.8	14,431.2	8,854.2	6,985.9	6,188.0	7,208.5
D. Construction	805.4	2,507.8	135.9	2,869.0	1,030.5	174.1	346.7	147.5
E. Electricity, Gas And Sanitary Services	3,492.0	2,304.5	3,088.2	2,636.4	4,469.9	4,785.0	2,569.4	4,676.6
F. Commerce:	450.9	4,175.8	1,574.5	4,777.3	3,095.4	4,301.2	2,810.6	2,555.2
1. Wholesale and Retail Trade	57.5	598.8	115.3	685.1	73.6	584.1	183.0	291.3
2. Exports/Imports	379.8	3,574.9	1,402.7	4,089.8	3,004.4	2,875.1	2,356.4	2,048.2
3. Co-Operative Banks (Excl. PPCB)	5.1	--	5.1	--	6.5	6.0	5.1	6.4
4. Insurance	--	--	--	--	--	--	70.5	--
5. Non-Bank Financial Institutions	8.5	2.1	51.4	2.4	10.9	836.0	195.6	209.4
G. Transport, Storage And Communications	207.1	846.0	138.0	967.9	265.0	29.8	1,709.3	1,786.8
H. Services	44.5	30.4	79.3	34.8	56.9	47.6	53.5	1,279.0
I. Other Public Sector Enterprises	1,502.2	1,553.0	2,169.9	1,776.7	1,823.0	2,202.6	2,965.6	4,247.9
III. Private Sector (Business)	155,794.2	159,676.3	178,899.5	191,715.8	222,572.8	241,121.9	259,020.5	272,478.3
A. Agriculture, Forestry, Hunting & Fishing	39,915.9	44,792.9	51,301.8	53,780.7	54,210.6	52,743.2	54,833.7	52,954.2
B. Mining and Quarrying	850.8	850.3	942.7	1,020.9	1,190.3	1,293.5	1,773.4	2,579.4
C. Manufacturing:	63,977.8	64,562.8	72,769.0	77,517.5	95,782.8	105,726.4	109,350.4	116,655.0
i. Food Industries	7,337.3	6,007.5	6,415.3	7,212.9	10,260.7	9,966.1	11,490.9	12,229.5
ii. Beverage Industries	1,419.3	2,071.6	989.0	2,487.3	1,984.8	1,962.1	1,970.6	2,256.1

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1990		1991		1992		1993	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
iii. Tobacco	663.4	908.9	538.0	1,091.3	927.7	1,366.8	770.5	854.1
iv. Textiles	25,842.9	27,555.5	30,195.5	33,084.6	42,453.7	46,026.5	45,402.2	54,045.6
v. Footwear, Other Wearing & Made-Up Textiles Goods	1,577.7	1,677.7	1,713.6	2,014.3	2,206.6	3,342.2	5,078.5	5,306.6
vi. Wood and Cork Except	190.0	191.5	143.1	229.9	265.7	471.1	290.3	150.0
vii. Furniture & Fixtures	111.9	185.0	114.2	221.2	156.5	231.4	366.8	370.1
viii. Paper and Paper Products	1,312.4	946.1	1,230.8	1,135.9	1,835.3	1,892.9	1,916.1	2,086.9
ix. Printing, Publishing & Industries	967.7	1,125.2	1,446.2	1,351.5	1,353.3	1,943.6	2,746.1	1,709.8
x. Leather & Leather Products Except Footwear	1,441.5	1,543.2	1,477.5	1,852.8	2,015.9	2,737.3	3,013.3	2,611.9
xi. Rubber Products	607.2	1,081.1	672.0	1,298.5	849.1	1,032.8	593.5	851.8
xii. Chemicals & Chemical	3,988.7	3,349.9	4,351.9	4,022.1	5,578.0	6,040.2	6,536.8	6,766.4
xiii. Petroleum & Coal Products	381.3	305.7	355.1	367.0	533.2	590.7	649.7	767.4
xiv. Non-Metallic Mineral Except Product of	1,593.0	1,488.9	1,767.4	1,787.7	2,227.7	2,589.3	2,067.0	2,438.5
xv. Basic Metal Industries	1,628.7	1,027.7	1,773.1	1,233.9	2,277.7	3,010.4	2,928.7	2,514.1
xvi. Metal Products Except & Transport Equipments	1,383.4	1,130.8	1,571.7	1,357.7	1,934.5	1,335.1	1,742.4	1,878.6
xvii. Machinery Except Electrical Machinery	259.0	304.7	321.6	365.8	362.2	438.1	522.0	606.2
xviii. Electrical Machinery Appliances & Supplies	2,332.7	1,929.3	2,253.4	2,316.4	3,262.2	3,179.9	3,109.5	3,546.0
xix. Transport Equipments	610.8	609.9	655.6	732.3	854.2	1,059.4	1,400.9	1,402.0
xx. Miscellaneous Industries	10,328.8	11,122.6	14,784.2	13,354.4	14,443.9	16,510.3	16,754.6	14,263.6
D. Construction	4,313.9	3,788.7	3,896.6	4,548.9	6,032.7	6,309.6	5,838.4	6,940.8
E. Electricity, Gas, Water & Sanitary Services	624.9	352.5	963.3	423.4	873.9	1,262.3	1,143.3	2,876.9
F. Commerce:	35,375.9	34,620.8	33,710.0	41,567.6	49,470.8	48,196.7	51,672.8	52,376.6
i. Wholesale & Retail Trade	17,479.4	12,809.5	13,251.3	15,379.8	24,443.7	23,683.4	24,750.6	22,977.9
ii. Exports/Imports	14,908.9	18,193.7	15,116.6	21,844.3	20,849.1	19,542.8	20,998.0	23,352.5
iii. Non-Scheduled Banks and Other Financial Institutions	1,654.8	2,140.6	3,782.0	2,570.2	2,314.2	3,177.3	3,494.6	3,664.7
iv. Co-Operative Societies	931.1	1,050.8	1,142.5	1,261.6	1,302.3	1,315.9	1,328.4	1,334.9
v. Insurance	133.3	71.8	225.0	86.2	186.4	64.1	268.8	202.3
vi. Real Estate Dealers (Excl. Item (d))	268.2	354.4	192.7	425.5	375.1	413.3	832.4	844.3
G. Transport, Storage and	1,220.3	1,337.6	1,239.5	1,606.0	1,706.5	3,054.1	11,318.9	12,430.1
H. Services	2,207.9	2,125.0	2,144.1	2,551.4	3,087.5	2,488.2	2,395.6	2,546.9
I. Other Private Business	7,306.7	7,245.7	11,932.6	8,699.6	10,217.9	20,047.6	20,694.1	23,118.5
IV. Trust Funds and Non-Profit	441.1	376.7	336.6	430.9	291.7	275.9	340.2	212.1
V. Personal	20,545.0	9,862.8	20,473.0	11,283.4	11,705.6	30,893.6	32,485.3	36,035.2
VI. Other activities not adequately	161.6	190.2	256.4	217.2	193.9	380.8	138.5	712.0
Total	216,989.9	219,068.1	235,328.1	250,622.3	280,351.1	314,325.9	344,041.6	364,395.2

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1994		1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Foreign Constituents	431.5	181.0	246.2	41.8	3.7	0.1	-	-
i. Official	--	--	--	-	-	-	-	-
ii. Business	430.4	116.4	241.7	39.8	3.2	-	-	-
iii. Personal	1.1	64.7	4.5	2.0	0.4	0.1	-	-
2. Domestic Constituents	395,126.6	412,196.9	453,666.8	495,368.1	502,641.5	548,257.6	577,917.6	622,607.1
I. Government:	38,505.8	33,906.6	44,336.9	43,239.6	50,615.9	41,512.9	55,605.0	52,984.4
A. Federal Government:	26,044.6	25,140.0	30,552.8	32,588.3	36,521.4	32,899.8	40,665.0	41,789.6
1. Commodity Operations	26,044.6	25,140.0	30,508.9	32,288.3	36,513.6	32,812.2	40,665.0	41,789.6
2. Others	--	--	43.9	300.0	7.8	87.6	-	-
B. Provincial Governments:	12,461.2	8,460.5	13,416.7	10,412.4	13,483.4	8,016.6	14,756.0	11,022.3
1. Commodity Operations	10,233.3	6,156.2	11,042.2	8,096.1	10,873.7	6,215.2	12,485.2	8,557.8
2. Others	2,227.9	2,304.3	2,374.5	2,316.3	2,609.6	1,801.5	2,270.8	2,464.5
C. Local Bodies	--	306.1	367.4	239.0	611.2	596.5	183.9	172.5
II. Public Sector Enterprises	20,704.2	23,147.2	26,426.1	28,412.4	31,779.6	33,252.6	44,708.7	51,292.6
A. Agriculture, Forestry, Hunting & Fishing	75.4	119.4	127.8	60.8	203.3	145.8	364.2	671.0
B. Mining & Quarrying	1,111.2	907.7	1,731.2	1,706.3	2,003.4	2,189.5	3,598.7	4,650.4
C. Manufacturing	7,315.2	9,346.8	10,519.1	11,104.0	11,865.3	14,888.2	17,214.6	19,825.0
D. Construction	150.5	206.7	125.8	213.8	333.2	610.5	746.8	562.4
E. Electricity, Gas And Sanitary Services	4,260.3	4,278.3	4,509.2	5,541.5	6,031.6	4,380.9	6,085.4	7,432.8
F. Commerce:	2,235.0	2,503.9	2,800.6	3,383.8	3,645.6	2,863.4	5,608.1	5,544.3
1. Wholesale and Retail Trade	291.9	575.4	368.0	1,170.4	2,353.3	1,309.4	918.8	1,427.2
2. Exports/Imports	1,659.4	1,535.0	1,905.4	1,920.9	980.9	1,117.6	2,533.2	2,101.9
3. Co-Operative Banks (Excl. PPCB)	--	5.1	--	5.5	-	-	1,006.0	1,145.3
4. Insurance	15.2	4.0	--	-	0.1	-	24.7	155.8
5. Non-Bank Financial Institutions	268.5	384.4	527.2	287.0	311.3	436.4	1,125.4	714.1
G. Transport, Storage And Communications	1,933.7	2,327.9	2,721.5	3,359.2	4,292.5	5,835.3	7,566.6	8,205.7
H. Services	1,278.9	1,242.6	1,425.2	1,289.3	745.6	411.3	133.2	532.4
I. Other Public Sector Enterprises	2,344.0	2,214.0	2,465.8	1,753.7	2,659.0	1,927.7	3,391.1	3,868.4
III. Private Sector (Business)	290,757.8	312,632.5	332,019.0	364,359.0	358,503.6	397,992.6	404,445.9	442,010.1
A. Agriculture, Forestry, Hunting & Fishing	53,526.7	56,030.5	59,139.1	59,078.3	55,012.4	59,667.7	59,726.8	74,857.7
B. Mining and Quarrying	2,912.1	2,840.6	2,797.9	2,837.8	4,087.7	3,899.4	3,642.1	3,745.0
C. Manufacturing:	123,071.3	137,253.0	149,812.1	172,020.3	174,917.5	188,197.8	203,506.3	227,324.8
i. Food Industries	14,771.5	14,639.0	14,792.3	16,565.0	17,020.9	16,432.4	17,326.3	18,279.1
ii. Beverage Industries	2,942.4	2,941.8	2,872.1	4,362.9	4,118.4	4,821.5	3,366.9	3,959.1

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1994		1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
iii. Tobacco	1,022.3	1,418.8	1,427.1	913.6	1,189.5	1,335.8	2,277.0	2,995.0
iv. Textiles	52,804.4	60,518.5	65,420.8	74,374.1	75,987.7	83,501.5	90,222.7	102,002.9
v. Footwear, Other Wearing & Made-Up Textiles Goods	5,392.9	6,392.3	7,131.1	7,266.6	6,941.3	7,601.6	8,462.2	14,285.4
vi. Wood and Cork Except	320.1	321.5	301.4	458.3	397.3	395.7	414.1	349.5
vii. Furniture & Fixtures	369.4	357.6	380.6	351.2	367.3	266.2	202.0	128.8
viii. Paper and Paper Products	2,118.2	2,123.1	2,211.7	2,662.9	2,647.7	2,316.4	2,924.3	3,298.2
ix. Printing, Publishing & Allied Industries	2,350.5	2,292.1	2,343.7	2,664.4	2,330.0	2,998.0	2,437.4	2,632.1
x. Leather & Leather Furnished Products Except Footwear	2,799.5	2,796.5	4,007.7	3,914.8	4,740.4	4,438.6	5,266.4	5,371.9
xi. Rubber Products	1,108.4	1,390.9	1,405.7	930.0	1,128.3	1,847.9	1,437.0	1,555.9
xii. Chemicals & Chemical	7,707.3	7,712.9	7,696.8	8,974.2	9,823.2	10,534.2	11,309.3	13,779.6
xiii. Petroleum & Coal Products	890.6	1,043.8	1,052.6	1,214.3	1,641.3	2,414.4	3,824.7	4,473.1
xiv. Non-Metallic Mineral Except Product of Petroleum	1,900.9	2,570.4	2,885.9	3,792.3	5,153.2	5,896.2	8,064.8	8,620.1
xv. Basic Metal Industries	2,950.8	3,501.3	3,741.0	4,006.0	4,326.0	4,096.4	4,204.4	4,126.5
xvi. Metal Products Except & Transport Equipments	1,873.5	1,860.6	2,488.6	2,306.3	3,219.6	3,092.6	2,796.6	2,758.0
xvii. Machinery Except Electrical Machinery	615.6	623.3	750.5	1,048.4	1,041.1	856.4	1,119.5	1,143.8
xviii. Electrical Machinery Appliances & Supplies	3,286.6	4,347.2	4,923.8	5,321.7	6,203.3	6,726.9	7,510.9	7,212.0
xix. Transport Equipments	1,668.5	1,974.8	1,915.6	1,787.5	2,006.0	2,046.6	3,196.0	3,284.4
xx. Miscellaneous Industries	16,178.0	18,426.8	22,063.0	29,105.6	24,635.1	26,578.8	27,143.9	27,069.4
D. Construction	7,637.2	7,405.5	7,976.3	5,988.0	6,856.6	8,992.4	8,835.9	8,060.3
E. Electricity, Gas, Water & Sanitary Services	2,864.4	3,035.4	4,346.1	4,457.9	5,263.5	4,932.6	4,669.6	4,001.9
F. Commerce:	58,813.8	61,567.8	61,517.2	67,611.7	64,493.8	71,929.2	69,593.8	71,043.7
i. Wholesale & Retail Trade	24,779.0	26,307.3	27,043.5	31,083.7	27,842.7	33,628.9	30,604.2	30,642.0
ii. Exports/Imports	27,168.7	27,143.0	28,071.2	29,951.0	29,250.9	31,100.5	31,602.7	32,974.6
iii. Non-Scheduled Banks and Other Financial Institutions	4,005.7	4,947.8	3,306.3	3,406.8	3,256.3	2,333.1	2,925.1	3,550.6
iv. Co-Operative Societies	1,353.5	1,612.1	1,609.1	1,718.3	2,141.5	2,201.7	2,105.7	2,183.4
v. Insurance	389.8	388.2	413.6	301.3	413.3	848.5	745.1	298.0
vi. Real Estate Dealers (Excl. Item (d))	1,117.1	1,169.6	1,073.4	1,150.6	1,589.1	1,816.4	1,610.9	1,395.1
G. Transport, Storage And Communications	12,658.5	13,723.0	13,991.6	13,996.6	13,380.1	14,711.6	14,311.3	14,085.8
H. Services	2,569.6	2,999.3	3,111.4	4,107.2	4,550.6	4,413.6	5,578.4	5,624.1
I. Other Private Business	26,704.2	27,777.4	29,327.4	34,261.3	29,941.2	41,248.3	34,581.6	33,266.7
IV. Trust Funds and Non-Profit	215.6	368.4	446.1	693.7	506.6	687.4	1,603.2	3,962.5
V. Personal	43,287.6	41,460.0	49,323.2	57,406.9	60,489.7	74,050.4	70,151.9	70,411.9
VI. Other activities not adequately	1,655.5	682.2	1,115.5	1,256.4	746.1	761.6	1,402.9	1,945.6
Total	395,558.1	412,377.9	453,913.0	495,409.9	502,645.1	548,257.7	577,917.6	622,607.1

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1998		1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
1. Foreign Constituents	-	-	-	-	-	-	-
i. Official	-	-	-	-	-	-	-
ii. Business	-	-	-	-	-	-	-
iii. Personal	-	-	-	-	-	-	-
2. Domestic Constituents	668,994.0	680,234.5	720,924.4	742,913.3	797,474.1	862,557.5	864,261.2
I. Government:	66,452.0	34,558.5	43,171.9	37,492.3	85,812.5	68,274.6	75,849.9
A. Federal Government:	45,438.4	19,703.5	18,212.6	19,103.7	29,416.7	25,455.1	31,108.8
1. Commodity Operations	45,327.4	19,703.5	18,212.6	19,103.7	29,416.7	25,455.1	30,431.6
2. Others	111.0	-	-	-	-	-	677.2
B. Provincial Governments:	20,832.8	14,698.5	24,959.4	18,388.6	56,302.2	42,718.8	44,674.8
1. Commodity Operations	18,378.2	12,433.2	22,757.3	16,108.5	56,302.2	40,421.8	42,401.0
2. Others	2,454.7	2,265.4	2,202.1	2,280.1	-	2,297.0	2,273.8
C. Local Bodies	181.0	156.5	-	-	93.6	100.6	66.3
II. Public Sector Enterprises	58,087.7	62,099.7	59,771.7	56,996.6	72,032.9	77,192.2	88,089.3
A. Agriculture, Forestry, Hunting & Fishing	1,049.7	1,976.2	859.7	824.7	1,195.1	708.8	757.5
B. Mining & Quarrying	3,105.1	2,845.4	3,606.7	2,871.2	6,600.0	7,773.2	11,145.3
C. Manufacturing	21,693.5	25,491.7	22,921.9	22,458.0	21,136.3	22,697.6	28,046.4
D. Construction	577.6	2,858.9	2,880.5	925.4	3,832.8	2,725.8	834.9
E. Electricity, Gas And Sanitary Services	5,931.3	5,405.6	6,410.4	7,203.1	10,023.1	10,132.9	15,536.9
F. Commerce:	7,318.5	8,717.1	8,085.3	8,804.9	8,486.1	10,734.6	11,236.9
1. Wholesale and Retail Trade	1,580.4	2,184.5	1,801.2	1,481.5	1,228.1	1,357.2	1,859.5
2. Exports/Imports	2,539.6	3,227.6	3,213.1	3,906.6	3,890.9	6,162.9	6,728.6
3. Co-Operative Banks (Excl. PPCB)	1,438.1	1,490.2	1,536.1	1,344.1	1,369.2	1,512.1	1,276.3
4. Insurance	73.3	-	-	0.7	0.5	1.2	0.7
5. Non-Bank Financial Institutions	1,687.1	1,814.9	1,534.8	2,071.9	1,997.5	1,701.2	1,371.8
G. Transport, Storage And Communications	11,208.7	9,098.1	12,197.6	11,289.7	16,736.8	18,185.3	14,769.0
H. Services	429.3	577.6	733.2	341.8	386.7	255.3	432.1
I. Other Public Sector Enterprises	6,774.1	5,129.3	2,076.3	2,277.8	3,635.9	3,978.6	5,330.2
III. Private Sector (Business)	478,619.0	521,127.2	551,776.3	576,656.5	556,690.6	632,137.2	611,508.1
A. Agriculture, Forestry, Hunting & Fishing	80,903.7	84,825.3	91,643.4	96,733.9	97,444.6	97,351.1	96,497.6
B. Mining and Quarrying	7,820.4	7,309.9	7,026.3	6,998.5	9,694.3	10,533.2	8,104.4
C. Manufacturing:	250,852.2	287,106.4	311,759.9	319,939.9	304,721.8	363,705.4	354,847.0
i. Food Industries	22,531.7	26,075.6	31,390.9	31,554.2	28,133.2	34,756.4	36,551.4
ii. Beverage Industries	3,500.7	5,618.2	4,062.0	2,449.7	3,456.8	3,976.9	3,375.2

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1998		1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
iii. Tobacco	2,686.6	4,521.6	3,259.1	3,247.9	2,555.1	3,502.8	3,514.5
iv. Textiles	107,377.5	122,186.6	141,866.4	151,478.4	143,266.5	172,526.0	169,496.9
v. Footwear, Other Wearing & Made-Up Textiles Goods	15,282.8	16,555.7	16,441.8	16,019.0	18,298.7	22,071.4	17,199.3
vi. Wood and Cork Except Furniture	397.7	385.7	375.6	384.4	271.5	314.9	287.5
vii. Furniture & Fixtures	112.3	169.4	386.4	1,313.7	1,346.4	1,497.9	540.3
viii. Paper and Paper Products	3,890.6	3,542.9	4,041.0	4,464.0	3,803.9	4,118.7	3,589.5
ix. Printing, Publishing & Allied Industries	2,954.3	2,944.1	4,988.0	4,490.9	3,801.3	1,749.7	3,620.4
x. Leather & Leather Furnished Products Except Footwear	6,238.5	6,762.0	7,219.4	7,682.0	6,138.8	7,664.2	8,243.5
xi. Rubber Products	1,731.5	1,822.4	2,585.3	1,947.5	935.1	1,070.5	1,270.3
xii. Chemicals & Chemical Products	21,070.0	25,073.7	26,753.7	29,093.3	27,788.0	34,930.8	32,465.5
xiii. Petroleum & Coal Products	5,234.7	6,114.8	6,868.0	6,947.3	6,593.5	8,791.8	9,212.4
xiv. Non-Metallic Mineral Products Except Product of Petroleum &	10,610.4	12,593.2	12,253.8	10,988.7	9,842.2	12,442.3	15,122.2
xv. Basic Metal Industries	4,260.6	5,718.1	6,083.3	6,145.3	5,883.9	6,925.7	6,291.9
xvi. Metal Products Except & Transport Equipments	2,442.0	2,133.3	2,222.9	2,459.1	2,227.9	2,719.9	2,355.2
xvii. Machinery Except Electrical Machinery	1,047.3	1,804.7	1,044.8	936.9	1,119.9	1,031.3	883.3
xviii. Electrical Machinery Apparatus, Appliances & Supplies	8,897.5	8,672.9	8,624.9	9,627.6	8,798.5	10,220.7	11,112.2
xix. Transport Equipments	3,058.1	3,777.1	5,100.8	4,836.4	3,756.5	4,547.6	3,173.5
xx. Miscellaneous Industries	27,527.4	30,634.3	26,192.0	23,873.7	26,703.9	28,845.8	26,542.0
D. Construction	9,594.9	11,902.8	6,905.7	6,273.6	5,934.3	7,117.4	6,398.7
E. Electricity, Gas, Water & Sanitary Services	3,836.2	3,818.0	3,741.0	3,751.7	3,749.2	3,984.4	4,429.9
F. Commerce:	65,186.1	64,679.7	70,793.7	77,916.2	78,169.5	81,871.6	76,831.8
i. Wholesale & Retail Trade	22,594.9	23,965.1	25,103.8	30,414.0	31,380.4	35,528.3	31,718.2
ii. Exports/Imports	34,894.0	34,227.0	35,990.9	34,890.4	33,418.1	32,419.2	30,960.1
iii. Non-Scheduled Banks and Other Financial Institutions	5,009.5	3,606.5	6,267.3	6,529.7	7,353.1	8,049.1	8,199.7
iv. Co-Operative Societies	2,276.3	2,358.4	2,562.6	3,288.7	3,037.0	2,958.9	3,031.9
v. Insurance	63.6	183.5	72.1	442.3	435.2	473.3	547.1
vi. Real Estate Dealers (Excl. Item (d))	347.8	339.2	797.0	2,350.9	2,545.7	2,442.8	2,374.8
G. Transport, Storage and Communication	11,917.2	12,812.1	12,905.4	12,675.7	11,614.6	12,283.3	10,653.7
H. Services	5,696.1	7,601.1	6,348.4	7,633.6	6,645.0	8,014.1	6,869.4
I. Other Private Business	42,812.2	41,072.0	40,652.5	44,733.4	38,717.3	47,276.8	46,875.6
IV. Trust Funds and Non-Profit Organizations	9,487.7	9,810.6	9,250.2	7,775.8	9,370.5	9,690.9	8,249.3
V. Personal	54,279.9	51,321.6	55,573.9	62,400.8	69,215.2	70,717.9	73,752.5
VI. Other activities not adequately described	2,067.7	1,316.9	1,380.4	1,591.3	4,352.4	4,544.7	6,812.2
Total	668,994.0	680,234.5	720,924.4	742,913.3	797,474.1	862,557.5	864,261.2

4.15 Classification of Scheduled Banks' Advances by Borrower

Borrower	(Million Rupees)			
	2001	2002	2003	
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :				
I. Official	-	-	-	-
II. Business	-	-	-	-
III. Personal	-	-	-	-
B. DOMESTIC CONSTITUENTS :	910,037.3	885,007.5	936,194.7	969,871.7
I. Government :	85,082.4	95,077.6	74,689.2	56,639.8
1. Federal Government :	42,857.0	45,028.2	41,834.6	25,722.8
(i) Commodity Operations	40,708.9	44,184.5	39,378.0	25,250.5
(ii) Others	2,148.1	843.7	2,456.6	472.3
2. Provincial Governments :	42,166.5	50,049.3	32,854.4	30,917.1
(i) Commodity Operations	39,892.6	47,987.6	30,939.4	29,990.1
(ii) Others	2,273.8	2,061.7	1,915.0	927.0
3. Local Bodies (City Governments)	58.9	0.1	0.2	-
II. Non-Financial Public Sector Enterprises :	85,998.7	73,259.8	81,400.0	66,041.9
1. Agriculture, Forestry, Hunting & Fishing	1,039.7	914.2	-	-
2. Mining & Quarrying	3,490.3	3,654.0	1,657.5	4,000.1
3. Manufacturing	38,607.3	34,235.7	48,325.2	39,576.5
4. Construction	99.1	99.1	749.5	50.0
5. Utilities	20,813.3	14,875.9	10,440.6	8,419.0
6. Commerce	6,968.7	4,832.8	1,330.1	2,236.3
7. Transport, Storage & Communication	14,432.4	14,295.3	18,816.9	11,637.8
8. Services	396.6	72.1	80.2	122.1
9. Others	151.2	280.6	-	-
III. Non-Bank Financial Institutions :	8,413.7	10,960.7	10,759.5	10,654.5
1. Co-operative Banks	884.1	819.4	-	-
2. Development Financial Institutions	688.0	320.0	820.4	175.0
3. Other NBFIs	6,841.6	9,821.3	9,939.1	10,479.5
IV. Private Sector Enterprises :	634,476.8	613,499.0	679,322.5	710,455.8
1. Agriculture, Forestry, Hunting & Fishing :	95,174.6	102,044.2	104,759.3	111,392.0
2. Mining & Quarrying :	4,404.4	3,532.5	5,194.0	5,255.2
3. Manufacturing :	377,179.9	359,728.6	396,876.5	415,867.0
(i) Food	36,864.8	41,042.6	41,335.5	56,961.2
(ii) Beverages & Tobacco	7,671.5	6,454.8	5,643.6	5,267.1
(iii) Rice Processing	9,946.3	7,505.4	14,726.0	11,203.7
(iv) Textiles :	134,711.3	126,718.1	166,736.3	162,170.1
a) Cotton & Woolen	117,648.6	109,311.0	149,452	143,047.8
b) Others	17,062.7	17,407.1	17,284.3	19,122.3
(v) Textile Products	40,087.9	41,402.9	48,272.6	50,574.7
(vi) Footwear	7,204.0	5,526.9	2,963.8	3,519.2
(vii) Leather, Leather & Fur Products	6,824.0	7,127.8	6,467.7	6,860.9

4.15 Classification of Scheduled Banks' Advances by Borrower

Borrower	(Million Rupees)			
	2001	2002	2003	
	Dec.	Jun.	Dec.	Jun.
(viii) Rubber & Plastic Products	2,850.5	3,415.3	2,304.8	2,287.5
(ix) Cork & Wood	419.6	548.4	912.4	793.0
(x) Furniture & Fixture	343.5	412.4	1,187.4	2,009.4
(xi) Paper, Paperboard & Products	3,468.1	4,523.9	3,968.2	5,424.0
(xii) Non-Metallic Minerals :	13,856.7	12,757.8	15,165.4	20,363.3
a) Cement & Cement Products	11,997.4	11,323.3	13,694.9	18,550.5
b) Clay,Marbles,Stone Products & Precious Metals	1,859.3	1,434.5	1,470.5	1,812.9
(xiii) Petroleum Refining	8,872.2	7,057.2	1,375.9	2,790.4
(xiv) Petroleum & Coal Products	2,307.2	1,890.6	3,417.0	2,035.9
(xv) Chemicals, Chemical Materials & Products	27,074.3	26,201.9	15,402.4	14,747.9
(xvi) Fertilizer	7,998.9	7,582.7	8,491.4	15,474.3
(xvii) Printing, Publishing & Allied Industries	1,748.5	1,328.2	1,193.7	1,489.3
(xviii) Medicinal & Pharmaceutical Products	4,811.7	6,910.3	6,613.6	6,288.4
(xix) Surgical Goods & Dental Appliances	801.4	781.6	862.7	1,101.0
(xx) Cosmetics & Detergents	1,619.3	2,060.1	2,108.0	1,820.5
(xxi) Photographic Apparatus, Equipments & Optical Goods	425.3	700.7	1,013.4	586.8
(xxii) Basic Metal Industries	8,274.7	8,299.7	9,693.7	10,754.6
(xxiii) Electronic Equipments, Apparatus & Appliances	3,320.2	3,457.0	3,726.0	2,681.4
(xxiv) Electrical Goods (household/industrial)	3,336.3	2,217.5	2,789.5	5,574.9
(xxv) Scientific Equipments (excluding surgical instruments)	16.1	28.8	10.8	49.9
(xxvi) Sports Goods	640.8	884.0	552.1	1,590.1
(xxvii) Machinery	12,350.1	10,498.5	11,778.6	8,194.1
(xxviii) Automobiles, Transport Machinery & Equipments	7,029.8	8,600.9	7,669.1	4,879.9
(xxix) Miscellaneous Industries	22,305.1	13,792.5	10,494.9	8,373.6
4. Ship Breaking & Waste etc.	1,918.7	1,329.3	2,094.3	1,329.0
5. Construction	5,545.5	4,988.9	11,015.6	7,497.1
6. Power (electricity), Gas, Water & Sanitary	12,166.0	15,613.2	6,396.1	5,492.7
7. Commerce :	70,212.6	59,336.4	63,016.2	65,892.9
(i) Wholesale & Retail Trade	32,540.7	26,221.5	28,547.5	34,133.7
(ii) Exports / Imports	32,831.5	28,110.5	29,671.9	27,251.4
(iii) Insurance	472.1	257.9	104.3	238.2
(iv) Co-operative Societies	3,364.2	4,032.4	3,953.7	4,030.6
(v) Real Estate	1,004.1	714.1	738.9	239.0
8. Transport, Storage & Communication :	14,544.5	13,387.2	12,086.3	14,119.7
9. Services	6,987.7	6,474.8	9,063.1	7,629.7
10. Other Private Business	46,342.8	47,064.0	68,820.9	75,980.4
V. Trust Funds & Non-Profit Organizations	9,419.7	8,499.3	8,482.9	13,334.3
VI. Personal	78,367.3	76,017.9	77,324.2	107,258.3
VII. Others	8,278.7	7,693.1	4,216.4	5,487.1
TOTAL	910,037.3	885,007.5	936,194.7	969,871.7

4.15 Classification of Scheduled Banks' Advances by Borrowers

Borrower	(Million Rupees)			
	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
I. Government:	37,455.8	50,817.4	58,255.7	83,770.2
1. Federal Government:	14,776.8	20,212.8	36,207.0	50,107.6
(i) Commodity Operations	14,055.1	19,839.0	34,667.3	47,393.1
(ii) Others	721.7	373.7	1,539.7	2,714.4
2. Provincial Governments:	22,679.0	30,604.7	22,048.7	33,662.6
(i) Commodity Operations	21,647.0	29,710.9	20,596.5	32,654.4
(ii) Others	1,031.9	893.8	1,452.2	1,008.2
3. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises:	53,163.7	81,770.6	80,929.9	82,960.1
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	5.0
B. Mining & Quarrying	2,309.2	1,192.1	-	0.0
C. Manufacturing	26,156.9	49,587.1	50,015.2	47,823.8
D. Construction	99.1	58.2	-	0.0
E. Utilities	6,699.6	4,598.3	197.3	235.3
F. Commerce	2,950.6	4,018.5	5,921.9	4,363.7
G. Transport, Storage & Communication	14,568.8	21,762.5	24,465.8	22,579.5
H. Services	379.5	554.0	329.7	70.8
I. Others	-	-	-	7,882.1
III. Non-Bank Financial Institutions :	21,487.1	24,759.9	35,444.3	38,457.9
A. Co-operative Banks	-	-	-	0.0
B. Development Financial Institutions	983.4	3,966.9	6,740.0	5,450.1
C. Insurance Companies	227.3	122.1	338.0	607.0
D. Micro Finance	-	-	-	0.0
E. Other NBFIs	20,276.5	20,671.0	28,366.3	32,400.8
IV. Private Sector Enterprises :	835,684.7	909,148.8	1,135,797.3	1,201,390.7
A. Agriculture, Hunting and Forestry	126,156.3	113,457.5	118,759.7	127,106.1
(1) Growing of crops	117,177.1	62,211.5	68,329.4	75,253.6
(2) Farming of animals	4,940.4	10,127.1	12,353.8	13,120.9
(3) Agricultural and animal husbandry	875.8	2,877.0	577.1	455.2
(4) Agricultural machinery and equipments	2,529.1	37,760.0	37,334.6	38,118.3
(5) Hunting, trapping, forestry & logging	633.9	482.0	164.8	158.2
B. Fishing and fish farming etc.	3,427.7	1,455.4	2,596.0	2,380.8
C. Mining and Quarrying	8,741.1	15,034.2	8,836.3	8,112.7
(1) Mining of coal	545.1	352.4	555.5	666.2
(2) Crude petroleum & natural gas	4,152.6	9,123.5	6,389.4	5,921.3
(3) Iron & non-ferrous metal ores	3,012.6	2,918.0	859.7	341.9
(4) Quarrying of stone, sand and clay	262.2	338.1	192.2	152.8
(5) Chemical, fertilizer, Salt etc.	768.7	2,302.2	839.5	1,030.4
D. Manufacturing	515,409.1	572,835.1	698,301.5	735,867.6
1) Food products and beverages	75,690.2	101,937.3	108,077.2	121,339.5
2) Tobacco products	2,124.9	2,280.6	1,279.1	660.9
3) Textiles	279,845.4	281,387.2	367,518.9	366,503.9
i) Spinning, weaving, finishing of textiles	250,702.8	238,661.3	314,647.3	302,374.6
a) Spinning of fibers	158,637.9	143,447.4	201,206.8	199,193.7
b) Weaving of textiles	43,466.2	43,521.3	46,404.4	52,745.3
c) Finishing of textiles	48,598.8	51,692.6	67,036.1	50,435.7
ii) Made-up textile articles	16,580.6	22,566.5	25,599.1	39,210.4
iii) Knit wear	4,351.4	6,436.7	8,821.8	9,944.6
iv) Carpets and rugs	3,847.3	6,277.8	4,385.2	3,886.7
v) Other textiles n.e.s.	4,363.3	7,444.9	14,065.5	11,087.6
4) Wearing apparel, readymade garments etc.	23,678.1	33,899.4	25,756.9	29,709.2

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2003		2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	11,169.8	12,634.7	15,060.0	15,417.9		
i.) Tanning & dressing of leather, luggage, handbags etc.	6,512.5	6,773.2	8,364.0	7,776.7		
ii.) Footwear	4,657.3	5,861.4	6,696.6	7,641.2		
6) Wood and products of wood cork	434.3	973.4	839.1	1,322.6		
7) Paper, paperboard and products	5,668.7	6,551.7	5,767.0	8,888.1		
8) Printing, publishing and allied industries	1,213.0	2,118.7	2,337.8	2,515.2		
9) Coke and refined petroleum products	5,785.4	2,574.3	10,173.9	12,741.0		
10) Chemicals and chemical products	40,144.9	41,126.4	50,503.7	51,617.6		
11) Rubber and plastics products	2,802.5	4,064.5	5,038.7	6,275.7		
12) Other non-metallic mineral products	21,810.8	24,005.5	32,922.8	38,630.6		
13) Basic metals	8,660.1	11,621.1	9,984.7	12,024.9		
14) Fabricated metal products	2,197.9	3,259.6	5,706.7	5,793.3		
15) Machinery and equipment	8,201.1	6,673.3	9,420.5	10,505.9		
16) Office, accounting and computing machinery	272.3	484.9	395.9	649.1		
17) Electrical machinery and apparatus	7,326.8	9,864.2	12,547.4	12,655.8		
18) Radio, television and communication equipment and apparatus	2,307.3	3,279.8	2,698.6	3,342.5		
19) Medical, precision and optical instruments, watches and clocks	2,602.3	3,190.7	4,957.5	3,743.5		
20) Motor vehicles, trailers and semi-trailers	3,504.7	6,226.6	7,787.1	10,383.4		
21) Other transport equipments	860.1	868.5	2,207.5	3,272.3		
22) Furniture and fixture	1,909.4	1,836.1	1,208.0	1,064.5		
23) Jewelry and related articles	128.0	168.4	370.5	440.4		
24) Sports goods	2,417.8	4,459.1	4,255.7	4,549.5		
25) Handicrafts	147.9	89.1	84.0	121.7		
26) Other manufacturing n.e.s.	4,505.3	7,260.0	11,402.2	11,698.5		
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6	3,016.5	2,517.3		
F. Electricity, gas and water supply	6,143.3	9,068.0	12,450.4	14,176.8		
G. Construction	15,539.4	17,286.5	22,543.5	29,846.3		
1) Building	12,138.3	12,794.5	17,088.4	23,544.2		
2) Infrastructure	3,401.1	4,492.0	5,455.2	6,302.1		
H. Commerce and Trade	89,395.3	97,818.0	128,217.5	124,817.4		
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	3,289.7	3,279.5		
2) Wholesale and commission trade	72,415.7	80,329.7	92,525.2	94,259.7		
i) Exports	31,003.6	37,583.8	34,334.8	29,514.1		
ii) Imports	14,078.9	16,251.5	19,650.5	23,725.3		
iii) Domestic whole sales	27,333.1	26,494.3	38,539.8	41,020.3		
3) Retail trade	16,032.8	16,144.6	32,402.6	27,278.2		
I. Hotels, restaurants and clubs etc	3,124.1	5,207.0	6,336.6	8,448.0		
J. Transport, storage and communications	17,577.5	24,740.9	39,458.4	52,225.6		
K. Real estate, renting and business activities	13,639.0	19,204.5	39,772.0	48,025.4		
L. Education	2,907.8	2,514.2	2,588.0	3,473.6		
M. Health and social work	1,670.3	2,228.0	4,225.5	3,755.9		
N. Other community, social and personal service activities	7,907.7	6,945.9	9,316.5	9,175.4		
O. Other private business n.e.s	21,754.1	19,846.8	39,379.0	31,462.0		
V. Trust Funds and Non Profit Organizations	14,391.0	11,861.6	13,029.2	11,998.1		
VI. Personal	128,449.3	158,064.7	203,725.3	258,004.7		
A. Bank Employees	32,774.0	35,700.2	42,522.1	44,169.2		
B. Consumer Financing	73,832.5	103,752.9	145,695.3	208,911.9		
i) House building	5,902.3	9,698.5	18,304.0	28,998.4		
ii) Transport	18,646.1	31,554.1	49,261.2	66,142.0		
iii) Credit cards	8,766.1	12,376.1	13,155.8	19,544.9		
iv) Consumer durable	1,037.5	1,997.7	3,190.5	2,358.4		
v) Personal loans	39,480.5	48,126.6	61,783.9	91,868.1		
vi) Other	21,842.8	18,611.6	15,507.9	4,923.6		
VII. Others	5,117.4	5,961.1	8,709.8	17,571.2		
Total	1,095,749	1,242,384.1	1,535,891.5	1,694,152.9		

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2005		2006	
	Dec.	Jun.	Dec.	Jun.
I. Government:	71,128.2	107,132.8	93,722.1	100,302.8
1. Federal Government:	36,203.6	53,822.8	58,476.4	59,449.3
(i) Commodity Operations	32,713.4	49,249.8	53,178.7	54,665.0
(ii) Others	3,490.2	4,573.0	5,297.8	4,784.4
2. Provincial Governments:	34,924.7	53,310.0	35,245.6	40,853.4
(i) Commodity Operations	33,907.9	52,473.7	34,378.3	39,712.9
(ii) Others	1,016.8	836.4	867.4	1,140.5
3. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises:	86,429.4	95,021.3	96,936.2	115,343.6
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	336.2
B. Mining & Quarrying	-	175.4	1,279.7	100.6
C. Manufacturing	47,603.6	47,353.2	43,662.2	35,693.6
D. Construction	-	-	-	-
E. Utilities	2,586.5	7,125.8	5,872.0	25,599.1
F. Commerce	8,860.4	7,921.3	10,702.1	8,670.2
G. Transport, Storage & Communication	24,582.2	32,414.6	35,388.0	44,905.5
H. Services	473.7	31.0	32.2	38.3
I. Others	2,323.0	-	-	-
III. Non-Bank Financial Institutions :	42,959.5	53,442.8	55,217.4	47,986.9
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	3,900.0	5,872.6	8,005.9	6,923.1
C. Insurance Companies	1,092.7	775.2	743.3	2,417.4
D. Micro Finance	-	200.0	315.0	-
E. Other NBFI's	37,966.8	46,595.0	46,153.2	38,646.5
IV. Private Sector Enterprises :	1,404,194.2	1,445,360.0	1,646,615.4	1,669,727.6
A. Agriculture, Hunting and Forestry	137,860.4	131,542.3	142,867.9	144,057.9
(1) Growing of crops	85,645.5	85,535.8	99,083.4	103,440.4
(2) Farming of animals	13,580.4	14,328.1	14,434.4	15,727.8
(3) Agricultural and animal husbandry	924.3	565.4	1,356.4	580.2
(4) Agricultural machinery and equipments	37,529.1	31,020.6	27,765.5	24,208.9
(5) Hunting, trapping, forestry & logging	181.1	92.3	228.1	100.6
B. Fishing and fish farming etc.	1,784.8	1,184.0	1,346.9	1,661.5
C. Mining and Quarrying	9,484.5	10,412.4	11,255.6	11,691.7
(1) Mining of coal	3,619.4	4,573.1	4,665.7	2,607.1
(2) Crude petroleum & natural gas	5,246.8	5,101.9	3,866.9	6,583.1
(3) Iron & non-ferrous metal ores	142.1	63.9	367.9	411.7
(4) Quarrying of stone, sand and clay	126.1	44.8	103.0	102.3
(5) Chemical, fertilizer, Salt etc.	350.2	628.8	2,252.0	1,987.5
D. Manufacturing	848,064.1	865,087.2	969,769.4	954,641.2
1) Food products and beverages	129,271.0	141,615.2	143,851.9	159,129.1
2) Tobacco products	735.0	715.8	2,154.0	1,044.4
3) Textiles	435,599.0	416,346.7	466,644.9	421,786.8
i) Spinning, weaving, finishing of textiles	355,956.9	344,821.4	386,123.0	337,631.6
a) Spinning of fibers	237,100.9	210,736.6	236,159.8	201,418.8
b) Weaving of textiles	60,683.2	66,325.8	75,009.7	77,703.9
c) Finishing of textiles	58,172.8	67,759.0	74,953.5	58,508.8
ii) Made-up textile articles	45,062.0	39,030.4	44,334.3	44,569.1
iii) Knit wear	14,804.1	15,094.0	16,760.2	18,401.3
iv) Carpets and rugs	4,904.1	4,682.1	4,206.1	4,233.3
v) Other textiles n.e.s.	14,871.9	12,718.7	15,221.3	16,951.6
4) Wearing apparel, readymade garments etc.	28,525.9	29,650.4	32,511.8	40,197.6

4.15 Classification of Scheduled Banks' Advances by Borrowers

Borrower	(Million Rupees)			
	2005		2006	
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,314.2	16,540.4	16,330.5	15,307.4
i.) Tanning & dressing of leather, luggage, handbags etc.	7,385.6	7,956.7	8,873.5	6,872.9
ii.) Footwear	9,928.6	8,583.7	7,457.1	8,434.5
6) Wood and products of wood cork	1,201.9	1,913.6	1,306.4	1,848.6
7) Paper, paperboard and products	9,680.4	9,945.2	16,882.8	16,349.9
8) Printing, publishing and allied industries	3,011.1	2,708.3	3,890.6	5,213.0
9) Coke and refined petroleum products	11,605.2	7,972.6	17,741.7	9,484.5
10) Chemicals and chemical products	56,133.4	65,613.6	68,440.1	72,731.6
11) Rubber and plastics products	7,776.2	7,169.8	7,325.6	7,677.9
12) Other non-metallic mineral products	52,949.7	70,324.0	78,308.8	89,214.0
13) Basic metals	15,841.5	16,039.8	20,884.9	24,859.6
14) Fabricated metal products	7,500.4	6,398.3	7,706.6	6,931.7
15) Machinery and equipment	12,548.2	12,408.3	14,133.5	15,169.6
16) Office, accounting and computing machinery	362.6	193.7	588.4	478.8
17) Electrical machinery and apparatus	15,284.5	13,551.3	18,705.5	18,767.4
18) Radio, television and communication equipment and apparatus	3,908.4	3,713.5	4,723.0	3,740.5
19) Medical, precision and optical instruments, watches and clocks	3,989.4	5,325.6	7,196.9	5,022.8
20) Motor vehicles, trailers and semi-trailers	12,927.3	15,557.7	16,171.2	14,766.5
21) Other transport equipments	4,085.0	6,078.2	5,229.6	5,489.5
22) Furniture and fixture	1,655.4	1,549.4	1,435.5	1,848.6
23) Jewelry and related articles	652.9	817.6	1,389.0	1,195.5
24) Sports goods	3,920.4	4,195.2	5,587.4	5,590.1
25) Handicrafts	111.3	107.6	112.9	94.5
26) Other manufacturing n.e.s.	11,473.6	8,635.5	10,515.9	10,701.4
E. Ship breaking and waste / scrape (junk) etc.	2,936.7	1,350.0	1,195.2	1,696.2
F. Electricity, gas and water supply	17,254.2	20,530.2	26,579.7	42,934.3
G. Construction	36,138.1	37,164.6	49,829.2	51,628.8
1) Building	27,926.0	29,310.5	39,591.2	41,062.9
2) Infrastructure	8,212.1	7,854.2	10,238.0	10,565.9
H. Commerce and Trade	164,437.3	179,568.4	210,886.3	209,529.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	8,725.2	12,323.7	16,989.6	14,184.9
2) Wholesale and commission trade	113,688.2	132,427.3	143,488.8	139,563.9
i) Exports	34,693.5	42,825.1	38,058.7	42,205.7
ii) Imports	27,912.8	32,500.2	36,164.5	29,842.7
iii) Domestic whole sales	51,081.8	57,102.0	69,265.6	67,515.5
3) Retail trade	42,023.9	34,817.3	50,407.9	55,780.2
I. Hotels, restaurants and clubs etc	9,385.7	6,884.7	12,136.0	13,683.9
J. Transport, storage and communications	57,451.3	62,983.7	79,700.8	78,982.8
K. Real estate, renting and business activities	65,019.2	74,466.2	75,004.2	92,285.8
L. Education	2,879.3	3,633.9	4,075.1	4,484.4
M. Health and social work	3,361.9	3,545.1	5,289.3	5,395.0
N. Other community, social and personal service activities	9,132.4	10,656.7	9,995.0	15,539.6
O. Other private business n.e.s	39,004.5	36,350.7	46,684.8	41,515.5
V. Trust Funds and Non Profit Organizations	15,073.6	13,671.4	14,573.9	14,572.3
VI. Personal	302,764.5	343,745.8	377,117.5	400,771.4
A. Bank Employees	45,735.9	46,990.1	49,469.7	52,852.6
B. Consumer Financing	255,868.5	294,628.1	324,699.9	345,584.2
i) House building	32,996.7	41,791.5	48,188.2	53,832.7
ii) Transport	83,599.0	97,281.5	106,168.5	105,396.4
iii) Credit cards	27,253.1	33,522.9	39,153.5	42,802.9
iv) Consumer durable	1,697.6	1,559.9	1,632.8	1,019.1
v) Personal loans	110,322.1	120,472.3	129,556.9	142,533.1
vi) Other	1,160.1	2,127.6	2,948.0	2,334.7
VII. Others	12,599.7	12,817.3	16,350.7	27,477.7
Total	1,935,149.1	2,071,191.4	2,300,533.2	2,376,182.3

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2007		2008		2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	77,701.5	133,084.5	150,461.0	341,698.8	333,440.8	423,866.8		
1. Federal Government:	52,840.6	87,575.8	128,837.2	163,055.6	186,794.6	183,015.4		
(i) Commodity Operations	47,238.9	81,887.1	123,445.0	158,453.9	181,725.3	175,612.5		
(ii) Others	5,601.7	5,688.7	5,392.2	4,601.6	5,069.3	7,402.9		
2. Provincial Governments:	24,860.9	45,508.7	21,623.8	178,603.3	146,646.3	240,851.4		
(i) Commodity Operations	24,018.5	44,371.5	20,670.7	176,965.6	146,307.4	240,620.7		
(ii) Others	842.4	1,137.2	953.0	1,637.7	338.8	230.7		
3. Local Bodies (City Governments)	-	-	0.0	40.0	-	0.0		
II. Non-Financial Public Sector Enterprises:	125,398.9	107,911.8	186,902.4	216,717.0	225,365.8	166,137.7		
A. Agriculture, Forestry, Hunting & Fishing	-	-	9,387.8	-	-	0.0		
B. Mining & Quarrying	11.1	-	0.0	-	-	0.0		
C. Manufacturing	36,366.1	22,119.3	53,715.8	53,203.5	73,437.2	55,045.0		
D. Construction	-	-	0.0	-	-	0.0		
E. Utilities	41,241.9	48,267.9	60,304.7	63,781.1	65,329.8	29,292.0		
F. Commerce	16,832.6	8,166.8	24,559.9	18,509.4	17,488.6	12,822.5		
G. Transport, Storage & Communication	30,268.8	29,137.7	38,783.7	45,241.9	34,876.8	34,753.0		
H. Services	678.4	220.1	150.4	1.0	3.6	32.6		
I. Others	-	-	0.0	35,980.2	34,229.9	34,192.6		
III. Non-Bank Financial Institutions :	52,258.5	44,579.6	45,733.5	39,369.7	49,030.0	44,302.7		
A. Co-operative Banks	-	-	0.0	-	-	0.0		
B. Development Financial Institutions	2,240.7	1,250.0	2,566.9	6,235.3	6,098.0	6,429.3		
C. Insurance Companies	3,283.8	2,717.9	2,516.1	1,660.0	1,369.8	1,428.4		
D. Micro Finance	209.7	-	0.0	-	-	200.0		
E. Other NBFIs	46,524.2	40,611.7	40,650.5	31,474.4	41,562.2	36,244.9		
IV. Private Sector Enterprises :	1,884,922.9	2,074,977.9	2,240,767.9	2,096,078.9	2,221,542.0	2,193,624.0		
A. Agriculture, Hunting and Forestry	156,283.4	154,438.3	170,607.4	157,163.2	165,826.2	165,206.6		
(1) Growing of crops	114,703.8	110,779.2	120,035.9	113,890.7	120,137.4	114,912.1		
(2) Farming of animals	18,836.6	21,061.4	26,291.7	21,150.6	20,611.7	22,968.6		
(3) Agricultural and animal husbandry	1,108.1	695.9	1,108.4	599.8	633.2	476.2		
(4) Agricultural machinery and equipments	21,150.4	21,837.8	22,670.4	21,166.5	24,259.1	26,772.2		
(5) Hunting, trapping, forestry & logging	484.5	64.0	501.0	355.6	184.8	77.4		
B. Fishing and fish farming etc.	764.4	1,249.7	804.8	513.0	670.7	767.6		
C. Mining and Quarrying	14,431.1	16,824.5	16,929.7	17,492.6	17,002.7	14,979.1		
(1) Mining of coal	1,931.6	2,509.9	2,748.6	2,634.5	2,465.0	2,742.4		
(2) Crude petroleum & natural gas	8,989.1	12,716.8	10,684.1	12,133.8	11,923.3	10,460.5		
(3) Iron & non-ferrous metal ores	689.0	60.1	85.1	432.3	928.0	580.4		
(4) Quarrying of stone, sand and clay	162.8	191.1	183.4	339.9	374.9	325.8		
(5) Chemical, fertilizer, Salt etc.	2,658.6	1,346.7	3,228.5	1,952.0	1,311.4	870.1		
D. Manufacturing	1,091,857.6	1,177,764.1	1,299,410.2	1,186,757.8	1,282,352.6	1,228,536.4		
1) Food products and beverages	173,514.2	183,018.5	216,289.8	197,478.2	190,828.4	214,265.2		
2) Tobacco products	1,718.7	586.6	893.0	285.2	2,040.1	2,278.8		
3) Textiles	482,864.2	515,111.5	516,595.0	464,471.9	526,332.6	456,139.9		
i) Spinning, weaving, finishing of textiles	382,684.1	413,325.2	410,374.1	368,092.7	424,046.0	351,567.5		
a) Spinning of fibers	220,965.1	235,998.4	246,284.8	211,995.7	255,267.8	202,128.3		
b) Weaving of textiles	85,116.4	97,231.5	86,216.2	85,543.7	89,230.0	82,154.9		
c) Finishing of textiles	76,602.7	80,095.3	77,873.1	70,553.3	79,548.3	67,284.3		
ii) Made-up textile articles	43,344.7	46,112.7	44,915.0	43,073.9	46,306.3	51,329.2		
iii) Knit wear	19,984.8	21,839.7	20,156.7	23,370.0	23,683.8	21,245.7		
iv) Carpets and rugs	7,024.9	8,905.5	5,801.8	5,906.9	4,617.7	6,754.9		
v) Other textiles n.e.s.	29,825.7	24,928.4	35,347.4	24,028.4	27,678.8	25,242.7		
4) Wearing apparel, readymade garments etc.	45,221.5	46,519.2	46,678.4	48,250.9	49,456.7	48,150.6		

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2007		2008		2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,160.2	18,019.0	19,876.1	18,173.0	18,026.8	17,121.6		
i.) Tanning & dressing of leather, luggage, handbags etc.	9,936.2	8,794.5	10,310.0	9,978.4	9,895.0	9,288.3		
ii.) Footwear	8,224.0	9,224.6	9,566.1	8,194.7	8,131.7	7,833.3		
6) Wood and products of wood cork	1,580.1	2,304.5	1,921.9	2,023.0	1,919.3	1,890.1		
7) Paper, paperboard and products	19,692.7	18,646.1	23,763.0	18,079.3	17,528.3	18,591.4		
8) Printing, publishing and allied industries	5,847.4	6,688.2	8,936.0	9,197.9	8,397.5	7,586.4		
9) Coke and refined petroleum products	15,158.2	19,031.1	22,763.3	20,522.7	21,737.1	23,652.9		
10) Chemicals and chemical products	78,174.8	106,643.7	145,275.6	131,890.6	154,646.7	152,153.2		
11) Rubber and plastics products	10,532.2	9,984.8	11,644.5	12,746.4	12,405.3	13,584.5		
12) Other non-metallic mineral products	93,046.4	90,159.1	105,576.1	100,385.8	102,842.3	99,994.9		
13) Basic metals	34,072.8	37,006.3	40,679.4	39,393.2	39,596.0	40,885.5		
14) Fabricated metal products	9,944.3	11,295.0	10,138.9	8,730.6	9,528.5	11,371.5		
15) Machinery and equipment	17,427.1	17,436.2	18,714.7	14,598.0	16,073.4	15,729.3		
16) Office, accounting and computing machinery	124.1	127.7	317.2	111.2	128.1	38.2		
17) Electrical machinery and apparatus	29,815.1	31,480.6	43,158.2	40,079.0	48,342.3	44,963.3		
18) Radio, television and communication equipment and apparatus	2,397.6	4,489.6	3,091.9	3,108.3	3,693.3	3,045.1		
19) Medical, precision and optical instruments, watches and clocks	5,826.0	9,074.7	9,122.4	5,565.0	5,555.0	7,555.6		
20) Motor vehicles, trailers and semi-trailers	14,860.9	14,079.7	20,073.9	18,413.4	18,825.1	16,042.4		
21) Other transport equipments	5,029.4	5,870.6	4,862.5	3,667.4	4,445.4	3,789.5		
22) Furniture and fixture	2,954.4	2,964.8	1,951.6	1,539.4	1,941.3	2,206.9		
23) Jewelry and related articles	1,435.1	1,644.2	1,873.8	994.5	1,277.1	1,031.9		
24) Sports goods	3,676.8	3,986.3	4,422.5	5,094.8	4,638.1	4,220.4		
25) Handicrafts	129.9	130.0	201.0	94.9	144.8	149.6		
26) Other manufacturing n.e.s.	18,653.6	21,466.3	20,589.4	21,863.4	22,003.2	22,097.7		
E. Ship breaking and waste / scrape (junk) etc.	1,910.6	2,135.9	2,659.4	4,928.0	3,380.2	4,906.3		
F. Electricity, gas and water supply	67,671.9	107,031.1	146,983.2	152,197.2	179,560.4	209,776.8		
G. Construction	64,169.6	79,293.2	78,450.4	68,892.1	64,985.6	65,825.6		
1) Building	49,843.3	59,541.3	59,870.0	53,902.2	51,799.3	51,131.0		
2) Infrastructure	14,326.3	19,751.8	18,580.3	14,989.9	13,186.3	14,694.6		
H. Commerce and Trade	222,036.5	245,093.6	244,713.5	226,381.2	231,335.7	220,443.9		
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,213.0	15,399.1	13,080.1	16,257.0	14,475.7	12,694.9		
2) Wholesale and commission trade	146,993.0	157,276.0	146,162.7	129,310.3	129,131.3	120,150.7		
i) Exports	41,337.0	48,123.7	41,944.9	33,547.5	39,468.0	33,432.4		
ii) Imports	31,372.9	35,954.5	37,552.7	30,380.3	28,876.1	29,565.7		
iii) Domestic whole sales	74,283.1	73,197.8	66,665.2	65,382.5	60,787.2	57,152.6		
3) Retail trade	61,830.6	72,418.5	85,470.8	80,814.0	87,728.7	87,598.3		
I. Hotels, restaurants and clubs etc	12,506.4	13,381.9	14,358.9	13,476.2	14,042.1	14,830.4		
J. Transport, storage and communications	82,936.2	94,182.2	99,544.3	98,136.5	96,700.7	102,505.1		
K. Real estate, renting and business activities	111,259.8	102,763.0	104,090.2	107,453.1	108,810.1	103,215.7		
L. Education	5,447.2	5,756.1	6,027.6	5,389.5	5,773.5	8,202.7		
M. Health and social work	5,444.8	6,830.5	6,340.9	6,192.9	5,950.3	5,516.6		
N. Other community, social and personal service activities	16,515.4	14,569.2	14,937.8	20,858.6	18,342.1	21,519.3		
O. Other private business n.e.s	31,688.0	53,664.6	34,909.6	30,246.9	26,809.1	27,391.8		
V. Trust Funds and Non Profit Organizations	17,180.4	15,320.2	13,606.1	12,258.5	13,223.6	13,309.6		
VI. Personal	422,807.2	421,195.8	396,088.0	364,458.2	339,887.8	322,138.0		
A. Bank Employees	53,369.8	61,004.9	65,286.4	69,451.3	74,017.5	76,326.0		
B. Consumer Financing	367,119.6	356,784.3	327,067.4	291,924.7	262,635.4	240,292.6		
i) House building	63,619.5	66,919.5	64,191.0	61,151.6	58,713.0	54,140.5		
ii) Transport	113,036.1	104,464.6	93,877.4	79,592.9	69,634.3	64,679.8		
iii) Credit cards	47,237.9	44,428.4	41,092.8	35,535.1	31,257.4	28,280.5		
iv) Consumer durable	1,111.2	1,656.3	5,537.8	546.6	176.7	512.8		
v) Personal loans	142,114.9	139,315.5	122,368.4	115,098.4	102,853.9	92,679.0		
vi) Other	2,317.9	3,406.6	3,734.3	3,082.2	3,235.0	5,519.4		
VII. Others	32,935.5	18,568.4	22,835.1	9,765.2	9,401.3	11,084.7		
Total	2,613,204.9	2,815,638.2	3,056,394.0	3,080,346.3	3,191,891.3	3,174,463.4		

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2010		2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	372,547.0	406,735.0	348,529.8	461,675.9		
1. Federal Government:	169,578.5	192,151.0	163,614.0	218,910.7		
(i) Commodity Operations	160,783.0	183,252.8	153,089.7	194,758.3		
(ii) Others	8,795.4	8,898.2	10,524.3	24,152.4		
2. Provincial Governments:	202,968.5	214,584.0	184,915.8	242,765.2		
(i) Commodity Operations	202,724.5	214,235.2	184,532.4	241,718.5		
(ii) Others	244.0	348.7	383.4	1,046.7		
3. Local Bodies (City Governments)	-	-	-	-		
II. Non-Financial Public Sector Enterprises:	165,357.7	171,002.7	135,888.4	312,301.8		
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	-		
B. Mining & Quarrying	-	-	-	-		
C. Manufacturing	47,972.6	39,008.0	40,992.3	37,082.2		
D. Construction	-	-	-	-		
E. Utilities	32,220.7	33,718.3	14,426.7	13,898.5		
F. Commerce	14,780.5	18,197.6	14,246.1	41,068.4		
G. Transport, Storage & Communication	39,235.4	46,714.6	62,231.5	69,203.7		
H. Services	59.8	314.6	260.7	356.5		
I. Others	31,088.7	33,049.6	3,731.1	150,692.6		
III. Non-Bank Financial Institutions :	42,047.8	40,181.7	43,447.7	44,209.7		
A. Co-operative Banks	-	-	-	-		
B. Development Financial Institutions	5,624.9	4,928.1	6,210.8	6,726.9		
C. Insurance Companies	1,173.0	1,029.0	718.0	660.0		
D. Micro Finance	200.0	200.0	200.0	100.0		
E. Other NBFIs	35,049.9	34,024.7	36,318.9	36,722.8		
IV. Private Sector Enterprises :	2,386,470.9	2,364,473.6	2,459,754.2	2,393,109.2		
A. Agriculture, Hunting and Forestry	178,212.5	179,946.5	187,134.8	199,001.6		
(1) Growing of crops	125,848.1	127,897.6	135,777.3	144,465.8		
(2) Farming of animals	24,906.7	26,648.8	28,530.7	30,214.5		
(3) Agricultural and animal husbandry	570.8	401.1	410.4	432.3		
(4) Agricultural machinery and equipments	26,786.7	24,812.0	22,258.6	23,666.9		
(5) Hunting, trapping, forestry & logging	100.1	187.0	157.9	222.1		
B. Fishing and fish farming etc.	637.1	470.6	613.8	505.3		
C. Mining and Quarrying	14,475.0	16,298.4	15,840.8	15,105.2		
(1) Mining of coal	3,161.1	3,177.5	3,301.1	2,939.1		
(2) Crude petroleum & natural gas	9,508.0	11,629.1	10,696.8	10,447.9		
(3) Iron & non-ferrous metal ores	249.7	488.4	589.9	259.6		
(4) Quarrying of stone, sand and clay	572.9	460.2	401.6	387.2		
(5) Chemical, fertilizer, Salt etc.	983.2	543.2	851.4	1,071.4		
D. Manufacturing	1,366,476.0	1,343,695.1	1,396,264.4	1,349,323.1		
1) Food products and beverages	222,018.1	274,994.8	258,737.4	280,928.2		
2) Tobacco products	4,236.6	3,136.5	3,301.5	3,537.7		
3) Textiles	554,403.8	492,062.0	524,555.2	478,094.8		
i) Spinning, weaving, finishing of textiles	435,407.9	377,929.4	411,858.4	369,993.7		
a) Spinning of fibers	248,974.4	213,381.9	239,874.6	210,915.3		
b) Weaving of textiles	99,361.9	89,351.1	87,522.6	83,219.4		
c) Finishing of textiles	87,071.6	75,196.5	84,461.2	75,859.0		
ii) Made-up textile articles	53,405.8	47,131.1	46,017.5	43,283.2		
iii) Knit wear	24,009.8	25,598.8	26,112.8	24,144.3		
iv) Carpets and rugs	6,469.3	6,800.5	7,547.7	5,460.2		
v) Other textiles n.e.s.	35,110.9	34,602.2	33,018.8	35,213.3		
4) Wearing apparel, readymade garments etc.	49,888.2	49,473.4	50,874.2	47,779.3		

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2010		2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,452.7	22,091.0	22,542.8		20,629.6	
i.) Tanning & dressing of leather, luggage, handbags etc.	9,769.0	12,030.1	12,672.6		10,414.3	
ii.) Footwear	8,683.7	10,060.8	9,870.2		10,215.2	
6) Wood and products of wood cork	2,673.2	3,307.9	2,801.3		3,055.7	
7) Paper, paperboard and products	19,504.2	23,543.5	24,033.5		22,463.7	
8) Printing, publishing and allied industries	6,969.7	7,165.1	6,941.7		6,652.1	
9) Coke and refined petroleum products	26,761.5	31,284.1	34,219.6		30,584.5	
10) Chemicals and chemical products	156,047.5	154,521.0	161,646.2		174,768.7	
11) Rubber and plastics products	13,953.4	14,126.3	16,430.0		15,777.3	
12) Other non-metallic mineral products	107,354.1	93,440.1	95,215.2		75,154.0	
13) Basic metals	45,463.4	43,158.9	52,141.6		56,891.9	
14) Fabricated metal products	12,961.0	12,382.3	13,973.4		12,587.8	
15) Machinery and equipment	20,610.2	19,175.0	20,436.8		14,213.5	
16) Office, accounting and computing machinery	32.7	31.1	284.4		325.9	
17) Electrical machinery and apparatus	42,194.0	37,980.0	43,434.7		41,071.5	
18) Radio, television and communication equipment and apparatus	3,394.0	3,207.2	3,440.7		3,979.5	
19) Medical, precision and optical instruments, watches and clocks	7,836.6	8,214.2	7,931.9		8,014.3	
20) Motor vehicles, trailers and semi-trailers	17,971.7	16,308.2	19,978.7		18,707.1	
21) Other transport equipments	3,541.4	3,120.5	2,917.6		3,424.6	
22) Furniture and fixture	1,784.5	2,203.7	1,449.2		1,748.8	
23) Jewelry and related articles	923.1	864.0	825.8		676.4	
24) Sports goods	4,410.1	5,178.3	5,419.3		5,100.2	
25) Handicrafts	119.0	164.1	94.6		106.1	
26) Other manufacturing n.e.s.	22,971.2	22,561.8	22,637.0		23,049.8	
E. Ship breaking and waste / scrape (junk) etc.	7,111.1	7,212.4	9,392.3		12,620.1	
F. Electricity, gas and water supply	231,997.6	263,825.7	292,414.9		271,860.4	
G. Construction	69,536.2	66,211.1	66,669.3		53,026.8	
1) Building	51,943.8	50,019.9	49,408.6		40,032.0	
2) Infrastructure	17,592.4	16,191.2	17,260.7		12,994.9	
H. Commerce and Trade	228,189.1	203,351.8	209,246.8		200,280.3	
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,845.1	10,351.1	14,503.5		16,738.2	
2) Wholesale and commission trade	123,438.5	108,050.5	105,951.5		100,931.0	
i) Exports	40,330.2	34,826.4	34,044.1		27,810.9	
ii) Imports	29,492.4	24,083.7	22,763.4		25,522.2	
iii) Domestic whole sales	53,615.9	49,140.4	49,143.9		47,597.9	
3) Retail trade	90,905.5	84,950.2	88,791.9		82,611.2	
I. Hotels, restaurants and clubs etc	15,311.3	14,026.0	14,807.7		14,804.2	
J. Transport, storage and communications	108,629.4	106,391.5	98,942.9		110,881.6	
K. Real estate, renting and business activities	107,312.8	103,374.8	105,458.4		103,966.7	
L. Education	7,397.2	6,308.9	5,350.6		6,204.8	
M. Health and social work	5,765.1	5,529.6	5,266.4		5,658.1	
N. Other community, social and personal service activities	17,954.1	16,004.3	17,302.5		14,473.0	
O. Other private business n.e.s	27,466.6	31,826.9	35,048.7		35,398.0	
V. Trust Funds and Non Profit Organizations	16,363.8	18,028.7	19,782.2		18,003.6	
VI. Personal	305,983.5	294,017.6	285,931.9		285,133.7	
A. Bank Employees	74,572.0	76,409.8	75,370.2		72,975.9	
B. Consumer Financing	224,828.2	213,153.6	205,025.0		204,943.7	
i) House building	50,812.3	47,671.0	44,692.9		40,967.7	
ii) Transport	57,354.5	50,672.7	46,480.7		45,352.1	
iii) Credit cards	25,797.3	24,625.7	23,142.0		22,934.1	
iv) Consumer durable	473.4	309.0	395.3		452.2	
v) Personal loans	90,390.8	89,875.2	90,314.1		95,237.6	
vi) Other	6,583.3	4,454.1	5,536.8		7,214.1	
VII. Others	17,591.6	16,382.8	16,858.3		15,570.5	
Total	3,306,362.2	3,310,822.0	3,310,192.5		3,530,004.4	

4.15 Classification of Scheduled Banks' Advances by Borrowers

Borrower	(Million Rupees)		
	2012	2013	
	Dec.	Jun.	Dec.
I. Government:	423,364.0	492,151.6	406,799.9
1. Federal Government:	248,365.5	253,023.8	229,162.1
(i) Commodity Operations	222,578.2	226,113.7	204,802.7
(ii) Others	25,787.3	26,910.1	24,359.4
2. Provincial Governments:	174,998.5	239,127.8	177,637.8
(i) Commodity Operations	174,024.2	238,145.7	176,527.1
(ii) Others	974.3	982.1	1,110.6
3. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises:	349,623.1	350,227.1	427,909.1
A. Agriculture, Forestry, Hunting & Fishing	-	-	-
B. Mining & Quarrying	-	-	-
C. Manufacturing	44,931.6	51,778.6	70,731.1
D. Construction	-	-	-
E. Utilities	15,607.3	16,805.7	16,935.2
F. Commerce	43,516.4	25,450.5	79,968.7
G. Transport, Storage & Communication	84,322.6	94,247.5	87,365.9
H. Services	223.7	157.2	297.9
I. Others	161,021.6	161,787.6	172,610.3
III. Non-Bank Financial Institutions :	45,324.4	47,626.0	42,605.8
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	9,480.2	13,559.2	12,304.6
C. Insurance Companies	335.9	372.9	418.0
D. Micro Finance	100.0	100.0	-
E. Other NBFIs	35,408.3	33,593.9	29,883.2
IV. Private Sector Enterprises :	2,539,961.3	2,436,423.4	2,763,136.2
A. Agriculture, Hunting and Forestry	212,539.3	220,943.4	238,176.4
(1) Growing of crops	153,318.1	161,157.4	171,731.6
(2) Farming of animals	34,231.0	34,271.5	38,258.2
(3) Agricultural and animal husbandry	880.1	532.3	1,242.6
(4) Agricultural machinery and equipments	23,494.6	24,410.0	26,369.0
(5) Hunting, trapping, forestry & logging	615.5	572.2	575.0
B. Fishing and fish farming etc.	443.8	726.6	749.5
C. Mining and Quarrying	15,634.8	20,234.6	21,028.9
(1) Mining of coal	2,610.0	1,944.3	1,583.2
(2) Crude petroleum & natural gas	10,211.5	16,896.0	18,161.4
(3) Iron & non-ferrous metal ores	367.4	348.1	322.8
(4) Quarrying of stone, sand and clay	492.4	365.2	364.6
(5) Chemical, fertilizer, Salt etc.	1,953.5	681.0	597.0
D. Manufacturing	1,449,442.0	1,407,762.9	1,582,138.9
1) Food products and beverages	294,238.3	312,840.1	338,725.0
2) Tobacco products	3,336.8	3,355.1	4,035.7
3) Textiles	545,064.6	499,667.8	602,165.5
i) Spinning, weaving, finishing of textiles	434,830.2	386,103.5	475,332.0
a) Spinning of fibers	254,135.5	211,726.4	265,027.8
b) Weaving of textiles	93,652.8	89,430.3	107,994.5
c) Finishing of textiles	87,041.9	84,946.8	102,309.8
ii) Made-up textile articles	51,053.4	48,335.4	53,779.0
iii) Knit wear	23,431.3	24,426.7	23,467.6
iv) Carpets and rugs	4,936.9	4,625.0	5,055.5
v) Other textiles n.e.s.	30,812.8	36,177.2	44,531.3
4) Wearing apparel, readymade garments etc.	49,934.8	49,749.3	53,168.1

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2012	2013	
	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,964.3	20,075.0	23,684.9
i.) Tanning & dressing of leather, luggage, handbags etc.	10,680.1	10,305.8	12,699.2
ii.) Footwear	10,284.3	9,769.2	10,985.7
6) Wood and products of wood cork	3,997.9	3,576.8	3,212.2
7) Paper, paperboard and products	28,395.1	25,409.4	31,029.5
8) Printing, publishing and allied industries	6,075.8	6,498.2	7,137.8
9) Coke and refined petroleum products	41,461.9	35,700.8	41,831.2
10) Chemicals and chemical products	165,771.7	170,740.4	172,102.8
11) Rubber and plastics products	22,578.1	22,028.9	26,450.4
12) Other non-metallic mineral products	68,641.3	59,630.3	64,796.1
13) Basic metals	61,824.2	62,723.8	68,439.9
14) Fabricated metal products	11,640.9	12,777.0	15,470.0
15) Machinery and equipment	18,281.6	16,204.4	17,748.8
16) Office, accounting and computing machinery	290.8	257.7	376.8
17) Electrical machinery and apparatus	43,398.6	40,939.7	53,809.0
18) Radio, television and communication equipment and apparatus	5,188.6	4,535.3	4,058.3
19) Medical, precision and optical instruments, watches and clocks	7,090.3	6,931.5	4,102.8
20) Motor vehicles, trailers and semi-trailers	17,406.1	15,357.4	16,214.6
21) Other transport equipments	3,803.6	3,320.7	3,963.5
22) Furniture and fixture	1,180.3	1,233.1	1,317.3
23) Jewelry and related articles	546.3	777.3	519.8
24) Sports goods	4,761.2	4,718.5	4,805.5
25) Handicrafts	91.5	69.3	73.2
26) Other manufacturing n.e.s.	23,477.5	28,645.1	22,900.0
E. Ship breaking and waste / scrape (junk) etc.	17,715.5	14,806.0	17,840.9
F. Electricity, gas and water supply	280,953.2	218,793.0	253,154.5
G. Construction	52,959.4	52,251.5	54,705.5
1) Building	37,754.2	36,028.7	38,315.0
2) Infrastructure	15,205.2	16,222.8	16,390.5
H. Commerce and Trade	213,565.7	201,630.8	234,292.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,285.7	14,460.3	14,399.7
2) Wholesale and commission trade	107,221.6	99,327.2	115,188.8
i) Exports	30,964.0	27,597.3	27,412.0
ii) Imports	24,243.5	19,776.5	28,212.2
iii) Domestic whole sales	52,014.1	51,953.4	59,564.5
3) Retail trade	93,058.3	87,843.3	104,703.5
I. Hotels, restaurants and clubs etc	14,779.0	14,265.8	14,938.5
J. Transport, storage and communications	109,077.7	88,539.8	88,731.3
K. Real estate, renting and business activities	108,879.2	97,418.4	104,542.8
L. Education	6,160.7	6,012.3	6,025.7
M. Health and social work	5,987.5	5,448.6	6,253.2
N. Other community, social and personal service activities	13,063.3	12,748.5	15,155.4
O. Other private business n.e.s.	38,760.4	74,841.3	125,402.8
V. Trust Funds and Non Profit Organizations	18,015.7	17,024.6	14,042.4
VI. Personal	295,181.1	306,362.3	324,325.1
A. Bank Employees	80,518.4	83,216.3	85,186.5
B. Consumer Financing	206,358.5	213,742.0	229,141.0
i) House building	40,197.6	39,011.7	39,420.5
ii) Transport	45,847.4	50,661.3	56,389.2
iii) Credit cards	24,372.8	21,796.7	21,195.9
iv) Consumer durable	334.8	225.4	260.8
v) Personal loans	95,605.8	102,047.0	111,874.6
vi) Other	8,304.2	9,404.1	9,997.7
VII. Others	17,066.6	14,667.2	16,925.4
Total	3,688,536.3	3,664,482.2	3,995,743.9

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2014		2015	
	Jun.	Dec.	Jun.	Dec.
I. Government:	514,534.7	482,693.4	580,458.9	537,517.2
1. Federal Government:	243,577.4	227,450.5	220,061.2	226,317.2
(i) Commodity Operations	220,793.6	211,873.2	201,290.7	212,303.8
(ii) Others	22,783.7	15,577.2	18,770.5	14,013.4
2. Provincial Governments:	270,957.3	255,242.9	360,397.7	311,200.0
(i) Commodity Operations	269,121.4	254,046.2	359,042.4	310,202.1
(ii) Others	1,835.9	1,196.8	1,355.3	998.0
3. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises:	452,405.2	530,560.2	533,401.5	570,609.2
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	-
B. Mining & Quarrying	-	-	-	-
C. Manufacturing	48,954.4	59,478.1	43,868.6	57,342.5
D. Construction	-	-	-	-
E. Utilities	27,561.4	26,442.9	46,091.1	25,990.3
F. Commerce	91,072.2	122,699.4	97,183.4	109,637.5
G. Transport, Storage & Communication	91,398.7	95,717.2	93,192.3	165,476.7
H. Services	300.9	477.0	788.0	672.0
I. Others	193,117.6	225,745.6	252,278.0	211,490.3
III. Non-Bank Financial Institutions :	46,506.1	44,546.0	47,684.3	50,334.3
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	10,984.1	4,916.7	11,162.9	13,593.8
C. Insurance Companies	851.9	1,660.0	921.9	1,187.5
D. Micro Finance	-	500.0	900.0	2,732.4
E. Other NBFIs	34,670.1	37,469.3	34,699.5	32,820.6
IV. Private Sector Enterprises :	2,758,032.8	2,975,071.9	2,930,255.9	3,174,992.8
A. Agriculture, Hunting and Forestry	252,679.1	270,245.7	285,362.9	302,948.3
(1) Growing of crops	177,356.2	185,726.3	196,409.9	204,793.2
(2) Farming of animals	44,789.5	54,115.9	58,582.8	65,035.4
(3) Agricultural and animal husbandry	1,601.6	1,480.3	633.1	1,668.7
(4) Agricultural machinery and equipments	28,010.7	28,471.8	28,932.5	31,169.3
(5) Hunting, trapping, forestry & logging	921.1	451.4	804.7	281.7
B. Fishing and fish farming etc.	994.5	1,153.6	922.5	1,024.6
C. Mining and Quarrying	18,726.0	21,073.2	20,342.3	23,562.3
(1) Mining of coal	1,554.0	2,450.3	1,708.8	1,965.9
(2) Crude petroleum & natural gas	15,834.1	17,013.5	16,747.5	18,642.5
(3) Iron & non-ferrous metal ores	216.9	364.7	321.1	424.9
(4) Quarrying of stone, sand and clay	170.5	239.7	265.8	391.8
(5) Chemical, fertilizer, Salt etc.	950.6	1,005.0	1,299.1	2,137.3
D. Manufacturing	1,595,278.9	1,711,165.7	1,652,390.7	1,830,017.6
1) Food products and beverages	410,762.4	424,599.7	425,347.5	446,443.1
2) Tobacco products	3,093.4	2,429.7	1,721.9	6,083.5
3) Textiles	535,565.7	600,856.7	533,052.1	606,856.4
i) Spinning, weaving, finishing of textiles	424,244.4	470,957.8	412,498.5	458,416.4
a) Spinning of fibers	232,145.9	258,119.6	233,402.1	255,248.1
b) Weaving of textiles	96,619.6	106,719.7	91,133.7	102,913.5
c) Finishing of textiles	95,478.9	106,118.5	87,962.7	100,254.9
ii) Made-up textile articles	48,485.3	54,369.4	54,923.2	69,995.8
iii) Knit wear	27,797.0	30,771.9	27,979.4	27,279.7
iv) Carpets and rugs	3,714.1	4,174.1	3,143.5	3,157.4
v) Other textiles n.e.s.	31,325.0	40,583.4	34,507.4	48,007.0
4) Wearing apparel, readymade garments etc.	53,528.1	57,098.3	50,807.0	52,309.4

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2014		2015	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,568.9	22,474.7	21,892.2	19,995.4
i.) Tanning & dressing of leather, luggage, handbags etc.	8,885.0	10,677.1	9,304.5	9,392.6
ii.) Footwear	11,684.0	11,797.6	12,587.7	10,602.8
6) Wood and products of wood cork	2,350.2	2,308.3	1,911.5	1,382.0
7) Paper, paperboard and products	33,093.3	31,749.3	31,058.3	32,615.8
8) Printing, publishing and allied industries	6,855.3	8,371.7	6,465.8	7,487.8
9) Coke and refined petroleum products	40,133.4	53,343.4	57,380.6	77,452.5
10) Chemicals and chemical products	194,931.1	192,124.0	204,690.8	262,235.3
11) Rubber and plastics products	25,057.2	25,863.0	24,845.5	25,071.4
12) Other non-metallic mineral products	51,821.7	56,731.1	74,575.7	75,530.7
13) Basic metals	72,508.2	81,619.2	76,618.3	77,415.5
14) Fabricated metal products	12,493.9	12,613.8	10,243.0	9,847.8
15) Machinery and equipment	18,710.5	23,680.2	27,749.1	20,496.6
16) Office, accounting and computing machinery	609.7	641.3	966.2	984.2
17) Electrical machinery and apparatus	54,077.2	48,141.1	44,861.2	51,094.6
18) Radio, television and communication equipment and apparatus	3,542.0	3,671.4	3,209.7	3,910.7
19) Medical, precision and optical instruments, watches and clocks	3,727.1	5,314.8	5,013.3	4,801.0
20) Motor vehicles, trailers and semi-trailers	18,212.5	20,541.0	17,526.3	18,982.0
21) Other transport equipments	3,541.4	4,429.8	3,972.8	4,017.7
22) Furniture and fixture	2,104.1	1,817.1	1,576.0	1,183.1
23) Jewelry and related articles	549.3	615.4	660.0	631.0
24) Sports goods	5,192.3	5,428.6	4,674.7	4,443.3
25) Handicrafts	88.5	412.8	101.2	61.7
26) Other manufacturing n.e.s.	22,161.4	24,289.3	21,470.2	18,685.2
E. Ship breaking and waste / scrape (junk) etc.	14,765.9	22,174.6	25,781.5	19,810.1
F. Electricity, gas and water supply	267,296.9	257,949.6	256,015.3	277,759.9
G. Construction	48,293.0	60,192.5	64,370.8	85,328.6
1) Building	36,701.6	38,443.7	44,715.9	50,747.7
2) Infrastructure	11,591.3	21,748.7	19,654.9	34,580.9
H. Commerce and Trade	215,865.4	233,198.6	228,458.4	252,366.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,209.2	13,256.8	13,315.7	6,609.9
2) Wholesale and commission trade	103,295.0	117,675.6	118,584.0	130,468.1
i) Exports	22,999.4	29,545.0	27,423.8	22,160.5
ii) Imports	21,549.2	23,541.1	20,404.4	26,325.6
iii) Domestic whole sales	58,746.4	64,589.4	70,755.8	81,982.0
3) Retail trade	99,361.1	102,266.2	96,558.6	115,288.7
I. Hotels, restaurants and clubs etc	15,291.7	18,954.5	21,254.3	24,673.4
J. Transport, storage and communications	113,862.4	121,968.3	138,405.1	156,077.8
K. Real estate, renting and business activities	87,916.5	101,132.7	96,141.4	111,955.1
L. Education	7,364.3	8,454.5	9,540.4	11,042.1
M. Health and social work	6,420.7	5,822.3	4,680.4	4,271.5
N. Other community, social and personal service activities	15,563.5	19,319.4	18,541.2	24,838.8
O. Other private business n.e.s	97,714.1	122,266.8	108,048.7	49,316.0
V. Trust Funds and Non Profit Organizations	8,217.0	11,289.1	13,957.9	12,695.1
VI. Personal	338,110.7	356,867.1	383,106.4	392,134.9
A. Bank Employees	86,426.3	92,984.2	98,552.7	99,187.6
B. Consumer Financing	242,246.0	249,059.1	275,316.6	285,064.5
i) House building	39,511.1	39,762.1	41,261.6	43,246.5
ii) Transport	63,804.8	71,062.5	83,442.7	97,117.0
iii) Credit cards	22,782.0	22,681.6	23,857.0	24,705.9
iv) Consumer durable	280.8	212.1	210.9	710.4
v) Personal loans	115,867.3	115,340.9	126,544.4	119,284.7
vi) Other	9,438.4	14,823.8	9,237.1	7,882.8
VII. Others	15,169.0	11,391.7	14,991.0	5,767.3
Total	4,132,975.4	4,412,419.5	4,503,855.8	4,744,050.8

Source: Statistics & Data Warehouse Department, SBP

Note:

The borrowers have been reclassified w.e.f Dec 2003 as per international standard industrial classification (ISIC Rev.3.1)

4.16 Classification of Securities Banks' Advances by Securities Pledged

(Million Rupees)

Security	1953		1954		1955		1956	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Precious Metals	9.0	11.0	12.7	13.0	12.1	12.6	11.4	12.1
2. Stock Exchange Securities	14.4	15.9	34.8	40.7	40.2	45.0	49.3	51.4
3. Merchandise	363.6	437.5	412.9	504.6	367.6	567.8	492.6	723.6
4. Machinery and Fixed Assets	22.6	28.8	38.4	52.0	70.5	69.7	68.3	50.3
5. Real Estate	15.9	17.2	16.0	15.1	18.7	15.5	11.0	16.9
6. Financial Obligation e.g., Insurance Policies and Bank Deposits	13.6	16.8	18.4	27.7	24.7	38.3	29.1	33.8
7. Others	75.5	81.8	104.3	91.8	189.1	176.4	119.8	114.9
Total	514.7	609.0	637.5	744.9	722.9	925.4	781.4	1,002.9

(Million Rupees)

Security	1957		1958		1959
	Jun.	Dec.	Jun.	Dec.	Jun.
1. Precious Metals	12.5	14.2	15.6	18.1	18.3
2. Stock Exchange Securities	52.8	65.0	112.8	117.3	71.7
3. Merchandise	636.3	755	724.6	816.8	685.3
4. Machinery and Fixed Assets	67.9	43.4	50.0	31.9	38.3
5. Real Estate	19.3	19.9	14.4	21.6	19.2
6. Financial Obligation e.g., Insurance Policies and Bank Deposits	45.3	29.0	29.6	23.5	22.9
7. Others	141.5	132.8	112.1	195.0	244.6
Total	975.5	1,059.3	1,059.1	1,224.2	1,100.4

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1959		1960		1961		1962	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
1. Gold, Bullion, Gold and Silver Ornaments and Precious Metals	20.0	22.8	29.8	39.4	43.8	49.9		
2. Stock Exchange Scurritilities	171.5	138.9	164.9	119.8	142.2	195.5		
i. Government & Other Trustee Securities:	51.7	51.5	56.9	12.8	17.1	30.6		
a. Stock Brokers and Dealers	3.2	3.1	4.5	2.9	3.5	3.7		
b. Others	48.4	48.4	52.5	9.9	13.6	26.9		
ii. Shares & Debenture of Joint Stock Companies	119.9	87.4	108.0	106.9	125.1	165.0		
a. Stock Brokers and Dealers	25.6	20.2	25.6	21.0	21.5	19.5		
b. Others	94.2	67.1	82.4	85.9	103.6	145.5		
3. Merchandise:	930.1	950.7	1,264.5	1,291.5	1,578.2	1,566.7		
i. Export Commodities:	471.5	353.1	603.8	391.6	653.6	562.2		
a. Cotton	184.9	143.7	192.5	132.7	252.8	187.8		
b. Jute	159.8	59.8	238.5	74.9	188.7	110.8		
c. Wool and Goat Hair	13.1	17.6	13.6	13.1	15.8	22.9		
d. Hides and Skins	11.0	12.3	12.0	14.6	15.8	15.8		
e. Tea	11.8	9.6	17.3	20.3	33.5	22.4		
f. Cotton Textile	35.6	46.2	46.7	50.5	73.0	97.2		
g. Cotton Yarn	17.7	20.0	20.8	32.3	31.0	52.2		
h. Jute Manufactures	27.1	7.6	30.9	26.8	13.4	13.6		
i. Others	10.6	36.6	31.6	26.4	29.5	39.5		
ii. Imported goods other than Industrial Machinery:	206.2	267.2	327.2	366.4	379.4	406.3		
a. Iron, Steel, Engineering & Other Metal Products	90.1	96.7	111.6	120.3	157.9	179.2		
b. Chemicals, Dyes & Pharmaceuticals	16.9	26.4	39.0	45.5	47.3	55.0		
c. Minerals	0.3	0.2	0.9	1.7	1.8	2.3		
d. Cotton Textiles	3.1	2.7	7.1	12.0	18.3	3.1		
e. Cotton Yarn	3.2	3.9	9.7	7.7	3.5	7.3		
f. Other Textiles	27.9	33.4	26.3	15.2	14.1	14.0		
g. Other Imported goods	64.7	103.8	132.6	164.1	136.7	145.4		
iii. Industrial Machinery	17.6	16.0	17.5	20.7	27.9	41.3		
iv. Other Merchandise:	234.8	314.3	316.0	512.9	517.3	556.8		
a. Wheat	23.4	32.0	98.0	118.1	158.9	156.6		
b. Rice and Paddy	90.5	124.5	82.1	234.4	212.7	170.5		
c. Grams	1.7	1.8	1.5	2.0	0.9	3.1		
d. Other Grains and Pulses	2.9	7.1	3.9	14.9	2.9	9.4		
e. Oil Seeds	11.7	22.4	17.0	27.8	23.5	37.7		
f. Edible Oils	9.7	18.4	19.4	23.8	19.8	18.3		
g. Sugar and Gur	29.4	52.5	15.1	22.3	20.9	56.8		
h. Kariana and Spices	1.0	0.7	10.4	8.1	9.3	8.1		
i. Other Items	64.5	55.0	68.6	61.5	68.4	96.2		
4. Machinery and Fixed Assets	30.9	34.5	55.0	36.5	138.7	161.6		
5. Real Estate	31.2	37.3	41.4	92.0	106.2	132.3		
6. Financial Obligations e.g., Insurance Policies, Banks	31.6	54.2	51.8	96.3	64.4	91.0		
7. Others:	187.8	206.5	189.6	244.9	313.3	395.7		
i) Other Secured Advances	61.3	84.8	89.7	112.2	137.9	146.8		
ii) Advances Secured by Guarantee(s)	52.6	40.5	22.4	47.3	74.4	100.3		
iii) Unsecured Advances	73.9	81.2	77.6	85.4	100.9	148.6		
Total	1403.1	1,445.0	1,797.1	1,920.4	2,386.8	2,592.7		

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1962		1963		1964		1965	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
1. Gold, Bullion, Gold and Silver Ornaments and Precious Metals	56.9	61.5	60.3	66.7	72.0	67.1	56.1	
2. Stock Exchange Scurillities	216.8	271.3	307.7	343.5	348.1	408.2	423.8	
i Government & Other Trustee Securities:	33.1	35.4	64.5	70.8	30.0	17.3	25.5	
a. Stock Brokers and Dealers	4.8	3.7	3.4	4.6	12.9	6.4	7.6	
b. Others	28.3	31.7	61.2	66.2	17.1	10.9	17.9	
ii Shares & Debenture of Joint Stock Companies	183.7	236.0	243.1	272.7	318.1	390.9	398.3	
a. Stock Brokers and Dealers	22.4	29.1	29.9	36.5	41.9	46.5	42.4	
b. Others	161.3	206.8	213.2	236.3	276.2	344.4	355.9	
3. Merchandise:	1,792.3	1,912.2	2,335.8	2,429.1	3,076.2	3,288.7	3,453.1	
i. Export Commodities:	895.7	673.2	1,109.2	825.3	1,257.0	1,002.1	1,485.4	
a. Cotton	261.6	176.5	406.7	264.8	441.4	268.7	515.6	
b. Jute	346.9	183.8	351.7	124.8	391.3	245.5	404.3	
c. Wool and Goat Hair	20.3	23.8	23.9	29.2	28.7	31.3	26.9	
d. Hides and Skins	17.4	18.8	18.3	23.6	24.4	25.7	25.6	
e. Tea	34.1	16.7	40.2	24.5	46.9	26.0	37.6	
f. Cotton Textile	112.2	159.3	165.9	170.3	169.1	183.7	223.4	
g. Cotton Yarn	49.3	29.0	21.7	28.6	25.9	54.5	55.6	
h. Jute Manufactures	16.8	7.8	14.0	79.6	31.5	45.4	73.6	
i. Others	37.1	57.3	66.8	80.0	98.0	121.3	122.8	
ii. Imported goods other than Industrial Machinery:	456.1	526.1	622.5	721.2	905.1	1,083.8	1,008.9	
a. Iron, Steel, Engineering & Other Metal Products	198.1	215.7	257.0	286.6	368.4	470.2	422.5	
b. Chemicals, Dyes & Pharmaceuticals	62.5	56.4	58.3	77.1	91.6	117.5	108.5	
c. Minerals	3.2	4.4	3.0	5.0	8.3	11.7	13.3	
d. Cotton Textiles	2.8	5.4	7.4	10.1	11.9	7.9	8.7	
e. Cotton Yarn	8.3	7.9	13.7	10.0	21.1	10.8	11.6	
f. Other Textiles	5.9	6.2	10.7	20.6	20.8	23.2	29.7	
g. Other Imported goods	175.6	230.0	272.5	311.9	383.0	442.5	414.5	
iii. Industrial Machinery	24.6	24.2	23.9	29.0	35.9	45.4	60.5	
iv. Other Merchandise:	415.5	688.8	580.1	853.6	878.2	1,157.4	898.3	
a. Wheat	87.1	62.0	30.4	49.9	47.7	150.2	111.3	
b. Rice and Paddy	141.6	308.9	290.0	555.7	581.8	597.9	459.3	
c. Grams	2.5	2.9	3.3	5.1	4.2	4.4	3.7	
d. Other Grains and Pulses	3.1	31.4	6.3	13.1	8.7	19.3	17.3	
e. Oil Seeds	23.4	53.8	32.8	40.5	34.5	80.3	44.0	
f. Edible Oils	25.4	38.4	53.9	31.2	24.3	69.0	33.9	
g. Sugar and Gur	30.1	78.9	28.0	33.2	14.7	53.0	67.8	
h. Kariana and Spices	10.4	4.3	7.2	6.7	14.8	14.6	13.3	
i. Other Items	91.8	108.2	128.2	118.1	147.4	168.7	147.7	
4. Machinery and Fixed Assets	200.1	223.2	258.4	289.4	342.4	373.8	401.5	
5. Real Estate	157.1	186.7	220.0	272.9	311.3	346.2	425.7	
6. Financial Obligations e.g., Insurance Policies, Banks	107.5	132.8	136.3	172.1	237.0	257.9	273.0	
7. Others:	458.7	520.1	547.0	768.3	1,093.0	1,159.8	1,202.7	
i) Other Secured Advances	169.9	205.8	225.5	373.1	521.9	641.8	624.5	
ii) Advances Secured by Guarantee(s)	110.7	123.0	142.3	203.8	255.8	186.2	207.0	
iii) Unsecured Advances	178.1	191.3	179.2	191.4	315.3	331.8	371.2	
Total	2,989.4	3,308.0	3,865.5	4,342.0	5,479.9	5,901.7	6,235.8	

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1966		1967	
	Jun.	Dec.	Jun.	Dec.
1. Gold, Bullion, Gold and Silver Ornaments and Precious Metals	46.6	42.6	47.7	51.0
2. Stock Exchange Scurritilities	476.5	473.3	494.1	518.3
i Government & Other Trustee Securities:	84.8	19.8	29.9	13.2
a. Stock Brokers and Dealers	68.3	5.5	2.8	3.1
b. Others	16.5	14.3	27.1	10.1
ii Shares & Debenture of Joint Stock Companies	391.7	453.6	464.2	505.1
a. Stock Brokers and Dealers	40.0	67.8	54.3	45.3
b. Others	351.6	385.7	409.9	459.8
3. Merchandise:	3,178.8	3,766.8	3,889.3	4,233.9
i Export Commodities:	1,156.4	1,740.5	1,407.2	1,853.9
a. Cotton	268.4	528.8	360.2	492.9
b. Jute	269.5	575.9	428.5	663.8
c. Wool and Goat Hair	27.1	23.0	25.5	33.9
d. Hides and Skins	28.9	34.8	38.3	38.4
e. Tea	33.6	53.6	52.5	64.4
f. Cotton Textile	207.6	178.5	180.0	163.5
g. Cotton Yarn	68.6	67.9	76.3	74.5
h. Jute Manufactures	88.0	101.4	91.3	176.9
i. Others	164.7	176.6	154.7	145.6
ii Imported goods other than Industrial Machinery:	935.6	949.7	1,136.5	1,114.2
a. Iron, Steel, Engineering & Other Metal Products	356.7	332.1	360.1	375.5
b. Chemicals, Dyes & Pharmaceuticals	119.5	96.3	138.7	144.3
c. Minerals	13.6	14.8	20.6	9.0
d. Cotton Textiles	10.1	21.1	16.0	19.3
e. Cotton Yarn	9.5	14.0	9.6	7.0
f. Other Textiles	13.4	15.1	16.5	11.0
g. Other Imported goods	412.8	456.3	575.0	548.1
iii Industrial Machinery	62.5	47.5	180.1	176.2
iv Other Merchandise:	1,024.4	1,029.1	1,165.5	1,089.6
a. Wheat	154.0	241.4	163.4	209.5
b. Rice and Paddy	406.4	361.1	269.4	196.4
c. Grams	9.6	9.6	9.2	8.2
d. Other Grains and Pulses	18.1	12.4	15.3	14.4
e. Oil Seeds	58.8	58.0	61.4	40.0
f. Edible Oils	50.9	38.1	52.9	80.4
g. Sugar and Gur	154.4	74.6	212.9	83.9
h. Kariana and Spices	13.2	13.6	8.7	6.4
i. Other Items	159.0	220.2	372.4	450.5
4. Machinery and Fixed Assets	422.2	817.3	626.0	664.4
5. Real Estate	543.5	620.7	776.8	848.8
6. Financial Obligations e.g., Insurance Policies, Banks Deposits	286.5	359.7	455.0	532.5
7. Others:	1,362.5	1,776.7	1,918.9	1,867.6
i) Other Secured Advances	630.9	931.1	899.4	844.9
ii) Advances Secured by Guarantee(s)	248.9	283.0	415.3	371.6
iii) Unsecured Advances	482.8	562.6	604.2	651.1
Total	6,316.6	7,857.2	8,207.8	8,716.5

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1968		1969	
	Jun.	Dec.	Jun.	Dec.
1. Gold, Bullion, Gold and Silver Ornaments and Precious Metals	56.3	61.3	60.4	62.1
2. Stock Exchange Scurritilities	592.3	528.0	599.5	624.7
i) Government & Other Trustee Securities:	42.2	48.1	61.0	49.7
a. Stock Brokers and Dealers	2.8	3.9	4.1	4.4
b. Others	39.4	44.1	56.9	45.4
ii) Shares & Debenture of Joint Stock Companies	550.1	479.9	538.5	575.0
a. Stock Brokers and Dealers	41.3	26.7	40.7	49.1
b. Others	508.8	453.3	497.8	525.9
3. Merchandise:	4,640.1	5,333.4	4,780.6	5,304.8
i. Export Commodities:	1,511.0	1,827.4	1,241.7	1,835.0
a. Cotton	337.4	463.8	270.5	535.2
b. Jute	470.6	674.1	329.9	697.8
c. Wool and Goat Hair	32.4	34.7	17.0	19.6
d. Hides and Skins	37.9	41.4	46.8	43.7
e. Tea	47.2	55.4	63.5	63.0
f. Cotton Textile	192.9	196.4	192.8	189.6
g. Cotton Yarn	55.0	54.7	56.4	56.5
h. Jute Manufactures	164.7	176.9	147.9	123.7
i. Others	172.9	130.0	117.1	105.9
ii. Imported goods other than Industrial Machinery:	1,253.0	1,334.6	1,403.9	1,404.2
a. Iron, Steel, Engineering & Other Metal Products	414.3	421.8	482.9	453.7
b. Chemicals, Dyes & Pharmaceuticals	165.2	172.5	169.8	227.8
c. Minerals	8.6	12.2	15.0	12.0
d. Cotton Textiles	21.9	20.2	13.7	19.2
e. Cotton Yarn	7.9	6.9	8.7	4.8
f. Other Textiles	11.1	10.4	22.3	14.9
g. Other Imported goods	624.0	690.8	691.4	671.9
iii) Industrial Machinery	162.3	150.3	152.5	135.2
iv. Other Merchandise:	1,713.8	2,021.1	1,982.5	1,930.4
a. Wheat	530.4	722.4	303.4	175.5
b. Rice and Paddy	340.5	463.7	576.7	622.1
c. Grams	8.5	8.0	6.4	3.0
d. Other Grains and Pulses	16.6	8.4	8.6	58.3
e. Oil Seeds	59.8	47.8	51.1	48.4
f. Edible Oils	105.4	69.4	80.9	57.0
g. Sugar and Gur	72.9	133.3	440.0	309.4
h. Kariana and Spices	7.3	9.2	7.6	9.3
i. Other Items	572.4	558.9	507.8	647.5
4. Machinery and Fixed Assets	750.4	771.6	736.5	761.9
5. Real Estate	929.5	980.1	1,046.8	1,108.2
6. Financial Obligations e.g., Insurance Policies, Banks Deposits	647.2	692.2	628.6	655.9
7. Others:	1,796.5	1,700.3	1,607.2	1,865.6
i) Other Secured Advances	736.9	744.1	714.5	860.8
ii) Advances Secured by Guarantee(s)	387.7	426.5	400.0	440.6
iii) Unsecured Advances	671.9	529.7	492.7	564.2
Total	9,412.2	1,0067.0	9,459.6	10,383.3

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1970		1971		1972
	Jun.	Dec.	Jun.	Dec.	Jun.
1. Gold, Bullion, Gold and Silver Ornaments and Precious Metals	62.6	65.1	61.7	97.4	59.0
2. Stock Exchange Scurritilities	696.2	697.7	806.4	677.7	720.0
i) Government & Other Trustee Securities:	77.2	52.7	115.0	58.3	67.4
a. Stock Brokers and Dealers	5.5	5.8	23.9	11.4	24.0
b. Others	71.7	46.8	91.1	46.9	43.4
ii) Shares & Debenture of Joint Stock Companies	619.0	645.1	691.3	619.4	652.6
a. Stock Brokers and Dealers	76.6	77.6	70.2	52.4	58.9
b. Others	542.5	567.4	621.1	566.9	593.7
3. Merchandise:	5,169.6	5,972.2	5,777.7	5,693.8	6,016.5
i. Export Commodities:	1,476.3	2,327.3	1,907.3	2,307.0	2,282.2
a. Cotton	364.0	816.2	542.2	819.2	667.6
b. Jute	374.8	768.9	579.6	605.9	648.6
c. Wool and Goat Hair	26.6	21.9	19.3	35.5	43.9
d. Hides and Skins	50.9	43.8	54.6	61.1	69.5
e. Tea	72.6	66.4	42.8	54.7	50.7
f. Cotton Textile	213.9	221.1	227.9	269.6	321.2
g. Cotton Yarn	78.9	92.4	122.1	110.6	112.0
h. Jute Manufactures	138.4	163.0	151.5	139.7	144.0
i. Others	156.2	133.5	167.2	210.7	224.6
ii. Imported goods other than Industrial Machinery:	1,447.9	1,535.3	1,534.8	1,654.4	1,891.5
a. Iron, Steel, Engineering & Other Metal Products	458.7	437.8	493.1	488.5	627.0
b. Chemicals, Dyes & Pharmaceuticals	250.2	268.7	296.7	336.2	360.4
c. Minerals	8.3	10.4	15.0	16.9	17.0
d. Cotton Textiles	27.6	41.0	22.1	21.6	49.9
e. Cotton Yarn	8.7	10.5	16.2	12.5	16.3
f. Other Textiles	15.6	16.3	11.2	26.2	13.9
g. Other Imported goods	678.8	750.7	680.5	752.3	807.0
iii. Industrial Machinery	152.2	141.7	147.2	149.1	163.1
iv. Other Merchandise:	2,093.1	1,967.9	2,188.4	1,583.4	1,679.6
a. Wheat	332.9	158.5	253.0	89.0	63.7
b. Rice and Paddy	545.9	495.5	537.8	369.9	429.6
c. Grams	8.2	27.9	8.7	5.3	8.4
d. Other Grains and Pulses	16.0	58.7	12.2	6.7	17.5
e. Oil Seeds	61.8	60.3	62.3	33.1	40.2
f. Edible Oils	67.7	73.6	129.6	127.7	151.2
g. Sugar and Gur	412.7	235.8	310.4	173.7	223.7
h. Kariana and Spices	8.0	10.4	8.3	7.1	8.1
i. Other Items	639.9	847.3	866.2	770.9	736.9
4. Machinery and Fixed Assets	776.9	656.3	654.3	693.2	928.8
5. Real Estate	1,162.6	1,202.0	1,354.4	1,394.5	1,561.1
6. Financial Obligations e.g., Insurance Policies, Banks Deposits etc.	784.1	859.8	592.2	578.7	556.9
7. Others:	2,002.7	2,280.5	2,332.4	2,311.6	2,590.4
i) Other Secured Advances	955.5	968.1	1,017.6	1,044.4	1,144.8
ii) Advances Secured by Guarantee(s)	448.7	666.2	680.1	682.8	827.0
iii) Unsecured Advances	598.5	646.2	634.8	584.4	618.7
Total	10,654.6	11,733.6	11,579.1	11,446.8	12,432.8

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1972		1973		1974	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
1. Gold, Bullion, Gold and Silver Ornaments and Precious Metals	78.2	93.5	123.2	109.8	171.7	
2. Stock Exchange Scurillities	706.3	709.2	749.0	645.4	577.2	
i) Government & Other Trustee Securities:	104.3	90.5	119.6	64.0	97.1	
a. Stock Brokers and Dealers	43.7	11.6	4.5	4.9	2.5	
b. Others	60.6	78.8	115.2	59.1	94.6	
ii) Shares & Debenture of Joint Stock Companies	601.9	618.7	629.3	581.3	480.1	
a. Stock Brokers and Dealers	40.3	39.3	32.9	47.2	25.9	
b. Others	561.6	579.4	596.4	534.1	454.2	
3. Merchandise:	7,295.2	7,456.7	9,674.5	10,991.7	11,331.1	
i. Export Commodities:	3,115.5	2,821.1	3,948.1	4,337.4	4,602.4	
a. Cotton	1,285.5	800.1	1,493.2	1,639.6	2,474.6	
b. Jute	593.8	606.7	604.4	613.5	33.0	
c. Wool and Goat Hair	53.4	55.7	90.7	79.8	45.7	
d. Hides and Skins	84.0	96.6	139.0	157.3	113.6	
e. Tea	45.9	37.3	42.0	54.3	25.8	
f. Cotton Textile	280.8	329.8	554.1	537.1	602.6	
g. Cotton Yarn	184.3	224.4	231.6	279.6	340.6	
h. Jute Manufactures	145.5	143.7	142.0	153.7	34.5	
i. Others	442.4	526.6	651.0	822.4	931.9	
ii. Imported goods other than Industrial Machinery:	1,951.9	2,161.9	2,825.4	3,439.2	3,550.1	
a. Iron, Steel, Engineering & Other Metal Products	643.3	806.0	1,019.3	1,127.5	1,262.8	
b. Chemicals, Dyes & Pharmaceuticals	400.2	403.6	532.0	612.0	573.9	
c. Minerals	11.5	18.0	21.1	15.3	15.3	
d. Cotton Textiles	46.3	38.1	64.8	54.4	52.3	
e. Cotton Yarn	15.1	18.3	21.6	26.2	15.5	
f. Other Textiles	6.0	25.4	43.9	125.8	192.0	
g. Other Imported goods	829.6	852.6	1,122.7	1,478.0	1,438.3	
iii. Industrial Machinery	160.6	134.0	98.5	110.0	105.0	
iv. Other Merchandise:	2,067.1	2,339.7	2,802.5	3,105.2	3,073.7	
a. Wheat	142.8	402.2	498.4	458.4	465.1	
b. Rice and Paddy	640.0	606.5	783.2	679.9	775.5	
c. Grams	8.8	13.2	4.6	3.4	4.2	
d. Other Grains and Pulses	57.1	106.1	90.6	107.7	135.8	
e. Oil Seeds	151.1	44.1	27.7	134.0	162.6	
f. Edible Oils	253.6	177.4	143.8	121.6	119.5	
g. Sugar and Gur	160.0	296.9	346.8	586.9	717.9	
h. Kariana and Spices	37.5	58.6	17.6	18.2	18.8	
i. Other Items	616.0	634.7	889.7	995.2	674.4	
4. Machinery and Fixed Assets	1,118.6	1,262.7	1,248.1	1,344.1	1,086.3	
5. Real Estate	1,623.5	1,769.4	1,949.3	2,336.6	2,115.4	
6. Financial Obligations e.g., Insurance Policies, Banks Deposits etc.	518.5	518.7	515.2	390.5	432.5	
7. Others:	2,653.8	2,787.2	3,079.2	3,361.3	2,992.0	
i) Other Secured Advances	1,165.7	1,110.7	1,223.9	1,292.6	1,416.8	
ii) Advances Secured by Guarantee(s)	841.1	985.0	1,073.2	1,173.8	844.8	
iii) Unsecured Advances	646.9	691.6	782.1	894.8	730.4	
Total	13,994.1	14,597.5	17,338.4	19,179.4	18,706.2	

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1975		1976		1977
	Jun.	Dec.	Jun.	Dec.	Jun.
1. Gold, Bullion, Gold and Silver Ornaments and Precious Metals	236.7	385.6	447.0	508.0	467.9
2. Stock Exchange Scurritilities	720.6	669.3	819.3	942.0	825.4
i. Government & Other Trustee Securities:	212.9	214.4	201.2	157.5	228.1
a. Stock Brokers and Dealers	0.6	5.9	6.0	4.8	7.1
b. Others	212.3	208.6	195.2	152.7	220.9
ii. Shares & Debenture of Joint Stock Companies	507.7	454.9	618.0	784.4	597.4
a. Stock Brokers and Dealers	30.2	31.0	72.6	27.5	16.9
b. Others	477.4	423.9	545.5	756.9	580.4
3. Merchandise:	12,117.0	12,972.8	13,816.7	16,029.0	15,397.3
i. Export Commodities:	4,144.5	4,753.3	4,227.7	5,920.3	4,937.0
a. Cotton	1,576.2	2,095.7	1,342.7	2,329.9	1,356.2
b. Jute	9.7	15.3	33.1	42.8	5.6
c. Wool and Goat Hair	56.9	56.4	73.2	78.0	57.0
d. Hides and Skins	121.2	132.7	143.6	167.7	201.1
e. Tea	34.6	53.2	10.1	35.1	33.0
f. Cotton Textile	554.1	703.1	764.9	1,104.6	1,135.3
g. Cotton Yarn	377.2	362.2	392.7	419.2	436.1
h. Jute Manufactures	58.4	62.4	76.7	77.0	76.6
i. Others	1,356.2	1,272.2	1,390.7	1,666.0	1,636.2
ii. Imported goods other than Industrial Machinery:	3,942.3	3,875.4	3,799.7	4,297.6	4,379.1
a. Iron, Steel, Engineering & Other Metal Products	1,590.6	1,359.1	1,456.3	1,907.6	1,794.6
b. Chemicals, Dyes & Pharmaceuticals	824.8	854.3	692.3	880.0	908.2
c. Minerals	42.4	72.1	40.4	38.0	76.1
d. Cotton Textiles	64.5	60.4	58.1	61.5	55.1
e. Cotton Yarn	24.6	19.3	45.8	24.8	20.0
f. Other Textiles	82.0	108.3	104.6	103.8	109.7
g. Other Imported goods	1,313.6	1,401.9	1,402.1	1,281.9	1,415.3
iii. Industrial Machinery	154.4	179.6	110.0	127.4	140.6
iv. Other Merchandise:	3,875.7	4,164.5	5,679.3	5,683.7	5,940.6
a. Wheat	744.9	834.6	1,709.0	1,691.9	1,759.3
b. Rice and Paddy	1,100.9	1,291.9	1,528.6	1,307.3	1,175.8
c. Grams	2.9	4.5	2.0	4.8	3.4
d. Other Grains and Pulses	97.6	7.7	9.7	4.7	7.5
e. Oil Seeds	288.7	205.1	19.5	16.2	14.0
f. Edible Oils	212.5	427.4	644.4	633.5	663.0
g. Sugar and Gur	721.9	653.7	1,044.5	1,171.7	1,566.4
h. Kariana and Spices	12.4	11.5	15.6	13.1	13.8
i. Other Items	694.0	728.1	706.0	840.4	737.5
4. Machinery and Fixed Assets	1,418.1	1,671.2	1,699.2	2,120.4	2,276.0
5. Real Estate	2,417.2	3,136.7	3,618.9	3,948.5	4,639.0
6. Financial Obligations e.g., Insurance Policies, Banks Deposits	502.9	651.4	709.7	849.7	692.0
7. Others:	3,514.8	3,833.5	3,828.1	4,777.7	4,985.0
i) Other Secured Advances	1,515.4	1,607.6	1,560.5	1,748.6	1,738.3
ii) Advances Secured by Guarantee(s)	1,096.2	1,316.8	1,298.7	1,784.4	1,861.2
iii) Unsecured Advances	903.3	909.2	968.9	1,244.7	1,385.5
Total	20,927.4	23,320.5	24,939.0	29,175.2	29,282.7

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

		(Million Rupees)				
Security		1977	1978		1979	
		Dec.	Jun.	Dec.	Jun.	Dec.
1.	Gold, Bullion, Gold and Silver Ornaments and Precious Metals	655.2	602.5	972.2	918.7	915.9
2.	Stock Exchange Scurritilities	1,058.8	954.6	981.4	1,118.6	1,115.6
	i. Government & Other Trustee Securities	260.8	305.1	343.9	444.4	416.4
	a. Stock Brokers and Dealers	3.3	17.2	3.5	6.2	34.5
	b. Others	257.5	287.9	340.4	438.2	381.9
	ii. Shares & Debenture of Joint Stock Companies	798.1	649.4	637.5	674.3	699.2
	a. Stock Brokers and Dealers	19.4	20.4	19.6	19.6	9.8
	b. Others	778.6	629.0	617.9	654.7	689.5
3.	Merchandise	16,806.2	17,018.6	1,8621.4	20,603.5	23,292.2
	i. Food Items	5,684.4	5,607.2	5526.5	6,946.5	7,302.5
	a. Wheat	2,232.6	2,025.5	1,870.2	2,617.1	3,613.9
	b. Rice and Paddy	931.7	863.6	924.0	1,277.1	1,109.0
	c. Other Grains and Pulses	51.5	100.3	62.5	53.6	48.9
	d. Edible Oils (Locally Produced)	429.4	292.3	375.9	421.1	272.8
	e. Edible Oils (Imported)	178.7	245.4	238.1	222.3	365.0
	f. Sugar	919.2	1441.5	1,382.0	1,473.2	1,118.7
	g. Kariana and Spices	350.0	284.4	291.5	333.3	280.6
	h. Tea	90.6	80.3	86.4	288.0	125.8
	i. Fish and Fish Preparations	159.0	85.5	50.3	47.0	106.0
	j. Other food Items	341.8	188.2	245.4	213.9	261.9
	ii. Raw Materials:	5,252.8	4,771.3	5,991.9	5,623.6	7,203.8
	a. Cotton Raw (Indigenous)	2,218.2	2,039.7	3,252.3	2,520.7	3,662.9
	b. Cotton Raw (Imported)	20.5	11.7	32.1	16.1	77.6
	c. Wool and Goat Hair	86.1	87.4	62.3	84.2	87.7
	d. Hides and Skins	328.6	193.2	192.3	259.3	315.5
	e. Oil Seeds	35.6	24.3	39.3	23.8	51.9
	f. Iron and Steel (Imported)	1,216.7	1,119.0	1,221.1	1,328.1	1,532.1
	g. Petroleum Crude	537.0	395.1	485.8	484.7	485.2
	h. Fertilizers	479.8	330.9	395.2	539.1	390.8
	i. Jute	36.9	333.7	100.9	75.1	257.8
	j. Other Raw Materials	293.2	236.2	210.7	292.5	342.4
	iii. Finished/Manufactured Goods:	5,868.9	6,640.1	7,103.0	8,033.3	8,785.9
	a. Cotton Textiles (Locally Produced)	1,144.8	1,328.8	1,453.9	1,574.8	1,629.6
	b. Cotton Yarn (Locally Produced)	659.1	860.3	887.7	1,057.4	1,072.2
	c. Other Textiles (Locally Produced)	182.4	205.3	224.2	164.2	238.7
	d. Hand loom Products	14.4	13.7	43.9	18.9	13.0
	e. Carpets and Rugs	188.6	223.6	299.0	604.5	495.5
	f. Readymade Garments	208.8	250.2	295.5	247.3	197.6
	g. Cement and Cement Products	450.3	702.5	671.0	566.2	295.9
	h. Sports Goods	145.7	201.3	225.1	203.1	149.1
	i. Machinery (Locally Manufactured)	420.6	334.2	416.9	452.2	538.1
	j. Industrial Machinery (Imported)	173.3	275.9	318.4	328.1	496.2
	k. Cotton Textiles (Imported)	13.3	13.9	8.2	4.9	3.7
	l. Cotton Yarn (Imported)	211.7	165.9	46.0	104.0	191.3
	m. Other Textiles (Imported)	9.8	20.7	60.7	87.8	85.1
	n. Chemicals and Dyes	562.1	476.4	532.3	717.8	809.0
	o. Jute Manufactures	22.2	54.4	46.9	13.8	50.2
	p. Other Finished Goods (not shown above)	1,461.9	1,513.1	1,573.0	1,888.5	2,520.6
4.	Machinery and Fixed Assets	2,323.5	2,661.2	2,871.0	3,192.6	3,346.9
5.	Real Estate	4,746.9	5,276.8	5,653.2	5,897.4	6,516.5
6.	Financial Obligations e.g., Insurance Policies, Banks Deposits	807.4	847.4	884.3	1,168.2	1,258.5
7.	Others:	5,894.8	5,473.9	6,527.2	6,858.0	7,295.1
	i) Other Secured Advances	2,240.5	2,047.8	2,778.0	2,978.2	3,318.6
	ii) Advances Secured by Guarantee(s)	2,409.3	2,112.9	2,200.8	2,499.2	2,388.9
	iii) Unsecured Advances	1,245.0	1,313.2	1,548.4	1,380.6	1587.3
Total		32,292.9	32,834.8	36,510.8	39,757.0	43,740.7

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)				
Security	1980		1981	
	Jun.	Dec.	Jun.	Dec.
1. Gold, Bullion, Gold and Silver Ornaments and Precious Metals	1,158.5	1,311.9	1,132.0	1586.0
2. Stock Exchange Scurillities	899.4	1,085.3	1,062.3	1,129.9
i. Government & Other Trustee Securities:	249.7	345.2	386.3	315.8
a. Stock Brokers and Dealers	14.5	24.6	11.6	16.9
b. Others	235.1	320.6	374.7	298.9
ii. Shares & Debenture of Joint Stock Companies	649.7	740.0	676.0	814.2
a. Stock Brokers and Dealers	80.3	19.9	11.9	25.4
b. Others	569.4	720.2	664.1	788.8
3. Merchandise:	22,656.2	27,286.3	29,819.8	32,437.0
i. Food Items:	7,224.0	8,126.3	12,057.0	10,059.1
a. Wheat	4,045.0	3,769.2	5,489.4	4,973.3
b. Rice and Paddy	1,218.5	1,379.6	2,300.3	1,288.6
c. Other Grains and Pulses	81.4	58.5	83.9	59.2
d. Edible Oils (Locally Produced)	200.9	273.1	277.4	219.7
e. Edible Oils (Imported)	133.1	497.7	259.1	287.5
f. Sugar	955.9	1,390.5	2,658.5	2,471.9
g. Kariana and Spices	171.0	115.4	204.6	171.8
h. Tea	84.0	106.5	101.4	131.5
i. Fish and Fish Preparations	119.5	178.7	299.1	138.5
i. Other food Items:	214.7	357.1	383.2	317.1
ii. Raw Materials:	6,992.8	8,899.9	8,359.0	11,022.3
a. Cotton Raw (Indigenous)	2,925.0	3,881.3	2,259.6	4,399.6
b. Cotton Raw (Imported)	75.2	81.2	50.6	36.7
c. Wool and Goat Hair	115.8	124.9	137.2	267.6
d. Hides and Skins	433.4	678.2	416.2	375.1
e. Oil Seeds	152.5	93.0	88.3	72.8
f. Iron and Steel (Imported)	1,629.9	1,690.4	2,115.5	2,225.3
g. Petroleum Crude	700.3	868.5	1,406.1	1,509.2
h. Fertilizers	583.4	1,006.9	1,436.0	1,503.7
i. Jute	30.3	48.4	71.3	81.5
i. Other Raw Materials	347.0	427.0	378.3	550.8
iii. Fish/Manufactured Goods:	8,439.4	10,260.0	9,403.8	11,355.6
a. Cotton Textiles (Locally Produced)	1,488.3	1,742.6	1,530.6	2,291.6
b. Cotton Yarn (Locally Produced)	970.5	1,699.2	937.3	1,152.4
c. Other Textiles (Locally Produced)	316.4	388.6	394.0	344.6
d. Hand loom Products	14.5	10.8	9.9	24.8
e. Carpets and Rugs	560.5	631.3	565.3	776.8
f. Readymade Garments	240.6	244.9	301.5	372.9
g. Cement and Cement Products	219.4	273.9	120.8	179.5
h. Sports Goods	127.4	119.5	89.3	108.5
i. Machinery (Locally Manufactured)	366.8	334.7	341.3	294.1
i. Industrial Machinery (Imported)	509.9	647.2	707.8	613.4
k. Cotton Textiles (Imported)	2.2	1.4	3.4	8.1
l. Cotton Yarn (Imported)	141.1	93.8	80.2	190.6
m. Other Textiles (Imported)	73.2	70.9	101.2	78.9
n. Chemicals and Dyes	762.8	752.3	797.8	852.3
o. Jute Manufactures	34.9	59.8	42.2	77.5
p. Other Finished Goods (not shown above)	2,611.0	3,189.2	3,381.3	3,989.8
4. Machinery and Fixed Assets	3,615.3	4,249.2	4,314.0	4,700.9
5. Real Estate	6,600.8	7,328.0	7,554.6	8,213.3
6. Financial Obligations e.g., Insurance Policies, Banks Deposits	1,365.1	1,455.6	1,132.1	1,430.1
7. Others:	9,623.7	9,732.5	10,873.9	11,849.6
i) Other Secured Advances	4,818.0	4,562.9	5,667.8	6,004.2
ii) Advances Secured by Guarantee(s)	3,276.2	3,613.2	3,738.6	3,807.5
iii) Unsecured Advances	1,529.5	1,556.4	1,467.5	2,037.9
Total	45,918.9	52,448.8	55,888.6	61,346.8

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1982		1983		1984		1985	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	574.7	644.4	533.3	627.5	738.5	833.5	829.7	990.7
2. Securities, Shares and Other Financial Instruments:	1,134.3	1,445.0	1,789.2	2,202.9	2,153.7	2,513.2	2,198.4	12,832.1
i. Quoted on the Stock Exchange:	736.3	957.6	1,416.8	1,446.4	1,538.0	1,824.2	1,533.7	3,182.3
a. To Stock Brokers and Dealers:	281.2	316.3	423.9	445.7	490.9	721.9	710.8	1,011.2
1. Govt. and Other Trustee Securities	19.3	12.7	36.7	17.8	99.9	159.7	77.3	424.7
2. Shares and Debentures	208.5	256.4	293.0	290.3	253.5	485.8	392.3	401.8
3. Participation Term Certificates	--	--	--	0.1	--	...	4.4	--
4. Others	53.4	47.3	94.6	137.4	137.5	76.4	236.8	184.6
b. To Others:	455.1	641.3	993.0	1,000.7	1,047.1	1,102.3	822.9	2,171.1
1. Govt. and Other Trustee Securities	88.3	112.8	126.1	220.0	252.7	617.8	272.8	1,248.7
2. Shares and Debentures	277.4	381.3	530.0	578.5	642.9	378.1	314.8	570.4
3. Participation Term Certificates	--	--	0.1	0.1	--	0.7	3.8	1.7
4. Others	89.4	147.3	336.8	202.1	151.5	105.7	231.6	350.3
ii. Unquoted on the Stock Exchange:	398.4	487.4	372.4	756.5	615.7	689.0	664.7	9,649.8
a. To Stock Brokers and Dealers:	100.0	156.4	57.5	214.2	196.0	319.8	183.2	634.4
1. Govt. and Other Trustee Securities	12.1	8.2	1.9	122.7	9.2	96.4	14.6	490.1
2. Shares and Debentures	83.5	91.7	44.5	43.2	81.0	99.3	95.9	92.5
3. Participation Term Certificates	--	--	--	--	--	81.1	2.0	0.4
4. Others	4.3	56.6	11.2	48.2	105.8	42.9	70.7	51.5
b. To Others:	298.0	331.0	314.9	542.3	419.7	369.2	481.5	9,015.5
1. Govt. and Other Trustee Securities	158.6	110.2	131.1	203.7	130.9	125.1	229.2	7,872.0
2. Shares and Debentures	88.6	119.5	114.5	126.3	143.0	191.6	95.2	268.0
3. Participation Term Certificates	--	--	--	2.2	...	0.2	0.1	...
4. Others	50.8	101.3	69.3	210.1	145.8	52.3	157.1	875.5
3. Merchandise:	35,528.3	40,275.0	41,445.8	45,889.7	47,724.0	47,127.7	52,252.1	46,975.3
i. Food Items	13,428.1	14,711.8	16,474.7	16,672.4	15,456.3	13,783.0	16,728.5	6,455.1
a. Wheat	4,600.7	5,318.1	5,963.9	7,118.8	6,417.9	5,120.6	5,663.4	1,427.5
b. Rice and Paddy	2,817.8	3,137.8	3,727.9	3,504.4	3,037.5	3,473.6	5,306.9	2,097.4
c. Other Grain and Pulses	400.1	266.5	359.6	276.8	416.0	266.5	259.9	223.7
1. Indigenous	377.8	245.2	340.0	252.0	359.6	106.0	204.9	125.0
2. Imported	22.3	21.3	19.7	24.8	56.4	160.5	54.9	98.8
d. Edible Oils:	428.2	649.2	416.8	864.9	1,063.1	1,596.3	1,773.6	1,210.4
1. Indigenous	202.9	227.1	204.6	280.2	416.2	949.8	681.4	475.8
2. Imported	225.3	422.1	212.2	584.8	646.8	646.5	1,092.2	734.6
e. Sugar:	4,175.6	4,522.2	5,197.3	3,804.8	3,373.9	2,228.3	2,706.8	576.9
1. Indigenous	4,174.3	4,521.7	5,157.0	3,769.7	3,344.2	1,983.8	2,579.0	448.4
2. Imported	1.3	0.5	40.4	35.1	29.7	244.5	127.8	128.5
f. Kariana and Spices	60.1	139.2	138.6	120.7	106.7	134.7	97.9	103.9
g. Fish and Fish Preparation	185.6	222.0	237.0	358.6	290.4	282.7	304.3	332.4
h. Other Food Items:	760.1	456.9	433.6	623.4	750.9	680.3	615.8	482.8
1. Indigenous	497.6	223.3	224.2	220.5	299.1	481.3	204.6	207.0
2. Imported	262.5	233.5	209.3	402.9	451.8	199.0	411.2	275.8
ii. Raw Materials:	9,318.5	11,992.0	11,277.0	12,796.9	13,679.4	16,256.8	16,369.9	19,421.8
a. Cotton Raw	2,097.4	4,252.5	2,212.8	3,384.7	3,482.2	5,484.3	5,159.8	6,509.3
1. Indigenous	1,932.6	4,106.3	1,965.7	2,911.0	2,293.4	4,577.9	4,250.5	5,056.7
2. Imported	164.9	146.2	247.0	473.7	1,188.8	906.4	909.3	1,452.5
b. Synthetic Fibers:	174.7	285.3	282.2	232.0	443.2	238.1	288.9	254.3
1. Indigenous	47.2	73.0	149.7	94.3	268.3	116.6	120.4	70.6
2. Imported	127.5	212.4	132.5	137.7	174.9	121.6	168.6	183.7
c. Fertilizers:	720.1	550.4	963.6	891.4	859.7	820.9	1,056.3	712.8
1. Indigenous	611.0	413.4	846.4	770.4	709.8	532.8	711.2	525.5
2. Imported	109.1	137.1	117.2	121.0	149.9	288.1	345.1	187.3

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1982		1983		1984		1985	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
d. Petroleum Crude:	1,631.9	1,803.8	1,313.4	1,101.6	696.9	877.5	1,030.3	1,180.2
1. Indigenous	586.8	548.3	367.5	108.9	83.2	52.7	213.3	300.0
2. Imported	1,045.1	1,255.5	945.9	992.7	613.7	824.8	817.1	880.2
e. Iron and Steel	2,687.5	3,023.0	3,569.0	3,662.1	4,070.0	4,299.8	3,887.7	5,514.8
1. Indigenous	865.0	1,468.5	1,080.2	1,253.7	1,485.0	1,561.5	1,899.4	2,041.4
2. Imported	1,822.6	1,554.5	2,488.9	2,408.5	2,585.0	2,738.4	1,988.3	3,473.3
f. Wool and Goat Hair	277.1	215.2	202.6	240.9	376.1	327.8	435.9	307.9
g. Hides and Skins	355.4	388.5	402.6	498.6	674.8	621.3	630.4	876.5
h. Oil Seeds	62.4	65.4	58.8	156.8	101.0	147.5	90.6	87.4
i. Pesticides and Insecticides:	35.9	49.7	32.0	23.7	41.3	136.1	139.6	42.9
1. Indigenous	15.5	32.0	29.2	11.7	18.9	22.4	32.3	17.8
2. Imported	20.4	17.7	2.8	12.0	22.4	113.7	107.3	25.1
j. Other Raw Materials:	1,276.0	1,358.1	2,240.0	2,605.1	2,934.4	3,303.3	3,650.3	3,935.9
1. Indigenous	421.7	473.8	390.3	510.0	827.4	751.8	666.6	697.1
2. Imported	854.3	884.4	1,849.7	2,095.1	2,107.0	2,551.5	2,983.7	3,238.8
iii. Finished Manufactured Goods:	12,781.7	13,571.2	13,694.1	16,420.3	18,588.2	17,088.0	19,153.7	21,098.4
a. Cotton Textiles:	2,663.4	2,867.4	2,399.8	3,192.3	3,283.8	2,885.3	2,562.2	3,204.8
1. Indigenous	2,608.4	2,525.2	2,237.9	2,658.3	2,946.7	2,443.3	2,199.0	2,671.7
2. Imported	55.0	342.2	161.9	534.0	337.1	442.0	363.2	533.1
b. Cotton Yarn:	1,669.1	1,507.1	1,587.5	1,771.7	2,316.8	2,088.2	2,214.1	1,791.6
1. Indigenous	1,556.2	1,300.5	1,356.2	1,434.6	1,956.3	1,661.1	1,735.8	1,558.4
2. Imported	112.9	206.6	231.3	337.1	360.6	427.1	478.3	233.3
c. Other Textiles:	771.5	1,332.5	1,419.0	1,891.9	1,864.8	1,938.6	2,115.7	2,522.6
1. Indigenous	668.0	1,198.9	1,167.1	1,708.1	1,728.2	1,721.8	1,915.2	2,287.4
2. Imported	103.5	133.6	251.9	183.7	136.6	216.8	200.5	235.3
d. Machinery:	1,391.6	1,268.9	1,321.5	1,594.4	2,319.1	2,081.3	1,865.6	2,405.0
1. Indigenous	555.8	467.8	457.7	660.0	831.8	919.9	1,002.2	1,031.4
2. Imported	835.9	801.1	863.8	934.4	1,487.2	1,161.4	863.3	1,373.6
e. Handloom Products	138.9	116.3	185.1	194.5	177.0	211.3	85.5	169.1
f. Carpets and Rugs	679.5	796.4	823.1	798.4	821.2	692.0	702.4	659.8
g. Readymade Garments	259.4	293.8	359.8	438.1	641.5	530.4	540.5	673.3
h. Cement and Cement Products:	185.2	258.7	270.4	351.2	312.3	268.2	333.2	329.3
1. Indigenous	151.3	206.4	250.8	290.8	194.1	196.7	260.8	284.0
2. Imported	33.9	52.3	19.6	60.4	118.1	71.5	72.3	45.3
i. Sports Goods	55.2	35.9	64.8	88.5	129.1	112.7	110.1	132.7
j. Surgical Instruments	48.4	167.6	126.8	450.4	132.3	94.6	162.3	153.0
k. Chemicals and Dyes	968.1	874.2	1,018.5	1,175.0	1,286.2	1,292.8	1,460.3	1,489.6
l. Other Finished Goods:	3,951.4	4,052.3	4,117.9	4,474.1	5,304.1	4,892.4	7,002.1	7,567.6
1. Indigenous	2,076.9	1,905.9	1,813.6	2,053.9	2,235.5	1,780.5	3,286.4	3,969.5
2. Imported	1,874.6	2,146.5	2,304.4	2,420.1	3,068.6	3,111.9	3,715.7	3,598.0
4. Fixed Assets including Machinery	4,347.0	5,075.1	5,179.4	6,569.5	7,912.1	10,085.1	9,967.4	10,566.3
5. Real Estate:	10,315.3	11,564.9	13,367.5	14,925.5	15,858.0	16,604.3	18,689.9	23,760.1
i. Land	6,328.6	6,800.0	8,176.9	8,733.0	9,689.1	8,678.2	10,264.1	14,062.7
ii. Buildings:	3,986.7	4,764.9	5,190.6	6,192.5	6,168.9	7,926.1	8,425.8	9,697.4
1. Residential	2,561.3	2,995.7	3,362.2	3,841.8	4,317.0	5,138.0	5,480.0	6,253.0
2. Non-Residential	1,425.4	1,769.2	1,828.4	2,350.7	1,851.9	2,788.1	2,945.8	3,444.4
6. Fixed Deposits & Insurance Policies:	1,143.8	1,295.5	1,235.8	1,952.0	2,026.6	1,806.5	1,994.7	2,627.6
i. Bank Deposits	1,098.6	1,269.6	1,124.5	1,874.7	1,959.4	1,681.4	1,878.7	2,498.8
ii. Insurance Policies	45.3	25.9	111.2	77.3	67.2	125.1	116.0	128.8
7. Others:	13,436.2	15,190.8	17,594.8	19,299.4	20,953.7	23,509.1	25,967.4	26,226.6
i. Other Secured Advances	6,654.8	6,733.7	8,337.5	9,071.8	9,690.1	11,205.6	13,843.3	13,549.3
ii. Advances Secured by Guarantee(s)	5,084.4	6,547.0	6,719.2	7,473.2	8,127.4	8,609.5	8,282.2	8,144.6
iii. Unsecured Advances	1,697.0	1,910.2	2,538.1	2,754.5	3,136.3	3,694.0	3,841.8	4,532.7
Total	66,479.7	75,490.8	81,145.8	91,466.5	97,366.4	102,479.4	111,899.5	123,978.8

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1986		1987		1988		1989	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	815.3	804.1	763.8	901.1	841.5	899.9	869.3	994.6
2. Securities, Shares and Other Financial Instruments:	13,952.9	15,211.3	14,525.0	5,007.6	5,499.3	7,927.0	6,696.8	6,761.6
i. Quoted on the Stock Exchange:	2,950.0	3,475.5	3,408.0	2,733.6	3,161.3	4,221.7	4,208.0	3,601.0
a. To Stock Brokers and Dealers:	1,067.3	1,090.7	852.7	893.2	1,009.4	1,578.7	1,239.9	1,346.6
1. Govt. and Other Trustee Securities	214.9	294.4	130.1	98.3	82.5	185.5	163.9	158.2
2. Shares and Debentures	538.8	654.8	580.9	683.2	666.9	967.7	827.7	825.4
3. Participation Term Certificates	--	--	--	--	--	...	--	--
4. Others	313.6	141.6	141.7	111.6	260.0	425.5	248.4	363.0
b. To Others:	1,882.7	2,384.7	2,555.3	1,840.4	2,151.9	2,643.0	2,968.0	2,254.4
1. Govt. and Other Trustee Securities	948.3	1,141.0	1,471.0	800.0	1,159.2	998.9	1,858.0	852.0
2. Shares and Debentures	445.3	468.0	510.2	521.6	544.3	786.1	517.7	670.5
3. Participation Term Certificates	0.1	--	9.5	3.3	...	3.7	13.8	3.2
4. Others	489.0	775.7	564.7	515.6	448.5	854.3	578.4	728.7
ii. Unquoted on the Stock Exchange:	11,002.9	11,735.8	11,117.0	2,274.1	2,338.0	3,705.3	2,488.9	3,160.6
a. To Stock Brokers and Dealers:	595.3	550.6	451.4	276.2	237.6	460.3	248.2	392.6
1. Govt. and Other Trustee Securities	328.5	341.0	213.6	140.5	137.3	157.8	160.2	134.6
2. Shares and Debentures	145.5	115.7	121.6	99.8	94.9	212.1	86.0	180.9
3. Participation Term Certificates	0.4	--	1.2	--	--	--	--	--
4. Others	120.9	94.0	115.6	35.9	5.4	90.4	2.0	77.1
b. To Others:	10,407.7	11,185.2	10,665.5	1,997.8	2,100.4	3,245.0	2,240.7	2,768.0
1. Govt. and Other Trustee Securities	9,329.3	10,165.5	9,703.0	1,191.9	1,245.2	1,339.4	1,612.7	1,142.5
2. Shares and Debentures	257.7	221.8	246.7	271.3	267.5	804.9	253.7	686.6
3. Participation Term Certificates	1.5	6.8	63.9	113.6	129.3	127.6	37.8	108.8
4. Others	819.2	791.1	652.0	421.1	458.4	973.1	336.5	830.1
3. Merchandise:	50,859.1	54,309.8	49,588.6	57,110.3	62,120.6	57,943.5	66,329.6	67,044.0
i. Food Items	8,169.0	7,727.0	8,884.2	12,268.0	14,079.8	12,446.9	17,435.2	14,401.2
a. Wheat	2,590.1	1,079.4	3,823.2	4,517.5	6,623.2	4,583.6	9,644.6	5,303.3
b. Rice and Paddy	1,644.7	1,391.2	1,015.6	3,717.7	2,896.9	3,771.9	2,787.4	4,364.1
c. Other Grain and Pulses	283.9	134.9	121.5	159.5	114.7	161.8	141.7	187.2
1. Indigenous	209.8	84.8	81.1	93.6	64.5	94.9	96.0	109.8
2. Imported	74.2	50.1	40.4	66.0	50.2	66.9	45.8	77.4
d. Edible Oils:	1,672.5	2,023.7	1,063.4	1,498.4	1,098.5	1,520.2	1,147.5	1,758.8
1. Indigenous	510.3	707.1	421.4	372.7	492.7	378.1	575.0	437.4
2. Imported	1,162.3	1,316.6	642.0	1,125.7	605.8	1,142.1	572.4	1,321.4
e. Sugar:	969.2	1,985.4	1,677.4	817.1	1,630.2	829.1	1,893.4	959.3
1. Indigenous	527.4	1,440.6	1,325.5	670.3	1,035.4	680.1	1,719.8	786.9
2. Imported	441.8	544.8	351.9	146.8	594.7	149.0	173.6	172.4
f. Kariana and Spices	79.1	145.1	166.2	352.8	327.0	357.9	476.6	414.2
g. Fish and Fish Preparation	334.2	364.1	377.6	496.2	508.7	503.4	490.2	582.4
h. Other Food Items:	595.2	603.3	639.3	708.7	880.6	719.0	853.8	831.9
1. Indigenous	282.1	415.0	373.2	433.2	509.6	439.5	545.0	508.5
2. Imported	313.1	188.3	266.2	275.6	371.0	279.5	308.8	323.4
ii. Raw Materials:	19,389.8	22,989.3	17,708.6	18,903.4	18,087.8	19,179.2	17,705.3	22,191.5
a. Cotton Raw	5,776.9	9,401.9	5,436.4	7,341.4	6,041.3	5,448.5	4,416.7	6,304.2
1. Indigenous	3,888.8	6,637.4	3,542.7	5,173.4	4,114.0	3,839.5	3,446.7	4,442.5
2. Imported	1,888.1	2,764.5	1,893.7	2,168.0	1,927.3	1,609.0	970.0	1,861.7
b. Synthetic Fibers:	416.8	515.3	383.8	438.6	514.9	445.0	715.1	514.8
1. Indigenous	135.1	151.7	105.3	65.5	213.8	66.4	298.6	76.8
2. Imported	281.7	363.6	278.5	373.2	301.2	378.6	416.5	438.0
c. Fertilizers:	1,548.6	936.3	803.5	527.3	615.6	535.0	779.7	619.0
1. Indigenous	1,321.4	901.0	767.0	386.5	485.6	392.1	567.0	453.7
2. Imported	227.1	35.3	36.5	140.8	130.0	142.9	212.7	165.3

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1986		1987		1988		1989	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
d. Petroleum Crude:	962.3	862.1	934.8	977.9	1,277.6	992.2	999.5	1,148.0
1. Indigenous	47.1	65.6	124.7	168.7	227.4	171.1	311.6	198.0
2. Imported	915.1	796.5	810.1	809.2	1,050.2	821.1	687.9	950.0
e. Iron and Steel	5,522.4	5,712.5	5,075.4	3,439.3	3,570.8	5,489.5	3,651.1	6,351.7
1. Indigenous	1,861.3	2,261.7	1,171.7	1,201.4	1,137.4	1,917.6	1,845.8	2,218.8
2. Imported	3,661.3	3,450.8	3,903.7	2,238.0	2,433.4	3,571.9	1,805.2	4,132.9
f. Wool and Goat Hair	436.9	340.6	380.5	417.4	411.6	423.5	809.0	490.0
g. Hides and Skins	896.5	1,064.2	1,050.3	1,257.0	1,175.9	1,275.3	1,438.5	1,475.6
h. Oil Seeds	46.4	187.4	173.5	220.9	172.7	224.1	249.7	259.3
i. Pesticides and Insecticides:	123.6	111.3	92.0	92.6	208.2	93.9	244.4	108.6
1. Indigenous	51.7	17.3	7.0	9.3	41.3	9.4	121.7	10.9
2. Imported	71.9	94.0	85.0	83.3	166.9	84.5	122.7	97.7
j. Other Raw Materials:	3,659.6	3,857.7	3,378.5	4,190.8	4,099.2	4,252.2	4,401.5	4,920.3
1. Indigenous	706.6	644.3	916.0	1,365.6	1,416.9	1,385.6	1,637.1	1,603.3
2. Imported	2,952.9	3,213.4	2,462.5	2,825.2	2,682.4	2,866.6	2,764.5	3,317.0
iii. Finished Manufactured Goods	23,300.4	23,593.5	22,995.7	25,938.9	29,953.0	26,317.4	31,189.1	30,451.3
a. Cotton Textiles:	2,956.1	3,480.6	3,240.6	4,129.1	4,236.9	4,189.3	4,332.3	4,847.3
1. Indigenous	2,382.3	2,920.2	2,632.0	3,243.1	2,800.3	3,290.4	3,147.6	3,807.2
2. Imported	573.8	560.4	608.6	886.0	1,436.6	898.9	1,184.7	1,040.1
b. Cotton Yarn:	2,268.6	2,145.2	2,304.9	2,689.5	2,510.4	2,728.7	2,187.0	3,157.3
1. Indigenous	1,704.3	1,876.0	1,830.5	1,964.8	1,907.8	1,993.4	1,700.6	2,306.5
2. Imported	564.0	269.2	474.3	724.7	602.6	735.3	486.5	850.8
c. Other Textiles:	2,106.7	1,258.5	1,419.2	1,235.5	1,372.4	1,253.5	1,648.8	1,450.4
1. Indigenous	2,006.1	1,130.8	1,274.5	1,056.5	1,189.2	1,071.9	1,425.4	1,240.3
2. Imported	100.6	127.8	144.7	179.0	183.3	181.6	223.4	210.1
d. Machinery:	2,812.3	2,939.0	3,051.9	2,802.2	3,884.7	2,843.1	3,888.1	3,289.7
1. Indigenous	1,158.8	1,108.0	1,215.6	1,451.1	1,704.1	1,472.3	2,364.3	1,703.6
2. Imported	1,653.5	1,830.9	1,836.3	1,351.0	2,180.6	1,370.8	1,523.4	1,586.1
e. Handloom Products	201.4	75.2	90.6	190.6	99.9	193.4	338.8	223.8
f. Carpets and Rugs	716.3	636.0	826.0	1,014.6	2,019.9	1,029.4	1,234.3	1,191.1
g. Readymade Garments	709.6	923.8	1,091.3	879.3	958.7	892.1	1,907.5	1,032.2
h. Cement and Cement Products:	719.8	242.6	211.2	317.9	287.6	322.5	550.3	373.2
1. Indigenous	660.0	224.0	175.0	262.9	245.5	266.7	246.9	308.6
2. Imported	59.8	18.6	36.2	54.9	42.0	55.8	303.4	64.6
i. Sports Goods	121.5	116.2	154.5	203.7	246.4	206.7	341.7	239.2
j. Surgical Instruments	229.9	343.8	295.3	568.5	567.9	576.7	371.5	667.3
k. Chemicals and Dyes	2,170.3	3,285.9	1,997.6	1,940.0	2,614.0	1,968.0	3,231.5	2,277.1
l. Other Finished Goods:	8,287.7	8,146.6	8,312.7	9,968.1	11,154.4	10,114.0	11,157.4	11,702.9
1. Indigenous	3,587.4	3,557.1	3,067.0	3,844.7	4,050.6	3,901.0	4,952.6	4,513.8
2. Imported	4,700.3	4,589.5	5,245.7	6,123.4	7,103.7	6,213.0	6,204.9	7,188.9
4. Fixed Assets including Machinery	11,511.3	13,072.8	14,197.9	14,264.1	16,793.2	18,243.5	18,082.6	21,164.3
5. Real Estate:	26,667.9	28,436.0	32,892.5	33,954.7	37,571.2	38,976.3	47,825.9	43,079.9
i. Land	15,807.1	17,753.2	20,862.0	21,702.9	25,306.5	24,953.8	34,517.2	27,581.0
ii. Buildings:	10,860.7	10,682.7	12,030.5	12,251.9	12,264.7	14,022.5	13,308.7	15,498.9
1. Residential	7,759.7	7,239.2	8,010.5	7,738.9	8,806.6	8,841.5	8,897.0	9,772.4
2. Non-Residential	3,101.0	3,443.5	4,019.9	4,513.0	3,458.0	5,181.0	4,411.7	5,726.5
6. Fixed Deposits & Insurance	3,982.3	4,169.5	4,406.7	4,149.1	3,928.8	5,364.2	5,282.2	6,929.0
i. Bank Deposits	3,880.7	4,058.2	4,237.0	3,902.4	3,837.2	4,991.9	5,138.6	6,448.1
ii. Insurance Policies	101.6	111.4	169.6	246.7	91.6	372.3	143.7	480.9
7. Others:	25,887.3	31,548.0	32,783.6	37,465.1	36,296.5	39,350.8	33,384.6	40,493.8
i. Other Secured Advances	13,671.5	15,603.5	14,981.2	16,567.2	18,352.9	17,401.1	18,561.4	17,906.5
ii. Advances Secured by Guarantee	8,113.4	10,286.2	12,445.5	15,133.2	13,677.8	15,894.9	10,321.9	16,356.6
iii. Unsecured Advances	4,102.3	5,658.3	5,356.9	5,764.7	4,265.9	6,054.8	4,501.3	6,230.7
Total	133,676.1	147,551.4	149,158.0	152,852.2	163,051.0	168,705.2	178,471.1	186,467.2

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1990		1991		1992		1993	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	1,098.9	998.7	1,329.3	1,142.6	1,319.8	1,481.3	1,348.4	1,853.1
2. Securities, Shares and Other Financial Instruments:	8,860.9	7,905.6	6,644.2	9,095.8	9,448.3	8,750.4	8,447.9	10,753.2
i. Quoted on the Stock Exchange:	6,091.9	4,210.3	4,743.5	4,844.2	7,870.8	6,910.0	6,647.5	8,400.8
a. To Stock Brokers and Dealers:	1,973.1	1,574.4	1,974.6	1,811.4	2,549.3	2,001.4	1,979.7	2,396.6
1. Govt. and Other Trustee	176.7	185.0	99.0	212.8	228.3	382.1	637.4	146.9
2. Shares and Debentures	1,285.5	965.0	1,132.6	1,110.3	1,660.9	1,119.0	632.3	1,098.0
3. Participation Term Certificates	0.2	--	0.3	--	0.3	35.5	64.4	0.1
4. Others	510.9	424.4	742.7	488.3	659.8	464.8	645.7	1,151.6
b. To Others:	4,118.8	2,635.9	2,768.9	3,032.8	5,321.5	4,908.5	4,667.8	6,004.1
1. Govt. and Other Trustee	2,237.9	996.2	1,485.3	1,146.2	2,891.4	1,694.0	943.5	1,428.8
2. Shares and Debentures	804.6	783.9	702.1	901.9	1,039.5	1,657.1	2,295.4	2,809.8
3. Participation Term Certificates	13.3	3.7	18.6	4.3	17.1	--	--	26.0
4. Others	1,063.0	852.1	562.9	980.4	1,373.5	1,557.4	1,428.9	1,739.5
ii. Unquoted on the Stock Exchange:	2,769.0	3,695.3	1,900.7	4,251.6	3,577.5	1,840.5	1,800.4	2,352.3
a. To Stock Brokers and Dealers:	162.6	459.0	142.4	528.1	210.0	256.4	267.7	249.1
1. Govt. and Other Trustee	102.6	157.4	85.0	181.1	132.6	77.6	172.0	117.4
2. Shares and Debentures	60.0	211.5	48.6	243.3	77.4	145.1	69.8	130.6
3. Participation Term Certificates	--	--	--	--	--	--	--	--
4. Others	--	90.1	8.7	103.7	--	33.8	25.9	1.1
b. To Others:	2,606.4	3,236.3	1,758.3	3,723.5	3,367.5	1,584.0	1,532.7	2,103.2
1. Govt. and Other Trustee	1,380.8	1,335.8	1,479.2	1,536.9	1,679.3	1,364.4	1,361.6	1,933.3
2. Shares and Debentures	400.9	802.8	164.8	923.6	487.6	128.5	76.2	79.7
3. Participation Term Certificates	6.7	127.2	3.9	146.3	8.2	0.1	9.6	3.9
4. Others	818.1	970.5	110.3	1,116.7	1,192.4	91.1	85.3	86.3
3. Merchandise:	83,321.2	76,967.9	87,215.3	88,054.2	96,751.0	118,256.0	131,340.1	141,656.5
i. Food Items	28,269.8	16,532.9	28,063.3	18,914.3	30,826.3	29,082.6	38,764.5	37,349.6
a. Wheat	12,755.7	6,088.3	11,780.2	6,965.3	13,909.2	10,609.4	18,157.2	13,816.3
b. Rice and Paddy	9,284.4	5,010.1	7,680.4	5,731.8	10,123.9	10,173.8	12,020.8	13,457.5
c. Other Grain and Pulses	206.4	214.9	1,858.4	245.9	225.1	295.8	797.7	916.0
1. Indigenous	152.7	126.0	1,702.5	144.1	166.5	237.3	698.9	807.1
2. Imported	53.6	88.9	156.0	101.8	58.6	58.5	98.8	108.8
d. Edible Oils:	2,258.1	2,019.2	1,300.1	2,310.0	2,462.3	2,919.1	2,739.3	3,624.0
1. Indigenous	760.8	502.2	865.7	574.5	829.6	1,570.6	1,009.3	1,375.5
2. Imported	1,497.3	1,517.0	434.4	1,735.5	1,632.7	1,348.5	1,730.1	2,248.4
e. Sugar:	1,852.9	1,101.3	3,454.5	1,259.9	2,020.5	2,164.9	2,049.9	2,078.9
1. Indigenous	1,498.7	903.4	988.9	1,033.5	1,634.2	1,406.7	1,356.2	1,336.0
2. Imported	354.2	197.9	2,465.6	226.4	386.3	758.1	693.6	742.8
f. Kariana and Spices	390.4	475.5	318.3	544.0	425.7	537.5	648.7	724.7
g. Fish and Fish Preparation	484.9	668.6	564.8	764.8	528.8	310.3	620.5	577.1
h. Other Food Items:	1,037.0	955.0	1,106.6	1,092.6	1,130.8	2,071.7	1,730.4	2,155.3
1. Indigenous	557.5	583.7	663.4	667.8	608.0	1,744.2	1,363.4	1,772.6
2. Imported	479.5	371.3	443.2	424.8	522.8	327.5	367.0	382.7
ii. Raw Materials:	19,961.8	25,476.3	20,136.5	29,145.8	22,179.4	27,530.3	25,953.9	30,088.2
a. Cotton Raw	3,513.9	7,237.4	3,806.0	8,279.8	3,904.2	13,161.3	8,250.7	11,531.2
1. Indigenous	2,382.5	5,100.1	2,512.6	5,834.7	2,647.1	8,505.2	6,143.6	9,306.7
2. Imported	1,131.4	2,137.3	1,293.4	2,445.1	1,257.1	4,656.2	2,107.2	2,224.5
b. Synthetic Fibers:	848.5	591.0	1,297.4	676.1	924.8	1,211.7	1,127.3	1,372.7
1. Indigenous	328.9	88.2	708.8	100.9	358.5	727.6	579.2	870.2
2. Imported	519.6	502.8	588.5	575.2	566.3	484.2	548.2	502.5
c. Fertilizers:	2,064.7	710.6	2,177.1	813.0	2,294.1	788.8	848.0	2,471.5
1. Indigenous	1,929.4	520.8	2,116.5	595.8	2,143.8	747.1	763.4	605.5
2. Imported	135.3	189.8	60.5	217.2	150.3	41.7	84.6	1,865.9

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1990		1991		1992		1993	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
d. Petroleum Crude:	1,183.5	1,317.9	1,242.2	1,507.7	1,315.0	663.9	2,915.0	1,132.1
1. Indigenous	529.4	227.3	455.4	260.0	588.2	391.8	279.1	350.1
2. Imported	654.2	1,090.6	786.8	1,247.7	726.8	272.1	2,635.9	782.0
e. Iron and Steel	5,907.9	7,291.9	4,047.6	8,342.2	6,564.3	3,069.5	4,098.2	2,534.3
1. Indigenous	2,369.1	2,547.2	2,077.8	2,914.1	2,632.3	1,605.0	2,411.4	1,233.1
2. Imported	3,538.8	4,744.7	1,969.8	5,428.1	3,932.0	1,464.5	1,686.8	1,301.2
f. Wool and Goat Hair	463.7	562.5	439.5	643.5	515.2	501.0	315.1	654.2
g. Hides and Skins	1,282.6	1,694.0	1,471.5	1,938.0	1,425.1	1,948.9	2,242.4	2,531.8
h. Oil Seeds	338.5	297.7	114.3	340.6	376.0	349.3	371.8	319.3
i. Pesticides and Insecticides:	214.4	124.7	198.6	142.7	238.2	204.5	266.6	179.8
1. Indigenous	137.0	12.5	114.4	14.3	152.2	140.2	141.8	36.2
2. Imported	77.4	112.2	84.2	128.4	86.0	64.3	124.8	143.6
j. Other Raw Materials:	4,144.1	5,648.6	5,342.3	6,462.2	4,622.5	5,631.2	5,518.8	7,361.5
1. Indigenous	1,708.1	1,840.6	1,919.1	2,105.7	1,905.2	2,081.2	1,761.5	3,362.7
2. Imported	2,436.0	3,808.0	3,423.2	4,356.5	2,717.3	3,550.0	3,757.3	3,998.8
iii. Finished Manufactured Goods	35,089.5	34,958.7	39,015.5	39,994.1	43,745.3	61,643.4	66,621.6	74,218.8
a. Cotton Textiles:	5,078.6	5,564.8	6,025.1	6,366.3	6,331.4	10,340.3	10,471.7	9,219.4
1. Indigenous	4,137.8	4,370.7	4,826.8	5,000.2	5,158.5	8,640.7	9,499.2	8,101.2
2. Imported	940.9	1,194.1	1,198.2	1,366.1	1,172.9	1,699.6	972.5	1,118.2
b. Cotton Yarn:	3,163.8	3,624.6	2,875.5	4,146.7	3,944.2	3,906.8	3,648.7	5,032.2
1. Indigenous	2,585.3	2,647.9	1,979.3	3,029.3	3,223.0	2,914.6	2,468.4	3,700.7
2. Imported	578.5	976.7	896.1	1,117.4	721.2	992.2	1,180.3	1,331.5
c. Other Textiles:	2,453.6	1,665.2	2,598.4	1,905.1	3,058.8	3,907.9	4,288.8	5,107.9
1. Indigenous	2,053.4	1,424.0	2,296.2	1,629.2	2,559.8	3,295.3	3,434.0	4,906.4
2. Imported	400.2	241.2	302.3	275.9	499.0	612.7	854.8	201.5
d. Machinery:	3,301.7	3,776.6	3,789.9	4,320.5	4,116.2	8,815.1	12,443.0	15,323.5
1. Indigenous	1,709.7	1,955.7	2,019.9	2,237.4	2,131.5	5,298.5	5,624.5	8,027.6
2. Imported	1,592.0	1,820.9	1,770.0	2,083.1	1,984.7	3,516.6	6,818.5	7,295.9
e. Handloom Products	286.0	256.9	277.9	293.9	356.7	1,402.4	626.9	806.5
f. Carpets and Rugs	1,597.6	1,367.4	2,461.0	1,564.4	1,991.6	1,857.2	1,738.5	2,158.6
g. Readymade Garments	1,887.2	1,185.0	2,124.0	1,355.7	2,352.7	2,192.2	2,696.1	3,262.6
h. Cement and Cement Products:	312.0	428.4	329.5	490.1	389.0	953.5	783.6	1,164.3
1. Indigenous	241.4	354.1	283.0	405.1	300.9	442.8	457.1	531.2
2. Imported	70.6	74.3	46.5	85.0	88.1	510.6	326.6	633.1
i. Sports Goods	405.2	274.6	356.4	314.2	505.2	317.4	481.6	438.0
j. Surgical Instruments	294.1	766.1	341.4	876.4	366.7	444.6	465.4	329.4
k. Chemicals and Dyes	3,107.2	2,614.2	3,125.7	2,990.8	3,873.7	4,690.8	6,386.1	6,780.3
l. Other Finished Goods:	13,202.4	13,434.9	14,710.7	15,370.0	16,459.1	22,815.0	22,591.1	24,596.1
1. Indigenous	5,581.3	5,181.9	5,036.2	5,928.3	6,958.1	9,815.3	8,846.4	9,886.1
2. Imported	7,621.1	8,253.0	9,674.5	9,441.7	9,501.0	12,999.6	13,744.7	14,710.1
4. Fixed Assets including Machinery	21,933.3	24,297.0	23,322.7	27,796.7	31,337.8	30,795.7	35,282.1	40,983.2
5. Real Estate:	49,216.2	54,456.6	56,022.2	62,248.9	65,587.3	74,564.8	71,462.2	77,475.3
i. Land	32,124.5	36,663.5	38,001.7	41,909.8	43,504.8	49,301.7	47,345.4	48,449.9
ii. Buildings:	17,091.7	17,793.1	18,020.5	20,339.1	22,082.5	25,263.1	24,116.8	29,025.4
1. Residential	11,599.4	11,218.9	12,733.8	12,824.2	14,986.4	18,111.6	18,311.0	20,146.2
2. Non-Residential	5,492.3	6,574.2	5,286.1	7,514.9	7,096.1	7,151.5	5,805.8	8,879.2
6. Fixed Deposits & Insurance Policies:	5,293.1	7,954.6	6,594.8	9,100.4	11,838.7	11,751.9	14,712.4	17,317.3
i. Bank Deposits	5,038.0	7,402.5	6,539.7	8,468.7	11,268.1	10,983.9	13,847.0	15,513.9
ii. Insurance Policies	255.1	552.1	55.1	631.7	570.6	767.9	865.4	1,803.3
7. Others:	47,266.3	46,487.7	54,199.6	53,183.7	64,068.2	68,725.8	81,448.6	74,356.8
i. Other Secured Advances	29,595.3	20,557.0	31,082.2	23,517.9	31,115.6	45,987.0	54,540.8	49,065.7
ii. Advances Secured by Guarantee(s)	12,729.7	18,777.7	16,526.9	21,482.4	23,254.8	16,685.1	17,785.5	18,260.8
iii. Unsecured Advances	4,941.3	7,153.0	6,590.5	8,183.4	9,697.8	6,053.7	9,122.3	7,030.4
Total	216,989.9	219,068.1	235,328.1	250,622.3	280,351.1	314,325.9	344,041.6	364,395.4

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1994		1995		1996	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	864.3	797.8	930.7	881.4	1,045.8	512.9
2. Securities, Shares and Other Financial Instruments:	9,583.3	11,386.2	13,837.0	12,067.0	15,899.4	14,791.1
i. Quoted on the Stock Exchange:	6,814.8	8,897.9	10,710.0	7,707.1	13,349.4	12,327.9
a. To Stock Brokers and Dealers:	1,966.7	2,911.7	3,631.4	2,082.5	5,219.6	3,583.2
1. Govt. and Other Trustee Securities	432.1	464.9	541.9	655.3	2,084.8	904.8
2. Shares and Debentures	745.6	1,947.5	2,427.4	1,346.3	2,553.6	2,005.1
3. Participation Term Certificates	0.9	0.1	0.1	0.1	-	0.6
4. Others	788.0	499.1	662.0	80.8	581.3	672.7
b. To Others:	4,848.2	5,986.1	7,078.7	5,624.6	8,129.7	8,744.6
1. Govt. and Other Trustee Securities	1,064.0	1,218.8	1,283.5	999.9	1,814.2	2,176.0
2. Shares and Debentures	2,519.2	3,388.9	4,639.4	3,673.9	5,529.9	5,262.9
3. Participation Term Certificates	--	--	--	-	-	-
4. Others	1,265.0	1,378.5	1,155.7	950.8	785.6	1,305.7
ii. Unquoted on the Stock Exchange:	2,768.5	2,488.3	3,127.0	4,359.9	2,550.0	2,463.3
a. To Stock Brokers and Dealers:	232.6	446.3	415.2	671.0	171.8	473.0
1. Govt. and Other Trustee Securities	124.7	338.0	248.4	564.3	137.7	428.2
2. Shares and Debentures	99.0	104.2	62.9	65.8	18.9	23.5
3. Participation Term Certificates	--	--	--	1.3	-	0.3
4. Others	8.9	4.1	103.9	39.7	15.2	20.9
b. To Others:	2,535.9	2,042.0	2,711.8	3,688.9	2,378.2	1,990.3
1. Govt. and Other Trustee Securities	1,577.1	1,546.7	2,174.8	2,825.7	1,420.0	1,699.4
2. Shares and Debentures	80.6	121.8	125.9	420.3	190.0	125.1
3. Participation Term Certificates	1.8	0.1	1.6	-	-	19.8
4. Others	876.4	373.4	409.4	442.9	768.2	145.9
3. Merchandise:	143,896.2	146,280.7	165,293.9	177,092.9	183,563.1	192,184.3
i. Food Items	44,956.3	36,461.4	48,462.1	50,943.1	57,230.4	48,778.6
a. Wheat	19,841.3	13,259.7	21,464.9	20,179.7	29,513.7	16,967.4
b. Rice and Paddy	15,377.9	13,392.6	15,955.2	16,870.0	13,421.9	15,680.5
c. Other Grain and Pulses	526.8	378.2	722.0	927.3	865.6	292.9
1. Indigenous	413.9	138.4	340.9	864.8	862.3	193.8
2. Imported	112.9	239.7	381.0	62.5	3.4	99.0
d. Edible Oils:	3,366.3	4,221.9	4,414.9	6,289.0	6,687.6	7,739.9
1. Indigenous	1,780.4	1,637.0	2,257.7	4,176.3	5,461.2	3,848.1
2. Imported	1,585.9	2,585.0	2,157.2	2,112.6	1,226.4	3,891.8
e. Sugar:	2,539.4	2,288.0	3,008.0	3,161.3	3,729.8	4,429.9
1. Indigenous	1,645.2	1,650.9	1,744.0	2,464.6	3,244.0	3,018.6
2. Imported	894.2	637.1	1,264.0	696.7	485.8	1,411.3
f. Kariana and Spices	325.7	576.3	566.5	855.4	902.7	949.2
g. Fish and Fish Preparation	905.6	481.5	492.2	1,048.7	466.3	998.8
h. Other Food Items:	2,073.2	1,863.1	1,838.4	1,611.8	1,642.9	1,720.1
1. Indigenous	1,899.3	1,154.9	1,405.0	1,284.2	1,213.1	970.5
2. Imported	174.0	708.2	433.3	327.6	429.8	749.6
ii. Raw Materials:	24,996.6	30,600.3	32,826.4	37,272.0	36,254.0	43,774.7
a. Cotton Raw	8,507.8	13,474.8	13,070.5	17,743.6	13,962.5	17,256.3
1. Indigenous	6,044.9	10,908.4	10,185.4	13,936.9	11,199.7	13,820.8
2. Imported	2,462.8	2,566.5	2,885.1	3,806.7	2,762.8	3,435.5
b. Synthetic Fibers:	960.8	1,180.3	1,016.1	1,657.6	1,276.7	3,239.0
1. Indigenous	351.5	366.9	198.4	989.2	677.5	2,131.6
2. Imported	609.3	813.4	817.7	668.4	599.2	1,107.4
c. Fertilizers:	2,024.3	902.2	1,441.3	1,457.0	1,731.3	4,106.1
1. Indigenous	715.4	306.1	1,424.8	1,435.8	475.6	1,527.4
2. Imported	1,308.9	596.1	16.5	21.2	1,255.7	2,578.7

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1994		1995		1996	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
d. Petroleum Crude:	1,275.9	2,011.8	1,677.3	1,045.4	2,810.9	2,842.0
1. Indigenous	320.5	712.2	551.9	173.5	1,449.4	740.4
2. Imported	955.4	1,299.6	1,125.3	871.9	1,361.5	2,101.6
e. Iron and Steel	2,669.4	3,365.8	3,734.1	4,466.9	5,146.7	4,924.7
1. Indigenous	894.5	977.4	1,409.8	1,946.4	2,604.4	2,410.4
2. Imported	1,774.8	2,388.4	2,324.3	2,520.5	2,542.3	2,514.3
f. Wool and Goat Hair	539.7	553.2	622.0	878.3	691.4	794.7
g. Hides and Skins	2,446.1	1,814.2	2,419.7	2,156.5	2,765.3	2,394.8
h. Oil Seeds	414.9	783.8	216.2	712.2	693.3	991.8
i. Pesticides and Insecticides:	156.9	107.6	133.7	224.6	291.5	397.1
1. Indigenous	51.9	41.5	46.2	42.9	53.3	150.9
2. Imported	105.1	66.1	87.5	181.7	238.3	246.1
j. Other Raw Materials:	6,000.8	6,406.6	8,495.5	6,930.1	6,884.5	6,828.2
1. Indigenous	2,393.4	2,473.9	3,027.9	2,113.9	2,283.9	2,762.0
2. Imported	3,607.4	3,932.7	5,467.7	4,816.2	4,600.6	4,066.3
iii. Finished Manufactured Goods:	73,943.4	79,219.0	84,005.5	88,877.7	90,078.7	99,631.0
a. Cotton Textiles:	9,584.9	11,263.8	14,122.1	13,018.7	13,326.4	17,396.0
1. Indigenous	8,011.6	9,399.4	12,618.7	11,032.9	11,158.3	13,485.8
2. Imported	1,573.4	1,864.4	1,503.5	1,985.8	2,168.1	3,910.2
b. Cotton Yarn:	4,293.8	5,756.5	4,610.5	6,683.3	6,619.3	7,414.5
1. Indigenous	3,000.2	4,415.4	3,193.7	4,736.6	4,937.4	4,853.8
2. Imported	1,293.5	1,341.1	1,416.8	1,946.7	1,681.9	2,560.7
c. Other Textiles:	5,027.7	6,370.2	7,306.5	8,613.7	8,657.9	10,745.8
1. Indigenous	4,858.2	5,792.0	7,008.9	7,411.4	6,985.9	8,198.0
2. Imported	169.5	578.2	297.7	1,202.4	1,672.0	2,547.8
d. Machinery:	15,556.6	15,400.8	15,263.6	14,094.8	14,769.9	17,843.8
1. Indigenous	6,930.0	7,441.2	8,697.8	7,415.3	8,716.4	9,306.9
2. Imported	8,626.6	7,959.6	6,565.8	6,679.5	6,053.5	8,536.8
e. Handloom Products	813.1	591.3	129.4	74.0	133.5	379.6
f. Carpets and Rugs	2,603.8	2,467.7	1,816.1	1,579.4	2,577.4	2,152.0
g. Readymade Garments	2,782.3	4,218.7	4,549.7	5,859.4	4,229.2	5,090.5
h. Cement and Cement Products:	1,046.9	624.1	1,171.2	1,074.7	997.4	921.5
1. Indigenous	537.7	599.0	1,140.9	920.2	952.9	896.0
2. Imported	509.1	25.1	30.3	153.9	44.5	25.5
i. Sports Goods	515.1	498.5	1,016.6	512.1	518.7	605.4
j. Surgical Instruments	290.0	321.5	343.6	459.7	604.7	707.3
k. Chemicals and Dyes	6,127.4	5,717.0	5,546.3	6,391.1	7,024.5	7,278.3
l. Other Finished Goods:	25,301.8	25,988.9	28,129.7	30,516.7	30,619.7	29,096.2
1. Indigenous	11,907.5	9,803.5	12,602.7	12,025.8	12,587.8	13,105.0
2. Imported	13,394.3	16,185.4	15,527.0	18,490.9	18,031.9	15,991.2
4. Fixed Assets including Machinery	43,396.8	47,713.7	52,115.1	59,297.3	55,626.8	50,173.0
5. Real Estate:	77,716.5	94,979.5	99,038.2	108,832.5	109,784.5	124,773.2
i. Land	45,870.2	57,612.5	55,280.2	63,815.7	63,333.9	68,792.2
ii. Buildings:	31,846.3	37,366.9	43,758.0	45,016.8	46,450.6	55,981.0
1. Residential	21,499.5	24,754.6	29,455.6	29,110.6	31,280.0	38,270.4
2. Non-Residential	10,346.7	12,612.3	14,302.4	15,906.1	15,170.5	17,710.6
6. Fixed Deposits & Insurance Policies:	17,842.2	20,968.1	24,351.4	25,838.0	27,739.9	36,042.4
i. Bank Deposits	16,442.4	19,947.6	22,919.1	24,971.4	25,638.8	34,358.9
ii. Insurance Policies	1,399.8	1,020.4	1,432.4	866.6	2,101.1	1,683.5
7. Others:	102,258.8	90,251.9	98,346.8	111,400.8	108,985.7	129,780.8
i. Other Secured Advances	71,304.8	54,235.9	66,841.8	67,590.3	66,162.8	73,046.5
ii. Advances Secured by Guarantee(s)	24,165.3	25,696.1	20,355.9	30,999.5	29,761.5	41,106.7
iii. Unsecured Advances	6,788.7	10,320.0	11,149.1	12,811.0	13,061.4	15,627.6
Total	395,558.1	412,377.9	453,913.0	495,409.9	502,645.1	548,257.7

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1997		1998		1999		2000	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	933.9	1,178.4	2,214.0	2,132.1	213.1	265.6	659.7	770.5
2. Securities, Shares and Other Financial Instruments:	19,691.0	17,944.0	18,818.0	24,081.8	23,372.4	25,978.7	30,822.8	37,044.8
i. Quoted on the Stock Exchange:	14,485.5	13,482.4	13,581.0	17,777.3	13,898.9	14,584.2	15,645.5	18,641.5
a. To Stock Brokers and Dealers:	3,998.0	5,152.6	6,060.0	6,690.3	6,948.6	7,883.0	4,472.4	6,676.6
1. Govt. and Other Trustee Securities	977.5	645.7	932.7	987.6	1,992.8	1,437.6	1,600.2	2,451.8
2. Shares and Debentures	2,261.3	3,193.2	4,687.2	4,817.4	4,614.9	6,289.2	1,942.8	3,938.8
3. Participation Term Certificates	62.4	0.5	-	222.5	8.4	4.8	15.0	11.3
4. Others	696.8	1,313.2	440.1	662.8	332.6	151.5	914.5	274.7
b. To Others:	10,487.5	8,329.8	7,520.9	11,086.9	6,950.4	6,701.2	11,173.1	11,964.9
1. Govt. and Other Trustee Securities	2,521.0	2,136.0	2,360.6	2,908.8	2,483.5	3,152.5	7,724.6	8,444.4
2. Shares and Debentures	5,076.5	5,033.4	3,823.9	5,575.2	3,921.2	3,201.3	3,039.2	3,316.2
3. Participation Term Certificates	16.1	-	0.5	11.2	12.2	129.8	4.5	90.9
4. Others	2,874.0	1,160.4	1,335.9	2,591.8	533.5	217.5	404.8	113.4
ii. Unquoted on the Stock Exchange:	5,205.5	4,461.6	5,237.1	6,304.6	9,473.4	11,394.5	15,177.3	18,403.4
a. To Stock Brokers and Dealers:	633.8	790.2	691.8	1,242.3	818.6	1,964.4	2,555.3	840.3
1. Govt. and Other Trustee Securities	225.3	498.0	621.7	856.8	684.8	1,704.6	2,464.9	749.9
2. Shares and Debentures	316.9	227.6	20.7	269.3	70.6	210.0	-	54.3
3. Participation Term Certificates	-	0.5	-	5.0	2.1	5.1	57.6	0.4
4. Others	91.6	64.1	49.4	111.1	61.1	44.6	32.8	35.7
b. To Others:	4,571.7	3,671.4	4,545.3	5,062.3	8,654.8	9,430.1	12,622.0	17,563.0
1. Govt. and Other Trustee Securities	3,745.2	2,537.8	3,277.5	3,847.5	5,663.4	6,594.8	10,145.1	14,894.2
2. Shares and Debentures	148.2	273.1	134.6	227.3	173.0	226.3	203.3	178.2
3. Participation Term Certificates	-	3.9	11.9	3.4	27.1	0.3	71.8	75.1
4. Others	678.3	856.6	1,121.3	984.0	2,791.3	2,608.7	2,201.9	2,415.6
3. Merchandise:	215,643.5	233,149.4	267,669.1	263,800.0	260,036.1	260,533.7	303,563.9	348,151.5
i. Food Items	62,848.4	69,601.4	85,336.0	53,216.4	61,317.9	61,450.0	110,917.6	130,845.1
a. Wheat	30,242.9	29,926.0	39,527.2	28,187.5	38,805.5	33,168.2	79,048.3	99,664.0
b. Rice and Paddy	10,919.1	16,071.9	16,917.6	5,236.4	3,343.8	6,511.2	5,251.7	6,438.1
c. Other Grain and Pulses	344.3	531.1	806.5	549.9	357.3	605.2	2,186.8	1,115.2
1. Indigenous	221.0	397.9	456.9	396.9	311.6	508.7	1,990.3	926.6
2. Imported	123.3	133.2	349.6	153.0	45.7	96.6	196.5	188.6
d. Edible Oils:	8,992.8	8,781.4	10,679.9	7,261.1	5,255.9	5,024.4	4,963.0	4,625.5
1. Indigenous	5,467.4	4,862.4	8,731.8	3,183.6	3,249.4	3,379.6	2,835.3	2,580.6
2. Imported	3,525.3	3,919.0	1,948.1	4,077.6	2,006.5	1,644.8	2,127.7	2,044.9
e. Sugar:	7,957.2	6,784.5	10,487.5	5,635.9	8,776.2	8,569.4	11,877.6	11,297.9
1. Indigenous	5,742.0	5,972.6	9,493.3	5,484.7	7,359.4	7,701.0	11,120.0	10,849.5
2. Imported	2,215.2	811.9	994.2	151.2	1,416.8	868.4	757.6	448.3
f. Kariana and Spices	953.7	3,444.0	1,185.7	1,146.2	1,072.1	2,556.5	2,183.9	2,476.0
g. Fish and Fish Preparation	323.5	1,156.4	1,141.6	1,398.7	963.8	1,682.9	1,041.2	1,023.0
h. Other Food Items:	3,115.0	2,906.0	4,590.0	3,800.7	2,743.3	3,332.1	4,365.0	4,205.3
1. Indigenous	2,706.1	2,066.1	3,017.7	2,382.8	2,189.3	1,920.7	2,947.8	3,347.2
2. Imported	408.9	840.0	1,572.4	1,417.8	554.0	1,411.4	1,417.1	858.0
ii. Raw Materials:	46,432.8	54,349.3	60,423.2	72,769.3	73,354.6	76,870.4	57,598.5	69,833.6
a. Cotton Raw	18,603.0	24,475.1	24,074.3	33,380.3	29,093.9	31,788.0	21,923.4	30,044.5
1. Indigenous	15,987.1	20,388.0	20,795.6	30,321.6	25,949.5	27,337.0	19,928.7	26,417.1
2. Imported	2,615.9	4,087.1	3,278.6	3,058.7	3,144.4	4,451.0	1,994.7	3,627.4
b. Synthetic Fibers:	1,807.8	1,793.5	1,875.9	3,460.1	3,793.3	3,502.2	3,807.0	4,716.8
1. Indigenous	1,045.8	793.2	1,139.4	1,874.7	2,572.4	2,635.3	3,063.7	3,866.6
2. Imported	762.1	1,000.3	736.5	1,585.4	1,220.9	866.8	743.4	850.2
c. Fertilizers:	2,708.2	2,927.4	1,607.6	3,625.6	2,397.2	3,773.8	4,221.9	2,854.1
1. Indigenous	2,353.7	2,904.4	1,597.7	3,609.1	1,987.2	2,190.6	3,655.8	2,195.7
2. Imported	354.5	22.8	9.9	16.5	409.9	1,583.2	566.1	658.4

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	1997		1998		1999		2000	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
d. Petroleum Crude:	4,460.4	4,722.7	7,349.4	7,046.3	7,704.0	9,178.4	6,221.9	7,272.2
1. Indigenous	1,479.0	2,106.6	5,074.7	5,329.4	5,243.3	4,062.3	3,036.0	3,704.3
2. Imported	2,981.5	2,616.1	2,274.7	1,716.9	2,460.7	5,116.1	3,186.0	3,567.9
e. Iron and Steel	5,095.0	4,249.3	5,018.4	5,538.4	10,812.7	10,221.7	5,899.6	5,370.5
1. Indigenous	4,020.5	2,458.8	2,805.6	3,934.4	8,224.9	6,106.8	3,546.3	3,009.3
2. Imported	1,074.6	1,790.5	2,212.9	1,604.0	2,587.8	4,114.9	2,353.2	2,361.3
f. Wool and Goat Hair	1,255.2	987.8	1,054.2	1,352.3	713.6	526.1	1,002.1	2,148.8
g. Hides and Skins	3,854.6	2,845.1	4,528.1	3,379.9	4,078.8	4,829.8	3,123.8	3,847.6
h. Oil Seeds	302.3	471.6	739.0	1,229.6	230.6	425.8	835.5	865.7
i. Pesticides and Insecticides:	510.5	534.4	816.5	671.3	461.5	568.3	729.3	904.8
1. Indigenous	52.7	106.4	298.7	244.7	94.3	187.7	411.9	640.1
2. Imported	457.8	428.0	517.8	426.6	367.3	380.6	317.4	264.8
j. Other Raw Materials:	7,835.7	11,342.7	13,359.8	13,085.4	14,068.9	12,056.4	9,833.9	11,808.7
1. Indigenous	3,245.8	6,649.3	6,540.7	6,206.7	7,182.6	6,639.7	5,137.9	6,463.1
2. Imported	4,589.9	4,693.5	6,819.0	6,878.7	6,886.3	5,416.7	4,696.0	5,345.5
iii. Finished Manufactured Goods:	106,362.4	109,198.7	121,910.4	137,814.3	125,363.7	122,213.3	135,047.9	147,472.8
a. Cotton Textiles:	18,100.9	19,348.3	20,621.4	26,007.9	24,837.3	28,071.2	37,464.5	38,660.1
1. Indigenous	16,596.1	16,459.2	17,827.9	23,708.7	20,745.8	22,239.2	29,194.2	29,207.3
2. Imported	1,504.7	2,889.1	2,793.5	2,299.2	4,091.5	5,832.0	8,270.2	9,452.8
b. Cotton Yarn:	8,398.5	8,805.1	7,338.9	11,175.0	11,718.7	10,192.2	6,528.1	9,307.1
1. Indigenous	7,609.4	7,929.3	5,694.2	8,756.5	9,995.0	8,079.1	5,081.0	7,628.6
2. Imported	789.1	875.8	1,644.7	2,418.5	1,723.7	2,113.1	1,447.1	1,678.5
c. Other Textiles:	8,089.2	9,630.6	9,065.4	12,024.9	7,668.2	11,242.5	16,296.0	17,891.4
1. Indigenous	7,283.5	8,060.5	8,400.3	8,089.0	7,109.9	9,346.7	15,226.7	17,420.1
2. Imported	805.7	1,570.2	665.1	3,935.9	558.3	1,895.8	1,069.3	471.3
d. Machinery:	21,570.3	17,332.1	18,998.9	21,176.0	19,297.7	17,274.8	14,860.0	15,661.9
1. Indigenous	11,226.8	10,374.6	9,587.6	10,175.2	8,603.8	7,155.5	8,424.8	7,758.4
2. Imported	10,343.5	6,957.5	9,411.3	11,000.8	10,693.9	10,119.3	6,435.2	7,903.5
e. Handloom Products	242.2	1,168.6	145.4	448.4	1,295.7	1,410.3	85.7	91.6
f. Carpets and Rugs	1,944.9	1,628.9	2,136.3	2,062.9	1,376.9	852.4	1,127.0	1,042.7
g. Readymade Garments	6,579.3	7,075.3	6,658.3	7,552.7	10,242.7	9,135.3	8,579.8	8,194.9
h. Cement and Cement Products:	885.9	1,536.7	2,797.9	3,573.1	3,876.0	3,929.6	4,478.2	4,879.2
1. Indigenous	835.7	1,366.3	2,529.6	3,366.0	3,528.8	3,815.6	4,120.4	4,530.2
2. Imported	50.2	170.3	268.2	207.1	347.2	114.0	357.8	349.0
i. Sports Goods	1,468.8	725.5	721.9	1,052.7	1,466.3	1,641.4	1,291.9	1,837.0
j. Surgical Instruments	772.0	542.3	553.1	615.1	546.3	512.8	485.0	602.7
k. Chemicals and Dyes	7,207.0	6,784.2	10,152.5	13,682.4	10,899.8	10,257.8	14,936.7	14,971.6
l. Other Finished Goods:	31,103.4	34,621.0	42,720.4	38,443.2	32,138.1	27,693.2	28,915.0	34,332.6
1. Indigenous	17,245.8	19,209.2	21,951.1	24,812.2	21,969.4	20,038.8	19,985.7	24,545.8
2. Imported	13,857.6	15,411.8	20,769.3	13,631.0	10,168.7	7,654.3	8,929.3	9,786.9
4. Fixed Assets including Machinery	70,597.9	76,380.1	79,869.7	81,442.4	87,481.2	90,319.7	97,701.4	107,740.6
5. Real Estate:	118,091.4	132,774.7	134,529.6	144,403.2	170,008.6	176,649.4	172,235.4	182,737.4
i. Land:	62,586.1	78,882.2	83,641.3	94,591.1	97,506.6	102,173.5	99,091.7	107,164.8
ii. Buildings:	55,505.3	53,892.4	50,888.3	49,812.1	72,502.0	74,475.9	73,143.7	75,572.6
1. Residential	36,905.4	35,721.6	29,745.8	31,148.8	45,945.5	47,832.6	46,603.2	49,635.1
2. Non-Residential	18,599.9	18,170.8	21,142.6	18,663.3	26,556.4	26,643.3	26,540.5	25,937.6
6. Fixed Deposits & Insurance Policies:	44,112.4	51,622.1	52,997.3	50,597.3	47,246.5	44,833.3	45,121.3	43,165.7
i. Bank Deposits	40,988.0	50,003.6	47,899.6	45,493.0	40,798.6	39,654.6	42,502.1	42,584.3
ii. Insurance Policies	3,124.5	1,618.6	5,097.7	5,104.3	6,447.9	5,178.7	2,619.2	581.4
7. Others:	108,847.4	109,558.4	112,895.8	113,777.7	132,566.7	144,332.9	147,369.6	142,947.0
i. Other Secured Advances	75,495.4	77,140.1	74,415.1	70,924.0	90,021.1	97,156.0	100,568.1	98,021.1
ii. Advances Secured by Guarantee(s)	25,530.6	24,778.9	28,597.7	30,026.0	32,546.4	38,829.3	39,392.4	36,644.8
iii. Unsecured Advances	7,821.4	7,639.5	9,883.1	12,827.8	9,999.2	8,347.6	7,409.2	8,281.1
Total	577,917.6	622,607.1	668,994.0	680,234.5	720,924.4	742,913.3	797,474.1	862,557.5

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	2001		2002	
	Jun.	Dec.	Jun.	Dec.
1. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	896.6	331.8	1,380.8	1,205.8
2. Securities, Shares and Other Financial Instruments:	41,974.3	39,179.0	37,252.7	39,472.1
i. Quoted on the Stock Exchange:	26,258.5	24,380.9	25,390.9	24,536.1
a. To Stock Brokers and Dealers:	6,892.3	4,517.4	5,499.9	8,603.8
1. Govt. and Other Trustee Securities	2,930.1	2,577.7	3,647.5	2,928.3
2. Shares and Debentures	3,793.5	1,819.6	1,489.9	4,216.8
3. Participation Term Certificates	13.9	43.0	23.9	141.3
4. Others	154.8	77.1	338.6	1,317.5
b. To Others:	19,366.2	19,863.5	19,891.0	15,932.3
1. Govt. and Other Trustee Securities	14,238.0	14,522.5	13,088.9	12,271.2
2. Shares and Debentures	3,188.3	2,778.5	3,208.3	3,154.0
3. Participation Term Certificates	13.5	453.3	155.6	22.7
4. Others	1,926.3	2,109.2	3,438.1	484.4
ii. Unquoted on the Stock Exchange:	15,715.8	14,798.1	11,861.8	14,936.0
a. To Stock Brokers and Dealers:	1,491.5	2,280.3	1,906.7	2,290.1
1. Govt. and Other Trustee Securities	604.7	406.5	407.8	717.3
2. Shares and Debentures	83.2	241.6	174.7	280.2
3. Participation Term Certificates	0.4	0.6	5.8	0.9
4. Others	803.1	1,631.6	1,318.5	1,291.7
b. To Others:	14,224.3	12,517.8	9,955.1	12,645.9
1. Govt. and Other Trustee Securities	12,434.5	10,981.1	9,084.4	11,957.0
2. Shares and Debentures	84.1	135.9	123.1	129.4
3. Participation Term Certificates	214.3	86.5	71.4	0.8
4. Others	1,491.3	1,314.3	676.2	558.7
3. Merchandise:	323,913.6	349,399.6	327,818.6	341,339.1
i. Food Items	127,562.9	141,566.0	147,990.2	110,689.3
a. Wheat	95,213.9	103,466.6	109,272.2	59,051.2
b. Rice and Paddy	6,321.2	11,790.9	13,201.5	19,317.1
c. Other Grain and Pulses	788.4	863.0	1,506.5	1,265.2
1. Indigenous	424.2	364.6	1,295.5	1,123.7
2. Imported	364.2	498.4	211.0	141.5
d. Edible Oils:	6,463.4	8,619.4	7,803.2	11,107.6
1. Indigenous	4,635.0	7,400.5	5,915.5	6,345.7
2. Imported	1,828.4	1,218.9	1,887.7	4,761.9
e. Sugar:	11,737.3	12,044.7	11,748.2	11,552.3
1. Indigenous	10,868.1	11,365.0	10,719.8	10,676.4
2. Imported	869.2	679.8	1,028.4	875.9
f. Kariana and Spices	1,186.9	1,044.7	625.8	722.5
g. Fish and Fish Preparation	1,200.6	654.3	851.4	352.5
h. Other Food Items:	4,651.1	3,082.3	2,981.9	7,321.0
1. Indigenous	3,411.3	1,389.0	2,025.1	6,199.2
2. Imported	1,239.7	1,693.2	956.5	1,121.7
ii. Raw Materials:	62,366.7	83,643.7	63,371.7	85,361.7
a. Cotton Raw	21,919.3	38,186.7	30,024.2	48,825.5
1. Indigenous	19,438.0	34,200.9	27,649.2	45,639.7
2. Imported	2,481.2	3,985.9	2,375.0	3,185.8
b. Synthetic Fibers:	3,965.2	5,280.5	3,150.9	2,839.9
1. Indigenous	3,099.8	3,952.2	2,151.3	1,503.9
2. Imported	865.4	1,328.3	999.6	1,336.0
c. Fertilizers:	3,127.5	2,408.4	1,241.7	6,015.9
1. Indigenous	1,225.8	1,044.8	876.7	5,487.6
2. Imported	1,901.8	1,363.6	364.9	528.3

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	2001		2002	
	Jun.	Dec.	Jun.	Dec.
d. Petroleum Crude:	10,514.5	14,768.2	9,541.9	8,711.4
1. Indigenous	7,104.6	10,192.0	5,816.3	6,109.9
2. Imported	3,409.9	4,576.3	3,725.6	2,601.5
e. Iron and Steel	3,973.2	5,531.6	5,310.5	6,917.2
1. Indigenous	2,670.4	3,102.4	3,321.1	4,358.9
2. Imported	1,302.8	2,429.2	1,989.4	2,558.3
f. Wool and Goat Hair	427.2	300.2	380.8	543.9
g. Hides and Skins	4,042.1	2,625.3	2,095.3	2,384.3
h. Oil Seeds	741.3	430.1	338.0	1,031.5
i. Pesticides and Insecticides:	1,071.8	642.1	442.0	680.1
1. Indigenous	858.4	144.2	87.5	69.9
2. Imported	213.4	497.9	354.6	610.2
j. Other Raw Materials:	12,584.6	13,470.6	10,846.4	7,412.0
1. Indigenous	6,483.4	6,220.0	6,512.1	4,776.4
2. Imported	6,101.2	7,250.6	4,334.2	2,635.6
iii. Finished Manufactured Goods:	133,984.0	124,189.8	116,456.6	145,288.1
a. Cotton Textiles:	38,963.7	40,090.0	40,780.3	44,498.7
1. Indigenous	34,196.3	36,601.6	39,515.3	34,335.8
2. Imported	4,767.4	3,488.4	1,265.0	10,162.9
b. Cotton Yarn:	11,103.4	9,241.4	9,216.5	11,579.2
1. Indigenous	7,332.6	7,947.6	7,726.5	10,063.9
2. Imported	3,770.7	1,293.9	1,490.0	1,515.4
c. Other Textiles:	16,323.3	15,192.2	12,958.5	16,555.8
1. Indigenous	14,979.9	13,866.6	12,670.5	16,418.3
2. Imported	1,343.4	1,325.6	288.0	137.5
d. Machinery:	10,091.1	11,605.7	11,178.6	17,833.5
1. Indigenous	4,257.4	3,109.6	5,091.4	7,652.2
2. Imported	5,833.7	8,496.0	6,087.2	10,181.4
e. Handloom Products	301.5	251.4	217.1	269.3
f. Carpets and Rugs	1,201.5	954.0	759.1	848.3
g. Readymade Garments	8,339.3	7,176.0	7,079.0	7,926.9
h. Cement and Cement Products:	2,873.1	3,134.4	3,735.1	5,573.7
1. Indigenous	2,778.8	2,991.0	3,734.8	5,475.6
2. Imported	94.3	143.4	0.3	98.1
i. Sports Goods	1,538.2	1,360.9	1,289.9	625.4
j. Surgical Instruments	653.2	560.8	694.8	1,017.1
k. Chemicals and Dyes	12,114.3	10,047.0	5,956.9	6,312.7
l. Other Finished Goods:	30,481.3	24,576.1	22,590.8	32,247.7
1. Indigenous	20,182.4	13,477.8	13,650.0	25,652.4
2. Imported	10,298.9	11,098.3	8,940.8	6,595.3
4. Fixed Assets including Machinery	120,135.6	115,062.9	120,140.5	120,520.5
5. Real Estate:	186,951.5	207,577.4	196,847.0	205,361.7
i. Land	104,655.7	115,492.0	113,710.3	116,575.4
ii. Buildings:	82,295.8	92,085.3	83,136.7	88,786.3
1. Residential	50,572.3	51,060.7	54,334.4	57,972.9
2. Non-Residential	31,723.5	41,024.6	28,802.3	30,813.3
6. Fixed Deposits & Insurance Policies:	38,808.6	35,133.2	32,307.6	38,005.0
i. Bank Deposits	38,366.7	34,317.9	31,349.5	37,099.1
ii. Insurance Policies	441.9	815.3	958.1	905.9
7. Others:	151,581.1	163,353.5	169,260.4	190,290.5
i. Other Secured Advances	97,722.4	105,354.9	108,663.7	132,851.3
ii. Advances Secured by Guarantee(s)	46,793.3	49,581.6	52,456.1	49,922.0
iii. Unsecured Advances	7,065.4	8,416.9	8,140.6	7,517.2
Total	864,261.2	910,037.3	885,007.5	936,194.7

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	2003		2004		2005
	Jun.	Dec.	Jun.	Dec.	Jun.
1. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	1,141.1	848.9	997.0	723.1	487.6
2. Securities, Shares and Other Financial Instruments:	72,701.4	73,214.0	83,476.4	103,123.5	94,665.8
i. Quoted on the Stock Exchange:	27,345.5	33,963.6	38,771.1	54,929.4	60,984.2
a. To Stock Brokers and Dealers:	9,694.9	16,066.9	21,079.5	33,705.3	38,038.8
1. Govt. and Other Trustee Securities	4,101.4	5,199.0	6,093.2	5,884.3	2,475.6
2. Shares and Debentures	5,204.5	10,102.7	14,017.6	25,879.5	30,614.6
3. Participation Term Certificates	268.2	79.4	293.4	9.5	41.0
4. Others	120.8	685.8	675.3	1,931.9	4,907.6
b. To Others:	17,650.6	17,896.7	17,691.7	21,224.1	22,945.4
1. Govt. and Other Trustee Securities	14,330.1	11,295.0	11,219.5	10,902.8	7,335.2
2. Shares and Debentures	3,252.3	3,290.3	5,901.8	9,626.7	13,188.3
3. Participation Term Certificates	16.8	207.0	214.2	220.1	248.5
4. Others	51.4	3,104.4	356.2	474.5	2,173.4
ii. Unquoted on the Stock Exchange:	45,355.9	39,250.4	44,705.2	48,194.1	33,681.7
a. To Stock Brokers and Dealers:	8,031.6	5,400.8	8,765.1	13,851.2	9,195.2
1. Govt. and Other Trustee Securities	6,122.4	5,002.2	8,218.6	12,793.8	7,252.3
2. Shares and Debentures	134.1	210.7	140.2	843.1	1,692.6
3. Participation Term Certificates	-	4.9	30.0	51.0	16.5
4. Others	1,775.2	182.9	376.3	163.2	233.8
b. To Others:	37,324.3	33,849.6	35,940.1	34,342.8	24,486.4
1. Govt. and Other Trustee Securities	36,583.3	30,279.9	34,172.1	32,773.2	22,876.8
2. Shares and Debentures	76.2	503.1	454.7	363.5	445.3
3. Participation Term Certificates	0.1	159.2	239.7	241.2	69.2
4. Others	664.7	2,907.4	1,073.7	965.0	1,095.1
3. Merchandise:	291,438.5	341,036.9	406,791.7	470,285.4	519,488.4
i. Food Items	103,739.9	72,350.1	100,566.8	99,442.0	113,316.5
a. Wheat	54,910.7	26,429.9	41,895.5	32,075.6	41,614.4
b. Rice and Paddy	6,916.4	19,131.9	18,291.6	32,319.6	26,205.5
c. Other Grain and Pulses	1,175.9	3,814.2	1,587.7	1,932.8	3,527.7
1. Indigenous	1,048.1	3,639.5	834.4	1,698.5	3,288.5
2. Imported	127.8	174.7	753.3	234.3	239.2
d. Edible Oils:	9,530.0	7,680.1	8,348.3	8,276.2	8,530.6
1. Indigenous	7,325.6	2,632.6	4,217.1	3,314.7	4,405.1
2. Imported	2,204.4	5,047.4	4,131.1	4,961.5	4,125.5
e. Sugar:	19,447.8	8,332.0	21,467.0	16,179.1	23,731.9
1. Indigenous	16,606.8	7,710.0	20,641.2	15,440.7	21,586.4
2. Imported	2,840.9	622.0	825.8	738.5	2,145.5
f. Kariana and Spices	1,296.5	1,519.1	1,484.6	1,580.4	2,068.9
g. Fish and Fish Preparation	1,799.3	1,648.9	2,133.2	1,916.5	1,784.4
h. Other Food Items:	8,663.3	3,794.2	5,359.0	5,161.8	5,853.1
1. Indigenous	6,274.8	2,083.9	2,873.7	2,936.1	3,892.8
2. Imported	2,388.5	1,710.3	2,485.3	2,225.7	1,960.3
ii. Raw Materials:	69,072.9	104,768.7	119,475.5	128,466.8	140,624.4
a. Cotton Raw	36,124.7	63,442.8	70,530.7	74,358.2	74,905.9
1. Indigenous	32,461.2	59,294.1	61,971.1	67,264.3	65,471.3
2. Imported	3,663.5	4,148.7	8,559.6	7,093.8	9,434.6
b. Synthetic Fibers:	3,208.7	4,106.5	6,432.0	13,361.9	18,275.5
1. Indigenous	2,216.1	3,164.3	4,221.9	6,779.1	9,419.5
2. Imported	992.6	942.3	2,210.1	6,582.7	8,856.1
c. Fertilizers:	6,286.7	3,893.9	5,497.2	4,567.7	6,905.4
1. Indigenous	4,894.9	3,225.2	3,484.0	2,159.2	4,336.2
2. Imported	1,391.8	668.7	2,013.2	2,408.6	2,569.2

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	2003		2004		2005
	Jun.	Dec.	Jun.	Dec.	Jun.
d. Petroleum Crude:	6,522.4	7,997.0	10,965.2	14,260.6	11,515.8
1. Indigenous	3,275.3	572.7	1,266.2	3,437.1	3,051.2
2. Imported	3,247.1	7,424.3	9,699.0	10,823.5	8,464.6
e. Iron and Steel	4,902.6	9,934.5	11,659.6	6,327.1	8,805.5
1. Indigenous	3,781.1	7,362.9	8,175.3	3,865.8	4,925.3
2. Imported	1,121.5	2,571.6	3,484.3	2,461.3	3,880.2
f. Wool and Goat Hair	468.9	2,038.1	913.2	341.2	325.0
g. Hides and Skins	2,864.2	4,899.1	5,179.4	4,230.2	4,151.1
h. Oil Seeds	901.6	1,374.0	1,932.2	1,955.1	2,894.1
i. Pesticides and Insecticides:	743.3	664.9	908.9	875.4	1,583.9
1. Indigenous	272.0	243.5	349.8	289.1	794.5
2. Imported	471.3	421.3	559.1	586.3	789.3
j. Other Raw Materials:	7,049.6	6,417.8	5,457.2	8,189.4	11,262.1
1. Indigenous	3,971.4	3,547.3	2,174.0	2,415.4	3,329.9
2. Imported	3,078.2	2,870.5	3,283.2	5,774.0	7,932.2
iii. Finished Manufactured Goods:	118,625.7	163,918.0	186,749.4	242,376.7	265,547.5
a. Cotton Textiles:	29,704.6	44,650.3	46,757.0	63,610.4	63,611.0
1. Indigenous	22,006.6	36,025.4	37,522.1	48,391.2	53,188.4
2. Imported	7,697.9	8,624.9	9,234.9	15,219.2	10,422.6
b. Cotton Yarn:	11,264.1	24,266.0	24,269.3	24,726.0	23,643.0
1. Indigenous	10,931.0	23,107.1	22,479.0	23,027.6	21,905.2
2. Imported	333.1	1,159.0	1,790.3	1,698.4	1,737.8
c. Other Textiles:	18,370.6	27,140.9	31,791.8	34,285.4	33,653.6
1. Indigenous	16,632.0	25,868.4	25,922.8	24,124.8	23,139.3
2. Imported	1,738.7	1,272.5	5,869.1	10,160.6	10,514.3
d. Machinery:	13,494.2	15,165.5	17,128.6	30,427.5	36,798.1
1. Indigenous	3,376.2	5,806.4	6,299.8	7,278.0	7,576.5
2. Imported	10,118.0	9,359.0	10,828.8	23,149.5	29,221.6
e. Handloom Products	542.1	743.7	911.2	241.2	198.8
f. Carpets and Rugs	836.8	1,704.9	1,948.9	1,911.9	1,656.4
g. Readymade Garments	8,327.6	8,991.9	12,874.0	16,264.7	20,834.6
h. Cement and Cement Products:	4,279.8	2,875.8	6,738.2	15,614.9	20,001.6
1. Indigenous	3,859.9	2,854.0	6,713.1	15,588.4	19,768.9
2. Imported	419.9	21.8	25.1	26.6	232.7
i. Sports Goods	893.4	1,518.7	2,995.9	3,726.2	3,755.7
j. Surgical Instruments	738.5	1,037.1	1,317.0	1,326.1	1,866.6
k. Chemicals and Dyes	5,064.6	7,007.0	8,840.8	7,972.9	9,827.3
l. Other Finished Goods:	25,109.5	28,816.2	31,176.9	42,269.3	49,700.6
1. Indigenous	18,297.3	21,641.6	23,235.8	31,227.2	39,305.9
2. Imported	6,812.2	7,174.6	7,941.1	11,042.2	10,394.7
4. Fixed Assets including Machinery	126,728.6	137,212.9	136,607.6	193,533.1	214,223.2
5. Real Estate:	210,113.1	257,045.7	275,883.4	311,015.2	342,818.3
i. Land	118,558.4	133,787.9	132,460.2	137,628.1	144,098.3
ii. Buildings:	91,554.7	123,257.8	143,423.2	173,387.1	198,720.0
1. Residential	59,270.2	70,931.1	88,955.0	104,682.3	116,688.5
2. Non-Residential	32,284.5	52,326.8	54,468.2	68,704.8	82,031.5
6. Fixed Deposits & Insurance Policies:	26,645.2	22,299.2	32,577.4	29,621.9	42,561.1
i. Bank Deposits	23,566.2	21,655.6	31,709.2	25,780.3	38,874.1
ii. Insurance Policies	3,078.9	643.6	868.2	3,841.7	3,687.0
7. Others:	241,103.9	264,091.3	306,050.7	427,589.2	479,908.4
i. Other Secured Advances	172,342.4	185,276.4	205,514.3	275,658.1	288,219.1
ii. Advances Secured by Guarantee(s)	54,347.6	59,334.0	67,211.8	102,073.2	134,321.1
iii. Unsecured Advances	14,413.9	19,480.9	33,324.5	49,857.9	57,368.3
Total	969,871.7	1,095,749.0	1,242,384.1	1,535,891.5	1,694,152.9

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	2005		2006		2007	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
1 Gold, Bullion, Gold & Silver Ornaments and Precious Metals	686.5	2,006.5	6,028.6	12,371.0	9,144.3	
2 Securities, Shares and Other Financial Instruments:	70,258.4	98,524.0	117,843.3	97,957.1	116,642.2	
i. Quoted on the Stock Exchange:	50,708.3	73,665.9	90,081.5	78,539.2	79,961.0	
a. To Stock Brokers and Dealers:	34,111.7	48,687.4	60,210.6	55,025.8	55,359.7	
1. Govt. and Other Trustee Securities	5,269.8	2,559.4	8,584.9	6,601.3	10,971.0	
2. Shares and Debentures	26,579.7	43,604.8	51,146.0	47,763.4	43,208.8	
3. Participation Term Certificates	706.4	-	6.8	7.7	567.5	
4. Others	1,555.8	2,523.2	472.8	653.4	612.5	
b. To Others:	16,596.6	24,978.5	29,870.8	23,513.4	24,601.3	
1. Govt. and Other Trustee Securities	1,797.6	5,250.2	3,816.3	2,076.7	5,920.0	
2. Shares and Debentures	12,292.6	16,196.6	17,715.8	18,238.9	15,137.8	
3. Participation Term Certificates	7.1	9.9	87.7	-	14.2	
4. Others	2,499.3	3,521.8	8,251.0	3,197.9	3,529.3	
ii. Unquoted on the Stock Exchange:	19,550.1	24,858.0	27,761.8	19,417.9	36,681.3	
a. To Stock Brokers and Dealers:	5,523.0	5,130.3	7,697.6	8,629.5	10,220.9	
1. Govt. and Other Trustee Securities	3,517.7	3,124.0	2,673.4	2,519.0	4,154.8	
2. Shares and Debentures	1,817.4	1,540.7	4,619.0	4,838.6	4,805.1	
3. Participation Term Certificates	140.1	3.9	0.9	339.6	330.1	
4. Others	47.8	461.7	404.2	932.3	930.9	
b. To Others:	14,027.1	19,727.7	20,064.2	10,788.4	26,460.4	
1. Govt. and Other Trustee Securities	10,579.2	11,350.5	16,303.6	8,637.3	17,167.9	
2. Shares and Debentures	1,332.7	2,980.4	1,874.9	612.9	2,971.8	
3. Participation Term Certificates	1.9	2.2	15.3	3.7	24.7	
4. Others	2,113.2	5,394.6	1,870.3	1,534.5	6,296.0	
3 Merchandise:	558,384.0	626,098.1	647,612.4	688,697.9	750,483.8	
i. Food Items	118,644.0	161,268.1	151,678.1	166,794.2	174,071.3	
a. Wheat	36,481.0	64,063.6	47,265.9	61,181.6	62,412.7	
b. Rice and Paddy	43,400.4	35,780.3	42,296.0	34,033.5	38,262.5	
c. Other Grain and Pulses	1,677.9	1,624.0	8,260.1	5,742.5	6,485.2	
1. Indigenous	1,519.0	1,173.4	8,005.7	5,443.7	5,407.8	
2. Imported	158.9	450.7	254.4	298.7	1,077.4	
d. Edible Oils:	7,729.9	10,945.2	11,107.1	9,903.7	10,218.7	
1. Indigenous	3,579.9	5,399.1	5,310.3	5,951.2	5,968.6	
2. Imported	4,150.0	5,546.1	5,796.8	3,952.5	4,250.0	
e. Sugar:	14,900.0	37,179.5	26,635.1	41,348.1	34,235.5	
1. Indigenous	13,787.1	27,400.6	25,508.3	35,517.0	28,235.6	
2. Imported	1,112.9	9,778.9	1,126.8	5,831.1	6,000.0	
f. Kariana and Spices	7,257.4	3,528.7	4,212.0	2,666.2	3,055.6	
g. Fish and Fish Preparation	2,313.7	1,511.3	2,461.2	1,780.2	2,038.3	
h. Other Food Items:	4,883.7	6,635.4	9,440.7	10,138.5	17,362.8	
1. Indigenous	3,172.7	5,404.4	7,886.6	8,989.4	15,744.2	
2. Imported	1,711.0	1,231.0	1,554.1	1,149.1	1,618.6	
ii. Raw Materials:	169,032.2	158,488.1	173,080.1	159,059.4	165,079.3	
a. Cotton Raw	95,801.3	80,711.6	100,190.0	86,460.7	91,319.5	
1. Indigenous	83,579.0	72,186.1	75,057.5	73,895.4	77,512.5	
2. Imported	12,222.3	8,525.6	25,132.6	12,565.3	13,807.0	
b. Synthetic Fibers:	26,346.9	17,409.0	12,280.5	9,308.7	10,139.6	
1. Indigenous	9,963.2	6,216.4	10,493.6	8,280.6	8,423.9	
2. Imported	16,383.7	11,192.6	1,786.9	1,028.1	1,715.6	
c. Fertilizers:	6,323.5	10,345.4	8,089.0	9,124.6	8,359.0	
1. Indigenous	5,412.5	7,527.1	6,651.6	7,280.9	6,443.5	
2. Imported	911.0	2,818.3	1,437.5	1,843.6	1,915.5	

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

Security	(Million Rupees)				
	2005		2006		2007
	Dec.	Jun.	Dec.	Jun.	Dec.
d. Petroleum Crude:	11,208.7	10,745.0	13,739.5	9,477.5	12,361.6
1. Indigenous	5,489.6	5,571.0	6,397.0	3,825.1	6,564.9
2. Imported	5,719.1	5,174.1	7,342.6	5,652.4	5,796.7
e. Iron and Steel	6,195.5	10,237.3	11,950.4	16,177.7	13,391.6
1. Indigenous	3,101.4	5,312.4	8,649.2	10,898.5	11,465.8
2. Imported	3,094.1	4,925.0	3,301.1	5,279.2	1,925.8
f. Wool and Goat Hair	246.6	449.1	257.3	527.5	841.2
g. Hides and Skins	4,097.4	4,036.6	5,381.5	3,929.2	4,757.3
h. Oil Seeds	3,098.0	3,210.1	3,967.0	4,352.0	3,999.8
i. Pesticides and Insecticides:	2,360.2	3,436.2	2,578.7	1,567.3	1,812.8
1. Indigenous	993.1	1,311.6	1,310.5	475.3	865.5
2. Imported	1,367.0	2,124.6	1,268.3	1,091.9	947.3
j. Other Raw Materials:	13,354.2	17,907.7	14,646.2	18,134.4	18,096.9
1. Indigenous	7,703.3	11,804.9	8,485.2	10,743.6	13,049.3
2. Imported	5,650.9	6,102.8	6,161.0	7,390.8	5,047.6
iii. Finished Manufactured Goods:	270,707.7	306,341.9	322,854.2	362,844.3	411,333.3
a. Cotton Textiles:	70,736.0	73,907.6	77,465.3	89,646.6	96,230.4
1. Indigenous	57,662.9	50,793.0	70,413.2	82,939.9	88,232.8
2. Imported	13,073.0	23,114.6	7,052.0	6,706.6	7,997.7
b. Cotton Yarn:	30,151.9	30,644.8	27,873.5	37,534.0	47,465.9
1. Indigenous	28,399.6	24,146.3	26,174.4	35,947.8	43,544.1
2. Imported	1,752.3	6,498.5	1,699.2	1,586.3	3,921.8
c. Other Textiles:	30,422.6	43,079.1	49,918.9	48,719.7	49,873.5
1. Indigenous	21,997.0	21,189.7	39,943.2	32,519.2	39,201.4
2. Imported	8,425.6	21,889.5	9,975.7	16,200.5	10,672.2
d. Machinery:	37,234.5	18,680.3	29,279.2	20,031.9	27,140.0
1. Indigenous	6,381.3	4,887.0	9,559.2	7,809.5	8,891.3
2. Imported	30,853.2	13,793.3	19,720.0	12,222.4	18,248.7
e. Handloom Products	778.5	757.5	1,105.4	966.6	1,596.3
f. Carpets and Rugs	2,294.3	2,851.1	1,138.6	2,540.0	3,146.4
g. Readymade Garments	23,973.2	25,021.3	21,935.7	28,221.2	30,365.0
h. Cement and Cement Products:	19,123.2	25,636.0	25,894.4	27,018.2	30,645.3
1. Indigenous	18,594.5	24,787.6	24,954.5	26,561.2	30,573.9
2. Imported	528.7	848.4	939.9	457.0	71.4
i. Sports Goods	1,755.1	4,378.1	2,931.9	2,145.5	3,386.7
j. Surgical Instruments	988.4	2,103.9	1,920.1	2,513.0	2,385.8
k. Chemicals and Dyes	8,206.9	12,864.2	12,451.6	11,074.1	15,822.9
l. Other Finished Goods:	45,043.2	66,418.0	70,939.6	92,433.5	103,274.9
1. Indigenous	34,622.8	32,882.5	56,310.2	82,009.2	94,979.2
2. Imported	10,420.3	33,535.5	14,629.5	10,424.3	8,295.7
4 Fixed Assets including Machinery	270,834.4	280,022.1	273,662.2	260,888.0	285,480.9
5 Real Estate:	463,707.3	406,423.4	469,704.7	460,562.0	563,782.1
i. Land	201,835.4	153,666.5	182,497.4	153,111.0	167,265.9
ii. Buildings:	261,871.8	252,756.8	287,207.4	307,451.0	396,516.2
1. Residential	166,639.3	160,863.2	174,694.5	181,976.5	182,700.3
2. Non-Residential	95,232.6	91,893.6	112,512.9	125,474.5	213,815.9
6 Fixed Deposits & Insurance Policies:	50,687.1	56,633.9	49,818.9	47,260.6	48,249.7
i. Bank Deposits	44,174.4	47,721.1	45,528.1	38,943.2	40,006.4
ii. Insurance Policies	6,512.8	8,912.8	4,290.8	8,317.4	8,243.3
7 Others:	520,591.5	601,483.4	735,863.1	808,445.8	839,421.8
i. Other Secured Advances	307,465.3	316,204.1	448,619.3	560,054.1	516,366.7
ii. Advances Secured by Guarantee(s)	134,985.4	177,237.0	189,332.6	125,505.1	197,347.5
iii. Unsecured Advances	78,140.8	108,042.3	97,911.1	122,886.6	125,707.6
Total	1,935,149.1	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)					
Security	2008		2009		2010
	Jun.	Dec.	Jun.	Dec.	Jun.
1	Gold, Bullion, Gold & Silver Ornaments and Precious Metals				
	19,453.1	18,088.9	7,275.6	18,452.2	20,686.3
2	Securities, Shares and Other Financial Instruments:				
	98,852.1	95,457.5	73,902.3	80,386.9	83,218.0
	i. Quoted on the Stock Exchange:				
	74,401.0	75,503.3	57,255.4	60,939.5	70,941.9
	a. To Stock Brokers and Dealers:				
	59,407.5	49,824.4	34,181.7	34,179.1	50,741.6
	1. Govt. and Other Trustee Securities				
	10,163.2	8,376.3	5,863.3	6,617.9	10,249.9
	2. Shares and Debentures				
	48,084.6	37,244.4	25,502.3	26,311.1	39,569.3
	3. Participation Term Certificates				
	262.0	433.1	1,002.4	148.7	10.7
	4. Others				
	897.8	3,770.5	1,813.8	1,101.5	911.7
	b. To Others:				
	14,993.5	25,678.9	23,073.6	26,760.4	20,200.3
	1. Govt. and Other Trustee Securities				
	3,022.0	6,709.7	3,693.5	2,444.5	1,755.0
	2. Shares and Debentures				
	11,062.9	15,815.4	16,491.8	15,075.6	11,205.2
	3. Participation Term Certificates				
	26.8	665.4	33.4	61.5	45.3
	4. Others				
	881.9	2,488.5	2,855.0	9,178.7	7,194.9
	ii. Unquoted on the Stock Exchange:				
	24,451.1	19,954.2	16,647.0	19,447.4	12,276.1
	a. To Stock Brokers and Dealers:				
	8,079.1	3,170.2	7,923.4	3,838.8	2,428.1
	1. Govt. and Other Trustee Securities				
	2,217.3	1,275.1	2,177.7	2,013.4	990.3
	2. Shares and Debentures				
	5,321.9	1,509.3	5,521.1	1,547.3	1,188.8
	3. Participation Term Certificates				
	45.9	74.2	0.4	7.3	1.4
	4. Others				
	494.0	311.6	224.2	270.8	247.7
	b. To Others:				
	16,372.0	16,784.0	8,723.5	15,608.6	9,847.9
	1. Govt. and Other Trustee Securities				
	13,688.6	14,186.0	6,897.8	7,890.3	7,573.1
	2. Shares and Debentures				
	418.4	2,067.6	542.3	4,232.4	598.1
	3. Participation Term Certificates				
	9.2	2.4	1.9	1,270.6	517.4
	4. Others				
	2,255.8	528.0	1,281.5	2,215.3	1,159.4
3	Merchandise:				
	806,832.0	883,796.7	929,847.4	1,061,674.9	1,016,613.8
	i. Food Items				
	191,977.1	196,116.1	361,525.8	264,894.7	339,450.0
	a. Wheat				
	64,990.2	71,825.7	192,293.9	64,939.9	132,340.7
	b. Rice and Paddy				
	41,256.0	40,353.6	89,830.2	119,123.3	107,032.5
	c. Other Grain and Pulses				
	9,337.0	1,560.7	1,651.7	3,816.8	2,745.9
	1. Indigenous				
	9,029.6	1,426.7	1,405.7	3,572.1	2,487.2
	2. Imported				
	307.4	134.0	246.0	244.7	258.7
	d. Edible Oils:				
	8,985.0	12,452.0	9,946.4	21,032.9	14,076.4
	1. Indigenous				
	6,666.1	8,805.9	5,857.4	16,670.5	9,127.6
	2. Imported				
	2,318.9	3,646.1	4,089.0	4,362.4	4,948.8
	e. Sugar:				
	35,406.7	41,047.2	37,648.2	35,018.5	49,719.3
	1. Indigenous				
	28,226.2	31,206.9	31,723.9	28,872.2	41,223.2
	2. Imported				
	7,180.5	9,840.3	5,924.3	6,146.3	8,496.1
	f. Kariana and Spices				
	2,324.5	4,543.2	14,643.0	2,781.5	3,180.8
	g. Fish and Fish Preparation				
	1,364.5	5,109.8	837.1	489.0	4,731.8
	h. Other Food Items:				
	28,313.3	19,223.8	14,675.4	17,692.7	25,622.7
	1. Indigenous				
	27,024.5	17,198.3	13,940.2	16,741.5	20,077.9
	2. Imported				
	1,288.7	2,025.5	735.1	951.2	5,544.8
	ii. Raw Materials:				
	180,743.8	212,137.9	184,621.9	270,248.8	269,140.5
	a. Cotton Raw				
	81,929.8	86,186.7	64,100.9	105,001.5	100,054.0
	1. Indigenous				
	62,768.2	71,014.0	57,322.4	89,500.0	80,166.7
	2. Imported				
	19,161.6	15,172.7	6,778.5	15,501.5	19,887.2
	b. Synthetic Fibers:				
	12,192.6	11,104.1	10,455.3	10,533.9	11,694.8
	1. Indigenous				
	10,524.8	9,475.1	8,952.7	9,509.4	10,815.3
	2. Imported				
	1,667.9	1,629.0	1,502.5	1,024.5	879.6
	c. Fertilizers:				
	14,123.6	22,886.6	22,759.4	33,950.0	41,629.6
	1. Indigenous				
	8,764.3	12,582.1	13,294.6	21,347.6	24,680.5
	2. Imported				
	5,359.3	10,304.5	9,464.7	12,602.4	16,949.1

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)

Security	2008		2009		2010
	Jun.	Dec.	Jun.	Dec.	Jun.
d. Petroleum Crude:	18,571.7	35,915.1	33,497.8	38,360.1	33,811.6
1. Indigenous	12,729.7	18,385.6	14,859.9	26,676.7	16,917.5
2. Imported	5,842.0	17,529.5	18,637.9	11,683.4	16,894.1
e. Iron and Steel	16,750.0	18,982.4	18,974.8	36,825.6	31,826.7
1. Indigenous	14,249.3	11,267.5	12,566.0	18,927.2	22,371.4
2. Imported	2,500.8	7,714.9	6,408.7	17,898.5	9,455.3
f. Wool and Goat Hair	737.0	557.7	905.5	535.6	1,219.8
g. Hides and Skins	6,020.9	4,853.7	5,858.3	4,932.6	4,412.7
h. Oil Seeds	5,588.1	5,243.7	4,267.3	6,027.2	6,937.1
i. Pesticides and Insecticides:	2,641.8	4,959.0	3,956.4	4,428.9	4,625.6
1. Indigenous	2,218.6	4,105.5	3,248.5	2,995.2	4,041.7
2. Imported	423.1	853.5	707.9	1,433.7	583.9
j. Other Raw Materials:	22,188.3	21,448.8	19,846.3	29,653.5	32,928.6
1. Indigenous	15,398.4	14,719.5	12,473.6	15,355.0	14,488.0
2. Imported	6,790.0	6,729.3	7,372.8	14,298.5	18,440.5
iii. Finished Manufactured Goods:	434,111.2	475,542.6	383,699.7	526,531.4	408,023.3
a. Cotton Textiles:	114,871.4	126,839.3	83,491.8	124,807.6	84,360.7
1. Indigenous	106,660.4	103,885.7	64,060.4	102,135.0	61,116.3
2. Imported	8,211.1	22,953.6	19,431.5	22,672.6	23,244.4
b. Cotton Yarn:	38,379.1	44,440.5	47,730.6	58,202.7	45,282.5
1. Indigenous	35,654.8	40,551.4	46,277.4	55,683.3	43,110.5
2. Imported	2,724.3	3,889.1	1,453.2	2,519.4	2,172.0
c. Other Textiles:	53,611.3	61,934.6	43,643.1	66,123.5	52,955.2
1. Indigenous	43,450.4	50,350.8	36,782.8	54,540.7	39,485.4
2. Imported	10,160.9	11,583.8	6,860.3	11,582.8	13,469.9
d. Machinery:	27,575.9	26,231.6	24,774.8	45,156.7	15,540.7
1. Indigenous	8,848.2	11,116.5	9,091.1	33,557.1	6,136.1
2. Imported	18,727.7	15,115.1	15,683.7	11,599.6	9,404.6
e. Handloom Products	797.4	552.0	626.4	423.5	513.7
f. Carpets and Rugs	3,094.3	4,977.3	3,727.2	4,770.6	3,040.9
g. Readymade Garments	29,773.1	19,043.6	21,045.6	21,877.8	18,807.1
h. Cement and Cement Products:	31,399.0	31,993.9	33,927.5	49,023.8	49,706.3
1. Indigenous	31,328.2	31,860.0	33,742.9	48,712.0	49,192.7
2. Imported	70.8	133.9	184.6	311.8	513.5
i. Sports Goods	3,280.6	3,611.9	2,061.8	2,287.6	2,421.0
j. Surgical Instruments	2,473.5	5,052.7	2,344.2	2,433.7	2,599.8
k. Chemicals and Dyes	14,654.5	23,114.0	13,026.5	24,042.9	27,811.1
l. Other Finished Goods:	114,201.0	127,751.2	107,300.2	127,381.0	104,984.2
1. Indigenous	101,105.5	107,449.2	93,565.0	99,061.0	88,235.5
2. Imported	13,095.5	20,302.1	13,735.3	28,320.0	16,748.7
4 Fixed Assets including Machinery	340,040.8	392,647.4	289,457.6	432,808.5	429,761.8
5 Real Estate:	621,302.4	711,833.5	759,809.7	508,890.9	494,262.1
i. Land	218,026.5	201,178.9	265,377.8	173,460.3	199,958.2
ii. Buildings:	403,275.9	510,654.6	494,432.0	335,430.6	294,303.9
1. Residential	220,475.7	297,516.3	275,530.8	149,332.0	152,070.5
2. Non-Residential	182,800.2	213,138.4	218,901.2	186,098.6	142,233.4
6 Fixed Deposits & Insurance Policies:	89,859.8	104,864.6	81,683.3	57,043.6	52,319.1
i. Bank Deposits	81,660.5	79,807.2	74,562.1	51,752.3	44,677.4
ii. Insurance Policies	8,199.3	25,057.4	7,121.2	5,291.3	7,641.7
7 Others:	839,297.9	849,705.4	938,370.3	1,032,634.3	1,077,602.2
i. Other Secured Advances	600,673.0	568,272.7	692,208.7	709,612.5	790,570.8
ii. Advances Secured by Guarantee(s)	120,751.8	149,904.9	142,008.1	240,614.4	224,385.9
iii. Unsecured Advances	117,873.1	131,527.7	104,153.6	82,407.4	62,645.5
Total	2,815,638.2	3,056,394.0	3,080,346.3	3,191,891.3	3,174,463.4

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

		(Million Rupees)				
Security	2010		2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
1	Gold, Bullion, Gold & Silver Ornaments and Precious Metals	22,990.1	32,560.1	42,200.3	56,825.1	65,181.1
2	Securities, Shares and Other Financial Instruments:	72,475.0	55,869.9	65,397.7	76,412.1	193,207.2
	i. Quoted on the Stock Exchange:	46,568.1	43,085.6	46,906.9	37,049.3	81,433.0
	a. To Stock Brokers and Dealers:	30,605.0	23,934.7	26,253.4	23,332.6	20,935.2
	1. Govt. and Other Trustee Securities	7,400.1	9,451.6	9,143.7	5,070.3	2,223.4
	2. Shares and Debentures	22,229.1	12,900.0	15,023.5	16,676.6	17,010.1
	3. Participation Term Certificates	5.5	51.0	12.3	39.4	12.0
	4. Others	970.2	1,532.1	2,073.9	1,546.3	1,689.6
	b. To Others:	15,963.2	19,150.9	20,653.5	13,716.7	60,497.8
	1. Govt. and Other Trustee Securities	2,397.6	5,641.1	4,011.9	2,747.4	41,450.9
	2. Shares and Debentures	8,739.3	8,172.0	8,346.9	8,955.2	12,236.7
	3. Participation Term Certificates	100.5	-	1,500.0	-	0.5
	4. Others	4,725.8	5,337.7	6,794.7	2,014.1	6,809.8
	ii. Unquoted on the Stock Exchange:	25,906.9	12,784.3	18,490.9	39,362.8	111,774.2
	a. To Stock Brokers and Dealers:	17,357.8	5,384.9	1,573.1	3,940.5	81,967.3
	1. Govt. and Other Trustee Securities	1,231.2	1,748.0	8.8	2,405.7	37,479.5
	2. Shares and Debentures	15,887.6	1,258.9	1,161.6	1,187.0	42,774.8
	3. Participation Term Certificates	-	1,500.0	17.4	28.1	6.0
	4. Others	239.0	878.1	385.3	319.8	1,707.0
	b. To Others:	8,549.1	7,399.4	16,917.8	35,422.2	29,806.9
	1. Govt. and Other Trustee Securities	6,667.1	5,060.2	16,119.6	30,593.0	26,338.3
	2. Shares and Debentures	496.8	381.2	386.4	3,323.0	420.6
	3. Participation Term Certificates	32.9	-	0.3	-	1,500.5
	4. Others	1,352.3	1,957.9	411.5	1,506.2	1,547.5
3	Merchandise:	1,220,265.5	1,114,954.8	1,176,328.	994,519.4	1,146,876.0
	i. Food Items	298,234.2	335,710.2	297,112.3	324,779.4	313,777.3
	a. Wheat	100,806.1	104,859.2	68,255.5	145,360.7	88,745.5
	b. Rice and Paddy	78,751.3	89,520.4	115,191.6	53,377.9	96,191.6
	c. Other Grain and Pulses	30,489.8	2,324.1	2,810.5	4,154.6	6,295.9
	1. Indigenous	2,444.3	1,635.8	2,381.1	2,383.6	4,209.8
	2. Imported	28,045.4	688.3	429.5	1,771.1	2,086.1
	d. Edible Oils:	17,370.7	17,674.3	20,721.6	21,176.2	22,040.1
	1. Indigenous	10,307.6	10,540.4	14,959.1	13,052.2	14,743.2
	2. Imported	7,063.1	7,133.8	5,762.4	8,124.0	7,296.9
	e. Sugar:	39,481.5	83,584.9	55,670.6	69,650.0	73,410.5
	1. Indigenous	31,051.1	68,396.2	49,178.2	60,937.1	62,126.8
	2. Imported	8,430.4	15,188.7	6,492.4	8,712.9	11,283.8
	f. Kariana and Spices	3,670.4	2,857.6	2,539.0	2,016.7	2,454.3
	g. Fish and Fish Preparation	1,319.0	1,604.6	1,239.4	599.6	1,141.3
	h. Other Food Items:	26,345.5	33,285.3	30,684.1	28,443.7	23,498.1
	1. Indigenous	21,127.4	25,769.0	25,029.6	21,958.4	19,322.9
	2. Imported	5,218.1	7,516.3	5,654.5	6,485.4	4,175.2
	ii. Raw Materials:	315,705.6	275,740.2	325,264.1	263,746.5	320,644.6
	a. Cotton Raw	109,636.5	82,291.7	105,605.5	74,747.6	107,155.8
	1. Indigenous	60,248.2	56,207.6	92,619.5	65,970.1	89,808.2
	2. Imported	49,388.3	26,084.1	12,986.0	8,777.5	17,347.6
	b. Synthetic Fibers:	18,115.2	13,973.4	15,933.3	18,575.2	21,361.1
	1. Indigenous	16,978.7	12,267.5	14,353.4	15,378.8	19,487.2
	2. Imported	1,136.5	1,705.9	1,579.9	3,196.4	1,873.9
	c. Fertilizers:	57,802.0	39,842.3	49,888.6	35,316.2	36,670.4
	1. Indigenous	47,741.2	28,902.5	38,420.1	27,710.9	24,095.8
	2. Imported	10,060.8	10,939.8	11,468.5	7,605.3	12,574.6

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

Security	(Million Rupees)				
	2010	2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.
d. Petroleum Crude:	38,485.9	54,994.0	43,595.5	40,184.8	49,456.1
1. Indigenous	21,177.8	32,537.3	24,886.6	17,943.6	25,778.2
2. Imported	17,308.1	22,456.6	18,708.9	22,241.2	23,677.8
e. Iron and Steel	34,247.0	32,312.1	50,180.2	37,955.7	37,260.3
1. Indigenous	24,207.5	21,744.3	41,305.9	25,279.6	22,305.1
2. Imported	10,039.6	10,567.9	8,874.3	12,676.0	14,955.2
f. Wool and Goat Hair	1,062.1	649.9	631.9	662.9	1,158.0
g. Hides and Skins	4,983.4	4,637.4	5,306.4	5,371.5	6,496.9
h. Oil Seeds	8,090.9	8,767.5	10,140.8	9,968.3	7,570.3
i. Pesticides and Insecticides:	4,769.2	4,598.9	4,921.4	4,615.2	4,191.6
1. Indigenous	3,384.6	4,059.7	4,442.0	3,875.3	3,809.1
2. Imported	1,384.6	539.2	479.4	739.9	382.5
j. Other Raw Materials:	38,513.4	33,673.1	39,060.7	36,349.2	49,324.2
1. Indigenous	30,548.5	27,557.0	37,736.6	31,576.0	40,401.6
2. Imported	7,964.9	6,116.1	1,324.1	4,773.2	8,922.6
iii. Finished Manufactured Goods:	606,325.8	503,504.4	553,951.7	405,993.6	512,454.1
a. Cotton Textiles:	106,273.4	103,442.6	111,570.3	81,882.0	88,157.8
1. Indigenous	82,468.6	69,892.7	88,532.3	69,821.0	78,338.0
2. Imported	23,804.8	33,549.9	23,038.0	12,061.0	9,819.8
b. Cotton Yarn:	65,252.9	50,694.4	55,402.2	44,331.9	51,218.6
1. Indigenous	54,000.8	46,516.3	50,825.2	37,877.5	47,714.7
2. Imported	11,252.1	4,178.1	4,577.0	6,454.4	3,503.9
c. Other Textiles:	91,265.6	67,637.4	74,897.5	62,576.8	72,013.0
1. Indigenous	73,257.4	59,554.0	61,161.6	52,001.2	60,435.4
2. Imported	18,008.1	8,083.4	13,735.9	10,575.5	11,577.7
d. Machinery:	22,570.2	22,396.5	27,426.2	28,305.9	28,049.8
1. Indigenous	9,909.0	13,751.9	13,034.8	15,137.9	10,618.0
2. Imported	12,661.2	8,644.6	14,391.4	13,168.0	17,431.8
e. Handloom Products	655.3	557.4	961.0	21.2	6,103.9
f. Carpets and Rugs	2,293.1	2,011.9	4,431.4	7,622.7	6,292.4
g. Readymade Garments	30,270.9	25,486.7	24,974.5	12,338.6	31,357.2
h. Cement and Cement Products:	59,889.9	60,037.8	54,101.7	32,362.3	31,035.9
1. Indigenous	52,615.0	59,898.3	53,996.6	27,546.1	30,968.0
2. Imported	7,274.8	139.5	105.1	4,816.2	67.9
i. Sports Goods	2,650.4	3,326.3	2,984.4	2,759.4	2,753.5
j. Surgical Instruments	2,234.6	2,089.6	2,279.7	2,029.3	2,457.5
k. Chemicals and Dyes	36,198.6	29,550.6	31,484.9	24,713.4	33,968.3
l. Other Finished Goods:	186,771.0	136,273.2	163,437.8	107,049.9	159,046.1
1. Indigenous	173,274.8	122,262.4	151,300.7	92,382.5	142,843.8
2. Imported	13,496.2	14,010.9	12,137.2	14,667.4	16,202.3
4 Fixed Assets including Machinery	469,556.5	480,293.8	478,364.6	645,616.7	466,433.3
5 Real Estate:	475,202.7	491,359.7	530,187.5	523,695.6	505,515.9
i. Land	180,720.4	198,256.9	204,846.9	182,790.5	184,577.8
ii. Buildings:	294,482.3	293,102.8	325,340.6	340,905.1	320,938.1
1. Residential	157,850.5	118,950.1	150,577.1	162,994.0	142,674.1
2. Non-Residential	136,631.8	174,152.6	174,763.5	177,911.1	178,264.0
6 Fixed Deposits & Insurance Policies:	31,434.6	35,068.2	30,897.0	32,736.0	51,292.2
i. Bank Deposits	24,588.2	29,134.5	25,276.5	27,655.9	43,537.8
ii. Insurance Policies	6,846.4	5,933.7	5,620.5	5,080.2	7,754.5
7 Others:	1,014,437.8	1,100,715.5	986,817.2	1,200,199.5	1,260,030.7
i. Other Secured Advances	709,213.1	831,671.1	688,742.8	887,474.4	934,929.4
ii. Advances Secured by Guarantee(s)	247,957.7	212,811.1	218,804.3	251,493.6	263,500.9
iii. Unsecured Advances	57,267.0	56,233.3	79,270.2	61,231.4	61,600.4
Total	3,306,362.2	3,310,822.0	3,310,192.5	3,530,004.4	3,688,536.3

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

		(Million Rupees)					
Security	2013		2014		2015		
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
1	Gold, Bullion, Gold & Silver Ornaments and Precious Metals	69,668.4	74,698.9	88,710.7	60,943.4	56,515.5	45,829.6
2	Securities, Shares and Other Financial Instruments:	166,151.2	98,105.2	104,073.7	108,613.4	111,103.2	226,479.5
	i. Quoted on the Stock Exchange:	77,117.5	74,384.6	82,523.0	84,026.5	74,914.4	98,599.3
	a. To Stock Brokers and Dealers:	18,113.6	19,286.0	23,968.5	30,126.8	34,708.4	28,017.8
	1. Govt. and Other Trustee Securities	3,305.9	4,505.4	4,160.3	13,589.4	16,503.4	14,404.2
	2. Shares and Debentures	13,593.1	13,163.8	19,317.9	16,325.4	17,927.8	13,309.8
	3. Participation Term Certificates	12.0	138.0	97.7	15.1	73.7	9.8
	4. Others	1,202.7	1,478.8	392.6	196.9	203.6	294.1
	b. To Others:	59,003.9	55,098.6	58,554.5	53,899.7	40,206.0	70,581.5
	1. Govt. and Other Trustee Securities	43,310.9	39,991.3	39,542.4	35,802.0	21,726.5	50,807.9
	2. Shares and Debentures	10,679.3	10,590.0	14,347.9	9,955.8	12,279.1	15,045.7
	3. Participation Term Certificates	0.5	6.8	0.1	-	-	-
	4. Others	5,013.1	4,510.5	4,664.2	8,141.9	6,200.4	4,727.9
	ii. Unquoted on the Stock Exchange:	89,033.8	23,720.6	21,550.6	24,586.9	36,188.8	127,880.2
	a. To Stock Brokers and Dealers:	61,804.2	3,533.9	1,855.0	1,407.0	4,664.3	39,120.6
	1. Govt. and Other Trustee Securities	34,473.6	6.1	3.4	3.8	3,361.2	37,777.4
	2. Shares and Debentures	26,949.9	2,952.3	1,502.9	1,291.5	1,104.7	1,146.8
	3. Participation Term Certificates	29.0	17.2	6.0	7.1	7.2	4.8
	4. Others	351.7	558.2	342.7	104.6	191.3	191.6
	b. To Others:	27,229.6	20,186.8	19,695.6	23,179.9	31,524.5	88,759.5
	1. Govt. and Other Trustee Securities	24,882.7	17,360.8	18,775.9	19,038.0	29,290.3	30,445.0
	2. Shares and Debentures	2.4	604.7	653.6	1,477.0	1,218.4	1,141.8
	3. Participation Term Certificates	21.1	27.8	15.1	-	-	-
	4. Others	2,323.5	2,193.5	251.0	2,664.9	1,015.8	57,172.8
3	Merchandise:	1,046,231.2	1,210,524.7	1,190,253.4	1,456,877.6	1,379,101.7	1,379,768.5
	i. Food Items	298,533.9	353,567.6	383,978.1	442,193.4	512,672.2	404,202.5
	a. Wheat	99,902.1	93,917.1	110,030.9	170,070.3	244,959.8	123,032.5
	b. Rice and Paddy	62,211.5	91,004.6	74,122.8	105,870.6	78,453.5	87,637.9
	c. Other Grain and Pulses	6,167.5	7,975.9	8,117.7	10,456.8	10,211.8	12,563.2
	1. Indigenous	3,005.7	5,353.2	3,598.3	4,847.7	3,502.1	6,297.7
	2. Imported	3,161.8	2,622.6	4,519.3	5,609.1	6,709.6	6,265.5
	d. Edible Oils:	17,952.4	60,572.9	58,936.2	31,721.4	25,353.6	30,515.2
	1. Indigenous	11,885.4	53,404.8	51,111.8	20,051.4	16,773.4	20,096.8
	2. Imported	6,067.0	7,168.0	7,824.4	11,670.0	8,580.2	10,418.4
	e. Sugar:	78,438.0	64,906.6	106,066.6	84,964.6	113,177.7	97,241.7
	1. Indigenous	70,062.8	62,007.4	96,456.8	79,770.0	93,796.3	93,191.7
	2. Imported	8,375.2	2,899.2	9,609.9	5,194.6	19,381.4	4,050.1
	f. Kariana and Spices	2,174.1	2,008.3	1,452.7	2,700.8	2,198.4	3,229.5
	g. Fish and Fish Preparation	656.7	1,302.9	634.0	2,340.1	3,617.8	1,025.6
	h. Other Food Items:	31,031.6	31,879.4	24,617.2	34,069.0	34,699.8	48,956.8
	1. Indigenous	27,466.5	28,320.7	18,075.8	27,671.3	28,709.2	42,780.7
	2. Imported	3,565.1	3,558.7	6,541.4	6,397.7	5,990.6	6,176.2
	ii. Raw Materials:	300,212.0	331,729.6	294,870.9	418,837.4	354,513.8	452,512.1
	a. Cotton Raw	63,722.7	96,883.2	64,283.9	121,273.8	105,324.7	121,354.0
	1. Indigenous	43,320.3	87,058.6	57,105.9	103,522.3	98,437.3	110,394.8
	2. Imported	20,402.4	9,824.6	7,178.0	17,751.6	6,887.5	10,959.2
	b. Synthetic Fibers:	21,064.1	25,582.8	19,451.6	18,829.2	14,837.2	15,930.0
	1. Indigenous	19,106.1	18,783.5	17,439.4	17,386.5	13,857.8	12,701.3
	2. Imported	1,958.0	6,799.3	2,012.3	1,442.7	979.4	3,228.7
	c. Fertilizers:	39,211.9	36,301.9	36,743.0	51,109.0	54,621.2	66,172.9
	1. Indigenous	30,451.0	26,961.4	27,769.3	39,887.0	38,130.5	47,909.6
	2. Imported	8,760.9	9,340.5	8,973.7	11,222.1	16,490.7	18,263.4

4.16 Classification of Scheduled Banks' Advances by Securities Pledged

(Million Rupees)						
Security	2013		2014		2015	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
d. Petroleum Crude:	54,346.9	52,938.5	44,376.0	64,160.0	35,570.7	83,359.5
1. Indigenous	43,036.9	31,456.7	21,983.1	49,338.3	25,627.2	63,112.7
2. Imported	11,310.0	21,481.8	22,393.0	14,821.7	9,943.4	20,246.8
e. Iron and Steel	43,858.4	49,006.0	45,142.1	59,000.1	61,116.9	85,743.7
1. Indigenous	28,547.1	27,202.1	31,711.4	35,222.9	35,575.9	62,583.1
2. Imported	15,311.4	21,803.9	13,430.7	23,777.2	25,541.0	23,160.7
f. Wool and Goat Hair	1,058.0	598.9	621.9	813.8	768.9	897.0
g. Hides and Skins	7,244.1	5,331.6	18,056.3	5,599.9	7,270.1	5,815.1
h. Oil Seeds	8,149.3	9,285.1	8,339.9	16,644.0	12,061.6	11,372.5
i. Pesticides and Insecticides:	6,420.0	2,850.3	4,853.3	4,867.1	3,155.1	2,222.3
1. Indigenous	5,388.0	2,088.6	4,175.0	4,615.4	2,896.1	1,862.4
2. Imported	1,032.0	761.7	678.3	251.7	258.9	359.9
j. Other Raw Materials:	55,136.7	52,951.3	53,002.8	76,540.3	59,787.3	59,645.3
1. Indigenous	52,455.3	44,168.2	45,577.6	65,204.6	50,405.6	52,694.5
2. Imported	2,681.4	8,783.1	7,425.2	11,335.8	9,381.7	6,950.8
iii. Finished Manufactured Goods:	447,485.4	525,227.4	511,404.4	595,846.8	511,915.7	523,054.0
a. Cotton Textiles:	79,122.5	91,511.2	82,923.2	127,636.1	119,089.1	109,023.7
1. Indigenous	74,144.4	84,822.8	60,247.1	96,716.9	97,569.6	102,198.2
2. Imported	4,978.1	6,688.4	22,676.1	30,919.2	21,519.5	6,825.5
b. Cotton Yarn:	51,374.1	64,419.0	55,207.0	54,874.6	47,497.2	54,185.7
1. Indigenous	47,942.4	60,721.7	50,701.6	50,808.7	43,764.9	50,987.7
2. Imported	3,431.7	3,697.3	4,505.3	4,065.9	3,732.3	3,198.0
c. Other Textiles:	75,186.4	70,268.1	67,783.0	97,971.0	82,902.5	89,018.4
1. Indigenous	67,749.3	62,626.2	62,407.5	90,709.9	72,882.5	82,160.3
2. Imported	7,437.1	7,641.9	5,375.5	7,261.0	10,020.0	6,858.1
d. Machinery:	28,121.9	24,113.0	32,762.3	17,650.1	22,668.4	23,912.3
1. Indigenous	12,968.6	10,030.3	18,255.1	8,643.7	16,158.7	8,994.9
2. Imported	15,153.4	14,082.7	14,507.2	9,006.4	6,509.7	14,917.5
e. Handloom Products	27.7	20.3	9.4	10.8	31.3	2,287.7
f. Carpets and Rugs	1,993.0	925.1	1,732.2	4,708.4	1,501.2	2,889.2
g. Readymade Garments	25,129.4	32,300.6	26,100.2	28,484.6	25,790.5	19,657.4
h. Cement and Cement Products:	28,255.9	18,895.6	21,057.0	40,485.3	44,526.3	53,619.4
1. Indigenous	28,068.7	18,457.3	20,935.0	39,739.4	42,534.5	51,464.4
2. Imported	187.2	438.3	122.0	746.0	1,991.8	2,155.0
i. Sports Goods	2,705.5	997.2	2,281.2	3,384.1	3,189.6	3,528.8
j. Surgical Instruments	5,471.2	1,668.9	2,529.8	2,633.3	2,463.6	3,126.3
k. Chemicals and Dyes	27,273.3	29,172.6	32,395.3	43,370.5	29,287.7	29,638.0
l. Other Finished Goods:	122,824.5	190,935.8	186,623.7	174,637.9	132,968.1	132,167.1
1. Indigenous	87,059.5	179,979.1	178,552.9	165,655.1	116,037.9	113,569.0
2. Imported	35,765.0	10,956.7	8,070.8	8,982.8	16,930.2	18,598.0
4 Fixed Assets including Machinery	551,974.3	592,808.4	631,164.9	705,855.8	698,993.6	716,287.9
5 Real Estate:	526,846.1	577,306.2	567,428.2	530,633.3	617,664.3	655,310.6
i. Land	225,719.2	222,429.6	194,563.3	224,293.2	262,623.5	213,570.4
ii. Buildings:	301,126.9	354,876.6	372,864.9	306,340.2	355,040.8	441,740.2
1. Residential	114,150.3	177,084.7	116,618.0	74,819.7	113,977.9	163,026.7
2. Non-Residential	186,976.6	177,792.0	256,246.8	231,520.4	241,062.9	278,713.5
6 Fixed Deposits & Insurance Policies:	49,830.1	39,428.4	32,070.7	63,289.7	63,060.8	65,130.1
i. Bank Deposits	44,310.0	31,354.7	16,949.4	53,537.0	47,535.0	52,995.0
ii. Insurance Policies	5,520.1	8,073.6	15,121.3	9,752.6	15,525.8	12,135.1
7 Others:	1,253,780.8	1,402,872.2	1,519,273.8	1,486,206.2	1,575,208.0	1,655,244.5
i. Other Secured Advances	863,426.9	997,787.8	1,118,604.5	1,050,764.8	1,080,217.5	1,286,884.7
ii. Advances Secured by Guarantee(s)	294,849.0	268,660.4	279,215.7	274,359.4	341,870.5	303,799.4
iii. Unsecured Advances	95,504.9	136,424.0	121,453.6	161,082.0	153,120.0	64,560.4
Total	3,664,482.2	3,995,743.9	4,132,975.4	4,412,419.5	4,503,855.8	4,744,050.8

Source: Statistics & Data Warehouse Department, SBP

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

(Million Rupees)

Category of Depositor	1960		1961		1962		1963	
	Sept.	Dec.	Jun	Dec.	Jun.	Dec.	Jun.	Dec.
1. Foreign Constituents	305.7	302.1	319.5	341.1	482.1	499.7	480.0	506.5
i. Official	133.3	131.2	125.2	180.7	304.0	305.8	312.5	323.8
ii. Business	132.5	134.3	147.0	125.8	134.6	153.4	125.0	138.3
iii. Personal	39.9	36.6	47.3	34.6	43.5	40.5	42.5	44.4
2. Domestic Constituent	2,721.1	2,657.8	2,839.5	2,967.0	3,196.9	3,536.9	4,190.8	4,652.6
i. Government:	566.4	532.3	527.4	558.5	605.3	700.1	975.7	1,002.0
a. Federal Government	54.4	78.7	53.2	62.6	40.1	55.6	90.1	94.0
b. Federal Government Agencies	215.3	187.3	168.6	196.3	205.3	137.0	113.2	127.3
c. Provincial Governments	62.1	62.3	88.3	64.8	85.3	76.6	92.7	143.5
d. Provincial Governments Agencies	128.7	98.3	80.4	99.3	123.9	221.0	388.5	372.6
e. Local Bodies	105.9	105.7	136.9	135.5	150.7	209.9	291.2	264.6
ii. Business:	1,060.0	999.0	1,149.3	1,118.0	1,157.6	1,248.1	1,477.4	1,636.8
a. Agriculture, Forestry, Hunting and Fishing	50.5	47.5	47.2	55.2	52.6	75.9	76.7	114.6
b. Mining and Quarrying	9.1	7.5	8.0	11.4	23.9	6.0	5.6	3.9
c. Manufacturing:	245.3	223.9	244.9	224.0	272.6	282.0	350.4	342.4
1. Food Manufactures	14.4	14.3	20.3	18.9	19.9	22.4	19.2	23.2
2. Manufacture of Textiles:	103.0	106.7	80.6	110.0	131.6	120.3	106.0	125.3
i. Jute	8.9	8.4	7.2	13.4	27.6	42.8	25.5	35.5
ii. Cotton	75.3	70.8	52.3	70.5	52.2	46.0	43.8	49.6
iii. Woolen	4.6	9.5	3.5	4.2	7.5	10.0	8.7	11.6
iv. Others	14.2	18.0	17.6	21.9	44.3	21.4	28.0	28.6
3. Manufacture of Chemicals and Products	14.1	13.9	12.6	15.8	17.4	22.4	61.5	44.1
4. Manufacture of Machinery	7.3	4.7	3.9	5.3	4.8	3.5	14.5	10.1
5. Manufacture of Cement	17.0	19.4	17.3	16.5	30.4	50.4	55.1	48.9
6. Misc. Manufacturing Industries	89.4	64.9	110.2	57.5	68.5	63.1	94.0	90.8
d. Construction	14.8	16.0	19.7	20.1	23.0	27.7	47.4	36.4
e. Utilities	28.2	29.4	40.7	78.0	57.0	63.1	93.0	77.0
f. Commerce:	305.8	273.0	287.2	309.2	293.3	327.1	364.9	436.4
1. Exports/Imports	89.7	84.2	93.5	89.9	94.8	96.4	102.2	116.0
2. Retail and Wholesale Trade:	173.8	138.7	141.9	157.0	143.4	155.7	175.6	217.8
3. Insurance	28.3	28.7	27.7	36.7	32.4	46.4	36.8	44.5
4. Co-operatives	14.0	21.4	24.1	25.7	22.7	28.5	50.4	58.2
g. Transport, storage and Communication	40.2	41.1	42.7	58.5	53.4	63.4	63.8	73.7
h. Other Business	366.1	360.8	459.0	361.5	381.9	402.8	475.6	552.4
iii. Trust Funds and Non Profit Organisations	153.9	159.0	170.8	218.4	246.5	253.4	221.9	323.2
iv. Personal	940.8	967.5	991.9	1,072.1	1,187.5	1,335.7	1,515.9	1,690.5
Total	3,026.8	2,959.9	3,159.0	3,308.1	3,679.0	4,036.6	4,670.8	5,159.0

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)							
	1964		1965		1966		1967	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	526.9	537.9	591.1	593.8	561.6	603.9	626.4	650.9
1. Official	340.1	340.7	371.2	361.3	367.3	355.2	392.6	378.7
2. Business	142.6	154.5	172.4	184.5	142.6	204.6	190.5	223.5
3. Personal	44.2	42.7	47.5	48.0	51.7	44.1	43.3	48.7
B. Domestic Constituent:	5,233.9	5,963.9	6,311.8	6,714.5	7,588.0	8,362.0	9,003.3	9,448.7
I. Government:	1,254.2	1,304.0	1,368.5	1,457.2	1,625.5	1,683.1	1,957.8	2,075.5
1. Federal Government	92.2	103.3	106.6	131.0	188.7	208.4	208.1	208.9
2. Federal Government Agencies	165.1	162.4	182.7	224.1	299.7	267.6	351.5	392.8
3. Provincial Governments	220.4	198.7	183.4	209.1	189.6	219.2	258.9	251.4
4. Provincial Governments Agencies	414.3	476.7	509.6	466.0	480.7	489.3	600.3	611.7
5. Local Bodies	362.2	362.9	386.2	427.0	466.8	498.3	539.0	610.7
II. Business:	1,697.4	2,065.1	2,044.6	2,127.2	2,251.3	2,553.8	2,520.4	2,418.7
1. Agriculture, Forestry, Hunting and Fishing	103.0	127.2	119.0	133.3	133.9	158.8	172.6	158.9
2. Mining and Quarrying	4.9	7.6	11.4	12.6	14.0	7.9	8.9	7.4
3. Manufacturing:	356.9	398.7	332.9	362.9	389.0	404.3	367.8	377.4
a) Food Manufactures	26.9	39.2	44.3	50.4	50.9	45.0	37.6	41.6
b) Manufacture of Textiles:	117.2	149.0	125.8	155.4	164.7	157.6	155.7	140.4
i) Jute	25.4	32.9	25.5	42.5	35.7	37.5	38.8	33.8
ii) Cotton	44.0	53.8	41.3	56.6	73.1	68.8	57.3	66.0
iii) Woollen	4.2	10.4	11.2	3.1	7.0	5.5	5.4	3.4
iv) Others	43.6	51.9	47.7	53.2	48.9	45.8	54.2	37.2
c) Manufacture of Chemicals and Chem.	48.6	50.2	48.9	31.9	33.1	36.2	32.9	32.5
d) Manufacture of Machinery	10.0	11.0	15.5	12.8	12.2	12.7	11.8	11.5
e) Manufacture of Cement	44.4	25.6	10.3	8.2	5.9	8.0	6.4	9.0
f) Misc. Manufacturing Industries	109.8	123.8	88.1	104.2	122.3	144.8	123.4	142.4
4. Construction	47.6	60.2	59.2	62.2	68.0	72.0	81.4	74.7
5. Utilities	91.0	121.6	125.6	136.2	119.0	139.6	103.0	67.0
6. Commerce:	422.4	496.9	476.6	564.7	589.3	715.3	678.4	710.8
a) Exports/Imports	110.6	141.2	131.7	146.5	135.2	192.8	163.3	161.9
b) Retail and Wholesale Trade:	212.6	257.1	233.9	302.6	321.6	369.0	337.6	369.9
c) Insurance	43.8	45.5	54.6	63.8	64.2	72.0	83.2	77.3
d) Co-operatives	55.3	53.1	56.4	51.8	68.2	81.4	94.4	101.7
7. Transport, storage and Communication	79.8	60.5	87.0	80.3	66.6	105.2	97.8	83.1
8. Other Business	591.8	792.4	832.9	774.9	871.5	950.8	1,010.4	939.4
III. Trust Funds and Non Profit Organisations	283.9	281.2	287.8	274.5	313.2	321.7	352.9	348.1
IV Personal	1,998.5	2,313.7	2,610.8	2,855.7	3,398.0	3,803.4	4,172.2	4,606.4
Total	5,760.8	6,501.9	6,902.9	7,308.3	8,149.6	8,965.9	9,629.7	10,099.6

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)					
	1968		1969		1970	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A Foreign Constituents:	689.0	617.0	633.1	675.3	696.3	702.0
1. Official	388.0	299.9	310.6	346.6	367.1	367.6
2. Business	251.0	264.2	269.2	260.2	271.7	274.3
3. Personal	50.0	52.9	53.3	68.5	57.5	60.1
B. Domestic Constituent:	10,201.2	10,940.7	10,778.3	11,930.2	12,541.1	13,429.3
I. Government:	2,230.0	2,152.5	2,131.8	2,147.4	2,259.7	2,304.1
1. Federal Government	187.4	228.0	218.9	229.2	283.2	276.1
2. Federal Government Agencies	463.5	344.2	367.0	365.0	500.0	454.6
3. Provincial Governments	305.5	334.1	334.9	356.9	390.7	446.0
4. Provincial Governments Agencies	717.2	689.8	610.5	666.8	679.0	742.2
5. Local Bodies	556.4	556.4	600.5	529.5	406.8	385.2
II. Business:	2,475.8	2,627.7	2,634.3	3,091.3	3,052.2	3,261.3
1. Agriculture, Forestry, Hunting and Fishing	158.6	169.4	172.6	198.3	190.3	210.4
2. Mining and Quarrying	7.8	10.9	10.6	9.8	15.6	11.3
3. Manufacturing:	373.6	446.3	408.5	554.2	548.6	549.1
a) Food Manufactures	52.1	54.2	53.3	68.3	61.0	69.8
b) Manufacture of Textiles:	119.2	171.5	136.5	180.3	186.2	200.2
i) Jute	21.0	29.5	19.7	28.4	29.0	27.6
ii) Cotton	54.2	81.3	70.7	98.2	104.5	104.2
iii) Woollen	3.6	4.8	4.3	7.6	3.9	5.6
iv) Others	40.5	55.9	41.8	46.0	48.8	62.9
c) Manufacture of Chemicals and Chem. Products	30.9	34.3	35.3	70.4	77.9	76.2
d) Manufacture of Machinery	14.0	11.6	19.8	37.4	30.4	22.1
e) Manufacture of Cement	13.4	6.2	7.8	10.6	7.6	6.7
f) Misc. Manufacturing Industries	144.0	168.6	155.8	187.5	185.5	174.1
4. Construction	76.8	81.6	94.2	101.7	131.8	113.6
5. Utilities	86.7	74.8	123.3	98.1	92.6	86.9
6. Commerce:	721.8	778.8	734.6	890.4	913.6	1,018.5
a) Exports/Imports	153.7	157.2	137.8	183.4	165.0	171.1
b) Retail and Wholesale Trade:	366.9	405.4	356.8	482.5	439.2	506.2
c) Insurance	88.0	90.8	108.9	102.5	119.8	140.9
d) Co-operatives	113.3	125.4	131.0	122.0	189.6	200.3
7. Transport, storage and Communication	73.3	73.0	87.8	97.9	85.3	126.8
8. Other Business	977.3	992.8	1,002.7	1,141.0	1,074.4	1,144.7
III. Trust Funds and Non Profit Organisations	395.0	385.9	464.8	445.4	530.5	515.8
IV Personal	5,100.5	5,774.5	5,547.3	6,246.1	6,698.7	7,348.1
Total	10,890.2	11,557.7	11,411.3	12,605.6	13,237.3	14,131.3

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)					
	1971		1972		1973	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	734.7	700.5	743.0	812.6	798.4	752.5
1. Official	351.0	351.3	390.6	421.3	391.8	351.4
2. Business	316.9	286.4	287.0	318.4	312.8	322.8
3. Personal	66.8	62.8	65.4	72.9	93.8	78.3
B. Domestic Constituents:	13,143.8	14,892.7	15,909.2	18,052.8	19,821.0	21,204.9
I. Government:	2,410.5	2,419.5	2,531.6	2,823.9	3,058.7	3,137.5
1. Federal Government	272.1	348.9	406.8	510.1	506.6	733.3
2. Federal Government Agencies	530.1	549.0	667.0	786.5	911.3	727.9
3. Provincial Governments	395.2	399.1	420.1	469.6	508.6	605.6
4. Provincial Governments Agencies	789.6	736.0	658.5	642.8	656.9	630.7
5. Local Bodies	423.5	386.5	379.2	414.9	475.3	440.0
II. Business:	3,159.7	3,428.7	3,734.0	4,693.8	4,956.9	5,533.3
1. Agriculture, Forestry, Hunting & Fishing	213.2	256.3	278.6	354.9	402.8	454.5
2. Mining & Quarrying	10.7	12.1	14.9	11.8	14.5	24.0
3. Manufacturing:	474.0	496.2	460.7	602.3	735.4	782.4
(a) Food	66.5	70.7	60.7	64.3	60.4	106.5
(b) Textiles:	163.2	171.7	160.0	251.0	249.2	296.7
(i) Jute	22.0	26.5	26.7	25.9	23.8	28.0
(ii) Cotton	74.3	86.5	81.9	148.3	136.8	173.2
(iii) Woolen	2.8	3.4	3.7	9.5	4.2	6.4
(iv) Others	64.1	55.3	47.6	67.3	84.4	89.1
(c) Chemicals & Chemical Products	58.3	51.4	62.5	70.2	169.9	112.6
(d) Machinery	23.2	25.6	25.2	19.5	28.4	32.7
(e) Cement	5.7	4.2	5.5	4.0	11.1	10.5
(f) Miscellaneous Industries	157.1	172.7	146.9	193.5	216.4	223.5
4. Construction	112.7	129.3	108.5	134.3	137.5	126.9
5. Utilities	115.4	80.9	87.0	265.8	213.1	245.6
6. Commerce:	940.4	1,111.1	1,257.4	1,494.3	1,575.5	1,756.3
(a) Exports / Imports	178.4	193.9	275.6	341.0	342.8	417.0
(b) Retail and Wholesale Trade	452.5	564.4	588.0	690.7	724.6	853.7
(c) Insurance	133.4	166.4	176.8	217.5	226.6	223.1
(d) Co-operatives	176.0	186.3	216.9	245.0	281.4	262.4
7. Transport, Storage & Communications	95.1	97.3	89.6	123.5	167.1	148.9
8. Other Business	1,198.3	1,245.6	1,437.3	1,706.9	1,711.0	1,994.9
III. Trust Funds & Non-Profit Organizations	556.5	478.3	545.2	573.3	616.9	616.9
IV. Personal	7,017.1	8,566.2	9,098.4	9,961.7	11,188.5	11,917.3
Total	13,878.5	15,593.2	16,652.2	18,865.4	20,619.5	21,957.4

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)			
	1974		1975	
	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	800.8	794.7	1,016.9	1,011.8
1. Official	369.2	379.3	445.2	474.8
2. Business	328.8	292.4	351.4	258.0
3. Personal	102.8	123.0	220.3	279.0
B. Domestic Constituents:	21,812.6	21,347.9	23,638.5	26,921.9
I. Government:	3,504.7	2,823.1	2,907.2	3,288.0
1. Federal Government	782.1	1,047.4	887.9	867.3
2. Federal Government Agencies	913.7	779.2	993.4	1,116.9
3. Provincial Governments	517.3	362.5	342.5	380.8
4. Provincial Governments Agencies	868.9	301.4	289.0	355.0
5. Local Bodies	422.7	332.6	394.4	568.0
II. Business:	5,559.3	5,761.7	6,072.1	6,592.6
1. Agriculture, Forestry, Hunting & Fishing	438.7	454.2	455.0	505.8
2. Mining & Quarrying	55.6	40.3	31.1	49.2
3. Manufacturing:	682.3	847.6	974.6	1,046.4
(a) Food	93.0	105.1	115.7	133.5
(b) Textiles:	258.7	294.6	220.6	265.4
(i) Jute	23.3	8.5	6.2	7.1
(ii) Cotton	137.9	174.3	124.3	145.8
(iii) Woolen	14.7	13.6	12.0	31.9
(iv) Others	82.7	98.2	78.1	80.6
(c) Chemicals & Chemical Products	87.0	116.2	138.7	123.1
(d) Machinery	29.1	41.3	40.2	67.5
(e) Cement	25.9	48.9	99.3	132.0
(f) Miscellaneous Industries	188.7	241.5	360.1	325.0
4. Construction	157.8	147.3	199.8	193.5
5. Utilities	200.1	222.0	124.6	103.0
6. Commerce:	1,783.6	1,772.1	1,906.7	2,067.4
(a) Exports / Imports	395.3	388.1	537.0	489.3
(b) Retail and Wholesale Trade	805.8	853.2	816.9	1,042.7
(c) Insurance	307.6	338.3	328.5	326.6
(d) Co-operatives	274.9	192.4	224.2	208.8
7. Transport, Storage & Communications	168.4	237.0	208.0	189.9
8. Other Business	2,072.7	2,041.1	2,172.3	2,437.2
III. Trust Funds & Non-Profit Organizations	667.3	449.6	635.2	646.5
IV. Personal	12,081.3	12,313.4	14,024.0	16,394.8
Total	22,613.4	22,142.6	24,655.4	27,933.7

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)			
	1976		1977	
	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	1,272.9	1,442.6	1,591.3	1,669.2
1. Official	544.1	504.3	563.8	625.6
2. Business	393.6	537.7	812.4	555.7
3. Personal	335.2	400.6	215.1	487.9
B. Domestic Constituents:	30,904.7	35,779.8	36,591.1	40,825.4
I. Government:	3,963.2	4,932.3	4,659.9	4,938.9
1. Federal Government	981.8	1,609.1	1,218.5	1,177.7
2. Federal Government Agencies	1,631.2	1,498.7	1,849.5	2,044.1
3. Provincial Governments	414.2	673.3	476.2	491.5
4. Provincial Governments Agencies	328.4	392.3	302.6	357.4
5. Local Bodies	607.6	758.9	813.1	868.2
II. Business:	7,229.4	8,295.9	8,313.6	8,285.4
1. Agriculture, Forestry, Hunting & Fishing	593.6	601.7	573.4	769.8
2. Mining & Quarrying	21.6	25.5	46.1	23.0
3. Manufacturing:	947.0	1,003.9	1,094.7	1,193.9
(a) Food	150.0	152.5	200.7	197.1
(b) Textiles:	266.4	331.0	350.0	417.3
(i) Jute	10.3	14.7	14.7	27.8
(ii) Cotton	119.3	158.4	137.5	152.7
(iii) Woollen	15.3	8.0	24.1	8.4
(iv) Others	121.5	150.0	173.7	228.4
(c) Chemicals & Chemical Products	110.1	84.6	100.6	130.0
(d) Machinery	86.5	103.8	81.3	68.1
(e) Cement	100.9	79.8	72.0	112.6
(f) Miscellaneous Industries	233.1	252.2	290.1	268.8
4. Construction	205.6	308.8	400.9	300.6
5. Utilities	232.0	380.0	263.7	194.8
6. Commerce:	2,179.0	2,314.7	2,272.3	2,564.8
(a) Exports / Imports	509.6	438.0	603.5	609.7
(b) Retail and Wholesale Trade	1,060.3	1,225.4	1,109.8	1,323.1
(c) Insurance	307.5	332.2	328.6	438.9
(d) Co-operatives	301.6	319.1	230.4	193.2
(e) Non-Scheduled Banks and Other Financial Institutions	--	--	--	--
7. Transport, Storage & Communications	294.4	285.1	267.1	195.6
8. Other Business	2,756.4	3,376.3	3,395.4	3,033.8
III. Trust Funds & Non-Profit Organizations	902.2	1,033.4	1,061.4	938.6
IV. Personal	18,809.9	21,518.2	22,556.2	26,662.5
Total	32,177.5	37,222.4	38,182.4	42,494.5

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)			
	1978		1979	
	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	1,851.0	1,607.6	1,817.5	1,716.1
1. Official	659.5	697.8	738.4	736.7
2. Business	697.4	509.9	664.8	564.3
3. Personal	494.1	399.9	414.3	415.1
B. Domestic Constituents:	45,544.6	51,506.6	54,913.8	59,884.0
I. Government:	5,845.6	5,954.2	5,767.7	6,493.3
1. Federal Government	1,264.2	1,613.0	1,631.4	1,713.6
2. Federal Government Agencies	2,427.2	2,226.1	1,848.5	2,032.9
3. Provincial Governments	572.1	548.9	623.0	853.2
4. Provincial Governments Agencies	411.8	502.2	408.9	413.5
5. Local Bodies	1,170.3	1,064.0	1,255.9	1,480.1
II. Business:	8,344.2	10,193.0	11,736.3	12,299.7
1. Agriculture, Forestry, Hunting & Fishing	822.0	874.5	813.3	918.6
2. Mining & Quarrying	23.8	38.7	88.2	73.3
3. Manufacturing:	1,086.2	1,495.5	1,660.8	1,889.4
(a) Food	150.9	232.9	215.2	176.8
(b) Textiles:	416.8	460.4	624.6	666.1
(i) Jute	13.5	19.3	15.8	26.0
(ii) Cotton	198.1	246.9	367.3	294.4
(iii) Woollen	7.8	15.9	21.7	18.4
(iv) Others	197.2	178.4	219.9	327.3
(c) Chemicals & Chemical Products	92.5	184.9	174.7	206.5
(d) Machinery	65.4	77.6	73.0	58.1
(e) Cement	101.4	209.6	156.0	224.7
(f) Miscellaneous Industries	259.4	330.0	417.4	557.3
4. Construction	330.3	395.0	558.2	605.3
5. Utilities	166.4	147.4	134.1	195.6
6. Commerce:	2,510.0	3,215.5	3,799.4	3,803.5
(a) Exports / Imports	587.4	815.2	1,083.4	1,030.4
(b) Retail and Wholesale Trade	1,346.8	1,624.4	1,897.5	2,027.6
(c) Insurance	407.4	504.2	475.4	401.5
(d) Co-operatives	168.5	271.7	342.7	344.0
(e) Non-Scheduled Banks and Other Financial Institutions	--	--	--	--
7. Transport, Storage & Communications	194.0	219.7	205.3	238.5
8. Other Business	3,211.4	3,806.6	4,476.7	4,575.5
III. Trust Funds & Non-Profit Organizations	968.6	1,284.4	1,181.2	1,049.7
IV. Personal	30,386.3	34,075.0	36,228.6	40,041.4
Total	47,395.6	53,114.2	56,731.3	61,600.1

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)			
	1980		1981	
	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	1,775.6	1,643.9	2,552.1	2,715.0
1. Official	782.6	672.1	889.9	801.7
2. Business	686.0	596.0	1,195.3	1,498.8
3. Personal	307.0	375.8	466.9	414.5
B. Domestic Constituents	64,273.1	68,331.3	72,797.0	77,990.6
I. Government:	6,762.1	4,918.5	5,143.6	5,238.7
1. Federal Government	2,011.2	2,224.7	2,652.6	2,612.1
2. Federal Government Agencies	2,026.9	--	--	--
3. Provincial Governments	702.7	1,247.3	1,107.1	1,136.9
4. Provincial Governments Agencies	324.4	--	--	--
5. Local Bodies	1,697.0	1,446.5	1,383.9	1,489.7
II. Business:	13,140.9	15,627.9	15,785.2	14,971.5
1. Agriculture, Forestry, Hunting & Fishing	815.1	960.2	852.8	831.0
2. Mining & Quarrying	54.1	150.2	125.9	181.3
3. Manufacturing:	1,712.4	2,381.0	2,539.7	2,400.6
(a) Food	207.0	348.3	175.8	210.3
(b) Textiles:	605.4	652.2	736.5	782.4
(i) Jute	14.2	15.5	17.5	35.9
(ii) Cotton	259.6	315.1	263.5	285.6
(iii) Woollen	15.0	28.4	28.9	161.2
(iv) Others	316.6	293.2	426.5	299.7
(c) Chemicals & Chemical Products	175.3	353.9	231.5	349.9
(d) Machinery	107.2	124.7	191.1	202.2
(e) Cement	250.4	149.0	147.4	135.7
(f) Miscellaneous Industries	367.1	753.0	1,057.4	720.1
4. Construction	538.3	512.4	489.9	553.9
5. Utilities	155.7	760.3	503.9	843.4
6. Commerce:	4,258.1	4,760.2	4,838.8	4,643.5
(a) Exports / Imports	1,205.8	1,266.1	1,167.0	1,066.1
(b) Retail and Wholesale Trade	2,207.4	2,286.6	2,393.1	2,269.2
(c) Insurance	424.1	576.2	520.8	468.6
(d) Co-operatives	420.8	420.2	360.5	411.5
(e) Non-Scheduled Banks and Other				
Financial Institutions	--	211.4	397.5	428.1
7. Transport, Storage & Communications	221.3	394.7	377.9	453.5
8. Other Business	5,386.0	5,708.6	6,056.3	5,064.4
III. Trust Funds & Non-Profit Organizations	1,429.4	1,663.3	1,909.3	1,687.2
IV. Personal	42,940.8	46,121.6	49,958.9	56,093.1
Total	66,048.7	69,975.3	75,349.0	80,705.6

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)							
	1982		1983		1984		1985	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	2,971.4	3,028.0	4,208.0	4,947.7	5,619.5	10,428.7	10,189.1	15,640.0
1. Official	800.4	794.6	780.4	1,032.3	1,105.5	1,063.8	1,500.0	1,278.2
2. Business	534.5	497.6	1,593.9	1,313.5	1,264.5	2,438.9	3,501.1	9,096.3
3. Personal	1,636.5	1,735.9	1,833.7	2,601.9	3,249.5	6,926.1	5,188.0	5,265.5
B. Domestic Constituents:	81,088.4	92,949.5	104,462.8	117,408.2	118,035.0	119,232.1	127,085.4	135,554.5
I. Government:	4,337.2	3,921.2	2,433.8	4,457.6	2,563.0	2,069.8	1,637.4	2,691.7
1. Federal Government	2,129.8	1,938.7	1,035.6	1,815.9	1,167.4	545.2	622.6	1,075.8
2. Provincial Governments	950.1	860.4	519.3	1,111.2	602.8	411.4	476.6	782.6
3. Local Bodies	1,257.2	1,122.1	879.0	1,530.5	792.8	1,113.3	538.2	833.4
II. Public Sector Enterprises	4,080.0	4,570.9	5,795.9	6,310.6	4,568.2	3,155.9	4,475.8	7,225.9
1. Agriculture, Forestry, Hunting & Fishing	57.3	41.7	94.5	140.2	31.1	22.7	60.3	113.5
2. Mining & Quarrying	185.0	111.1	224.4	169.2	70.1	58.2	91.3	28.3
3. Manufacturing:	1,126.9	1,075.2	919.5	1,003.1	747.8	615.8	836.6	1,597.0
(i) Food Industries	52.3	68.0	115.4	95.7	159.1	43.5	63.6	180.8
(ii) Textiles	21.7	38.3	28.8	27.8	17.5	7.6	8.4	12.5
(iii) Printing, Publishing & Allied	83.2	93.5	85.9	89.6	35.9	39.0	5.5	8.8
(iv) Chemicals & Chemicals	383.7	82.1	117.3	161.6	54.2	132.4	71.5	67.7
(v) Products of Petroleum & Coal	48.9	234.6	178.8	122.4	131.3	67.9	118.8	597.4
(vi) Cement	154.6	63.5	70.7	130.4	45.3	11.9	58.3	118.1
(vii) Basic Metal Industries ture of Metal Products	83.3	214.1	103.1	263.2	132.8	232.9	293.1	259.4
(viii) Machinery & Transport	164.5	226.3	173.1	57.8	150.3	40.1	85.1	128.4
(ix) Miscellaneous Industries	134.6	54.8	46.2	54.5	21.3	40.4	132.4	223.7
4. Construction	108.4	120.3	70.7	44.5	26.7	28.9	55.8	510.3
5. Electricity, Gas, Water & Sanitary Services	540.1	576.5	433.4	544.6	732.7	596.6	984.4	1,188.7
6. Commerce:	1,194.3	1,001.5	1,262.6	1,812.5	1,137.3	911.0	1,006.4	2,211.7
(i) Wholesale and Retail Trade	108.5	48.8	67.8	76.5	131.8	55.4	79.7	116.8
(ii) Exports / Imports	381.5	84.3	224.2	1,079.0	235.0	103.2	113.0	286.9
(iii) Co-operative Banks (Excl.	124.7	202.9	78.0	75.4	105.2	70.7	66.0	303.1
(iv) Insurance	258.8	458.8	539.6	235.1	268.1	261.7	137.5	196.2
(v) Non-Banks Financial Institutions	320.3	206.9	352.9	346.6	397.2	420.0	610.2	1,308.7
7. Transport, Storage &	123.0	202.4	219.2	123.1	93.7	180.1	253.7	267.2
8. Services	292.4	134.2	1,087.2	855.5	836.5	120.9	277.7	108.7
9. Other Public Sector Enterprises	452.6	1,307.6	1,484.5	1,617.9	892.3	621.8	909.5	1,200.4

Note: The classification was revised from June 1982.

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)							
	1982		1983		1984		1985	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
III. Private Sector (Business):	19,776.3	20,675.1	30,356.0	34,434.4	33,947.4	34,188.2	51,542.9	46,916.1
1. Agriculture, Forestry, Hunting &	2,327.8	2,537.7	3,004.5	3,117.4	3,382.4	3,629.0	4,544.6	4,844.0
2. Mining & Quarrying	97.6	82.3	842.0	897.4	1,002.1	1,382.6	1,330.1	1,167.2
3. Manufacturing:	1,512.2	2,107.8	2,586.8	3,256.6	2,698.9	2,887.9	6,816.0	4,920.6
(i) Food Industries	309.3	598.5	783.3	976.8	833.5	973.0	1,749.7	1,225.5
(ii) Textile-Cotton	145.4	195.5	284.5	327.3	288.6	248.1	482.6	293.9
(iii) Textile-Woolen	23.9	29.6	38.3	56.8	45.4	64.9	353.7	412.8
(iv) Textile-Art Silk	42.9	318.8	116.1	68.6	37.7	72.0	418.8	209.8
(v) Textile-Others	195.4	136.6	140.1	170.5	133.2	205.2	549.8	468.0
(vi) Chemicals & Chemical Products	134.2	167.1	163.4	175.3	264.7	232.2	541.5	404.8
(vii) Cement	53.3	93.4	42.2	158.2	146.9	232.0	947.7	212.6
(viii) Machinery & Transport	65.0	54.6	62.6	202.5	224.5	269.5	503.1	470.0
(ix) Miscellaneous Industries	542.6	513.7	956.4	1,120.6	724.5	590.9	1,269.1	1,223.2
4. Construction	459.9	384.7	626.6	779.6	602.8	924.2	1,499.4	1,231.2
5. Electricity, Gas, Water & Sanitary Services	152.9	196.2	289.8	242.6	270.0	598.1	1,248.9	965.5
6. Commerce:	6,594.4	5,383.7	7,981.2	8,457.3	8,127.6	8,351.9	14,070.5	11,923.8
(i) Wholesale and Retail Trade	4,638.6	3,282.7	5,236.0	5,882.6	5,297.1	5,422.5	7,924.1	7,514.4
(ii) Exports / Imports	1,229.2	1,157.2	1,712.4	1,381.6	1,461.2	1,464.0	2,558.3	1,697.1
(iii) Non-Scheduled Banks & Other Financial Institutions	121.9	223.4	332.0	191.1	254.2	303.9	654.4	746.5
(iv) Co-operative Societies	328.0	358.6	339.4	394.1	355.8	409.5	873.2	686.0
(v) Insurance	233.3	329.3	321.6	538.7	690.8	622.3	1,543.4	964.2
(vi) Real Estate Dealers (Excl. Item 4)	43.3	32.4	39.8	69.2	68.5	129.7	516.9	315.7
7. Transport, Storage & Communications	243.9	225.1	340.4	331.2	391.4	782.4	1,256.4	1,273.0
8. Services	864.5	1,093.5	2,072.3	2,454.4	2,360.5	1,929.5	4,716.9	2,668.8
9. Other Private Business	7,523.0	8,664.1	12,612.5	14,898.0	15,111.7	13,702.6	16,060.2	17,922.0
IV. Trust Funds and Non-Profit	1,232.2	1,619.0	1,466.8	1,374.3	1,991.4	1,382.1	1,246.8	1,596.2
V. Personal	26,834.9	34,545.8	43,598.4	47,015.3	49,777.9	50,768.2	54,809.7	75,218.6
VI. Other activities not adequately	24,827.8	27,617.6	20,811.8	23,815.9	25,187.1	27,668.1	13,372.8	1,906.0
Total	84,059.7	95,977.6	108,670.8	122,355.9	123,654.5	129,660.9	137,274.4	151,194.5

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

(Million Rupees)

Category of Depositor	1986		1987		1988		1989	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	19,343.6	22,469.7	27,626.5	27,778.6	30,363.9	31,019.9	36,962.8	37,617.6
1. Official	1,253.9	1,202.2	1,220.3	934.6	681.8	978.5	740.6	1,186.6
2. Business	10,885.0	12,830.3	17,155.3	19,600.0	22,055.2	21,393.1	26,270.9	25,943.3
3. Personal	7,204.7	8,437.3	9,250.8	7,244.0	7,626.9	8,648.3	9,951.4	10,487.7
B. Domestic Constituents:	146,216.0	155,489.4	167,497.4	178,355.9	183,149.7	187,681.6	203,542.4	208,104.9
I. Government:	2,020.5	2,418.1	2,320.5	1,662.4	2,339.5	1,763.7	2,720.4	1,951.0
1. Federal Government	644.5	668.3	824.8	468.4	705.6	496.9	910.4	550.7
2. Provincial Governments	785.7	967.8	692.4	502.2	558.1	532.8	806.6	590.8
3. Local Bodies	590.3	782.0	803.4	691.4	1,075.8	734.0	1,003.5	809.5
II. Public Sector Enterprises	12,038.2	12,018.6	13,690.1	13,883.5	15,479.3	14,730.2	17,036.7	16,222.1
1. Agriculture, Forestry, Hunting & Fishing	426.8	601.3	448.0	618.4	168.8	656.1	203.7	724.2
2. Mining & Quarrying	376.3	104.0	209.2	607.0	257.3	644.0	127.0	709.6
3. Manufacturing:	3,245.1	4,006.0	3,224.7	4,913.5	4,404.8	5,213.0	3,699.7	5,754.5
(i) Food Industries	705.6	407.4	442.2	770.8	262.5	817.8	144.0	909.2
(ii) Textiles	15.5	757.7	58.9	413.4	155.9	438.6	120.1	481.6
(iii) Printing, Publishing & Allied	61.6	162.7	57.9	415.0	80.0	440.3	72.2	488.0
(iv) Chemicals & Chemicals	350.9	527.5	581.3	479.8	509.2	509.0	413.5	565.2
(v) Products of Petroleum & Coal	813.8	726.4	204.2	543.9	278.4	577.1	171.1	643.3
(vi) Cement	184.0	620.4	647.0	756.2	912.8	802.2	485.8	881.0
(vii) Basic Metal Industries manufacture of Metal	291.2	285.6	236.6	409.9	529.4	434.8	438.4	482.6
(viii) Machinery & Transport	244.3	199.8	397.7	751.2	583.6	797.0	1,124.7	869.4
(ix) Miscellaneous Industries	578.3	318.5	599.0	373.4	1,093.0	396.2	729.8	434.2
4. Construction	935.9	211.0	857.6	165.8	221.4	175.9	241.8	192.9
5. Electricity, Gas, Water & Sanitary Services	1,211.8	1,270.9	1,373.0	1,583.6	2,385.8	1,680.2	2,620.2	1,842.5
6. Commerce:	2,338.8	3,220.6	2,971.0	2,325.4	2,295.8	2,467.2	3,050.4	2,709.5
(i) Wholesale and Retail Trade	146.7	175.6	854.6	362.3	117.0	384.4	184.6	429.0
(ii) Exports/Imports	362.0	324.8	314.1	305.5	461.6	324.1	404.6	359.7
(iii) Co-operative Banks (Excl.	23.2	141.3	258.3	59.7	86.3	63.2	191.4	70.0
(iv) Insurance	326.9	226.2	216.8	276.9	120.5	293.8	190.4	320.3
(v) Non-Banks Financial	1,480.0	2,352.7	1,327.2	1,321.1	1,510.4	1,401.6	2,079.3	1,530.5
7. Transport, Storage &	1,246.1	494.6	561.3	548.7	1,060.3	582.2	1,452.4	642.4
8. Services	707.6	322.5	386.3	249.2	697.0	264.4	767.1	292.3
9. Other Public Sector Enterprises	1,549.8	1,787.7	3,659.0	2,872.1	3,988.1	3,047.2	4,874.4	3,354.2

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)							
	1986		1987		1988		1989	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
III. Private Sector (Business):	48,743.0	51,293.4	57,195.0	58,905.0	64,555.8	62,496.2	78,953.3	69,353.2
1. Agriculture, Forestry, Hunting &	6,103.3	9,958.6	8,991.5	9,701.9	11,035.4	10,293.4	13,686.9	11,420.1
2. Mining & Quarrying	867.8	753.3	893.7	864.2	787.5	916.8	852.9	1,013.1
3. Manufacturing:	3,753.9	4,037.9	4,443.3	4,323.3	4,654.5	4,586.9	5,678.3	5,066.3
(i) Food Industries	1,442.3	1,197.3	1,267.9	1,368.0	1,377.9	1,451.4	1,457.3	1,595.6
(ii) Textile-Cotton	210.3	257.7	389.4	339.4	431.2	360.1	637.5	398.2
(iii) Textile-Woolen	72.5	58.4	98.1	66.2	64.4	70.2	63.0	78.2
(iv) Textile-Art Silk	50.8	425.7	129.1	266.5	125.3	282.8	506.8	314.4
(v) Textile-Others	338.9	340.0	433.6	486.9	399.1	516.6	396.1	572.0
(vi) Chemicals & Chemical Products	375.0	546.9	586.7	424.9	537.8	450.7	715.6	494.7
(vii) Cement	89.8	47.8	100.6	98.5	75.0	104.5	164.5	116.2
(viii) Machinery & Transport	161.5	147.2	169.5	159.8	121.9	169.5	200.1	187.2
(ix) Miscellaneous Industries	1,012.9	1,016.8	1,268.5	1,113.2	1,522.0	1,181.1	1,537.5	1,309.8
4. Construction	1,064.4	1,262.5	1,753.6	1,304.8	1,518.6	1,384.2	1,861.5	1,538.3
5. Electricity, Gas, Water & Sanitary Services	867.8	978.3	1,056.2	1,476.6	1,293.0	1,566.6	2,175.9	1,725.7
6. Commerce:	12,093.8	12,371.4	12,537.2	12,725.3	13,166.0	13,501.1	14,968.7	14,983.7
(i) Wholesale and Retail Trade	8,551.7	9,125.8	9,005.1	8,484.7	9,182.9	9,002.0	10,008.7	10,015.0
(ii) Exports / Imports	1,791.3	1,675.0	1,678.9	1,967.9	2,425.7	2,087.9	2,917.8	2,317.6
(iii) Non-Scheduled Banks & Other Financial Institutions	434.1	331.0	291.6	344.2	460.2	365.2	542.8	403.2
(iv) Co-operative Societies	580.6	642.5	494.1	678.4	577.0	719.8	702.4	799.0
(v) Insurance	647.1	481.9	801.6	1,096.3	375.6	1,163.1	572.6	1,268.4
(vi) Real Estate Dealers (Excl. Item	89.0	115.2	265.9	153.7	144.6	163.1	224.3	180.5
7. Transport, Storage &	1,249.5	1,806.7	1,755.2	1,229.9	1,596.0	1,304.9	1,998.5	1,439.3
8. Services	2,515.8	2,726.3	2,827.4	2,259.9	2,600.1	2,397.7	2,516.8	2,652.0
9. Other Private Business	20,226.8	17,398.4	22,936.8	25,019.4	27,904.6	26,544.6	35,214.0	29,514.7
IV. Trust Funds and Non-Profit	2,126.3	2,258.3	2,544.9	3,560.1	3,563.8	3,777.1	4,031.2	4,189.7
V. Personal	80,670.7	87,038.8	91,134.1	100,126.8	96,685.8	104,683.3	100,315.0	116,133.9
VI. Other activities not adequately	617.2	462.2	612.8	217.8	525.4	231.1	485.7	255.0
Total	165,559.6	177,959.1	195,123.9	206,134.5	213,513.6	218,701.5	240,505.3	245,722.5

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

(Million Rupees)

Category of Depositor	1990		1991		1992		1993	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	44,876.1	45,927.6	59,193.5	71,316.2	87,450.6	92,605.8	99,275.7	100,846.4
1. Official	955.4	1,448.7	2,122.1	2,249.5	1,861.6	2,387.7	3,446.8	3,902.1
2. Business	28,436.1	31,674.4	38,741.1	49,183.9	55,413.8	25,161.4	31,508.6	32,941.7
3. Personal	15,484.6	12,804.5	18,330.3	19,882.8	30,175.2	65,056.7	64,320.2	64,002.6
B. Domestic Constituents:	234,378.2	254,018.4	284,975.5	306,607.5	329,251.5	373,838.1	391,522.2	437,968.0
I. Government:	3,410.7	2,432.1	17,597.0	12,914.8	17,188.0	24,132.8	20,821.7	19,190.6
1. Federal Government	1,270.9	693.1	12,060.0	7,835.9	11,962.0	14,980.3	13,748.3	12,143.0
2. Provincial Governments	1,164.1	744.9	4,269.2	3,900.4	3,895.9	6,277.5	4,458.4	4,409.9
3. Local Bodies	975.8	994.1	1,267.8	1,178.5	1,330.1	2,875.0	2,615.1	2,637.7
II. Public Sector Enterprises	19,807.1	20,176.9	22,870.5	23,828.0	26,426.5	29,383.7	33,100.9	33,600.5
1. Agriculture, Forestry, Hunting & Fishing	567.1	876.1	692.4	1,040.8	714.5	551.1	308.4	414.2
2. Mining & Quarrying	506.3	899.7	537.6	1,065.3	678.6	265.5	643.4	451.1
3. Manufacturing:	3,781.0	7,228.8	4,933.9	8,610.2	5,228.9	5,217.3	6,462.5	5,043.6
(i) Food Industries	891.3	1,196.2	1,146.1	1,460.4	1,298.4	165.3	161.5	112.0
(ii) Textiles	107.2	588.5	212.5	687.5	157.1	149.4	211.8	136.9
(iii) Printing, Publishing & Allied	72.2	620.9	84.4	749.5	95.2	31.8	213.1	403.3
(iv) Chemicals & Chemicals	100.2	737.8	206.5	896.9	133.0	746.6	1,607.7	517.5
(v) Products of Petroleum & Coal	571.2	782.7	808.9	960.7	821.0	1,181.2	2,235.3	1,483.8
(vi) Cement	571.5	1,096.9	982.7	1,283.3	704.4	373.3	455.8	313.3
(vii) Basic Metal Industries ture of Metal Products	448.9	619.3	339.6	752.0	646.7	147.0	484.2	881.1
(viii) Machinery & Transport	668.0	1,053.7	770.3	1,201.0	876.7	1,380.0	737.4	646.0
(ix) Miscellaneous Industries	350.6	532.8	382.9	618.9	496.4	1,042.4	355.5	549.8
4. Construction	258.6	231.0	202.2	268.0	352.7	337.7	389.2	151.8
5. Electricity, Gas, Water & Sanitary Services	3,252.1	2,270.4	4,098.5	2,639.7	4,196.5	8,851.6	8,402.9	7,109.8
6. Commerce:	3,368.0	3,345.1	3,701.9	3,911.6	4,476.5	6,478.3	8,625.6	8,712.7
(i) Wholesale and Retail Trade	438.1	570.9	290.7	705.5	634.1	728.2	318.5	463.8
(ii) Exports/Imports	474.4	454.7	687.2	552.5	636.2	519.8	260.5	551.3
(iii) Co-operative Banks (Excl.	330.6	90.0	204.0	107.7	463.1	285.8	286.9	253.3
(iv) Insurance	183.4	387.5	233.1	440.4	244.9	712.1	452.1	2,357.5
(v) Non-Banks Financial	1,941.4	1,842.0	2,286.9	2,105.5	2,498.2	4,232.4	7,307.6	5,086.8
7. Transport, Storage	490.2	812.6	1,996.6	967.1	646.0	1,594.9	1,577.9	1,682.1
8. Services	1,492.2	373.4	1,650.2	447.1	2,124.2	1,283.1	1,668.0	1,630.2
9. Other Public Sector Enterprises	6,091.6	4,139.8	5,057.2	4,878.2	8,008.6	4,804.2	5,022.8	8,405.0

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)							
	1990		1991		1992		1993	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
III. Private Sector (Business):	89,968.2	86,982.5	101,491.3	105,389.1	123,152.8	133,839.5	142,349.5	154,524.1
1. Agriculture, Forestry, Hunting &	13,069.0	13,784.8	14,380.4	16,662.9	18,525.0	13,970.5	16,363.7	20,690.7
2. Mining & Quarrying	1,289.7	1,246.0	1,597.6	1,487.5	1,778.2	874.3	905.2	827.4
3. Manufacturing:	5,423.5	6,388.3	6,126.5	7,623.3	7,611.7	9,199.8	9,018.1	11,680.7
(i) Food Industries	1,708.0	1,961.9	1,514.5	2,299.9	2,327.4	2,636.4	2,896.3	2,586.5
(ii) Textile-Cotton	726.6	514.6	759.0	617.1	1,032.6	1,466.7	1,324.9	2,288.8
(iii) Textile-Woolen	109.3	102.2	147.1	125.6	160.1	127.4	244.7	139.3
(iv) Textile-Art Silk	531.5	390.6	542.6	476.6	777.7	503.5	306.0	1,006.6
(v) Textile-Others	328.3	734.2	391.7	884.4	468.2	991.2	820.5	835.0
(vi) Chemicals & Chemical Products	460.8	610.5	335.6	712.3	627.5	346.8	625.0	969.2
(vii) Cement	103.2	151.4	37.9	184.9	149.4	420.3	330.0	742.9
(viii) Machinery & Transport	154.5	234.4	427.6	279.5	222.3	378.6	197.4	399.8
(ix) Miscellaneous Industries	1,301.2	1,688.5	1,970.4	2,043.3	1,846.5	2,328.8	2,273.3	2,712.6
4. Construction	1,940.8	1,992.8	2,363.0	2,428.9	2,780.6	2,529.0	3,429.7	4,084.0
5. Electricity, Gas, Water & Sanitary Services	1,929.3	2,128.6	2,201.1	2,514.6	2,685.0	1,452.5	1,192.4	1,942.7
6. Commerce:	19,236.8	19,144.3	21,768.2	23,219.1	27,432.5	24,586.1	28,037.1	31,865.1
(i) Wholesale and Retail Trade	13,209.4	12,928.1	15,054.1	15,805.5	18,885.5	17,868.4	19,951.9	22,694.3
(ii) Exports/Imports	3,185.5	2,963.6	3,585.0	3,596.7	4,578.6	3,405.8	4,323.4	4,144.3
(iii) Non-Scheduled Banks & Other Financial Institutions	1,188.3	508.9	1,278.8	607.9	1,666.7	954.9	1,014.9	2,097.9
(iv) Co-operative Societies	751.6	979.9	917.7	1,187.1	1,041.1	1,248.3	746.8	1,046.5
(v) Insurance	554.5	1,532.2	609.5	1,743.4	766.6	813.3	1,752.9	862.3
(vi) Real Estate Dealers (Excl. Item	347.5	231.6	323.1	278.5	494.0	295.4	247.2	1,019.9
7. Transport, Storage &	1,813.0	1,791.6	1,731.5	2,126.8	2,472.5	2,803.5	3,450.0	3,857.2
8. Services	2,787.9	3,286.1	4,046.3	3,936.0	3,830.0	5,063.0	5,270.3	7,483.2
9. Other Private Business	42,478.4	37,220.0	47,276.6	45,390.0	56,037.3	73,360.7	74,682.9	72,093.2
IV. Trust Funds and Non-Profit Organizations	5,228.0	5,264.6	5,947.4	6,370.3	7,126.4	8,315.0	8,955.2	9,783.9
V. Personal	115,316.0	138,852.7	135,590.6	157,737.5	154,487.7	176,952.4	183,904.9	217,009.4
VI. Other activities not adequately	648.2	309.6	1,478.7	367.8	870.1	1,214.8	2,390.9	3,859.5
Total	279,254.3	299,946.0	343,886.3	377,923.7	416,702.1	466,444.0	490,797.9	538,814.4

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)					
	1994		1995		1996	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	118,731.2	106,553.1	131,405.1	140,222.8	142,502.3	202,152.7
1. Official	3,855.4	4,658.0	5,535.6	6,957.9	4,179.5	4,352.6
2. Business	40,116.6	33,682.6	49,111.9	62,671.2	62,079.8	118,245.6
3. Personal	74,759.2	68,212.4	76,757.6	70,593.6	76,243.0	79,554.6
B. Domestic Constituents:	474,390.7	541,058.4	581,248.9	625,073.5	684,350.9	685,029.7
1. Government:	21,614.0	40,342.8	41,897.3	34,368.5	34,743.1	33,703.7
1. Federal Government	14,095.5	25,839.6	27,793.0	18,907.6	19,615.0	18,731.1
2. Provincial Governments	4,658.5	11,188.2	11,175.5	12,340.9	11,251.3	11,832.2
3. Local Bodies	2,860.1	3,315.0	2,928.9	3,120.0	3,876.9	3,140.4
II. Public Sector Enterprises	31,750.5	34,232.9	31,430.3	35,193.1	39,231.4	36,064.9
1. Agriculture, Forestry, Hunting & Fishing	498.6	659.2	1,410.6	1,586.2	1,068.5	811.0
2. Mining & Quarrying	777.1	981.3	1,404.0	2,721.3	4,821.8	4,924.7
3. Manufacturing:	5,066.6	6,038.1	6,646.7	7,769.6	7,214.2	5,882.6
(i) Food Industries	451.4	455.5	370.1	555.1	501.0	589.1
(ii) Textiles	180.1	184.4	105.4	197.7	191.5	216.9
(iii) Printing, Publishing & Allied Ind.	270.6	273.1	418.3	481.6	314.2	240.4
(iv) Chemicals & Chemicals Products	509.1	512.0	526.0	721.8	582.4	371.6
(v) Products of Petroleum & Coal	1,523.0	1,558.7	1,763.5	2,054.2	1,991.1	2,116.7
(vi) Cement	305.8	585.3	473.5	506.8	447.3	385.1
(vii) Basic Metal Industries Manufac- ture of Metal Products	891.7	1,152.2	1,386.3	1,167.6	772.8	668.4
(viii) Machinery & Transport Eqpmt.	462.0	691.5	651.8	669.7	688.3	489.2
(ix) Miscellaneous Industries	472.9	625.2	951.4	1,415.2	1,725.7	805.3
4. Construction	164.5	340.0	221.5	279.8	254.1	207.8
5. Electricity, Gas, Water & Sanitary Services	7,004.8	6,724.6	5,681.6	5,393.9	7,153.9	6,703.8
6. Commerce:	8,548.8	9,497.0	7,450.7	7,891.3	7,765.0	7,402.7
(i) Wholesale and Retail Trade	503.4	664.0	414.4	736.8	733.1	1,179.0
(ii) Exports/Imports	424.1	429.8	345.8	376.4	444.2	772.3
(iii) Co-operative Banks (Excl. PPCB)	381.4	197.9	223.8	275.2	426.7	384.0
(iv) Insurance	2,236.2	2,216.0	2,827.8	2,915.2	1,380.8	1,100.4
(v) Non-Banks Financial Institutions	5,003.7	5,989.4	3,639.0	3,587.7	4,780.1	3,966.9
7. Transport, Storage & Communications	1,522.7	1,521.4	2,920.1	2,983.2	4,065.6	3,340.6
8. Services	1,625.3	1,628.1	693.7	1,309.7	1,176.5	1,504.1
9. Other Public Sector Enterprises	6,542.7	6,843.3	5,001.4	5,258.1	5,711.8	5,287.6

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)					
	1994		1995		1996	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
III. Private Sector (Business):	174,822.4	206,614.6	220,777.3	240,171.1	257,431.4	254,216.4
1. Agriculture, Forestry, Hunting & Fishing	24,915.1	24,110.7	28,274.3	26,730.5	29,164.7	34,606.5
2. Mining & Quarrying	1,366.1	1,342.8	1,027.3	11,795.7	14,894.4	3,604.2
3. Manufacturing:	13,436.3	15,455.4	15,460.1	17,734.8	20,829.8	20,892.5
(i) Food Industries	3,192.9	2,535.2	2,725.8	3,775.9	5,130.1	4,950.4
(ii) Textile-Cotton	2,392.3	2,383.8	2,325.3	2,815.6	2,710.1	2,553.2
(iii) Textile-Woolen	216.8	218.3	156.9	171.2	253.5	185.4
(iv) Textile-Art Silk	1,143.5	1,142.4	1,223.9	1,277.1	968.2	901.0
(v) Textile-Others	945.6	1,083.7	1,192.4	1,108.4	1,717.1	1,558.8
(vi) Chemicals & Chemical Products	1,035.4	2,018.4	1,500.9	1,685.6	1,183.0	1,281.2
(vii) Cement	1,108.9	1,029.4	964.0	1,020.5	1,652.2	1,528.4
(viii) Machinery & Transport Equipments.	385.9	1,113.3	586.0	1,087.4	1,553.9	2,055.5
(ix) Miscellaneous Industries	3,015.0	3,930.9	4,784.9	4,793.1	5,661.7	5,878.6
4. Construction	4,173.1	4,315.8	4,445.0	4,616.7	5,299.5	5,093.5
5. Electricity, Gas, Water & Sanitary Services	2,018.6	2,020.2	2,752.8	2,930.9	2,806.3	4,020.6
6. Commerce:	34,344.6	40,187.3	46,500.2	48,102.6	47,112.9	44,309.2
(i) Wholesale and Retail Trade	24,150.2	24,206.7	32,524.7	32,999.1	31,395.0	30,336.9
(ii) Exports/Imports	4,399.6	5,311.5	5,117.4	5,904.7	5,732.3	6,585.9
(iii) Non-Scheduled Banks & Other Financial Institutions	2,510.5	7,050.2	5,649.5	5,802.1	5,459.2	3,374.2
(iv) Co-operative Banks (Excl. PPCB)	1,068.0	1,396.1	1,250.0	1,294.0	1,679.5	1,663.8
(v) Insurance	1,092.6	1,092.3	1,260.9	1,323.0	1,705.6	1,424.9
(vi) Real Estate Dealers (Excl. Item 4)	1,123.7	1,130.5	697.6	779.6	1,141.3	923.6
7. Transport, Storage & Communications	3,699.4	3,772.4	4,363.7	5,007.0	6,731.3	6,558.9
8. Services	7,331.8	9,197.5	8,700.2	8,610.3	8,348.5	7,989.0
9. Other Private Business	83,537.9	106,212.2	109,253.6	114,642.6	122,244.0	127,141.9
IV. Trust Funds and Non-Profit Organizations	14,601.2	10,790.4	14,228.3	14,161.4	15,389.0	15,515.8
V. Personal	229,035.7	243,701.8	270,797.3	297,616.3	332,704.0	340,929.0
VI. Other activities not adequately described	2,566.6	5,375.8	2,118.5	3,563.1	4,852.0	4,599.8
Total	593,121.9	647,611.5	712,654.0	765,296.2	826,853.2	887,182.4

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

(Million Rupees)

Category of Depositor	1997		1998		1999
	Jun.	Dec.	Jun.	Dec.	Jun.
A. Foreign Constituents:	193,610.2	192,739.1	158,617.6	133,260.7	96,613.8
1. Official	11,472.6	15,539.2	12,391.1	18,493.1	15,624.8
2. Business	100,799.6	100,402.2	79,809.8	58,182.4	42,036.3
3. Personal	81,338.0	76,797.6	66,416.8	56,585.2	38,952.7
B. Domestic Constituents:	745,898.3	803,879.8	892,302.2	937,044.1	1,016,515.6
I. Government:	42,771.7	47,650.1	49,732.9	55,278.6	64,746.2
1. Federal Government	23,681.7	27,731.5	28,268.7	31,880.0	39,437.7
2. Provincial Governments	14,009.8	14,667.5	16,154.4	17,611.6	20,327.6
3. Local Bodies	5,080.3	5,251.1	5,309.8	5,787.0	4,980.8
II. Public Sector Enterprises	39,304.3	47,249.6	49,844.8	53,989.6	48,683.0
1. Agriculture, Forestry, Hunting & Fishing	1,283.3	5,103.5	4,864.9	4,282.6	219.8
2. Mining & Quarrying	4,621.4	2,199.4	1,967.0	1,344.5	123.2
3. Manufacturing:	6,893.8	9,179.6	10,803.2	12,628.7	15,997.4
(i) Food Industries	366.7	302.1	317.1	626.1	1,203.2
(ii) Textiles	537.1	298.3	140.7	603.5	543.5
(iii) Printing, Publishing & Allied Ind.	255.6	32.8	164.8	295.1	244.2
(iv) Chemicals & Chemical Products	924.1	1,573.0	1,297.3	1,870.8	1,119.5
(v) Products of Petroleum & Coal	2,801.2	4,432.7	4,297.8	4,987.3	6,747.1
(vi) Cement	293.4	112.5	103.2	265.0	488.6
(vii) Basic Metal Industries Manufac- ture of Metal Products	513.4	1,044.3	1,756.5	1,707.0	1,193.3
(viii) Machinery & Transport Equipments	608.5	539.8	749.3	1,264.4	644.1
(ix) Miscellaneous Industries	593.9	844.1	1,976.5	1,009.4	3,814.0
4. Construction	498.0	420.8	489.9	1,051.7	415.6
5. Electricity, Gas, Water & Sanitary Services	6,623.6	11,482.0	10,538.1	9,651.7	8,526.8
6. Commerce:	8,472.9	8,719.5	7,824.1	8,841.1	7,472.9
(i) Wholesale and Retail Trade	1,100.6	1,141.1	895.0	1,764.2	1,118.0
(ii) Exports/Imports	762.1	505.9	568.4	991.9	1,135.0
(iii) Co-operative Banks (Excl. PPCB)	144.0	262.1	663.1	160.9	395.0
(iv) Insurance	1,161.9	784.6	706.3	1,039.0	546.8
(v) Non-Banks Financial Institutions	5,304.3	6,025.8	4,991.4	4,885.1	4,278.2
7. Transport, Storage & Communications	3,130.4	2,238.2	3,127.9	4,462.8	3,886.3
8. Services	1,860.5	1,041.8	2,285.9	2,183.0	1,439.2
9. Other Public Sector Enterprises	5,920.4	6,864.8	7,943.8	9,543.3	10,601.8

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)				
	1997		1998		1999
	Jun.	Dec.	Jun.	Dec.	Jun.
III. Private Sector (Business):	280,091.5	315,422.6	336,560.0	405,851.0	482,433.5
1. Agriculture, Forestry, Hunting & Fishing	38,583.3	44,847.0	37,936.5	38,568.7	52,170.5
2. Mining & Quarrying	4,260.3	5801.4	9,931.0	10,807.6	13,669.2
3. Manufacturing:	26,024.1	28,404.4	30,504.1	33,428.5	79,296.2
(i) Food Industries	5,241.7	5,975.6	6,539.1	4,932.6	13,395.0
(ii) Textile-Cotton	6,422.8	7,264.5	5,552.9	5,722.3	24,448.8
(iii) Textile-Woolen	655.9	1,450.5	212.9	308.5	9,336.2
(iv) Textile-Art Silk	833.5	401.6	981.2	465.1	2,678.7
(v) Textile-Others	1,692.7	2,206.1	3,631.3	4,063.0	6,397.3
(vi) Chemicals & Chemical Products	1,638.5	2,668.1	3,382.7	3,219.0	5,145.2
(vii) Cement	1,507.8	734.1	962.9	823.2	2,162.2
(viii) Machinery & Transport Equipments.	1,535.0	637.8	1,554.4	1,352.0	2,832.6
(ix) Miscellaneous Industries	6,496.2	7,066.1	7,686.7	12,542.8	12,900.3
4. Construction	5,186.4	5,876.5	6,492.4	6,467.9	6,233.0
5. Electricity, Gas, Water & Sanitary Services	7,090.9	6,948.1	9,612.4	16,005.7	15,746.5
6. Commerce:	50,203.6	69,653.9	79,138.9	80,426.3	90,040.5
(i) Wholesale and Retail Trade	32,930.1	49,963.9	53,591.3	53,252.8	60,931.7
(ii) Exports/Imports	8,047.5	10,777.8	13,562.6	16,654.6	14,995.1
(iii) Non-Scheduled Banks & Other					
Financial Institutions	4,514.1	3,738.3	5,684.7	6,191.1	8,350.6
(iv) Co-operative Banks (Excl. PPCB)	1,935.0	2,679.3	3,297.1	2,105.1	2,451.3
(v) Insurance	1,645.3	1,722.0	1,838.7	1,454.3	1,653.3
(vi) Real Estate Dealers (Excl. Item 4)	1,131.6	772.5	1,164.4	768.4	1,658.6
7. Transport, Storage & Communications	7,293.1	5,056.7	5,561.7	8,463.9	7,334.4
8. Services	8,726.1	10,177.9	13,415.5	13,451.9	12,191.9
9. Other Private Business	132,723.7	138,656.6	143,967.4	198,230.5	205,751.3
IV. Trust Funds and Non-Profit Organizations	16,147.0	13,626.0	14,937.8	14,252.6	12,330.6
V. Personal	348,920.5	365,302.6	425,453.8	389,976.9	389,793.6
VI. Other activities not adequately described	18,663.3	14,629.0	15,772.9	17,695.5	18,528.7
Total	939,508.5	996,618.8	1,050,919.8	1,070,304.8	1,113,129.4

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

(Million Rupees)

Category of Depositor	1999	2000		2001
	Dec.	Jun.	Dec.	Jun.
A. Foreign Constituents:	65,686.1	50,479.8	56,636.7	55,093.0
1. Official	12,435.2	6,575.1	8,970.3	9,226.4
2. Business	34,339.0	23,996.4	28,293.2	28,665.9
3. Personal	18,911.8	19,908.3	19,373.2	17,200.7
B. Domestic Constituents:	1,025,924.8	1,089,824.3	1,132,377.0	1,221,003.4
I. Government:	78,773.6	70,184.1	71,678.2	95,225.3
1. Federal Government	60,236.6	45,810.7	39,604.0	59,073.9
2. Provincial Governments	14,382.1	18,385.0	26,185.2	32,095.5
3. Local Bodies	4,154.9	5,988.5	5,889.1	4,055.9
II. Public Sector Enterprises	53,896.4	75,721.9	78,107.1	79,358.0
1. Agriculture, Forestry, Hunting & Fishing	370.2	472.3	1,304.8	686.8
2. Mining & Quarrying	143.5	882.9	579.8	949.5
3. Manufacturing:	21,076.3	19,793.4	19,376.7	22,513.4
(i) Food Industries	1,044.4	117.7	317.3	332.3
(ii) Textiles	787.9	578.1	432.0	341.0
(iii) Printing, Publishing & Allied Ind.	33.9	413.6	709.5	165.8
(iv) Chemicals & Chemical Products	1,163.6	1,287.9	1,932.8	1,275.2
(v) Products of Petroleum & Coal	13,783.4	13,911.5	12,899.8	15,850.8
(vi) Cement	285.5	336.4	339.0	284.9
(vii) Basic Metal Industries Manufac- ture of Metal Products	1,737.5	2,440.3	2,048.1	3,608.8
(viii) Machinery & Transport Equipments	713.3	165.7	251.4	186.9
(ix) Miscellaneous Industries	1,526.9	542.3	446.9	467.7
4. Construction	4,430.3	3,662.6	5,164.7	470.1
5. Electricity, Gas, Water & Sanitary Services	5,072.6	7,850.8	11,022.0	17,599.1
6. Commerce:	7,589.0	16,093.5	13,464.8	14,570.3
(i) Wholesale and Retail Trade	1,325.0	415.0	449.5	542.5
(ii) Exports/Imports	1,803.6	524.3	1,048.0	1,192.6
(iii) Co-operative Banks (Excl. PPCB)	652.6	518.4	802.5	580.8
(iv) Insurance	770.5	10,311.0	6,963.5	1,183.9
(v) Non-Banks Financial Institutions	3,037.3	4,324.9	4,201.3	11,070.5
7. Transport, Storage & Communications	2,933.6	6,488.2	3,519.4	5,552.6
8. Services	1,593.0	3,590.0	3,671.4	2,183.3
9. Other Public Sector Enterprises	10,688.1	16,888.2	20,003.5	14,832.9

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)			
	1999	2000	2001	
	Dec.	Jun.	Dec.	Jun.
III. Private Sector (Business):	462,401.6	504,167.5	509,109.9	534,806.4
1. Agriculture, Forestry, Hunting & Fishing	45,946.6	61,238.5	51,651.6	60,965.8
2. Mining & Quarrying	7,047.7	5772.0	5,393.8	7,449.4
3. Manufacturing:	59,344.9	65,384.1	70,571.0	61,211.1
(i) Food Industries	10,668.3	9,801.4	9,641.1	9,830.1
(ii) Textile-Cotton	16,133.9	11,021.0	9,375.7	7,045.4
(iii) Textile-Woolen	3,198.3	3,478.4	1,110.3	1,207.4
(iv) Textile-Art Silk	317.7	542.2	375.5	650.0
(v) Textile-Others	5,502.2	10,009.7	5,977.9	5,338.6
(vi) Chemicals & Chemical Products	6,712.1	8,323.1	10,679.6	7,998.7
(vii) Cement	1,087.0	1,048.8	1,806.8	1,017.7
(viii) Cement	1,751.3	3,196.2	2,583.9	3,264.8
(viii) Machinery & Transport Equipments.	13,974.1	17,963.3	29,020.4	24,858.5
(ix) Miscellaneous Industries				
4. Construction	6,598.4	6,897.8	8,451.1	9,597.1
5. Electricity, Gas, Water & Sanitary Services	21,943.7	19,168.6	21,543.8	29,366.4
6. Commerce:	95,773.9	102,106.2	105,265.2	104,813.2
(i) Wholesale and Retail Trade	64,976.5	61,846.2	63,805.7	66,384.3
(ii) Exports/Imports	15,896.5	15,925.5	17,320.3	16,025.2
(iii) Non-Scheduled Banks & Other Financial Institutions	7,876.4	17,221.6	15,989.0	13,127.4
(iv) Co-operative Banks (Excl. PPCB)	2,707.6	2,901.3	3,559.3	3,765.4
(v) Insurance	2,720.8	2,380.2	2,626.2	3,531.9
(vi) Real Estate Dealers (Excl. Item 4)	1,596.1	1,831.4	1,964.7	1,979.1
7. Transport, Storage & Communications	13,521.5	13,111.3	12,753.3	19,659.4
8. Services	13,071.0	17,096.7	16,524.4	36,160.6
9. Other Private Business	199,153.9	213,392.2	216,955.8	205,583.4
IV. Trust Funds and Non-Profit Organizations	12,403.7	16,325.1	16,812.0	19,641.3
V. Personal	400,947.0	404,912.8	435,489.2	471,090.8
VI. Other activities not adequately described	17,502.3	18,512.9	21,180.5	20,881.5
Total	1,091,610.8	1,140,304.1	1,189,013.7	1,276,096.4

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

(Million Rupees)

Category of Depositor	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
A. Foreign Constituents:	59,006.1	54,947.0	66,107.8	47,123.8
I. Official	6,327.4	4,689.3	13,743.1	3,324.2
II. Business	28,829.9	25,458.6	14,523.5	6,079.1
III. Personal	23,848.7	24,799.0	37,841.2	37,720.5
B. Domestic Constituents:	1,250,258.7	1,366,273.4	1,434,362.6	1,634,404.4
I. Government:	100,667.7	114,892.6	122,459.9	146,718.5
1. Federal Government	61,031.1	67,256.1	74,531.4	92,359.9
2. Provincial Governments	31,139.2	34,789.9	34,729.4	39,894.6
3. Local Bodies (City Governments)	8,497.40	12,846.50	13,199.1	14,464.1
II. Non-Financial Public Sector Enterprises:	78,734.8	68,306.0	78,207.3	109,269.5
(i) Agriculture, Forestry, Hunting & Fishing	1,624.3	93.3	161.5	78.6
(ii) Mining & Quarrying	14,624.2	11,585.0	15,198.1	23,230.8
(iii) Manufacturing	14,980.4	18,513.7	18,072.8	23,144.8
(iv) Construction	6.4	15.2	1.3	23.2
(v) Utilities	16,547.4	17,090.6	19,637.1	23,926.5
(vi) Commerce	4,358.3	2,458.0	3,127.7	2,355.5
(vii) Transport, Storage & Communication	24,310.1	15,557.2	18,503.5	31,791.7
(viii) Services	2,283.4	2,950.9	3,343.9	4,666.9
(ix) Others	-	42.2	161.5	51.5
III. Non-Bank Financial Institutions:	8,031.4	9,739.5	9,813.9	10,874.5
(i) Co-operative Banks	1,092.1	336.3	290.9	271.4
(ii) Development Financial Institutions	1,386.9	1,400.4	2,803.1	3,019.0
(iii) Other NBFIs	5,552.4	8,002.7	6,719.9	7,584.2
IV. Private Sector Enterprises:	519,576.5	537,357.8	578,563.7	616,743.7
1. Agriculture, Forestry, Hunting & Fishing:	55,175.2	64,182.6	55,514.2	72,467.4
2. Mining & Quarrying :	5,187.9	5,279.8	4,859.3	4,940.6
(i) Coal, Stone, Sand & Gravel	1,012.8	1,505.4	1,748.8	1,124.3
(ii) Metal Mining	87.6	507.6	56.7	61.0
(iii) Non-Metal Mining	340.7	76.5	149.1	118.2
(iv) Crude Petroleum, Petroleum Products & Gas	3,746.7	3,190.2	2,904.5	3,637.1
3. Manufacturing :	65,473.5	67,142.8	85,540.7	90,260.2
(i) Food	5,455.8	6,383.3	7,705.5	8,456.1
(ii) Beverages & Tobacco	2,056.8	2,311.3	2,039.9	2,085.6
(iii) Rice Processing	653.6	900.5	739.0	951.0
(iv) Textiles :	13,429.7	10,709.6	16,983.3	14,681.4
a) Cotton & Woolen	11,063.5	8,670.2	14,273.6	11,968.4
b) Others	2,366.2	2,039.4	2,709.7	2,713.0
(v) Textile Products	4,502.5	4,046.1	5,469.9	5,696.9
(vi) Footwear	478.0	1,019.9	904.0	1,519.4
(vii) Leather, Leather & Fur Products	399.5	790.1	643.4	653.7
(viii) Rubber & Plastic Products	185.7	524.8	527.4	477.7
(ix) Cork & Wood	52.6	64.2	197.8	90.8

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)			
	2001 Dec.	2002 Jun. Dec.		2003 Jun.
(x) Furniture & Fixture	215.2	128.6	865.2	843.0
(xi) Paper, Paperboard & Products	390.8	883.4	693.1	1,493.6
(xii) Non-Metallic Minerals :	1,060.4	2,080.4	2,484.2	2,358.8
a) Cement & Cement Products	693.9	735.8	1,577.4	1,366.4
b) Clay, Marbles, Stone Products and Precious Metals	366.5	1,344.6	906.7	992.4
(xiii) Petroleum Refining	2,797.0	2,007.9	3,018.3	2,645.5
(xiv) Petroleum & Coal Products	1,290.7	2,070.1	2,863.9	1,403.7
(xv) Chemicals, Chemical Materials & Products	3,956.0	4,935.8	6,513.0	4,556.1
(xvi) Fertilizer	3,066.2	5,140.7	5,133.8	2,060.9
(xvii) Printing, Publishing & Allied Industries	450.9	745.0	926.5	919.2
(xviii) Medicinal & Pharmaceutical Products	2,511.3	2,650.9	3,829.5	4,446.3
(xix) Surgical Goods & Dental Appliances	594.7	319.9	428.9	395.5
(xx) Cosmetics & Detergents	616.2	602.7	618.9	1,214.2
(xxi) Photographic Apparatus, Equipments & Optical Goods	33.1	49.6	43.3	38.5
(xxii) Basic Metal Industries	1,483.1	2,518.4	962.7	4,297.3
(xxiii) Electrical Equipments, Apparatus & Equipment optional Goods	461.5	648.6	1,142.9	424.2
(xxiv) Electrical Goods (household/industrial)	114.4	469.4	894.1	766.9
(xxv) Scientific Equipments (excluding surgical instruments)	13.9	209.5	44.2	120.9
(xxvi) Sports Goods	1,074.8	101.6	189.2	306.0
(xxvii) Machinery	2,420.9	3,231.7	3,104.1	3,276.9
(xxviii) Automobiles, Transport Machinery & Equipments	1,840.2	5,677.9	8,777.6	14,061.9
(xxix) Miscellaneous Industries	13,868.1	5,921.1	7,796.8	10,018.1
4. Ship Breaking & Waste etc.	200.5	260.1	329.1	647.2
5. Construction	7,890.3	8,257.6	8,695.0	12,773.2
6. Power (electricity), Gas, Water & Sanitary	35,917.0	26,550.6	26,340.3	29,743.6
7. Commerce:	110,361.5	113,112.8	133,456.8	108,336.7
(i) Wholesale & Retail Trade	85,678.3	80,332.0	111,227.0	82,283.5
(ii) Exports / Imports	16,130.8	26,054.7	12,918.2	16,112.7
(iii) Insurance	3,717.2	2,174.5	2,748.2	3,516.8
(iv) Co-operative Societies	3,596.8	2,964.4	3,665.0	3,440.7
(v) Real Estate	1,238.4	1,587.5	2,898.5	2,983.0
8. Transport, Storage & Communication:	10,955.6	11,600.2	15,330.9	16,002.6
9. Services	20,339.2	20,616.6	23,785.6	26,218.6
10. Other Private Business	208,075.7	220,354.6	224,711.9	255,353.5
V. Trust Funds & Non-Profit Organizations	16,605.2	28,604.6	26,834.1	20,939.2
VI. Personal	505,509.7	571,599.7	579,686.9	678,139.7
VII. Others	21,133.5	35,773.3	38,796.7	51,719.3
Total	1,309,264.8	1,421,220.3	1,500,470.4	1,681,528.2

Note: New format adopted from Dec. 2001

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

(Million Rupees)

Category of Depositor	2003		2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Foreign Constituents:	67,290.3	64,167.6	67,265.2	53,073.4		
I. Official	7,078.2	10,681.2	11,396.3	12,518.0		
II. Business	7,118.6	5,787.2	10,975.0	6,240.1		
III. Personal	53,093.5	47,699.2	44,893.9	34,315.3		
B. Domestic Constituents:	1,774,852.4	1,938,140.2	2,134,546.4	2,375,220.5		
I. Government:	158,041.6	190,739.6	185,815.7	211,225.8		
A. Federal Government	101,051.0	122,650.7	114,479.6	121,245.2		
B. Provincial Governments	50,330.4	53,576.1	57,306.8	79,526.3		
C. Local Bodies (City Governments)	6,660.2	14,512.9	14,029.4	10,454.3		
II. Non-Financial Public Sector Enterprises:	106,907.9	170,298.0	199,483.0	191,682.5		
A. Agriculture, Forestry, Hunting & Fishing	66.4	172.9	139.7	148.2		
B. Mining & Quarrying	23,921.6	23,797.9	36,971.3	28,798.5		
C. Manufacturing	17,857.2	30,464.9	42,461.9	51,830.6		
D. Construction	7.9	8.7	5.0	33.4		
E. Utilities	23,919.2	38,904.2	50,667.5	46,910.9		
F. Commerce	3,045.7	6,162.2	2,670.6	9,807.8		
G. Transport, Storage & Communication	32,561.2	63,921.6	55,297.0	42,962.4		
H. Services	5,365.7	6,809.1	11,269.9	11,189.6		
I. Others	163.1	56.6	0.0	1.1		
III. Non-Bank Financial Institutions:	24,855.5	27,353.1	27,510.7	23,404.5		
A. Co-operative Banks	235.9	216.6	157.6	204.5		
B. Development Financial Institutions	8,838.9	7,549.3	5,835.9	9,037.3		
C. Insurance Companies	7,097.6	6,553.3	11,326.2	7,495.5		
D. Micro Finance	472.4	1,313.1	1,264.1	661.7		
E. Other NBFIs	8,210.7	11,720.9	8,926.9	6,005.5		
IV. Private Sector Enterprises:	626,572.8	686,197.9	715,052.3	781,436.1		
A. Agriculture, Hunting and Forestry	92,523.3	99,027.7	101,067.6	114,645.7		
(1) Growing of crops	88,396.6	93,797.8	93,628.6	108,990.8		
(2) Farming of animals	1,401.2	2,306.5	1,741.8	2,662.3		
(3) Agricultural and animal husbandry	852.6	1,259.8	1,299.5	1,051.6		
(4) Agricultural machinery and equipments	913.2	701.7	669.9	1,252.4		
(5) Hunting, trapping, forestry & logging	959.7	961.8	3,727.7	688.6		
B. Fishing and fish farming etc.	1,268.4	1,472.5	2,109.7	201.0		
C. Mining and Quarrying	18,950.3	17,614.4	12,800.6	20,655.0		
(1) Mining of coal	7,463.8	3,009.3	961.6	1,108.5		
(2) Crude petroleum & natural gas	7,357.2	12,473.3	10,659.7	18,207.0		
(3) Iron & non-ferrous metal ores	1,157.3	641.8	624.4	535.5		
(4) Quarrying of stone, sand and clay	595.1	89.2	94.9	67.1		
(5) Chemical, fertilizer, Salt etc.	2,376.8	1,400.7	460.1	737.0		
D. Manufacturing	150,710.9	155,559.3	167,204.2	168,361.3		
1) Food products and beverages	16,862.7	26,374.9	28,415.7	24,403.1		
2) Tobacco products	1,182.1	1,810.7	1,418.9	1,731.6		
3) Textiles	32,018.4	33,651.0	31,729.3	33,911.9		
i) Spinning, weaving, finishing of textiles	27,180.6	27,746.1	26,124.1	24,103.5		
a) Spinning of fibers	17,830.5	18,637.5	18,017.2	16,683.0		
b) Weaving of textiles	7,451.9	7,149.1	4,260.1	5,260.0		
c) Finishing of textiles	1,898.2	1,959.5	3,846.8	2,160.5		
ii) Made-up textile articles	1,681.4	2,551.6	2,150.4	2,697.7		
iii) Knit wear	316.0	451.3	884.9	942.6		
iv) Carpets and rugs	1,462.7	1,322.0	1,048.6	951.7		
v) Other textiles n.e.s.	1,377.8	1,580.0	1,521.3	5,216.4		
4) Wearing apparel, readymade garments etc.	3,383.1	3,447.2	4,346.1	4,341.9		

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

(Million Rupees)

Category of Depositor	2003		2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage	2,706.8	2,911.6	3,764.4		4,521.9	
i.) Tanning & dressing of leather, luggage, handbags etc.	1,660.2	1,343.1	1,443.2		1,320.0	
ii.) Footwear	1,046.6	1,568.5	2,321.3		3,201.9	
a) Leather wear	641.2	1,138.4	1,900.8		2,196.3	
b) Rubber and Plastic wear	405.4	430.0	420.5		1,005.6	
6) Wood and products of wood cork	158.2	404.4	315.2		774.2	
7) Paper, paperboard and products	1,221.0	946.9	1,420.8		2,783.2	
8) Printing, publishing and allied industries	1,777.4	2,677.5	3,872.4		2,916.4	
9) Coke and refined petroleum products	7,377.6	5,051.3	8,115.6		5,005.8	
10) Chemicals and chemical products	19,143.4	21,186.4	28,718.0		30,308.6	
11) Rubber and plastics products	1,318.7	1,804.1	1,301.9		1,006.3	
12) Other non-metallic mineral products	2,588.0	5,271.8	4,758.0		5,321.8	
13) Basic metals	2,268.3	3,808.3	5,870.3		4,828.5	
14) Fabricated metal products	1,467.9	1,044.4	741.9		1,340.2	
15) Machinery and equipment	3,095.9	4,576.3	3,302.9		4,085.8	
16) Office, accounting and computing machinery	2.1	190.5	7.2		65.2	
17) Electrical machinery and apparatus	9,434.4	7,897.3	7,064.8		9,964.8	
18) Radio, television and communication equipment	439.8	547.6	409.3		455.1	
19) Medical, precision and optical instruments, watches	1,262.3	1,993.1	1,090.8		1,279.4	
20) Motor vehicles, trailers and semi-trailers	12,227.0	15,506.6	18,507.8		15,937.0	
21) Other transport equipments	4,234.3	4,519.8	4,281.9		3,977.0	
22) Furniture and fixture	475.4	469.4	782.5		886.0	
23) Jewellery and related articles	196.6	191.8	185.8		338.0	
24) Sports goods	935.6	1,088.5	1,302.9		1,022.2	
25) Handicrafts	183.6	261.0	76.1		127.0	
26) Other manufacturing n.e.s.	24,750.1	7,927.1	5,403.7		7,028.7	
E. Ship breaking and waste / scrape (junk) etc.	1,004.3	1,105.8	1,259.0		2,303.3	
F. Electricity, gas and water supply	23,338.7	31,852.1	24,558.2		25,086.4	
G. Construction	16,306.1	26,403.5	30,346.2		34,646.5	
1) Building	12,178.5	17,820.1	21,388.9		24,524.0	
2) Infrastructure	4,127.6	8,583.4	8,957.3		10,122.4	
H. Commerce and Trade	140,166.2	136,855.2	153,943.3		152,696.7	
1) Sale, maintenance and repair of motor vehicles/cycles	4,779.8	4,673.9	3,353.1		3,852.9	
2) Wholesale and commission trade	91,943.5	92,761.3	104,796.7		98,963.9	
i) Exports	19,681.9	13,109.0	18,036.9		15,029.0	
ii) Imports	5,234.3	8,658.2	7,922.1		9,198.6	
iii) Domestic whole sales	67,027.3	70,994.1	78,837.8		74,736.3	
3) Retail trade	43,442.9	39,420.1	45,793.5		49,879.9	
I. Hotels, restaurants and clubs etc	5,056.2	6,484.8	5,287.4		5,167.3	
J. Transport, storage and communications	17,209.7	29,836.1	22,236.9		34,812.8	
K. Real estate, renting and business activities	33,941.0	54,700.3	58,458.2		65,363.9	
1) Real estate activities	4,077.7	7,504.4	9,279.1		12,442.0	
2) Renting of machinery and equipment	1,011.3	318.8	155.5		453.3	
3) Computer and related activities	1,170.3	1,968.1	1,064.6		1,149.3	
4) Research and development	799.2	3,929.6	1,189.8		1,639.4	
5) Other business activities	26,882.6	40,979.5	46,769.2		49,679.9	
L. Education	10,664.6	12,669.0	10,541.7		12,484.3	
M. Health and social work	3,865.5	6,665.0	7,418.8		9,739.8	
N. Other community, social and personal service activities	11,213.3	19,653.8	27,163.6		28,409.0	
O. Other private business n.e.c	100,354.4	86,298.6	90,656.9		106,863.0	
V. Trust Funds and Non Profit Organizations	35,371.7	46,799.9	54,003.4		60,482.3	
Vi. Personal	768,781.5	778,905.3	928,075.3		1,066,813.8	
Vii. Others	54,321.5	37,846.4	24,605.9		40,175.5	
Total	1,842,142.7	2,002,307.8	2,201,811.6		2,428,294.0	

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)				
	2005		2006		2007
	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	71,875.2	77,628.8	78,030.0	73,216.7	85,854.2
I. Official	14,987.1	11,157.3	7,452.8	9,657.6	7,618.9
II. Business	16,356.2	15,277.5	13,807.4	11,355.9	19,207.5
III. Personal	40,531.9	51,194.0	56,769.8	52,203.3	59,027.9
B. Domestic Constituents:	2,541,589.6	2,739,721.8	2,848,614.6	3,299,334.7	3,448,641.5
I. Government:	230,637.9	270,395.7	278,627.7	337,335.6	382,218.3
A. Federal Government	148,523.0	167,403.7	168,364.4	208,845.9	251,523.7
B. Provincial Governments	67,227.3	86,237.8	93,941.8	108,537.5	110,172.3
C. Local Bodies (City Governments)	14,887.6	16,754.2	16,321.5	19,952.2	20,522.4
II. Non-Financial Public Sector Enterprises:	244,782.8	252,187.0	203,218.2	263,807.7	294,232.6
A. Agriculture, Forestry, Hunting & Fishing	9,101.2	2,803.0	1,257.8	911.6	833.6
B. Mining & Quarrying	32,787.7	36,212.1	18,019.9	18,373.9	24,985.9
C. Manufacturing	48,927.6	70,771.7	55,632.5	76,952.3	69,389.2
D. Construction	119.9	38.7	65.1	988.1	513.6
E. Utilities	83,655.9	44,436.3	41,337.2	63,452.5	75,691.5
F. Commerce	3,465.1	4,683.4	3,059.1	5,890.8	6,214.5
G. Transport, Storage & Communication	54,787.1	80,003.9	70,185.8	79,120.3	101,017.6
H. Services	11,623.6	13,237.4	13,660.5	18,118.1	15,586.6
I. Others	314.8	0.5	0.4	0.2	0.2
III. Non-Bank Financial Institutions:	39,889.3	45,595.3	50,459.8	62,114.8	98,903.1
A. Co-operative Banks	248.0	236.3	199.6	1,108.6	368.0
B. Development Financial Institutions	10,652.2	11,555.4	15,289.6	20,246.4	13,259.6
C. Insurance Companies	16,487.7	23,479.6	20,535.8	20,731.8	22,581.3
D. Micro Finance	1,750.3	1,112.4	717.6	1,447.5	681.7
E. Other NBFIs	10,751.2	9,211.6	13,717.2	18,580.4	62,012.5
IV. Private Sector Enterprises:	818,056.9	850,499.7	886,561.8	1,041,684.7	936,441.1
A. Agriculture, Hunting and Forestry	105,474.9	115,249.7	114,427.0	113,371.3	106,074.3
(1) Growing of crops	93,998.7	108,832.3	108,585.4	104,166.0	95,194.1
(2) Farming of animals	2,838.5	3,499.7	2,225.9	2,950.8	4,460.4
(3) Agricultural and animal husbandry	3,823.0	1,505.0	1,624.9	1,671.5	1,759.6
(4) Agricultural machinery and equipments	1,314.8	950.6	1,550.2	3,621.2	3,500.1
(5) Hunting, trapping, forestry & logging	3,499.8	462.1	440.7	961.7	1,160.2
B. Fishing and fish farming etc.	457.5	455.3	440.9	756.6	425.3
C. Mining and Quarrying	23,143.8	18,948.0	20,412.5	33,877.7	23,455.4
(1) Mining of coal	5,424.4	4,210.5	3,042.9	2,932.6	1,992.4
(2) Crude petroleum & natural gas	15,068.5	12,250.1	13,572.2	26,721.3	19,417.0
(3) Iron & non-ferrous metal ores	962.8	700.4	2,084.2	866.6	688.2
(4) Quarrying of stone, sand and clay	228.6	144.4	138.5	1,819.0	223.3
(5) Chemical, fertilizer, Salt etc.	1,459.5	1,642.6	1,574.7	1,538.1	1,134.5
D. Manufacturing	171,553.1	188,699.7	189,965.2	219,447.5	201,139.3
1) Food products and beverages	23,295.5	26,800.9	28,109.4	28,531.9	25,051.4
2) Tobacco products	989.6	3,287.8	2,268.7	1,994.9	810.5
3) Textiles	33,908.0	33,877.2	34,862.6	31,863.6	34,141.6
i) Spinning, weaving, finishing of textiles	26,250.4	27,566.5	28,019.1	25,625.2	25,046.0
a) Spinning of fibers	18,813.8	18,931.7	21,232.1	16,930.0	16,668.5
b) Weaving of textiles	4,407.1	5,537.8	4,320.2	4,674.8	4,595.9
c) Finishing of textiles	3,029.5	3,096.9	2,466.9	4,020.5	3,781.6
ii) Made-up textile articles	2,163.1	2,691.4	2,395.5	2,749.6	5,141.2
iii) Knit wear	1,252.6	1,251.2	1,178.7	1,098.3	1,158.3
iv) Carpets and rugs	842.8	617.4	784.5	768.1	635.4
v) Other textiles n.e.s.	3,399.1	1,750.7	2,484.8	1,622.4	2,160.8
4) Wearing apparel, readymade garments etc.	4,757.2	5,434.9	4,536.0	6,051.1	6,170.7

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)				
	2005		2006		2007
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage & footwear	3,819.5	5,010.5	5,082.6	5,448.4	5,181.1
i.) Tanning & dressing of leather, luggage, handbags etc.	1,719.6	1,467.1	2,530.1	1,674.6	1,818.5
ii.) Footwear	2,099.9	3,543.4	2,552.5	3,773.8	3,362.6
a) Leather wear	1,788.5	2,625.2	1,963.6	2,761.8	3,051.6
b) Rubber and Plastic wear	311.4	918.1	588.9	1,012.0	311.0
6) Wood and products of wood cork	1,578.9	1,314.9	964.6	944.7	2,078.8
7) Paper, paperboard and products	2,983.2	1,776.4	1,526.2	2,642.8	1,818.8
8) Printing, publishing and allied industries	2,080.8	2,139.8	2,949.4	3,258.5	3,011.3
9) Coke and refined petroleum products	6,621.1	9,471.5	4,697.1	19,782.7	21,451.8
10) Chemicals and chemical products	35,033.1	29,397.5	33,215.7	35,610.4	30,006.4
11) Rubber and plastics products	1,209.5	1,315.6	1,820.4	1,158.6	1,033.3
12) Other non-metallic mineral products	6,251.1	7,863.8	4,759.3	9,297.7	8,964.0
13) Basic metals	4,333.6	8,054.1	13,720.8	12,810.4	10,118.5
14) Fabricated metal products	822.0	1,937.5	2,545.0	1,950.2	1,303.8
15) Machinery and equipment	3,876.1	4,076.9	3,722.0	5,069.8	6,794.5
16) Office, accounting and computing machinery	138.1	53.2	29.0	107.9	195.0
17) Electrical machinery and apparatus	7,607.4	8,163.9	11,487.4	11,128.7	9,641.6
18) Radio, television and communication equipment apparatus	682.9	1,072.5	1,275.7	1,637.3	670.2
19) Medical, precision and optical instruments, watches clocks	1,351.3	1,437.2	2,052.9	1,825.7	1,874.1
20) Motor vehicles, trailers and semi-trailers	17,455.2	21,575.1	16,453.1	19,179.8	11,868.9
21) Other transport equipments	1,966.3	4,686.3	4,286.0	4,517.0	3,246.9
22) Furniture and fixture	890.0	1,043.0	712.2	1,776.5	1,157.2
23) Jewellery and related articles	587.9	363.6	364.5	564.8	505.5
24) Sports goods	787.4	994.1	789.4	978.2	1,041.9
25) Handicrafts	223.2	184.4	123.1	548.1	581.9
26) Other manufacturing n.e.s.	8,304.3	7,367.0	7,612.1	10,767.8	12,419.6
E. Ship breaking and waste / scrape (junk) etc.	2,926.4	1,891.7	983.3	3,023.7	1,434.8
F. Electricity, gas and water supply	16,511.6	29,352.7	16,756.6	25,809.0	25,142.8
G. Construction	32,910.6	43,601.4	42,600.0	51,336.5	46,402.9
1) Building	23,138.7	30,549.1	27,700.2	33,612.1	30,955.7
2) Infrastructure	9,771.9	13,052.3	14,899.8	17,724.3	15,447.3
H. Commerce and Trade	173,114.3	168,208.9	175,891.0	191,199.2	161,207.9
1) Sale, maintenance and repair of motor vehicles motorcycles	6,781.2	6,205.1	4,664.7	6,926.9	6,449.4
2) Wholesale and commission trade	110,799.8	111,593.6	120,431.6	128,216.9	99,495.1
i) Exports	16,339.3	14,660.6	16,071.2	12,106.3	13,988.2
ii) Imports	8,409.2	10,060.0	11,044.8	10,927.7	10,100.0
iii) Domestic whole sales	86,051.3	86,873.0	93,315.6	105,182.9	75,406.9
3) Retail trade	55,533.3	50,410.2	50,794.7	56,055.5	55,263.4
I. Hotels, restaurants and clubs etc	7,824.9	9,196.3	6,286.5	9,980.9	8,413.3
J. Transport, storage and communications	42,549.9	39,858.6	60,079.7	97,039.1	82,618.7
K. Real estate, renting and business activities	71,170.6	70,356.2	83,171.7	102,388.7	97,473.2
1) Real estate activities	10,315.3	18,323.4	12,856.2	17,166.1	14,712.8
2) Renting of machinery and equipment	209.6	1,761.5	2,341.2	611.3	344.0
3) Computer and related activities	1,548.0	1,915.7	2,995.6	4,103.7	4,042.1
4) Research and development	1,324.8	1,403.9	1,294.4	1,787.0	2,546.7
5) Other business activities	57,773.0	46,951.7	63,684.3	78,720.6	75,827.6
L. Education	12,515.2	16,280.8	16,206.0	23,390.2	23,995.6
M. Health and social work	7,356.2	9,294.8	8,825.5	11,040.6	10,243.7
N. Other community, social and personal service activities	26,153.9	24,682.9	24,604.4	31,111.9	28,693.9
O. Other private business n.e.c	124,394.0	114,422.7	125,911.7	127,911.8	119,719.9
V. Trust Funds and Non Profit Organizations	63,924.2	64,071.0	68,822.3	74,756.6	81,891.2
Vi. Personal	1,106,858.5	1,196,144.2	1,299,508.3	1,426,998.0	1,567,054.8
Vii. Others	37,439.9	60,828.9	61,416.5	92,637.4	87,900.5
Total	2,613,464.8	2,817,350.6	2,926,644.7	3,372,551.5	3,534,495.8

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

(Million Rupees)

Category of Depositor	2008		2009		2010
	Jun.	Dec.	Jun.	Dec.	Jun.
A. Foreign Constituents:	94,274.2	37,564.2	43,637.7	43,033.7	49,871.9
I. Official	10,184.9	2,787.9	2,222.6	5,874.4	6,872.2
II. Business	17,432.0	10,782.6	14,062.7	15,756.9	17,246.8
III. Personal	66,657.2	23,993.7	27,352.4	21,402.5	25,752.9
B. Domestic Constituents:	3,717,886.7	3,753,925.2	4,093,966.0	4,309,628.1	4,643,245.2
I. Government:	393,163.8	413,590.7	454,489.2	507,269.4	551,724.3
A. Federal Government	225,216.7	228,651.9	233,226.4	279,557.6	308,576.5
B. Provincial Governments	148,412.7	158,640.1	187,486.0	198,481.4	208,547.2
C. Local Bodies (City Governments)	19,534.4	26,298.6	33,776.8	29,230.4	34,600.6
II. Non-Financial Public Sector Enterprises:	290,103.5	254,754.8	279,336.4	309,846.1	318,649.9
A. Agriculture, Forestry, Hunting & Fishing	1,145.5	524.0	19.80	82.9	79.6
B. Mining & Quarrying	20,555.2	19,333.4	28,567.60	36,600.9	33,844.9
C. Manufacturing	70,322.5	55,177.7	54,358.90	59,996.4	60,224.7
D. Construction	230.7	129.1	182.30	39.6	105.3
E. Utilities	61,774.7	55,451.9	60,032.40	59,268.8	68,878.0
F. Commerce	27,339.5	8,751.2	15,415.00	19,304.4	19,093.4
G. Transport, Storage & Communication	85,765.8	87,004.7	92,991.60	102,838.7	100,213.5
H. Services	22,645.2	22,895.8	22,448.80	24,062.7	24,524.5
I. Others	324.5	5,487.0	5,319.90	7,651.8	11,685.9
III. Non-Bank Financial Institutions:	111,520.8	89,666.3	92,689.4	94,285.0	98,152.7
A. Co-operative Banks	350.9	379.6	560.8	1,373.6	1,491.6
B. Development Financial Institutions	8,384.9	7,951.0	5,178.8	6,955.3	3,395.9
C. Insurance Companies	21,662.3	27,265.6	18,862.0	23,435.5	21,887.1
D. Micro Finance	368.7	1,362.4	681.5	772.7	957.2
E. Other NBFIs	80,754.0	52,707.8	67,406.4	61,747.9	70,420.9
IV. Private Sector Enterprises:	1,057,142.9	1,098,433.3	1,167,055.2	1,225,606.3	1,321,616.7
A. Agriculture, Hunting and Forestry	121,034.8	113,157.1	131,945.7	125,476.1	133,822.2
(1) Growing of crops	108,678.2	102,896.3	121,217.9	115,696.6	124,158.2
(2) Farming of animals	4,679.8	4,215.4	4,636.2	5,835.7	5,627.3
(3) Agricultural and animal husbandry	1,917.5	1,920.8	1,646.0	1,863.8	2,461.4
(4) Agricultural machinery and equipments	4,935.6	3,510.2	4,020.3	1,712.2	1,007.9
(5) Hunting, trapping, forestry & logging	823.7	614.5	424.6	367.8	567.4
B. Fishing and fish farming etc.	555.0	554.7	500.2	980.1	645.9
C. Mining and Quarrying	33,500.0	34,012.4	28,076.9	31,607.8	32,189.0
(1) Mining of coal	5,248.5	5,317.4	6,288.8	6,835.5	5,182.2
(2) Crude petroleum & natural gas	25,255.5	25,191.0	19,525.0	23,201.0	23,865.7
(3) Iron & non-ferrous metal ores	789.8	452.4	803.8	566.4	1,258.1
(4) Quarrying of stone, sand and clay	679.2	1,789.7	394.5	148.0	166.8
(5) Chemical, fertilizer, Salt etc.	1,527.1	1,261.9	1,064.7	856.9	1,716.2
D. Manufacturing	224,208.5	218,629.0	252,000.8	267,363.7	263,996.0
1) Food products and beverages	30,669.5	30,332.4	27,974.5	34,058.1	35,275.8
2) Tobacco products	2,753.9	1,602.6	2,488.4	2,023.2	1,310.2
3) Textiles	41,380.9	38,605.6	44,843.8	48,657.9	46,509.3
i) Spinning, weaving, finishing of textiles	31,793.7	30,679.4	33,811.8	38,584.6	37,936.0
a) Spinning of fibers	17,419.8	19,079.4	20,023.6	23,454.6	22,188.9
b) Weaving of textiles	6,448.7	5,599.5	6,418.8	7,934.6	9,326.8
c) Finishing of textiles	7,925.1	6,000.5	7,369.4	7,195.3	6,420.2
ii) Made-up textile articles	3,929.2	4,175.2	4,779.8	4,103.7	3,457.5
iii) Knit wear	2,219.5	1,768.6	1,917.4	2,632.1	1,719.1
iv) Carpets and rugs	841.6	613.1	1,359.0	840.3	934.3
v) Other textiles n.e.s.	2,597.0	1,369.4	2,975.7	2,497.3	2,462.4
4) Wearing apparel, readymade garments etc.	5,132.5	5,952.2	5,001.0	7,281.8	7,293.8

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)				
	2008		2009		2010
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	5,258.3	5,874.1	5,785.4	7,072.8	5,434.0
i.) Tanning & dressing of leather, luggage, handbags etc.	1,491.8	1,167.5	1,260.7	1,439.7	1,398.1
ii.) Footwear	3,766.5	4,706.6	4,524.7	5,633.1	4,035.9
a) Leather wear	3,057.5	3,169.6	3,065.2	4,158.3	3,516.5
b) Rubber and Plastic wear	709.0	1,537.1	1,459.5	1,474.8	519.4
6) Wood and products of wood cork	1,142.0	1,155.9	2,054.3	2,109.5	1,401.6
7) Paper, paperboard and products	1,461.1	1,548.3	1,470.4	2,018.7	2,297.1
8) Printing, publishing and allied industries	4,631.3	3,037.7	3,323.1	4,624.7	5,376.2
9) Coke and refined petroleum products	27,720.8	28,294.7	28,668.9	21,906.1	28,278.5
10) Chemicals and chemical products	32,012.2	38,415.2	50,690.9	60,176.0	49,215.4
11) Rubber and plastics products	1,228.2	1,523.5	1,612.4	1,900.6	2,709.3
12) Other non-metallic mineral products	9,880.7	8,169.4	8,897.5	8,452.1	6,200.3
13) Basic metals	10,562.5	10,308.0	9,926.0	10,279.4	12,334.6
14) Fabricated metal products	1,675.9	1,572.6	2,461.9	2,242.9	3,236.3
15) Machinery and equipment	8,106.4	7,841.0	9,418.0	8,474.6	9,095.9
16) Office, accounting and computing machinery	367.3	481.3	419.8	446.0	729.6
17) Electrical machinery and apparatus	5,586.7	7,476.8	7,434.8	8,449.5	6,807.5
18) Radio, television and communication equipment apparatus	1,812.7	2,193.7	2,412.2	3,653.0	1,479.3
19) Medical, precision and optical instruments, watches clocks	1,948.3	3,435.2	5,559.4	3,544.1	2,845.3
20) Motor vehicles, trailers and semi-trailers	16,543.4	8,905.5	15,521.0	16,010.5	21,140.9
21) Other transport equipments	2,423.9	1,012.2	2,718.7	2,627.6	3,213.7
22) Furniture and fixture	2,028.4	1,645.4	2,141.6	1,599.5	1,463.1
23) Jewellery and related articles	543.4	498.2	717.0	1,230.7	1,014.1
24) Sports goods	938.3	791.0	927.5	1,014.9	1,967.5
25) Handicrafts	357.2	253.3	257.2	170.1	138.7
26) Other manufacturing n.e.s.	8,042.8	7,703.2	9,275.0	7,339.5	7,228.2
E. Ship breaking and waste / scrape (junk) etc.	1,875.8	2,155.3	2,455.2	2,448.7	2,240.9
F. Electricity, gas and water supply	26,483.1	38,759.9	30,963.7	41,911.4	41,780.6
G. Construction	50,453.9	48,637.2	55,384.0	60,884.2	65,883.1
1) Building	34,695.1	33,919.7	40,152.2	41,001.6	50,773.1
2) Infrastructure	15,758.8	14,717.5	15,231.8	19,882.6	15,110.0
H. Commerce and Trade	173,016.8	194,620.4	179,137.8	179,864.2	198,778.5
1) Sale, maintenance and repair of motor vehicles motorcycles	7,352.8	11,180.8	10,600.6	9,955.7	9,819.4
2) Wholesale and commission trade	109,709.5	117,282.2	104,410.2	110,964.8	120,114.1
i) Exports	13,707.9	20,307.5	20,988.4	19,275.7	19,401.0
ii) Imports	10,734.7	15,229.5	12,338.0	12,921.3	13,153.3
iii) Domestic whole sales	85,266.9	81,745.2	71,083.8	78,767.9	87,559.8
3) Retail trade	55,954.5	66,157.4	64,127.0	58,943.7	68,845.0
I. Hotels, restaurants and clubs etc	9,504.9	8,138.9	8,709.3	7,882.4	5,660.6
J. Transport, storage and communications	98,597.8	86,563.9	112,650.7	118,538.3	116,513.4
K. Real estate, renting and business activities	109,937.3	128,330.3	126,594.5	130,941.7	148,654.0
1) Real estate activities	19,417.9	18,747.4	20,126.8	23,516.0	27,100.4
2) Renting of machinery and equipment	563.2	2,140.6	1,508.2	3,007.2	1,807.7
3) Computer and related activities	3,272.0	4,967.0	5,167.2	6,805.0	6,702.3
4) Research and development	3,370.8	3,320.8	3,138.4	2,860.2	3,558.3
5) Other business activities	83,313.4	99,154.4	96,653.9	94,753.3	109,485.4
L. Education	25,595.1	26,893.3	26,763.4	32,361.4	35,949.0
M. Health and social work	11,771.9	14,519.1	12,698.6	14,451.7	15,604.3
N. Other community, social and personal service activities	38,820.2	43,053.3	45,283.2	41,617.3	46,175.1
O. Other private business n.e.c	131,787.8	140,408.6	153,891.2	169,277.2	213,724.1
V. Trust Funds and Non Profit Organizations	88,704.5	103,335.2	123,415.6	118,234.0	115,731.4
Vi. Personal	1,713,676.5	1,729,118.2	1,907,566.0	2,010,811.8	2,189,300.9
Vii. Others	63,574.6	65,026.7	69,414.2	43,575.4	48,069.2
Total	3,812,160.9	3,791,489.4	4,137,603.7	4,352,661.8	4,693,117.1

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)				
	2010		2011		2012
	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	52,848.4	59,606.7	73,878.6	89,414.7	82,376.0
I. Official	9,264.0	9,966.8	9,739.0	9,812.9	8,728.2
II. Business	16,540.4	20,721.3	34,567.1	48,270.1	41,744.4
III. Personal	27,044.0	28,918.5	29,572.5	31,331.6	31,903.4
B. Domestic Constituents:	4,931,067.1	5,429,708.4	5,614,377.4	6,129,958.3	6,550,209.3
I. Government:	569,925.0	642,813.5	604,920.8	664,880.8	679,537.7
A. Federal Government	321,156.2	383,638.5	348,240.2	410,078.7	404,445.0
B. Provincial Governments	214,766.3	221,787.9	227,132.2	228,021.0	254,139.0
C. Local Bodies (City Governments)	34,002.5	37,387.1	29,548.4	26,781.2	20,953.8
II. Non-Financial Public Sector Enterprises:	342,935.8	382,098.2	400,839.5	422,758.9	401,227.9
A. Agriculture, Forestry, Hunting & Fishing	81.3	68.4	70.1	320.6	298.0
B. Mining & Quarrying	32,005.4	74,410.0	72,431.3	87,572.2	74,258.8
C. Manufacturing	73,936.2	70,079.3	91,846.9	96,515.5	101,161.9
D. Construction	64.4	272.7	43.9	196.7	145.3
E. Utilities	68,942.6	65,891.9	55,170.7	74,926.8	66,300.5
F. Commerce	18,384.2	22,139.3	27,438.6	18,611.7	18,902.0
G. Transport, Storage & Communication	114,560.1	110,352.6	113,489.0	109,859.3	100,692.3
H. Services	26,999.2	30,733.7	29,916.1	26,397.4	26,732.0
I. Others	7,962.4	8,150.3	10,433.0	8,358.8	12,737.2
III. Non-Bank Financial Institutions:	106,348.9	97,479.8	133,178.0	119,782.8	150,959.9
A. Co-operative Banks	1,969.9	2,191.1	4,128.2	2,194.9	1,120.0
B. Development Financial Institutions	2,584.5	305.1	1,650.3	485.2	1,077.2
C. Insurance Companies	30,942.3	26,129.7	40,420.4	32,197.8	43,068.6
D. Micro Finance	1,242.0	1,740.6	2,141.9	1,880.7	2,867.9
E. Other NBFIs	69,610.1	67,113.3	84,837.2	83,024.2	102,826.2
IV. Private Sector Enterprises:	1,365,070.8	1,500,601.2	1,491,484.0	1,653,240.8	1,806,632.4
A. Agriculture, Hunting and Forestry	146,349.8	162,544.3	158,797.6	171,183.4	182,182.6
(1) Growing of crops	134,469.4	149,591.2	145,165.3	155,491.8	164,775.0
(2) Farming of animals	6,312.7	6,911.8	7,212.9	8,249.3	8,420.9
(3) Agricultural and animal husbandry	3,107.2	3,924.4	4,639.5	5,293.4	6,015.0
(4) Agricultural machinery and equipments	1,627.8	1,443.1	1,145.6	1,399.4	2,162.8
(5) Hunting, trapping, forestry & logging	832.7	673.9	634.2	749.4	809.0
B. Fishing and fish farming etc.	753.6	873.0	910.0	1,332.5	1,703.1
C. Mining and Quarrying	44,438.2	40,964.2	50,174.0	41,617.0	44,030.1
(1) Mining of coal	6,847.8	9,242.8	7,248.7	7,988.7	8,791.9
(2) Crude petroleum & natural gas	33,013.2	28,349.1	37,090.6	27,410.6	26,839.4
(3) Iron & non-ferrous metal ores	1,140.5	527.0	354.3	1,558.1	1,587.8
(4) Quarrying of stone, sand and clay	211.1	491.2	441.3	261.8	224.8
(5) Chemical, fertilizer, Salt etc.	3,225.7	2,354.0	5,039.1	4,397.8	6,586.2
D. Manufacturing	276,199.5	310,925.8	325,761.2	359,619.1	407,510.1
1) Food products and beverages	40,597.5	57,516.8	65,290.4	59,027.0	71,103.2
2) Tobacco products	885.9	555.0	1,446.1	1,613.4	1,790.9
3) Textiles	51,905.1	61,697.0	60,799.2	70,050.7	70,701.9
i) Spinning, weaving, finishing of textiles	41,662.2	47,333.9	46,854.1	53,702.8	55,334.3
a) Spinning of fibers	26,611.4	29,182.2	27,849.8	31,804.6	34,737.5
b) Weaving of textiles	9,921.2	12,426.1	11,382.1	13,132.9	11,915.2
c) Finishing of textiles	5,129.5	5,725.6	7,622.3	8,765.3	8,681.6
ii) Made-up textile articles	4,286.3	5,914.7	6,078.0	7,717.7	6,853.9
iii) Knit wear	1,787.1	2,498.1	3,261.5	3,093.2	3,371.7
iv) Carpets and rugs	876.9	1,128.6	1,057.4	1,312.8	1,531.6
v) Other textiles n.e.s.	3,292.6	4,821.7	3,548.2	4,224.2	3,610.4
4) Wearing apparel, readymade garments etc.	8,638.4	10,726.3	8,920.4	9,050.1	10,194.7

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)				
	2010		2011		2012
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	5,156.7	5,335.0	5,987.5	6,923.2	7,382.0
i.) Tanning & dressing of leather, luggage, handbags etc.	1,632.7	1,887.0	2,265.0	2,496.6	2,461.6
ii.) Footwear	3,524.0	3,448.0	3,722.6	4,426.6	4,920.4
a) Leather wear	3,070.3	3,036.7	3,321.0	3,646.9	4,202.8
b) Rubber and Plastic wear	453.7	411.3	401.6	779.7	717.6
6) Wood and products of wood cork	967.4	1,276.7	1,074.3	1,583.3	1,677.5
7) Paper, paperboard and products	2,484.3	2,699.9	2,238.9	2,731.1	3,848.1
8) Printing, publishing and allied industries	5,005.2	5,644.9	5,315.7	6,555.4	8,065.6
9) Coke and refined petroleum products	26,549.9	25,042.4	35,202.7	45,781.6	45,162.4
10) Chemicals and chemical products	65,890.4	60,539.8	65,057.3	55,918.2	84,206.4
11) Rubber and plastics products	2,741.0	3,333.8	3,300.6	4,457.9	4,750.0
12) Other non-metallic mineral products	7,611.6	8,167.8	7,070.5	9,799.1	13,412.5
13) Basic metals	8,056.0	8,795.4	8,230.3	10,344.4	12,662.2
14) Fabricated metal products	2,547.6	2,885.9	3,207.5	4,258.4	5,214.1
15) Machinery and equipment	8,172.3	9,083.2	8,856.8	11,731.7	10,361.9
16) Office, accounting and computing machinery	966.3	1,349.0	1,996.4	1,995.5	1,821.0
17) Electrical machinery and apparatus	6,881.6	9,331.3	9,184.5	11,675.5	10,925.2
18) Radio, television and communication equipment apparatus	814.7	1,309.7	943.3	1,320.9	1,529.8
19) Medical, precision and optical instruments, watches clocks	3,660.4	4,196.5	3,866.6	5,466.6	5,126.1
20) Motor vehicles, trailers and semi-trailers	11,092.7	15,124.4	11,653.1	19,232.2	14,477.4
21) Other transport equipments	2,942.0	3,809.8	2,228.1	2,686.7	4,378.1
22) Furniture and fixture	1,868.6	1,509.0	1,663.4	1,561.9	1,970.4
23) Jewellery and related articles	760.9	979.8	864.2	1,354.9	1,470.7
24) Sports goods	1,652.7	2,011.3	2,049.0	2,438.5	2,503.2
25) Handicrafts	178.4	180.4	198.7	160.2	140.2
26) Other manufacturing n.e.s.	8,171.8	7,824.8	9,115.6	11,900.7	12,634.7
E. Ship breaking and waste / scrape (junk) etc.	1,556.8	1,690.1	2,291.2	2,375.2	1,791.3
F. Electricity, gas and water supply	30,929.6	29,732.6	35,052.0	35,059.4	43,262.7
G. Construction	64,990.2	77,808.6	75,141.7	97,694.2	94,411.7
1) Building	48,091.1	56,641.1	58,668.8	72,722.7	66,353.0
2) Infrastructure	16,899.2	21,167.5	16,472.9	24,971.5	28,058.7
H. Commerce and Trade	205,808.0	221,600.1	226,686.4	254,628.0	259,449.9
1) Sale, maintenance and repair of motor vehicles motorcycles	9,819.4	9,887.5	10,338.1	12,202.6	12,566.9
2) Wholesale and commission trade	122,152.0	130,750.2	130,919.3	137,163.1	138,696.5
i) Exports	19,912.7	22,149.1	22,322.1	24,255.0	26,335.9
ii) Imports	12,161.2	14,155.2	13,378.5	15,018.1	14,668.1
iii) Domestic whole sales	90,078.2	94,445.9	95,218.7	97,889.9	97,692.6
3) Retail trade	73,836.6	80,962.4	85,429.0	105,262.3	108,186.5
I. Hotels, restaurants and clubs etc	6,840.7	8,851.3	8,744.3	12,103.4	12,286.4
J. Transport, storage and communications	111,695.3	120,759.6	108,537.0	102,885.1	123,025.0
K. Real estate, renting and business activities	155,649.2	176,738.7	166,821.1	206,381.1	237,902.3
1) Real estate activities	32,971.8	34,339.3	32,084.9	46,399.7	39,370.4
2) Renting of machinery and equipment	1,668.6	2,284.9	2,446.4	3,635.7	5,121.4
3) Computer and related activities	6,898.2	7,474.1	7,954.7	10,287.8	12,570.2
4) Research and development	2,873.4	5,211.0	4,939.9	6,656.8	7,377.9
5) Other business activities	111,237.2	127,429.5	119,395.2	139,401.2	173,462.5
L. Education	36,235.2	35,743.6	34,390.0	39,081.4	47,000.6
M. Health and social work	16,611.1	19,044.7	20,288.2	22,537.4	22,958.7
N. Other community, social and personal service activities	52,683.0	57,329.0	57,762.3	62,180.4	70,438.3
O. Other private business n.e.c	214,330.6	235,995.6	220,127.0	244,563.1	258,679.6
V. Trust Funds and Non Profit Organizations	144,640.7	145,118.4	152,792.8	171,200.7	193,681.2
Vi. Personal	2,357,475.2	2,604,422.6	2,759,765.1	3,030,641.2	3,247,694.6
Vii. Others	44,670.8	57,174.7	71,397.2	67,453.0	70,475.6
Total	4,983,915.5	5,489,315.1	5,688,255.9	6,219,372.9	6,632,585.2

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

(Million Rupees)

Category of Depositor	2013		2014		2015	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	78,851.0	84,766.1	82,900.2	86,369.0	95,035.4	111,617.4
I. Official	8,471.4	11,884.2	10,615.2	12,755.8	14,747.2	15,298.4
II. Business	39,202.7	37,056.3	40,706.4	40,181.5	46,718.2	52,085.7
III. Personal	31,176.9	35,825.6	31,578.6	33,431.6	33,570.0	44,233.4
B. Domestic Constituents:	7,055,557.2	7,498,259.1	7,968,664.8	8,316,984.0	9,057,973.6	9,298,262.2
I. Government:	696,173.4	731,611.4	825,071.4	866,947.8	985,439.5	1,066,426.0
A. Federal Government	413,874.5	416,959.4	471,628.9	518,887.7	558,674.8	638,142.6
B. Provincial Governments	259,995.3	292,179.4	330,135.4	327,769.5	404,401.0	407,848.1
C. Local Bodies (City Governments)	22,303.6	22,472.7	23,307.0	20,290.5	22,363.6	20,435.3
II. Non-Financial Public Sector Enterprises:	396,165.6	469,582.7	467,075.8	493,245.1	480,793.8	489,923.1
A. Agriculture, Forestry, Hunting & Fishing	325.8	300.0	395.0	321.2	360.0	371.8
B. Mining & Quarrying	64,805.8	101,918.6	70,894.9	97,033.9	83,753.9	82,004.4
C. Manufacturing	99,161.8	115,801.0	117,532.7	110,123.1	117,012.4	126,644.6
D. Construction	56.2	109.4	152.3	225.7	245.5	196.3
E. Utilities	64,195.0	78,223.9	97,012.0	108,743.9	108,403.2	103,146.1
F. Commerce	23,019.7	30,138.4	38,596.2	38,681.7	29,925.7	24,757.5
G. Transport, Storage & Communication	108,262.7	100,849.1	103,364.5	102,914.6	106,746.8	115,648.7
H. Services	24,567.2	25,011.6	26,444.5	27,068.4	29,880.8	30,451.1
I. Others	11,771.4	17,230.8	12,683.7	8,132.5	4,465.5	6,702.5
III. Non-Bank Financial Institutions:	167,101.9	186,983.1	173,316.1	163,181.9	191,283.2	278,431.2
A. Co-operative Banks	2,002.9	1,624.4	2,361.6	2,141.3	2,113.8	4,639.6
B. Development Financial Institutions	2,411.7	813.7	2,676.5	2,929.7	2,990.0	4,072.6
C. Insurance Companies	49,853.5	58,483.5	29,505.4	42,654.5	40,532.8	66,275.6
D. Micro Finance	3,396.9	3,087.3	1,783.5	2,358.3	2,381.2	4,217.9
E. Other NBFIs	109,436.9	122,974.2	136,989.2	113,098.0	143,265.5	199,225.4
IV. Private Sector Enterprises:	1,985,965.3	2,129,643.9	2,295,565.9	2,346,704.5	2,511,456.1	2,432,551.6
A. Agriculture, Hunting and Forestry	191,602.6	204,567.4	209,173.5	215,626.7	211,740.3	225,085.0
(1) Growing of crops	173,759.7	184,051.7	187,886.0	193,051.4	189,203.8	203,935.6
(2) Farming of animals	8,866.9	10,210.7	11,669.6	12,177.2	11,368.6	9,811.9
(3) Agricultural and animal husbandry	5,404.5	5,730.2	5,729.3	5,481.3	5,661.9	5,161.9
(4) Agricultural machinery and equipments	2,688.3	3,526.7	2,868.9	3,651.4	4,023.4	4,527.4
(5) Hunting, trapping, forestry & logging	883.3	1,048.0	1,019.8	1,265.4	1,482.6	1,648.2
B. Fishing and fish farming etc.	1,711.6	1,797.3	2,015.6	2,495.1	2,319.1	2,525.0
C. Mining and Quarrying	61,934.7	57,156.7	59,755.6	69,787.8	94,917.4	86,412.2
(1) Mining of coal	10,092.1	10,370.3	11,073.8	11,975.6	12,441.6	13,903.6
(2) Crude petroleum & natural gas	44,164.5	41,173.3	42,953.2	51,083.3	74,544.1	65,379.8
(3) Iron & non-ferrous metal ores	1,613.3	1,505.1	2,259.5	1,022.9	2,526.2	2,444.0
(4) Quarrying of stone, sand and clay	271.5	328.7	768.4	872.2	805.4	786.8
(5) Chemical, fertilizer, Salt etc.	5,793.3	3,779.4	2,700.7	4,833.8	4,600.1	3,898.0
D. Manufacturing	426,105.7	467,594.6	490,406.9	606,901.6	686,520.2	690,441.1
1) Food products and beverages	70,796.5	92,506.0	90,117.7	108,231.0	120,480.0	133,919.8
2) Tobacco products	2,045.1	1,693.7	1,889.5	1,962.4	3,350.9	1,601.9
3) Textiles	77,687.4	82,031.0	92,186.6	108,616.2	118,801.4	103,897.1
i) Spinning, weaving, finishing of textiles	60,027.8	64,929.8	76,222.6	89,388.9	94,926.1	75,482.8
a) Spinning of fibers	36,058.8	41,018.3	46,103.2	48,170.5	53,589.8	44,691.2
b) Weaving of textiles	13,543.9	13,200.6	15,191.2	27,059.5	26,577.5	17,696.8
c) Finishing of textiles	10,425.2	10,710.9	14,928.3	14,158.8	14,758.8	13,094.8
ii) Made-up textile articles	7,781.3	8,733.1	7,096.4	8,430.0	11,193.4	11,808.1
iii) Knit wear	3,474.6	3,224.8	3,767.4	4,070.9	4,252.0	4,872.3
iv) Carpets and rugs	1,617.0	1,634.2	1,945.2	2,547.3	2,804.9	3,168.4
v) Other textiles n.e.s.	4,786.7	3,509.1	3,155.0	4,179.2	5,625.0	8,565.6
4) Wearing apparel, readymade garments etc.	9,304.2	11,888.1	10,021.4	13,514.0	14,637.4	14,948.4

4.17 Scheduled Banks' Deposits Distributed by Category of Deposit Holders

Category of Depositor	(Million Rupees)					
	2013		2014		2015	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage & footwear	7,858.7	9,693.1	10,028.7	12,360.2	12,147.3	13,917.8
i.) Tanning & dressing of leather, luggage, handbags etc.	2,869.6	3,194.1	3,725.7	4,946.3	5,132.5	5,591.4
ii.) Footwear	4,989.1	6,499.0	6,303.0	7,413.9	7,014.8	8,326.4
a) Leather wear	4,202.7	5,768.6	5,483.3	6,688.2	5,922.9	7,308.8
b) Rubber and Plastic wear	786.4	730.3	819.7	725.7	1,091.9	1,017.6
6) Wood and products of wood cork	1,805.1	1,989.4	2,246.1	3,150.8	3,302.7	4,363.9
7) Paper, paperboard and products	3,008.6	3,537.0	4,303.8	4,162.7	4,902.3	6,044.9
8) Printing, publishing and allied industries	9,229.5	9,509.0	12,467.7	8,376.9	12,400.8	11,712.8
9) Coke and refined petroleum products	32,707.7	46,756.4	46,799.7	51,572.7	51,397.5	49,719.8
10) Chemicals and chemical products	64,900.7	81,891.3	68,513.0	125,018.0	106,329.8	118,203.8
11) Rubber and plastics products	6,201.6	5,796.3	7,817.7	7,498.9	8,082.6	7,048.7
12) Other non-metallic mineral products	16,341.8	16,809.2	15,418.9	23,383.6	33,144.6	38,938.9
13) Basic metals	13,852.2	16,019.7	20,073.8	21,375.2	21,574.0	20,944.1
14) Fabricated metal products	5,189.6	5,299.2	5,531.5	6,353.8	7,548.2	5,716.8
15) Machinery and equipment	11,622.9	12,265.4	16,503.2	18,997.0	41,772.8	24,717.2
16) Office, accounting and computing machinery	1,863.3	1,149.3	1,174.8	1,029.3	991.4	1,809.0
17) Electrical machinery and apparatus	26,019.8	13,639.2	17,147.5	14,803.9	18,926.4	25,530.6
18) Radio, television and communication equipment apparatus	1,889.2	1,724.6	2,344.2	3,077.7	6,379.2	4,194.7
19) Medical, precision and optical instruments, watches clocks	5,707.4	7,251.1	7,029.5	8,911.0	10,183.3	11,692.4
20) Motor vehicles, trailers and semi-trailers	17,834.1	17,806.0	23,617.9	26,025.0	49,017.5	48,425.0
21) Other transport equipments	4,752.0	4,482.2	3,377.1	6,242.2	8,538.1	7,793.0
22) Furniture and fixture	2,482.3	2,576.5	2,712.9	2,594.6	1,703.7	1,635.9
23) Jewellery and related articles	1,767.7	1,954.6	2,353.6	2,727.5	2,493.0	2,580.7
24) Sports goods	2,311.7	2,406.7	2,644.8	2,924.2	3,298.9	3,760.4
25) Handicrafts	125.8	168.5	113.8	133.9	169.5	158.2
26) Other manufacturing n.e.s.	28,800.7	16,750.8	23,971.6	23,858.9	24,946.8	27,165.2
E. Ship breaking and waste / scrape (junk) etc.	2,446.9	2,379.9	2,820.5	3,349.1	2,787.3	2,802.2
F. Electricity, gas and water supply	46,830.8	52,207.0	56,440.6	59,709.2	74,508.5	77,680.7
G. Construction	109,482.0	117,071.8	150,960.9	157,011.7	164,771.7	138,492.7
1) Building	80,017.2	89,693.0	114,391.1	114,225.3	119,438.5	100,134.3
2) Infrastructure	29,464.8	27,378.8	36,569.7	42,786.4	45,333.3	38,358.4
H. Commerce and Trade	302,111.3	333,900.3	358,978.9	360,605.5	370,860.5	344,212.7
1) Sale, maintenance and repair of motor vehicles motorcycles	14,364.2	14,003.3	17,611.7	15,425.4	18,339.7	16,094.2
2) Wholesale and commission trade	146,016.2	152,594.4	169,028.9	175,577.4	178,224.3	164,578.8
i) Exports	27,029.8	27,807.3	53,844.9	51,409.2	48,426.9	46,668.6
ii) Imports	15,591.2	16,790.3	19,950.9	21,928.5	24,245.1	25,207.6
iii) Domestic whole sales	103,395.2	107,996.7	95,233.0	102,239.8	105,552.4	92,702.5
3) Retail trade	141,730.9	167,302.7	172,338.4	169,602.7	174,296.4	163,539.8
I. Hotels, restaurants and clubs etc	11,951.4	12,421.0	13,480.2	13,275.2	13,129.5	13,341.4
J. Transport, storage and communications	126,796.7	144,821.0	143,728.9	145,974.7	137,610.2	153,003.6
K. Real estate, renting and business activities	275,621.7	266,196.6	263,029.9	283,795.1	299,158.9	290,333.6
1) Real estate activities	39,085.9	45,015.2	44,638.3	44,444.9	38,179.6	36,940.5
2) Renting of machinery and equipment	5,084.1	4,636.2	4,477.0	4,994.3	1,946.5	1,747.9
3) Computer and related activities	14,915.4	16,879.4	18,488.3	21,652.3	25,760.4	26,852.0
4) Research and development	6,232.7	5,895.1	5,171.4	5,597.7	6,153.0	5,625.1
5) Other business activities	210,303.6	193,770.7	190,254.8	207,105.9	227,119.5	219,168.1
L. Education	50,890.5	55,102.8	59,927.7	56,297.7	55,926.7	58,067.1
M. Health and social work	24,076.8	27,221.1	30,027.7	28,622.4	41,024.4	39,395.5
N. Other community, social and personal service activities	75,372.9	81,703.9	83,497.2	78,450.4	82,055.9	73,437.1
O. Other private business n.e.c	279,029.7	305,502.2	371,321.8	264,802.2	274,125.4	237,321.5
V. Trust Funds and Non Profit Organizations	193,310.6	203,272.7	183,929.5	200,413.5	190,314.0	205,780.2
Vi. Personal	3,516,099.8	3,693,162.6	3,948,707.0	4,176,832.2	4,628,148.2	4,749,553.4
Vii. Others	100,740.5	84,002.7	74,999.1	69,659.0	70,538.8	75,596.7
Total	7,134,408.2	7,583,025.2	8,051,565.0	8,403,353.0	9,153,009.0	9,409,879.7

Source: Statistics & Data Warehouse Department, SBP

Note:

1. Effective period ended December 1980 in the Scheduled Banks' deposits ownership classification, amounts of Federal and Provincial Governments Agencies; appear under Business and Trust Funds & Non-Profit Organizations categories.

2. The category of deposits holders have been reclassified w.e.f Dec 2003 as per International Standard Industrial Classification (ISIC Rev 3.1).

4.18 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

Period		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	F I X E D	
						Up to 3 months	Over 3 months to 6 months
						i	ii
		1	2	3	4		
1960 Jun.	No. of Accounts	256,660	5,761	18,013	280,860	615	983
	Amount	1,556.80	133.00	241.90	363.70	145.60	69.00
Dec.	No. of Accounts	246,668	7,344	19,366	286,059	859	995
	Amount	1,481.50	94.80	288.20	372.70	119.50	73.10
1961 Jun.	No. of Accounts	273,096	8,060	22,597	327,570	943	1,393
	Amount	1,522.60	124.50	354.60	390.20	160.70	75.40
Dec.	No. of Accounts	299,455	8,377	24,456	376,929	851	1,304
	Amount	1,567.00	70.10	360.20	425.00	221.60	70.00
1962 Jun.	No. of Accounts	323,145	8,742	25,033	444,389	953	1,418
	Amount	1,643.30	94.50	423.20	488.10	188.80	90.60
Dec.	No. of Accounts	355,956	9,815	31,948	582,851	5,012	1,538
	Amount	1,679.60	104.70	489.00	563.50	300.00	90.80
1963 Jun.	No. of Accounts	397,499	10,503	32,630	686,872	4,980	1,707
	Amount	2,013.90	125.90	619.70	666.40	274.20	101.40
Dec.	No. of Accounts	441,506	14,239	51,471	837,834	5,970	1,703
	Amount	2,052.00	130.00	836.00	782.00	270.00	112.00
1964 Jun.	No. of Accounts	522,779	16,271	47,826	1,013,087	2,127	2,142
	Amount	2,279.10	209.80	839.60	967.00	272.50	116.80
Dec.	No. of Accounts	589,536	34,774	58,981	1,177,100	9,064	2,744
	Amount	2,359.90	242.70	1,004.30	1,136.00	331.50	154.10
1965 Jun.	No. of Accounts	648,613	25,493	62,482	1,403,491	2,145	2,735
	Amount	2,299.40	262.20	1,143.70	1,292.30	186.30	129.10
Dec.	No. of Accounts	683,868	21,054	66,948	1,562,293	2,695	4,033
	Amount	2,517.20	235.50	983.20	1,433.30	250.70	153.50
1966 Jun.	No. of Accounts	743,790	19,444	70,011	1,860,973	4,638	4,961
	Amount	2,644.90	215.40	965.30	1,756.80	377.90	181.60
Dec.	No. of Accounts	800,019	23,888	87,257	2,134,105	4,767	8,096
	Amount	2,687.60	281.00	1,103.00	1,918.10	495.70	287.40
1967 Jun.	No. of Accounts	853,355	30,677	86,980	2,477,326	6,146	6,141
	Amount	2,765.60	275.70	1,099.10	2,168.20	590.30	202.40
Dec.	No. of Accounts	884,531	25,111	91,540	2,716,091	8,047	7,099
	Amount	2,719.30	251.90	1,113.40	2,340.00	551.50	221.20
1968 Jun.	No. of Accounts	936,364	14,140	92,719	3,093,253	11,732	6,892
	Amount	2,911.70	442.60	1,191.50	2,724.90	584.30	194.40
Dec.	No. of Accounts	974,231	19,225	88,072	3,434,692	8,158	10,459
	Amount	2,980.10	517.90	1,012.10	3,031.40	578.80	325.50
1969 Jun.	No. of Accounts	1,013,602	21,054	89,618	3,803,024	8,777	10,597
	Amount	2,984.10	559.70	845.70	3,356.30	594.90	280.30
Dec.	No. of Accounts	1,049,071	28,287	94,583	4,214,674	11,433	18,388
	Amount	3,399.50	646.00	1,052.00	3,645.10	553.30	295.90
1970 Jun.	No. of Accounts	1,105,160	33,558	80,235	4,621,113	29,241	11,510
	Amount	3,306.20	740.60	973.00	4,024.10	621.90	375.40
Dec.	No. of Accounts	1,141,307	32,660	93,149	4,917,618	13,357	15,960
	Amount	3,569.10	729.90	1,183.80	4,288.70	623.80	395.80

4.18 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

Period	D E P O S I T S					Total	Total Deposits
	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years			
	iii	iv	v	vi	5=(i to vi)	(1 to 5)	
1960 Jun.	No. of Accounts	10,100	794	1,113	49	13,654	574,948
	Amount	488.00	24.60	4.10	0.60	732.40	3,026.80
Dec.	No. of Accounts	10,354	583	1,167	49	14,007	573,444
	Amount	400.10	120.60	9.00	0.40	722.70	2,959.90
1961 Jun.	No. of Accounts	11,619	1,699	1,292	135	17,081	648,404
	Amount	393.40	116.20	18.50	2.90	767.00	3,159.00
Dec.	No. of Accounts	11,933	2,037	1,349	613	18,087	727,304
	Amount	523.00	40.00	19.10	12.10	885.90	3,308.10
1962 Jun.	No. of Accounts	12,509	1,942	1,486	3,220	21,528	822,837
	Amount	586.50	109.30	29.70	25.10	1,029.90	3,679.00
Dec.	No. of Accounts	14,144	2,590	1,573	1,755	26,612	1,007,182
	Amount	678.70	43.00	34.60	52.70	1,199.80	4,036.60
1963 Jun.	No. of Accounts	15,455	1,711	1,689	2,496	28,038	1,155,542
	Amount	710.70	52.50	34.50	71.60	1,244.90	4,670.80
Dec.	No. of Accounts	18,293	1,897	1,818	3,777	33,458	1,378,508
	Amount	763.20	90.50	31.00	92.20	1,358.50	5,159.00
1964 Jun.	No. of Accounts	19,269	2,592	1,846	5,021	32,997	1,632,960
	Amount	831.70	93.60	31.20	119.60	1,465.30	5,760.80
Dec.	No. of Accounts	22,569	3,099	2,079	7,065	46,620	1,907,011
	Amount	928.00	108.00	39.00	198.30	1,758.90	6,501.90
1965 Jun.	No. of Accounts	25,330	3,736	2,546	10,884	47,376	2,187,455
	Amount	1,107.10	113.80	42.70	326.50	1,905.40	6,902.90
Dec.	No. of Accounts	25,595	5,462	2,479	16,147	56,411	2,390,574
	Amount	1,088.30	140.40	61.60	444.70	2,139.20	7,308.30
1966 Jun.	No. of Accounts	37,661	6,646	2,837	20,315	77,058	2,771,276
	Amount	1,122.90	169.20	108.00	607.70	2,567.20	8,149.60
Dec.	No. of Accounts	35,198	8,841	3,283	27,810	87,995	3,133,264
	Amount	1,132.60	214.70	111.30	734.50	2,976.20	8,965.90
1967 Jun.	No. of Accounts	42,839	9,334	3,576	33,245	101,281	3,549,619
	Amount	1,367.90	191.30	114.00	855.20	3,321.10	9,629.70
Dec.	No. of Accounts	85,459	13,179	5,202	40,938	159,924	3,877,197
	Amount	1,455.90	224.10	145.70	1,076.40	3,674.80	10,099.60
1968 Jun.	No. of Accounts	42,464	19,542	6,679	51,160	138,469	4,274,945
	Amount	1,059.30	403.80	166.00	1,211.60	3,619.40	10,890.20
Dec.	No. of Accounts	37,325	30,164	10,633	73,157	169,896	4,686,116
	Amount	867.60	613.10	175.60	1,455.50	4,016.20	11,557.70
1969 Jun.	No. of Accounts	35,068	24,167	12,254	47,513	138,376	5,065,674
	Amount	806.30	492.30	266.60	1,225.20	3,665.50	11,411.30
Dec.	No. of Accounts	44,477	20,939	20,357	44,548	160,142	5,546,757
	Amount	986.10	464.70	433.10	1,129.80	3,862.90	12,605.60
1970 Jun.	No. of Accounts	53,494	23,988	29,680	40,825	188,738	6,028,804
	Amount	1,089.90	438.70	581.90	1,085.70	4,193.50	13,237.30
Dec.	No. of Accounts	57,880	22,765	41,222	45,041	196,225	6,380,959
	Amount	1,138.00	404.90	791.00	1,005.90	4,359.70	14,131.30

4.18 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

Period		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	F I X E D	
						Up to 3 months	Over 3 months to 6 months
						i	ii
1971 Jun.	No. of Accounts	1,184,855	33,806	86,909	5,320,423	14,061	11,752
	Amount	3,645.30	634.60	1,189.20	4,538.80	651.90	326.80
Dec.	No. of Accounts	1,255,382	40,614	102,609	5,679,605	15,305	13,385
	Amount	4,025.40	614.70	1,239.30	5,507.60	649.80	390.20
1972 Jun.	No. of Accounts	1,281,564	49,141	98,508	5,933,523	16,106	14,014
	Amount	4,247.90	466.80	1,422.80	6,055.90	998.10	363.70
Dec.	No. of Accounts	1,302,138	37,665	128,138	6,166,743	18,484	14,328
	Amount	5,190.20	677.40	1,957.40	6,465.10	969.30	358.40
1973 Jun.	No. of Accounts	1,361,578	37,522	100,595	6,550,084	57,034	--
	Amount	5,462.40	726.50	2,082.00	7,439.60	1,496.00	--
Dec.	No. of Accounts	1,432,455	41,749	123,469	6,844,484	50,734	--
	Amount	5,973.80	661.60	2,009.00	7,933.70	1,778.10	--
1974 Jun.	No. of Accounts	1,477,917	39,688	125,157	7,165,722	49,490	--
	Amount	6,257.40	560.60	2,314.20	8,494.30	1,740.30	--
Dec.	No. of Accounts	1,134,403	31,370	82,176	5,792,720	44,012	--
	Amount	6,417.00	606.00	2,019.20	8,271.30	1,724.90	--
1975 Jun.	No. of Accounts	1,217,477	44,028	70,359	6,324,216	68,164	--
	Amount	6,390.10	804.40	2,225.70	9,315.00	1,908.30	--
Dec.	No. of Accounts	1,310,871	88,756	84,984	6,981,170	54,203	--
	Amount	7,025.00	1,085.70	2,374.80	10,504.70	1,998.30	--
1976 Jun.	No. of Accounts	1,405,415	80,435	108,311	7,899,578	75,833	--
	Amount	7,573.10	1,228.60	2,909.20	12,115.10	2,440.40	--
Dec.	No. of Accounts	1,482,346	85,995	88,706	8,657,057	74,041	--
	Amount	9,081.00	1,511.10	3,204.20	13,985.90	3,053.60	--
1977 Jun.	No. of Accounts	1,608,013	90,724	112,552	9,062,328	102,892	--
	Amount	8,953.90	1,414.30	3,460.10	14,611.70	2,916.20	--
Dec.	No. of Accounts	1,629,121	97,980	115,373	9,632,153	108,321	--
	Amount	9,470.00	1,599.40	3,255.40	17,163.70	3,156.00	--
1978 Jun.	No. of Accounts	1,757,499	126,399	121,531	10,224,117	127,599	--
	Amount	10,108.90	1,784.90	3,371.90	19,635.70	3,801.80	--
Dec.	No. of Accounts	1,793,018	126,163	136,576	10,582,445	138,942	--
	Amount	11,742.00	2,082.20	3,878.10	22,007.10	3,758.30	--
1979 Jun.	No. of Accounts	1,850,059	120,050	135,739	11,209,013	131,019	--
	Amount	13,042.00	2,066.30	4,639.90	22,904.70	4,261.10	--
Dec.	No. of Accounts	1,891,489	102,974	146,235	11,624,567	131,832	--
	Amount	14,082.60	2,014.30	5,542.80	25,312.30	4,483.40	--
1980 Jun.	No. of Accounts	1,987,136	116,592	149,438	12,088,383	151,666	--
	Amount	14,950.70	2,215.60	5,458.00	26,827.60	5,393.80	--
Dec.	No. of Accounts	2,070,150	117,915	141,922	12,388,355	153,727	--
	Amount	16,383.60	2,234.70	5,430.40	28,643.60	5,428.40	--
1981 Jun.	No. of Accounts	2,186,460	157,343	150,623	13,192,936	156,677	--
	Amount	19,719.90	2,393.70	5,060.50	30,013.40	5,398.00	--
Dec.	No. of Accounts	2,187,902	128,137	177,290	13,773,773	139,117	--
	Amount	17,074.50	2,306.40	6,169.20	34,226.90	6,505.90	--

4.18 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

Period	D E P O S I T S					Total Deposits (1 to 5)
	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total	
	iii	iv	v	vi	5=(i to vi)	
1971 Jun. No. of Accounts	44,605	18,858	35,398	37,486	162,160	6,788,153
Amount	923.70	418.80	676.50	872.90	3,870.60	13,878.50
Dec. No. of Accounts	56,808	20,123	49,274	42,614	197,509	7,275,719
Amount	1,065.90	422.90	818.30	859.11	4,206.20	15,593.20
1972 Jun. No. of Accounts	54,714	25,684	48,775	43,339	202,632	7,565,368
Amount	941.10	435.20	852.60	868.10	4,458.80	16,652.20
Dec. No. of Accounts	55,730	24,875	50,503	37,603	201,523	7,836,207
Amount	986.60	444.10	944.70	872.30	4,575.40	18,865.40
1973 Jun. No. of Accounts	66,083	27,956	62,982	36,336	250,391	8,300,170
Amount	1,124.70	481.60	1,023.30	783.40	4,908.90	20,619.50
Dec. No. of Accounts	67,381	41,053	51,219	41,725	252,112	8,694,269
Amount	1,214.00	566.40	999.80	821.00	5,379.40	21,957.40
1974 Jun. No. of Accounts	57,779	30,649	45,592	32,425	215,935	9,024,419
Amount	1,050.70	492.80	978.50	724.50	4,986.90	22,613.40
Dec. No. of Accounts	50,785	21,875	40,090	28,770	185,532	7,226,201
Amount	1,138.70	367.20	977.30	621.00	4,829.10	22,142.60
1975 Jun. No. of Accounts	63,004	30,665	37,424	46,663	245,920	7,902,000
Amount	1,543.20	555.60	991.20	921.80	5,920.20	24,655.40
Dec. No. of Accounts	80,494	39,754	42,312	63,230	279,993	8,745,774
Amount	1,888.00	650.30	1,117.40	1,289.40	6,943.50	27,933.70
1976 Jun. No. of Accounts	87,538	37,554	43,757	120,656	365,338	9,859,077
Amount	2,283.20	864.00	1,072.10	1,691.90	8,351.40	32,177.50
Dec. No. of Accounts	77,342	49,075	66,877	126,928	394,263	10,708,367
Amount	2,393.60	804.60	1,054.80	2,133.50	9,440.20	37,222.40
1977 Jun. No. of Accounts	79,080	47,377	69,892	149,234	448,475	11,322,092
Amount	2,294.10	1,117.40	992.10	2,422.50	9,742.30	38,182.40
Dec. No. of Accounts	102,993	44,671	77,496	162,858	496,339	11,970,966
Amount	2,744.70	1,013.60	1,220.20	2,871.60	11,006.10	42,494.50
1978 Jun. No. of Accounts	97,521	58,405	79,968	198,006	561,499	12,791,045
Amount	2,690.90	1,293.50	1,296.70	3,411.40	12,494.30	47,395.60
Dec. No. of Accounts	113,415	58,874	77,966	219,238	608,435	13,246,637
Amount	2,923.50	1,389.10	1,414.70	3,919.10	13,404.80	53,114.20
1979 Jun. No. of Accounts	100,831	53,378	51,391	257,430	594,049	13,908,910
Amount	2,717.20	1,274.20	1,251.20	4,574.80	14,078.50	56,731.30
Dec. No. of Accounts	100,869	57,473	57,089	243,678	590,941	14,356,206
Amount	2,715.70	1,516.40	1,310.60	4,621.90	14,648.10	61,600.10
1980 Jun. No. of Accounts	112,860	67,033	46,761	269,602	647,922	14,989,471
Amount	2,988.70	1,824.40	1,327.70	5,062.20	16,592.80	66,048.70
Dec. No. of Accounts	101,936	63,065	53,644	283,696	656,068	15,374,410
Amount	2,968.40	1,926.80	1,288.60	5,670.80	17,282.90	69,975.30
1981 Jun. No. of Accounts	117,604	80,697	51,092	331,062	737,132	16,424,494
Amount	3,040.10	2,239.80	1,297.20	6,186.10	18,161.40	75,349.00
Dec. No. of Accounts	119,869	78,843	46,463	339,369	723,661	16,990,763
Amount	4,006.10	2,212.30	1,342.90	6,861.40	20,928.60	80,705.60

4.18 Distribution of Scheduled Banks' Deposits by Type of Account

Period		(Million Rupees)					
		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	F I X E D	
						Up to 3 months	Over 3 months to 6 months
		1	2	3	4	i	ii
1982 Jun.	No. of Accounts	2,226,178	131,437	199,930	14,431,232	153,609	67,210
	Amount	20,616.10	2,165.00	5,506.00	33,081.30	7,363.70	2,905.10
Dec.	No. of Accounts	2,252,972	118,848	206,042	14,858,899	158,486	70,371
	Amount	18,821.00	2,383.10	5,910.50	41,764.20	9,576.50	3,007.50
1983 Jun.	No. of Accounts	2,400,467	124,099	220,680	15,381,023	104,562	125,597
	Amount	24,911.30	2,676.20	6,394.80	42,798.00	8,581.40	5,175.90
Dec.	No. of Accounts	2,391,769	143,492	261,885	15,740,338	121,033	130,533
	Amount	23,217.90	2,343.20	6,671.70	52,608.80	11,318.40	5,039.90
1984 Jun.	No. of Accounts	2,477,031	145,635	191,431	16,354,682	116,454	100,694
	Amount	25,688.40	2,877.10	5,302.20	51,576.20	11,187.00	4,708.70
Dec.	No. of Accounts	2,589,526	157,079	180,009	16,597,753	103,467	102,255
	Amount	26,535.40	2,876.30	5,141.30	57,274.80	8,993.20	5,110.70
1985 Jun.	No. of Accounts	2,667,290	169,072	210,730	16,726,137	162,386	77,288
	Amount	30,132.80	3,748.10	5,232.80	58,633.80	10,856.20	4,781.00
Dec.	No. of Accounts	2,641,367	212,775	174,282	16,813,692	289,326	136,223
	Amount	26,438.60	4,438.90	4,154.80	64,201.50	12,634.80	8,414.20
1986 Jun.	No. of Accounts	2,769,776	199,441	213,986	17,038,040	310,619	88,826
	Amount	31,625.90	4,435.70	5,922.10	67,488.60	14,296.20	7,686.50
Dec.	No. of Accounts	2,758,247	146,218	201,229	17,442,413	143,313	104,897
	Amount	33,081.00	3,462.50	5,902.60	77,670.80	13,157.20	6,951.90
1987 Jun.	No. of Accounts	2,913,388	170,872	161,507	17,954,983	188,111	82,097
	Amount	39,470.10	3,257.70	6,138.40	81,280.70	16,669.30	8,112.80
Dec.	No. of Accounts	2,855,079	164,621	191,467	18,321,563	205,606	70,403
	Amount	41,079.10	2,591.20	5,888.10	88,624.80	19,763.60	7,049.50
1988 Jun.	No. of Accounts	2,936,335	197,678	194,510	18,861,843	169,629	69,858
	Amount	45,716.90	2,770.70	5,768.50	92,612.20	20,343.50	6,992.60
Dec.	No. of Accounts	3,028,221	174,604	203,078	19,432,649	218,075	74,973
	Amount	40,583.50	2,749.10	6,247.10	94,027.90	20,968.50	7,479.30
1989 Jun.	No. of Accounts	3,235,798	187,224	192,448	19,321,124	199,551	54,749
	Amount	52,801.80	3,206.30	5,950.70	100,228.90	28,583.80	6,817.10
Dec.	No. of Accounts	3,179,040	183,300	213,192	20,400,484	228,937	78,392
	Amount	45,597.70	3,088.80	7,018.90	105,645.20	23,559.20	8,403.40
1990 Jun.	No. of Accounts	3,339,207	182,315	234,035	19,632,417	275,849	72,843
	Amount	60,303.20	3,344.10	8,687.80	115,732.40	36,728.50	10,855.60
Dec.	No. of Accounts	3,400,841	219,089	205,066	21,823,819	284,910	83,861
	Amount	61,959.70	3,470.40	8,567.80	124,957.90	36,758.00	10,257.80
1991 Jun.	No. of Accounts	3,380,208	180,749	287,703	19,733,516	214,321	90,165
	Amount	71,925.30	4,275.10	11,065.60	143,744.00	45,086.50	10,256.40
Dec.	No. of Accounts	3,939,410	253,785	237,541	25,279,917	334,029	107,141
	Amount	78,067.50	4,372.60	10,795.20	157,443.50	46,314.10	12,924.50

4.18 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

Period	D E P O S I T S					Total	Total Deposits	
	For 1 year & over but less than 2 years	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years and over			
	iii	iv	v	vi	vii			
1982 Jun.	No. of Accounts	118,734	33,032	79,385	17,167	292,459	761,596	17,750,373
	Amount	3,401.70	852.8	1,976.90	608.6	5,582.50	22,691.40	84,059.70
Dec.	No. of Accounts	138,847	35,002	70,784	19,053	322,085	814,628	18,251,389
	Amount	4,224.90	1,118.00	1,933.80	646	6,592.20	27,098.80	95,977.60
1983 Jun.	No. of Accounts	151,712	40,621	69,408	23,591	373,099	888,590	19,014,859
	Amount	5,856.40	1,299.50	2,092.90	755.9	8,128.50	31,890.50	108,670.80
Dec.	No. of Accounts	159,481	52,153	100,745	24,358	438,049	1,026,352	19,563,836
	Amount	6,122.80	1,950.60	2,564.70	845.1	9,673.10	37,514.20	122,355.90
1984 Jun.	No. of Accounts	179,400	54,896	86,468	26,415	441,337	1,005,664	20,174,443
	Amount	6,806.20	1,731.70	2,766.20	924.4	10,086.40	38,210.60	123,654.50
Dec.	No. of Accounts	162,099	57,459	94,273	29,602	414,635	963,790	20,488,157
	Amount	7,107.40	1,956.00	3,291.80	1,212.70	10,161.40	37,833.10	129,660.90
1985 Jun.	No. of Accounts	142,898	70,937	98,929	27,789	413,438	993,665	20,766,894
	Amount	6,571.00	2,241.80	3,204.40	1,125.80	10,746.90	39,527.00	137,274.40
Dec.	No. of Accounts	170,616	127,698	111,987	29,096	508,403	1,373,349	21,215,465
	Amount	11,645.20	2,497.60	3,192.90	1,571.60	12,004.60	51,960.70	151,194.50
1986 Jun.	No. of Accounts	179,607	81,956	98,727	36,191	500,511	1,296,437	21,517,680
	Amount	12,934.50	2,599.20	3,704.60	1,459.30	13,407.00	56,087.30	165,559.60
Dec.	No. of Accounts	150,915	66,969	134,911	46,493	525,209	1,172,707	21,720,814
	Amount	15,349.20	2,886.60	3,758.00	1,691.80	14,047.60	57,842.30	177,959.10
1987 Jun.	No. of Accounts	141,855	65,522	103,775	37,565	446,817	1,065,742	22,266,492
	Amount	16,735.30	2,645.60	3,816.30	1,726.80	15,270.80	64,977.00	195,123.90
Dec.	No. of Accounts	108,627	72,411	110,836	46,554	431,401	1,045,838	22,578,568
	Amount	17,035.90	3,019.70	3,668.70	1,944.40	15,469.40	67,951.30	206,134.50
1988 Jun.	No. of Accounts	133,144	106,345	94,126	43,511	466,926	1,083,539	23,273,905
	Amount	16,703.10	2,807.80	3,329.10	1,803.40	14,665.70	66,645.30	213,513.60
Dec.	No. of Accounts	115,215	76,802	117,257	49,377	457,563	1,109,262	23,947,814
	Amount	21,074.50	3,203.80	3,892.40	2,062.90	16,412.50	75,093.90	218,701.50
1989 Jun.	No. of Accounts	91,802	45,011	81,567	29,951	364,475	867,106	23,803,700
	Amount	16,727.40	3,647.40	3,597.10	2,027.00	16,917.80	78,317.60	240,505.30
Dec.	No. of Accounts	120,953	80,627	123,412	51,836	480,352	1,164,509	25,140,525
	Amount	23,678.30	3,599.60	4,373.30	2,317.80	18,440.30	84,371.90	245,722.50
1990 Jun.	No. of Accounts	89,348	52,098	112,192	29,751	303,738	935,819	24,323,793
	Amount	18,080.60	3,843.20	5,272.90	2,673.90	13,732.30	91,186.80	279,254.30
Dec.	No. of Accounts	129,392	86,252	117,022	55,453	350,866	1,107,756	26,756,571
	Amount	24,903.40	4,393.90	5,338.40	2,829.30	16,509.40	100,990.20	299,946.00
1991 Jun.	No. of Accounts	112,329	70,639	112,213	50,520	335,498	985,685	24,567,861
	Amount	19,760.70	9,917.40	6,635.40	4,994.10	16,225.30	112,875.70	343,886.30
Dec.	No. of Accounts	149,883	99,911	130,554	64,235	397,431	1,283,184	30,993,837
	Amount	31,377.60	5,536.20	6,726.20	3,564.80	20,801.50	127,244.90	377,923.70

4.18 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

Period		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	F I X E D	
						Up to 3 months	Over 3 months to 6 months
						i	ii
		1	2	3	4		
1992 Jun.	No. of Accounts	4,388,106	239,583	307,549	25,799,278	362,498	95,725
	Amount	88,984.20	4,790.10	12,663.90	173,195.30	56,356.10	16,298.70
Dec.	No. of Accounts	3,784,979	241,698	360,995	21,524,894	367,005	90,719
	Amount	92,989.30	6,082.20	15,155.90	205,155.30	61,888.80	13,394.50
1993 Jun.	No. of Accounts	4,019,009	201,541	290,860	22,132,296	277,418	88,106
	Amount	102,737.20	6,487.80	18,289.20	209,984.90	63,839.00	13,881.90
Dec.	No. of Accounts	4,109,930	238,642	274,946	22,192,752	307,588	103,413
	Amount	112,952.10	7,482.80	14,936.90	232,202.00	68,379.20	18,043.50
1994 Jun.	No. of Accounts	4,167,522	255,126	327,185	22,347,623	355,979	119,017
	Amount	118,080.60	7,626.50	20,067.10	253,746.60	73,129.30	21,888.50
Dec.	No. of Accounts	4,451,246	254,227	333,796	23,257,929	365,593	81,480
	Amount	132,137.50	11,062.10	19,072.60	272,080.60	80,622.80	24,499.20
1995 Jun.	No. of Accounts	4,691,803	260,530	299,806	23,695,027	349,852	101,450
	Amount	150,571.20	13,762.00	17,997.20	292,102.20	90,785.60	32,680.10
Dec.	No. of Accounts	4,766,816	317,501	410,817	23,773,947	572,385	135,625
	Amount	150,889.70	16,496.60	22,566.20	310,515.10	109,056.10	34,877.10
1996 Jun.	No. of Accounts	4,777,162	316,593	380,901	24,100,535	515,006	173,347
	Amount	157,763.70	12,688.70	26,010.60	339,259.00	108,942.20	37,380.60
Dec.	No. of Accounts	4,876,332	304,057	422,835	23,966,066	640,015	121,993
	Amount	155,145.10	17,027.00	31,356.70	361,652.40	122,132.00	41,858.80
1997 Jun.	No. of Accounts	5,206,549	338,868	503,061	25,399,945	475,862	99,840
	Amount	155,507.80	11,782.80	32,657.50	402,818.90	119,068.10	42,476.70
Dec.	No. of Accounts	5,350,437	394,692	541,668	24,310,472	437,278	90,406
	Amount	214,719.70	20,417.50	34,387.00	404,926.30	106,324.00	41,433.20
1998 Jun.	No. of Accounts	5,023,713	284,450	555,713	22,510,795	391,105	91,915
	Amount	165,572.10	13,736.40	32,802.00	479,165.60	130,213.70	41,403.30
Dec.	No. of Accounts	5,293,143	349,200	401,165	22,021,172	425,997	159,852
	Amount	188,844.80	13,572.60	36,964.00	473,519.20	132,034.30	37,983.90
1999 Jun.	No. of Accounts	4,925,950	796,128	448,773	22,480,384	804,009	229,544
	Amount	172,481.90	21,501.60	35,006.00	524,147.80	114,902.60	36,911.70
Dec.	No. of Accounts	4,749,918	457,803	961,725	21,591,295	470,396	169,961
	Amount	186,455.90	17,568.50	48,583.30	500,853.40	114,049.10	32,341.00
2000 Jun.	No. of Accounts	4,488,419	273,248	814,697	21,430,495	400,844	133,611
	Amount	167,990.50	17,251.20	48,068.80	583,492.00	109,035.70	37,708.90
Dec.	No. of Accounts	4,027,794	259,166	822,904	21,763,283	339,623	136,837
	Amount	174,692.80	16,358.00	50,677.30	601,488.50	118,803.90	42,135.40
2001 Jun.	No. of Accounts	4,089,429	238,340	894,950	21,370,280	276,022	104,502
	Amount	232,902.10	18,796.40	38,335.20	644,810.80	124,817.80	33,222.50
Dec.	No. of Accounts	4,290,568	229,297	669,753	21,897,851	192,636	96,951
	Amount	282,213.80	25,441.60	32,270.00	647,393.80	116,522.00	31,352.90

4.18 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

Period		D E P O S I T S					Total	Total Deposits
		For 1 year & over but less than 2 years	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years and over		
		iii	iv	v	vi	vii	5=(i to vii)	(1 to 5)
1992 Jun.	No. of Accounts	117,413	68,462	147,433	39,096	399,148	1,229,775	31,964,291
	Amount	27,129.90	5,784.80	7,968.20	4,040.00	19,490.90	137,068.60	416,702.10
Dec.	No. of Accounts	158,667	70,085	123,937	20,305	363,470	1,194,188	27,106,754
	Amount	25,722.20	8,029.50	11,758.80	2,311.80	23,955.70	147,061.30	466,444.00
1993 Jun.	No. of Accounts	114,853	82,836	110,847	29,218	308,066	1,011,344	27,655,050
	Amount	27,687.40	6,793.90	11,688.60	2,583.70	26,824.30	153,298.70	490,797.90
Dec.	No. of Accounts	121,444	94,623	153,217	37,404	339,663	1,157,352	27,973,622
	Amount	27,294.10	6,414.90	16,058.50	3,728.10	31,322.40	171,240.50	538,814.40
1994 Jun.	No. of Accounts	135,044	93,284	158,367	67,445	386,985	1,316,121	28,413,577
	Amount	33,101.60	11,296.70	14,659.70	5,006.60	34,518.50	193,601.00	593,121.90
Dec.	No. of Accounts	112,470	72,426	158,477	48,240	384,679	1,223,365	29,520,563
	Amount	37,385.80	11,372.80	16,917.90	6,087.40	36,372.80	213,258.60	647,611.50
1995 Jun.	No. of Accounts	159,152	80,739	153,655	47,357	392,955	1,285,160	30,232,326
	Amount	41,309.30	8,505.50	16,426.10	4,935.30	43,579.50	238,221.40	712,654.00
Dec.	No. of Accounts	194,991	105,596	273,914	75,245	458,899	1,816,655	31,085,736
	Amount	42,028.70	10,248.50	18,254.40	4,936.80	45,426.80	264,828.50	765,296.20
1996 Jun.	No. of Accounts	196,359	103,847	262,444	68,992	560,405	1,880,400	31,455,591
	Amount	54,072.70	10,507.60	20,240.20	5,573.30	54,414.60	291,131.30	826,853.20
Dec.	No. of Accounts	303,866	127,360	240,817	107,134	613,244	2,154,429	31,723,719
	Amount	57,556.80	12,804.20	21,035.30	6,352.20	60,261.90	322,001.20	887,182.40
1997 Jun.	No. of Accounts	135,856	128,135	185,971	64,452	612,321	1,702,437	33,150,860
	Amount	55,213.70	13,769.90	23,729.20	10,083.50	72,400.50	336,741.50	939,508.50
Dec.	No. of Accounts	125,058	149,308	175,431	97,694	599,159	1,674,334	32,271,603
	Amount	54,793.40	15,504.90	21,652.10	11,730.20	70,730.60	322,168.40	996,618.80
1998 Jun.	No. of Accounts	154,295	126,899	183,673	94,944	553,779	1,596,610	29,971,281
	Amount	56,260.50	17,294.80	26,387.40	14,342.30	73,741.80	359,643.70	1,050,919.80
Dec.	No. of Accounts	202,445	117,261	146,235	108,994	546,891	1,707,675	29,772,355
	Amount	49,622.10	20,133.90	22,458.30	16,956.50	78,215.10	357,404.20	1,070,304.80
1999 Jun.	No. of Accounts	306,786	102,883	161,040	94,998	724,951	2,424,211	31,075,446
	Amount	51,709.40	15,284.60	32,362.80	17,046.60	91,774.40	359,992.10	1,113,129.40
Dec.	No. of Accounts	234,583	127,536	163,714	90,728	693,061	1,949,979	29,710,720
	Amount	47,961.60	13,548.20	25,602.40	14,009.40	90,638.00	338,149.80	1,091,610.80
2000 Jun.	No. of Accounts	225,985	109,257	199,720	127,988	596,267	1,793,672	28,800,531
	Amount	40,865.50	15,741.90	25,635.90	14,050.10	80,463.70	323,501.60	1,140,304.10
Dec.	No. of Accounts	165,695	118,452	140,197	83,500	551,896	1,536,200	28,409,347
	Amount	37,661.10	21,989.80	25,393.10	13,506.10	86,307.60	345,797.10	1,189,013.70
2001 Jun.	No. of Accounts	106,810	73,119	97,577	50,928	449,330	1,158,288	27,751,287
	Amount	37,771.60	21,784.10	27,214.20	11,204.80	85,237.10	341,252.10	1,276,096.40
Dec.	No. of Accounts	106,955	47,168	68,283	43,981	400,370	956,344	28,043,813
	Amount	43,385.30	15,414.60	20,523.80	10,398.00	84,348.90	321,945.60	1,309,264.80

4.18 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

Period		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	F I X E D	
						Up to 3 months	Over 3 months to 6 months
						i	ii
		1	2	3	4		
2002 Jun.	No. of Accounts	4,716,798	230,667	430,232	21,991,819	248,191	75,352
	Amount	288,695.50	23,301.80	27,518.20	747,021.30	115,915.20	32,710.10
Dec.	No. of Accounts	4,941,154	222,554	319,958	22,242,554	254,299	74,649
	Amount	290,309.80	23,434.80	27,422.10	817,221.60	103,514.50	39,221.20
2003 Jun.	No. of Accounts	5,724,668	295,800	267,886	21,669,535	257,493	74,047
	Amount	352,132.00	22,398.80	33,674.00	957,910.00	98,103.70	38,269.00
Dec.	No. of Accounts	6,076,487	179,064	266,152	21,415,945	149,741	43,538
	Amount	462,391.70	30,189.80	37,748.20	1,035,895.40	91,677.10	33,061.60
2004 Jun.	No. of Accounts	6,095,166	180,877	176,129	21,434,645	138,022	51,820
	Amount	481,745.00	40,298.50	33,278.20	1,118,162.60	116,527.40	48,169.00
Dec.	No. of Accounts	6,138,924	177,437	212,640	20,327,237	149,816	33,602
	Amount	570,592.70	30,603.90	44,706.50	1,190,802.90	158,201.20	51,439.90
2005 Jun.	No. of Accounts	6,788,705	174,800	205,447	19,280,257	101,841	72,758
	Amount	631,377.50	38,333.60	34,698.40	1,264,145.90	228,586.10	74,134.60
Dec.	No. of Accounts	6,960,155	162,571	167,172	18,517,167	192,824	68,907
	Amount	681,322.60	33,245.40	35,807.70	1,203,183.70	358,142.10	103,461.30
2006 Jun.	No. of Accounts	7,164,598	159,184	254,231	18,200,367	185,377	52,226
	Amount	723,894.70	38,292.30	41,621.90	1,332,345.30	333,971.00	102,748.40
Dec.	No. of Accounts	7,689,055	145,360	200,264	17,844,700	230,323	89,225
	Amount	722,053.00	30,375.00	35,868.60	1,240,838.50	417,038.80	141,060.30
2007 Jun.	No. of Accounts	7,870,576	142,521	157,310	15,712,009	247,506	94,944
	Amount	847,886.80	40,487.70	29,944.70	1,456,922.60	438,021.90	178,727.20
Dec.	No. of Accounts	7,903,659	110,034	171,225	15,262,657	212,744	63,333
	Amount	893,189.90	37,668.90	34,887.30	1,485,578.00	499,808.80	178,086.80
2008 Jun.	No. of Accounts	8,415,561	122,994	125,511	15,043,354	493,662	78,149
	Amount	965,431.10	32,991.20	29,556.90	1,572,662.20	545,932.10	190,725.60
Dec.	No. of Accounts	8,943,013	129,618	114,967	14,507,663	632,408	134,418
	Amount	1,018,241.20	38,192.60	18,693.20	1,408,136.50	597,114.90	213,409.00
2009 Jun.	No. of Accounts	9,106,189	115,682	153,514	14,153,979	653,380	156,046
	Amount	1,129,661.80	44,230.10	20,697.10	1,605,626.50	563,048.40	183,462.40
Dec.	No. of Accounts	9,530,237	151,069	80,842	14,504,259	317,716	88,261
	Amount	1,165,771.10	40,151.10	17,872.70	1,669,820.20	652,056.30	163,301.10
2010 Jun.	No. of Accounts	10,422,699	151,503	99,897	14,657,234	484,295	91,709
	Amount	1,307,916.57	44,972.51	12,798.55	1,844,027.86	637,367.37	162,242.26
Dec.	No. of Accounts	11,397,109	146,356	97,120	15,183,357	378,680	117,218
	Amount	1,361,158.40	48,545.90	21,056.20	1,954,602.20	708,592.10	148,475.50

4.18 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

Period	D E P O S I T S					Total 5=(i to vii)	Total Deposits (1 to 5)	
	For 1 year & over but less than 2 years	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 ears and over			
	iii	iv	v	vi	vii			
2002 Jun.	No. of Accounts	80,545	59,275	78,886	38,515	324,222	904,986	28,274,502
	Amount	43,398.00	16,597.90	22,656.40	15,682.10	87,723.70	334,683.50	1,421,220.30
Dec.	No. of Accounts	89,486	54,826	57,973	41,348	308,082	880,663	28,606,883
	Amount	50,092.30	17,534.30	24,393.40	15,677.30	91,649.10	342,082.00	1,500,470.40
2003 Jun.	No. of Accounts	83,954	43,523	64,920	56,169	290,893	870,999	28,828,888
	Amount	43,691.30	13,955.30	29,382.70	19,072.50	72,938.90	315,413.30	1,681,528.20
Dec.	No. of Accounts	80,279	44,607	41,687	36,887	190,457	587,196	28,524,844
	Amount	37,508.30	18,911.60	18,797.00	12,277.60	63,684.40	275,917.60	1,842,142.70
2004 Jun.	No. of Accounts	94,312	48,177	49,901	16,534	191,320	590,086	28,476,903
	Amount	53,114.40	16,854.70	23,505.00	2,848.90	67,804.10	328,823.50	2,002,307.80
Dec.	No. of Accounts	56,819	28,336	50,355	17,073	191,098	527,099	27,383,337
	Amount	51,481.90	11,903.10	24,583.20	3,232.70	64,263.60	365,105.60	2,201,811.60
2005 Jun.	No. of Accounts	72,655	34,595	45,417	25,667	182,477	535,410	26,984,619
	Amount	59,659.10	11,992.60	20,127.80	4,077.10	61,161.20	459,738.50	2,428,294.00
Dec.	No. of Accounts	79,756	32,942	47,483	12,935	163,920	598,767	26,405,832
	Amount	98,277.00	11,926.10	18,708.00	4,617.20	64,773.80	659,905.50	2,613,464.80
2006 Jun.	No. of Accounts	96,891	33,911	39,552	14,039	121,312	543,308	26,321,688
	Amount	125,467.30	15,769.00	26,668.00	4,586.90	71,985.90	681,196.50	2,817,350.60
Dec.	No. of Accounts	109,916	28,827	108,261	11,486	138,168	716,206	26,595,585
	Amount	160,714.10	20,178.80	44,358.70	4,712.20	109,446.60	897,509.50	2,926,644.60
2007 Jun.	No. of Accounts	146,439	29,204	177,286	13,649	491,595	1,200,623	25,083,039
	Amount	206,933.00	22,809.70	51,062.60	5,098.30	94,656.90	997,309.70	3,372,551.50
Dec.	No. of Accounts	311,321	41,734	69,703	16,910	191,418	907,163	24,354,738
	Amount	233,362.00	22,646.40	50,156.10	8,190.40	90,921.30	1,083,171.80	3,534,495.80
2008 Jun.	No. of Accounts	196,070	41,979	102,317	28,892	167,186	1,108,255	24,815,675
	Amount	254,373.30	32,632.50	71,826.60	19,162.70	96,866.70	1,211,519.30	3,812,160.90
Dec.	No. of Accounts	252,024	45,633	103,321	20,488	207,816	1,396,108	25,091,369
	Amount	304,636.60	25,464.20	58,217.80	6,952.90	102,430.80	1,308,226.00	3,791,489.40
2009 Jun.	No. of Accounts	259,461	68,765	107,313	155,766	232,971	1,633,702	25,163,066
	Amount	376,643.50	36,344.90	51,377.60	23,130.00	103,381.40	1,337,388.20	4,137,603.70
Dec.	No. of Accounts	219,682	44,391	80,797	17,923	203,360	972,130	25,238,537
	Amount	440,286.20	26,652.10	55,228.20	8,758.40	112,764.40	1,459,046.60	4,352,661.80
2010 Jun.	No. of Accounts	262,060	61,817	86,522	26,206	231,912	1,244,521	26,575,854
	Amount	480,548.04	25,398.23	53,442.22	7,932.21	116,471.27	1,483,401.60	4,693,117.09
Dec.	No. of Accounts	319,486	94,637	101,636	15,892	298,969	1,326,518	28,150,460
	Amount	515,544.90	23,062.70	56,950.10	5,774.20	140,153.40	1,598,552.80	4,983,915.50

4.18 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

Period		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	F I X E D	
						Up to 3 months	Over 3 months to 6 months
						i	ii
		1	2	3	4		
2011 Jun.	No. of Accounts	12,114,523	186,684	84,350	14,964,234	470,924	134,576
	Amount	1,605,317.70	61,550.60	13,967.80	2,087,579.20	711,607.50	200,849.10
Dec.	No. of Accounts	12,847,176	166,181	86,273	15,703,397	649,037	143,716
	Amount	1,602,362.50	53,683.60	15,101.40	2,186,326.00	694,714.00	226,624.50
2012 Jun.	No. of Accounts	13,994,488	171,396	79,593	15,991,376	559,435	142,647
	Amount	1,828,006.30	69,799.80	11,501.40	2,400,372.50	756,645.10	214,208.70
Dec.	No. of Accounts	14,812,829	189,873	98,450	16,486,901	838,832	188,500
	Amount	1,915,286.60	66,838.30	20,735.00	2,659,591.40	742,032.20	243,193.30
2013 Jun.	No. of Accounts	16,239,187	207,863	103,225	16,971,364	760,262	107,435
	Amount	2,137,424.80	94,879.10	17,874.20	2,930,689.00	792,273.20	209,467.10
Dec.	No. of Accounts	17,033,295	199,003	67,410	17,968,908	973,933	199,978
	Amount	2,274,177.40	89,507.70	21,111.90	3,136,170.90	901,418.60	217,627.40
2014 Jun.	No. of Accounts	18,591,497	238,267	101,487	17,658,751	463,919	133,640
	Amount	2,729,229.60	186,686.00	29,436.00	3,157,078.90	804,948.50	219,971.80
Dec.	No. of Accounts	19,132,914	197,449	90,829	19,030,449	570,058	128,670
	Amount	2,594,857.40	116,129.20	30,785.30	3,540,017.90	885,259.10	268,300.80
2015 Jun.	No. of Accounts	20,598,144	182,792	99,822	19,505,796	546,727	141,129
	Amount	3,019,555.73	152,290.05	37,169.03	3,924,882.65	770,072.15	273,575.60
Dec.	No. of Accounts	21,746,238	177,924	89,994	20,084,727	394,043	229,338
	Amount	2,972,133.36	125,084.69	44,294.47	4,088,784.03	849,875.48	347,019.84

4.18 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

Period	D E P O S I T S					Total 5=(i to vii)	Total Deposits (1 to 5)
	For 1 year & over but less than 2 years	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years and over		
	iii	iv	v	vi	vii		
2011 Jun. No. of Accounts	323,944	52,142	121,707	31,335	257,524	1,392,152	28,741,943
Amount	567,555.00	26,010.20	65,162.80	7,225.30	142,490.00	1,720,899.80	5,489,315.20
Dec. No. of Accounts	372,767	48,087	133,652	24,220	282,222	1,653,701	30,456,728
Amount	662,506.70	22,994.90	66,452.30	6,468.10	151,021.90	1,830,782.40	5,688,255.90
2012 Jun. No. of Accounts	316,887	58,225	149,568	18,171	264,587	1,509,520	31,746,373
Amount	673,732.20	27,720.80	84,802.40	6,480.00	146,103.70	1,909,692.90	6,219,372.90
Dec. No. of Accounts	349,532	75,335	169,803	38,512	313,660	1,974,174	33,562,227
Amount	701,886.80	27,227.90	95,453.20	7,364.60	152,976.00	1,970,134.00	6,632,585.30
2013 Jun. No. of Accounts	293,726	55,712	151,488	19,075	238,564	1,626,262	35,147,901
Amount	666,975.00	26,491.50	97,326.90	6,997.00	154,010.50	1,953,541.20	7,134,408.20
Dec. No. of Accounts	317,726	72,758	150,015	14,433	267,647	1,996,490	37,265,106
Amount	647,012.00	27,603.70	102,407.60	8,053.80	157,934.30	2,062,057.20	7,583,025.20
2014 Jun. No. of Accounts	262,272	63,893	137,332	16,776	210,039	1,287,871	37,877,873
Amount	624,941.00	30,635.00	101,047.10	7,360.10	160,230.90	1,949,134.50	8,051,565.00
Dec. No. of Accounts	295,272	69,018	117,652	14,298	219,745	1,414,713	39,866,354
Amount	675,266.20	36,551.20	86,416.10	8,451.50	161,318.30	2,121,563.20	8,403,353.00
2015 Jun. No. of Accounts	271,520	75,114	136,895	18,990	202,596	1,392,971	41,779,525
Amount	687,394.34	37,859.46	107,425.58	7,431.81	135,352.61	2,019,111.56	9,153,009.02
Dec. No. of Accounts	248,744	66,434	116,023	13,330	206,045	1,273,957	43,372,840
Amount	688,204.74	37,797.08	113,865.03	5,933.40	136,887.54	2,179,583.11	9,409,879.67

Source: Statistics & Data Warehouse Department, SBP

4.19 Weighted Average Rates of Return on Deposits

(Percent per annum)

Period	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Deposits					Total Deposits
					Up to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	
1960 Sep.	0.28	2.01	0.53	1.53	2.44	2.37	3.37	3.00	2.85	1.10
Dec.	0.33	2.19	0.84	1.50	2.55	2.70	2.65	3.11	3.07	1.15
1961 Jun.	0.03	2.65	1.06	1.72	2.48	2.78	1.79	3.25	4.04	1.05
Dec.	0.02	1.72	1.26	1.79	2.74	2.76	3.21	3.28	4.00	1.14
1962 Jun.	0.02	1.71	1.44	1.97	2.78	2.75	2.82	3.28	3.92	1.24
Dec.	0.02	1.67	1.26	2.09	2.50	2.84	3.22	3.50	4.06	1.34
1963 Jun.	0.03	1.67	1.46	2.10	2.53	2.85	3.30	3.41	4.07	1.31
Dec.	0.01	1.61	1.41	2.11	2.54	2.86	3.24	3.54	3.66	1.35
1964 Jun.	0.02	1.74	1.61	2.09	2.54	3.16	3.11	3.52	4.03	1.39
Dec.	0.07	1.55	1.50	2.12	2.49	2.87	3.22	3.55	3.92	1.45
1965 Jun.	0.01	2.05	1.41	2.16	2.70	2.91	3.22	3.53	4.11	1.57
Dec.	0.03	1.71	1.54	3.44	3.26	3.33	3.86	4.07	4.64	2.02
1966 Jun.	0.01	1.83	1.87	3.47	3.21	3.51	4.06	4.44	4.82	2.23
Dec.	0.01	2.65	1.79	3.47	3.19	3.63	4.07	4.60	4.87	2.34
1967 Jun.	0.02	2.81	1.82	3.49	3.31	3.59	4.09	4.51	4.90	2.43
Dec.	0.01	2.55	1.79	3.79	3.71	3.71	4.19	4.60	4.95	2.65
1968 Jun.	0.01	2.45	2.10	3.98	3.91	4.08	4.29	4.65	5.03	2.80
Dec.	0.01	2.85	1.93	4.48	4.24	4.70	4.83	5.10	5.85	3.23
1969 Jun.	0.01	3.06	2.14	4.14	4.07	4.95	5.08	5.66	5.80	3.17
Dec.	0.01	3.16	1.69	4.09	4.21	4.97	5.17	5.86	5.90	3.08
1970 Jun.	0.01	3.40	1.95	4.09	4.20	5.05	5.26	5.97	5.93	3.23
Dec.	0.01	3.36	1.93	4.08	4.19	5.03	5.22	6.02	6.02	3.20
1971 Jun.	0.01	3.20	1.96	4.06	4.08	5.11	5.31	6.09	6.11	3.11
Dec.	0.01	3.11	1.89	4.06	4.19	5.07	6.02	6.14	5.28	3.13
1972 Jun.	0.03	4.27	2.11	4.67	4.13	5.24	5.46	6.03	6.20	3.38
Dec.	0.04	3.97	2.16	4.89	4.78	5.59	5.78	6.37	6.43	3.43
1973 Jun.	0.08	4.14	2.67	4.92	4.91	5.83	5.97	6.53	6.48	3.59
Dec.	0.06	3.30	2.11	5.76	5.58	6.65	6.95	7.05	6.95	3.58
1974 Jun.	0.06	2.73	2.34	5.78	5.56	7.10	7.08	7.19	7.01	3.94
Dec.	0.09	3.51	2.59	6.14	6.44	8.19	3.39	8.75	8.92	4.35
1975 Jun.	0.07	4.26	2.19	6.15	6.95	8.54	8.68	9.09	9.54	4.67
Dec.	0.13	4.29	2.72	6.63	7.52	8.85	9.08	9.49	9.98	5.12
1976 Jun.	0.06	4.31	2.99	6.66	7.59	8.95	9.30	9.80	10.66	5.30
Dec.	0.07	4.70	3.07	6.67	7.69	9.09	9.48	10.06	10.86	5.30
1977 Jun.	0.11	4.74	2.91	7.13	7.78	9.38	9.67	10.24	11.29	6.32
Dec.	0.09	5.18	3.27	7.57	8.59	9.55	10.07	10.48	11.39	6.10
1978 Jun.	0.09	5.01	3.17	7.59	8.66	9.95	10.24	10.72	11.50	6.23
Dec.	0.27	5.13	3.26	7.58	8.83	10.04	10.40	10.93	11.63	6.24
1979 Jun.	0.15	5.41	2.98	7.57	8.94	10.09	10.52	10.93	11.70	6.11
Dec.	0.11	5.63	2.10	7.57	8.91	10.06	10.48	11.00	11.78	6.16
1980 Jun.	0.10	5.73	3.47	7.58	8.89	10.15	10.41	11.06	11.82	6.18
Dec.	0.08	5.29	4.24	7.59	8.99	10.15	10.46	11.10	11.89	6.21
1981 Jun.	0.11	5.33	3.79	7.57	9.39	10.43	10.48	11.19	12.03	5.95
Dec.	0.08	5.98	4.09	7.59	9.97	10.21	10.58	11.32	12.19	6.38

4.19 Weighted Average Rates of Return on Deposits

(Percent per annum)

Period		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less than 6 months	Fixed Deposits					5 years & over	Total Deposits
							6 months & over but less than 1 year	1 year & over but less than 2 years	2 years & over but less than 3 years	3 years & over but less than 4 years	4 years & over but less than 5 years		
1982 ¹	Jun.	0.04	5.82	4.00	7.60	9.61	9.84	10.34	11.06	12.02	12.31	12.37	6.05
	Dec.	0.02	6.31	4.60	7.62	9.30	9.88	10.60	10.97	11.95	12.22	12.46	6.48
1983	Jun.	0.02	6.26	4.51	7.64	9.19	9.91	10.49	10.76	11.84	12.39	12.44	6.24
	Dec.	0.01	6.25	4.31	7.62	9.36	9.94	10.52	10.73	11.72	12.42	12.43	6.18
1984	Jun.	-	5.51	4.69	7.61	9.29	9.93	10.53	11.10	11.79	12.54	12.47	6.39
	Dec.	0.03	6.05	4.27	7.62	8.64	9.80	10.48	10.87	11.75	12.25	12.43	6.18
1985	Jun.	-	5.40	3.79	7.63	8.79	9.69	10.38	10.95	11.58	12.40	12.41	5.76
	Dec.	-	4.96	3.32	7.64	7.88	9.26	10.22	11.06	11.66	12.36	12.24	9.16
1986	Jun.	-	4.44	3.90	7.61	7.89	9.04	9.41	10.53	11.38	11.91	12.03	8.80
	Dec.	-	5.16	3.10	6.99	8.03	9.16	7.98	10.98	11.61	12.26	12.35	8.14
1987	Jun.	-	4.96	2.53	6.98	7.69	7.38	8.39	10.10	11.72	11.98	12.20	7.87
	Dec.	-	5.11	3.04	6.93	7.82	8.49	8.12	11.19	11.82	12.44	12.30	8.05
1988	Jun.	-	3.19	2.65	7.30	7.24	8.24	8.11	10.58	11.31	10.50	12.08	7.67
	Dec.	-	2.99	2.50	6.92	6.87	7.82	7.70	10.04	10.74	9.97	11.46	7.28
1989	Jun.	-	3.73	2.63	7.16	9.78	9.40	7.29	8.13	10.12	11.75	12.25	7.95
	Dec.	-	3.53	2.95	8.17	8.11	9.23	9.09	11.86	12.68	11.78	13.54	8.59
1990	Jun.	-	2.31	4.21	7.45	8.59	10.65	8.38	8.92	8.21	12.59	11.52	8.23
	Dec.	-	4.37	3.65	10.13	10.06	11.63	11.28	14.69	15.74	14.63	16.80	10.66

4.19 Weighted Average Rates of Return on Deposits

		(Percent per annum)										
Type of Deposit	1991		1992		1993		1994		1995		1996	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Call Deposits	4.60 (1.64)	5.23 (1.70)	5.04 (1.76)	5.56 (1.82)	5.86 (1.68)	5.45 (2.23)	4.75 (2.53)	5.64 (2.79)	6.10 (1.97)	7.00 (2.43)		
2. Saving Deposits	6.00 (55.10)	7.42 (57.25)	7.14 (56.79)	7.31 (56.51)	7.31 (55.77)	7.37 (54.81)	7.30 (53.69)	7.26 (52.50)	7.33 (52.76)	7.43 (51.61)		
3. Term or Fixed Deposits												
(a) Less than 3 months	5.91 (9.06)	5.88 (9.62)	5.61 (8.97)	6.67 (8.89)	6.76 (8.07)	7.00 (8.54)	6.69 (8.08)	7.08 (8.33)	7.28 (7.63)	7.39 (7.28)		
(b) 3 months and over but less than 6 months	7.48 (8.22)	6.94 (7.65)	6.37 (8.29)	6.64 (7.75)	6.67 (8.00)	7.16 (7.70)	7.35 (8.61)	7.19 (10.10)	6.75 (9.31)	7.03 (10.15)		
(c) 6 months and over but less than 1 year	8.84 (3.93)	8.99 (3.74)	8.80 (3.75)	7.82 (4.39)	8.10 (4.81)	8.38 (4.94)	8.72 (6.01)	8.42 (5.89)	7.66 (5.81)	7.88 (5.97)		
(d) 1 year and over but less than 2 years	7.79 (7.57)	7.52 (7.18)	7.26 (7.49)	7.36 (6.64)	7.59 (7.28)	9.16 (7.53)	8.01 (7.59)	8.53 (7.10)	8.17 (8.41)	7.90 (8.21)		
(e) 2 years and over but less than 3 years	9.35 (3.80)	10.19 (2.24)	10.22 (1.84)	11.34 (1.56)	9.51 (2.48)	10.86 (2.29)	10.91 (1.56)	11.06 (1.73)	10.84 (1.63)	10.95 (1.83)		
(f) 3 years and over but less than 4 years	10.51 (2.54)	11.99 (3.28)	11.90 (3.16)	11.57 (3.91)	11.40 (3.22)	11.71 (3.41)	11.77 (3.02)	12.27 (3.08)	12.11 (3.15)	12.29 (3.00)		
(g) 4 years and over but less than 5 years	11.27 (1.91)	13.44 (0.65)	13.09 (0.70)	13.68 (0.91)	13.68 (1.10)	12.68 (1.23)	13.22 (0.91)	12.84 (0.83)	13.59 (0.87)	13.64 (0.91)		
(h) 5 years and over	12.46 (6.22)	14.02 (6.69)	13.75 (7.25)	14.84 (7.62)	14.36 (7.59)	14.70 (7.32)	14.73 (8.01)	14.64 (7.68)	14.90 (8.46)	14.96 (8.60)		
4. Overall												
(i) Excluding current & other deposits	7.59	7.96	7.70	8.11	8.04	8.31	8.18	8.18	8.24	8.36		
(ii) Including current & other deposits	6.00	6.38	6.09	6.40	6.17	6.37	6.25	6.35	6.42	6.62		

4.19 Weighted Average Rates of Return on Deposits

Type of Deposit	(Percent per annum)					
	2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Call Deposits	4.84 (2.11)	3.28 (1.98)	2.13 (1.73)	1.23 (2.25)	1.12 (2.71)	1.33 (1.93)
2. Saving Deposits	3.49 (67.60)	3.48 (69.10)	1.69 (73.93)	1.33 (77.19)	0.98 (75.18)	0.93 (75.06)
3. Term or Fixed Deposits						
(a) Less than 3 months	4.92 (6.33)	4.07 (5.54)	1.84 (4.91)	0.99 (4.65)	1.15 (3.28)	1.93 (5.72)
(b) 3 months and over but less than 6 months	6.26 (4.16)	4.93 (3.21)	2.16 (2.66)	1.97 (2.18)	1.51 (4.56)	1.93 (4.26)
(c) 6 months and over but less than 1 year	6.65 (2.96)	5.53 (3.32)	2.95 (2.95)	2.44 (2.46)	2.20 (3.24)	2.63 (3.24)
(d) 1 year and over but less than 2 years	7.19 (3.93)	5.89 (4.24)	3.10 (3.37)	2.64 (2.79)	2.71 (3.57)	2.73 (3.24)
(e) 2 years and over but less than 3 years	7.61 (1.50)	6.61 (1.48)	3.45 (1.08)	2.87 (1.41)	2.80 (1.13)	2.87 (0.75)
(f) 3 years and over but less than 4 years	8.15 (2.05)	7.23 (2.06)	3.84 (2.27)	3.10 (1.40)	3.01 (1.58)	3.24 (1.55)
(g) 4 years and over but less than 5 years	8.46 (1.42)	7.31 (1.32)	4.36 (1.47)	2.78 (0.91)	2.98 (0.19)	3.06 (0.20)
(h) 5 years and over	8.65 (7.94)	7.66 (7.75)	4.69 (5.63)	3.43 (4.75)	3.23 (4.56)	3.57 (4.05)
4. Overall						
(i) Excluding current & other deposits	4.60	4.22	2.08	1.55	1.28	1.32
(ii) Including current & other deposits	3.61	3.35	1.61	1.13	0.95	0.95

4.19 Weighted Average Rates of Return on Deposits

(Percent per annum)

Type of Deposit	2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Call Deposits	1.39 (2.18)	1.34 (1.75)	1.45 (1.87)	1.68 (1.40)	1.73 (1.62)	1.62 (1.45)
2. Saving Deposits	1.24 (71.74)	1.66 (63.45)	1.67 (64.93)	1.92 (57.22)	2.07 (58.40)	2.07 (57.00)
3. Term or Fixed						
(a) Less than 3 months	2.98 (6.47)	3.62 (11.91)	4.24 (8.72)	4.32 (9.33)	4.30 (8.04)	4.64 (11.11)
(b) 3 months and over but less than 6	3.62 (6.50)	3.27 (6.98)	4.49 (7.56)	5.56 (9.90)	5.10 (9.51)	5.14 (8.07)
(c) 6 months and over but less than 1 year	4.21 (4.21)	4.78 (5.46)	4.64 (5.01)	5.88 (6.50)	5.93 (7.16)	5.87 (6.83)
(d) 1 year and over but less than 2 years	4.28 (3.39)	5.75 (5.18)	5.26 (6.11)	5.95 (7.41)	6.75 (8.29)	6.85 (8.95)
(e) 2 years and over less than 3 years	3.99 (0.68)	5.27 (0.63)	5.44 (0.77)	5.67 (0.93)	6.46 (0.91)	6.55 (0.87)
(f) 3 years and over less than 4 years	4.02 (1.14)	5.51 (0.99)	5.16 (1.30)	7.14 (2.05)	7.17 (2.05)	6.70 (1.92)
(g) 4 years and over less than 5 years	3.84 (0.23)	6.19 (0.24)	4.90 (0.22)	7.08 (0.22)	7.01 (0.20)	7.11 (0.31)
(h) 5 years and over	3.98 (3.47)	4.96 (3.42)	5.57 (3.51)	6.01 (5.05)	6.30 (3.79)	7.16 (3.49)
4. Overall						
(i) Excluding current other deposits	1.89	2.57	2.69	3.42	3.51	3.61
(ii) Including current other deposits	1.37	1.86	1.96	2.53	2.6	2.66

4.19 Weighted Average Rates of Return on Deposits

Type of Deposit	(Percent per annum)							
	2008		2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Call Deposits	3.89 (1.17)	6.45 (1.39)	5.73 (1.48)	6.05 (1.27)	5.84 (1.33)	6.86 (1.27)	6.06 (1.59)	6.14 (1.32)
2. Saving Deposits	4.93 (55.82)	4.99 (51.12)	5.08 (53.75)	4.95 (52.69)	5.02 (54.68)	5.02 (52.69)	5.25 (53.94)	5.14 (53.71)
3. Term or Fixed Deposits								
(a) Less than 3 months	4.88 (12.75)	5.26 (14.69)	5.57 (11.41)	4.56 (11.15)	4.83 (10.69)	5.00 (11.15)	5.29 (9.77)	4.79 (9.14)
(b) 3 months and over but less than 6 months	5.77 (6.63)	6.76 (6.98)	6.49 (7.44)	6.57 (9.42)	6.87 (8.21)	7.28 (9.42)	7.42 (8.62)	6.72 (7.92)
(c) 6 months and over but less than 1 year	6.99 (6.77)	7.64 (7.75)	7.57 (6.14)	7.05 (5.15)	7.21 (4.81)	7.41 (5.15)	7.72 (5.19)	7.83 (5.57)
(d) 1 year and over but less than 2 years	7.33 (9.03)	8.38 (11.06)	8.52 (12.60)	8.18 (13.89)	8.25 (14.25)	8.28 (13.89)	8.99 (14.67)	8.82 (16.27)
(e) 2 years and over but less than 3 years	6.34 (1.16)	8.41 (0.92)	9.34 (1.22)	8.49 (0.84)	8.71 (0.75)	8.35 (0.84)	9.30 (0.67)	8.28 (0.56)
(f) 3 years and over but less than 4 years	8.60 (2.55)	8.53 (2.11)	9.56 (1.72)	9.12 (1.74)	9.67 (1.58)	10.35 (1.74)	11.31 (1.68)	11.17 (1.63)
(g) 4 years and over but less than 5 years	7.33 (0.68)	8.51 (0.25)	6.08 (0.77)	7.92 (0.28)	9.05 (0.24)	9.46 (0.28)	9.61 (0.19)	8.62 (0.16)
(h) 5 years and over	8.67 (3.44)	9.05 (3.72)	9.06 (3.46)	8.92 (3.56)	8.90 (3.45)	8.89 (3.56)	9.37 (3.68)	9.93 (3.71)
4. Overall								
(i) Excluding current & other deposits	5.58	6.02	6.11	5.88	5.97	6.07	6.42	6.29
(ii) Including current & other deposits	4.13	4.38	4.44	4.29	4.29	4.39	4.53	4.51

4.19 Weighted Average Rates of Return on Deposits

(Percent per annum)

Type of Deposit	2012		2013		2014		2015	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Call Deposits	5.26 (1.59)	5.20 (1.42)	4.65 (1.91)	5.13 (1.69)	3.93 (3.53)	5.49 (2.01)	3.59 (2.50)	3.73 (1.96)
2. Saving Deposits	5.68 (54.80)	5.69 (56.63)	5.90 (58.86)	6.32 (59.31)	6.34 (59.65)	5.94 (61.27)	4.69 (64.38)	4.09 (63.95)
3. Term or Fixed Deposits								
(a) Less than 3 months	5.13 (9.61)	5.95 (9.51)	5.38 (9.48)	5.80 (9.87)	5.76 (8.65)	5.62 (9.25)	5.16 (6.70)	4.94 (7.38)
(b) 3 months and over but less than 6 months	6.62 (7.67)	6.51 (6.29)	6.08 (6.43)	6.68 (7.18)	6.47 (6.56)	6.59 (6.07)	5.34 (5.93)	4.56 (5.92)
(c) 6 months and over but less than 1 year	7.17 (4.89)	6.88 (5.18)	6.44 (4.21)	6.93 (4.12)	6.87 (4.16)	6.77 (4.64)	5.88 (4.49)	5.17 (5.43)
(d) 1 year and over but less than 2 years	8.71 (15.38)	8.20 (14.94)	7.73 (13.40)	7.76 (12.24)	7.72 (11.81)	7.39 (11.69)	6.26 (11.28)	5.56 (10.76)
(e) 2 years and over but less than 3 years	8.40 (0.63)	8.16 (0.58)	7.93 (0.53)	8.29 (0.52)	8.04 (0.58)	7.87 (0.63)	7.18 (0.62)	5.87 (0.59)
(f) 3 years and over but less than 4 years	10.73 (1.94)	10.34 (2.03)	8.65 (1.95)	8.95 (1.94)	8.19 (1.91)	7.79 (1.50)	7.02 (1.76)	7.10 (1.78)
(g) 4 years and over but less than 5 years	9.20 (0.15)	8.93 (0.16)	8.31 (0.14)	8.98 (0.15)	8.78 (0.14)	8.00 (0.15)	8.15 (0.12)	6.67 (0.09)
4. (h) 5 years and over	9.21 (3.34)	9.88 (3.26)	9.50 (3.09)	9.50 (2.99)	8.98 (3.03)	8.76 (2.79)	8.62 (2.22)	7.05 (2.14)
Overall								
(i) Excluding current & other deposits	6.47	6.45	6.28	6.64	6.53	6.27	5.11	4.52
(ii) Including current & other deposits	4.56	4.61	4.38	4.63	4.29	4.31	3.41	3.07

Source: Statistics & Data Warehouse Department, SBP

Note:

1. From June 1982 to Dec 1990 weighted average rates pertain to other than Profit and Loss Sharing (PLS) Deposits.
2. Data from June 1991 to onwards includes PLS and Interest Bearing Deposits.
3. Figures in parentheses represent as percentage of total deposits excluding current and other deposits.

4.20 Weighted Average Rates of Return on Advances

(Percent per annum)

Period	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Total Advances	
1960	Jun.	6.96	4.99	5.23	5.94	4.95	4.53	4.71	5.15
	Dec.	6.76	5.22	5.29	5.74	5.36	4.52	5.11	5.28
1961	Jun.	6.55	5.46	5.12	5.96	6.61	3.98	5.00	5.14
	Dec.	6.60	5.45	5.18	5.72	5.92	4.30	5.17	5.26
1962	Jun.	6.55	5.28	5.19	5.99	6.01	4.57	5.42	5.30
	Dec.	6.52	5.50	5.37	6.08	6.03	4.29	5.46	5.45
1963	Jun.	6.56	5.72	5.16	6.24	6.13	4.84	5.84	5.46
	Dec.	6.39	5.63	5.40	6.13	6.14	4.53	5.73	5.54
1964	Jun.	6.31	5.32	5.17	6.30	6.13	4.67	5.68	5.40
	Dec.	6.29	5.87	5.33	6.34	6.24	5.74	5.46	5.49
1965	Jun.	7.29	7.01	6.63	7.21	6.64	5.14	6.63	6.64
	Dec.	8.00	7.39	6.92	7.41	6.90	5.65	6.62	6.88
1966	Jun.	8.11	7.07	6.93	7.36	6.83	6.83	5.58	6.84
	Dec.	8.09	7.29	6.99	7.83	7.08	5.63	6.70	6.98
1967	Jun.	8.10	7.52	7.14	7.84	7.16	5.96	6.92	7.10
	Dec.	8.39	7.92	7.43	7.92	7.22	6.11	7.17	7.34
1968	Jun.	8.52	7.90	7.27	7.98	7.29	6.19	7.26	7.30
	Dec.	8.79	8.30	7.56	8.13	7.52	6.47	7.88	7.62
1969	Jun.	8.80	8.26	7.57	8.29	7.55	6.69	7.97	7.69
	Dec.	8.81	8.28	7.71	8.34	8.00	6.93	7.97	7.83
1970	Jun.	8.77	8.27	7.82	8.30	8.00	6.99	8.02	7.88
	Dec.	8.76	8.43	7.94	8.09	8.00	7.01	8.04	7.94
1971	Jun.	8.97	8.35	8.09	8.22	8.04	7.48	8.25	8.12
	Dec.	7.96	8.66	8.38	8.29	8.06	7.37	8.24	8.27
1972	Jun.	9.70	9.35	8.82	8.45	8.27	8.03	8.50	8.65
	Dec.	6.69	9.02	8.91	8.66	8.18	7.93	8.67	8.74
1973	Jun.	9.89	9.06	8.68	8.15	10.39	8.27	8.50	8.54
	Dec.	10.87	10.28	9.80	8.74	8.49	9.05	8.95	9.43
1974	Jun.	10.73	10.20	9.80	8.99	8.92	8.56	8.96	9.48
	Dec.	12.55	12.08	11.89	9.82	9.97	10.28	10.04	11.23
1975	Jun.	12.60	11.32	11.35	10.12	9.53	11.18	9.86	10.81
	Dec.	12.82	11.65	11.80	9.93	9.91	11.65	9.62	11.06
1976	Jun.	13.07	12.03	11.51	9.86	8.34	11.40	9.77	10.92
	Dec.	12.72	11.99	11.79	10.43	10.02	11.47	10.01	11.17
1977	Jun.	13.14	12.72	12.36	10.65	10.72	12.23	10.53	11.68
	Dec.	11.84	11.93	12.83	11.26	11.07	12.35	12.39	12.05
1978	Jun.	11.01	12.13	12.93	11.45	11.15	12.85	12.43	11.80
	Dec.	8.77	12.68	12.25	11.53	10.79	12.06	11.00	11.65
1979	Jun.	8.58	12.61	12.12	11.53	10.79	12.06	11.00	11.62
	Dec.	8.08	12.48	12.03	11.58	10.67	12.11	11.19	11.58
1980	Jun.	7.91	11.90	11.48	11.50	10.60	12.11	10.54	11.09
	Dec.	7.20	12.36	11.17	11.10	10.58	11.57	10.58	11.92
1981	Jun.	6.73	12.73	11.41	12.02	10.73	12.13	11.13	11.20
	Dec.	8.12	11.63	10.94	12.03	10.73	11.84	10.48	10.86
1982	Jun.	13.15	12.66	10.84	11.82	10.38	7.85	10.38	10.72
	Dec.	13.23	12.66	11.46	11.87	10.57	8.94	9.95	10.97
1983	Jun.	13.26	11.85	10.94	11.88	10.16	7.98	9.77	10.55
	Dec.	13.52	1.40	11.06	12.09	10.24	8.44	9.78	10.65

4.20 Weighted Average Rates of Return on Advances

(Percent per annum)

Period		Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Total Advances
1984	Jun.	13.52	10.59	11.61	12.22	10.13	7.76	9.69	10.83
	Dec.	13.56	11.89	11.54	12.08	10.20	9.07	10.13	10.98
1985	Jun.	13.11	11.22	10.89	12.16	10.44	9.67	9.29	10.49
	Dec.	12.43	10.02	11.39	12.67	10.78	7.23	9.79	10.85
1986	Jun.	12.92	10.76	11.76	12.80	10.90	9.04	9.30	10.91
	Dec.	12.45	9.37	11.16	12.52	10.95	6.39	9.70	10.69
1987	Jun.	11.40	10.80	11.19	12.63	11.00	11.02	9.70	11.00
	Dec.	11.49	10.72	10.88	12.76	10.71	6.89	9.95	10.76
1988	Jun.	11.03	11.50	10.79	13.00	10.52	8.76	9.15	10.70
	Dec.	11.28	10.53	10.68	12.53	10.52	6.77	9.78	10.49
1989	Jun.	9.11	11.04	10.60	13.62	10.74	8.67	9.26	10.89
	Dec.	10.14	9.65	9.60	11.26	8.94	9.50	8.57	10.78
1990	Jun.	10.14	11.34	10.80	13.12	10.21	9.36	8.28	10.59
	Dec.	10.50	11.54	11.53	13.38	10.82	8.60	9.01	10.73
1991	Jun.	10.83	11.79	11.60	12.63	11.06	9.55	9.03	10.77
	Dec.	12.13	12.30	12.51	13.97	11.72	9.05	11.04	11.47
1992	Jun.	12.32	12.52	12.66	14.11	11.86	9.45	11.94	12.54
	Dec.	13.65	13.01	12.98	14.45	12.20	10.29	12.96	13.06
1993	Jun.	12.70	13.24	13.90	14.30	12.63	8.22	12.61	13.09
	Dec.	14.12	7.81	12.08	14.00	12.65	10.60	11.56	12.46
1994	Jun.	13.48	9.58	12.65	14.49	12.33	15.81	11.11	12.78
	Dec.	12.85	12.08	12.90	14.22	13.00	12.93	13.57	13.45
1995	Jun.	14.22	16.09	14.42	14.55	12.46	14.61	12.88	13.74
	Dec.	14.64	16.61	15.07	14.77	11.13	15.34	13.71	13.91
1996	Jun.	16.11	16.05	15.09	15.19	13.00	15.70	13.45	14.36
	Dec.	13.25	16.67	15.42	14.81	12.93	14.74	13.20	14.26
1997	Jun.	11.65	16.51	15.92	14.00	12.45	15.89	13.60	14.55
	Dec.	12.41	16.37	15.14	14.72	13.70	15.36	14.46	14.71
1998	Jun.	15.43	16.58	15.94	16.32	14.69	15.31	15.59	15.64
	Dec.	14.51	16.24	15.88	15.78	14.09	15.24	15.72	15.42
1999	Jun.	11.35	15.65	15.08	15.63	13.79	14.50	14.95	14.80
	Dec.	11.14	14.40	14.81	15.20	13.58	13.85	14.68	14.46
2000	Jun.	10.68	13.15	13.49	14.24	13.04	13.44	13.79	13.52
	Dec.	11.29	13.51	13.50	14.43	12.97	13.18	13.88	13.55

4.20 Weighted Average Rates of Return on Advances

(Percent per annum)

Period	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Total Advances	
2001	Jun.	11.14	13.48	13.40	14.42	13.28	13.73	13.87	13.61
	Dec.	8.10	13.45	13.18	14.07	13.37	13.58	13.67	13.45
2002	Jun.	9.15	13.02	12.86	13.68	13.42	13.34	13.26	13.19
	Dec.	9.06	12.94	12.43	13.41	13.09	13.32	12.99	12.87
2003	Jun.	11.49	5.98	7.65	10.35	11.55	7.78	10.34	9.40
	Dec.	10.30	5.37	5.89	8.04	10.28	6.48	8.34	7.76
2004	Jun.	10.25	4.96	5.79	6.89	9.26	6.03	8.41	7.28
	Dec.	10.13	5.51	5.96	6.08	8.82	7.18	7.54	6.99
2005	Jun.	8.84	7.14	7.83	7.64	9.84	8.09	10.06	8.81
	Dec.	6.79	9.74	9.37	9.21	10.71	9.51	11.16	10.17
2006	Jun.	10.90	10.28	9.59	9.11	11.15	9.44	12.18	10.61
	Dec.	10.16	10.67	9.99	10.56	11.28	9.76	12.40	11.12
2007	Jun.	11.08	11.28	10.14	10.82	11.96	10.49	12.85	11.55
	Dec.	11.20	11.15	10.24	10.79	11.92	10.54	12.87	11.56
2008	Jun.	11.77	12.81	11.54	12.34	12.12	11.29	13.83	12.49
	Dec.	15.01	15.61	14.39	14.48	13.52	15.06	15.70	14.63
2009	Jun.	14.34	14.84	14.16	14.04	13.37	15.78	14.93	14.25
	Dec.	14.18	13.40	12.12	12.72	12.81	11.97	14.67	13.18
2010	Jun.	15.06	14.21	13.05	13.64	12.31	13.46	14.71	13.63
	Dec.	15.15	13.77	12.93	13.06	12.26	12.90	14.49	13.36
2011	Jun.	16.19	11.14	12.71	13.62	12.53	12.76	14.61	13.46
	Dec.	13.74	12.93	13.25	13.88	12.40	12.47	14.85	13.68
2012	Jun.	9.61	11.81	12.75	12.43	11.90	14.00	13.64	12.81
	Dec.	10.08	11.15	11.15	11.88	12.27	13.21	12.69	11.93
2013	Jun.	12.94	11.66	10.90	11.53	11.94	13.75	11.87	11.59
	Dec.	13.58	10.88	10.54	11.05	11.21	9.00	11.10	10.96
2014	Jun.	14.43	11.38	10.12	9.51	11.99	10.35	11.73	11.00
	Dec.	14.12	11.21	10.31	10.68	11.51	10.09	11.20	10.88
2015	Jun.	11.71	9.37	8.51	8.23	10.45	10.02	9.60	9.20
	Dec.	12.60	8.54	7.37	8.18	9.13	9.60	8.91	8.41

Source: Statistics & Data Warehouse Department, SBP

Note:

1. Weighted average rates pertain to other than financing under Islamic Modes.

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	Nationalized Banks		Privatized Domestic Banks		Private Domestic Banks		Foreign Banks		Specialized Banks		All Groups		
	Lending	Deposits	Lending	Deposits	Lending	Deposits	Lending	Deposits	Lending	Deposits	Lending [#]	Deposits ⁵	
	1996-97*	17.66		18.01		17.32		15.82		13.92		17.14	
1998	Jun.	16.80		17.12		16.20		14.88		13.99		16.09	
	Dec.	16.65		17.46		15.95		14.83		14.13		15.88	
1999	Jun.	14.86	6.32	15.68	6.31	15.10	7.81	13.43	5.41	14.07	13.11	14.61	6.49
	Dec.	15.36	6.00	14.17	6.12	14.50	7.54	13.58	5.30	14.16	13.16	14.40	6.18
2000	Jun.	13.06	5.35	12.50	6.19	13.21	7.24	12.59	5.30	14.09	12.24	12.94	5.89
	Dec.	14.13	4.77	14.51	4.19	13.81	6.77	13.37	5.56	13.99	12.30	13.87	5.23
2001	Jun.	13.48	4.39	14.84	4.07	14.47	6.46	13.86	5.79	14.27	10.97	13.97	5.00
	Dec.	13.78	4.41	15.11	4.03	14.16	6.54	11.69	5.27	14.09	11.47	13.58	4.96
2002	Jun.	11.89	3.60	12.51	3.51	12.75	5.88	10.69	3.96	14.05	10.07	12.12	4.17
	Dec.	10.82	3.10	11.08	3.09	10.48	4.83	8.66	3.23	14.05	9.81	10.31	3.60
2003	Jun.	6.69	1.64	6.86	1.29	8.18	2.89	6.24	1.44	13.21	5.54	7.58	1.90
	Dec.	6.01	1.38	5.67	1.40	6.31	2.07	4.39	1.26	12.94	4.17	5.68	1.42

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
January, 2004								
Public	5.97	6.11	7.38	8.42	1.27	1.47	1.28	1.56
Private	5.10	5.15	5.85	6.51	1.18	1.35	1.36	1.74
Foreign	4.07	4.29	7.08	7.39	0.91	1.53	1.08	1.46
Specialized	12.61	12.62	12.10	14.09	2.93	3.89	4.23	4.80
All Banks	5.04	5.13	6.91	7.71	1.12	1.40	1.34	1.70
February, 2004								
Public	6.99	7.16	7.37	8.41	1.14	1.68	1.27	1.55
Private	5.51	5.56	5.82	6.45	1.42	2.22	1.35	1.76
Foreign	3.89	4.20	6.54	6.90	1.14	1.34	0.99	1.36
Specialized	12.80	12.80	11.67	14.12	3.26	3.88	4.29	4.80
All Banks	5.30	5.43	6.69	7.47	1.30	1.81	1.32	1.70
March, 2004								
Public	6.03	6.23	7.21	8.35	1.11	1.41	1.24	1.54
Private	4.81	4.87	5.61	6.29	1.39	2.27	1.33	1.75
Foreign	3.60	3.95	6.24	6.61	1.37	2.03	0.97	1.32
Specialized	13.67	13.68	11.66	14.10	3.84	4.27	4.31	4.78
All Banks	4.69	4.83	6.49	7.32	1.33	1.99	1.30	1.69
April, 2004								
Public	6.01	6.49	7.03	8.09	0.97	1.15	1.24	1.52
Private	5.24	5.31	5.58	6.19	1.50	2.20	1.20	1.57
Foreign	3.86	4.12	6.89	7.25	1.26	1.70	0.98	1.39
Specialized	13.60	13.61	11.67	14.10	4.16	4.45	4.10	4.54
All Banks	5.07	5.21	6.49	7.26	1.36	1.89	1.21	1.57
May, 2004								
Public	5.54	6.23	6.83	7.70	1.20	1.44	1.25	1.52
Private	5.65	5.73	5.59	6.20	1.44	2.24	1.18	1.56
Foreign	3.86	4.15	6.98	7.32	1.23	1.80	1.12	1.60
Specialized	13.60	13.61	11.68	14.09	2.79	2.88	4.09	4.53
All Banks	5.42	5.59	6.46	7.20	1.35	1.97	1.21	1.58
June, 2004								
Public	4.06	4.11	6.62	7.52	0.86	1.33	1.16	1.49
Private	5.31	5.36	5.73	6.30	1.14	2.14	1.20	1.60
Foreign	4.04	4.25	6.93	7.25	1.53	2.06	1.19	1.68
Specialized	12.35	12.35	11.69	14.07	1.65	3.52	3.84	4.51
All Banks	5.05	5.14	6.49	7.20	1.19	1.99	1.21	1.61

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
July, 2004								
Public	5.90	6.38	6.58	7.55	1.32	1.57	1.20	1.50
Private	4.82	4.86	5.75	6.30	1.16	1.44	1.19	1.59
Foreign	3.33	3.52	5.97	6.25	1.25	1.71	1.04	1.51
Specialized	12.50	12.50	11.91	14.18	4.19	4.26	4.10	4.58
All Banks	4.63	4.72	6.43	7.13	1.20	1.50	1.20	1.59
August, 2004								
Public	6.05	6.13	6.52	7.30	1.71	1.93	1.16	1.43
Private	5.40	5.42	5.73	6.27	1.46	2.09	1.19	1.59
Foreign	3.44	3.67	6.76	7.08	1.54	2.02	1.13	1.59
Specialized	13.52	13.53	11.94	14.18	2.54	2.83	4.04	4.49
All Banks	5.08	5.17	6.48	7.14	1.51	2.05	1.20	1.58
September, 2004								
Public	6.20	6.25	6.54	7.28	0.92	1.61	1.16	1.44
Private	6.11	6.18	5.84	6.34	1.57	2.32	1.19	1.58
Foreign	4.58	4.94	6.91	7.25	2.09	2.82	1.30	1.82
Specialized	13.42	13.42	11.93	14.18	3.85	4.10	4.03	4.51
All Banks	5.84	5.98	6.55	7.17	1.69	2.45	1.22	1.60
October, 2004								
Public	6.12	6.21	6.55	7.15	0.33	1.01	1.15	1.46
Private	6.60	6.73	5.84	6.37	1.48	2.18	1.16	1.58
Foreign	4.03	4.25	6.90	7.19	1.72	2.44	1.17	1.67
Specialized	13.43	13.43	12.47	13.83	3.71	4.18	4.04	4.53
All Banks	6.01	6.18	6.53	7.10	1.53	2.26	1.18	1.59
November, 2004								
Public	7.11	7.21	6.83	7.40	1.12	1.57	1.17	1.49
Private	6.22	6.34	5.93	6.44	1.48	2.10	1.17	1.59
Foreign	4.42	4.71	6.92	7.21	2.02	2.68	1.37	1.91
Specialized	13.87	13.87	12.45	13.80	0.57	1.65	4.18	4.71
All Banks	5.94	6.12	6.61	7.16	1.61	2.24	1.21	1.63
December, 2004								
Public	7.07	7.17	6.88	7.47	1.89	2.16	1.30	1.69
Private	6.10	6.24	6.17	6.70	1.55	2.30	1.22	1.68
Foreign	4.68	4.91	6.70	6.99	2.14	2.86	1.63	2.28
Specialized	9.00	9.00	11.72	12.87	2.73	3.38	3.64	4.59
All Banks	5.92	6.08	6.69	7.23	1.78	2.41	1.30	1.77

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
January, 2005								
Public	8.40	8.56	7.15	7.83	1.45	1.89	1.28	1.60
Private	6.91	7.05	6.41	6.92	1.46	1.74	1.28	1.74
Foreign	5.42	5.76	7.14	7.44	3.04	4.08	1.78	2.47
Specialized	9.07	9.08	11.57	12.70	2.73	2.95	3.92	4.54
All Banks	6.68	6.87	6.93	7.48	1.75	2.13	1.35	1.81
February, 2005								
Public	6.06	6.15	7.23	7.90	1.32	1.65	1.31	1.66
Private	6.49	6.60	6.63	7.18	1.68	2.58	1.34	1.83
Foreign	4.97	5.30	7.16	7.48	2.03	3.06	1.56	2.25
Specialized	9.13	9.13	11.47	12.58	3.60	3.92	3.94	4.51
All Banks	6.17	6.34	7.08	7.65	1.74	2.58	1.37	1.86
March, 2005								
Public	7.02	7.05	7.38	8.04	2.09	2.56	1.45	1.83
Private	6.93	7.07	6.80	7.33	1.96	2.89	1.35	1.87
Foreign	5.30	5.65	8.07	8.37	2.88	3.82	1.73	2.47
Specialized	9.24	9.24	11.37	12.45	3.56	4.02	3.93	4.52
All Banks	6.57	6.76	7.29	7.85	2.22	3.11	1.43	1.94
April, 2005								
Public	8.01	8.34	7.86	8.54	1.89	2.34	1.50	1.91
Private	7.05	7.19	7.02	7.49	1.77	3.40	1.48	2.03
Foreign	5.74	6.08	8.09	8.41	3.32	4.28	1.94	2.66
Specialized	9.17	9.17	11.29	12.31	1.93	3.85	3.87	4.57
All Banks	6.78	6.98	7.49	8.00	2.20	3.62	1.55	2.10
May, 2005								
Public	7.40	7.61	8.09	8.79	3.02	3.41	1.70	2.19
Private	7.78	7.96	7.53	8.11	3.31	4.39	1.59	2.19
Foreign	7.29	7.87	9.01	9.42	4.01	5.09	2.36	3.30
Specialized	9.00	9.01	11.07	12.08	6.62	6.73	4.23	4.98
All Banks	7.66	7.93	7.97	8.58	3.48	4.40	1.71	2.32
June, 2005								
Public	8.84	9.07	8.54	9.17	3.06	4.44	1.84	2.45
Private	8.33	8.47	8.01	8.55	3.23	4.31	1.75	2.43
Foreign	7.30	7.86	9.57	10.06	3.83	4.87	2.42	3.45
Specialized	9.02	9.02	10.96	11.93	7.39	7.74	4.39	5.17
All Banks	8.21	8.43	8.41	8.98	3.38	4.49	1.85	2.55

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
July, 2005								
Public	9.95	10.05	9.30	9.95	3.26	3.71	2.02	2.60
Private	9.32	9.49	8.57	9.16	2.64	3.01	1.99	2.69
Foreign	7.58	8.22	10.04	10.59	4.11	5.26	2.47	3.49
Specialized	9.42	9.44	10.93	11.85	1.84	5.97	4.28	5.06
All Banks	9.07	9.33	8.96	9.58	2.97	3.47	2.06	2.77
August, 2005								
Public	10.11	10.28	9.53	10.20	3.07	3.93	2.15	2.76
Private	9.30	9.49	8.80	9.41	3.91	5.24	2.10	2.86
Foreign	7.38	8.07	10.32	10.89	4.31	5.57	2.52	3.58
Specialized	9.18	9.19	10.87	11.77	7.72	7.86	4.92	5.71
All Banks	9.00	9.30	9.19	9.82	3.98	5.25	2.16	2.93
September, 2005								
Public	10.43	10.57	9.64	10.28	3.36	4.00	2.17	2.80
Private	9.72	10.00	9.05	9.67	3.64	5.00	2.15	2.95
Foreign	7.90	8.65	10.86	11.42	4.03	5.24	2.57	3.74
Specialized	9.21	9.21	10.83	11.68	5.41	7.90	4.93	5.82
All Banks	9.46	9.82	9.41	10.04	3.74	5.01	2.21	3.02
October, 2005								
Public	10.51	10.81	9.80	10.46	2.73	3.43	2.28	2.91
Private	10.09	10.36	9.23	9.86	3.77	4.82	2.26	3.06
Foreign	7.89	8.64	11.10	11.69	3.97	5.68	2.60	3.80
Specialized	9.24	9.24	10.74	11.56	8.82	9.03	5.37	6.31
All Banks	9.74	10.11	9.57	10.21	3.78	4.98	2.31	3.12
November, 2005								
Public	11.06	11.26	9.94	10.56	3.02	3.87	2.28	2.98
Private	10.01	10.25	9.39	10.00	4.28	5.56	2.33	3.16
Foreign	8.00	8.68	11.13	11.73	3.55	5.44	2.63	3.80
Specialized	9.27	9.27	10.59	11.41	5.38	6.10	5.23	6.27
All Banks	9.77	10.09	9.69	10.31	3.98	5.36	2.37	3.20
December, 2005								
Public	11.08	11.23	10.15	10.73	3.17	4.92	2.31	3.07
Private	9.79	9.87	9.54	10.07	4.34	5.88	2.56	3.56
Foreign	7.46	8.17	11.26	11.84	4.36	5.89	2.82	4.15
Specialized	9.74	9.74	10.06	10.88	6.14	6.68	4.69	5.97
All Banks	9.53	9.74	9.81	10.36	4.23	5.80	2.55	3.53

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
January, 2006								
Public	10.80	11.22	10.19	10.80	3.62	3.97	2.33	2.98
Private	10.18	10.28	9.66	10.19	3.06	3.63	2.64	3.69
Foreign	7.20	7.86	11.24	12.07	3.90	5.43	2.88	4.18
Specialized	10.03	10.03	9.93	10.74	7.58	8.02	5.24	6.21
All Banks	9.76	9.99	9.89	10.47	3.26	3.94	2.62	3.61
February, 2006								
Public	10.84	11.24	10.22	10.84	4.43	5.36	2.56	3.24
Private	10.52	10.59	9.78	10.29	5.39	6.79	2.75	3.73
Foreign	8.03	8.78	11.47	11.95	4.39	6.18	3.00	4.35
Specialized	9.69	9.69	9.82	10.61	4.12	4.69	5.28	6.25
All Banks	10.17	10.39	10.01	10.55	5.05	6.51	2.75	3.71
March, 2006								
Public	11.04	11.09	10.29	10.89	4.12	5.34	2.57	3.31
Private	10.46	10.65	9.82	10.33	4.92	6.47	2.73	3.72
Foreign	8.09	8.87	11.51	12.02	4.02	5.69	3.14	4.51
Specialized	9.27	9.27	9.68	10.46	9.39	10.23	5.05	6.16
All Banks	10.14	10.42	10.04	10.58	4.65	6.20	2.75	3.73
April, 2006								
Public	11.43	11.52	10.40	10.97	4.79	5.56	2.64	3.38
Private	10.50	10.66	9.96	10.49	4.87	6.45	2.84	3.87
Foreign	8.52	9.29	11.87	12.38	4.64	5.76	3.20	4.52
Specialized	9.00	9.00	9.57	10.48	4.61	5.43	5.11	6.15
All Banks	10.25	10.52	10.20	10.75	4.81	6.22	2.85	3.85
May, 2006								
Public	11.25	11.30	10.41	11.02	3.70	5.18	2.76	3.55
Private	10.53	10.61	10.09	10.58	5.02	6.55	2.88	3.95
Foreign	8.56	9.28	12.01	12.60	4.16	5.83	3.32	4.71
Specialized	9.09	9.09	9.36	10.25	3.47	6.54	4.94	6.31
All Banks	10.23	10.43	10.29	10.83	4.73	6.31	2.91	3.95
June, 2006								
Public	10.91	11.20	10.70	11.21	3.30	4.68	2.51	3.47
Private	10.18	10.27	10.15	10.63	4.91	6.52	2.94	4.06
Foreign	8.26	8.91	12.23	12.78	4.43	5.40	3.22	4.56
Specialized	9.47	9.47	9.19	10.04	5.69	6.84	4.54	6.30
All Banks	9.93	10.14	10.40	10.91	4.72	6.17	2.89	4.01

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
July, 2006								
Public	11.79	11.94	10.80	11.34	6.27	7.74	2.66	3.57
Private	10.48	10.56	10.25	10.73	5.35	6.64	3.15	4.27
Foreign	8.70	9.25	12.50	13.09	4.27	5.94	3.41	4.73
Specialized	9.44	9.44	9.14	9.91	8.00	9.28	4.48	6.43
All Banks	10.24	10.43	10.51	11.03	5.15	6.56	3.09	4.18
August, 2006								
Public	11.86	11.98	10.89	11.42	4.50	6.03	2.66	3.56
Private	10.99	11.05	10.39	10.86	5.59	7.01	3.23	4.38
Foreign	8.84	9.51	12.74	13.35	5.02	5.94	3.43	4.78
Specialized	9.44	9.44	9.11	9.86	7.30	8.92	4.80	6.57
All Banks	10.63	10.83	10.64	11.15	5.43	6.74	3.14	4.27
September, 2006								
Public	11.64	11.77	10.86	11.38	4.52	6.43	3.06	4.12
Private	11.58	11.64	10.47	10.96	5.27	6.75	3.25	4.50
Foreign	8.91	9.55	12.96	13.52	4.70	5.87	3.43	4.85
Specialized	9.39	9.39	9.05	9.80	9.74	10.56	5.17	6.99
All Banks	11.01	11.22	10.71	11.23	5.14	6.57	3.24	4.47
October, 2006								
Public	12.18	12.36	10.86	11.39	5.24	7.22	3.03	3.96
Private	11.35	11.47	10.64	11.13	5.16	6.65	3.39	4.61
Foreign	9.09	9.39	13.10	13.35	4.63	5.89	3.66	5.28
Specialized	9.16	9.16	9.02	9.72	5.90	8.63	5.28	6.97
All Banks	11.08	11.23	10.81	11.31	5.09	6.56	3.35	4.55
November, 2006								
Public	11.22	11.50	10.98	11.54	7.10	8.07	3.19	4.15
Private	11.59	11.74	10.77	11.28	5.67	7.29	3.67	4.94
Foreign	8.90	9.11	13.75	13.92	4.13	5.23	3.76	5.27
Specialized	9.30	9.30	9.07	9.76	6.15	7.82	6.09	6.91
All Banks	10.99	11.16	10.99	11.49	5.55	7.06	3.59	4.82
December, 2006								
Public	11.34	11.55	11.04	11.58	6.32	8.51	3.30	4.39
Private	11.74	11.81	11.03	11.46	5.62	7.20	3.66	4.98
Foreign	8.73	8.96	13.62	13.82	5.05	6.16	4.89	6.13
Specialized	9.19	9.19	9.02	9.72	4.83	7.71	4.19	6.73
All Banks	11.16	11.27	11.10	11.55	5.58	7.12	3.66	4.94

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
January,2007								
Public	11.79	11.87	10.98	11.57	7.28	9.05	3.44	4.53
Private	11.00	11.03	11.14	11.59	4.99	6.50	3.68	4.96
Foreign	8.67	9.00	13.88	14.15	4.71	5.56	5.07	6.33
Specialized	9.82	9.82	8.94	9.60	3.57	5.17	5.32	7.42
All Banks	10.65	10.74	11.18	11.66	5.05	6.48	3.72	4.97
February ,2007								
Public	10.47	10.61	10.96	11.56	5.27	6.87	3.50	4.57
Private	11.01	11.05	11.29	11.73	4.94	6.73	3.78	5.10
Foreign	8.65	8.95	13.76	13.94	5.42	6.03	5.26	6.34
Specialized	9.69	9.70	8.95	9.59	3.21	4.34	5.34	6.91
All Banks	10.52	10.62	11.29	11.75	5.03	6.59	3.82	5.09
March,2007								
Public	11.21	11.34	11.06	11.74	5.14	6.53	3.65	4.76
Private	10.85	10.90	11.28	11.72	4.98	6.70	3.86	5.19
Foreign	9.04	9.42	13.84	14.05	5.64	7.01	5.42	6.58
Specialized	9.52	9.53	8.93	9.56	6.98	8.95	4.91	7.02
All Banks	10.55	10.67	11.29	11.78	5.08	6.74	3.92	5.21
April,-2007								
Public	11.13	11.15	10.98	11.70	5.13	7.31	3.75	4.87
Private	10.94	10.90	11.29	11.74	4.89	6.45	3.83	5.14
Foreign	9.15	9.24	13.86	14.10	5.41	6.78	5.44	6.58
Specialized	9.24	9.25	8.97	9.60	5.33	6.49	5.63	7.11
All Banks	10.6	10.66	11.3	11.79	4.99	6.54	3.92	5.19
May - 2007								
Public	11.16	11.17	10.96	11.52	5.40	8.12	3.97	5.12
Private	10.81	10.92	11.33	11.75	5.40	6.91	3.92	5.23
Foreign	9.53	9.63	13.80	14.01	5.22	6.67	5.45	6.61
Specialized	9.31	9.31	8.99	9.57	7.07	9.12	5.68	7.16
All Banks	10.56	10.66	11.32	11.76	5.38	6.93	4.02	5.30
June - 2007								
Public	10.22	10.26	10.95	11.61	4.39	7.60	3.55	4.75
Private	10.74	10.88	11.36	11.78	5.46	7.01	3.98	5.32
Foreign	8.85	8.92	13.83	14.04	5.09	6.47	5.42	6.56
Specialized	9.71	9.71	8.97	9.58	8.52	9.68	5.32	7.30
All Banks	10.32	10.43	11.33	11.80	5.33	6.98	3.98	5.30

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
July - 2007								
Public	10.88	10.90	10.97	11.50	4.23	5.09	3.54	4.63
Private	10.35	10.37	11.24	11.69	5.63	7.06	4.06	5.40
Foreign	10.56	10.58	13.99	14.17	5.08	6.28	5.05	6.26
Specialized	10.19	10.19	8.98	9.57	7.27	8.32	5.79	7.40
All Banks	10.42	10.44	11.26	11.72	5.47	6.83	4.03	5.32
August - 2007								
Public	9.75	9.86	11.10	11.64	5.04	6.91	3.85	4.98
Private	10.49	10.51	11.31	11.76	6.15	7.46	4.11	5.51
Foreign	11.56	11.70	14.34	14.55	5.50	6.60	5.09	6.40
Specialized	9.73	9.73	9.01	9.58	5.04	6.46	5.60	7.27
All Banks	10.51	10.55	11.35	11.82	5.99	7.30	4.12	5.47
September - 2007								
Public	10.43	10.49	11.05	11.67	4.28	6.38	3.86	4.99
Private	10.48	10.55	11.32	11.82	6.29	7.60	4.12	5.53
Foreign	10.25	10.31	15.16	15.39	5.17	6.53	5.24	6.82
Specialized	9.93	9.93	9.02	9.60	4.80	6.93	5.37	7.10
All Banks	10.46	10.52	11.32	11.84	6.04	7.41	4.12	5.48
October - 2007								
Public	11.80	11.84	11.21	11.79	5.16	6.35	3.88	4.91
Private	10.97	11.00	11.30	11.74	5.88	7.28	4.13	5.51
Foreign	10.28	10.35	15.03	15.30	5.88	7.14	5.46	6.95
Specialized	10.05	10.05	9.03	9.60	9.21	10.48	5.72	7.45
All Banks	10.97	11.00	11.33	11.80	5.83	7.18	4.14	5.46
November - 2007								
Public	10.92	11.03	11.24	11.88	4.08	5.65	3.81	4.84
Private	10.84	10.87	11.26	11.69	5.62	7.08	4.14	5.49
Foreign	9.61	9.64	14.58	14.80	4.55	6.13	5.05	6.60
Specialized	9.60	9.60	9.05	9.62	6.98	7.79	5.45	7.38
All Banks	10.72	10.75	11.30	11.77	5.39	6.89	4.11	5.41
December - 2007								
Public	11.66	11.72	11.15	11.82	6.43	7.44	3.96	5.11
Private	10.99	11.02	11.25	11.65	5.87	7.40	4.13	5.55
Foreign	10.06	10.09	14.52	14.74	4.62	5.93	4.89	6.44
Specialized	9.42	9.42	9.03	9.60	5.51	6.83	4.91	7.28
All Banks	10.95	10.98	11.27	11.73	5.81	7.25	4.13	5.50

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
January - 2008								
Public	11.55	11.63	11.13	11.69	4.63	5.92	4.02	5.11
Private	10.94	10.97	11.25	11.64	5.98	7.31	4.20	5.57
Foreign	9.48	9.52	14.10	14.37	4.25	5.58	4.91	6.37
Specialized	10.35	10.35	9.04	9.62	3.28	4.53	5.21	7.17
All Banks	10.80	10.83	11.26	11.69	5.70	7.04	4.19	5.51
February - 2008								
Public	10.71	10.78	11.15	11.69	5.00	6.47	3.93	5.03
Private	10.92	10.95	11.21	11.59	5.44	7.01	4.19	5.56
Foreign	10.06	10.10	14.28	14.59	5.36	6.63	5.12	6.55
Specialized	9.58	9.58	9.04	9.63	6.36	8.43	5.19	7.17
All Banks	10.81	10.85	11.23	11.65	5.40	6.93	4.17	5.50
March - 2008								
Public	11.40	11.49	11.06	11.62	7.61	8.33	3.75	4.89
Private	10.94	10.99	11.29	11.68	6.06	7.44	4.23	5.64
Foreign	9.80	9.83	13.81	14.07	4.66	6.04	4.82	6.27
Specialized	9.11	9.11	9.02	9.62	0.98	2.61	4.99	7.24
All Banks	10.87	10.91	11.26	11.69	6.05	7.38	4.17	5.52
April - 2008								
Public	10.39	10.44	11.13	11.64	8.43	9.17	3.82	4.92
Private	11.06	11.10	11.36	11.74	5.71	7.25	4.21	5.67
Foreign	9.89	9.95	13.95	14.26	4.82	6.22	5.05	6.55
Specialized	9.48	9.48	9.02	9.61	0.50	3.50	5.06	7.22
All Banks	10.90	10.94	11.33	11.74	5.93	7.41	4.18	5.57
May - 2008								
Public	10.00	10.25	11.67	12.20	6.71	7.65	3.85	4.94
Private	11.56	11.60	11.50	11.87	6.58	7.81	4.26	5.69
Foreign	10.50	10.52	14.45	14.66	4.57	6.00	4.99	6.57
Specialized	9.40	9.40	9.02	9.61	0.95	2.18	4.85	7.16
All Banks	11.33	11.38	11.55	11.96	6.36	7.62	4.21	5.58
June - 2008								
Public	13.87	13.94	12.00	12.59	8.66	9.80	4.64	6.06
Private	12.82	12.89	11.94	12.36	7.09	9.09	5.27	7.11
Foreign	11.75	11.77	15.05	15.27	5.71	7.61	5.99	7.68
Specialized	9.88	9.88	9.02	9.61	1.31	3.39	4.32	7.09
All Banks	12.75	12.81	11.96	12.42	7.03	9.00	5.18	6.94

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
July - 2008								
Public	12.85	12.86	12.35	12.99	10.59	11.36	5.33	6.89
Private	13.36	13.41	12.59	13.04	7.33	9.01	5.46	7.31
Foreign	11.01	11.10	15.20	15.20	6.11	8.28	6.28	8.17
Specialized	10.50	10.50	9.06	9.64	4.90	8.21	5.66	8.21
All Banks	13.05	13.10	12.52	13.01	7.48	9.19	5.47	7.27
August - 2008								
Public	12.78	13.14	13.10	13.63	10.47	12.16	5.58	7.31
Private	13.36	13.42	12.90	13.37	7.67	9.49	5.52	7.49
Foreign	12.67	12.71	15.82	16.08	6.12	8.90	6.27	8.64
Specialized	9.99	10.01	9.07	9.65	2.48	6.64	5.57	8.34
All Banks	13.25	13.32	12.91	13.40	7.60	9.57	5.56	7.51
September - 2008								
Public	14.80	15.47	13.03	13.65	10.34	12.29	5.65	7.50
Private	14.51	14.57	13.47	13.92	9.02	10.70	5.85	7.86
Foreign	13.35	13.42	15.81	16.11	6.42	8.83	6.66	8.75
Specialized	9.57	9.59	9.11	9.69	2.80	6.95	5.68	8.30
All Banks	14.42	14.52	13.34	13.82	8.73	10.57	5.85	7.83
October - 2008								
Public	17.23	17.28	13.65	14.27	12.97	14.34	5.82	7.64
Private	16.09	16.13	14.04	14.45	9.88	11.70	6.22	8.24
Foreign	11.88	12.04	16.05	16.65	6.00	8.66	6.75	8.97
Specialized	9.70	9.79	9.05	9.66	3.03	6.62	5.70	8.42
All Banks	15.54	15.60	13.89	14.35	9.53	11.52	6.17	8.17
November - 2008								
Public	15.07	15.21	13.93	14.67	11.96	13.73	6.16	8.05
Private	15.58	15.65	14.30	14.70	9.39	11.46	6.54	8.67
Foreign	9.67	9.73	15.97	16.47	6.96	9.80	7.08	9.51
Specialized	9.53	9.56	9.09	9.66	1.50	7.11	5.87	8.81
All Banks	14.72	14.79	14.13	14.60	9.18	11.40	6.50	8.60
December - 2008								
Public	15.66	15.77	14.10	14.82	10.27	13.35	6.40	8.54
Private	15.25	15.36	14.64	15.01	9.26	11.73	6.75	9.09
Foreign	9.42	9.49	16.55	17.11	6.50	9.87	7.20	9.70
Specialized	9.64	9.69	9.08	9.69	2.27	7.20	5.33	8.81
All Banks	14.33	14.43	14.45	14.90	8.94	11.62	6.70	9.02

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
January - 2009								
Public	16.00	16.15	14.30	14.96	9.38	11.45	6.50	8.45
Private	16.00	16.16	14.91	15.37	9.03	11.05	6.92	9.17
Foreign	11.86	12.10	16.20	17.09	7.77	10.33	7.55	10.26
Specialized	9.51	9.65	9.09	9.66	5.72	6.63	6.49	9.09
All Banks	15.35	15.53	14.66	15.18	8.84	10.95	6.88	9.09
February - 2009								
Public	15.79	15.80	14.07	14.73	6.44	8.06	6.77	8.71
Private	14.97	15.10	14.87	15.34	8.36	10.13	6.98	9.20
Foreign	13.59	13.68	16.12	16.87	6.80	10.03	7.44	10.24
Specialized	9.30	9.50	9.10	9.66	2.68	7.29	6.46	9.16
All Banks	14.82	14.95	14.58	15.10	8.02	9.99	6.96	9.15
March - 2009								
Public	14.91	14.95	13.95	14.69	8.09	10.37	6.64	8.51
Private	14.50	14.60	14.64	15.16	8.11	10.07	6.69	8.89
Foreign	12.83	12.87	16.01	16.55	7.27	10.44	7.64	10.37
Specialized	9.42	9.46	9.11	9.67	2.74	7.02	6.27	9.25
All Banks	14.28	14.37	14.38	14.95	7.96	10.11	6.72	8.88
April - 2009								
Public	14.71	14.73	13.93	14.64	7.56	9.29	6.55	8.37
Private	14.61	14.76	14.34	14.87	7.83	9.72	6.59	8.74
Foreign	12.87	13.09	15.65	16.50	8.05	10.64	7.04	9.86
Specialized	9.59	9.59	9.12	9.67	2.29	6.09	6.53	9.46
All Banks	14.37	14.52	14.14	14.71	7.77	9.80	6.60	8.72
May - 2009								
Public	14.87	14.88	14.00	14.62	6.90	8.83	6.64	8.48
Private	14.66	14.79	14.27	14.79	7.92	9.89	6.59	8.79
Foreign	12.71	12.76	15.33	16.09	8.76	10.73	7.18	9.93
Specialized	7.83	8.55	9.11	9.66	3.07	6.11	6.15	8.96
All Banks	14.32	14.46	14.09	14.64	7.94	9.93	6.62	8.77
June - 2009								
Public	14.15	14.20	13.74	14.38	5.02	9.25	6.37	8.42
Private	14.63	14.76	14.23	14.75	7.75	10.13	6.49	8.80
Foreign	12.82	12.88	15.62	16.13	8.50	10.76	7.48	10.05
Specialized	9.87	9.89	9.12	9.65	2.74	6.03	5.39	8.17
All Banks	14.32	14.43	14.02	14.57	7.58	10.14	6.50	8.77

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
July - 2009								
Public	14.46	14.48	13.58	14.23	7.39	8.68	6.46	8.34
Private	14.23	14.32	13.98	14.52	7.36	9.36	6.42	8.64
Foreign	12.61	12.77	15.11	15.76	7.20	9.42	6.83	9.56
Specialized	10.52	10.53	9.11	9.64	3.52	6.02	5.45	8.30
All Banks	14.01	14.12	13.79	14.35	7.31	9.30	6.44	8.62
August - 2009								
Public	13.72	13.76	13.58	14.25	5.64	7.46	6.57	8.41
Private	13.72	13.84	13.91	14.45	7.47	9.42	6.36	8.60
Foreign	12.85	12.89	15.13	15.84	7.52	9.48	6.74	9.38
Specialized	9.81	9.85	9.10	9.63	2.05	6.12	5.27	8.08
All Banks	13.62	13.72	13.73	14.30	7.38	9.36	6.41	8.59
September - 2009								
Public	14.48	14.50	13.55	14.20	6.76	7.85	6.41	8.19
Private	13.98	14.12	13.84	14.39	7.48	9.34	6.23	8.47
Foreign	12.77	12.82	15.23	15.84	7.42	9.61	6.83	9.39
Specialized	9.81	9.84	9.10	9.62	1.84	6.27	5.28	8.18
All Banks	13.85	13.98	13.67	14.24	7.39	9.28	6.29	8.45
October - 2009								
Public	14.57	14.67	13.58	14.20	6.55	7.66	6.38	8.14
Private	13.96	14.16	13.85	14.40	7.38	9.55	6.20	8.44
Foreign	12.70	12.89	14.92	15.66	7.70	10.04	6.87	9.44
Specialized	9.66	9.69	9.09	9.61	1.12	6.91	4.94	8.41
All Banks	13.82	14.02	13.67	14.24	7.33	9.50	6.26	8.42
November - 2009								
Public	14.29	14.30	13.58	14.16	6.47	7.55	6.36	8.10
Private	13.90	14.11	13.73	14.27	7.53	9.31	6.20	8.41
Foreign	13.04	13.06	14.85	15.42	7.44	9.66	6.88	9.42
Specialized	9.52	9.53	9.10	9.60	2.29	5.78	5.47	8.09
All Banks	13.80	13.98	13.58	14.13	7.41	9.23	6.25	8.39
December - 2009								
Public	14.90	14.90	13.55	14.18	4.31	8.66	5.98	7.88
Private	13.79	14.01	13.62	14.15	7.59	9.48	6.16	8.40
Foreign	12.79	12.93	14.58	15.16	7.60	9.38	6.60	9.06
Specialized	10.07	10.12	9.10	9.61	2.77	5.86	4.77	7.55
All Banks	13.71	13.90	13.49	14.04	7.38	9.41	6.14	8.32

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
January - 2010								
Public	13.85	13.86	13.37	14.00	8.46	9.95	6.12	7.98
Private	13.67	13.86	13.49	14.03	7.13	9.05	6.08	8.20
Foreign	12.68	12.72	14.41	14.95	6.87	9.24	6.52	8.95
Specialized	10.24	10.24	9.10	9.60	2.76	5.53	5.06	8.03
All Banks	13.53	13.70	13.35	13.91	7.11	9.10	6.10	8.19
February - 2010								
Public	13.80	13.85	13.45	14.06	8.61	9.80	6.26	8.05
Private	13.50	13.64	13.51	14.06	7.21	8.88	6.01	8.11
Foreign	13.28	13.52	14.50	15.22	7.15	9.53	6.57	9.07
Specialized	10.07	10.07	9.15	9.65	2.34	5.12	4.89	8.01
All Banks	13.46	13.61	13.38	13.95	7.18	8.99	6.07	8.13
March - 2010								
Public	14.99	15.02	13.44	14.10	8.65	9.66	6.38	8.14
Private	13.45	13.58	13.54	14.07	7.21	9.00	6.02	8.13
Foreign	13.19	13.25	14.60	15.30	7.54	9.24	6.53	8.90
Specialized	9.54	9.54	9.16	9.65	2.57	6.24	4.71	7.87
All Banks	13.44	13.56	13.40	13.96	7.37	9.09	6.10	8.16
April - 2010								
Public	12.63	13.79	13.49	14.12	7.22	8.57	6.22	8.06
Private	13.38	13.49	13.55	14.10	7.48	9.41	5.97	8.07
Foreign	12.95	12.98	14.36	14.98	7.15	9.05	6.55	8.86
Specialized	9.57	9.59	9.13	9.62	2.57	6.41	4.67	7.84
All Banks	13.30	13.43	13.42	13.98	7.37	9.24	6.03	8.10
May - 2010								
Public	13.94	14.51	13.63	14.22	6.35	8.64	6.32	8.00
Private	13.27	13.33	13.49	14.05	7.43	9.61	5.96	8.09
Foreign	13.17	13.17	14.36	14.96	7.65	9.50	6.63	9.02
Specialized	9.33	9.36	9.13	9.61	1.79	5.90	4.66	7.78
All Banks	13.25	13.32	13.40	13.96	7.37	9.52	6.05	8.10
June - 2010								
Public	13.75	14.06	13.70	14.29	4.49	7.97	5.56	7.44
Private	13.27	13.29	13.49	14.04	6.96	9.61	5.82	8.07
Foreign	12.83	12.83	13.58	14.29	7.86	9.31	6.57	8.85
Specialized	9.98	10.00	9.14	9.62	4.58	8.85	4.63	7.78
All Banks	13.22	13.26	13.39	13.95	6.80	9.42	5.79	7.98

4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	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
July- 2010								
Public	13.71	14.30	13.70	14.28	7.58	8.47	5.87	7.46
Private	13.38	13.46	13.45	14.01	7.76	9.58	5.80	7.99
Foreign	13.00	13.02	13.71	14.56	7.38	9.23	6.39	8.76
Specialized	11.01	11.06	9.15	9.62	2.97	5.43	5.18	8.46
All Banks	13.36	13.45	13.35	13.92	7.65	9.43	5.84	7.91
August- 2010								
Public	13.53	14.34	13.77	14.34	6.15	7.95	5.81	7.42
Private	13.21	13.37	13.46	14.04	7.48	9.70	5.80	8.01
Foreign	13.59	13.63	13.87	14.82	6.39	8.07	6.38	8.90
Specialized	10.63	10.65	9.14	9.62	2.29	5.62	4.51	7.78
All Banks	13.24	13.41	13.38	13.97	7.15	9.24	5.82	7.92
September- 2010								
Public	13.28	14.31	13.82	14.39	6.81	8.36	5.71	7.35
Private	13.19	13.37	13.40	14.01	7.29	9.29	5.77	8.00
Foreign	13.26	13.37	13.68	14.66	6.32	8.23	6.33	8.69
Specialized	10.95	10.97	9.14	9.62	2.97	5.82	4.66	7.67
All Banks	13.19	13.39	13.34	13.95	7.03	8.99	5.77	7.90
October- 2010								
Public	13.55	14.18	13.71	14.44	9.16	10.34	5.77	7.38
Private	13.46	13.57	13.40	14.04	7.13	9.22	5.82	8.02
Foreign	13.24	13.24	13.66	14.63	5.51	7.10	6.42	8.95
Specialized	9.27	9.30	9.14	9.63	5.57	10.00	4.78	7.75
All Banks	13.43	13.55	13.32	13.98	6.88	8.83	5.83	7.93
November - 2010								
Public	13.85	14.70	13.71	14.51	7.94	8.98	5.95	7.63
Private	13.97	14.09	13.54	14.18	7.14	9.22	5.86	8.06
Foreign	13.58	13.60	13.37	14.56	6.72	8.43	6.27	9.21
Specialized	9.84	9.84	9.15	9.63	3.89	7.78	4.95	7.77
All Banks	13.92	14.06	13.42	14.10	7.15	9.07	5.88	8.02
December - 2010								
Public	13.58	14.34	13.92	14.62	7.67	10.26	5.86	7.72
Private	14.29	14.38	13.62	14.23	7.30	9.81	5.89	8.19
Foreign	13.67	13.71	13.11	14.31	7.88	8.83	6.71	9.47
Specialized	10.35	10.36	9.16	9.65	3.38	6.91	4.45	7.18
All Banks	14.20	14.30	13.52	14.16	7.41	9.67	5.91	8.14

4.21 Weighted Average Lending & 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 Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jan- 2011[^]																
Public	13.39	13.64	13.83	14.55	14.15	14.11	14.80	14.73	9.01	8.52	9.46	8.90	6.38	6.31	7.89	7.74
Private	14.31	14.62	14.56	14.82	13.70	13.74	14.37	14.39	7.29	6.66	9.59	9.09	5.91	5.86	8.14	8.09
Foreign	13.98	14.08	13.99	14.09	13.13	13.14	14.35	14.37	6.08	8.21	6.76	9.85	6.61	6.79	9.12	9.45
Specialized	10.36	10.36	10.37	10.37	9.15	9.15	9.64	9.64	3.41	3.41	6.99	6.99	5.07	5.07	7.46	7.46
All Banks	14.22	14.52	14.46	14.73	13.62	13.63	14.29	14.29	7.22	7.10	8.98	9.16	6.02	5.97	8.12	8.07
Feb -2011																
Public	13.23	14.07	13.65	14.85	13.87	13.92	14.68	14.68	9.09	9.29	10.76	10.76	6.35	6.29	8.06	7.83
Private	14.27	14.54	14.46	14.70	13.67	13.76	14.40	14.43	6.95	6.44	9.40	9.00	5.95	5.90	8.20	8.15
Foreign	13.89	14.09	13.90	14.10	12.92	12.92	14.24	14.26	6.43	8.70	7.07	10.00	6.74	6.89	9.40	9.69
Specialized	9.86	9.86	9.86	9.86	9.14	9.14	9.64	9.64	2.89	2.89	7.16	7.16	5.07	5.07	7.53	7.53
All Banks	14.19	14.47	14.37	14.64	13.55	13.62	14.29	14.31	6.99	7.02	8.96	9.35	6.04	5.99	8.21	8.14
Mar -2011																
Public	14.55	14.54	15.12	15.20	14.13	14.16	14.87	14.89	9.88	10.06	11.33	11.34	6.39	6.34	8.12	7.91
Private	14.29	14.40	14.53	14.65	13.62	13.70	14.40	14.41	6.84	6.24	9.42	8.88	5.85	5.83	8.15	8.12
Foreign	13.79	13.92	13.80	13.92	12.85	12.84	14.14	14.16	6.75	7.85	7.87	9.54	6.55	6.56	9.42	9.41
Specialized	9.77	9.77	9.78	9.78	9.15	9.15	9.65	9.65	3.16	3.16	8.91	8.91	5.15	5.15	7.67	7.67
All Banks	14.24	14.34	14.47	14.59	13.55	13.61	14.33	14.33	7.09	6.82	9.35	9.27	5.97	5.93	8.18	8.12
Apr -2011																
Public	13.56	13.77	14.28	14.87	14.16	14.21	14.93	14.94	9.05	9.25	10.82	10.82	6.40	6.34	8.09	7.88
Private	14.49	14.72	14.72	14.95	13.62	13.71	14.45	14.48	6.97	6.56	9.51	9.20	5.93	5.90	8.19	8.16
Foreign	13.36	13.53	13.37	13.53	12.60	12.60	13.89	13.90	8.44	7.71	9.92	9.36	6.59	6.61	9.32	9.32
Specialized	9.73	9.73	9.74	9.74	9.16	9.16	9.67	9.67	3.86	3.86	5.81	8.51	4.99	4.99	7.90	7.90
All Banks	14.37	14.60	14.59	14.83	13.55	13.63	14.37	14.39	7.35	6.94	9.69	9.38	6.03	6.00	8.21	8.14
May -2011																
Public	14.90	15.43	15.05	15.63	14.33	14.38	15.02	15.04	9.24	9.42	11.00	11.00	6.37	6.32	7.98	7.78
Private	14.26	14.39	14.75	14.90	13.70	13.78	14.53	14.55	6.92	6.47	9.56	9.20	5.90	5.86	8.22	8.18
Foreign	13.54	13.98	13.58	14.03	12.56	12.56	13.88	13.89	9.14	8.44	10.43	9.92	6.63	6.62	9.43	9.41
Specialized	9.54	9.54	9.54	9.54	9.15	9.15	9.66	9.66	3.24	3.24	8.01	8.01	4.88	4.88	7.95	7.95
All Banks	14.21	14.37	14.65	14.84	13.65	13.72	14.46	14.47	7.45	7.00	9.85	9.50	6.00	5.96	8.21	8.14
Jun -2011																
Public	14.35	14.95	14.65	15.20	14.34	14.42	15.03	15.05	6.46	6.97	9.95	9.96	5.92	5.98	7.96	7.76
Private	14.29	14.73	14.47	14.96	13.85	13.94	14.67	14.70	7.26	6.68	9.86	9.44	5.90	5.87	8.32	8.29
Foreign	14.34	15.22	14.34	15.23	12.89	12.88	14.17	14.17	7.83	7.12	10.08	9.60	6.60	6.62	9.32	9.32
Specialized	10.21	10.21	10.21	10.21	9.18	9.18	9.69	9.69	3.70	3.70	7.34	7.34	4.55	4.55	7.95	7.95
All Banks	14.25	14.70	14.43	14.92	13.78	13.85	14.57	14.59	7.22	6.76	9.89	9.52	5.92	5.91	8.28	8.22

4.21 Weighted Average Lending & 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 Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jul- 2011																
Public	13.97	13.90	14.48	14.47	14.31	14.35	15.02	15.03	7.74	8.24	10.19	10.20	5.65	5.61	6.97	6.74
Private	14.69	14.82	15.00	15.17	13.84	13.91	14.73	14.75	7.34	6.51	9.81	9.12	5.91	5.89	8.40	8.38
Foreign	13.90	14.09	13.90	14.09	12.91	12.89	14.18	14.19	8.09	8.45	9.23	9.85	6.18	6.35	9.06	9.40
Specialized	11.93	11.93	11.94	11.94	9.23	9.23	9.74	9.74	3.26	3.26	8.05	8.05	5.10	5.10	8.27	8.27
All Banks	14.62	14.76	14.92	15.10	13.76	13.82	14.61	14.63	7.46	6.87	9.74	9.31	5.88	5.86	8.13	8.09
Aug -2011																
Public	13.64	13.59	14.47	14.54	14.32	14.36	15.04	15.05	6.77	7.14	8.23	8.24	6.02	6.07	7.89	7.68
Private	14.28	14.48	14.46	14.61	13.67	13.75	14.52	14.54	7.58	6.62	9.80	9.03	6.06	6.01	8.38	8.33
Foreign	13.73	13.92	13.80	14.00	12.88	12.87	14.22	14.22	6.79	8.17	7.69	9.65	6.33	6.51	9.20	9.55
Specialized	11.56	11.56	11.56	11.56	9.25	9.25	9.76	9.76	4.53	4.53	9.01	9.01	5.34	5.34	8.18	8.18
All Banks	14.22	14.41	14.41	14.57	13.65	13.70	14.47	14.48	7.40	6.86	9.34	9.05	6.06	6.03	8.32	8.25
Sep -2011																
Public	14.77	14.98	14.94	15.19	14.27	14.32	14.97	14.99	6.32	7.22	8.71	8.71	6.36	6.41	8.13	7.92
Private	14.30	14.47	14.42	14.61	13.91	13.97	14.72	14.77	8.66	6.89	10.71	9.36	6.13	5.95	8.49	8.32
Foreign	13.76	13.87	13.79	13.91	12.90	12.87	14.23	14.27	8.05	8.36	9.15	9.73	6.56	6.57	9.41	9.40
Specialized	11.65	11.65	11.65	11.65	9.27	9.27	9.77	9.77	2.75	2.75	8.76	8.76	5.30	5.30	8.19	8.19
All Banks	14.28	14.45	14.40	14.58	13.81	13.86	14.60	14.63	8.40	7.11	10.37	9.37	6.18	6.04	8.45	8.28
Oct -2011																
Public	14.44	14.75	14.63	14.99	14.13	14.16	14.84	14.85	6.67	7.31	8.54	8.54	6.42	6.46	8.16	7.95
Private	14.01	14.30	14.26	14.58	13.77	13.85	14.61	14.65	8.18	6.17	10.22	8.86	5.91	5.81	8.28	8.19
Foreign	13.40	13.86	13.40	13.86	12.56	12.59	13.92	14.01	7.86	7.79	8.76	8.83	6.20	6.23	8.99	8.99
Specialized	10.52	10.52	10.56	10.56	9.27	9.27	9.78	9.78	2.80	2.80	8.17	8.17	5.28	5.28	8.14	8.14
All Banks	13.97	14.28	14.21	14.54	13.68	13.74	14.49	14.52	8.03	6.49	9.93	8.82	6.01	5.93	8.28	8.17
Nov -2011																
Public	14.82	15.35	14.85	15.38	14.08	14.13	14.68	14.70	6.74	7.38	8.52	8.52	6.33	6.41	8.05	7.89
Private	13.60	13.88	13.84	14.14	13.58	13.67	14.41	14.48	7.58	6.78	9.47	8.92	5.92	5.86	8.21	8.16
Foreign	12.79	13.09	12.83	13.14	12.35	12.37	13.68	13.73	7.42	6.86	8.70	8.24	6.01	5.99	8.74	8.71
Specialized	10.02	10.02	10.05	10.05	9.27	9.27	9.78	9.78	3.38	3.38	6.83	6.83	5.30	5.30	8.24	8.24
All Banks	13.58	13.87	13.81	14.12	13.52	13.58	14.30	14.35	7.48	6.83	9.28	8.77	5.99	5.96	8.20	8.13
Dec -2011																
Public	15.37	15.63	15.38	15.64	14.04	14.10	14.68	14.70	6.53	7.12	8.79	8.76	6.11	6.19	7.85	7.65
Private	13.20	13.64	13.45	13.91	13.52	13.57	14.34	14.37	7.15	6.23	9.35	8.75	5.84	5.77	8.18	8.12
Foreign	12.43	12.82	12.44	12.85	12.10	12.23	13.49	13.70	6.98	6.90	8.12	8.20	5.95	6.09	8.53	8.79
Specialized	10.18	10.18	10.24	10.24	9.29	9.29	9.81	9.81	2.48	2.48	7.17	7.17	4.45	4.45	7.95	7.95
All Banks	13.23	13.66	13.46	13.91	13.46	13.52	14.25	14.28	7.06	6.38	9.13	8.66	5.88	5.85	8.12	8.05

4.21 Weighted Average Lending & 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 Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jan- 2012																
Public	15.37	15.73	15.38	15.74	13.90	13.94	14.52	14.54	5.90	6.49	8.24	8.19	6.28	6.35	7.98	7.78
Private	13.16	13.48	13.37	13.71	13.27	13.32	14.05	14.08	7.44	6.16	9.51	8.63	5.80	5.73	8.09	8.03
Foreign	12.16	12.56	12.31	12.77	11.88	12.00	13.28	13.46	6.27	6.66	7.41	8.09	5.91	5.91	8.54	8.53
Specialized	9.96	9.96	10.11	10.11	9.28	9.28	9.79	9.79	4.78	4.78	5.17	5.17	4.77	4.77	7.95	7.95
All Banks	13.18	13.51	13.38	13.73	13.25	13.29	14.00	14.02	7.12	6.22	9.05	8.40	5.88	5.84	8.08	8.00
Feb -2012																
Public	14.45	14.89	14.48	14.92	13.74	13.79	14.36	14.37	5.93	6.39	7.68	7.55	6.26	6.30	7.93	7.74
Private	13.17	13.31	13.36	13.50	13.19	13.24	13.95	13.97	7.12	5.96	9.41	8.57	5.77	5.69	8.06	7.99
Foreign	12.30	12.78	12.35	12.83	11.84	11.87	13.20	13.30	7.11	6.52	8.60	8.11	5.85	5.80	8.47	8.42
Specialized	10.06	10.06	10.21	10.21	9.30	9.30	9.81	9.81	2.15	2.15	7.22	7.22	4.34	4.34	7.67	7.67
All Banks	13.14	13.31	13.33	13.49	13.15	13.20	13.89	13.91	7.03	6.05	9.18	8.42	5.85	5.79	8.05	7.95
Mar -2012																
Public	14.38	14.64	14.50	14.78	13.60	13.65	14.21	14.23	7.08	7.61	8.53	8.53	6.19	6.24	7.88	7.69
Private	12.81	13.12	13.06	13.39	13.07	13.13	13.87	13.89	7.19	6.17	9.49	8.82	5.64	5.59	7.99	7.94
Foreign	11.94	12.37	12.01	12.44	11.57	11.66	12.97	13.14	5.71	5.85	7.61	8.26	5.80	5.83	8.49	8.50
Specialized	9.82	9.82	9.95	9.95	9.32	9.32	9.82	9.82	2.77	2.77	8.28	8.28	4.19	4.19	7.60	7.60
All Banks	12.80	13.12	13.03	13.36	13.04	13.09	13.80	13.82	6.98	6.23	9.17	8.71	5.74	5.70	7.99	7.91
Apr -2012																
Public	13.58	13.87	13.69	13.99	13.54	13.58	14.14	14.15	6.11	6.61	7.71	7.68	6.14	6.20	7.83	7.65
Private	12.89	13.09	13.22	13.43	13.02	13.07	13.79	13.81	7.37	6.33	9.50	8.82	5.68	5.64	7.97	7.94
Foreign	12.02	12.81	12.17	12.93	11.57	11.68	12.94	13.14	6.30	5.76	8.57	8.18	5.89	5.89	8.60	8.59
Specialized	9.78	9.78	9.91	9.91	9.31	9.31	9.82	9.82	3.18	3.18	6.63	6.63	4.27	4.27	7.57	7.57
All Banks	12.83	13.07	13.15	13.40	12.98	13.03	13.72	13.74	7.14	6.26	9.26	8.63	5.76	5.74	7.96	7.91
May -2012																
Public	13.80	13.95	14.03	14.20	13.53	13.59	14.18	14.20	3.01	3.05	7.42	7.37	6.10	6.17	7.83	7.66
Private	12.96	13.17	13.32	13.54	12.98	13.04	13.79	13.81	6.99	6.10	8.46	7.72	5.84	5.79	8.22	8.17
Foreign	12.03	12.55	12.28	12.72	11.26	11.35	12.74	12.86	6.08	5.82	8.08	7.88	5.60	5.64	8.24	8.25
Specialized	9.61	9.61	9.61	9.61	9.31	9.31	9.81	9.81	2.79	2.79	6.39	6.39	3.69	3.69	7.93	7.93
All Banks	12.94	13.15	13.28	13.51	12.95	13.01	13.73	13.75	6.25	5.51	8.33	7.69	5.88	5.84	8.14	8.07
Jun -2012																
Public	14.04	14.39	14.22	14.41	13.50	13.58	14.14	14.16	2.86	2.89	8.11	8.04	6.00	6.10	7.96	7.79
Private	13.14	13.34	13.39	13.60	12.99	13.01	13.80	13.82	7.35	6.32	9.44	8.71	5.81	5.78	8.25	8.22
Foreign	12.57	12.97	12.74	13.14	11.53	11.53	13.10	13.11	5.39	5.02	7.94	7.84	5.31	5.39	8.43	8.64
Specialized	10.01	10.01	10.01	10.01	9.32	9.32	9.82	9.82	2.22	2.22	7.65	7.65	3.38	3.38	7.74	7.74
All Banks	13.13	13.33	13.37	13.58	12.96	12.99	13.74	13.75	6.46	5.56	9.22	8.57	5.82	5.81	8.20	8.15

4.21 Weighted Average Lending & 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 Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jul- 2012																
Public	13.39	14.15	13.41	14.19	13.55	13.60	14.18	14.20	6.81	7.13	8.14	8.01	6.12	6.18	7.99	7.81
Private	13.07	13.32	13.30	13.58	12.94	12.97	13.75	13.79	7.35	6.50	9.53	8.96	5.85	5.79	8.18	8.12
Foreign	12.14	12.46	12.45	12.65	11.39	11.41	13.03	13.03	5.81	5.54	7.46	7.20	5.60	5.61	8.19	8.19
Specialized	11.67	11.67	11.69	11.69	9.31	9.31	9.81	9.81	1.58	1.58	7.59	7.59	3.89	3.89	7.92	7.92
All Banks	13.03	13.30	13.27	13.55	12.93	12.96	13.71	13.74	7.11	6.42	9.17	8.63	5.88	5.84	8.14	8.07
Aug -2012																
Public	12.48	13.82	12.64	14.16	13.44	13.50	14.07	14.08	7.44	7.83	8.60	8.56	6.08	6.15	7.91	7.74
Private	12.56	12.90	12.84	13.20	12.81	12.86	13.59	13.65	7.26	6.19	9.03	8.39	5.85	5.80	8.20	8.16
Foreign	11.75	12.18	11.95	12.33	11.47	11.50	13.06	13.10	5.76	5.37	7.90	7.77	5.29	5.33	7.83	7.84
Specialized	11.00	11.00	11.01	11.01	9.32	9.32	9.81	9.81	2.21	2.21	6.06	6.06	4.01	4.01	8.13	8.13
All Banks	12.51	12.88	12.79	13.18	12.82	12.86	13.57	13.61	6.97	6.14	8.84	8.31	5.87	5.84	8.14	8.08
Sep -2012																
Public	13.20	14.01	13.21	14.03	13.25	13.31	13.83	13.86	6.36	6.78	7.87	7.86	6.04	6.12	7.83	7.65
Private	12.09	12.38	12.20	12.52	12.65	12.68	13.39	13.44	7.12	6.09	8.56	7.95	5.72	5.64	8.01	7.95
Foreign	10.85	11.10	10.98	11.23	10.94	10.95	12.41	12.43	5.25	5.11	7.52	7.39	5.07	5.12	7.68	7.68
Specialized	11.38	11.38	11.39	11.93	9.32	9.32	9.81	9.81	3.74	3.74	8.23	8.23	4.20	4.20	8.22	8.22
All Banks	12.07	12.39	12.18	12.51	12.65	12.68	13.36	13.40	6.88	6.06	8.42	7.88	5.75	5.70	7.97	7.89
Oct -2012																
Public	13.63	14.09	13.67	14.13	13.02	13.07	13.59	13.60	6.17	6.49	7.72	7.70	6.03	6.10	7.79	7.62
Private	11.27	11.78	11.36	11.90	12.27	12.32	12.98	13.03	6.21	5.75	8.00	7.76	5.59	5.55	7.81	7.78
Foreign	10.29	10.90	10.56	11.12	10.51	10.54	11.98	12.03	4.48	4.40	6.86	6.80	4.78	4.79	7.29	7.26
Specialized	13.32	13.32	13.38	13.38	12.42	12.42	13.09	13.09	2.02	2.02	7.64	7.64	4.28	4.28	8.20	8.20
All Banks	11.29	11.81	11.39	11.92	12.41	12.45	13.11	13.14	6.02	5.68	7.87	7.66	5.64	5.61	7.80	7.74
Nov -2012																
Public	13.93	14.21	14.06	14.29	13.04	13.08	13.57	13.58	6.59	7.07	7.99	7.98	5.92	6.00	7.60	7.45
Private	10.90	11.15	11.25	11.53	12.06	12.10	12.78	12.82	6.20	5.83	8.09	7.90	5.54	5.50	7.74	7.71
Foreign	9.51	9.93	10.08	10.74	10.07	10.11	11.72	11.77	4.99	4.79	6.99	6.96	4.56	4.60	7.09	7.09
Specialized	13.14	13.14	13.15	13.15	12.41	12.41	13.10	13.10	2.52	2.52	7.01	7.01	4.26	4.26	8.07	8.07
All Banks	10.91	11.18	11.26	11.57	12.25	12.29	12.96	12.99	6.11	5.84	7.98	7.82	5.58	5.56	7.70	7.65
Dec -2012																
Public	12.31	12.72	12.81	13.28	12.55	12.58	13.03	13.04	6.43	7.07	8.10	8.09	5.68	5.79	7.42	7.27
Private	11.08	11.25	11.42	11.62	11.82	11.87	12.52	12.57	6.15	5.23	8.00	7.54	5.41	5.36	7.63	7.60
Foreign	9.74	10.42	9.82	10.56	9.75	9.99	11.31	11.62	4.23	4.13	6.94	6.85	4.23	4.27	7.04	7.04
Specialized	13.27	13.27	13.29	13.29	12.45	12.45	13.14	13.14	2.32	2.32	6.84	6.84	3.58	3.58	7.60	7.60
All Banks	11.07	11.29	11.40	11.65	11.97	12.01	12.64	12.68	6.01	5.30	7.94	7.55	5.43	5.40	7.58	7.53

4.21 Weighted Average Lending & 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 Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jan- 2013																
Public	12.48	13.22	12.51	13.26	12.20	12.24	12.67	12.67	6.27	6.87	8.06	8.01	5.69	5.78	7.35	7.20
Private	10.59	10.74	11.02	11.20	11.45	11.47	12.17	12.20	6.21	5.23	7.67	7.08	5.35	5.31	7.48	7.46
Foreign	9.61	10.13	9.74	10.25	9.57	9.82	11.08	11.43	5.00	4.84	7.02	6.91	4.76	4.81	6.91	6.91
Specialized	13.00	13.00	13.01	13.01	11.86	11.86	13.06	13.06	3.10	3.10	7.29	7.29	4.17	4.17	7.81	7.81
All Banks	10.61	10.79	11.01	11.23	11.60	11.63	12.29	12.32	6.12	5.35	7.66	7.17	5.39	5.37	7.45	7.40
Feb -2013																
Public	13.06	13.80	13.14	13.86	12.17	12.21	12.66	12.66	6.17	6.66	7.73	7.72	5.69	5.74	7.35	7.20
Private	10.51	10.65	10.81	10.98	11.36	11.40	12.07	12.11	6.24	5.16	7.85	7.31	5.29	5.24	7.41	7.38
Foreign	9.36	10.33	9.48	10.41	8.91	9.16	10.06	10.37	4.58	4.57	6.60	6.58	4.66	4.70	6.61	6.60
Specialized	13.25	13.25	13.25	13.25	12.29	12.29	13.54	13.54	3.18	3.08	7.81	7.73	4.21	4.19	7.78	7.77
All Banks	10.53	10.73	10.81	11.05	11.52	11.57	12.21	12.25	6.08	5.23	7.74	7.28	5.34	5.31	7.39	7.33
Mar -2013																
Public	12.57	13.65	12.61	13.69	12.43	12.51	12.85	12.88	5.99	6.42	7.56	7.52	5.66	5.71	7.33	7.17
Private	10.48	10.63	10.78	10.95	11.23	11.27	11.97	12.00	6.20	5.03	7.85	7.16	5.19	5.15	7.35	7.33
Foreign	9.18	10.22	9.22	10.32	8.89	9.18	9.94	10.42	4.68	4.34	7.01	6.82	4.77	4.75	6.94	6.89
Specialized	13.72	13.72	13.72	13.72	12.32	12.32	13.56	13.56	2.76	2.60	8.11	7.98	3.49	3.42	7.59	7.54
All Banks	10.46	10.69	10.74	11.01	11.50	11.56	12.19	12.23	6.03	5.06	7.77	7.16	5.26	5.23	7.34	7.29
Apr -2013																
Public	12.35	13.36	12.44	13.41	12.26	12.31	12.71	12.73	6.09	6.34	7.33	7.25	5.85	5.99	7.38	7.37
Private	10.55	10.68	10.87	11.04	11.17	11.21	11.96	12.01	6.08	4.88	7.82	7.02	5.12	5.09	7.30	7.27
Foreign	8.37	9.97	8.49	10.10	8.84	9.08	10.04	10.35	4.95	4.78	7.17	7.05	4.84	4.87	6.92	6.91
Specialized	13.62	13.62	13.63	13.63	12.37	12.37	13.59	13.59	2.53	2.56	7.86	7.86	3.32	3.27	7.38	7.34
All Banks	10.51	10.74	10.82	11.09	11.42	11.47	12.16	12.20	5.98	5.03	7.72	7.06	5.23	5.23	7.31	7.29
May -2013																
Public	11.90	12.81	11.92	12.83	12.39	12.44	12.89	12.91	5.70	5.92	7.46	7.32	5.68	5.81	7.35	7.29
Private	10.63	10.78	11.06	11.24	11.22	11.26	11.92	11.96	6.44	4.80	8.14	7.14	5.05	5.01	7.23	7.21
Foreign	9.31	10.33	9.42	10.48	8.93	9.08	10.13	10.43	4.30	4.10	7.28	7.04	4.56	4.67	7.08	7.04
Specialized	13.64	13.64	13.64	13.64	12.39	12.39	13.60	13.60	1.67	1.67	7.59	7.59	3.54	3.49	7.44	7.40
All Banks	10.65	10.88	11.04	11.32	11.49	11.54	12.17	12.22	6.17	4.82	8.03	7.15	5.15	5.14	7.25	7.22
Jun -2013																
Public	11.94	13.21	12.14	13.27	12.27	12.32	12.76	12.77	5.72	6.13	7.50	7.45	5.54	5.71	7.31	7.25
Private	10.53	10.70	10.84	11.04	11.07	11.11	11.80	11.85	5.12	4.63	7.41	7.11	4.88	4.86	7.17	7.15
Foreign	9.12	10.60	9.17	10.68	9.04	9.24	10.07	10.45	4.44	4.03	7.32	7.05	4.68	4.64	7.03	6.96
Specialized	13.80	13.80	13.81	13.81	12.41	12.41	13.61	13.61	1.90	1.90	7.14	7.14	3.47	3.44	7.12	7.09
All Banks	10.56	10.80	10.85	11.13	11.36	11.40	12.06	12.10	5.11	4.72	7.41	7.15	5.01	5.02	7.20	7.17

4.21 Weighted Average Lending & 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 Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jul- 2013																
Public	11.08	13.78	11.13	13.90	12.23	12.26	12.77	12.77	6.56	7.03	7.88	7.90	6.68	5.84	7.30	7.29
Private	10.23	10.46	10.68	10.97	10.98	11.01	11.68	11.72	5.35	4.91	7.27	7.08	4.81	4.78	7.03	7.02
Foreign	8.64	10.24	8.76	10.28	8.73	8.94	9.82	10.19	5.17	5.03	6.77	6.66	4.74	4.82	6.80	6.80
Specialized	14.46	14.46	14.46	14.46	12.47	12.47	13.67	13.67	3.47	3.47	8.06	8.06	3.72	3.68	7.30	7.27
All Banks	10.20	10.53	10.62	11.02	11.28	11.32	11.98	12.02	5.45	5.15	7.29	7.14	4.97	4.98	7.08	7.07
Aug -2013																
Public	11.19	12.92	11.32	13.11	12.08	12.11	12.64	12.65	5.96	6.62	7.67	7.67	5.66	5.84	7.27	7.27
Private	9.68	10.00	10.11	10.57	10.79	10.83	11.45	11.51	5.24	4.88	7.10	6.93	4.65	4.63	7.01	7.00
Foreign	8.93	10.23	8.96	10.26	8.76	8.93	9.79	10.11	4.56	4.43	6.67	6.58	4.30	4.32	6.63	6.60
Specialized	13.92	13.92	13.93	13.93	12.47	12.47	13.67	13.67	4.12	4.07	6.26	6.27	4.02	4.02	7.06	7.06
All Banks	9.69	10.06	10.10	10.61	11.11	11.16	11.78	11.83	5.22	4.99	7.11	6.97	4.83	4.85	7.06	7.05
Sep -2013																
Public	11.32	12.04	11.42	12.17	11.95	11.97	12.32	12.32	6.22	6.73	7.76	7.70	5.71	5.83	7.26	7.25
Private	9.70	10.08	10.00	10.45	10.81	10.84	11.47	11.50	5.04	4.67	7.18	7.03	4.60	4.58	6.71	6.69
Foreign	8.33	9.74	8.44	9.82	8.67	8.86	9.77	10.01	4.53	4.36	6.38	6.24	4.34	4.39	6.24	6.24
Specialized	13.90	13.90	13.90	13.90	12.47	12.47	13.67	13.67	1.35	1.35	7.08	7.08	3.84	3.84	7.15	7.15
All Banks	9.70	10.14	9.98	10.50	11.10	11.13	11.72	11.75	5.08	4.79	7.14	7.00	4.79	4.80	6.81	6.80
Oct -2013																
Public	11.68	13.29	11.74	13.35	11.83	11.86	12.47	12.48	6.32	6.65	7.44	7.38	5.56	5.75	7.23	7.23
Private	10.38	10.53	10.66	10.85	10.85	10.89	11.51	11.54	5.74	5.48	7.20	7.01	4.76	4.75	6.94	6.93
Foreign	9.33	10.29	9.48	10.39	8.75	8.97	9.80	10.20	4.63	4.26	7.07	6.78	4.39	4.43	6.49	6.49
Specialized	13.92	13.92	13.92	13.92	12.47	12.47	13.68	13.68	4.34	4.34	6.16	6.16	4.12	4.12	7.00	7.00
All Banks	10.38	10.59	10.66	10.90	11.10	11.14	11.77	11.81	5.71	5.51	7.21	7.04	4.90	4.92	6.99	6.98
Nov -2013																
Public	11.62	11.90	11.70	11.98	11.83	11.86	12.44	12.44	6.20	6.72	7.82	7.83	5.60	5.76	7.23	7.23
Private	9.99	10.24	10.32	10.64	10.90	10.93	11.51	11.54	5.25	4.90	7.37	7.17	4.75	4.72	6.88	6.85
Foreign	9.15	10.10	9.21	10.30	8.84	8.95	9.93	10.17	4.35	4.26	7.13	7.08	4.34	4.37	6.81	6.81
Specialized	13.83	13.83	13.83	13.83	12.47	12.47	13.67	13.67	3.37	3.37	6.42	6.42	3.99	3.99	7.11	7.11
All Banks	10.00	10.30	10.31	10.68	11.13	11.16	11.77	11.80	5.19	4.92	7.37	7.21	4.89	4.89	6.95	6.93
Dec -2013																
Public	12.08	12.83	12.30	13.13	11.95	12.01	12.53	12.53	7.49	7.62	8.43	8.38	5.48	5.79	7.33	7.33
Private	10.48	10.63	10.72	10.90	10.81	10.84	11.48	11.52	6.52	5.87	8.05	7.63	4.96	4.91	7.21	7.18
Foreign	9.87	10.39	9.89	10.40	8.95	9.09	9.98	10.19	5.64	5.30	7.70	7.42	4.94	4.92	6.99	6.95
Specialized	14.12	14.12	14.16	14.16	11.69	11.69	12.80	12.80	3.57	3.57	7.61	7.61	4.08	4.08	7.46	7.46
All Banks	10.54	10.72	10.76	10.99	11.07	11.11	11.73	11.77	6.54	6.00	8.06	7.71	5.05	5.06	7.23	7.20

4.21 Weighted Average Lending & 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 Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jan- 2014																
Public	12.82	13.46	12.94	13.60	12.00	12.05	12.58	12.60	7.58	8.09	9.05	9.04	5.93	6.08	7.52	7.51
Private	11.01	11.19	11.28	11.50	10.93	10.96	11.65	11.67	6.17	5.01	8.20	7.59	5.03	4.98	7.22	7.17
Foreign	9.69	10.94	9.81	10.94	9.09	9.24	10.03	10.22	5.25	5.21	7.69	7.65	5.17	5.20	7.08	7.08
Specialized	13.58	13.58	13.58	13.58	11.73	11.73	12.84	12.84	3.49	3.49	7.46	7.46	4.19	4.19	7.64	7.64
All Banks	11.02	11.26	11.28	11.56	11.17	11.20	11.87	11.89	6.14	5.21	8.20	7.71	5.19	5.17	7.28	7.24
Feb -2014																
Public	12.29	13.07	12.36	13.13	11.93	11.97	12.54	12.54	7.06	7.52	8.45	8.41	5.92	6.08	7.49	7.50
Private	10.62	10.88	11.01	11.34	10.98	11.00	11.65	11.68	5.94	5.23	7.84	7.42	4.96	4.91	7.26	7.22
Foreign	10.34	10.94	10.35	10.94	9.25	9.39	10.13	10.34	5.37	5.16	7.92	7.82	5.28	5.29	7.46	7.43
Specialized	13.67	13.67	13.68	13.68	11.78	11.78	12.88	12.88	2.37	2.37	7.63	7.63	4.07	4.07	7.70	7.70
All Banks	10.66	10.94	11.02	11.38	11.19	11.22	11.86	11.89	5.93	5.35	7.89	7.54	5.14	5.12	7.31	7.28
Mar -2014																
Public	11.38	13.28	11.47	13.45	11.97	12.02	12.60	12.59	7.21	7.60	8.85	8.81	5.88	6.04	7.50	7.48
Private	10.56	10.72	10.99	11.24	10.85	10.87	11.56	11.59	5.92	5.01	8.11	7.60	4.87	4.82	7.25	7.21
Foreign	9.01	10.58	9.20	10.58	9.11	9.46	9.91	10.33	4.56	4.34	7.87	7.85	5.28	5.38	7.39	7.52
Specialized	13.73	13.73	13.73	13.73	11.89	11.89	12.99	12.99	1.77	1.77	7.49	7.49	3.97	3.97	7.68	7.68
All Banks	10.53	10.80	10.94	11.28	11.10	11.13	11.81	11.84	5.80	5.06	8.13	7.73	5.05	5.04	7.30	7.27
Apr -2014																
Public	11.27	12.61	11.30	12.65	12.01	12.09	12.71	12.72	7.12	7.44	8.95	8.88	5.88	5.99	7.55	7.50
Private	10.83	11.02	11.22	11.48	10.83	10.87	11.52	11.58	5.89	5.03	8.08	7.53	4.86	4.82	7.22	7.19
Foreign	9.80	10.88	9.83	10.88	9.11	9.47	9.89	10.35	4.48	4.35	7.68	7.91	5.17	5.37	7.28	7.60
Specialized	13.70	13.70	13.71	13.71	11.96	11.96	13.04	13.04	3.63	3.63	7.68	7.68	3.72	3.72	7.76	7.76
All Banks	10.81	11.06	11.17	11.50	11.10	11.15	11.80	11.86	5.78	5.10	8.10	7.69	5.04	5.03	7.28	7.26
May -2014																
Public	10.68	12.66	10.73	12.70	12.20	12.28	12.76	12.77	6.77	6.78	8.88	8.59	5.80	5.94	7.49	7.47
Private	10.63	10.81	11.13	11.40	10.85	10.88	11.51	11.55	5.84	4.96	8.03	7.47	4.90	4.85	7.23	7.20
Foreign	9.20	10.77	9.24	10.77	9.05	9.38	9.87	10.31	4.50	4.50	7.46	7.84	4.74	4.97	6.79	7.21
Specialized	13.61	13.61	13.61	13.61	12.01	12.01	13.09	13.09	1.86	1.86	7.83	7.83	3.68	3.68	7.72	7.72
All Banks	10.59	10.88	11.05	11.43	11.15	11.20	11.81	11.85	5.70	4.97	8.02	7.58	5.05	5.04	7.27	7.26
Jun -2014																
Public	11.65	13.41	11.71	13.42	12.27	12.37	12.85	12.88	6.01	6.40	9.17	9.18	5.58	5.83	7.55	7.54
Private	10.36	10.84	10.81	11.44	10.77	10.86	11.44	11.56	4.96	4.64	8.06	7.96	4.57	4.52	7.28	7.26
Foreign	8.78	10.91	8.82	10.92	9.13	9.33	9.99	10.28	3.88	4.01	7.11	7.84	4.57	4.81	6.85	7.40
Specialized	13.77	13.77	13.78	13.78	12.09	12.09	13.16	13.16	4.16	4.16	8.76	8.76	3.47	3.47	7.91	7.91
All Banks	10.37	10.97	10.77	11.52	11.10	11.20	11.77	11.88	4.93	4.70	8.07	8.05	4.75	4.75	7.33	7.32

4.21 Weighted Average Lending & 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 Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jul- 2014																
Public	10.92	12.72	10.93	12.73	12.34	12.40	12.79	12.81	6.22	6.94	8.46	8.44	5.89	5.97	7.60	7.58
Private	10.37	10.67	10.91	11.37	10.68	10.71	11.39	11.45	6.18	5.80	7.92	7.72	4.95	4.91	7.30	7.27
Foreign	9.94	10.96	9.99	10.97	8.97	9.13	9.86	10.11	4.00	4.17	6.98	7.69	4.54	4.84	6.80	7.39
Specialized	13.93	13.93	13.99	13.99	12.10	12.10	13.17	13.17	5.15	5.15	8.62	8.62	4.22	4.22	8.02	8.02
All Banks	10.38	10.72	10.88	11.39	11.06	11.11	11.74	11.80	5.95	5.67	7.87	7.76	5.11	5.10	7.35	7.34
Aug -2014																
Public	10.74	12.84	10.75	12.87	11.95	12.03	12.49	12.51	6.61	6.80	8.58	8.27	5.80	5.94	7.58	7.56
Private	10.32	10.47	10.85	11.10	10.61	10.64	11.32	11.37	5.47	5.06	7.68	7.40	5.04	5.00	7.32	7.29
Foreign	10.02	10.70	10.05	10.70	8.89	9.09	9.83	10.12	4.13	4.14	7.80	7.78	5.02	5.08	7.46	7.46
Specialized	13.90	13.90	13.91	13.91	12.12	12.12	13.18	13.18	2.21	2.21	8.74	8.74	4.42	4.42	8.19	8.19
All Banks	10.33	10.53	10.82	11.13	10.92	10.97	11.61	11.67	5.36	5.01	7.75	7.48	5.17	5.16	7.37	7.35
Sep -2014																
Public	10.51	12.31	10.55	12.41	12.00	12.07	12.54	12.55	6.71	7.06	8.75	8.62	5.78	5.94	7.58	7.56
Private	10.40	10.53	10.88	11.11	10.70	10.73	11.40	11.45	6.09	5.31	8.07	7.69	4.98	4.93	7.35	7.32
Foreign	7.63	10.65	7.71	10.66	8.94	9.11	9.99	10.21	4.37	4.51	7.08	7.63	4.73	5.03	6.78	7.33
Specialized	13.71	13.71	13.75	13.75	12.15	12.15	13.20	13.20	5.84	5.84	7.36	7.36	4.72	4.72	7.72	7.72
All Banks	10.30	10.58	10.74	11.14	11.00	11.04	11.68	11.73	5.93	5.32	8.01	7.75	5.12	5.10	7.38	7.36
Oct -2014																
Public	11.79	12.54	11.79	12.55	12.12	12.18	12.59	12.59	6.16	6.34	8.74	8.57	5.77	5.92	7.54	7.52
Private	10.54	10.95	10.87	11.38	10.56	10.61	11.27	11.34	6.19	5.36	8.28	7.80	4.97	4.94	7.31	7.29
Foreign	8.19	10.90	8.23	10.90	8.94	9.32	9.94	10.45	3.99	4.05	7.52	7.63	4.99	5.08	7.16	7.25
Specialized	13.76	13.76	13.77	13.77	12.16	12.16	13.21	13.21	4.12	4.12	8.25	8.25	5.02	5.02	7.63	7.63
All Banks	10.48	11.01	10.79	11.41	10.92	10.98	11.60	11.67	5.96	5.26	8.25	7.85	5.11	5.11	7.35	7.33
Nov -2014																
Public	11.41	11.94	11.44	12.00	12.11	12.17	12.60	12.61	6.70	7.15	8.40	8.37	5.76	5.91	7.55	7.53
Private	10.42	10.68	10.87	11.27	10.56	10.62	11.25	11.34	5.67	5.30	7.73	7.47	4.99	4.95	7.30	7.28
Foreign	8.38	10.84	8.46	10.84	9.35	9.47	10.33	10.49	4.17	4.30	7.05	7.55	4.78	5.03	6.73	7.17
Specialized	13.53	13.53	13.55	13.55	12.20	12.20	13.23	13.23	3.36	3.36	8.64	8.64	4.84	4.84	7.45	7.45
All Banks	10.41	10.76	10.82	11.30	10.93	10.99	11.59	11.67	5.59	5.32	7.73	7.55	5.11	5.11	7.34	7.33
Dec -2014																
Public	11.36	12.26	11.39	12.33	12.06	12.11	12.57	12.58	6.36	6.79	7.70	7.63	5.39	5.68	7.40	7.39
Private	10.29	10.62	10.78	11.25	10.57	10.59	11.25	11.27	6.07	5.66	7.56	7.27	4.80	4.76	7.14	7.11
Foreign	8.60	10.64	8.64	10.64	9.53	9.63	10.26	10.38	4.14	4.18	6.81	7.13	4.90	5.02	6.86	7.19
Specialized	13.83	13.83	13.83	13.83	12.28	12.28	13.30	13.30	2.77	2.60	7.83	7.69	4.31	4.27	7.41	7.39
All Banks	10.28	10.70	10.72	11.30	10.92	10.95	11.58	11.61	5.97	5.65	7.54	7.30	4.90	4.92	7.19	7.17

4.21 Weighted Average Lending & 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 Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jan- 2015																
Public	10.80	11.76	10.81	11.77	12.03	12.06	12.50	12.51	6.15	6.76	8.08	8.02	5.56	5.68	7.35	7.34
Private	10.45	10.64	10.77	11.02	10.32	10.35	10.96	11.01	6.00	5.28	7.74	7.26	4.80	4.79	7.04	7.03
Foreign	7.45	10.38	7.49	10.38	9.03	9.49	9.73	10.27	3.87	3.86	6.81	7.21	4.69	4.83	6.63	7.03
Specialized	13.59	13.59	13.59	13.59	12.31	12.31	13.32	13.32	2.73	2.73	8.36	8.36	4.73	4.69	7.42	7.39
All Banks	10.35	10.69	10.65	11.05	10.73	10.77	11.35	11.40	5.78	5.22	7.70	7.32	4.94	4.95	7.10	7.09
Feb -2015																
Public	11.92	12.64	11.99	12.73	11.99	12.02	12.37	12.37	6.15	6.20	6.56	6.51	5.37	5.49	7.12	7.11
Private	9.51	9.78	10.06	10.46	10.09	10.12	10.72	10.76	5.43	5.12	6.49	6.26	4.52	4.50	6.62	6.60
Foreign	7.71	9.55	7.76	9.55	8.90	9.10	9.63	9.91	3.66	3.77	5.98	6.36	4.26	4.47	6.05	6.48
Specialized	13.46	13.46	13.52	13.52	12.34	12.34	13.33	13.33	3.69	3.69	7.56	7.56	3.78	3.72	7.72	7.68
All Banks	9.50	9.88	10.00	10.52	10.55	10.59	11.15	11.19	5.36	5.11	6.48	6.29	4.66	4.66	6.71	6.70
Mar -2015																
Public	11.14	12.04	11.24	12.19	12.05	12.10	12.42	12.42	6.36	6.50	7.54	7.51	5.32	5.45	7.13	7.11
Private	9.45	9.65	9.82	10.08	9.96	10.00	10.59	10.65	5.32	4.39	7.03	6.55	4.40	4.36	6.53	6.50
Foreign	5.82	8.87	5.92	8.88	8.35	8.54	9.06	9.27	3.57	3.84	5.50	6.16	4.10	4.44	5.51	6.14
Specialized	13.45	13.45	13.51	13.51	12.36	12.36	13.34	13.34	3.34	3.05	8.05	7.92	3.71	3.67	7.68	7.66
All Banks	9.31	9.73	9.65	10.14	10.47	10.51	11.06	11.11	5.22	4.50	6.95	6.61	4.55	4.54	6.62	6.61
Apr -2015																
Public	10.15	10.89	10.21	10.98	11.30	11.37	11.72	11.72	5.52	5.59	6.07	6.03	5.35	5.48	6.98	6.96
Private	8.70	9.05	8.99	9.44	9.50	9.59	10.06	10.18	5.26	4.57	6.25	5.75	4.19	4.12	6.20	6.16
Foreign	7.83	8.86	8.04	8.86	8.21	8.41	8.94	9.15	3.04	3.20	5.09	5.68	3.41	3.67	4.94	5.54
Specialized	13.39	13.39	13.41	13.41	12.39	12.39	13.35	13.35	3.56	3.56	7.63	7.63	3.85	3.81	7.59	7.57
All Banks	8.85	9.26	9.13	9.63	9.95	10.05	10.51	10.61	5.15	4.58	6.18	5.78	4.38	4.36	6.34	6.32
May -2015																
Public	10.29	10.65	10.33	10.70	11.21	11.25	11.57	11.57	5.47	5.67	6.54	6.53	4.99	5.08	6.92	6.91
Private	8.60	8.85	8.88	9.18	9.38	9.42	9.95	10.01	4.97	4.11	6.51	6.08	4.12	4.08	6.13	6.10
Foreign	5.47	8.42	5.49	8.42	7.88	8.10	8.55	8.85	3.06	2.98	5.57	5.52	3.69	3.68	5.27	5.26
Specialized	13.79	13.79	13.80	13.80	12.42	12.42	13.36	13.36	3.47	3.47	8.18	8.18	3.15	3.10	7.76	7.74
All Banks	8.61	9.00	8.86	9.32	9.85	9.90	10.40	10.45	4.83	4.12	6.45	6.09	4.26	4.25	6.26	6.24
Jun -2015																
Public	10.64	11.59	10.74	11.72	11.07	11.15	11.47	11.47	4.64	4.75	5.57	5.52	4.72	4.92	6.71	6.71
Private	8.16	8.44	8.54	8.92	9.13	9.18	9.69	9.75	4.69	4.13	5.68	5.35	3.73	3.66	5.70	5.65
Foreign	6.16	7.79	6.31	7.79	6.82	7.47	7.40	8.15	2.93	2.93	5.10	5.10	2.81	2.81	4.99	4.99
Specialized	13.60	13.60	13.60	13.60	12.45	12.45	13.37	13.37	3.25	3.10	7.51	7.50	3.50	3.47	7.55	7.55
All Banks	8.24	8.60	8.60	9.05	9.63	9.69	10.17	10.23	4.63	4.15	5.66	5.37	3.89	3.86	5.88	5.85

4.21 Weighted Average Lending & 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 Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jul- 2015																
Public	9.17	10.39	9.59	11.11	10.99	11.07	11.36	11.38	5.30	5.37	6.70	6.70	4.83	4.96	6.64	6.64
Private	7.96	8.22	8.26	8.60	8.88	8.92	9.40	9.45	5.09	4.07	5.95	5.38	3.77	3.70	5.61	5.56
Foreign	4.52	7.76	4.58	7.76	6.19	7.31	6.65	7.99	3.06	3.06	5.10	5.10	3.04	3.04	4.98	4.98
Specialized	13.59	13.59	13.61	13.61	12.46	12.46	13.37	13.37	3.35	3.35	6.86	6.86	3.42	3.39	7.12	7.11
All Banks	7.88	8.28	8.16	8.65	9.42	9.48	9.92	9.99	5.00	4.07	5.95	5.45	3.95	3.91	5.80	5.77
Aug -2015																
Public	9.56	10.68	9.60	10.73	11.03	11.08	11.35	11.36	5.54	5.55	6.38	6.36	4.34	4.44	6.13	6.13
Private	7.79	7.98	8.11	8.37	8.78	8.82	9.32	9.38	5.07	3.97	6.07	5.62	3.77	3.69	5.57	5.52
Foreign	6.16	7.77	6.37	7.77	7.18	7.40	7.74	8.08	3.11	3.41	4.49	5.17	2.98	3.19	4.47	4.98
Specialized	13.52	13.52	13.53	13.53	12.48	12.48	13.37	13.37	2.93	2.93	7.48	7.48	2.92	2.88	5.68	5.66
All Banks	7.78	8.05	8.08	8.43	9.36	9.42	9.87	9.93	4.97	4.00	6.02	5.64	3.85	3.81	5.66	5.63
Sep -2015																
Public	9.00	9.77	9.21	10.07	10.69	10.78	11.06	11.06	4.71	4.87	5.61	5.61	4.32	4.44	6.24	6.24
Private	7.80	7.93	8.12	8.30	8.63	8.67	9.12	9.18	4.99	4.04	5.94	5.55	3.70	3.63	5.45	5.41
Foreign	5.44	7.49	5.64	7.49	7.29	7.39	7.98	8.10	3.07	3.39	4.37	5.04	2.89	3.11	4.30	4.81
Specialized	14.34	14.34	14.35	14.35	12.51	12.51	13.41	13.41	2.83	2.52	6.52	6.34	3.02	2.99	5.72	5.70
All Banks	7.78	7.99	8.09	8.36	9.18	9.23	9.67	9.71	4.90	4.06	5.87	5.53	3.80	3.76	5.58	5.55
Oct -2015																
Public	9.61	10.61	9.66	10.68	10.62	10.64	10.91	10.90	4.13	4.20	4.54	4.52	4.21	4.33	6.12	6.12
Private	7.55	7.70	7.81	8.03	8.36	8.38	8.85	8.87	4.44	3.77	5.14	4.66	3.50	3.45	5.19	5.15
Foreign	5.93	7.18	5.96	7.19	6.83	7.20	7.44	7.96	2.90	3.03	4.37	4.71	2.89	3.03	4.22	4.54
Specialized	14.64	14.64	14.64	14.64	12.55	12.55	13.44	13.44	1.60	1.60	6.11	6.11	3.48	3.46	5.23	5.21
All Banks	7.57	7.79	7.83	8.11	8.96	8.98	9.43	9.45	4.35	3.77	5.06	4.64	3.62	3.60	5.34	5.32
Nov -2015																
Public	9.28	10.19	9.38	10.33	10.49	10.56	10.81	10.81	3.85	3.80	5.50	5.46	3.76	3.87	5.76	5.76
Private	7.49	7.71	7.78	8.08	8.17	8.21	8.64	8.69	4.08	3.49	5.24	4.89	3.44	3.37	5.08	5.03
Foreign	3.89	7.26	4.09	7.26	6.41	7.20	6.94	7.83	3.09	3.12	4.67	4.74	3.10	3.12	4.43	4.48
Specialized	14.61	14.61	14.62	14.62	12.60	12.60	13.49	13.49	2.05	2.05	5.58	5.58	3.49	3.47	5.18	5.16
All Banks	7.32	7.78	7.60	8.14	8.78	8.83	9.24	9.29	4.03	3.48	5.22	4.91	3.49	3.46	5.19	5.15
Dec -2015																
Public	8.48	9.00	8.68	9.25	10.39	10.48	10.69	10.71	4.93	6.14	6.94	6.95	3.98	4.21	5.78	5.78
Private	7.42	7.64	7.64	7.92	8.07	8.09	8.50	8.52	4.64	3.92	5.83	5.62	3.38	3.32	5.06	5.02
Foreign	3.88	7.16	3.94	7.16	6.89	7.00	7.45	7.58	2.54	2.35	4.86	4.72	3.36	3.22	4.68	4.57
Specialized	14.80	14.80	14.82	14.82	12.65	12.65	13.68	13.68	2.20	1.94	5.43	5.17	3.38	3.37	5.12	5.11
All Banks	7.28	7.73	7.49	8.00	8.67	8.70	9.10	9.12	4.58	4.04	5.88	5.75	3.48	3.47	5.19	5.16

Source: Statistics & Data Warehouse Department, SBP

* Data from 1996 to 2003 is based on monthly data (Including zero rates of markup / profit).

Compilation of weighted average rate of return on Loans from July 1994 to Dec 2003 based on flow data.

\$ Compilation of weighted average rate of return on Deposits from June 1999 to Dec 2003 based on stock data.

^ Compilation of rate of return on deposits and advances excluding interbank has been started from January 2011.

Note:

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits re-priced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

4.22 Non-Performing Loans

(Million Rupees)

Category	As on Mar 31, 2002				
	N P Ls			Net NPLs	Net NPLs / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	133,165	37,913	171,078	7,8847	10.46
Domestic Banks					
National Commercial Banks	86,414	29,230	115,644	46,568	13.85
Privatized Banks ¹	25,408	2,938	28,346	18,384	14.34
Private Banks	16,251	3,268	19,519	12,747	7.76
Foreign Banks	5,092	2,477	7,569	1,148	0.92
2. Specialized Banks and DFIs	59,861	34,571	94,432	36,142	35.91
Specialized Banks	46,003	24,117	70,120	28,615	37.27
DFIs ²	13,858	10,454	24,312	7,527	31.54

Category	As on June 30, 2002				
	N P Ls			Net NPLs	Net NPLs / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	129,127	38,595	16,7722	76,775	10.72
Domestic Bank					
National Commercial Banks	84,501	28,870	113,371	44,227	14.10
Privatized Banks	22,704	3,741	26,445	17,477	17.72
Private Banks	16,854	3,232	20,086	13,468	7.58
Foreign Banks	5,068	2,752	7,820	1,603	1.27
2. Specialized Banks and DFIs	55,662	34,590	90,252	30,089	30.82
Specialized Banks	42,698	24,243	66,941	24,934	32.90
DFIs	12,964	10,347	23,311	5,155	23.63

Category	As on September 30, 2002				
	N P Ls			Net NPLs	Net NPLs / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	127,912	38,466	166,378	75,695	10.41
Domestic Banks					
National Commercial Banks	68,665	23,929	92,594	34,170	12.81
Privatized Banks	37,921	8,626	46,547	26,667	16.05
Private Banks	16,775	3,378	20,153	13,266	7.16
Foreign Banks	4,551	2,533	7,084	1,592	1.46
2. Specialized Banks and DFIs	54,946	34,438	89,384	28,555	29.25
Specialized Banks	41,772	24,487	66,259	22,456	29.57
DFIs	13,174	9,951	23,125	6,099	28.14

Category	As on December 31, 2002				
	N P Ls			Net NPLs	Net NPLs / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	127,514	37,923	165,437	69,451	8.85
Domestic Banks					
National Commercial Banks	67,086	23,671	90,757	33,619	13.13
Privatized Banks	39,178	8,630	47,808	22,544	12.35
Private Banks	16,720	3,087	19,807	11,728	5.44
Foreign Banks	4,530	2,535	7,065	1,560	1.19
2. Specialized Banks and DFIs	63,238	37,913	101,151	36,682	38.18
Specialized Banks	50,664	28,129	78,793	31,045	41.74
DFIs	12,574	9,784	22,358	5,637	25.99

4.22 Non-Performing Loans

(Million Rupees)

Category	As on Mar 31, 2003				
	N P Ls			Net N P Ls	Net N P Ls / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	133,815	37,102	170,917	75,251.46	9.55
Domestic Banks					
National Commercial Banks	70,943	23,053	93,996	39,653.36	15.35
Privatized Banks	41,612	8,263	49,875	22,433.52	13.72
Private Banks	16,930	3,255	20,185	11,674.65	4.96
Foreign Banks	4,330	2,531	6,861	1,489.93	1.14
2. Specialized Banks and DFIs	57,923	35,698	93,621	28,089.05	30.69
Specialized Banks	45,350	25,971	71,321	23,080.59	32.43
DFIs	12,573	9,727	22,300	5,008.46	24.60
Category	As on June 30, 2003				
	N P Ls			Net N P Ls	Net N P Ls / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	124,267	38,159	162,426	67,658	7.90
Domestic Bank					
National Commercial Banks	65,880	23,425	89,305	36,272	13.86
Privatized Banks	37,408	8,884	46,292	18,776	10.03
Private Banks	16,654	3,239	19,893	11,165	4.08
Foreign Banks	4,325	2,610	6,935	1,445	1.08
2. Specialized Banks and DFIs	52,729	33,791	86,520	25,289	26.95
Specialized Banks	40,870	24,378	65,248	20,414	27.54
DFIs	11,859	9,413	21,272	4,875	24.75
Category	As on September 30, 2003				
	N P Ls			Net N P Ls	Net N P Ls / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	118,358	35,317	153,675	64,971	7.66
Domestic Bank					
National Commercial Banks	61,717	20,347	82,063	35,206	13.41
Privatized Banks	35,251	8,908	44,159	17,092	9.83
Private Banks	16,850	3,228	20,078	11,229	3.98
Foreign Banks	4,540	2,835	7,374	1,444	1.12
2. Specialized Banks and DFIs	60,165	38,856	99,021	26,838	31.46
Specialized Banks	48,057	28,933	76,990	22,480	32.70
DFIs	12,108	9,922	22,031	4,358	26.31

4.22 Non-Performing Loans

(Million Rupees)						
Category	As on December 31, 2003			As on Mar 31, 2004		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	222,657	79,309	7.0	219,679	72,905	6.3
All Banks	210,089	76,719	6.9	206,960	70,109	6.1
Commercial Banks	156,015	53,712	5.2	156,567	53,094	4.9
Public Sector Commercial Banks	85,903	28,886	7.9	44,038	14,453	7.8
Local Private Banks	66,373	24,306	4.4	108,786	38,283	5.0
Foreign Banks	3,739	520	0.4	3,743	358	0.3
Specialized Banks	54,074	23,007	34.2	50,393	17,015	26.4
DFIs	12,568	2,590	15.6	12,719	2,796	15.9

Category	As on June 30, 2004			As on September 30, 2004		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	220,032	71,319	5.4	218,574	62,432	4.5
All Banks	207,792	68,951	5.3	206,733	60,321	4.5
Commercial Banks	152,998	46,940	3.8	154,003	45,830	3.6
Public Sector Commercial Banks	43,198	13,058	5.7	43,961	12,801	5.7
Local Private Banks	106,959	33,880	3.9	107,296	33,024	3.6
Foreign Banks	2,841	2	0.0	2,746	5	0.0
Specialized Banks	54,794	22,011	33.4	52,730	14,491	23.1
DFIs	12,240	2,369	13.0	11,841	2,111	8.9

Category	As on December 31, 2004			As on Mar 31, 2005		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	211,166	58,579	3.7	203,719	50,352	3.0
All Banks	199,490	56,737	3.6	199,441	48,273	2.9
Commercial Banks	147,229	40,162	2.7	142,815	37,245	2.3
Public Sector Commercial Banks	40,557	9,836	3.6	41,347	10,218	3.6
Local Private Banks	104,027	30,376	2.8	99,081	27,261	2.4
Foreign Banks	2,644	-50	0.0	2,388	-234	-0.1
Specialized Banks	52,261	16,575	26.3	56,625	11,028	17.6
DFIs	11,676	1,841	6.4	4,279	2,079	6.5

4.22 Non-Performing Loans

(Million Rupees)

Category	As on June 30, 2005			As on September 30, 2005		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	205,448	55,200	3.1	195,719	48,972	2.4
All Banks	201,382	53,242	3.0	191,602	47,217	2.4
Commercial Banks	139,461	33,875	2.0	136,369	27,843	1.4
Public Sector	39,795	8,546	2.8	37,315	4,171	1.2
Commercial Banks						
Local Private Banks	97,274	25,773	2.1	96,664	24,670	1.8
Foreign Banks	2,393	-445	(0.3)	2,390	-998	-0.6
Specialized Banks³	61,921	19,367	29.9	55,233	19,374	28.5
DFIs	4,065	1,958	5.7	4,118	1,756	4.2

Category	As on December 31, 2005			As on March 31, 2006		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	204,984	49,523	2.7	181,781	41,333	2.0
All Banks	201,192	47,853	2.7	176,714	38,923	1.9
Commercial Banks	141,591	33,287	1.9	139,126	28,298	1.4
Public Sector	39,539	7,474	2.4	39,040	5,787	1.6
Commercial Banks						
Local Private Banks	99,663	26,519	2.1	98,090	23,615	1.6
Foreign Banks	2,390	-706	(0.4)	1,995	-1,104	-0.6
Specialized Banks	59,601	14,566	22.6	37,588	10,625	17.2
DFIs	3,792	1,670	4.4	5,067	2,410	5.7

Category	As on June 30, 2006			As on September 30, 2006		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	189,418	48,313	2.2	187,858	43,859	2.0
All Banks	183,847	45,477	2.1	181,363	40,235	1.8
Commercial Banks	141,477	28,648	1.4	143,521	27,919	1.3
Public Sector	39,599	5,922	1.5	40,571	6,240	1.6
Commercial Banks						
Local Private Banks	99,846	23,934	1.6	101,033	23,084	1.5
Foreign Banks	2,031	-1,208	(0.6)	1,916	-1,405	-0.7
Specialized Banks	42,370	16,829	25.3	37,841	12,315	17.3
DFIs	5,571	2,836	6.8	6,495	3,624	8.8

4.22 Non-Performing Loans

(Million Rupees)

Category	As on December 31, 2006			As on March 31, 2007		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	186,397	44,857	1.8	197,848	55,224	2.3
All Banks	173,178	36,453	1.5	184,154	46,999	2.0
Commercial Banks	134,512	22,686	1.0	142,823	29,648	1.3
Public Sector Commercial Banks	40,945	6,274	1.5	41,352	6,531	1.5
Local Private Banks	92,325	17,564	1.0	100,126	24,231	1.4
Foreign Banks	1,242	-1,152	(1.0)	1,345	-1,114	-0.9
Specialized Banks	38,666	13,768	19.5	41,331	17,352	25.0
DFIs	13,219	8,403	15.3	13,694	8,225	15.2

Category	As on June 30, 2007			As on September 30, 2007		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	201,624	53,320	2.1	215,075	64,940	2.6
All Banks	187,356	44,882	1.8	200,745	56,852	2.3
Commercial Banks	151,930	35,025	1.5	164,036	43,110	1.8
Public Sector Commercial Banks	41,390	6,420	1.4	44,344	8,947	2.0
Local Private Banks	109,177	29,800	1.6	118,690	34,991	1.9
Foreign Banks	1,362	-1,195	(1.0)	1,002	-828	-1.0
Specialized Banks	35,427	9,856	14.4	36,709	13,742	19.2
DFIs	14,267	8,439	15.7	14,330	8,088	16.3

Category	As on December 31, 2007			As on March 31, 2008		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	224,629	34,140	1.3	239,565	37,803	1.3
All Banks	216,447	31,795	1.2	231,432	36,195	1.2
Commercial Banks	183,702	21,805	0.8	199,200	25,561	0.8
Public Sector Commercial Banks	43,882	4,757	1.0	52,588	6,588	1.0
Local Private Banks	138,641	17,811	0.9	145,041	19,620	0.9
Foreign Banks	1,179	-764	(0.9)	1,572	-647	-0.9
Specialized Banks	32,745	9,991	13.8	32,232	10,634	13.8
DFIs	8,181	2,345	6.6	8,133	1,608	6.6

4.22 Non-Performing Loans

Category	(Million Rupees)					
	As on June 30, 2008			As on September 30, 2008		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	250,594	35,306	1.2	288,343	60,904	2.0
All Banks	241,334	33,336	1.1	278,122	58,201	1.9
Commercial Banks	212,365	25,782	0.9	245,057	46,040	1.5
Public Sector Commercial Banks	57,396	8,254	1.6	70,720	13,340	2.5
Local Private Banks	153,372	18,068	0.8	172,640	33,142	1.4
Foreign Banks	1,597	-540	(0.6)	1,698	-442	-0.5
Specialized Banks	28,969	7,554	10.0	33,065	12,161	15.6
DFIs	9,259	1,969	5.6	10,221	2,703	7.4

Category	(Million Rupees)					
	As on December 31, 2008			As on March 31, 2009		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	325,380	82,787	2.6	391,936	121,092	4.0
All Banks	313,657	79,427	2.5	379,259	116,688	3.9
Commercial Banks	284,515	71,282	2.3	349,721	106,784	3.6
Public Sector Commercial Banks	77,607	16,424	2.9	107,887	37,477	6.9
Local Private Banks	203,905	54,683	2.2	238,209	68,628	3.0
Foreign Banks	3,003	175	0.2	3,624	679	0.7
Specialized Banks	29,143	8,145	10.2	29,538	9,904	12.0
DFIs	11,722	3,359	9.3	12,677	4,405	12.0

Category	(Million Rupees)					
	As on June 30, 2009			As on September 30, 2009		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	412,126	123,712	3.9	435,078	131,998	4.2
All Banks	399,316	119,913	3.8	421,630	127,905	4.1
Commercial Banks	372,179	112,542	3.6	387,757	113,381	3.7
Public Sector Commercial Banks	112,914	38,563	6.5	115,460	37,827	6.5
Local Private Banks	255,100	73,286	3.1	267,725	74,700	3.2
Foreign Banks	4,165	693	0.8	4,571	854	1.0
Specialized Banks	27,137	7,371	8.6	33,873	14,523	16.4
DFIs	12,810	3,799	9.9	13,448	4,093	10.5

4.22 Non-Performing Loans

(Million Rupees)

Category	As on December 31, 2009			As on March 31, 2010		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	452,023	134,991	4.10	471,984	138,339	4.31
All Banks	438,175	130,924	4.03	457,244	133,277	4.20
Commercial Banks	409,945	121,410	3.85	429,865	124,544	4.05
Public Sector Commercial Banks	115,997	36,476	5.87	120,286	38,517	6.41
Local Private Banks	287,764	83,228	3.41	302,948	84,577	3.54
Foreign Banks	6,184	1,706	1.89	6,631	1,450	1.70
Specialized Banks	28,231	9,514	10.28	27,379	8,733	9.26
DFIs	13,847	4,067	9.75	14,740	5,062	11.78

Category	As on June 30, 2010			As on September 30, 2010		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	473,891	128,369	3.92	508,832	148,395	4.65
All Banks	459,840	123,094	3.81	494,012	143,458	4.56
Commercial Banks	431,352	113,563	3.62	461,988	132,286	4.33
Public Sector Commercial Banks	115,996	32,104	5.19	122,513	37,620	6.17
Local Private Banks	307,630	79,811	3.28	332,489	93,565	3.93
Foreign Banks	7,726	1,648	1.96	6,986	1,101	1.67
Specialized Banks	28,488	9,531	10.00	32,024	11,172	11.87
DFIs	14,051	5,276	11.74	14,820	4,937	11.38

Category	As on December 31, 2010			As on March 31, 2011		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	562,404	187,190	5.51	588,933	196,873	5.82
All Banks	547,770	182,249	5.44	573,524	191,262	5.73
Commercial Banks	515,373	170,637	5.24	542,160	181,111	5.59
Public Sector Commercial Banks	164,195	75,359	12.01	170,345	83,192	13.14
Local Private Banks	344,183	94,332	3.68	365,026	97,039	3.82
Foreign Banks	6,996	946	1.44	6,789	881	1.28
Specialized Banks	32,396	11,612	12.46	31,364	10,151	10.97
DFIs	14,634	4,941	10.88	15,409	5,611	12.45

4.22 Non-Performing Loans

(Million Rupees)

Category	As on June 30, 2011			As on September 30, 2011		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	594,475	191,362	5.58	629,555	215,975	5.82
All Banks	579,197	185,972	5.50	613,219	209,631	5.73
Commercial Banks	543,860	171,558	5.21	577,778	196,019	5.59
Public Sector Commercial Banks	166,915	77,067	11.21	193,214	102,044	15.11
Local Private Banks	370,244	93,737	3.70	377,334	93,154	3.83
Foreign Banks	6,701	754	1.10	7,230	822	1.26
Specialized Banks	35,337	14,414	15.54	35,441	13,612	14.68
DFIs	15,278	5,391	11.37	16,336	6,344	13.49

Category	As on December 31, 2011			As on March 31, 2012		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	623,194	207,810	5.58	625,443	198,539	5.71
All Banks	607,146	201,705	5.50	608,759	191,625	5.59
Commercial Banks	572,549	187,913	5.21	576,946	181,547	5.44
Public Sector Commercial Banks	186,606	93,023	13.45	171,422	73,550	10.47
Local Private Banks	378,369	94,161	3.78	397,758	107,045	4.17
Foreign Banks	7,574	729	1.10	7,765	952	1.42
Specialized Banks	34,597	13,792	14.69	31,815	10,078	10.68
DFIs	16,048	6,106	13.13	16,683	6,914	14.81

Category	As on June 30, 2012			As on September 30, 2012		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	652,991	222,490	6.15	635,831	193,702	5.39
All Banks	634,790	213,926	5.99	617,144	184,858	5.21
Commercial Banks	599,003	198,016	5.70	582,411	171,609	4.97
Public Sector Commercial Banks	196,399	98,241	12.78	170,786	71,309	9.21
Local Private Banks	394,720	98,882	3.74	403,506	99,382	3.80
Foreign Banks	7,883	892	1.40	8,120	919	1.43
Specialized Banks	35,788	15,911	16.24	34,733	13,249	13.60
DFIs	18,200	8,564	18.32	18,687	8,844	18.58

4.22 Non-Performing Loans

(Million Rupees)

Category	As on December 31, 2012			As on March 31, 2013		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	629,005	183,092	4.81	630,411	178,395	4.73
All Banks	610,234	174,224	4.63	612,609	172,193	4.61
Commercial Banks	580,006	163,426	4.46	581,776	162,376	4.47
Public Sector Commercial Banks	165,328	63,464	7.38	164,019	61,502	7.27
Local Private Banks	405,581	99,405	3.63	410,972	100,376	3.67
Foreign Banks	9,097	556	0.94	6,786	497	0.91
Specialized Banks	30,227	10,799	10.86	30,833	9,817	9.94
DFIs	18,771	8,868	18.60	17,802	6,202	14.04

Category	As on June 30, 2013			As on September 30, 2013		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	632,130	169,607	4.50	620,978	148,056	3.90
All Banks	614,739	163,603	4.39	603,770	142,038	3.79
Commercial Banks	577,253	146,066	4.03	568,249	127,616	3.50
Public Sector Commercial Banks	163,153	56,782	6.68	163,182	49,486	5.81
Local Private Banks	407,529	89,012	3.27	398,651	77,957	2.84
Foreign Banks	6,572	271	0.52	6,415	174	0.34
Specialized Banks	37,485	17,537	17.15	35,521	14,422	14.09
DFIs	17,391	6,004	13.73	17,208	6,018	13.73

Category	As on December 31, 2013			As on March 31, 2014		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	602,179	131,844	3.22	619,563	139,749	3.44
All Banks	585,124	126,216	3.12	602,554	134,115	3.34
Commercial Banks	553,040	114,128	2.90	572,823	125,432	3.21
Public Sector Commercial Banks	164,003	47,289	5.58	183,561	62,876	7.54
Local Private Banks	382,802	66,910	2.20	383,107	62,598	2.08
Foreign Banks	6,235	-71	(0.13)	6,154	-42	(0.06)
Specialized Banks	32,084	12,088	11.44	29,731	8,682	8.07
DFIs	17,055	5,628	12.41	17,009	5,634	12.06

4.22 Non-Performing Loans

Category	(Million Rupees)					
	As on June 30, 2014			As on September 30, 2014		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	612,749	127,904	3.02	624,704	140,952	3.31
All Banks	595,781	122,491	2.92	607,963	135,741	3.22
Commercial Banks	558,952	105,523	2.59	573,524	122,245	2.98
Public Sector Commercial Banks	172,114	46,871	5.49	180,986	58,854	6.94
Local Private Banks	380,139	58,114	1.84	387,611	64,541	2.02
Foreign Banks	6,699	537	0.91	4,926	-1150	(2.31)
Specialized Banks	36,829	16,968	15.14	34,439	13,496	11.89
DFIs	16,968	5,413	11.74	16,741	5,211	11.07
Category	(Million Rupees)					
	As on December 31, 2014			As on March 31, 2015		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	623,769	125,896	2.80	635,494	126,584	2.89
All Banks	608,636	122,041	2.74	620,335	122,802	2.83
Commercial Banks	576,093	109,384	2.53	591,079	114,165	2.71
Public Sector Commercial Banks	182,581	52,500	5.88	194,209	58,190	6.67
Local Private Banks	388,755	56,978	1.69	392,186	56,059	1.71
Foreign Banks	4,756	-93	(0.16)	4,684	-83	(0.16)
Specialized Banks	32,543	12,657	10.55	29,256	8,636	6.91
DFIs	15,133	3,854	7.93	15,159	3,782	7.52
Category	(Million Rupees)					
	As on June 30, 2015			As on September 30, 2015		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	644,315	123,826	2.72	645,179	118,834	2.59
All Banks	630,010	120,783	2.69	629,856	114,936	2.53
Commercial Banks	591,426	102,226	2.35	594,890	99,801	2.27
Public Sector Commercial Banks	196,592	53,225	5.98	197,829	51,568	5.98
Local Private Banks	391,252	49,054	1.43	393,656	48,262	1.38
Foreign Banks	3,582	-54	(0.14)	3,405	-29	(0.08)
Specialized Banks	38,584	18,558	13.90	34,966	15,135	11.09
DFIs	14,305	3,043	5.67	15,322	3,899	7.33

4.22 Non-Performing Loans

Category	As on December 31, 2015		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	620,448	94,660	1.94
All Banks	605,444	91,133	1.89
Commercial Banks	575,277	78,844	1.69
Public Sector Commercial Banks	190,068	39,812	4.48
Local Private Banks	382,042	39,043	1.04
Foreign Banks	3,167	-11	(0.03)
Specialized Banks	30,167	12,288	8.68
DFIs	15,004	3,527	6.21

Source: Off-site Supervision and Enforcement Department, SBP

1. Category of UBL has been changed from Nationalized to privatized Bank.
2. ICP and NIT have been excluded from DFIs since the affairs of the same have been transferred to SECP.
3. SME Bank has been transferred from DFIs to Specialized Banks from June 05 quarter. For consistency purposes the Bank has been taken in Specialized Banks in the previous quarter as well.

Note:

1. Based on audited data submitted by the banks and DFIs
2. "The data has been compiled as per revised methodology according to which unrealized mark- up does not become part of NPLs as it is kept in memorandum account. Besides, coverage of data has been enhanced by including overseas NPLs of Pakistan Banks having overseas branches in the total NPLs. Rescheduled and restructured NPLs are not excluded from the total NPLs unless they have become regular by meeting the criterion of one-year satisfactory performance. This condition however, will not apply in case the borrower has repaid or adjusted in cash at least 50% of the total restructured loan amount (principal + mark- up) either at the time of restructuring agreement or later on during the grace period if any. The cash recovery position represents recovery made against principal amount of domestic plus overseas NPLs".

4.23 Distribution of Offices of Several Classes of Scheduled Banks by Population

	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office
	1957					1958				
500,000 to 1,000,000	2	47	29	76	14,952	2	57	27	84	14,798
200,000 to 500,000	4	23	18	41	21,721	4	12	19	48	19,228
100,000 to 200,000	5	26	2	28	27,899	5	31	2	33	23,796
75,000 to 75,000	4	10	2	12	27,387	4	15	2	17	19,332
50,000 to 75,000	4	8	6	14	16,513	4	8	6	14	16,513
25,000 to 50,000	28	37	16	53	19,669	28	39	16	55	19,986
Unclassified	69	46	5	51	-	68	53	3	56	-
Total	116	197	78	275		115	232	75	307	
	1959					1960				
500,000 to 1,000,000	2	65	27	92	13,936	2	78	28	106	16,358
200,000 to 500,000	4	32	19	51	18,342	4	42	19	61	16,521
100,000 to 200,000	5	33	2	35	22,474	5	36	2	38	20,745
75,000 to 75,000	4	17	2	19	17,297	4	17	2	19	17,297
50,000 to 75,000	4	11	6	17	13,761	4	12	6	18	13,036
25,000 to 50,000	28	54	14	68	18,297	34	65	12	77	15,734
Unclassified	83	84	3	87	-	91	108	3	111	-
Total	130	296	73	369		144	358	72	438	
	1961					1962				
Over 1,000,000	-	-	-	-		2	126	31	157	19,361
500,000 to 1,000,000	2	114	20	134	13,020	-	-	-	-	-
200,000 to 500,000	4	54	20	74	13,302	5	85	17	102	17,357
100,000 to 200,000	5	45	2	47	12,272	10	67	3	70	18,098
75,000 to 75,000	4	22	2	24	13,693	5	29	5	34	12,083
50,000 to 75,000	4	12	7	19	13,544	11	48	4	52	13,287
25,000 to 50,000	34	97	12	109	11,098	41	112	6	118	11,734
Unclassified	113	163	10	173	-	127	172	8	180	-
Total	166	507	73	580		201	639	74	713	

4.23 Distribution of Offices of Several Classes of Scheduled Banks by Population

	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office
	1963					1964				
Over 1,000,000	2	185	32	217	14,288	2	230	32	262	11,898
500,000 to 1,000,000	-	-	-	-	-	1	53	5	58	9,279
200,000 to 500,000	5	118	16	134	13,238	6	161	14	175	10,144
100,000 to 200,000	6	77	8	85	10,720	7	81	11	92	10,028
75,000 to 75,000	8	49	6	55	12,085	4	26	-	26	26,029
50,000 to 75,000	10	52	4	56	10,995	11	63	4	67	9,055
25,000 to 50,000	41	136	4	140	10,083	44	183	4	187	7,626
Unclassified	182	266	4	270	-	257	429	2	431	-
Total	254	883	74	957			1,226	72	1,298	
	1965					1966				
Over 1,000,000	2	262	32	294	10,658	2	310	32	342	9,217
500,000 to 1,000,000	-	-	-	-	-	-	-	-	-	-
200,000 to 500,000	5	213	16	229	8,086	5	255	17	272	6,840
100,000 to 200,000	6	110	7	117	7,772	6	130	6	136	6,807
75,000 to 75,000	7	66	5	71	8,090	7	75	5	80	7,191
50,000 to 75,000	9	59	3	62	8,807	9	75	3	78	6,685
25,000 to 50,000	44	108	5	203	7,089	44	228	4	232	6,080
Unclassified	363	613	2	615	-	480	822	5	827	-
Total	436	1,521	70	1,591		553	1,895	72	1,967	
	1967					1968				
Over 1,000,000	2	346	34	380	8,351	2	415	32	447	7,150
500,000 to 1,000,000	-	-	-	-	-	-	-	-	-	-
200,000 to 500,000	5	298	20	318	5,872	5	310	21	331	5,579
100,000 to 200,000	6	142	5	147	5,625	6	154	5	331	5,204
75,000 to 75,000	7	84	4	88	5,357	7	88	4	159	6,084
50,000 to 75,000	9	78	3	81	5,942	10	88	3	92	5,379
25,000 to 50,000	44	270	4	274	5,504	43	295	4	299	5,079
Unclassified	589	990	7	997	-	632	1,110	7	1,117	-
Total	662	2,208	77	2,285		705	2,460	76	2,536	

4.23 Distribution of Offices of Several Classes of Scheduled Banks by Population

	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office
	1969					1970				
Over 1,000,000	2	491	32	524	6,103	2	544	32	576	5,341
500,000 to 1,000,000	-	-	-	-	-	-	-	-	-	-
200,000 to 500,000	5	341	20	361	5,068	5	372	20	392	4,819
100,000 to 200,000	6	169	5	174	5,003	6	187	5	192	4,808
75,000 to 75,000	7	91	4	96	6,081	6	90	4	94	5,299
50,000 to 75,000	10	102	3	105	5,263	11	116	3	119	5,708
25,000 to 50,000	43	302	4	306	5,104	43	316	4	320	4,846
Unclassified	1,270	1,270	7	1,277	-	836	1,470	7	1,477	-
Total	2,767	2,767	75	2,842		909	3,095	75	3,170	
	1971					1972				
Over 1,000,000	2	587	31	618	4,985	2	666	30	696	4,436
500,000 to 1,000,000	-	-	-	-	-	-	-	-	-	-
200,000 to 500,000	5	404	20	424	4,458	5	418	19	437	4,326
100,000 to 200,000	6	192	5	197	4,687	6	212	5	217	4,259
75,000 to 75,000	6	95	4	99	5,032	6	101	4	105	4,745
50,000 to 75,000	11	118	3	121	5,614	11	122	3	125	5,436
25,000 to 50,000	43	324	4	328	4,729	43	229	4	233	4,473
Unclassified	951	1,624	7	1,631	-	946	780	7	1,787	-
Total	1,024	3,344	74	3,418		1,019	2,528	72	2,600	
	1973					1974				
Over 1,000,000	2	711	30	741	4,436	2	892	31	923	4,170
500,000 to 1,000,000	-	-	-	-	-	-	-	-	-	-
200,000 to 500,000	5	431	19	450	4,326	3	211	1	212	5,473
100,000 to 200,000	6	246	5	251	4,259	5	236	2	238	3,362
75,000 to 75,000	6	118	4	122	4,745	5	104	1	105	2,774
50,000 to 75,000	11	127	3	130	5,436	6	74	-	74	3,197
25,000 to 50,000	43	370	4	374	4,473	29	254	-	254	4,075
Unclassified	1,203	1,120	7	1,127	-	1,409	2,068	1	2,069	-
Total	1,276	3,123	72	3,195		1,459	3,839	36	3,875	

4.23 Distribution of Offices of Several Classes of Scheduled Banks by Population

	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office
	1975					1976				
Over 1,000,000	2	1,129	31	1,160	3,234	2	1,263	31	1,294	3,014
500,000 to 1,000,000	-	-	-	-	-	-	-	-	-	-
200,000 to 500,000	3	233	1	234	5,051	3	257	1	258	2,292
100,000 to 200,000	5	303	2	305	2,628	5	257	2	350	2,831
75,000 to 75,000	5	124	1	125	3,329	5	348	1	147	2,899
50,000 to 75,000	6	79	-	79	4,933	6	146	-	89	4,379
25,000 to 50,000	29	279	-	278	3,781	29	299	-	299	3,516
Unclassified	2,209	2,883	1	2,884	-	2,505	3,288	1	3,289	-
Total	2,259	5,030	36	5,066		2,555	5,690	36	5,726	
	1977					1978				
Over 1,000,000	2	1,418	31	1,449	2,855	2	1,482	34	1,516	2,754
500,000 to 1,000,000	-	-	-	-	-	--	--	--	--	--
200,000 to 500,000	5	539	1	540	3,290	5	582	1	583	3,048
100,000 to 200,000	5	262	2	264	2,630	5	286	2	288	2,429
75,000 to 75,000	4	84	1	85	3,866	4	95	1	96	3,463
50,000 to 75,000	6	102	-	102	3,626	6	108	--	108	3,424
25,000 to 50,000	30	328	-	328	3,355	30	340	--	340	3,237
Unclassified	2,923	3,968	1	3,969	-	3,110	4,145	1	4,146	8,530
Total	2,975	6,701	36	6,737		3,162	7,038	39	7,077	
	1979					1980				
Over 1,000,000	2	1,179	42	1,221	4,609	2	1,249	36	1,285	4,378
500,000 to 1,000,000	4	490	3	493	5,290	4	495	9	504	5,174
200,000 to 500,000	4	310	1	311	3,325	4	312	3	315	3,282
100,000 to 200,000	10	281	1	282	7,866	10	282	1	283	4,326
75,000 to 75,000	3	45	--	45	5,432	4	44	6	50	8,058
50,000 to 75,000	15	177	--	177	5,349	15	117	--	177	8,092
25,000 to 50,000	3	40	--	40	3,410	3	40	--	40	3,410
Unclassified	3,164	4,390	1	4,391	1,871	3,296	4,482	--	4,482	11,630
Total	3,205	6,912	48	6,960		3,338	7,021	55	7,076	

4.23 Distribution of Offices of Several Classes of Scheduled Banks by Population

	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office
	1981					1982				
Over 1,000,000	2	1,129	42	1,162	4,933	3	1,290	45	1,335	6,829
500,000 to 1,000,000	4	449	7	456	4,719	5	537	7	544	6,507
200,000 to 500,000	4	320	2	322	3,211	5	280	5	285	4,975
100,000 to 200,000	10	283	1	284	4,310	16	354	--	354	6,206
75,000 to 100,000	4	120	4	124	2,595	6	62	--	62	8,161
50,000 to 75,000	15	208	--	208	4,552	26	261	--	261	6,222
25,000 to 50,000	3	45	--	45	3,031	60	414	--	414	4,942
15,000 to 25,000	--	--	--	--	--	87	399	--	399	4,248
10,000 to 15,000	--	--	--	--	--	61	175	--	175	4,422
5,000 to 10,000	--	--	--	--	--	87	199	--	199	3,376
Less than 5,000	--	--	--	--	--	2,637	3,347	--	3,347	17,947
Unclassified	2,938	4,755	--	4,755	11,155	--	--	--	--	--
Total	2,980	7,309	56	7,365		2,993	7,318	57	7,375	
	1983					1984				
Over 1,000,000	3	1,294	47	1,341	6,798	3	1,291	48	1,339	6,809
500,000 to 1,000,000	5	539	7	546	6,483	5	540	7	547	6,471
200,000 to 500,000	5	282	5	287	4,940	5	282	5	287	4,940
100,000 to 200,000	16	355	--	355	6,188	16	355	--	355	6,188
75,000 to 100,000	6	62	--	62	8,161	6	62	--	62	8,161
50,000 to 75,000	26	260	--	260	6,246	26	260	--	260	6,246
25,000 to 50,000	60	415	--	415	4,930	60	415	--	415	4,930
15,000 to 25,000	87	400	--	400	4,237	87	400	--	400	4,237
10,000 to 15,000	61	180	--	180	4,300	61	179	--	179	4,324
5,000 to 10,000	87	203	--	203	3,310	87	203	--	203	3,310
Less than 5,000	2,581	3,286	--	3,286	18,318	3,436	3,142	--	3,142	19,157
Total	2,937	7,276	59	7,335		2,792	7,129	60	7,189	

4.23 Distribution of Offices of Several Classes of Scheduled Banks by Population

	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office
	1985					1986				
Over 1,000,000	3	1,296	49	1,345	6,778	3	1,294	50	1,344	6,788
500,000 to 1,000,000	5	540	7	547	6,471	5	537	7	544	5,607
200,000 to 500,000	5	286	5	291	4,873	5	287	5	292	4,856
100,000 to 200,000	16	355	--	355	6,188	16	353	--	353	6,224
75,000 to 100,000	6	62	--	62	8,161	6	62	--	62	8,161
50,000 to 75,000	26	259	--	259	6,270	26	258	--	258	6,294
25,000 to 50,000	60	416	--	416	4,918	60	415	--	415	4,930
15,000 to 25,000	87	401	--	401	4,227	87	400	--	400	4,237
10,000 to 15,000	61	179	--	179	4,324	61	180	--	180	4,300
5,000 to 10,000	87	205	--	205	3,278	87	207	--	207	3,246
Less than 5,000	2,354	3,060	--	3,060	19,671	2,336	3,042	--	3,042	19,800
Total	2,710	7,059	61	7,120		2,692	7,035	62	7,097	
	1987					1988				
Over 1,000,000	3	1,298	51	1,349	6,758	3	1,304	53	1,357	6,718
500,000 to 1,000,000	5	543	7	550	6,436	5	543	7	550	6,436
200,000 to 500,000	5	290	5	295	4,806	5	287	5	292	4,856
100,000 to 200,000	16	354	--	354	6,206	16	352	--	352	6,241
75,000 to 100,000	6	62	--	62	8,161	6	62	--	62	8,161
50,000 to 75,000	26	258	--	258	6,294	26	259	--	259	6,270
25,000 to 50,000	60	415	--	415	4,930	60	416	--	416	4,918
15,000 to 25,000	87	407	--	407	4,164	87	410	--	410	4,134
10,000 to 15,000	61	182	--	182	4,252	61	183	--	183	4,229
5,000 to 10,000	87	211	--	211	3,184	87	216	--	216	3,111
Less than 5,000	2,374	3,080	--	3,080	19,543	2,403	3,109	--	3,109	19,360
Total	2,730	7,100	63	7,163		2,759	7,141	65	7,206	

4.23 Distribution of Offices of Several Classes of Scheduled Banks by Population

	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office
	1989					1990				
Over 1,000,000	3	1,300	54	1,354	6,733	3	1,308	55	1,363	6,689
500,000 to 1,000,000	5	546	7	553	6,401	5	549	7	556	6,367
200,000 to 500,000	5	285	5	290	4,889	5	295	5	300	4,727
100,000 to 200,000	16	351	--	351	6,259	16	358	--	358	6,137
75,000 to 100,000	6	61	--	61	8,246	6	63	--	63	8,032
50,000 to 75,000	26	260	--	260	6,246	26	262	--	262	6,198
25,000 to 50,000	60	417	--	417	4,906	60	424	--	424	4,825
15,000 to 25,000	87	414	--	414	4,094	87	422	--	422	4,017
10,000 to 15,000	61	190	--	190	4,073	61	199	--	199	3,889
5,000 to 10,000	87	224	--	224	3,000	87	230	--	230	2,922
Less than 5,000	2,434	3,140	--	3,140	19,169	2,494	3,227	--	3,277	1,863
Total	2,790	7,188	66	7,254		2,850	7,337	67	7,404	
	1991					1992				
Over 1,000,000	3	1,319	56	1,375	6,621	3	1,344	60	1,404	6,494
500,000 to 1,000,000	5	552	7	559	6,333	5	566	6	572	6,189
200,000 to 500,000	5	298	5	303	4,680	5	307	5	312	4,545
100,000 to 200,000	16	360	--	360	6,103	16	361	--	361	6,086
75,000 to 100,000	6	63	--	63	8,032	6	64	--	64	7,906
50,000 to 75,000	26	265	--	265	6,128	26	268	--	268	6,060
25,000 to 50,000	60	429	--	429	4,769	60	438	--	438	4,671
15,000 to 25,000	87	429	--	429	3,951	87	429	--	429	3,951
10,000 to 15,000	61	201	--	201	3,851	61	203	--	203	3,813
5,000 to 10,000	87	245	--	245	2,743	87	260	--	260	2,585
Less than 5,000	2,591	3,328	--	3,328	18,087	2,614	3,350	--	3,350	20,054
Total	2,947	7,489	68	7,557		2,970	7,590	71	7,661	

4.23 Distribution of Offices of Several Classes of Scheduled Banks by Population

	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office
	1993					1994				
Over 1,000,000	3	1,349	60	1,409	6,453	3	1,369	63	1,428	6,367
500,000 to 1,000,000	5	575	6	581	6,093	5	581	6	587	6,031
200,000 to 500,000	5	317	5	322	4,404	5	324	5	329	4,310
100,000 to 200,000	16	367	--	367	6,987	16	372	--	372	5,906
75,000 to 100,000	6	64	--	64	7,906	6	70	--	70	7,228
50,000 to 75,000	26	270	--	270	6,015	26	272	--	272	5,970
25,000 to 50,000	80	439	--	439	4,660	80	440	--	440	4,649
15,000 to 25,000	87	429	--	429	3,951	87	431	--	431	3,932
10,000 to 15,000	61	203	--	203	3,813	61	203	--	203	3,813
5,000 to 10,000	87	260	--	260	2,585	87	260	--	260	2,585
Less than 5,000	2,675	3,408	--	3,408	19,713	2,683	3,416	--	3,416	19,667
Total	3,031	7,681	71	7,752		3,039	7,734	74	7,808	
	1995					1996				
Over 1,000,000	3	1,501	62	1,563	5,833	3	1,539	66	1,605	5,680
500,000 to 1,000,000	5	666	7	673	5,260	5	697	12	709	4,993
200,000 to 500,000	5	351	5	356	3,983	5	357	5	362	3,917
100,000 to 200,000	16	426	--	426	5,157	16	448	--	448	4,904
75,000 to 100,000	6	89	--	89	5,685	6	94	--	94	5,383
50,000 to 75,000	26	319	--	319	5,090	26	333	--	333	4,876
25,000 to 50,000	80	469	--	469	4,362	80	475	--	475	4,307
15,000 to 25,000	87	458	--	458	3,700	87	469	--	469	3,613
10,000 to 15,000	61	233	--	233	3,322	61	243	--	243	3,185
5,000 to 10,000	87	290	--	290	2,318	87	294	--	294	2,286
Less than 5,000	2,786	3,524	--	3,524	19,064	2,836	3,574	--	3,574	18,797
Total	3,162	8,326	74	8,400		3,212	8,523	83	8,606	

4.23 Distribution of Offices of Several Classes of Scheduled Banks by Population

	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office
	1997					1998				
Over 1,000,000	3	1,572	68	1,640	5,559	3	1,471	60	1,531	5,955
500,000 to 1,000,000	5	707	12	719	4,924	5	640	18	658	5,380
200,000 to 500,000	5	361	5	366	3,874	5	311	3	314	4,516
100,000 to 200,000	16	460	--	460	4,776	16	423	-	423	5,194
75,000 to 100,000	6	99	--	99	5,111	6	73	-	73	6,931
50,000 to 75,000	26	333	--	333	4,876	26	257	-	257	6,318
25,000 to 50,000	80	476	--	476	4,298	80	417	-	417	4,906
15,000 to 25,000	87	469	--	469	3,613	87	390	-	390	4,345
10,000 to 15,000	61	243	--	243	3,185	61	190	-	190	4,073
5,000 to 10,000	87	294	--	294	2,286	87	294	-	294	2,286
Less than 5,000	2,845	3,583	--	3,583	18,749	2,845	3,583	-	3,583	18,749
Total	3,221	8,597	85	8,682		3,221	8,049	81	8,130	
	1999					2000				
Over 1,000,000	3	1,472	64	1,536	5,936	3	1,458	60	1,518	6,006
500,000 to 1,000,000	5	627	18	645	5,488	5	612	15	627	5,646
200,000 to 500,000	5	308	3	311	4,560	5	295	3	298	4,759
100,000 to 200,000	16	415	-	415	5,294	16	396	-	396	5,548
75,000 to 100,000	6	70	-	70	7,228	6	65	-	65	7,784
50,000 to 75,000	26	243	-	243	6,682	26	235	-	235	6,909
25,000 to 50,000	80	413	-	413	4,954	80	403	-	403	5,077
15,000 to 25,000	87	381	-	381	4,448	87	374	-	374	4,531
10,000 to 15,000	61	172	-	172	4,499	61	161	-	161	4,806
5,000 to 10,000	87	289	-	289	2,326	87	289	-	289	2,326
Less than 5,000	2,845	3,583	-	3,583	18,749	2,845	3,583	-	3,583	18,749
Total	3,221	7,973	85	8,058		3,221	7,871	78	7,949	

4.23 Distribution of Offices of Several Classes of Scheduled Banks by Population

	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office	No. of Places	Pakistani Banks	Foreign Banks	Total Scheduled Banks	Average Population per office
	2001					2002				
Over 1,000,000	2	1,207	57	1,264	11,394	2	1,198	61	1,259	11,440
500,000 to 1,000,000	5	679	9	688	10,051	5	656	11	667	10,368
200,000 to 500,000	3	378	11	389	5,327	3	384	10	394	5,260
100,000 to 200,000	13	569	3	572	6,722	13	568	3	571	6,734
75,000 to 100,000	28	382	-	382	9,935	28	363	-	363	10,456
50,000 to 75,000	16	227	-	227	7,056	16	216	-	216	7,416
25,000 to 50,000	44	340	-	340	5,905	44	344	-	344	5,836
15,000 to 25,000	119	647	-	647	6,529	119	633	-	633	6,673
10,000 to 15,000	102	340	-	340	6,111	102	338	-	338	6,147
5,000 to 10,000	84	114	-	114	9,489	84	93	-	93	11,632
Less than 5,000	47,655	2,389	-	2,389	37,189	47,655	2,300	-	2,300	38,628
Total	48,071	7,272	80	7,352		48,071	7,093	85	7,178	
	2003					2004				
Over 1,000,000	2	1,247	64	1,311	10,986	2	1,283	61	1,344	10,716
500,000 to 1,000,000	5	655	8	663	10,431	5	638	8	646	10,706
200,000 to 500,000	3	388	9	397	5,220	3	377	11	388	5,341
100,000 to 200,000	13	562	2	564	6,814	13	538	1	539	7,130
75,000 to 100,000	28	368	-	368	10,314	28	355	-	355	10,692
50,000 to 75,000	16	210	-	210	7,628	16	208	-	208	7,701
25,000 to 50,000	44	342	-	342	5,870	44	325	-	325	6,177
15,000 to 25,000	119	616	-	616	6,857	119	587	-	587	7,196
10,000 to 15,000	102	332	-	332	6,258	102	297	-	297	6,995
5,000 to 10,000	84	76	-	76	14,234	84	42	-	42	25,757
Less than 5,000	47,655	2,321	-	2,321	38,279	47,655	2,295	-	2,295	38,713
Total	48,071	7,117	83	7,200		48,071	6,945	81	7,026	

* Excluding Indian bank branches vested in custodian of enemy property since September 1965.

Note:

1. Data have been discontinued w.e.f 2005

4.24 Province Wise Data of Deposits by Categories

		(Million Rs.)					
Province/Region		June 01	Dec 01	June 02	Dec 02	June 03	Dec 03
Overall	Foreign	55,093.1	59,006.1	54,947.0	66,107.8	47,123.8	67,290.3
	Government	95,225.4	100,667.7	114,892.6	122,459.9	146,718.5	158,041.6
	NFPSEs/Public	79,358.0	78,734.8	68,306.0	78,207.3	109,269.5	106,907.9
	NBFIs	-	8,031.4	9,739.5	9,813.9	10,874.5	24,855.5
	Private Sector	534,806.4	519,576.5	537,357.8	578,563.7	616,743.7	626,572.8
	Trust Fund	19,641.3	16,605.2	28,604.6	26,834.1	20,939.2	35,371.7
	Personal	471,090.8	505,509.7	571,599.7	579,686.9	678,139.7	768,781.5
	Others	20,881.5	21,133.5	35,773.3	38,796.7	51,719.3	54,321.5
	Total	1,276,096.4	1,309,264.8	1,421,220.3	1,500,470.4	1,681,528.2	1,842,142.7
Punjab	Foreign	3,204.2	9,094.6	13,092.3	13,798.2	14,240.5	25,430.4
	Government	28,982.1	32,446.2	40,347.1	45,521.0	53,310.5	64,381.1
	NFPSEs/Public	20,176.8	16,148.1	22,931.5	25,364.9	30,112.6	33,482.6
	NBFIs	-	649.2	900.7	747.6	1,448.5	3,045.9
	Private Sector	246,649.0	246,508.6	244,974.3	265,870.9	287,453.4	305,051.6
	Trust Fund	6,033.2	4,748.9	12,099.3	11,168.2	6,441.7	11,854.9
	Personal	217,032.0	231,601.1	264,849.7	261,871.8	317,594.3	365,401.3
	Others	10,083.4	10,632.9	15,801.1	16,601.1	22,456.8	22,853.5
	Total	532,160.7	551,829.6	614,995.9	640,943.5	733,058.3	831,501.0
Sindh	Foreign	39,373.2	44,187.5	31,773.7	32,976.4	21,928.9	24,739.0
	Government	28,720.8	25,294.1	23,333.7	24,039.5	27,840.5	21,139.8
	NFPSEs/Public	33,304.3	24,976.6	20,439.3	22,088.7	30,096.1	24,863.3
	NBFIs	-	5,088.5	7,067.6	7,587.9	8,349.6	20,059.2
	Private Sector	187,317.3	163,704.7	172,578.8	195,926.0	207,157.0	210,328.4
	Trust Fund	7,082.9	5,230.7	9,473.5	8,934.6	7,709.7	15,889.9
	Personal	142,290.3	159,568.7	179,031.2	185,020.1	210,209.1	245,442.3
	Others	5,441.7	6,693.3	8,450.8	12,427.6	12,507.4	10,834.7
	Total	443,530.4	434,744.0	452,148.6	489,000.8	525,798.4	573,296.6
Khyber Pakhtunkhwa	Foreign	960.5	1,400.9	1,360.7	2,767.3	3,191.3	3,389.1
	Government	12,492.6	13,031.4	10,449.0	12,885.5	15,903.5	14,560.8
	NFPSEs/Public	2,343.2	956.4	2,476.7	1,772.9	1,720.8	2,048.7
	NBFIs	-	100.8	119.9	262.8	210.7	100.9
	Private Sector	35,647.3	40,625.3	41,793.2	41,260.1	43,447.3	37,421.2
	Trust Fund	1,637.1	1,576.4	1,549.5	1,028.9	1,186.9	1,712.1
	Personal	44,914.0	42,490.5	45,014.2	49,325.7	49,155.8	55,231.9
	Others	2,252.7	1,429.8	5,399.1	2,881.4	8,433.4	11,495.1
	Total	100,247.4	101,611.5	108,162.2	112,184.6	123,249.5	125,959.9
Balochistan	Foreign	327.2	273.3	241.2	343.2	460.0	320.1
	Government	3,542.2	3,517.9	4,195.2	3,285.5	4,852.0	4,128.4
	NFPSEs/Public	645.4	173.5	298.5	261.2	601.8	145.9
	NBFIs	-	13.0	3.4	6.9	15.0	6.9
	Private Sector	11,955.6	13,000.9	12,148.3	16,627.9	16,736.7	13,907.8
	Trust Fund	455.6	273.1	302.0	295.8	383.6	443.2
	Personal	6,753.0	7,155.3	9,399.5	8,938.6	9,876.9	10,948.7
	Others	605.0	672.1	2,812.5	326.9	2,069.4	4,646.4
	Total	24,284.0	25,079.2	29,400.6	30,085.9	34,995.3	34,547.4

4.24 Province Wise Data of Deposits by Categories

		(Million Rs.)					
Province/Region		June 01	Dec 01	June 02	Dec 02	June 03	Dec 03
Islamabad	Foreign	11,119.4	3,776.6	8,113.0	15,895.4	6,992.0	12,923.9
	Government	19,676.0	23,463.1	33,842.1	33,381.6	41,874.0	51,184.0
	NFPSEs/Public	22,176.9	36,449.4	22,121.3	28,666.8	46,629.9	46,307.5
	NBFIs	-	2,107.9	1,445.3	1,044.2	678.7	1,543.6
	Private Sector	35,223.8	38,894.9	45,703.1	38,741.5	38,702.6	41,854.8
	Trust Fund	3,672.8	4,233.0	3,759.2	5,163.5	4,998.7	5,000.5
	Personal	25,075.5	27,076.2	38,058.6	37,844.0	50,834.0	47,340.6
	Others	896.9	1,306.8	2,317.5	4,103.8	5,570.5	3,878.9
	Total	117,841.2	137,307.8	155,360.1	164,840.8	196,280.4	210,033.9
Gilgit-Baltistan	Foreign	-	10.0	2.1	3.8	13.2	130.3
	Government	5.4	0.2	936.5	1,015.0	1,021.0	1,033.4
	NFPSEs/Public	208.5	1.9	22.0	19.7	61.6	58.3
	NBFIs	-	71.2	198.8	156.3	150.2	66.1
	Private Sector	1,615.4	1,612.3	1,311.1	1,581.2	2,246.7	1,498.4
	Trust Fund	242.7	518.1	171.5	176.0	148.6	200.5
	Personal	1,175.2	1,005.2	1,279.1	1,379.5	1,003.8	828.1
	Others	247.5	110.4	99.9	35.1	16.0	7.5
	Total	3,494.7	3,329.3	4,021.0	4,366.6	4,661.2	3,822.6
FATA	Foreign	-	-	-	-	-	-
	Government	154.0	150.7	208.5	149.7	228.5	175.3
	NFPSEs/Public	8.2	0.3	-	8.4	1.6	0.4
	NBFIs	-	-	-	-	-	-
	Private Sector	2,039.3	2,484.0	2,363.2	2,063.1	2,323.8	1,648.1
	Trust Fund	-	-	0.2	-	0.0	7.0
	Personal	2,104.1	1,763.4	1,369.5	1,777.8	1,692.9	2,008.7
	Others	191.1	45.9	173.7	50.0	267.9	279.0
	Total	4,496.7	4,444.3	4,115.1	4,049.0	4,514.7	4,118.6
AJK	Foreign	108.5	263.2	363.9	323.6	297.9	357.4
	Government	1,652.3	2,764.2	1,580.4	2,182.2	1,688.6	1,438.8
	NFPSEs/Public	494.7	28.6	16.6	24.8	45.1	1.2
	NBFIs	-	0.7	3.9	8.3	21.8	33.0
	Private Sector	14,358.8	12,745.9	16,485.8	16,493.1	18,676.2	14,862.5
	Trust Fund	517.0	24.9	1,249.5	67.1	69.9	263.6
	Personal	31,746.8	34,849.2	32,598.0	33,529.5	37,772.9	41,580.0
	Others	1,163.2	242.4	718.7	2,370.8	398.1	326.3
	Total	50,041.4	50,919.1	53,017.0	54,999.3	58,970.5	58,862.8

4.24 Province Wise Data of Deposits by Categories

(Million Rs.)

Province/Region		June 04	Dec 04	June 05	Dec 05	June 06	Dec 06
Overall	Foreign	64,167.6	67,265.2	53,073.4	71,875.2	77,628.8	78,030.0
	Government	190,739.6	185,815.7	211,225.8	230,637.9	270,395.7	278,627.7
	NFPSEs/Public	170,298.0	199,483.0	191,682.5	244,782.8	252,187.0	203,218.2
	NBFIs	27,353.1	27,510.7	23,404.5	39,889.3	45,595.3	50,459.8
	Private Sector	686,197.9	715,052.3	781,436.1	818,056.9	850,499.7	886,561.8
	Trust Fund	46,799.9	54,003.4	60,482.3	63,924.2	64,071.0	68,822.3
	Personal	778,905.3	928,075.3	1,066,813.8	1,106,858.5	1,196,144.2	1,299,508.3
	Others	37,846.4	24,605.9	40,175.5	37,439.9	60,828.9	61,416.5
	Total	2,002,307.8	2,201,811.6	2,428,294.0	2,613,464.8	2,817,350.6	2,926,644.6
Punjab	Foreign	28,138.6	21,653.8	19,106.3	24,316.9	31,258.8	30,889.8
	Government	70,094.3	70,705.8	83,422.5	90,771.1	99,955.5	99,267.7
	NFPSEs/Public	45,784.2	63,902.7	66,065.4	79,372.7	72,560.2	69,370.8
	NBFIs	3,021.0	1,974.0	1,337.1	3,011.0	2,626.7	3,638.0
	Private Sector	316,219.7	352,767.8	380,004.5	366,820.7	376,065.8	386,787.2
	Trust Fund	13,558.8	14,392.4	18,338.5	18,296.6	19,111.4	18,666.5
	Personal	374,602.1	437,823.1	506,777.5	512,278.0	521,922.8	575,828.8
	Others	17,498.3	6,161.7	11,703.4	14,799.5	17,578.2	21,012.7
	Total	868,917.0	969,381.3	1,086,755.2	1,109,666.5	1,141,079.4	1,205,461.5
Sindh	Foreign	21,566.7	23,541.4	17,371.3	25,992.2	25,538.5	31,128.8
	Government	39,644.4	38,854.2	36,305.8	37,678.8	52,898.9	46,827.3
	NFPSEs/Public	39,482.4	58,076.2	69,012.0	66,276.6	89,117.4	86,151.2
	NBFIs	18,522.2	22,028.3	19,891.4	34,564.1	41,034.7	45,021.1
	Private Sector	237,150.4	236,540.1	257,502.1	288,095.9	312,516.1	314,102.9
	Trust Fund	17,328.8	23,779.0	22,577.4	24,328.5	22,310.0	27,116.4
	Personal	237,022.3	289,802.4	321,494.4	343,651.1	414,132.1	416,912.1
	Others	4,938.3	3,197.5	8,097.4	15,256.7	14,078.1	15,638.1
	Total	615,655.5	695,819.1	752,251.8	835,843.9	971,625.8	982,897.9
Khyber Pakhtunkhwa	Foreign	4,272.5	1,900.6	2,454.9	3,258.1	2,999.6	3,014.9
	Government	17,433.1	15,294.3	14,543.5	14,276.3	19,047.6	14,278.1
	NFPSEs/Public	1,649.9	1,268.2	1,344.1	1,090.8	1,612.5	1,092.9
	NBFIs	72.2	276.7	183.5	109.0	60.0	276.7
	Private Sector	38,213.0	40,827.4	42,249.4	45,546.1	46,719.5	47,240.3
	Trust Fund	3,136.2	3,380.7	3,292.0	2,974.3	3,080.0	3,056.3
	Personal	64,979.2	74,453.5	81,690.6	83,075.0	95,935.6	106,696.5
	Others	6,217.6	1,652.2	2,596.3	1,976.9	5,290.7	6,271.0
	Total	135,973.7	139,053.6	148,354.3	152,306.5	174,745.5	181,926.7
Balochistan	Foreign	1,654.2	726.0	134.9	261.5	213.9	308.0
	Government	5,594.8	5,392.3	6,937.9	7,597.0	11,154.4	11,916.9
	NFPSEs/Public	488.9	440.2	452.7	426.9	508.9	109.9
	NBFIs	25.4	10.6	9.1	14.6	306.0	105.9
	Private Sector	13,729.7	14,919.7	14,495.4	16,553.2	16,234.1	17,354.5
	Trust Fund	727.6	902.6	820.4	846.3	768.7	603.7
	Personal	13,450.8	15,209.8	22,057.5	19,326.5	19,831.0	18,391.9
	Others	3,741.2	3,513.9	3,381.1	1,571.1	6,098.1	5,248.8
	Total	39,412.6	41,115.1	48,289.0	46,597.1	55,115.1	54,039.6

4.24 Province Wise Data of Deposits by Categories

(Million Rs.)

Province/Region		June 04	Dec 04	June 05	Dec 05	June 06	Dec 06
Islamabad	Foreign	6,668.1	18,484.6	13,420.7	17,328.1	16,939.0	11,657.9
	Government	52,590.4	49,434.5	64,935.3	73,141.3	80,683.9	89,506.1
	NFPSEs/Public	82,752.7	75,681.8	53,561.7	97,363.3	88,140.6	46,392.1
	NBFIs	5,556.6	3,114.8	1,769.3	2,115.5	1,424.7	1,273.5
	Private Sector	64,223.9	55,005.1	71,983.8	83,682.0	77,724.8	96,808.2
	Trust Fund	11,217.8	10,550.9	14,227.2	16,291.8	17,553.4	18,536.5
	Personal	42,328.9	55,611.5	73,882.5	87,010.2	83,576.4	108,019.8
	Others	2,885.3	9,514.9	12,680.4	2,707.1	12,179.8	11,954.7
	Total	268,223.7	277,398.1	306,460.9	379,639.3	378,222.6	384,148.8
Gilgit-Baltistan	Foreign	13.6	3.0	3.2	9.5	17.9	29.9
	Government	1,253.0	1,217.6	1,195.8	1,057.3	932.6	1,262.8
	NFPSEs/Public	120.8	57.2	0.9	40.0	141.7	0.5
	NBFIs	116.6	77.0	183.7	60.2	110.0	79.7
	Private Sector	1,724.3	1,540.3	1,823.7	1,731.7	2,264.1	2,028.1
	Trust Fund	359.8	407.4	375.1	360.6	412.7	346.7
	Personal	1,429.3	1,470.0	1,789.5	1,419.3	2,069.4	1,794.1
	Others	62.0	0.9	2.1	2.1	3.6	-
	Total	5,079.4	4,773.4	5,374.0	4,680.7	5,952.0	5,541.8
FATA	Foreign	3.0	57.2	-	-	-	-
	Government	153.6	273.8	162.3	111.2	159.6	152.0
	NFPSEs/Public	0.6	0.7	71.9	89.5	23.8	29.0
	NBFIs	-	-	-	-	-	-
	Private Sector	963.4	1,634.3	1,670.8	1,238.1	1,535.3	1,319.3
	Trust Fund	5.6	3.8	78.2	42.9	3.3	2.6
	Personal	2,389.3	2,139.5	3,356.5	3,628.3	3,535.1	3,984.7
	Others	685.4	6.5	91.7	0.5	5.2	35.2
	Total	4,200.9	4,115.8	5,431.4	5,110.5	5,262.3	5,522.8
AJK	Foreign	1,851.0	898.5	582.2	709.0	661.2	1,000.7
	Government	3,976.0	4,643.3	3,722.7	6,004.9	5,563.2	15,416.8
	NFPSEs/Public	18.5	56.1	1,173.8	123.0	82.2	71.9
	NBFIs	39.1	29.3	30.3	14.9	33.3	64.9
	Private Sector	13,973.5	11,817.6	11,706.5	14,389.0	17,440.0	20,921.3
	Trust Fund	465.4	586.5	773.5	783.1	831.5	493.6
	Personal	42,703.4	51,565.4	55,765.4	56,470.1	55,141.8	67,880.4
	Others	1,818.2	558.3	1,623.0	1,126.1	5,595.0	1,256.1
	Total	64,845.1	70,155.0	75,377.4	79,620.1	85,348.2	107,105.7

4.24 Province Wise Data of Deposits by Categories

(Million Rs.)

Province/Region		June 07	Dec 07	June 08	Dec 08	June 09	Dec 09
Overall	Foreign	73,216.7	85,854.3	94,274.3	37,564.2	43,637.7	43,033.7
	Government	337,335.6	382,218.4	393,163.8	413,590.7	454,489.2	507,269.4
	NFPSEs/Public	263,807.7	294,232.7	290,103.7	254,754.8	279,336.4	309,846.1
	NBFIs	62,114.8	98,902.9	111,520.7	89,666.3	92,689.4	94,285.0
	Private Sector	1,041,684.7	936,441.2	1,057,143.1	1,098,433.3	1,167,055.2	1,225,606.4
	Trust Fund	74,756.6	81,891.1	88,704.4	103,335.2	123,415.6	118,234.0
	Personal	1,426,998.0	1,567,054.7	1,713,676.4	1,729,118.2	1,907,566.0	2,010,811.8
	Others	92,637.4	87,900.6	63,574.6	65,026.7	69,414.2	43,575.4
	Total	3,372,551.5	3,534,495.8	3,812,160.9	3,791,489.4	4,137,603.7	4,352,661.8
Punjab	Foreign	35,993.4	36,645.3	42,078.0	14,864.9	13,176.5	14,013.1
	Government	126,740.8	126,579.5	144,809.2	153,339.3	182,051.4	185,483.1
	NFPSEs/Public	82,116.9	81,606.6	82,794.2	73,000.8	81,929.5	95,466.5
	NBFIs	2,748.0	6,350.2	14,661.0	8,658.6	5,700.6	8,355.7
	Private Sector	446,089.8	400,378.4	455,442.4	458,200.5	498,364.8	529,104.5
	Trust Fund	21,524.8	27,110.1	23,732.8	29,941.3	31,519.5	32,522.6
	Personal	640,355.0	705,719.4	779,787.5	804,920.8	902,699.9	950,877.6
	Others	27,631.2	26,914.9	20,974.9	26,350.9	24,135.0	16,969.2
	Total	1,383,199.8	1,411,304.4	1,564,280.0	1,569,277.1	1,739,577.2	1,832,792.4
Sindh	Foreign	20,291.2	25,764.0	27,763.4	12,521.4	17,496.9	17,909.7
	Government	56,027.2	85,271.9	92,332.4	119,845.1	117,397.8	149,544.4
	NFPSEs/Public	116,029.5	134,887.6	160,904.1	142,797.1	147,007.1	155,222.4
	NBFIs	57,027.2	85,099.6	84,990.2	75,608.5	80,128.8	80,414.3
	Private Sector	364,558.8	347,443.1	367,130.2	373,452.0	394,828.0	413,222.7
	Trust Fund	33,870.6	35,636.8	44,582.7	48,909.8	68,839.0	58,856.6
	Personal	483,185.7	515,438.5	548,487.4	555,205.3	600,374.5	638,451.6
	Others	35,747.2	28,072.6	22,256.1	11,808.8	22,176.6	6,797.5
	Total	1,166,737.4	1,257,614.1	1,348,446.5	1,340,148.0	1,448,248.7	1,520,419.3
Khyber Pakhtunkhwa	Foreign	5,229.8	3,440.9	5,143.5	1,790.9	882.6	710.0
	Government	19,050.1	21,026.7	23,571.8	24,778.9	30,492.5	33,660.1
	NFPSEs/Public	5,353.1	3,298.1	3,364.1	3,753.6	6,217.4	4,996.8
	NBFIs	248.6	1,672.3	659.4	38.0	1,083.7	571.6
	Private Sector	55,920.0	48,865.1	51,679.5	53,978.5	57,517.5	62,954.3
	Trust Fund	3,642.4	3,086.2	2,520.6	3,125.3	3,143.5	2,733.0
	Personal	116,598.6	119,023.5	136,133.1	129,759.0	143,009.2	150,816.1
	Others	4,645.1	3,779.2	4,371.2	5,142.6	3,372.2	4,447.8
	Total	210,687.7	204,192.0	227,443.2	222,366.8	245,718.6	260,889.7
Balochistan	Foreign	540.6	104.0	209.9	140.9	125.6	114.6
	Government	8,638.9	5,100.1	10,830.5	11,444.7	13,029.7	12,202.3
	NFPSEs/Public	1,482.8	1,750.3	1,409.6	1,987.0	2,637.8	1,952.6
	NBFIs	56.9	316.5	8.0	5.6	98.5	27.2
	Private Sector	17,632.4	17,765.5	19,921.0	25,771.2	26,785.2	24,156.7
	Trust Fund	741.8	704.7	909.2	948.0	1,140.3	1,390.8
	Personal	25,051.4	26,034.2	30,250.0	27,364.1	34,108.0	36,376.1
	Others	9,442.2	10,539.9	7,157.8	7,218.2	6,371.1	6,326.4
	Total	63,587.0	62,315.2	70,696.0	74,879.7	84,296.2	82,546.7

4.24 Province Wise Data of Deposits by Categories

		(Million Rs.)					
Province/Region		June 07	Dec 07	June 08	Dec 08	June 09	Dec 09
Islamabad	Foreign	10,420.4	18,656.5	17,506.7	7,970.1	10,957.2	10,134.4
	Government	114,530.9	118,907.2	95,904.3	79,454.0	86,828.3	103,466.2
	NFPSEs/Public	58,534.0	72,611.6	41,277.0	32,402.6	39,807.1	51,118.2
	NBFIs	1,761.2	3,344.5	8,916.6	4,899.7	5,074.0	3,964.7
	Private Sector	125,087.5	101,464.9	145,555.2	148,450.6	159,758.8	166,334.9
	Trust Fund	14,487.2	12,953.7	15,813.1	18,205.2	17,342.3	21,446.1
	Personal	90,482.4	110,863.2	110,628.1	125,159.7	123,581.1	127,504.7
	Others	11,599.9	15,370.1	8,064.9	12,766.0	12,237.2	8,136.4
	Total	426,903.4	454,171.7	443,665.9	429,307.9	455,586.0	492,105.5
Gilgit-Baltistan	Foreign	47.6	31.8	48.1	-	11.7	12.3
	Government	1,068.8	1,184.1	754.4	1,082.2	593.5	678.7
	NFPSEs/Public	86.7	6.2	4.3	1.4	15.1	40.2
	NBFIs	228.0	92.4	107.7	214.8	128.9	334.6
	Private Sector	2,961.3	2,623.4	2,790.8	3,015.2	3,246.2	3,619.5
	Trust Fund	258.4	581.8	484.2	743.5	704.0	564.6
	Personal	1,884.5	1,953.0	2,430.4	2,151.4	2,609.9	2,853.8
	Others	-	-	1.2	49.4	100.3	200.8
	Total	6,535.2	6,472.7	6,621.1	7,257.9	7,409.6	8,304.5
FATA	Foreign	-	-	-	-	-	3.3
	Government	771.8	501.2	131.1	422.8	379.4	536.8
	NFPSEs/Public	49.4	24.8	95.9	0.4	1.4	1.2
	NBFIs	-	-	-	4.9	1.5	1.5
	Private Sector	1,368.2	1,165.7	1,885.9	1,174.2	1,771.5	2,079.8
	Trust Fund	9.0	153.4	2.1	153.6	1.1	1.3
	Personal	4,783.8	4,126.7	4,445.7	4,230.7	4,077.3	4,232.9
	Others	2.4	115.2	13.4	201.1	100.6	195.8
	Total	6,984.8	6,087.0	6,574.1	6,187.7	6,332.8	7,052.6
AJK	Foreign	693.8	1,211.8	1,524.7	276.1	987.2	136.2
	Government	10,507.1	23,647.8	24,830.1	23,223.7	23,716.4	21,697.9
	NFPSEs/Public	155.3	47.5	254.5	811.9	1,721.0	1,048.3
	NBFIs	44.9	2,027.4	2,177.9	236.1	473.4	615.4
	Private Sector	28,066.8	16,735.1	12,738.1	34,391.0	24,783.1	24,133.9
	Trust Fund	222.4	1,664.4	659.8	1,308.5	725.8	719.0
	Personal	64,656.5	83,896.2	101,514.2	80,327.3	97,106.1	99,698.9
	Others	3,569.4	3,108.7	735.1	1,489.7	921.2	501.6
	Total	107,916.2	132,338.9	144,434.4	142,064.3	150,434.2	148,551.2

4.24 Province Wise Data of Deposits by Categories

		(Million Rs.)					
Province/Region		June 10	Dec 10	June 11	Dec 11	June 12	Dec 12
Overall	Foreign	49,871.9	52,848.5	59,606.7	73,878.6	89,414.7	82,376.0
	Government	551,724.3	569,925.0	642,813.5	604,920.8	664,880.8	679,537.7
	NFPSEs/Public	318,649.9	342,935.8	382,098.2	400,839.5	422,759.0	401,227.9
	NBFIs	98,152.7	106,348.9	97,479.8	133,178.1	119,782.8	150,959.9
	Private Sector	1,321,616.7	1,365,070.8	1,500,601.2	1,491,484.0	1,653,240.8	1,806,632.4
	Trust Fund	115,731.4	144,640.7	145,118.4	152,792.8	171,200.7	193,681.2
	Personal	2,189,300.9	2,357,475.2	2,604,422.6	2,759,765.1	3,030,641.2	3,247,694.6
	Others	48,069.2	44,670.8	57,174.7	71,397.2	67,453.0	70,475.6
	Total	4,693,117.1	4,983,915.5	5,489,315.1	5,688,255.9	6,219,373.0	6,632,585.3
Punjab	Foreign	16,197.7	16,619.2	16,760.4	16,987.5	17,766.0	18,072.6
	Government	196,120.5	211,679.7	256,834.3	257,390.8	271,553.1	274,912.7
	NFPSEs/Public	95,985.8	94,927.4	102,165.0	94,536.2	115,384.3	99,456.3
	NBFIs	7,391.5	11,168.3	11,794.7	12,135.9	12,693.2	13,628.7
	Private Sector	573,910.4	590,091.5	656,637.1	684,301.7	755,031.8	817,503.0
	Trust Fund	35,023.9	42,355.6	51,190.1	55,678.1	61,913.1	60,985.7
	Personal	1,029,804.9	1,107,641.4	1,227,995.4	1,289,473.9	1,428,220.0	1,538,279.9
	Others	17,479.3	18,409.2	26,415.0	26,014.5	25,653.2	27,803.9
	Total	1,971,913.9	2,092,892.4	2,349,792.0	2,436,518.7	2,688,214.5	2,850,642.7
Sindh	Foreign	19,629.8	20,866.8	22,104.0	37,007.5	52,026.2	43,138.9
	Government	153,996.3	150,213.5	151,647.7	147,111.1	145,302.3	128,446.8
	NFPSEs/Public	167,689.7	183,293.7	177,766.3	208,657.0	192,008.1	199,165.3
	NBFIs	86,878.8	90,171.2	80,439.6	115,478.5	101,382.6	130,767.0
	Private Sector	442,896.5	464,792.0	498,448.1	486,523.8	551,250.4	586,068.1
	Trust Fund	55,058.4	57,798.5	56,665.3	61,802.6	69,806.0	81,504.9
	Personal	700,285.2	759,175.4	825,147.3	881,179.2	952,437.0	1,024,631.3
	Others	5,731.3	6,658.6	6,320.9	14,513.1	14,395.6	10,476.7
	Total	1,632,166.0	1,732,969.7	1,818,539.2	1,952,272.7	2,078,608.2	2,204,199.1
Khyber Pakhtunkhwa	Foreign	1,240.6	800.5	1,332.1	1,010.2	1,007.0	878.1
	Government	38,241.3	43,583.6	50,554.5	50,777.6	62,241.0	69,278.9
	NFPSEs/Public	4,823.9	5,757.5	8,044.1	5,283.2	10,128.0	10,033.2
	NBFIs	550.3	1,475.8	1,234.7	1,071.1	2,237.6	2,081.5
	Private Sector	71,169.8	72,819.3	87,526.4	85,212.7	92,473.1	99,084.5
	Trust Fund	4,272.2	5,433.9	5,816.7	6,044.0	6,963.4	7,023.4
	Personal	170,788.9	174,643.0	206,574.9	222,697.5	245,490.4	258,020.5
	Others	3,334.3	4,078.1	3,087.7	5,346.7	3,209.8	4,607.7
	Total	294,421.2	308,591.8	364,171.0	377,443.0	423,750.4	451,007.9
Balochistan	Foreign	233.3	73.0	212.6	150.3	124.8	147.7
	Government	12,187.0	11,974.1	16,599.1	16,721.0	18,357.3	21,491.9
	NFPSEs/Public	1,857.7	1,829.2	3,314.8	3,053.3	5,917.0	5,581.0
	NBFIs	21.5	121.5	81.2	36.6	31.9	58.0
	Private Sector	32,606.4	33,810.1	36,256.2	36,308.3	40,645.7	38,764.4
	Trust Fund	996.4	1,433.5	2,540.7	2,386.6	2,351.1	5,318.1
	Personal	40,199.7	45,947.5	52,846.9	55,141.4	59,782.8	70,181.8
	Others	9,441.4	7,895.5	11,947.2	10,114.1	10,960.0	12,778.3
	Total	97,543.4	103,084.3	123,798.7	123,911.4	138,170.5	154,321.2

4.24 Province Wise Data of Deposits by Categories

		(Million Rs.)					
Province/Region		June 10	Dec 10	June 11	Dec 11	June 12	Dec 12
Islamabad	Foreign	12,278.7	13,993.5	18,497.7	17,526.4	18,327.1	19,575.8
	Government	128,593.0	130,418.0	146,336.8	112,889.6	149,337.1	164,127.6
	NFPSEs/Public	47,344.9	56,390.1	89,289.8	88,541.6	98,598.2	86,404.6
	NBFIs	2,310.3	2,040.9	1,901.2	3,125.6	2,223.9	3,621.5
	Private Sector	166,150.0	169,662.6	183,209.2	158,939.3	165,815.3	221,826.9
	Trust Fund	18,862.3	32,305.1	27,195.1	25,354.0	28,683.9	36,359.6
	Personal	134,730.8	157,495.1	162,659.4	177,110.0	204,502.0	200,825.3
	Others	11,356.0	6,982.7	8,422.1	14,618.4	12,057.2	14,320.1
	Total		521,626.0	569,288.0	637,511.2	598,104.9	679,544.4
Gilgit-Baltistan	Foreign	0.5	0.3	2.7	2.1	0.0	-
	Government	1,039.9	843.5	1,385.4	1,758.1	3,048.9	1,914.9
	NFPSEs/Public	8.8	15.7	16.8	5.2	142.9	15.1
	NBFIs	486.0	359.9	767.1	735.6	787.0	389.5
	Private Sector	5,090.8	4,700.3	7,637.7	5,579.3	8,765.4	6,673.4
	Trust Fund	637.0	1,382.2	665.7	434.8	343.9	492.8
	Personal	3,670.1	3,351.8	5,382.4	6,479.5	7,134.0	6,946.9
	Others	66.6	281.7	370.1	24.2	1.8	65.7
	Total		10,999.6	10,935.4	16,227.8	15,018.8	20,223.8
FATA	Foreign	-	-	44.3	-	-	-
	Government	495.6	655.8	213.4	1,419.2	1,297.0	1,203.2
	NFPSEs/Public	4.0	7.0	53.6	14.4	56.7	21.2
	NBFIs	1.5	-	-	-	-	-
	Private Sector	1,937.6	2,331.4	2,324.5	2,396.9	3,303.1	3,710.8
	Trust Fund	54.4	5.1	44.6	28.2	155.1	154.9
	Personal	5,943.5	5,267.3	6,690.9	7,051.3	7,510.1	7,969.5
	Others	134.6	156.9	317.7	326.3	193.1	172.8
	Total		8,571.3	8,423.6	9,689.0	11,236.4	12,515.1
AJK	Foreign	291.3	495.2	652.9	1,194.6	163.6	562.8
	Government	21,050.7	20,556.9	19,242.3	16,853.4	13,744.2	18,161.8
	NFPSEs/Public	935.1	715.2	1,447.8	748.6	523.8	551.2
	NBFIs	512.9	1,011.1	1,261.3	594.8	426.7	413.8
	Private Sector	27,855.3	26,863.6	28,562.0	32,222.1	35,956.2	33,001.3
	Trust Fund	826.8	3,926.6	1,000.2	1,064.4	984.2	1,841.8
	Personal	103,877.9	103,953.8	117,125.5	120,632.4	125,565.0	140,839.3
	Others	525.8	208.2	294.2	439.9	982.3	250.5
	Total		155,875.9	157,730.4	169,586.3	173,750.3	178,346.1

4.24 Province Wise Data of Deposits by Categories

		(Million Rs.)					
Province/Region		June 13	Dec 13	June 14	Dec 14	June 15	Dec 15
Overall	Foreign	78,851.0	84,766.1	82,900.2	86,369.0	95,035.4	111,617.4
	Government	696,173.4	731,611.4	825,071.4	866,947.8	985,439.5	1,066,426.0
	NFPSEs/Public	396,165.6	469,582.7	467,075.8	493,245.1	480,793.8	489,923.1
	NBFIs	167,101.9	186,983.1	173,316.1	163,181.9	191,283.2	278,431.2
	Private Sector	1,985,965.3	2,129,643.9	2,295,565.9	2,346,704.5	2,511,456.1	2,432,551.6
	Trust Fund	193,310.6	203,272.7	183,929.5	200,413.5	190,314.0	205,780.2
	Personal	3,516,099.8	3,693,162.6	3,948,707.0	4,176,832.2	4,628,148.2	4,749,553.4
	Others	100,740.5	84,002.7	74,999.1	69,659.0	70,538.8	75,596.7
	Total	7,134,408.2	7,583,025.2	8,051,565.0	8,403,353.0	9,153,009.0	9,409,879.7
Punjab	Foreign	16,350.5	19,700.0	19,114.4	15,517.4	16,164.9	23,222.5
	Government	283,305.4	290,046.4	328,138.6	357,220.8	412,655.6	441,896.2
	NFPSEs/Public	112,275.2	114,746.4	135,691.9	147,894.6	141,918.3	136,464.5
	NBFIs	15,941.7	16,335.0	17,325.7	17,748.8	17,338.8	31,991.2
	Private Sector	884,116.1	930,711.5	1,006,372.4	1,051,787.3	1,127,552.6	1,070,591.3
	Trust Fund	75,818.6	65,277.8	66,266.0	58,672.7	63,462.9	71,400.9
	Personal	1,678,133.2	1,758,445.1	1,902,646.7	2,008,295.6	2,242,164.0	2,302,305.0
	Others	32,907.8	26,768.3	16,003.4	16,155.9	13,786.0	13,660.8
	Total	3,098,848.4	3,222,030.5	3,491,559.1	3,673,293.2	4,035,043.0	4,091,532.4
Sindh	Foreign	42,444.5	48,225.0	44,003.9	45,295.0	58,595.0	58,192.0
	Government	123,341.1	164,833.4	161,498.0	159,864.2	179,249.1	201,102.8
	NFPSEs/Public	182,017.3	213,063.9	218,708.3	213,619.3	218,914.5	239,677.3
	NBFIs	142,089.6	154,861.3	139,791.7	135,686.6	164,809.7	230,956.5
	Private Sector	658,720.8	768,744.1	793,515.0	806,740.7	913,038.1	913,867.6
	Trust Fund	67,237.5	78,402.8	74,037.1	85,548.7	80,348.0	84,909.3
	Personal	1,110,503.5	1,153,285.9	1,200,373.3	1,270,925.3	1,372,436.6	1,374,783.2
	Others	12,348.1	8,391.4	9,274.2	8,092.2	9,793.7	8,122.7
	Total	2,338,702.5	2,589,808.0	2,641,201.4	2,725,772.0	2,997,184.7	3,111,611.4
Khyber Pakhtunkhwa	Foreign	558.3	1,489.9	1,660.3	924.4	756.7	969.6
	Government	75,213.2	85,650.7	93,621.0	90,436.0	102,771.4	118,740.3
	NFPSEs/Public	11,646.5	13,357.5	10,089.6	5,433.5	3,563.8	4,663.9
	NBFIs	688.6	1,363.3	1,543.5	1,811.1	734.6	1,031.9
	Private Sector	110,800.4	117,781.0	130,127.1	136,870.9	147,348.4	133,238.9
	Trust Fund	13,783.2	9,468.7	9,297.4	10,162.7	9,566.8	9,083.1
	Personal	273,194.3	282,254.8	299,817.0	332,972.6	393,727.2	404,598.0
	Others	7,613.6	6,853.7	9,221.3	15,692.7	17,116.1	13,391.0
	Total	493,498.1	518,219.7	555,377.3	594,304.0	675,584.8	685,716.7
Balochistan	Foreign	133.8	193.6	117.4	109.8	1,608.6	62.4
	Government	17,664.9	20,946.5	21,641.6	28,816.4	35,485.2	35,728.6
	NFPSEs/Public	6,874.9	6,225.0	3,080.2	5,467.3	5,530.9	5,674.1
	NBFIs	54.4	427.8	379.8	61.0	70.9	84.7
	Private Sector	44,914.6	43,033.2	49,988.4	49,602.1	52,652.6	46,735.6
	Trust Fund	1,413.7	3,629.7	2,384.7	3,825.9	1,881.4	2,380.2
	Personal	68,034.9	69,146.9	78,969.2	79,542.8	91,693.6	97,908.7
	Others	15,801.8	13,291.1	13,617.6	15,754.7	14,664.7	14,769.8
	Total	154,892.9	156,893.8	170,178.8	183,180.1	203,587.8	203,344.1

4.24 Province Wise Data of Deposits by Categories

		(Million Rs.)					
Province/Region		June 13	Dec 13	June 14	Dec 14	June 15	Dec 15
Islamabad	Foreign	19,032.7	14,832.5	17,642.6	17,452.2	16,656.9	20,509.8
	Government	177,153.3	146,873.7	191,956.4	205,475.8	225,641.3	244,223.2
	NFPSEs/Public	82,791.0	122,123.0	98,966.6	120,591.5	110,357.2	103,206.0
	NBFIs	6,808.5	12,487.4	9,159.2	4,724.5	5,371.3	8,341.7
	Private Sector	232,352.2	205,655.4	253,497.8	243,946.0	215,765.8	219,641.6
	Trust Fund	33,342.9	44,959.4	28,430.1	37,921.3	32,498.0	35,351.4
	Personal	228,898.3	265,595.9	298,468.9	300,368.5	320,396.5	349,468.9
	Others	30,701.5	27,281.4	25,065.4	12,243.4	13,001.8	24,347.9
	Total		811,080.2	839,808.7	923,187.0	942,723.1	939,688.8
Gilgit-Baltistan	Foreign	2.6	0.1	39.6	81.7	77.6	62.2
	Government	2,046.4	7,989.1	12,406.1	13,564.6	14,073.4	9,866.1
	NFPSEs/Public	22.4	20.9	17.4	57.4	26.3	16.7
	NBFIs	1,037.7	613.6	1,985.8	1,642.3	1,874.2	4,374.5
	Private Sector	8,013.1	7,427.4	9,945.4	8,430.2	7,442.3	11,161.4
	Trust Fund	567.8	712.3	1,135.0	752.3	521.5	598.7
	Personal	7,323.5	7,905.3	9,295.5	9,796.2	11,222.0	13,565.2
	Others	91.0	42.2	127.5	49.7	12.7	115.4
	Total		19,104.3	24,711.0	34,952.3	34,374.4	35,250.1
FATA	Foreign	-	-	1.2	1.5	0.3	0.5
	Government	1,627.0	1,198.8	1,417.7	939.5	924.5	550.8
	NFPSEs/Public	48.7	25.4	97.8	33.0	201.3	67.7
	NBFIs	-	-	7.3	27.6	38.2	27.9
	Private Sector	3,556.3	3,372.9	4,273.0	4,193.8	4,315.4	4,569.9
	Trust Fund	184.7	47.4	48.9	105.3	48.4	48.8
	Personal	8,200.2	8,716.8	9,176.9	10,138.1	11,515.7	13,093.1
	Others	1,065.2	1,075.0	1,081.4	1,123.2	1,244.5	822.6
	Total		14,682.1	14,436.2	16,104.2	16,562.1	18,288.4
AJK	Foreign	328.7	324.9	320.8	6,987.0	1,175.5	8,598.6
	Government	15,822.1	14,073.0	14,392.0	10,630.4	14,639.0	14,317.9
	NFPSEs/Public	489.7	20.5	423.9	148.4	281.6	152.9
	NBFIs	481.5	894.7	3,123.0	1,479.8	1,045.6	1,622.8
	Private Sector	43,491.8	52,918.3	47,846.9	45,133.5	43,340.7	32,745.3
	Trust Fund	962.2	774.6	2,330.2	3,424.7	1,986.9	2,007.9
	Personal	141,812.1	147,811.8	149,959.7	164,793.2	184,992.6	193,831.3
	Others	211.6	299.5	608.3	547.1	919.2	366.5
	Total		203,599.7	217,117.4	219,004.8	233,144.0	248,381.4

Source: Statistics & Data Warehouse Department, SBP

Note:

1. "-" mean Value is zero
2. "0.0" mean amount is less than 50 thousand

4.25 Province Wise Data of Advances by Borrowers

		(Million Rs.)					
Province/Region		June 01	Dec 01	June 02	Dec 02	June 03	Dec 03
Overall	Foreign	-	-	-	-	-	-
	Government	75,849.9	85,082.5	95,077.6	74,689.2	56,639.9	37,455.8
	NFPSEs/Public	88,089.3	85,998.7	73,259.8	81,400.0	66,041.9	53,163.7
	NBFIs	-	8,413.7	10,960.7	10,759.5	10,654.5	21,487.2
	Private Sector	611,508.1	634,476.8	613,499.0	679,322.5	710,455.8	835,684.7
	Trust Fund	8,249.3	9,419.7	8,499.3	8,482.9	13,334.3	14,391.0
	Personal	73,752.5	78,367.3	76,017.9	77,324.2	107,258.3	128,449.3
	Others	6,812.2	8,278.7	7,693.1	4,216.4	5,487.1	5,117.4
	Total	864,261.2	910,037.3	885,007.5	936,194.7	969,871.7	1,095,749.0
Punjab	Foreign	-	-	-	-	-	-
	Government	51,815.3	48,865.1	65,310.6	49,043.3	44,795.6	23,433.7
	NFPSEs/Public	21,845.6	9,762.3	11,093.9	14,709.7	13,624.1	13,102.0
	NBFIs	-	455.5	600.5	733.9	927.3	1,498.4
	Private Sector	297,072.5	317,346.0	316,233.4	354,242.2	370,516.6	446,838.9
	Trust Fund	6,746.4	8,012.2	4,690.4	4,437.5	6,373.4	5,953.0
	Personal	25,170.5	32,517.0	32,004.6	30,456.2	41,859.9	49,766.4
	Others	2,524.2	4,590.3	2,739.2	1,548.0	2,035.3	2,757.1
	Total	405,174.3	421,548.3	432,672.6	455,170.8	480,132.2	543,349.4
Sindh	Foreign	-	-	-	-	-	-
	Government	14,748.1	25,833.2	25,567.0	24,515.6	10,320.1	9,875.5
	NFPSEs/Public	51,730.7	72,802.0	61,263.5	65,202.9	50,462.0	37,962.8
	NBFIs	-	5,479.3	8,442.7	9,389.6	8,306.9	15,282.9
	Private Sector	267,487.1	259,709.4	240,745.1	267,334.6	278,020.3	322,674.7
	Trust Fund	321.8	195.1	3,002.7	2,684.7	3,816.1	4,886.1
	Personal	35,472.5	37,000.1	35,225.0	36,087.8	51,113.7	62,160.8
	Others	3,781.5	2,720.9	2,722.0	2,339.8	2,725.6	1,127.4
	Total	373,541.6	403,739.9	376,968.0	407,554.9	404,764.8	453,970.2
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-
	Government	3,954.2	3,858.7	1,470.0	379.1	773.6	1,932.8
	NFPSEs/Public	2,560.0	1,372.8	637.0	1,075.0	1,075.0	1,075.3
	NBFIs	-	463.3	249.1	277.9	283.1	298.4
	Private Sector	15,911.1	16,184.1	15,787.3	16,591.6	19,153.7	19,616.4
	Trust Fund	15.7	32.5	39.0	24.8	21.3	26.0
	Personal	3,965.4	4,036.0	3,348.3	3,294.1	3,974.0	5,674.4
	Others	149.2	332.8	1,193.2	124.3	466.8	478.1
	Total	26,555.4	26,280.2	22,723.9	21,766.8	25,747.5	29,101.3
Balochistan	Foreign	-	-	-	-	-	-
	Government	-	1,141.9	457.6	0.6	-	1,758.0
	NFPSEs/Public	138.0	-	-	-	-	-
	NBFIs	-	-	-	106.5	371.0	150.0
	Private Sector	9,260.9	8,866.6	9,140.0	8,885.6	10,013.5	11,396.9
	Trust Fund	-	0.5	1.5	22.5	0.5	7.2
	Personal	1,031.9	913.6	1,013.0	1,326.4	1,140.6	1,268.1
	Others	146.4	194.5	212.6	54.5	64.7	322.4
	Total	10,577.3	11,117.1	10,824.8	10,396.1	11,590.3	14,902.5

4.25 Province Wise Data of Advances by Borrowers

(Million Rs.)

Province/Region	June 01	Dec 01	June 02	Dec 02	June 03	Dec 03	
Islamabad	Foreign	-	-	-	-	-	
	Government	1,507.4	2,067.1	750.9	750.6	750.6	455.8
	NFPSEs/Public	11,709.5	2,061.7	265.5	412.4	880.8	1,023.6
	NBFIs	-	2,015.8	1,668.4	251.7	766.2	4,257.5
	Private Sector	19,268.4	30,055.4	29,752.4	30,061.6	30,289.9	32,452.1
	Trust Fund	1,165.5	1,154.9	764.9	1,309.4	3,119.6	3,510.4
	Personal	7,167.4	2,988.4	3,436.6	5,246.6	8,190.8	8,089.1
	Others	183.9	317.9	656.8	122.9	151.4	431.7
	Total	41,002.1	40,661.0	37,295.4	38,155.2	44,149.4	50,220.1
Gilgit-Baltistan	Foreign	-	-	-	-	-	
	Government	-	-	-	-	-	-
	NFPSEs/Public	9.0	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	546.9	586.3	448.4	528.3	605.4	659.0
	Trust Fund	-	-	0.8	-	0.3	-
	Personal	155.6	60.2	96.3	117.2	119.3	145.1
	Others	0.5	34.6	130.6	-	0.5	0.3
	Total	712.1	681.1	676.1	645.5	725.5	804.4
FATA	Foreign	-	-	-	-	-	
	Government	-	-	-	-	-	-
	NFPSEs/Public	10.8	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	155.6	153.3	168.2	154.3	193.2	194.4
	Trust Fund	-	-	-	-	-	-
	Personal	84.2	81.8	80.0	95.3	75.1	111.1
	Others	1.1	9.1	1.6	0.4	1.9	-
	Total	251.7	244.2	249.7	250.0	270.2	305.4
AJK	Foreign	-	-	-	-	-	
	Government	3,825.0	3,316.4	1,521.5	-	-	-
	NFPSEs/Public	85.7	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	1,805.6	1,575.7	1,224.3	1,524.3	1,663.1	1,852.5
	Trust Fund	-	24.6	-	4.1	3.1	8.4
	Personal	704.9	770.2	814.1	700.7	784.9	1,234.4
	Others	25.4	78.7	37.2	26.5	40.9	0.6
	Total	6,446.7	5,765.6	3,597.0	2,255.5	2,492.0	3,095.8

4.25 Province Wise Data of Advances by Borrowers

(Million Rs.)

Province/Region	June 04	Dec 04	June 05	Dec 05	June 06	Dec 06	
Overall	Foreign	-	-	-	-	-	
	Government	50,817.4	58,255.7	83,770.2	71,123.2	107,132.8	93,722.1
	NFPSEs/Public	81,770.6	80,929.9	82,960.1	86,429.4	95,021.3	96,936.2
	NBFIs	24,759.9	35,444.3	38,457.9	42,959.5	53,442.8	55,217.4
	Private Sector	909,148.8	1,135,797.3	1,201,390.7	1,404,194.2	1,445,360.0	1,646,615.4
	Trust Fund	11,861.6	13,029.2	11,998.1	15,073.6	13,671.4	14,573.9
	Personal	158,064.7	203,725.3	258,004.7	302,764.5	343,745.8	377,117.5
	Others	5,961.1	8,709.8	17,571.2	12,604.7	12,817.3	16,350.7
	Total	1,242,384.1	1,535,891.5	1,694,152.9	1,935,149.1	2,071,191.4	2,300,533.2
Punjab	Foreign	-	-	-	-	-	
	Government	31,110.8	21,597.7	41,419.4	32,290.6	64,372.5	45,855.6
	NFPSEs/Public	7,834.2	7,128.4	8,231.8	11,028.6	10,070.5	19,848.8
	NBFIs	1,854.2	3,265.7	3,592.2	3,659.1	5,003.1	6,139.0
	Private Sector	469,833.5	601,943.5	635,271.7	751,729.3	784,743.0	913,222.7
	Trust Fund	5,838.0	9,812.6	6,752.7	11,799.9	11,327.9	12,474.8
	Personal	62,215.4	76,373.4	91,810.3	109,229.4	116,276.2	130,601.6
	Others	2,869.6	1,795.0	7,464.4	6,318.0	5,820.6	7,090.2
	Total	581,555.7	721,916.3	794,542.5	926,054.9	997,613.8	1,135,232.7
Sindh	Foreign	-	-	-	-	-	
	Government	17,550.8	33,406.9	40,136.7	33,829.7	38,980.9	43,362.5
	NFPSEs/Public	67,166.1	66,914.6	62,456.4	62,789.4	75,099.5	73,137.6
	NBFIs	21,504.8	29,517.1	31,709.8	35,338.1	44,223.2	44,416.2
	Private Sector	358,851.4	438,900.4	465,420.6	524,652.2	529,433.2	572,740.7
	Trust Fund	2,899.3	2,663.9	4,599.3	2,814.4	1,635.1	1,185.2
	Personal	75,195.0	103,081.9	134,358.4	153,769.4	187,606.8	208,493.0
	Others	1,999.2	4,876.1	5,209.9	5,283.6	5,066.7	7,229.4
	Total	545,166.6	679,360.9	743,891.1	818,476.8	882,045.4	950,564.6
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	
	Government	971.5	148.1	1,042.7	3,421.3	948.8	1,629.5
	NFPSEs/Public	1,075.0	836.2	1,075.0	1,135.4	1,260.6	1,145.6
	NBFIs	67.6	267.6	68.6	113.6	117.7	109.1
	Private Sector	22,231.1	25,945.4	29,339.1	32,499.1	31,003.7	50,132.5
	Trust Fund	14.3	94.3	35.4	58.9	34.8	39.1
	Personal	6,836.0	8,084.9	9,856.2	12,056.6	13,545.5	13,274.2
	Others	114.4	354.3	995.5	96.8	613.4	479.9
	Total	31,309.9	35,730.8	42,412.5	49,381.7	47,524.5	66,809.9
Balochistan	Foreign	-	-	-	-	-	
	Government	1,184.3	2,966.9	1,071.4	1,096.7	941.1	857.5
	NFPSEs/Public	45.0	-	-	-	-	-
	NBFIs	625.0	350.0	-	-	716.7	-
	Private Sector	9,555.7	10,307.1	10,660.5	11,299.0	8,701.8	13,162.0
	Trust Fund	9.1	0.4	0.4	-	-	1.0
	Personal	2,013.3	4,105.6	3,023.2	5,205.8	5,088.5	4,532.1
	Others	419.6	123.5	1,719.3	22.5	58.2	91.3
	Total	13,852.0	17,853.5	16,474.8	17,624.0	15,506.3	18,643.9

4.25 Province Wise Data of Advances by Borrowers

		(Million Rs.)					
Province/Region		June 04	Dec 04	June 05	Dec 05	June 06	Dec 06
Islamabad	Foreign	-	-	-	-	-	-
	Government	-	136.1	100.0	485.0	1,889.4	2,017.0
	NFPSEs/Public	5,650.3	6,050.7	11,196.9	11,476.1	8,590.8	2,804.2
	NBFIs	708.3	2,043.8	3,087.2	3,848.7	3,381.9	4,553.0
	Private Sector	44,579.4	54,200.5	56,564.7	79,943.6	86,694.9	88,794.4
	Trust Fund	3,092.5	449.6	610.4	400.4	673.6	873.8
	Personal	10,307.1	10,097.4	15,362.2	18,374.9	17,739.9	17,488.7
	Others	548.0	1,559.7	2,097.5	875.9	1,257.6	1,411.1
	Total	64,885.6	74,537.8	89,018.9	115,404.6	120,228.1	117,942.2
Gilgit-Baltistan	Foreign	-	-	-	-	-	-
	Government	-	-	-	-	-	-
	NFPSEs/Public	-	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	667.4	707.1	761.8	859.8	767.4	943.3
	Trust Fund	0.1	-	-	-	-	-
	Personal	163.2	258.4	256.3	297.4	354.9	345.1
	Others	0.2	0.2	0.2	0.2	0.1	-
	Total	830.9	965.7	1,018.3	1,157.4	1,122.4	1,288.4
FATA	Foreign	-	-	-	-	-	-
	Government	-	-	-	-	-	-
	NFPSEs/Public	-	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	222.2	213.8	289.3	273.6	390.3	750.5
	Trust Fund	-	-	-	-	-	-
	Personal	100.7	131.7	130.6	193.8	179.1	155.9
	Others	-	-	0.1	0.1	0.2	0.2
	Total	322.9	345.5	420.0	467.5	569.6	906.6
AJK	Foreign	-	-	-	-	-	-
	Government	-	-	-	-	-	-
	NFPSEs/Public	-	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	3,208.1	3,579.3	3,083.1	2,937.6	3,625.7	6,869.3
	Trust Fund	8.3	8.4	-	-	-	-
	Personal	1,234.0	1,592.0	3,207.4	3,637.1	2,955.0	2,227.1
	Others	10.0	1.0	84.4	7.5	0.4	48.6
	Total	4,460.4	5,180.7	6,374.9	6,582.2	6,581.1	9,145.0

4.25 Province Wise Data of Advances by Borrowers

(Million Rs.)

Province/Region	June 07	Dec 07	June 08	Dec 08	June 09	Dec 09	
Overall	Foreign	-	-	-	-	2.0	
	Government	100,302.8	77,701.5	133,084.5	150,461.0	341,698.8	333,440.8
	NFPSEs/Public	115,343.6	125,398.9	107,911.8	186,902.4	216,717.0	225,365.8
	NBFIs	47,986.8	52,258.5	44,579.6	45,733.5	39,369.7	49,030.0
	Private Sector	1,669,727.7	1,884,922.9	2,074,977.9	2,240,767.9	2,096,078.9	2,221,542.0
	Trust Fund	14,572.4	17,180.5	15,320.2	13,606.1	12,258.5	13,223.6
	Personal	400,771.5	422,807.2	421,195.8	396,088.0	364,458.2	339,887.8
	Others	27,477.7	32,935.5	18,568.4	22,835.1	9,765.2	9,399.2
	Total	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0	3,080,346.3	3,191,891.3
Punjab	Foreign	-	-	-	-	-	
	Government	54,666.7	30,960.3	58,754.6	35,752.4	224,167.8	199,008.8
	NFPSEs/Public	45,889.8	45,516.4	49,266.0	73,209.4	94,315.4	94,020.9
	NBFIs	6,996.6	5,141.3	7,296.6	7,549.3	7,251.8	7,278.2
	Private Sector	904,906.7	1,007,683.6	1,110,549.7	1,205,540.9	1,119,712.4	1,168,489.1
	Trust Fund	11,787.2	11,281.5	10,557.0	8,930.8	8,429.6	8,829.9
	Personal	124,061.8	127,858.2	118,196.6	118,450.3	97,968.6	92,022.5
	Others	7,102.5	10,160.7	5,333.8	6,430.1	2,769.6	5,262.2
	Total	1,155,411.3	1,238,602.0	1,359,954.3	1,455,863.2	1,554,615.2	1,574,911.6
Sindh	Foreign	-	-	-	-	-	
	Government	43,289.1	43,697.4	69,074.4	111,715.2	114,549.1	131,470.3
	NFPSEs/Public	66,366.4	77,364.0	54,966.6	109,671.5	118,130.5	127,245.1
	NBFIs	34,895.4	40,124.8	31,663.5	33,784.3	29,654.3	39,092.4
	Private Sector	610,144.4	701,927.6	756,282.7	800,987.4	751,526.0	815,826.1
	Trust Fund	1,547.7	2,533.4	1,797.0	990.8	276.7	654.0
	Personal	233,664.9	254,275.0	261,360.3	208,892.1	225,945.3	213,162.0
	Others	15,725.6	18,287.6	9,606.9	14,858.2	5,423.4	2,228.3
	Total	1,005,633.5	1,138,209.8	1,184,751.4	1,280,899.5	1,245,505.3	1,329,678.2
Khyber Pakhtunkhwa	Foreign	-	-	-	-	2.0	
	Government	1,029.6	1,700.3	914.4	973.2	983.2	318.3
	NFPSEs/Public	1,079.7	81.4	1,698.0	998.0	1,111.5	1,703.9
	NBFIs	113.0	41.9	12.5	705.0	-	59.1
	Private Sector	31,529.1	34,359.7	36,985.4	38,061.2	36,135.0	34,696.5
	Trust Fund	16.0	37.8	8.0	111.6	0.5	10.0
	Personal	14,812.0	15,335.8	14,064.3	16,169.3	12,212.7	12,861.2
	Others	714.7	1,494.6	1,077.1	664.3	518.1	1,096.9
	Total	49,294.1	53,051.5	54,759.7	57,682.6	50,961.0	50,747.9
Balochistan	Foreign	-	-	-	-	-	
	Government	945.3	965.6	2,431.3	130.0	130.0	130.0
	NFPSEs/Public	-	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	8,400.3	7,995.3	7,003.4	8,933.1	7,605.4	8,214.3
	Trust Fund	2.3	-	-	1.0	-	-
	Personal	5,570.9	6,171.7	5,783.4	5,188.6	5,204.3	4,810.0
	Others	124.8	29.7	91.1	23.1	44.1	333.8
	Total	15,043.6	15,162.3	15,309.2	14,275.8	12,983.8	13,488.1

4.25 Province Wise Data of Advances by Borrowers

(Million Rs.)

Province/Region	June 07	Dec 07	June 08	Dec 08	June 09	Dec 09	
Islamabad	Foreign	-	-	-	-	-	
	Government	282.1	286.9	1,909.9	1,890.1	1,867.8	2,513.6
	NFPSEs/Public	2,007.7	2,437.1	1,981.2	3,023.5	3,159.6	2,395.9
	NBFIs	5,981.8	6,950.5	5,607.0	3,694.8	2,462.1	2,598.8
	Private Sector	110,098.9	127,840.1	158,772.2	181,593.6	175,528.9	188,782.8
	Trust Fund	1,219.2	3,327.8	2,958.1	3,572.0	3,551.8	3,729.7
	Personal	18,847.3	15,336.3	17,450.7	43,497.1	19,699.6	13,251.7
	Others	3,806.3	2,906.7	2,432.3	806.0	877.8	415.5
	Total	142,243.3	159,085.4	191,111.4	238,077.1	207,147.6	213,688.0
Gilgit-Baltistan	Foreign	-	-	-	-	-	
	Government	-	-	-	-	-	-
	NFPSEs/Public	-	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	815.3	1,328.4	1,581.6	1,621.3	1,578.4	1,584.8
	Trust Fund	-	-	-	-	-	-
	Personal	413.6	449.7	478.2	474.3	446.5	386.8
	Others	-	-	2.5	-	-	0.1
	Total	1,228.9	1,778.1	2,062.3	2,095.6	2,024.9	1,971.7
FATA	Foreign	-	-	-	-	-	
	Government	-	-	-	-	-	-
	NFPSEs/Public	-	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	397.8	393.7	422.2	446.9	427.9	465.6
	Trust Fund	-	-	-	-	-	-
	Personal	235.0	217.9	211.4	184.1	161.1	126.5
	Others	1.3	-	0.0	-	-	-
	Total	634.1	611.6	633.6	631.0	589.0	592.1
AJK	Foreign	-	-	-	-	-	
	Government	90.0	91.0	-	-	0.9	-
	NFPSEs/Public	-	-	-	-	-	-
	NBFIs	-	-	-	-	1.6	1.5
	Private Sector	3,435.1	3,394.6	3,380.7	3,583.5	3,564.7	3,482.8
	Trust Fund	-	-	-	-	-	-
	Personal	3,166.0	3,162.6	3,650.8	3,232.4	2,820.2	3,267.2
	Others	2.5	56.2	24.6	53.5	132.2	62.4
	Total	6,693.6	6,704.4	7,056.2	6,869.4	6,519.6	6,813.8

4.25 Province Wise Data of Advances by Borrowers

(Million Rs.)

Province/Region	June 10	Dec 10	June 11	Dec 11	June 12	Dec 12	
Overall	Foreign	-	-	-	-	-	
	Government	423,866.8	372,547.0	406,735.0	348,529.8	461,675.9	423,364.0
	NFPSEs/Public	166,137.7	165,357.7	171,002.7	135,888.4	312,301.8	349,623.1
	NBFIs	44,302.7	42,047.8	40,181.7	43,447.7	44,209.7	45,324.4
	Private Sector	2,193,624.0	2,386,470.9	2,364,473.6	2,459,754.2	2,393,109.2	2,539,961.3
	Trust Fund	13,309.6	16,363.8	18,028.7	19,782.2	18,003.6	18,015.7
	Personal	322,138.0	305,983.6	294,017.6	285,931.9	285,133.7	295,181.1
	Others	11,084.7	17,591.6	16,382.8	16,858.3	15,570.5	17,066.6
	Total	3,174,463.4	3,306,362.2	3,310,822.0	3,310,192.5	3,530,004.4	3,688,536.3
Punjab	Foreign	-	-	-	-	-	
	Government	269,148.5	236,267.4	254,332.8	225,344.8	294,200.0	252,762.2
	NFPSEs/Public	56,639.3	54,218.3	62,987.7	25,071.0	64,117.4	50,656.8
	NBFIs	5,754.1	4,940.1	5,647.4	5,209.0	4,771.4	4,732.9
	Private Sector	1,115,819.6	1,217,887.0	1,190,985.3	1,249,433.1	1,216,044.7	1,321,678.3
	Trust Fund	9,144.9	10,865.9	11,845.8	10,879.6	9,831.1	9,172.8
	Personal	89,772.1	83,126.9	91,649.6	89,182.7	79,646.9	82,884.1
	Others	2,539.0	8,269.4	9,091.3	9,984.7	12,653.7	11,105.1
	Total	1,548,817.5	1,615,574.9	1,626,539.8	1,615,105.0	1,681,265.1	1,732,992.2
Sindh	Foreign	-	-	-	-	-	
	Government	139,472.9	127,002.2	142,073.9	111,666.0	148,842.0	159,622.8
	NFPSEs/Public	105,209.0	106,941.8	104,479.0	108,285.5	191,878.0	241,268.0
	NBFIs	35,711.0	33,556.2	31,175.7	36,606.7	37,400.9	38,775.4
	Private Sector	828,215.9	910,831.3	923,860.4	969,225.0	942,806.6	986,388.1
	Trust Fund	900.1	1,174.7	1,120.8	1,235.3	1,405.3	1,205.2
	Personal	201,727.5	191,709.4	174,076.6	169,676.9	177,382.0	181,528.0
	Others	5,565.2	8,479.0	6,108.5	4,534.3	2,184.5	4,063.3
	Total	1,316,801.6	1,379,694.5	1,382,895.1	1,401,229.8	1,501,899.3	1,612,850.7
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	
	Government	6,943.4	3,925.6	4,824.1	5,147.1	8,779.5	2,698.3
	NFPSEs/Public	1,995.6	1,913.1	1,736.8	157.2	0.9	856.2
	NBFIs	59.1	59.1	59.1	59.1	59.1	59.1
	Private Sector	29,876.2	31,377.0	30,509.2	31,724.6	32,935.4	30,195.4
	Trust Fund	3.0	8.5	8.0	6.4	4.9	3.7
	Personal	11,489.5	11,374.3	11,079.2	11,476.8	11,492.3	13,071.7
	Others	563.5	260.8	346.0	675.1	395.0	273.2
	Total	50,930.3	48,918.5	48,562.4	49,246.4	53,667.1	47,157.5
Balochistan	Foreign	-	-	-	-	-	
	Government	1,131.0	-	100.0	80.0	2,270.8	1,723.9
	NFPSEs/Public	-	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	6,963.0	6,612.2	6,377.9	9,395.8	6,255.9	6,729.1
	Trust Fund	-	-	-	-	-	-
	Personal	3,450.9	5,112.3	4,082.5	3,035.3	3,465.4	3,054.3
	Others	1,482.7	26.2	56.5	629.8	20.2	18.6
	Total	13,027.6	11,750.8	10,617.0	13,140.9	12,012.2	11,526.0

4.25 Province Wise Data of Advances by Borrowers

(Million Rs.)

Province/Region	June 10	Dec 10	June 11	Dec 11	June 12	Dec 12	
Islamabad	Foreign	-	-	-	-	-	
	Government	7,171.0	5,351.8	5,294.2	6,158.8	7,392.5	6,418.7
	NFPSEs/Public	2,293.9	2,254.5	1,799.2	2,374.6	56,305.6	55,977.0
	NBFIs	2,777.1	3,489.5	3,299.5	1,572.9	1,978.4	1,757.0
	Private Sector	207,227.3	214,789.9	207,614.4	194,672.3	189,781.5	188,226.5
	Trust Fund	3,261.6	4,314.5	5,053.0	7,660.3	6,761.5	7,633.5
	Personal	12,801.2	11,814.2	10,035.3	9,517.6	9,639.4	10,639.7
	Others	712.2	527.4	743.0	859.7	292.2	802.6
Total	236,244.2	242,541.8	233,838.6	222,816.2	272,151.0	271,455.1	
Gilgit-Baltistan	Foreign	-	-	-	-	-	
	Government	-	-	-	-	-	-
	NFPSEs/Public	-	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	1,577.3	764.1	785.2	767.1	847.0	778.3
	Trust Fund	-	-	0.9	0.6	0.8	0.6
	Personal	336.5	207.5	245.8	246.8	263.3	423.8
	Others	-	-	1.4	7.2	-	-
Total	1,913.8	971.6	1,033.3	1,021.7	1,111.1	1,202.7	
FATA	Foreign	-	-	-	-	-	
	Government	-	-	-	-	-	-
	NFPSEs/Public	-	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	195.2	222.4	231.3	276.5	411.2	387.0
	Trust Fund	-	-	-	-	-	-
	Personal	125.9	135.6	135.5	143.8	144.2	191.1
	Others	-	-	-	-	-	-
Total	321.1	358.0	366.8	420.2	555.4	578.1	
AJK	Foreign	-	-	-	-	-	
	Government	-	-	110.0	133.0	191.2	138.1
	NFPSEs/Public	-	30.0	-	-	-	865.2
	NBFIs	1.3	3.0	-	-	-	-
	Private Sector	3,749.7	3,986.9	4,109.8	4,259.9	4,026.9	5,578.6
	Trust Fund	-	0.2	0.1	-	-	-
	Personal	2,434.4	2,503.3	2,713.1	2,652.0	3,100.3	3,388.4
	Others	222.1	28.8	36.1	167.5	25.1	803.7
Total	6,407.5	6,552.2	6,969.1	7,212.3	7,343.4	10,774.0	

4.25 Province Wise Data of Advances by Borrowers

		(Million Rs.)					
Province/Region		June 13	Dec 13	June 14	Dec 14	June 15	Dec 15
Overall	Foreign	-	-	0.0	0.0	0.0	0.0
	Government	492,151.6	406,799.9	514,534.7	482,693.4	580,458.9	537,517.2
	NFPSEs/Public	350,227.1	427,909.1	452,405.2	530,560.2	533,401.5	570,609.2
	NBFIs	47,626.0	42,605.8	46,506.1	44,546.0	47,684.3	50,334.3
	Private Sector	2,436,423.4	2,763,136.2	2,758,032.8	2,975,071.9	2,930,255.9	3,174,992.8
	Trust Fund	17,024.6	14,042.4	8,217.0	11,289.1	13,957.9	12,695.1
	Personal	306,362.3	324,325.1	338,110.7	356,867.1	383,106.4	392,134.9
	Others	14,667.2	16,925.4	15,169.0	11,391.7	14,991.0	5,767.3
	Total	3,664,482.2	3,995,743.9	4,132,975.4	4,412,419.5	4,503,855.8	4,744,050.8
Punjab	Foreign	-	-	-	-	-	-
	Government	301,488.7	256,239.7	324,640.1	291,710.9	386,179.0	353,165.0
	NFPSEs/Public	43,132.0	48,107.9	55,488.5	54,150.8	61,208.1	65,348.7
	NBFIs	5,945.4	3,879.3	3,870.5	10,829.1	4,056.1	5,098.3
	Private Sector	1,264,633.5	1,302,974.3	1,458,357.8	1,525,265.0	1,487,730.2	1,632,645.5
	Trust Fund	8,929.9	4,575.6	2,771.3	3,841.7	4,231.3	3,568.0
	Personal	85,989.0	87,152.8	94,491.4	98,644.9	110,528.8	109,850.7
	Others	9,844.2	5,874.3	3,446.2	5,856.6	4,858.7	2,944.5
	Total	1,719,962.8	1,708,803.9	1,943,065.7	1,990,298.8	2,058,792.2	2,172,620.7
Sindh	Foreign	-	-	0.0	0.0	0.0	0.0
	Government	181,334.8	139,116.6	180,016.4	179,497.8	179,191.6	173,900.2
	NFPSEs/Public	252,308.1	324,353.9	325,690.4	360,510.9	324,006.9	392,886.7
	NBFIs	40,495.2	36,803.4	41,510.7	32,322.9	38,272.4	40,962.8
	Private Sector	970,753.6	1,272,592.4	1,084,045.1	1,182,534.2	1,156,311.8	1,251,355.5
	Trust Fund	1,649.2	3,595.2	1,467.2	3,137.6	4,605.7	2,915.6
	Personal	185,323.6	203,004.8	207,770.3	219,225.1	233,742.3	241,316.8
	Others	3,258.5	10,624.5	11,197.3	3,979.2	8,862.7	2,222.8
	Total	1,635,122.9	1,990,090.7	1,851,697.3	1,981,207.7	1,944,993.4	2,105,560.2
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-
	Government	861.0	4,323.5	1,362.6	1,799.6	3,195.0	1.1
	NFPSEs/Public	300.0	269.8	296.7	348.6	399.4	399.4
	NBFIs	59.1	59.1	59.1	59.1	59.1	59.1
	Private Sector	29,507.5	29,313.7	30,500.8	31,463.9	31,132.0	36,171.2
	Trust Fund	3.0	2.4	-	8.1	7.0	52.0
	Personal	14,459.7	14,269.8	15,007.3	14,680.3	15,010.8	14,741.0
	Others	276.5	246.6	234.9	313.5	97.3	158.8
	Total	45,466.7	48,485.1	47,461.4	48,673.2	49,900.5	51,582.6
Balochistan	Foreign	-	-	-	-	-	-
	Government	2,526.1	2,246.2	3,000.1	3,122.4	3,411.3	4,026.9
	NFPSEs/Public	-	-	-	-	-	-
	NBFIs	-	-	-	-	-	-
	Private Sector	5,334.7	6,348.5	6,817.3	6,095.2	6,385.1	6,594.7
	Trust Fund	-	-	-	0.0	-	-
	Personal	3,044.6	3,091.9	3,284.1	3,457.4	3,575.4	3,732.2
	Others	18.3	18.3	24.1	118.2	18.6	0.6
	Total	10,923.6	11,704.8	13,125.5	12,793.2	13,390.4	14,354.3

4.25 Province Wise Data of Advances by Borrowers

(Million Rs.)

Province/Region	June 13	Dec 13	June 14	Dec 14	June 15	Dec 15
Islamabad	Foreign	-	-	-	-	-
	Government	5,801.4	4,760.4	5,370.8	6,434.9	8,336.1
	NFPSEs/Public	54,487.0	55,177.4	70,929.5	115,549.9	147,616.9
	NBFIs	1,126.3	1,864.0	1,065.7	1,334.9	5,296.7
	Private Sector	159,913.5	144,677.7	171,168.0	222,610.7	242,081.7
	Trust Fund	6,430.8	5,868.8	3,978.2	4,300.8	5,114.0
	Personal	13,062.8	11,956.6	12,151.4	15,189.5	14,514.1
	Others	1,030.7	139.9	201.3	1,093.3	1,113.4
	Total	241,852.5	224,444.7	264,865.0	366,514.0	424,072.7
Gilgit-Baltistan	Foreign	-	-	-	-	-
	Government	-	-	-	-	-
	NFPSEs/Public	-	-	-	-	170.2
	NBFIs	-	-	-	-	-
	Private Sector	738.7	1,223.5	981.4	935.2	1,114.0
	Trust Fund	11.7	0.4	0.3	1.0	-
	Personal	627.6	766.9	995.3	1,354.5	1,195.6
	Others	-	-	-	-	-
	Total	1,378.0	1,990.8	1,977.0	2,290.6	2,479.8
FATA	Foreign	-	-	-	-	-
	Government	-	-	-	-	-
	NFPSEs/Public	-	-	-	-	-
	NBFIs	-	-	-	-	-
	Private Sector	102.6	434.7	511.9	539.1	533.8
	Trust Fund	-	-	-	-	-
	Personal	183.3	149.1	218.2	170.3	166.2
	Others	213.3	-	-	-	-
Total	499.2	583.9	730.1	709.3	700.0	1,026.0
AJK	Foreign	-	-	-	-	-
	Government	139.6	113.5	144.8	127.8	145.9
	NFPSEs/Public	-	-	-	-	-
	NBFIs	-	-	-	-	-
	Private Sector	5,439.4	5,571.5	5,650.5	5,628.7	4,967.4
	Trust Fund	-	0.0	-	-	-
	Personal	3,671.6	3,933.1	4,192.8	4,145.2	4,373.2
	Others	25.7	21.9	65.2	31.0	40.4
Total	9,276.3	9,640.0	10,053.3	9,932.7	9,526.9	9,511.2

Source: Statistics & Data Warehouse Department, SBP

Note:

1. "-" mean Value is zero
2. "0.0" mean amount is less than 50 thousand

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY05				FY06	
	Q1	Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure *						
Real Time Online Branches (RTOB)	2,348	2,475	2,582	2,897	3,030	3,265
Automated Teller Machines (ATM)	723	786	842	1,028	1,141	1,217
Point of Sale (POS)	-	-	-	-	21,898	26,845
2. Credit Cards						
Credit Cards	729	808	898	1,041	1,181	1,257
Outstanding Amount	12,728	14,145	15,515	19,340	23,626	27,099
3. Debit Cards	1,469	1,585	1,712	1,933	2,197	2,863
4. E-Banking Financial Transactions						
Number of Transactions	10,015	10,562	11,454	11,656	16,526	17,674
Amount	61,106	72,493	80,158	92,291	2,220,142	2,379,063
4.1 ATM Transactions						
Number of Transactions	6,531	7,001	7,622	6,756	8,109	7,948
Amount	32,610	37,502	39,812	43,810	50,403	46,728
i. Cash Withdrawal						
Number of Transactions	6,531	7,001	7,622	6,756	8,098	7,935
Amount	32,610	37,502	39,812	43,810	50,365	46,675
ii. Cash Deposit						
Number of Transactions	-	-	-	-	2	3
Amount	-	-	-	-	26	41
iii. Deposit of Payment Instrument						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iv. Utility Bills Payment						
Number of Transactions	-	-	-	-	6	7
Amount	-	-	-	-	9	8
v. A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	2	3
Amount	-	-	-	-	2	3
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
4.2 POS Transactions						
Number of Transactions	2,942	2,957	3,075	3,922	2,133	2,367
Amount	10,143	9,818	10,408	12,479	5,136	6,638
4.3 RTOB Transactions						
Number of Transactions	543	603	757	978	6,284	7,358
Amount	18,354	25,173	29,938	36,002	2,164,602	2,325,697
i. Real Time Cash Withdrawals						
Number of Transactions	543	603	757	978	790	770
Amount	18,354	25,173	29,938	36,002	80,039	77,513
ii. Real Time Cash Deposits						
Number of Transactions	-	-	-	-	1,777	1,953
Amount	-	-	-	-	214,402	167,986
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	3,028	3,476
Amount	-	-	-	-	1,217,066	1,334,358
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	-	-	-	-	688	1,159
Amount	-	-	-	-	653,096	745,840

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY05				FY06	
	Q1	Q2	Q3	Q4	Q1	Q2
4.4 Mobile Transactions						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
i. Payment Through Mobile						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
ii. Utility Bills Payment						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iii. A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
4.5 Call Centre Transactions						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
i. Payment Through Call Centre						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
ii. Utility Bills Payment						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iii. A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
4.6 Internet Transactions						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
i. Payment Through Internet						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
ii. Utility Bills Payment						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iii. A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY06		FY07			
	Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	3,424	3,555	3,761	3,947	4,091	4,179
Automated Teller Machines (ATM)	1,363	1,612	1,729	1,948	2,174	2,294
Point of Sale (POS)	27,127	32,331	34,772	38,460	43,211	46,329
2. Credit Cards						
Credit Cards	1,449	973	1,355	1,548	1,663	1,698
Outstanding Amount	29,679	33,538	36,643	39,198	40,576	42,822
3. Debit Cards						
	3,033	2,740	3,304	3,483	3,788	3,983
4. E-Banking Financial Transactions						
Number of Transactions	15,978	20,160	21,704	23,945	25,769	28,017
Amount	1,327,201	2,478,717	2,256,307	2,425,852	2,706,323	3,073,272
4.1 ATM Transactions						
Number of Transactions	8,902	10,089	11,424	12,537	13,174	14,404
Amount	53,156	60,809	70,320	77,689	88,079	88,214
i. Cash Withdrawal						
Number of Transactions	8,876	10,051	11,371	12,526	13,086	14,393
Amount	52,644	59,917	68,541	77,656	84,491	88,186
ii. Cash Deposit						
Number of Transactions	2	3	2	2	2	2
Amount	31	30	33	23	18	18
iii. Deposit of Payment Instrument						
Number of Transactions	1	1	1	-	1	-
Amount	17	20	19	-	13	-
iv. Utility Bills Payment						
Number of Transactions	7	8	7	7	7	7
Amount	8	12	9	8	8	8
v. A/c to A/c Funds Transfer						
Number of Transactions	6	7	10	2	20	2
Amount	144	184	579	2	1,364	2
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	10	20	33	-	59	-
Amount	311	646	1,138	-	2,185	-
4.2 POS Transactions						
Number of Transactions	3,161	3,235	3,671	3,667	4,028	4,223
Amount	9,464	11,211	12,596	13,156	13,401	14,584
4.3 RTOB Transactions						
Number of Transactions	3,707	6,626	6,284	7,358	7,941	8,946
Amount	1,259,355	2,399,438	2,164,602	2,325,697	2,589,703	2,959,903
i. Real Time Cash Withdrawals						
Number of Transactions	774	908	790	770	814	1,013
Amount	77,140	87,264	80,039	77,513	90,748	90,471
ii. Real Time Cash Deposits						
Number of Transactions	1,490	1,809	1,777	1,953	2,271	2,647
Amount	203,472	239,968	214,402	167,986	193,551	252,322
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	919	3,286	3,028	3,476	3,469	3,816
Amount	292,952	1,366,580	1,217,066	1,334,358	1,414,877	1,778,438
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	523	622	688	1,159	1,387	1,470
Amount	685,791	705,627	653,096	745,840	890,527	838,672

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY06		FY07			
	Q3	Q4	Q1	Q2	Q3	Q4
4.4 Mobile Transactions						
Number of Transactions	-	-	-	-	-	4
Amount	-	-	-	-	-	1
i. Payment Through Mobile						
Number of Transactions	-	-	-	-	-	1
Amount	-	-	-	-	-	0
ii. Utility Bills Payment						
Number of Transactions	-	-	-	-	-	0
Amount	-	-	-	-	-	0
iii. A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	1
Amount	-	-	-	-	-	0
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	1
Amount	-	-	-	-	-	0
4.5 Call Centre Transactions						
Number of Transactions	103	88	168	167	145	170
Amount	1,175	2,297	2,744	2,398	2,112	2,286
i. Payment Through Call Centre						
Number of Transactions	57	22	77	63	53	55
Amount	884	928	955	491	592	634
ii. Utility Bills Payment						
Number of Transactions	24	29	38	35	43	68
Amount	19	49	97	92	105	193
iii. A/c to A/c Funds Transfer						
Number of Transactions	19	35	52	68	49	47
Amount	270	1,319	1,691	1,813	1,412	1,457
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	2	2	1	1	0	0
Amount	2	1	1	1	2	2
4.6 Internet Transactions						
Number of Transactions	106	122	158	216	481	270
Amount	4,051	4,961	6,045	6,912	13,029	8,284
i. Payment Through Internet						
Number of Transactions	12	11	13	14	37	27
Amount	81	67	71	106	273	156
ii. Utility Bills Payment						
Number of Transactions	15	20	29	66	156	86
Amount	15	24	91	149	348	178
iii. A/c to A/c Funds Transfer						
Number of Transactions	70	79	103	121	256	138
Amount	3,863	4,780	5,747	6,500	11,997	7,693
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	10	11	13	15	32	20
Amount	93	89	137	157	411	257

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY08				FY09	
	Q1	Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	4,444	4,979	5,124	5,282	5,421	5,857
Automated Teller Machines (ATM)	2,470	2,618	3,021	3,121	3,275	3,523
Point of Sale (POS)	44,258	41,224	42,860	43,903	46,666	48,944
2. Credit Cards						
Credit Cards	1,623	1,664	1,551	1,777	1,753	1,785
Outstanding Amount	46,234	46,844	44,653	44,427	43,860	40,523
3. Debit Cards	4,729	4,816	4,680	4,905	5,145	5,985
4. E-Banking Financial Transactions						
Number of Transactions	30,124	30,159	31,236	34,349	37,975	39,187
Amount	3,369,300	3,392,781	4,096,237	3,612,785	3,240,341	3,589,592
4.1 ATM Transactions						
Number of Transactions	16,009	16,519	16,399	19,033	21,948	21,409
Amount	104,139	109,527	109,955	129,513	158,283	152,855
i. Cash Withdrawal						
Number of Transactions	15,999	16,508	16,385	19,020	21,613	21,071
Amount	104,107	109,490	109,914	129,461	141,094	135,571
ii. Cash Deposit						
Number of Transactions	2	2	3	3	5	4
Amount	22	27	30	40	61	54
iii. Deposit of Payment Instrument						
Number of Transactions	-	-	-	-	1	1
Amount	-	-	-	-	16	13
iv. Utility Bills Payment						
Number of Transactions	6	6	8	6	6	7
Amount	8	8	8	8	9	16
v. A/c to A/c Funds Transfer						
Number of Transactions	2	2	3	3	45	58
Amount	2	2	3	3	1,318	2,031
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	279	267
Amount	-	-	-	-	15,784	15,170
4.2 POS Transactions						
Number of Transactions	4,543	4,305	4,373	4,264	4,557	4,670
Amount	15,982	15,629	17,100	20,218	22,774	21,678
4.3 RTOB Transactions						
Number of Transactions	9,071	8,819	9,888	10,452	10,764	12,362
Amount	3,237,687	3,255,109	3,954,188	3,448,309	3,042,589	3,397,098
i. Real Time Cash Withdrawals						
Number of Transactions	1,072	1,106	1,426	1,792	1,806	2,047
Amount	79,846	91,015	193,078	126,101	117,228	128,865
ii. Real Time Cash Deposits						
Number of Transactions	2,553	2,828	3,663	3,995	4,166	4,891
Amount	231,295	299,535	336,081	327,158	323,630	373,681
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	3,925	3,306	2,893	2,748	3,009	3,389
Amount	1,916,502	2,292,969	2,546,640	2,268,423	1,976,732	2,167,867
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	1,521	1,580	1,907	1,917	1,783	2,035
Amount	1,010,045	571,590	878,388	726,627	624,998	726,686

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY08				FY09	
	Q1	Q2	Q3	Q4	Q1	Q2
4.4 Mobile Transactions						
Number of Transactions	10	11	13	15	16	18
Amount	2	3	3	4	4	4
i. Payment Through Mobile						
Number of Transactions	6	7	8	10	10	11
Amount	1	1	1	1	2	2
ii. Utility Bills Payment						
Number of Transactions	0	0	0	0	0	0
Amount	0	0	0	0	0	0
iii. A/c to A/c Funds Transfer						
Number of Transactions	3	4	4	5	6	6
Amount	1	1	2	2	2	2
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	0	0	0	0	0	0
Amount	0	0	0	0	0	0
4.5 Call Centre Transactions						
Number of Transactions	207	189	210	220	218	202
Amount	2,693	2,284	2,404	2,546	2,944	1,927
i. Payment Through Call Centre						
Number of Transactions	57	52	59	57	51	49
Amount	681	533	679	816	1,083	553
ii. Utility Bills Payment						
Number of Transactions	91	100	113	129	135	126
Amount	279	235	229	298	399	311
iii. A/c to A/c Funds Transfer						
Number of Transactions	59	37	38	35	32	27
Amount	1,729	1,513	1,492	1,430	1,460	1,062
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	0	0	0	0	0	0
Amount	5	3	3	3	2	1
4.6 Internet Transactions						
Number of Transactions	283	317	354	365	470	526
Amount	8,797	10,228	12,587	12,196	13,747	16,030
i. Payment Through Internet						
Number of Transactions	29	36	43	46	54	55
Amount	264	1,386	2,480	2,294	2,206	1,794
ii. Utility Bills Payment						
Number of Transactions	90	97	107	118	137	146
Amount	188	167	168	245	341	297
iii. A/c to A/c Funds Transfer						
Number of Transactions	145	163	176	160	235	277
Amount	8,013	8,283	9,264	8,791	9,564	12,380
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	19	22	28	41	45	47
Amount	332	391	676	865	1,637	1,559

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY09		FY10			
	Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	5,961	6,040	6,119	6,587	6,634	6,671
Automated Teller Machines (ATM)	3,783	3,999	4,055	4,217	4,375	4,465
Point of Sale (POS)	48,399	49,715	51,685	50,920	51,577	52,049
2. Credit Cards						
Credit Cards	1,674	1,664	1,645	1,632	1,606	1,613
Outstanding Amount	37,587	35,533	33,828	31,257	29,345	28,280
3. Debit Cards						
	5,834	6,395	6,898	7,555	8,086	8,140
4. E-Banking Financial Transactions						
Number of Transactions	41,402	30,824	46,282	46,136	50,271	53,596
Amount	3,858,040	236,620	3,898,451	4,136,528	4,476,788	4,821,769
4.1 ATM Transactions						
Number of Transactions	22,553	25,270	27,881	26,868	29,398	31,142
Amount	168,467	189,112	211,688	210,689	232,639	250,289
i. Cash Withdrawal						
Number of Transactions	22,529	25,239	27,250	26,187	28,260	30,304
Amount	168,386	189,008	187,231	182,013	182,920	216,028
ii. Cash Deposit						
Number of Transactions	6	6	6	7	0	8
Amount	57	63	70	67	18	69
iii. Deposit of Payment Instrument						
Number of Transactions	-	-	0	1	37	0
Amount	-	-	22	26	43	21
iv. Utility Bills Payment						
Number of Transactions	12	19	29	32	383	42
Amount	19	35	54	43	18,640	66
v. A/c to A/c Funds Transfer						
Number of Transactions	6	6	342	359	359	384
Amount	6	6	14,513	16,923	15,509	16,670
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	252	283	359	404
Amount	-	-	9,799	11,618	15,509	17,435
4.2 POS Transactions						
Number of Transactions	4,388	4,665	4,417	3,985	3,697	3,664
Amount	21,668	23,462	23,052	18,383	17,242	16,716
4.3 RTOB Transactions						
Number of Transactions	13,701	-	13,079	14,224	15,943	17,369
Amount	3,649,744	-	3,633,602	3,866,712	4,184,753	4,516,848
i. Real Time Cash Withdrawals						
Number of Transactions	2,281	-	2,165	2,274	2,531	2,791
Amount	137,044	-	133,617	146,680	167,490	185,467
ii. Real Time Cash Deposits						
Number of Transactions	5,302	-	5,103	5,720	6,532	6,963
Amount	405,809	-	396,084	406,605	461,125	546,956
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	3,884	-	3,503	3,825	4,289	4,708
Amount	2,367,551	-	2,351,616	2,530,152	2,762,431	2,943,246
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	2,233	-	2,307	2,404	2,591	2,907
Amount	739,340	-	752,286	783,275	793,707	841,178

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY09		FY10			
	Q3	Q4	Q1	Q2	Q3	Q4
4.4 Mobile Transactions						
Number of Transactions	15	22	54	78	100	369
Amount	3	5	152	384	594	1,089
i. Payment Through Mobile						
Number of Transactions	10	11	11	10	13	14
Amount	1	2	2	3	57	68
ii. Utility Bills Payment						
Number of Transactions	0	4	24	45	58	319
Amount	0	1	8	17	20	356
iii. A/c to A/c Funds Transfer						
Number of Transactions	5	6	19	23	28	36
Amount	2	2	142	365	517	665
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	0	0	0	0	0	0
Amount	0	0	0	0	0	0
4.5 Call Centre Transactions						
Number of Transactions	234	278	275	254	247	229
Amount	1,781	1,820	2,092	1,686	1,608	1,694
i. Payment Through Call Centre						
Number of Transactions	71	102	103	95	87	75
Amount	467	395	469	405	366	395
ii. Utility Bills Payment						
Number of Transactions	135	149	148	137	138	133
Amount	306	431	549	404	364	465
iii. A/c to A/c Funds Transfer						
Number of Transactions	26	25	21	19	19	18
Amount	996	971	1,052	853	858	813
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	1	2	3	2	2	3
Amount	12	23	23	24	20	21
4.6 Internet Transactions						
Number of Transactions	511	589	577	728	886	824
Amount	16,377	22,221	27,866	38,673	39,953	35,132
i. Payment Through Internet						
Number of Transactions	62	74	87	164	129	135
Amount	1,875	2,141	5,078	13,875	14,832	15,941
ii. Utility Bills Payment						
Number of Transactions	179	209	226	299	429	362
Amount	320	501	631	626	877	970
iii. A/c to A/c Funds Transfer						
Number of Transactions	211	235	171	163	172	197
Amount	12,162	17,044	18,182	20,085	17,038	11,903
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	58	70	93	101	156	129
Amount	2,019	2,535	3,975	4,087	7,206	6,319

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY11				FY12	
	Q1	Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	6,727	7,036	7,089	7,416	7,885	8,905
Automated Teller Machines (ATM)	4,562	4,734	4,948	5,200	5,318	5,409
Point of Sale (POS)	48,632	44,383	40,539	37,232	36,473	35,703
2. Credit Cards						
Credit Cards	1,677	1,564	1,384	1,385	1,363	1,278
Outstanding Amount	26,868	25,799	24,839	24,626	23,586	23,112
3. Debit Cards						
	8,697	10,910	11,348	11,990	12,553	13,321
4. E-Banking Financial Transactions						
Number of Transactions	52,586	56,424	59,912	66,267	65,268	66,962
Amount	4,650,171	5,462,431	5,801,286	6,237,270	6,155,595	6,453,991
4.1 ATM Transactions						
Number of Transactions	30,934	32,656	34,899	39,073	38,805	40,054
Amount	262,524	287,492	304,819	347,218	353,505	382,831
i. Cash Withdrawal						
Number of Transactions	30,052	31,679	33,735	37,655	37,427	38,608
Amount	227,090	247,498	260,235	289,974	293,325	317,472
ii. Cash Deposit						
Number of Transactions	7	7	6	7	7	6
Amount	58	63	50	55	56	54
iii. Deposit of Payment Instrument						
Number of Transactions	0	0	0	1	0	0
Amount	121	7	6	9	5	3
iv. Utility Bills Payment						
Number of Transactions	47	52	56	75	90	67
Amount	96	82	89	154	222	165
v. A/c to A/c Funds Transfer						
Number of Transactions	384	427	543	611	530	583
Amount	16,293	19,148	19,931	23,252	23,330	28,056
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	444	492	558	725	751	790
Amount	18,865	20,695	24,507	33,773	36,567	37,081
4.2 POS Transactions						
Number of Transactions	3,427	3,618	3,450	3,818	4,137	4,197
Amount	15,757	19,747	16,491	17,544	18,009	19,562
4.3 RTOB Transactions						
Number of Transactions	16,459	18,203	19,234	20,511	19,599	20,256
Amount	4,329,080	5,107,057	5,424,743	5,790,388	5,694,511	5,968,440
i. Real Time Cash Withdrawals						
Number of Transactions	2,810	2,906	3,146	3,598	3,431	3,451
Amount	183,379	203,595	221,856	227,635	230,520	246,080
ii. Real Time Cash Deposits						
Number of Transactions	5,998	6,866	7,277	7,555	6,746	7,264
Amount	380,405	509,445	526,349	517,343	494,689	553,820
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	4,842	5,594	5,926	6,216	6,329	6,465
Amount	2,979,364	3,549,829	3,809,199	4,144,811	4,111,253	4,197,555
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	2,809	2,837	2,885	3,142	3,093	3,075
Amount	785,932	844,187	867,338	900,599	858,049	970,984

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY11				FY12	
	Q1	Q2	Q3	Q4	Q1	Q2
4.4 Mobile Transactions						
Number of Transactions	678	767	830	964	910	818
Amount	1,778	1,678	2,164	3,829	2,937	2,862
i. Payment Through Mobile						
Number of Transactions	4	74	5	7	107	111
Amount	82	100	97	151	106	108
ii. Utility Bills Payment						
Number of Transactions	641	657	770	856	746	647
Amount	1,009	736	750	1,260	1,248	993
iii. A/c to A/c Funds Transfer						
Number of Transactions	33	36	55	100	56	59
Amount	687	842	1,281	2,356	1,522	1,691
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	1	1	1	1
Amount	-	-	37	62	61	69
4.5 Call Centre Transactions						
Number of Transactions	215	199	188	176	170	166
Amount	1,848	1,703	1,584	1,503	1,786	1,631
i. Payment Through Call Centre						
Number of Transactions	68	58	53	44	40	46
Amount	408	503	431	328	319	457
ii. Utility Bills Payment						
Number of Transactions	128	124	117	115	114	101
Amount	569	383	292	391	529	378
iii. A/c to A/c Funds Transfer						
Number of Transactions	16	16	16	15	14	16
Amount	850	800	826	744	896	724
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	3	2	2	2	2	2
Amount	21	18	34	41	42	72
4.6 Internet Transactions						
Number of Transactions	872	980	1,311	1,725	1,647	1,471
Amount	39,183	44,753	51,486	76,788	84,846	78,666
i. Payment Through Internet						
Number of Transactions	142	155	379	481	240	229
Amount	17,281	20,653	24,157	36,033	35,962	39,486
ii. Utility Bills Payment						
Number of Transactions	367	406	460	501	506	508
Amount	1,086	1,015	909	1,047	1,220	1,222
iii. A/c to A/c Funds Transfer						
Number of Transactions	227	251	279	379	496	435
Amount	13,969	15,077	16,120	22,092	27,920	24,179
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	136	167	193	364	404	298
Amount	6,847	8,009	10,300	17,616	19,744	13,779

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY12		FY13			
	Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	9,099	9,291	9,412	9,896	9,946	10,013
Automated Teller Machines (ATM)	5,548	5,745	5,987	6,232	6,449	6,757
Point of Sale (POS)	35,292	34,879	34,229	34,724	33,189	33,748
2. Credit Cards						
Credit Cards	1,266	1,231	1,274	1,271	1,271	1,088
Outstanding Amount	22,907	22,934	24,207	24,360	21,042	21,795
3. Debit Cards	14,674	15,984	17,588	18,572	19,575	20,267
4. E-Banking Financial Transactions						
Number of Transactions	70,593	74,562	71,377	79,451	82,209	87,489
Amount	6,858,050	6,554,905	6,414,826	7,570,567	7,901,153	7,804,458
4.1 ATM Transactions						
Number of Transactions	42,096	45,203	43,877	48,561	51,607	55,734
Amount	413,864	438,140	430,418	474,890	516,338	557,772
i. Cash Withdrawal						
Number of Transactions	40,433	43,453	42,222	46,649	49,573	53,516
Amount	336,290	358,066	353,517	386,320	418,953	452,805
ii. Cash Deposit						
Number of Transactions	5	4	4	3	3	3
Amount	31	31	38	27	23	24
iii. Deposit of Payment Instrument						
Number of Transactions	0	0	0	0	0	0
Amount	1	1	1	2	1	2
iv. Utility Bills Payment						
Number of Transactions	62	82	82	89	95	109
Amount	143	186	276	243	251	283
v. A/c to A/c Funds Transfer						
Number of Transactions	695	724	691	778	819	898
Amount	32,724	33,551	31,416	37,082	39,924	43,821
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	902	939	877	1,041	1,117	1,207
Amount	44,674	46,304	45,169	51,215	57,186	60,837
4.2 POS Transactions						
Number of Transactions	4,457	4,656	4,329	4,548	4,047	4,386
Amount	21,051	21,491	20,766	22,063	21,351	22,404
4.3 RTOB Transactions						
Number of Transactions	21,415	21,800	20,181	23,065	22,853	22,959
Amount	6,323,800	5,982,506	5,847,406	6,947,708	7,227,855	7,068,046
i. Real Time Cash Withdrawals						
Number of Transactions	3,660	3,855	3,948	4,371	4,785	4,911
Amount	281,629	292,158	310,213	366,734	423,925	442,573
ii. Real Time Cash Deposits						
Number of Transactions	7,709	7,689	7,234	8,516	8,245	8,322
Amount	585,669	612,620	587,491	676,922	627,200	660,874
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	6,805	6,926	5,876	6,686	6,513	6,269
Amount	4,320,422	3,927,024	3,959,511	4,667,282	5,052,161	4,849,176
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	3,241	3,330	3,123	3,491	3,310	3,458
Amount	1,136,081	1,150,704	990,191	1,236,770	1,124,570	1,115,423

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY12		FY13			
	Q3	Q4	Q1	Q2	Q3	Q4
4.4 Mobile Transactions						
Number of Transactions	620	773	804	910	1,117	1,319
Amount	2,727	3,712	4,176	5,624	7,349	9,873
i. Payment Through Mobile						
Number of Transactions	120	127	142	148	124	123
Amount	117	141	151	137	121	177
ii. Utility Bills Payment						
Number of Transactions	425	548	558	623	815	964
Amount	333	636	939	811	696	1,008
iii. A/c to A/c Funds Transfer						
Number of Transactions	72	81	79	95	109	125
Amount	2,121	2,472	2,290	2,910	3,437	3,904
iv. Third Party A/c to A/c Funds						
Number of Transactions	3	17	25	43	70	106
Amount	156	464	796	1,767	3,096	4,785
4.5 Call Centre Transactions						
Number of Transactions	162	166	166	158	158	157
Amount	1,863	1,897	2,093	2,046	1,955	2,052
i. Payment Through Call Centre						
Number of Transactions	49	50	49	51	49	50
Amount	570	557	583	588	520	531
ii. Utility Bills Payment						
Number of Transactions	95	94	95	83	83	80
Amount	271	357	515	340	286	321
iii. A/c to A/c Funds Transfer						
Number of Transactions	16	19	20	22	24	25
Amount	968	921	925	1,038	1,025	1,108
iv. Third Party A/c to A/c Funds						
Number of Transactions	2	2	2	2	2	2
Amount	54	62	70	80	124	93
4.6 Internet Transactions						
Number of Transactions	1,842	1,965	2,020	2,209	2,426	2,933
Amount	94,744	107,159	109,967	118,236	126,304	144,311
i. Payment Through Internet						
Number of Transactions	250	284	306	344	376	424
Amount	41,273	49,368	51,336	54,785	56,981	66,691
ii. Utility Bills Payment						
Number of Transactions	571	596	588	621	623	707
Amount	1,318	1,682	2,134	2,005	1,850	2,343
iii. A/c to A/c Funds Transfer						
Number of Transactions	468	524	520	553	637	840
Amount	25,871	28,412	27,156	28,659	31,002	36,013
iv. Third Party A/c to A/c Funds						
Number of Transactions	553	561	606	690	790	963
Amount	26,283	27,697	29,339	32,788	36,471	39,264

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY14				FY15	
	Q1	Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	10,135	10,596	10,599	10,640	10,785	11,149
Automated Teller Machines (ATM)	6,974	7,684	8,016	8,240	8,438	9,018
Point of Sale (POS)	33,749	33,734	33,802	34,428	34,471	34,945
2. Credit Cards						
Credit Cards	1,508	1,336	1,334	1,334	1,319	1,332
Outstanding Amount	22,346	21,180	21,327	22,770	22,633	22,682
3. Debit Cards						
	20,872	20,048	22,020	23,061	23,403	23,728
4. E-Banking Financial Transactions						
Number of Transactions	92,768	97,484	102,325	111,075	109,331	112,325
Amount	7,661,500	8,324,401	8,327,825	9,384,979	8,414,049	8,827,235
4.1 ATM Transactions						
Number of Transactions	59,416	61,671	65,301	72,095	69,885	72,201
Amount	590,914	635,370	674,501	747,409	747,947	757,760
i. Cash Withdrawal						
Number of Transactions	57,260	59,263	62,702	69,175	66,993	69,612
Amount	491,335	518,604	547,839	605,385	606,572	637,843
ii. Cash Deposit						
Number of Transactions	3	3	1	3	1	1
Amount	30	27	12	27	13	8
iii. Deposit of Payment Instrument						
Number of Transactions	0	0	-	-	-	-
Amount	1	1	-	-	-	-
iv. Utility Bills Payment						
Number of Transactions	131	153	160	183	208	201
Amount	416	386	368	472	757	624
v. A/c to A/c Funds Transfer						
Number of Transactions	836	1,051	1,136	1,259	1,175	1,021
Amount	40,851	54,633	57,124	63,314	60,058	48,325
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	1,186	1,202	1,301	1,475	1,508	1,367
Amount	58,280	61,720	69,157	78,211	80,547	70,960
4.2 POS Transactions						
Number of Transactions	5,365	5,708	6,150	7,071	7,726	7,676
Amount	27,006	29,211	32,258	36,131	43,297	41,478
4.3 RTOB Transactions						
Number of Transactions	22,735	24,540	24,489	26,725	25,951	27,062
Amount	6,870,137	7,480,974	7,428,764	8,393,409	7,404,257	7,814,391
i. Real Time Cash Withdrawals						
Number of Transactions	4,996	5,232	5,173	6,049	5,486	5,880
Amount	443,887	476,480	497,477	548,938	495,991	518,170
ii. Real Time Cash Deposits						
Number of Transactions	8,352	9,220	9,031	9,361	8,689	9,195
Amount	636,705	669,222	699,746	833,108	734,792	751,336
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	5,978	6,100	6,165	6,514	7,058	7,612
Amount	4,702,090	4,404,654	4,295,598	4,763,550	4,170,208	4,570,186
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	3,410	3,989	4,120	4,802	4,717	4,374
Amount	1,087,454	1,930,619	1,935,943	2,247,813	2,003,266	1,974,700

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY14				FY15	
	Q1	Q2	Q3	Q4	Q1	Q2
4.4 Mobile Transactions						
Number of Transactions	1,372	1,470	1,678	1,647	1,887	1,503
Amount	14,050	15,223	17,240	20,927	24,361	23,819
i. Payment Through Mobile						
Number of Transactions	59	75	82	82	80	91
Amount	232	232	268	311	412	464
ii. Utility Bills Payment						
Number of Transactions	1,003	1,055	1,204	1,087	1,267	845
Amount	1,654	1,484	1,177	1,303	2,496	1,202
iii. A/c to A/c Funds Transfer						
Number of Transactions	155	166	180	201	220	248
Amount	5,475	5,760	6,380	7,262	7,965	9,388
iv. Third Party A/c to A/c Funds						
Number of Transactions	155	174	212	277	320	318
Amount	6,689	7,746	9,415	12,050	13,488	12,766
4.5 Call Centre Transactions						
Number of Transactions	166	167	165	167	203	185
Amount	2,374	2,290	2,385	2,489	2,581	2,324
i. Payment Through Call Centre						
Number of Transactions	55	58	56	58	87	84
Amount	648	625	676	728	743	691
ii. Utility Bills Payment						
Number of Transactions	84	80	76	78	88	73
Amount	473	364	290	381	623	380
iii. A/c to A/c Funds Transfer						
Number of Transactions	26	27	31	29	26	27
Amount	1,167	1,209	1,310	1,282	1,122	1,164
iv. Third Party A/c to A/c Funds						
Number of Transactions	2	2	2	2	2	2
Amount	86	93	110	99	93	89
4.6 Internet Transactions						
Number of Transactions	3,714	3,926	4,542	3,370	3,678	3,698
Amount	157,020	161,332	172,677	184,614	191,606	187,463
i. Payment Through Internet						
Number of Transactions	461	489	524	542	578	546
Amount	71,847	73,668	74,584	80,183	82,985	78,511
ii. Utility Bills Payment						
Number of Transactions	759	732	763	815	970	1,040
Amount	2,602	2,380	2,219	2,561	3,404	2,483
iii. A/c to A/c Funds Transfer						
Number of Transactions	1,207	1,337	1,665	917	985	1,037
Amount	41,031	41,850	44,686	49,466	54,235	52,717
iv. Third Party A/c to A/c Funds						
Number of Transactions	1,287	1,368	1,591	1,096	1,143	1,076
Amount	41,540	43,435	51,187	52,404	50,982	53,751

4.26 Electronic Banking Statistics

Product/Item	(Number in Thousands & Amount in Million Rs.)			
	FY15		FY16	
	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure				
Real Time Online Branches (RTOB)	11,174	11,315	11,437	12,442
Automated Teller Machines (ATM)	9,312	9,597	10,099	10,736
Point of Sale (POS)	37,286	41,183	44,383	50,072
2. Credit Cards				
Credit Cards	1,346	1,370	1,392	1,394
Outstanding Amount	22,312	23,857	24,094	24,704
3. Debit Cards	24,279	25,024	25,871	26,489
4. E-Banking Financial Transactions				
Number of Transactions	115,640	131,761	129,102	130,998
Amount	8,823,703	9,783,254	8,407,733	9,359,406
4.1 ATM Transactions				
Number of Transactions	73,932	84,229	84,337	82,301
Amount	804,015	892,604	889,699	858,427
i. Cash Withdrawal				
Number of Transactions	71,156	81,136	81,669	79,278
Amount	672,561	745,044	794,547	750,972
ii. Cash Deposit				
Number of Transactions	1	1	1	1
Amount	10	9	9	6
iii. Deposit of Payment Instrument				
Number of Transactions	-	-	-	-
Amount	-	-	-	-
iv. Utility Bills Payment				
Number of Transactions	210	250	293	313
Amount	523	1,030	1,294	1,254
v. A/c to A/c Funds Transfer				
Number of Transactions	1,101	1,226	1,089	1,307
Amount	52,034	57,936	39,255	41,549
vi. Third Party A/c to A/c Funds Transfer				
Number of Transactions	1,465	1,617	1,284	1,402
Amount	78,887	88,585	54,594	64,646
4.2 POS Transactions				
Number of Transactions	7,570	9,133	9,272	9,450
Amount	40,262	47,105	47,116	47,842
4.3 RTOB Transactions				
Number of Transactions	28,581	32,206	29,587	32,792
Amount	7,750,897	8,590,163	7,243,239	8,220,150
i. Real Time Cash Withdrawals				
Number of Transactions	6,338	6,803	6,896	7,470
Amount	519,766	560,973	650,325	718,151
ii. Real Time Cash Deposits				
Number of Transactions	10,183	10,110	10,539	11,454
Amount	775,323	815,200	1,014,902	1,128,132
iii. Real Time A/c to A/c Funds Transfer				
Number of Transactions	7,807	10,140	7,720	9,435
Amount	4,506,477	4,989,106	3,868,587	4,696,239
iv. Real Time 3rd Party A/c to A/c Funds Transfer				
Number of Transactions	4,252	5,152	4,432	4,434
Amount	1,949,332	2,224,884	1,709,425	1,677,628

4.26 Electronic Banking Statistics

Product/Item	(Number in Thousands & Amount in Million Rs.)			
	FY15		FY16	
	Q3	Q4	Q1	Q2
4.4 Mobile Transactions				
Number of Transactions	1,285	1,465	1,492	1,537
Amount	27,203	31,506	24,668	25,852
i. Payment Through Mobile				
Number of Transactions	89	92	97	90
Amount	537	617	717	733
ii. Utility Bills Payment				
Number of Transactions	501	584	655	672
Amount	331	461	618	527
iii. A/c to A/c Funds Transfer				
Number of Transactions	308	344	322	329
Amount	12,151	13,978	10,925	11,521
iv. Third Party A/c to A/c Funds Transfer				
Number of Transactions	387	445	418	445
Amount	14,185	16,450	12,408	13,071
4.5 Call Centre Transactions				
Number of Transactions	187	190	189	175
Amount	2,231	2,388	2,465	2,245
i. Payment Through Call Centre				
Number of Transactions	83	83	78	72
Amount	706	747	752	688
ii. Utility Bills Payment				
Number of Transactions	75	79	84	76
Amount	283	398	600	373
iii. A/c to A/c Funds Transfer				
Number of Transactions	26	26	25	27
Amount	1,153	1,133	1,065	1,155
iv. Third Party A/c to A/c Funds Transfer				
Number of Transactions	2	2	1	1
Amount	89	110	47	30
4.6 Internet Transactions				
Number of Transactions	4,085	4,538	4,224	4,744
Amount	199,095	219,488	200,547	204,890
i. Payment Through Internet				
Number of Transactions	559	608	624	598
Amount	76,482	80,791	82,493	80,036
ii. Utility Bills Payment				
Number of Transactions	1,080	1,180	1,262	1,367
Amount	2,085	2,788	3,637	2,998
iii. A/c to A/c Funds Transfer				
Number of Transactions	1,180	1,386	1,399	1,441
Amount	62,012	73,293	66,809	73,865
iv. Third Party A/c to A/c Funds Transfer				
Number of Transactions	1,266	1,364	939	1,338
Amount	58,516	62,615	47,608	47,991

Source: Payment System Department, SBP

* E-Banking Infrastructure is in Number

Note:

1. Source: Statistics & Data Warehouse Department, SBP
2. Does not include ATM only Cards.
3. Serial Number 1 to 3 as on quarter end whereas serial number 4 during the quarter.
4. 0 means number of transaction is less than 499. In case of amount 0 means amount is less than 0.5 million.

4.27 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in Numbers)

Item	2005		2006		2007	
	Jun	Dec	Jun	Dec	Jun	Dec
Deposits						
No. of Accounts	95,790	127,136	164,451	229,823	298,033	447,246
Amount	38,842.74	49,644.51	58,091.35	75,736.01	97,700.58	136,507.84
% to Total ¹ Deposits	1.6	1.9	2.1	2.6	2.9	3.9
Financing ²						
No. of Accounts	11,123	15,961	19,955	22,177	28,023	40,635
Amount	35,232.49	46,231.24	52,306.28	62,659.41	75,471.88	102,003.53
% to Total ¹ Financing	2.0	2.3	2.4	2.6	3.0	3.7
Investment						
Amount	2,217.76	1,810.57	4,938.07	5,364.67	9,395.55	27,655.34
% to Total ¹ Investment	0.3	0.2	0.6	0.7	0.8	2.3
Liabilities/Assets						
Amount	77,843.40	96,876.70	111,637.90	158,191.00	246,054.00	273,431.10
% to Total ¹ Liabilities/Assets	1.5	1.7	1.6	2.1	2.8	2.9
Weighted Average Return on						
Advances	8.38	9.99	11.46	11.37	11.88	11.39
Deposits	2.32	2.70	2.92	3.47	3.58	3.95
Selected Ratios						
Ratio of Deposits to Liabilities	49.90	51.25	52.04	47.88	39.71	49.92
Ratio of Financing to Assets	45.26	47.72	46.85	39.61	30.67	37.31
Ratio of Financing to Deposits	90.71	93.12	90.04	82.73	77.25	74.72
Ratio of Investment to Deposits	5.71	3.65	8.50	7.08	9.62	20.26
Infrastructure						
Full-fledged Islamic Scheduled Banks	2	2	4	4	6	6
Pakistani	1	1	3	3	5	5
Foreign	1	1	1	1	1	1
Full-fledged Islamic Scheduled Banks Branches	31	37	48	93	109	186
Pakistani	23	28	39	82	98	168
Foreign	8	9	9	11	11	18
Stand-alone Branches of Existing Scheduled Banks	29	33	39	57	58	101
Pakistani	28	30	34	57	57	101
Foreign	1	3	5	-	1	-
Total Islamic Branches	60	70	87	150	167	287

4.27 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in Numbers)

Item	2008		2009		2010	
	Jun	Dec	Jun	Dec	Jun	Dec
Deposits						
No. of Accounts	545,945	630,805	841,854	951,282	1,103,437	1,633,099
Amount	158,377.09	182,385.70	221,842.23	264,343.16	314,901.68	369,622.93
% to Total ¹ Deposits	4.2	4.8	5.4	6.1	6.7	7.4
Financing ²						
No. of Accounts	44,298	46,921	50,913	50,014	103,294	53,489
Amount	127,969.60	141,117.71	141,848.26	157,447.30	168,073.47	188,472.42
% to Total ¹ Financing	4.4	4.4	4.4	4.7	5.0	5.4
Investment						
Amount	30,992.66	37,503.24	43,725.98	58,408.75	62,519.28	134,164.19
% to Total ¹ Investment	3.0	3.7	3.2	3.4	3.2	6.1
Liabilities/Assets						
Amount	330,813.40	352,550.72	377,985.55	487,177.80	559,569.50	621,203.92
% to Total ¹ Liabilities/Assets	3.7	3.8	4.0	4.4	5.2	5.3
Weighted Average Return on						
Advances	12.53	15.04	15.11	14.47	14.10	14.24
Deposits	5.03	6.15	5.49	5.32	5.20	5.04
Selected Ratios						
Ratio of Deposits to Liabilities	47.88	51.73	58.69	54.26	56.28	59.50
Ratio of Financing to Assets	38.68	40.03	37.53	32.32	30.04	30.34
Ratio of Financing to Deposits	80.80	77.37	63.94	59.56	53.37	50.99
Ratio of Investment to Deposits	19.57	20.56	19.71	22.10	19.85	36.30
Infrastructure						
Full-fledged Islamic Scheduled Banks	6	6	6	6	6	5
Pakistani	5	5	5	5	5	5
Foreign	1	1	1	1	1	-
Full-fledged Islamic Scheduled Banks Branches	218	308	312	400	415	472
Pakistani	200	279	283	371	386	472
Foreign	18	29	29	29	29	-
Stand-alone Branches of Existing Scheduled Banks	102	125	129	161	168	215
Pakistani	102	125	129	161	168	215
Foreign	-	-	-	-	-	-
Total Islamic Branches	320	433	441	561	583	687

4.27 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in Numbers)

Item	2011		2012		2013	
	Jun	Dec	Jun	Dec	Jun	Dec
Deposits						
No. of Accounts	1,252,020	1,436,566	1,892,023	1,857,612	1,990,179	2,168,997
Amount	433,790.04	501,529.61	581,154.18	682,606.40	750,758.84	824,193.60
% to Total ¹ Deposits	7.9	8.8	9.3	10.3	10.5	10.9
Financing ²						
No. of Accounts	51,064	54,455	47,477	46,294	50,049	51,665
Amount	197,622.90	207,135.84	208,865.06	241,769.33	288,738.93	387,831.68
% to Total ¹ Financing	5.6	5.9	5.6	6.2	7.5	9.2
Investment						
Amount	204,475.03	240,738.33	309,128.67	353,538.39	390,002.21	358,152.85
% to Total ¹ Investment	7.7	7.8	9.4	8.9	9.3	8.4
Liabilities/Assets						
Amount	661,149.61	601,271.69	673,012.61	1,063,778.46	1,189,558.45	1,333,580.46
% to Total ¹ Liabilities/Assets	5.6	4.6	5.2	6.6	7.4	8.6
Weighted Average Return on						
Advances	14.58	14.02	13.92	12.59	10.73	8.78
Deposits	5.46	5.29	5.21	4.78	4.57	4.82
Selected Ratios						
Ratio of Deposits to Liabilities	65.61	83.41	86.35	64.17	63.11	61.80
Ratio of Financing to Assets	29.89	34.45	31.03	22.73	24.27	29.08
Ratio of Financing to Deposits	45.56	41.30	35.94	35.42	38.46	47.06
Ratio of Investment to Deposits	47.14	48.00	53.19	51.79	51.95	43.45
Infrastructure						
Full-fledged Islamic Scheduled Banks	5	5	5	5	5	5
Pakistani	5	5	5	5	5	5
Foreign	-	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	489	549	574	650	661	771
Pakistani	489	549	574	650	661	771
Foreign	-	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	237	284	300	359	369	434
Pakistani	237	284	300	359	369	434
Foreign	-	-	-	-	-	-
Total Islamic Branches	726	833	874	1,009	1,030	1,205

4.27 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in Numbers)

Item	2014		2015	
	Jun	Dec	Jun	Dec
Deposits				
No. of Accounts	2,335,628	2,572,405	2,880,553	3,379,209
Amount	873,025.43	988,141.44	1,170,989.86	1,238,650.77
% to Total ¹ Deposits	10.8	11.8	12.8	13.2
Financing ²				
No. of Accounts	55,587	77,251	97,529	97,671
Amount	377,223.40	504,005.19	530,645.25	651,208.57
% to Total ¹ Financing	8.7	10.9	11.3	13.2
Investment				
Amount	310,978.69	305,130.41	337,092.37	461,897.13
% to Total ¹ Investment	6.9	5.9	5.6	6.8
Liabilities/Assets				
Amount	1,502,225.81	1,502,220.71	1,816,357.95	1,957,307.84
% to Total ¹ Liabilities/Assets	9.1	8.5	9.5	9.6
Weighted Average Return on				
Advances	9.88	9.24	8.49	8.46
Deposits	4.44	4.38	3.68	3.10
Selected Ratios				
Ratio of Deposits to Liabilities	58.12	65.78	64.47	63.28
Ratio of Financing to Assets	25.11	33.55	29.21	33.27
Ratio of Financing to Deposits	43.21	51.01	45.32	52.57
Ratio of Investment to Deposits	35.62	30.88	28.79	37.29
Infrastructure				
Full-fledged Islamic Scheduled Banks	5	5	5	6
Pakistani	5	5	5	6
Foreign	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	778	921	1,045	1,128
Pakistani	778	921	1,045	1,128
Foreign	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	447	545	606	740
Pakistani	447	545	606	740
Foreign	-	-	-	-
Total Islamic Branches	1,225	1,466	1,651	1,868

Source: Statistics and Data Warehouse Department ,SBP

1. Total means all Scheduled Banks
2. Financing = Advances +Bills
3. 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 2013.
4. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

4.28 Monthly KIBOR: Karachi Interbank Offered Rate

(Percent per annum)

PERIODS			1 Week		2 Weeks		1 Month		3 Months		6 Months		9 Months		12 Months	
			Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
2003	Nov	Month Average	1.84	2.84	1.86	2.36	1.77	2.27	1.72	2.22	1.77	2.27	-	-	-	-
		End-Month	2.17	3.17	2.12	2.62	2.00	2.50	1.87	2.37	1.89	2.39	-	-	-	-
	Dec	Month Average	2.52	3.52	2.84	3.34	2.42	2.92	2.10	2.60	2.10	2.60	-	-	-	-
		End-Month	4.05	5.05	3.28	3.78	2.51	3.01	2.26	2.76	2.24	2.74	-	-	-	-
2004	Jan	Month Average	1.16	2.16	1.30	1.80	1.33	1.83	1.55	2.05	1.72	2.22	-	-	-	-
		End-Month	0.50	1.50	0.93	1.43	1.08	1.58	1.45	1.95	1.66	2.16	-	-	-	-
	Feb	Month Average	1.12	2.12	1.13	1.63	1.19	1.69	1.46	1.96	1.65	2.14	-	-	-	-
		End-Month	0.31	1.29	0.74	1.25	1.04	1.54	1.38	1.88	1.56	2.06	-	-	-	-
	Mar	Month Average	0.66	1.65	0.98	1.48	1.30	1.79	1.46	1.95	1.68	2.16	-	-	-	-
		End-Month	1.33	2.31	1.45	1.95	1.46	1.96	1.54	2.03	1.70	2.18	-	-	-	-
	Apr	Month Average	1.69	2.69	1.67	2.17	1.59	2.09	1.67	2.16	1.82	2.29	2.03	2.53	2.26	2.76
		End-Month	1.49	2.49	1.50	2.00	1.50	2.00	1.73	2.22	1.85	2.34	2.05	2.55	2.25	2.75
	May	Month Average	1.04	2.04	1.35	1.85	1.61	2.11	1.98	2.48	2.09	2.58	2.28	2.78	2.46	2.96
		End-Month	3.54	4.40	3.22	3.72	3.15	3.65	3.15	3.65	3.14	3.64	3.21	3.71	3.36	3.86
	Jun	Month Average	1.21	2.21	1.89	2.39	2.49	2.99	2.52	3.02	2.71	3.21	3.00	3.50	3.18	3.68
		End-Month	2.94	3.94	2.26	2.76	2.07	2.57	2.29	2.79	2.47	2.90	2.85	3.35	3.06	3.56
	Jul	Month Average	0.83	1.83	1.05	1.55	1.39	1.89	1.86	2.36	2.33	2.83	2.80	3.30	3.02	3.52
		End-Month	1.95	2.95	1.85	2.35	1.96	2.46	2.33	2.83	2.98	3.48	3.24	3.74	3.45	3.95
	Aug	Month Average	1.64	2.64	1.68	2.18	1.77	2.27	2.19	2.69	2.78	3.28	3.15	3.65	3.48	3.98
		End-Month	1.28	2.28	1.68	2.18	1.91	2.41	2.23	2.73	2.73	3.23	3.14	3.64	3.48	3.98
	Sep	Month Average	3.97	4.97	3.42	3.92	2.91	3.41	2.91	3.41	3.27	3.77	3.53	4.03	3.82	4.32
		End-Month	1.41	2.41	1.78	2.28	2.31	2.81	2.98	3.48	3.44	3.94	3.70	4.20	3.93	4.43
	Oct	Month Average	2.35	3.31	2.75	3.01	2.76	3.24	3.18	3.66	3.68	4.16	3.91	4.39	4.12	4.60
		End-Month	1.52	2.52	2.26	2.76	2.91	3.41	3.51	4.01	4.02	4.52	4.27	4.77	4.48	4.98
	Nov	Month Average	3.39	4.39	3.53	4.03	3.89	4.39	4.32	4.82	4.76	5.26	5.04	5.54	5.31	5.81
		End-Month	2.31	3.31	2.86	3.36	4.05	4.55	4.90	5.40	5.22	5.72	5.43	5.93	5.68	6.18
	Dec	Month Average	2.77	3.77	3.44	3.94	4.43	4.93	4.94	5.44	5.42	5.92	5.66	6.16	5.91	6.41
		End-Month	3.25	4.25	3.49	3.99	3.99	4.49	4.74	5.24	5.39	5.89	5.67	6.17	5.92	6.42

4.28 Monthly KIBOR: Karachi Interbank Offered Rate

(Percent per annum)

PERIODS	1 Week		2 Weeks		1 Month		3 Months		6 Months		9 Months		12 Months			
	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer		
	2005	Jan	Month Average	5.85	6.85	5.52	6.02	5.03	5.53	5.15	5.65	5.61	6.11	5.89	6.39	6.16
		End-Month	5.04	6.04	5.08	5.58	5.17	5.67	5.41	5.91	5.83	6.33	6.06	6.56	6.32	6.82
	Feb	Month Average	2.74	3.74	3.55	4.05	4.39	4.89	5.36	5.86	5.87	6.37	6.15	6.65	6.41	6.91
		End-Month	1.44	2.44	2.59	3.09	4.04	4.54	5.32	5.82	5.89	6.39	6.16	6.66	6.43	6.93
	Mar	Month Average	3.79	4.79	4.18	4.68	4.63	5.13	5.43	5.93	6.01	6.51	6.26	6.76	6.51	7.01
		End-Month	4.45	5.45	4.64	5.14	4.89	5.39	5.58	6.08	6.28	6.78	6.48	6.98	6.68	7.18
	Apr	Month Average	4.19	4.99	4.83	5.13	5.48	5.75	6.27	6.51	6.97	7.18	7.26	7.46	7.55	7.74
		End-Month	5.42	6.42	5.88	6.38	6.33	6.83	7.05	7.55	7.80	8.30	8.12	8.62	8.53	9.03
	May	Month Average	6.19	7.19	6.55	7.05	7.08	7.58	7.86	8.36	8.48	8.98	8.86	9.36	9.25	9.75
		End-Month	3.83	4.83	4.97	5.47	6.17	6.67	7.65	8.15	8.34	8.84	8.81	9.31	9.18	9.68
	Jun	Month Average	6.02	6.99	6.58	7.06	6.93	7.41	7.36	7.84	7.88	8.36	8.25	8.73	8.64	9.12
		End-Month	8.21	9.21	7.93	8.43	7.71	8.21	7.75	8.25	8.21	8.71	8.48	8.98	8.83	9.33
	Jul	Month Average	7.60	8.60	7.72	8.22	7.80	8.30	8.02	8.52	8.40	8.90	8.64	9.14	8.93	9.43
		End-Month	8.08	9.08	8.10	8.60	8.14	8.64	8.26	8.76	8.60	9.10	8.80	9.30	9.05	9.55
	Aug	Month Average	7.35	8.35	7.57	8.07	7.73	8.23	8.07	8.57	8.43	8.93	8.72	9.22	9.03	9.53
		End-Month	7.42	8.42	7.53	8.03	7.65	8.15	8.04	8.54	8.37	8.87	8.69	9.19	9.04	9.54
	Sep	Month Average	7.53	8.53	7.74	8.24	7.85	8.35	8.07	8.57	8.40	8.90	8.71	9.21	9.02	9.52
		End-Month	7.29	8.29	7.64	8.14	7.89	8.39	8.08	8.58	8.44	8.94	8.71	9.21	9.01	9.51
	Oct	Month Average	8.04	9.04	8.15	8.65	8.18	8.68	8.30	8.80	8.53	9.03	8.75	9.25	9.06	9.56
		End-Month	8.35	9.35	8.41	8.91	8.40	8.90	8.45	8.95	8.60	9.10	8.78	9.28	9.10	9.60
	Nov	Month Average	8.13	9.13	8.27	8.77	8.33	8.83	8.48	8.98	8.63	9.13	8.82	9.32	9.09	9.59
		End-Month	8.25	9.25	8.35	8.85	8.36	8.86	8.55	9.05	8.69	9.19	8.87	9.37	9.10	9.60
	Dec	Month Average	7.51	8.51	7.85	8.35	8.14	8.64	8.40	8.90	8.64	9.14	8.88	9.38	9.11	9.61
		End-Month	7.39	8.39	7.70	8.20	7.92	8.42	8.26	8.76	8.55	9.05	8.85	9.35	9.08	9.58
2006	Jan	Month Average	7.84	8.84	8.07	8.57	8.19	8.69	8.38	8.88	8.63	9.13	8.87	9.37	9.11	9.61
		End-Month	7.93	8.93	8.14	8.64	8.26	8.76	8.48	8.98	8.73	9.23	8.91	9.41	9.13	9.63
	Feb	Month Average	7.92	8.92	8.11	8.61	8.24	8.74	8.50	9.00	8.75	9.25	8.94	9.44	9.17	9.67
		End-Month	7.97	8.97	8.09	8.59	8.21	8.71	8.58	9.08	8.89	9.39	9.05	9.55	9.28	9.78

4.28 Monthly KIBOR: Karachi Interbank Offered Rate

(Percent per annum)

PERIODS		1 Week		2 Weeks		1 Month		3 Months		6 Months		9 Months		12 Months	
		Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
Mar	Month Average	7.85	8.85	8.07	8.57	8.19	8.69	8.52	9.02	8.84	9.34	9.06	9.56	9.25	9.75
	End-Month	8.22	9.22	8.31	8.81	8.34	8.84	8.63	9.13	8.93	9.43	9.11	9.61	9.29	9.79
Apr	Month Average	8.46	9.46	8.54	9.04	8.55	9.05	8.73	9.23	8.98	9.48	9.17	9.67	9.35	9.85
	End-Month	8.71	9.71	8.74	9.24	8.76	9.26	8.87	9.37	9.10	9.60	9.25	9.75	9.45	9.95
May	Month Average	8.52	9.52	8.64	9.14	8.71	9.21	8.89	9.39	9.17	9.67	9.33	9.83	9.55	10.05
	End-Month	8.36	9.36	8.48	8.98	8.56	9.06	8.82	9.32	9.16	9.66	9.35	9.85	9.55	10.05
Jun	Month Average	7.93	8.93	8.21	8.71	8.37	8.87	8.76	9.26	9.18	9.68	9.40	9.90	9.58	10.08
	End-Month	7.01	8.01	7.75	8.25	8.12	8.62	8.70	9.20	9.11	9.61	9.35	9.85	9.56	10.06
Jul	Month Average	8.09	9.09	8.45	8.95	8.66	9.16	9.04	9.54	9.41	9.91	9.63	10.13	9.84	10.34
	End-Month	9.10	10.10	9.39	9.89	9.57	10.07	9.87	10.37	10.15	10.65	10.34	10.84	10.55	11.05
Aug	Month Average	8.58	9.58	8.86	9.36	9.12	9.62	9.58	10.08	9.92	10.42	10.15	10.65	10.36	10.86
	End-Month	8.64	9.64	8.84	9.34	9.12	9.62	9.53	10.03	9.87	10.37	10.13	10.63	10.37	10.87
Sep	Month Average	8.47	9.47	8.74	9.24	8.99	9.49	9.51	10.01	9.87	10.37	10.11	10.61	10.32	10.82
	End-Month	8.44	9.44	8.70	9.20	8.99	9.49	9.56	10.06	9.90	10.40	10.13	10.63	10.32	10.82
Oct	Month Average	8.63	9.63	8.88	9.38	9.14	9.64	9.76	10.26	10.01	10.51	10.21	10.71	10.37	10.87
	End-Month	8.75	9.75	8.95	9.45	9.25	9.75	9.82	10.32	10.08	10.58	10.27	10.77	10.41	10.91
Nov	Month Average	8.74	9.74	8.89	9.39	9.14	9.64	9.80	10.30	10.06	10.56	10.25	10.75	10.41	10.91
	End-Month	8.79	9.79	8.86	9.36	9.13	9.63	9.79	10.29	10.07	10.57	10.24	10.74	10.41	10.91
Dec	Month Average	8.55	9.55	8.91	9.41	9.28	9.77	9.83	10.33	10.11	10.61	10.27	10.77	10.45	10.95
	End-Month	9.15	10.15	9.25	9.75	9.48	9.98	9.92	10.42	10.15	10.65	10.32	10.82	10.50	11.00
2007 Jan	Month Average	8.71	9.71	9.04	9.54	9.37	9.87	9.83	10.33	10.05	10.55	10.27	10.77	10.45	10.95
	End-Month	8.43	9.43	8.75	9.25	9.17	9.67	9.76	10.26	10.03	10.53	10.26	10.76	10.44	10.94
Feb	Month Average	8.78	9.78	8.95	9.45	9.21	9.71	9.76	10.26	9.99	10.49	10.21	10.71	10.42	10.92
	End-Month	8.96	9.96	9.03	9.53	9.18	9.68	9.73	10.23	9.98	10.48	10.18	10.68	10.39	10.89
Mar	Month Average	8.84	9.84	8.97	9.47	9.18	9.68	9.68	10.17	9.93	10.43	10.16	10.66	10.35	10.85
	End-Month	8.54	9.54	8.81	9.31	9.06	9.56	9.63	10.03	9.89	10.39	10.10	10.60	10.29	10.79
Apr	Month Average	8.48	9.48	8.75	9.25	8.93	9.44	9.37	9.91	9.75	10.25	9.95	10.45	10.13	10.63
	End-Month	8.78	9.78	8.89	9.39	8.94	9.44	9.39	9.89	9.73	10.23	9.89	10.39	10.05	10.55

4.28 Monthly KIBOR: Karachi Interbank Offered Rate

(Percent per annum)

PERIODS		1 Week		2 Weeks		1 Month		3 Months		6 Months		9 Months		12 Months	
		Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
May	Month Average	8.82	9.82	8.90	9.40	8.95	9.45	9.32	9.82	9.67	10.17	9.87	10.37	10.00	10.50
	End-Month	8.32	9.32	8.54	9.04	8.77	9.27	9.24	9.74	9.60	10.10	9.84	10.34	9.97	10.47
Jun	Month Average	8.38	9.38	8.66	9.16	8.84	9.34	9.12	9.62	9.53	10.03	9.80	10.30	9.95	10.45
	End-Month	8.87	9.87	8.83	9.33	8.92	9.42	9.09	9.59	9.52	10.02	9.76	10.26	9.93	10.43
Jul	Month Average	8.45	9.45	8.66	9.16	8.79	9.29	9.03	9.53	9.47	9.97	9.70	10.20	9.86	10.36
	End-Month	8.53	9.53	8.69	9.19	8.81	9.31	9.06	9.56	9.46	9.96	9.68	10.18	9.83	10.33
Aug	Month Average	8.76	9.76	8.94	9.44	9.05	9.55	9.32	9.82	9.63	10.13	9.83	10.33	10.03	10.53
	End-Month	8.77	9.77	8.92	9.42	9.04	9.54	9.29	9.79	9.59	10.09	9.82	10.32	10.03	10.53
Sep	Month Average	8.84	9.84	8.99	9.49	9.05	9.55	9.23	9.73	9.51	10.01	9.77	10.27	9.99	10.49
	End-Month	8.88	9.88	9.02	9.52	9.08	9.58	9.21	9.71	9.47	9.97	9.73	10.23	9.97	10.47
Oct	Month Average	9.26	10.26	9.35	9.85	9.29	9.79	9.30	9.80	9.50	10.00	9.73	10.23	9.96	10.46
	End-Month	9.21	10.21	9.31	9.81	9.29	9.79	9.30	9.80	9.48	9.98	9.72	10.22	9.95	10.45
Nov	Month Average	8.84	9.84	9.05	9.55	9.14	9.64	9.27	9.77	9.47	9.97	9.70	10.20	9.91	10.41
	End-Month	8.38	9.38	8.80	9.30	9.02	9.52	9.23	9.73	9.45	9.95	9.69	10.19	9.90	10.40
Dec	Month Average	9.16	10.16	9.31	9.81	9.32	9.82	9.31	9.81	9.47	9.97	9.70	10.20	9.93	10.43
	End-Month	9.78	10.78	9.72	10.22	9.54	10.04	9.42	9.92	9.50	10.00	9.70	10.20	9.93	10.43
2008 Jan	Month Average	9.06	10.06	9.25	9.75	9.33	9.83	9.40	9.90	9.53	10.03	9.72	10.22	9.95	10.45
	End-Month	8.03	9.03	8.69	9.19	9.12	9.62	9.39	9.89	9.56	10.06	9.75	10.25	9.99	10.49
Feb	Month Average	9.02	10.02	9.30	9.80	9.39	9.89	9.58	10.08	9.78	10.28	9.99	10.49	10.21	10.71
	End-Month	9.33	10.33	9.43	9.93	9.47	9.97	9.60	10.10	9.77	10.27	9.97	10.47	10.21	10.71
Mar	Month Average	9.26	10.26	9.44	9.94	9.51	10.01	9.64	10.14	9.82	10.32	9.98	10.48	10.20	10.70
	End-Month	8.90	9.90	9.23	9.73	9.42	9.92	9.64	10.14	9.82	10.32	9.98	10.48	10.22	10.72
Apr	Month Average	9.18	10.18	9.41	9.91	9.52	10.02	9.72	10.22	9.87	10.37	10.00	10.50	10.22	10.72
	End-Month	8.70	9.70	9.16	9.66	9.48	9.98	9.76	10.26	9.90	10.40	9.99	10.49	10.20	10.70
May	Month Average	10.38	11.38	10.57	11.07	10.71	11.21	10.93	11.43	11.08	11.58	11.21	11.71	11.35	11.85
	End-Month	10.95	11.95	11.26	11.76	11.91	12.41	12.32	12.82	12.57	13.07	12.80	13.30	13.00	13.50
Jun	Month Average	11.51	12.51	11.96	12.46	12.27	12.77	12.58	13.08	12.82	13.32	13.01	13.51	13.19	13.69
	End-Month	12.22	13.22	12.79	13.29	13.14	13.64	13.38	13.88	13.69	14.19	13.86	14.36	13.97	14.47

4.28 Monthly KIBOR: Karachi Interbank Offered Rate

(Percent per annum)

PERIODS		1 Week		2 Weeks		1 Month		3 Months		6 Months		9 Months		12 Months	
		Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
Jul	Month Average	10.77	11.77	11.41	11.91	12.32	12.82	13.34	13.84	13.61	14.11	13.81	14.31	13.97	14.47
	End-Month	10.77	11.77	11.36	11.86	12.12	12.62	12.70	13.20	12.98	13.48	13.27	13.77	13.51	14.01
Aug	Month Average	11.65	12.65	12.07	12.57	12.46	12.96	12.84	13.34	13.07	13.57	13.30	13.80	13.53	14.03
	End-Month	11.43	12.43	11.98	12.48	12.60	13.10	13.10	13.60	13.26	13.76	13.44	13.94	13.65	14.15
Sep	Month Average	12.94	13.94	13.20	13.70	13.31	13.81	13.42	13.92	13.51	14.01	13.63	14.13	13.80	14.30
	End-Month	14.07	15.07	14.04	14.54	14.02	14.52	13.99	14.49	14.02	14.52	14.08	14.58	14.16	14.66
Oct	Month Average	13.00	14.00	13.38	13.88	13.74	14.24	14.09	14.59	14.27	14.77	14.37	14.87	14.48	14.98
	End-Month	12.55	13.55	12.91	13.41	13.62	14.12	14.30	14.80	14.60	15.10	14.73	15.23	14.87	15.37
Nov	Month Average	10.80	11.48	11.76	12.27	13.78	14.28	15.00	15.35	15.26	15.60	15.34	15.84	15.44	15.94
	End-Month	10.60	11.10	11.26	11.76	13.58	14.08	15.22	15.47	15.42	15.67	15.48	15.98	15.56	16.06
Dec	Month Average	9.77	10.27	11.29	11.79	13.78	14.28	15.23	15.48	15.42	15.67	15.50	16.00	15.57	16.07
	End-Month	14.27	14.77	14.02	14.52	14.17	14.67	15.27	15.52	15.45	15.70	15.52	16.02	15.61	16.11
2009 Jan	Month Average	10.51	11.01	11.32	11.82	12.86	13.36	14.71	14.96	15.21	15.46	15.41	15.91	15.52	16.02
	End-Month	10.01	10.51	10.79	11.29	12.30	12.80	14.16	14.41	14.85	15.10	15.28	15.78	15.44	15.94
Feb	Month Average	10.74	11.24	11.31	11.81	11.98	12.48	13.50	13.75	13.95	14.20	14.68	15.18	14.98	15.48
	End-Month	10.34	10.84	10.47	10.97	10.87	11.37	12.14	12.39	12.76	13.01	13.46	13.96	13.93	14.43
Mar	Month Average	11.56	12.06	11.52	12.02	11.58	12.08	11.91	12.16	12.29	12.54	13.06	13.56	13.50	14.00
	End-Month	13.46	13.96	12.95	13.45	12.62	13.12	12.52	12.77	12.60	12.85	13.00	13.50	13.41	13.91
Apr	Month Average	12.80	13.30	12.81	13.31	12.82	13.32	12.90	13.15	13.02	13.27	13.25	13.75	13.50	14.00
	End-Month	12.96	13.46	12.87	13.37	12.87	13.37	12.99	13.24	13.10	13.35	13.24	13.74	13.45	13.95
May	Month Average	12.79	13.29	12.88	13.38	12.97	13.47	13.23	13.48	13.29	13.54	13.36	13.86	13.50	14.00
	End-Month	12.83	13.33	12.89	13.39	13.02	13.52	13.47	13.72	13.50	13.75	13.53	14.03	13.59	14.09
Jun	Month Average	12.29	12.79	12.55	13.05	12.85	13.35	12.90	13.15	12.93	13.18	13.09	13.59	13.24	13.74
	End-Month	12.99	13.49	12.83	13.33	12.76	13.26	12.52	12.77	12.51	12.76	12.69	13.19	12.81	13.31
Jul	Month Average	11.47	11.97	11.51	12.01	11.50	12.00	11.63	11.88	11.80	12.05	12.04	12.54	12.30	12.80
	End-Month	12.10	12.60	12.00	12.50	11.75	12.25	11.68	11.93	11.74	11.99	11.90	12.40	12.20	12.70
Aug	Month Average	12.11	12.61	12.06	12.56	12.01	12.51	12.01	12.25	12.02	12.27	12.06	12.56	12.25	12.75
	End-Month	12.16	12.66	12.13	12.63	12.16	12.66	12.29	12.54	12.31	12.56	12.29	12.79	12.34	12.84

4.28 Monthly KIBOR: Karachi Interbank Offered Rate

(Percent per annum)

PERIODS		1 Week		2 Weeks		1 Month		3 Months		6 Months		9 Months		12 Months	
		Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
Sep	Month Average	12.12	12.62	12.18	12.68	12.23	12.73	12.33	12.58	12.37	12.62	12.36	12.86	12.39	12.89
	End-Month	12.36	12.86	12.30	12.80	12.29	12.79	12.35	12.60	12.40	12.65	12.40	12.90	12.43	12.93
Oct	Month Average	12.25	12.75	12.26	12.76	12.30	12.80	12.39	12.64	12.43	12.68	12.43	12.93	12.47	12.97
	End-Month	12.10	12.60	12.20	12.70	12.30	12.80	12.56	12.81	12.59	12.84	12.56	13.06	12.60	13.10
Nov	Month Average	12.13	12.63	12.18	12.68	12.25	12.75	12.44	12.69	12.47	12.72	12.48	12.98	12.54	13.04
	End-Month	11.77	12.27	11.80	12.30	11.87	12.37	12.08	12.33	12.16	12.41	12.22	12.17	12.30	12.80
Dec	Month Average	11.74	12.24	11.84	12.34	11.95	12.45	12.11	12.36	12.19	12.44	12.23	12.74	12.30	12.80
	End-Month	12.00	12.50	11.93	12.43	11.96	12.46	12.10	12.35	12.18	12.46	12.22	12.76	12.30	12.80
2010 Jan	Month Average	11.70	12.20	11.77	12.27	11.85	12.35	11.99	12.24	12.06	12.31	12.14	12.64	12.23	12.73
	End-Month	11.91	12.41	11.89	12.39	11.89	12.39	11.93	12.18	11.98	12.23	12.10	12.60	12.19	12.69
Feb	Month Average	11.86	12.36	11.90	12.40	11.93	12.43	12.01	12.26	12.07	12.32	12.13	12.63	12.20	12.70
	End-Month	11.45	11.95	11.72	12.22	11.91	12.41	12.11	12.36	12.18	12.43	12.19	12.69	12.24	12.74
Mar	Month Average	11.84	12.34	11.90	12.40	11.96	12.46	12.10	12.35	12.17	12.42	12.20	12.70	12.25	12.75
	End-Month	11.50	12.00	11.70	12.20	11.87	12.37	12.09	12.34	12.16	12.41	12.20	12.70	12.25	12.75
Apr	Month Average	11.65	12.15	11.77	12.27	11.87	12.37	12.04	12.29	12.11	12.36	12.17	12.67	12.23	12.73
	End-Month	10.84	11.34	11.32	11.82	11.63	12.13	11.99	12.24	12.08	12.33	12.14	12.64	12.23	12.73
May	Month Average	11.31	11.81	11.46	11.96	11.62	12.12	11.87	12.12	11.99	12.24	12.07	12.57	12.16	12.66
	End-Month	11.87	12.37	11.81	12.31	11.81	12.31	11.91	12.16	12.02	12.27	12.08	12.58	12.16	12.66
Jun	Month Average	11.66	12.16	11.78	12.28	11.89	12.39	12.01	12.26	12.10	12.35	12.13	12.63	12.19	12.69
	End-Month	11.99	12.49	11.97	12.47	11.95	12.45	12.04	12.29	12.12	12.37	12.14	12.64	12.22	12.72
Jul	Month Average	11.69	12.19	11.76	12.26	11.87	12.37	12.05	12.30	12.13	12.38	12.17	12.67	12.23	12.73
	End-Month	11.84	12.34	11.85	12.35	11.89	12.39	12.08	12.33	12.17	12.42	12.20	12.70	12.26	12.76
Aug	Month Average	12.09	12.59	12.16	12.66	12.26	12.76	12.45	12.70	12.58	12.83	12.63	13.13	12.71	13.21
	End-Month	12.21	12.71	12.24	12.74	12.30	12.80	12.47	12.72	12.62	12.87	12.69	13.19	12.76	13.26
Sep	Month Average	12.02	12.52	12.31	12.81	12.48	12.98	12.84	13.09	13.02	13.27	13.14	13.64	13.23	13.73
	End-Month	11.78	12.28	11.96	12.46	12.23	12.73	12.53	12.78	12.67	12.92	12.75	13.25	12.82	13.32
Oct	Month Average	11.81	12.30	11.99	12.48	12.27	12.77	12.76	13.01	12.96	13.12	13.11	13.61	13.21	13.71
	End-Month	12.17	12.67	12.22	12.72	12.32	12.82	12.74	12.99	12.98	13.23	13.11	13.61	13.21	13.71

4.28 Monthly KIBOR: Karachi Interbank Offered Rate

(Percent per annum)

PERIODS		1 Week		2 Weeks		1 Month		3 Months		6 Months		9 Months		12 Months	
		Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
Nov	Month Average	11.98	12.51	12.08	12.64	12.30	12.81	12.78	13.03	13.04	13.29	13.17	13.67	13.25	13.75
	End-Month	12.85	13.35	12.83	13.33	12.89	13.39	13.11	13.36	13.35	13.60	13.47	13.97	13.59	14.09
Dec	Month Average	12.38	12.88	12.52	13.02	12.74	13.24	13.14	13.39	13.35	13.60	13.45	13.95	13.60	14.10
	End-Month	12.80	13.30	12.82	13.32	12.87	13.37	13.21	13.46	13.37	13.62	13.48	13.98	13.62	14.12
2011 Jan	Month Average	12.65	13.15	12.73	13.23	12.83	13.33	13.34	13.59	13.49	13.74	13.58	14.08	13.70	14.20
	End-Month	12.76	13.26	12.80	13.30	12.89	13.39	13.47	13.72	13.58	13.83	13.66	14.16	13.78	14.28
Feb	Month Average	12.46	12.96	12.64	13.14	12.78	13.28	13.37	13.62	13.51	13.76	13.64	14.14	13.76	14.26
	End-Month	12.64	13.14	12.71	13.21	12.79	13.29	13.34	13.59	13.51	13.76	13.63	14.13	13.75	14.25
Mar	Month Average	12.90	13.40	12.91	13.41	12.91	13.41	13.30	13.55	13.49	13.74	13.63	14.13	13.75	14.25
	End-Month	13.19	13.69	13.13	13.63	13.09	13.59	13.27	13.52	13.48	13.73	13.63	14.13	13.75	14.25
Apr	Month Average	12.70	13.20	12.79	13.29	12.93	13.43	13.22	13.47	13.48	13.73	13.61	14.11	13.72	14.22
	End-Month	12.47	12.97	12.51	13.01	12.72	13.22	13.13	13.38	13.42	13.67	13.58	14.08	13.69	14.19
May	Month Average	12.66	13.16	12.72	13.22	12.83	13.33	13.08	13.34	13.39	13.64	13.56	14.06	13.69	14.19
	End-Month	13.25	13.75	13.19	13.69	13.16	13.66	13.25	13.50	13.49	13.74	13.59	14.09	13.70	14.20
Jun	Month Average	12.83	13.33	12.91	13.41	13.04	13.54	13.29	13.54	13.53	13.78	13.63	14.13	13.75	14.25
	End-Month	13.18	13.68	13.13	13.63	13.12	13.62	13.28	13.53	13.53	13.78	13.64	14.14	13.74	14.24
Jul	Month Average	13.21	13.71	13.19	13.69	13.19	13.69	13.32	13.57	13.55	13.80	13.65	14.15	13.75	14.25
	End-Month	13.38	13.88	13.33	13.83	13.29	13.79	13.38	13.63	13.56	13.81	13.65	14.15	13.75	14.25
Aug	Month Average	12.83	13.33	12.88	13.38	12.94	13.44	13.03	13.28	13.12	13.37	13.17	13.67	13.22	13.72
	End-Month	13.06	13.56	13.03	13.53	13.03	13.53	13.05	13.30	13.13	13.38	13.18	13.68	13.23	13.73
Sep	Month Average	13.02	13.52	13.02	13.52	13.02	13.52	13.06	13.31	13.13	13.38	13.16	13.66	13.21	13.71
	End-Month	13.07	13.57	13.04	13.54	12.97	13.47	12.95	13.20	13.00	13.25	13.05	13.55	13.10	13.60
Oct	Month Average	11.93	12.43	11.95	12.45	11.94	12.44	12.01	12.26	12.03	12.28	12.06	12.56	12.09	12.59
	End-Month	11.42	11.92	11.46	11.96	11.51	12.01	11.61	11.86	11.66	11.91	11.70	12.20	11.72	12.22
Nov	Month Average	11.46	11.96	11.50	12.00	11.52	12.02	11.60	11.85	11.66	11.91	11.70	12.20	11.74	12.24
	End-Month	11.41	11.91	11.43	11.93	11.42	11.92	11.52	11.77	11.57	11.82	11.65	12.15	11.72	12.22
Dec	Month Average	11.47	11.97	11.54	12.04	11.59	12.09	11.69	11.94	11.73	11.98	11.75	12.25	11.80	12.30
	End-Month	11.63	12.13	11.64	12.14	11.64	12.14	11.73	11.98	11.77	12.02	11.79	12.29	11.84	12.34

4.28 Monthly KIBOR: Karachi Interbank Offered Rate

(Percent per annum)

PERIODS			1 Week		2 Weeks		1 Month		3 Months		6 Months		9 Months		12 Months	
			Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
2012	Jan	Month Average	11.28	11.78	11.40	11.90	11.50	12.00	11.60	11.85	11.65	11.90	11.70	12.20	11.75	12.25
		End-Month	11.54	12.04	11.54	12.04	11.52	12.02	11.53	11.78	11.57	11.82	11.61	12.11	11.66	12.16
	Feb	Month Average	11.44	11.94	11.48	11.98	11.51	12.01	11.60	11.85	11.65	11.90	11.69	12.19	11.75	12.25
		End-Month	11.50	12.00	11.52	12.02	11.54	12.04	11.63	11.88	11.69	11.94	11.73	12.23	11.79	12.29
	Mar	Month Average	11.35	11.85	11.44	11.94	11.52	12.02	11.64	11.89	11.70	11.95	11.75	12.25	11.81	12.31
		End-Month	11.52	12.02	11.53	12.03	11.55	12.05	11.66	11.91	11.72	11.97	11.77	12.27	11.83	12.33
	Apr	Month Average	11.37	11.87	11.46	11.96	11.52	12.02	11.68	11.93	11.75	12.00	11.79	12.29	11.85	12.35
		End-Month	11.47	11.97	11.51	12.01	11.53	12.03	11.70	11.95	11.76	12.01	11.81	12.31	11.86	12.36
	May	Month Average	11.28	11.78	11.39	11.89	11.50	12.00	11.69	11.94	11.76	12.01	11.81	12.31	11.87	12.37
		End-Month	11.51	12.01	11.53	12.03	11.54	12.04	11.69	11.94	11.76	12.01	11.82	12.32	11.87	12.37
	Jun	Month Average	11.47	11.97	11.52	12.02	11.57	12.07	11.72	11.97	11.78	12.03	11.82	12.32	11.88	12.38
		End-Month	11.65	12.15	11.63	12.13	11.64	12.14	11.74	11.99	11.81	12.06	11.85	12.35	11.90	12.40
	Jul	Month Average	11.40	11.90	11.49	11.99	11.56	12.06	11.71	11.96	11.76	12.01	11.81	12.31	11.86	12.36
		End-Month	11.53	12.03	11.57	12.07	11.60	12.10	11.70	11.95	11.75	12.00	11.79	12.29	11.85	12.35
	Aug	Month Average	10.41	10.91	10.51	11.01	10.59	11.09	10.76	11.01	10.80	11.05	10.84	11.34	10.88	11.38
		End-Month	9.93	10.43	9.98	10.48	10.01	10.51	10.21	10.46	10.26	10.51	10.31	10.81	10.34	10.84
	Sep	Month Average	9.88	10.38	9.94	10.44	9.97	10.47	10.10	10.35	10.14	10.39	10.19	10.69	10.23	10.73
		End-Month	9.91	10.41	9.92	10.42	9.95	10.45	9.95	10.20	9.97	10.22	10.00	10.50	10.03	10.53
	Oct	Month Average	9.04	9.54	9.20	9.70	9.35	9.85	9.54	9.79	9.59	9.84	9.63	10.13	9.66	10.16
		End-Month	8.91	9.41	8.99	9.49	9.04	9.54	9.21	9.46	9.26	9.51	9.32	9.82	9.37	9.87
	Nov	Month Average	8.77	9.27	8.90	9.40	8.97	9.47	9.15	9.40	9.20	9.45	9.23	9.73	9.27	9.77
		End-Month	9.04	9.54	9.03	9.53	9.01	9.51	9.24	9.49	9.29	9.54	9.32	9.82	9.36	9.86
	Dec	Month Average	8.87	9.37	8.92	9.42	8.96	9.46	9.15	9.40	9.20	9.45	9.24	9.74	9.30	9.80
		End-Month	7.96	8.46	8.30	8.80	8.69	9.19	9.06	9.31	9.13	9.38	9.20	9.70	9.25	9.75
2013	Jan	Month Average	8.81	9.31	8.83	9.33	8.87	9.37	9.04	9.29	9.11	9.36	9.15	9.65	9.20	9.70
		End-Month	8.97	9.47	8.92	9.42	8.92	9.42	9.01	9.26	9.09	9.34	9.13	9.63	9.17	9.67
	Feb	Month Average	8.76	9.26	8.81	9.31	8.87	9.37	9.09	9.34	9.18	9.43	9.22	9.72	9.27	9.77
		End-Month	8.99	9.49	8.95	9.45	8.93	9.43	9.15	9.40	9.24	9.49	9.28	9.78	9.32	9.82
	Mar	Month Average	8.95	9.45	8.94	9.44	8.96	9.46	9.21	9.46	9.29	9.54	9.32	9.82	9.38	9.88
		End-Month	9.16	9.66	9.09	9.59	9.09	9.59	9.28	9.53	9.33	9.58	9.37	9.87	9.42	9.92
	Apr	Month Average	9.14	9.64	9.11	9.61	9.11	9.61	9.29	9.54	9.33	9.58	9.37	9.87	9.41	9.91
		End-Month	8.96	9.46	9.01	9.51	9.09	9.59	9.29	9.54	9.33	9.58	9.38	9.88	9.42	9.92

4.28 Monthly KIBOR: Karachi Interbank Offered Rate

(Percent per annum)

PERIODS		1 Week		2 Weeks		1 Month		3 Months		6 Months		9 Months		12 Months	
		Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
May	Month Average	9.19	9.69	9.20	9.70	9.21	9.71	9.31	9.56	9.35	9.60	9.38	9.88	9.41	9.91
	End-Month	9.48	9.98	9.42	9.92	9.41	9.91	9.34	9.59	9.33	9.58	9.34	9.84	9.36	9.86
Jun	Month Average	9.17	9.67	9.17	9.67	9.18	9.68	9.16	9.41	9.14	9.39	9.16	9.66	9.18	9.68
	End-Month	8.82	9.32	8.81	9.31	8.83	9.33	8.83	9.08	8.84	9.09	8.87	9.37	8.91	9.41
Jul	Month Average	8.46	8.96	8.55	9.05	8.66	9.16	8.79	9.04	8.83	9.08	8.86	9.36	8.90	9.40
	End-Month	8.57	9.07	8.55	9.05	8.58	9.08	8.76	9.01	8.83	9.08	8.88	9.38	8.91	9.41
Aug	Month Average	8.31	8.81	8.40	8.90	8.51	9.01	8.79	9.04	8.87	9.12	8.93	9.43	9.02	9.52
	End-Month	8.37	8.87	8.41	8.91	8.52	9.02	8.81	9.06	8.90	9.15	8.95	9.45	9.04	9.54
Sep	Month Average	8.07	8.57	8.27	8.77	8.53	9.03	8.94	9.19	9.03	9.28	9.10	9.60	9.22	9.72
	End-Month	9.04	9.54	8.97	9.47	8.92	9.42	9.18	9.43	9.26	9.51	9.32	9.82	9.47	9.97
Oct	Month Average	8.85	9.35	8.88	9.38	8.93	9.43	9.23	9.48	9.30	9.55	9.35	9.85	9.52	10.02
	End-Month	8.16	8.66	8.39	8.89	8.62	9.12	9.24	9.49	9.32	9.57	9.35	9.85	9.48	9.98
Nov	Month Average	8.65	9.15	8.78	9.28	8.90	9.40	9.42	9.67	9.53	9.78	9.59	10.09	9.69	10.19
	End-Month	9.83	10.33	9.73	10.23	9.65	10.15	9.76	10.01	9.83	10.08	9.88	10.38	9.93	10.43
Dec	Month Average	9.74	10.24	9.71	10.21	9.66	10.16	9.81	10.06	9.89	10.14	9.91	10.41	9.95	10.45
	End-Month	9.98	10.48	9.94	10.44	9.87	10.37	9.84	10.09	9.90	10.15	9.94	10.44	9.98	10.48
2014 Jan	Month Average	9.58	10.08	9.61	10.11	9.66	10.16	9.84	10.09	9.89	10.14	9.91	10.41	9.95	10.45
	End-Month	9.98	10.48	9.95	10.45	9.93	10.43	9.89	10.14	9.94	10.19	9.95	10.45	9.97	10.47
Feb	Month Average	9.51	10.01	9.61	10.11	9.69	10.19	9.86	10.11	9.90	10.15	9.91	10.41	9.95	10.45
	End-Month	10.03	10.53	9.99	10.49	9.93	10.43	9.90	10.15	9.92	10.17	9.94	10.44	9.96	10.46
Mar	Month Average	9.68	10.18	9.74	10.24	9.76	10.26	9.84	10.09	9.86	10.11	9.88	10.38	9.91	10.41
	End-Month	10.00	10.50	9.98	10.48	9.94	10.44	9.93	10.18	9.93	10.18	9.94	10.44	9.97	10.47
Apr	Month Average	9.81	10.31	9.85	10.35	9.87	10.37	9.93	10.18	9.93	10.18	9.94	10.44	9.96	10.46
	End-Month	9.86	10.36	9.85	10.35	9.88	10.38	9.92	10.17	9.94	10.19	9.93	10.43	9.95	10.45
May	Month Average	9.71	10.21	9.79	10.29	9.85	10.35	9.92	10.17	9.92	10.17	9.93	10.43	9.94	10.44
	End-Month	9.84	10.34	9.86	10.36	9.88	10.38	9.93	10.18	9.92	10.17	9.94	10.44	9.95	10.45
Jun	Month Average	9.42	9.92	9.58	10.08	9.73	10.23	9.92	10.17	9.92	10.17	9.92	10.42	9.95	10.45
	End-Month	9.54	10.04	9.63	10.13	9.73	10.23	9.92	10.17	9.92	10.17	9.92	10.42	9.94	10.44
Jul	Month Average	9.40	9.90	9.55	10.05	9.70	10.20	9.92	10.17	9.92	10.17	9.93	10.43	9.95	10.45
	End-Month	9.53	10.03	9.57	10.07	9.71	10.21	9.92	10.17	9.92	10.17	9.94	10.44	9.96	10.46
Aug	Month Average	9.66	10.16	9.71	10.21	9.75	10.25	9.92	10.17	9.93	10.18	9.94	10.44	9.98	10.48
	End-Month	9.61	10.11	9.71	10.21	9.74	10.24	9.91	10.16	9.93	10.18	9.95	10.45	9.97	10.47

4.28 Monthly KIBOR: Karachi Interbank Offered Rate

(Percent per annum)

PERIODS		1 Week		2 Weeks		1 Month		3 Months		6 Months		9 Months		12 Months	
		Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
Sep	Month Average	9.65	10.15	9.74	10.24	9.80	10.30	9.93	10.18	9.93	10.18	9.95	10.45	10.00	10.50
	End-Month	9.97	10.47	9.95	10.45	9.93	10.43	9.93	10.18	9.94	10.19	9.95	10.45	10.00	10.50
Oct	Month Average	9.57	10.07	9.68	10.18	9.79	10.29	9.94	10.19	9.94	10.19	9.95	10.45	10.00	10.50
	End-Month	9.72	10.22	9.74	10.24	9.79	10.29	9.90	10.15	9.91	10.16	9.93	10.43	9.95	10.45
Nov	Month Average	9.35	9.85	9.41	9.91	9.49	9.99	9.58	9.83	9.61	9.86	9.63	10.13	9.64	10.14
	End-Month	9.26	9.76	9.29	9.79	9.33	9.83	9.39	9.64	9.42	9.67	9.44	9.94	9.45	9.95
Dec	Month Average	9.29	9.79	9.32	9.82	9.36	9.86	9.39	9.64	9.40	9.65	9.43	9.93	9.45	9.95
	End-Month	9.47	9.97	9.45	9.95	9.40	9.90	9.38	9.63	9.38	9.63	9.39	9.89	9.40	9.90
2015 Jan	Month Average	8.98	9.48	8.99	9.49	8.97	9.47	8.93	9.18	8.93	9.18	8.89	9.39	8.88	9.38
	End-Month	8.18	8.68	8.22	8.72	8.26	8.76	8.31	8.56	8.33	8.58	8.35	8.85	8.36	8.86
Feb	Month Average	7.93	8.43	8.02	8.52	8.09	8.59	8.23	8.48	8.24	8.49	8.26	8.76	8.26	8.76
	End-Month	7.90	8.40	7.97	8.47	8.00	8.50	8.19	8.44	8.19	8.44	8.20	8.70	8.18	8.68
Mar	Month Average	7.74	8.24	7.76	8.26	7.78	8.28	7.94	8.19	7.93	8.18	7.90	8.40	7.89	8.39
	End-Month	7.51	8.01	7.51	8.01	7.51	8.01	7.74	7.99	7.73	7.98	7.74	8.24	7.76	8.26
Apr	Month Average	7.30	7.80	7.35	7.85	7.39	7.89	7.64	7.89	7.63	7.88	7.63	8.13	7.62	8.12
	End-Month	7.08	7.58	7.16	7.66	7.26	7.76	7.22	7.47	7.14	7.39	7.14	7.64	7.11	7.61
May	Month Average	6.88	7.38	6.89	7.39	6.88	7.38	6.82	7.07	6.79	7.04	6.79	7.29	6.79	7.29
	End-Month	6.31	6.81	6.34	6.84	6.31	6.81	6.49	6.74	6.51	6.76	6.55	7.05	6.63	7.13
Jun	Month Average	6.24	6.74	6.29	6.79	6.33	6.83	6.59	6.84	6.63	6.88	6.67	7.17	6.76	7.26
	End-Month	6.53	7.03	6.48	6.98	6.50	7.00	6.76	7.01	6.79	7.04	6.81	7.31	6.88	7.38
Jul	Month Average	6.40	6.90	6.40	6.90	6.43	6.93	6.74	6.99	6.79	7.04	6.81	7.31	6.87	7.37
	End-Month	6.37	6.87	6.39	6.89	6.42	6.92	6.73	6.98	6.79	7.04	6.80	7.30	6.86	7.36
Aug	Month Average	6.40	6.90	6.43	6.93	6.47	6.97	6.76	7.01	6.81	7.06	6.83	7.33	6.85	7.35
	End-Month	6.42	6.92	6.46	6.96	6.49	6.99	6.76	7.01	6.83	7.08	6.86	7.36	6.87	7.37
Sep	Month Average	6.13	6.63	6.17	6.67	6.21	6.71	6.51	6.76	6.56	6.81	6.58	7.08	6.61	7.11
	End-Month	6.03	6.53	6.03	6.53	6.08	6.58	6.35	6.60	6.37	6.62	6.36	6.86	6.39	6.89
Oct	Month Average	5.95	6.45	5.99	6.49	6.01	6.51	6.31	6.56	6.33	6.58	6.35	6.85	6.37	6.87
	End-Month	5.94	6.44	5.97	6.47	6.01	6.51	6.20	6.45	6.22	6.47	6.23	6.73	6.22	6.72
Nov	Month Average	5.92	6.42	5.96	6.46	5.99	6.49	6.19	6.44	6.21	6.46	6.23	6.73	6.25	6.75
	End-Month	5.93	6.43	5.96	6.46	6.01	6.51	6.26	6.51	6.28	6.53	6.29	6.79	6.33	6.83
Dec	Month Average	5.98	6.48	5.99	6.49	6.01	6.51	6.25	6.50	6.27	6.52	6.30	6.80	6.31	6.81
	End-Month	6.01	6.51	6.01	6.51	6.02	6.52	6.24	6.49	6.26	6.51	6.28	6.78	6.29	6.79

Source: Reuters

4.29 T. BILLS AUCTION PROFILE

(Amount in Million Rupees)

Auction No.	Date of Settlement	Amount Realized	Amount of Discount	Weighted Average Yield (%)		
				3-Months	6-Months	12-Months
1st	26-Jun-98	23,623	1,829	---	15.7033%	---
2nd	15-Jul-98	7,708	512	14.6157%	15.4142%	16.0000%
3rd	24-Jul-98	2,305	179	Bids Rejected	15.7402%	Bids Rejected
4th	06-Aug-98	21,261	1,574	13.8174%	15.2905%	15.9000%
5th	19-Aug-98	19,628	1,433	13.7083%	14.9434%	15.7803%
6th	05-Sep-98	20,527	2,248	Bids Rejected	13.8548%	15.3924%
7th	30-Sep-98	9,255	1,028	Bids Rejected	13.5467%	15.1701%
8th	13-Oct-98	1,910	290	Bids Rejected	Bids Rejected	15.1808%
9th	24-Oct-98	0	0	Bids Rejected	Bids Rejected	Bids Rejected
10th	05-Nov-98	23,149	3,271	Bids Rejected	Bids Rejected	14.1285%
11th	17-Nov-98	6,982	668	9.5002%	11.9609%	12.9944%
12th	05-Dec-98	5,999	366	Bids Rejected	11.9342%	12.9944%
13th	23-Dec-98	2,208	189	Bids Rejected	11.8724%	12.9809%
14th	11-Jan-99	5,311	537	Bids Rejected	12.1011%	12.9755%
15th	21-Jan-99	8,365	694	12.1124%	12.4582%	13.1684%
16th	02-Feb-99	20,217	1,768	12.4334%	12.8696%	13.5400%
17th	15-Feb-99	15,086	1,272	12.7141%	13.2991%	13.8117%
18th	04-Mar-99	10,979	646	12.3706%	12.9581%	Bids Rejected
19th	26-Mar-99	3,860	190	10.7330%	11.3501%	11.8043%
20th	22-Apr-99	211	14	Bids Rejected	10.5987%	11.4951%
21st	13-May-99	0	0	Bids Rejected	Bids Rejected	Bids Rejected
22nd	27-May-99	2,449	51	8.3704%	Bids Rejected	Bids Rejected
23rd	10-Jun-99	10,211	189	7.5266%	Bids Rejected	Bids Rejected
24th	24-Jun-99	12,580	295	6.6599%	Bids Rejected	10.0979%
25th	08-Jul-99	2,064	213	Bids Rejected	Bids Rejected	10.3307%
26th	22-Jul-99	6,403	557	6.9627%	Bids Rejected	10.2901%
27th	12-Aug-99	15,570	1,290	6.9443%	Bids Rejected	10.1841%
28th	26-Aug-99	9,920	766	7.8593%	9.4286%	10.1996%
29th	09-Sep-99	17,856	1,144	8.7985%	10.0537%	10.3234%
30th	23-Sep-99	5,429	279	8.9583%	10.2488%	10.7313%
31st	07-Oct-99	2,187	113	Bids Rejected	10.3554%	Bids Rejected
32nd	21-Oct-99	0	0	Bids Rejected	Bids Rejected	Bids Rejected
33rd	04-Nov-99	26,708	1,642	8.7774%	9.9434%	10.6126%
34th	18-Nov-99	5,884	441	8.8226%	10.1345%	10.8707%
35th	02-Dec-99	1,743	182	8.8678%	10.1560%	10.7721%
36th	16-Dec-99	1,834	116	---	10.0972%	10.3281%
37th	30-Dec-99	202	21	---	Bids Rejected	10.3061%
38th	13-Jan-00	96	4	Bids Rejected	8.4869%	Bids Rejected

4.29 T. BILLS AUCTION PROFILE

(Amount in Million Rupees)

Auction No.	Date of Settlement	Amount Realized	Amount of Discount	Weighted Average Yield (%)		
				3-Months	6-Months	12-Months
39th	27-Jan-00	2,720	130	8.0099%	8.4283%	8.9451%
40th	10-Feb-00	8,747	203	7.5414%	7.9600%	8.4359%
41st	24-Feb-00	2,643	107	7.2899%	7.4462%	7.8965%
42nd	09-Mar-00	71	6	Bids Rejected	Bids Rejected	7.8924%
43rd	24-Mar-00	870	30	7.2868%	7.4440%	7.8949%
44th	06-Apr-00	8,319	341	7.1103%	7.1961%	7.6851%
45th	20-Apr-00	4,675	175	6.9757%	7.1262%	7.5916%
46th	04-May-00	20,762	753	6.9374%	7.0925%	7.5836%
47th	18-May-00	2,263	87	6.9757%	7.2024%	7.6172%
48th	01-Jun-00	1,199	36	6.9533%	7.2178%	7.6086%
49th	15-Jun-00	984	16	6.9308%	Bids Rejected	Bids Rejected
50th	29-Jun-00	0	0	Bids Rejected	Bids Rejected	Bids Rejected
51st	13-Jul-00	8,750	300	6.8486%	7.1376%	Bids Rejected
52nd	27-Jul-00	7,780	315	7.0302%	7.2339%	7.7771%
53rd	10-Aug-00	699	51	Bids Rejected	7.3816%	7.9595%
54th	24-Aug-00	1,521	101	Bids Rejected	7.3816%	8.0122%
55th	07-Sep-00	255	12	Bids Rejected	7.4462%	8.1039%
56th	21-Sep-00	11,835	415	7.9522%	8.1397%	8.9253%
57th	05-Oct-00	11,037	463	10.2269%	10.4684%	10.9098%
58th	19-Oct-00	190	10	Bids Rejected	11.0006%	Bids Rejected
59th	02-Nov-00	12,790	1,060	Bids Rejected	10.9923%	11.4789%
60th	16-Nov-00	427	23	Bids Rejected	10.9560%	Bids Rejected
61st	30-Nov-00	993	57	---	10.9225%	11.4893%
62nd	14-Dec-00	585	44	---	10.9560%	11.4893%
63rd	11-Jan-01	0	0	Bids Rejected	Bids Rejected	---
64th	25-Jan-01	5,217	136	10.5026%	10.9560%	Bids Rejected
65th	08-Feb-01	2,862	136	10.5026%	10.9560%	11.4425%
66th	22-Feb-01	2,926	74	10.9589%	Bids Rejected	---
67th	08-Mar-01	7,511	189	10.9589%	Bids Rejected	Bids Rejected
68th	22-Mar-01	13,204	427	11.1592%	11.5513%	11.9522%
69th	06-Apr-01	18,512	938	11.0833%	11.5379%	11.9590%
70th	19-Apr-01	4,393	507	Bids Rejected	11.5375%	11.9849%
71st	03-May-01	19,719	1,951	11.1258%	11.5095%	11.9717%
72nd	17-May-01	4,253	397	---	11.5694%	11.9773%
73rd	31-May-01	20,614	1,459	11.1669%	11.5994%	11.9905%
74th	14-Jun-01	10,916	424	11.7856%	12.1749%	12.5266%
75th	28-Jun-01	15,491	1,139	12.2214%	12.8756%	12.9353%
76th	12-Jul-01	6,133	367	12.1495%	12.5551%	Bids Rejected

4.29 T. BILLS AUCTION PROFILE

(Amount in Million Rupees)

Auction No.	Date of Settlement	Amount Realized	Amount of Discount	Weighted Average Yield (%)		
				3-Months	6-Months	12-Months
77th	26-Jul-01	11,316	739	11.3329%	11.5790%	11.9843%
78th	09-Aug-01	8,416	384	11.1746%	11.3640%	11.7340%
79th	23-Aug-01	16,533	517	10.0380%	10.4667%	10.8221%
80th	06-Sep-01	11,430	387	10.2247%	10.4860%	10.8392%
81st	20-Sep-01	1,179	52	10.1838%	10.4969%	10.8699%
82nd	04-Oct-01	7,738	262	10.0018%	10.3982%	10.7592%
83rd	18-Oct-01	3,231	319	Bids Rejected	10.2889%	10.7176%
84th	01-Nov-01	9,208	692	8.1752%	8.5039%	8.9971%
85th	15-Nov-01	7,509	541	7.9648%	8.3047%	8.8986%
86th	29-Nov-01	9,807	393	7.9648%	8.2578%	8.7405%
87th	13-Dec-01	2,623	127	Bids Rejected	8.1398%	8.5421%
88th	27-Dec-01	9,307	453	7.6496%	7.9284%	8.3995%
89th	10-Jan-02	8,090	510	Bids Rejected	7.7659%	8.2044%
90th	24-Jan-02	11,745	506	6.1331%	6.3472%	6.8176%
91st	07-Feb-02	24,778	834	5.3620%	5.6450%	6.3827%
92nd	21-Feb-02	13,093	507	Bids Rejected	6.3862%	6.9029%
93rd	07-Mar-02	11,392	308	5.8124%	6.4657%	7.0054%
94th	21-Mar-02	25,576	914	5.7366%	6.4435%	6.9536%
95th	04-Apr-02	3,694	156	Bids Rejected	6.4800%	7.0054%
96th	18-Apr-02	5,882	268	Bids Rejected	6.4488%	6.9817%
97th	02-May-02	32,973	1,277	5.7678%	6.3841%	6.9598%
98th	16-May-02	38,733	1,892	Bids Rejected	6.3865%	6.9536%
99th	30-May-02	9,143	157	5.7959%	6.4319%	6.9681%
100th	13-Jun-02	4,105	195	---	6.4176%	6.9939%
101st	27-Jun-02	10,521	329	---	6.2810%	Bids Rejected
102nd	11-Jul-02	66,056	3,229	5.8124%	6.2719%	6.8174%
103rd	25-Jul-02	10,417	333	Bids Rejected	6.4045%	Bids Rejected
104th	08-Aug-02	27,910	890	Bids Rejected	6.3985%	Bids Rejected
105th	22-Aug-02	24,643	1,507	5.7976%	Bids Rejected	6.9407%
106th	05-Sep-02	17,081	544	Bids Rejected	6.3919%	Bids Rejected
107th	19-Sep-02	26,315	835	Bids Rejected	6.3651%	Bids Rejected
108th	03-Oct-02	0	0	Bids Rejected	Bids Rejected	Bids Rejected
109th	17-Oct-02	19,144	606	---	6.3448%	---
110th	31-Oct-02	37,435	2,565	---	---	6.8711%
111th	14-Nov-02	20,936	664	---	6.3581%	---
112th	28-Nov-02	24,469	581	---	4.7620%	---
113th	12-Dec-02	12,970	280	---	4.3247%	---
114th	26-Dec-02	19,325	825	3.9020%	---	4.3597%

4.29 T. BILLS AUCTION PROFILE

(Amount in Million Rupees)

Auction No.	Date of Settlement	Amount Realized	Amount of Discount	Weighted Average Yield (%)		
				3-Months	6-Months	12-Months
115th	09-Jan-03	33,165	635	---	3.8427%	---
116th	23-Jan-03	27,602	954	3.1755%	---	3.6318%
117th	06-Feb-03	43,925	700	---	3.1943%	---
118th	20-Feb-03	9,888	212	3.1725%	---	3.6012%
119th	06-Mar-03	30,334	317	---	2.0915%	---
120th	20-Mar-03	40,237	688	1.9604%	---	2.6588%
121st	03-Apr-03	4,116	34	---	1.6389%	---
122nd	17-Apr-03	24,309	621	1.6575%	---	2.6087%
123rd	02-May-03	12,101	99	---	1.6540%	---
124th	16-May-03	40,882	1,048	Bids Rejected	---	2.5772%
125th	29-May-03	23,489	211	---	1.7990%	---
126th	12-Jun-03	25,403	597	Bids Rejected	---	2.3558%
127th	26-Jun-03	1,488	12	---	1.6558%	---
128th	10-Jul-03	75,718	1,482	1.6575%	---	2.1483%
129th	24-Jul-03	26,937	163	---	1.2116%	---
130th	07-Aug-03	51,354	596	0.9949%	---	1.3963%
131st	21-Aug-03	36,479	221	---	1.2147%	---
132nd	04-Sep-03	19,484	316	1.3772%	---	1.9296%
133rd	18-Sep-03	14,434	116	---	1.6072%	---
134th	02-Oct-03	1,495	5	1.4650%	---	Bids Rejected
135th	16-Oct-03	0	0	---	Bids Rejected	---
136th	30-Oct-03	38,469	581	1.4589%	---	1.9473%
137th	13-Nov-03	198	2	---	1.6581%	---
138th	01-Dec-03	196	4	Bids Rejected	---	1.9848%
139th	11-Dec-03	298	2	---	1.6445%	---
140th	26-Dec-03	196	4	Bids Rejected	---	1.9893%
141st	08-Jan-04	8,233	67	---	1.6429%	---
142nd	22-Jan-04	9,919	81	1.4762%	---	1.9571%
143rd	12-Feb-04	29,325	235	---	1.6750%	---
144th	19-Feb-04	39,156	394	1.4914%	---	1.9748%
145th	04-Mar-04	18,277	158	---	1.7356%	---
146th	18-Mar-04	41,125	475	1.5241%	---	1.9962%
147th	01-Apr-04	20,501	184	---	1.8026%	---
148th	15-Apr-04	16,815	335	1.6137%	---	2.0685%
149th	29-Apr-04	991	9	---	1.8418%	---
150th	13-May-04	57,159	716	1.7019%	---	2.1867%
151st	27-May-04	1,584	16	---	2.0756%	---
152nd	10-Jun-04	0	0	Bids Rejected	---	Bids Rejected

4.29 T. BILLS AUCTION PROFILE

(Amount in Million Rupees)

Auction No.	Date of Settlement	Amount Realized	Amount of Discount	Weighted Average Yield (%)		
				3-Months	6-Months	12-Months
153rd	24-Jun-04	0	0	---	Bids Rejected	---
154th	08-Jul-04	65,186	314	2.0169%	---	2.6912%
155th	22-Jul-04	66,908	842	---	2.5229%	---
156th	05-Aug-04	50,889	261	2.1260%	---	2.8336%
157th	19-Aug-04	46,790	610	---	2.6164%	---
158th	02-Sep-04	61,055	480	2.2317%	---	2.9684%
159th	16-Sep-04	1,084	16	---	3.0005%	---
160th	30-Sep-04	17,332	118	2.9474%	---	Bids Rejected
161st	14-Oct-04	1,230	20	---	3.1889%	---
162nd	28-Oct-04	20,194	156	3.2228%	---	3.8419%
163rd	11-Nov-04	2,405	45	---	3.7321%	---
164th	25-Nov-04	26,261	239	3.7783%	---	4.4290%
165th	09-Dec-04	0	0	---	Bids Rejected	---
166th	23-Dec-04	15,114	136	3.9161%	---	Bids Rejected
167th	06-Jan-05	26,892	558	---	4.1584%	---
168th	24-Jan-05	77,002	748	4.1397%	---	4.9557%
169th	03-Feb-05	977	23	---	4.7948%	---
170th	17-Feb-05	62,347	678	4.6972%	---	5.4891%
171st	03-Mar-05	15,421	399	---	5.1845%	---
172nd	17-Mar-05	78,793	1,008	4.9363%	---	5.7213%
173rd	31-Mar-05	21,947	603	---	5.5070%	---
174th	14-Apr-05	98,772	1,424	5.8140%	---	7.1046%
175th	28-Apr-05	7,882	278	---	7.0762%	---
176th	12-May-05	86,138	1,582	7.0261%	---	7.9110%
177th	26-May-05	41	1	---	7.8234%	---
178th	09-Jun-05	491	19	7.3801%	7.8970%	8.2952%
179th	23-Jun-05	105,577	3,024	7.4790%	7.9447%	8.4009%
180th	07-Jul-05	76,415	4,618	7.5489%	7.9761%	8.4561%
181st	21-Jul-05	17,443	1,207	7.6946%	7.9677%	8.6884%
182nd	04-Aug-05	54,781	3,694	7.7488%	8.0231%	8.6986%
183rd	19-Aug-05	14,153	497	7.8436%	8.1056%	8.7865%
184th	01-Sep-05	105,888	2,537	7.9919%	8.1245%	8.7830%
185th	15-Sep-05	9,269	431	8.1000%	8.1388%	8.7907%
186th	29-Sep-05	8,233	502	8.1000%	8.1388%	8.7896%
187th	13-Oct-05	4,271	129	8.1000%	8.1388%	8.7907%
188th	27-Oct-05	18,477	1,273	8.0954%	8.1388%	8.7687%
189th	10-Nov-05	7,064	589	8.1000%	8.1388%	8.7674%
190th	24-Nov-05	57,209	4,736	8.1000%	8.2583%	8.7666%

4.29 T. BILLS AUCTION PROFILE

(Amount in Million Rupees)

Auction No.	Date of Settlement	Amount Realized	Amount of Discount	Weighted Average Yield (%)		
				3-Months	6-Months	12-Months
191st	08-Dec-05	18,021	1,579	Bids Rejected	Bids Rejected	8.7874%
192nd	22-Dec-05	68,479	5,717	8.0895%	8.2451%	8.7648%
193rd	05-Jan-06	46,726	3,099	8.1000%	8.2742%	8.7768%
194th	19-Jan-06	8,448	697	8.1000%	8.2910%	8.7523%
195th	02-Feb-06	14,162	988	8.1000%	8.2910%	8.7843%
196th	16-Feb-06	5,868	332	8.1000%	Bids Rejected	8.7907%
197th	02-Mar-06	7,477	531	8.1000%	8.2910%	8.7808%
198th	16-Mar-06	25,003	1,432	8.1000%	8.2910%	8.7832%
199th	30-Mar-06	37,463	3,052	8.1000%	8.2910%	8.7897%
200th	13-Apr-06	13,664	1,186	8.1000%	8.2910%	8.7878%
201st	27-Apr-06	460	40	---	---	8.7907%
202nd	11-May-06	654	46	8.1000%	8.2889%	8.7907%
203rd	25-May-06	1,114	86	8.1000%	8.2910%	8.7907%
204th	08-Jun-06	25,712	2,123	8.2469%	8.4179%	8.7863%
205th	22-Jun-06	5,399	451	8.3256%	8.4869%	8.7907%
206th	06-Jul-06	76,208	3,467	8.3148%	8.4850%	8.7903%
207th	20-Jul-06	14,755	1,001	8.3256%	8.4869%	8.7865%
208th	03-Aug-06	6,264	136	8.6115%	8.8098%	9.0046%
209th	17-Aug-06	11,453	297	8.6294%	8.8142%	9.0046%
210th	31-Aug-06	11,087	348	8.6417%	8.8142%	9.0046%
211th	14-Sep-06	19,787	525	8.6417%	8.8142%	9.0046%
212th	28-Sep-06	17,967	683	8.6417%	8.8142%	9.0046%
213th	12-Oct-06	15,368	959	8.6417%	8.8142%	9.0046%
214th	27-Oct-06	21,623	1,577	8.6417%	8.8142%	9.0046%
215th	10-Nov-06	44,883	2,917	8.6368%	8.8190%	9.0020%
216th	23-Nov-06	60,681	5,042	8.6417%	8.8142%	9.0046%
217th	07-Dec-06	37,050	3,122	8.6417%	8.8142%	9.0046%
218th	21-Dec-06	16,450	1,400	8.6417%	8.8142%	9.0046%
219th	04-Jan-07	34,272	2,528	8.6417%	8.8142%	9.0046%
220th	18-Jan-07	36,088	3,007	8.6417%	8.8142%	9.0046%
221st	01-Feb-07	70,358	5,892	8.6417%	8.8142%	9.0043%
222nd	15-Feb-07	48,420	4,190	8.6417%	8.8142%	9.0045%
223rd	01-Mar-07	37,516	3,344	8.6417%	8.8142%	9.0046%
224th	15-Mar-07	24,821	2,229	---	---	9.0031%
225th	29-Mar-07	45,259	3,531	8.6503%	8.8250%	9.0156%
226th	12-Apr-07	52,095	3,705	8.6869%	8.8669%	9.0538%
227th	26-Apr-07	47,803	4,167	8.6869%	8.9017%	9.0784%
228th	10-May-07	19,516	1,737	8.6869%	8.9017%	9.0910%

4.29 T. BILLS AUCTION PROFILE

(Amount in Million Rupees)

Auction No.	Date of Settlement	Amount Realized	Amount of Discount	Weighted Average Yield (%)		
				3-Months	6-Months	12-Months
229th	24-May-07	7,322	628	8.6869%	8.9017%	9.1021%
230th	07-Jun-07	42,949	3,894	---	8.9017%	9.1243%
231st	21-Jun-07	7,330	670	---	---	9.1597%
232nd	05-Jul-07	56,426	4,992	8.6869%	8.9017%	9.1597%
233rd	19-Jul-07	52,870	4,820	---	8.9017%	9.1593%
234th	02-Aug-07	9,645	877	---	9.0987%	9.3727%
235th	16-Aug-07	30,734	2,366	9.0489%	9.1426%	9.3975%
236th	30-Aug-07	5,486	514	---	---	9.3990%
237th	13-Sep-07	23,059	2,161	---	---	9.3990%
238th	27-Sep-07	19,383	1,817	---	---	9.3990%
239th	11-Oct-07	15,497	1,433	---	---	9.3990%
240th	25-Oct-07	9,367	647	---	9.1426%	9.3893%
241st	08-Nov-07	32,231	2,789	---	9.1426%	9.3932%
242nd	22-Nov-07	11,459	1,069	Bid Rejected	9.2084%	9.3961%
243rd	06-Dec-07	45,158	3,105	9.1071%	9.2229%	9.4058%
244th	24-Dec-07	6,714	356	9.1213%	9.2584%	9.4429%
245th	03-Jan-08	23,597	1,503	9.0942%	9.2523%	9.4371%
246th	17-Jan-08	7,049	651	---	9.2962%	9.4493%
247th	31-Jan-08	0	0	---	Bids Rejected	Bids Rejected
248th	14-Feb-08	45,577	2,873	9.3825%	9.6141%	9.8692%
249th	28-Feb-08	35,435	2,940	9.4568%	9.7359%	9.9908%
250th	13-Mar-08	28,218	2,397	9.5475%	9.8223%	10.0777%
251st	27-Mar-08	9	1	Bid Rejected	Bid Rejected	10.1235%
252nd	10-Apr-08	37,678	2,420	9.5610%	9.8686%	10.1251%
253rd	24-Apr-08	517	47	Bid Rejected	9.8686%	10.1357%
254th	08-May-08	29,523	1,925	9.6679%	9.8931%	10.1715%
255th	22-May-08	3,505	166	9.9506%	---	10.3246%
256th	05-Jun-08	63,460	2,294	10.9769%	11.1894%	11.3931%
257th	19-Jun-08	15,198	661	11.3163%	11.4723%	11.6881%
258th	03-Jul-08	76,844	2,206	11.4512%	---	11.7841%
259th	17-Jul-08	52,614	1,723	11.6528%	---	11.8294%
260th	31-Jul-08	39,951	1,119	12.1688%	---	Bids Rejected
261st	15-Aug-08	36,000	1,000	12.2205%	---	Bids Rejected
262nd	28-Aug-08	34,712	990	12.3874%	---	---
263rd	11-Sep-08	14,760	427	12.5631%	Bid Rejected	---
264th	25-Sep-08	34,265	1,001	12.5631%	12.6876%	Bid Rejected
265th	09-Oct-08	51,111	1,494	12.5518%	Bid Rejected	---
266th	23-Oct-08	60,783	1,817	12.5625%	12.6649%	12.7873%

4.29 T. BILLS AUCTION PROFILE

(Amount in Million Rupees)

Auction No.	Date of Settlement	Amount Realized	Amount of Discount	Weighted Average Yield (%)		
				3-Months	6-Months	12-Months
267th	06-Nov-08	51,540	1,531	12.9066%	Bids Rejected	Bids Rejected
268th	20-Nov-08	103,468	3,332	13.6934%	14.0108%	Bids Rejected
269th	04-Dec-08	81,473	2,652	13.8437%	14.0108%	Bids Rejected
270th	18-Dec-08	70,543	2,407	13.8397%	14.0108%	---
271st	02-Jan-09	67,795	2,473	13.8472%	13.9959%	14.2529%
272nd	15-Jan-09	79,357	5,700	13.8545%	14.0093%	14.2609%
273rd	29-Jan-09	79,505	5,279	13.7338%	13.9958%	14.1589%
274th	12-Feb-09	155,220	12,380	13.4553%	13.7357%	13.8408%
275th	26-Feb-09	124,924	13,609	12.5629%	12.9600%	12.9881%
276th	12-Mar-09	111,094	8,163	11.4779%	11.6684%	11.7781%
277th	26-Mar-09	81,396	7,550	11.6498%	11.7665%	11.8475%
278th	09-Apr-09	63,108	7,092	12.5336%	12.7641%	12.9687%
279th	23-Apr-09	64,725	8,220	12.8896%	12.9524%	13.1351%
280th	07-May-09	71,772	8,880	12.9678%	13.1105%	13.2294%
281st	21-May-09	29,489	3,649	Bids Rejected	13.1423%	13.2648%
282nd	04-Jun-09	53,579	6,784	Bids Rejected	13.1395%	13.2297%
283rd	18-Jun-09	56,980	6,569	Bids Rejected	12.0059%	12.0882%
284th	16-Jul-09	58,349	5,113	11.3064%	11.3847%	11.4703%
285th	30-Jul-09	44,267	5,188	Bids Rejected	Bids Rejected	11.7514%
286th	13-Aug-09	79,908	9,692	Bids Rejected	Bids Rejected	12.1620%
287th	27-Aug-09	39,623	4,077	12.3603%	12.4425%	12.4204%
288th	10-Sep-09	51,657	4,340	12.4347%	12.5785%	12.4628%
289th	26-Sep-09	59,419	6,243	12.4423%	12.5816%	12.4751%
290th	08-Oct-09	23,392	1,773	12.4158%	12.5738%	12.5804%
291st	22-Oct-09	21,940	1,343	12.4385%	12.5942%	12.6091%
292nd	05-Nov-09	20,788	2,434	12.4252%	12.5517%	12.5202%
293rd	19-Nov-09	24,871	2,529	12.2873%	12.3222%	12.1916%
294th	03-Dec-09	14,602	956	12.1432%	12.1514%	12.0903%
295th	17-Dec-09	26,138	1,890	12.1425%	12.2184%	12.1679%
296th	31-Dec-09	15,954	1,096	12.0577%	12.1009%	12.0905%
297th	14-Jan-10	58,721	5,163	11.9201%	12.0283%	12.0150%
298th	28-Jan-10	29,853	2,706	11.8726%	11.8970%	11.9789%
299th	11-Feb-10	61,781	6,102	11.9159%	12.0196%	12.0506%
300th	25-Feb-10	108,619	9,068	12.1652%	12.2150%	12.2697%
301st	11-Mar-10	85,851	7,204	12.1841%	12.3000%	12.3607%
302nd	25-Mar-10	87,547	8,754	12.1954%	12.3351%	12.3578%
303rd	08-Apr-10	71,436	7,328	12.0942%	12.2374%	12.3041%
304th	22-Apr-10	84,065	6,802	12.1397%	12.2656%	12.3374%

4.29 T. BILLS AUCTION PROFILE

(Amount in Million Rupees)

Auction No.	Date of Settlement	Amount Realized	Amount of Discount	Weighted Average Yield (%)		
				3-Months	6-Months	12-Months
305th	06-May-10	80,869	7,179	11.9604%	12.1332%	12.2076%
306th	20-May-10	77,147	5,431	11.8796%	12.0884%	12.1698%
307th	03-Jun-10	94,148	7,726	11.9898%	12.1673%	12.3018%
308th	17-Jun-10	121,821	10,624	12.0591%	12.2705%	12.3809%
309th	15-Jul-10	109,716	6,367	12.0939%	12.3165%	12.4367%
310th	29-Jul-10	125,137	7,006	12.0841%	12.3340%	12.4483%
311th	12-Aug-10	118,519	4,077	12.4464%	12.6491%	12.7845%
312th	26-Aug-10	91,557	3,888	12.5076%	12.6512%	12.7846%
313th	09-Sep-10	81,176	3,302	12.5450%	12.6899%	12.7872%
314th	23-Sep-10	60,752	2,138	12.6881%	12.8226%	Bids Rejected
315th	07-Oct-10	90,256	3,964	12.8273%	13.0719%	13.2175%
316th	21-Oct-10	127,823	6,016	12.7733%	13.0785%	Bids Rejected
317th	04-Nov-10	159,140	7,208	12.7468%	13.1099%	13.2353%
318th	16-Nov-10	56,753	2,177	12.8124%	13.1833%	13.3037%
319th	02-Dec-10	125,598	6,061	13.1004%	13.3701%	13.6548%
320th	16-Dec-10	121,351	5,457	13.1748%	13.3888%	13.6882%
321st	30-Dec-10	96,519	4,438	13.2032%	13.4073%	13.7250%
322nd	13-Jan-11	166,201	5,554	13.3746%	13.4954%	Bids Rejected
323rd	27-Jan-11	196,898	7,429	13.5672%	13.6195%	13.8699%
324th	10-Feb-11	169,905	9,806	13.5227%	13.6551%	13.8339%
325th	24-Feb-11	158,970	8,734	13.4448%	13.6750%	13.8473%
326th	10-Mar-11	177,824	12,358	13.3927%	13.6453%	13.8401%
327th	24-Mar-11	172,557	15,003	13.2542%	13.6085%	13.7726%
328th	07-Apr-11	209,926	17,554	13.2500%	13.6561%	13.8322%
329th	21-Apr-11	239,577	18,339	13.2497%	13.6098%	13.8330%
330th	05-May-11	264,157	20,142	13.0643%	13.4528%	13.7833%
331st	19-May-11	171,930	13,516	13.1480%	13.5421%	13.8224%
332nd	02-Jun-11	138,857	11,372	13.4306%	13.6822%	13.8783%
333rd	16-Jun-11	181,611	15,546	13.4664%	13.7077%	13.8830%
334th	30-Jun-11	72,756	6,104	13.4618%	13.7283%	13.9012%
335th	14-Jul-11	115,896	9,628	13.4808%	13.7407%	13.9048%
336th	28-Jul-11	126,150	12,049	13.5180%	13.7623%	13.9072%
337th	11-Aug-11	182,831	18,361	13.0415%	13.2489%	13.3542%
338th	25-Aug-11	114,026	14,254	13.0288%	13.2772%	13.3392%
339th	08-Sep-11	160,234	17,897	13.0353%	13.2631%	13.3695%
340th	22-Sep-11	151,390	16,389	13.0351%	13.1965%	13.2888%
341st	06-Oct-11	182,154	18,200	12.6924%	12.7424%	12.8091%
342nd	20-Oct-11	121,360	10,377	11.8670%	11.8978%	11.9252%

4.29 T. BILLS AUCTION PROFILE

(Amount in Million Rupees)

Auction No.	Date of Settlement	Amount Realized	Amount of Discount	Weighted Average Yield (%)		
				3-Months	6-Months	12-Months
343rd	03-Nov-11	292,978	27,818	11.7806%	11.7903%	11.8470%
344th	17-Nov-11	126,705	10,131	11.7790%	11.7980%	11.8654%
345th	01-Dec-11	113,263	10,787	11.6450%	11.6718%	11.7816%
346th	15-Dec-11	Bids Rejected	0	Bids Rejected	Bids Rejected	Bids Rejected
347th	29-Dec-11	3,543	188	11.8283%	Bids Rejected	11.9019%
348th	12-Jan-12	107,265	6,103	11.7794%	11.7812%	11.8894%
349th	26-Jan-12	120,311	8,527	11.5623%	11.6264%	11.6903%
350th	09-Feb-12	158,132	10,832	11.7140%	11.7722%	11.8417%
351st	23-Feb-12	13,349	420	11.7366%	11.8070%	Bids Rejected
352nd	08-Mar-12	125,196	5,753	11.7980%	11.8677%	11.9211%
353rd	22-Mar-12	71,061	2,704	11.8645%	11.9288%	11.9396%
354th	05-Apr-12	151,759	6,069	11.8670%	11.9279%	11.9396%
355th	19-Apr-12	164,602	5,633	11.8739%	11.9414%	Bids Rejected
356th	03-May-12	172,605	5,718	11.8740%	11.9405%	Bids Rejected
357th	17-May-12	159,423	5,508	11.8723%	11.9420%	11.9522%
358th	31-May-12	118,082	3,296	11.8742%	11.9420%	Bids Rejected
359th	14-Jun-12	69,159	3,515	11.8971%	11.9366%	11.9459%
360th	28-Jun-12	99,649	4,751	11.9181%	11.9419%	11.9521%
361st	12-Jul-12	308,151	23,086	11.8732%	11.9165%	11.9295%
362nd	26-Jul-12	365,238	29,058	11.8160%	11.8424%	11.8502%
363rd	09-Aug-12	355,563	28,563	11.4382%	11.4893%	11.5946%
364th	23-Aug-12	147,839	7,504	10.4060%	10.4314%	10.4649%
365th	06-Sep-12	302,341	23,655	10.2605%	10.2780%	10.2938%
366th	20-Sep-12	284,394	22,248	10.2293%	10.2307%	10.2276%
367th	04-Oct-12	191,626	13,025	9.7290%	9.7406%	9.7332%
368th	18-Oct-12	192,649	13,083	9.6383%	9.6467%	9.6946%
369th	01-Nov-12	305,162	19,168	9.2301%	9.2253%	9.2842%
370th	15-Nov-12	151,825	8,249	9.2369%	9.2640%	9.3414%
371st	29-Nov-12	165,622	7,265	9.2825%	9.3192%	9.3795%
372nd	13-Dec-12	77,926	3,752	9.2754%	9.2840%	9.3586%
373rd	27-Dec-12	Bids Rejected	0	Bids Rejected	Bids Rejected	Bids Rejected
374th	10-Jan-13	224,088	9,250	9.1760%	9.1923%	9.2792%
375th	24-Jan-13	324,496	16,143	9.0922%	9.1446%	9.2354%
376th	07-Feb-13	233,071	9,319	9.0899%	9.1498%	9.2414%
377th	21-Feb-13	103,811	2,546	9.2149%	9.3374%	9.3651%
378th	07-Mar-13	146,024	3,678	9.2906%	9.4044%	9.4110%
379th	21-Mar-13	131,035	3,017	9.3784%	9.4185%	---
380th	04-Apr-13	163,223	5,306	9.3978%	9.4135%	9.4350%

4.29 T. BILLS AUCTION PROFILE

(Amount in Million Rupees)

Auction No.	Date of Settlement	Amount Realized	Amount of Discount	Weighted Average Yield (%)		
				3-Months	6-Months	12-Months
381st	18-Apr-13	39,629	964	9.4112%	9.4280%	---
382nd	02-May-13	168,626	6,130	9.4280%	9.4291%	9.4303%
383rd	16-May-13	261,576	20,263	9.4013%	9.4133%	9.4090%
384th	30-May-13	261,653	21,680	9.3615%	9.3320%	9.3444%
385th	13-Jun-13	224,514	18,422	9.2301%	9.2274%	9.2084%
386th	27-Jun-13	153,427	8,972	8.9316%	8.9161%	8.9563%
387th	11-Jul-13	240,325	6,282	8.8872%	8.9444%	8.9566%
388th	25-Jul-13	275,516	9,784	8.9484%	8.9597%	8.9745%
389th	08-Aug-13	195,713	4,492	8.9542%	8.9833%	---
390th	22-Aug-13	33,083	708	8.9583%	8.9892%	Bids Rejected
391st	05-Sep-13	88,293	1,820	8.9583%	---	---
392nd	19-Sep-13	515,938	11,260	9.3496%	9.4500%	---
393rd	03-Oct-13	342,103	7,710	9.3967%	9.4500%	---
394th	17-Oct-13	130,765	2,800	9.4154%	---	---
395th	31-Oct-13	350,174	7,676	9.4088%	9.4640%	---
396th	14-Nov-13	64,896	1,458	9.4348%	9.4640%	---
397th	28-Nov-13	546,352	12,362	9.8320%	Bids Rejected	Bids Rejected
398th	12-Dec-13	519,559	11,861	9.8830%	9.9791%	---
399th	26-Dec-13	393,234	9,009	9.8984%	9.9791%	---
400th	09-Jan-14	95,002	2,807	9.9438%	9.9491%	9.9900%
401st	23-Jan-14	730,802	20,210	9.9215%	9.9764%	9.9873%
402nd	06-Feb-14	32,409	1,681	9.9741%	9.9791%	9.9868%
403rd	20-Feb-14	332,681	8,942	9.9541%	9.9775%	Bids Rejected
404th	06-Mar-14	284,579	10,884	9.9563%	9.9790%	9.9900%
405th	20-Mar-14	243,271	20,019	9.9550%	9.9787%	9.9833%
406th	03-Apr-14	35,176	1,673	9.9564%	9.9791%	9.9900%
407th	17-Apr-14	281,988	19,146	9.9564%	9.9791%	9.9898%
408th	01-May-14	331,426	29,938	9.9383%	9.9675%	9.9865%
409th	15-May-14	360,476	23,841	9.9559%	9.9716%	9.9881%
410th	29-May-14	83,263	3,047	9.9564%	9.9791%	---
411th	12-Jun-14	92,443	3,450	9.9564%	9.9763%	9.9900%
412th	26-Jun-14	42,950	1,075	9.9564%	9.9685%	9.9900%
413th	10-Jul-14	141,030	3,591	9.9564%	9.9791%	9.9900%
414th	24-Jul-14	123,714	3,094	9.9564%	9.9791%	9.9900%
415th	07-Aug-14	92,910	2,955	9.9564%	9.9685%	9.9900%
416th	21-Aug-14	77,214	1,956	9.9564%	9.9791%	9.9900%
417th	04-Sep-14	196,267	5,654	9.9564%	9.9791%	9.9899%
418th	18-Sep-14	9,411	216	9.9564%	Bid Rejected	---

4.29 T. BILLS AUCTION PROFILE

(Amount in Million Rupees)

Auction No.	Date of Settlement	Amount Realized	Amount of Discount	Weighted Average Yield (%)		
				3-Months	6-Months	12-Months
419th	02-Oct-14	41,951	1,122	9.9701%	9.9791%	---
420th	16-Oct-14	121,438	2,974	9.9564%	9.9791%	---
421st	30-Oct-14	195,088	11,360	9.9551%	9.9541%	9.9824%
422nd	13-Nov-14	302,426	20,266	9.9276%	9.9229%	9.9631%
423rd	27-Nov-14	190,560	10,570	9.4488%	9.4665%	9.4753%
424th	11-Dec-14	73,796	6,263	9.4568%	9.4940%	9.4852%
425th	25-Dec-14	50,152	4,105	9.4789%	9.4734%	9.4178%
426th	08-Jan-15	222,022	15,769	9.0715%	9.1311%	9.0990%
427th	22-Jan-15	175,586	12,906	8.9217%	8.9582%	8.6362%
428th	06-Feb-15	192,529	10,715	8.3421%	8.3862%	8.3386%
429th	19-Feb-15	109,238	5,939	8.3232%	8.3377%	8.2808%
430th	05-Mar-15	94,758	5,012	8.1774%	8.1209%	7.9800%
431st	19-Mar-15	249,836	12,889	8.1578%	7.8919%	7.7684%
432nd	02-Apr-15	83,088	3,421	7.9648%	7.9254%	7.8382%
433rd	16-Apr-15	163,372	8,580	7.9178%	7.8409%	7.7534%
434th	30-Apr-15	251,400	12,276	7.3798%	7.2639%	7.1686%
435th	14-May-15	109,271	4,063	6.8594%	6.7199%	6.7749%
436th	28-May-15	102,196	4,313	6.6055%	6.6350%	6.7168%
437th	11-Jun-15	74,175	1,644	6.7436%	6.7496%	6.7826%
438th	25-Jun-15	93,356	1,819	6.8637%	6.9355%	6.9710%
439th	09-Jul-15	111,661	3,438	6.9293%	6.9502%	6.9710%
440th	23-Jul-15	219,901	8,384	6.9190%	6.9452%	6.9368%
441st	06-Aug-15	355,000	16,291	6.9198%	6.9225%	6.9258%
442nd	20-Aug-15	236,487	14,588	6.9308%	6.9478%	6.9536%
443rd	03-Sep-15	196,421	7,879	6.9301%	6.9511%	6.9701%
444th	17-Sep-15	147,538	3,640	6.4624%	6.4523%	Bids Rejected
445th	01-Oct-15	58,862	1,007	6.4663%	6.4800%	Bids Rejected
446th	15-Oct-15	177,755	8,419	6.4380%	6.4692%	6.4715%
447th	29-Oct-15	223,051	7,221	6.3038%	6.3035%	6.3086%
448th	12-Nov-15	262,845	8,313	6.2591%	6.2793%	6.2864%
449th	26-Nov-15	138,925	2,254	6.3691%	6.3837%	Bids Rejected
450th	10-Dec-15	92,387	1,738	6.3817%	6.3946%	Bids Rejected
451st	24-Dec-15	30,393	803	6.3374%	6.3637%	6.3914%

Source: Domestic Markets & Monetary Management Department

--- represents "Bids not Receives"

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
14-12-2000	3-Years	12.50	4,056.00	1,999.00	100.10	12.4590	12.4507
	5-Years	13.00	1,031.20	213.00	100.10	12.9722	12.9490
	10-Years	14.00	4,562.00	2,222.00	100.10	13.9811	13.9667
30-12-2000	3-Years	12.50	2,026.70	506.50	100.03	12.4877	12.4823
	5-Years	13.00	3,066.30	3,059.20	100.00	13.0000	12.9997
	10-Years	14.00	7,406.30	6,174.10	100.00	14.0000	13.9783
14-02-2001	3-Years	12.50	1,308.50	1,208.50	100.01	12.4590	12.4270
	5-Years	13.00	953.40	451.60	100.01	12.9722	12.9457
	10-Years	14.00	15,575.10	13,845.50	100.01	13.9811	13.9551
18-04-2001	3-Years	12.50	664.90	533.90	100.04	12.4836	12.4719
	5-Years	13.00	1,124.20	1,124.20	100.00	13.0000	12.9913
	10-Years	14.00	11,430.80	9,580.75	100.00	14.0000	13.9960
21-05-2001	3-Years	12.50	478.70	428.70	100.00	12.5000	12.4859
	5-Years	13.00	499.10	469.10	100.00	13.0000	12.9934
	10-Years	-	-	-	-	-	-
16-06-2001	3-Years	-	-	-	-	-	-
	5-Years	-	-	-	-	-	-
	10-Years	14.00	4,631.80	4,306.80	99.80	14.0378	14.0042
21-07-2001	3-Years	12.50	4,828.90	2,385.40	100.02	12.4918	12.4749
	5-Years	13.00	1,923.80	525.80	100.02	12.9944	12.9943
	10-Years	-	-	-	-	-	-
16-08-2001	3-Years	-	-	-	-	-	-
	5-Years	-	-	-	-	-	-
	10-Years	14.00	28,183.30	-	-	-	-
22-08-2001	3-Years	-	-	-	-	-	-
	5-Years	-	-	-	-	-	-
	10-Years	13.00	8,046.10	6,746.10	99.80	13.0364	13.0002
22-09-2001	3-Years	11.80	3,439.00	3,439.00	99.95	11.8203	11.7921
	5-Years	12.20	2,844.30	2,344.30	99.80	12.2547	12.2110
	10-Years	-	-	-	-	-	-
30-10-2001	3-Years	-	-	-	-	-	-
	5-Years	-	-	-	-	-	-
	10-Years	13.00	22,267.00	11,904.50	102.50	12.5542	12.4534

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
22-11-2001	3-Years	10.50	3,663.90	2,213.90	100.00	10.5000	10.4933
	5-Years	11.00	4001.00	2,801.00	100.00	11.0000	10.9968
	10-Years	-	-	-	-	-	-
24-12-2001	3-Years	-	-	-	-	-	-
	5-Years	-	-	-	-	-	-
	10-Years	12.00	26,455.90	10,448.70	100.37	11.9357	11.9206
28-01-2002	3-Years	10.50	17,563.80	4,780.00	103.06	9.3076	9.1594
	5-Years	11.00	17,785.40	3,150.00	103.11	10.1907	10.0976
	10-Years	-	-	-	-	-	-
28-02-2002	3-Years	-	-	-	-	-	-
	5-Years	-	-	-	-	-	-
	10-Years	11.00	26,097.80	7,660.00	103.03	10.5033	10.4631
28-03-2002	3-Years	9.00	6,983.00	2,621.00	101.55	8.4047	8.3560
	5-Years	10.00	9889.40	5,225.40	101.95	9.5010	9.3916
	10-Years	-	-	-	-	-	-
25-04-2002	3-Years	-	-	-	-	-	-
	5-Years	-	-	-	-	-	-
	10-Years	11.00	9,747.50	3,007.40	102.55	10.5806	10.5465
24-05-2002	3-Years	9.00	2,347.10	1,317.10	100.16	8.9380	8.8260
	5-Years	10.00	2,811.50	1,684.50	100.26	9.9328	9.8078
	10-Years	-	-	-	-	-	-
18-06-2002	3-Years	-	-	-	-	-	-
	5-Years	-	-	-	-	-	-
	10-Years	11.00	11,551.50	4,886.50	100.61	10.8983	10.8565
20-07-2002	3-Years	9.00	3,785.50	1,558.50	102.45	8.0643	7.9516
	5-Years	10.00	13,923.70	3,518.40	104.11	8.9621	8.8870
	10-Years	-	-	-	-	-	-
21-08-2002	3-Years	-	-	-	-	-	-
	5-Years	-	-	-	-	-	-
	10-Years	11.00	23,965.20	7,955.00	108.86	9.6020	9.5874
24-09-2002	3-Years	9.00	7,939.50	2,906.80	103.96	7.5014	7.4644
	5-Years	10.00	14,598.50	3,885.00	106.95	8.2745	8.2633
	10-Years	-	-	-	-	-	-

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
24-10-2002	3-Years	-	-	-	-	-	-
	5-Years	-	-	-	-	-	-
	10-Years	11.00	28,439.00	12,233.20	110.75	9.3239	9.2951
31-12-2002	3-Years	7.00	4,337.80	2,010.30	106.25	4.7405	4.5564
	5-Years	8.00	4,627.00	1,977.00	113.45	4.9318	4.8557
	10-Years	9.00	4,068.50	968.50	126.03	5.5699	5.5249
26-03-2003	3-Years	7.00	3,817.60	1,000.00	111.80	2.8670	2.7920
	5-Years	8.00	3,725.00	1,050.00	122.02	3.1993	3.1162
	10-Years	9.00	5,655.00	1,150.00	140.58	4.0295	4.0138
30-06-2003	3-Years	7.00	6,019.00	2,000.00	110.70	3.2291	3.0843
	5-Years	8.00	7,864.80	3,057.80	116.50	4.2976	4.1550
	10-Years	9.00	75,181.80	25,562.20	125.15	5.6704	5.6096
06-10-2003	3-Years	6.00	7,225.00	450.00	105.17	4.1494	4.1063
	5-Years	7.00	10,575.00	1,200.00	108.06	5.1510	5.0980
	10-Years	8.00	20,216.50	5,941.50	112.86	6.2511	6.2216
06-11-2003	3-Years	6.00	8,750.00	5,800.00	105.17	4.0989	4.0358
	5-Years	7.00	14,325.00	9,775.00	107.07	5.1206	5.0538
	10-Years	8.00	21,050.00	11,000.00	112.94	6.2299	6.1678
06-12-2003	3-Years	6.00	11,200.00	2,794.00	105.44	4.0558	4.0397
	5-Years	7.00	12,907.00	4,457.00	108.48	5.0592	5.0376
	10-Years	8.00	16,503.20	8,453.20	112.88	6.2486	6.2369
20-01-2004	15-Years	9.00	5,535.00	2,960.00	110.50	7.8003	7.6830
	20-Years	10.00	5,460.00	2,608.00	111.20	8.8000	8.7058
29-04-2004	3-Years	6.00	7,977.00	3,227.00	106.27	3.7700	3.7342
	5-Years	7.00	15,871.10	8,471.10	109.21	4.9007	4.8665
	10-Years	8.00	23,795.70	15,135.70	110.98	6.4903	6.4533
29-05-2004	3-Years	6.00	2,969.00	1,869.00	104.47	4.3506	4.2354
	5-Years	7.00	4,434.00	3,134.00	107.05	5.3492	5.2699
	10-Years	8.00	10,460.80	10,060.80	104.37	7.3698	7.1268
09-06-2004	15-Years	9.00	8,410.90	3,665.90	100.01	8.9988	8.9935
	20-Years	10.00	10,536.00	3,566.00	100.05	9.9942	9.9927
18-08-2004	3-Years	6.00	1,750.00	50.00	101.64	5.4005	5.4005
	5-Years	7.00	1,403.00	226.50	100.84	6.7990	6.3309
	10-Years	8.00	1,600.00	150.00	100.00	8.0000	7.9297

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
12-11-2004	3-Years	6.00	350.00	-	-	-	-
	5-Years	7.00	800.00	150.00	101.05	6.7491	6.6994
	10-Years	8.00	875.00	50.00	100.54	7.9208	7.9208
28-03-2005	3-Years	6.00	300.00	50.00	99.06	6.3500	6.3500
	5-Years	7.00	400.00	50.00	97.95	7.5000	7.5000
	10-Years	8.00	438.00	44.00	99.32	8.1000	8.1000
19-05-2006	3-Years	9.10	3,896.20	3,205.20	99.10	9.4515	9.3887
	5-Years	9.30	6,526.20	4,608.14	98.57	9.6674	9.6461
	10-Years	9.60	5,590.00	3,424.05	98.28	9.8746	9.8454
31-10-2006	3-Years	9.10	4,055.00	3,502.50	98.34	9.8469	9.7776
	5-Years	9.30	2,150.00	1,392.40	97.64	9.9545	9.9298
	10-Years	9.60	6,775.00	3,644.20	95.10	10.4203	10.3945
	15-Years	10.00	3,650.00	3,000.00	93.28	10.9207	10.8504
	20-Years	10.50	4,150.00	4,000.00	94.08	11.2500	11.1727
22-12-2006	3-Years	9.10	9,350.00	1,473.60	98.64	9.7393	9.7165
	5-Years	9.30	2,700.00	694.20	97.53	10.0017	10.0017
	10-Years	9.60	5,998.00	2,885.10	94.53	10.5270	10.5072
	15-Years	10.00	4,000.00	4,000.00	92.05	11.1005	11.0578
	20-Years	10.50	5,000.00	4,000.00	92.80	11.4203	11.3924
	30-Years	11.00	8,000.00	8,000.00	94.21	11.7006	11.6802
28-02-2007	3-Years	9.10	11,825.00	3,085.30	99.45	9.3690	9.3529
	5-Years	9.30	14,325.00	4,095.50	98.40	9.7652	9.7516
	10-Years	9.60	19,675.00	9,560.80	96.45	10.1988	10.1536
	15-Years	10.00	2,200.00	400.00	92.90	10.9815	10.9538
	20-Years	10.50	4,000.00	Bids Rejected	-	-	-
	30-Years	11.00	4,000.00	Bids Rejected	-	-	-
23-04-2007	3-Years	9.10	6,350.00	1,752.00	99.56	9.3315	9.3310
	5-Years	9.30	10,100.00	1,479.50	98.93	9.6197	9.6189
	10-Years	9.60	20,500.00	7,181.00	96.87	10.1332	10.1296
	15-Years	10.00	1,650.00	975.00	92.96	10.9800	10.9707
	20-Years	10.50	4,000.00	1,525.00	94.49	11.1999	11.1769
	30-Years	11.00	6,500.00	4,500.00	95.05	11.5906	11.5459
06-06-2007	3-Years	9.10	3,169.00	1,069.00	99.61	9.3180	9.3113
	5-Years	9.30	8,462.00	2,512.00	99.19	9.5480	9.5282
	10-Years	9.60	11,600.00	6,850.00	96.95	10.1244	10.1059
	15-Years	10.00	1,125.00	875.00	92.93	10.9857	10.9612
	20-Years	10.50	3,025.00	1,725.00	94.47	11.2016	11.1831
	30-Years	11.00	4,800.00	3,600.00	95.05	11.5937	11.5736

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
22-08-2007	3-Years	9.10	2,973.00	1,273.00	98.50	9.6881	6.6725
	5-Years	9.30	6,302.50	4,652.50	97.71	9.8916	9.8571
	10-Years	9.60	10,610.00	4,260.00	95.39	10.3509	0.3371
	15-Years	10.00	936.00	536.00	93.00	11.1494	11.1080
	20-Years	10.50	3,000.00	1,800.00	91.87	11.4016	11.3730
	30-Years	11.00	4,800.00	4,000.00	94.35	11.6802	11.6146
10-10-2007	3-Years	9.10	3,616.50	1,291.50	98.70	9.6211	9.6185
	5-Years	9.30	8,000.30	3,550.30	98.07	9.8024	9.7958
	10-Years	9.60	18,965.00	6,540.00	96.36	10.1897	10.1791
	15-Years	10.00	2,524.00	2,024.00	91.92	11.1494	11.1026
	20-Years	10.50	2,000.00	2,000.00	92.97	11.4103	11.3753
	30-Years	11.00	2,000.00	2,000.00	94.87	11.6142	11.5880
31-10-2007	3-Years	9.10	2,487.00	1,887.00	98.65	9.6495	9.6344
	5-Years	9.30	3,250.00	1,650.00	98.01	9.8221	9.8140
	10-Years	9.60	11,765.00	7,465.00	96.19	10.2195	10.1961
	15-Years	10.00	6,327.50	3,007.90	91.88	11.1597	11.1428
	20-Years	10.50	550.00	500.00	92.97	11.4132	11.4057
	30-Years	11.00	1,000.00	1,000.00	94.87	11.6151	11.6132
30-11-2007	3-Years	9.10	775.00	Bids Rejected	-	-	-
	5-Years	9.30	1,315.00	Bids Rejected	-	-	-
	10-Years	9.60	5,700.00	Bids Rejected	-	-	-
	15-Years	10.00	1,280.00	Bids Rejected	-	-	-
	20-Years	10.50	No Bid	No Bid	-	-	-
	30-Years	11.00	2,000.00	2,000.00	94.85	11.6198	11.6176
31-01-2008	3-Years	9.10	366.00	216.00	97.89	10.0499	10.0499
	5-Years	9.30	1,084.90	726.40	96.60	10.2486	10.2346
	10-Years	9.60	5,512.50	4,162.50	92.66	10.8503	10.7763
	15-Years	10.00	2,512.00	1,762.00	88.20	11.7452	11.6115
	20-Years	10.50	3,000.00	2,600.00	89.21	11.9493	11.8355
	30-Years	11.00	4,800.00	2,600.00	91.11	12.1105	12.0500
31-03-2008	3-Years	9.10	735.00	285.00	97.87	10.6044	10.6044
	5-Years	9.30	1,147.70	197.70	94.84	10.7995	10.7995
	10-Years	9.60	6,160.20	610.20	89.50	11.4494	11.4339
	15-Years	10.00	1,150.70	470.70	86.80	11.9893	11.8681
	20-Years	10.50	1,000.00	950.00	88.05	12.1296	11.9983
	30-Years	11.00	3,000.00	2,800.00	88.37	12.4938	12.2392

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
30-06-2008	3-Years	9.10	216.50	216.50	94.10	12.2964	12.2964
	5-Years	9.30	100.00	Bid Rejected	-	-	-
	10-Years	9.60	2,787.70	837.70	80.18	13.4201	13.4112
	15-Years	10.00	1,262.50	812.50	78.02	13.6104	13.4405
	20-Years	10.50	2,200.00	1,200.00	77.37	13.9399	13.8548
	30-Years	11.00	2,200.00	1,700.00	77.64	14.2496	14.1182
30-08-2008	3-Years	11.25	375.00	187.50	94.14	13.6973	13.6973
	5-Years	11.50	450.00	Bids Rejected	-	-	-
	7-Years	11.75	325.00	200.00	88.79	14.3398	14.3278
	10-Years	12.00	2,490.00	688.30	86.78	14.5493	14.4724
	15-Years	12.50	50.00	56.00	86.55	14.7500	14.7500
	20-Years	13.00	-	-	-	-	-
30-Years	13.75	2,500.00	2,500.00	92.15	14.9384	14.6078	
19-02-2009	3-Years	11.25	11,175.00	3,977.50	94.40	13.9530	13.8806
	5-Years	11.50	8,650.00	3,023.20	90.68	14.3692	14.3350
	7-Years	11.75	3,925.00	2,735.00	87.51	14.7973	14.7030
	10-Years	12.00	21,760.00	7,821.00	85.28	14.9444	14.8642
	15-Years	12.50	2,480.00	1,180.00	82.85	15.4995	15.3557
	20-Years	13.00	3,500.00	1,500.00	82.67	15.8998	15.7002
30-Years	13.75	4,500.00	2,000.00	83.73	16.4496	16.2248	
16-04-2009	3-Years	11.25	5,746.00	3,071.50	96.61	12.9385	12.7670
	5-Years	11.50	6,579.00	2,830.00	95.24	12.9495	12.8620
	7-Years	11.75	4,975.00	2,592.00	94.09	13.1395	13.0505
	10-Years	12.00	27,425.00	14,156.00	93.41	13.2409	13.0672
	15-Years	12.50	1,800.00	63.40	91.92	13.8007	13.8007
	20-Years	13.00	1,300.00	200.00	91.80	14.2492	14.2492
30-Years	13.75	1,500.00	100.00	94.87	14.4995	14.4995	
28-05-2009	3-Years	11.25	3,825.00	2,866.50	97.56	12.5018	12.3066
	5-Years	11.50	5,795.00	2,988.00	97.00	12.4151	12.3721
	7-Years	11.75	3,000.00	1,800.00	96.43	12.5807	12.5159
	10-Years	12.00	32,180.00	12,365.50	96.57	12.6303	12.5714
	15-Years	12.50	300.00	103.00	94.35	13.3900	13.3900
	20-Years	13.00	1,500.00	200.00	94.59	13.8004	13.8004
30-Years	13.75	2,000.00	2,000.00	96.16	14.3003	14.2251	
03-09-2009	3-Years	11.25	1,895.00	625.00	97.44	12.2961	12.2688
	5-Years	11.50	1,975.00	625.00	96.83	12.3689	12.3374
	7-Years	11.75	1,325.00	825.00	95.75	12.4593	12.4159
	10-Years	12.00	17,165.00	12,590.00	97.19	12.5000	12.4300
	15-Years	12.50	1,430.00	229.00	97.25	12.9295	12.9223
	20-Years	13.00	1,000.00	500.00	97.94	13.2993	13.2993
30-Years	13.75	1,000.00	500.00	100.00	13.7493	13.7493	

4.30 Auction of Pakistan Investment Bonds (PIBs)

							(Million Rupees)
Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
12-11-2009	3-Years	11.25	5,500.00	2,654.00	97.63	12.2606	12.2098
	5-Years	11.50	4,050.00	2,484.20	96.77	12.4005	12.2950
	7-Years	11.75	2,300.00	650.00	96.90	12.4289	12.4289
	10-Years	12.00	20,725.00	9,455.30	97.50	12.4406	12.4261
	15-Years	12.50	1,290.00	735.00	97.64	12.8624	12.8478
	20-Years	13.00	1,000.00	500.00	98.50	13.2106	13.2106
	30-Years	13.75	1,000.00	750.00	100.00	13.7423	13.7116
04-02-2010	3-Years	11.25	4,225.00	3,219.00	97.72	12.3000	12.2679
	5-Years	11.50	2,105.60	1,355.60	96.88	12.4077	12.3705
	7-Years	11.75	650.00	150.00	96.68	12.5002	12.4770
	10-Years	12.00	7,835.00	4,335.00	97.02	12.5389	12.4771
	15-Years	12.50	50.00	71.00	97.46	12.8977	12.8977
	20-Years	13.00	4,725.00	525.00	99.29	13.0993	13.0993
	30-Years	13.75	4,725.00	525.00	101.41	13.5507	13.5507
18-03-2010	3-Years	11.25	4,117.30	1,695.00	97.41	12.4995	12.4748
	5-Years	11.50	2,677.50	1,227.50	96.32	12.5999	12.5639
	7-Years	11.75	550.00	250.00	95.88	12.7007	12.6960
	10-Years	12.00	10,758.50	6,357.50	95.93	12.7502	12.7046
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	1,845.00	-	-	-	-
	30-Years	13.75	4,775.00	-	-	-	-
27-05-2010	3-Years	11.25	3,851.00	3,452.30	97.58	12.4855	12.4207
	5-Years	11.50	1,925.00	1,485.00	96.56	12.5519	12.4993
	7-Years	11.75	800.00	300.00	96.35	12.5989	12.5941
	10-Years	12.00	11,558.00	6,661.30	96.30	12.6814	12.6552
	15-Years	12.50	505.00	-	-	-	-
	20-Years	13.00	3,500.00	-	-	-	-
	30-Years	13.75	3,000.00	-	-	-	-
30-06-2010	3-Years	11.25	-	-	-	-	-
	5-Years	11.50	-	-	-	-	-
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	-	-	-	-	-
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-
22-07-2010	3-Years	11.25	3,977.00	Bids Rejected	-	-	-
	5-Years	11.50	2,300.00	Bids Rejected	-	-	-
	7-Years	11.75	700.00	Bids Rejected	-	-	-
	10-Years	12.00	9,345.00	Bids Rejected	-	-	-
	15-Years	12.50	500.00	Bids Rejected	-	-	-
	20-Years	13.00	1,300.00	Bids Rejected	-	-	-
	30-Years	13.75	1,800.00	Bids Rejected	-	-	-

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
19-08-2010	3-Years	11.25	3,100.00	Bids Rejected	-	-	-
	5-Years	11.50	1,660.00	Bids Rejected	-	-	-
	7-Years	11.75	350.00	Bids Rejected	-	-	-
	10-Years	12.00	8,009.50	Bids Rejected	-	-	-
	15-Years	12.50	250.00	Bids Rejected	-	-	-
	20-Years	13.00	1,100.00	Bids Rejected	-	-	-
	30-Years	13.75	1,100.00	Bids Rejected	-	-	-
30-09-2010	3-Years	11.25	-	-	-	-	-
	5-Years	11.50	-	-	-	-	-
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	-	-	-	-	-
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-
14-10-2010	3-Years	11.25	3,775.00	1,097.70	94.03	13.8975	13.8975
	5-Years	11.50	1,600.00	790.70	91.46	13.9991	13.9991
	7-Years	11.75	200.00	-	-	-	-
	10-Years	12.00	8,610.00	5,531.50	88.99	14.0998	14.0175
	15-Years	12.50	350.00	-	-	-	-
	20-Years	13.00	1,300.00	525.00	92.24	14.1993	14.1993
	30-Years	13.75	1,300.00	-	-	-	-
30-11-2010	3-Years	11.25	-	-	-	-	-
	5-Years	11.50	-	-	-	-	-
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	-	-	-	-	-
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-
23-12-2010	3-Years	11.25	6,104.00	5,631.50	93.68	14.2486	14.1684
	5-Years	11.50	3,100.00	2,416.00	90.80	14.2973	14.2613
	7-Years	11.75	1,500.00	-	-	-	-
	10-Years	12.00	17,084.70	14,348.30	87.89	14.3597	14.2482
	15-Years	12.50	500.00	-	-	-	-
	20-Years	13.00	1,400.00	-	-	-	-
	30-Years	13.75	2,538.00	-	-	-	-
31-01-2011	3-Years	11.25	-	-	-	-	-
	5-Years	11.50	-	-	-	-	-
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	-	-	-	-	-
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
17-02-2011	3-Years	11.25	11,400.00	7,120.00	94.00	14.2473	14.2004
	5-Years	11.50	2,845.00	1,766.00	91.04	14.2924	14.2766
	7-Years	11.75	950.00	-	-	-	-
	10-Years	12.00	34,180.00	18,962.80	88.40	14.2710	14.2206
	15-Years	12.50	300.00	-	-	-	-
	20-Years	13.00	300.00	-	-	-	-
	30-Years	13.75	3,300.00	-	-	-	-
17-03-2011	3-Years	11.25	11,173.00	4,835.20	94.46	14.0789	14.0479
	5-Years	11.50	5,229.30	1,701.00	91.68	14.1108	14.1081
	7-Years	11.75	950.00	-	-	-	-
	10-Years	12.00	30,323.00	18,694.60	89.14	14.1190	14.0791
	15-Years	12.50	50.00	-	-	-	-
	20-Years	13.00	1,000.00	-	-	-	-
	30-Years	13.75	1,000.00	-	-	-	-
28-04-2011	3-Years	11.25	9,283.00	6,595.90	94.82	14.0036	13.9929
	5-Years	11.50	4,853.00	3,957.00	91.95	14.0718	14.0413
	7-Years	11.75	650.00	-	-	-	-
	10-Years	12.00	25,802.90	15,567.00	89.29	14.0995	14.0838
	15-Years	12.50	50.00	-	-	-	-
	20-Years	13.00	1,000.00	-	-	-	-
	30-Years	13.75	950.00	-	-	-	-
26-05-2011	3-Years	11.25	16,229.00	13,194.27	94.98	14.0031	13.9692
	5-Years	11.50	4,925.00	3,027.00	92.11	14.0564	14.0335
	7-Years	11.75	250.00	-	-	-	-
	10-Years	12.00	18,300.00	13,317.10	89.34	14.0998	14.0778
	15-Years	12.50	150.00	235.00	90.69	14.1082	14.1082
	20-Years	13.00	100.00	125.00	92.63	14.1425	14.1425
	30-Years	13.75	100.00	-	-	-	-
23-06-2011	3-Years	11.25	12,212.00	11,237.60	95.15	14.0031	13.9845
	5-Years	11.50	3,718.00	3,010.50	92.26	14.0477	14.0334
	7-Years	11.75	100.00	-	-	-	-
	10-Years	12.00	19,667.70	14,934.30	89.46	14.0873	14.0696
	15-Years	12.50	500.00	225.00	90.76	14.0999	14.0980
	20-Years	13.00	200.00	225.00	92.66	14.1394	14.1377
	30-Years	13.75	200.00	225.00	96.93	14.1883	14.1861
31-07-2011	3-Years	11.25	-	-	-	-	-
	5-Years	11.50	-	-	-	-	-
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	-	-	-	-	-
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
18-08-2011	3-Years	11.25	11,254.00	10,385.70	94.65		13.4310
	5-Years	11.50	12,571.80	11,070.00	92.90	13.4984	13.4737
	7-Years	11.75	300.00	-	-	-	-
	10-Years	12.00	40,405.40	19,835.60	91.85	13.5094	13.4993
	15-Years	12.50	2,386.30	2,261.30	93.63	13.5011	13.5011
	20-Years	13.00	150.00	-	-	-	-
	30-Years	13.75	150.00	-	-	-	-
15-09-2011	3-Years	11.25	9,275.00	7,038.50	95.32	13.2218	13.1230
	5-Years	11.50	8,375.00	6,919.50	93.84	13.2356	13.1412
	7-Years	11.75	200.00	-	-	-	-
	10-Years	12.00	20,044.00	13,280.50	93.18	13.2504	13.1926
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-
13-10-2011	3-Years	11.25	9,325.00	5,328.10	97.84	12.1550	12.0797
	5-Years	11.50	2,900.00	2,839.20	97.49	12.1909	12.1077
	7-Years	11.75	250.00	-	-	-	-
	10-Years	12.00	11,975.00	10,701.50	98.60	12.2418	12.1557
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-
24-11-2011	3-Years	11.25	9,100.00	5,446.00	97.76	12.2201	12.1689
	5-Years	11.50	3,023.00	-	-	-	-
	7-Years	11.75	200.00	-	-	-	-
	10-Years	12.00	7,348.00	5,624.10	98.16	12.3217	12.2544
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-
22-12-2011	3-Years	11.25	6,950.00	4,345.20	97.31	12.4500	12.4000
	5-Years	11.50	2,700.00	1,576.20	95.84	12.7000	12.6800
	7-Years	11.75	200.00	-	-	-	-
	10-Years	12.00	2,825.00	277.40	96.13	12.7000	12.7000
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-
31-01-2012	3-Years	11.25	-	-	-	-	-
	5-Years	11.50	-	-	-	-	-
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	-	-	-	-	-
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
16-02-2012	3-Years	11.25	17,630.00	12,109.80	97.49	12.4459	12.4203
	5-Years	11.50	10,025.00	6,520.00	95.62	12.8089	12.7807
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	11,713.00	6,728.10	95.10	12.9091	12.8517
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-
15-03-2012	3-Years	11.25	7,900.00	5,953.70	97.25	12.5890	12.5027
	5-Years	11.50	15,425.00	13,013.70	95.24	12.9389	12.8857
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	9,744.50	7,922.50	93.61	13.1999	13.1053
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-
30-04-2012	3-Years	11.25	-	-	-	-	-
	5-Years	11.50	-	-	-	-	-
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	-	-	-	-	-
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
	30-Years	13.75	-	-	-	-	-
10-05-2012	3-Years	11.25	13,849.00	12,888.40	97.32	12.6918	12.5855
	5-Years	11.50	5,544.00	4,936.50	94.99	13.0521	13.0243
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	15,650.70	9,751.80	93.03	13.3218	13.2841
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	1,000.00	-	-	-	-
	30-Years	13.75	-	-	-	-	-
7-06-2012	3-Years	11.25	8,775.00	8,711.50	97.16	12.7499	12.6892
	5-Years	11.50	10,390.40	9,021.50	94.85	13.1205	13.0753
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	25,457.20	17,927.20	92.75	13.3847	13.3627
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	3,680.00	3,680.00	97.55	13.3496	13.3496
	30-Years	13.75	-	-	-	-	-
19-07-2012	3-Years	11.25	27,712.00	20,867.20	96.55	12.6680	12.6392
	5-Years	11.50	25,722.00	19,526.50	94.36	13.0717	13.0504
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	34,823.50	11,590.00	92.77	13.3296	13.3269
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	6,147.00	5,197.00	97.57	13.3503	13.3503

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
16-08-2012	3-Years	11.25	34,450.00	13,075.00	99.86	11.2994	11.2706
	5-Years	11.50	15,900.00	13,734.10	99.25	11.6990	11.5520
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	21,039.50	5,343.30	99.70	12.0487	12.0320
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
27-09-2012	3-Years	11.25	31,957.00	14,884.80	101.45	10.6252	10.5635
	5-Years	11.50	30,563.00	16,260.00	101.15	11.1744	11.1179
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	21,038.00	10,579.00	102.27	11.5996	11.5776
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
24-10-2012	3-Years	11.25	36,850.00	18,769.50	101.96	10.3935	10.3818
	5-Years	11.50	20,234.00	5,929.00	101.93	10.9563	10.9399
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	14,200.00	6,343.50	103.14	11.4495	11.4173
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
22-11-2012	3-Years	11.25	17,125.00	9,115.00	102.01	10.3521	10.2215
	5-Years	11.50	11,345.00	8,271.90	101.97	10.9397	10.8371
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	5,845.00	2,889.50	103.30	11.4209	11.3859
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
07-12-2012	3-Years	11.25	12,105.00	5,512.50	101.88	10.3995	10.3500
	5-Years	11.50	2,504.00	640.90	101.98	10.9347	10.9334
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	5,650.00	2,494.00	103.30	11.4206	11.4206
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
17-01-2013	3-Years	11.25	10,950.00	-	-	-	-
	5-Years	11.50	5,650.00	-	-	-	-
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	5,400.00	-	-	-	-
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
14-02-2013	3-Years	11.25	7,800.40	-	-	-	-
	5-Years	11.50	2,750.00	-	-	-	-
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	2,400.00	-	-	-	-
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
14-03-2013	3-Years	11.25	21,025.00	-	-	-	-
	5-Years	11.50	8,350.00	-	-	-	-
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	3,384.50	-	-	-	-
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
25-04-2013	3-Years	11.25	31,800.00	16,355.30	100.93	10.7519	10.6694
	5-Years	11.50	8,700.00	-	-	-	-
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	1,400.00	-	-	-	-
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
23-05-2013	3-Years	11.25	50,380.00	16,677.00	102.25	10.0484	10.0111
	5-Years	11.50	20,300.00	11,280.00	103.48	10.4373	10.3843
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	21,000.50	9,984.40	105.06	11.0997	11.0696
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
20-06-2013	3-Years	11.25	28,500.20	24,043.50	102.86	9.6892	9.6068
	5-Years	11.50	15,400.00	4,850.00	104.40	10.1503	10.0504
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	5,690.00	4,144.50	105.34	11.0496	10.9622
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
18-17-2013	3-Years	11.25	7,450.00	7,176.50	102.05	10.4366	10.3261
	5-Years	11.50	6,500.00	5,881.40	102.26	10.9018	10.7762
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	5,032.50	4,534.40	101.91	11.6517	11.5271
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
29-08-2013	3-Years	11.25	11,743.00	11,730.80	100.21	11.1518	11.0107
	5-Years	11.50	13,908.00	13,610.60	99.44	11.6485	11.4868
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	9,223.20	4,633.00	99.98	11.9981	11.9022
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
26-09-2013	3-Years	11.25	13,481.00	5,851.90	98.93	11.6916	11.6204
	5-Years	11.50	6,600.00	4,724.20	97.64	12.1511	12.0913
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	8,810.00	6,475.60	96.82	12.5995	12.5105
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
24-10-2013	3-Years	11.25	11,605.50	-	-	-	-
	5-Years	11.50	10,200.00	-	-	-	-
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	24,721.70	-	-	-	-
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
21-11-2013	3-Years	11.25	22,406.10	20,111.90	98.08	12.1001	11.9568
	5-Years	11.50	11,690.00	9,897.50	96.17	12.6010	12.4850
	7-Years	11.75	-	-	-	-	-
	10-Years	12.00	24,174.00	15,138.60	94.86	12.9981	12.9081
	15-Years	12.50	-	-	-	-	-
	20-Years	13.00	-	-	-	-	-
19-12-2013	3-Years	11.25	17,694.00	10,040.10	98.14	12.0998	12.0862
	5-Years	11.50	21,150.00	3,503.00	96.37	12.5589	12.5587
	10-Years	12.00	74,745.00	45,354.00	95.14	12.9492	12.8685
	20-Years	13.00	500.00	525.00	98.00	13.2894	13.2894
30-01-2014	3-Years	11.25	17,694.00	82,569.50	98.24	12.0915	11.7610
	5-Years	11.50	21,150.00	44,925.40	96.48	12.5501	12.2039
	10-Years	12.00	74,745.00	62,300.90	95.46	12.8944	12.6075
	20-Years	13.00	500.00	11,797.70	100.67	12.9000	12.9000
27-02-2014	3-Years	11.25	150,747.50	135,023.10	98.26	12.0962	12.0362
	5-Years	11.50	75,491.50	72,261.40	96.50	12.5522	12.4912
	10-Years	12.00	53,055.50	41,026.30	95.39	12.9093	12.8678
	20-Years	13.00	-	-	-	-	-
27-03-2014	3-Years	11.25	293,993.50	288,403.90	98.30	12.0951	11.9928
	5-Years	11.50	130,816.00	130,216.00	96.54	12.5508	12.4531
	10-Years	12.00	119,031.70	116,548.90	95.44	12.9014	12.8271
	20-Years	13.00	-	-	-	-	-
24-04-2014	3-Years	11.25	246,490.40	244,290.20	98.35	12.0930	12.0699
	5-Years	11.50	81,852.30	81,852.30	96.58	12.5521	12.5336
	10-Years	12.00	101,272.70	101,272.70	95.46	12.9016	12.8773
	20-Years	13.00	1,000.00	-	-	-	-
22-05-2014	3-Years	11.25	184,578.90	183,428.90	98.40	12.0953	12.0784
	5-Years	11.50	43,346.50	43,096.40	96.63	12.5531	12.5359
	10-Years	12.00	17,357.20	17,357.20	95.49	12.9016	12.8764
	20-Years	13.00	-	-	-	-	-
19-06-2014	3-Years	11.25	182,879.20	182,179.20	98.46	12.0970	12.0797
	5-Years	11.50	16,442.70	16,142.70	96.70	12.5505	12.5492
	10-Years	12.00	6,113.20	6,113.20	95.07	12.9980	12.9209
	20-Years	13.00	8,000.00	8,000.00	99.95	13.0007	13.0007

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
17-07-2014	3-Years	11.25	48,635.80	36,534.90	97.23	12.3834	12.3466
	5-Years	11.50	12,195.00	10,952.80	95.30	12.8015	12.7421
	10-Years	12.00	14,140.50	13,842.20	93.44	13.2002	13.1571
	20-Years	13.00	2,000.00	2,000.00	99.21	13.1125	13.1125
13-08-2014	3-Years	11.25	44,620.00	42,620.00	96.97	12.5092	12.4258
	5-Years	11.50	22,855.00	22,805.00	94.98	12.9021	12.8152
	10-Years	12.00	26,393.30	24,393.50	92.67	13.3494	13.2415
	20-Years	13.00	-	-	-	-	-
11-09-2014	3-Years	11.25	116,812.00	91,299.10	96.83	12.5934	12.5393
	5-Years	11.50	29,421.10	25,400.30	94.72	12.9909	12.9476
	10-Years	12.00	52,343.40	38,233.20	92.12	13.4598	13.4128
	20-Years	13.00	5,500.00	5,500.00	96.10	13.5905	13.5905
23-10-2014	3-Years	11.25	251,289.20	22,118.20	97.18	12.4803	12.3747
	5-Years	11.50	52,378.50	23,031.90	94.85	12.9770	12.9646
	10-Years	12.00	31,271.10	12,117.80	92.21	13.4494	13.4392
	20-Years	13.00	-	-	-	-	-
20-11-2014	3-Years	11.25	74,658.40	70,025.40	100.76	10.8986	10.3944
	5-Years	11.50	26,942.50	26,502.00	101.39	11.1003	10.6878
	10-Years	12.00	52,664.00	48,191.30	99.97	11.9986	11.6592
	20-Years	13.00	500.00	-	-	-	-
18-12-2014	3-Years	11.25	157,060.30	91,151.00	101.42	10.5979	10.4001
	5-Years	11.50	66,147.80	25,193.90	102.46	10.7994	10.7461
	10-Years	12.00	108,924.20	35,925.00	101.65	11.7049	11.6081
	20-Years	13.00	250.00	-	-	-	-
29-01-2015	3-Years	11.25	124,514.00	7,015.10	105.12	8.8895	8.8766
	5-Years	11.50	71,084.00	65,702.80	106.22	9.7469	9.4031
	10-Years	12.00	75,219.30	3,800.10	111.99	10.0093	10.0074
	20-Years	13.00	500.00	500.00	115.08	10.9995	10.9995
26-02-2015	3-Years	11.25	64,399.00	15,573.70	105.82	8.4980	8.4973
	5-Years	11.50	138,715.70	36,898.70	108.35	9.1418	9.0713
	10-Years	12.00	37,222.00	13,939.00	113.28	9.8003	9.7596
	20-Years	13.00	-	-	-	-	-
26-03-2015	3-Years	8.75	40,621.90	20,471.90	101.20	8.2900	8.1871
	5-Years	9.25	34,173.00	16,273.00	102.00	8.7476	8.6598
	10-Years	9.75	22,879.60	12,129.60	101.59	9.5002	9.4216
	20-Years	10.75	-	-	-	-	-
23-04-2015	3-Years	8.75	76,893.70	31,108.80	102.30	7.8502	7.7598
	5-Years	9.25	52,464.00	6,871.50	103.27	8.4219	8.3699
	10-Years	9.75	21,446.00	4,856.50	102.60	9.3402	9.3086
	20-Years	10.75	-	-	-	-	-

4.30 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered	Amount Accepted	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Yield Average Accepted (%)
21-05-2015	3-Years	8.75	44,330.00	26,080.00	103.00	7.5527	7.3650
	5-Years	9.25	46,014.00	18,664.00	104.50	8.1041	8.0111
	10-Years	9.75	21,966.00	16,028.50	103.16	9.2505	9.1369
	20-Years	10.75	-	-	-	-	-
18-06-2015	3-Years	8.75	44,487.50	41,487.50	101.58	8.0934	7.8888
	5-Years	9.25	15,198.50	9,198.50	100.93	8.9994	8.8782
	10-Years	9.75	9,851.00	-	-	-	-
	20-Years	10.75	-	-	-	-	-
16-07-2015	3-Years	8.75	98,135.40	40,720.40	101.54	8.0940	8.0647
	5-Years	9.25	72,335.00	14,885.00	100.92	8.9990	8.9652
	10-Years	9.75	8,900.00	-	-	-	-
	20-Years	10.75	-	-	-	-	-
13-08-2015	3-Years	8.75	218,792.30	50,233.50	102.67	7.6004	7.5398
	5-Years	9.25	123,492.00	16,059.50	102.73	8.5181	8.5085
	10-Years	9.75	28,362.30	3,067.30	102.16	9.4007	9.4007
	20-Years	10.75	-	-	-	-	-
10-09-2015	3-Years	8.75	152,691.80	43,661.30	103.18	7.3536	7.3114
	5-Years	9.25	85,284.00	46,084.00	103.40	8.3338	8.2430
	10-Years	9.75	20,247.50	3,572.50	102.54	9.3406	9.3287
	20-Years	10.75	-	-	-	-	-
08-10-2015	3-Years	8.75	89,374.00	40,784.00	103.45	7.1967	7.1552
	5-Years	9.25	104,010.50	54,535.50	103.93	8.1805	8.1560
	10-Years	9.75	6,004.80	1,012.00	103.23	9.2299	9.2299
	20-Years	10.75	-	-	-	-	-
19-11-2015	3-Years	8.75	69,337.30	38,484.30	103.66	7.0270	6.9842
	5-Years	9.25	31,392.60	10,067.60	104.50	7.9999	7.9328
	10-Years	9.75	6,590.00	1,740.00	103.69	9.1507	9.1507
	20-Years	10.75	-	-	-	-	-
17-12-2015	3-Years	8.75	104,601.00	32,297.00	103.55	7.0251	6.9987
	5-Years	9.25	33,840.00	3,167.50	104.43	7.9997	7.9873
	10-Years	9.75	1,869.50	762.50	103.98	9.1011	9.0995
	20-Years	10.75	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

5.1 State Bank General Index of Share Prices

Sector	(1959-60=100)									
	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970
1. Banks	98.99	140.63	184.83	177.52	182.33	181.48	171.44	198.92	177.67	172.00
2. Insurance and Finance	99.79	132.15	168.99	150.79	138.72	123.68	118.88	122.56	142.30	144.83
3. Jute	107.80	114.31	128.88	144.83	128.86	126.95	120.24	107.92	114.31	97.80
4. Cotton and Other Textiles	90.77	97.32	108.91	97.34	87.01	85.24	83.81	97.43	99.41	115.54
(i) Cotton Textiles	100.43	102.95	104.37	96.11	92.15	89.82	82.14	92.64	103.46	135.39
(ii) Other Textiles	81.11	91.68	113.45	98.56	81.86	80.65	85.48	102.22	95.35	95.69
5. Fuel and Power	92.65	102.30	106.53	112.24	104.33	94.74	93.26	107.95	129.93	142.89
6. Construction and Engineering	92.67	94.50	106.36	107.65	92.62	78.34	71.46	97.11	93.17	96.58
(i) Cement	101.92	107.09	132.97	136.75	114.01	88.63	78.92	113.24	112.81	122.04
(ii) Others	83.43	81.90	79.76	78.54	71.22	68.04	63.99	80.98	73.52	71.11
7. Transport and Communication	90.07	99.17	110.67	105.87	98.21	106.15	100.56	117.78	164.41	191.92
(i) Road Transport	60.92	52.42	55.91	52.80	31.20	24.00	24.00	17.40	-	-
(ii) Navigation	127.97	145.52	175.24	138.48	141.13	156.98	154.66	202.08	-	-
(iii) Air Transport	61.33	99.57	100.87	126.34	122.29	137.48	123.01	133.86	-	-
8. Paper and Board	99.61	135.19	136.16	128.69	112.91	106.57	108.86	104.81	116.65	129.18
9. Tobacco	85.45	89.79	92.09	97.87	120.67	156.45	158.10	230.05	185.39	258.95
10. Miscellaneous	88.48	88.38	88.89	93.02	89.50	90.71	92.29	114.24	118.34	129.01
(i) Chemicals	93.23	83.33	88.72	93.08	91.05	86.76	83.24	103.03	107.76	121.62
(ii) Tea	81.57	98.12	95.68	116.71	113.35	119.08	134.14	192.02	193.62	186.74
(iii) Sugar and Allied Industries	91.30	90.90	88.00	89.91	89.31	96.70	88.65	94.00	101.75	128.28
(iv) Others	87.83	81.16	83.16	72.39	64.28	60.31	63.13	67.92	70.24	79.40
General Index Number	95.33	108.43	123.23	115.14	109.85	108.68	104.71	120.20	125.48	139.22

5.1 State Bank General Index of Share Prices

Sector	(1969-70=100)									
	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980
1. Banks	69.94	65.38	64.58	-	-	-	-	-	-	-
2. Insurance and Finance	82.21	68.57	73.71	61.43	71.50	85.96	119.08	217.15	288.99	327.21
3. Jute	84.26	96.22	209.45	184.81	371.38	377.75	394.46	481.77	634.04	713.18
4. Cotton and Other Textiles	77.82	66.48	91.69	68.19	75.13	70.25	76.09	84.59	99.11	89.45
(i) Cotton Textiles	87.25	67.33	87.99	65.57	64.84	56.32	56.14	61.04	81.89	69.19
(ii) Other Textiles	68.39	65.63	95.39	70.81	85.42	84.18	96.04	108.13	116.32	109.70
5. Fuel and Power	90.08	67.50	68.76	53.05	81.45	88.33	97.53	127.37	160.34	172.91
6. Construction and Engineering	108.48	91.98	111.30	86.76	148.03	151.24	202.68	278.58	331.74	337.17
(i) Cement	87.07	71.84	101.83	79.26	141.38	144.73	173.82	226.98	274.11	286.80
(ii) Others	129.89	112.12	120.76	94.27	154.68	157.75	231.54	330.18	389.36	387.54
7. Transport and Communication	81.33	59.65	62.81	53.09	50.42	53.75	55.55	55.76	74.07	76.61
8. Paper and Board	98.01	88.65	95.00	78.18	105.93	98.13	92.49	136.53	169.23	166.94
9. Tobacco	70.11	55.09	52.47	35.24	57.84	55.74	64.01	83.61	108.56	92.31
10. Miscellaneous	92.93	77.93	86.30	70.17	87.85	91.43	115.88	168.57	195.44	167.39
(i) Chemicals	89.45	69.74	76.49	64.62	94.87	88.58	112.17	146.56	187.40	162.53
(ii) Tea	77.90	68.46	78.14	61.50	79.34	77.83	90.89	164.83	188.74	131.74
(iii) Sugar and Allied Industries	97.20	78.00	89.75	70.33	87.59	100.45	139.80	192.31	179.66	173.15
(iv) Others	107.17	95.50	100.80	84.23	89.60	98.84	120.66	170.54	225.93	202.13
General Index Number	86.75	73.38	84.55	68.55	88.61	89.81	105.56	138.50	170.90	169.31

5.1 State Bank General Index of Share Prices

Sector	(1980-81=100)										
	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991
1. Cotton and Other Textiles	95.90	91.12	134.77	161.13	151.04	134.22	230.24	294.67	288.71	293.81	403.38
(i) Cotton Textiles	71.77	95.12	157.06	172.63	156.89	131.65	302.68	409.18	408.75	405.71	591.13
(ii) Other Textiles	120.02	87.11	112.68	149.62	145.19	136.79	157.79	180.16	168.66	181.91	215.62
2. Chemicals	178.17	116.06	161.63	245.85	250.01	253.85	281.81	299.81	341.42	348.93	525.67
3. Engineering		91.42	148.08	203.56	161.00	130.77	157.84	184.66	186.49	170.23	216.34
4. Sugar and Allied Industries	202.02	134.08	162.35	180.28	175.57	188.23	257.89	347.33	329.99	375.25	423.92
5. Paper and Board	215.44	105.67	167.63	211.19	204.00	186.70	227.90	253.77	276.62	271.25	294.91
6. Cement	359.49	94.20	88.87	144.64	145.76	140.39	184.54	251.52	222.84	189.47	238.99
7. Fuel and Energy	187.96	100.87	132.43	192.43	196.75	217.65	259.84	289.96	333.06	357.40	492.62
8. Transport and Communication	59.07	74.93	69.59	99.53	110.52	121.11	163.01	167.98	162.70	166.97	136.29
9. Insurance and Finance	344.16	91.57	115.13	237.30	230.51	236.95	304.61	392.56	355.84	389.07	525.85
10. Miscellaneous ³	197.91	99.02	130.23	185.18	177.40	156.21	169.34	172.18	174.56	173.15	215.32
(i) Tobacco	97.66	98.73	108.20	130.17	125.47	91.74	94.72	102.58	113.33	111.07	128.75
(ii) Jute	828.33	104.68	155.58	180.01	128.60	110.75	120.43	117.30	108.22	113.07	139.90
(iii) Vanaspati and Allied		91.84	107.59	208.92	277.07	266.80	273.33	264.04	250.18	227.38	282.10
(iv) Others	238.32	100.81	149.45	221.60	178.45	155.55	188.88	204.79	226.49	241.09	310.52
General Index Number	193.40	100.28	131.64	182.35	176.32	171.02	222.68	260.59	273.27	283.49	387.67

5.1 State Bank General Index of Share Prices

Sector	(1990-91=100)									
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Cotton and Other Textiles	174.43	130.08	188.28	107.70	88.34	84.06	74.39	72.80	93.62	89.31
(i) Textile Spinning	169.74	102.18	158.20	94.12	75.48	80.19	73.66	67.12	90.79	102.60
(ii) Textile Weaving & Composite	191.31	115.87	152.21	76.40	63.40	65.59	56.18	59.03	91.25	66.71
(iii) Other Textiles	162.25	172.19	254.44	152.57	125.98	105.87	92.38	92.83	98.70	98.12
2. Chemical and Pharmaceuticals	231.28	236.39	405.59	311.76	314.64	252.42	208.94	189.68	213.23	203.68
3. Engineering	159.99	142.26	277.94	147.44	143.55	106.95	101.99	94.70	116.99	113.34
4. Auto and Allied	175.39	192.97	272.97	140.56	122.33	104.55	101.38	99.62	128.25	123.63
5. Cables and Electrical Goods	216.78	195.74	314.41	201.12	241.14	142.71	126.13	112.13	123.42	116.96
6. Sugar and Allied	123.43	121.39	153.50	98.73	86.39	79.48	69.13	70.79	69.50	84.45
7. Paper and Board	137.43	141.53	219.98	161.17	145.37	123.33	108.79	92.77	125.40	114.27
8. Cement	305.86	382.35	986.48	496.82	225.24	146.56	67.27	68.41	106.22	87.17
9. Fuel and Energy	225.23	201.21	441.17	315.77	289.05	267.48	146.37	156.01	217.55	190.75
10. Transport and Communication	255.75	183.34	209.88	105.94	98.36	85.00	53.46	72.59	68.59	53.04
11. Bank and Other Financial Institutions	149.42	134.92	297.01	172.19	106.64	103.27	78.10	76.60	84.51	77.56
(i) Bank and Investment Companies	191.66	146.03	355.72	179.36	133.77	125.20	87.05	82.91	93.53	82.53
(ii) Modarabas	98.84	71.82	95.65	50.08	32.06	33.45	29.75	30.17	33.64	29.73
(iii) Leasing Companies	165.01	147.41	308.24	162.63	111.71	104.32	83.58	72.94	77.37	71.24
(iv) Insurance	142.18	194.41	428.42	295.67	273.50	232.04	185.31	184.67	187.00	178.65
12. Miscellaneous	145.79	147.68	204.76	159.55	222.96	208.61	190.31	191.66	217.88	243.08
(i) Jute	143.29	79.62	77.59	50.98	43.74	45.49	51.02	62.76	56.68	58.61
(ii) Food and Allied	176.64	183.63	238.17	184.13	192.66	170.50	168.18	167.19	225.83	215.47
(iii) Glass and Ceramics	143.77	149.32	255.92	202.66	172.00	141.45	120.71	118.46	151.73	209.75
(iv) Vanaspati and Allied	119.00	86.87	102.94	74.07	58.89	52.79	54.67	55.41	52.15	45.33
(v) Others	146.24	238.97	349.19	285.91	287.26	280.47	249.71	255.70	271.61	287.76
General Index Number	188.50	161.72	290.23	186.85	171.39	143.60	99.47	105.25	128.83	118.72

5.1 State Bank General Index of Share Prices

Sector	(2000-01=100)						
	2002	2003	2004	2005	2006	2007	2008
1. Cotton and Other Textiles	113.45	163.79	257.33	252.28	234.82	227.43	246.79
(i) Textile Spinning	107.81	140.57	232.04	245.80	212.87	196.76	204.38
(ii) Textile Weaving & Composite	97.89	160.62	245.07	233.30	221.74	214.93	268.88
(iii) Other Textiles	136.48	194.26	300.49	286.41	283.75	295.39	256.81
2. Chemical and Pharmaceuticals	129.59	207.31	340.55	283.65	342.30	407.14	460.51
3. Engineering	130.31	248.91	430.35	573.67	783.61	1,173.47	1,700.12
4. Auto and Allied	140.52	362.53	572.48	570.24	783.94	1,016.55	710.43
5. Cables and Electrical Goods	118.22	209.58	374.15	319.95	541.62	640.04	531.77
6. Sugar and Allied	103.62	181.84	274.03	336.12	459.64	473.36	462.61
7. Paper and Board	126.99	229.46	280.42	276.72	288.93	369.00	398.17
8. Cement	110.05	217.65	434.19	393.74	708.89	787.00	558.94
9. Fuel and Energy	100.23	194.84	233.55	341.51	343.08	374.69	427.09
10. Transport and Communication	94.17	199.99	348.61	520.40	513.83	739.98	594.27
11. Bank and Other Financial Institutions	102.72	217.29	346.86	321.56	445.90	628.21	417.26
(i) Bank and Investment Companies	103.16	223.14	396.12	372.01	503.91	679.69	431.88
(ii) Modarabas	105.72	268.64	281.42	169.97	164.28	164.66	227.01
(iii) Leasing Companies	99.06	153.44	220.14	222.31	208.13	178.67	154.64
(iv) Insurance	97.49	153.92	194.22	189.68	303.78	406.86	399.69
12. Miscellaneous	122.19	223.20	331.09	349.87	410.68	441.36	502.46
(i) Jute	137.99	250.00	565.02	396.59	399.74	376.98	504.73
(ii) Food and Allied	118.60	186.15	367.98	476.03	493.77	632.54	737.19
(iii) Glass and Ceramics	114.82	252.48	280.36	269.11	269.54	310.68	258.21
(iv) Vanaspati and Allied	99.78	263.74	342.29	293.23	455.86	365.10	601.89
(v) Others	125.09	224.06	309.36	320.79	408.76	427.57	505.21
General Index Number	106.74	204.10	312.70	362.76	427.01	547.47	455.34

Source: Statistics & Data Warehouse Department, SBP

Notes:

1. Detailed classification discontinued from 1969.
2. Classification of Banks discontinued from 1974
3. Sector reclassified in 1981 and 1992.

5.2 Market Capitalisation of Ordinary Shares

(Million Rupees)										
Sector	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970
1. Banks	234.0	281.9	338.7	358.0	420.2	444.9	450.4	578.1	542.0	576.2
2. Insurance and Finance	67.9	80.0	86.3	94.1	109.2	115.7	118.8	136.0	162.0	184.8
3. Jute	171.1	196.9	220.1	244.2	240.3	275.3	258.6	257.8	287.9	280.6
4. Cotton and other Textiles	496.1	589.2	640.1	615.9	591.5	589.9	559.6	770.8	851.5	1,000.5
(i) Cotton Textiles	460.3	515.6	535.9	512.5	492.4	464.7	443.8	553.4	641.5	812.0
(ii) Other Textiles	35.8	73.6	104.2	103.4	99.1	125.2	115.8	217.4	210.0	188.5
5. Fuel and Power	329.4	336.6	349.8	374.1	493.3	461.3	496.7	554.3	718.6	932.3
6. Construction and Engineering	179.5	208.6	215.4	254.2	241.7	257.7	251.8	356.4	398.6	449.0
(i) Cement	58.2	87.1	127.5	147.3	135.9	135.2	129.5	178.8	200.6	202.2
(ii) Others	121.3	121.5	87.9	106.9	105.8	122.5	122.3	177.6	198.0	246.8
7. Transport and Communication	75.7	81.8	93.5	99.4	88.4	180.6	164.5	225.7	387.5	464.8
(i) Road Transport	15.7	14.2	16.6	15.0	8.8	6.8	6.8	4.9	-	-
(ii) Navigation	26.7	26.9	35.6	32.7	29.6	61.4	57.1	103.6	-	-
(iii) Air Transport	33.3	40.7	41.3	51.7	50.0	112.4	100.6	117.2	-	-
8. Paper and Board	70.8	96.1	96.8	98.7	90.2	79.7	68.3	86.6	85.0	101.1
9. Tobacco	98.7	108.9	108.5	104.3	95.0	120.4	142.4	221.1	212.3	266.3
10. Miscellaneous	300.3	314.0	327.5	448.6	430.7	514.6	554.5	711.6	890.2	1,073.4
(i) Chemicals	64.4	56.1	72.6	107.6	99.8	111.6	129.3	159.4	205.8	244.8
(ii) Tea	13.2	15.8	15.5	18.8	18.4	23.2	26.2	37.6	54.7	62.2
(iii) Sugar and Allied Industries	41.3	40.7	36.9	68.8	79.8	150.7	180.9	239.1	299.1	407.7
(iv) Others	181.4	201.4	202.5	253.4	232.7	229.1	218.1	275.5	330.6	358.7
Aggregate Market Capitalisation	2,024.6	2,294.1	2,476.6	2,691.5	2,800.5	3,040.1	3,065.6	3,898.4	4,534.8	5,329.1

5.2 Market Capitalisation of Ordinary Shares

(Million)										
Sector	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980
1. Banks	478.5	493.1	459.0	-	-	-	-	-	-	-
2. Insurance and Finance	156.5	136.6	158.3	107.70	131.9	139.6	159.9	225.7	241.8	229.9
3. Jute	27.0	29.9	94.4	81.4	136.4	142.8	139.1	159.9	191.9	191.4
4. Cotton and other Textiles	1,060.0	966.5	1,276.6	966.6	1,107.5	1,033.8	1,051.5	1,118.8	1302.	1033.5
(i) Cotton Textiles	944.5	846.0	1,106.0	834.8	946.5	892.7	868.1	932.2	1,110.0	867.3
(ii) Other Textiles	115.0	120.0	169.0	131.80	160.9	141.1	183.4	186.6	192.0	166.2
5. Fuel and Power	819.0	647.0	597.0	428.2	740.4	736.4	916.1	1,157.1	1,611.4	1,533.3
6. Construction and Engineering	372.0	325.0	377.0	305.8	555.5	545.5	628.6	744.9	872.1	819.3
(i) Cement	167.0	145.0	162.0	118.2	230.5	215.6	214.8	268.9	296.2	253.4
(ii) Others	204.0	179.0	215.0	187.6	325.0	329.8	413.7	476.	575.9	565.9
7. Transport and Communication	350.0	261.0	344.0	247.6	324.2	360.1	346.0	363.8	381.5	408.1
8. Paper and Board	58.0	53.0	126.0	96.2	169.2	142.8	140.0	239.5	309.9	236.4
9. Tobacco	218.0	165.0	177.0	118.6	181.3	160.1	163.7	211.1	297.0	227.5
10. Miscellaneous	1,172.3	1,136.6	1,449.9	1,194.0	1,356.2	1,423.1	1,673.8	2,033.4	2269.3	2021.8
(i) Chemicals	320.4	289.5	629.0	550.6	720.7	753.4	853.0	919.6	1,112.0	939.5
(ii) Tea	53.9	47.0	53.9	48.9	62.9	62.2	65.6	93.2	89.9	59.3
(iii) Sugar and Allied Industries	403.5	349.6	418.0	311.0	375.1	409.0	508.8	677.4	574.7	508.0
(iv) Others	394.5	450.5	349.0	283.4	197.5	198.5	246.4	343.2	492.7	515.0
Aggregate Market Capitalisation	4,713.9	4,215.2	5,061.0	3,546.1	4,702.6	4,684.1	5,218.8	6,254.2	7,476.9	6,701.2

5.2 Market Capitalisation of Ordinary Shares

		(Million Rupees)										
Sector		1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991
1.	Cotton and other Textiles	1,050.2	1,157.1	1,688.3	1,861.1	1,921.4	1,834.6	3,370.1	4,812.6	6,029.1	6,920.7	13,060.5
	(i) Cotton Textiles	854.7	945.1	1,409.9	1,486.5	1,521.2	1,453.0	2,935.0	4,370.9	5,609.6	6,447.3	11,669.2
	(ii) Other Textiles	195.5	212.0	278.4	374.6	400.2	381.6	435.1	441.7	419.5	473.4	1,391.3
2.	Chemicals	924.1	1,537.2	1,899.9	3,445.7	3,647.9	4,383.6	5,667.5	6,489.2	7,921.0	8,174.0	11,396.2
3.	Engineering	456.5	765.2	1,090.9	1,762.9	1,714.4	1,965.9	2,366.0	3,036.3	3,433.0	3,630.7	4,614.6
4.	Sugar and Allied Industries	548.3	724.2	917.1	1,159.0	1,276.7	1,529.2	1,958.9	3,042.3	2,988.0	3,738.8	4,264.4
5.	Paper and Board	264.6	405.4	601.4	849.3	840.9	791.9	877.0	1,041.7	990.4	1,122.0	1,435.9
6.	Cement	288.2	356.5	373.2	591.8	683.2	952.1	1,386.2	1,807.7	1,818.9	1,764.6	2,309.5
7.	Fuel and Energy	1,383.0	2,370.4	2,802.9	4,148.8	5,088.9	5,605.0	6,924.5	7,784.6	9,626.4	10,097.1	14,581.4
8.	Transport and Communication	300.3	307.9	999.8	1,476.3	2,070.8	2,609.7	3,315.8	3,262.7	3,384.5	3,476.2	2,529.3
9.	Insurance and Finance	246.8	251.4	363.1	763.4	1,048.1	1,212.8	1,641.6	2,159.0	2,221.7	2,753.5	4,220.4
10.	Miscellaneous	1,121.0	1,504.6	2,589.9	3,589.1	3,661.4	3,537.6	4,109.6	4,715.4	5,522.0	6,948.7	10,026.7
	(i) Tobacco	216.6	317.7	331.7	453.1	525.1	514.3	620.6	781.1	1,078.3	1,088.9	1,399.9
	(ii) Jute	263.5	295.9	462.4	561.0	453.5	419.5	448.5	433.8	417.9	468.3	577.1
	(iii) Vanaspati and Allied	118.6	114.2	480.2	717.6	750.1	819.7	968.8	934.7	1,412.8	414.5	479.5
	(iv) Others	522.3	776.8	1,315.6	1,857.4	1,932.7	1,784.1	2,071.7	2,565.8	2,613.0	4,977.0	7,570.2
Aggregate Market Capitalisation		6,583.0	9,379.9	13,326.5	19,647.4	21,953.5	24,422.4	31,617.1	38,151.4	43,934.9	48,626.4	68,438.9

5.2 Market Capitalisation of Ordinary Shares

(Million Rupees)										
Sector	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
1. Cotton and Other Textiles	48,125.5	38,911.2	76,772.3	46,237.0	37,744.2	35,549.6	25,133.9	27,432.9	43,777.6	38,400.2
(i) Textile Spinning	19,083.8	11,903.8	25,490.3	15,068.7	12,758.8	12,378.8	9,966.2	9,320.9	12,245.0	13,115.8
(ii) Textile Weaving & Composite	15,281.9	10,491.7	20,118.4	9,117.1	7,273.7	9,168.2	6,840.0	7,343.0	13,281.7	11,116.3
(iii) Other Textiles	13,759.8	16,515.7	31,163.6	22,051.2	17,711.7	14,002.6	8,327.7	10,769.0	18,250.9	14,168.1
2. Chemical and Pharmaceuticals	41,128.6	43,759.9	76,912.4	50,864.3	73,563.8	75,467.6	47,332.0	48,059.4	56,046.5	47,974.4
3. Engineering	1,680.5	1,803.7	3,660.2	2,123.6	2,240.4	1,575.9	1,476.7	1,340.2	1,527.5	1,516.7
4. Auto and Allied	5,606.9	9,628.5	13,068.9	5,238.9	8,268.7	7,511.1	6,231.8	6,522.3	8,025.0	7,932.8
5. Cables and Electrical Goods	3,620.0	5,061.7	8,232.0	4,840.9	5,555.7	2,662.5	2,020.9	1,615.1	2,098.7	2,119.3
6. Sugar and Allied	6,839.2	7,587.8	9,632.4	6,118.8	5,255.5	4,743.9	4,189.6	4,133.3	3,827.3	4,526.2
7. Paper and Board	3,944.3	3,971.8	6,693.8	5,004.6	4,717.5	3,420.2	2,489.9	2,816.2	3,936.3	4,538.0
8. Cement	6,693.1	11,446.5	31,381.4	22,197.6	18,354.4	14,768.2	6,513.3	6,115.8	10,206.2	10,209.6
9. Fuel and Energy	36,830.1	29,413.9	62,180.9	59,779.9	111,851.1	117,023.9	46,521.7	51,955.7	87,452.3	79,676.6
10. Transport and Communication	10,594.2	7,171.6	8,717.1	23,855.2	30,151.7	140,734.1	63,969.6	80,273.3	106,174.4	70,772.3
11. Bank and Other Financial Institutions	33,232.6	33,024.7	75,346.8	43,508.4	42,703.7	41,541.6	28,666.1	29,257.1	36,097.5	38,382.9
(i) Bank and Investment Companies	19,469.0	16,736.7	45,756.5	26,221.5	25,873.1	25,458.0	15,443.0	16,229.2	20,098.8	21,411.0
(ii) Modarabas	5,868.8	6,451.4	9,628.4	5,105.3	3,656.6	3,723.4	3,061.8	2,954.6	3,425.7	3,497.0
(iii) Leasing Companies	3,484.4	4,339.4	10,027.6	5,702.1	5,076.3	4,913.8	3,690.4	3,253.2	3,631.3	3,558.4
(iv) Insurance	4,410.4	5,437.2	9,934.3	6,456.2	8,097.7	7,446.4	6,470.9	6,820.1	8,941.7	9,916.5
12. Miscellaneous	20,062.2	22,648.0	31,979.9	23,557.6	27,807.1	24,597.3	24,739.2	26,699.0	32,691.0	33,200.5
(i) Jute	897.5	468.0	495.2	247.0	245.7	241.2	259.9	296.6	366.2	348.7
(ii) Food and Allied	12,466.7	14,450.3	19,994.2	14,860.9	18,358.0	16,079.8	16,993.3	18,773.7	24,179.6	21,407.0
(iii) Glass and Ceramics	864.1	1,002.7	1,669.8	1,333.3	1,163.3	907.6	740.7	680.1	740.3	924.2
(iv) Vanaspati and Allied	544.0	388.8	611.8	427.2	328.0	308.8	320.5	345.0	393.1	248.2
(v) Others	5,289.9	6,338.2	9,208.9	6,689.2	7,712.1	7,059.9	6,424.8	6,603.6	7,011.8	10,272.4
Aggregate Market Capitalisation	218,357.2	214,428.7	404,578.3	293,326.8	368,213.8	469,595.9	259,284.7	286,220.3	391,860.3	339,249.5
Turnover of Ordinary Shares (Million Nos.)	724.9	893.6	1,832.2	2,293.2	5,232.5	8,023.1	15,004.2	25,532.8	48,108.6	29,165.3

5.2 Market Capitalization of Ordinary Shares

(Million Rupees)							
Sector	2002	2003	2004	2005	2006	2007	2008
1. Cotton and Other Textiles	41,091.6	65,681.1	88,777.0	102,867.9	98,718.4	136,239.7	128,951.2
(i) Textile Spinning	12,479.4	17,211.4	22,749.4	21,382.3	18,685.5	19,617.1	23,016.6
(ii) Textile Weaving & Composite	13,267.5	24,597.3	33,157.9	50,927.2	51,215.4	82,095.5	78,611.8
(iii) Other Textiles	15,344.7	23,872.4	32,869.7	30,558.4	28,817.5	34,527.1	27,322.8
2. Chemical and Pharmaceuticals	50,751.6	108,198.3	158,736.9	170,637.7	221,897.3	273,765.2	319,084.0
3. Engineering	2,062.3	4,301.9	6,752.1	9,341.1	11,322.9	18,781.3	25,274.8
4. Auto and Allied	10,194.6	30,549.8	38,715.9	40,240.0	70,584	102,500.7	73,650.3
5. Cables and Electrical Goods	2,355.3	4,447.6	7,202.5	9,056.5	18,625.5	25,306.1	21,402.5
6. Sugar and Allied	4,523.2	7,223.9	11,078.3	12,805.3	17,299.0	19,421.4	20,632.4
7. Paper and Board	6,536.1	11,998.9	16,420.0	16,641.5	21,784.8	32,305.9	29,209.9
8. Cement	15,758.5	33,542.1	65,111.0	68,391.1	13,3118.2	165,628.0	117,132.7
9. Fuel and Energy	104,477.1	191,543.2	485,745.7	890,868.0	108,1476.9	1,096,778.6	1,116,253.8
10. Transport and Communication	70,092.3	123,285.3	193,624.2	285,409.6	209,459.1	28,4446.8	203,953.2
11. Bank and Other Financial Institutions	55,007.6	99,674.2	187,113.6	295,904.8	714,828.0	1,553,484.6	1,412,024.6
(i) Bank and Investment Companies	36,327.6	65,012.2	143,108.3	248,705.8	641,269.7	1,404,146.1	1,225,487.4
(ii) Modarabas	4,655.4	7,184.0	8,903.0	6,942.4	65,68.5	6,886.7	6,571.3
(iii) Leasing Companies	3,692.9	7,094.7	6,661.3	7,424.8	8,472.3	7,402.6	6,057.1
(iv) Insurance	10,331.7	20,383.3	28,441.0	32,831.8	58,517.48	135,049.1	173,908.7
12. Miscellaneous	44,787.5	65,988.2	98,198.0	111,039.1	167,292.9	272,125.1	276,555.5
(i) Jute	376.9	1,049.0	1,801.9	1,649.5	2,587.7	6,747.2	6,289.7
(ii) Food and Allied	26,363.0	35,029.2	53,805.3	58,615.5	93,927.8	137,684.3	154,896.8
(iii) Glass and Ceramics	1,273.1	2,995.0	3,797.5	4,278.5	4,673.3	92,74.2	12,229.9
(iv) Vanaspati and Allied	226.8	512.4	720.8	451.8	607.5	566	676.3
(v) Others	16,547.7	26,402.6	38,072.5	46,043.8	65,496.6	117,853.4	102,462.7
Aggregate Market Capitalisation	407,637.7	746,434.5	1,357,475.2	2,013,202.8	2,766,407.0	3,980,783.4	3,744,124.7
Turnover of Ordinary Shares (Million Nos.)	29,140.7	53,076.9	96,957.8	88,301.2	79,454.54	54,042.38	63,316.12

Source: Statistics & Data Warehouse Department, SBP

Notes:

1. The Data pertains to end June.
2. Detailed classification discontinued from 1969.
3. Classification of Banks discontinued from 1974
4. Sector reclassified in 1981 and 1992.

5.3 Equity Yield on Ordinary Shares

(Percent per Annum)

Sector	1966		1967		1968		1969	
	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield
1. Banks	3.79	16.01	3.67	14.22	3.07	12.51	4.98	15.47
2. Insurance and Finance	4.78	17.31	5.23	15.53	5.68	17.05	9.83	26.47
3. Jute	0.00	1.31	0.00	20.25	0.00	0.00	0.00	0.00
4. Cotton and Other Textiles	4.83	12.13	6.23	12.29	5.43	9.39	6.33	10.69
(i) Cotton Textiles	4.59	11.64	6.13	12.88	5.46	10.06	6.47	10.83
(ii) Other Textiles	5.10	12.51	6.29	9.2	4.96	5.95	5.24	9.36
5. Fuel and Power	5.17	11.75	6.59	16.32	7.41	13.91	6.13	16.10
6. Construction and Engineering	3.24	12.74	5.08	12.31	4.99	15.45	6.27	16.82
(i) Cement	2.46	12.34	3.98	11.51	5.45	11.44	5.86	12.93
(ii) Others	4.09	12.55	5.76	11.88	4.38	19.12	6.47	19.97
7. Transport and Communication	1.97	31.20	8.21	36.02	4.46	19.49	4.13	17.93
8. Paper and Board	0.00	0.00	0.73	12.26	3.32	11.68	3.94	4.54
9. Tobacco	6.71	32.71	6.86	14.12	5.38	15.45	8.09	13.66
10. Miscellaneous	5.28	13.75	6.78	16.65	5.37	11.75	6.75	12.69
(i) Chemicals	3.91	7.92	4.13	7.95	3.41	11.14	3.79	3.06
(ii) Tea	8.80	15.48	8.01	12.01	6.27	17.61	5.52	15.06
(iii) Sugar & Allied Industries	6.22	16.76	7.87	22.33	5.91	8.20	8.01	18.45
(iv) Others	4.72	13.77	6.77	16.16	5.75	14.26	7.46	12.36
Overall	4.39	15.37	5.77	15.68	5.02	13.03	6.07	14.34

Sector	1970		1971		1972		1973	
	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield
1. Banks	5.37	14.27	5.74	15.72	6.26	13.69	8.30	15.66
2. Insurance and Finance	11.79	29.41	9.52	34.27	9.70	20.69	9.13	20.85
3. Jute	0.00	0.00	0.00	0.00	0.00	0.00	1.09	0.00
4. Cotton and Other Textiles	5.28	11.58	4.68	10.15	6.22	5.69	4.84	3.64
(i) Cotton Textiles	5.43	11.83	4.79	10.26	6.35	6.32	5.10	4.26
(ii) Other Textiles	3.97	9.13	3.49	8.62	4.63	0.63	2.59	0.00
5. Fuel and Power	5.21	14.17	6.34	17.00	7.41	14.93	5.48	13.68
6. Construction and Engineering	7.16	13.58	6.71	10.33	5.95	6.33	5.01	2.50
(i) Cement	7.85	15.60	6.19	11.19	3.97	7.33	4.77	4.31
(ii) Others	6.23	11.20	6.58	8.71	7.28	5.18	4.94	1.05
7. Transport and Communication	4.63	16.01	8.78	15.63	6.48	8.41	1.04	1.32
8. Paper and Board	0.95	3.49	4.01	11.30	4.12	2.64	3.81	5.62
9. Tobacco	5.43	8.87	9.81	13.25	10.22	11.77	1.63	0.00
10. Miscellaneous	5.15	10.50	5.72	12.85	8.15	6.18	4.62	4.74
(i) Chemicals	3.38	4.91	3.30	6.76	7.49	3.72	4.23	3.82
(ii) Tea	6.52	12.31	8.73	13.64	10.07	16.00	6.42	8.57
(iii) Sugar & Allied Industries	5.81	13.07	8.01	17.36	9.79	5.42	4.15	2.98
(iv) Others	5.32	11.05	4.72	12.66	6.22	7.37	5.31	7.59
Overall	5.45	12.83	6.11	13.66	6.97	8.88	4.75	5.75

5.3 Equity Yield on Ordinary Shares

(Percent per Annum)

Sector	1974		1975		1976		1977	
	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield
1. Insurance and Finance	12.44	52.00	12.92	47.61	11.90	41.88	10.82	39.78
2. Jute	14.41	37.45	14.27	33.11	13.77	29.86	14.40	19.37
3. Cotton and Other Textiles	15.40	35.51	6.19	0.00	5.99	0.00	7.28	0.00
(i) Cotton Textiles	15.75	37.05	5.07	0.00	5.10	0.00	7.26	0.00
(ii) Other Textiles	11.10	20.65	12.47	26.28	12.01	7.78	6.96	6.36
4. Fuel and Power	7.40	12.65	8.16	14.85	12.74	31.87	12.82	22.44
5. Construction and Engineering	7.64	5.48	7.21	15.35	10.37	35.24	9.54	11.58
(i) Cement	5.67	6.48	5.03	11.95	10.44	23.61	10.57	19.94
(ii) Others	8.54	4.70	8.25	16.82	9.85	41.13	8.70	6.67
6. Transport and Communication	1.60	0.00	0.25	0.00	6.39	33.94	11.16	21.11
7. Paper and Board	2.19	0.00	9.31	5.84	8.01	0.00	7.46	0.00
8. Tobacco	6.28	8.46	7.81	8.32	8.18	10.25	9.40	14.30
9. Miscellaneous	15.46	15.08	10.47	11.72	11.35	12.43	11.11	15.17
(i) Chemicals	19.81	16.03	11.40	13.10	14.15	15.11	10.81	13.03
(ii) Tea	11.26	17.24	9.57	16.61	9.82	16.48	12.47	19.72
(iii) Sugar & Allied Industries	10.66	11.49	10.20	8.89	9.26	9.22	12.19	19.93
(iv) Others	12.07	15.82	8.04	10.23	6.39	8.04	9.12	10.81
Overall	11.82	18.99	7.89	8.48	9.78	15.27	10.36	12.91

Sector	1978		1979		1980		1981		1982	
	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield
1. Insurance and Finance	5.07	32.59	5.88	32.67	6.09	32.87	5.72	29.45	6.77	54.23
2. Jute	5.50	12.29	7.62	14.19	7.67	13.95	9.63	24.32	11.41	22.48
3. Cotton and Other Textiles	3.19	0.00	4.06	0.00	7.13	0.00	8.16	1.60	7.67	8.42
(i) Cotton Textiles	3.20	0.00	3.71	0.00	6.68	0.00	8.14	0.03	8.02	7.10
(ii) Other Textiles	3.01	0.72	5.84	0.00	8.67	0.00	8.07	7.97	6.09	13.83
4. Fuel and Power	13.20	15.75	10.85	9.55	9.61	10.73	9.98	18.21	16.09	18.39
5. Construction and Engineering	5.25	10.93	7.02	14.15	7.86	12.94	9.78	19.32	7.68	16.64
(i) Cement	4.20	13.54	8.37	14.73	11.77	10.87	12.87	17.62	7.73	17.81
(ii) Others	5.92	8.91	6.08	13.65	5.79	13.66	7.95	19.81	7.64	16.12
6. Transport and Communication	9.97	38.03	6.98	34.45	13.50	47.40	6.79	16.45	5.17	15.88
7. Paper and Board	4.09	0.00	5.71	0.17	7.62	12.33	8.85	5.31	8.32	19.04
8. Tobacco	9.37	13.31	6.70	8.80	11.11	14.55	9.51	23.51	11.70	23.62
9. Miscellaneous	9.03	9.07	7.86	11.59	8.14	9.81	8.02	9.61	10.37	17.22
(i) Chemicals	9.77	5.51	8.19	3.99	9.98	6.46	9.44	8.93	11.21	10.53
(ii) Tea	3.80	8.06	9.86	25.68	7.91	32.66	8.35	15.51	7.08	18.22
(iii) Sugar & Allied Industries	9.12	11.25	8.78	24.13	5.50	7.10	6.68	4.77	14.13	30.68
(iv) Others	7.86	14.59	5.16	10.93	7.06	16.94	6.38	14.13	5.91	18.94
Overall	8.28	9.81	7.57	9.18	9.00	10.61	8.73	13.70	10.46	17.64

5.3 Equity Yield on Ordinary Shares

(Percent per Annum)

Sector	1983		1984		1985		1986	
	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield
1. Cotton and Other Textiles	5.99	0.00	5.82	0.00	3.74	0.00	5.56	0.00
(i) Cotton Textiles	6.04	0.00	6.01	0.00	3.75	0.00	5.67	0.00
(ii) Other Textiles	5.40	2.51	4.95	4.96	3.56	5.31	5.04	0.67
2. Chemicals and	5.89	8.89	4.94	6.69	5.80	9.58	6.30	10.66
3. Engineering	4.88	4.39	3.70	9.45	4.45	7.73	6.00	12.78
4. Sugar and Allied Industries	12.98	39.38	10.27	20.46	7.91	13.74	10.18	18.68
5. Paper and Board	5.76	12.36	3.43	9.94	6.32	6.34	7.35	12.58
6. Cement	7.73	20.33	5.29	11.91	6.87	13.06	7.78	12.75
7. Fuel and Energy	14.95	29.73	9.53	14.34	10.25	16.68	10.27	17.99
8. Transport and Communication	12.85	7.14	10.54	1.32	11.34	11.18	0.00	32.04
9. Insurance and Finance	8.94	44.42	4.27	25.42	4.67	20.75	5.03	23.82
10. Miscellaneous	6.02	14.65	4.34	9.14	4.74	10.95	5.13	4.65
(i) Tobacco	10.80	19.23	9.68	19.67	9.89	16.80	9.80	10.50
(ii) Jute	7.84	15.34	6.51	16.16	2.09	11.90	3.23	1.46
(iii) Vanaspati and Allied	7.31	13.08	4.50	1.84	5.48	16.88	6.77	16.89
(iv) Others	3.80	13.69	2.37	7.32	3.66	6.96	3.30	0.00
Overall	8.74	15.26	6.43	10.68	6.93	8.32	6.54	12.92

Sector	1987		1988		1989		1990	
	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield
1. Cotton and Other Textiles	4.12	0.00	6.46	29.70	5.15	23.70	6.23	17.23
(i) Cotton Textiles	4.28	0.00	6.78	32.45	5.15	25.13	6.38	17.97
(ii) Other Textiles	2.96	0.00	3.04	1.77	5.07	3.37	3.94	6.01
2. Chemicals and	5.99	10.86	5.79	9.05	4.95	7.39	5.99	11.38
3. Engineering	3.84	3.51	4.07	3.69	4.39	6.13	5.60	5.73
4. Sugar and Allied Industries	11.76	19.72	5.82	10.48	8.24	24.78	7.29	18.18
5. Paper and Board	5.84	4.68	4.34	5.29	5.86	0.00	5.64	0.00
6. Cement	5.33	10.35	7.14	14.53	9.71	20.19	8.80	13.81
7. Fuel and Energy	8.99	24.90	7.44	23.00	6.65	20.00	8.95	21.08
8. Transport and Communication	0.00	26.74	0.10	0.00	0.00	0.00	0.09	4.74
9. Insurance and Finance	4.76	18.34	3.97	22.30	5.71	19.83	4.93	21.78
10. Miscellaneous	5.64	4.39	5.72	3.81	5.63	4.80	5.65	8.25
(i) Tobacco	10.13	13.12	8.77	13.66	7.09	8.94	10.84	9.24
(ii) Jute	1.42	2.75	1.70	0.00	3.47	0.00	2.76	0.00
(iii) Vanaspati and Allied	7.85	11.98	9.09	9.72	7.20	12.22	9.40	9.30
(iv) Others	4.02	0.00	4.37	0.33	4.42	0.00	4.58	9.34
Overall	5.83	13.64	5.49	9.93	5.39	12.70	5.54	13.72

5.3 Equity Yield on Ordinary Shares

(Percent per Annum)

Sector	1991		1992	
	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield
1. Cotton and Other Textiles	5.03	15.66	1.99	6.03
(i) Cotton Textiles	5.55	16.68	2.40	9.17
(ii) Other Textiles	0.90	7.53	1.43	1.84
2. Chemicals and Pharmaceuticals	4.04	9.82	2.16	4.37
3. Engineering	5.21	7.96	0.93	2.32
4. Sugar and Allied Industries	6.25	21.14	1.33	0.81
5. Paper and Board	5.24	6.19	2.05	2.76
6. Cement	6.82	4.34	1.98	2.31
7. Fuel and Energy	6.41	20.77	2.16	7.83
8. Transport and Communication	0.00	13.50	0.32	0.00
9. Insurance and Finance	3.66	15.78	0.92	5.38
10. Miscellaneous	7.22	6.95	3.71	4.84
(i) Tobacco	9.79	12.00	0.77	0.00
(ii) Jute	1.19	15.37	3.04	11.55
(iii) Vanaspati and Allied	9.41	1.88	4.04	0.00
(iv) Others	7.12	5.56	4.04	6.63
Overall	5.18	13.62	1.80	5.27

Sector	1993		1994		1995		1996	
	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield
1. Cotton and Other Textiles	2.68	3.52	1.18	0.00	1.16	0.00	2.23	0.00
(i) Textile Spinning	1.90	0.00	0.93	0.00	1.32	0.00	2.14	0.00
(ii) Textile Weaving &	3.91	0.00	0.54	0.00	0.80	0.00	0.55	0.00
(iii) Other Textiles	2.63	10.90	1.63	5.09	1.19	5.42	3.02	9.94
2. Chemicals and Pharmaceuticals	2.02	8.77	1.89	7.00	3.56	11.51	5.07	15.43
3. Engineering	0.99	0.00	0.76	0.00	3.02	0.00	1.91	4.00
4. Auto and Allied	0.82	0.00	1.20	8.69	3.66	2.82	1.35	6.36
5. Cables and Electrical Goods	2.43	12.42	1.30	8.31	2.73	12.51	4.24	15.20
6. Sugar and Allied	1.91	9.46	1.50	10.24	2.01	6.84	2.28	12.62
7. Paper and Board	1.76	7.81	1.40	4.87	2.49	7.45	1.25	4.76
8. Cement	5.52	6.79	2.11	8.39	2.35	12.19	2.44	16.40
9. Fuel and Energy	2.15	10.20	1.13	7.29	1.54	10.23	0.46	4.32
10. Transport and Communication	0.00	17.49	0.04	12.19	2.08	4.23	0.00	0.94
11. Banks and Other Financial Inst.	2.22	13.49	1.02	13.67	2.53	19.54	1.61	16.87
(i) Banks and Inves. Companies	0.25	10.53	0.07	15.86	0.62	19.49	0.91	16.61
(ii) Modarabas	6.02	18.28	4.05	14.48	11.80	32.66	6.47	27.59
(iii) Leasing	3.13	16.56	1.86	9.11	2.41	13.79	0.78	19.15
(iv) Insurance	2.83	14.20	1.25	9.54	2.40	14.58	2.60	10.75
12. Miscellaneous	0.87	9.06	2.13	6.47	2.58	6.98	1.91	0.35
(i) Jute	0.00	3.54	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Food and Allied	0.73	9.12	2.06	7.46	2.46	9.67	1.91	4.23
(iii) Glass and Ceramics	0.90	19.74	3.29	9.31	6.07	3.16	5.27	6.70
(iv) Vanaspati and Allied	2.40	0.00	1.37	0.00	1.94	0.00	0.00	0.00
(v) Others	1.75	10.47	2.27	10.07	2.46	8.54	1.54	4.78
Overall	1.93	8.02	1.22	7.54	2.30	8.93	2.10	7.35

5.3 Equity Yield on Ordinary Shares

(Percent per Annum)

Sector	1997		1998		1999		2000	
	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield
1. Cotton and Other Textiles	2.64	0.00	5.61	0.00	4.87	0.00	5.48	0.00
(i) Textile Spinning	3.64	0.00	5.54	0.00	3.72	0.00	6.21	0.00
(ii) Textile Weaving & Composite	1.22	0.00	7.53	0.00	8.41	7.07	8.17	9.56
(iii) Other Textiles	2.66	1.44	4.31	6.44	3.59	3.48	3.70	0.00
2. Chemicals and	5.70	16.33	8.57	20.89	9.84	18.21	7.34	4.85
3. Engineering	6.81	17.97	9.18	19.40	7.95	0.00	6.48	0.00
4. Auto and Allied	5.47	15.52	6.72	18.73	7.18	19.15	10.27	40.56
5. Cables and Electrical Goods	3.78	23.49	4.09	20.23	4.48	0.00	2.59	0.00
6. Sugar and Allied	4.91	21.55	3.34	3.62	2.92	0.00	8.99	4.96
7. Paper and Board	4.55	19.05	4.05	16.89	5.06	20.75	8.51	26.19
8. Cement	1.72	7.21	1.70	0.00	0.67	0.00	1.82	0.00
9. Fuel and Energy	1.05	6.25	4.06	23.34	18.14	24.83	3.03	12.65
10. Transport and	1.86	2.61	10.44	7.24	8.59	15.86	7.16	11.03
11. Banks and Other Financial	4.62	14.23	7.73	28.39	5.99	20.57	6.74	16.45
(i) Banks and Investments	2.79	11.74	7.23	32.68	5.02	24.53	5.52	18.42
(ii) Modarabas	14.76	19.45	15.71	28.61	12.57	15.04	17.90	20.24
(iii) Leasing	7.97	24.66	8.74	33.43	9.61	26.91	11.12	16.26
(iv) Insurance	3.25	12.86	4.70	14.47	3.98	11.19	3.93	11.09
12. Miscellaneous	4.54	3.19	3.83	0.95	6.84	2.67	4.74	8.36
(i) Jute	0.00	0.51	0.86	0.00	8.19	68.38	9.55	0.00
(ii) Food and Allied	5.57	8.92	4.05	8.54	8.66	8.91	4.57	10.48
(iii) Glass and Ceramics	6.09	7.93	4.76	6.14	4.45	0.00	8.78	3.93
(iv) Vanaspati and Allied	0.00	0.00	0.54	0.00	1.11	0.00	0.00	0.00
(v) Others	2.25	8.91	3.43	2.43	2.48	2.07	4.84	9.40
Overall	2.88	6.85	7.00	13.18	9.42	13.46	5.80	8.64

Sector	2001		2002		2003		2004	
	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield
1. Cotton and Other Textiles	10.39	38.05	8.01	18.55	3.72	10.55	2.57	7.85
(i) Textile Spinning	15.78	59.35	7.10	7.71	3.21	12.18	2.16	7.94
(ii) Textile Weaving & Composite	17.02	52.23	9.47	24.76	3.54	10.31	2.85	10.74
(iii) Other Textiles	1.88	12.92	7.25	21.13	4.33	9.49	2.55	4.45
2. Chemicals and	9.20	6.88	10.72	14.75	5.80	13.03	4.05	4.95
3. Engineering	8.19	10.90	6.91	0.00	4.70	0.00	4.19	15.43
4. Auto and Allied	13.66	29.89	10.22	30.02	4.77	19.03	5.27	23.96
5. Cables and Electrical Goods	7.45	0.00	6.61	5.81	3.53	5.66	3.24	9.94
6. Sugar and Allied	12.26	6.41	5.54	0.00	5.07	0.00	2.85	0.00
7. Paper and Board	13.13	30.84	7.06	21.08	5.24	14.65	4.77	15.04
8. Cement	3.52	0.54	2.14	0.00	1.48	0.00	0.67	0.00
9. Fuel and Energy	3.98	0.00	10.24	8.79	8.32	1.80	3.49	4.99
10. Transport and	12.15	15.66	13.19	29.23	8.46	21.48	6.79	16.62
11. Banks and Other Financial	6.60	24.08	5.00	17.10	3.97	18.60	3.14	21.67
(i) Banks and Investments	5.18	31.05	4.75	25.28	4.22	27.93	3.09	24.77
(ii) Modarabas	22.02	14.91	11.28	0.00	9.33	10.92	8.18	13.84
(iii) Leasing	12.17	21.13	7.72	11.26	7.72	3.99	5.64	18.11
(iv) Insurance	3.49	12.39	2.80	2.25	1.40	5.43	1.61	7.95
12. Miscellaneous	3.51	8.48	3.10	8.04	6.25	14.83	4.10	9.22
(i) Jute	15.61	24.14	7.38	0.00	8.77	0.00	5.19	21.31
(ii) Food and Allied	3.55	20.32	7.96	13.53	7.24	17.06	5.10	9.35
(iii) Glass and Ceramics	14.70	23.39	4.23	15.52	4.42	8.59	2.25	11.98
(iv) Vanaspati and Allied	0.57	0.00	0.00	0.00	1.53	8.42	0.00	2.30
(v) Others	3.01	0.00	1.25	6.55	4.11	11.20	3.05	8.40
Overall	7.27	11.56	7.91	14.15	6.19	11.60	3.76	4.87

5.3 Equity Yield on Ordinary Shares

(Percent per Annum)

Sector	2005		2006		2007		2008	
	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield	Dividend Yield	Earning Yield
1. Cotton and Other Textiles	2.27	9.03	2.02	11.00	1.17	9.58	1.43	6.31
(i) Textile Spinning	1.70	5.14	2.95	14.91	1.85	7.99	1.26	3.72
(ii) Textile Weaving & Composite	2.24	11.0	2.26	13.56	1.23	10.64	1.74	8.02
(iii) Other Textiles	2.73	8.63	0.87	3.29	0.58	6.98	0.61	3.35
2. Chemicals and	6.60	14.4	6.26	13.35	4.69	10.14	4.25	12.48
3. Engineering	7.21	23.1	3.27	13.80	2.37	11.05	3.58	8.59
4. Auto and Allied	3.84	26.5	4.04	17.60	2.53	26.16	3.67	18.39
5. Cables and Electrical Goods	4.79	18.1	2.76	11.06	1.92	10.24	0.64	20.09
6. Sugar and Allied	3.11	8.23	2.79	15.78	2.31	12.92	1.38	0.00
7. Paper and Board	5.65	16.2	3.43	11.61	1.58	21.92	2.64	23.13
8. Cement	2.68	8.98	0.61	10.70	1.43	11.91	1.16	2.96
9. Fuel and Energy	3.80	7.81	5.44	10.07	6.00	9.66	6.39	10.27
10. Transport and	6.86	12.2	3.81	14.46	6.63	7.66	3.37	3.60
11. Banks and Other Financial	4.38	21.4	2.61	14.46	1.41	13.99	5.03	13.41
(i) Banks and Investments	4.40	22.9	2.63	14.72	1.32	13.63	5.70	12.35
(ii) Modarabas	11.96	18.0	8.57	13.09	10.7	14.34	9.24	13.29
(iii) Leasing	6.66	15.9	4.52	19.62	8.61	18.30	5.62	0.00
(iv) Insurance	2.04	10.4	1.78	11.03	1.44	16.91	1.22	19.75
12. Miscellaneous	3.76	9.10	3.83	8.48	2.43	6.40	2.25	6.59
(i) Jute	5.27	26.5	3.49	26.91	1.77	23.22	1.68	35.45
(ii) Food and Allied	5.25	9.50	3.72	6.86	2.17	5.27	1.82	6.12
(iii) Glass and Ceramics	1.62	10.6	2.05	11.45	2.95	10.48	3.02	3.01
(iv) Vanaspati and Allied	0.64	43.4	0.00	18.86	0.54	0.00	0.56	0.00
(v) Others	2.54	7.90	4.19	9.79	2.70	6.31	2.69	5.97
Overall	4.46	12.17	3.92	12.41	3.22	11.88	4.67	10.86

Source: Statistics & Data Warehouse Department, SBP

Notes:

1. Detailed classification discontinued from 1969.
2. Classification of Banks discontinued from 1974
3. Sector reclassified in 1981 and 1992.

5.4 KSE 100 & General Index of all Shares

Sector	End Period				
	FY96	FY97	FY98	FY99	FY00
KSE 100 Index (1991 = 1,000)	1,703.28	1,565.73	879.62	1,054.67	1,520.73
KSE General Index (1995 = 1,000)	853.13	1,056.98	586.80	675.38	942.73
1. Textile Spinning	759.70	761.05	-416.20	538.31	738.71
2. Textile Weaving	665.81	884.62	1,017.49	550.00	1,151.77
3. Textile Composite	615.03	746.50	868.77	614.76	1,157.41
4. Woolen	798.03	681.49	973.38	645.51	606.44
5. Synthetics & Rayon	666.87	509.88	682.01	769.26	1,348.68
6. Chemicals & Pharmaceuticals	1,005.97	901.44	691.87	593.90	740.29
7. Engineering	841.78	587.03	953.67	546.11	623.84
8. Automobile & Allied Engineering	969.07	865.86	1,008.26	597.10	617.25
9. Cables and Electrical Goods	1,049.89	503.48	910.50	511.21	617.25
10. Sugar and Allied Industries	707.48	636.33	968.67	557.66	532.57
11. Paper and Board	790.70	600.36	839.26	658.63	983.64
12. Cement	557.25	373.73	764.31	548.23	925.83
13. Fuel and Energy	1,246.70	1,293.23	378.74	769.68	1,140.64
14. Transport	991.98	3,669.64	520.25	767.09	1,092.36
15. Banks & Investment Companies	709.39	698.05	635.60	663.16	803.90
16. Modarabas	575.43	619.23	969.17	596.5	756.24
17. Leasing Companies	574.79	535.42	872.51	526.69	626.44
18. Insurance	1,012.22	837.75	866.69	570.62	985.81
19. Close End Mutual Fund	738.90	691.57	752.24	554.13	744.45
20. Jute	1,148.28	1,032.66	936.30	641.97	799.43
21. Food & Personal Care Products	391.57	358.61	297.89	727.95	987.89
22. Glass & Ceramics	806.13	637.27	947.41	492.59	714.85
23. Vanaspati & Allied	642.03	534.08	973.21	657.3	711.68
24. Tobacco	775.52	599.59	848.55	479.37	556.13
25. Fertilizer	0.00	0.00	0.00	0.00	0.00
26. Leather & Tanneries	870.34	816.32	297.89	551.38	514.27
27. Miscellaneous	1,795.54	1,583.69	934.91	1,328.61	1,566.29

5.4 KSE 100 & General Index of all Shares

Sector	End Period				
	FY01	FY02	FY03	FY04	FY 05
KSE 100 Index (1991 = 1,000)	1,366.43	1,770.11	3,402.47	5,279.18	7,450.12
KSE General Index (1995 = 1,000)	870.35	1,118.76	2,168.47	3,480.23	4,876.89
1. Textile Spinning	868.34	901.28	757.52	1,021.62	1,060.55
2. Textile Weaving	1,202.25	1,497.32	2,051.96	2,520.35	2,226.95
3. Textile Composite	1,185.14	1,561.74	3,132.38	4,609.95	6,127.36
4. Woolen	742.16	1,040.09	3,436.51	4,796.74	2,291.59
5. Synthetics & Rayon	1,230.28	1,363.93	2,083.15	3,065.78	2,874.65
6. Chemicals & Pharmaceuticals	677.07	806.12	1,588.92	1,589.07	1,134.44
7. Engineering	620.37	909.30	2,089.65	2,947.62	5,047.62
8. Automobile & Allied Engineering	642.21	896.87	1,683.45	3,430.65	4,846.99
9. Cables and Electrical Goods	655.68	1,092.64	1,751.86	2,158.85	2,325.38
10. Sugar and Allied Industries	673.57	720.19	1,265.81	10,243.19	8,891.84
11. Paper and Board	1,356.21	2,281.97	2,854.83	3,141.89	3,899.30
12. Cement	777.95	1,176.21	2,340.15	2,003.29	2,479.87
13. Fuel and Energy	1,102.08	1,542.99	5,162.89	4,142.12	4,044.41
14. Transport	803.33	892.64	1,656.94	5,007.74	5,290.26
15. Banks & Investment Companies	862.30	1,195.97	2,410.71	5,631.98	8,431.41
16. Modarabas	905.25	558.22	892	3,280.27	2,973.23
17. Leasing Companies	640.61	2,877.00	1,492.80	11,390.28	16,674.15
18. Insurance	1,105.33	1,147.84	2,429.32	4,209.85	7,264.95
19. Close End Mutual Fund	686.29	1,043.46	3,024.09	3,143.27	2,683.35
20. Jute	943.48	1,111.29	9,094.13	2,577.25	4,393.40
21. Food & Personal Care Products	964.63	1,316.13	2,127.76	9,965.49	10,071.22
22. Glass & Ceramics	996.81	1,555.89	2,555.17	5,029.34	8,154.42
23. Vanaspati & Allied	449.37	412	1015.91	1138.14	829.86
24. Tobacco	920.75	1,872.89	2,252.16	1,921.29	1,811.62
25. Fertilizer	0.00	0.00	0.00	3,529.62	4,235.29
26. Leather & Tanneries	460.02	565.26	788.25	5,490.99	5,336.64
27. Miscellaneous	1,523.17	2,983.91	4,517.05	7,730.93	7,067.07

5.4 KSE 100 & General Index of all Shares

Sector	End Period			
	FY 06	FY 07	FY 08	FY 09
KSE 100 Index (1991 = 1,000)	9,989.41	13,772.46	12,289.03	7,162.18
KSE General Index (1995 = 1,000)	6,708.36	9,758.81	8,834.24	5,121.73
1. Textile Spinning	842.76	937.09	1,110.70	514.25
2. Textile Weaving	2,420.49	2,384.30	1,643.00	1,599.20
3. Textile Composite	6,307.61	9,658.80	10,008.00	4,897.70
4. Woolen	2,406.51	4,612.00	5,558.70	2,805.10
5. Synthetics & Rayon	2,728.25	3,258.50	2,723.20	1,706.40
6. Chemicals	1,334.29	1,748.10	2,060.90	1,681.70
7. Pharmaceuticals	7,091.60	11,280.00	12,829.00	12,363.00
8. Engineering	6,063.03	11,609.00	15,209.00	6,683.90
9. Automobile Assembler	4,298.08	6,371.60	4,515.00	2,539.60
10. Automobile Parts & Accessories	11,347.52	24,650.00	22,219.00	20,481.00
11. Cables and Electrical Goods	8,313.05	11,762.00	8,491.10	5,047.50
12. Sugar and Allied Industries	2,387.15	2,668.20	2,835.50	2,346.40
13. Paper and Board	5,026.41	8,037.90	7,250.30	4,202.30
14. Cement	9,748.16	12,555.00	8,061.40	4,527.60
15. Refinery	7,733.53	10,116.00	16,902.00	13,559.00
16. Power Generation & Distribution	3,294.15	5,044.70	4,206.60	3,621.30
17. Oil & Gas Marketing Companies	23,584.19	27,925.00	23,886.00	15,958.00
18. Oil & Gas Exploration Companies	9,753.07	10,019.00	11,467.00	8,760.50
19. Transport	3,735.50	3,346.90	2,959.10	1,730.70
20. Technology & Communication	2,916.23	4,429.30	3,098.60	1,411.10
21. Investment Banks & Companies	14,103.84	18,629.00	26,228.00	4,419.60
22. Commercial Banks	15,338.78	27,052.00	13,348.00	6,956.80
23. Modarabas	800.04	849.56	850.12	529.92
24. Leasing Companies	2,106.55	2,088.30	1,996.80	1,304.60
25. Insurance	7,689.25	18,181.00	24,674.00	8,897.80
26. Close End Mutual Fund	6,970.85	8,309.44	9,189.70	2,572.90
27. Jute	10,842.83	31,089.00	29,140.00	17,173.00
28. Food & Personal Care Products	5,981.26	8,917.20	10,211.00	7,392.30
29. Glass & Ceramics	3,960.84	5,918.60	7,712.90	4,068.10
30. Vanaspati & Allied	1,235.41	1,186.80	1,453.10	720.42
31. Tobacco	7,418.73	18,673.00	14,390.00	15,484.00
32. Fertilizer	6,236.84	7,777.90	9,656.90	6,582.40
33. Leather & Tanneries	1,338.55	4,419.70	8,870.50	6,526.80
34. Miscellaneous	6,545.22	7,751.50	8,874.40	5,124.70

5.4 KSE 100 & General Index of all Shares

Sector Name	End Period					
	FY10	FY11	FY12	FY13	FY14	FY15
KSE 100 Index (1991 = 1,000)	9,721.91	12,496.03	13,801.41	14,987.53	29,652.53	34,398.86
KSE General Index (1995 = 1,000)	6,809.60	8,663.10	9,708.31	21,005.69	21,973.16	24,036.72
Oil & Gas	11,526.64	13,077.44	12,992.54	17,385.78	19,975.20	14,817.71
Chemicals	10,710.60	12,955.86	10,606.24	11,356.80	15,931.96	22,318.58
Forestry & Paper	9,627.97	9,181.25	10,500.87	14,860.59	22,169.07	25,692.91
Industrial Metals & Mining	8,232.44	7,569.61	6,092.12	8,336.64	9,234.00	11,948.88
Construction & Materials	7,900.91	7,738.12	12,820.48	25,522.95	37,888.59	54,253.70
General Industrials	8,123.49	8,873.13	8,119.98	11,756.27	20,318.98	26,709.99
Electronic & Electrical Equipment	10,921.26	9,250.52	7,995.48	13,295.40	20,639.20	33,546.66
Industrial Engineering	9,844.56	11,113.24	9,225.14	10,236.00	11,966.80	19,721.25
Industrial Transportation	7,344.90	6,580.87	9,728.60	15,443.41	22,285.74	26,541.29
Support Services	15,158.22	9,441.63	12,613.49	37,582.39	51,744.89	110,329.65
Automobile & Parts	10,691.24	9,724.07	10,587.79	16,151.05	26,005.69	50,383.75
Beverages	8,368.48	11,067.49	11,427.11	33,897.86	85,855.19	85,555.32
Food Producers	11,987.59	27,076.67	27,601.63	49,110.72	64,194.28	71,499.07
Household Goods	8,056.03	8,416.83	10,934.17	11,110.14	19,913.97	28,764.16
Leisure Goods	9,424.37	6,610.48	4,191.60	6,324.49	11,331.33	10,427.57
Personal Goods	8,475.13	9,793.32	10,466.05	18,825.48	23,400.43	23,614.06
Tobacco	9,092.22	8,374.42	5,706.00	12,810.53	86,761.41	72,406.80
Health Care Equipment & Services	14,315.97	17,999.14	16,445.11	23,371.61	76,715.13	132,652.08
Pharma & Bio-Tech	8,190.02	8,013.90	7,825.21	17,289.33	28,696.09	36,435.07
Media	10,912.10	3,638.07	1,740.11	2,570.34	5,720.40	8,476.56
Travel & Leisure	8,416.04	9,156.95	7,931.39	13,331.48	12,477.64	18,263.84
Fixed Line Telecommunication	9,141.51	6,985.01	6,762.74	11,073.08	12,124.04	9,845.60
Electricity	9,316.18	10,085.46	10,758.03	16,841.63	17,704.00	27,077.76
Gas, Water & Multi-utilities	10,716.06	10,794.54	9,514.72	10,182.89	15,881.03	18,553.35
Banks	8,149.14	7,893.87	8,203.88	9,736.50	14,406.93	13,457.28
Non-Life Insurance	6,655.13	6,106.79	6,121.82	8,052.43	10,128.37	10,706.66
Life Insurance	6,159.97	6,391.39	7,328.04	8,693.32	18,368.45	29,674.26
Real Estate Investment & Services	5,187.65	3,379.11	3,130.19	6,603.51	6,223.43	10,274.33
Real Estate Investment Trust	-	-	-	-	-	10,388.34
Financial Services	4,635.74	2,674.91	4,009.19	4,306.13	4,122.66	5,749.46
Equity Investment Instruments	8,341.80	6,416.82	8,661.29	13,546.54	11,096.48	9,722.16
Software & Computer Services	7,838.72	6,412.62	4,303.28	10,183.05	9,188.00	15,415.03
Technology Hardware & Equipment	8,626.56	9,242.77	14,004.20	10,994.06	26,062.82	41,648.57

* As per last working day

Source: The Karachi Stock Exchange

Notes:

1. Sector classification has been revised by KSE w.e.f. Jan 2010

5.5 Market Capitalisation of all Shares

(Million Rupees)

Sector	End Period				
	FY96	FY97	FY98	FY99	FY00
1. Textile Spinning	12,782	12,622	9,900	9,126	11,907
2. Textile Weaving	891	1,328	1,149	1,237	2,057
3. Textile Composite	6,021	7,804	5,776	6,204	11,013
4. Woolen	422	421	338	388	357
5. Synthetics & Rayon	17,216	13,163	7,859	10,659	17,897
6. Chemicals & Pharmaceuticals	73,208	75,041	46,779	44,291	56,020
7. Engineering	2,212	1,584	1,459	1,370	1,527
8. Automobile & Allied Engineering	8,099	7,593	6,237	6,635	8,007
9. Cables and Electrical Goods	5,580	2,677	1,919	1,690	2,096
10. Sugar and Allied Industries	5,093	4,623	4,305	4,171	3,842
11. Paper and Board	4,545	3,450	2,490	2,857	3,898
12. Cement	20,433	14,483	6,396	6,039	10,230
13. Fuel and Energy	111,293	116,652	46,332	53,441	87,242
14. Transport	29,592	159,512	65,135	80,551	106,120
15. Banks & Investment Companies	25,893	25,549	14,878	16,503	19,671
16. Modarabas	3,655	3,933	3,039	3,068	3,503
17. Leasing Companies	5,157	4,902	3,563	3,350	3,629
18. Insurance	7,870	7,476	6,402	7,296	9,207
19. Close End Mutual Fund	4,238	4,139	2,894	2,816	3,513
20. Jute	263	236	265	297	367
21. Food & Personal Care Products	17,845	16,343	18,109	18,457	24,167
22. Glass & Ceramics	1,170	925	723	576	773
23. Vanaspati & Allied	330	274	275	364	393
24. Tobacco	1,858	1,675	1,937	1,735	1,926
25. Fertilizer	0	0	0	0	0
26. Leather & Tanneries	1,427	1,338	1,177	1,137	1,036
27. Miscellaneous	4,230	4,137	3,485	3,625	4,047
Total	371,323	491,880	262,819	287,885	394,446

Sector	End Period				
	FY01	FY02	FY03	FY04	FY05
1. Textile Spinning	12,078	11,482	15,374	19,892	21,347
2. Textile Weaving	1,636	1,805	2,250	2,889	2,418
3. Textile Composite	10,417	12,626	23,695	34,082	48,811
4. Woolen	330	373	577	718	205
5. Synthetics & Rayon	13,848	14,993	23,434	33,266	30,307
6. Chemicals & Pharmaceuticals	47,915	50,526	107,227	52,423	37,125
7. Engineering	1,517	2,064	4,293	34,539	32,551
8. Automobile & Allied Engineering	7,915	10,174	30,629	6,930	9,289
9. Cables and Electrical Goods	2,117	2,355	4,356	33,751	35,844
10. Sugar and Allied Industries	4,434	4,543	7,314	5,415	4,837
11. Paper and Board	4,538	6,536	12,186	7,078	9,051
12. Cement	10,325	15,758	32,759	11,407	12,629
13. Fuel and Energy	79,414	104,479	190,434	16,518	16,800
14. Transport	70,772	70,092	122,871	68,824	68,581
15. Banks & Investment Companies	21,401	36,394	65,791	22,004	33,992
16. Modarabas	3,412	4,655	7,159	64,244	83,013
17. Leasing Companies	3,603	3,715	7,137	111,767	139,088
18. Insurance	9,911	10,332	20,940	307,858	644,541
19. Close End Mutual Fund	2,977	3,953	9,744	28,413	28,735
20. Jute	349	377	1,051	168,558	262,652
21. Food & Personal Care Products	21,389	26,296	36,399	34,133	46,948
22. Glass & Ceramics	929	1,273	2,961	116,440	207,364
23. Vanaspati & Allied	248	227	516	9,010	6,833
24. Tobacco	5,078	9,800	11,965	6,815	7,557
25. Fertilizer	0	0	0	29,571	32,935
26. Leather & Tanneries	877	1,004	748	18,844	31,534
27. Miscellaneous	4,368	5,743	13,956	1,701	1,685
Total	341,796	411,576	755,766	1,421,584	2,068,187

5.5 Market Capitalisation of all Shares

(Million Rupees)

	Sector	End Period			
		FY 06	FY 07	FY 08	FY 09
1.	Textile Spinning	18,253	19,661	23,028	10,675
2.	Textile Weaving	2,780	2,396	1,547	1,586
3.	Textile Composite	48,856	79,643	77,032	38,753
4.	Woolen	215	413	498	156
5.	Synthetics & Rayon	28,614	34,127	26,846	16,607
6.	Chemicals	43,351	56,346	66,497	55,863
7.	Pharmaceuticals	41,119	55,480	60,631	35,918
8.	Engineering	11,323	18,781	25,275	10,565
9.	Automobile Assembler	64,810	95,019	67,024	37,351
10.	Automobile Parts & Accessories	5,774	7,482	6,627	4,136
11.	Cables and Electrical Goods	18,625	25,306	21,402	12,672
12.	Sugar and Allied Industries	17,299	19,421	20,634	16,993
13.	Paper and Board	21,785	32,306	29,210	16,929
14.	Cement	133,118	165,628	117,133	69,923
15.	Refinery	32,353	40,360	52,101	34,110
16.	Power Generation & Distribution	87,854	125,703	100,824	83,573
17.	Oil & Gas Marketing Companies	157,181	166,552	161,066	98,466
18.	Oil & Gas Exploration Companies	804,088	764,164	802,263	535,496
19.	Transport	39,077	35,361	31,471	18,295
20.	Technology & Communication	170,382	249,086	172,483	78,225
21.	Investment Banks & Companies	58,680	140,330	214,279	44,332
22.	Commercial Banks	582,590	1,263,816	1,011,209	516,174
23.	Modarabas	6,569	6,887	6,571	4,069
24.	Leasing Companies	8,472	7,403	6,057	4,069
25.	Insurance	58,517	135,049	173,909	61,110
26.	Close End Mutual Fund	34,776	38,635	33,581	12,974
27.	Jute	2,588	6,747	6,290	3,444
28.	Food & Personal Care Products	93,928	137,684	154,897	105,930
29.	Glass & Ceramics	4,673	9,274	12,230	7,142
30.	Vanaspati & Allied	607	566	676	304
31.	Tobacco	35,858	75,593	53,323	28,921
32.	Fertilizer	137,428	161,939	191,956	127,844
33.	Leather & Tanneries	1,271	4,155	8,142	5,816
34.	Miscellaneous	28,368	38,105	40,993	22,230
Total		2,801,182	4,019,418	3,777,705	2,120,651

5.5 Market Capitalisation of all Shares

(Million Rs.)

Sector	End Period					
	FY10	FY11	FY12	FY13	FY14	FY15
1. Oil & Gas	959,369	1,130,488	1,157,464	1,639,745	1,964,955	1,472,912
2. Chemicals	259,060	381,534	373,511	397,449	557,606	785,646
3. Forestry & Paper	3,066	2,973	3,400	5,896	11,600	14,272
4. Industrial Metals & Mining	9,007	15,160	12,201	21,437	24,079	31,159
5. Construction & Materials	62,041	64,111	120,112	255,102	385,685	567,292
6. General Industrials	32,470	36,585	35,275	50,374	85,566	115,058
7. Electronic & Electrical Equipment	1,223	1,357	1,173	1,950	3,027	4,921
8. Industrial Engineering	27,848	35,132	29,163	34,306	46,240	80,732
9. Industrial Transportation	13,719	12,292	18,171	28,845	42,239	70,354
10. Support Services	1,584	987	1,318	3,927	5,407	13,607
11. Automobile & Parts	43,713	41,244	46,889	76,424	124,851	242,098
12. Beverages	1,898	2,831	3,110	10,144	28,514	29,000
13. Food Producers	169,353	385,429	416,531	743,847	706,761	808,875
14. Household Goods	4,673	4,500	7,746	17,585	38,875	63,185
15. Leisure Goods	438	307	195	294	527	485
16. Personal Goods	104,198	124,571	140,368	270,658	353,157	362,769
17. Tobacco	38,235	35,217	23,995	53,872	364,856	304,491
18. Health Care Equipment & Services	1,364	1,714	1,566	2,226	7,307	12,634
19. Pharma & Bio Tech.	30,430	32,592	36,574	84,748	147,640	193,510
20. Media	9,420	3,141	1,832	2,707	10,557	15,643
21. Travel & Leisure	26,175	29,082	25,841	43,435	40,653	59,505
22. Fixed Line Telecommunication	75,204	57,464	55,729	91,248	99,908	81,132
23. Electricity	95,224	103,102	118,679	186,079	195,607	317,904
24. Gas, Water & Multi-utilities	25,938	29,119	26,916	29,918	46,659	54,511
25. Banks	620,402	666,020	752,983	952,405	1,509,218	1,421,098
26. Non-Life Insurance	49,966	45,858	51,364	71,305	109,717	117,541
27. Life Insurance	9,991	10,378	11,899	15,308	34,808	56,233
28. Real Estate Investment & Services	1,074	699	648	1,367	1,288	2,127
29. Real Estate Investment Trust	0	0	0	0	0	24,483
30. Financial Services	33,899	13,553	21,794	24,301	39,200	54,140
31. Equity Investment Instruments	19,379	19,556	20,514	33,495	29,217	27,568
32. Software & Computer Services	1,949	1,594	1,070	2,553	2,600	9,168
33. Technology Hardware & Equipment	65	69	105	1,788	4,368	6,979
Total	2,732,374	3,288,659	3,518,136	5,154,738	7,022,692	7,421,032

*As per last working day

Source: The Karachi Stock Exchange

Note:

1. Sector classification has been revised by KSE w.e.f. Jan 2010.

5.6 KSE 100 Index

(End Month)

Year	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
FY95						2,048.99
FY96	1,752.63	1,772.26	1,655.64	1,567.61	1,369.51	1,497.76
FY97	1,455.77	1,418.57	1,385.06	1,455.76	1,492.37	1,339.93
FY98	1,989.51	1,744.64	1,849.70	1,875.01	1,772.24	1,753.82
FY99	920.49	970.79	1,111.47	841.70	1,050.97	945.24
FY00	1,251.79	1,206.51	1,199.29	1,189.32	1,247.40	1,408.91
FY01	1,554.90	1,518.27	1,564.78	1,488.31	1,276.05	1,507.59
FY02	1,228.89	1,258.43	1,133.43	1,406.05	1,358.16	1,273.06
FY03	1,787.59	1,974.58	2,018.75	2,278.54	2,285.87	2,701.41
FY04	3,933.37	4,461.47	4,027.34	3,781.03	4,070.11	4,471.60
FY05	5,289.92	5,346.15	5,217.65	5,332.24	5,567.79	6,218.40
FY06	7,178.93	7,796.86	8,225.66	8,247.34	9,025.93	9,556.61
FY07	10,497.63	10,064.13	10,512.48	11,327.71	10,618.75	10,040.50
FY08	13,738.87	12,214.26	13,351.79	14,319.42	13,998.52	14,075.83
FY09	10,583.58	9,208.26	9,179.68	9,182.88	9,187.10	5,865.01
FY10	7,720.93	8,675.67	9,349.68	9,159.18	9,206.21	9,386.92
FY11	10,519.02	9,813.05	10,013.31	10,598.40	11,234.76	12,022.46
FY12	12,190.37	10,903.88	11,761.97	11,868.88	11,532.83	11,347.66
FY13	14,577.00	15,391.58	15,444.82	15,910.11	16,573.86	16,905.33
FY14	23,312.78	22,160.85	21,832.68	22,775.85	24,302.19	25,261.14
FY15	30,314.07	28,567.74	29,726.39	30,376.53	31,197.98	32,131.28

Year	Jan.	Feb.	Mar.	Apr.	May	Jun.
FY95	1,786.93	1,863.36	1,655.26	1,591.27	1,513.13	1,611.70
FY96	1,594.48	1,715.87	1,548.01	1,590.68	1,737.25	1,703.28
FY97	1,534.21	1,667.05	1,574.70	1,538.82	1,507.96	1,565.73
FY98	1,609.16	1,650.27	1,553.06	1,562.23	1,040.20	879.62
FY99	900.58	926.21	1,056.75	1,107.02	1,222.00	1,054.67
FY00	1,772.83	1,930.60	1,999.69	1,901.07	1,536.65	1,520.73
FY01	1,461.60	1,423.18	1,324.41	1,367.05	1,377.61	1,366.43
FY 02	1,620.18	1,765.95	1,868.11	1,898.95	1,663.34	1,770.11
FY 03	2,545.07	2,399.14	2,715.71	2,902.41	3,099.04	3,402.47
FY 04	4,841.33	4,840.37	5,106.66	5,430.43	5,497.79	5,279.18
FY 05	6,747.39	8,286.06	7,770.33	7,104.65	6,857.67	7,450.12
FY 06	10,524.16	11,456.27	11,485.90	11,342.17	9,800.69	9,989.41
FY 07	11,272.33	11,179.97	11,271.59	12,369.70	12,961.26	13,772.46
FY08	14,017.01	14,934.30	15,125.29	15,122.47	12,130.51	12,289.03
FY09	5,377.42	5,727.46	6,860.22	7,202.10	7,276.61	7,162.18
FY10	9614.19	9657.79	10,178.43	10,428.12	9,326.42	9,721.91
FY11	12,359.36	11,289.23	11,809.54	12,057.54	12,123.15	12,496.03
FY12	11,874.89	12,877.88	13,761.76	13,990.38	13,786.62	13,801.41
FY13	17,242.74	18,173.67	18,043.31	18,982.42	21,823.05	21,005.69
FY14	26,784.34	25,783.28	27,159.91	28,912.98	29,737.69	29,652.53
FY15	34,443.87	32,632.19	30,233.87	33,729.96	33,056.79	34,398.86

Source : The Karachi Stock Exchange

5.7 KSE All Share Index

(End Month)

Year	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
FY96						830.09
FY97	735.43	981.99	967.77	997.35	1,029.41	960.65
FY98	1,288.61	1,144.73	1,191.70	1,202.56	1,144.56	1,079.75
FY99	607.35	632.58	710.01	563.3	678.31	619.35
FY00	781.18	760.62	756.1	751.62	783.62	874.83
FY01	964.55	945	976.56	932.65	815.54	945.9
FY02	793.19	809.65	739	893.22	867.62	820.42
FY03	1,128.73	1,233.76	1,259.93	1,419.38	1,427.59	1,671.59
FY04	2,527.13	2,842.46	2,574.21	2,393.29	2,580.49	2,833.10
FY05	3,476.65	3,510.62	3,439.49	3,495.12	3,661.87	4,104.86
FY06	4,420.50	5,113.85	5,444.32	5,500.05	6,035.13	6,444.64
FY07	7,040.26	6,747.78	7,038.31	7,558.05	7,126.98	6,770.06
FY08	9,775.10	9,675.91	9,445.36	10,143.37	9,930.48	9,956.76
FY09	7,636.25	6,655.99	6,640.66	6,638.96	6,641.61	4,400.76
FY10	5,515.95	6,154.81	6,651.16	6,513.12	6,529.44	6,665.44
FY11	7,348.91	6,849.60	6,996.83	7,382.41	7,818.10	8,359.31
FY12	8,449.87	7,582.42	8,159.12	8,215.84	7,984.53	7,856.82
FY13	10,844.53	10,897.78	11,156.81	15,910.11	16,573.86	16,905.33
FY14	23,312.78	22,160.85	21,832.68	22,775.85	24,302.19	25,261.14
FY15	30,314.07	28,567.74	29,726.39	30,376.53	31,197.98	32,131.28

Year	Jan.	Feb.	Mar.	Apr.	May	Jun.
FY96	890.8	943.69	943.69	793.89	806.8	853.13
FY97	1,017.76	1,071.74	1,014.79	943.73	938.75	1,056.98
FY98	993.6	1,018.97	951.44	954.99	672.58	586.8
FY99	593.4	609.87	678.9	703.24	766.11	675.38
FY00	1,078.20	1,178.01	1,213.20	1,168.43	958.49	942.73
FY01	921.92	898.08	840.07	866.85	873.69	870.35
FY02	1,021.14	1,095.43	1,168.66	1,189.35	1,052.53	1,118.76
FY03	1,577.99	1,497.48	1,679.34	1,817.40	1,957.20	2,168.47
FY04	3,082.25	3,063.55	3,324.59	3,529.35	3,611.31	3,480.23
FY05	4,420.50	5,453.78	5,121.94	4,702.96	4,508.11	4,876.89
FY06	7,105.55	7,657.04	7,675.54	7,577.83	6,587.49	6,708.36
FY07	7,521.22	7,457.45	7,534.44	8,710.51	9,130.03	9,758.81
FY08	9,935.08	10,635.69	10,750.22	10,777.40	8,699.61	8,834.24
FY09	4,016.84	4,221.57	4,931.51	5,168.77	5,216.66	5,121.73
FY10	6,821.14	6,844.07	7182.37	7,331.68	6,546.90	6,809.60
FY11	8,569.04	7855.24	8225.74	8397.81	8439.75	8,663.10
FY12	8,225.97	8946.64	9649.95	9812.71	9714.33	9,708.31
FY13	17,242.74	18173.67	18043.31	18982.42	21823.05	21,005.69
FY14	26,784.34	25783.28	27159.91	28912.98	29737.69	29,652.53
FY15	34,443.87	33632.19	30233.87	33729.96	33056.79	34,398.86

Source : The Karachi Stock Exchange

5.8 Balance Sheet Analysis of Non Financial Companies (Listed at KSE)

	(Million Rupees)				
ITEMS	1966	1967	1968	1969	1970
A. CAPITAL STRUCTURE:					
1. Ordinary share capital	2,050.0	2,350.0	2,550.0	2,980.0	3,410.0
2. Surplus	1,290.0	1,350.0	1,350.0	1,620.0	1,750.0
3. Shareholders' equity (A1+A2)	3,340.0	3,700.0	3,900.0	4,600.0	5,160.0
4. Preference shares	50.0	50.0	50.0	60.0	80.0
5. Debentures	30.0	30.0	80.0	180.0	280.0
6. Other fixed liabilities	1700.0	2,020.0	2,260.0	2,430.0	2,520.0
7. Total fixed liabilities (A4+A5+A6)	1,780.0	2,100.0	2,390.0	2,670.0	2,880.0
8. Total capital employed (A3+A7)	5,120.0	5,800.0	6,290.0	7,270.0	8,040.0
9. Gearing (A7 as % of A8)	34.8	36.2	38.0	36.7	35.8
10. Shareholders' equity as % of ordinary share capital (A3 as % of A1)	162.9	157.4	152.9	154.4	151.3
11. Break-up value of ordinary shares (in Rs.)	16.3	15.8	15.3	15.4	15.1
B. LIQUIDITY:					
1. Liquid Assets:	470.0	490.0	540.0	650.0	770.0
(i) Cash	270.0	280.0	290.0	380.0	460.0
(ii) Investments	200.0	210.0	250.0	270.0	310.0
2. Other current assets	2,600.0	2,990.0	3,090.0	3,710.0	4,570.0
3. Current assets (B1+B2)	3,070.0	3,480.0	3,630.0	4,360.0	5,340.0
4. Current liabilities	2,110.0	2,660.0	2,880.0	3,360.0	4,170.0
5. Net current assets (B3-B4)	960.0	820.0	750.0	1,000.0	1,170.0
6. Current liabilities as % of current assets (B4 as % of B3)	68.7	76.4	79.3	77.16	78.1
7. Net liquid assets (B1-B4)	-1,640.0	-217.0	-234.0	-271.0	-340.0
C. FIXED ASSETS:					
1. Fixed assets at cost	5,600.0	6,700.0	7,390.0	8,530.0	9,620.0
2. Fixed assets after deducting accumulated depreciation	4,160.0	4,980.0	5,540.0	6,270.0	6,870.0
3. Depreciation for the year	190.0	250.0	290.0	370.0	440.0
4. Average annual % depreciation on written down fixed assets	4.37	4.78	6.01	5.57	6.02
D. OPERATION:					
1. Sales	4,890.0	5,840.0	6,400.0	8,020.0	9,690.0
2. Gross profit	860.0	910.0	1,160.0	1,450.0	1,620.0
3. Net profit before tax provision	540.0	480.0	640.0	750.0	790.0
4. Net profit as % of Sales (D3 as % of D1)	11.04	8.22	10.00	9.35	8.15
5. Tax provision	120.0	120.0	150.0	200.0	250.0
6. Tax provision as % of net pre-tax profit (D5 as % D3)	22.22	25.00	23.44	26.67	31.65
7. Sundry debtors as % of gross sales					
8. Expenses	450.0	590.0	700.0	910.0	1,080.0
9. Expenses as % of shareholders equity (D8 as % of A3)	13.5	15.9	17.9	19.8	20.9
E. PROFIT VIS_A_VIS CAPITAL:					
1. Earning per ordinary share:(in rupees)					
-before tax provision (D3/No. of ordinary shares)	2.6	2.0	2.5	2.50	2.3
-after tax provision [(D3-D5)/No. of ordinary shares]	2.0	1.5	1.9	1.8	1.6
2. Net profit as % of shareholders' equity (D3 as % of A3)	16.2	13.0	16.4	16.3	15.3
3. Total amount of dividend	160.0	190.0	230.0	280.0	280.0
4. Dividend ratio to equity (E3 as % of A3)	4.8	5.14	5.9	6.1	5.4
5. Dividend cover [(D3-D5)/E3]	2.6	1.9	2.1	2.0	1.9
6. Total value of bonus shares issued	10.0	40.0	60.0	80.0	100.0
F. SOURCES OF INCREASE IN CAPITAL EMPLOYED:					
1. Increase/decrease in capital employed (A8-A8 of preceding year)	550.0	680.0	490.0	980.0	770.0
2. Retention in business (D3-D5-E3)	260.0	170.0	260.0	270.0	260.0
3. Self-financing ratio (F2 as % of F1)	47.3	25.0	53.1	27.6	33.8
4. Finance from outside the company (F1-F2)	290.0	510.0	230.0	710.0	510.0
G. CASH FLOW DATA:					
1. Depreciation for the year plus retention in business: cash flow (C3+F2)	450.0	420.0	550.0	640.0	700.0
2. Depreciation for the year plus changes in capital employed (C3+F1)	740.0	930.0	780.0	1,350.0	1,210.0
3. Cash flow ratio (G1 as % of G2)	60.8	45.2	70.5	47.4	57.8
H. No. OF COMPANIES	148	173	188	203	237

5.8 Balance Sheet Analysis of Non Financial Companies (Listed at KSE)

ITEMS	(Million Rupees)				
	1971	1972	1973	1974	1975
A. CAPITAL STRUCTURE:					
1. Ordinary share capital	3,860.0	4,120.0	3,614.6	3,767.6	1,400.8
2. Surplus	1,670.0	1,620.0	1,622.3	1,982.3	2,098.2
3. Shareholders' equity (A1+A2)	5,530.0	5,740.0	5,237.0	5,749.9	6,199.0
4. Preference shares	80.0	80.0	46.8	46.7	92.1
5. Debentures	350.0	380.0	347.9	303.0	441.8
6. Other fixed liabilities	2,910.0	4,900.0	3,990.4	4,323.4	4,326.8
7. Total fixed liabilities (A4+A5+A6)	3,340.0	5,360.0	4,385.1	4,673.1	4,860.5
8. Total capital employed (A3+A7)	8,870.0	11,100.0	9,622.0	10,422.9	11,059.8
9. Gearing (A7 as % of A8)	37.7	48.3	45.6	44.8	43.9
10. Shareholders' equity as % of ordinary share capital (A3 as % of A1)	143.3	139.3	144.9	152.6	151.2
11. Break-up value of ordinary shares (in Rs.)	14.3	13.93	14.5	15.5	15.1
B. LIQUIDITY:					
1. Liquid Assets:	850.0	930.0	973.5	953.3	1,363.4
(i) Cash	470.0	580.0	684.6	604.3	1,016.9
(ii) Investments	380.0	350.0	288.9	349.0	346.5
2. Other current assets	4,920.0	5,760.0	6,119.8	8,380.4	9,675.7
3. Current assets (B1+B2)	5,770.0	6,690.0	7,093.3	9,333.7	11,039.2
4. Current liabilities	4,710.0	6,210.0	6,892.6	9,115.5	11,046.6
5. Net current assets (B3-B4)	1,060.0	480.0	200.6	218.2	7.5
6. Current liabilities as % of current assets (B4 as % of B3)	81.6	92.8	97.2	97.7	100.1
7. Net liquid assets (B1-B4)	-3,860.0	-5,280.0	-5,919.1	-8,162.4	-9,682.9
C. FIXED ASSETS:					
1. Fixed assets at cost	11,210.0	14,500.0	13,397.7	15,105.5	16,643.6
2. Fixed assets after deducting accumulated depreciation	7,810.0	10,620.0	9,421.4	10,204.7	11,067.1
3. Depreciation for the year	510.0	670.0	723.4	754.9	907.6
4. Average annual % depreciation on written down fixed assets	6.1	5.9	7.1	6.9	8.2
D. OPERATION:					
1. Sales	16,340.0	11,900.0	14,437.2	20,881.0	25,422.8
2. Gross profit	1,450.0	1,430.0	2,020.3	2,671.4	2,943.4
3. Net profit before tax provision	620.0	290.0	861.7	853.3	1,058.4
4. Net profit as % of Sales (D3 as % of D1)	3.8	2.4	6.0	4.1	4.2
5. Tax provision	240.0	170.0	337.3	471.1	523.5
6. Tax provision as % of net pre-tax profit (D5 as % D3)	38.7	58.6	39.1	55.2	49.5
7. Sundry debtors as % of gross sales					
8. Expenses	1,060.0	1,360.0	1,366.1	2,269.1	2,461.3
9. Expenses as % of shareholders equity (D8 as % of A3)	19.2	23.7	26.1	39.5	39.7
E. PROFIT VIS_A_VIS CAPITAL:					
1. Earning per ordinary share:(in rupees)					
-before tax provision (D3/No. of ordinary shares)	1.6	0.7	2.4	2.3	2.6
-after tax provision [(D3-D5)/No. of ordinary shares]	1.	0.3	1.4	1.0	1.3
2. Net profit as % of shareholders' equity (D3 as % of A3)	11.2	5.1	16.4	14.8	17.1
3. Total amount of dividend	290.0	240.0	446.1	372.3	457.0
4. Dividend ratio to equity (E3 as % of A3)	5.2	4.2	8.5	7.5	7.4
5. Dividend cover [(D3-D5)/E3]	1.3	0.5	1.2	0.9	1.2
6. Total value of bonus shares issued	80.0	40.0	36.2	47.2	95.9
F. SOURCES OF INCREASE IN CAPITAL EMPLOYED:					
1. Increase/decrease in capital employed (A8-A8 of preceding year)	830.0	2,140.0	-158.0	800.9	636.9
2. Retention in business (D3-D5-E3)	90.0	-120.0	78.3	9.9	77.9
3. Self-financing ratio (F2 as % of F1)	10.8	-5.6	-49.5	1.2	12.2
4. Finance from outside the company (F1-F2)	740.0	2,260.0	-236.3	791.0	559.0
G. CASH FLOW DATA:					
1. Depreciation for the year plus retention in business: cash flow	600.0	550.0	801.7	764.8	985.5
2. Depreciation for the year plus changes in capital employed (C3+F1)	1,340.0	2,810.0	565.4	1,555.8	1,544.5
3. Cash flow ratio (G1 as % of G2)	44.8	19.6	141.8	49.2	63.8
H. No. OF COMPANIES	269	274	287	242	248

5.8 Balance Sheet Analysis of Non Financial Companies (Listed at KSE)

	(Million Rupees)				
ITEMS	1976	1977	1978	1979	1980
A. CAPITAL STRUCTURE:					
1. Ordinary share capital	4,523.2	4,818.8	5,312.7	6,122.2	7,083.4
2. Surplus	2,270.4	2,267.3	3,079.8	3,637.3	5,376.2
3. Shareholders' equity (A1+A2)	6,793.6	7,086.3	8,392.5	9,759.5	12,459.6
4. Preference shares	190.0	287.8	287.7	280.2	313.9
5. Debentures	293.3	439.9	436.1	441.8	464.8
6. Other fixed liabilities	4,653.7	4,712.1	5,503.8	6,359.3	9,055.8
7. Total fixed liabilities (A4+A5+A6)	5,136.7	5,439.7	6,227.7	7,081.3	9,834.5
8. Total capital employed (A3+A7)	11,930.6	12,526.0	14,620.0	16,840.7	22,294.1
9. Gearing (A7 as % of A8)	43.1	43.4	42.6	42.1	44.1
10. Shareholders' equity as % of ordinary share capital (A3 as % of A1)	150.2	147.1	158.0	159.4	175.9
11. Break-up value of ordinary shares (in Rs.)	15.0	14.7	15.8	15.9	17.6
B. LIQUIDITY:					
1. Liquid Assets:	1,449.9	1,674.7	2,304.7	2,653.8	2,727.1
(i) Cash	1,118.4	1,328.4	1,899.3	2,164.7	2,172.2
(ii) Investments	331.5	346.4	405.4	489.0	554.9
2. Other current assets	10,998.1	12,945.3	14,006.7	16,665.4	19,447.2
3. Current assets (B1+B2)	12,448.0	14,612.9	16,311.5	19,319.2	22,174.3
4. Current liabilities	12,830.9	16,114.2	17,031.6	20,552.7	23,517.8
5. Net current assets (B3-B4)	-382.9	-1,494.3	-720.2	-1,233.5	-1,343.5
6. Current liabilities as % of current assets (B4 as % of B3)	103.1	110.2	104.4	106.4	106.1
7. Net liquid assets (B1-B4)	-11,381.1	-14,439.5	-14,726.9	-17,898.9	-20,790.6
C. FIXED ASSETS:					
1. Fixed assets at cost	18,421.4	21,979.9	23,204.7	27,462.3	34,768.6
2. Fixed assets after deducting accumulated depreciation	12,313.3	14,020.1	15,340.4	18,074.2	23,637.5
3. Depreciation for the year	958.5	1,044.1	1,179.5	1,285.2	1,650.9
4. Average annual % depreciation on written down fixed assets	7.2	6.9	4.1	8.1	9.4
D. OPERATION:					
1. Sales	28,417.9	33,106.4	36,922.1	43,984.0	61,343.9
2. Gross profit	3,387.8	4,368.9	4,340.8	5,744.1	7,330.1
3. Net profit before tax provision	933.0	920.3	1,289.4	1,513.2	2,339.4
4. Net profit as % of Sales (D3 as % of D1)	3.3	2.8	3.5	3.4	3.8
5. Tax provision	453.9	473.2	567.2	693.0	987.1
6. Tax provision as % of net pre-tax profit (D5 as % D3)	48.6	51.42	44.0	45.8	40.1
7. Sundry debtors as % of gross sales				8.2	6.6
8. Expenses	2,776.4	3,678.7	3,324.0	4,736.6	5,791.3
9. Expenses as % of shareholders equity (D8 as % of A3)	40.9	51.9	39.6	48.5	46.5
E. PROFIT VIS_A_VIS CAPITAL:					
1. Earning per ordinary share:(in rupees)					
-before tax provision (D3/No. of ordinary shares)	2.1	1.9	2.4	2.5	3.3
-after tax provision [(D3-D5)/No. of ordinary shares]	1.1	0.9	1.4	1.3	1.9
2. Net profit as % of shareholders' equity (D3 as % of A3)	13.7	13.0	15.4	15.5	18.8
3. Total amount of dividend	468.3	443.1	547.1	644.7	805.2
4. Dividend ratio to equity (E3 as % of A3)	6.9	6.2	6.5	6.6	6.5
5. Dividend cover [(D3-D5)/E3]	1.0	1.0	1.3	1.3	1.7
6. Total value of bonus shares issued	49.3	20.4	54.4	12.0	159.4
F. SOURCES OF INCREASE IN CAPITAL EMPLOYED:					
1. Increase/decrease in capital employed (A8-A8 of preceding year)	870.8	595.4	2,094.2	2,220.5	5,453.4
2. Retention in business (D3-D5-E3)	10.8	4.0	175.1	175.4	597.0
3. Self-financing ratio (F2 as % of F1)	1.24	0.7	8.4	7.9	11.0
4. Finance from outside the company (F1-F2)	860.0	591.4	1,919.1	2,045.1	4,856.4
G. CASH FLOW DATA:					
1. Depreciation for the year plus retention in business: cash flow	969.3	1,048.3	1,354.6	1,460.6	2,247.9
2. Depreciation for the year plus changes in capital employed (C3+F1)	1,829.3	1,639.7	3,273.7	3,505.7	7,104.3
3. Cash flow ratio (G1 as % of G2)	53.0	63.9	41.4	41.7	31.6
H. No. OF COMPANIES	247	244	253	254	256

5.8 Balance Sheet Analysis of Non Financial Companies (Listed at KSE)

(Million Rupees)					
ITEMS	1981	1982	1983	1984	1985
A. CAPITAL STRUCTURE:					
1. Ordinary share capital	7,614.2	8,551.8	9,185.4	10,662.5	12,157.9
2. Surplus	6,505.2	7,759.5	9,037.8	10,856.4	13,212.9
3. Shareholders' equity (A1+A2)	14,119.4	16,311.3	18,223.2	21,518.9	25,370.8
4. Preference shares	310.2	345.2	340.2	371.4	312.5
5. Debentures	715.2	834.7	890.3	918.9	1,189.2
6. Other fixed liabilities	10,968.3	14,165.7	17,093.2	20,886.4	24,091.2
7. Total fixed liabilities (A4+A5+A6)	11,993.7	15,345.5	18,323.6	22,176.8	25,592.9
8. Total capital employed (A3+A7)	26,113.1	31,656.8	36,546.8	43,695.7	50,963.6
9. Gearing (A7 as % of A8)	45.9	48.5	50.1	50.8	50.2
10. Shareholders' equity as % of ordinary share capital (A3 as % of A1)	185.4	190.7	198.4	201.8	208.7
11. Break-up value of ordinary shares (in Rs.)	18.5	19.1	19.8	20.2	20.9
B. LIQUIDITY:					
1. Liquid Assets:	2,689.7	3,113.5	4,202.0	4,275.5	5,530.0
(i) Cash	2,112.4	2,442.5	3,462.7	3,399.5	4,627.4
(ii) Investments	577.3	672.0	739.3	876.0	902.6
2. Other current assets	23,026.5	26,878.3	28,625.9	32,185.6	35,815.9
3. Current assets (B1+B2)	25,716.1	29,991.8	32,827.8	36,461.1	41,345.9
4. Current liabilities	25,736.0	28,267.5	30,866.3	34,811.7	40,267.2
5. Net current assets (B3-B4)	-19.9	1,724.3	1,961.6	1,649.4	1,078.7
6. Current liabilities as % of current assets (B4 as % of B3)	100.1	94.2	94.0	95.5	97.4
7. Net liquid assets (B1-B4)	-23,046.3	-25,154.0	-26,664.3	-30,536.1	-34,737.2
C. FIXED ASSETS:					
1. Fixed assets at cost	38,955.0	45,186.0	52,155.0	64,948.2	75,741.5
2. Fixed assets after deducting accumulated depreciation	26,133.0	29,932.5	34,585.3	42,046.2	49,884.9
3. Depreciation for the year	1,864.0	2,500.6	3,319.9	3,323.9	4,025.6
4. Average annual % depreciation on written down fixed assets	7.8	9.6	11.2	9.2	9.3
D. OPERATION:					
1. Sales	74,674.9	89,669.4	104,481.4	117,189.3	134,146.1
2. Gross profit	8,550.7	10,658.8	11,863.6	12,771.3	15,706.1
3. Net profit before tax provision	2,878.9	3,221.3	3,375.8	3,333.2	4,137.0
4. Net profit as % of Sales (D3 as % of D1)	3.86	3.6	3.2	2.8	3.08
5. Tax provision	1,164.2	1,321.3	1,198.3	1,412.7	1,520.2
6. Tax provision as % of net pre-tax profit (D5 as % D3)	40.4	41.0	35.5	42.4	36.75
7. Sundry debtors as % of gross sales	6.5	6.8	6.2	6.2	6.4
8. Expenses	6,850.1	8,267.7	9,438.6	10,741.0	13,225.2
9. Expenses as % of shareholders equity (D8 as % of A3)	48.52	50.7	51.8	49.9	52.1
E. PROFIT VIS_A_VIS CAPITAL:					
1. Earning per ordinary share:(in rupees)					
-before tax provision (D3/No. of ordinary shares)	3.8	3.8	3.7	3.1	3.40
-after tax provision [(D3-D5)/No. of ordinary shares]	2.2	2.2	2.4	1.8	2.2
2. Net profit as % of shareholders' equity (D3 as % of A3)	20.4	19.8	18.5	15.5	16.3
3. Total amount of dividend	942.4	1,050.5	1,134.2	1,230.1	1,586.2
4. Dividend ratio to equity (E3 as % of A3)	6.7	6.4	6.2	5.7	6.2
5. Dividend cover [(D3-D5)/E3]	1.8	1.8	1.9	1.5	1.6
6. Total value of bonus shares issued	172.7	285.7	252.4	459.1	290.7
F. SOURCES OF INCREASE IN CAPITAL EMPLOYED:					
1. Increase/decrease in capital employed (A8-A8 of preceding year)	3,819.0	5,543.7	4,890.0	7,148.9	7,267.9
2. Retention in business (D3-D5-E3)	772.3	849.5	1,043.2	690.4	1,030.6
3. Self-financing ratio (F2 as % of F1)	20.2	15.3	21.2	9.7	14.2
4. Finance from outside the company (F1-F2)	3,046.7	4,694.2	3,846.8	6,458.5	6,237.3
G. CASH FLOW DATA:					
1. Depreciation for the year plus retention in business: cash flow	2,636.3	3,350.2	4,363.1	4,014.3	5,056.2
2. Depreciation for the year plus changes in capital employed (C3+F1)	5,683.0	8,044.3	8,209.9	10,472.9	11,293.5
3. Cash flow ratio (G1 as % of G2)	46.4	41.6	53.1	38.3	44.8
H. No. OF COMPANIES					
	260	266	270	288	302

5.8 Balance Sheet Analysis of Non Financial Companies

(Listed at KSE)

(Million Rupees)					
ITEMS	1986	1987	1988	1989	1990
A. CAPITAL STRUCTURE:					
1. Ordinary share capital	13,091.9	14,385.2	16,359.1	19,183.3	24,420.1
2. Surplus	17,887.9	18,704.5	20,685.8	25,196.7	35,268.1
3. Shareholders' equity (A1+A2)	30,979.8	33,089.7	37,044.9	44,380.0	59,688.2
4. Preference shares	299.6	379.8	372.4	360.1	437.6
5. Debentures	415.9	301.3	333.5	248.4	373.7
6. Other fixed liabilities	25,924.4	28,699.9	31,856.8	39,811.0	48,558.7
7. Total fixed liabilities (A4+A5+A6)	26,639.9	29,381.0	32,562.7	40,419.5	49,370.0
8. Total capital employed (A3+A7)	57,619.7	62,470.6	69,607.7	84,799.5	109,058.2
9. Gearing (A7 as % of A8)	46.2	47.03	46.8	47.7	45.3
10. Shareholders' equity as % of ordinary share capital (A3 as % of A1)	236.6	230.03	226.5	231.4	244.4
11. Break-up value of ordinary shares (in Rs.)	23.7	23.0	22.6	23.1	24.4
B. LIQUIDITY:					
1. Liquid Assets:	6,269.0	5,826.9	7,614.6	10,597.0	15,766.7
(i) Cash	5,370.9	4,786.7	6,343.9	8,887.7	12,439.7
(ii) Investments	898.1	1,040.2	1,270.7	1,709.3	3,327.0
2. Other current assets	39,606.5	43,422.9	49,125.8	57,784.9	70,107.6
3. Current assets	45,875.5	49,249.7	56,740.4	68,381.9	85,874.3
4. Current liabilities	43,580.5	46,171.2	54,732.1	65,488.9	81,459.6
5. Net current assets (B3-B4)	2,295.0	3,078.5	2,008.3	2,893.0	4,414.7
6. Current liabilities as % of current assets (B4 as % of B3)	95.0	93.7	96.5	95.8	94.9
7. Net liquid assets (B1-B4)	-37,311.6	-40,344.4	-47,117.5	-54,891.9	-65,692.9
C. FIXED ASSETS:					
1. Fixed assets at cost	84,618.6	92,105.2	106,048.2	133,818.5	162,248.7
2. Fixed assets after deducting accumulated depreciation	55,324.6	59,392.4	67,599.4	81,906.5	104,643.4
3. Depreciation for the year	4,765.4	5,522.5	5,895.0	7,143.1	8,793.7
4. Average annual % depreciation on written down fixed assets	9.6	9.8	9.6	10.1	9.0
D. OPERATION:					
1. Sales	145,223.3	156,125.7	185,521.8	209,772.5	252,162.4
2. Gross profit	20,558.3	21,379.3	23,313.6	27,008.6	28,662.4
3. Net profit before tax provision	5,196.6	4,881.7	7,117.5	8,441.2	9,831.6
4. Net profit as % of Sales (D3 as % of D1)	3.6	3.13	3.8	4.0	3.9
5. Tax provision	1,456.8	1,591.8	2,245.1	2,562.3	3,147.8
6. Tax provision as % of net pre-tax profit (D5 as % D3)	28.0	32.6	31.5	30.4	32.0
7. Sundry debtors as % of gross sales	7.0	7.1	6.5	6.7	7.1
8. Expenses	17,835.8	18,703.3	18,216.1	20,621.8	21,162.1
9. Expenses as % of shareholders equity (D8 as % of A3)	57.6	56.5	49.2	46.5	35.5
E. PROFIT VIS_A_VIS CAPITAL:					
1. Earning per ordinary share:(in rupees)					
-before tax provision (D3/No. of ordinary shares)	3.9	3.4	4.4	4.4	4.0
-after tax provision [(D3-D5)/No. of ordinary shares]	2.9	2.3	3.0	3.1	2.7
2. Net profit as % of shareholders' equity (D3 as % of A3)	16.8	14.8	19.2	19.0	16.5
3. Total amount of dividend	1,824.4	1,948.0	2,311.7	2,892.4	2,967.5
4. Dividend ratio to equity (E3 as % of A3)	5.9	5.9	6.2	6.5	5.0
5. Dividend cover [(D3-D5)/E3]	2.1	1.7	2.1	2.0	2.3
6. Total value of bonus shares issued	544.7	735.1	592.5	640.3	824.7
F. SOURCES OF INCREASE IN CAPITAL EMPLOYED:					
1. Increase/decrease in capital employed (A8-A8 of preceding year)	6,656.1	4,850.9	7,137.1	15,191.9	24,258.6
2. Retention in business (D3-D5-E3)	1,915.4	1,341.9	2,560.7	2,986.5	3,716.3
3. Self-financing ratio (F2 as % of F1)	28.8	27.7	35.9	19.7	15.3
4. Finance from outside the company (F1-F2)	4,740.6	3,509.0	4,576.4	12,205.4	20,542.3
G. CASH FLOW DATA:					
1. Depreciation for the year plus retention in business: cash flow	6,680.8	6,864.4	8,455.7	10,129.6	12,510.0
2. Depreciation for the year plus changes in capital employed (C3+F1)	11,421.5	10,373.4	13,032.1	22,335.0	33,052.3
3. Cash flow ratio (G1 as % of G2)	58.5	66.2	64.9	45.4	37.9
H. No. OF COMPANIES	300	307	332	356	398

5.8 Balance Sheet Analysis of Non Financial Companies (Listed at KSE)

(Million Rupees)

ITEMS	1991	1992	1993	1994	1995
A. CAPITAL STRUCTURE:					
1. Ordinary share capital	28,740.0	43,185.5	48,852.6	63,179.6	85,223.9
2. Surplus	38,140.9	43,133.6	51,208.2	60,456.7	70,945.9
3. Shareholders' equity (A1+A2)	66,880.9	86,319.1	100,060.8	123,636.3	156,169.8
4. Preference shares	278.2	369.1	329.0	216.1	325.9
5. Debentures	563.2	432.6	292.7	122.8	14,790.9
6. Other fixed liabilities	60,747.4	82,511.8	91,846.4	119,186.4	119,002.3
7. Total fixed liabilities (A4+A5+A6)	61,588.8	83,313.5	92,468.1	119,525.3	134,119.1
8. Total capital employed (A3+A7)	128,469.	169,632.	192,528.9	243,161.6	290,288.9
9. Gearing (A7 as % of A8)	47.9	49.1	48.0	49.2	46.2
10. Shareholders' equity as % of ordinary share capital (A3 as % of A1)	232.7	199.9	204.8	195.7	183.2
11. Break-up value of ordinary shares (in Rs.)	23.3	20.0	20.5	19.6	18.3
B. LIQUIDITY:					
1. Liquid Assets:	20,398.0	21,552.6	27,815.2	36,243.7	46,349.6
(i) Cash	15,712.7	14,909.4	20,064.1	24,547.0	27,043.2
(ii) Investments	4685.3	6,643.2	7,751.1	11,696.7	19,306.5
2. Other current assets	86,478.1	102,315.	122,143.4	139,111.0	162,274.6
3. Current assets	106,876.	123,868.	149,958.6	175,354.0	208,624.2
4. Current liabilities	102,664.	118,982.	149,478.6	176,944.4	207,262.4
5. Net current assets (B3-B4)	4,211.5	4,885.6	480.0	-1,589.7	1,361.8
6. Current liabilities as % of current assets (B4 as % of B3)	96.1	96.1	99.7	100.9	99.3
7. Net liquid assets (B1-B4)	-82,266.6	-97,429.9	-	-	-
C. FIXED ASSETS:					
1. Fixed assets at cost	192,532.	242,023.	296,090.0	356,437.1	415,162.1
2. Fixed assets after deducting accumulated depreciation	124,258.	164,746.	192,049.0	243,139.0	288,927.6
3. Depreciation for the year	10,576.7	13,629.8	16,225.8	18,170.7	19,934.9
4. Average annual % depreciation on written down fixed assets	9.9	9.8	9.7	9.5	8.2
D. OPERATION:					
1. Sales	312,773.	358,687.	405,099.5	467,866.6	486,189.1
2. Gross profit	34,369.8	42,953.7	48,778.3	57,098.7	63,057.8
3. Net profit before tax provision	9,837.8	11,438.5	14,444.9	15,948.6	11,650.4
4. Net profit as % of Sales (D3 as % of D1)	3.2	3.2	3.6	3.4	2.4
5. Tax provision	3,344.7	4,212.2	5,466.6	5,713.7	6,641.0
6. Tax provision as % of net pre-tax profit (D5 as % D3)	34.0	36.8	37.8	35.8	57.0
7. Sundry debtors as % of gross sales	7.2	6.5	7.0	6.9	8.0
8. Expenses	27,588.4	34,817.4	39,677.0	46,452.1	57,540.7
9. Expenses as % of shareholders equity (D8 as % of A3)	41.3	40.3	39.7	37.6	36.8
E. PROFIT VIS_A_VIS CAPITAL:					
1. Earning per ordinary share:(in rupees)					
-before tax provision (D3/No. of ordinary shares)	3.4	2.7	3.0	2.5	1.4
-after tax provision [(D3-D5)/No. of ordinary shares]	2.3	1.7	1.8	1.6	0.6
2. Net profit as % of shareholders' equity (D3 as % of A3)	14.7	13.3	14.4	12.9	7.5
3. Total amount of dividend	2,980.4	4,755.7	4,804.7	5,385.3	4,672.3
4. Dividend ratio to equity (E3 as % of A3)	4.5	5.5	4.8	4.4	3.0
5. Dividend cover [(D3-D5)/E3]	2.2	1.5	1.9	1.9	1.1
6. Total value of bonus shares issued	661.2	-1,202.2	1,208.2	2,281.7	3,336.0
F. SOURCES OF INCREASE IN CAPITAL EMPLOYED:					
1. Increase/decrease in capital employed (A8-A8 of preceding year)	19,411.4	41,162.9	22,896.5	50,632.6	47,127.3
2. Retention in business (D3-D5-E3)	3,512.7	2,470.6	4,173.6	4,849.6	337.1
3. Self-financing ratio (F2 as % of F1)	18.1	6.0	18.2	9.6	0.7
4. Finance from outside the company (F1-F2)	15,898.7	38,692.3	18,722.9	45,783.0	46,645.6
G. CASH FLOW DATA:					
1. Depreciation for the year plus retention in business: cash flow	14,089.4	16,100.4	20,399.4	23,020.3	20,272.0
2. Depreciation for the year plus changes in capital employed (C3+F1)	29,988.1	54,792.7	39,122.3	68,803.9	67,062.2
3. Cash flow ratio (G1 as % of G2)	47.0	29.4	52.1	33.5	30.2
H. No. OF COMPANIES	422	477	486	537	532

5.8 Balance Sheet Analysis of Non Financial Companies (Listed at KSE)

	(Million Rupees)			
ITEMS	1996	1997	1998	1999
A. CAPITAL STRUCTURE:				
1. Ordinary share capital	160,027.6	172,509.7	175,476.8	184,691.2
2. Surplus	98,189.2	106,577.9	108,419.4	124,072.1
3. Shareholders' equity (A1+A2)	258,216.8	279,087.6	283,896.2	308,763.3
4. Preference shares	208.0	195.3	204.1	187.2
5. Debentures	21,223.8	24,764.3	25,225.9	38,816.0
6. Other fixed liabilities	180,432.9	203,990.5	209,950.7	212,910.0
7. Total fixed liabilities (A4+A5+A6)	201,864.8	228,950.0	235,380.8	251,913.3
8. Total capital employed (A3+A7)	460,081.6	508,037.6	519,276.9	560,676.6
9. Gearing (A7 as % of A8)	43.9	45.1	45.3	44.9
10. Shareholders' equity as % of ordinary share capital (A3 as % of A1)	161.4	161.8	161.8	167.2
11. Break-up value of ordinary shares (in Rs.)	16.1	16.2	16.2	16.7
B. LIQUIDITY::				
1. Liquid Assets:	60,071.7	61,136.8	73,788.2	80,253.7
(i) Cash	35,598.5	37,488.6	50,842.0	55,763.0
(ii) Investments	24,473.2	23,648.2	22,946.2	24,490.7
2. Other current assets	214,283.9	258,300.1	299,599.7	303,019.9
3. Current assets	274,355.6	319,436.9	373,387.9	383,273.5
4. Current liabilities	271,848.4	340,694.3	409,126.3	389,788.2
5. Net current assets (B3-B4)	2,507.1	-21,257.4	-35,738.4	-6,514.7
6. Current liabilities as % of current assets (B4 as % of B3)	99.1	106.7	109.6	101.7
7. Net liquid assets (B1-B4)	-211,776.7	-279,557.5	-335,338.1	-309,534.6
C. FIXED ASSETS:				
1. Fixed assets at cost	633,626.9	736,006.9	796,311.6	843,925.6
2. Fixed assets after deducting accumulated depreciation	457,574.4	529,295.1	555,015.3	567,191.3
3. Depreciation for the year	26,461.4	33,108.4	39,849.4	45,253.4
4. Average annual % depreciation on written down fixed assets	9.2	7.2	7.5	8.2
D. OPERATION:				
1. Sales	638,972.7	766,196.1	867,600.5	861,391.7
2. Gross profit	88,262.9	108,564.5	127,618.7	132,619.3
3. Net profit before tax provision	24,483.3	26,706.5	33,952.5	36,377.8
4. Net profit as % of Sales (D3 as % of D1)	3.8	3.5	3.9	4.2
5. Tax provision	8,117.3	8,450.2	8,527.9	10,128.9
6. Tax provision as % of net pre-tax profit (D5 as % D3)	33.2	31.6	25.1	27.8
7. Sundry debtors as % of gross sales	9.7	11.2	13.6	12.1
8. Expenses	70,651.1	90,952.6	107,213.1	111,727.5
9. Expenses as % of shareholders equity (D8 as % of A3)	27.4	32.6	37.8	36.2
E. PROFIT VIS_A_VIS CAPITAL:				
1. Earning per ordinary share:(in rupees)				
-before tax provision (D3/No. of ordinary shares)	1.5	1.5	1.9	2.0
-after tax provision [(D3-D5)/No. of ordinary shares]	1.0	1.1	1.4	1.4
2. Net profit as % of shareholders' equity (D3 as % of A3)	9.5	9.6	12.0	11.8
3. Total amount of dividend	11,016.9	17,566.6	27,036.0	22,125.6
4. Dividend ratio to equity (E3 as % of A3)	4.3	6.3	9.5	7.2
5. Dividend cover [(D3-D5)/E3]	1.5	1.0	0.9	1.2
6. Total value of bonus shares issued	2,565.9	2,348.6	2,393.2	2,137.5
F. SOURCES OF INCREASE IN CAPITAL EMPLOYED:				
1. Increase/decrease in capital employed (A8-A8 of preceding year)	169,792.7	47,956.0	11,239.3	41,399.7
2. Retention in business (D3-D5-E3)	5,349.1	689.6	-1,611.5	4,123.3
3. Self-financing ratio (F2 as % of F1)	3.2	1.4	-14.3	10.0
4. Finance from outside the company (F1-F2)	164,443.6	47,266.4	12,850.8	37,276.4
G. CASH FLOW DATA:				
1. Depreciation for the year plus retention in business: cash flow	31,810.5	33,798.0	38,237.9	49,376.7
2. Depreciation for the year plus changes in capital employed (C3+F1)	196,254.1	81,064.4	51,088.7	86,653.0
3. Cash flow ratio (G1 as % of G2)	16.2	41.7	74.8	57.0
H. No. OF COMPANIES	553	549	547	530

5.8 Balance Sheet Analysis of Non Financial Companies (Listed at KSE)

ITEMS	2000	2001	2002
(Million Rupees)			
A. CAPITAL STRUCTURE			
1. Ordinary share capital	191,623	189,761	228,070
2. Surplus	126,645	128,977	204,867
3. Shareholders' equity (A1+A2)	318,268	318,738	432,937
4. Preference shares	194	187	890
5. Debentures	41,441	53,364	43,882
6. Other fixed liabilities	194,033	172,799	138,313
7. Total fixed liabilities (A4+A5+A6)	235,668	226,350	183,085
8. Total capital employed (A3+A7)	553,936	545,088	616,021
9. Gearing (A7 as % of A8)	43	42	30
10. Shareholders' equity as % of ordinary share capital (A3 as % of A1)	166	168	190
11. Break-up value of ordinary shares (in Rs.)	17	17	19
B. LIQUIDITY:			
1. Liquid Assets:	93,649	107,564	119,968
(i) Cash	60,934	70,642	74,347
(ii) Investments	32,715	36,921	45,621
2. Other current assets	309,237	344,592	344,221
3. Current assets	402,886	452,155	464,189
4. Current liabilities	432,862	498,536	453,948
5. Total liabilities	668,530	724,886	637,033
6. Net current assets (B3-B4)	-29,976	-46,380	10,240
7. Contractual Liabilities	0	419,627	331,725
8. Current liabilities as % of current assets (B4 as % of B3)	93	91	102
9. Net liquid assets (B1-B4)	-339,213	-390,972	-333,981
C. FIXED ASSETS:			
1. Fixed assets at cost	897,625	955,846	1,018,106
2. Fixed assets after deducting accumulated depreciation	583,912	591,469	605,781
3. Depreciation for the year	44,452	50,578	58,697
4. Average annual % depreciation on written down fixed assets	8	9	10
5. Total assets (B3+C2)	986,798	1,043,624	1,069,970
D. OPERATION:			
1. Sales	1,003,217.3	1,177,502.6	1,222,526.1
2. Gross profit	149,919	151,819	186,783
3. Overhead and other expenses	-	1,091,767	1,124,121
4. Operating profit	-	108,926	117,714
5. Overhead and other expenses as % of gross sales (D3 as % of D1)	-	93	92
6. Financial expenses	-	54,377	47,999
7. Financial expenses as % of operating profit (D6 as % of D4)	-	50	41
8. Financial expenses as % of gross sales (D6 as % of D1)	-	5	4
9. Financial expenses as % of contractual liabilities (D6 as % of B7)	-	13	15
10. Net profit before tax provision	37,660	54,549	69,714
11. Net profit as % of Sales (D3 as % of D1)	4	5	6
12. Tax provision	21,015	23,956	25,405
13. Tax provision as % of net pre-tax profit (D5 as % D3)	56	44	36
14. Sundry debtors as % of gross sales	11	10	9
E. PROFIT VIS_A_VIS CAPITAL:			
1. Earning per ordinary share:(in rupees)	2	3	3
-before tax provision (D3/No. of ordinary shares)	1	2	2
-after tax provision [(D3-D5)/No. of ordinary shares]	12	17	16
2. Net profit as % of shareholders' equity (D3 as % of A3)	28,784	35,970	44,537
3. Total amount of dividend	9	11	10
4. Dividend ratio to equity (E3 as % of A3)	1	1	1
5. Dividend cover [(D30-D5)/E3]	3,792	3,258	1,879
6. Total value of bonus shares issued	2	3	3
F. SOURCES OF INCREASE IN CAPITAL EMPLOYED:			
1. Increase/decrease in capital employed (A8-A8 of preceding year)	-6,740	-8,848	70,933
2. Retention in business (D3-D5-E3)	-12,139	-5,377	-228
3. Self-financing ratio (F2 as % of F1)	180	61	0
4. Finance from outside the company (F1-F2)	5,398	-3,472	71,161
G. CASH FLOW DATA:			
1. Depreciation for the year plus retention in business: cash flow (C3+F2)	32,313	45,201	58,469
2. Depreciation for the year plus changes in capital employed (C3+F1)	37,711	41,730	129,630
3. Cash flow ratio (G1 as % of G2)	86	108	45
H. No. OF COMPANIES	520	506	481

5.8 Balance Sheet Analysis of Non Financial Companies (Listed at KSE)

	Million Rupees		
ITEMS	2003	2004	2005
A. CAPITAL STRUCTURE			
1. Ordinary share capital	246,857	305,608	354,204
2. Surplus	200,607	289,230	430,746
3. Shareholders' equity (A1+A2)	447,464	594,838	784,950
4. Preference shares	1,083	1,083	3,628
5. Debentures	40,128	23,474	30,905
6. Other fixed liabilities	154,612	196,727	198,831
7. Total fixed liabilities (A4+A5+A6)	195,824	221,284	233,364
8. Total capital employed (A3+A7)	643,287	816,122	1,018,314
9. Gearing (A7 as % of A8)	30	27	23
10. Shareholders' equity as % of ordinary share capital (A3 as % of A1)	181	195	222
11. Break-up value of ordinary shares (in Rs.)	18	20	22
B. LIQUIDITY:			
1. Liquid Assets:	162,465	241,185	300,873
(i) Cash	97,228	160,857	188,306
(ii) Investments	65,237	80,328	112,567
2. Other current assets	234,268	267,963	337,303
3. Current assets (B1+B2)	509,330	692,687	844,851
4. Current liabilities	485,825	596,893	681,142
5. Total liabilities	681,649	818,177	914,506
6. Net current assets (B3-B4)	23,505	95,794	163,709
7. Contractual Liabilities	341,082	373,562	445,336
8. Current liabilities as % of current assets (B4 as % of B3)	105	116	124
9. Net liquid assets (B1-B4)	-323,360	-355,708	-380,269
C. FIXED ASSETS:			
1. Fixed assets at cost	1,070,185	1,150,211	1,458,664
2. Fixed assets after deducting accumulated depreciation	619,782	720,328	858,605
3. Depreciation for the year	54,992	60,445	69,186
4. Average annual % depreciation on written down fixed assets	9	9	9
5. Total assets (B3+C2)	1,129,113	1,413,015	1,703,456
D. OPERATION:			
1. Sales	1,380,310.70	1,632,834	2,031,217
2. Gross profit	210,041	272,673	358,493
3. Overhead and other expenses	1,277,734	1,471,056	1,814,613
4. Operating profit	130,931	199,205	254,458
5. Overhead and other expenses as % of gross sales (D3 as % of D1)	92	90	89
6. Financial expenses	32,030	23,752	29,473
7. Financial expenses as % of operating profit (D6 as % of D4)	24	12	12
8. Financial expenses as % of gross sales (D6 as % of D1)	2	1	1
9. Financial expenses as % of contractual liabilities (D6 as % of B7)	9	6	7
10. Net profit before tax provision	98,901	175,453	224,985
11. Net profit as % of Sales (D3 as % of D1)	7	11	11
12. Tax provision	36,046	49,604	62,678
13. Tax provision as % of net pre-tax profit (D5 as % D3)	36	28	28
14. Sundry debtors as % of gross sales	8	7	8
E. PROFIT VIS_A_VIS CAPITAL:			
1. Earning per ordinary share:(in rupees)	4		
-before tax provision (D3/No. of ordinary shares)	3	6	6
-after tax provision [(D3-D5)/No. of ordinary shares]	22	4	5
2. Net profit as % of shareholders' equity (D3 as % of A3)	52,182	29	29
3. Total amount of dividend	12	73,715	70,028
4. Dividend ratio to equity (E3 as % of A3)	1	12	9
5. Dividend cover [(D30-D5)/E3]	1,240	2	2
6. Total value of bonus shares issued	4	2,263	3,399
F. SOURCES OF INCREASE IN CAPITAL EMPLOYED:			
1. Increase/decrease in capital employed (A8-A8 of preceding year)	27,266	172,835	202,192
2. Retention in business (D3-D5-E3)	10,674	52,134	92,279
3. Self-financing ratio (F2 as % of F1)	39	30	46
4. Finance from outside the company (F1-F2)	16,592	120,701	109,913
G. CASH FLOW DATA:			
1. Depreciation for the year plus retention in business: cash flow (C3+F2)	65,666	112,579	161,465
2. Depreciation for the year plus changes in capital employed (C3+F1)	82,258	233,280	271,378
3. Cash flow ratio (G1 as % of G2)	80	48	59
H. No. OF COMPANIES			
	463	451	443

5.8 Financial Statement Analysis of Non-Financial Sector Overall*

(Million Rupees)

ITEMS	2006	2007	2008	2009
A.Non-Current Assets (A1+A3+A5+A6+A7)	1,040,091.00	1,211,065.80	1,388,602.80	2,126,247.70
1.Capital work in progress	-	-	-	335,536.30
2.Operating fixed assets at cost	1,671,976.70	1,863,049.70	2,090,354.50	2,355,025.50
3.Operating fixed assets after deducting accumulated depreciation	1,016,570.40	1,160,345.20	1,329,643.70	1,458,033.90
4.Depreciation for the year	75,870.10	86,225.30	96,644.80	110,921.00
5.Intangible assets	23,520.70	50,720.60	58,955.60	89,797.50
6.Long term investments	-	-	3.4	163,563.50
7.Other non-current assets	-	-	-	79,316.40
B.Current Assets (B1+B2+B3+B4+B5)	1,031,847.70	1,196,256.00	1,493,811.90	1,455,518.70
1.Cash & bank balance	184,141.80	169,690.20	172,892.10	166,163.50
2.Inventories	240,567.90	271,532.60	362,027.00	348,195.00
3.Trade Debt	200,602.80	249,058.60	365,627.30	551,532.80
4.Short term investments	192,516.00	239,471.20	250,034.00	79,141.30
5.Other current assets	214,019.20	266,503.30	343,231.50	310,486.20
C.Current Liabilities (C1+C2)	888,036.00	1,041,342.80	1,422,133.50	1,400,046.10
1.Short term Secured loans	273,013.60	294,263.20	420,103.80	430,904.80
2.Other current liabilities	615,022.40	747,079.50	1,002,029.60	969,141.30
D.Non-Current Liabilities (D1+D2+D3+D4+D5)	283,197.90	352,081.30	422,795.50	986,966.50
1.Long term secured loans	-	-	86.7	431,996.50
2.Long term unsecured loans	-	-	-	114,175.20
3.Debentures/TFCs	31,265.30	45,095.40	49,685.80	50,796.30
4.Employees benefit obligations	-	-	-	51,455.30
5.Other non-current liabilities	251,932.60	306,985.90	373,023.00	338,543.20
E.Shareholders Equity (E1+E2+E3)	900,704.80	1,013,897.70	1,037,485.60	1,194,753.90
1.Issued, Subscribed & Paid up capital	375,854.80	404,678.00	429,007.30	478,837.30
i).Ordinary Shares	372,335.50	394,509.60	419,555.40	468,331.10
ii).Preference shares	3,519.30	10,168.40	9,451.90	10,506.20
2.Reserves	524,850.00	609,219.70	608,367.30	559,558.10
i).Capital Reserve	-	-	-	116,752.60
ii).Revenue Reserve	-	-	-62	433,698.50
3.Surplus on revaluation of fixed assets	-	-	111	156,358.40
F.Operation:	-	-	-	-
1.Sales	2,570,950.50	2,837,922.70	3,356,261.50	3,608,115.60
i).Local sales (Net)	2,406,191.20	2,632,698.10	3,104,620.40	3,240,654.10
ii).Export Sales (Net)	164,759.30	205,224.60	251,641.10	367,461.50
2.Cost of sales	2,166,348.20	2,431,127.00	2,859,768.50	3,075,281.30
i).Cost of material	-	-	660.5	1,581,556.50
ii).Other input cost	-	-	54.4	1,492,028.50
3.Gross Profit	404,602.40	406,795.70	496,492.90	532,834.30
4.General, administrative and other expenses	162,470.30	185,378.10	270,162.00	255,522.10
i).Selling & distribution expenses	-	-	6.9	97,040.90
ii).Administrative and other expenses	162,470.30	185,378.10	270,155.10	158,481.20
5.Salaries, wages and employee benefits	-	-	30.4	162,227.20
6.Financial expenses	49,293.80	67,127.40	95,936.50	149,689.90
of which: (i) Interest expenses	-	-	1.9	111,894.60
7.Net profit before tax	256,700.50	229,298.40	202,877.50	211,565.90
8.Tax provision (current year)	73,133.20	60,628.30	91,995.20	77,630.00
9.Total amount of dividend	102,525.70	97,589.80	106,194.20	118,297.50
10.Total value of bonus shares issued	5,763.80	2,995.80	4,765.00	7,707.80
11.Cash flows from operations	-	-	14.7	309,734.20
G.Miscellaneous	-	-	-	-
1.Total capital employed (E+D)	1,183,902.70	1,365,979.00	1,460,281.20	2,181,720.30
2.Total fixed liabilities (D1+D3)	31,265.30	45,095.40	49,772.60	482,792.80
3.Retention in business (F7-F8-F9)	81,041.60	71,080.20	4,688.20	15,638.40
4.Contractual Liabilities (G2+C1)	304,278.90	339,358.70	469,876.40	913,697.60
H.Key Performance Indicators				
1.Acid test or quick ratio[(B1+B3+B4) to C]	0.7	0.6	0.6	0.6
2.Financial expenses as % of sales (F6 as % of F1)	1.9	2.4	2.9	4.2
3.Trade Debt as % of sales (B3 as % of F1)	7.8	8.8	10.9	15.3
4.Assets turnover ratio [F1 to (A+B)]	1.2	1.2	1.2	1
5.Current ratio (B to C)	1.2	1.2	1.1	1
6.Cost of goods sold to sales (F2 as % of F1)	84.3	85.7	85.2	85.2
7.Debt equity ratio [(C+D) to E]	1.3	1.4	1.8	2
8.Return on assets [F7 as % of avg.(A+B)]	13.6	10.2	7.7	6.6
9.Return of equity (F7 as % of avg. E)	30.2	24	19.8	19
10.Return on capital employed (F7 as % of avg. G1)	23.2	18	14.4	11.6
11.Dividend cover ratio [(F7-F8) to F9]	1.8	1.7	1	1.1
12.Inventory Turnover Ratio (F1 to B2)	10.7	10.5	9.3	10.4
13.Interest cover ratio [(F7+ F6(i)) to F6(i)]	-	-	-	2.9
14.Net profit margin (F7 as % of F1)	10	8.1	6	5.9
15.Operating cash flow to debt ratio [F11 to (C+D)]	-	-	-	0.1
16.Earning per share after tax (Rs./share) [(F7-F8)/No. of Ord. shares]	4.2	4.3	2.7	2.9
17.Break-up value shares (Rs./share) (E/No. of Ord. shares)	20.4	25.8	24.8	25.4

5.8 Financial Statement Analysis of Non-Financial Sector Overall*

(Million Rupees)

ITEMS	2010	2011	2012	2013	2014
A.Non-Current Assets (A1+A3+A5+A6+A7)	2,401,658.90	2,561,199.10	2,694,994.60	3,111,780.90	3,429,769.70
1.Capital work in progress	393,354.00	238,079.70	195,227.30	183,142.60	215,437.90
2.Operating fixed assets at cost	2,711,252.10	3,123,687.80	3,313,859.90	3,525,738.90	3,837,744.00
3.Operating fixed assets after deducting accumulated depreciation	1,654,398.10	1,939,945.90	2,053,625.30	2,189,541.30	2,368,154.60
4.Depreciation for the year	128,404.70	158,989.70	167,363.10	170,334.30	187,759.10
5.Intangible assets	101,391.00	98,872.60	106,237.90	128,929.10	165,072.40
6.Long term investments	178,808.30	205,387.30	236,791.00	509,270.50	558,922.50
7.Other non-current assets	73,707.40	78,913.70	103,113.00	100,897.30	122,182.20
B.Current Assets (B1+B2+B3+B4+B5)	1,750,058.30	2,110,251.70	2,628,277.60	2,299,852.30	2,702,540.70
1.Cash & bank balance	180,832.20	162,448.20	157,761.70	216,287.60	227,769.40
2.Inventories	390,336.10	552,001.60	552,224.60	596,184.40	590,270.90
3.Trade Debt	735,610.20	814,571.10	1,216,874.30	765,019.40	1,059,257.60
4.Short term investments	97,156.20	119,009.00	132,312.40	167,127.60	211,124.90
5.Other current assets	346,123.70	462,221.90	569,104.50	555,233.30	614,117.90
C.Current Liabilities (C1+C2)	1,695,720.50	1,974,394.70	2,431,040.10	2,239,479.00	2,601,232.80
1.Short term secured loans	504,843.20	633,573.50	724,000.60	653,307.10	810,129.90
2.Other current liabilities	1,190,877.30	1,340,821.20	1,707,039.50	1,586,172.00	1,791,102.90
D.Non-Current Liabilities (D1+D2+D3+D4+D5)	1,035,668.20	1,071,758.30	1,102,094.60	1,119,116.20	1,179,715.00
1.Long term secured loans	489,220.80	534,143.10	563,532.10	547,753.50	524,002.60
2.Long term unsecured loans	100,020.30	76,618.50	68,238.80	62,957.40	52,003.50
3.Debentures/TFCs	37,640.20	42,577.40	31,640.20	21,912.60	17,798.80
4.Employees benefit obligations	45,156.40	52,238.40	80,034.00	86,387.10	93,276.50
5.Other non-current liabilities	363,630.60	366,180.90	358,649.40	400,105.60	492,633.70
E.Shareholders Equity (E1+E2+E3)	1,420,328.50	1,625,297.80	1,790,137.40	2,053,037.90	2,351,362.60
1.Issued, Subscribed & Paid up capital	535,555.00	589,101.20	619,783.60	634,232.10	669,228.30
i).Ordinary Shares	518,806.30	571,993.10	606,767.60	625,303.60	661,577.40
ii).Preference shares	16,748.70	17,108.20	13,016.00	8,928.40	7,650.90
2.Reserves	676,969.10	798,630.90	887,251.10	1,124,784.80	1,355,614.30
i).Capital Reserve	128,132.20	166,096.50	170,529.00	233,382.80	249,063.30
ii).Revenue Reserve	547,710.00	632,534.40	716,722.10	891,402.00	1,106,551.10
3.Surplus on revaluation of fixed assets	207,804.50	237,565.70	283,102.80	294,021.10	326,519.90
F.Operation:					
1.Sales	4,195,296.50	5,044,542.80	5,678,343.10	6,183,225.50	6,768,207.10
i).Local sales (Net)	3,757,466.10	4,451,052.90	5,146,961.30	5,527,093.70	6,055,075.10
ii).Export Sales (Net)	437,830.40	593,490.00	531,381.80	656,131.80	713,132.00
2.Cost of sales	3,568,974.00	4,296,499.10	4,762,006.00	5,238,208.50	5,804,233.80
i).Cost of material	1,917,329.50	2,288,498.80	2,539,759.00	2,830,855.00	3,057,926.30
ii).Other input cost	1,649,963.20	2,008,000.30	2,222,247.00	2,407,353.50	2,746,307.50
3.Gross Profit	626,322.50	748,043.70	916,337.10	945,017.00	963,973.30
4.General, administrative and other expenses	262,917.50	308,725.80	334,823.00	383,414.80	392,209.80
i).Selling & distribution expenses	119,465.00	134,116.30	148,653.30	166,597.00	167,934.10
ii).Administrative and other expenses	143,452.50	174,609.60	186,169.70	216,817.80	224,275.60
5.Salaries, wages and employee benefits					
6.Financial expenses	140,063.30	174,205.30	201,895.20	185,306.40	181,548.00
of which: Interest expenses	102,436.10	141,431.50	149,879.10	141,147.00	144,507.50
6.Net profit before tax	320,803.00	378,432.60	510,596.60	520,202.90	556,819.40
7.Tax provision (current year)	98,378.80	127,435.70	126,965.60	137,617.70	159,146.00
8.Total amount of dividend	123,384.90	146,811.70	158,758.10	202,755.80	212,971.20
9.Total value of bonus shares issued	15,957.00	9,176.40	5,636.40	8,185.10	2,992.10
10.Cash flows from operations	330,953.50	270,264.70	279,939.50	745,344.60	371,439.00
G.Miscellaneous					
1.Total capital employed (E+D)	2,455,996.70	2,697,056.20	2,892,232.00	3,172,154.10	3,531,077.60
2.Total fixed liabilities (D1+D3)	526,861.00	576,720.50	595,172.30	569,666.10	541,801.40
3.Retention in business (F7-F8-F9)	99,039.20	104,185.30	224,872.90	179,829.50	184,702.20
4.Contractual Liabilities (G2+C1)	1,031,704.20	1,210,294.00	1,319,172.90	1,222,973.20	1,351,931.30
5.Salaries, wages and employee benefits	186,722.10	240,843.70	228,827.20	294,728.20	316,108.20
H.Key Performance Indicators					
1.Acid test or quick ratio[(B1+B3+B4) to C]	0.6	0.6	0.6	0.5	0.6
2.Financial expenses as % of sales (F6 as % of F1)	3.3	3.5	3.6	3	2.7
3.Trade Debt as % of sales (B3 as % of F1)	17.5	16.2	21.4	12.4	15.7
4.Assets turnover ratio [F1 to (A+B)]	1	1.1	1.1	1.1	1.1
5.Current ratio (B to C)	1	1.1	1.1	1	1
6.Cost of goods sold to sales (F2 as % of F1)	85.1	85.2	83.9	84.7	85.8
7.Debt equity ratio [(C+D) to E]	1.9	1.9	2	1.6	1.6
8.Return on assets [F7 as % of avg.(A+B)]	8.3	8.6	10.2	9.7	9.7
9.Return of equity (F7 as % of avg. E)	24.6	24.9	29.9	27.1	25.3
10.Return on capital employed (F7 as % of avg. G1)	13.8	14.7	18.3	17.2	16.6
11.Dividend cover ratio [(F7-F8) to F9]	1.8	1.7	2.4	1.9	1.9
12.Inventory Turnover Ratio (F1 to B2)	10.8	9.1	10.3	10.4	11.5
13.Interest cover ratio [(F7+ F6(i)) to F6(ii)]	4.1	3.7	4.4	4.7	4.9
14.Net profit margin (F7 as % of F1)	7.7	7.5	9	8.4	8.2
15.Earning per share after tax (Rs./share) [(F7-F8)/No. of Ord. shares]	4.3	4.4	6.3	6.1	6.1
16.Break-up value shares (Rs./share) (E/No. of Ord. shares)	27.2	28.2	29.3	32.6	36.3

*Listed at KSE

Source: Statistics & Data Warehouse Department, SBP

Notes:

- Table name changed as "Financial Statement Analysis of Non-Financial Sector-Overall".
- Data has been revised according to new format from 2006.

5.9(a) Financial Statement Analysis of Financial Sector-Banks

	(Thousand Rs.)		
Items	FY 2006	FY 2007	FY 2008
A.Total equity (A1 to A3)	331,386,671	435,990,804	505,469,823
1.Share capital/head office capital account	163,408,629	231,530,188	277,045,918
2.Reserves	104,080,958	118,940,698	148,257,246
3.Un appropriated profit	63,897,084	85,519,918	80,166,659
4.Others	64,463,850	108,613,011	62,957,129
B.Total liabilities (B1 to B4)	3,817,847,790	4,626,769,389	5,074,573,572
1.Bills payable	58,773,919	82,075,093	69,530,488
2.Borrowings from financial institutions	418,336,738	452,050,150	460,028,229
3.Deposits and other accounts	3,141,966,704	3,854,364,311	4,226,432,569
4.Other/misc. liabilities	198,770,429	238,279,835	318,582,286
C.Total assets (C1 to C4 + C8 to C10)	4,213,698,311	5,171,373,204	5,643,000,524
1.Cash and balances with treasury banks	402,479,823	469,267,797	477,615,770
2.Balances with other banks	174,044,738	147,510,726	184,087,341
3.Lending to financial institutions	203,579,158	190,577,446	188,414,080
4.Investments	804,124,587	1,275,225,750	1,085,196,330
5.Gross advances	2,472,723,457	2,842,331,732	3,417,406,346
6.Advances-non-performing/classified	175,025,866	204,625,366	313,020,509
7.Provision against advances	124,155,790	159,434,804	237,965,887
8.Advances net of provision (C5 - C7)	2,348,567,667	2,682,896,928	3,179,440,459
9.Fixed assets	87,421,942	168,544,767	191,279,879
10.Other/misc. assets	193,480,396	237,349,790	336,966,665
D.Profit & loss account			
1.Markup/interest earned	301,311,863	383,579,497	482,070,799
2.Markup/interest expenses	129,874,785	183,686,714	246,295,314
3.Net markup/interest income	171,437,078	199,892,786	235,775,485
4.Provisions and write-offs	20,258,591	61,165,329	104,266,763
5.Net markup/interest income after provisions	146,652,481	141,321,995	130,344,598
6.Non-markup/interest income	68,118,332	92,849,866	103,289,492
7.Non-markup/interest expenses	100,152,674	125,859,144	166,010,509
8.Administrative expenses	96,141,879	123,286,772	160,702,985
9.Profit/(loss) before taxation	118,675,491	107,153,118	63,261,197
10.Profit/(loss) after taxation	78,257,115	77,935,097	43,415,974
E.Other items			
1.Cash generated from operating activities	140,389,565	418,781,554	1,849,272
2.Commitments and contingencies	2,179,891,108	3,205,635,962	2,565,591,273
F.Efficiency ratios/profitability ratios			
1.Spread ratio (D3/D1)	56.90%	52.11%	48.91%
2.Net markup/interest margin (D1 -D2)/C	4.07%	3.87%	4.18%
3.Return on equity (ROE) (D10/A)	23.62%	17.88%	8.59%
4.Return on assets (ROA) (D10/C)	1.86%	1.51%	0.77%
5.Non-markup/interest income to total assets (D6/C)	1.62%	1.80%	1.83%
6.Net markup/interest income(after provisions) to total assets(D5/C)	3.48%	2.73%	2.31%
7.Markup/interest expense to markup/interest income (D2/D1)	43.10%	47.89%	51.09%
8.Admin. expesne to profit before tax. (D8/D9)(times)	0.81	1.15	2.54
9.Non-markup/interest expense to total income D7/(D1+D6)	27.11%	26.42%	28.36%
10.Admin. expense to non-markup/interest income(D8/D6)(times)	1.41	1.33	1.56
G.Liquidity ratios			
1.Cash & cash equivalent to total assets (C1+C2)/C	13.68%	11.93%	11.73%
2.Investment to total assets (C4/C)	19.08%	24.66%	19.23%
3.Advances net of provisions to total assets (C8/C)	55.74%	51.88%	56.34%
4.Deposits to total assets (B3/C)	74.57%	74.53%	74.90%
5.Total liabilities to total assets (B/C)	90.61%	89.47%	89.93%
6.Gross advances to deposits (C5/B3)	78.70%	73.74%	80.86%
7.Gross advances to borrowing & deposits C5/(B2+B3)	69.45%	66.00%	72.92%
H.Assets quality ratios			
1.Non-performing loans to gross advances (C6/C5)	7.08%	7.20%	9.16%
2.Provision against NPLs to gross advances (C7/C5)	5.02%	5.61%	6.96%
3.NPLs to total equity (C6/A)	52.82%	46.93%	61.93%
4.NPLs write off to NPLs provision (D4/C7)	16.32%	38.36%	43.82%
5.Provision against NPL to NPLs (C7/C6)	70.94%	77.92%	76.02%
I.Capital /leverage ratios			
1.Capital ratio (A/C)	7.86%	8.43%	8.96%
2.Commitments & contingencies to total equity (E2/A) (times)	6.58	7.35	5.08
3.Total deposit to total equity (B3/A) (times)	9.48	8.84	8.36
J.Cash flow ratio			
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	1.79	5.37	0.04

5.9(a) Financial Statement Analysis of Financial Sector-Banks

	(Thousand Rs.)		
Items	FY 2009	FY 2010	FY 2011
A.Total equity (A1 to A3)	582,598,286	608,879,941	776,386,247
1.Share capital/head office capital account	322,555,374	348,918,576	452,485,660
2.Reserves	163,552,147	180,782,325	188,736,576
3.Un appropriated profit	96,490,765	79,179,040	135,164,011
4.Others	84,003,150	88,827,972	30,536,958
B.Total liabilities (B1 to B4)	5,864,049,257	6,486,561,213	7,493,263,584
1.Bills payable	71,535,885	75,421,757	85,260,553
2.Borrowings from financial institutions	659,274,039	549,923,580	686,412,036
3.Deposits and other accounts	4,797,876,214	5,513,490,894	6,322,513,825
4.Other/misc. liabilities	335,363,119	347,724,982	399,077,170
C.Total assets (C1 to C4 + C8 to C10)	6,530,650,693	7,184,269,126	8,300,186,789
1.Cash and balances with treasury banks	537,292,488	595,747,080	702,349,942
2.Balances with other banks	195,972,436	180,548,088	190,465,013
3.Lending to financial institutions	238,445,016	214,680,843	210,389,899
4.Investments	1,708,679,933	2,176,115,226	3,079,024,212
5.Gross advances	3,564,239,824	3,788,113,349	3,838,026,440
6.Advances-non-performing/classified	425,320,610	562,013,300	573,055,250
7.Provision against advances	304,669,387	372,542,154	397,792,547
8.Advances net of provision (C5 - C7)	3,259,570,437	3,415,571,195	3,440,233,893
9.Fixed assets	192,043,955	203,603,100	218,192,889
10.Other/misc. assets	398,646,428	398,003,594	459,530,941
D.Profit & loss account			
1.Markup/interest earned	593,703,103	631,148,913	752,536,862
2.Markup/interest expenses	326,058,617	343,068,535	407,390,616
3.Net markup/interest income	276,157,706	288,080,378	345,146,246
4.Provisions and write-offs	113,917,187	78,145,619	49,029,717
5.Net markup/interest income after provisions	162,212,990	209,934,759	296,116,529
6.Non-markup/interest income	106,091,369	105,364,747	110,963,569
7.Non-markup/interest expenses	190,059,825	207,890,250	235,699,359
8.Administrative expenses	182,414,959	201,009,343	228,199,131
9.Profit/(loss) before taxation	69,304,886	101,438,328	171,741,893
10.Profit/(loss) after taxation	48,198,550	63,114,915	115,552,980
E.Other items			
1.Cash generated from operating activities	604,337,114	502,875,191	2,157,205,107
2.Commitments and contingencies	3,078,623,557	3,120,197,239	3,725,606,755
F.Efficiency ratios/profitability ratios			
1.Spread ratio (D3/D1)	46.51%	45.64%	45.86%
2.Net markup/interest margin (D1 -D2)/C	4.10%	4.01%	4.16%
3.Return on equity (ROE) (D10/A)	8.27%	10.37%	14.88%
4.Return on assets (ROA) (D10/C)	0.74%	0.88%	1.39%
5.Non-markup/interest income to total assets (D6/C)	1.62%	1.47%	1.34%
6.Net markup/interest income(after provisions) to total assets(D5/C)	2.48%	2.92%	3.57%
7.Markup/interest expense to markup/interest income (D2/D1)	54.92%	54.36%	54.14%
8.Admin. expesne to profit before tax. (D8/D9)(times)	2.63	1.98	1.33
9.Non-markup/interest expense to total income D7/(D1+D6)	27.16%	28.23%	27.30%
10.Admin. expense to non-markup/interest income(D8/D6)(times)	1.72	1.91	2.06
G.Liquidity ratios			
1.Cash & cash equivalent to total assets (C1+C2)/C	11.23%	10.81%	10.76%
2.Investment to total assets (C4/C)	26.16%	30.29%	37.10%
3.Advances net of provisions to total assets (C8/C)	49.91%	47.54%	41.45%
4.Deposits to total assets (B3/C)	73.47%	76.74%	76.17%
5.Total liabilities to total assets (B/C)	89.79%	90.29%	90.28%
6.Gross advances to deposits (C5/B3)	74.29%	68.71%	60.70%
7.Gross advances to borrowing & deposits C5/(B2+B3)	65.31%	62.47%	54.76%
H.Assets quality ratios			
1.Non-performing loans to gross advances (C6/C5)	11.93%	14.84%	14.93%
2.Provision against NPLs to gross advances (C7/C5)	8.55%	9.83%	10.36%
3.NPLs to total equity (C6/A)	73.00%	92.30%	73.81%
4.NPLs write off to NPLs provision (D4/C7)	37.39%	20.98%	12.33%
5.Provision against NPL to NPLs (C7/C6)	71.63%	66.29%	69.42%
I.Capital /leverage ratios			
1.Capital ratio (A/C)	8.92%	8.48%	9.35%
2.Commitments & contingencies to total equity (E2/A) (times)	5.28	5.12	4.80
3.Total deposit to total equity (B3/A) (times)	8.24	9.06	8.14
J.Cash flow ratio			
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	12.54	7.97	18.67

5.9(a) Financial Statement Analysis of Financial Sector-Banks

(Thousand Rs.)			
Items	FY 2012	FY 2013	FY 2014
A.Total equity (A1 to A3)	831,959,482	881,703,118	975,413,488
1.Share capital/head office capital account	466,753,970	482,196,054	489,506,222
2.Reserves	215,402,721	238,206,170	252,850,215
3.Un appropriated profit	149,802,791	161,300,894	233,057,051
4.Others	72,234,281	100,420,570	285,110,434
B.Total liabilities (B1 to B4)	9,000,995,218	9,709,649,129	10,947,277,296
1.Bills payable	112,355,237	129,242,770	134,333,431
2.Borrowings from financial institutions	1,039,499,543	723,864,257	997,761,967
3.Deposits and other accounts	7,418,591,233	8,456,113,140	9,371,267,364
4.Other/misc. liabilities	430,549,205	400,428,962	443,914,534
C.Total assets (C1 to C4 + C8 to C10)	9,905,188,981	10,691,772,817	12,207,801,218
1.Cash and balances with treasury banks	842,680,067	865,321,503	738,290,936
2.Balances with other banks	216,654,370	215,450,583	166,722,784
3.Lending to financial institutions	171,443,515	277,764,395	431,738,751
4.Investments	4,065,836,308	4,382,710,612	5,368,085,020
5.Gross advances	4,309,850,177	4,665,342,680	5,092,324,674
6.Advances-non-performing/classified	602,668,663	618,090,698	622,236,460
7.Provision against advances	428,409,314	474,647,267	494,323,135
8.Advances net of provision (C5 - C7)	3,881,440,863	4,190,695,413	4,598,001,539
9.Fixed assets	230,792,490	248,181,387	271,691,726
10.Other/misc. assets	496,341,368	511,648,924	633,270,462
D.Profit & loss account			
1.Markup/interest earned	800,632,014	785,382,553	930,150,605
2.Markup/interest expenses	456,819,416	446,629,119	507,767,560
3.Net markup/interest income	343,812,598	338,753,434	422,383,045
4.Provisions and write-offs	43,503,833	40,126,782	28,825,563
5.Net markup/interest income after provisions	300,308,765	298,626,652	393,557,482
6.Non-markup/interest income	142,699,413	147,815,005	175,511,723
7.Non-markup/interest expenses	262,773,036	275,830,207	315,019,007
8.Administrative expenses	257,038,313	275,274,868	309,996,351
9.Profit/(loss) before taxation	181,129,275	168,225,263	251,855,181
10.Profit/(loss) after taxation	121,098,284	114,511,162	163,820,203
E.Other items			
1.Cash generated from operating activities	1,150,937,430	390,215,359	707,680,855
2.Commitments and contingencies	3,822,886,166	5,163,060,288	4,991,763,052
F.Efficiency ratios/profitability ratios			
1.Spread ratio (D3/D1)	42.94%	43.13%	45.41%
2.Net markup/interest margin (D1-D2)/C	3.47%	3.17%	3.46%
3.Return on equity (ROE) (D10/A)	14.56%	12.99%	16.79%
4.Return on assets (ROA) (D10/C)	1.22%	1.07%	1.34%
5.Non-markup/interest income to total assets (D6/C)	1.44%	1.38%	1.44%
6.Net markup/interest income(after provisions) to total assets(D5/C)	3.03%	2.79%	3.22%
7.Markup/interest expense to markup/interest income (D2/D1)	57.06%	56.87%	54.59%
8.Admin. expense to profit before tax. (D8/D9)(times)	1.42	1.64	1.23
9.Non-markup/interest expense to total income D7/(D1+D6)	27.86%	29.56%	28.49%
10.Admin. expense to non-markup/interest income(D8/D6)(times)	1.80	1.86	1.77
G.Liquidity ratios			
1.Cash & cash equivalent to total assets (C1+C2)/C	10.69%	10.11%	7.41%
2.Investment to total assets (C4/C)	41.05%	40.99%	43.97%
3.Advances net of provisions to total assets (C8/C)	39.19%	39.20%	37.66%
4.Deposits to total assets (B3/C)	74.90%	79.09%	76.76%
5.Total liabilities to total assets (B/C)	90.87%	90.81%	89.67%
6.Gross advances to deposits (C5/B3)	58.10%	55.17%	54.34%
7.Gross advances to borrowing & deposits C5/(B2+B3)	50.96%	50.82%	49.11%
H.Assets quality ratios			
1.Non-performing loans to gross advances (C6/C5)	13.98%	13.25%	12.22%
2.Provision against NPLs to gross advances (C7/C5)	9.94%	10.17%	9.71%
3.NPLs to total equity (C6/A)	72.44%	70.10%	63.79%
4.NPLs write off to NPLs provision (D4/C7)	10.15%	8.45%	5.83%
5.Provision against NPL to NPLs (C7/C6)	71.09%	76.79%	79.44%
I.Capital /leverage ratios			
1.Capital ratio (A/C)	8.40%	8.25%	7.99%
2.Commitments & contingencies to total equity (E2/A) (times)	4.60	5.86	5.12
3.Total deposit to total equity (B3/A) (times)	8.92	9.59	9.61
J.Cash flow ratio			
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	9.50	3.41	4.32

5.9(b) Financial Statement Analysis of Financial Sector-DFI's

(Thousand Rupees)			
Items	FY 2006	FY 2007	FY 2008
A.Total equity (A1 to A3)	26,102,838	34,570,070	46,902,253
1.Share capital	15,241,780	21,991,780	39,748,980
2.Reserves	9,316,628	10,619,579	11,124,218
3.Un appropriated profit	1,544,430	1,958,711	(3,970,945)
4.Others	1,961,119	2,948,916	(656,553)
B.Total liabilities (B1 to B4)	49,206,171	53,379,971	38,833,942
1.Bills payable	0	0	0
2.Borrowings from financial institutions	35,974,943	39,113,088	30,937,172
3.Deposits and other accounts	11,515,833	11,867,394	5,880,621
4.Other/misc. liabilities	1,715,395	2,399,489	2,016,149
C.Total assets (C1 to C4 + C8 to C10)	77,270,128	90,898,957	85,079,642
1.Cash and balances with treasury banks	456,012	582,562	650,959
2.Balances with other banks	8,835,280	9,187,229	10,252,671
3.Lending to financial institutions	16,864,983	17,648,189	8,056,730
4.Investments	23,451,174	35,485,410	36,071,855
5.Gross advances	23,918,267	24,631,058	27,407,033
6.Advances-non-performing/classified	1,972,787	2,149,654	4,816,698
7.Provisions against advances	1,304,415	1,885,835	3,698,407
8.Advances net of provisions (C5-C7)	22,613,852	22,745,223	23,708,626
9.Fixed assets	2,780,194	2,692,031	2,690,082
10.Other/misc. assets	2,268,633	2,558,313	3,648,719
D.Profit & loss account			
1.Markup/interest earned	4,974,357	5,683,688	8,483,284
2.markup/interest expensed	3,720,268	4,224,696	4,855,654
3.Net markup/interest income	1,254,090	1,458,993	3,627,630
4.Provisions and write-offs	427,607	648,463	6,171,391
5.Net markup/interest income after provisions	826,483	810,529	(1,804,158)
6.Non-markup/interest income	2,458,109	3,666,464	7,621,120
7.Non-markup/interest expenses	908,970	1,030,265	3,308,278
8.Administrative expenses	795,758	934,573	1,196,516
9.Profit/(loss) before taxation	2,041,539	2,981,056	1,694,081
10.Profit/(loss) after taxation	2,143,374	2,525,835	1,195,447
E.Other items			
1.No. of ordinary shares (000)	600,564	1,015,824	3,375,138
2.Cash dividend	-	-	-
3.Stock dividend/bonus shares	-	-	-
4.Cash generated from operating activities	1,332,877	6,191,623	5,682,965
5.Commitments and contingencies	12,367,470	12,487,600	13,761,913
F.Efficiency ratios/profitability ratios			
1.Spread (D3/D1)	25.21%	25.67%	42.76%
2.Net markup/interest margin (D1-D2)/C	1.62%	1.61%	4.26%
3.Return on equity (ROE) (D10/A)	8.21%	7.31%	2.55%
4.Return on assets (ROA) (D10/C)	2.77%	2.78%	1.41%
5.Non-markup/interest income to total assets (D6/C)	3.18%	4.03%	8.96%
6.Net markup/interest income(after provisions) to total assets(D5/C)	1.07%	0.89%	-2.12%
7.Markup/interest expenses to markup/interest income (D2/D1)	74.79%	74.33%	57.24%
8.Admin. expenses to profit before tax. (D8/D9) (times)	0.39	0.31	0.71
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.12	0.11	0.21
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	0.32	0.25	0.16
11.Earning per share (D10/E1)	3.57	2.49	0.35
G.Liquidity ratios			
1.Cash & cash equivalent to total assets (C1+C2)/C	12.02%	10.75%	12.82%
2.Investment to total assets (C4/C)	30.35%	39.04%	42.40%
3.Advances net of provisions to total assets (C8/C)	29.27%	25.02%	27.87%
4.Deposits to total assets (B3/C)	14.90%	13.06%	6.91%
5.Total liabilities to total assets (B/C)	63.68%	58.72%	45.64%
6.Gross advances to deposits (C5/B3)	207.70%	207.55%	466.06%
7.Gross advances to borrowing & deposits C5/(B2+B3)	50.36%	48.31%	74.44%
H.Assets quality ratios			
1.Non-performing loan to gross advances (C6/C5)	8.25%	8.73%	17.57%
2.Provision against NPLs to gross advances (C7/C5)	5.45%	7.66%	13.49%
3.NPLs to total equity (C6/A)	7.56%	6.22%	10.27%
4.NPLs write off to NPLs provisions (D4/C7)	32.78%	34.39%	166.87%
5.Provision against NPL to NPLs (C7/C6)	66.12%	87.73%	76.78%
I.Capital /leverage ratios			
1.Capital ratio (A/C)	33.78%	38.03%	55.13%
2.Commitments & contingencies to total equity (E5/A) (times)	0.47	0.36	0.29
3.Break up value per share (A/E1)	43.46	34.03	13.90
4.Total deposits to total equity (B3/A) (times)	0.44	0.34	0.13
J.Cash flow ratio			
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	0.62	2.45	4.75

5.9(b) Financial Statement Analysis of Financial Sector-DFI's

(Thousand Rupees)			
Items	FY 2009	FY 2010	FY 2011
A.Total equity (A1 to A3)	48,920,410	55,379,067	58,946,722
1.Share capital	40,748,980	42,748,980	45,408,180
2.Reserves	6,764,011	6,764,483	6,703,489
3.Un appropriated profit	1,407,419	5,865,604	6,835,053
4.Others	5,409,974	3,644,111	652,903
B.Total liabilities (B1 to B4)	59,424,672	60,024,391	70,948,010
1.Bills payable	0	0	0
2.Borrowings from financial institutions	38,774,252	39,953,645	54,574,307
3.Deposits and other accounts	18,073,599	17,059,825	12,932,378
4.Other/misc. liabilities	2,576,821	3,010,921	3,441,325
C.Total assets (C1 to C4 + C8 to C10)	113,755,056	119,047,569	130,547,635
1.Cash and balances with treasury banks	1,665,533	1,680,678	2,283,859
2.Balances with other banks	6,545,275	2,888,128	1,075,003
3.Lending to financial institutions	10,576,282	7,718,006	2,904,651
4.Investments	58,551,142	60,243,944	76,683,192
5.Gross advances	35,183,101	44,215,053	45,907,661
6.Advances-non-performing/classified	6,695,174	6,903,217	8,269,274
7.Provisions against advances	5,753,542	6,653,026	7,596,199
8.Advances net of provisions (C5-C7)	29,429,559	37,562,027	38,311,462
9.Fixed assets	2,790,590	3,126,353	2,999,119
10.Other/misc. assets	4,196,675	5,828,433	6,290,349
D.Profit & loss account			
1.Markup/interest earned	10,429,986	11,726,433	12,716,418
2.markup/interest expensed	5,768,136	6,694,582	7,152,710
3.Net markup/interest income	4,661,850	5,031,851	5,563,708
4.Provisions and write-offs	2,660,700	888,462	1,772,164
5.Net markup/interest income after provisions	1,489,660	4,143,389	3,791,544
6.Non-markup/interest income	1,458,885	2,086,005	2,450,918
7.Non-markup/interest expenses	1,417,421	1,976,521	3,250,598
8.Administrative expenses	1,363,810	1,916,080	2,039,623
9.Profit/(loss) before taxation	1,531,026	4,230,979	2,991,863
10.Profit/(loss) after taxation	2,147,069	2,718,940	972,305
E.Other items			
1.No. of ordinary shares (000)	3,475,138	3,675,138	3,941,058
2.Cash dividend	-	-	-
3.Stock dividend/bonus shares	-	-	-
4.Cash generated from operating activities	9,897,449	(1,328,783)	4,887,501
5.Commitments and contingencies	15,386,918	18,321,532	34,232,419
F.Efficiency ratios/profitability ratios			
1.Spread (D3/D1)	44.70%	42.91%	43.75%
2.Net markup/interest margin (D1-D2)/C	4.10%	4.23%	4.26%
3.Return on equity (ROE) (D10/A)	4.39%	4.91%	1.65%
4.Return on assets (ROA) (D10/C)	1.89%	2.28%	0.74%
5.Non-markup/interest income to total assets (D6/C)	1.28%	1.75%	1.88%
6.Net markup/interest income(after provisions) to total assets(D5/C)	1.31%	3.48%	2.90%
7.Markup/interest expenses to markup/interest income (D2/D1)	55.30%	57.09%	56.25%
8.Admin. expenses to profit before tax. (D8/D9) (times)	0.89	0.45	0.68
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.12	0.14	0.21
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	0.93	0.92	0.83
11.Earning per share (D10/E1)	0.62	0.74	0.25
G.Liquidity ratios			
1.Cash & cash equivalent to total assets (C1+C2)/C	7.22%	3.84%	2.57%
2.Investment to total assets (C4/C)	51.47%	0.51	58.74%
3.Advances net of provisions to total assets (C8/C)	25.87%	31.55%	29.35%
4.Deposits to total assets (B3/C)	15.89%	14.33%	9.91%
5.Total liabilities to total assets (B/C)	52.24%	50.42%	54.35%
6.Gross advances to deposits (C5/B3)	194.67%	259.18%	354.98%
7.Gross advances to borrowing & deposits C5/(B2+B3)	61.89%	77.55%	68.00%
H.Assets quality ratios			
1.Non-performing loan to gross advances (C6/C5)	19.03%	15.61%	18.01%
2.Provision against NPLs to gross advances (C7/C5)	16.35%	15.05%	16.55%
3.NPLs to total equity (C6/A)	13.69%	12.47%	14.03%
4.NPLs write off to NPLs provisions (D4/C7)	46.24%	13.35%	23.33%
5.Provision against NPL to NPLs (C7/C6)	85.94%	96.38%	91.86%
I.Capital /leverage ratios			
1.Capital ratio (A/C)	43.01%	46.52%	45.15%
2.Commitments & contingencies to total equity (E5/A) (times)	0.31	0.33	0.58
3.Break up value per share (A/E1)	14.08	15.07	14.96
4.Total deposits to total equity (B3/A) (times)	0.37	0.31	0.22
J.Cash flow ratio			
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	4.61	-0.49	5.03

5.9(b) Financial Statement Analysis of Financial Sector-DFI's

(Thousand Rupees)			
Items	FY 2012	FY 2013	FY 2014
A.Total equity (A1 to A3)	59,056,803	62,694,853	68,669,311
1.Share capital	45,408,180	45,408,180	45,408,180
2.Reserves	6,035,141	6,940,678	9,265,059
3.Un appropriated profit	7,613,482	10,345,995	13,996,072
4.Others	1,843,944	2,014,435	3,315,554
B.Total liabilities (B1 to B4)	65,453,549	69,348,797	83,630,382
1.Bills payable	0	0	0
2.Borrowings from financial institutions	47,773,439	56,652,283	63,801,203
3.Deposits and other accounts	14,154,064	9,520,112	15,542,649
4.Other/misc. liabilities	3,526,046	3,176,402	4,286,530
C.Total assets (C1 to C4 + C8 to C10)	126,354,296	134,058,085	155,615,247
1.Cash and balances with treasury banks	455,051	366,438	479,355
2.Balances with other banks	3,410,504	2,836,277	3,373,583
3.Lending to financial institutions	2,052,152	8,349,074	1,542,177
4.Investments	74,363,379	76,662,780	100,731,608
5.Gross advances	47,089,675	46,555,682	49,030,501
6.Advances-non-performing/classified	10,825,842	10,827,486	10,459,009
7.Provisions against advances	9,600,693	9,955,243	9,923,236
8.Advances net of provisions (C5-C7)	37,488,982	36,600,439	39,107,265
9.Fixed assets	3,360,079	3,262,654	3,225,488
10.Other/misc. assets	5,224,149	5,980,423	7,155,771
D.Profit & loss account			
1.Markup/interest earned	12,618,071	9,024,920	11,286,838
2.markup/interest expensed	7,491,718	4,887,636	6,471,036
3.Net markup/interest income	5,126,353	4,137,284	4,815,802
4.Provisions and write-offs	3,912,500	616,770	431,431
5.Net markup/interest income after provisions	1,213,853	3,520,514	4,384,371
6.Non-markup/interest income	3,914,138	4,954,518	5,189,866
7.Non-markup/interest expenses	2,691,000	2,367,857	2,639,319
8.Administrative expenses	2,135,305	2,418,714	2,651,701
9.Profit/(loss) before taxation	2,391,708	6,402,025	7,532,970
10.Profit/(loss) after taxation	803,028	5,522,694	6,045,161
E.Other items			
1.No. of ordinary shares (000)	3,327,494	3,327,494	9,341,058
2.Cash dividend	-	-	-
3.Stock dividend/bonus shares	-	-	-
4.Cash generated from operating activities	6,804,449	(4,611,159)	20,615,354
5.Commitments and contingencies	14,613,432	38,882,978	33,369,082
F.Efficiency ratios/profitability ratios			
1.Spread (D3/D1)	40.63%	45.84%	42.67%
2.Net markup/interest margin (D1-D2)/C	4.06%	3.09%	3.09%
3.Return on equity (ROE) (D10/A)	1.36%	8.81%	8.80%
4.Return on assets (ROA) (D10/C)	0.64%	4.12%	3.88%
5.Non-markup/interest income to total assets (D6/C)	3.10%	3.70%	3.34%
6.Net markup/interest income(after provisions) to total assets(D5/C)	0.96%	2.63%	2.82%
7.Markup/interest expenses to markup/interest income (D2/D1)	59.37%	54.16%	57.33%
8.Admin. expenses to profit before tax. (D8/D9) (times)	0.89	0.38	0.35
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.16	0.17	0.16
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	0.55	0.49	0.51
11.Earning per share (D10/E1)	0.24	1.66	0.65
G.Liquidity ratios			
1.Cash & cash equivalent to total assets (C1+C2)/C	3.06%	2.39%	2.48%
2.Investment to total assets (C4/C)	58.85%	57.19%	64.73%
3.Advances net of provisions to total assets (C8/C)	29.67%	27.3%	25.13%
4.Deposits to total assets (B3/C)	11.20%	7.10%	9.99%
5.Total liabilities to total assets (B/C)	51.80%	51.73%	53.74%
6.Gross advances to deposits (C5/B3)	332.69%	489.02%	315.46%
7.Gross advances to borrowing & deposits C5/(B2+B3)	76.04%	70.36%	61.79%
H.Assets quality ratios			
1.Non-performing loan to gross advances (C6/C5)	22.99%	23.26%	21.33%
2.Provision against NPLs to gross advances (C7/C5)	20.39%	21.38%	20.24%
3.NPLs to total equity (C6/A)	18.33%	17.27%	15.23%
4.NPLs write off to NPLs provisions (D4/C7)	40.75%	6.20%	4.35%
5.Provision against NPL to NPLs (C7/C6)	88.68%	91.94%	94.88%
I.Capital /leverage ratios			
1.Capital ratio (A/C)	46.74%	46.77%	44.13%
2.Commitments & contingencies to total equity (E5/A) (times)	0.25	0.62	0.49
3.Break up value per share (A/E1)	17.75	18.84	7.35
4.Total deposits to total equity (B3/A) (times)	0.24	0.15	0.23
J.Cash flow ratio			
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	8.47	-0.83	3.41

5.9(c) Financial Statement Analysis of Financial Sector- Leasing Companies

	(Thousand Rs.)		
Items	FY 2006	FY 2007	FY 2008
A.Total equity (A1 to A3)	7,599,619	6,835,258	7,080,248
1.Share capital	4,809,639	5,000,877	4,460,666
2.Reserves	2,330,498	2,921,318	2,410,646
3.Un appropriated profit/loss	459,482	(1,086,937)	208,936
4.Others	(61,707)	292,972	30,256
B.Total liabilities (B1+ B2)	56,199,352	57,608,954	56,628,753
1.Non-current liabilities (a + b + c)	30,508,366	32,451,522	36,481,901
a.Borrowings from financial and other institutions	5,483,232	6,195,363	6,765,089
b.Deposit on finance lease	11,436,621	12,064,697	16,436,318
c.Other/misc. liabilities	13,588,513	14,191,462	13,280,494
2.Current liabilities	25,690,986	25,157,432	20,146,852
C.Total assets (C1 + C2)	63,737,264	64,737,184	63,739,257
1.Non-current assets (a + b + c)	36,012,393	36,625,175	35,673,385
a.Net investment in finance lease	26,599,643	27,246,649	29,729,111
b.Fixed assets	1,983,215	2,179,287	2,029,242
c.Other/misc. assets	7,429,535	7,199,239	3,915,032
2.Current assets (e + f)	27,724,871	28,112,009	28,065,872
a.Cash and balances with treasury banks	1,972,518	222,362	306,799
b.Placement with other banks	1,677,386	2,285,167	1,166,953
c.Term deposits certificate	1,521,377	2,065,144	719,556
d.Other money market placements	600,028	1,185,922	947,040
e.Cash & cash equivalent (a + b + c + d)	5,771,309	5,758,595	3,140,348
f.Other/misc. current assets	21,953,562	22,353,414	24,925,524
D.Profit & loss account			
1.Income from finance lease	3,631,680	4,739,085	4,813,303
2.Income from operating lease	1,303,184	1,001,255	944,022
3.Income from lease (D1 + D2)	4,934,864	5,740,340	5,757,325
4.Income from investments	455,071	152,621	266,823
5.Other income	1,049,296	884,695	1,655,426
6.Total income/revenue (D3 to D5)	6,439,231	6,777,656	7,679,574
7.Administrative expenses	1,116,904	1,222,244	1,253,641
8.Profit/(loss) before taxation	851,111	(479,403)	476,818
9.Profit/(loss) after taxation	716,912	(491,665)	598,955
1.No. of ordinary shares (000)	933,935	957,667	734,045
2.Cash dividend	-	-	-
3.Stock dividend	-	-	-
4.Cash generated from operating activities	1,509,669	1,724,576	1,656,175
F.Efficiency ratios/profitability ratios			
1.Return on equity (ROE) (D9/A)	9.43%	-7.19%	8.46%
2.Return on capital employed (ROCE) (D8/(C-B2))	2.24%	-1.21%	1.09%
3.Return on assets (ROA) (D9/C)	1.12%	-0.76%	0.94%
4.Return on revenue (ROR) (D9/D6)	11.13%	-7.25%	7.79%
5.Lease income to total income (D3/D6)	76.64%	84.70%	74.97%
6.Administrative expenses to profit before tax. (D7/D9) (times)	1.56	-2.49	2.09
7.Earning per share (D9/E1)	0.77	-0.51	0.82
G.Liquidity ratios			
1.Cash & cash equivalent to total assets (C2e/C)	9.05%	8.90%	4.93%
2.Net investment in finance lease to total assets (C1a/C)	41.73%	42.09%	46.64%
3.Current assets to current liabilities (C2/B2) (times)	1.08	1.12	1.39
4.Total liabilities to total assets (B/C) (times)	0.88	0.89	0.89
H.Capital /leverage ratios			
1.Capital ratio (A/C)	11.92%	10.56%	11.11%
2.Break up value per share (A/E1)	8.14	7.14	9.65
I.Cash flow ratio			
1. Cash generated from operating activities to profit after tax. (E4/D9) (times)	2.11	-3.51	2.77
2.Cash generated from operating activities to current liabilities (E4/B2) (times)	0.06	0.07	0.08

5.9(c) Financial Statement Analysis of Financial Sector- Leasing Companies

	(Thousand Rs.)		
Items	FY 2009	FY 2010	FY 2011
A.Total equity (A1 to A3)	6,316,942	4,320,919	4,897,834
1.Share capital	5,282,365	4,872,408	4,384,659
2.Reserves	1,824,047	1,266,645	2,098,810
3.Un appropriated profit/loss	(789,470)	(1,818,134)	(1,585,635)
4.Others	(133,119)	141,757	279,435
B.Total liabilities (B1+ B2)	49,969,350	32,704,053	28,579,718
1.Non-current liabilities (a + b + c)	31,035,953	17,121,056	14,411,788
a.Borrowings from financial and other institutions	6,988,455	5,048,705	3,519,842
b.Deposit on finance lease	14,383,597	5,820,342	5,823,263
c.Other/misc. liabilities	9,663,901	6,252,009	5,068,683
2.Current liabilities	18,933,397	15,582,997	14,167,930
C.Total assets (C1 + C2)	56,153,173	37,166,729	33,756,987
1.Non-current assets (a + b + c)	28,288,630	17,744,272	18,060,998
a.Net investment in finance lease	21,949,968	13,172,435	13,380,148
b.Fixed assets	1,959,972	1,696,652	1,758,486
c.Other/misc. assets	4,378,690	2,875,185	2,922,364
2.Current assets (e + f)	27,864,543	19,422,457	15,695,989
a.Cash and balances with treasury banks	14,655	9,072	2,007
b.Placement with other banks	973,855	263,179	340,952
c.Term deposits certificate	2,008,064	1,614,842	841,296
d.Other money market placements	864,832	543,218	34,216
e.Cash & cash equivalent (a + b + c + d)	3,861,406	2,430,311	1,218,471
f.Other/misc. current assets	24,003,137	16,992,146	14,477,518
D.Profit & loss account			
1.Income from finance lease	4,667,649	2,969,790	2,834,411
2.Income from operating lease	742,010	760,754	754,690
3.Income from lease (D1 + D2)	5,409,659	3,730,544	3,589,101
4.Income from investments	202,146	119,411	82,116
5.Other income	831,685	1,197,956	776,543
6.Total income/revenue (D3 to D5)	6,443,490	5,047,911	4,447,760
7.Administrative expenses	1,343,468	1,055,725	964,151
8.Profit/(loss) before taxation	(1,646,659)	(651,472)	405,376
9.Profit/(loss) after taxation	(1,519,073)	(578,624)	355,406
E.Other items			
1.No. of ordinary shares (000)	528,215	487,219	438,464
2.Cash dividend	-	-	-
3.Stock dividend	-	-	-
4.Cash generated from operating activities	4,736,396	2,298,492	1,459,294
F.Efficiency ratios/profitability ratios			
1.Return on equity (ROE) (D9/A)	-24.05%	-13.39%	7.26%
2.Return on capital employed (ROCE) (D8/(C-B2))	-4.42%	-3.02%	2.07%
3.Return on assets (ROA) (D9/C)	-2.71%	-1.56%	1.05%
4.Return on revenue (ROR) (D9/D6)	-23.58%	-11.46%	7.99%
5.Lease income to total income (D3/D6)	83.96%	73.90%	80.69%
6.Administrative expenses to profit before tax. (D7/D9) (times)	-0.88	-1.82	2.71
7.Earning per share (D9/E1)	-2.88	-1.19	0.81
G.Liquidity ratios			
1.Cash & cash equivalent to total assets (C2e/C)	6.88%	6.54%	3.61%
2.Net investment in finance lease to total assets (C1a/C)	39.09%	35.44%	39.64%
3.Current assets to current liabilities (C2/B2) (times)	1.47	1.25	1.11
4.Total liabilities to total assets (B/C) (times)	0.89	0.88	0.85
H.Capital /leverage ratios			
1.Capital ratio (A/C)	11.25%	11.63%	14.51%
2.Break up value per share (A/E1)	11.96	8.87	11.17
I.Cash flow ratio			
1.Cash generated from operating activities to profit after tax. (E4/D9) (times)	-3.12	-3.97	4.11
2.Cash generated from operating activities to current liabilities (E4/B2) (times)	0.25	0.15	0.10

5.9(c) Financial Statement Analysis of Financial Sector- Leasing Companies

	(Thousand Rs.)		
Items	FY 2012	FY 2013	FY 2014
A.Total equity (A1 to A3)	4,442,616	4,994,235	5,348,104
1.Share capital	4,384,659	4,612,867	4,612,867
2.Reserves	2,288,405	2,576,718	3,010,871
3.Un appropriated profit/loss	(2,230,448)	(2,195,350)	(2,275,634)
4.Others	216,652	163,682	160,699
B.Total liabilities (B1+ B2)	28,948,716	29,308,517	30,182,889
1.Non-current liabilities (a + b + c)	13,536,031	16,036,251	16,230,413
a.Borrowings from financial and other institutions	3,100,064	2,020,402	757,191
b.Deposit on finance lease	5,053,880	5,303,638	5,955,453
c.Other/misc. liabilities	5,382,087	8,712,211	9,517,769
2.Current liabilities	15,412,685	13,272,266	13,952,476
C.Total assets (C1 + C2)	33,607,984	34,466,434	35,691,692
1.Non-current assets (a + b + c)	17,489,932	18,113,593	19,683,239
a.Net investment in finance lease	20,679,188	20,899,690	22,674,337
b.Fixed assets	1,911,824	1,970,728	2,018,966
c.Other/misc. assets	(5,101,080)	(4,756,825)	(5,010,064)
2.Current assets (e + f)	16,118,052	16,352,841	16,008,453
a.Cash and balances with treasury banks	1,896	2,012	1,833
b.Placement with other banks	500,820	313,689	153,711
c.Term deposits certificate	1,338,031	2,006,554	1,190,316
d.Other money market placements	19,548	19,531	19,531
e.Cash & cash equivalent (a + b + c + d)	1,860,295	2,341,786	1,365,391
f.Other/misc. current assets	14,257,757	14,011,055	14,643,062
D.Profit & loss account			
1.Income from finance lease	2,791,681	2,667,510	2,784,141
2.Income from operating lease	767,726	907,545	1,017,290
3.Income from lease (D1 + D2)	3,559,407	3,575,055	3,801,431
4.Income from investments	129,842	66,081	54,609
5.Other income	862,669	1,002,481	1,007,121
6.Total income/revenue (D3 to D5)	4,551,918	4,643,617	4,863,161
7.Administrative expenses	969,903	1,110,873	1,158,795
8.Profit/(loss) before taxation	27,510	676,382	772,660
9.Profit/(loss) after taxation	(388,072)	518,810	554,789
E.Other items			
1.No. of ordinary shares (000)	438,464	400,962	400,962
2.Cash dividend	-	-	-
3.Stock dividend	-	-	-
4.Cash generated from operating activities	190,094	(9,242)	(446,963)
F.Efficiency ratios/profitability ratios			
1.Return on equity (ROE) (D9/A)	-8.74%	10.39%	10.37%
2.Return on capital employed (ROCE) (D8/(C-B2))	0.15%	3.19%	3.55%
3.Return on assets (ROA) (D9/C)	-1.15%	1.51%	1.55%
4.Return on revenue (ROR) (D9/D6)	-8.53%	11.17%	11.41%
5.Lease income to total income (D3/D6)	78.20%	76.99%	78.17%
6.Administrative expenses to profit before tax. (D7/D9) (times)	-2.50	2.14	2.09
7.Earning per share (D9/E1)	-0.89	1.29	1.38
G.Liquidity ratios			
1.Cash & cash equivalent to total assets (C2e/C)	5.54%	6.79%	3.83%
2.Net investment in finance lease to total assets (C1a/C)	61.53%	60.64%	63.53%
3.Current assets to current liabilities (C2/B2) (times)	1.05	1.23	1.15
4.Total liabilities to total assets (B/C) (times)	0.86	0.85	0.85
H.Capital /leverage ratios			
1.Capital ratio (A/C)	13.22%	14.49%	14.98%
2.Break up value per share (A/E1)	10.13	12.46	13.34
I.Cash flow ratio			
1.Cash generated from operating activities to profit after tax. (E4/D9) (times)	-0.49	-0.02	-0.81
2.Cash generated from operating activities to current liabilities (E4/B2) (times)	0.01	0.00	-0.03

5.9(d) Financial Statement Analysis of Financial Sector- Investment Banks

(Thousand Rs.)			
Items	FY 2006	FY 2007	FY 2008
A.Total equity (A1 to A3)	5,155,301	7,500,397	9,526,688
1.Share capital	2,586,895	4,338,053	7,625,153
2.Reserves	1,605,408	1,916,908	1,752,876
3.Unappropriated profit/loss	962,998	1,245,436	148,659
4.Others	200,502	7,989	(711,925)
B.Total liabilities (B1 + B2)	28,271,825	36,518,018	45,556,092
1.Current liabilities	21,864,551	27,018,735	33,856,343
2.Non-current liabilities	6,407,274	9,499,283	11,699,749
C.Total assets (C1+C2)	33,627,628	44,026,404	54,370,855
1.Current assets (a + b)	23,816,284	32,933,616	38,590,037
a.Cash and banks balances	1,498,674	4,926,145	1,792,740
b.Other current assets	22,317,610	28,007,471	36,797,297
2.Non-current assets (a + b + c)	9,811,344	11,092,788	15,780,818
a.Fixed assets	354,830	800,487	1,651,142
b.Long-term investments	8,297,859	7,902,283	9,118,257
c.Other non-current assets	1,158,655	2,390,018	5,011,419
D.Profit & loss account			
1.Gross revenue	3,838,234	5,554,355	6,599,385
2.Administartive & operating expenses	688,830	1,270,194	1,914,881
3.Operating profit	3,149,404	4,284,161	4,545,526
4.Finance cost	1,817,004	2,571,670	2,977,616
5.Profit/(loss) before taxation	902,613	673,562	694,271
6.Profit/(loss) after taxation	829,535	693,041	934,899
E.Other items			
1.No. of ordinary shares (000)	249,688	343,804	676,615
2.Cash dividend	-	-	-
3.Stock dividend/bonus shares	-	-	-
4.Cash generated from operating activities	(1,925,781)	761,062	(1,530,066)
F.Efficiency ratios/profitability ratios			
1.Return on equity (ROE) (D6/A)	16.09%	9.24%	9.81%
2.Return on capital employed (ROCE) (D5/(C-B1))	7.67%	3.96%	3.38%
3.Return on assets (ROA) (D6/C)	2.47%	1.57%	1.72%
4.Return on revenue (ROR) (D6/D1)	21.61%	12.48%	14.17%
5.Operating expenses to net income (D2/D6)	83.04%	183.28%	204.82%
6.Earning per share (D6/E1)	3.32	2.02	1.38
G.Liquidity ratios			
1.Current assets to current liabilities (C1/B1) (times)	1.09	1.22	1.14
2.Total liabilities to total assets (B/C) (times)	0.84	0.83	0.84
3.Long term investment to total assets (C2b/C)	24.68%	17.95%	16.77%
H.Capital /leverage ratios			
1.Capital ratio (A/C)	15.33%	17.04%	17.52%
2.Break up value per share (A/E1)	20.65	21.82	14.08
I.Cash flow ratio			
1.Cash generated from operating activities to profit after tax. (E4/D6) (times)	-2.32	1.10	-1.64

5.9(d) Financial Statement Analysis of Financial Sector- Investment Banks

	(Thousand Rs.)		
Items	FY 2009	FY 2010	FY 2011
A.Total equity (A1 to A3)	3,861,474	3,956,573	3,075,022
1.Share capital	9,472,352	8,809,385	8,809,385
2.Reserves	(839,614)	(892,104)	(858,318)
3.Unappropriated profit/loss	(4,771,264)	(3,960,708)	(4,876,045)
4.Others	(135,740)	(69,578)	(105,833)
B.Total liabilities (B1 + B2)	32,722,638	22,647,951	21,456,869
1.Current liabilities	22,467,310	17,502,134	17,766,231
2.Non-current liabilities	10,255,328	5,145,817	3,690,638
C.Total assets (C1+C2)	36,448,372	26,534,946	24,426,058
1.Current assets (a + b)	22,359,537	18,320,595	18,686,973
a.Cash and banks balances	879,937	627,788	346,509
b.Other current assets	21,479,600	17,692,807	18,340,464
2.Non-current assets (a + b + c)	14,088,835	8,214,351	5,739,085
a.Fixed assets	2,357,479	1,089,410	893,086
b.Long-term investments	3,765,840	2,971,874	1,248,919
c.Other non-current assets	7,965,516	4,153,067	3,597,080
D.Profit & loss account			
1.Gross revenue	2,808,171	2,862,407	2,326,809
2.Administartive & operating expenses	998,055	1,493,077	1,019,462
3.Operating profit	1,810,116	1,369,330	1,307,347
4.Finance cost	3,259,862	2,235,220	2,000,693
5.Profit/(loss) before taxation	(5,043,689)	(1,885,521)	(771,710)
6.Profit/(loss) after taxation	(4,063,536)	(1,343,741)	(859,567)
E.Other items			
1.No. of ordinary shares (000)	857,235	880,939	880,940
2.Cash dividend	-	-	-
3.Stock dividend/bonus shares	-	-	-
4.Cash generated from operating activities	(992,255)	3,104,579	(205,553)
F.Efficiency ratios/profitability ratios			
1.Return on equity (ROE) (D6/A)	-105.23%	-33.96%	-27.95%
2.Return on capital employed (ROCE) (D5/(C-B1))	-36.08%	-20.87%	-11.59%
3.Return on assets (ROA) (D6/C)	-11.15%	-5.06%	-3.52%
4.Return on revenue (ROR) (D6/D1)	-144.70%	-46.94%	-36.94%
5.Operating expenses to net income (D2/D6)	-24.56%	-111.11%	-118.60%
6.Earning per share (D6/E1)	-4.74	-1.53	-0.98
G.Liquidity ratios			
1.Current assets to current liabilities (C1/B1) (times)	1.00	1.05	1.05
2.Total liabilities to total assets (B/C) (times)	0.90	0.85	0.88
3.Long term investment to total assets (C2b/C)	10.33%	0.11	5.11%
H.Capital /leverage ratios			
1.Capital ratio (A/C)	10.59%	14.91%	12.59%
2.Break up value per share (A/E1)	4.50	4.49	3.49
I.Cash flow ratio			
1. Cash generated from operating activities to profit after tax. (E4/D6) (times)	0.24	-2.31	0.24

5.9(d) Financial Statement Analysis of Financial Sector- Investment Banks

(Thousand Rs.)			
Items	FY 2012	FY 2013	FY 2014
A.Total equity (A1 to A3)	1,566,205	499,577	255,263
1.Share capital	8,809,385	8,809,385	8,809,385
2.Reserves	(857,760)	(852,569)	(848,999)
3.Unappropriated profit/loss	(6,385,420)	(7,457,239)	(7,705,123)
4.Others	(25,399)	660,550	689,084
B.Total liabilities (B1 + B2)	14,142,235	10,912,738	10,489,383
1.Current liabilities	11,751,285	8,235,741	7,163,012
2.Non-current liabilities	2,390,950	2,676,997	3,326,371
C.Total assets (C1+C2)	15,683,041	12,072,865	11,433,730
1.Current assets (a + b)	10,855,751	7,760,538	6,832,848
a.Cash and banks balances	483,765	320,918	233,487
b.Other current assets	10,371,986	7,439,620	6,599,361
2.Non-current assets (a + b + c)	4,827,290	4,312,327	4,600,882
a.Fixed assets	934,697	1,251,020	1,731,111
b.Long-term investments	1,102,393	958,758	955,915
c.Other non-current assets	2,790,200	2,102,549	1,913,856
D.Profit & loss account			
1.Gross revenue	1,529,708	897,821	638,111
2.Administartive & operating expenses	833,150	653,923	547,260
3.Operating profit	696,558	243,898	90,851
4.Finance cost	1,495,781	414,415	187,876
5.Profit/(loss) before taxation	(2,355,049)	(326,234)	(186,627)
6.Profit/(loss) after taxation	(2,093,629)	749,426	(26,220)
E.Other items			
1.No. of ordinary shares (000)	880,940	880,940	880,940
2.Cash dividend	-	-	-
3.Stock dividend/bonus shares	-	-	-
4.Cash generated from operating activities	1,001,312	(240,378)	546,701
F.Efficiency ratios/profitability ratios			
1.Return on equity (ROE) (D6/A)	-133.68%	150.01%	-10.27%
2.Return on capital employed (ROCE) (D5/(C-B1))	-59.90%	-8.50%	-4.37%
3.Return on assets (ROA) (D6/C)	-13.35%	6.21%	-0.23%
4.Return on revenue (ROR) (D6/D1)	-136.86%	83.47%	-4.11%
5.Operating expenses to net income (D2/D6)	-39.79%	87.26%	-2087.19%
6.Earning per share (D6/E1)	-2.38	0.85	-0.03
G.Liquidity ratios			
1.Current assets to current liabilities (C1/B1) (times)	0.92	0.94	0.95
2.Total liabilities to total assets (B/C) (times)	0.90	0.90	0.92
3.Long term investment to total assets (C2b/C)	7.03%	7.94%	8.36%
H.Capital /leverage ratios			
1.Capital ratio (A/C)	9.99%	4.14%	2.23%
2.Break up value per share (A/E1)	1.78	0.57	0.29
I.Cash flow ratio			
1.Cash generated from operating activities to profit after tax. (E4/D6) (times)	-0.48	-0.32	-20.85

5.9(e) Financial Statement Analysis of Financial Sector- Mutual Funds

(Thousand Rs.)					
Items	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010
A.Total equity (A1 to A3)	38,100,710	58,234,623	44,087,199	26,147,432	25,501,548
1.Certificate holders equity	24,499,145	34,686,190	31,455,897	30,670,643	27,991,275
2.Reserves	2,931,510	4,796,900	3,853,662	1,470,976	2,010,049
3.Unappropriated profit/loss	10,670,055	18,751,533	8,777,640	(5,994,187)	(4,499,776)
4.Others	4,776,429	5,085,455	5,162,631	4,310,912	4,653,700
B.Total liabilities (B1 + B2)	3,404,224	5,045,161	607,003	510,262	1,041,484
1.Payable to investment advisor	950,020	1,262,039	148,037	109,447	1,305,019
2.Others	2,454,204	3,783,122	458,966	400,815	(263,535)
C.Total assets (C1 to C3)	46,281,363	68,365,239	49,856,833	30,968,606	31,196,732
1.Cash & bank balances	4,207,838	15,620,627	5,340,247	3,898,511	2,680,736
2.Investments	36,658,407	47,921,836	43,359,823	25,980,030	26,820,367
3.Others	5,415,118	4,822,776	1,156,763	1,090,065	1,695,629
D.Profit & loss account					
1.Income (a to g)	11,939,793	14,765,320	1,518,537	(12,401,221)	4,071,221
a.Markup/interest income	735,023	1,053,983	781,834	833,365	828,552
b.Dividend income	1,572,922	2,090,663	1,758,182	1,566,546	1,180,212
c.Income from future transactions	3,493	18,887	(15,000)	3,566	0
d.Net gain on sale of investments	10,018,902	6,164,020	2,066,257	(4,529,115)	935,685
e.Net unrealized gain/(loss) on investment	(2,466,414)	4,811,814	(3,376,571)	(5,888,409)	(1,360,940)
f.Capital gain	1,976,666	549,702	267,513	(4,045,573)	2,463,123
g.Other income	99,201	76,251	36,322	(341,601)	24,589
E.Total expense (E1 to E5)	1,420,136	1,672,104	1,449,582	1,593,046	1,073,612
1.Remuneration to management co-advisor	936,294	1,201,308	1,141,061	684,830	664,963
2.Remuneration to trustees/custodians	37,596	49,582	45,480	33,104	31,607
3.Brokerage-commission /fee	62,569	66,837	36,584	11,325	16,462
4.Administrative and general expenses	327,768	293,098	201,774	847,159	336,536
5.Other	55,909	61,279	24,683	16,628	24,044
F.Net income for the year (D1-E)	10,519,657	13,093,216	68,955	(13,994,267)	2,997,609
G.Other items					
1.No. of units (000)	2,511,368	3,530,072	3,205,297	3,143,114	2,872,868
2.Cash dividend	-	-	-	-	-
3.Stock dividend/bonus shares	-	-	-	-	-
4.Cash generated from operating activities	377,468	14,414,193	(2,120,718)	(632,206)	1,321,816
H.Efficiency ratios/profitability ratios					
1.Gain ratio (D1c to D1g)/D1	80.67%	78.70%	-67.27%	119.35%	50.66%
2.Trading income (D1c/D1)	0.03%	0.13%	-0.99%	-0.03%	-
3.Return on revenue (ROR) (F/D1)	88.11%	88.68%	4.54%	112.85%	73.63%
4.Return on assets (ROA) (F/C)	22.73%	19.15%	0.14%	-45.19%	9.61%
5.Management expenses (E1/E)	65.93%	71.84%	78.72%	42.99%	61.94%
6.Net assets value per share (A1/G1)	9.76	9.83	9.81	9.76	9.74
7.Earning per share (F/G1)	4.19	3.71	0.02	-4.45	1.04
I.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1/C)	9.09%	22.85%	10.71%	12.59%	8.59%
2.Total liabilities to total assets (B/C)	7.36%	7.38%	1.22%	1.65%	3.34%
J.Capital /leverage ratios					
Shareholders equity to total assets (A1/C)	52.94%	50.74%	63.09%	99.04%	89.73%
K.Cash flow ratio					
Cash generated from operating activities to net income (G4/F) (time)	0.04	1.10	-30.76	0.05	0.44

5.9(e) Financial Statement Analysis of Financial Sector- Mutual Funds

(Thousand Rs.)				
Items	FY 2011	FY 2012	FY 2013	FY 2014
A.Total equity (A1 to A3)	20,702,164	21,803,502	23,447,193	14,243,291
1.Certificate holders equity	19,278,186	17,982,787	15,819,717	8,067,492
2.Reserves	2,116,202	4,529,370	4,518,172	3,977,913
3.Unappropriated profit/loss	(692,224)	(708,655)	3,109,304	2,197,886
4.Others	4,587,609	1,709,732	5,492,166	7,708,861
B.Total liabilities (B1 + B2)	566,053	764,055	840,821	1,216,336
1.Payable to investment advisor	47,052	51,268	58,280	45,174
2.Others	519,001	712,787	782,541	1,171,162
C.Total assets (C1 to C3)	25,855,826	24,277,289	29,780,180	23,168,488
1.Cash & bank balances	1,847,173	2,279,109	1,615,183	1,000,154
2.Investments	23,432,320	21,073,678	27,818,517	21,213,811
3.Others	576,333	924,502	346,480	954,523
D.Profit & loss account				
1.Income (a to g)	5,012,055	3,271,566	7,566,599	4,313,050
a.Markup/interest income	548,862	464,914	380,709	212,353
b.Dividend income	1,363,218	1,254,691	1,163,862	701,381
c.Income from future transactions	0	0	0	0
d.Net gain on sale of investments	920,399	412,914	1,153,462	(60,155)
e.Net unrealized gain/(loss) on investment	461,407	413,257	2,607,760	1,125,739
f.Capital gain	1,734,608	775,769	2,229,768	2,332,192
g.Other income	(16,439)	(49,979)	31,038	1,540
E.Total expense (E1 to E5)	691,772	691,852	917,661	751,211
1.Remuneration to management co-advisor	505,178	441,906	474,336	392,132
2.Remuneration to trustees/custodians	23,752	22,171	20,295	14,356
3.Brokerage-commission /fee	8,794	83,701	114,816	2,775
4.Administrative and general expenses	135,573	137,884	337,240	368,529
5.Other	18,475	6,190	(29,026)	(26,581)
F.Net income for the year (D1-E)	4,320,283	2,579,714	6,648,938	3,561,839
G.Other items				
1.No. of units (000)	2,003,867	1,874,328	1,658,021	882,798
2.Cash dividend	-	-	-	-
3.Stock dividend/bonus shares	-	-	-	-
4.Cash generated from operating activities	1,105,290	2,738,830	1,674,424	3,043,711
H.Efficiency ratios/profitability ratios				
1.Gain ratio (D1c to D1g)/D1	61.85%	47.44%	79.59%	78.81%
2.Trading income (D1c/D1)	-	-	-	-
3.Return on revenue (ROR) (F/D1)	86.20%	78.85%	87.87%	82.58%
4.Return on assets (ROA) (F/C)	16.71%	10.63%	22.33%	15.37%
5.Management expenses (E1/E)	73.03%	63.87%	51.69%	52.20%
6.Net assets value per share (A1/G1)	9.62	9.59	9.54	9.14
7.Earning per share (F/G1)	2.16	1.38	4.01	4.03
I.Liquidity ratios				
1.Cash & cash equivalent to total assets (C1/C)	7.14%	9.39%	5.42%	4.32%
2.Total liabilities to total assets (B/C)	2.19%	3.15%	2.82%	5.25%
J.Capital /leverage ratios				
Shareholders equity to total assets (A1/C)	74.56%	74.07%	53.12%	34.82%
K.Cash flow ratio				
Cash generated from operating activities to net income (G4/F) (time)	0.26	1.06	0.25	0.85

5.9(f) Financial Statement Analysis of Financial Sector- Modaraba Companies

(Thousand Rs.)			
Items	FY 2006	FY 2007	FY 2008
A.Total equity (A1 to A3)	9,292,183	10,275,032	10,890,240
1.Certificate capital	7,031,073	7,079,743	7,422,645
2.Reserves	3,029,634	3,870,413	3,682,816
3.Unappropriated profit	(768,524)	(675,124)	(215,221)
4.Others	206,104	359,923	498,561
B.Total liabilities (B1 + B2)	13,191,629	14,700,635	17,278,012
1.Current liabilities	8,307,110	9,831,839	10,139,280
2.Non-current liabilities	4,884,519	4,868,796	7,138,732
C.Total assets (C1+C2)	22,689,916	25,335,590	28,666,813
1.Current assets (a + b)	8,872,772	12,030,150	13,697,734
a.Cash and banks balances	1,126,857	1,327,204	1,252,489
b.Other current assets	7,745,916	10,702,947	12,445,245
2.Non-current assets (a + b + c)	13,817,144	13,305,440	14,969,079
a.Fixed assets	5,449,167	4,872,096	7,635,615
b.Long-term investments	4,362,160	4,914,633	4,012,698
c.Other non-current assets	4,005,818	3,518,711	3,320,766
D.Profit & loss account			
1.Gross revenue(loss)	4,101,539	4,831,869	5,849,848
2.Operating expenses	1,427,432	1,684,052	1,907,021
3.Operating profit	2,674,015	3,147,931	3,473,593
4.Modaraba co's management fees	112,624	84,008	35,387
5.Profit/(loss) before taxation	554,881	717,275	870,025
6.Profit/(loss) after taxation	530,336	712,393	852,807
E.Other items			
1.No. of certificates (000)	1,023,451	1,028,372	843,061
2.Cash dividend	-	-	-
3.Stock dividend/bonus shares	-	-	-
4.Cash generated from operating activities	(322,220)	662,910	(692,866)
F.Efficiency ratios/profitability ratios			
1.Return on equity (ROE) (D6/A)	5.71%	6.93%	7.83%
2.Return on capital employed (ROCE) (D5/(C-B1))	3.86%	4.63%	4.70%
3.Return on assets (ROA) (D6/C)	2.34%	2.81%	2.97%
4.Return on revenue (D6/D1)	12.93%	14.74%	14.58%
5.Operating expenses to net income (D2/D6)	269.16%	236.39%	223.62%
6.Management expenses (D4/D2)	7.89%	4.99%	1.86%
7.Earning Per Certificate (D6/E1)	0.52	0.69	1.01
G.Liquidity Ratios			
1.Current assets to current liabilities (C1/B1) (times)	1.07	1.22	1.35
2.Total liabilities to total assets (B/C) (times)	0.58	0.58	0.60
3.Long term investment to total assets (C2b/C)	19.23%	19.40%	14.00%
H.Capital /leverage ratios			
1.Capital ratio (A/C)	40.95%	40.56%	37.99%
2.Break up value per certificate (A/E1)	9.08	9.99	12.92
I.Cash flow ratio			
1. Cash generated from operating activities to profit after tax. (E4/D6) (times)	-0.61	0.93	-0.81
2.Cash generated from operating activities to current liabilities (E4/B1) (times)	-0.04	0.07	-0.07

5.9(f) Financial Statement Analysis of Financial Sector- Modaraba Companies

Items	FY 2009	FY 2010	FY 2011
(Thousand Rs.)			
A.Total equity (A1 to A3)	10,884,304	11,441,371	12,306,106
1.Certificate capital	8,439,418	8,439,417	8,746,249
2.Reserves	3,579,654	4,222,106	4,751,287
3.Unappropriated profit	(1,134,768)	(1,220,152)	(1,191,430)
4.Others	(43,742)	47,715	113,520
B.Total liabilities (B1 + B2)	12,268,904	13,003,729	13,939,984
1.Current liabilities	7,935,406	9,445,512	10,295,595
2.Non-current liabilities	4,333,498	3,558,217	3,644,389
C.Total assets (C1+C2)	23,109,466	24,492,815	26,359,610
1.Current assets (a + b)	9,851,812	11,249,533	11,479,593
a.Cash and banks balances	1,012,494	1,171,444	1,177,701
b.Other current assets	8,839,318	10,078,089	10,301,892
2.Non-current assets (a + b + c)	13,257,654	13,243,282	14,880,017
a.Fixed assets	7,257,140	9,476,739	11,369,024
b.Long-term investments	4,109,710	2,220,958	2,270,505
c.Other non-current assets	1,890,804	1,545,585	1,240,488
D.Profit & loss account			
1.Gross revenue(loss)	7,018,434	5,310,946	5,938,195
2.Operating expenses	2,236,627	1,212,053	1,317,325
3.Operating profit	4,781,807	4,098,893	4,620,870
4.Modaraba co's management fees	56,255	74,967	96,573
5.Profit/(loss) before taxation	170,776	800,406	1,156,634
6.Profit/(loss) after taxation	158,755	780,586	1,127,182
E.Other items			
1.No. of certificates (000)	944,739	944,739	975,422
2.Cash dividend	-	-	-
3.Stock dividend/bonus shares	-	-	-
4.Cash generated from operating activities	2,887,422	2,278,374	1,336,707
F.Efficiency ratios/profitability ratios			
1.Return on equity (ROE) (D6/A)	1.46%	6.82%	9.16%
2.Return on capital employed (ROCE) (D5/(C-B1))	1.13%	5.32%	7.20%
3.Return on assets (ROA) (D6/C)	0.69%	3.19%	4.28%
4.Return on revenue (D6/D1)	2.26%	14.70%	18.98%
5.Operating expenses to net income (D2/D6)	1408.85%	155.27%	116.87%
6.Management expenses (D4/D2)	2.52%	6.19%	7.33%
7.Earning Per Certificate (D6/E1)	0.17	0.83	1.16
G.Liquidity Ratios			
1.Current assets to current liabilities (C1/B1) (times)	1.24	1.19	1.12
2.Total liabilities to total assets (B/C) (times)	0.53	0.53	0.53
3.Long term investment to total assets (C2b/C)	17.78%	9.07%	8.61%
H.Capital /leverage ratios			
1.Capital ratio (A/C)	47.10%	46.71%	46.69%
2.Break up value per certificate (A/E1)	11.52	12.11	12.62
I.Cash flow ratio			
1.Cash generated from operating activities to profit after tax. (E4/D6) (times)	18.19	2.92	1.19
2.Cash generated from operating activities to current liabilities (E4/B1) (times)	0.36	0.24	0.13

5.9(f) Financial Statement Analysis of Financial Sector- Modaraba Companies

(Thousand Rs.)			
Items	FY 2012	FY 2013	FY 2014
A.Total equity (A1 to A3)	12,770,878	13,750,933	14,308,329
1.Certificate capital	8,896,249	9,642,839	9,617,957
2.Reserves	5,143,449	5,191,334	5,790,671
3.Unappropriated profit	(1,268,820)	(1,083,240)	(1,100,299)
4.Others	642,613	330,761	661,189
B.Total liabilities (B1 + B2)	16,114,158	17,690,506	15,794,189
1.Current liabilities	12,592,498	13,521,216	9,448,222
2.Non-current liabilities	3,521,660	4,169,290	6,345,967
C.Total assets (C1+C2)	29,527,649	31,772,200	30,763,707
1.Current assets (a + b)	11,794,340	11,384,493	10,910,252
a.Cash and banks balances	1,447,510	2,401,376	1,925,675
b.Other current assets	10,346,830	8,983,117	8,984,577
2.Non-current assets (a + b + c)	17,733,309	20,387,707	19,853,455
a.Fixed assets	13,066,191	15,493,578	15,348,488
b.Long-term investments	3,349,497	3,794,939	3,581,776
c.Other non-current assets	1,317,621	1,099,190	923,191
D.Profit & loss account			
1.Gross revenue(loss)	6,832,210	7,531,123	7,975,082
2.Operating expenses	1,708,412	2,122,549	2,498,772
3.Operating profit	5,123,798	5,408,574	5,476,310
4.Modaraba co's management fees	100,242	166,737	101,201
5.Profit/(loss) before taxation	1,342,830	2,055,041	1,484,681
6.Profit/(loss) after taxation	1,307,478	2,028,084	1,472,280
E.Other items			
1.No. of certificates (000)	990,422	1,065,081	1,062,593
2.Cash dividend	-	-	-
3.Stock dividend/bonus shares	-	-	-
4.Cash generated from operating activities	853,698	2,509,340	3,101,842
F.Efficiency ratios/profitability ratios			
1.Return on equity (ROE) (D6/A)	10.24%	14.75%	10.29%
2.Return on capital employed (ROCE) (D5/(C-B1))	7.93%	11.26%	6.97%
3.Return on assets (ROA) (D6/C)	4.43%	6.38%	4.79%
4.Return on revenue (D6/D1)	19.14%	26.93%	18.46%
5.Operating expenses to net income (D2/D6)	130.66%	104.66%	169.72%
6.Management expenses (D4/D2)	5.87%	7.86%	4.05%
7.Earning Per Certificate (D6/E1)	1.32	1.90	1.39
G.Liquidity Ratios			
1.Current assets to current liabilities (C1/B1) (times)	0.94	0.84	1.15
2.Total liabilities to total assets (B/C) (times)	0.55	0.56	0.51
3.Long term investment to total assets (C2b/C)	11.34%	11.94%	11.64%
H.Capital /leverage ratios			
1.Capital ratio (A/C)	43.25%	43.28%	46.51%
2.Break up value per certificate (A/E1)	12.89	12.91	13.47
I.Cash flow ratio			
1. Cash generated from operating activities to profit after tax. (E4/D6) (times)	0.65	1.24	2.11
2.Cash generated from operating activities to current liabilities (E4/B1) (times)	0.07	0.19	0.33

5.9(g) Financial Statement Analysis of Financial Sector-Exchange Companies

(Thousand Rs.)					
Items	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010
A.Total equity (A1 to A3)	3,796,691	4,597,012	4,998,006	4,505,890	5,527,361
1.Share capital	3,799,393	4,424,258	4,895,275	4,130,275	4,941,910
2.Reserves	30,000	45,000	-	25,000	45,000
3.Accumulated profit (loss)	(32,702)	127,754	102,731	350,615	540,451
4.Others	65,442	52,580	45,348	50,967	5,355
B.Total liabilities (B1 to B2)	1,098,269	1,235,190	1,628,023	1,612,473	1,788,558
1.Current liabilities	525,954	827,732	1,098,330	1,316,888	1,454,242
2.Non-current liabilities	572,315	407,458	529,693	295,585	334,316
C.Total assets (C1+C2)	4,960,402	5,884,782	6,671,377	6,169,330	7,321,274
1.Current assets(a + b)	3,536,057	4,255,420	4,716,762	4,473,486	5,536,325
a.Cash & bank balances	2,215,908	2,669,485	2,770,981	2,776,536	3,794,976
b.Other assets	1,320,150	1,585,935	1,945,781	1,696,950	1,741,349
2.Non-current assets (a + b)	1,424,345	1,629,362	1,954,615	1,695,844	1,784,949
a.Fixed assets	426,394	476,006	750,108	631,224	643,969
b.Other assets	997,951	1,153,356	1,204,507	1,064,620	1,140,980
D.Profit & loss account					
1.Revenue	819,865	987,907	1,656,131	1,661,192	1,886,101
2.Administrative and general expenses	576,290	722,931	1,416,706	1,157,100	1,486,355
3.Profit/(loss) before taxation	73,696	91,677	114,884	426,736	386,327
4.Profit/(loss) after taxation	31,346	21,897	91,581	281,093	254,462
E.Other items					
1.No. of ordinary shares (000)	198,679	252,165	271,240	217,240	268,019
2.Cash dividend	-	-	-	-	-
3.Stock dividend/bonus shares	-	-	-	-	-
4.Cash generated from operating activities	399,844	40,689	(3,407,508)	691,603	215,008
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D4/A)	0.83%	0.48%	1.83%	6.24%	4.60%
2.Return on capital employed (ROCE) (D3/C-B1)	1.66%	1.81%	2.06%	8.79%	6.58%
3.Return on assets (ROA) (D4/C)	0.63%	0.37%	1.37%	4.56%	3.48%
4.Admin. expense to profit before tax. (D2/D3) (times)	7.82	7.89	12.33	2.71	3.85
5.Earning per share (D4/E1)	0.16	0.09	0.34	1.29	0.95
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1a/C)	44.67%	45.36%	41.54%	45.01%	51.83%
2.Current assets to current liabilities (C1/B1) (times)	6.72	5.14	4.29	3.40	3.81
3.Total liabilities to total assets (B/C)	22.14%	20.99%	24.40%	26.14%	24.43%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	76.54%	78.12%	74.92%	73.04%	75.50%
2.Break up value per share (A/E1)	19.11	18.23	18.43	20.74	20.62
I.Cash flow ratios					
1. Cash generated from operating activities to profit after tax. (E4/D4) (times)	12.76	1.86	-37.21	2.46	0.84
2.Cash generated from operating activities to current liabilities (E4/B1) (times)	0.76	0.05	-3.10	0.53	0.15

5.9(g) Financial Statement Analysis of Financial Sector- Exchange Companies

(Thousand Rs.)				
Items	FY 2011	FY 2012	FY 2013	FY 2014
A.Total equity (A1 to A3)	6,201,867	6,669,839	7,233,398	7,939,996
1.Share capital	5,485,544	5,916,044	6,414,919	7,247,919
2.Reserves	65,000	162,775	145,760	74,263
3.Accumulated profit (loss)	651,323	591,020	672,719	617,814
4.Others	27,555	45,221	16,641	21,306
B.Total liabilities (B1 to B2)	1,355,137	1,329,333	1,422,387	1,607,145
1.Current liabilities	1,084,704	1,154,975	1,265,738	1,416,915
2.Non-current liabilities	270,433	174,358	156,649	190,230
C.Total assets (C1+C2)	7,584,559	8,044,393	8,672,426	9,568,447
1.Current assets(a + b)	5,564,756	6,041,907	6,438,480	7,313,387
a.Cash & bank balances	3,834,681	4,114,910	4,680,316	5,066,026
b.Other assets	1,730,075	1,926,997	1,758,164	2,247,361
2.Non-current assets (a + b)	2,019,803	2,002,486	2,233,946	2,255,060
a.Fixed assets	677,553	561,542	636,785	689,167
b.Other assets	1,342,250	1,440,944	1,597,161	1,565,893
D.Profit & loss account				
1.Revenue	1,963,110	2,596,859	3,088,951	3,421,098
2.Administrative and general expenses	1,711,264	2,162,552	2,599,519	3,058,140
3.Profit/(loss) before taxation	266,193	434,308	499,152	362,959
4.Profit/(loss) after taxation	152,745	244,520	331,853	213,837
E.Other items				
1.No. of ordinary shares (000)	273,555	286,005	322,663	372,393
2.Cash dividend	-	-	-	-
3.Stock dividend/bonus shares	-	-	-	-
4.Cash generated from operating activities	345,777	22,462	506,975	144,792
F.Efficiency ratios/profitability ratios				
1.Return on equity (ROE) (D4/A)	2.46%	3.67%	4.59%	2.69%
2.Return on capital employed (ROCE) (D3/C-B1)	4.10%	6.30%	6.74%	4.45%
3.Return on assets (ROA) (D4/C)	2.01%	3.04%	3.83%	2.23%
4.Admin. expense to profit before tax. (D2/D3) (times)	6.43	4.98	5.21	8.43
5.Earning per share (D4/E1)	0.56	0.85	1.03	0.57
G.Liquidity ratios				
1.Cash & bank balances to total assets (C1a/C)	50.56%	51.15%	53.97%	52.95%
2.Current assets to current liabilities (C1/B1) (times)	5.13	5.23	5.09	5.16
3.Total liabilities to total assets (B/C)	17.87%	16.52%	16.40%	16.80%
H.Capital /leverage ratios				
1.Capital ratio (A/C)	81.77%	82.91%	83.41%	82.98%
2.Break up value per share (A/E1)	22.67	23.32	22.42	21.32
I.Cash flow ratios				
1.Cash generated from operating activities to profit after tax. (E4/D4) (times)	2.26	0.09	1.53	0.68
2.Cash generated from operating activities to current liabilities (E4/B1) (times)	0.32	0.02	0.40	0.10

5.9(h) Financial Statement Analysis of Financial Sector- Insurance Companies

(Thousand Rs.)					
Items	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010
A.Total equity (A1 to A3)	27,709,178	67,502,889	79,294,355	84,319,908	86,689,524
1.Share capital	8,075,054	11,649,281	21,001,523	22,291,755	25,452,564
2.Reserves	4,707,827	14,970,812	44,317,746	37,757,097	38,162,251
3.Un appropriated profit	14,926,297	40,882,796	13,975,086	24,271,056	23,074,709
4.Others	669,873	391,391	316,877	819,131	1,953,222
B.Total liabilities (B1 to B3)	189,414,000	232,750,781	263,404,552	300,169,598	356,996,176
1.Balance of statutory funds	149,019,823	174,570,642	193,936,317	223,525,201	262,761,211
2.Outstanding claims, adv., prem., due to other insurers	32,450,662	47,748,921	52,695,558	47,774,239	74,266,419
3.Other/misc. liabilities	7,943,515	10,431,218	16,772,677	28,870,158	19,968,546
C.Total assets (C1 to C5)	217,793,051	300,645,061	343,015,784	385,308,637	445,638,922
1.Cash and balances with banks	22,373,299	24,015,788	41,361,289	34,183,294	43,985,108
2.Advances to policy holders & employees	9,489,714	11,925,982	13,844,094	16,678,112	573,006
3.Investments in securities & properties	158,501,694	222,852,848	235,570,708	275,622,467	114,606,002
4.Other/misc. assets	24,798,814	38,061,663	47,301,536	52,405,483	279,465,608
5.Fixed assets	2,629,530	3,788,780	4,938,157	6,419,281	7,009,198
D.Profit & loss account					
1.Investment income	28,561,855	58,362,392	14,174,965	36,385,553	32,810,542
2.Gross premium	48,362,717	61,274,668	76,150,980	87,428,602	107,707,290
3.Net premium	38,643,911	47,738,030	60,955,357	66,891,124	80,645,113
4.Gross claims	26,325,166	34,750,950	42,809,380	44,853,530	56,866,991
5.Net claims	21,154,055	27,675,822	34,725,276	35,270,353	38,203,611
6.Underwriting profit	6,457,752	10,108,015	27,183,638	29,215,507	17,272,547
7.Profit/(loss) before taxation	14,793,995	39,808,398	(1,876,153)	7,970,541	8,853,469
8.Profit/(loss) after taxation	14,128,795	38,969,919	(3,422,146)	6,575,665	5,862,322
E.Other items					
1.No. of ordinary shares (000)	787,237	1,763,470	2,669,063	2,897,533	2,516,580
2.Cash dividend	-	-	-	-	-
3.Stock dividend/bonus shares	-	-	-	-	-
4.Cash generated from operating activities	5,435,839	4,027,860	830,219	2,328,621	10,571,042
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	50.99%	57.73%	-4.32%	7.80%	6.76%
2.Return on assets (ROA) (D8/C)	6.49%	12.96%	-1.00%	1.71%	1.32%
3.Earning per share (D8/E1) (rs. per share)	17.95	22.10	-1.28	2.27	2.33
4.Net Claims Incurred Ratio (D5/D3)	123.27%	57.97%	56.97%	52.73%	47.37%
5.Underwriting profit to profit after tax. (D6/D8)	45.71%	25.94%	-794.34%	444.30%	294.64%
6.Investment income to net premium (D1/D3)	73.91%	122.26%	23.25%	54.40%	40.69%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	10.00%	7.99%	12.06%	8.87%	9.87%
2. Investment to total assets (C3/C)	72.78%	74.12%	68.68%	71.53%	25.72%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	12.72%	22.45%	23.12%	21.88%	19.45%
2.Break up value per share (A/E1) (Rs. per share)	35.20	38.28	29.71	29.10	34.45
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	38.47%	10.34%	-24.26%	35.41%	180.32%

5.9(h) Financial Statement Analysis of Financial Sector- Insurance Companies

Items	FY 2011	FY 2012	FY 2013	FY 2014
(Thousand Rs.)				
A.Total equity (A1 to A3)	88,793,958	95,241,319	86,872,606	89,606,181
1.Share capital	27,621,324	28,840,979	30,403,452	31,718,251
2.Reserves	36,852,484	37,522,937	27,175,714	27,905,366
3.Un appropriated profit	24,320,150	28,877,403	29,293,440	29,982,564
4.Others	1,156,630	2,319,262	2,437,720	1,946,663
B.Total liabilities (B1 to B3)	414,644,252	502,022,738	526,499,781	568,935,250
1.Balance of statutory funds	313,578,748	384,880,881	412,566,285	450,192,286
2.Outstanding claims, adv., prem., due to other insurers	77,035,044	89,015,719	86,765,753	89,840,301
3.Other/misc. liabilities	24,030,460	28,126,138	27,167,743	28,902,663
C.Total assets (C1 to C5)	504,594,840	599,583,319	615,810,107	660,488,094
1.Cash and balances with banks	50,484,855	56,635,595	61,081,899	64,967,624
2.Advances to policy holders & employees	752,194	755,135	1,785,936	799,159
3.Investments in securities & properties	347,132,038	418,233,916	431,246,648	465,218,945
4.Other/misc. assets	98,914,561	115,029,478	112,526,827	119,853,368
5.Fixed assets	7,311,192	8,929,195	9,168,797	9,648,998
D.Profit & loss account				
1.Investment income	38,217,452	47,992,797	47,507,220	46,746,769
2.Gross premium	129,109,199	154,887,569	166,434,597	181,245,465
3.Net premium	98,373,350	118,760,598	128,461,446	139,384,599
4.Gross claims	54,398,706	73,186,398	70,240,442	75,733,755
5.Net claims	42,550,808	49,156,194	53,425,899	58,482,275
6.Underwriting profit	28,470,696	40,212,278	43,784,583	47,928,065
7.Profit/(loss) before taxation	10,849,925	16,081,504	16,019,622	17,249,389
8.Profit/(loss) after taxation	8,038,880	12,671,651	12,893,288	13,640,133
E.Other items				
1.No. of ordinary shares (000)	2,733,460	2,859,932	3,021,178	3,134,763
2.Cash dividend	-	-	-	-
3.Stock dividend/bonus shares	-	-	-	-
4.Cash generated from operating activities	19,661,576	31,399,908	33,728,053	35,387,238
F.Efficiency ratios/profitability ratios				
1.Return on equity (ROE) (D8/A)	9.05%	13.30%	14.84%	15.22%
2.Return on assets (ROA) (D8/C)	1.59%	2.11%	2.09%	2.07%
3.Earning per share (D8/E1) (rs. per share)	2.94	4.43	4.27	4.35
4.Net Claims Incurred Ratio (D5/D3)	43.25%	41.39%	41.59%	41.96%
5.Underwriting profit to profit after tax. (D6/D8)	354.16%	317.34%	339.59%	351.38%
6.Investment income to net premium (D1/D3)	38.85%	40.41%	36.98%	33.54%
G.Liquidity ratios				
1.Cash & bank balances to total assets (C1/C)	10.01%	9.45%	9.92%	9.84%
2. Investment to total assets (C3/C)	68.79%	69.75%	70.03%	70.44%
H.Capital /leverage ratios				
1.Capital ratio (A/C)	17.60%	15.88%	14.11%	13.57%
2.Break up value per share (A/E1) (Rs. per share)	32.48	33.30	28.75	28.58
I.Cash flow ratio				
1.Cash generated from operating activities to profit after tax. (E4/D8)	244.58%	247.80%	261.59%	259.43%

5.9(i) Financial Statement Analysis of Financial Sector- Housing Finance

(Thousand Rs.)

Items	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010
A.Total equity (A1 to A3)	143,198	130,909	2,575,852	2,050,067	2,172,422
1.Share capital	126,164	126,164	3,127,164	3,127,164	3,144,098
2.Statutory reserves	12,973	12,973	498,463	498,463	520,969
3.Accumulated profit (loss)	4,061	(8,228)	(1,049,775)	(1,575,560)	(1,492,645)
4.Others	2,685	2,685	2,685	2,107	(18,759)
B.Total liabilities (B1 + B2)	28,823	23,971	15,778,578	16,098,002	17,067,528
1.Current liabilities	15,022	23,851	15,778,578	16,075,420	17,048,185
2.Non-current liabilities (a + b)	13,801	120	-	22,582	19,343
a.Lease finance	966	-	-	22,582	-
b.Long term finance	12,835	120	-	-	19,343
C.Total assets (C1 + C2)	174,706	157,565	18,357,115	18,150,176	19,221,191
1.Current assets (a + b)	138,733	117,423	18,323,522	18,077,225	19,141,486
a.Cash & bank balances	590	309	704,067	219,559	156,235
b.Other current assets	138,143	117,114	17,619,455	17,857,666	18,985,251
2.Non-current assets (a + b)	35,973	40,142	33,593	72,951	79,705
a.Investment in housing finance	10,289	11,098	9,188	13,622	27,521
b.Other assets	25,684	29,044	24,405	59,329	52,184
D.Profit & loss account					
1.Revenue	11,903	3,980	3,068,036	1,282,353	1,555,757
2.Admin. & general expense	19,312	16,248	1,227,434	1,297,638	1,386,629
3.Profit/(loss) before taxation	(7,410)	(12,268)	(2,841)	(79,008)	133,131
4.Profit/(loss) after taxation	(7,470)	12,289	(389,881)	(109,591)	105,421
E.Other items					
1.No. of ordinary shares (000)	12,616	12,616	312,716	312,716	314,410
2.Cash dividend	-	-	-	-	-
3.Stock dividend/bonus shares	-	-	-	-	-
4.Cash generated from operating activities	(16,397)	(13,691)	(227,022)	651,531	2,324,105
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D4/A)	-5.22%	9.39%	-15.14%	-5.35%	4.85%
2.Return on capital employed (ROCE) (D4/C-B1)	-4.68%	9.19%	-15.12%	-5.28%	4.85%
3.Return on assets (ROA) (D4/C)	-4.28%	7.80%	-2.12%	-0.60%	0.55%
4.Admin. expense to profit before tax. (D2/D3) (times)	-2.61	-1.32	-432.04	-16.42	10.42
5.Earning per share (D4/E1)	-0.59	0.97	-1.25	-0.35	0.34
1.Cash & bank balances to total assets (C1a/C)	0.34%	0.20%	3.84%	1.21%	0.81%
2.Current assets to current liabilities (C1/B1) (times)	9.24	4.92	1.16	1.12	1.12
3.Total liabilities to total assets (B/C) (times)	0.16	0.15	0.86	0.89	0.89
4.Investment to total assets (C2a/C)	5.89%	7.04%	0.05%	0.08%	0.14%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	81.97%	83.08%	14.03%	11.30%	11.30%
2.Break up value per share (A/E1)	11.35	10.38	8.24	6.56	6.91
I.Cash flow ratio					
1.Cash generated. from operating activities to profit after tax (E4/D4) (times)	2.20	-1.11	0.58	-5.95	22.05
2.Cash generated from operating activities to current liabilities (E4/B1) (times)	-1.09	-0.57	-0.01	0.04	0.14

5.9(i) Financial Statement Analysis of Financial Sector- Housing Finance

(Thousand Rs.)

Items	FY 2011	FY 2012	FY 2013	FY 2014
A.Total equity (A1 to A3)	2,270,320	1,761,862	2,616,392	3,798,189
1.Share capital	3,144,098	3,001,000	3,001,000	3,001,000
2.Statutory reserves	520,969	507,996	758,956	941,216
3.Accumulated profit (loss)	(1,394,747)	(1,747,134)	(1,143,564)	(144,027)
4.Others	213,130	222,253	211,351	344,108
B.Total liabilities (B1 + B2)	16,988,950	18,091,017	19,014,401	17,417,216
1.Current liabilities	16,957,093	18,091,017	19,014,401	17,417,216
2.Non-current liabilities (a + b)	31,857	-	-	-
a.Lease finance	-	-	-	-
b.Long term finance	31,857	-	-	-
C.Total assets (C1 + C2)	19,472,400	20,075,132	21,842,144	21,559,513
1.Current assets (a + b)	19,317,996	20,075,132	21,842,144	21,559,513
a.Cash & bank balances	507,360	271,239	307,476	314,661
b.Other current assets	18,810,636	19,803,893	21,534,668	21,244,852
2.Non-current assets (a + b)	154,404	-	-	-
a.Investment in housing finance	26,537	-	-	-
b.Other assets	127,867	-	-	-
D.Profit & loss account				
1.Revenue	1,956,968	1,401,905	1,841,227	2,371,695
2.Admin. & general expense	1,292,971	1,438,701	1,349,110	1,433,117
3.Profit/(loss) before taxation	168,974	(44,588)	492,117	938,578
4.Profit/(loss) after taxation	118,770	(57,900)	463,752	911,301
E.Other items				
1.No. of ordinary shares (000)	314,410	300,100	300,100	300,100
2.Cash dividend	-	-	-	-
3.Stock dividend/bonus shares	-	-	-	-
4.Cash generated from operating activities	2,438,308	771,675	(729,709)	(1,000,772)
F.Efficiency ratios/profitability ratios				
1.Return on equity (ROE) (D4/A)	5.23%	-3.29%	17.72%	23.99%
2.Return on capital employed (ROCE) (D4/C-B1)	4.72%	-2.92%	16.40%	22.00%
3.Return on assets (ROA) (D4/C)	0.61%	-0.29%	2.12%	4.23%
4.Admin. expense to profit before tax. (D2/D3) (times)	7.65	-32.27	2.74	1.53
5.Earning per share (D4/E1)	0.38	-0.19	1.55	3.04
G.Liquidity ratios				
1.Cash & bank balances to total assets (C1a/C)	2.61%	1.35%	1.41%	1.46%
2.Current assets to current liabilities (C1/B1) (times)	1.14	1.11	1.15	1.24
3.Total liabilities to total assets (B/C) (times)	0.87	0.90	0.87	0.81
4.Investment to total assets (C2a/C)	0.14%	-	-	-
H.Capital /leverage ratios				
1.Capital ratio (A/C)	11.66%	8.78%	11.98%	17.62%
2.Break up value per share (A/E1)	7.22	5.87	8.72	12.66
I.Cash flow ratio				
1.Cash generated. from operating activities to profit after tax (E4/D4) (times)	20.53	-13.33	-1.57	-1.10
2.Cash generated from operating activities to current liabilities (E4/B1) (times)	0.14	0.04	-0.04	-0.06

5.9(j) Financial Statement Analysis of Financial Sector- Venture Capital

(Thousand Rs.)					
Items	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010
A.Total equity (A1 to A3)	2,469,945	3,835,782	3,795,510	(375,302)	(1,339,491)
1.Share capital	2,723,692	4,168,907	4,168,907	4,205,980	4,205,980
2.Reserves	-	-	-	290,145	237,605
3.Unappropriated profit/loss	(253,747)	(333,125)	(373,397)	(4,871,427)	(5,783,076)
4.Others	4,423	-	12,000	769,105	743,249
B.Total liabilities (B1 + B2)	1,656,455	220,219	247,193	6,390,690	6,769,505
1.Current liabilities	1,607,231	54,861	224,871	5,765,399	6,348,032
2.Non-current liabilities	49,224	165,358	22,322	625,291	421,473
C.Total assets (C1+C2)	4,130,823	4,056,001	4,054,703	6,784,493	6,173,263
1.Current assets (a + b)	117,301	146,100	144,913	2,728,074	3,565,932
a.Cash & bank balances	50,824	8,821	6,496	321,524	542,959
b.Others	66,477	137,279	138,417	2,406,550	3,022,973
2.Non-current assets (a + b)	4,013,522	3,909,901	3,909,790	4,056,419	2,607,331
a.Venture investment	3,862,483	3,862,483	3,862,483	3,929,756	2,399,507
b.Others	151,039	47,418	47,307	126,663	207,824
D.Profit & loss account					
1.Revenue	66,066	30,045	20,342	10,367,521	9,526,726
2.Admin. & operating expense	47,981	47,794	48,378	3,270,874	2,881,637
3.Financial charges	157,109	53,967	55,628	288,659	233,972
4.Profit/(loss) before taxation	(139,283)	(79,379)	(65,588)	(1,935,167)	(1,600,143)
5.Profit/(loss) after taxation	(139,283)	(79,379)	(91,307)	(1,948,392)	(1,580,976)
E.Other items					
1.No. of ordinary shares (000)	272,369	416,891	416,891	420,598	420,598
2.Cash dividend	-	-	-	-	-
3.Stock dividend/bonus shares	-	-	-	-	-
4.Cash generated from operating activities	(115,064)	(73,203)	(79,925)	(229,951)	(53,271)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D5/A)	-5.64%	-2.07%	-2.41%	519.15%	118.03%
2.Return on capital employed (ROCE) (D5/C-B1)	-5.52%	-1.98%	-2.38%	-191.19%	904.61%
3.Return on assets (ROA) (D5/C)	-3.37%	-1.96%	-2.25%	-28.72%	-25.61%
4.Return on revenue (ROR) (D5/D1)	-210.82%	-264.20%	-448.86%	-18.79%	-16.60%
5.Admin. expense to revenue (D2/D1)	72.63%	159.07%	237.82%	31.55%	30.25%
6.Earning per share (D5/E1)	-0.51	-0.19	-0.22	-4.63	-3.76
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1a/C)	1.23%	0.22%	0.16%	4.74%	8.80%
2.Current assets to current liabilities (C1/B1) (times)	0.07	2.66	0.64	0.47	0.56
3.Total liabilities to total assets (B/C) (times)	0.40	0.05	0.06	0.94	1.10
H.Capital /leverage ratios					
1.Capital ratio (A/C)	59.79%	94.57%	93.61%	-5.53%	-21.70%
2.Break up value per share (A/E1)	9.07	9.20	9.10	-0.89	-3.18
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D5) (times)	0.83	0.92	0.88	0.12	0.03
2.Cash generated from operating activities to current liabilities (E4/B1) (times)	-0.07	-1.33	-0.36	-0.04	-0.01

5.9(j) Financial Statement Analysis of Financial Sector- Venture Capital

(Thousand Rs.)

Items	FY 2011	FY 2012	FY 2013	FY 2014
A.Total equity (A1 to A3)	(2,128,737)	16,897	17,654	17,494
1.Share capital	4,205,980	25,073	25,073	25,073
2.Reserves	162,223	752	752	752
3.Unappropriated profit/loss	(6,496,940)	(8,928)	(8,171)	(8,331)
4.Others	667,521	20,892	20,892	17,724
B.Total liabilities (B1 + B2)	6,511,448	2,562	2,982	4,594
1.Current liabilities	6,057,018	2,405	2,912	4,572
2.Non-current liabilities	454,430	157	70	22
C.Total assets (C1+C2)	5,050,232	40,351	41,528	39,812
1.Current assets (a + b)	2,772,110	36,256	37,976	36,712
a.Cash & bank balances	464,660	615	1,106	3,734
b.Others	2,307,450	35,641	36,870	32,978
2.Non-current assets (a + b)	2,278,122	4,095	3,552	3,100
a.Venture investment	2,110,508	4,075	3,532	3,080
b.Others	167,614	20	20	20
D.Profit & loss account				
1.Revenue	10,247,746	4,796	4,980	4,935
2.Admin. & operating expense	2,784,555	1,285	1,929	2,854
3.Financial charges	225,077	57	14	27
4.Profit/(loss) before taxation	(1,075,243)	3,454	3,037	2,054
5.Profit/(loss) after taxation	(1,127,043)	1,981	1,841	1,338
E.Other items				
1.No. of ordinary shares (000)	420,598	2,507	2,507	2,507
2.Cash dividend	-	-	-	-
3.Stock dividend/bonus shares	-	-	-	-
4.Cash generated from operating activities	(1,013,494)	1,173	1,002	37,015
F.Efficiency ratios/profitability ratios				
1.Return on equity (ROE) (D5/A)	52.94%	11.72%	10.43%	7.65%
2.Return on capital employed (ROCE) (D5/C-B1)	111.94%	5.22%	4.77%	3.80%
3.Return on assets (ROA) (D5/C)	-22.32%	4.91%	4.43%	3.36%
4.Return on revenue (ROR) (D5/D1)	-11.00%	41.31%	36.97%	27.11%
5. Admin. expense to revenue (D2/D1)	27.17%	26.79%	38.73%	57.83%
6.Earning per share (D5/E1)	-2.68	0.79	0.73	0.53
G.Liquidity ratios				
1.Cash & bank balances to total assets (C1a/C)	9.20%	1.52%	2.66%	9.38%
2.Current assets to current liabilities (C1/B1) (times)	0.46	15.08	13.04	8.03
3.Total liabilities to total assets (B/C) (times)	1.29	0.06	0.07	0.12
H.Capital /leverage ratios				
1.Capital ratio (A/C)	-42.15%	41.88%	42.51%	43.94%
2.Break up value per share (A/E1)	-5.06	6.74	7.04	6.98
I.Cash flow ratio				
1.Cash generated from operating activities to profit after tax. (E4/D5) (times)	0.90	0.59	0.54	27.66
2.Cash generated from operating activities to current liabilities (E4/B1) (times)	-0.17	0.49	0.34	8.10

5.9(k) Financial Statement Analysis of Financial Sector- Microfinance Banks

(Thousand Rs.)

Items	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
A.Total equity (A1 to A3)	5,639,937	7,730,242	11,103,669	14,904,978	18,077,880
1.Share capital	6,030,480	8,128,478	11,198,478	14,460,458	16,323,080
2.Reserves	621,504	695,597	853,998	1,086,785	1,511,741
3.Un appropriated profit	(1,012,047)	(1,093,833)	(948,807)	(642,265)	243,059
4.Others	94,536	139,099	(359,829)	(2,118,380)	(3,129,019)
B.Total liabilities(B1 to B4)	15,542,803	23,336,647	33,958,469	45,228,787	54,856,247
1.Bills payable	25,276	70,864	70,068	58,169	125,342
2.Borrowings from financial institutions	4,523,903	8,206,039	7,848,419	8,000,678	8,664,284
3.Deposits and other accounts	10,156,333	13,927,279	23,153,800	33,581,490	42,730,482
4.Other/misc. liabilities	837,291	1,132,465	2,886,182	3,588,450	3,336,139
C.Total assets (C1 to C4 + C8 to C10)	21,277,276	31,205,989	44,702,309	58,015,386	69,805,108
1.Cash and balances with treasury banks	866,002	1,258,586	1,925,914	2,908,717	3,447,952
2.Balances with other banks	2,541,106	5,760,120	6,640,086	7,217,115	6,519,052
3.Lending to financial institutions	1,361,105	1,837,790	1,035,762	1,518,118	1,150,351
4.Investments	4,542,943	4,807,021	10,956,306	12,655,954	14,565,967
5.Gross advances	9,816,348	14,675,415	20,039,163	28,316,645	36,892,137
6.Advances-non-performing/classified	349,434	231,687	213,511	284,021	448,815
7.Provision against advances	341,760	397,722	240,149	272,650	380,440
8.Advances net of provision (C5-C7)	9,474,588	14,277,693	19,799,014	28,043,995	36,511,697
9.Fixed assets	819,620	1,100,024	1,533,778	1,914,457	2,526,436
10.Other/misc. assets	1,671,912	2,164,755	2,811,449	3,757,030	5,083,653
D.Profit & loss account					
1.Markup/interest earned	3,488,851	4,672,635	6,372,001	8,849,209	11,612,712
2.Markup/interest expensed	999,960	1,574,430	2,299,555	3,065,137	3,446,739
3.Net markup/interest income	2,488,891	3,098,205	4,072,446	5,784,071	8,165,973
4.Provisions and write-offs	416,985	322,638	459,681	427,890	525,682
5.Net markup/interest income after provisions	2,071,906	2,775,567	3,612,764	5,356,183	7,640,291
6.Non-markup/interest income	894,406	1,177,240	1,766,391	2,368,991	4,285,093
7.Non-markup/interest expenses	3,152,138	3,885,891	4,966,319	6,639,437	9,909,607
8.Administrative expenses	3,099,993	3,834,020	4,921,992	6,417,572	8,674,761
9.Profit/(loss) before taxation	(185,825)	67,062	410,687	1,085,738	2,015,777
10.Profit/(loss) after taxation	58,680	24,805	342,430	690,450	1,600,908
E.Other items					
1.No. of ordinary shares (000)	603,048	812,847	1,119,847	1,446,045	1,632,307
2.Cash dividend	-	-	-	-	-
3.Stock dividend/bonus shares	-	-	-	-	-
4.Cash generated from operating activities	1,101,019	(1,893,180)	5,083,948	3,451,222	1,584,987
5.Commitments and contingencies	136,590	277,178	529,532	394,917	132,388
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	71.34%	66.31%	63.91%	65.36%	70.32%
2.Net markup/interest margin (D1-D2)/C	11.70%	9.93%	9.11%	9.97%	11.70%
3.Return on equity (ROE) (D10/A)	1.04%	0.32%	3.08%	4.63%	8.86%
4.Return on assets (ROA) (D10/C)	0.28%	0.08%	0.77%	1.19%	2.29%
5.Non-markup/interest income to total assets (D6/C)	4.20%	3.77%	3.95%	4.08%	6.14%
6.Net markup/interest income(after prov.) to total assets(D5/C)	9.74%	8.89%	8.08%	9.23%	10.95%
7.Markup/interest expense to markup/interest income (D2/D1)	28.66%	33.69%	36.09%	34.64%	29.68%
8.Admin. expense to profit before tax. (D8/D9) (times)	-16.68	57.17	11.98	5.91	4.30
9.Non-markup/interest expense to total income D7/(D1+D6)	71.91%	66.43%	61.02%	59.18%	62.33%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	3.47	3.26	2.79	2.71	2.02
11.Earning per share (D10/E1)	0.10	0.03	0.31	0.48	0.98
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	16.01%	22.49%	19.16%	17.45%	14.28%
2.Investment to total assets (C4/C)	21.35%	15.40%	24.51%	21.81%	20.87%
3.Advances net of provisions to total assets (C8/C)	44.53%	45.75%	44.29%	48.34%	52.31%
4.Deposits to total assets (B3/C)	47.73%	44.63%	51.80%	57.88%	61.21%
5.Total liabilities to total assets (B/C)	73.05%	74.78%	75.97%	77.96%	78.58%
6.Gross advances to deposits (C5/B3)	96.65%	105.37%	86.55%	84.32%	86.34%
7.Gross advances to borrowing & deposit C5/(B2+B3)	66.87%	66.30%	64.64%	68.10%	71.78%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	3.56%	1.58%	1.07%	1.00%	1.22%
2.Provisions against NPLs to gross advances (C7/C5)	3.48%	2.71%	1.20%	0.96%	1.03%
3.NPLs to shareholders equity (C6/A)	6.20%	3.00%	1.92%	1.91%	2.48%
4.NPLs write off to NPLs provisions (D4/C7)	122.01%	81.12%	191.41%	156.94%	138.18%
5.Provision against NPL to NPLs (C7/C6)	97.80%	171.66%	112.48%	96.00%	84.77%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	26.51%	24.77%	24.84%	25.69%	25.90%
2.Commitments & contingencies to total equity (E5/A) (times)	0.02	0.04	0.05	0.03	0.01
3.Break up value per share (A/E1)	9.35	9.51	9.92	10.31	11.08
4.Total deposit to total equity (B3/A) (times)	1.80	1.80	2.09	2.25	2.36
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	18.76	-76.32	14.85	5.00	0.99

Source: Statistics & Data Warehouse Department. SBP

6.1 National Saving Schemes

(Million Rupees)

Scheme	1971	1972	1973	1974	1975
A. Accounts (1+2 = i to iii)	1,020.9	1,230.2	1,506.6	1,613.6	1,712.6
1. National Savings Centers ¹					70.5
2. Post Offices	1,020.9	1,230.2	1,506.6	1,613.6	1,642.1
i. Khas Deposit Accounts					126.0
ii. National Deposit Accounts	412.2	530.4	644.3	715.9	707.8
iii. Savings Accounts	608.8	699.7	862.3	897.7	878.7
B. Certificates (1+2+3 = i to iii)	1,080.9	1,232.2	1,459.8	2,129.1	2,633.0
1. National Savings Centers	0.0	5.5	77.7	364.0	688.8
2. Post Offices	1,080.9	1,159.7	1,205.0	1,346.8	1,316.5
3. Bank	0.0	67.1	177.0	418.3	627.8
i. Defense Savings Certificates	1,080.9	1,232.3	1,365.7	1,375.6	1,410.8
ii. National Deposit Certificates ²			62.5	415.2	733.7
iii. Khas Deposit Certificates ²			31.6	338.3	488.5
C. Prize Bonds (1+2)*	240.0	227.4	276.5	406.8	553.3
1. Rs. 5	68.5	65.0	81.2	116.0	141.3
2. Rs. 10	171.6	162.4	195.3	290.8	412.0
Total	2,341.9	2,689.8	3,242.8	4,149.5	4,898.9

Scheme	1976	1977	1978	1979	1980
A. Accounts (1+2 = i to iii)	1,861.1	1,974.8	2,249.9	2,506.6	3,042.3
1. National Savings Centers	270.5	482.3	843.6	1,255.7	1,869.1
2. Post Offices	1,590.6	1,492.5	1,406.3	1,250.9	1,173.2
i. Khas Deposit Accounts	274.2	432.0	687.7	987.8	1,480.4
ii. National Deposit Accounts	702.5	676.3	601.1	553.1	535.6
iii. Savings Accounts	884.4	866.5	961.1	965.7	1,026.3
B. Certificates (1+2+3 = i to iv)	3,091.8	3,586.6	4,579.9	5,369.0	6,107.0
1. National Savings Centers	984.7	1,331.4	1,851.4	2,265.1	2,649.6
2. Post Offices	1,265.6	1,204.4	1,231.2	1,234.3	1,186.5
3. Bank	841.5	1,050.8	1,497.3	1,869.6	2,270.9
i. Defense Savings Certificates	1,601.8	1,824.4	2,243.5	2,650.5	2,947.4
ii. National Deposit Certificates	866.7	992.4	1,221.2	1,438.1	1,634.5
iii. Khas Deposit Certificates	623.3	769.8	1,115.2	1,280.4	1,505.2
iv. Premium Savings Certificates					19.9
C. Prize Bonds (1+2)*	748.8	772.1	888.0	1,102.0	1,290.2
1. Rs. 5	238.2	253.1	305.1	374.7	442.0
2. Rs. 10	510.6	519.0	582.9	727.3	848.2
Total	5,701.7	6,333.5	7,717.9	8,977.6	10,439.4

6.1 National Saving Schemes

(Million Rupees)					
Scheme	1981	1982	1983	1984	1985
A. Accounts (1+2=i to vi)	3,408.0	4,422.0	7,958.6	11,090.0	14,881.2
1. National Savings Centers 1	2,475.5	3,625.0	7,087.8	10,140.0	14,007.2
2. Post Offices	932.5	797.0	870.8	950.0	874.0
i. Khas Deposit Accounts ³	1,931.1	2,996.7	5,760.7	9,170.0	13,379.3
ii. National Deposit Accounts	518.6	553.1	606.7	627.0	320.0
iii. Savings Accounts	958.3	872.2	932.9	1,024.0	1,107.3
iv. Special Savings Accounts ⁶			657.2	254.0	29.5
v. Mahana Amdani Accounts ⁶			1.1	15.0	45.2
B. Certificates (1+2+3= i to viii)	6,857.3	9,054.4	12,970.7	17,887.0	24,365.0
1. National Savings Centers	2,996.1	4,272.7	6,493.4	9,408.0	13,049.0
2. Post Offices	1,027.4	1,043.5	1,176.0	1,290.0	1,420.0
3. Bank	2,833.8	3,738.2	5,301.3	7,189.0	9,896.0
i. Defence Savings Certificates	3,410.1	4,263.4	5,535.0	7,082.0	9,115.0
ii. National Deposit Certificates ²	1,862.9	1,745.2	1,846.6	2,013.1	2,188.0
iii. Khas Deposit Certificates ²	1,531.2	2,997.1	5,536.8	8,744.0	13,017.0
iv. Premium Savings Certificates ⁵	53.2	48.7	52.3	48.0	45.0
C. Prize Bonds (1 to 5)*	1,575.5	3,542.2	9,278.6	13,538.5	13,882.0
1. Rs. 5	536.1	463.4	395.1	370.1	359.0
2. Rs. 10	1,039.4	1,198.9	1,300.7	1,381.8	1,587.0
3. Rs. 50		233.2	722.7	2,167.9	2,073.0
4. Rs. 500		737.5	3,313.5	4,875.0	4,775.0
5. Rs. 1,000		909.2	3,546.6	4,743.7	5,088.0
Total	11,840.8	17,018.6	30,208.0	42,515.5	53,128.2

Scheme	1986	1987	1988	1989	1990
A. Accounts (1+2=i to vi)	17,664.0	22,336.0	29,867.0	36,836.0	37,923.0
1. National Savings Centers ¹	16,692.0	20,955.0	27,842.0	33,817.0	34,904.0
2. Post Offices	972.0	1,381.0	2,025.0	3,019.0	3,019.0
i. Khas Deposit Accounts ³	16,304.0	20,657.6	28,003.0	34,912.0	33,932.0
ii. National Deposit Accounts	11.0	-292.0	-604.0	-976.0	-1,274.0
iii. Savings Accounts	1,241.0	1,786.1	2,196.0	2,514.0	3,032.0
iv. Special Savings Accounts ⁶	16.0	16.2	1.0	1.0	1,723.0
v. Mahana Amdani Accounts ⁶	92.0	168.2	271.0	385.0	510.0
B. Certificates (1+2+3= i to viii)	35,221.0	47,594.8	63,268.0	76,205.0	92,678.0
1. National Savings Centers	18,145.0	24,981.1	34,459.0	44,435.0	57,709.0
2. Post Offices	1,490.0	1,715.6	2,283.0	2,772.0	3,412.0
3. Bank	15,586.0	20,898.1	26,526.0	28,998.0	31,557.0
i. Defence Savings Certificates	11,834.0	15,733.4	20,923.0	25,374.0	35,156.0
ii. National Deposit Certificates ²	2,471.0	2,830.4	3,568.2	4,813.0	5,435.0
iii. Khas Deposit Certificates ²	20,875.0	29,004.2	38,770.0	46,018.0	45,091.0
iv. Special Savings Certificates (Regd.) ⁷					6,546.0
v. Special Savings Certificates (Bearer) ⁷					454.0
vii. Premium Savings Certificates ⁵	41.0	26.8	7.0	0.0	-4.0
C. Prize Bonds (1 to 6)*	16,322.0	20,059.0	21,090.0	22,511.8	24,853.5
1. Rs. 5	19.0	17.2	17.0	17.2	15.6
2. Rs. 10	1,733.0	1,418.0	48.0	25.6	25.3
3. Rs. 50	2,258.0	2,754.5	2,693.0	2,669.0	2,846.6
4. Rs. 100			2,117.0	2,534.5	2,876.5
5. Rs. 500	5,665.0	7,187.2	7,371.0	7,434.2	8,010.5
6. Rs. 1,000	6,647.0	8,682.1	8,844.0	9,831.3	11,079.0
Total	69,207.0	89,989.8	114,225.0	135,552.8	155,454.5

6.1 National Saving Schemes

(Million Rupees)

Scheme	1991	1992	1993	1994	1995
A. Accounts (1+2=i to vi)	30,574.0	24,658.0	17,689.0	29,054.0	36,715.6
1. National Savings Centers ¹	28,348.0	21,826.0	15,039.0	26,473.0	26,314.2
2. Post Offices	2,226.0	2,831.0	2,650.0	2,581.0	10,401.4
i. Khas Deposit Accounts ³	20,173.0	7,884.0	-2,620.0	-3,128.0	763.6
ii. National Deposit Accounts	-1,544.0	-1,592.0	-1,603.0	-1,610.0	-
iii. Savings Accounts	4,692.0	5,599.0	5,209.0	15,787.1	15,640.3
iv. Special Savings Accounts ⁶	6,588.0	11,914.0	15,651.0	16,743.0	18,844.8
v. Mahana Amdani Accounts ⁶	665.0	852.0	1,052.0	1,262.0	1,466.9
B. Certificates (1+2+3= i to viii)	101,977.0	109,362.0	119,372.0	140,184.0	174,104.3
1. National Savings Centers	67,124.0	75,982.0	85,787.0	101,496.0	122,103.2
2. Post Offices	4,091.0	5,335.0	6,332.0	8,404.0	15,684.6
3. Bank	30,762.0	28,045.0	27,253.0	30,284.0	36,316.5
i. Defence Savings Certificates	41,893.0	47,505.0	52,995.0	64,365.0	85,019.4
ii. National Deposit Certificates ²	4,686.0	3,959.0	3,282.0	2,581.0	2,192.9
iii. Khas Deposit Certificates ²	28,661.0	12,005.0	-192.0	-526.0	612.9
iv. Special Savings Certificates (Regd.) ⁷	24,881.0	42,775.0	58,450.0	64,101.0	71,524.1
v. Special Savings Certificates (Bearer) ⁷	1,860.0	3,122.0	3,721.0	4,303.0	5,367.3
vi. Regular Income Certificates ⁸	-	-	1,120.0	5,364.0	9,387.3
vii. Premium Savings Certificates ⁵	-4.0	-4.0	-4.0	-4.0	0.5
C. Prize Bonds (1 to 6)*	27,876.0	29,719.0	34,623.3	39,269.1	44,704.8
1. Rs. 5	15.6	15.6	15.6	16.0	15.6
2. Rs. 10	25.3	25.3	25.3	25.3	25.3
3. Rs. 50	3,041.4	3,194.0	3,421.8	3,472.2	3,723.5
4. Rs. 100	2,993.8	3,109.2	3,503.4	3,829.0	4,172.2
5. Rs. 500	9,095.0	9,759.0	11,216.3	12,675.6	14,555.7
6. Rs. 1,000	12,705.0	13,616.0	16,441.0	19,251.0	22,212.5
Total	160,427.0	163,738.0	171,684.3	208,507.1	255,524.7

Scheme	1996	1997	1998	1999	2000
A. Accounts (1+2=i to iv)	43,557.4	41,891.1	37,821.9	45,964.4	51,193.7
1. National Savings Centers ¹	31,967.5	29,368.5	23,783.2	28,647.8	30,841.8
2. Post Offices	11,589.9	12,522.6	14,038.6	17,316.6	20,351.9
i. Khas Deposit Accounts ³	588.6	511.8	486.7	436.2	397.5
ii. Savings Accounts	20,312.9	14,724.0	8,024.7	10,321.3	10,124.6
iii. Special Savings Accounts ⁶	20,984.1	24,834.1	27,441.2	33,321.1	38,771.9
iv. Mahana Amdani Accounts ⁶	1,671.8	1,821.2	1,869.3	1,885.8	1,899.7
B. Certificates (1+2+3= i to vii)	209,336.2	269,892.6	374,981.3	496,435.3	582,608.2
1. National Savings Centers	146,532.6	191,476.3	270,177.1	353,890.9	410,132.2
2. Post Offices	18,837.4	22,606.2	27,918.2	36,005.5	43,679.1
3. Bank	43,966.2	55,810.0	76,886.0	106,538.8	128,796.9
i. Defence Savings Certificates	105,162.9	136,568.2	168,840.2	207,190.0	248,401.8
ii. National Deposit Certificates ²	1,086.7	233.2	132.1	83.4	57.2
iii. Khas Deposit Certificates ²	458.6	355.1	340.4	320.0	307.1
iv. Special Savings Certificates (Regd.) ⁷	83,868.7	98,771.2	118,965.9	143,922.6	163,318.4
v. Special Savings Certificates (Bearer) ⁷	4,639.5	3,372.9	1,702.3	819.3	312.0
vi. Regular Income Certificates ⁸	14,119.4	30,591.5	85,000.1	144,099.5	170,211.1
vii. Premium Savings Certificates ⁵	0.5	0.5	0.5	0.5	0.5
C. Prize Bonds (1 to 15)*	51,000.3	60,547.0	71,058.0	81,183.7	81,151.4
1. Rs. 5	14.9	14.9	14.9	14.9	14.9
2. Rs. 10	25.3	25.3	25.3	25.3	25.3
3. Rs. 50	3,643.4	3,671.0	3,141.0	49.4	41.2
4. Rs. 100	4,004.2	4,458.4	4,917.2	5,605.4	121.0
5. Rs. 500	14,446.8	15,456.8	17,033.3	18,013.1	-190.5
6. Rs. 1,000	21,846.8	24,899.9	26,979.7	24,922.7	3.4
7. Rs. 5,000 ⁹				10,773.5	32.9
8. Rs. 10,000 ⁹	3,040.0	6,070.8	9,711.3	12,577.6	-520.2
9. Rs. 25,000 ⁹	3,978.9	5,949.9	9,235.2	9,201.8	-1,276.1
10. Rs. 200 ¹⁰					7,013.6
11. Rs. 750					13,695.3
12. Rs. 1,500					18,021.3
13. Rs. 7,500					13,187.0
14. Rs. 15,000					15,637.9
15. Rs. 40,000					15,344.4
Total	303,893.9	372,330.7	483,861.1	623,583.3	714,953.3

6.1 National Saving Schemes

(Million Rupees)					
Scheme	2001	2002	2003	2004	2005
A. Accounts (1+2=i to vi)	52,731.2	56,754.5	73,821.4	89,295.7	105,668.1
1. National Savings Centers ¹	26,738.5	23,539.6	31,254.5	44,903.5	61,999.2
2. Post Offices	25,992.7	33,214.9	42,566.9	44,392.3	43,668.9
i. Khas Deposit Accounts ³	360.7	354.1	348.5	328.1	325.9
ii. Savings Accounts	8,019.6	7,689.9	9,327.9	8,598.4	9,054.5
iii. Special Savings Accounts ⁶	42,398.4	46,665.3	51,800.3	54,694.4	52,789.6
iv. Mahana Amdani Accounts ⁶	1,952.5	2,045.3	2,174.7	2,295.6	2,381.5
v. Pensioners' Benefit Account ¹¹			10,170.0	23,379.3	41,116.5
B. Certificates (1+2+3= i to viii)	617,430.2	686,742.3	778,688.3	742,320.4	670,232.3
1. National Savings Centers	438,320.2	484,331.3	499,007.8	488,440.8	476,822.8
2. Post Offices	48,198.3	54,478.8	56,226.8	55,285.6	50,907.0
3. Bank	130,911.7	147,932.3	223,453.6	198,594.0	142,502.5
i. Defence Savings Certificates	264,982.1	287,019.4	309,009.9	312,248.2	303,489.1
ii. National Deposit Certificates ²	40.7	33.7	29.4	26.7	24.2
iii. Khas Deposit Certificates ²	294.8	290.5	286.1	284.1	282.4
iv. Special Savings Certificates (Regd.) ⁷	172,749.6	209,192.7	294,091.8	280,892.5	197,580.6
v. Special Savings Certificates (Bearer) ⁷	508.3	305.0	293.9	291.3	286.8
vi. Regular Income Certificates ⁸	178,854.3	189,900.6	174,976.7	125,886.2	85,223.1
vii. Premium Savings Certificates ⁵	0.5	0.5	0.5	0.5	0.5
viii. Bahbood Savings Certificates				22,691.0	83,345.6
C. Prize Bonds (1 to 14)*	91,542.3	103,130.1	129,970.3	152,812.1	164,056.5
1. Rs. 5	14.9	14.9	14.9	14.9	14.9
2. Rs. 10	25.3	25.3	25.3	25.3	25.3
3. Rs. 50	23.8	23.7	23.7	23.7	23.7
3. Rs. 100	80.1	80.0	79.9	79.9	79.9
4. Rs. 500	(160.5)	96.9	96.8	96.8	96.7
5. Rs. 1000	91.5	311.0	310.9	310.8	310.8
6. Rs. 5000 ⁹	14.0	14.0	14.0	14.0	14.0
7. Rs. 10000 ⁹	262.5	262.4	262.4	262.4	262.3
8. Rs. 25000 ⁹	16.3	16.3	16.3	16.2	16.1
9. Rs. 200 ¹⁰	8,517.2	9,314.3	10,725.0	12,000.0	14,016.3
10. Rs. 750	16,468.0	18,580.7	22,258.2	24,943.7	26,074.8
11. Rs. 1500	19,737.6	21,255.3	24,879.0	27,516.2	28,693.2
12. Rs. 7500	14,284.8	16,200.8	21,004.2	24,113.4	25,122.2
13. Rs. 15000	16,522.2	18,105.5	24,471.5	29,342.0	32,132.7
14. Rs. 40000	15,644.6	18,829.0	25,788.2	34,052.8	37,173.6
Total	761,703.8	846,626.9	982,480.0	984,428.2	939,956.9

6.1 National Saving Schemes

(Million Rupees)

Scheme	2006	2007	2008	2009	2010
A. Accounts (1+2= i to v)	121,074.7	152,005.8	185,183.5	218,075.9	268,440.4
1. National Saving Centres	76,736.3	95,918.8	119,299.4	145,591.6	187,961.4
2. Post Offices	44,338.4	56,086.9	65,884.1	72,484.3	80,479.0
i. Saving Accounts	8,743.6	18,735.3	27,724.4	16,825.3	17,846.6
ii. Khas Deposit Accounts	324.5	320.7	316.8	315.6	312.2
iii. Mahana Amdani Accounts	2,427.2	2,484.1	2,459.2	2,409.1	2,213.4
iv. Special Saving Accounts	52,080.1	61,497.7	67,019.2	88,646.2	120,021.7
v. Pensioners Benefit Account	57,499.4	68,968.0	87,663.9	109,879.6	128,046.5
B. Certificates (1+2+3= i to viii)	649,014.3	677,548.0	725,555.0	945,236.2	1,078,403.2
1. National Saving Centres	501,448.9	539,540.0	602,491.4	825,661.7	960,049.7
2. Post Offices	48,933.0	43,507.4	39,307.8	36,562.2	34,460.2
3. Banks	98,632.4	94,500.6	83,755.8	83,012.3	83,893.2
i. Defence Saving Certificates	295,938.0	288,961.3	284,643.8	257,232.6	224,739.4
ii. National Deposit Certificates	23.2	22.2	22.3	22.0	20.8
iii. Khas Deposit Certificates	281.5	280.0	277.9	277.9	277.5
iv. Premium Saving Certificates	0.5	0.5	0.5	0.5	0.5
v. Special Saving Certificates (Registered)	139,843.5	146,511.0	160,311.5	288,780.6	350,637.2
vi. Special Saving Certificates (Bearer)	286.2	286.1	285.9	277.4	277.1
vii. Regular Income Certificates	69,659.2	51,290.1	51,016.6	91,110.8	135,649.2
viii. Bebood Saving Certificate	142,982.2	190,196.7	228,996.4	307,534.4	366,801.6
C. National Savings Bonds (1 to 3)					3,625.2
1. 3 Years					3,425.6
2. 5 Years					62.6
3. 10 Years					137.0
D. Prize Bonds (1 to 7)*	165,505.5	174,513.4	182,790.3	197,439.9	235,997.1
1. Rs. 200	12,691.3	13,083.4	13,686.5	14,363.1	16,026.7
2. Rs. 750	25,617.2	26,498.8	27,881.6	29,456.3	33,687.0
3. Rs. 1,500	28,812.5	29,951.4	30,873.8	33,126.9	38,645.6
4. Rs. 7,500	25,543.0	28,169.5	29,498.4	31,853.2	37,737.0
5. Rs. 15,000	32,429.5	33,075.5	35,615.3	37,576.4	46,061.2
6. Rs. 40,000	39,557.6	42,880.4	44,380.3	50,209.6	62,985.2
7. Others [@]	854.5	854.5	854.5	854.5	854.5
Total	935,594.5	1,004,067.2	1,093,528.8	1,360,751.9	1,586,465.9

6.1 National Saving Schemes

(Million Rupees)

Scheme	2011	2012	2013	2014	2015
A. Accounts (1+2= i to v)	299,917.6	381,263.8	550,658.6	515,876.7	635,490.1
1. National Saving Centres	209,583.7	273,221.1	429,609.6	383,618.8	489,583.5
2. Post Offices	90,334.0	108,042.6	121,049.0	132,258.0	145,906.6
i. Saving Accounts	17,221.3	21,199.7	22,298.7	22,581.9	26,441.2
ii. Khas Deposit Accounts	311.6	311.5	311.0	311.0	311.1
iii. Mahana Amdani Accounts	2,135.5	2,045.0	1,966.4	1,894.0	1,821.0
iv. Special Saving Accounts	134,262.5	195,361.3	346,197.3	292,733.5	392,858.5
v. Pensioners Benefit Account	145,986.8	162,346.3	179,885.2	198,356.4	214,058.3
B. Certificates (1+2+3= i to viii)	1,240,787.1	1,291,472.3	1,455,404.1	1,640,110.0	1,781,734.0
1. National Saving Centres	1,117,616.7	1,167,630.5	1,313,699.7	1,493,403.1	1,630,029.4
2. Post Offices	32,034.4	28,925.6	27,154.3	23,879.2	21,753.3
3. Banks	91,136.0	94,916.3	114,550.0	122,827.6	129,951.3
i. Defence Saving Certificates	234,487.5	241,783.0	271,675.0	284,645.8	300,829.2
ii. National Deposit Certificates	20.1	19.2	19.1	18.9	17.8
iii. Khas Deposit Certificates	275.7	275.2	274.5	273.8	269.5
iv. Premium Saving Certificates	0.5	0.5	0.5	0.5	0.5
v. Special Saving Certificates (Registered)	394,597.8	341,763.6	388,165.2	445,784.7	474,331.8
vi. Special Saving Certificates (Bearer)	276.4	275.5	275.2	274.4	274.4
vii. Regular Income Certificates	182,596.0	226,567.6	262,614.5	325,397.9	375,980.0
viii. Bebood Saving Certificate	428,533.1	480,787.6	528,410.3	582,373.3	628,301.0
ix. Short Term Saving Certificates (3 Months)			1,674.5	972.7	1,438.6
x. Short Term Saving Certificates (6 Months)			90.0	57.9	26.2
xi. Short Term Saving Certificates (12 Months)			2,205.3	310.2	265.1
C. National Savings Bonds (1 to 3)	3,625.2	3,625.2	199.6	199.6	137.0
1. 3 Years	3,425.6	3,425.6	0.0	0.0	0.0
2. 5 Years	62.6	62.6	62.6	62.6	0.0
3. 10 Years	137.0	137.0	137.0	137.0	137.0
D. Prize Bonds (1 to 9)*	277,080.0	333,404.2	389,579.6	446,638.0	522,522.6
1. Rs. 100			4,337.0	6,015.5	6,902.1
2. Rs. 200	17,556.2	18,795.6	20,194.1	21,164.7	22,353.7
3. Rs. 750	39,853.4	44,206.7	49,942.3	54,630.3	60,850.1
4. Rs. 1,500	44,874.9	49,337.5	56,007.2	62,528.0	70,665.7
5. Rs. 7,500	43,440.9	42,790.4	48,125.5	52,412.3	60,449.1
6. Rs. 15,000	54,061.8	61,862.4	70,664.9	79,610.8	91,107.8
7. Rs. 25,000		27,850.8	40,328.5	51,487.5	66,553.4
8. Rs. 40,000	76,438.4	87,706.3	99,125.6	117,934.5	142,786.2
9. Others [@]	854.5	854.5	854.5	854.5	854.5
Total	1,821,409.8	2,009,765.5	2,395,841.8	2,602,824.4	2,939,883.6

* State Bank of Pakistan

Source: National Saving Organization GOP

@ It include 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)

Note:

1. National Saving Centres started sales of Savings Certificates from 1971-72
2. Khas Deposit Certificates and National Deposit Certificates were introduced in 1972-73 and discontinued w.e.f. 4-2-1990
3. Khas Deposit Accounts were introduced in 1974-75 and discontinued w.e.f. 4-2-1990
4. National Saving Centres started receiving Saving Deposit Accounts in 1974-75
5. Premium Saving Certificates were introduced from 1979-80 and discontinued from 1-7-1983
6. Profit-cum-Bonus Deposits Accounts were replaced by National Deposit Accounts in 1976-77
7. Fixed Deposits Accounts were discontinued in 1976-77
8. Mahana Saving Accounts and Special Saving Accounts were introduced from March 1983
9. Special Saving Certificates (Registered and Bearer) and Special Saving Accounts were introduced w.e.f. 4-2-1990,
10. Special Saving Certificates (Bearer) have been discontinued w.e.f. 20-02-1997
11. Regular Income Certificates were introduced w.e.f. 2-2-1993
12. National Savings Bonds introduced w.e.f. 11-01-2010
13. Prize Bonds of Rs. 25,000, Rs. 10,000 and Rs.5000 were introduced w.e.f. 15-11-1995, 15-12-1995 and 1-8-1998 respectively.
14. Date of introduction of new denominations: Rs.15,000 (1-10-1999) , Rs. 750 (15-10-1999) , Rs.7,500 (1-11-1999) Rs. 1,500 (15-11-1999) , Rs.40,000 (1-12-1999) , Rs.200 (15-12-1999)
15. Pensioner's Benefit Accounts introduced w.e.f Jan, 2003
16. Totals may not tally due to separate rounding off
17. Prize Bonds of Denomination Rs. 100 and Rs. 25000 (New) launched in November and February, 2012 respectively.

6.2 Rate of Profit on National Saving Schemes

(Percent per annum)

Period		Defence Saving Certificates		Regular Income Certificates Rate	Savings Accounts	
From	To	1st Year	10 Years		Without Cheque	With Cheque
01-Jan-1966	18-Jun-1972	4.00	7.18	-	-	-
19-Jun-1972	08-Jun-1974	5.00	8.45	-	-	-
09-Jun-1974	08-Jun-1975	7.00	11.61	-	-	-
09-Jun-1975	12-Jun-1977	8.00	13.35	-	-	-
13-Jun-1977	19-Jun-1981	11.00	14.58	-	-	-
20-Jun-1981	24-Nov-1993	12.00	15.60	-	-	-
25-Nov-1993	12-Nov-1996	13.00	16.00	-	-	-
13-Nov-1996	13-May-1999	14.50	18.04	-	-	-
14-May-1999	31-Dec-1999	12.0	15.97	-	-	-
02-Feb-1993	20-Mar-1995	-	-	13.80	-	-
21-Mar-1995	12-Nov-1996	-	-	14.64	-	-
13-Nov-1996	06-Jan-1997	-	-	15.60	-	-
07-Jan-1997	13-May-1999	-	-	18.00	-	-
14-May-1999	31-Dec-1999	-	-	16.00	-	-
01-Aug-1973	31-May-1975	-	-	-	8.00	7.50
01-Jun-1975	30-Jun-1977	-	-	-	8.50	8.00
01-Jul-1977	31-Oct-1993	-	-	-	10.00	9.50
01-Nov-1993	31-Dec-1997	-	-	-	11.00	10.50
01-Jan-1997	31-May-1999	-	-	-	13.00	12.50
01-Jun-1999	31-Dec-1999	-	-	-	11.00	10.50

Period		1 st 6 Month	2 nd 6 Month	3 rd 6 Month	4 th 6 Month	5 th 6 Month	6 th 6 Month
Khas Deposits Certificates /Accounts							
Before	16-Aug-1973	8.00	10.00	10.00	10.00	10.00	12.00
16-Aug-1973	08-Jun-1975	10.00	10.00	10.00	10.00	10.00	12.00
09-Jun-1975	12-Jun-1977	11.00	11.00	11.00	11.00	11.00	13.00
13-Jun-1977	21-Jun-1981	12.00	12.00	12.00	12.00	12.00	14.00
22-Jun-1981	04-Feb-1990	15.00	15.00	15.00	15.00	15.00	17.00
Khas Deposits Accounts							
Before	09-Jun-1975	10.00	10.00	10.00	10.00	10.00	12.00
09-Jun-1975	12-Jun-1977	11.00	11.00	11.00	11.00	11.00	13.00
13-Jun-1977	21-Jun-1981	12.00	12.00	12.00	12.00	12.00	14.00
22-Jun-1981	04-Feb-1990	15.00	15.00	15.00	15.00	15.00	17.00

6.2 Rate of Profit on National Saving Schemes

(Percent per annum)

Period		1 st 6 Month	2 nd 6 Month	3 rd 6 Month	4 th 6 Month	5 th 6 Month	6 th 6Month	
Special Savings Accounts/Certificates								
01-Feb-1992	24-Nov-1993	12.50	12.50	12.50	12.50	15.00	15.00	
25-Nov-1993	20-Mar-1995	12.70	12.70	12.70	12.70	15.00	15.00	
21-Mar-1995	26-Feb-1996	14.00	14.00	14.00	14.00	15.50	15.50	
27-Feb-1996	12-Nov-1996	15.00	15.00	15.00	15.00	15.00	17.00	
13-Nov-1996	13-May-1999	16.00	16.00	16.00	16.00	16.00	18.00	
14-May-1999	31-Dec-1996	14.00	14.00	14.00	14.00	14.00	16.00	
National Deposits Account								
Period		1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year
Before	19-Jun-1972	6.00	5.83	5.67	5.53	9.86	10.09	10.41
19-Jun-1972	15-Aug-1973	7.00	6.77	6.56	6.37	9.86	10.09	10.41
10-Aug-1973	08-Jun-1975	8.00	8.17	8.29	10.67	11.84	12.25	12.28
09-Jun-1975	12-Jun-1977	9.00	9.09	9.14	13.34	13.70	13.61	13.32
13-Jun-1977	29-Feb-1984	12.00	11.80	11.87	14.19	14.29	14.47	14.63
National Deposits Certificates								
Before	01-Aug-1973	7.00	6.77	6.56	6.37	9.86	10.09	10.41
16-Aug-1973	08-Jun-1975	8.00	8.17	8.29	10.67	11.84	12.25	12.28
09-Jun-1975	12-Jun-1977	9.00	9.09	9.14	13.34	13.70	13.61	13.32
13-Jun-1977	15-Nov-1987	12.00	11.80	11.87	14.19	14.29	14.47	14.63
01-Nov-1987	04-Feb-1990	13.00	13.14	13.70	14.19	14.64	15.06	15.55

6.2 Rate of Profit on National Saving Schemes

(Percent per annum)

Scheme	2000		2001		2002		2003		2004		2005	
	1 st Jan	1 st Jul	1 st Jan	1 st Jul	1 st Jan	1 st Jul	1 st Jan	1 st Jul	1 st Jan	1 st Jul	1 st Jan	1 st Jul
1. Saving Accounts												
(i) With chequing facilities	8.25	6.50	6.50	7.30	7.30	6.50	4.50	3.50	3.50	3.50	3.50	4.50
(ii) Without chequing facilities	8.75	7.00	7.00	7.80	7.80	7.00	5.00	4.00	4.00	4.00	4.00	5.00
2. Khas Deposit Accounts or Certificates ¹												
3 Years (Rollover)												
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	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	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	13.42	13.42
3. Mahana Amdani Accounts ²												
(i) 1st year	12.00	9.00	9.00	9.00	9.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	11.80	9.54	9.54	9.54	9.54	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	11.87	10.52	10.52	10.52	10.52	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	14.19	11.58	11.58	11.58	11.58	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	14.87	11.84	11.84	11.84	11.84	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	12.25	12.25	12.25	12.25	12.25	9.77	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
(viii) Compound rate on maturity	14.87	12.25	12.25	12.25	12.25	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates ³												
(i) 1st year	11.00	9.00	9.00	10.00	9.00	7.00	6.00	5.00	4.00	4.00	4.00	5.00
(ii) 10 years (Compound rate)	15.01	14.01	14.01	15.01	14.13	11.61	10.03	8.50	7.96	8.15	8.15	9.46
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	13.00	13.00
6. (a) Special Saving Certificates (Reg) ⁵ or Special Saving Accounts												
(i) First 5 periods of complete 6 months	12.00	11.00	11.00	12.20	12.20	10.30	8.50	7.50	7.00	6.80	6.80	8.40
(ii) Last period of complete 6 months	14.00	12.00	12.00	13.20	13.20	11.30	9.50	8.50	8.00	7.70	7.70	9.60
(b) Special Saving Certificates (Bearer) ⁵												
(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	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	14.00	14.00
7. Regular Income Certificates ⁶												
	14.00	12.48	12.48	12.48	12.48	10.56	9.12	7.68	6.96	6.84	6.84	8.88
8. Pensioner's Benefit Accounts ⁷												
							11.04	10.08	10.08	10.08	10.08	11.04
9. Behood Saving Certificate												
								10.08	10.08	10.08	10.08	11.04

6.2 Rate of Profit on National Saving Schemes

Scheme	(Percent per annum)										
	2006		2007			2008			2009		
	1 st Jan	1 st Jul	2 nd Jan	2 nd Jul	3 rd Jan	24 th Jun	1 st Oct	1 st Dec	4 th Jan	1 st Apr	4 th Jul
1. Saving Accounts											
(i) With chequing facilities	4.50	5.50	5.50	6.00	6.00	8.00	8.50	9.50	9.50	8.50	8.00
(ii) Without chequing facilities	5.00	6.00	6.00	6.50	6.50	8.50	9.00	10.00	10.00	9.00	8.50
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	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	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	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	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	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	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	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	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	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	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	10.41
4. Defence Saving Certificates ³											
(i) 1st year	5.00	6.00	6.00	7.00	7.00	9.00	8.00	8.00	9.00	8.00	8.00
(ii) 10 years (Compound rate)	9.46	10.00	10.00	10.15	10.15	12.15	12.50	12.15	12.15	12.15	12.15
5. National Deposit Certificates / Accounts ⁴											
(i) 1year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Saving Certificates (Reg) 5 or Special Saving Accounts											
(i) First 5 periods of complete 6 months	8.40	9.00	9.00	9.00	9.25	11.00	12.80	14.40	14.40	13.00	11.60
(ii) Last period of complete 6 months	9.60	10.00	10.00	10.50	10.50	12.50	14.00	15.20	15.20	14.20	12.00
(b) Special Saving Certificates (Bearer) 5											
(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	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	14.00
7. Regular Income Certificates ⁶											
	8.88	9.24	9.24	9.54	9.54	11.52	13.29	15.00	15.00	13.60	12.00
8. Pensioner's Benefit Accounts ⁷											
	11.04	11.52	11.52	11.64	11.64	13.56	15.00	16.80	16.80	16.10	14.16
9. Behbood Saving Certificate											
	11.04	11.52	11.52	11.64	11.64	13.56	15.00	16.80	16.80	16.10	14.16

6.2 Rate of Profit on National Saving Schemes

(Percent per annum)

Scheme	2010		2011				2012			
	1 st Jan	1 st Jul	1 st Oct	1 st Jan	1 st Oct	1 st Jan	1 st Apr	1 st Jul	27 th Aug	12 th Oct
1. Saving Accounts										
(i) With chequing facilities	8.00	8.00	8.00	8.00	8.00	8.00	8.40	8.65	7.40	6.85
(ii) Without chequing facilities	8.50	8.50	8.50	9.00	8.50	8.25	8.40	8.65	7.40	6.85
2. Khas Deposit Accounts or Certificates¹ 3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 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 Saving Certificates³										
(i) 1st year	8.00	8.00	8.00	8.00	7.00	5.50	7.00	7.00	7.00	6.00
(ii) 10 years (Compound rate)	12.15	12.15	12.60	13.55	12.68	11.90	12.33	12.68	11.50	11.04
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Saving Certificates (Reg) 5 or Special Saving Accounts										
(i) First 5 periods of complete 6 months	11.60	11.60	12.00	13.20	12.40	11.60	11.80	11.90	10.70	9.90
(ii) Last period of complete 6 months	12.00	12.00	12.80	14.00	13.00	12.00	12.20	12.60	11.30	10.50
(b) Special Saving Certificates (Bearer) 5										
(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 Certificates⁶										
	12.00	12.00	12.36	13.44	12.60	11.76	12.12	12.36	11.04	10.56
8. Pensioner's Benefit Accounts⁷										
	14.16	14.16	14.64	15.36	14.40	13.86	14.28	14.64	13.50	12.96
9. Behbood Saving Certificate										
	14.16	14.16	14.64	15.36	14.40	13.86	14.28	14.64	13.50	12.96
10. Short Term Saving Certificate⁹										
(i) 3 Months								11.28	9.90	9.20
(ii) 6 Months								11.34	10.00	9.25
(iii) 1 year								11.40	10.10	9.30

6.2 Rate of Profit on National Saving Schemes

Scheme	(Percent per annum)										
	2013			2014			2015				
	1 st Jan	1 st July	1 st Oct	1 st Jan	1 st Oct	1 st Dec	1 st Feb	1 st Apr	1 st Jun.	1 st Aug	1 st Oct
1. Saving Accounts											
(i) With chequing facilities	6.65	6.00	7.25	7.75	8.20	6.25	4.75	4.10	4.50	4.75	4.25
(ii) Without chequing facilities	6.65	6.00	7.25	7.75	8.20	6.25	4.75	4.10	4.50	4.75	4.25
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	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	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	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	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	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	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	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	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	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	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	10.41
4. Defence Saving Certificates ³											
(i) 1st year	6.00	6.00	6.00	6.00	6.00	6.00	5.00	5.00	5.00	5.00	5.00
(ii) 10 years (Compound rate)	10.84	10.36	11.61	12.26	12.75	11.08	9.50	8.92	8.68	9.15	8.87
5. National Deposit Certificates / Accounts ⁴											
(i) 1year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Saving Certificates (Reg) 5 or Special Saving Accounts											
(i) First 5 periods of complete 6 months	9.70	8.80	10.60	11.40	11.60	9.60	8.20	7.60	6.80	7.40	6.80
(ii) Last period of complete 6 months	10.30	9.50	11.50	12.00	13.40	11.20	9.70	8.80	8.00	8.80	8.00
(b) Special Saving Certificates (Bearer) 5											
(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	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	14.00
7. Regular Income Certificates ⁶	10.36	9.48	11.22	11.88	12.30	10.15	8.952	8.232	7.608	8.52	7.848
8. Pensioner's Benefit Accounts ⁷	12.72	12.24	13.44	14.04	14.04	12.72	11.28	10.80	10.56	11.04	10.80
9. Behhood Saving Certificate	12.72	12.24	13.44	14.04	14.04	12.72	11.28	10.80	10.56	11.04	10.80
10. Short Term Saving Certificate⁹											
(i) 3 Months	8.85	8.45	8.85	9.40	9.40	8.96	7.44	6.96	6.28	6.56	6.12
(ii) 6 Months	8.90	8.50	8.95	9.5	9.5	9	7.50	7.02	6.34	6.60	6.16
(iii) 1 year	8.95	8.55	9.00	9.55	9.55	9.05	7.55	7.07	6.38	6.65	6.20

Source: National Directorate of National Savings

Note:

1. Khas Deposit Accounts or Certificates introduced w.e.f. 15-03-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 was allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No.F.7(1) AFA(DM)/96-726-727.
2. Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003
3. Defense Saving Certificates were introduced w.e.f. 08-11-1966.
4. National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facilities have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax up to 24-05-2000 vide Finance Divisions U.O. No. referred above.
5. Special Saving 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.
6. Regular Income certificates introduced w.e.f 02-02-1993.
7. Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
8. The scheme has been introduced w.e.f 30-07-2003 specially for widows and senior citizens aged 60 years or above.
9. Short Term Certificates (STSC) introduced w.e.f 1st July 2012
10. Profit earned on deposits made in NSS except PBA & BSC are liable to \ withholding tax as per rules.

6.3 Ownership Classification of the Federal Government Debt

(Million Rupees)

Period	Debt	HELD BY						Intra-Governmental Debt
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	International Institutions	Foreign Governments & Banks	Others	
31st March								
1949	1,972	771	408				793	106
1950	2,271	974	419		59		819	114
1951	2,671	951	423	11	375		911	123
1952	3,052	1,301	406	4	395	50	896	137
1953	3,257	1,339	538	11	417	50	902	152
1954	3,579	1,511	607	16	423	75	947	168
1955	3,661	1,281	661	45	604	97	973	184
1956	4,514	1,988	690	110	598	105	1,023	220
1957	5,420	2,554	824	155	589	112	1,186	228
1958	5,344	2,811	861	186	210	129	1,147	229
1959	5,590	2,672	1,055	150	297	137	1,279	284
1960	5,860	2,825	1,120	166	315	144	1,290	309
30th June								
1961	5,868	2,907	1,147	196	302	175	1,141	327
1962	6,257	2,942	1,182	204	337	230	1,362	220
1963	7,412	2,977	1,208	211	381	893	1,742	429
1964	9,073	3,406	1,350	228	423	1,975	1,691	523
1965	10,762	3,474	1,522	210	603	3,162	1,791	547
1966	13,576	4,747	1,519	239	821	4,305	1,945	587
1967	15,039	4,726	1,479	238	1,183	5,496	1,917	644
1968	16,882	4,819	1,711	284	1,601	6,382	2,085	709
1969	19,174	4,757	2,188	308	1,826	7,864	2,231	753
1970	22,852	6,518	2,211	330	1,996	9,430	2,367	796
1971	26,096	7,492	2,247	340	2,130	11,093	2,794	721
1972	49,271	8,597	3,627	325	5,535	27,069	4,118	631
1973	50,147	8,812	4,998	395	5,624	26,705	3,613	923
1974	55,475	7,875	4,465	480	5,968	32,081	4,606	1,024
1975	59,102	9,273	5,415	489	6,250	31,607	6,068	1,062
1976	74,148	12,053	8,080	744	6,977	39,751	6,543	1,362
1977	86,279	15,529	9,479	1,015	7,956	45,623	6,677	1,538
1978	97,965	16,112	12,678	1,166	10,324	49,111	8,574	1,686
1979	117,354	24,342	14,450	1,449	11,503	56,480	9,130	1,848

6.3 Ownership Classification of the Federal Government Debt

(Million Rupees)

Period	Debt	HELD BY						Intra-Governmental Debt
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	Inter-national Institutions	Foreign Governments & Banks	Others	
1980	127,492	25,269	19,000	1,666	12,477	58,261	10,819	2,277
1981	134,012	25,740	19,457	2,514	13,800	60,124	12,377	2,456
1982	177,828	34,756	20,812	3,162	19,407	81,765	17,926	2,662
1983	198,582	27,127	25,928	4,007	28,100	82,626	30,794	2,921
1984	227,792	35,598	23,152	4,327	33,529	87,711	43,475	2,935
1985	284,085	54,704	30,292	4,103	41,555	98,600	54,831	3,897
1986	360,388	59,827	38,979	5,055	49,649	117,354	89,526	4,125
1987	412,276	55,694	45,597	8,630	57,326	129,704	115,325	5,298
1988	492,236	81,957	63,281	9,194	69,786	137,958	130,060	3,130
1989	581,192	90,038	61,037	10,527	92,533	161,125	165,932	3,647
1990	674,248	110,774	51,177	10,593	108,635	189,017	204,052	4,243
1991	776,582	119,846	83,354	14,810	137,985	197,018	223,569	4,994
1992	902,827	158,354	134,375	14,067	158,382	216,851	220,798	10,630
1993	1,058,682	183,054	170,871	18,996	199,434	246,606	239,721	13,976
1994	1,219,863	173,256	233,912	39,466	241,135	282,756	249,338	10,316
1995	1,400,547	197,097	239,046	42,922	249,938	350,145	321,399	15,882
1996	1,573,338	217,060	277,146	44,853	295,800	362,358	376,121	19,180
1997	1,863,329	272,265	310,632	51,643	435,030	378,078	415,681	22,369
1998	2,094,051	236,909	351,173	54,974	536,930	397,454	516,611	23,565
1999	2,463,031	358,320	321,688	56,272	630,551	471,486	624,714	29,539
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	240,838
2014	15,615,357	2,936,575	4,034,757	551,812	2,657,290	2,198,730	3,236,195	268,875

Source: Statistics & Data Warehouse Department, SBP

Note:

1. Total Debt does not include loans guaranteed by the Federal Government
2. PSE's, private sector's domestic & external debt and provincial governments' debt not included in it. It consists of only the sources mentioned in the table.

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Million Rupees)							
Debt Instrument	1963	1964	1965	1966	1967	1968	1969
Federal Government	132.9	279.9	280.4	3,556.8	3,651.0	3,991.0	4,181.0
3.75 % 1965	-	-	-	0.3	-	-	-
3.75 % 1966	-	-	-	162.4	1.3	-	-
3.50 % 1967	-	-	-	108.5	108.5	0.8	
3.75 % 1967-68	-	-	-	224.0	224.0	224.0	0.4
3.00 % 1968	-	-	-	144.7	144.7	10.7	
3.75 % 1968-69	-	-	-	361.9	361.9	361.9	361.9
3.00 % 1969-70	-	-	-	53.0	53.0	53.0	53.0
3.00 % 1970	-	-	-	300.0	300.0	300.0	300.0
3.50 % 1970-71	-	-	-	344.1	344.1	344.1	344.1
5.00 % 1971-72	-	-	-	268.5	268.5	268.5	268.5
4.00 % 1972	-	-	-	241.4	241.4	241.4	241.4
4.00 % 1972-73	-	-	-	485.6	485.6	485.6	485.6
4.00 % 1974	-	-	-	218.0	218.0	218.0	218.0
5.25 % 1975	-	-	-	-	-	147.7	504.3
5.25 % 1977	-	-	-	-	-	262.1	267.8
5.00 % 1978	-	-	-	-	252.7	268.9	268.9
4.50 % 1980	-	-	-	178.3	178.3	178.3	178.3
4.75 % 1983	132.9	132.9	132.9	132.9	132.9	132.9	132.9
5.00 % 1984		147.0	147.5	147.5	147.5	147.5	147.5
5.50 % 1985	-	-	-	-	-	-	30.3
5.50 % 1987	-	-	-	-	-	83.4	83.4
5.00 % 1970 (Defence Bonds)	-	-	-	185.7	188.6	188.8	188.9
5.00 % Income Tax Bonds	-	-	-	-	-	73.4	105.8

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Million Rupees)

Debt Instrument	1970	1971	1972	1973	1974
Federal Government	4,407.1	7,411.4	7,622.5	7,695.2	7,787.1
3.75 % 1968-69	1.7	-	-	-	-
3.00 % 1969-70	53.0	1.7	-	-	-
3.00 % 1970	300.0	-	-	-	-
3.50 % 1970-71	344.1	339.5	-	-	-
3.00 % 1971 (Permanent)	-	2,740.0	2,740.0	2,740.0	2,740.0
5.00 % 1971-72	268.5	268.5	268.5	16.5	-
4.00 % 1972	241.4	241.4	239.6	-	-
4.00 % 1972-73	485.6	485.6	485.6	485.6	5.9
4.00 % 1974	218.0	218.0	218.0	218.0	218.0
5.25 % 1975	504.6	504.6	504.6	504.6	504.6
5.25 % 1977	267.8	267.9	267.9	267.9	267.9
5.25 % 1977-78	-	644.8	644.8	644.8	644.8
5.00 % 1978	268.9	268.9	268.9	268.9	268.9
5.25 % 1979	337.7	337.7	337.7	337.7	337.7
5.25 % 1979-80	-	-	319.2	319.2	319.2
4.50 % 1980	178.3	178.3	178.3	178.3	178.3
6.00 % 1982	-	-	-	560.6	563.1
6.50 % 1982-83	-	-	-	-	580.9
4.75 % 1983	132.9	132.9	132.9	132.9	132.9
5.00 % 1984	147.5	147.5	147.5	147.5	147.5
5.50 % 1985	30.3	30.3	30.3	30.3	30.3
5.50 % 1987	83.4	83.4	83.4	83.4	83.4
5.75 % 1989	210.6	210.6	210.6	210.6	210.6
5.75 % 1990	-	-	175.2	175.2	175.2
6.00 % 1991	-	-	187.3	187.3	187.3
5.00 % 1970 (Defence Bonds)	188.9	129.2	-	-	-
5.00 % Income Tax Bonds	143.8	180.6	182.2	185.9	190.6
Provincial Governments					
Punjab Government Loans	-	-	78.2	243.8	243.8
Sindh Government Loans	-	-	54.3	155.9	231.6
Balochistan Government Loans	-	-	13.4	30.9	80.1
Khyber Pakhtunkhwa Government Loans	-	-	22.8	58.7	154.8

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Million Rupees)

Debt Instrument	1975	1976	1977	1978	1979
Federal Government	8,481.2	8,591.1	8,635.4	8,939.3	10,063.3
3.00 % 1971(Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
4.00 % 1974	9.8	-	-	-	-
5.25 % 1975	504.6	11.0	-	-	-
5.25 % 1977	267.9	267.9	257.2	-	-
5.25 % 1977-78	644.8	644.8	644.8	263.5	-
5.00 % 1978	268.9	268.9	268.9	268.4	-
5.25 % 1979	337.7	337.7	337.7	337.7	337.6
5.25 % 1979-80	319.2	319.2	319.2	319.2	319.2
4.50 % 1980	178.3	178.3	178.3	178.3	178.3
6.00 % 1982	563.1	563.1	563.1	563.1	563.1
6.50 % 1982-83	580.9	580.9	580.9	580.9	580.9
4.75 % 1983	132.9	132.9	132.9	132.9	132.9
5.00 % 1984	147.5	147.5	147.5	147.5	147.5
9.50 % 1984-85	-	232.6	232.6	232.6	232.6
5.50 % 1985	30.3	30.3	30.3	30.3	30.3
8.50 % 1986	366.1	366.1	366.1	366.1	366.1
10.00 % 1986 (Special loan)	-	-	-	-	1,000.0
5.5 0 % 1987	83.4	83.4	83.4	83.4	83.4
5.25 % 1989	210.6	210.6	210.6	210.6	210.6
5.75 % 1990	175.2	175.2	175.2	175.2	175.2
6.00 % 1991	187.3	187.3	187.3	187.3	187.3
10.00 % 1993	-	-	-	413.9	413.9
11.00 % 1994	-	-	-	523.6	819.2
10.00 % 1995	-	313.7	313.7	314.2	314.2
11.00 % 1998	-	-	-	-	422.0
5.00 % Income Tax Bonds	191.3	191.9	167.5	134.3	107.1
Govt. Bonds (under E.R.O. 1972)	119.0	126.4	127.5	126.7	133.6
Govt. Bonds (Nationalized Banks)	401.0	418.9	421.9	428.0	432.4
Govt. Bonds (Petroleum)	20.5	20.5	20.3	20.2	20.2
Govt. Bonds Shipping)	0.9	42.0	46.6	46.4	46.4
Govt. Bonds (Cotton Ginning & Dev)	-	-	17.9	32.9	12.1
Govt. Bonds (Vegetable Oil)	-	-	45.6	47.2	50.5
Govt. Bonds (Rice Milling Control & Dev)	-	-	1.6	17.1	6.6
Govt. Bonds. (Flour Milling Control & Dev)	-	-	16.8	17.7	-
Provincial Governments					
Punjab Government Loans	348.9	349.2	373.0	423.6	499.3
Sindh Government Loans	249.2	249.2	279.8	306.1	371.5
Balochistan Government Loans	80.4	80.4	84.6	98.8	160.2
Khyber Pakhtunkhwa Government Loans	154.8	155.0	165.3	191.1	311.1

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Million Rupees)					
Debt Instrument	1980	1981	1982	1983	1984
Federal Government	11,885.8	20,653.9	21,643.1	22,392.3	22,391.3
3.00 % 1971 (Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
5.25 % 1979	3.6	-	-	-	-
5.25 % 1979-80	319.2	-	-	-	-
4.50 % 1980	178.3	10.1	-	-	-
6.00 % 1982	563.1	563.1	12.0	-	-
6.50 % 1982-83	580.9	580.9	580.9	580.9	0.1
4.75 % 1983	132.9	132.9	132.9	132.9	7.2
5.00 % 1984	147.5	147.5	147.5	147.5	147.5
9.50 % 1984-85	232.6	232.6	232.6	232.6	232.6
5.50 % 1985	30.3	30.3	30.3	30.3	30.3
8.50 % 1986	366.1	366.1	366.1	366.1	366.1
10.00 % 1986 Special Loan	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0
5.50 % 1987	83.4	83.4	83.4	83.4	83.4
10.00 % 1987 Special Loan	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0
5.75 % 1989	210.6	210.6	210.6	210.6	210.6
5.75 % 1990	175.2	175.2	175.2	175.2	175.2
6.00 % 1991	187.3	188.6	187.3	187.3	188.6
10.00 % 1993	413.9	413.9	413.9	413.9	413.9
11.00 % 1994	819.2	819.2	819.2	819.2	819.2
10.50 % 1995	314.2	314.2	314.2	314.2	314.2
11.25 % 1998	422.0	422.0	422.0	422.0	422.0
11.50 % 1999	1,193.3	1,193.3	1,193.3	1,193.3	1,193.3
11.50 % 2000	-	735.9	790.9	790.9	790.9
11.75 % 2001	-	8,208.8	8,208.7	8,208.7	8,208.7
11.75 % 2002	-	-	1,078.5	1,078.5	1,078.5
5.00 % Income Tax Bonds	72.4	37.8	33.0	30.2	25.0
Govt. Bonds (under E.R.O. 1972)	142.2	145.1	145.4	146.1	148.7
Govt. Bonds (under Land Reforms 1977)	-	-	-	17.2	33.5
Compensation Bonds (Nationalized Banks)	436.6	437.6	437.7	444.2	446.5
Govt. Bonds (Petroleum)	20.2	20.2	20.2	20.2	20.2
Govt. Bonds (Shipping)	46.4	46.4	46.4	46.4	46.4
Govt. Bonds (Cotton Ginning & Dev)	3.5	3.4	3.4	3.4	3.4
Govt. Bonds (Vegetable Oil)	50.5	50.5	50.5	50.5	50.5
Govt. Bonds (Rice Milling Control & Dev)	0.4	0.1	0.1	0.1	0.1
Special Govt. Bond (14.00% Compounding Interest)	-	344.3	766.9	1,506.6	2,194.9
Provincial Governments					
Punjab Government Loans	499.6	499.6	499.6	499.6	500.5
Sindh Government Loans	371.5	371.5	371.5	499.8	850.3
Balochistan Government Loans	201.0	201.0	231.3	262.1	538.2
Khyber Pakhtunkhwa Government Loans	356.3	356.0	391.7	436.3	730.8

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Million Rupees)

Debt Instrument	1985	1986	1987	1988	1989
Federal Government	22,852.9	41,800.7	48,438.3	42,627.3	56,197.9
3.00 % 1971 (Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
5.00 % 1984	8.4	-	-	-	-
9.50 % 1984-85	232.6	0.8	-	-	-
5.50 % 1985	30.3	5.1	-	-	-
8.50 % 1986	366.1	366.1	1.2	-	-
10.00 % 1986 Special Loan	1,000.0	493.9	-	-	-
5.50 % 1987	83.4	83.4	83.4	6.4	-
10.00 % 1987 Special Loan	1,000.0	1,000.0	1,000.0	-	-
5.75 % 1989	210.6	210.6	210.6	210.6	13.0
5.75 % 1990	175.2	175.2	175.2	175.2	175.2
6.00 % 1991	188.6	188.6	188.6	188.6	188.6
10.00 % 1993	413.9	413.9	413.9	413.9	413.9
11.00 % 1994	819.2	819.2	819.2	819.2	819.2
10.50 % 1995	314.2	314.2	314.2	314.2	314.2
10.50 % 1997	-	-	-	5,000.0	5,000.0
11.25 % 1998	422.0	422.0	422.0	422.0	422.0
11.50 % 1999	1,193.3	1,193.3	1,193.3	1,193.3	1,193.3
11.50 % 2000	790.9	790.9	790.9	790.9	790.9
11.75 % 2001	8,208.7	8,208.7	8,208.7	8,208.7	8,208.7
11.75 % 2002	1,078.5	1,078.5	1,078.5	1,078.5	1,078.5
5.00 % Income Tax Bonds	24.0	23.3	22.8	22.7	22.6
Govt. Bonds (Public Sector)	-	-	-	-	4,339.6
Govt. Bonds (under E.R.O. 1972)	149.2	150.3	150.3	150.3	3.7
Govt. Bonds (under Land Reforms 1977)	51.1	55.1	58.2	53.9	53.7
Compensation Bonds (Nationalized Banks)	446.5	446.6	446.6	446.6	37.7
Govt. Bonds (Petroleum)	20.1	20.1	20.1	20.1	20.1
Govt. Bonds (Shipping)	46.4	46.4	46.4	59.7	93.2
Govt. Bonds (Cotton Ginning & Dev)	3.5	3.4	3.4	3.4	3.4
Govt. Bonds (Vegetable Oil)	50.5	50.5	50.5	50.5	50.5
Govt. Bonds (Rice Milling Control & Dev)	0.1	0.1	0.1	0.1	0.1
Special Govt. Bond (14.00% Compounding Interest)	2,785.6	3,417.2	4,231.7	5,056.4	6,198.1
Special National Fund Bonds	-	15,185.2	15,185.2	22.2	8.1
Foreign Exchange Bearer Certificates	-	2,375.9	3,481.3	5,459.4	5,920.1
Bearer National Fund Bonds	-	1,522.3	7,102.0	9,720.5	18,089.5
Provincial Governments					
Punjab Government Loans	500.4	500.4	503.9	503.9	503.9
Sindh Government Loans	850.3	850.3	1,791.7	1,789.2	1,723.8
Balochistan Government Loans	538.2	538.2	1,015.2	1,015.2	1,015.2
Khyber Pakhtunkhwa Government Loans	730.8	730.8	730.8	730.8	730.8

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Million Rupees)					
Debt Instrument	1990	1991	1992	1993	1994
Federal Government	73,767.5	129,570.5	165,076.4	220,609.2	234,041.6
3.00 % 1971 (Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
5.75 % 1990	175.2	-	-	-	-
6.00 % 1991	188.6	30.6	-	-	-
10.00 % 1993	413.9	413.9	413.9	1.3	1.2
11.00 % 1994	819.2	819.2	819.2	819.2	819.2
10.50 % 1995	314.2	314.2	314.2	314.2	314.2
10.50 % 1997	5,000.0	5,000.0	5,000.0	5,000.0	5,000.0
11.25 % 1998	422.0	422.0	422.0	422.0	422.0
11.50 % 1999	1,193.3	1,193.3	1,193.3	1,193.3	1,193.3
11.50 % 2000	790.9	790.9	790.9	790.9	790.9
11.75 % 2001	8,208.7	8,208.8	8,208.7	8,208.7	8,208.7
11.75 % 2002	1,078.5	1,078.5	1,078.5	1,078.5	1,078.5
5.00 % Income Tax Bonds	22.5	22.5	22.4	22.4	22.3
Govt. Bonds (Public Sector)	4,339.6	7,925.9	7,925.9	7,925.9	7,826.7
Govt. Bonds (under E.R.O. 1972)	3.5	3.0	2.8	1.8	1.5
Govt. Bonds (under Land Reforms 1977)	53.5	53.5	53.4	53.0	53.0
Compensation Bonds (Nationalized Banks, Govt. Bonds (Shah Nawaz Bhutto Sugar Mills)	144.4	85.1	35.4	31.5	30.0
Govt. Bonds (Heavy Mechanical Complex)	73.1	73.1	73.1	73.1	73.1
Govt. Bonds (Paper Corporation)	553.0	553.0	553.0	553.0	638.3
Govt. Bonds (Paper Corporation)	33.9	33.9	33.9	33.9	33.9
Special Govt. Bond (14.00% Compounding Interest)	6,910.7	7,304.2	7,304.1	7,304.1	7,304.1
Special National Fund Bonds	5.4	5.0	1.5	1.3	1.3
Foreign Exchange Bearer Certificates	7,747.7	9,277.2	8,500.4	11,008.6	11,815.4
Bearer National Fund Bonds	32,535.7	43,904.6	18,227.5	21.6	15.9
Federal Investment Bonds	-	38,420.2	83,223.7	136,801.7	149,720.9
Bearer Federal Investment Bonds	-	313.7	213.6	213.6	0.1
US. Dollar Bearer Certificates	-	584.2	2,197.5	1,547.1	1,265.5
F.C. Loan Repayment Bonds	-	-	8,353.1	9,903.7	9,248.2
Bearer National Fund Bonds Rollover	-	-	6,838.4	22,308.7	22,308.9
Foreign Currency Bearer Certificates	-	-	536.0	2,236.1	3,114.5
Provincial Governments					
Punjab Government Loans	503.9	503.9	503.9	413.4	415.5
Sindh Government Loans	1,723.8	1,723.8	1,723.8	1,723.8	1,723.8
Balochistan Government Loans	1,015.2	1,015.2	1,015.2	1,015.2	1,015.2
Khyber Pakhtunkhwa Government Loans	730.8	682.5	682.5	225.9	223.7

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Million Rupees)

Debt Instrument	1995	1996	1997	1998	1999
Federal Government	252,099.6	223,788.9	217,184.9	202,649.0	172,492.7
3.00 % 1971 (Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
10.00 % 1993	1.2	-	-	-	-
10.50 % 1995	314.2	15.0	-	-	-
10.50 % 1997	5,000.0	5,000.0	5,000.0	-	-
11.25 % 1998	422.0	422.0	422.0	9.2	0.7
11.50 % 1999	1,193.3	1,193.3	1,193.3	1,193.3	-
11.50 % 2000	790.9	790.9	790.9	790.9	790.9
11.75 % 2001	8,208.7	8,208.7	8,208.7	8,208.7	8,208.7
11.75 % 2002	1,078.5	1,078.5	1,078.5	1,078.5	1,078.5
5.00 % Income Tax Bonds	22.3	22.3	22.3	22.3	22.3
Govt. Bonds (Public Sector)	7,826.7	7,826.7	7,826.7	7,826.7	3,131.0
Govt. Bonds (under E.R.O. 1972)	1.5	1.5	1.4	1.4	1.4
Govt. Bonds (under Land Reforms 1977)	53.0	53.0	52.9	52.9	52.9
Govt. Bonds (Paper Corporation)	33.9	-	-	-	-
Petroleum, Shipping, Veg.Oil)	29.2	27.7	27.1	21.8	20.0
Govt. Bonds (Shah Nawaz Bhutto Sugar Mills)	73.1	73.1	73.1	73.1	73.1
Govt. Bonds (Heavy Mechanical Complex)	638.3	638.3	638.3	638.3	510.2
Govt. Bonds (Pakistan Engineering Company)	753.5	787.4	787.4	787.4	692.3
Special Govt. Bond (14.00% Compounding Interest)	7,304.1	-	-	-	-
Govt. Bonds issued at Low Yield Bonds	-	-	-	-	4,957.4
Govt. Bonds (Gem Stone Corporation of Pakistan)	-	-	-	-	24.8
Govt. Bonds (Shah dad Kot Textile)	-	116.2	116.2	116.2	77.8
Special Govt. Bonds issued to SLIC (original)	-	7,304.1	6,537.2	6,469.3	6,320.3
Govt. Bonds issued to SLIC (Capitalization)	-	-	2,597.5	3,876.9	4,666.3
Reinvestment of Face value of SLIC Bond (original)	-	-	-	-	149.0
Special National Fund Bonds	1.0	1.0	1.0	1.0	1.0
Govt. Bonds issued to DFIs	-	-	365.7	365.7	311.5
Govt. Bonds issued to ADBP	-	-	500.0	400.0	300.0
Foreign Exchange Bearer Certificates	13,493.0	-	-	-	-
Bearer National Fund Bonds	14.1	10.2	10.1	9.4	8.6
Federal Investment Bonds	168,808.3	165,808.8	156,524.5	146,295.9	138,353.8
Bearer Federal Investment Bonds	0.1	0.1	-	-	-
Bearer National Fund Bonds Rollover (I, II & III)	20,693.9	21,670.1	21,670.1	21,670.1	0.2
Foreign Currency Bearer Certificates	3,542.1	-	-	-	-
US. Dollar Bearer Certificates	486.2	-	-	-	-
F.C. Loan Repayment Bonds	8,576.5	-	-	-	-
Provincial Governments					
Punjab Government Loans	415.4	415.4	386.0	355.5	335.4
Sindh Government Loans	1,723.8	1,723.8	1,723.8	1,708.1	1,708.1
Balochistan Government Loans	1,015.2	1,015.2	1,015.2	1,005.2	944.2
Khyber Pakhtunkhwa Government Loans	223.7	223.7	213.5	187.6	67.6

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Million Rupees)						
Debt Instrument	2000	2001	2002	2003	2004	2005
Federal Government ¹	175,452.2	186,539.8	262,019.9	295,981.7	383,701.6	338,029.1
3.00 % 1971 (Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
11.25 % 1998	0.7	0.7	-	-	-	-
11.50 % 2000	3.9	1.4	-	-	-	-
11.75 % 2001	8,208.7	10.6	10.5	10.5	-	-
11.75 % 2002	1,078.5	1,078.5	5.4	0.40	-	-
5.00 % Income Tax Bonds	22.3	22.3	22.3	22.3	22.3	22.3
Govt. Bonds (Public Sector)	3,131.0	3,131.0	3,131.0	3,131.0	3,131.0	3,131.0
Govt. Bonds (under E.R.O. 1972)	1.4	1.4	1.4	1.3	1.4	1.4
Govt. Bonds (under Land Reforms 1977)	52.9	52.9	52.9	52.3	52.6	52.5
Compensation Bonds (Nationalized Banks, Petroleum, Shipping, Veg.Oil)	20.0	20.0	20.0	20.0	19.4	18.7
Govt. Bonds (Shah Nawaz Bhutto Sugar Mills)	73.1	73.1	73.1	73.1	73.1	73.1
Govt. Bonds (Heavy Mechanical Complex)	510.2	510.2	510.2	510.2	510.2	510.2
Govt. Bonds (Pakistan Engineering Company)	692.3	692.3	589.6	589.6	589.6	589.6
Govt. Bonds issued at Low Yield Bonds	4,957.4	4,957.4	4,957.4	4,957.4	4,957.4	4,957.3
Govt. Bonds (Gem Stone Corporation of Pakistan)	16.5	8.3	-	-	-	-
Govt. Bonds (Shah dad Kot Textile)	77.8	77.8	77.8	77.8	77.8	-
Special Govt. Bonds issued to SLIC (original)	4,594.2	2,505.2	1,691.5	931.0	745.0	393.5
Govt. Bonds issued to SLIC (Capitalisation)	12,317.9	11,169.1	12,635.7	8,544.5	5,442.6	3,210.7
Reinvestment of Face value of SLIC Bond (original)	631.4	-	-	-	-	-
Special National Fund Bonds	1.0	1.0	1.0	1.0	0.7	0.7
Govt. Bonds issued to DFIs	243.8	213.6	183.0	164.5	146.2	127.9
Govt. Bonds issued to ADBP	200.0	100.0	-	-	-	-
Bearer National Fund Bonds	7.2	7.2	7.2	7.2	7.2	7.2
Federal Investment Bonds	135,869.8	113,042.9	81,492.2	45,482.4	33,538.9	14,594.8
Bearer National Fund Bonds Rollover (I, II & III)	0.2	0.2	0.2	0.2	0.2	0.2
Pakistan Investment Bonds (PIB)	-	46,122.9	153,817.5	228,665.0	331,646.0	307,598.0
Provincial Governments						
Punjab Government Loans	256.9	256.9	181.7	181.7	75.7	75.7
Sindh Government Loans	1,653.8	1,653.8	1,609.5	1,423.6	-	-
Balochistan Government Loans	889.5	889.5	851.0	150.9	-	-
Khyber Pakhtunkhwa Government Loans	-	-	-	-	-	-

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Million Rupees)					
Debt Instrument	2006	2007	2008	2009	2010
Federal Government ¹	333,982.0	378,174.0	425,303.4	480,397.9	558,084.9
3.00 % 1971 (Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
11.25 % 1998	-	-	-	-	-
11.50 % 2000	-	-	-	-	-
11.75 % 2001	-	-	-	-	-
11.75 % 2002	-	-	-	-	-
5.00 % Income Tax Bonds	22.3	22.3	22.3	22.3	22.3
Govt. Bonds (Public Sector)	3,131.0	3,131.0	3,131.0	1,538.0	1,538.0
Govt. Bonds (under E.R.O. 1972)	1.4	1.4	1.3	1.3	1.3
Govt. Bonds (under Land Reforms 1977)	52.5	52.5	52.5	52.5	52.5
Compensation Bonds (Nationalized Banks, Petroleum, Shipping, Veg.Oil)	18.7	18.7	18.7	18.7	18.2
Govt. Bonds (Shah Nawaz Bhutto Sugar Mills)	73.1	73.1	73.1	73.1	-
Govt. Bonds (Heavy Mechanical Complex)	510.2	510.2	510.2	-	-
Govt. Bonds (Pakistan Engineering Company)	589.6	589.6	589.6	589.6	589.6
Govt. Bonds issued at Low Yield Bonds	4,957.3	4,957.3	4,957.3	4,957.4	4,957.4
Govt. Bonds (Gem Stone Corporation of Pakistan)	-	-	-	-	-
Govt. Bonds (Shah dad Kot Textile)	-	-	-	-	-
Special Govt. Bonds issued to SLIC (original)	-	-	-	-	-
Govt. Bonds issued to SLIC (Capitalization)	1,498.9	584.9	584.9	584.9	584.9
Reinvestment of Face value of SLIC Bond (original)	-	-	-	-	-
Special National Fund Bonds	0.7	0.7	0.7	0.7	0.7
Govt. Bonds issued to DFIs	61.0	30.5	-	-	-
Govt. Bonds issued to ADBP	-	-	-	-	-
Bearer National Fund Bonds	7.0	7.0	7.0	7.0	7.0
Federal Investment Bonds	6,645.4	3,130.0	979.9	978.9	37.5
Bearer National Fund Bonds Rollover (I, II & III)	0.2	0.2	0.2	0.2	0.2
Pakistan Investment Bonds (PIB)	303,867.7	352,519.6	411,634.7	440,986.1	505,291.3
GOP Ijara Sukuk 3 Years	-	-	-	27,847.5	42,244.0
Govt. Bond Issued to HBL for settlement of CBR Refund	9,805.0	9,805.0	-	-	-
Provincial Governments					
Punjab Government Loans	75.7	75.7	75.7	0.6	0.6
Sindh Government Loans	-	-	-	-	-
Balochistan Government Loans	-	-	-	1.7	1.7
Khyber Pakhtunkhwa Government Loans	-	-	-	0.3	0.3

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Million Rupees)					
Debt Instrument	2011	2012	2013	2014	2015
Federal Government ¹	847,157.8	1,362,293.0	1,785,017.7	3,553,940.8	4,488,749.3
3.00 % 1971 (Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
11.25 % 1998	-	-	-	-	-
11.50 % 2000	-	-	-	-	-
11.75 % 2001	-	-	-	-	-
11.75 % 2002	-	-	-	-	-
5.00 % Income Tax Bonds	22.3	22.3	9.7	9.7	9.7
Govt. Bonds (Public Sector)	-	-	-	-	-
Govt. Bonds (under E.R.O. 1972)	1.3	1.3	1.3	1.3	1.3
Govt. Bonds (under Land Reforms 1977)	52.5	52.5	52.5	52.5	52.5
Compensation Bonds (Nationalized Banks, Petroleum, Shipping, Veg.Oil)	18.2	18.2	18.2	18.2	18.2
Govt. Bonds (Shah Nawaz Bhutto Sugar Mills)	-	0	0	0	0
Govt. Bonds (Heavy Mechanical Complex)	-	0	0	0	0
Govt. Bonds (Pakistan Engineering Company)	589.6	589.6	589.6	589.6	589.6
Govt. Bonds issued at Low Yield Bonds	-	0	0	0	0
Govt. Bonds (Gem Stone Corporation of Pakistan)	-	-	-	-	-
Govt. Bonds (Shah dad Kot Textile)	-	-	-	-	-
Special Govt. Bonds issued to SLIC (original)	-	-	-	-	-
Govt. Bonds issued to SLIC (Capitalisation)	584.9	584.9	584.9	584.9	584.9
Reinvestment of Face value of SLIC Bond (original)	-	-	-	-	-
Special National Fund Bonds	0.7	0.7	0.7	0.7	0.7
Govt. Bonds issued to DFIs	-	-	-	-	-
Govt. Bonds issued to ADBP	-	-	-	-	-
Bearer National Fund Bonds	7.0	7.0	8.6	8.6	8.6
Federal Investment Bonds	35.8	35.8	35.3	35.3	35.3
Bearer National Fund Bonds Rollover (I, II & III)	0.2	0.2	0.2	0.2	0.2
Pakistan Investment Bonds (PIB)	618,507.3	974,699.2	1,321,795.7	3,223,536.2	4,158,344.7
GOP Ijara Sukuk 3 Years	224,597.9	383,541.2	459,181.0	326,363.6	326,363.6
Govt. Bond Issued to HBL for settlement of CBR Refund	-	-	-	-	-
Provincial Governments	2.6	2.6	2.6	2.6	2.6
Punjab Government Loans	0.6	0.6	0.6	0.6	0.6
Sindh Government Loans	0.0	0.0	0.0	0.0	0.0
Balochistan Government Loans	1.7	1.7	1.7	1.7	1.7
Khyber Pakhtunkhwa Government Loans	0.3	0.3	0.3	0.3	0.3

Source: Domestic Markets & Monetary Management Department, SBP

1. This does not include amount of loans already discharged and outstanding after one year from the date of notice of discharge. Special US \$ Bonds have been reclassified into external liabilities, while FEBC, FCBC and DBC have been classified to external liabilities payable in Rupees. Based on these changes, the numbers reported in the above table will not match with previous Annual Reports.

6.5 Domestic Debt Outstanding

(Million Rupees)

Debt Instrument	1960	1961	1962	1963	1964
A. Permanent Debt	2,701.3	2,882.0	2,947.2	3,115.7	3,707.0
Market Loans 1	2,701.3	2,833.9	2,872.4	3,024.6	3,576.7
Prize Bonds		48.1	74.8	91.1	130.3
B. Floating Debt	1,712.2	1,742.2	1,752.2	1,952.2	1,752.2
Adhoc Treasury Bills	1,712.2	1,742.2	1,752.2	1,952.2	1,752.2
C. Unfunded Debt	-	759.9	836.2	932.2	1,048.7
National Deposit Certificates	-	266.9	342.2	412.2	494.0
Savings Accounts		493.0	494.0	520.0	554.7
Total (A+B+C)	4,413.5	5,384.1	5,535.6	6,000.1	6,507.9

Debt Instrument	1965	1966	1967	1968	1969
A. Permanent Debt	3,971.3	4,399.1	4,779.6	5,103.6	5,340.3
Market Loans	3,813.2	4,060.7	4,422.0	4,655.3	4,846.2
Federal Government Bonds	-	185.7	188.6	188.8	188.9
Income Tax Bonds	-	-	-	73.4	105.8
Prize Bonds	158.1	152.7	169.0	186.1	199.4
B. Floating Debt	1,752.2	2,397.5	2,380.0	2,486.1	3,170.6
Adhoc Treasury Bills	1,752.2	2,397.5	2,380.0	2,486.1	3,170.6
C. Unfunded Debt	1,151.8	1,223.9	1,301.7	1,366.6	688.0
National Deposit Certificates	565.5	633.9	688.7	752.6	54.0
Savings Accounts	586.3	590.0	613.0	614.0	634.0
Total (A+B+C)	6,875.3	8,020.5	8,461.3	8,956.3	9,198.9

Debt Instrument	1970	1971	1972	1973	1974
A. Permanent Debt	5,708.4	8,713.0	9,028.4	9,222.5	9,440.8
Market Loans	5,140.9	8,163.0	8,619.0	8,760.0	8,843.0
Federal Government Bonds	188.9	129.0	-	-	-
Income Tax Bonds	143.8	181.0	182.0	186.0	191.0
Prize Bonds	234.8	240.0	227.4	276.5	406.8
B. Floating Debt	4,555.2	2,841.0	4,933.0	6,949.0	5,749.0
Adhoc Treasury Bills	4,555.2	2,659.0	3,623.0	4,077.0	3,714.0
Treasury Bills (3 Months)	-	182.0	1,310.0	2,722.0	1,450.0
G.T.R.s	-	-	-	150.0	585.0
C. Unfunded Debt	748.0	2,041.7	3,163.5	3,640.8	3,429.1
Defence Savings Certificates	-	1,276.9	1,428.2	1,561.6	1,571.6
National Deposit Certificates	54.0	-	-	62.5	415.2
Khas Deposit Certificates	-	-	-	31.6	338.3
Savings Accounts	694.0	608.8	699.7	862.3	897.7
Postal Life Insurance	-	156.1	168.5	185.9	206.3
GP Fund			867.0	937.0	
Total (A+B+C)	11,011.6	13,595.7	17,124.9	19,812.3	18,618.9

6.5 Domestic Debt Outstanding

(Million Rupees)

Debt Instrument	1975	1976	1977	1978	1979
A. Permanent Debt	10,334.3	10,640.8	10,783.1	11,185.1	12,666.0
Market Loans	9,049.0	9,092.0	9,146.0	9,427.0	10,755.0
Federal Government Bonds	541.0	608.0	698.0	736.0	702.0
Income Tax Bonds	191.0	192.0	167.0	134.0	107.0
Prize Bonds	553.3	748.8	772.1	888.1	1,102.0
B. Floating Debt	8,123.0	12,053.0	17,737.0	22,164.0	31,160.0
Adhoc Treasury Bills	5,371.0	8,410.0	12,219.0	12,802.0	20,989.0
Treasury Bills (3 Months)	2,039.0	2,642.0	4,372.0	7,762.0	8,319.0
G.T.R.s	713.0	1,001.0	1,146.0	1,600.0	1,852.0
C. Unfunded Debt	4,063.5	6,008.3	6,824.2	8,392.2	9,643.1
Defence Savings Certificates	1,606.7	1,797.8	2,020.4	2,439.4	2,846.5
National Deposit Certificates	733.7	866.7	992.4	1,221.2	1,438.1
Khas Deposit Certificates	488.5	623.3	769.7	1,115.2	1,280.3
Khas Deposit Accounts	126.0	274.2	432.0	687.7	987.8
Savings Accounts	878.7	884.4	866.5	961.1	965.7
Postal Life Insurance	229.8	249.9	275.2	306.6	340.8
GP Fund		1,312.0	1,468.0	1,661.0	1,784.0
Total (A+B+C)	22,520.8	28,702.1	35,344.3	41,741.3	53,469.1

Debt Instrument	1980	1981	1982	1983	1984
A. Permanent Debt	14,692.2	15,172.5	26,682.2	33,369.4	38,549.5
Market Loans	12,630.0	12,856.0	21,636.0	21,826.0	22,042.0
Federal Government Bonds	700.0	703.0	704.0	711.0	716.0
Income Tax Bonds	72.0	38.0	33.0	30.0	25.0
Government Bonds (L.R.-1977)	-	-	-	17.0	33.0
Special Government Bonds For SLIC (Original)	-	-	767.0	1,507.0	2,195.0
Prize Bonds	1,290.2	1,575.5	3,542.2	9,278.4	13,538.5
B. Floating Debt	35,078.0	31,688.0	40,487.0	48,554.0	56,453.0
Adhoc Treasury Bills	21,846.0	22,317.0	31,278.0	23,679.0	32,121.0
Treasury Bills (3 Months)	11,688.0	5,965.0	5,705.0	20,345.0	20,144.0
G.T.R.s	1,544.0	3,406.0	3,504.0	4,530.0	4,188.0
C. Unfunded Debt	11,068.5	12,264.8	15,713.8	23,439.4	31,868.4
Defence Savings Certificates	3,143.3	3,606.0	4,459.3	5,730.9	7,277.6
National Deposit Certificates	1,634.4	1,862.9	1,745.2	1,846.6	2,013.1
Khas Deposit Certificates	1,505.3	1,531.3	2,997.1	5,536.8	8,744.0
Khas Deposit Accounts	1,480.4	1,931.1	2,996.7	5,760.7	9,169.6
Savings Accounts	1,026.3	958.3	872.2	932.9	1,024.3
Special Savings Accounts	-	-	-	657.2	254.0
Mahana Amdani Accounts	-	-	-	1.1	15.3
Postal Life Insurance	392.8	446.3	515.3	642.1	789.5
GP Fund	1,886.0	1,929.0	2,128.0	2,331.0	2,581.0
Total (A+B+C)	60,838.7	59,125.3	82,883.0	105,362.8	126,870.9

6.5 Domestic Debt Outstanding

(Million Rupees)					
Debt Instrument	1985	1986	1987	1988	1989
A. Permanent Debt	39,357.6	58,366.9	69,057.0	62,481.2	76,953.8
Market Loans	21,896.0	21,125.0	21,680.0	25,785.0	25,522.0
Federal Government Bonds	717.0	718.0	718.0	731.0	4,548.0
Income Tax Bonds	24.0	23.0	23.0	23.0	23.0
Government Bonds (L.R.-1977)	51.0	55.0	58.0	54.0	54.0
Special Government Bonds For SLIC (Original)	2,786.0	3,417.0	4,232.0	5,056.0	6,198.0
Bearer National Fund Bonds (BNFB)	-	1,522.0	7,102.0	9,720.0	18,089.0
Special National Fund Bonds	-	15,185.0	15,185.0	22.0	8.0
Prize Bonds	13,883.6	16,321.9	20,059.0	21,090.2	22,511.8
B. Floating Debt	73,087.0	87,266.0	104,885.0	127,525.0	135,238.0
Adhoc Treasury Bills	51,313.0	56,356.0	52,299.0	71,744.0	60,649.0
Treasury Bills (3 Months)	17,633.0	26,637.0	44,920.0	48,508.0	57,538.0
G.T.R.s	4,141.0	4,273.0	7,666.0	7,273.0	17,051.0
C. Unfunded Debt	42,963.4	57,573.0	75,246.9	99,451.7	120,332.5
Defence Savings Certificates	9,311.0	12,089.9	15,733.4	20,923.0	25,373.2
National Deposit Certificates	2,188.4	2,461.8	2,830.4	3,568.2	4,813.4
Khas Deposit Certificates	13,016.9	20,865.8	29,004.2	38,769.7	46,018.4
Khas Deposit Accounts	13,379.3	16,304.6	20,657.5	28,003.0	34,911.6
Savings Accounts	1,107.3	1,237.5	1,786.1	2,196.2	2,514.8
Special Savings Accounts	29.5	16.2	16.2	0.8	-
Mahana Amdani Accounts	45.2	92.0	168.2	271.5	385.3
Postal Life Insurance	1,004.7	1,274.2	1,519.9	1,888.4	2,234.9
GP Fund	2,881.0	3,231.0	3,531.0	3,831.0	4,081.0
Total (A+B+C)	155,408.1	203,205.8	249,188.9	289,457.9	332,524.3

6.5 Domestic Debt Outstanding

(Million Rupees)					
Debt Instrument	1990	1991	1992	1993	1994
A. Permanent Debt	95,003.1	151,757.1	179,325.8	234,657.3	251,448.5
Market Loans	25,509.0	25,178.0	25,102.0	24,688.0	24,149.0
Federal Government Bonds	5,148.0	8,674.0	8,624.0	8,619.0	8,604.0
Income Tax Bonds	22.0	22.0	22.0	22.0	22.0
Government Bonds (L.R.-1977)	54.0	54.0	53.0	53.0	53.0
Special Government Bonds For SLIC (Original)	6,911.0	7,304.0	7,304.0	7,304.0	7,304.0
Bearer National Fund Bonds (BNFB)	32,536.0	43,905.0	18,227.0	22.0	16.0
BNFB (Roll Over)	-	-	6,838.0	22,309.0	22,309.0
Special National Fund Bonds	5.0	2.0	1.0	1.0	1.0
Federal Investment Bonds (Auction)	-	34,938.0	79,912.0	133,491.0	146,421.0
Federal Investment Bonds (TAP)	-	3,482.0	3,311.0	3,311.0	3,300.0
Federal Investment Bonds (Bearer)	-	314.0	214.0	214.0	-
Prize Bonds	24,818.1	27,884.1	29,717.8	34,623.3	39,269.5
B. Floating Debt	144,979.0	150,928.0	197,251.0	215,819.0	257,637.0
Adhoc Treasury Bills	69,595.0	69,541.0	61,399.0	61,417.0	61,436.0
6 Month Treasury Bills (Auction)	-	45,556.0	44,303.0	38,889.0	78,688.0
6 Month Treasury Bills (SBP)	-	30,500.0	91,500.0	115,500.0	117,500.0
Treasury Bills (3 Months)	58,714.0	13.0	13.0	13.0	13.0
G.T.R.s	16,070.0	5,318.0	36.0	-	-
Market Bills	600.0	-	-	-	-
C. Unfunded Debt	138,907.9	142,356.1	147,989.5	154,708.5	188,382.5
Defence Savings Certificates	35,156.0	41,926.6	47,504.9	52,994.7	64,364.6
National Deposit Certificates	5,435.4	4,830.2	4,220.5	3,632.6	2,997.9
Khas Deposit Certificates	45,091.3	29,105.3	13,012.8	1,139.3	800.8
Special Savings Certificates (Regd)	6,550.2	24,876.7	43,011.4	58,450.6	64,101.2
Special Savings Certificates (Bearer)	484.1	1,859.7	2,885.2	3,721.1	4,303.3
Regular Income Certificates	-	-	-	1,120.4	5,364.3
Khas Deposit Accounts	33,931.9	20,161.9	9,973.8	1,349.6	986.5
Savings Accounts	3,032.9	4,692.3	5,600.0	5,210.1	15,787.1
Special Savings Accounts	1,721.5	6,596.7	11,913.1	15,650.1	16,743.0
Mahana Amdani Accounts	510.3	664.9	851.7	1,052.2	1,261.6
Pensioners' Benefit Account					
Post Life Insurance	2,663.3	3,060.9	4,186.1	5,276.9	6,253.2
GP fund	4,331.0	4,581.0	4,830.0	5,111.0	5,419.0
Total (A+B+C)	378,890.0	445,041.2	524,566.3	605,184.8	697,468.0

6.5 Domestic Debt Outstanding

(Million Rupees)					
Debt Instrument	1995	1996	1997	1998	1999
A. Permanent Debt	275,681.9	278,358.3	281,279.3	277,150.3	257,049.9
Market Loans	23,322.0	23,007.3	22,969.7	17,454.0	16,191.2
Federal Government Bonds	9,356.0	9,470.8	10,336.0	10,231.0	10,099.8
Income Tax Bonds	22.0	22.3	22.3	22.3	22.3
Government Bonds (L.R.-1977)	53.0	53.0	53.0	53.0	53.0
Special Government Bonds For SLIC (Original)	7,304.0	7,304.1	6,537.0	6,469.0	6,469.0
Special Government Bonds For SLIC (Capitalisation)	-	-	2,598.0	3,877.0	4,666.0
Bearer National Fund Bonds (BNFB)	14.0	9.5	10.0	9.0	9.0
BNFB (Roll Over)	22,098.0	21,670.1	21,670.1	21,670.0	0.0
Special National Fund Bonds	1.0	1.0	1.0	1.0	1.0
Federal Investment Bonds (Auction)	165,525.6	163,044.0	153,767.0	143,538.0	135,595.9
Federal Investment Bonds (TAP)	3,281.6	2,765.0	2,757.5	2,757.5	2,757.5
Prize Bonds	44,704.8	51,011.1	60,557.6	71,068.5	81,194.2
B. Floating Debt	294,233.0	361,297.6	433,833.3	473,849.8	561,590.5
Adhoc Treasury Bills	61,456.0	61,477.9	61,500.1	61,524.0	90,048.7
6 Months Treasury Bills (Auctioned)	57,172.0	54,524.1	-	25,453.0	-
6 Months Treasury Bills(SBP)	175,592.0	245,282.7	-	34,500.0	-
Treasury Bills(3 Months)	13.0	13.0	12.8	12.8	12.8
Short Term Federal Bonds (STFBs)	-	-	92,720.4	105,340.0	-
STFBs for Replenishment.	-	-	279,600.0	247,020.0	-
Market Treasury Bills (MTBs)	-	-	-	-	141,841.0
MTBs for Replenishment	-	-	-	-	329,688.0
C. Unfunded Debt	224,290.2	267,607.3	332,964.4	439,186.5	573,508.7
Defence Savings Certificates	85,019.4	105,162.9	136,568.2	168,839.8	207,189.6
National Deposit Certificates	2,192.9	1,086.7	233.2	132.1	83.4
Khas Deposit Certificates	612.9	458.6	355.1	340.4	320.0
Special Savings Certificates (Regd)	71,524.1	83,868.7	98,771.2	118,965.9	143,922.6
Special Savings Certificates (Bearer)	5,367.3	4,639.5	3,372.9	1,702.3	819.3
Regular Income Certificates	9,387.3	14,119.4	30,591.5	85,000.1	144,099.5
Khas Deposit Accounts	763.6	588.6	511.8	486.7	436.2
Savings Accounts	15,640.3	20,312.9	14,724.0	8,024.7	10,321.3
Special Savings Accounts	18,844.8	20,984.1	24,834.0	27,441.1	33,321.0
Mahana Amdani Accounts	1,466.9	1,671.8	1,821.2	1,869.3	1,885.8
Pensioners' Benefit Account	-	-	-	-	-
Post Life Insurance	7,743.8	8,837.1	10,301.2	12,441.1	14,989.2
GP fund	5,727.0	5,877.0	10,880.0	13,943.0	16,557.0
					-
Total (A+B+C)	794,205.2	907,263.3	1,048,077.0	1,190,186.6	1,392,149.

6.5 Domestic Debt Outstanding

(Million Rupees)						
Debt Instrument	2000	2001	2002	2003	2004	2005
A. Permanent Debt	259,599.0	281,077.0	367,989.0	427,908.0	536,801.0	500,874.0
Market Loans ¹	15,028.0	6,827.0	5,596.0	4,706.0	3,026.0	3,026.0
Federal Government Bonds	9,923.0	9,785.0	9,543.0	9,525.0	9,507.0	9,410.0
Income Tax Bonds	22.0	22.0	22.0	22.0	22.0	22.0
Government Bonds (L.R.-1977)	53.0	53.0	53.0	53.0	53.0	52.0
Special Government Bonds For SLIC (Original)	4,594.0	2,505.0	1,691.0	931.0	745.0	394.0
Special Government Bonds For SLIC (Capitalisation)	12,949.0	11,169.0	12,636.0	8,545.0	5,443.0	3,211.0
GOP Ijara Sukuk 3 Years	-	-	-	-	-	-
Government Bonds (issued to HBL for settlement of CBR Refund)	-	-	-	-	-	-
Bearer National Fund Bonds (BNFB)	7.0	7.0	7.0	7.0	7.0	7.0
BNFB (Roll Over)	-	-	-	-	-	-
Special National Fund Bonds	1.0	1.0	1.0	1.0	1.0	1.0
Federal Investment Bonds (Auction)	133,112.0	113,013.0	81,489.0	45,481.0	33,538.0	14,594.0
Federal Investment Bonds (TAP)	2,758.0	30.0	3.0	2.0	1.0	1.0
Pakistan Investment Bonds (PIBs)	-	46,123.0	153,818.0	228,665.0	331,646.0	307,598.0
Prize Bonds	81,152.0	91,542.0	103,130.0	129,970.0	152,812.0	162,558.0
B. Floating Debt	647,428.0	737,775.0	557,807.0	516,268.0	543,443.0	778,163.0
Adhoc Treasury Bills	90,074.0	125,301.0	122,830.0	-	-	-
Treasury Bills (3 Months)	13.0	13.0	13.0	13.0	13.0	13.0
Market Treasury Bills	90,009.0	104,097.0	208,133.0	403,024.0	345,686.0	453,206.0
MTBs for Replenishment of cash	467,332.0	508,364.0	226,831.0	113,231.0	197,744.0	324,944.0
C. Unfunded Debt	671,782.0	712,138.0	792,137.0	909,501.0	899,214.0	873,249.0
Defence Savings Certificates	248,402.0	264,982.0	287,019.0	309,010.0	312,248.0	303,489.0
National Deposit Certificates	57.0	41.0	34.0	29.0	27.0	24.0
Khas Deposit Certificates	307.0	295.0	290.0	286.0	284.0	282.0
Special Savings Certificates (Regd)	163,318.0	172,750.0	209,193.0	294,092.0	280,893.0	197,581.0
Special Savings Certificates (Bearer)	312.0	508.0	305.0	294.0	291.0	287.0
Regular Income Certificates	170,211.0	178,854.0	189,901.0	174,977.0	125,886.0	85,223.0
Premium Saving Certificates	-	-	-	-	-	-
Bahbood Savings Certificates	-	-	-	-	22,691.0	83,346.0
Khas Deposit Accounts	398.0	361.0	354.0	349.0	328.0	326.0
National Deposit Accounts	-	-	-	-	-	-
Savings Accounts	10,125.0	8,020.0	7,690.0	9,328.0	8,598.0	9,055.0
Special Savings Accounts	38,772.0	42,398.0	46,665.0	51,800.0	54,694.0	52,790.0
Mahana Amdani Accounts	1,900.0	1,952.0	2,045.0	2,175.0	2,296.0	2,382.0
Pensioners' Benefit Account	-	-	-	10,170.0	23,379.0	41,116.0
National Savings Bonds	-	-	-	-	-	-
Post Life Insurance	19,120.0	23,498.0	29,946.0	37,314.0	45,982.0	56,317.0
GP fund	18,860.0	18,479.0	18,695.0	19,677.0	21,617.0	41,031.0
D. Foreign Currency Instruments²	67,814.7	70,995.5	42,433.6	27,389.3	33,347.4	25,833.6
Total (A+B+C)	1,646,623.7	1,801,985.5	1,760,366.6	1,881,066.3	2,012,805.4	2,178,119.6

6.5 Domestic Debt Outstanding

(Million Rupees)					
Debt Instrument	2006	2007	2008	2009	2010
A. Permanent Debt	499,700.0	552,975.0	608,379.1	678,047.6	794,292.0
Market Loans ¹	2,952.0	3,026.0	3,025.5	2,949.8	2,950.0
Federal Government Bonds	9,342.0	9,313.0	9,281.2	7,177.9	7,105.0
Income Tax Bonds	22.0	22.0	22.3	22.3	22.0
Government Bonds (L.R.-1977)	52.0	52.0	52.5	52.5	52.0
Special Government Bonds For SLIC (Original)					-
Special Government Bonds For SLIC (Capitalisation)	1,499.0	585.0	584.9	584.9	585.0
GOP Ijara Sukuk 3 years	-	-	-	27,847.5	42,244.0
Government Bonds (issued to HBL for settlement of CBR Refund)	9,805.0	9,805.0	-	-	-
Bearer National Fund Bonds (BNFB)	7.0	7.0	7.2	7.0	7.0
BNFB (Roll Over)	-	-	0.2	0.2	-
Special National Fund Bonds	1.0	1.0	0.7	0.7	1.0
Federal Investment Bonds (Auction)	6,645.0	3,130.0	979.2	978.1	37.0
Federal Investment Bonds (TAP)	1.0	1.0	0.7	0.7	1.0
Pakistan Investment Bonds (PIBs)	303,868.0	352,520.0	411,634.7	440,986.1	505,291.0
Prize Bonds	165,506.0	174,513.0	182,790.0	197,439.9	235,997.0
National Savings Bonds	-	-	-	-	-
B. Floating Debt	940,745.0	1,107,655.0	1,637,384.6	1,904,009.1	2,399,117.0
Adhoc Treasury Bills	-	-	-	-	-
Treasury Bills (3 Months)	13.0	13.0	13.0	13.0	13.0
6 Month Treasury Bills (Auction)					
6 Month Treasury Bills (SBP)					
GTRs					
Market Treasury Bills	432,676.0	656,098.0	536,976.5	796,138.0	1,227,435.0
MTBs for Replenishment of cash	508,056.0	451,544.0	1,100,395.1	1,107,858.1	1,171,669.0
Short Term Federal Bonds (STFBs)					
STFBs for Replenishment.					
C. Unfunded Debt	881,705.0	940,006.0	1,020,377.4	1,270,509.0	1,457,521.7
Defence Savings Certificates	295,938.0	288,961.0	284,643.8	257,232.0	224,739.4
National Deposit Certificates	23.0	22.0	22.3	21.0	20.8
Khas Deposit Certificates	282.0	280.0	277.9	277.0	277.5
Special Savings Certs (Regd)	139,843.0	146,511.0	160,311.5	288,781.0	350,637.2
Special Savings Certs (Bearer)	286.0	286.0	285.9	277.4	277.1
Regular Income Certificates	69,659.0	51,290.0	51,016.6	91,111.0	135,649.2
Premium Saving Certificates	-	-	0.5	0.5	0.5
Bahbood Savings Certificates	142,982.0	190,197.0	228,996.4	307,534.0	366,801.6
Khas Deposit Accounts	325.0	321.0	316.8	315.6	312.2
National Deposit Accounts	-	-	-	-	-
Savings Accounts	8,744.0	18,735.0	27,724.4	16,825.0	17,846.6
Special Savings Accounts	52,080.0	61,498.0	67,019.2	88,646.0	120,021.7
Mahana Amdani Accounts	2,427.0	2,484.0	2,459.2	2,409.0	2,213.4
Pensioners' Benefit Account	57,499.0	68,968.0	87,663.9	109,879.6	128,046.5
National Savings Bonds	-	-	-	-	3,625.2
Post Life Insurance	67,122.0	67,122.0	67,121.9	67,121.9	67,121.9
GP fund	44,495.0	43,331.0	42,517.0	40,078.0	39,931.0
D. Foreign Currency Instruments²	15,252.4	9,715.6	8,538.9	8,108.9	3,109.0
Total (A+B+C+D)	2,337,402.4	2,610,351.6	3,274,680.1	3,860,674.6	4,654,039.7

6.5 Domestic Debt Outstanding

(Million Rs.)

Debt Instruments	2011	2012	2013	2014	2015
I. Permanent Debt (1+2+3)	1,122,365.2	1,695,907.0	2,174,499.9	3,999,114.5	5,008,240.4
1. Market Loans	2,949.8	2,949.8	2,842.8	2,842.8	2,842.8
Federal Government	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
3.00 % 1971 (Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
Provincial Governments	-	-	-	-	-
Punjab Government Loans	-	-	-	-	-
Loans matured but not encashed	209.8	209.8	102.8	102.8	102.8
2. Federal Government Bonds	842,335.5	1,359,553.0	1,782,077.6	3,549,633.8	4,482,875.1
Public Sector	-	-	-	-	-
Under E.R.O. 1972	1.3	1.3	1.3	1.3	1.3
Compensation Bonds ¹	18.2	18.2	18.2	18.2	18.2
Shah Nawaz Bhutto Sugar Mills	-	-	-	-	-
Heavy Mechanical Complex	-	-	-	-	-
Pakistan Engineering Company	589.6	589.6	589.6	589.6	589.6
Issued at Low Yield Bonds	-	-	-	-	-
Shahdad Kot Textile	-	-	-	-	-
GOP Ijara Sukuk 3 Years	224,597.9	383,541.2	459,181.0	326,363.6	326,363.6
Issued to DFIs	-	-	-	-	-
Govt. Bond issued to HBL for settlement of CBR Refund	-	-	-	-	-
5.00 % Income Tax Bonds	22.3	22.3	9.7	9.7	9.7
Under Land Reforms 1977	52.5	52.5	52.5	52.5	52.5
Special Govt. Bonds issued to SLIC (Original)	-	-	-	-	-
Govt. Bonds issued to SLIC (Capitalisation)	584.9	584.9	584.9	584.9	584.9
Special National Fund Bonds	0.7	0.7	0.7	0.7	0.7
Bearer National Fund Bonds ²	7.2	7.2	8.8	8.8	8.8
Federal Investment Bonds	35.8	35.8	35.3	35.3	35.3
Pakistan Investment Bonds (PIBs)	616,425.0	974,699.2	1,321,595.6	3,221,969.2	4,155,210.4
3. Prize Bonds	277,080.0	333,404.2	389,579.6	446,638.0	522,522.6
II. Floating Debt	3,234,864.0	4,142,616.5	5,194,896.8	4,599,134.0	4,609,379.0
Bai Muajjal ³	13.0	13.0	13.0	13.0	13.0
Market Treasury Bills	1,817,089.0	2,382,907.6	2,919,700.3	1,746,846.9	2,148,906.0
MTBs for Replenishment of Cash ⁴	1,317,506.5	1,759,695.9	2,275,183.5	2,852,274.1	2,281,364.9
Outright Sale of MRTBs to Banks	100,255.5	-	-	-	179,095.2
III. Unfunded Debt	1,655,796.7	1,798,005.2	2,146,521.1	2,303,828.3	2,570,331.7
Saving Schemes (Net of Prize Bonds)	1,544,329.8	1,676,361.3	2,006,262.2	2,156,186.4	2,417,364.8
Postal Life Insurance	67,121.9	67,121.9	67,121.9	67,121.9	67,121.9
GP Fund*	44,345.0	54,522.0	73,137.0	80,520.0	85,845.0
IV. Foreign Currency Loans⁵	1,402.7	1,412.0	4,519.2	4,453.2	4,588.2
Foreign Exchange Bearer Certificate	120.5	118.7	116.3	113.3	113.0
FCBC 3 Years	3.1	3.3	3.5	3.7	3.6
US Dollar Bearer Certificates	54.6	60.1	63.3	62.8	64.6
FCBC 5 Years	36.9	39.4	41.3	37.6	38.5
Special US Dollar Bonds	1,187.6	1,190.4	4,294.8	4,235.9	4,368.4
Domestic Debt (I+II+III+IV)	6,014,428.6	7,637,940.6	9,520,437.1	10,906,530.0	12,192,539.3
Government Domestic Liabilities⁶	214,234.2	242,142.2	243,749.0	270,015.0	358,041.9
Government Domestic Debt and Liabilities	6,228,662.8	7,880,082.8	9,764,186.1	11,176,545.0	12,550,581.2

Source: Ministry of Finance (Budget Wing)

Note:

1. For nationalized banks, petroleum, shipping and vegetable oil.
2. Include Rollover (I, II & III).
3. Includes Rs. 0.013 billion of Treasury Bills on Tap
4. Includes SBP BSC T-bills holding of Rs 0.509 Billion.
5. It includes FEBCs, FCBC's, DBC's and Special US Dollar Bonds held by the residents.
6. This reflects provincial governments' borrowings from banks for commodity operations.

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY49			FY50			FY51		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	305	434	-130	287	384	-98	737	556	181
1. Merchandise f.o.b.	243	228	15	263	226	37	686	353	333
2. Non-Monetary Gold	-	-	-	-	-	-	-	-	-
3. Foreign Travel	-	3	-3	-	8	-8	-	8	-8
4. Transportation and Insurance	-	8	-8	-	9	-9	4	34	-30
5. Investment Income	-	2	-2	-	5	-5	2	8	-6
6. Government Expenditure	39	171	-131	-	103	-103	2	131	-130
7. Miscellaneous	22	22	-	24	33	-9	44	22	22
B. Donations	-	8	-8	-	8	-8	-	7	-7
1. Private Remittances and Migrants' Transfers	-	8	-8	-	-	-	-	-	-
2. Official Donations	-	-	-	-	8	-8	-	7	-7
C. Capital and Monetary Gold	152	-	152	105	10	95	127	301	-175
1. Private Capital Movements	2	-	2	1	-	1	2	14	-12
i. Direct Investment	-	-	-	1	-	1	2	-	2
ii. Other Long-term	-	-	-	-	-	-	-	-	-
iii. Other Short-term	2	-	2	-	-	-	-	14	-14
2. Total Official and Monetary Gold	150	-	150	104	10	94	125	288	-163
i. Loans and Log-term Obligations	-	-	-	-	-	-	-	-	-
ii. Contractual Repayments	-	-	-	-	-	-	-	-	-
iii. Other Long-term	-	-	-	-	-	-	-	121	-121
iv. Short-term Claims on U.K.	143	-	143	104	-	104	-	160	-160
v. Short-term Claims on U.S.	-	-	-	-	-	-	1	2	-1
vi. Short-term Claims on Others	-	-	-	-	-	-	1	-	1
vii. Short-term Liabilities	7	-	7	-	9	-9	124	-	124
viii. Other Short-term	-	-	-	-	-	-	-	5	-5
ix. Monetary Gold	-	-	-	-	-	-	-	-	-
D. Errors and Omissions (net)	-	14	-14	11	-	11	-	-	-

7.1 Pakistan's Balance of Payments

Item	(Million Dollars)								
	FY52			FY53			FY54		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	716	843	-127	450	606	-156	422	471	-49
1. Merchandise f.o.b.	646	531	114	392	336	56	383	205	179
2. Non-Monetary Gold	-	-	-	-	-	-	-	-	-
3. Foreign Travel	-	13	-13	-	9	-9	-	11	-11
4. Transportation and Insurance	11	70	-59	8	44	-36	7	31	-24
5. Investment Income	6	9	-4	5	8	-4	4	13	-9
6. Government Expenditure	5	182	-176	8	189	-182	7	198	-191
7. Miscellaneous	48	38	10	39	21	18	21	15	6
B. Donations:	1	6	-5	23	8	15	42	11	31
1. Private Remittances and Migrants' Transfers	-	6	-6	-	8	-8	-	11	-11
2. Official Donations	1	-	1	23	-	23	42	-	42
C. Capital and Monetary Gold	320	190	131	156	15	141	39	21	18
1. Private Capital Movements	22	16	6	6	9	-3	7	2	5
i. Direct Investment	4	-	4	6	-	6	7	-	7
ii. Other Long-term	-	1	-1	-	-	-	-	-	-
iii. Other Short-term	18	15	3	-	9	-9	-	2	-2
2. Total Official and Monetary Gold	298	174	124	150	6	144	32	19	13
i. Loans and Long-term Obligations	1	-	1	21	-	21	13	-	13
ii. Contractual Repayments	-	-	-	-	-	-	-	-	-
iii. Other Long-term	-	149	-149	83	-	83	2	-	2
iv. Short-term Claims on U.K.	292	-	292	31	-	31	16	6	10
v. Short-term Claims on U.S.	2	-	2	-	-	-	1	1	-
vi. Short-term Claims on Others	1	2	-1	-	1	-1	-	5	-5
vii. Short-term Liabilities	-	12	-12	-	5	-5	-	-	-
viii. Other Short-term	3	-	3	15	-	15	-	6	-6
ix. Monetary Gold	-	11	-11	-	-	-	-	-	-
D. Errors and Omissions (net)	2	-	2	-	-	-	-	-	-

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY55			FY56			FY57		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	396	416	-20	426	424	2	390	592	-202
1. Merchandise f.o.b.	356	204	152	381	162	219	341	168	172
2. Non-Monetary Gold	-	-	-	-	-	-	-	-	-
3. Foreign Travel	1	15	-14	1	15	-14	1	16	-15
4. Transportation and Insurance	10	31	-21	13	26	-13	14	32	-18
5. Investment Income	6	7	-1	7	13	-6	9	16	-7
6. Government Expenditure	7	145	-138	6	191	-185	8	343	-336
7. Miscellaneous	16	14	2	17	16	1	17	16	1
B. Donations:	34	10	23	82	9	74	154	9	146
1. Private Remittances and Migrants' Transfers	3	10	-7	4	8	-4	6	9	-3
2. Official Donations	31	-	31	78	-	78	148	-	148
C. Capital and Monetary Gold	67	70	-3	30	106	-76	109	52	57
1. Private Capital Movements	8	4	4	2	3	-	8	-	8
i. Direct Investment	7	-	7	2	-	2	4	-	4
ii. Other Long-term	-	-	-	-	-	-	-	-	-
iii. Other Short-term	1	4	-3	-	3	-2	3	-	3
2. Total Official and Monet Gold	59	66	-7	28	103	-75	101	52	49
i. Loans and Log-term Obligations	20	-	20	21	-	21	12	-	12
ii. Contractual Repayments	-	3	-3	-	2	-2	-	7	-7
iii. Other Long-term	22	-	22	-	26	-26	1	14	-13
iv. Short-term Claims on U.K.	-	44	-44	-	48	-48	70	-	70
v. Short-term Claims on U.S.	2	-	2	-	6	-6	-	15	-15
vi. Short-term Claims on Others	6	1	6	-	7	-7	8	1	7
vii. Short-term Liabilities	2	3	-1	1	-	1	5	5	-
viii. Other Short-term	7	15	-8	6	7	-1	5	9	-4
ix. Monetary Gold	-	-	-	-	7	-7	-	-	-
D. Errors and Omissions (net)	-	-	-	-	-	-	-	-	-

7.1 Pakistan's Balance of Payments

Item	(Million Dollars)								
	FY58			FY59			FY60		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	346	665	-318	369	499	-130	441	623	-182
1. Merchandise f.o.b.	300	176	124	303	146	157	370	520	-150
2. Non-Monetary Gold	-	-	-	1	-	1	3	-	3
3. Foreign Travel	-	12	-12	1	6	-5	1	6	-5
4. Transportation and Insurance	14	31	-17	15	30	-16	17	45	-28
5. Investment Income	7	8	-1	6	10	-4	7	14	-7
6. Government Expenditure	8	418	-411	13	292	-279	14	19	-5
7. Miscellaneous	18	19	-1	30	15	15	29	18	11
B. Donations:	256	8	248	145	8	138	214	8	206
1. Private Remittances and Migrants' Transfers	5	8	-3	8	8	-	7	8	-1
2. Official Donations	251	-	251	138	-	138	208	-	208
C. Capital and Monetary Gold	95	24	71	95	102	-7	107	132	-25
1. Private Capital Movements	8	3	5	3	2	-	4	2	1
i. Direct Investment	6	-	6	2	-	2	3	-	3
ii. Other Long-term	-	-	-	-	-	-	-	-	-
iii. Other Short-term	1	3	-1	-	2	-2	1	2	-1
2. Total Official and Monetary Gold	87	22	66	92	100	-7	104	130	-26
i. Loans and Long-term Obligations	13	-	13	32	-	32	17	-	17
ii. Contractual Repayments	-	7	-7	-	10	-10	-	9	-9
iii. Other Long-term	25	-	25	38	48	-10	-	76	-76
iv. Short-term Claims on U.K.	28	-	28	-	25	-25	17	15	1
v. Short-term Claims on U.S.	17	-	17	3	1	3	16	17	-1
vi. Short-term Claims on Others	-	9	-9	11	1	9	1	3	-3
vii. Short-term Liabilities	-	1	-1	5	4	1	39	1	38
viii. Other Short-term	4	4	-	3	9	-6	14	6	8
ix. Monetary Gold	-	-	-	-	1	-1	-	3	-3
D. Errors and Omissions (net)	-	-	-	-	-	-	-	-	-

7.1 Pakistan's Balance of Payments

Item	(Million Dollars)											
	FY61			FY62			FY63			FY64		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	474	759	-285	493	689	-196	570	903	-333	562	959	-398
1. Merchandise f.o.b.	394	633	-239	403	554	-151	466	758	-293	465	778	-313
2. Non-Monetary Gold	1	-	1	-	-	-	-	-	-	-	-	-
3. Foreign Travel	1	8	-7	2	8	-6	2	9	-7	2	11	-10
4. Transportation and Insurance	17	54	-37	18	61	-43	15	61	-46	22	81	-59
5. Investment Income	9	16	-7	10	18	-8	8	24	-17	8	32	-24
6. Government Expenditure	20	21	-1	25	27	-2	34	30	4	22	32	-10
7. Miscellaneous	31	26	5	35	21	14	45	20	25	42	25	17
B. Donations:	280	8	273	182	7	175	322	7	315	208	6	201
1. Private Remittances and Migrants' Transfers	6	7	-1	7	7	-	8	7	1	23	6	17
2. Official Donations	274	-	274	175	-	175	314	-	314	184	-	184
C. Capital and Monetary Gold	67	56	12	64	42	21	116	98	18	300	104	196
1. Private Capital Movements	5	1	4	2	2	-	2	3	-1	3	6	-3
i. Direct Investment	5	-	5	2	-	2	2	-	2	3	-	3
ii. Other Long-term	-	-	-	-	2	-2	-	-	-	-	1	-1
iii. Other Short-term	-	1	-1	-	-	-	-	3	-3	-	5	-5
2. Total Official and Monetary Gold	62	54	8	62	41	21	114	95	19	297	98	199
i. Loans and Long-term Obligations	24	-	24	31	-	31	109	-	109	231	-	231
ii. Contractual Repayments	-	11	-11	-	13	-13	-	23	-23	-	20	-20
iii. Other Long-term	-	30	-30	30	-	30	1	-	1	-	22	-22
iv. Short-term Claims on U.K.	18	-	18	-	-	-	-	68	-68	67	-	67
v. Short-term Claims on U.S.	1	-	1	-	8	-8	1	-	1	-	3	-3
vi. Short-term Claims on Others	3	-	3	-	-	-	-	1	-1	-	3	-3
vii. Short-term Liabilities	16	-	16	1	-	1	2	-	2	-	11	-11
viii. Other Short-term	-	12	-12	-	19	-19	-	3	-3	-	38	-38
ix. Monetary Gold	-	1	-1	-	-	-	-	-	-	-	-	-
D. Errors and Omissions (net)	-	-	-	-	-	-	-	-	-	-	-	-

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY65			FY 66			FY 67		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	636	1,268	-633	672	1,157	-484	690	1,330	-641
1. Merchandise f.o.b.	505	979	-474	564	917	-353	578	1,046	-468
2. Non-monetary Gold	-	-	-	-	-	-	-	-	-
3. Freight & Insurance on International Shipment	5	122	-117	5	84	-80	2	98	-96
i. Freight	5	117	-112	4	80	-76	1	92	-91
ii. Insurance	-	5	-5	1	4	-3	1	6	-5
4. Other Transportation	19	11	8	15	15	-	16	21	-5
5. Travel	2	12	-9	2	6	-4	2	10	-8
6. Investment Income	11	51	-40	9	62	-53	11	62	-51
7. Government, not Included Elsewhere	38	49	-11	35	43	-8	37	63	-26
8. Other services	55	44	11	42	29	12	43	29	14
i. Non-merchandise Insurance	1	3	-2	2	2	-	1	3	-2
ii. Others	54	41	13	39	27	12	42	26	16
B. Transfer Payments	307	7	300	229	7	222	218	6	211
1. Private	27	7	20	45	7	38	43	6	36
2. Central Government	280	-	280	184	-	184	175	-	175
C. Allocation of SDRs	-	-	-	-	-	-	-	-	-
D. Capital and Monetary Gold	411	30	381	361	101	260	465	24	441
1. Private Long-term (including all direct investment)	37	-	37	37	-	37	52	-	52
2. Private Short-term (other than direct investment)	2	-	2	4	-	4	-	-	-
3. Local Government	-	1	-1	-	3	-3	3	-	3
4. Central Government	294	12	282	250	10	240	308	12	296
i. Long-term Loans	293	-	293	246	-	246	302	-	302
ii. Other Long-term Assets & Liabilities	-	12	-12	4	-	4	-	12	-12
iii. Other Short-term Assets & Liabilities	1	-	1	-	10	-10	6	-	6
5. Central Monetary institutions	72	-	72	38	53	-15	87	2	85
i. Accounts with IMF	16	-	16	38	-	38	-	2	-2
ii. Marketable Assets	50	-	50	-	46	-46	87	-	87
iii. Deposits	6	-	6	-	7	-7	-	-	-
iv. Gold	-	-	-	-	-	-	-	-	-
6. Other Monetary Institutions	6	17	-11	32	35	-3	15	10	5
i. Deposits	6	-	5	-	35	-35	15	-	15
ii. Other Foreign Assets & Liabilities	-	17	-17	32	-	32	-	10	-10
E. Errors and Omissions (net)	-	48	-48	2	-	2	-	11	-11

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY68			FY 69			FY 70		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	705	1,337	-632	777	1,316	-540	829	1,399	-570
1. Merchandise f.o.b.	597	1,056	-459	656	961	-305	660	1,050	-390
2. Non-monetary Gold	-	-	-	-	-	-	32	-	32
3. Freight & Insurance on International Shipment	1	101	-100	1	100	-99	1	114	-113
i. Freight	-	94	-94	-	94	-94	-	106	-106
ii. Insurance	-	6	-6	1	6	-5	1	8	-7
4. Other Transportation	21	19	2	28	29	-1	37	35	1
5. Travel	6	9	-3	6	12	-6	9	11	-3
6. Investment Income	8	70	-63	16	101	-85	37	109	-72
7. Government, not Included Elsewhere	28	45	-17	27	82	-55	30	53	-23
8. Other services	44	37	8	42	31	11	24	26	-3
i. Non-merchandise Insurance	1	6	-6	3	6	-4	2	7	-5
ii. Others	43	30	13	39	24	15	22	20	2
B. Transfer Payments	301	6	294	231	14	217	177	14	163
1. Private	62	6	56	106	6	99	107	6	101
2. Central Government	239	-	239	126	8	118	70	8	62
C. Allocation of SDRs	-	-	-	-	-	-	-	-	-
D. Capital and Monetary Gold	396	70	326	469	115	354	484	85	399
1. Private Long-term (including all direct investment)	42	-	42	63	-	63	78	-	78
2. Private Short-term (other than direct investment)	1	-	1	-	-	-	-	2	-2
3. Local Government	7	-	7	46	-	46	97	-	97
4. Central Government	292	42	250	334	26	308	230	2	228
i. Long-term Loans	292	-	292	331	-	331	227	-	227
ii. Other Long-term Assets & Liabilities	-	9	-9	-	26	-26	3	-	3
iii. Other Short-term Assets & Liabilities	-	33	-33	3	-	3	-	2	-2
5. Central Monetary institutions	-	28	-28	26	79	-53	79	64	15
i. Accounts with IMF	-	2	-2	26	-	26	3	-	3
ii. Marketable Assets	-	20	-20	-	56	-56	76	-	76
iii. Deposits	-	6	-6	-	23	-23	-	52	-52
iv. Gold	-	-	-	-	-	-	-	-	-
v. Special Drawing Rights	-	-	-	-	-	-	-	12	-12
6. Other Monetary Institutions	54	-	54	-	10	-10	-	17	-17
i. Deposits	13	-	13	-	10	-10	-	16	-16
ii. Other Foreign Assets & Liabilities	41	-	41	-	-	-	-	1	-1
E. Errors and Omissions (net)	12	-	12	-	31	-31	8	-	8

7.1 Pakistan's Balance of Payments

Item	(Million Dollars)					
	FY71			FY 72		
	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	664	1,235	-571	723	1,259	-536
1. Merchandise f.o.b.	536	931	-395	620	946	-327
2. Non-monetary Gold	20	-	20	-	-	-
3. Freight & Insurance on International Shipment	1	96	-95	1	84	-83
i. Freight	-	91	-91	-	78	-78
ii. Insurance	1	5	-4	1	6	-5
4. Other Transportation	30	37	-7	33	33	-
5. Travel	7	13	-6	9	15	-6
6. Investment Income	14	86	-72	11	73	-62
7. Government, not Included Elsewhere	38	59	-21	16	74	-59
8. Other services	18	13	4	35	35	-
i. Non-merchandise Insurance	1	3	-2	1	5	-4
ii. Others	17	10	6	34	30	4
B. Transfer Payments	111	9	103	179	6	173
1. Private	54	4	50	96	3	93
2. Central Government	57	5	52	83	3	80
C. Allocation of SDRs	-	-	-	27	-	27
D. Capital and Monetary Gold	492	22	470	454	157	297
1. Private Long-term						
(Including all direct investment)	73	-	73	70	-	70
2. Private Short-term						
(other than direct investment)	-	1	-1	1	-	1
3. Local Government	87	-	87	66	-	66
4. Central Government	264	-	264	194	14	180
i. Long-term Loans	225	-	225	194	-	194
ii. Other Long-term Assets & Liabilities	37	-	37	-	10	-10
iii. Other Short-term Assets & Liabilities	2	-	2	-	4	-4
5. Central Monetary institutions	65	18	47	111	134	-23
i. Accounts with IMF	-	15	-15	53	-	53
ii. Marketable Assets	11	-	11	58	-	58
iii. Deposits	54	-	54	-	111	-111
iv. Gold	-	1	-1	-	-	-
v. Special drawing Rights	-	2	-2	-	23	-23
6. Other Monetary Institutions	3	3	-	12	9	3
i. Deposits	3	-	3	-	9	-9
ii. Other Foreign Assets & Liabilities	-	3	-3	12	-	12
E. Errors and Omissions (net)	-	2	-2	66	-	66

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY73			FY74			FY75		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	912	1,195	-283	1,238	1,937	-699	1,289	2,686	-1,397
1. Merchandise f.o.b.	760	889	-129	1,020	1,493	-473	978	2,114	-1,137
2. Non-monetary Gold	-	-	-	-	-	-	-	-	-
3. Freight & Insurance on International Shipment	3	82	-78	2	154	-152	2	208	-206
i. Freight	-	76	-76	-	147	-147	-	198	-198
ii. Insurance	3	6	-3	2	7	-5	2	10	-8
4. Other Transportation	57	36	21	97	66	32	129	55	74
5. Travel	15	30	-15	20	35	-15	28	46	-18
6. Investment Income	17	102	-85	36	108	-72	37	135	-98
7. Government, not Included Elsewhere	38	33	4	28	45	-17	40	68	-28
8. Other Services	22	22	-1	35	36	-1	75	60	16
i. Non-merchandise Insurance	3	6	-3	2	2	-	1	4	-3
ii. Others	19	17	3	33	34	-	74	56	19
B. Unrequited Transfers	182	6	176	223	5	218	338	5	333
1. Private	147	1	146	151	1	150	230	1	229
2. Government	35	5	30	72	4	67	109	5	104
C. Allocation of SDRs.	-	-	-	-	-	-	-	-	-
D. Capital and Monetary Gold	376	279	97	636	149	487	1,295	246	1,049
a) Non-monetary Sector	351	104	247	452	113	339	1,062	153	909
1. Private Long-term	57	47	10	101	43	58	145	49	96
i. Direct Investment	-	-	-	-	6	-6	24	9	15
ii. Other Long-term	-	-	-	-	-	-	-	-	-
iii. Loans	57	46	11	101	37	64	121	41	81
2. Private Short-term (Other than direct investment)	1	-	1	-	-	-	-	-	-
3. Local Governments	32	42	-10	106	37	69	124	35	88
4. Central Government	260	15	245	245	33	212	793	68	725
i. Long-term loans	217	15	202	237	26	211	679	66	613
ii. Other Long-term Assets & Liab.	11	-	11	8	-	8	-	2	-2
iii. Other Long-term Assets & Liab.	33	-	33	-	7	-7	115	-	115
b) Monetary Sector	26	175	-149	184	36	148	233	93	140
1. Central Monetary Institutions	13	169	-156	129	8	121	214	93	121
i. Accounts with IMF	-	2	-2	53	-	53	201	-	201
ii. Marketable Assets	-	38	-38	22	-	22	-	22	-22
iii. Deposits- Assets	-	121	-121	53	-	53	-	72	-72
- Liabilities	-	8	-8	-	8	-8	-	-	-
iv. Gold	-	-	-	-	-	-	-	-	-
v. Special Drawings Rights	13	-	13	1	-	1	13	-	13
2. Other Monetary Institutions	13	6	6	55	28	27	19	-	19
i. Deposits - Assets	13	-	13	-	28	-28	1	-	1
- Liabilities	-	6	-6	55	-	55	18	-	18
ii. Other Foreign Assets and Liab.	-	-	-	1	-	1	-	-	-
E. Errors and Omissions (net)	10	-	10	-	5	-5	15	-	15

7.1 Pakistan's Balance of Payments

Item	(Million Dollars)								
	FY76			FY77			FY78		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	1,461	2,760	-1,299	1,437	3,079	-1,642	1,688	3,514	-1,826
1. Merchandise f.o.b.	1,162	2,139	-977	1,132	2,418	-1,286	1,283	2,752	-1,469
2. Non-monetary gold	1	-	1	-	-	-	4	-	4
3. Freight & insurance on international shipment	1	201	-200	2	229	-227	4	288	-284
i. Freight	-	192	-192	-	220	-220	2	279	-277
ii. Insurance	1	10	-9	2	9	-7	2	9	-7
4. Other transportation	125	60	66	127	50	77	133	67	66
5. Travel	35	59	-24	44	52	-8	70	53	17
6. Investment income	28	173	-145	33	202	-169	34	215	-181
7. Government, not included elsewhere	47	76	-29	38	79	-41	71	87	-16
8. Other services	60	52	8	61	49	12	89	52	37
i. Non-merchandise insurance	1	7	-6	1	11	-10	4	11	-7
ii. Others	59	45	14	60	38	22	85	41	44
B. Unrequited Transfers	491	19	473	744	5	739	1,352	14	1,338
1. Private	353	-	353	591	1	590	1,226	-	1,226
2. Government	138	18	120	153	4	149	126	14	112
C. Allocation of SDRs.	-	-	-	-	-	-	-	-	-
D. Capital and Monetary Gold	1,267	432	836	1,260	414	846	1,157	646	511
a) Non-monetary Sector	1,067	252	815	1,007	414	593	1,133	307	826
1. Private Long-term	183	43	139	148	41	107	153	45	108
i. Direct Investment	31	8	23	18	14	4	36	2	34
ii. Other Long-term	23	5	19	7	5	2	26	13	13
iii. Loans	129	31	98	123	22	101	91	30	61
2. Private Short-term (Other than direct investment)	78	24	54	158	105	53	159	140	19
i. Short-term Credits	-	-	-	-	2	-2	1	4	-3
ii. Other	78	24	54	158	103	55	158	136	22
3. Local Governments	212	30	182	303	43	260	421	36	385
4. Central Government	593	154	439	398	225	173	400	86	314
i. Long-term Loans	593	105	489	398	128	270	239	86	153
ii. Other Long-term Assets & Liab.	-	3	-3	-	17	-17	52	-	52
iii. Other Long-term Assets & Liab.	-	47	-47	-	80	-80	109	-	109
b) Monetary Sector	201	180	20	253	-	253	24	339	-315
1. Central Monetary Institutions	157	180	-23	224	-	224	5	334	-329
i. Accounts with IMF	135	-	135	41	-	41	-	7	-7
ii. Marketable Assets	22	-	22	2	-	2	-	7	-7
iii. Deposits- Assets	-	142	-142	174	-	174	-	316	-316
- Liabilities	-	-	-	-	-	-	-	-	-
iv. Gold	-	1	-1	-	-	-	-	4	-4
v. Special Drawings Rights	-	37	-37	7	-	7	5	-	5
2. Other Monetary Institutions	44	-	44	29	-	29	19	5	14
i. Deposits - Assets	17	-	17	7	-	7	-	5	-5
- Liabilities	26	-	26	22	-	22	19	-	19
ii. Other Foreign Assets and Liab.	-	-	-	-	-	-	-	-	-
E. Errors and Omissions (net)	-	9	-9	57	-	57	-	23	-23

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY79			FY80			FY81		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	2,156	4,764	-2,608	3,007	6,043	-3,036	3,557	6,823	-3,266
1. Merchandise f.o.b.	1,644	3,816	-2,172	2,341	4,857	-2,516	2,798	5,563	-2,765
2. Non-monetary Gold	2	-	2	-	-	-	13	-	13
3. Freight & Insurance on International Shipment	3	338	-335	4	430	-426	8	494	-486
i. Freight	-	328	-328	-	416	-416	-	483	-483
ii. Insurance	3	10	-7	4	14	-10	8	11	-3
4. Other Transportation	191	84	107	275	101	174	287	115	172
5. Travel	86	75	11	119	101	18	140	86	54
6. Investment income	46	279	-233	52	333	-281	95	356	-261
7. Government, not included elsewhere	79	111	-32	72	151	-79	80	136	-56
8. Other services	105	61	44	144	70	74	136	73	63
i. Non-merchandise Insurance	6	14	-8	5	10	-5	5	9	-4
ii. Others	99	47	52	139	60	79	131	64	67
B. Unrequited Transfers	1,628	4	1,624	2,167	4	2,163	2,520	3	2,517
1. Private	1,498	1	1,497	1,895	-	1,895	2,243	1	2,242
2. Government	130	3	127	272	4	268	277	2	275
C. Allocation of SDRs.	38	-	38	39	-	39	37	-	37
D. Capital and Monetary Gold	1,570	605	965	1,888	1,070	818	1,819	1,068	751
a) Non-monetary Sector	1,226	446	780	1,823	553	1,270	1,436	640	796
1. Private Long-term	185	61	124	234	95	139	308	101	207
i. Direct Investment	38	4	34	113	45	68	111	40	71
ii. Other Long-term	30	20	10	23	13	10	37	25	12
iii. Loans	117	37	80	98	37	61	160	36	124
2. Private Short-term (Other than direct investment)	196	156	40	214	179	35	322	269	53
3. Local Governments	-	-	-	-	-	-	-	-	-
4. Central Government	844	229	615	1374	279	1095	805	270	535
i. Long-term loans	710	181	529	1127	279	848	568	270	298
ii Other Long-term Assets & Liab.	-	48	-48	213	-	213	84	-	84
iii. Other Long-term Assets & Liab.	134	-	134	34	-	34	153	-	153
b) Monetary Sector	344	159	185	65	517	-452	382	428	-46
1. Central Monetary Institutions	344	107	237	46	447	-401	315	425	-110
i. Accounts with IMF	-	85	-85	-	79	-79	315	-	315
ii. Marketable Assets	-	9	-9	39	-	39	-	41	-41
iii. Deposits- Assets	344	-	344	-	366	-366	-	331	-331
- Liabilities	-	-	-	-	-	-	-	-	-
iv. Gold	-	2	-2	-	2	-2	-	13	-13
v. Special Drawings Rights	-	11	-11	7	-	7	-	40	-40
2. Other Monetary Institutions	-	52	-52	19	70	-51	68	3	64
i. Deposits - Assets	-	29	-29	-	70	-70	68	-	68
- Liabilities	-	23	-23	19	-	19	-	3	-3
ii. Other Foreign Assets and Liab.	-	-	-	-	-	-	-	-	-
E. Errors and Omissions (net)	-	19	-19	16	-	16	-	39	-39

7.1 Pakistan's Balance of Payments

(Million Dollars)									
Item	FY82			FY83			FY84		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	3,182	7,128	-3,946	3,537	7,129	-3,592	3,644	7,685	-4,041
1. Merchandise f.o.b.	2,319	5,768	-3,449	2,627	5,616	-2,989	2,669	5,993	-3,324
2. Non-monetary Gold	-	-	-	6	-	6	-	-	-
3. Freight & Insurance on International Shipment	2	511	-509	3	490	-487	1	525	-524
i. Freight	-	498	-498	-	477	-477	-	512	-512
ii. Insurance	2	13	-11	3	13	-10	1	13	-12
4. Other Transportation	343	101	242	329	103	226	323	105	218
5. Travel	144	109	35	201	129	72	180	179	1
6. Investment income	130	450	-320	121	541	-420	196	638	-442
7. Government, not included	102	101	1	99	141	-42	98	131	-33
8. Other services	142	88	54	151	109	42	177	114	63
i. Non-merchandise	8	9	-1	5	14	-9	2	14	-12
ii. Others	134	79	55	146	95	51	175	100	75
B. Unrequited Transfers	2,837	7	2,830	3,419	5	3,414	3,360	7	3,353
1. Private	2,413	1	2,412	3,082	1	3,081	3,046	2	3,044
2. Government	424	6	418	337	4	333	314	5	309
C. Allocation of SDRs.	-	-	-	-	-	-	-	-	-
D. Capital and Monetary Gold	2,006	897	1,108	2,750	2,606	147	2,594	1,896	699
a) Non-monetary Sector	1,430	886	544	2,178	1,328	852	2,386	1,777	609
1. Private Long-term	433	107	326	542	145	397	334	172	162
i. Direct Investment	163	41	122	96	70	26	110	67	43
ii. Other Long-term	35	35	-	56	40	16	60	70	-10
iii. Loans	235	31	204	390	35	355	164	35	129
2. Private Short-term (Other than direct investment)	529	491	38	1,005	729	276	1,210	1,107	103
3. Local Governments	-	-	-	-	-	-	-	-	-
4. Central Government	469	288	180	634	454	179	842	498	344
i. Long-term loans	469	273	196	631	395	236	753	498	254
ii. Other Long-term Assets & Liab.	-	9	-9	3	4	-1	6	-	6
iii. Other Long-term Assets & Liab.	-	7	-7	-	55	-55	84	-	84
b) Monetary Sector	576	11	564	572	1278	-705	208	119	90
1. Central Monetary Institutions	521	-	520	541	1206	-664	208	46	162
i. Accounts with IMF	355	-	355	411	-	411	-	46	-46
ii. Marketable Assets	17	-	17	108	40	68	30	-	30
iii. Deposits- Assets	114	-	114	0	1154	-1154	152	-	152
- Liabilities	-	-	-	1	-	1	-	-	-
iv. Gold	-	-	-	-	6	-6	-	-	-
v. Special Drawings Rights	35	-	35	21	5	16	26	-	26
2. Other Monetary Institutions	55	11	44	31	73	-42	-	72	-72
i. Deposits - Assets	-	11	-11	-	73	-73	-	47	-47
- Liabilities	55	-	55	31	-	31	-	25	-25
ii. Other Foreign Assets and Liab.	-	-	-	-	-	-	-	-	-
E. Errors and Omissions (net)	-	15	-15	11	-	11	-	8	-8

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY85			FY86			FY87		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods, Services and Income	3,398	7,765	-4,367	3,905	7,963	-4,058	4,511	7,787	-3,276
1. Merchandise	2,457	6,009	-3,552	2,942	5,984	-3,042	3,498	5,792	-2,294
2. Shipment	38	522	-484	38	543	-505	44	499	-455
3. Other Transportation	331	144	187	339	162	177	357	169	188
4. Travel	171	199	-28	183	221	-38	172	235	-63
5. Investment Income	155	661	-506	112	752	-640	92	787	-695
i. IMF Service Charges	-	134	-134	-	122	-122	-	93	-93
ii. Interest-official Debt Servicing	-	325	-325	-	360	-360	-	431	-431
iii. Others	155	202	-47	112	270	-158	92	263	-171
6. Other Goods, Services & Income	246	230	16	291	301	-10	348	305	43
i. Official	95	134	-39	105	201	-96	144	177	-33
ii. Others	151	96	55	186	100	86	204	128	76
B. Unrequited Transfers	3,099	12	3,087	3,318	18	3,300	2,977	27	2,950
1. Private	2,688	1	2,687	2,828	6	2,822	2,572	15	2,557
2. Official	411	11	400	490	12	478	405	12	393
C. Capital Account	1,273	979	294	2,236	1,018	1,218	1,913	1,330	583
1. Direct Investment Abroad	7	-	7	6	-	6	-	-	-
2. Direct Investment in Pakistan	70	-	70	145	-	145	108	-	108
3. Portfolio Investment	23	-	23	164	-	164	85	-	85
4. Other Long-term Capital-Official-Sector	608	455	153	820	524	296	925	801	124
i. Assets	-	6	-6	-	9	-9	1	-	1
ii. Loans	606	449	157	818	515	303	924	722	202
iii. Other Liabilities	2	-	2	2	-	2	-	79	-79
5. Other Long-term Capital-Deposit Money Bank	1	-	1	-	-	-	86	16	70
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	-	-	-	-	-	-	84	16	68
iii. Other Liabilities	1	-	1	-	-	-	2	-	2
6. Other long-term capital-Other Sector	312	107	205	341	182	159	71	48	23
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	304	107	197	308	182	126	71	48	23
iii. Other Liabilities	8	-	8	33	-	33	-	-	-
7. Other short-term capital- Official- Sector	243	210	33	249	231	18	226	151	75
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	243	195	48	214	231	-17	218	151	67
iii. Other Liabilities	-	15	-15	35	-	35	8	-	8

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY85			FY86			FY87		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
8. Other Short-term Capital-									
Deposit Money Banks	9	207	-198	505	81	424	412	269	143
i. Assets	-	143	-143	-	57	-57	-	189	-189
ii. Bilateral Balances- Assets	-	13	-13	-	24	-24	-	22	-22
iii. Bilateral Balances- Liabilities	9	-	9	1	-	1	9	-	9
iv. Liabilities Under Non- Resident	-	2	-2	8	-	8	-	58	-58
v. Other Liabilities	-	49	-49	496	-	496	403	-	403
9. Other short-term capital-Other Sector	-	-	-	6	-	6	-	45	-45
i. Assets	-	-	-	-	-	-	-	44	-44
ii. Loans	-	-	-	-	-	-	-	-	-
iii. Other Liabilities	-	-	-	6	-	6	-	1	-1
D. Reserves	1,245	228	1,017	327	761	-434	293	557	-264
I. Assets	1,155	56	1,099	266	450	-184	293	199	94
1. Monetary - Gold	15	15	-	67	67	-	195	195	-
i. Total Changes in Holdings	4	-	4	-	67	-67	-	195	-195
ii. Counterpart to Magnetization	11	-	11	11	-	11	3	-	3
iii. Counterpart to Valuation Changes	-	15	-15	56	-	56	192	-	192
2. Special Drawing Rights	-	2	-2	2	25	-23	14	-	14
i. Total Changes in Holdings	-	1	-1	-	25	-25	12	-	12
ii. Counterpart to Allocation	-	-	-	-	-	-	-	-	-
iii. Counterpart to Valuation Changes	-	1	-1	2	-	2	2	-	2
3. Reserve Position in the Fund	3	3	-	90	-	90	-	-	-
i. Total Changes in Holdings	3	-	3	88	-	88	-	-	-
ii. Counterpart to Valuation Changes	-	3	-3	2	-	2	-	-	-
4. Foreign Exchange-Central Bank	1,074	36	1,038	96	309	-213	36	4	32
i. Total Changes in Holdings	1,074	-	1,074	-	309	-309	-	4	-4
ii. Counterpart to Valuation Changes	-	36	-36	96	-	96	36	-	36
5. Foreign Exchange-Deposit Money Bank	63	-	63	11	49	-38	48	-	48
i. Total Changes in Holdings	57	-	57	-	49	-49	41	-	41
ii. Counterpart to Valuation Changes	6	-	6	11	-	11	7	-	7
II. Liabilities	90	172	-82	61	311	-250	-	358	-358
Use of Fund Credit	90	172	-82	61	311	-250	-	358	-358
i. Total Changes in Holdings	90	-	90	61	-	61	-	200	-200
ii. Counterpart to Valuation Changes	-	172	-172	-	311	-311	-	158	-158
E. Errors & Omissions (Net)	-	31	-31	-	26	-26	7	-	7

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY88			FY89			FY90		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods, Services and Income	5,332	9,270	-3,938	5,715	9,749	-4,034	6,324	10,425	-4,101
1. Merchandise	4,362	6,919	-2,557	4,634	7,207	-2,573	4,926	7,411	-2,485
2. Shipment	46	602	-556	48	630	-582	48	642	-594
3. Other Transportation	294	181	113	280	220	60	610	533	77
4. Travel	158	315	-157	168	325	-157	148	399	-251
5. Investment Income	105	933	-828	138	1,013	-875	108	1,074	-966
i. IMF Service Charges	-	73	-73	-	67	-67	-	73	-73
ii. Interest-official Debt Servicing	-	490	-490	-	531	-531	-	563	-563
iii. Others	105	370	-265	138	415	-277	108	438	-330
6. Other Goods, Services & Income	367	320	47	447	354	93	484	366	118
i. Official	121	192	-71	181	204	-23	202	196	6
ii. Others	246	128	118	266	150	116	282	170	112
B. Unrequited Transfers	2,798	22	2,776	2,728	41	2,687	2,777	29	2,748
1. Private	2,264	8	2,256	2,116	16	2,100	2,222	12	2,210
2. Official	534	14	520	612	25	587	555	17	538
C. Capital Account	2,408	1,356	1,052	3,238	1,838	1,400	3,433	1,658	1,775
1. Direct Investment Abroad	-	18	-18	-	39	-39	-	12	-12
2. Direct Investment in Pakistan	162	-	162	209	-	209	216	-	216
3. Portfolio Investment	123	-	123	36	-	36	81	-	81
4. Other Long-term Capital-Official-Sector	1,159	802	357	1,880	749	1,131	1,675	782	893
i. Assets	-	12	-12	-	15	-15	-	7	-7
ii. Loans	1,159	714	445	1,880	706	1,174	1,675	757	918
iii. Other Liabilities	-	76	-76	-	28	-28	-	18	-18
5. Other Long-term Capital-Deposit Money Banks	114	20	94	138	23	115	86	25	61
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	111	20	91	138	23	115	85	25	60
iii. Other Liabilities	3	-	3	-	-	-	1	-	1
6. Other long-term capital-Other Sector	123	53	70	135	66	69	199	79	120
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	115	53	62	135	64	71	196	79	117
iii. Other Liabilities	8	-	8	-	2	-2	3	-	3
7. Other short-term capital- Official- Sector	515	262	253	628	716	-88	814	490	324
i. Assets	-	-	-	-	-	-	5	-	5
ii. Loans	493	262	231	573	716	-143	607	490	117
iii. Other Liabilities	22	-	22	55	-	55	202	-	202

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY88			FY89			FY90		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
8. Other Short-term Capital-									
Deposit Money Banks	211	113	98	211	202	9	359	240	119
i. Assets	-	93	-93	-	139	-139	-	240	-240
ii. Bilateral Balances- Assets	46	-	46	-	63	-63	77	-	77
iii. Bilateral Balances- Liabilities	-	20	-20	5	-	5	9	-	9
iv. Liabilities Under Non- Resident	10	-	10	5	-	5	7	-	7
v. Other Liabilities	155	-	155	201	-	201	266	-	266
9. Other short-term capital-Other Sector	1	88	-87	1	43	-42	3	30	-27
i. Assets	-	88	-88	-	43	-43	-	30	-30
ii. Loans	-	-	-	-	-	-	-	-	-
iii. Other Liabilities	1	-	1	1	-	1	3	-	3
D. Reserves	483	343	140	182	193	-11	61	438	-377
I. Assets	483	21	462	140	152	-12	61	308	-247
1. Monetary - Gold	21	21	-	124	124	-	40	40	-
i. Total Changes in Holdings	18	-	18	122	-	122	40	-	40
ii. Counterpart to Magnetization	3	-	3	2	-	2	-	-	-
iii. Counterpart to Valuation Changes	-	21	-21	-	124	-124	-	40	-40
2. Special Drawing Rights	6	-	6	6	-	6	4	-	4
i. Total Changes in Holdings	5	-	5	5	-	5	4	-	4
ii. Counterpart to Allocation	-	-	-	-	-	-	-	-	-
iii. Counterpart to Valuation Changes	1	-	1	1	-	1	-	-	-
3. Reserve Position in the Fund	-	-	-	-	-	-	-	-	-
i. Total Changes in Holdings	-	-	-	-	-	-	-	-	-
ii. Counterpart to Valuation Changes	-	-	-	-	-	-	-	-	-
4. Foreign Exchange-Central Bank	445	-	445	7	26	-19	10	167	-157
i. Total Changes in Holdings	427	-	427	-	26	-26	-	167	-167
ii. Counterpart to Valuation Changes	18	-	18	7	-	7	10	-	10
5. Foreign Exchange-Deposit Money Bank	11	-	11	3	2	1	7	101	-94
i. Total Changes in Holding	8	-	8	-	2	-2	-	101	-101
ii. Counterpart to Valuation Changes	3	-	3	3	-	3	7	-	7
II. Liabilities	-	322	-322	42	41	1	-	130	-130
Use of Fund Credit	-	322	-322	42	41	1	-	130	-130
i. Total Changes in Holdings	-	271	-271	42	-	42	-	88	-88
ii. Counterpart to Valuation Changes	-	51	-51	-	41	-41	-	42	-42
E. Errors & Omissions (Net)	-	30	-30	-	42	-42	-	45	-45

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY91			FY92			FY93		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods, Services and Income	7,532	11,805	-4,273	8,343	12,803	-4,460	8,410	14,425	-6,015
1. Merchandise	5,902	8,385	-2,483	6,762	8,998	-2,236	6,782	10,049	-3,267
2. Shipment	54	709	-655	57	734	-677	59	880	-821
3. Other Transportation	738	622	116	723	629	94	779	659	120
4. Travel	147	457	-310	141	659	-518	103	761	-658
5. Investment Income	82	1,242	-1,160	69	1,335	-1,266	71	1,569	-1,498
i. IMF Service Charges	-	63	-63	-	47	-47	-	44	-44
ii. Interest-official Debt Servicing	-	611	-611	-	666	-666	-	790	-790
iii. Others	82	568	-486	69	622	-553	71	735	-664
6. Other Goods, Services & Income	609	390	219	591	448	143	616	507	109
i. Official	244	205	39	279	251	28	219	259	-40
ii. Others	365	185	180	312	197	115	397	248	149
B. Unrequited Transfers	2,766	51	2,715	3,604	40	3,564	2,728	40	2,688
1. Private	2,118	16	2,102	3,128	14	3,114	2,348	21	2,327
2. Official	648	35	613	476	26	450	380	19	361
C. Capital Account	3,805	2,175	1,630	3,883	2,823	1,060	5,869	3,157	2,712
1. Direct Investment Abroad	-	7	-7	8	-	8	4	-	4
2. Direct Investment in Pakistan	246	-	246	335	-	335	306	-	306
3. Portfolio Investment	84	-	84	272	-	272	270	-	270
4. Other Long-term Capital-Official-Sector	1,410	795	615	1,889	850	1,039	2,224	1,450	774
i. Assets	10	-	10	-	6	-6	-	294	-294
ii. Loans	1,400	785	615	1,889	794	1,095	1,985	1,156	829
iii. Other Liabilities	-	10	-10	-	50	-50	239	-	239
5. Other Long-term Capital-Deposit Money Banks	73	16	57	82	24	58	113	14	99
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	70	16	54	82	19	63	112	14	98
iii. Other Liabilities	3	-	3	-	5	-5	1	-	1
6. Other long-term capital-Other Sector	237	107	130	625	237	388	991	286	705
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	230	107	123	604	237	367	708	286	422
iii. Other Liabilities	7	-	7	21	-	21	283	-	283
7. Other short-term capital- Official- Sector	1,090	650	440	634	1,234	-600	1,453	823	630
i. Assets	-	9	-9	-	34	-34	-	48	-48
ii. Loans	698	641	57	634	932	-298	1,048	775	273
iii. Other Liabilities	392	-	392	-	268	-268	405	-	405

7.1 Pakistan's Balance of Payments

Item	(Million Dollars)								
	FY91			FY92			FY93		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
8. Other Short-term Capital- Deposit Money Banks	495	600	-105	1	416	-415	323	6	317
i. Assets	-	597	-597	-	189	-189	218	-	218
ii. Bilateral Balances- Assets	7	-	7	1	-	1	32	-	32
iii. Bilateral Balances- Liabilities	12	-	12	-	13	-13	-	6	-6
iv. Liabilities Under Non- Resident A/Cs	-	3	-3	-	-	-	11	-	11
v. Other Liabilities	476	-	476	-	214	-214	62	-	62
9. Other short-term capital-Other Sector	170	-	170	37	62	-25	185	578	-393
i. Assets	168	-	168	-	62	-62	-	578	-578
ii. Loans	-	-	-	-	-	-	-	-	-
iii. Other Liabilities	2	-	2	37	-	37	185	-	185
D. Reserves	145	151	-6	420	550	-130	823	234	589
I. Assets	145	31	114	163	515	-352	691	179	512
1. Monetary - Gold	31	31	-	49	49	-	73	73	-
i. Total Changes in Holdings	-	31	-31	24	-	24	-	73	-73
ii. Counterpart to Magnetization	-	-	-	25	-	25	8	-	8
iii. Counterpart to Valuation Changes	31	-	31	-	49	-49	65	-	65
2. Special Drawing Rights	-	-	-	1	1	-	-	2	-2
i. Total Changes in Holdings	-	-	-	-	1	-1	-	2	-2
ii. Counterpart to Allocation	-	-	-	-	-	-	-	-	-
iii. Counterpart to Valuation Changes	-	-	-	1	-	1	-	-	-
3. Reserve Position in the Fund	-	-	-	-	-	-	-	-	-
i. Total Changes in Holdings	-	-	-	-	-	-	-	-	-
ii. Counterpart to Valuation Changes	-	-	-	-	-	-	-	-	-
4. Foreign Exchange-Central Bank	71	-	71	34	465	-431	615	-	615
i. Total Changes in Holdings	50	-	50	-	465	-465	571	-	571
ii. Counterpart to Valuation Changes	21	-	21	34	-	34	44	-	44
5. Foreign Exchange-Deposit Money Bank	43	-	43	79	-	79	3	104	-101
i. Total Changes in Holdings	42	-	42	71	-	71	-	104	-104
ii. Counterpart to Valuation Changes	1	-	1	8	-	8	3	-	3
II. Liabilities	-	120	-120	257	35	222	132	55	77
Use of Fund Credit	-	120	-120	257	35	222	132	55	77
i. Total Changes in Holdings	-	83	-83	257	-	257	132	-	132
ii. Counterpart to Valuation Changes	-	37	-37	-	35	-35	-	55	-55
E. Errors & Omissions (Net)	-	66	-66	-	34	-34	26	-	26

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY94			FY95			FY96		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods, Services and Income	8,405	12,760	-4,355	9,909	14,830	-4,921	10,411	17,364	-6,953
1. Merchandise	6,685	8,685	-2,000	7,759	10,296	-2,537	8,311	12,015	-3,704
2. Shipment	58	784	-726	53	918	-865	55	1,045	-990
3. Other Transportation	767	667	100	783	655	128	751	702	49
4. Travel	108	390	-282	127	415	-288	105	609	-504
5. Investment Income	96	1,694	-1,598	182	1,953	-1,771	184	2,137	-1,953
i. IMF Service Charges	-	42	-42	-	50	-50	-	48	-48
ii. Interest-official Debt Servicing	-	818	-818	-	903	-903	-	949	-949
iii. Others	96	834	-738	182	1,000	-818	184	1,140	-956
6. Other Goods, Services & Income	691	540	151	1,005	593	412	1,005	856	149
i. Official	251	287	-36	504	314	190	457	526	-69
ii. Others	440	253	187	501	279	222	548	330	218
B. Unrequited Transfers	2,737	33	2,704	2,805	47	2,758	2,662	57	2,605
1. Private	2,413	23	2,390	2,467	30	2,437	2,413	35	2,378
2. Official	324	10	314	338	17	321	249	22	227
C. Capital Account	6,473	3,316	3,157	6,759	4,283	2,476	7,616	3,648	3,968
1. Direct Investment Abroad	6	-	6	-	3	-3	4	-	4
2. Direct Investment in Pakistan	354	-	354	442	-	442	1,102	-	1,102
3. Portfolio Investment	339	-	339	1,280	-	1,280	309	-	309
4. Other Long-term Capital-Official-Sector	2,156	1,335	821	2,238	1,487	751	2,469	1,631	838
i. Assets	-	5	-5	-	6	-6	119	-	119
ii. Loans	2,156	1,293	863	2,238	1,455	783	2,350	1,503	847
iii. Other Liabilities	-	37	-37	-	26	-26	-	128	-128
5. Other Long-term Capital-Deposit Money Banks	55	21	34	59	13	46	14	40	-26
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	55	18	37	58	13	45	14	35	-21
iii. Other Liabilities	-	3	-3	1	-	1	-	5	-5
6. Other long-term capital-Other Sector	1,098	413	685	627	572	55	768	519	249
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	672	413	259	612	572	40	759	519	240
iii. Other Liabilities	426	-	426	15	-	15	9	-	9
7. Other short-term capital- Official- Sector	1,683	1,355	328	1,799	1,989	-190	1,621	1,276	345
i. Assets	6	-	6	43	-	43	16	-	16
ii. Loans	1,677	1,255	422	1,756	1,487	269	1,467	1,276	191
iii. Other Liabilities	-	100	-100	-	502	-502	138	-	138

7.1 Pakistan's Balance of Payments

Item	(Million Dollars)								
	FY94			FY95			FY96		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
8. Other Short-term Capital- Deposit Money Banks	500	161	339	103	204	-101	738	2	736
i. Assets	-	161	-161	-	162	-162	185	-	185
ii. Bilateral Balances- Assets	34	-	34	11	-	11	1	-	1
iii. Bilateral Balances- Liabilities	9	-	9	32	-	32	-	2	-2
iv. Liabilities Under Non- Resident A/Cs	44	-	44	-	42	-42	26	-	26
v. Other Liabilities	413	-	413	60	-	60	526	-	526
9. Other short-term capital-Other Sector	282	31	251	211	15	196	591	180	411
i. Assets	-	31	-31	-	15	-15	-	180	-180
ii. Loans	-	-	-	-	-	-	55	-	55
iii. Other Liabilities	282	-	282	211	-	211	536	-	536
D. Reserves	465	2,050	-1,585	294	532	-238	765	334	431
I. Assets	89	1,971	-1,882	115	448	-333	697	302	395
1. Monetary - Gold	27	27	-	9	9	-	7	7	-
i. Total Changes in Holdings	-	27	-27	6	-	6	7	-	7
ii. Counterpart to Magnetization	-	-	-	3	-	3	-	-	-
iii. Counterpart to Valuation Changes	27	-	27	-	9	-9	-	7	-7
2. Special Drawing Rights	4	-	4	-	2	-2	2	1	1
i. Total Changes in Holding	3	-	3	-	2	-2	2	-	2
ii. Counterpart to Allocation	-	-	-	-	-	-	-	-	-
iii. Counterpart to Valuation Changes	1	-	1	-	-	-	-	1	-1
3. Reserve Position in the Fund	-	-	-	-	-	-	-	-	-
i. Total Changes in Holdings	-	-	-	-	-	-	-	-	-
ii. Counterpart to Valuation Changes	-	-	-	-	-	-	-	-	-
4. Foreign Exchange-Central Bank	48	1,840	-1,792	47	437	-390	688	65	623
i. Total Changes in Holdings	-	1,840	-1,840	-	437	-437	688	-	688
ii. Counterpart to Valuation Changes	48	-	48	47	-	47	-	65	-65
5. Foreign Exchange-Deposit Money Bank	10	104	-94	59	-	59	-	229	-229
i. Total Changes in Holding	-	104	-104	47	-	47	-	218	-218
ii. Counterpart to Valuation Changes	10	-	10	12	-	12	-	11	-11
II. Liabilities	376	79	297	179	84	95	68	32	36
Use of Fund Credit	376	79	297	179	84	95	68	32	36
i. Total Changes in Holdings	376	-	376	179	-	179	68	-	68
ii. Counterpart to Valuation Changes	-	79	-79	-	84	-84	-	32	-32
E. Errors & Omissions (Net)	79	-	79	-	75	-75	-	51	-51

7.1 Pakistan's Balance of Payments

Item	(Million Dollars)								
	FY97			FY98			FY99		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods, Services and Income	9,936	16,740	-6,804	10,142	15,273	-5,131	8,937	13,640	-4,703
1. Merchandise	8,096	11,241	-3,145	8,434	10,301	-1,867	7,528	9,613	-2,085
2. Shipment	50	978	-928	48	921	-873	41	844	-803
3. Other Transportation	752	739	13	756	680	76	640	530	110
4. Travel	103	644	-541	100	379	-279	69	191	-122
5. Investment Income	155	2,322	-2,167	124	2,454	-2,330	95	1,903	-1,808
i. IMF Service Charges	-	47	-47	-	42	-42	-	44	-44
ii. Interest-official Debt Servicing	-	916	-916	-	915	-915	-	905	-905
iii. Others	155	1,359	-1,204	124	1,497	-1,373	95	954	-859
6. Other Goods, Services & Income	780	816	-36	680	538	142	564	559	5
i. Official	214	488	-274	139	244	-105	102	270	-168
ii. Others	566	328	238	541	294	247	462	289	173
B. Unrequited Transfers	3,296	49	3,247	3,449	19	3,430	2,874	37	2,837
1. Private	2,990	32	2,958	3,225	15	3,210	2,307	33	2,274
2. Official	306	17	289	224	4	220	567	4	563
C. Capital Account	7,008	4,549	2,459	6,178	5,217	961	4,185	6,453	-2,268
1. Direct Investment Abroad	18	-	18	-	29	-29	-	44	-44
2. Direct Investment in Pakistan	682	-	682	601	-	601	472	-	472
3. Portfolio Investment	677	-	677	34	-	34	142	-	142
4. Other Long-term Capital-Official-Sector	2,042	1,606	436	2,623	1,753	870	2,868	2,061	807
i. Assets	51	-	51	55	-	55	-	23	-23
ii. Loans	1,991	1,592	399	2,568	1,724	844	2,289	2,038	251
iii. Other Liabilities	-	14	-14	-	29	-29	579	-	579
5. Other Long-term Capital-Deposit Money Banks	12	32	-20	51	18	33	-	-	-
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	5	32	-27	49	18	31	-	-	-
iii. Other Liabilities	7	-	7	2	-	2	-	-	-
6. Other long-term capital-Other Sector	895	550	345	797	1,006	-209	446	436	10
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	675	550	125	797	573	224	195	436	-241
iii. Other Liabilities	220	-	220	-	433	-433	251	-	251
7. Other short-term capital- Official- Sector	1,960	1,828	132	1,859	1,250	609	211	1,499	-1,288
i. Assets	-	18	-18	-	39	-39	-	51	-51
ii. Loans	1,714	1,810	-96	1,601	1,211	390	211	1,074	-863
iii. Other Liabilities	246	-	246	258	-	258	-	374	-374

7.1 Pakistan's Balance of Payments

Item	(Million Dollars)								
	FY97			FY98			FY99		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
8. Other Short-term Capital- Deposit Money Banks	47	503	-456	213	508	-295	46	1,361	-1,315
i. Assets	-	123	-123	213	-	213	46	-	46
ii. Bilateral Balances- Assets	-	-	-	-	-	-	-	-	-
iii. Bilateral Balances- Liabilities	-	-	-	-	-	-	-	-	-
iv. Liabilities Under Non- Resident A/Cs	47	-	47	-	29	-29	-	-	-
v. Other Liabilities	-	380	-380	-	479	-479	-	1,361	-1,361
9. Other short-term capital-Other Sector	675	30	645	-	653	-653	-	1,052	-1,052
i. Assets	26	-	26	-	596	-596	-	6	-6
ii. Loans	-	30	-30	-	25	-25	-	-	-
iii. Other Liabilities	649	-	649	-	32	-32	-	1,046	-1,046
D. Reserves	1,295	263	1,032	495	189	306	493	1,317	-824
I. Assets	1,295	96	1,199	288	140	148	8	1,262	-1,254
1. Monetary - Gold	96	96	-	79	79	-	6	6	-
i. Total Changes in Holdings	93	-	93	76	-	76	3	-	3
ii. Counterpart to Magnetization	3	-	3	3	-	3	3	-	3
iii. Counterpart to Valuation Changes	-	96	-96	-	79	-79	-	6	-6
2. Special Drawing Rights	1	-	1	-	-	-	2	-	2
i. Total Changes in Holdings	1	-	1	-	-	-	2	-	2
ii. Counterpart to Allocation	-	-	-	-	-	-	-	-	-
iii. Counterpart to Valuation Changes	-	-	-	-	-	-	-	-	-
3. Reserve Position in the Fund	-	-	-	-	-	-	-	-	-
i. Total Changes in Holdings	-	-	-	-	-	-	-	-	-
ii. Counterpart to Valuation Changes	-	-	-	-	-	-	-	-	-
4. Foreign Exchange-Central Bank	925	-	925	209	15	194	-	809	-809
i. Total Changes in Holdings	911	-	911	209	-	209	-	808	-808
ii. Counterpart to Valuation Changes	14	-	14	-	15	-15	-	1	-1
5. Foreign Exchange-Deposit Money Bank	273	-	273	-	46	-46	-	447	-447
i. Total Changes in Holding	266	-	266	-	46	-46	-	447	-447
ii. Counterpart to Valuation Changes	7	-	7	-	-	-	-	-	-
II. Liabilities	-	167	-167	207	49	158	485	55	430
Use of Fund Credit	-	167	-167	207	49	158	485	55	430
i. Total Changes in Holdings	-	104	-104	207	-	207	485	-	485
ii. Counterpart to Valuation Changes	-	63	-63	-	49	-49	-	55	-55
E. Errors & Omissions (Net)	66	-	66	-	-	434	992	-	992
F. Exceptional Financing	-	-	-	-	-	-	3,966	-	3,966

7.1 Pakistan's Balance of Payments

Item	(Million Dollars)								
	FY00			FY01			FY02		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods, Services and Income	9,691	13,897	-4,206	10,397	14,808	-4,411	11,167	14,078	-2,911
1. Merchandise	8,190	9,602	-1,412	8,933	10,202	-1,269	9,140	9,434	-294
2. Shipment	51	802	-751	57	877	-820	69	809	-740
3. Other Transportation	735	664	71	771	710	61	754	651	103
4. Travel	76	218	-142	85	265	-180	100	247	-147
5. Investment Income	117	2,135	-2,018	113	2,274	-2,161	111	2,430	-2,319
i. IMF Service Charges	-	60	-60	-	60	-60	-	53	-53
ii. Interest-official Debt Servicing	-	987	-987	-	969	-969	-	1,001	-1,001
iii. Others	117	1,088	-971	113	1,245	-1,132	111	1,376	-1,265
6. Other Goods, Services & Income	522	476	46	438	480	-42	993	507	486
i. Official	110	166	-56	94	130	-36	564	115	449
ii. Others	412	310	102	344	350	-6	429	392	37
B. Unrequited Transfers	4,034	45	3,989	4,782	45	4,737	5,789	45	5,744
1. Private	3,094	31	3,063	3,940	42	3,898	4,289	40	4,249
2. Official	940	14	926	842	3	839	1,500	5	1,495
C. Capital Account	2,218	6,397	-4,179	2,932	3,575	-643	3,271	4,378	-1,107
1. Direct Investment Abroad	1	-	1	-	37	-37	-	2	-2
2. Direct Investment in Pakistan	472	-	472	323	-	323	485	-	485
3. Portfolio Investment	-	550	-550	-	141	-141	-	491	-491
4. Other Long-term Capital-Official-Sector	1,304	1,982	-678	1,463	2,063	-600	1,496	1,534	-38
i. Assets	-	-	-	-	-	-	80	-	80
ii. Loans	1,304	1,967	-663	1,463	1,795	-332	1,416	1,513	-97
iii. Other Liabilities	-	15	-15	-	268	-268	-	21	-21
5. Other Long-term Capital-Deposit Money Banks	-	2	-2	-	2	-2	-	1	-1
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	-	-	-	-	-	-	-	-	-
iii. Other Liabilities	-	2	-2	-	2	-2	-	1	-1
6. Other long-term capital-Other Sector	324	591	-267	283	495	-212	185	836	-651
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	167	591	-424	191	495	-304	185	530	-345
iii. Other Liabilities	157	-	157	92	-	92	-	306	-306
7. Other short-term capital- Official- Sector	117	491	-374	762	424	338	872	1,314	-442
i. Assets	-	18	-18	-	59	-59	47	-	47
ii. Loans	117	338	-221	762	331	431	825	1,159	-334
iii. Other Liabilities	-	135	-135	-	34	-34	-	155	-155

7.1 Pakistan's Balance of Payments

Item	(Million Dollars)								
	FY00			FY01			FY02		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
8. Other Short-term Capital-									
Deposit Money Banks	-	1,829	-1,829	29	48	-19	4	146	-142
i. Assets	-	127	-127	29	-	29	-	53	-53
ii. Bilateral Balances- Assets	-	-	-	-	-	-	-	-	-
iii. Bilateral Balances- Liabilities	-	-	-	-	-	-	-	-	-
iv. Liabilities Under Non- Resident A/Cs	-	38	-38	-	-	-	4	-	4
v. Other Liabilities	-	1,664	-1,664	-	48	-48	-	93	-93
9. Other short-term capital-Other Sector	-	952	-952	72	365	-293	229	54	175
i. Assets	-	305	-305	-	261	-261	162	-	162
ii. Loans	-	-	-	72	17	55	-	54	-54
iii. Other Liabilities	-	647	-647	-	87	-87	67	-	67
D. Reserves	447	519	-72	284	1,285	-1,001	380	3,172	-2,792
I. Assets	447	239	208	79	1,164	-1,085	70	3,152	-3,082
1. Monetary - Gold	66	66	-	74	74	-	64	64	-
i. Total Changes in Holdings	-	66	-66	-	74	-74	-	64	-64
ii. Counterpart to Magnetization	1	-	1	-	-	-	1	-	1
iii. Counterpart to Valuation Changes	65	-	65	74	-	74	63	-	63
2. Special Drawing Rights	-	-	-	4	3	1	-	4	-4
i. Total Changes in Holdings	-	-	-	-	3	-3	-	4	-4
ii. Counterpart to Allocation	-	-	-	-	-	-	-	-	-
iii. Counterpart to Valuation Changes	-	-	-	4	-	4	-	-	-
3. Reserve Position in the Fund	-	-	-	-	-	-	-	-	-
i. Total Changes in Holdings	-	-	-	-	-	-	-	-	-
ii. Counterpart to Valuation Changes	-	-	-	-	-	-	-	-	-
4. Foreign Exchange-Central Bank	381	2	379	-	727	-727	5	2,718	-2,713
i. Total Changes in Holdings	381	-	381	-	726	-726	-	2,718	-2,718
ii. Counterpart to Valuation Changes	-	2	-2	-	1	-1	5	-	5
5. Foreign Exchange-Deposit Money Bank	-	171	-171	1	360	-359	1	366	-365
i. Total Changes in Holding	-	171	-171	-	360	-360	-	366	-366
ii. Counterpart to Valuation Changes	-	-	-	1	-	1	1	-	1
II. Liabilities	-	280	-280	205	121	84	310	20	290
Use of Fund Credit	-	280	-280	205	121	84	310	20	290
i. Total Changes in Holdings	-	195	-195	205	-	205	310	-	310
ii. Counterpart to Valuation Changes	-	85	-85	-	121	-121	-	20	-20
E. Errors & Omissions (Net)	503	-	503	626	-	626	928	-	928
F. Exceptional Financing	3,965	-	3,965	692	-	692	138	-	138

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 03			FY 04		
	Credit	Debit	Net	Credit	Debit	Net
1. Current Account	20,570	16,500	4,070	22,003	20,192	1,811
A. Goods and services	13,686	14,047	-361	15,103	17,698	-2,595
a. Goods	10,974	11,333	-359	12,459	13,738	-1,279
1. General merchandise	10,889	11,333	-444	12,396	13,604	-1,208
2. Goods for processing	-	-	-	-	-	-
3. Repairs on goods	-	-	-	1	20	-19
4. Goods procured in ports by carriers	85	-	85	62	114	-52
5. No monetary gold	-	-	-	-	-	-
b. Services	2,712	2,714	-2	2,644	3,960	-1,316
1. Transportation	808	1,519	-711	864	1,754	-890
1.1 Passenger	521	238	283	512	274	238
1.2 Freight	109	938	-829	127	1,183	-1,056
1.3 Other	178	343	-165	225	297	-72
2. Travel	92	494	-402	164	1,198	-1,034
2.1 Business	-	1	-1	1	55	-54
2.2 Personal	92	493	-401	163	1,143	-980
3. Communications services	275	45	230	204	38	166
4. Construction services	-	-	-	12	18	-6
5. Insurance services	21	72	-51	19	81	-62
6. Financial services	17	65	-48	21	77	-56
7. Computer and information services	23	-	23	41	12	29
8. Royalties and license fees	8	23	-15	10	47	-37
9. Other business services	281	323	-42	202	534	-332
10. Personal, cultural, and recreational services	-	-	-	1	-	1
11. Government services, n.i.e.	1,187	173	1,014	1,106	201	905
B. Income	170	2,381	-2,211	187	2,394	-2,207
1. Compensation of employees	-	-	-	2	1	1
2. Investment income	170	2,381	-2,211	185	2,393	-2,208
2.1 Direct investment	2	990	-988	13	1,228	-1,215
2.1.1 Income on equity	2	990	-988	13	1,228	-1,215
2.1.2 Income on debt (interest)	-	-	-	-	-	-
2.2 Portfolio investment	3	226	-223	6	207	-201
2.2.1 Income on equity (dividends)	3	114	-111	1	109	-108
2.2.2 Income on debt (interest)	-	112	-112	5	98	-93
2.3 Other investment	165	1,165	-1,000	166	958	-792
2.3.1. Monetary authorities	123	64	59	117	43	74
2.3.2. General government	-	864	-864	-	687	-687
2.3.3. Banks	39	44	-5	35	38	-3
2.3.4. Others	3	193	-190	14	190	-176
C. Current transfers	6,714	72	6,642	6,713	100	6,613
1. General government	918	13	905	549	38	511
2. Other sectors	5,796	59	5,737	6,164	62	6,102
2. Capital And Financial Account	5,078	10,291	-5,213	3,105	5,083	-1,978
A. Capital account	1,133	-	1,133	85	3	82
1. Capital transfers	1,133	-	1,133	85	3	82
1.1 General government	1,133	-	1,133	70	2	68
1.1.1 Debt forgiveness	1,000	-	1,000	-	-	-
1.1.2 Other	133	-	133	70	2	68
1.2 Other sectors	-	-	-	15	1	14
2. Acquisitions/disposal of non-produced non-financial Assets	-	-	-	-	-	-

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 03			FY 04		
	Credit	Debit	Net	Credit	Debit	Net
B. Financial account	3,945	10,291	-6,346	3,020	5,080	-2,060
1. Direct investment	798	27	771	951	45	906
1.1 Abroad	-	27	-27	-	45	-45
1.2 In reporting economy	798	-	798	951	-	951
2. Portfolio investment	-	239	-239	314	-	314
2.1 Assets	-	-	-	3	-	3
2.2 Liabilities	-	239	-239	311	-	311
3. Other investment	3,147	4,099	-952	1,614	4,595	-2,981
3.1 Assets	676	227	449	3	672	-669
3.1.1 Trade credits	-	173	-173	-	335	-335
3.1.2 Loans	-	-	-	-	-	-
3.1.2.1 Long-term	-	-	-	-	-	-
3.1.2.1 Short-term	-	-	-	-	-	-
3.1.3 Currency and deposits	665	29	636	2	217	-215
3.1.3.1 Monetary authorities	-	-	-	-	-	-
3.1.3.2 General government	-	-	-	2	-	2
3.1.3.3 Banks	665	-	665	-	100	-100
3.1.3.4 Other sectors	-	29	-29	-	117	-117
3.1.4 Other assets	11	25	-14	1	120	-119
3.1.4.1. Monetary authority	-	-	-	-	-	-
3.1.4.2. General government	11	-	11	1	-	1
3.1.4.3. Banks.	-	25	-25	-	120	-120
3.1.4.4. Other sectors.	-	-	-	-	-	-
3.2 Liabilities	2,471	3,872	-1,401	1,611	3,923	-2,312
3.2.1 Trade credits	-	-	-	-	-	-
3.2.2 Loans	1,876	3,451	-1,575	1,481	3,783	-2,302
3.2.2.1 Use of Fund Credit & loan from the Fund	52	-	52	-	427	-427
3.2.2.2 General government	1,389	2,788	-1,399	978	2,744	-1,766
3.2.2.2.1 Long-term	1,202	2,421	-1,219	970	2,419	-1,449
3.2.2.2.2 Short-term	187	367	-180	8	325	-317
3.2.2.3. Banks.	-	-	-	-	-	-
3.2.2.3.1 Long-term	-	-	-	-	-	-
3.2.2.3.2 Short-term	-	-	-	-	-	-
3.2.2.4 Other sectors	435	663	-228	503	612	-109
3.2.2.4.1 Long-term	350	577	-227	503	612	-109
3.2.2.4.2 Short-term	85	86	-1	-	-	-
3.2.3 Currency and deposits	556	1	555	11	37	-26
3.2.3.1 Monetary authorities	-	1	-1	2	-	2
3.2.3.2 General government	-	-	-	-	5	-5
3.2.3.3 Banks	6	-	6	9	-	9
3.2.3.4 Other sector	550	-	550	-	32	-32
3.2.4 Other liabilities	39	420	-381	119	103	16
3.2.4.1 Monetary authority	-	50	-50	-	-	-
3.2.4.1.1 Long-term	-	-	-	-	-	-
3.2.4.1.2 Short-term	-	50	-50	-	-	-
3.2.4.2 General government	1	21	-20	1	22	-21
3.2.4.2.1 Long-term	-	21	-21	-	22	-22
3.2.4.2.2 Short-term	1	-	1	1	-	1
3.2.4.3 Banks	38	8	30	90	24	66
3.2.4.3.1 Long-term	-	8	-8	-	24	-24
3.2.4.3.2 Short-term	38	-	38	90	-	90
3.2.4.4 Other sectors	-	341	-341	28	57	-29
3.2.4.4.1 Long-term	-	333	-333	-	57	-57
3.2.4.4.2 Short-term	-	8	-8	28	-	28
4. Official reserve assets	-	5,926	-5,926	141	440	-299
4.1 Monetary gold	-	-	-	-	-	-
4.2 SDRs	-	233	-233	18	-	18
4.3 Reserve position in the Fund	-	-	-	-	-	-
4.4 Foreign currency reserves (in convertible currencies)	-	5,678	-5,678	-	440	-440
4.5 Other Claim	-	15	-15	123	-	123
3. Errors and Omissions	523	-	523	222	-	222
4. Exceptional Financing	620	-	620	-	55	-55

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 05			FY 06		
	Credit	Debit	Net	Credit	Debit	Net
1. Current Account	27,006	28,540	-1,534	31,761	36,751	-4,990
A. Goods and services	17,801	25,608	-7,807	20,322	33,193	-12,871
a. Goods	14,482	18,996	-4,514	16,553	24,994	-8,441
1. General merchandise	14,401	18,753	-4,352	16,388	24,624	-8,236
2. Goods for processing	-	-	-	-	-	-
3. Repairs on goods	5	65	-60	1	101	-100
4. Goods procured in ports by carriers	76	178	-102	164	269	-105
5. No monetary gold	-	-	-	-	-	-
b. Services	3,319	6,612	-3,293	3,769	8,199	-4,430
1. Transportation	1,062	2,280	-1,218	1,080	2,863	-1,783
1.1 Passenger	636	404	232	656	453	203
1.2 Freight	112	1,617	-1,505	124	2,083	-1,959
1.3 Other	314	259	55	300	327	-27
2. Travel	177	1,172	-995	216	1,411	-1,195
2.1 Business	6	169	-163	8	57	-49
2.2 Personal	171	1,003	-832	208	1,354	-1,146
3. Communications services	331	59	272	198	101	97
4. Construction services	24	6	18	16	143	-127
5. Insurance services	25	101	-76	29	131	-102
6. Financial services	39	77	-38	70	133	-63
7. Computer and information services	47	27	20	72	44	28
8. Royalties and license fees	13	107	-94	33	99	-66
9. Other business services	285	2,502	-2,217	391	2,953	-2,562
10. Personal, cultural, and recreational services	1	7	-6	1	6	-5
11. Government services, n.i.e.	1,315	274	1,041	1,663	315	1,348
B. Income	437	2,823	-2,386	784	3,451	-2,667
1. Compensation of employees	2	1	1	6	1	5
2. Investment income	435	2,822	-2,387	778	3,450	-2,672
2.1 Direct investment	18	1,640	-1,622	39	2,115	-2,076
2.1.1 Income on equity	18	1,640	-1,622	39	2,115	-2,076
2.1.2 Income on debt (interest)	-	-	-	-	-	-
2.2 Portfolio investment	193	347	-154	357	450	-93
2.2.1 Income on equity (dividends)	7	146	-139	2	88	-86
2.2.2 Income on debt (interest)	186	201	-15	355	362	-7
2.3 Other investment	224	835	-611	382	885	-503
2.3.1. Monetary authorities	155	44	111	268	50	218
2.3.2. General government	-	636	-636	-	652	-652
2.3.3. Banks	45	31	14	60	50	10
2.3.4. Others	24	124	-100	54	133	-79
C. Current transfers	8,768	109	8,659	10,655	107	10,548
1. General government	266	16	250	715	34	681
2. Other sectors	8,502	93	8,409	9,940	73	9,867
2. Capital And Financial Account	5,635	4,039	1,596	8,486	3,337	5,149
A. Capital account	693	8	685	250	9	241
1. Capital transfers	686	8	678	243	9	234
1.1 General government	657	3	654	201	7	194
1.1.1 Debt forgiveness	495	-	495	-	-	-
1.1.2 Other	162	3	159	201	7	194
1.2 Other sectors	29	5	24	42	2	40
2. Acquisitions/disposal of non-produced non-financial Assets	7	-	7	7	-	7

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 05			FY 06		
	Credit	Debit	Net	Credit	Debit	Net
B. Financial account	4,942	4,031	911	8,236	3,328	4,908
1. Direct investment	1,525	66	1,459	3,521	71	3,450
1.1 Abroad	-	66	-66	-	71	-71
1.2 In reporting economy	1,525	-	1,525	3,521	-	3,521
2. Portfolio investment	620	-	620	986	-	986
2.1 Assets	11	-	11	22	-	22
2.2 Liabilities	609	-	609	964	-	964
3. Other investment	2,187	3,965	-1,778	3,717	2,466	1,251
3.1 Assets	-	1,352	-1,352	512	364	148
3.1.1 Trade credits	-	248	-248	-	283	-283
3.1.2 Loans	-	-	-	-	-	-
3.1.2.1 Long-term	-	-	-	-	-	-
3.1.2.1 Short-term	-	-	-	-	-	-
3.1.3 Currency and deposits	-	955	-955	511	-	511
3.1.3.1 Monetary authorities	-	-	-	-	-	-
3.1.3.2 General government	-	2	-2	-	-	-
3.1.3.3 Banks	-	837	-837	461	-	461
3.1.3.4 Other sectors	-	116	-116	50	-	50
3.1.4 Other assets	-	149	-149	1	81	-80
3.1.4.1. Monetary authority	-	-	-	-	-	-
3.1.4.2. General government	-	-	-	1	-	1
3.1.4.3. Banks.	-	149	-149	-	81	-81
3.1.4.4. Other sectors.	-	-	-	-	-	-
3.2 Liabilities	2,187	2,613	-426	3,205	2,102	1,103
3.2.1 Trade credits	-	-	-	-	-	-
3.2.2 Loans	2,183	2,074	109	2,789	1,909	880
3.2.2.1 Use of Fund Credit & loan from the Fund	-	145	-145	-	143	-143
3.2.2.2 General government	2,163	1,558	605	2,238	1,446	792
3.2.2.2.1 Long-term	1,892	1,434	458	2,069	1,059	1,010
3.2.2.2.2 Short-term	271	124	147	169	387	-218
3.2.2.3 Banks.	-	-	-	-	-	-
3.2.2.3.1 Long-term	-	-	-	-	-	-
3.2.2.3.2 Short-term	-	-	-	-	-	-
3.2.2.4 Other sectors	20	371	-351	551	320	231
3.2.2.4.1 Long-term	20	371	-351	551	320	231
3.2.2.4.2 Short-term	-	-	-	-	-	-
3.2.3 Currency and deposits	-	302	-302	317	1	316
3.2.3.1 Monetary authorities	-	8	-8	-	-	-
3.2.3.2 General government	-	10	-10	-	1	-1
3.2.3.3 Banks	-	11	-11	2	-	2
3.2.3.4 Other sector	-	273	-273	315	-	315
3.2.4 Other liabilities	4	237	-233	99	192	-93
3.2.4.1 Monetary authority	3	-	3	-	-	-
3.2.4.1.1 Long-term	-	-	-	-	-	-
3.2.4.1.2 Short-term	3	-	3	-	-	-
3.2.4.2 General government	1	22	-21	-	22	-22
3.2.4.2.1 Long-term	-	22	-22	-	22	-22
3.2.4.2.2 Short-term	1	-	1	-	-	-
3.2.4.3 Banks	-	44	-44	21	25	-4
3.2.4.3.1 Long-term	-	18	-18	21	-	21
3.2.4.3.2 Short-term	-	26	-26	-	25	-25
3.2.4.4 Other sectors	-	171	-171	78	145	-67
3.2.4.4.1 Long-term	-	31	-31	78	-	78
3.2.4.4.2 Short-term	-	140	-140	-	145	-145
4. Official reserve assets	610	-	610	12	791	-779
4.1 Monetary gold	-	-	-	-	-	-
4.2 SDRs	11	-	11	12	-	12
4.3 Reserve position in the Fund	-	-	-	-	-	-
4.4 Foreign currency reserves (in convertible currencies)	482	-	482	-	791	-791
4.5 Other Claim	117	-	117	-	-	-
3. Errors and Omissions	-	7	-7	-	104	-104
4. Exceptional Financing	-	55	-55	-	55	-55

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 07			FY 08		
	Credit	Debit	Net	Credit	Debit	Net
1. Current Account	33,016	39,894	-6,878	37,247	51,121	-13,874
A. Goods and services	21,418	35,299	-13,881	24,016	45,443	-21,427
a. Goods	17,278	26,989	-9,711	20,427	35,397	-14,970
1. General merchandise	17,119	26,614	-9,495	20,207	35,027	-14,820
2. Goods for processing	-	-	-	-	-	-
3. Repairs on goods	-	116	-116	2	115	-113
4. Goods procured in ports by carriers	159	259	-100	218	255	-37
5. No monetary gold	-	-	-	-	-	-
b. Services	4,140	8,310	-4,170	3,589	10,046	-6,457
1. Transportation	1,102	3,177	-2,075	1,035	3,785	-2,750
1.1 Passenger	646	521	125	631	532	99
1.2 Freight	127	2,224	-2,097	131	2,959	-2,828
1.3 Other	329	432	-103	273	294	-21
2. Travel	277	1,625	-1,348	264	1,578	-1,314
2.1 Business	15	62	-47	20	38	-18
2.2 Personal	262	1,563	-1,301	244	1,540	-1,296
3. Communications services	123	98	25	117	107	10
4. Construction services	74	60	14	37	56	-19
5. Insurance services	30	126	-96	54	152	-98
6. Financial services	74	135	-61	43	184	-141
7. Computer and information services	104	90	14	154	129	25
8. Royalties and license fees	41	115	-74	51	130	-79
9. Other business services	459	2,557	-2,098	450	3,432	-2,982
10. Personal, cultural, and recreational services	2	-	2	4	2	2
11. Government services, n.i.e.	1,854	327	1,527	1,380	491	889
B. Income	940	4,522	-3,582	1,613	5,536	-3,923
1. Compensation of employees	7	1	6	10	-	10
2. Investment income	933	4,521	-3,588	1,603	5,536	-3,933
2.1 Direct investment	30	2,839	-2,809	47	3,112	-3,065
2.1.1 Income on equity	30	2,839	-2,809	47	3,112	-3,065
2.1.2 Income on debt (interest)	-	-	-	-	-	-
2.2 Portfolio investment	348	607	-259	889	1,213	-324
2.2.1 Income on equity (dividends)	6	266	-260	19	249	-230
2.2.2 Income on debt (interest)	342	341	1	870	964	-94
2.3 Other investment	555	1,075	-520	667	1,211	-544
2.3.1. Monetary authorities	412	50	362	502	48	454
2.3.2. General government	27	701	-674	1	768	-767
2.3.3. Banks	92	80	12	139	90	49
2.3.4. Others	24	244	-220	25	305	-280
C. Current transfers	10,658	73	10,585	11,618	142	11,476
1. General government	548	23	525	484	56	428
2. Other sectors	10,110	50	10,060	11,134	86	11,048
2. Capital And Financial Account	13,104	6,505	6,599	16,528	2,911	13,617
A. Capital account	309	5	304	128	7	121
1. Capital transfers	291	5	286	128	4	124
1.1 General government	267	5	262	121	-	121
1.1.1 Debt forgiveness	-	-	-	-	-	-
1.1.2 Other	267	5	262	121	-	121
1.2 Other sectors	24	-	24	7	4	3
2. Acquisitions/disposal of non-produced non-financial Assets	18	-	18	-	3	-3

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 07			FY 08		
	Credit	Debit	Net	Credit	Debit	Net
B. Financial account	12,795	6,500	6,295	16,400	2,904	13,496
1. Direct investment	5,140	114	5,026	5,410	75	5,335
1.1 Abroad	-	114	-114	-	75	-75
1.2 In reporting economy	5,140	-	5,140	5,410	-	5,410
2. Portfolio investment	3,288	5	3,283	37	5	32
2.1 Assets	-	5	-5	-	5	-5
2.2 Liabilities	3,288	-	3,288	37	-	37
3. Other investment	4,356	2,813	1,543	5,415	2,824	2,591
3.1 Assets	171	929	-758	627	595	32
3.1.1 Trade credits	-	281	-281	-	595	-595
3.1.2 Loans	-	-	-	-	-	-
3.1.2.1 Long-term	-	-	-	-	-	-
3.1.2.1 Short-term	-	-	-	-	-	-
3.1.3 Currency and deposits	159	648	-489	609	-	609
3.1.3.1 Monetary authorities	-	-	-	-	-	-
3.1.3.2 General government	-	2	-2	5	-	5
3.1.3.3 Banks	-	646	-646	507	-	507
3.1.3.4 Other sectors	159	-	159	97	-	97
3.1.4 Other assets	12	-	12	18	-	18
3.1.4.1. Monetary authority	-	-	-	-	-	-
3.1.4.2. General government	2	-	2	-	-	-
3.1.4.3. Banks.	10	-	10	18	-	18
3.1.4.4. Other sectors.	-	-	-	-	-	-
3.2 Liabilities	4,185	1,884	2,301	4,788	2,229	2,559
3.2.1 Trade credits	-	-	-	-	-	-
3.2.2 Loans	3,530	1,861	1,669	4,131	1,779	2,352
3.2.2.1 Use of Fund Credit & loan from the Fund	-	120	-120	-	173	-173
3.2.2.2 General government	2,669	1,339	1,330	3,054	1,272	1,782
3.2.2.2.1. Long-term	2,444	1,031	1,413	2,354	1,131	1,223
3.2.2.2.2. Short-term	225	308	-83	700	141	559
3.2.2.3. Banks.	-	-	-	50	-	50
3.2.2.3.1. Long-term	-	-	-	50	-	50
3.2.2.3.2. Short-term	-	-	-	-	-	-
3.2.2.4. Other sectors	861	402	459	1,027	334	693
3.2.2.4.1. Long-term	861	402	459	1,027	334	693
3.2.2.4.2. Short-term	-	-	-	-	-	-
3.2.3 Currency and deposits	326	1	325	26	73	-47
3.2.3.1 Monetary authorities	-	1	-1	-	-	-
3.2.3.2 General government	-	-	-	-	-	-
3.2.3.3 Banks	36	-	36	26	-	26
3.2.3.4 Other sector	290	-	290	-	73	-73
3.2.4 Other liabilities	329	22	307	631	377	254
3.2.4.1. Monetary authority	-	-	-	490	-	490
3.2.4.1.1. Long-term	-	-	-	490	-	490
3.2.4.1.2. Short-term	-	-	-	-	-	-
3.2.4.2. General government	-	22	-22	1	22	-21
3.2.4.2.1. Long-term	-	22	-22	-	22	-22
3.2.4.2.2. Short-term	-	-	-	1	-	1
3.2.4.3. Banks	116	-	116	18	28	-10
3.2.4.3.1. Long-term	22	-	22	-	28	-28
3.2.4.3.2. Short-term	94	-	94	18	-	18
3.2.4.4. Other sectors	213	-	213	122	327	-205
3.2.4.4.1. Long-term	14	-	14	122	-	122
3.2.4.4.2. Short-term	199	-	199	-	327	-327
4. Official reserve assets	11	3,568	-3,557	5,538	-	5,538
4.1 Monetary gold	-	-	-	-	-	-
4.2 SDRs	11	-	11	10	-	10
4.3 Reserve position in the Fund	-	-	-	-	-	-
4.4 Foreign currency reserves (in convertible currencies)	-	3,568	-3,568	5,528	-	5,528
4.5 Other Claim	-	-	-	-	-	-
3. Errors and Omissions	179	-	179	257	-	257
4. Exceptional Financing	100	-	100	-	-	-

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 09			FY 10		
	Credit	Debit	Net	Credit	Debit	Net
1. Current Account	35,357	44,617	-9,261	38,135	42,081	-3,946
A. Goods and services	23,227	39,234	-16,008	24,902	38,128	-13,226
a. Goods	19,121	31,747	-12,627	19,673	31,209	-11,536
1. General merchandise	18,918	31,410	-12,492	19,446	30,946	-11,500
2. Goods for processing	-	-	-	-	-	-
3. Repairs on goods	7	82	-75	4	77	-73
4. Goods procured in ports by carriers	196	255	-60	223	186	37
5. No monetary gold	-	-	-	-	-	-
b. Services	4,106	7,487	-3,381	5,229	6,919	-1,690
1. Transportation	1,231	3,633	-2,402	1,279	3,577	-2,298
1.1 Passenger	653	545	108	725	445	280
1.2 Freight	126	2,626	-2,500	111	2,649	-2,538
1.3 Other	452	462	-10	443	483	-40
2. Travel	314	1,002	-688	286	879	-593
2.1 Business	14	22	-8	4	28	-24
2.2 Personal	300	980	-680	282	851	-569
3. Communications services	196	144	52	246	159	87
4. Construction services	31	70	-39	16	29	-13
5. Insurance services	59	133	-74	42	146	-104
6. Financial services	63	166	-103	90	95	-5
7. Computer and information services	184	122	62	188	168	20
8. Royalties and license fees	11	93	-82	6	111	-105
9. Other business services	493	1,648	-1,155	536	1,103	-567
10. Personal, cultural, and recreational services	1	3	-2	5	19	-14
11. Government services, n.i.e.	1,523	473	1,050	2,535	634	1,901
B. Income	874	5,281	-4,407	561	3,843	-3,282
1. Compensation of employees	16	2	14	17	13	4
2. Investment income	858	5,279	-4,421	544	3,830	-3,286
2.1 Direct investment	39	3,192	-3,153	8	2,180	-2,172
2.1.1 Income on equity	39	3,192	-3,153	8	2,180	-2,172
2.1.2 Income on debt (interest)	-	-	-	-	-	-
2.2 Portfolio investment	597	998	-401	435	753	-318
2.2.1 Income on equity (dividends)	3	174	-171	-	196	-196
2.2.2 Income on debt (interest)	594	824	-230	435	557	-122
2.3 Other investment	222	1,089	-867	101	897	-796
2.3.1. Monetary authorities	88	68	20	25	148	-123
2.3.2. General government	1	715	-714	9	634	-625
2.3.3. Banks	119	124	-5	59	26	33
2.3.4. Others	14	182	-168	8	89	-81
C. Current transfers	11,256	102	11,154	12,672	110	12,562
1. General government	210	47	163	606	50	556
2. Other sectors	11,046	55	10,991	12,066	60	12,006
2. Capital And Financial Account	14,522	5,379	9,143	11,290	7,907	3,383
A. Capital account	460	5	455	180	5	175
1. Capital transfers	458	5	453	180	5	175
1.1 General government	427	-	427	173	5	168
1.1.1 Debt forgiveness	-	-	-	-	-	-
1.1.2 Other	427	-	427	173	5	168
1.2 Other sectors	31	5	26	7	-	7
2. Acquisitions/disposal of non-produced non-financial Assets	2	-	2	-	-	-

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 09			FY 10		
	Credit	Debit	Net	Credit	Debit	Net
B. Financial account	14,062	5,374	8,688	11,110	7,902	3,208
1. Direct investment	3,720	25	3,695	2,151	76	2,075
1.1 Abroad	-	25	-25	-	76	-76
1.2 In reporting economy	3,720	-	3,720	2,151	-	2,151
2. Portfolio investment	-	1,073	-1,073	-	65	-65
2.1 Assets	-	41	-41	-	1	-1
2.2 Liabilities	-	1,032	-1,032	-	64	-64
3. Other investment	10,292	3,591	6,701	8,959	3,698	5,261
3.1 Assets	560	-	560	420	431	-11
3.1.1 Trade credits	178	-	178	-	422	-422
3.1.2 Loans	-	-	-	-	-	-
3.1.2.1 Long-term	-	-	-	-	-	-
3.1.2.1 Short-term	-	-	-	-	-	-
3.1.3 Currency and deposits	229	-	229	420	6	414
3.1.3.1 Monetary authorities	-	-	-	-	-	-
3.1.3.2 General government	8	-	8	-	6	-6
3.1.3.3 Banks	193	-	193	389	-	389
3.1.3.4 Other sectors	28	-	28	31	-	31
3.1.4 Other assets	153	-	153	-	3	-3
3.1.4.1. Monetary authority	-	-	-	-	-	-
3.1.4.2. General government	-	-	-	-	-	-
3.1.4.3. Banks.	153	-	153	-	3	-3
3.1.4.4. Other sectors.	-	-	-	-	-	-
3.2 Liabilities	9,732	3,591	6,141	8,539	3,267	5,272
3.2.1 Trade credits	-	-	-	-	-	-
3.2.2 Loans	8,445	2,708	5,737	6,927	2,856	4,071
3.2.2.1 Use of Fund Credit and loans from the Fund	3,691	-	3,691	2,174	-	2,174
3.2.2.2 General government	3,690	2,246	1,444	4,134	2,250	1,884
3.2.2.2.1. Long-term	2,956	1,389	1,567	3,564	1,360	2,204
3.2.2.2.2. Short-term	734	857	-123	570	890	-320
3.2.2.3. Banks.	-	-	-	-	-	-
3.2.2.3.1. Long-term	-	-	-	-	-	-
3.2.2.3.2. Short-term	-	-	-	-	-	-
3.2.2.4. Other sectors	1,064	462	602	619	606	13
3.2.2.4.1. Long-term	1,058	462	596	512	503	9
3.2.2.4.2. Short-term	6	-	6	107	103	4
3.2.3 Currency and deposits	723	424	299	168	3	165
3.2.3.1 Monetary authorities	-	1	-1	7	-	7
3.2.3.2 General government	-	-	-	-	-	-
3.2.3.3 Banks	723	-	723	-	3	-3
3.2.3.4 Other sector	-	423	-423	161	-	161
3.2.4 Other liabilities	564	459	105	1,444	408	1,036
3.2.4.1. Monetary authority	-	-	-	1,250	-	1,250
3.2.4.1.1. Long-term	-	-	-	1,250	-	1,250
3.2.4.1.2. Short-term	-	-	-	-	-	-
3.2.4.2. General government	504	-	504	178	101	77
3.2.4.2.1. Long-term	478	-	478	178	-	178
3.2.4.2.2. Short-term	26	-	26	-	101	-101
3.2.4.3. Banks	10	442	-432	-	223	-223
3.2.4.3.1. Long-term	10	-	10	-	16	-16
3.2.4.3.2. Short-term	-	442	-442	-	207	-207
3.2.4.4. Other sectors	50	17	33	16	84	-68
3.2.4.4.1. Long-term	50	-	50	16	-	16
3.2.4.4.2. Short-term	-	17	-17	-	84	-84
4. Official reserve assets	50	685	-635	-	4,063	-4,063
4.1 Monetary gold	-	-	-	-	-	-
4.2 SDRs	50	-	50	-	1,181	-1,181
4.3 Reserve position in the Fund	-	-	-	-	-	-
4.4 Foreign currency reserves (in convertible currencies)	-	685	-685	-	2,882	-2,882
4.5 Other Claim	-	-	-	-	-	-
3. Errors and Omissions	118	-	118	-	60	-60
4. Exceptional Financing	-	-	-	623	-	623

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 11			FY 12		
	Credit	Debit	Net	Credit	Debit	Net
1. Current Account	47,703	47,489	214	48,243	52,901	-4,658
A. Goods and services	31,124	43,580	-12,456	29,731	48,688	-18,957
a. Goods	25,356	35,872	-10,516	24,696	40,461	-15,765
1. General merchandise	25,141	35,517	-10,376	24,427	40,008	-15,581
2. Goods for processing	-	-	-	-	-	-
3. Repairs on goods	8	76	-68	5	91	-86
4. Goods procured in ports by carriers	207	279	-72	264	362	-98
5. No monetary gold	-	-	-	-	-	-
b. Services	5,768	7,708	-1,940	5,035	8,227	-3,192
1. Transportation	1,648	4,072	-2,424	1,503	3,510	-2,007
1.1 Passenger	737	595	142	690	587	103
1.2 Freight	113	3,085	-2,972	128	2,605	-2,477
1.3 Other	798	392	406	685	318	367
2. Travel	351	972	-621	369	1367	-998
2.1 Business	4	32	-28	3	37	-34
2.2 Personal	347	940	-593	366	1330	-964
3. Communications services	226	176	50	212	179	33
4. Construction services	18	83	-65	25	62	-37
5. Insurance services	54	148	-94	89	279	-190
6. Financial services	70	121	-51	54	107	-53
7. Computer and information services	217	177	40	248	164	84
8. Royalties and license fees	6	122	-116	7	151	-144
9. Other business services	781	1,193	-412	813	1,555	-742
10. Personal, cultural, and recreational services	3	10	-7	4	3	1
11. Government services, n.i.e.	2,394	634	1,760	1,711	850	861
B. Income	716	3,733	-3,017	826	4,071	-3,245
1. Compensation of employees	28	3	25	27	6	21
2. Investment income	688	3,730	-3,042	799	4,065	-3,266
2.1 Direct investment	28	2,065	-2,037	65	2,177	-2,112
2.1.1 Income on equity	28	2,065	-2,037	65	2,177	-2,112
2.1.2 Income on debt (interest)	-	-	-	-	-	-
2.2 Portfolio investment	420	655	-235	323	697	-374
2.2.1 Income on equity (dividends)	2	185	-183	5	261	-256
2.2.2 Income on debt (interest)	418	470	-52	318	436	-118
2.3 Other investment	240	1010	-770	411	1191	-780
2.3.1. Monetary authorities	32	132	-100	45	130	-85
2.3.2. General government	-	714	-714	14	664	-650
2.3.3. Banks	205	69	136	315	294	21
2.3.4. Others	3	95	-92	37	103	-66
C. Current transfers	15,863	176	15,687	17,686	142	17,544
1. General government	845	21	824	658	73	585
2. Other sectors	15,018	155	14,863	17,028	69	16,959
2. Capital And Financial Account	6,292	6,522	-230	9,056	4,318	4,738
A. Capital account	161	-	161	186	3	183
1. Capital transfers	161	-	161	186	3	183
1.1 General government	160	-	160	180	2	178
1.1.1 Debt forgiveness	-	-	-	-	-	-
1.1.2 Other	160	-	160	180	2	178
1.2 Other sectors	1	-	1	6	1	5
2. Acquisitions/disposal of non-produced non-financial Assets	-	-	-	-	-	-

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 11			FY 12		
	Credit	Debit	Net	Credit	Debit	Net
B. Financial account	6,131	6,522	-391	8,870	4,315	4,555
1. Direct investment	1,635	44	1,591	821	77	744
1.1 Abroad	-	44	-44	-	77	-77
1.2 In reporting economy	1,635	-	1,635	821	-	821
2. Portfolio investment	345	7	338	-	144	-144
2.1 Assets	-	7	-7	-	32	-32
2.2 Liabilities	345	-	345	-	112	-112
3. Other investment	3,980	4,075	-95	3,619	4,094	-475
3.1 Assets	181	1,101	-920	100	91	9
3.1.1 Trade credits	-	836	-836	45	-	45
3.1.2 Loans	-	-	-	-	-	-
3.1.2.1 Long-term	-	-	-	-	-	-
3.1.2.1 Short-term	-	-	-	-	-	-
3.1.3 Currency and deposits	181	21	160	52	66	-14
3.1.3.1 Monetary authorities	-	-	-	-	-	-
3.1.3.2 General government	-	3	-3	-	-	-
3.1.3.3 Banks	181	-	181	-	66	-66
3.1.3.4 Other sectors	-	18	-18	52	-	52
3.1.4 Other assets	-	244	-244	3	25	-22
3.1.4.1. Monetary authority	-	-	-	-	-	-
3.1.4.2. General government	-	-	-	3	-	3
3.1.4.3. Banks.	-	244	-244	-	25	-25
3.1.4.4. Other sectors.	-	-	-	-	-	-
3.2 Liabilities	3,799	2,974	825	3,519	4,003	-484
3.2.1 Trade credits	-	-	-	-	-	-
3.2.2 Loans	2,866	2,733	133	3,191	3,370	-179
3.2.2.1 Use of Fund Credit & loan from the Fund	-	267	-267	-	1,155	-1,155
3.2.2.2 General government	2,377	1,957	420	2,633	1,577	1,056
3.2.2.2.1. Long-term	2,377	1,557	820	2,633	1,477	1,156
3.2.2.2.2. Short-term	-	400	-400	-	100	-100
3.2.2.3. Banks.	-	-	-	-	-	-
3.2.2.3.1. Long-term	-	-	-	-	-	-
3.2.2.3.2. Short-term	-	-	-	-	-	-
3.2.2.4. Other sectors	489	509	-20	558	638	-80
3.2.2.4.1. Long-term	469	425	44	437	444	-7
3.2.2.4.2. Short-term	20	84	-64	121	194	-73
3.2.3 Currency and deposits	762	10	752	316	389	-73
3.2.3.1 Monetary authorities	-	10	-10	-	6	-6
3.2.3.2 General government	-	-	-	-	41	-41
3.2.3.3 Banks	161	-	161	316	-	316
3.2.3.4 Other sector	601	-	601	-	342	-342
3.2.4 Other liabilities	171	231	-60	12	244	-232
3.2.4.1. Monetary authority	-	-	-	1	100	-99
3.2.4.1.1. Long-term	-	-	-	-	100	-100
3.2.4.1.2. Short-term	-	-	-	1	-	1
3.2.4.2. General government	-	122	-122	-	17	-17
3.2.4.2.1. Long-term	-	22	-22	-	1	-1
3.2.4.2.2. Short-term	-	100	-100	-	16	-16
3.2.4.3. Banks	-	109	-109	-	96	-96
3.2.4.3.1. Long-term	-	48	-48	-	15	-15
3.2.4.3.2. Short-term	-	61	-61	-	81	-81
3.2.4.4. Other sectors	171	-	171	11	31	-20
3.2.4.4.1. Long-term	108	-	108	11	-	11
3.2.4.4.2. Short-term	63	-	63	-	31	-31
4. Official reserve assets	171	2,396	-2,225	4430	-	4,430
4.1 Monetary gold	-	-	-	-	-	-
4.2 SDRs	171	-	171	164	-	164
4.3 Reserve position in the Fund	-	-	-	-	-	-
4.4 Foreign currency reserves (in convertible currencies)	-	2,396	-2,396	4266	-	4,266
4.5 Other Claim	-	-	-	-	-	-
3. Errors and Omissions	16	-	16	-	80	-80
4. Exceptional Financing	-	-	-	-	-	-

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 13			FY 14		
	Credit	Debit	Net	Credit	Debit	Net
1. Current account	50,197	52,693	-2,496	51,153	54,283	-3,130
A. Goods and services	31,526	48,445	-16,919	30,423	49,663	-19,240
a. Goods	24,802	40,157	-15,355	25,078	41,668	-16,590
1. General merchandise	24,789	40,157	-15,368	25,062	41,668	-16,606
2. Net exports of goods under merchanting (only export)	13	-	13	16	-	16
3. Nonmonetary gold	-	-	-	-	-	-
b. Services	6,724	8,288	-1,564	5,345	7,995	-2,650
1. Manufacturing services on physical inputs owned by	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	6	69	-63	6	101	-95
3. Transport	1,269	3,297	-2,028	1,313	3,874	-2,561
4. Travel	298	1,233	-935	286	1,073	-787
5. Construction	29	10	19	30	41	-11
6. Insurance and pension services	42	260	-218	89	224	-135
7. Financial services	57	136	-79	104	203	-99
8. Charges for the use of intellectual property n.i.e.	5	142	-137	13	157	-144
9. Telecommunications, computer, and information services	803	403	400	819	348	471
10. Other business services	781	1,788	-1,007	771	1,512	-741
11. Personal, cultural, and recreational services	6	4	2	9	7	2
12. Government goods and services n.i.e.	3,428	946	2,482	1,905	455	1,450
B. Primary income	488	4,157	-3,669	508	4,463	-3,955
1. Compensation of employees	31	7	24	34	-	34
2. Investment income	457	4,150	-3,693	474	4,463	-3,989
2.1. Direct investment	27	2,714	-2,687	15	2,932	-2,917
2.1.1. Investment income on equity and investment fund	27	2,693	-2,666	15	2,915	-2,900
2.1.2. Interest	-	21	-21	-	17	-17
2.2. Portfolio investment	223	537	-314	158	461	-303
2.2.1. Investment income on equity and investment fund	2	219	-217	2	208	-206
2.2.2. Interest	221	318	-97	156	253	-97
2.3. Other investment	192	899	-707	289	1,070	-781
2.3.1. Withdrawals from income of quasi corporations	-	-	-	-	-	-
2.3.2. Interest	192	899	-707	289	1,070	-781
2.3.3. Investment income attributable to policyholders insurance, pension fund	-	-	-	-	-	-
2.4. Reserve assets	15	-	15	12	-	12
3. Other primary income	-	-	-	-	-	-
C. Secondary income	18,183	91	18,092	20,222	157	20,065
1. General government	412	10	402	380	46	334
2. Financial corporations, nonfinancial corporations, households, and NPISHs	17,771	81	17,690	19,842	111	19,731
2. Capital account	266	2	264	1,857	-	1,857
1. Gross acquisitions (DR.)/disposals (CR.) of nonproduced nonfinancial assets	-	-	-	-	-	-
2. Capital transfers	266	2	264	1,857	-	1,857
2.1. General government	250	-	250	1,852	-	1,852
2.1.1. Debt forgiveness	-	-	-	-	-	-
2.1.2. Other Capital transfers	250	-	250	1,852	-	1,852
2.2. Financial corporations, nonfinancial corporations, households, and NPISHs	16	2	14	5	-	5
2.2.1. Debt forgiveness	-	-	-	-	-	-
2.2.2. Other Capital transfers	16	2	14	5	-	5
Net lending (+)/ net borrowing (-)						
(balance from current and capital accounts)	50,463	52,695	-2,232	53,010	54,283	-1,273

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 13			FY 14		
	Credit	Debit	Net	Credit	Debit	Net
3. Financial account	-3,919	-1,378	-2,541	3,181	4,876	-1,695
1. Direct investment	198	1,456	-1,258	128	1,700	-1,572
1.1. Equity and investment fund shares	193	1,711	-1,518	128	1,086	-958
1.2. Debt instruments	5	-255	260	-	614	-614
2. Portfolio investment	99	125	-26	-23	2,739	-2,762
1.1. Equity and investment fund shares	139	120	19	-1	735	-736
1.2. Debt instruments	-40	5	-45	-22	2,004	-2,026
3. Financial derivatives (other than reserves) and employee stock options	-	-	-	2	-	2
4. Other investment	314	-2,959	3,273	-211	437	-648
4.1. Other equity	-	-	-	-	-	-
4.2. Currency and deposits	-88	-145	57	-107	93	-200
Central bank	-	-5	5	-	1	-1
Deposit-taking corporations, except the central bank	9	-116	125	35	92	-57
General government	2	-	2	-1	-	-1
Other sectors	-99	-24	-75	-141	-	-141
4.3. Loans	-	-2,515	2,515	-	520	-520
Central bank	-	-2,538	2,538	-	-573	573
Deposit-taking corporations, except the central bank	-	-16	16	-	-45	45
General government	-	248	-248	-	1,615	-1,615
Other sectors	-	-209	209	-	-477	477
4.4. Insurance, pension, and standardized guarantee scheme	-	-	-	-	-	-
Central bank	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-
General government	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-
4.5. Trade credit and advances	285	-	285	-57	-	-57
Central bank	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-
General government	-	-	-	-	-	-
Other sectors	285	-	285	-57	-	-57
4.6. Other accounts receivable/ Payable	117	-299	416	-47	-176	129
Central bank	-	715	-715	-	145	-145
Deposit-taking corporations, except the central bank	117	-985	1,102	-43	-340	297
General government	-	-	-	-4	-5	1
Other sectors	-	-29	29	-	24	-24
4.7. Special drawing rights	-	-	-	-	-	-
5. Reserve assets	-4,530	-	-4,530	3,285	-	3,285
5.1. Monetary gold	-	-	-	-	-	-
5.2. Special drawing rights	-101	-	-101	-55	-	-55
5.3. Reserve position in the IMF	-	-	-	-	-	-
5.4. Other reserve assets	-4,429	-	-4,429	3,340	-	3,340
3. Errors and Omissions	-	309	-309	-	422	-422
4. Exceptional Financing	-	-	-	-	-	-

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 15		
	Credit	Debit	Net
1. Current account	52,920	55,629	-2,709
A. Goods and services	29,969	50,123	-20,154
a. Goods	24,089	41,280	-17,191
1. General merchandise	24,076	41,280	-17,204
2. Net exports of goods under merchanting (only export)	13	-	13
3. Nonmonetary gold	-	-	-
b. Services	5,880	8,843	-2,963
1. Manufacturing services on physical inputs owned by others	-	-	-
2. Maintenance and repair services n.i.e.	7	87	-80
3. Transport	1,317	4,155	-2,838
4. Travel	301	1,518	-1,217
5. Construction	45	4	41
6. Insurance and pension services	68	263	-195
7. Financial services	106	228	-122
8. Charges for the use of intellectual property n.i.e.	5	159	-154
9. Telecommunications, computer, and information services	821	396	425
10. Other business services	821	1,411	-590
11. Personal, cultural, and recreational services	8	9	-1
12. Government goods and services n.i.e.	2,381	613	1,768
B. Primary income	647	5,242	-4,595
1. Compensation of employees	41	2	39
2. Investment income	606	5,240	-4,634
2.1. Direct investment	19	3,327	-3,308
2.1.1. Investment income on equity and investment fund shares	19	3,301	-3,282
2.1.2. Interest	-	26	-26
2.2. Portfolio investment	246	852	-606
2.2.1. Investment income on equity and investment fund shares	1	309	-308
2.2.2. Interest	245	543	-298
2.3. Other investment	325	1,061	-736
2.3.1. Withdrawals from income of quasi corporations	-	-	-
2.3.2. Interest	325	1,061	-736
2.3.3. Investment income attributable to policyholders insurance, pension fund	-	-	-
2.4. Reserve assets	16	-	16
3. Other primary income	-	-	-
C. Secondary income	22,304	264	22,040
1. General government	340	14	326
2. Financial corporations, nonfinancial corporations, households, and NPISHs	21,964	250	21,714
2. Capital account	375	-	375
1. Gross acquisitions (DR.)/disposals (CR.) of nonproduced nonfinancial assets	-	-	-
2. Capital transfers	375	-	375
2.1. General government	364	-	364
2.1.1. Debt forgiveness	-	-	-
2.1.2. Other Capital transfers	364	-	364
2.2. Financial corporations, nonfinancial corporations, households, and NPISHs	11	-	11
2.2.1. Debt forgiveness	-	-	-
2.2.2. Other Capital transfers	11	-	11
Net lending (+)/ net borrowing (-)			
(balance from current and capital accounts)	53,295	55,629	-2,334

7.1 Pakistan's Balance of Payments

(Million Dollars)

Item	FY 15		
	Credit	Debit	Net
3. Financial account	4,536	6,886	-2,350
1. Direct investment	73	923	-850
1.1. Equity and investment fund shares	73	1,580	-1,507
1.2. Debt instruments	-	-657	657
2. Portfolio investment	-41	1,841	-1,882
1.1. Equity and investment fund shares	-2	913	-915
1.2. Debt instruments	-39	928	-967
3. Financial derivatives (other than reserves) and employee stock options	-2	-	-2
4. Other investment	-89	4,122	-4,211
4.1. Other equity	33	-	33
4.2. Currency and deposits	-55	128	-183
Central bank	-	-1	1
Deposit-taking corporations, except the central bank	240	129	111
General government	2	-	2
Other sectors	-297	-	-297
4.3. Loans	-	2,919	-2,919
Central bank	-	1,949	-1,949
Deposit-taking corporations, except the central bank	-	-15	15
General government	-	1,402	-1,402
Other sectors	-	-417	417
4.4. Insurance, pension, and standardized guarantee scheme	-	-	-
Central bank	-	-	-
Deposit-taking corporations, except the central bank	-	-	-
General government	-	-	-
Other sectors	-	-	-
4.5. Trade credit and advances	105	-	105
Central bank	-	-	-
Deposit-taking corporations, except the central bank	-	-	-
General government	-	-	-
Other sectors	105	-	105
4.6. Other accounts receivable/ Payable	-172	1,075	-1,247
Central bank	-	564	-564
Deposit-taking corporations, except the central bank	-172	365	-537
General government	-	-2	2
Other sectors	-	148	-148
4.7. Special drawing rights	-	-	-
5. Reserve assets	4,595	-	4,595
5.1. Monetary gold	-	-	-
5.2. Special drawing rights	-38	-	-38
5.3. Reserve position in the IMF	-	-	-
5.4. Other reserve assets	4,633	-	4,633
3. Errors and Omissions	-	16	-16
4. Exceptional Financing	-	-	-

Source: Statistics & Data Warehouse Department, SBP

Note:

1. Balance of Payments (BOP) is compiled as per underlying principles of 4th Manual of IMF from FY85 to FY02.
2. Balance of Payments (BOP) is compiled as per underlying principles of 5th Manual of IMF from FY03 to FY12.
3. From FY13, the BOP statement is being compiled under the guideline of BPM6 see:
<http://www.sbp.org.pk/departments/stats/Notice/BPM6-Revision-16-Aug-13.pdf>

7.2 Pakistan's Balance of Payments

Item	(Million Rupees)								
	FY49			FY50			FY51		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	1,008	1,437	-429	949	1,272	-323	2,440	1,840	600
1. Merchandise f.o.b.	804	756	48	870	749	121	2,272	1,169	1,103
2. Non-Monetary Gold	-	-	-	-	-	-	-	-	-
3. Foreign Travel	-	9	-9	-	26	-26	-	27	-27
4. Transportation and Insurance	-	27	-27	-	30	-30	12	112	-100
5. Investment Income	-	7	-7	-	18	-18	6	25	-19
6. Government Expenditure	130	565	-435	-	341	-341	5	434	-429
7. Miscellaneous	74	73	1	79	108	-29	145	73	72
B. Donations	-	27	-27	-	26	-26	-	22	-22
1. Private Remittances and Migrants' Transfers	-	27	-27	-	-	-	-	-	-
2. Official Donations	-	-	-	-	26	-26	-	22	-22
C. Capital and Monetary Gold	503	-	503	347	33	314	419	997	-578
1. Private Capital Movements	6	-	6	4	1	3	5	45	-40
i. Direct Investment	1	-	1	4	-	4	5	-	5
ii. Other Long-term	-	-	-	-	-	-	-	-	-
iii. Other Short-term	5	-	5	-	1	-1	-	45	-45
2. Total Official and Monetary Gold	497	-	497	343	32	311	414	952	-538
i. Loans and Long-term Obligations	-	-	-	-	-	-	-	-	-
ii. Contractual Repayments	-	-	-	-	-	-	-	-	-
iii. Other Long-term	-	-	-	-	-	-	-	401	-401
iv. Short-term Claims on U.K.	472	-	472	343	-	343	-	528	-528
v. Short-term Claims on U.S.	-	-	-	-	-	-	2	6	-4
vi. Short-term Claims on Others	1	-	1	-	1	-1	2	-	2
vii. Short-term Liabilities	24	-	24	-	31	-31	410	-	410
viii. Other Short-term	-	-	-	-	-	-	-	17	-17
ix. Monetary Gold	-	-	-	-	-	-	-	-	-
D. Errors and Omissions (net)	-	47	-47	35	-	35	-	-	-

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY52			FY53			FY54		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	2,369	2,789	-420	1,491	2,006	-515	1,397	1,560	-163
1. Merchandise f.o.b.	2,137	1,759	378	1,297	1,111	186	1,269	677	592
2. Non-Monetary Gold	-	-	-	-	-	-	-	-	-
3. Foreign Travel	-	42	-42	-	30	-30	-	35	-35
4. Transportation and Insurance	37	231	-194	26	144	-118	23	101	-78
5. Investment Income	19	31	-12	15	27	-12	13	42	-29
6. Government Expenditure	18	601	-583	25	626	-601	22	654	-632
7. Miscellaneous	158	125	33	128	68	60	70	51	19
B. Donations	2	20	-18	76	28	48	139	37	102
1. Private Remittances and Migrants' Transfers	-	20	-20	-	28	-28	-	37	-37
2. Official Donations	2	-	2	76	-	76	139	-	139
C. Capital and Monetary Gold	1,060	628	432	516	49	467	129	69	60
1. Private Capital Movements	72	52	20	20	29	-9	23	6	17
i. Direct Investment	13	-	13	20	-	20	22	-	22
ii. Other Long-term	-	2	-2	-	-	-	-	-	-
iii. Other Short-term	59	50	9	-	29	-29	1	6	-5
2. Total Official and Monetary Gold	988	576	412	496	20	476	106	63	43
i. Loans and Long-term Obligations	2	-	2	69	-	69	42	-	42
ii. Contractual Repayments	-	-	-	-	-	-	-	1	-1
iii. Other Long-term	-	493	-493	275	-	275	7	1	6
iv. Short-term Claims on U.K.	967	-	967	101	-	101	54	21	33
v. Short-term Claims on U.S.	6	-	6	1	-	1	2	2	-
vi. Short-term Claims on Others	2	5	-3	-	3	-3	-	18	-18
vii. Short-term Liabilities	-	41	-41	-	17	-17	1	-	1
viii. Other Short-term	11	-	11	50	-	50	-	20	-20
ix. Monetary Gold	-	37	-37	-	-	-	-	-	-
D. Errors and Omissions (net)	6	-	6	-	-	-	1	-	1

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY55			FY56			FY57		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	1,310	1,376	-66	2,030	2,019	11	1,856	2,817	-961
1. Merchandise f.o.b.	1,180	676	504	1,813	770	1,043	1,621	801	820
2. Non-Monetary Gold	-	-	-	2	-	2	-	-	-
3. Foreign Travel	2	48	-46	6	73	-67	3	75	-72
4. Transportation and Insurance	33	102	-69	63	126	-63	68	154	-86
5. Investment Income	20	24	-4	33	63	-30	45	76	-31
6. Government Expenditure	22	479	-457	30	911	-881	37	1,634	-1,597
7. Miscellaneous	53	47	6	83	76	7	82	77	5
B. Donations	111	34	77	391	41	350	735	42	693
1. Private Remittances and Migrants' Transfers	10	34	-24	18	39	-21	29	42	-13
2. Official Donations	101	-	101	373	2	371	706	-	706
C. Capital and Monetary Gold	223	233	-10	142	503	-361	518	248	270
1. Private Capital Movements	27	14	13	11	13	-2	37	1	36
i. Direct Investment	24	-	24	9	-	9	21	-	21
ii. Other Long-term	-	-	-	-	-	-	-	-	-
iii. Other Short-term	3	14	-11	2	13	-11	16	1	15
2. Total Official and Monetary Gold	196	219	-23	131	490	-359	481	247	234
i. Loans and Long-term Obligations	65	-	65	100	-	100	57	-	57
ii. Contractual Repayments	-	10	-10	-	10	-10	-	32	-32
iii. Other Long-term	73	-	73	-	123	-123	3	67	-64
iv. Short-term Claims on U.K.	-	145	-145	-	230	-230	333	-	333
v. Short-term Claims on U.S.	6	-	6	-	27	-27	-	72	-72
vi. Short-term Claims on Others	21	2	19	-	32	-32	39	7	32
vii. Short-term Liabilities	7	10	-3	4	-	4	25	26	-1
viii. Other Short-term	24	51	-27	27	34	-7	24	43	-19
ix. Monetary Gold	-	1	-1	-	34	-34	-	-	-
D. Errors and Omissions (net)	-	1	-1	-	-	-	-	2	-2

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY58			FY59			FY60		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	1,649	3,165	-1,516	1,755	2,376	-621	2,098	2,964	-866
1. Merchandise f.o.b.	1,426	838	588	1,441	695	746	1,759	2,473	-714
2. Non-Monetary Gold	2	-	2	5	-	5	13	-	13
3. Foreign Travel	2	59	-57	4	28	-24	5	30	-25
4. Transportation and Insurance	66	149	-83	71	145	-74	80	214	-134
5. Investment Income	31	38	-7	28	46	-18	35	68	-33
6. Government Expenditure	38	1,992	-1,954	62	1,391	-1,329	68	91	-23
7. Miscellaneous	84	89	-5	144	71	73	138	88	50
B. Donations	1,219	38	1,181	692	36	656	1,020	38	982
1. Private Remittances and Migrants' Transfers	25	38	-13	36	36	-	31	38	-7
2. Official Donations	1,194	-	1,194	656	-	656	989	-	989
C. Capital and Monetary Gold	452	116	336	452	485	-33	510	628	-118
1. Private Capital Movements	36	13	23	12	10	2	17	10	7
i. Direct Investment	29	-	29	10	-	10	14	-	14
ii. Other Long-term	-	-	-	-	-	-	-	-	-
iii. Other Short-term	7	13	-6	2	10	-8	3	10	-7
2. Total Official and Monetary Gold	416	103	313	440	475	-35	493	618	-125
i. Loans and Long-term Obligations	63	-	63	154	-	154	79	-	79
ii. Contractual Repayments	-	32	-32	-	46	-46	-	41	-41
iii. Other Long-term	119	-	119	182	230	-48	-	360	-360
iv. Short-term Claims on U.K.	134	-	134	1	121	-120	80	73	7
v. Short-term Claims on U.S.	81	-	81	16	3	13	78	83	-5
vi. Short-term Claims on Others	-	44	-44	51	7	44	4	16	-12
vii. Short-term Liabilities	-	4	-4	23	20	3	186	5	181
viii. Other Short-term	19	21	-2	13	43	-30	66	27	39
ix. Monetary Gold	-	2	-2	-	5	-5	-	13	-13
D. Errors and Omissions (net)	-	1	-1	-	2	-2	2	-	2

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY61			FY62			FY63			FY64		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	2,256	3,611	-1,355	2,348	3,281	-933	2,711	4,297	-1,586	2,674	4,567	-1,893
1. Merchandise f.o.b.	1,877	3,015	-1,138	1,920	2,638	-718	2,216	3,610	-1,394	2,215	3,703	-1,488
2. Non-Monetary Gold	3	-	3	1	-	1	-	-	-	2	-	2
3. Foreign Travel	6	38	-32	9	39	-30	9	43	-34	8	54	-46
4. Transportation and Insurance	80	256	-176	84	291	-207	72	291	-219	107	386	-279
5. Investment Income	44	77	-33	47	84	-37	36	115	-79	36	151	-115
6. Government Expenditure	97	102	-5	121	130	-9	163	142	21	107	154	-47
7. Miscellaneous	149	123	26	166	99	67	215	96	119	199	119	80
B. Donations	1,334	36	1,298	866	34	832	1,531	33	1,498	988	30	958
1. Private Remittances and Migrants' Transfers	30	35	-5	35	34	1	37	33	4	110	30	80
2. Official Donations	1,304	1	1,303	831	-	831	1,494	-	1,494	878	-	878
C. Capital and Monetary Gold	321	265	56	304	202	102	553	465	88	1,429	496	933
1. Private Capital Movements	26	7	19	11	9	2	9	12	-3	14	30	-16
i. Direct Investment	24	-	24	11	-	11	9	-	9	14	-	14
ii. Other Long-term	2	-	2	-	9	-9	-	-	-	-	5	-5
iii. Other Short-term	-	7	-7	-	-	-	-	12	-12	-	25	-25
2. Total Official and Monetary Gold	295	258	37	293	193	100	544	453	91	1,415	466	949
i. Loans and Long-term Obligations	113	-	113	146	-	146	521	-	521	1,098	-	1,098
ii. Contractual Repayments	-	53	-53	-	64	-64	-	110	-110	-	94	-94
iii. Other Long-term	-	145	-145	141	-	141	7	-	7	-	106	-106
iv. Short-term Claims on U.K.	87	-	87	-	-	-	-	324	-324	317	-	317
v. Short-term Claims on U.S.	7	-	7	-	38	-38	6	-	6	-	14	-14
vi. Short-term Claims on Others	14	-	14	-	-	-	-	3	-3	-	15	-15
vii. Short-term Liabilities	74	-	74	6	-	6	10	-	10	-	54	-54
viii. Other Short-term	-	57	-57	-	91	-91	-	16	-16	-	181	-181
ix. Monetary Gold	-	3	-3	-	-	-	-	-	-	-	2	-2
D. Errors and Omissions (net)	1	-	1	-	1	-1	-	-	-	2	-	2

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY65			FY 66			FY 67		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	3,025	6,037	-3,012	3,200	5,506	-2,306	3,283	6,332	-3,050
1. Merchandise f.o.b.	2,404	4,659	-2,255	2,687	4,366	-1,679	2,752	4,981	-2,229
2. Non-monetary Gold	-	-	-	1	-	1	-	-	-
3. Freight & Insurance on International Shipment	25	582	-557	22	402	-380	10	468	-458
i. Freight	24	557	-533	18	381	-363	7	439	-432
ii. Insurance	1	25	-24	4	20	-17	3	29	-26
4. Other Transportation	90	54	36	71	69	2	75	100	-25
5. Travel	10	55	-45	10	27	-17	12	49	-37
6. Investment Income	50	241	-191	43	297	-254	53	297	-245
7. Government, not Included Elsewhere	182	235	-53	169	205	-36	176	302	-126
8. Other services	264	211	53	198	139	58	205	136	69
i. Non-merchandise Insurance	5	14	-9	12	10	1	6	13	-8
ii. Others	259	197	62	186	129	57	199	122	77
B. Transfer Payments	1,463	34	1,429	1,091	33	1,058	1,036	30	1,006
1. Private	129	33	96	214	32	182	203	30	173
2. Central Government	1,334	1	1,333	877	1	876	833	-	833
C. Allocation of SDRs	-	-	-	-	-	-	-	-	-
D. Capital and Monetary Gold	1,951	143	1,808	1,712	481	1,231	2,209	114	2,095
1. Private Long-term (including all direct investment)	176	-	176	175	-	175	246	-	246
2. Private Short-term (other than direct investment)	8	-	8	19	-	19	-	-	-
3. Local Government	-	7	-7	-	13	-13	16	-	16
4. Central Government	1,399	56	1,343	1,188	49	1,139	1,465	57	1,408
i. Long-term Loans	1,395	-	1,395	1,169	-	1,169	1,439	-	1,439
ii. Other Long-term Assets & Liabilities	-	56	-56	19	-	19	-	57	-57
iii. Other Short-term Assets & Liabilities	4	-	4	-	49	-49	26	-	26
5. Central Monetary institutions	341	-	341	179	254	-75	412	9	403
i. Accounts with IMF	76	-	76	179	-	179	-	9	-9
ii. Marketable Assets	238	-	238	-	220	-220	412	-	412
iii. Deposits	27	-	27	-	33	-33	-	-	-
iv. Gold	-	-	-	-	1	-1	-	-	-
6. Other Monetary Institutions	27	80	-53	151	165	-14	70	48	22
i. Deposits	27	-	27	-	165	-165	70	-	70
ii. Other Foreign Assets & Liabilities	-	80	-80	151	-	151	-	48	-48
E. Errors and Omissions (net)	-	225	-225	17	-	17	-	51	-51

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY68			FY 69			FY 70		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	3,355	6,365	-3,010	3,697	6,266	-2,569	3,944	6,658	-2,714
1. Merchandise f.o.b.	2,841	5,027	-2,186	3,123	4,575	-1,452	3,143	4,999	-1,856
2. Non-monetary Gold	2	-	2	-	-	-	150	-	150
3. Freight & Insurance on International Shipment	3	480	-477	4	476	-472	6	541	-536
i. Freight	2	450	-448	1	447	-447	-	504	-504
ii. Insurance	1	30	-29	4	29	-25	6	38	-32
4. Other Transportation	102	93	9	135	139	-4	175	168	7
5. Travel	27	41	-15	28	58	-30	41	53	-12
6. Investment Income	37	335	-298	77	480	-403	175	519	-344
7. Government, not Included Elsewhere	133	215	-82	130	393	-262	141	251	-110
8. Other services	211	175	36	199	145	53	113	126	-13
i. Non-merchandise Insurance	4	31	-27	13	30	-17	9	31	-23
ii. Others	207	144	63	186	115	70	105	94	10
B. Transfer Payments	1,431	30	1,401	1,100	69	1,031	842	67	775
1. Private	295	30	265	502	31	471	508	28	480
2. Central Government	1,136	-	1,136	598	38	560	334	39	295
C. Allocation of SDRs	-	-	-	-	-	-	-	-	-
D. Capital and Monetary Gold	1,890	334	1,556	2,228	549	1,679	2,301	408	1,893
1. Private Long-term (including all direct investment)	199	-	199	299	-	299	372	-	372
2. Private Short-term (other than direct investment)	7	-	7	-	-	-	-	12	-12
3. Local Government	35	-	35	219	-	219	463	-	463
4. Central Government	1,392	199	1,193	1,585	123	1,462	1,092	11	1,081
i. Long-term Loans	1,392	-	1,392	1,573	-	1,573	1,079	-	1,079
ii. Other Long-term Assets & Liabilities	-	41	-41	-	123	-123	13	-	13
iii. Other Short-term Assets & Liabilities	-	158	-158	12	-	12	-	11	-11
5. Central Monetary institutions	-	135	-135	123	378	-255	374	303	71
i. Accounts with IMF	-	10	-10	123	-	123	13	-	13
ii. Marketable Assets	-	96	-96	-	267	-267	361	-	361
iii. Deposits	-	27	-27	-	111	-111	-	246	-246
iv. Gold	-	2	-2	-	-	-	-	-	-
v. Special Drawing Rights	-	-	-	-	-	-	-	57	-57
6. Other Monetary Institutions	257	-	257	2	48	-46	-	82	-82
i. Deposits	62	-	62	-	48	-48	-	78	-78
ii. Other Foreign Assets & Liabilities	195	-	195	2	-	2	-	4	-4
E. Errors and Omissions (net)	53	-	53	-	141	-141	46	-	46

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY71			FY 72		
	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	4,029	7,491	-3,461	4,192	7,299	-3,106
1. Merchandise f.o.b.	3,253	5,650	-2,397	3,593	5,489	-1,895
2. Non-monetary Gold	123	-	123	1	-	1
3. Freight & Insurance on International Shipment	3	580	-576	5	484	-479
i. Freight	-	551	-551	-	452	-452
ii. Insurance	3	29	-26	5	32	-27
4. Other Transportation	179	222	-43	189	189	-
5. Travel	44	79	-34	49	85	-36
6. Investment Income	87	523	-436	63	421	-358
7. Government, not Included Elsewhere	232	357	-125	90	431	-341
8. Other services	107	81	26	202	201	2
i. Non-merchandise Insurance	6	18	-12	7	30	-23
ii. Others	100	63	38	195	171	24
B. Transfer Payments	674	52	622	1,040	37	1,003
1. Private	328	24	304	559	19	539
2. Central Government	346	28	318	481	17	464
C. Allocation of SDRs	-	-	-	157	-	157
D. Capital and Monetary Gold	422	-2,438	2,860	2,633	909	1,724
1. Private Long-term (including all direct investment)	7	-436	442	408	-	408
2. Private Short-term (other than direct investment)	-	4	-4	6	-	6
3. Local Government	-	-531	531	383	-	383
4. Central Government	227	-1,371	1,598	1,123	80	1,043
i. Long-term Loans	-	-1,363	1,363	1,123	-	1,123
ii. Other Long-term Assets & Liabilities	215	-8	223	-	57	-57
iii. Other Short-term Assets & Liabilities	12	-	12	-	23	-23
5. Central Monetary institutions	158	-135	293	645	776	-131
i. Accounts with IMF	-224	-135	-89	310	-	310
ii. Marketable Assets	68	-	68	335	-	335
iii. Deposits	331	-	331	-	645	-645
iv. Gold	-4	-	-4	-	1	-1
v. Special Drawing Rights	-13	-	-13	-	130	-130
6. Other Monetary Institutions	30	30	-	68	53	16
i. Deposits	46	30	16	-	53	-53
ii. Other Foreign Assets & Liabilities	-16	-	-16	68	-	68
E. Errors and Omissions (net)	-	21	-21	378	-	378

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY73			FY74			FY75		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	9,618	12,599	-2,981	12,257	19,176	-6,919	12,760	26,592	-13,832
1. Merchandise f.o.b.	8,015	9,375	-1,360	10,095	14,782	-4,687	9,678	20,930	-11,252
2. Non-monetary Gold	-	-	-	-	-	-	-	-	-
3. Freight & Insurance on International Shipment	36	862	-826	20	1,524	-1,504	16	2,060	-2,044
i. Freight	4	803	-799	-	1,453	-1,453	-	1,960	-1,960
ii. Insurance	32	59	-27	20	71	-51	16	100	-84
4. Other Transportation	599	377	222	965	650	315	1,281	547	734
5. Travel	160	320	-160	201	351	-150	273	454	-181
6. Investment Income	179	1,077	-898	357	1,070	-713	370	1,337	-967
7. Government, not Included Elsewhere	398	351	47	273	446	-173	396	673	-277
8. Other Services	231	237	-6	346	353	-7	746	591	155
i. Non-merchandise Insurance	27	60	-33	17	20	-3	12	41	-29
ii. Others	204	177	27	329	333	-4	734	550	184
B. Unrequited Transfers	1,918	66	1,852	2,205	51	2,154	3,351	51	3,300
1. Private	1,549	12	1,537	1,497	9	1,488	2,276	5	2,271
2. Government	369	54	315	708	42	666	1,075	46	1,029
C. Allocation of SDRs.	-	-	-	-	-	-	-	-	-
D. Capital and Monetary Gold	3,965	2,938	1,027	6,294	1,477	4,817	12,822	2,436	10,386
a) Non-monetary Sector	3,695	1,093	2,602	4,472	1,118	3,354	10,516	1,512	9,004
1. Private Long-term	600	492	108	999	429	570	1,434	486	948
i. Direct Investment	-	5	-5	-	62	-62	233	85	148
ii. Other Long-term									
iii. Loans	600	487	113	999	367	632	1,201	401	800
2. Private Short-term (Other than direct investment)	10	-	10	1	-	1	1	-	1
3. Local Governments	339	442	-103	1,049	366	683	1,226	351	875
4. Central Government	2,746	159	2,587	2,423	323	2,100	7,855	675	7,180
i. Long-term loans	2,285	159	2,126	2,347	258	2,089	6,719	655	6,064
ii. Other Long-term Assets & Liabilities	112	-	112	76	-	76	-	20	-20
iii. Other Long-term Assets & Liabilities	349	-	349	-	65	-65	1,136	-	1,136
b) Monetary Sector	270	1,845	-1,575	1,822	359	1,463	2,306	924	1,382
1. Central Monetary Institutions	135	1,778	-1,643	1,275	82	1,193	2,120	924	1,196
i. Accounts with IMF	-	23	-23	527	-	527	1,990	-	1,990
ii. Marketable Assets	-	397	-397	217	-	217	-	213	-213
iii. Deposits- Assets	-	1,271	-1,271	520	-	520	-	711	-711
- Liabilities	-	87	-87	-	82	-82	1	-	1
iv. Gold	-	-	-	-	-	-	-	-	-
v. Special Drawings Rights	135	-	135	11	-	11	129	-	129
2. Other Monetary Institutions	135	67	68	547	277	270	186	-	186
i. Deposits - Assets	133	-	133	-	277	-277	7	-	7
- Liabilities	1	67	-66	542	-	542	179	-	179
ii. Other Foreign Assets and Liabilities	1	-	1	5	-	5	-	-	-
E. Errors and Omissions (net)	102	-	102	-	52	-52	146	-	146

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY76			FY77			FY78		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	14,461	27,326	-12,865	14,230	30,481	-16,251	16,687	34,767	-18,080
1. Merchandise f.o.b.	11,505	21,180	-9,675	11,204	23,935	-12,731	12,697	27,239	-14,542
2. Non-monetary Gold	13	-	13	-	-	-	42	-	42
3. Freight & Insurance on International Shipment	12	1,994	-1,982	23	2,264	-2,241	18	2,849	-2,831
i. Freight	-	1,896	-1,896	-	2,181	-2,181	-	2,759	-2,759
ii. Insurance	12	98	-86	23	83	-60	18	90	-72
4. Other Transportation	1,242	590	652	1,260	494	766	1,313	659	654
5. Travel	346	582	-236	434	516	-82	692	522	170
6. Investment Income	281	1,715	-1,434	325	1,998	-1,673	338	2,126	-1,788
7. Government, not Included Elsewhere	464	750	-286	380	785	-405	704	861	-157
8. Other Services	598	515	83	604	489	115	883	511	372
i. Non-merchandise Insurance	13	72	-59	9	112	-103	40	105	-65
ii. Others	585	443	142	595	377	218	843	406	437
B. Unrequited Transfers	4,865	184	4,681	7,363	46	7,317	13,386	144	13,242
1. Private	3,498	4	3,494	5,849	4	5,845	12,139	4	12,135
2. Government	1,367	180	1,187	1,514	42	1,472	1,247	140	1,107
C. Allocation of SDRs.	-	-	-	-	-	-	-	-	-
D. Capital and Monetary Gold	12,548	4,276	8,272	12,468	4,098	8,370	11,456	6,382	5,074
a) Non-monetary Sector	10,561	2,490	8,071	9,971	4,098	5,873	11,224	3,030	8,194
1. Private Long-term	1,808	427	1,381	1,468	407	1,061	1,518	444	1,074
i. Direct Investment	303	80	223	176	141	35	355	20	335
ii. Other Long-term	230	45	185	70	50	20	258	124	134
iii. Loans	1,275	302	973	1,222	216	1,006	905	300	605
2. Private Short-term (Other than direct investment)	777	241	536	1,565	1,039	526	1,577	1,380	197
3. Local Governments	2,101	295	1,806	3,003	424	2,579	4,167	356	3,811
4. Central Government	5,875	1,527	4,348	3,935	2,228	1,707	3,962	850	3,112
i. Long-term loans	5,875	1,038	4,837	3,935	1,270	2,665	2,368	850	1,518
ii. Other Long-term Assets & Liabilities	-	26	-26	-	172	-172	518	-	518
iii. Other Long-term Assets & Liabilities	-	463	-463	-	786	-786	1,076	-	1,076
b) Monetary Sector	1,987	1,786	201	2,497	-	2,497	232	3,352	-3,120
1. Central Monetary Institutions	1,555	1,786	-231	2,208	-	2,208	47	3,306	-3,259
i. Accounts with IMF	1,341	-	1,341	404	-	404	-	70	-70
ii. Marketable Assets	213	-	213	15	-	15	-	67	-67
iii. Deposits- Assets	-	1,403	-1,403	1,724	-	1,724	-	3,127	-3,127
- Liabilities	1	-	1	1	-	1	-	-	-
iv. Gold	-	12	-12	-	-	-	-	42	-42
v. Special Drawings Rights	-	371	-371	64	-	64	47	-	47
2. Other Monetary Institutions	432	-	432	289	-	289	185	46	139
i. Deposits - Assets	172	-	172	68	-	68	-	46	-46
- Liabilities	260	-	260	221	-	221	185	-	185
ii. Other Foreign Assets and Liabilities	-	-	-	-	-	-	-	-	-
E. Errors and Omissions (net)	-	86	-88	564	-	564	-	236	-236

7.2 Pakistan's Balance of Payments

Item	(Million Rupees)								
	FY79			FY80			FY81		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	21,342	47,159	-25,817	29,773	59,821	-30,048	35,210	67,547	-32,337
1. Merchandise f.o.b.	16,278	37,776	-21,498	23,174	48,081	-24,907	27,706	55,079	-27,373
2. Non-monetary Gold	21	-	21	-	-	-	128	-	128
3. Freight & Insurance on International Shipment	26	3,350	-3,324	38	4,254	-4,216	75	4,889	-4,814
i. Freight	-	3,253	-3,253	-	4,115	-4,115	-	4,780	-4,780
ii. Insurance	26	97	-71	38	139	-101	75	109	-34
4. Other Transportation	1,887	836	1,051	2,723	995	1,728	2,838	1,131	1,707
5. Travel	851	738	113	1,181	1,001	180	1,385	855	530
6. Investment Income	458	2,759	-2,301	518	3,298	-2,780	945	3,529	-2,584
7. Government, not Included Elsewhere	781	1,097	-316	714	1,499	-785	791	1,346	-555
8. Other Services	1,040	603	437	1,425	693	732	1,342	718	624
i. Non-merchandise Insurance	63	136	-73	47	100	-53	49	90	-41
ii. Others	977	467	510	1,378	593	785	1,293	628	665
B. Unrequited Transfers	16,111	34	16,077	21,456	43	21,413	24,949	32	24,917
1. Private	14,819	7	14,812	18,765	6	18,759	22,204	8	22,196
2. Government	1,292	27	1,265	2,691	37	2,654	2,745	24	2,721
C. Allocation of SDRs.	379	-	379	387	-	387	365	-	365
D. Capital and Monetary Gold	15,540	5,993	9,547	18,684	10,586	8,098	18,009	10,579	7,430
a) Non-monetary Sector	12,134	4,422	7,712	18,040	5,462	12,578	14,220	6,339	7,881
1. Private Long-term	1,830	611	1,219	2,309	933	1,376	3,055	993	2,062
i. Direct Investment	374	42	332	1,114	441	673	1,104	396	708
ii. Other Long-term	295	202	93	226	130	96	362	245	117
iii. Loans	1,161	367	794	969	362	607	1,589	352	1,237
2. Private Short-term (Other than direct investment)	1,941	1,545	396	2,118	1,769	349	3,185	2,668	517
3. Local Governments	-	-	-	-	-	-	-	-	-
4. Central Government	8,363	2,266	6,097	13,613	2,760	10,853	7,980	2,678	5,302
i. Long-term loans	7,035	1,793	5,242	11,158	2,760	8,398	5,629	2,678	2,951
ii. Other Long-term Assets & Liabilities	-	473	-473	2,114	-	2,114	832	-	832
iii. Other Long-term Assets & Liabilities	1,328	-	1,328	341	-	341	1,519	-	1,519
b) Monetary Sector	3,406	1,571	1,835	644	5,124	-4,480	3,789	4,240	-451
1. Central Monetary Institutions	3,406	1,057	2,349	459	4,430	-3,971	3,120	4,208	-1,088
i. Accounts with IMF	-	839	-839	-	783	-783	3,119	-	3,119
ii. Marketable Assets	-	85	-85	385	-	385	-	402	-402
iii. Deposits- Assets	3,405	-	3,405	-	3,625	-3,625	-	3,278	-3,278
- Liabilities	1	-	1	1	-	1	1	-	1
iv. Gold	-	21	-21	-	22	-22	-	128	-128
v. Special Drawings Rights	-	112	-112	73	-	73	-	400	-400
2. Other Monetary Institutions	-	514	-514	185	694	-509	669	32	637
i. Deposits - Assets	-	283	-283	-	694	-694	669	-	669
- Liabilities	-	231	-231	185	-	185	-	32	-32
ii. Other Foreign Assets and Liabilities	-	-	-	-	-	-	-	-	-
E. Errors and Omissions (net)	-	186	-186	151	-	150	-	375	-375

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY82			FY83			FY84		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods and Services	33,918	75,534	-41,616	45,091	90,617	-45,526	49,141	103,675	-54,534
1. Merchandise f.o.b.	24,669	61,127	-36,458	33,503	71,413	-37,910	35,978	80,853	-44,875
2. Non-monetary Gold	5	-	5	80	-	80	-	-	-
3. Freight & Insurance on International Shipment	25	5,410	-5,385	42	6,232	-6,190	14	7,088	-7,074
i. Freight	-	5,262	-5,262	1	6,066	-6,065	-	6,910	-6,910
ii. Insurance	25	148	-123	41	166	-125	14	178	-164
4. Other Transportation	3,738	1,045	2,693	4,187	1,302	2,885	4,366	1,422	2,944
5. Travel	1,531	1,136	395	2,558	1,633	925	2,428	2,405	23
6. Investment Income	1,379	4,809	-3,430	1,536	6,860	-5,324	2,644	8,605	-5,961
7. Government, not Included Elsewhere	1,070	1,070	-	1,257	1,793	-536	1,317	1,760	-443
8. Other Services	1,501	937	564	1,928	1,384	544	2,394	1,542	852
i. Non-merchandise Insurance	86	102	-16	70	178	-108	32	195	-163
ii. Others	1,415	835	580	1,858	1,206	652	2,362	1,347	1,015
B. Unrequited Transfers	30,200	77	30,123	43,528	65	43,463	45,335	98	45,237
1. Private	25,703	13	25,690	39,224	11	39,213	41,075	23	41,052
2. Government	4,497	64	4,433	4,304	54	4,250	4,260	75	4,185
C. Allocation of SDRs.	-	-	-	-	-	-	-	-	-
D. Capital and Monetary Gold	21,252	9,626	11,626	34,426	32,500	1,926	35,029	25,624	9,405
a) Non-monetary Sector	15,173	9,505	5,668	27,736	16,849	10,887	32,217	24,025	8,192
1. Private Long-term	4,565	1,145	3,420	6,938	1,851	5,087	4,510	2,331	2,179
i. Direct Investment	1,723	442	1,281	1,224	890	334	1,488	903	585
ii. Other Long-term	375	374	1	725	509	216	810	953	-143
iii. Loans	2,467	329	2,138	4,988	452	4,536	2,212	475	1,737
2. Private Short-term (Other than direct investment)	5,657	5,314	343	12,788	9,267	3,521	16,345	14,971	1,374
3. Local Governments	-	-	-	-	-	-	-	-	-
4. Central Government	4,951	3,046	1,905	8,013	5,733	2,278	11,362	6,723	4,639
i. Long-term loans	4,951	2,879	2,072	8,013	5,018	2,994	10,151	6,723	3,428
ii. Other Long-term Assets & Liabilities	-	91	-91	-	13	-13	83	-	83
iii. Other Long-term Assets & Liabilities	-	76	-76	-	702	-702	1,128	-	1,128
b) Monetary Sector	6,079	121	5,958	6,690	15,651	-8,961	2,812	1,599	1,213
1. Central Monetary Institutions	5,503	5	5,498	6,298	14,730	-8,432	2,812	626	2,186
i. Accounts with IMF	3,750	-	3,750	5,217	-	5,217	-	620	-620
ii. Marketable Assets	177	-	177	863	-	863	406	-	406
iii. Deposits- Assets	1,203	-	1,203	-	14,650	-14,650	2,053	-	2,053
- Liabilities	3	-	3	13	-	13	-	6	-6
iv. Gold	-	5	-5	-	80	-80	-	-	-
v. Special Drawings Rights	370	-	370	205	-	205	353	-	353
2. Other Monetary Institutions	576	116	460	392	921	-529	-	973	-973
i. Deposits - Assets	-	116	-116	-	921	-921	-	638	-638
- Liabilities	576	-	576	392	-	392	-	335	-335
ii. Other Foreign Assets and Liabilities	-	-	-	-	-	-	-	-	-
E. Errors and Omissions (net)	-	133	-133	139	-	139	-	108	-108

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY85			FY86			FY87		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods, Services and Income	51,725	117,749	-66,024	63,064	128,840	-65,776	77,402	133,783	-56,381
1. Merchandise	37,446	91,167	-53,721	47,540	96,890	-49,350	59,978	99,546	-39,568
2. Shipment	572	7,930	-7,358	614	8,773	-8,159	753	8,570	-7,817
3. Other Transportation	5,041	2,189	2,852	5,466	2,615	2,851	6,148	2,895	3,253
4. Travel	2,596	2,947	-351	2,948	3,570	-622	2,953	4,025	-1,072
5. Investment Income	2,332	9,992	-7,660	1,805	12,136	-10,331	1,581	13,509	-11,928
i. IMF Service Charges	-	1,996	-1,996	-	1,954	-1,954	-	1,599	-1,599
ii. Interest-official Debt Servicing	-	4,909	-4,909	-	5,816	-5,816	-	7,413	-7,413
iii. Others	2,332	3,087	-755	1,805	4,366	-2,561	1,581	4,497	-2,916
6. Other Goods, Services & Income	3,738	3,524	214	4,691	4,856	-165	5,989	5,238	751
i. Official	1,454	2,062	-608	1,699	3,243	-1,544	2,473	3,036	-563
ii. Others	2,284	1,462	822	2,992	1,613	1,379	3,516	2,202	1,314
B. Unrequited Transfers	46,993	190	46,803	53,555	289	53,266	51,164	450	50,714
1. Private	40,726	17	40,709	45,630	93	45,537	44,194	252	43,942
2. Official	6,267	173	6,094	7,925	196	7,729	6,970	198	6,772
C. Capital Account	19,508	14,997	4,511	36,111	16,556	19,555	32,843	22,701	10,142
1. Direct Investment Abroad	108	-	108	93	-	93	-	1	-1
2. Direct Investment in Pakistan	1,085	-	1,085	2,327	-	2,327	1,859	-	1,859
3. Portfolio Investment	356	-	356	2,635	-	2,635	1,467	-	1,467
4. Other Long-term Capital-Official- Sector	9,329	7,040	2,289	13,256	8,477	4,779	15,881	13,776	2,105
i. Assets	-	90	-90	-	149	-149	9	-	9
ii. Loans	9,301	6,950	2,351	13,215	8,328	4,887	15,872	12,431	3,441
iii. Other Liabilities	28	-	28	41	-	41	-	1,345	-1,345
5. Other Long-term Capital-Deposit Money Banks	8	-	8	-	1	-1	1,469	273	1,196
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	-	-	-	-	-	-	1,443	273	1,170
iii. Other Liabilities	8	-	8	-	1	-1	26	-	26
6. Other long-term capital-Other Sector	4,815	1,615	3,200	5,546	2,953	2,593	1,229	810	419
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	4,685	1,615	3,070	5,001	2,953	2,048	1,221	810	411
iii. Other Liabilities	130	-	130	545	-	545	8	-	8
7. Other short-term capital-Official- Sector	3,660	3,094	566	4,005	3,712	293	3,860	2,583	1,277
i. Assets	-	1	-1	1	-	1	8	-	8
ii. Loans	3,660	2,961	699	3,423	3,712	-289	3,717	2,583	1,134
iii. Other Liabilities	-	132	-132	581	-	581	135	-	135

7.2 Pakistan's Balance of Payments

Item	(Million Rupees)								
	FY85			FY86			FY87		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
8. Other Short-term Capital- Deposit Money Banks	147	3,245	-3,098	8,146	1,413	6,733	7,078	5,243	1,835
i. Assets	-	2,168	-2,168	-	939	-939	-	3,855	-3,855
ii. Bilateral Balances- Assets	-	200	-200	-	474	-474	-	436	-436
iii. Bilateral Balances- Liabilities	147	-	147	15	-	15	137	-	137
iv. Liabilities Under Non- Resident A/Cs	-	26	-26	148	-	148	-	952	-952
v. Other Liabilities	-	851	-851	7,983	-	7,983	6,941	-	6,941
9. Other short-term capital- Other	-	3	-3	103	-	103	-	15	-15
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	-	-	-	-	-	-	-	-	-
iii. Other Liabilities	-	3	-3	103	-	103	-	15	-15
D. Reserves	18,125	3,077	15,048	7,142	13,814	-6,672	5,944	10,155	-4,211
I. Assets	16,635	319	16,316	5,697	8,564	-2,867	5,944	4,306	1,638
1. Monetary - Gold	244	244	-	1,615	1,615	-	3,775	3,775	-
i. Total Changes in Holdings	64	-	64	-	1,615	-1,615	-	3,775	-3,775
ii. Counterpart to Monetization	180	-	180	187	-	187	46	-	46
iii. Counterpart to Valuation Changes	-	244	-244	1,428	-	1,428	3,729	-	3,729
2. Special Drawing Rights	17	20	-3	32	436	-404	238	-	238
i. Total Changes in Holdings	-	20	-20	-	436	-436	211	-	211
ii. Counterpart to Allocation	-	-	-	-	-	-	-	-	-
iii. Counterpart to Valuation Changes	17	-	17	32	-	32	27	-	27
3. Reserve Position in The Fund	55	55	-	1,405	-	1,405	-	-	-
i. Total Changes in Holdings	-	55	-55	1,370	-	1,370	-	-	-
ii. Counterpart to Valuation Changes	55	-	55	35	-	35	-	-	-
4. Foreign Exchange-Central Bank	15,370	-	15,370	2,311	5,662	-3,351	1,048	531	517
i. Total Changes in Holdings	13,767	-	13,767	-	5,662	-5,662	-	531	-531
ii. Counterpart to Valuation Changes	1,603	-	1,603	2,311	-	2,311	1,048	-	1,048
5. Foreign Exchange-Deposit Money Bank	949	-	949	334	851	-517	883	-	883
i. Total Changes in Holdings	705	-	705	-	851	-851	661	-	661
ii. Counterpart to Valuation Changes	244	-	244	334	-	334	222	-	222
II. Liabilities	1,490	2,758	-1,268	1,445	5,250	-3,805	-	5,849	-5,849
Use of Fund Credit	1,490	2,758	-1,268	1,445	5,250	-3,805	-	5,849	-5,849
i. Total Changes in Holdings	1,490	-	1,490	1,445	-	1,445	-	1,168	-1,168
ii. Counterpart to Valuation Changes	-	2,758	-2,758	-	5,250	-5,250	-	4,681	-4,681
E. Errors & Omissions (Net)	-	338	-338	-	-	-373	-	-	-264

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY88			FY89			FY90		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods, Services and Income	93,877	163,201	-69,324	108,335	185,570	-77,235	135,732	223,783	-88,051
1. Merchandise	76,790	121,793	-45,003	89,446	136,488	-47,042	105,766	159,043	-53,277
2. Shipment	805	10,594	-9,789	915	12,113	-11,198	1,026	13,813	-12,787
3. Other Transportation	5,182	3,187	1,995	5,397	4,210	1,187	13,074	11,439	1,635
4. Travel	2,786	5,564	-2,778	3,289	6,287	-2,998	3,171	8,583	-5,412
5. Investment Income	1,852	16,422	-14,570	2,694	19,690	-16,996	2,317	23,030	-20,713
i. IMF Service Charges	-	1,279	-1,279	-	1,285	-1,285	-	1,572	-1,572
ii. Interest-official Debt Servicing	-	8,636	-8,636	-	10,188	-10,188	-	12,061	-12,061
iii. Others	1,852	6,507	-4,655	2,694	8,217	-5,523	2,317	9,397	-7,080
6. Other Goods, Services & Income	6,462	5,641	821	6,594	6,782	-188	10,378	7,875	2,503
i. Official	2,123	3,378	-1,255	3,471	3,903	-432	4,349	4,220	129
ii. Others	4,339	2,263	2,076	3,123	2,879	244	6,029	3,655	2,374
B. Unrequited Transfers	49,244	394	48,850	52,452	793	51,659	59,583	629	58,954
1. Private	39,834	136	39,698	40,743	321	40,422	47,674	264	47,410
2. Official	9,410	258	9,152	11,709	472	11,237	11,909	365	11,544
C. Capital Account	42,342	23,822	18,520	61,941	35,736	26,205	73,755	35,538	38,217
1. Direct Investment Abroad	-	323	-323	-	777	-777	-	248	-248
2. Direct Investment in Pakistan	2,860	-	2,860	4,040	-	4,040	4,649	-	4,649
3. Portfolio Investment	2,116	-	2,116	696	-	696	1,724	-	1,724
4. Other Long-term Capital-Official- Sector	20,426	14,107	6,319	36,169	14,406	21,763	36,949	16,776	20,173
i. Assets	-	222	-222	-	272	-272	-	153	-153
ii. Loans	20,426	12,561	7,865	36,169	13,594	22,575	36,949	16,236	20,713
iii. Other Liabilities	-	1,324	-1,324	-	540	-540	-	387	-387
5. Other Long-term Capital-Deposit Money Banks	1,998	346	1,652	2,635	434	2,201	1,868	532	1,336
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	1,953	346	1,607	2,607	434	2,173	1,842	532	1,310
iii. Other Liabilities	45	-	45	28	-	28	26	-	26
6. Other long-term capital-Other Sector	2,181	933	1,248	2,620	1,316	1,304	3,268	1,709	1,559
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	2,033	933	1,100	2,620	1,244	1,376	3,212	1,709	1,503
iii. Other Liabilities	148	-	148	-	72	-72	56	-	56
7. Other short-term capital-Official- Sector	9,071	4,607	4,464	11,642	14,083	-2,441	17,475	10,474	7,001
i. Assets	3	-	3	8	-	8	116	-	116
ii. Loans	8,675	4,607	4,068	10,754	14,083	-3,329	12,999	10,474	2,525
iii. Other Liabilities	393	-	393	880	-	880	4,360	-	4,360

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY88			FY89			FY90		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
8. Other Short-term Capital-Deposit Money Banks	3,675	1,971	1,704	4,134	3,898	236	7,742	2,403	5,339
i. Assets	-	1,627	-1,627	-	2,678	-2,678	-	2,403	-2,403
ii. Bilateral Balances-Assets	742	-	742	-	1,220	-1,220	1,656	-	1,656
iii. Bilateral Balances-Liabilities	-	344	-344	92	-	92	186	-	186
iv. Liabilities Under Non-Resident A/Cs	160	-	160	96	-	96	151	-	151
v. Other Liabilities	2,773	-	2,773	3,946	-	3,946	5,749	-	5,749
9. Other short-term capital-Other Sector	15	1,535	-1,520	5	822	-817	80	3,396	-3,316
i. Assets	-	1,535	-1,535	-	822	-822	-	3,396	-3,396
ii. Loans	-	-	-	-	-	-	-	-	-
iii. Other Liabilities	15	-	15	5	-	5	80	-	80
D. Reserves	8,439	5,791	2,648	2,640	2,970	-330	1,181	9,269	-8,088
I. Assets	8,439	234	8,205	1,896	2,102	-206	1,181	6,585	-5,404
1. Monetary - Gold	234	234	-	55	55	-	382	382	-
i. Total Changes in Holdings	-	234	-234	-	55	-55	382	-	382
ii. Counterpart to Monetization	45	-	45	29	-	29	-	-	-
iii. Counterpart to Valuation Changes	189	-	189	26	-	26	-	382	-382
2. Special Drawing Rights	82	-	82	103	-	103	69	-	69
i. Total Changes in Holdings	76	-	76	72	-	72	67	-	67
ii. Counterpart to Allocation	-	-	-	-	-	-	-	-	-
iii. Counterpart to Valuation Changes	6	-	6	31	-	31	2	-	2
3. Reserve Position in The Fund	-	-	-	-	-	-	-	-	-
i. Total Changes in Holdings	-	-	-	-	-	-	-	-	-
ii. Counterpart to Valuation Changes	-	-	-	-	-	-	-	-	-
4. Foreign Exchange-Central Bank	7,866	-	7,866	1,314	1,868	-554	603	3,978	-3,375
i. Total Changes in Holdings	7,148	-	7,148	-	1,868	-1,868	-	3,978	-3,978
ii. Counterpart to Valuation Changes	718	-	718	1,314	-	1,314	603	-	603
5. Foreign Exchange-Deposit Money Bank	257	-	257	424	179	245	127	2,225	-2,098
i. Total Changes in Holdings	108	-	108	-	179	-179	-	2,225	-2,225
ii. Counterpart to Valuation Changes	149	-	149	424	-	424	127	-	127
II. Liabilities	-	5,557	-5,557	744	868	-124	-	2,684	-2,684
Use of Fund Credit	-	5,557	-5,557	744	868	-124	-	2,684	-2,684
i. Total Changes in Holdings	-	4,645	-4,645	744	-	744	-	1,761	-1,761
ii. Counterpart to Valuation Changes	-	912	-912	-	868	-868	-	923	-923
E. Errors & Omissions (Net)	-	694	-694	-	299	-299	-	1,032	-1,032

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY91			FY92			FY93		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods, Services and Income	169,221	264,741	-95,520	207,404	318,131	-110,727	218,733	374,470	-155,737
1. Merchandise	132,753	187,949	-55,196	168,108	223,540	-55,432	176,463	260,697	-84,234
2. Shipment	1,206	15,901	-14,695	1,437	18,218	-16,781	1,532	22,863	-21,331
3. Other Transportation	16,528	13,934	2,594	17,965	15,626	2,339	20,223	17,078	3,145
4. Travel	3,292	10,357	-7,065	3,495	16,414	-12,919	2,670	19,861	-17,191
5. Investment Income	1,843	27,834	-25,991	1,713	33,202	-31,489	1,833	40,777	-38,944
i. IMF Service Charges	-	1,424	-1,424	-	1,168	-1,168	-	1,127	-1,127
ii. Interest-official Debt Servicing	-	13,674	-13,674	-	16,532	-16,532	-	20,533	-20,533
iii. Others	1,843	12,736	-10,893	1,713	15,502	-13,789	1,833	19,117	-17,284
6. Other Goods, Services & Income	13,599	8,766	4,833	14,686	11,131	3,555	16,012	13,194	2,818
i. Official	5,456	4,603	853	6,932	6,232	700	5,683	6,737	-1,054
ii. Others	8,143	4,163	3,980	7,754	4,899	2,855	10,329	6,457	3,872
B. Unrequited Transfers	66,262	1,160	65,102	89,537	995	88,542	70,433	1,082	69,351
1. Private	51,641	360	51,281	77,712	347	77,365	60,558	577	59,981
2. Official	14,621	800	13,821	11,825	648	11,177	9,875	505	9,370
C. Capital Account	81,687	48,858	32,829	96,553	69,961	26,592	152,526	82,035	70,491
1. Direct Investment Abroad	-	157	-157	191	-	191	93	-	93
2. Direct Investment in Pakistan	5,537	-	5,537	8,339	-	8,339	7,986	-	7,986
3. Portfolio Investment	1,864	-	1,864	6,784	-	6,784	6,982	-	6,982
4. Other Long-term Capital-Official- Sector	31,695	17,796	13,899	46,935	21,119	25,816	57,576	37,230	20,346
i. Assets	235	-	235	-	135	-135	-	7,289	-7,289
ii. Loans	31,460	17,568	13,892	46,935	19,711	27,224	51,671	29,941	21,730
iii. Other Liabilities	-	228	-228	-	1,273	-1,273	5,905	-	5,905
5. Other Long-term Capital-Deposit Money Banks	1,639	362	1,277	2,048	600	1,448	2,954	360	2,594
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	1,576	362	1,214	2,048	477	1,571	2,928	360	2,568
iii. Other Liabilities	63	-	63	-	123	-123	26	-	26
6. Other long-term capital-Other Sector	5,319	2,400	2,919	15,515	5,895	9,620	25,548	7,457	18,091
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	5,159	2,400	2,759	14,990	5,895	9,095	18,183	7,457	10,726
iii. Other Liabilities	160	-	160	525	-	525	7,365	-	7,365
7. Other short-term capital-Official- Sector	24,645	14,712	9,933	15,772	30,604	-14,832	37,545	21,373	16,172
i. Assets	-	201	-201	-	849	-849	-	1,172	-1,172
ii. Loans	15,830	14,511	1,319	15,772	23,164	-7,392	27,069	20,201	6,868
iii. Other Liabilities	8,815	-	8,815	-	6,591	-6,591	10,476	-	10,476

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY91			FY92			FY93		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
8. Other Short-term Capital-Deposit Money Banks	7,140	13,431	-6,291	19	10,197	-10,178	8,769	113	8,656
i. Assets	-	13,379	-13,379	-	4,685	-4,685	5,665	-	5,665
ii. Bilateral Balances-Assets	167	-	167	19	-	19	804	-	804
iii. Bilateral Balances-Liabilities	280	-	280	-	313	-313	-	113	-113
iv. Liabilities Under Non-Resident A/Cs	-	52	-52	-	2	-2	244	-	244
v. Other Liabilities	6,693	-	6,693	-	5,197	-5,197	2,056	-	2,056
9. Other short-term capital-Other Sector	3,848	-	3,848	950	1,546	-596	5,073	15,502	-10,429
i. Assets	3,757	-	3,757	-	1,546	-1,546	-	15,502	-15,502
ii. Loans	-	-	-	-	-	-	-	-	-
iii. Other Liabilities	91	-	91	950	-	950	5,073	-	5,073
D. Reserves	4,947	5,710	-763	9,586	13,778	-4,192	21,507	7,839	13,668
I. Assets	4,947	3,186	1,761	3,398	12,847	-9,449	18,139	6,339	11,800
1. Monetary - Gold	2,849	2,849	-	632	632	-	3,398	3,398	-
i. Total Changes in Holdings	-	2,849	-2,849	6	-	6	-	3,398	-3,398
ii. Counterpart to Monetization	-	-	-	626	-	626	222	-	222
iii. Counterpart to Valuation Changes	2,849	-	2,849	-	632	-632	3,176	-	3,176
2. Special Drawing Rights	33	-	33	18	35	-17	9	51	-42
i. Total Changes in Holdings	5	-	5	-	35	-35	-	51	-51
ii. Counterpart to Allocation	-	-	-	-	-	-	-	-	-
iii. Counterpart to Valuation Changes	28	-	28	18	-	18	9	-	9
3. Reserve Position in The Fund	-	-	-	-	-	-	-	-	-
i. Total Changes in Holdings	-	-	-	-	-	-	-	-	-
ii. Counterpart to Valuation Changes	-	-	-	-	-	-	-	-	-
4. Foreign Exchange-Central Bank	1,112	337	775	852	12,180	-11,328	14,645	-	14,645
i. Total Changes in Holdings	-	337	-337	-	12,180	-12,180	13,438	-	13,438
ii. Counterpart to Valuation Changes	1,112	-	1,112	852	-	852	1,207	-	1,207
5. Foreign Exchange-Deposit Money Bank	953	-	953	1,896	-	1,896	87	2,890	-2,803
i. Total Changes in Holdings	670	-	670	1,696	-	1,696	-	2,890	-2,890
ii. Counterpart to Valuation Changes	283	-	283	200	-	200	87	-	87
II. Liabilities	-	2,524	-2,524	6,188	931	5,257	3,368	1,500	1,868
Use of Fund Credit	-	2,524	-2,524	6,188	931	5,257	3,368	1,500	1,868
i. Total Changes in Holdings	-	1,632	-1,632	6,188	-	6,188	3,368	-	3,368
ii. Counterpart to Valuation Changes	-	892	-892	-	931	-931	-	1,500	-1,500
E. Errors & Omissions (Net)	-	1,648	-1,648	-	215	-215	2,227	-	2,227

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY94			FY95			FY96		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods, Services and Income	254,016	384,834	-130,818	306,280	457,723	-151,443	357,569	583,310	-225,741
1. Merchandise	202,027	261,847	-59,820	240,009	317,791	-77,782	286,680	403,836	-117,156
2. Shipment	1,753	23,647	-21,894	1,609	28,354	-26,745	1,821	35,083	-33,262
3. Other Transportation	23,190	20,146	3,044	24,141	20,166	3,975	25,085	23,780	1,305
4. Travel	3,255	11,784	-8,529	3,914	12,835	-8,921	3,532	20,691	-17,159
5. Investment Income	2,921	51,134	-48,213	5,595	60,287	-54,692	6,219	71,655	-65,436
i. IMF Service Charges	-	1,253	-1,253	-	1,558	-1,558	-	1,434	-1,434
ii. Interest-official Debt Servicing	-	24,666	-24,666	-	27,836	-27,836	-	31,750	-31,750
iii. Others	2,921	25,215	-22,294	5,595	30,893	-25,298	6,219	38,471	-32,252
6. Other Goods, Services & Income	20,870	16,276	4,594	31,012	18,290	12,722	34,232	28,265	5,967
i. Official	7,572	8,661	-1,089	15,575	9,693	5,882	15,674	17,188	-1,514
ii. Others	13,298	7,615	5,683	15,437	8,597	6,840	18,558	11,077	7,481
B. Unrequited Transfers	82,634	1,011	81,623	86,529	1,445	85,084	89,517	1,901	87,616
1. Private	72,904	709	72,195	76,110	915	75,195	81,243	1,175	80,068
2. Official	9,730	302	9,428	10,419	530	9,889	8,274	726	7,548
C. Capital Account	195,298	100,035	95,263	208,589	132,841	75,748	252,313	123,955	128,358
1. Direct Investment Abroad	188	-	188	-	108	-108	142	-	142
2. Direct Investment in Pakistan	10,711	-	10,711	13,636	-	13,636	37,258	-	37,258
3. Portfolio Investment	10,224	-	10,224	39,302	-	39,302	10,561	-	10,561
4. Other Long-term Capital-Official- Sector	65,257	40,131	25,126	69,119	45,905	23,214	83,452	54,280	29,172
i. Assets	-	152	-152	-	189	-189	4,152	-	4,152
ii. Loans	65,257	38,884	26,373	69,119	44,912	24,207	79,300	50,298	29,002
iii. Other Liabilities	-	1,095	-1,095	-	804	-804	-	3,982	-3,982
5. Other Long-term Capital-Deposit Money Banks	1,666	626	1,040	1,842	392	1,450	481	1,318	-837
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	1,666	552	1,114	1,816	392	1,424	481	1,177	-696
iii. Other Liabilities	-	74	-74	26	-	26	-	141	-141
6. Other long-term capital-Other Sector	32,809	12,453	20,356	19,355	17,672	1,683	25,727	17,363	8,364
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	20,292	12,453	7,839	18,887	17,672	1,215	25,358	17,363	7,995
iii. Other Liabilities	12,517	-	12,517	468	-	468	369	-	369
7. Other short-term capital-Official- Sector	50,797	40,789	10,008	55,576	61,436	-5,860	54,411	42,741	11,670
i. Assets	159	-	159	1,308	-	1,308	570	-	570
ii. Loans	50,638	37,941	12,697	54,268	45,949	8,319	49,711	42,741	6,970
iii. Other Liabilities	-	2,848	-2,848	-	15,487	-15,487	4,130	-	4,130

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY94			FY95			FY96		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
8. Other Short-term Capital-Deposit Money Banks	15,243	4,851	10,392	3,241	6,752	-3,511	19,858	65	19,793
i. Assets	-	4,851	-4,851	-	5,447	-5,447	944	-	944
ii. Bilateral Balances-Assets	1,031	-	1,031	355	-	355	34	-	34
iii. Bilateral Balances-Liabilities	270	-	270	990	-	990	-	65	-65
iv. Liabilities Under Non-Resident A/Cs	1,342	-	1,342	-	1,305	-1,305	770	-	770
v. Other Liabilities	12,600	-	12,600	1,896	-	1,896	18,110	-	18,110
9. Other short-term capital-Other Sector	8,403	1,185	7,218	6,556	576	5,980	20,423	8,188	12,235
i. Assets	-	1,185	-1,185	-	576	-576	-	8,188	-8,188
ii. Loans	-	-	-	-	-	-	1,918	-	1,918
iii. Other Liabilities	8,403	-	8,403	6,556	-	6,556	18,505	-	18,505
D. Reserves	17,137	67,621	-50,484	12,195	17,579	-5,384	24,526	12,590	11,936
I. Assets	5,995	65,189	-59,194	6,645	14,973	-8,328	22,378	11,461	10,917
1. Monetary - Gold	3,455	3,455	-	367	367	-	2,991	2,991	-
i. Total Changes in Holdings	-	3,455	-3,455	-	367	-367	-	2,991	-2,991
ii. Counterpart to Monetization	-	-	-	98	-	98	15	-	15
iii. Counterpart to Valuation Changes	3,455	-	3,455	269	-	269	2,976	-	2,976
2. Special Drawing Rights	120	-	120	-	83	-83	61	13	48
i. Total Changes in Holdings	85	-	85	-	82	-82	61	-	61
ii. Counterpart to Allocation	-	-	-	-	-	-	-	-	-
iii. Counterpart to Valuation Changes	35	-	35	-	1	-1	-	13	-13
3. Reserve Position in The Fund	-	-	-	-	-	-	-	-	-
i. Total Changes in Holdings	-	-	-	-	-	-	-	-	-
ii. Counterpart to Valuation Changes	-	-	-	-	-	-	-	-	-
4. Foreign Exchange-Central Bank	2,017	58,062	-56,045	4,568	14,523	-9,955	18,176	-	18,176
i. Total Changes in Holdings	-	58,062	-58,062	-	14,523	-14,523	12,981	-	12,981
ii. Counterpart to Valuation Changes	2,017	-	2,017	4,568	-	4,568	5,195	-	5,195
5. Foreign Exchange-Deposit Money Bank	403	3,672	-3,269	1,710	-	1,710	1,150	8,457	-7,307
i. Total Changes in Holdings	-	3,672	-3,672	1,371	-	1,371	-	8,457	-8,457
ii. Counterpart to Valuation Changes	403	-	403	339	-	339	1,150	-	1,150
II. Liabilities	11,142	2,432	8,710	5,550	2,606	2,944	2,148	1,129	1,019
Use of Fund Credit	11,142	2,432	8,710	5,550	2,606	2,944	2,148	1,129	1,019
i. Total Changes in Holdings	11,142	-	11,142	5,550	-	5,550	2,148	-	2,148
ii. Counterpart to Valuation Changes	-	2,432	-2,432	-	2,606	-2,606	-	1,129	-1,129
E. Errors & Omissions (Net)	4,416	-	4,416	-	4,005	-4,005	-	2,169	-2,169

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY97			FY98			FY99		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods, Services and Income	388,006	652,578	-264,572	438,276	660,265	-221,989	447,435	672,641	-225,206
1. Merchandise	316,113	438,808	-122,695	364,508	445,300	-80,792	377,393	475,807	-98,414
2. Shipment	1,954	38,287	-36,333	2,069	39,807	-37,738	2,026	42,153	-40,127
3. Other Transportation	29,525	29,078	447	32,697	29,232	3,465	32,117	26,174	5,943
4. Travel	4,045	24,820	-20,775	4,286	16,528	-12,242	3,466	9,490	-6,024
5. Investment Income	5,939	90,674	-84,735	5,299	106,245	-100,946	4,577	91,371	-86,794
i. IMF Service Charges	-	1,808	-1,808	-	1,799	-1,799	-	2,081	-2,081
ii. Interest-official Debt Servicing	-	35,700	-35,700	-	39,495	-39,495	-	43,638	-43,638
iii. Others	5,939	53,166	-47,227	5,299	64,951	-59,652	4,577	45,652	-41,075
6. Other Goods, Services & Income	30,430	30,911	-481	29,417	23,153	6,264	27,856	27,646	210
i. Official	8,320	18,171	-9,851	5,956	10,529	-4,573	4,839	13,152	-8,313
ii. Others	22,110	12,740	9,370	23,461	12,624	10,837	23,017	14,494	8,523
B. Unrequited Transfers	130,419	2,025	128,394	149,190	825	148,365	141,767	1,779	139,988
1. Private	118,456	1,365	117,091	139,475	643	138,832	113,938	1,619	112,319
2. Official	11,963	660	11,303	9,715	182	9,533	27,829	160	27,669
C. Capital Account	274,991	177,669	97,322	265,015	221,558	43,457	204,011	307,029	-103,018
1. Direct Investment Abroad	709	-	709	-	1,271	-1,271	-	2,160	-2,160
2. Direct Investment in Pakistan	26,825	-	26,825	25,812	-	25,812	23,501	-	23,501
3. Portfolio Investment	26,501	-	26,501	1,118	-	1,118	7,915	-	7,915
4. Other Long-term Capital-Official- Sector	79,718	62,449	17,269	113,656	75,642	38,014	137,818	99,688	38,130
i. Assets	2,051	-	2,051	2,400	-	2,400	-	1,208	-1,208
ii. Loans	77,667	62,095	15,572	111,256	74,469	36,787	110,968	98,480	12,488
iii. Other Liabilities	-	354	-354	-	1,173	-1,173	26,850	-	26,850
5. Other Long-term Capital-Deposit Money Banks	462	1,285	-823	2,148	750	1,398	23	-	23
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	182	1,285	-1,103	2,041	750	1,291	-	-	-
iii. Other Liabilities	280	-	280	107	-	107	23	-	23
6. Other long-term capital-Other Sector	35,252	21,536	13,716	34,377	43,251	-8,874	22,155	20,963	1,192
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	26,472	21,536	4,936	34,377	24,932	9,445	9,398	20,963	-11,565
iii. Other Liabilities	8,780	-	8,780	-	18,319	-18,319	12,757	-	12,757
7. Other short-term capital-Official- Sector	76,353	70,985	5,368	78,651	54,094	24,557	10,413	71,334	-60,921
i. Assets	-	716	-716	-	1,761	-1,761	-	2,346	-2,346
ii. Loans	67,494	70,269	-2,775	67,835	52,333	15,502	10,413	51,613	-41,200
iii. Other Liabilities	8,859	-	8,859	10,816	-	10,816	-	17,375	-17,375

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY97			FY98			FY99		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
8. Other Short-term Capital-Deposit Money Banks	1,819	20,202	-18,383	9,253	17,407	-8,154	2,186	63,560	-61,374
i. Assets	-	5,480	-5,480	9,253	-	9,253	2,186	-	2,186
ii. Bilateral Balances-Assets	-	-	-	-	-	-	-	-	-
iii. Bilateral Balances-Liabilities	-	-	-	-	-	-	-	-	-
iv. Liabilities Under Non-Resident A/Cs	1,819	-	1,819	-	1,279	-1,279	-	282	-282
v. Other Liabilities	-	14,722	-14,722	-	16,128	-16,128	-	63,278	-63,278
9. Other short-term capital-Other Sector	27,352	1,212	26,140	-	29,143	-29,143	-	49,324	-49,324
i. Assets	1,718	-	1,718	-	26,233	-26,233	-	419	-419
ii. Loans	-	1,212	-1,212	-	1,109	-1,109	-	-	-
iii. Other Liabilities	25,634	-	25,634	-	1,801	-1,801	-	48,905	-48,905
D. Reserves	42,349	6,807	35,542	20,035	5,625	14,410	31,103	73,454	-42,351
I. Assets	42,349	404	41,945	10,496	3,374	7,122	11,129	71,245	-60,116
1. Monetary - Gold	404	404	-	320	320	-	224	224	-
i. Total Changes in Holdings	-	404	-404	-	320	-320	224	-	224
ii. Counterpart to Monetization	87	-	87	123	-	123	-	-	-
iii. Counterpart to Valuation Changes	317	-	317	197	-	197	-	224	-224
2. Special Drawing Rights	17	-	17	12	79	-67	79	6	73
i. Total Changes in Holdings	14	-	14	-	79	-79	79	-	79
ii. Counterpart to Allocation	-	-	-	-	-	-	-	-	-
iii. Counterpart to Valuation Changes	3	-	3	12	-	12	-	6	-6
3. Reserve Position in The Fund	-	-	-	-	-	-	-	-	-
i. Total Changes in Holdings	-	-	-	-	-	-	-	-	-
ii. Counterpart to Valuation Changes	-	-	-	-	-	-	-	-	-
4. Foreign Exchange-Central Bank	32,081	-	32,081	9,540	-	9,540	10,087	46,824	-36,737
i. Total Changes in Holdings	25,929	-	25,929	3,227	-	3,227	-	46,824	-46,824
ii. Counterpart to Valuation Changes	6,152	-	6,152	6,313	-	6,313	10,087	-	10,087
5. Foreign Exchange-Deposit Money Bank	9,847	-	9,847	624	2,975	-2,351	739	24,191	-23,452
i. Total Changes in Holdings	8,585	-	8,585	624	2,975	-2,351	-	24,191	-24,191
ii. Counterpart to Valuation Changes	1,262	-	1,262	-	-	-	739	-	739
II. Liabilities	-	6,403	-6,403	9,539	2,251	7,288	19,974	2,209	17,765
Use of Fund Credit	-	6,403	-6,403	9,539	2,251	7,288	19,974	2,209	17,765
i. Total Changes in Holdings	-	3,866	-3,866	9,539	-	9,539	19,974	-	19,974
ii. Counterpart to Valuation Changes	-	2,537	-2,537	-	2,251	-2,251	-	2,209	-2,209
E. Errors & Omissions (Net)	3,314	-	3,314	15,757	-	15,757	42,003	-	42,093
F. Exceptional Financing Net	-	-	-	-	-	-	188,494	-	188,494

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY00			FY01			FY02		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
A. Goods, Services and Income	501,998	719,517	-217,519	608,668	864,297	-255,629	685,299	864,941	-179,642
1. Merchandise	424,192	497,263	-73,071	523,193	595,564	-72,371	561,334	579,512	-18,178
2. Shipment	2,661	41,486	-38,825	3,297	51,260	-47,963	4,247	49,709	-45,462
3. Other Transportation	38,053	34,396	3,657	44,892	41,373	3,519	46,358	40,226	6,132
4. Travel	3,910	11,294	-7,384	4,916	15,579	-10,663	6,176	15,111	-8,935
5. Investment Income	6,028	110,387	-104,359	6,643	132,348	-125,705	6,826	149,250	-142,424
i. IMF Service Charges	-	3,086	-3,086	-	3,506	-3,506	-	3,275	-3,275
ii. Interest-official Debt Servicing	-	51,176	-51,176	-	56,270	-56,270	-	61,413	-61,413
iii. Others	6,028	56,125	-50,097	6,643	72,572	-65,929	6,826	84,562	-77,736
6. Other Goods, Services & Income	27,154	24,691	2,463	25,727	28,173	-2,446	60,358	31,133	29,225
i. Official	5,683	8,641	-2,958	5,602	7,632	-2,030	34,087	7,032	27,055
ii. Others	21,471	16,050	5,421	20,125	20,541	-416	26,271	24,101	2,170
B. Unrequited Transfers	208,958	2,310	206,648	281,211	2,685	278,526	354,173	2,732	351,441
1. Private	160,184	1,596	158,588	232,341	2,491	229,850	262,284	2,493	259,791
2. Official	48,774	714	48,060	48,870	194	48,676	91,889	239	91,650
C. Capital Account	114,701	331,023	-216,322	174,285	208,190	-33,905	199,603	268,283	-68,680
1. Direct Investment Abroad	37	-	37	-	2,180	-2,180	-	116	-116
2. Direct Investment in Pakistan	24,373	-	24,373	19,252	-	19,252	29,633	-	29,633
3. Portfolio Investment	-	28,482	-28,482	-	8,059	-8,059	-	29,794	-29,794
4. Other Long-term Capital-Official- Sector	67,464	102,633	-35,169	87,130	119,409	-32,279	90,949	94,135	-3,186
i. Assets	-	-	-	-	-	-	4,886	-	4,886
ii. Loans	67,464	101,872	-34,408	87,130	105,000	-17,870	86,063	92,835	-6,772
iii. Other Liabilities	-	761	-761	-	14,409	-14,409	-	1,300	-1,300
5. Other Long-term Capital-Deposit Money Banks	-	55	-55	-	131	-131	-	35	-35
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	-	-	-	-	-	-	-	-	-
iii. Other Liabilities	-	55	-55	-	131	-131	-	35	-35
6. Other long-term capital-Other Sector	16,754	30,618	-13,864	16,755	28,753	-11,998	11,166	51,826	-40,660
i. Assets	-	-	-	-	-	-	-	-	-
ii. Loans	8,622	30,618	-21,996	11,215	28,753	-17,538	11,166	32,621	-21,455
iii. Other Liabilities	8,132	-	8,132	5,540	-	5,540	-	19,205	-19,205
7. Other short-term capital-Official- Sector	6,073	25,133	-19,060	45,520	25,790	19,730	53,761	80,224	-26,463
i. Assets	-	697	-697	-	3,817	-3,817	3,012	-	3,012
ii. Loans	6,073	17,368	-11,295	45,520	19,532	25,988	50,749	70,999	-20,250
iii. Other Liabilities	-	7,068	-7,068	-	2,441	-2,441	-	9,225	-9,225

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY00			FY01			FY02		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
8. Other Short-term Capital-Deposit Money Banks	-	94,726	-94,726	1,254	2,904	-1,650	223	8,836	-8,613
i. Assets	-	6,583	-6,583	1,254	-	1,254	-	3,121	-3,121
ii. Bilateral Balances-Assets	-	-	-	-	-	-	-	-	-
iii. Bilateral Balances-Liabilities	-	-	-	-	-	-	-	-	-
iv. Liabilities Under Non-Resident A/Cs	-	1,926	-1,926	-	331	-331	223	-	223
v. Other Liabilities	-	86,217	-86,217	-	2,573	-2,573	-	5,715	-5,715
9. Other short-term capital-Other Sector	-	49,376	-49,376	4,374	20,964	-16,590	13,871	3,317	10,554
i. Assets	-	15,855	-15,855	-	15,112	-15,112	9,696	-	9,696
ii. Loans	-	-	-	4,374	966	3,408	-	3,317	-3,317
iii. Other Liabilities	-	33,521	-33,521	-	4,886	-4,886	4,175	-	4,175
D. Reserves	23,564	26,949	-3,385	33,048	98,199	-65,151	23,345	191,105	-167,760
I. Assets	23,564	12,467	11,097	20,493	90,549	-70,056	3,821	189,903	-186,082
1. Monetary - Gold	3,441	3,441	-	4,691	4,691	-	3,821	3,821	-
i. Total Changes in Holdings	-	3,441	-3,441	-	4,691	-4,691	-	3,821	-3,821
ii. Counterpart to Monetization	70	-	70	-	-	-	49	-	49
iii. Counterpart to Valuation Changes	3,371	-	3,371	4,691	-	4,691	3,772	-	3,772
2. Special Drawing Rights	10	12	-2	256	206	50	-	218	-218
i. Total Changes in Holdings	10	-	10	-	206	-206	-	218	-218
ii. Counterpart to Allocation	-	-	-	256	-	256	-	-	-
iii. Counterpart to Valuation Changes	-	12	-12	-	-	-	-	-	-
3. Reserve Position in The Fund	-	-	-	-	-	-	-	-	-
i. Total Changes in Holdings	-	-	-	-	-	-	-	-	-
ii. Counterpart to Valuation Changes	-	-	-	-	-	-	-	-	-
4. Foreign Exchange-Central Bank	19,766	-	19,766	14,552	62,779	-48,227	-	163,600	-163,600
i. Total Changes in Holdings	19,131	-	19,131	-	62,779	-62,779	-	154,853	-154,853
ii. Counterpart to Valuation Changes	635	-	635	14,552	-	14,552	-	8,747	-8,747
5. Foreign Exchange-Deposit Money Bank	347	9,014	-8,667	994	22,873	-21,879	-	22,264	-22,264
i. Total Changes in Holdings	-	9,014	-9,014	-	22,873	-22,873	-	17,524	-17,524
ii. Counterpart to Valuation Changes	347	-	347	994	-	994	-	4,740	-4,740
II. Liabilities	-	14,482	-14,482	12,555	7,650	4,905	19,524	1,202	18,322
Use of Fund Credit	-	14,482	-14,482	12,555	7,650	4,905	19,524	1,202	18,322
i. Total Changes in Holdings	-	10,097	-10,097	12,555	-	12,555	19,524	-	19,524
ii. Counterpart to Valuation Changes	-	4,385	-4,385	-	7,650	-7,650	-	1,202	-1,202
E. Errors & Omissions (Net)	-	-	25,273	-	-	37,870	55,643	-	55,643
F. Exceptional Financing Net	205,305	-	205,305	38,289	-	38,289	8,998	-	8,998

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 03			FY 04		
	Credit	Debit	Net	Credit	Debit	Net
1. Current Account	1,203,335	965,242	238,093	1,266,812	1,162,544	104,267
A. Goods and services	800,624	821,742	-21,118	869,548	1,018,954	-149,406
a. Goods	641,974	662,975	-21,001	717,321	790,958	-73,638
1. General merchandise	637,001	662,975	-25,974	713,694	783,243	-69,550
2. Goods for processing	-	-	-	-	-	-
3. Repairs on goods	-	-	-	58	1,151	-1,094
4. Goods procured in ports by carriers	4,972	-	4,972	3,570	6,563	-2,994
5. No monetary gold	-	-	-	-	-	-
b. Services	158,651	158,768	-117	152,227	227,995	-75,768
1. Transportation	47,268	88,861	-41,593	49,744	100,986	-51,241
1.1 Passenger	30,478	13,923	16,555	29,478	15,775	13,703
1.2 Freight	6,376	54,873	-48,496	7,312	68,111	-60,799
1.3 Other	10,413	20,065	-9,652	12,954	17,100	-4,145
2. Travel	5,382	28,899	-23,517	9,442	68,974	-59,532
2.1 Business	-	58	-58	58	3,167	-3,109
2.2 Personal	5,382	28,840	-23,458	9,385	65,808	-56,423
3. Communications services	16,087	2,632	13,455	11,745	2,188	9,557
4. Construction services	-	-	-	691	1,036	-345
5. Insurance services	1,228	4,212	-2,983	1,094	4,664	-3,570
6. Financial services	994	3,802	-2,808	1,209	4,433	-3,224
7. Computer and information services	1,345	-	1,345	2,361	691	1,670
8. Royalties and license fees	468	1,345	-877	576	2,706	-2,130
9. Other business services	16,438	18,895	-2,457	11,630	30,745	-19,115
10. Personal, cultural, and recreational services	-	-	-	58	-	58
11. Government services, n.i.e.	69,439	10,120	59,318	63,677	11,572	52,105
B. Income	9,945	139,287	-129,342	10,766	137,833	-127,067
1. Compensation of employees	-	-	-	115	58	58
2. Investment income	9,945	139,287	-129,342	10,651	137,776	-127,124
2.1 Direct investment	117	57,915	-57,798	748	70,701	-69,953
2.1.1 Income on equity	117	57,915	-57,798	748	70,701	-69,953
2.1.2 Income on debt (interest)	-	-	-	-	-	-
2.2 Portfolio investment	175	13,221	-13,045	345	11,918	-11,572
2.2.1 Income on equity (dividends)	175	6,669	-6,493	58	6,276	-6,218
2.2.2 Income on debt (interest)	-	6,552	-6,552	288	5,642	-5,354
2.3 Other investment	9,652	68,152	-58,500	9,557	55,156	-45,599
2.3.1 Monetary authorities	7,195	3,744	3,451	6,736	2,476	4,261
2.3.2 General government	-	50,544	-50,544	-	39,554	-39,554
2.3.3 Banks	2,281	2,574	-292	2,015	2,188	-173
2.3.4 Others	175	11,290	-11,115	806	10,939	-10,133
C. Current transfers	392,766	4,212	388,554	386,498	5,757	380,740
1. General government	53,703	760	52,942	31,608	2,188	29,421
2. Other sectors	339,063	3,451	335,612	354,889	3,570	351,320
2. Capital And Financial Account	297,060	602,018	-304,958	178,769	292,651	-113,882
A. Capital account	66,280	-	66,280	4,894	173	4,721
1. Capital transfers	66,280	-	66,280	4,894	173	4,721
1.1 General government	66,280	-	66,280	4,030	115	3,915
1.1.1 Debt forgiveness	58,500	-	58,500	-	-	-
1.1.2 Other	7,780	-	7,780	4,030	115	3,915
1.2 Other sectors	-	-	-	864	58	806
2. Acquisitions/disposal of non-produced non-financial Assets	-	-	-	-	-	-

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 03			FY 04		
	Credit	Debit	Net	Credit	Debit	Net
B. Financial account	230,781	602,018	-371,238	173,875	292,478	-118,603
1. Direct investment	46,683	1,579	45,103	54,753	2,591	52,162
1.1 Abroad	-	1,579	-1,579	-	2,591	-2,591
1.2 In reporting economy	46,683	-	46,683	54,753	-	54,753
2. Portfolio investment	-	13,981	-13,981	18,078	-	18,078
2.1 Assets	-	-	-	173	-	173
2.2 Liabilities	-	13,981	-13,981	17,906	-	17,906
3. Other investment	184,098	239,789	-55,692	92,925	264,555	-171,630
3.1 Assets	39,546	13,279	26,266	173	38,690	-38,517
3.1.1 Trade credits	-	10,120	-10,120	-	19,287	-19,287
3.1.2 Loans	-	-	-	-	-	-
3.1.2.1 Long-term	-	-	-	-	-	-
3.1.2.1 Short-term	-	-	-	-	-	-
3.1.3 Currency and deposits	38,902	1,696	37,206	115	12,494	-12,379
3.1.3.1 Monetary authorities	-	-	-	-	-	-
3.1.3.2 General government	-	-	-	115	-	115
3.1.3.3 Banks	38,902	-	38,902	-	5,757	-5,757
3.1.3.4 Other sectors	-	1,696	-1,696	-	6,736	-6,736
3.1.4 Other assets	643	1,462	-819	58	6,909	-6,851
3.1.4.1. Monetary authority	-	-	-	-	-	-
3.1.4.2. General government	643	-	643	58	-	58
3.1.4.3. Banks.	-	1,462	-1,462	-	6,909	-6,909
3.1.4.4. Other sectors.	-	-	-	-	-	-
3.2 Liabilities	144,552	226,510	-81,958	92,753	225,865	-133,112
3.2.1 Trade credits	-	-	-	-	-	-
3.2.2 Loans	109,745	201,882	-92,137	85,268	217,804	-132,536
3.2.2.1 Use of Fund Credit & loan from the Fund	3,042	-	3,042	-	24,584	-24,584
3.2.2.2 General government	81,256	163,097	-81,841	56,308	157,984	-101,677
3.2.2.2.1 Long-term	70,316	141,627	-71,311	55,847	139,273	-83,425
3.2.2.2.2 Short-term	10,939	21,469	-10,530	461	18,712	-18,251
3.2.2.3 Banks.	-	-	-	-	-	-
3.2.2.3.1 Long-term	-	-	-	-	-	-
3.2.2.3.2 Short-term	-	-	-	-	-	-
3.2.2.4 Other sectors	25,447	38,785	-13,338	28,960	35,236	-6,276
3.2.2.4.1 Long-term	20,475	33,754	-13,279	28,960	35,236	-6,276
3.2.2.4.2 Short-term	4,972	5,031	-58	-	-	-
3.2.3 Currency and deposits	32,526	58	32,467	633	2,130	-1,497
3.2.3.1 Monetary authorities	-	58	-58	115	-	115
3.2.3.2 General government	-	-	-	-	288	-288
3.2.3.3 Banks	351	-	351	518	-	518
3.2.3.4 Other sector	32,175	-	32,175	-	1,842	-1,842
3.2.4 Other liabilities	2,281	24,570	-22,288	6,851	5,930	921
3.2.4.1 Monetary authority	-	2,925	-2,925	-	-	-
3.2.4.1.1 Long-term	-	-	-	-	-	-
3.2.4.1.2 Short-term	-	2,925	-2,925	-	-	-
3.2.4.2 General government	58	1,228	-1,170	58	1,267	-1,209
3.2.4.2.1 Long-term	-	1,228	-1,228	-	1,267	-1,267
3.2.4.2.2 Short-term	58	-	58	58	-	58
3.2.4.3 Banks	2,223	468	1,755	5,182	1,382	3,800
3.2.4.3.1 Long-term	-	468	-468	-	1,382	-1,382
3.2.4.3.2 Short-term	2,223	-	2,223	5,182	-	5,182
3.2.4.4 Other sectors	-	19,948	-19,948	1,612	3,282	-1,670
3.2.4.4.1 Long-term	-	19,480	-19,480	-	3,282	-3,282
3.2.4.4.2 Short-term	-	468	-468	1,612	-	1,612
4. Official reserve assets	-	346,668	-346,668	8,118	25,333	-17,215
4.1 Monetary gold	-	-	-	-	-	-
4.2 SDRs	-	13,630	-13,630	1,036	-	1,036
4.3 Reserve position in the Fund	-	-	-	-	-	-
4.4 Foreign currency reserves (in convertible currencies)	-	332,160	-332,160	-	25,333	-25,333
4.5 Other Claim	-	877	-877	7,082	-	7,082
3. Errors and Omissions	30,595	-	30,595	12,782	-	12,782
4. Exceptional Financing	36,270	-	36,270	-	3,167	-3,167

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 05			FY 06		
	Credit	Debit	Net	Credit	Debit	Net
1. Current Account	1,603,011	1,694,066	-91,055	1,901,105	2,199,790	-298,684
A. Goods and services	1,056,625	1,520,029	-463,405	1,216,406	1,986,820	-770,414
a. Goods	859,617	1,127,557	-267,940	990,806	1,496,056	-505,250
1. General merchandise	854,809	1,113,133	-258,324	980,930	1,473,909	-492,979
2. Goods for processing	-	-	-	-	-	-
3. Repairs on goods	297	3,858	-3,561	60	6,046	-5,986
4. Goods procured in ports by carriers	4,511	10,566	-6,054	9,816	16,101	-6,285
5. No monetary gold	-	-	-	-	-	-
b. Services	197,008	392,472	-195,465	225,600	490,764	-265,165
1. Transportation	63,038	135,335	-72,298	64,645	171,369	-106,724
1.1 Passenger	37,751	23,980	13,771	39,266	27,115	12,151
1.2 Freight	6,648	95,981	-89,333	7,422	124,681	-117,259
1.3 Other	18,638	15,374	3,265	17,957	19,573	-1,616
2. Travel	10,506	69,567	-59,061	12,929	84,458	-71,529
2.1 Business	356	10,031	-9,675	479	3,412	-2,933
2.2 Personal	10,150	59,536	-49,386	12,450	81,046	-68,596
3. Communications services	19,647	3,502	16,145	11,852	6,046	5,806
4. Construction services	1,425	356	1,068	958	8,559	-7,602
5. Insurance services	1,484	5,995	-4,511	1,736	7,841	-6,105
6. Financial services	2,315	4,571	-2,256	4,190	7,961	-3,771
7. Computer and information services	2,790	1,603	1,187	4,310	2,634	1,676
8. Royalties and license fees	772	6,351	-5,580	1,975	5,926	-3,951
9. Other business services	16,917	148,513	-131,596	23,404	176,757	-153,353
10. Personal, cultural, and recreational services	59	416	-356	60	359	-299
11. Government services, n.i.e.	78,055	16,264	61,791	99,542	18,855	80,687
B. Income	25,939	167,567	-141,627	46,928	206,565	-159,638
1. Compensation of employees	119	59	59	359	60	299
2. Investment income	25,821	167,507	-141,687	46,568	206,505	-159,937
2.1 Direct investment	1,068	97,346	-96,278	2,334	126,597	-124,262
2.1.1 Income on equity	1,068	97,346	-96,278	2,334	126,597	-124,262
2.1.2 Income on debt (interest)	-	-	-	-	-	-
2.2 Portfolio investment	11,456	20,597	-9,141	21,369	26,935	-5,567
2.2.1 Income on equity (dividends)	416	8,666	-8,251	120	5,267	-5,148
2.2.2 Income on debt (interest)	11,041	11,931	-890	21,249	21,668	-419
2.3 Other investment	13,296	49,564	-36,267	22,865	52,973	-30,108
2.3.1 Monetary authorities	9,200	2,612	6,589	16,042	2,993	13,049
2.3.2 General government	-	37,751	-37,751	-	39,027	-39,027
2.3.3 Banks	2,671	1,840	831	3,591	2,993	599
2.3.4 Others	1,425	7,360	-5,936	3,232	7,961	-4,729
C. Current transfers	520,447	6,470	513,977	637,772	6,405	631,367
1. General government	15,789	950	14,839	42,797	2,035	40,762
2. Other sectors	504,658	5,520	499,138	594,975	4,370	590,605
2. Capital And Financial Account	334,480	239,745	94,735	507,943	199,741	308,202
A. Capital account	41,135	475	40,660	14,964	539	14,425
1. Capital transfers	40,719	475	40,244	14,545	539	14,006
1.1 General government	38,998	178	38,820	12,031	419	11,612
1.1.1 Debt forgiveness	29,382	-	29,382	-	-	-
1.1.2 Other	9,616	178	9,438	12,031	419	11,612
1.2 Other sectors	1,721	297	1,425	2,514	120	2,394
2. Acquisitions/disposal of non-produced non-financial Assets	416	-	416	419	-	419

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 05			FY 06		
	Credit	Debit	Net	Credit	Debit	Net
B. Financial account	293,345	239,270	54,075	492,979	199,203	293,776
1. Direct investment	90,520	3,918	86,603	210,755	4,250	206,505
1.1 Abroad	-	3,918	-3,918	-	4,250	-4,250
1.2 In reporting economy	90,520	-	90,520	210,755	-	210,755
2. Portfolio investment	36,802	-	36,802	59,019	-	59,019
2.1 Assets	653	-	653	1,317	-	1,317
2.2 Liabilities	36,149	-	36,149	57,702	-	57,702
3. Other investment	129,815	235,353	-105,538	222,487	147,606	74,881
3.1 Assets	-	80,251	-80,251	30,647	21,788	8,859
3.1.1 Trade credits	-	14,721	-14,721	-	16,939	-16,939
3.1.2 Loans	-	-	-	-	-	-
3.1.2.1 Long-term	-	-	-	-	-	-
3.1.2.1 Short-term	-	-	-	-	-	-
3.1.3 Currency and deposits	-	56,687	-56,687	30,587	-	30,587
3.1.3.1 Monetary authorities	-	-	-	-	-	-
3.1.3.2 General government	-	119	-119	-	-	-
3.1.3.3 Banks	-	49,682	-49,682	27,594	-	27,594
3.1.3.4 Other sectors	-	6,885	-6,885	2,993	-	2,993
3.1.4 Other assets	-	8,844	-8,844	60	4,848	-4,789
3.1.4.1. Monetary authority	-	-	-	-	-	-
3.1.4.2. General government	-	-	-	60	-	60
3.1.4.3. Banks.	-	8,844	-8,844	-	4,848	-4,848
3.1.4.4. Other sectors.	-	-	-	-	-	-
3.2 Liabilities	129,815	155,101	-25,286	191,840	125,819	66,022
3.2.1 Trade credits	-	-	-	-	-	-
3.2.2 Loans	129,578	123,108	6,470	166,940	114,266	52,674
3.2.2.1 Use of Fund Credit & loan from the Fund	-	8,607	-8,607	-	8,559	-8,559
3.2.2.2 General government	128,390	92,479	35,911	133,959	86,553	47,406
3.2.2.2.1 Long-term	112,305	85,119	27,186	123,843	63,388	60,455
3.2.2.2.2 Short-term	16,086	7,360	8,726	10,116	23,165	-13,049
3.2.2.3 Banks.	-	-	-	-	-	-
3.2.2.3.1 Long-term	-	-	-	-	-	-
3.2.2.3.2 Short-term	-	-	-	-	-	-
3.2.2.4 Other sectors	1,187	22,022	-20,835	32,981	19,154	13,827
3.2.2.4.1 Long-term	1,187	22,022	-20,835	32,981	19,154	13,827
3.2.2.4.2 Short-term	-	-	-	-	-	-
3.2.3 Currency and deposits	-	17,926	-17,926	18,975	60	18,915
3.2.3.1 Monetary authorities	-	475	-475	-	-	-
3.2.3.2 General government	-	594	-594	-	60	-60
3.2.3.3 Banks	-	653	-653	120	-	120
3.2.3.4 Other sector	-	16,205	-16,205	18,855	-	18,855
3.2.4 Other liabilities	237	14,068	-13,830	5,926	11,492	-5,567
3.2.4.1 Monetary authority	178	-	178	-	-	-
3.2.4.1.1 Long-term	-	-	-	-	-	-
3.2.4.1.2 Short-term	178	-	178	-	-	-
3.2.4.2 General government	59	1,306	-1,247	-	1,317	-1,317
3.2.4.2.1 Long-term	-	1,306	-1,306	-	1,317	-1,317
3.2.4.2.2 Short-term	59	-	59	-	-	-
3.2.4.3 Banks	-	2,612	-2,612	1,257	1,496	-239
3.2.4.3.1 Long-term	-	1,068	-1,068	1,257	-	1,257
3.2.4.3.2 Short-term	-	1,543	-1,543	-	1,496	-1,496
3.2.4.4 Other sectors	-	10,150	-10,150	4,669	8,679	-4,010
3.2.4.4.1 Long-term	-	1,840	-1,840	4,669	-	4,669
3.2.4.4.2 Short-term	-	8,310	-8,310	-	8,679	-8,679
4. Official reserve assets	36,208	-	36,208	718	47,347	-46,628
4.1 Monetary gold	-	-	-	-	-	-
4.2 SDRs	653	-	653	718	-	718
4.3 Reserve position in the Fund	-	-	-	-	-	-
4.4 Foreign currency reserves (in convertible currencies)	28,610	-	28,610	-	47,347	-47,347
4.5 Other Claim	6,945	-	6,945	-	-	-
3. Errors and Omissions	-	416	-416	-	6,225	-6,225
4. Exceptional Financing	-	3,265	-3,265	-	3,292	-3,292

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 07			FY 08		
	Credit	Debit	Net	Credit	Debit	Net
1. Current Account	2,001,899	2,418,941	-417,042	2,329,669	3,197,440	-867,770
A. Goods and services	1,298,663	2,140,327	-841,663	1,502,117	2,842,301	-1,340,184
a. Goods	1,047,638	1,636,456	-588,819	1,277,637	2,213,958	-936,321
1. General merchandise	1,037,997	1,613,719	-575,722	1,263,877	2,190,816	-926,939
2. Goods for processing	-	-	-	-	-	-
3. Repairs on goods	-	7,034	-7,034	125	7,193	-7,068
4. Goods procured in ports by carriers	9,641	15,704	-6,063	13,635	15,949	-2,314
5. No monetary gold	-	-	-	-	-	-
b. Services	251,026	503,870	-252,845	224,479	628,342	-403,863
1. Transportation	66,819	192,635	-125,816	64,736	236,739	-172,003
1.1 Passenger	39,170	31,590	7,579	39,467	33,275	6,192
1.2 Freight	7,701	134,850	-127,150	8,194	185,075	-176,882
1.3 Other	19,949	26,194	-6,245	17,075	18,389	-1,313
2. Travel	16,796	98,531	-81,735	16,512	98,698	-82,186
2.1 Business	910	3,759	-2,850	1,251	2,377	-1,126
2.2 Personal	15,886	94,771	-78,885	15,261	96,322	-81,060
3. Communications services	7,458	5,942	1,516	7,318	6,692	625
4. Construction services	4,487	3,638	849	2,314	3,503	-1,188
5. Insurance services	1,819	7,640	-5,821	3,378	9,507	-6,130
6. Financial services	4,487	8,186	-3,699	2,689	11,509	-8,819
7. Computer and information services	6,306	5,457	849	9,632	8,068	1,564
8. Royalties and license fees	2,486	6,973	-4,487	3,190	8,131	-4,941
9. Other business services	27,831	155,042	-127,211	28,146	214,660	-186,514
10. Personal, cultural, and recreational services	121	-	121	250	125	125
11. Government services, n.i.e.	112,416	19,827	92,588	86,314	30,710	55,604
B. Income	56,996	274,188	-217,192	100,888	346,257	-245,370
1. Compensation of employees	424	61	364	625	-	625
2. Investment income	56,572	274,127	-217,556	100,262	346,257	-245,995
2.1 Direct investment	1,819	172,140	-170,321	2,940	194,645	-191,705
2.1.1 Income on equity	1,819	172,140	-170,321	2,940	194,645	-191,705
2.1.2 Income on debt (interest)	-	-	-	-	-	-
2.2 Portfolio investment	21,101	36,805	-15,704	55,604	75,869	-20,265
2.2.1 Income on equity (dividends)	364	16,129	-15,765	1,188	15,574	-14,386
2.2.2 Income on debt (interest)	20,737	20,676	61	54,415	60,295	-5,879
2.3 Other investment	33,652	65,182	-31,530	41,719	75,744	-34,025
2.3.1 Monetary authorities	24,981	3,032	21,950	31,398	3,002	28,396
2.3.2 General government	1,637	42,505	-40,867	63	48,036	-47,973
2.3.3 Banks	5,578	4,851	728	8,694	5,629	3,065
2.3.4 Others	1,455	14,795	-13,340	1,564	19,077	-17,513
C. Current transfers	646,239	4,426	641,813	726,665	8,882	717,784
1. General government	33,228	1,395	31,833	30,273	3,503	26,770
2. Other sectors	613,012	3,032	609,980	696,393	5,379	691,014
2. Capital And Financial Account	794,551	394,425	400,125	1,033,769	182,073	851,696
A. Capital account	18,736	303	18,433	8,006	438	7,568
1. Capital transfers	17,645	303	17,341	8,006	250	7,756
1.1 General government	16,189	303	15,886	7,568	-	7,568
1.1.1 Debt forgiveness	-	-	-	-	-	-
1.1.2 Other	16,189	303	15,886	7,568	-	7,568
1.2 Other sectors	1,455	-	1,455	438	250	188
2. Acquisitions/disposal of non-produced non-financial Assets	1,091	-	1,091	-	188	-188

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 07			FY 08		
	Credit	Debit	Net	Credit	Debit	Net
B. Financial account	775,815	394,122	381,692	1,025,763	181,635	844,128
1. Direct investment	311,660	6,912	304,747	338,377	4,691	333,686
1.1 Abroad	-	6,912	-6,912	-	4,691	-4,691
1.2 In reporting economy	311,660	-	311,660	338,377	-	338,377
2. Portfolio investment	199,365	303	199,062	2,314	313	2,001
2.1 Assets	-	303	-303	-	313	-313
2.2 Liabilities	199,365	-	199,365	2,314	-	2,314
3. Other investment	264,123	170,564	93,559	338,689	176,631	162,058
3.1 Assets	10,368	56,329	-45,961	39,217	37,215	2,001
3.1.1 Trade credits	-	17,038	-17,038	-	37,215	-37,215
3.1.2 Loans	-	-	-	-	-	-
3.1.2.1 Long-term	-	-	-	-	-	-
3.1.2.1 Short-term	-	-	-	-	-	-
3.1.3 Currency and deposits	9,641	39,291	-29,650	38,091	-	38,091
3.1.3.1 Monetary authorities	-	-	-	-	-	-
3.1.3.2 General government	-	121	-121	313	-	313
3.1.3.3 Banks	-	39,170	-39,170	31,711	-	31,711
3.1.3.4 Other sectors	9,641	-	9,641	6,067	-	6,067
3.1.4 Other assets	728	-	728	1,126	-	1,126
3.1.4.1. Monetary authority	-	-	-	-	-	-
3.1.4.2. General government	121	-	121	-	-	-
3.1.4.3. Banks.	606	-	606	1,126	-	1,126
3.1.4.4. Other sectors.	-	-	-	-	-	-
3.2 Liabilities	253,754	114,235	139,519	299,473	139,416	160,056
3.2.1 Trade credits	-	-	-	-	-	-
3.2.2 Loans	214,039	112,840	101,198	258,380	111,270	147,109
3.2.2.1 Use of Fund Credit & loan from the Fund	-	7,276	-7,276	-	10,821	-10,821
3.2.2.2 General government	161,833	81,189	80,643	191,017	79,559	111,458
3.2.2.2.1 Long-term	148,190	62,514	85,676	147,234	70,740	76,494
3.2.2.2.2 Short-term	13,643	18,675	-5,033	43,783	8,819	34,963
3.2.2.3 Banks.	-	-	-	3,127	-	3,127
3.2.2.3.1 Long-term	-	-	-	3,127	-	3,127
3.2.2.3.2 Short-term	-	-	-	-	-	-
3.2.2.4 Other sectors	52,206	24,375	27,831	64,235	20,891	43,345
3.2.2.4.1 Long-term	52,206	24,375	27,831	64,235	20,891	43,345
3.2.2.4.2 Short-term	-	-	-	-	-	-
3.2.3 Currency and deposits	19,767	61	19,706	1,626	4,566	-2,940
3.2.3.1 Monetary authorities	-	61	-61	-	-	-
3.2.3.2 General government	-	-	-	-	-	-
3.2.3.3 Banks	2,183	-	2,183	1,626	-	1,626
3.2.3.4 Other sector	17,584	-	17,584	-	4,566	-4,566
3.2.4 Other liabilities	19,949	1,334	18,615	39,467	23,580	15,887
3.2.4.1 Monetary authority	-	-	-	30,648	-	30,648
3.2.4.1.1 Long-term	-	-	-	30,648	-	30,648
3.2.4.1.2 Short-term	-	-	-	-	-	-
3.2.4.2 General government	-	1,334	-1,334	63	1,376	-1,313
3.2.4.2.1 Long-term	-	1,334	-1,334	-	1,376	-1,376
3.2.4.2.2 Short-term	-	-	-	63	-	63
3.2.4.3 Banks	7,034	-	7,034	1,126	1,751	-625
3.2.4.3.1 Long-term	1,334	-	1,334	-	1,751	-1,751
3.2.4.3.2 Short-term	5,700	-	5,700	1,126	-	1,126
3.2.4.4 Other sectors	12,915	-	12,915	7,631	20,453	-12,822
3.2.4.4.1 Long-term	849	-	849	7,631	-	7,631
3.2.4.4.2 Short-term	12,066	-	12,066	-	20,453	-20,453
4. Official reserve assets	667	216,343	-215,676	346,383	-	346,383
4.1 Monetary gold	-	-	-	-	-	-
4.2 SDRs	667	-	667	625	-	625
4.3 Reserve position in the Fund	-	-	-	-	-	-
4.4 Foreign currency reserves (in convertible currencies)	-	216,343	-216,343	345,757	-	345,757
4.5 Other Claim	-	-	-	-	-	-
3. Errors and Omissions	10,854	-	10,854	16,074	-	16,074
4. Exceptional Financing	6,063	-	6,063	-	-	-

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 09			FY 10		
	Credit	Debit	Net	Credit	Debit	Net
1. Current Account	2,775,464	3,502,359	-726,973	3,195,778	3,526,459	-330,682
A. Goods and services	1,823,280	3,079,802	-1,256,601	2,086,830	3,195,191	-1,108,361
a. Goods	1,500,966	2,492,086	-991,198	1,648,631	2,615,367	-966,736
1. General merchandise	1,485,031	2,465,632	-980,601	1,629,608	2,593,327	-963,720
2. Goods for processing	-	-	-	-	-	-
3. Repairs on goods	549	6,437	-5,887	335	6,453	-6,118
4. Goods procured in ports by carriers	15,386	20,017	-4,710	18,688	15,587	3,101
5. No monetary gold	-	-	-	-	-	-
b. Services	322,314	587,717	-265,403	438,199	579,824	-141,625
1. Transportation	96,631	285,184	-188,553	107,182	299,759	-192,576
1.1 Passenger	51,259	42,782	8,478	60,756	37,292	23,464
1.2 Freight	9,891	206,137	-196,246	9,302	221,991	-212,689
1.3 Other	35,481	36,266	-785	37,124	40,476	-3,352
2. Travel	24,648	78,655	-54,007	23,967	73,662	-49,694
2.1 Business	1,099	1,727	-628	335	2,346	-2,011
2.2 Personal	23,549	76,928	-53,379	23,632	71,315	-47,683
3. Communications services	15,386	11,304	4,082	20,615	13,324	7,291
4. Construction services	2,433	5,495	-3,061	1,341	2,430	-1,089
5. Insurance services	4,631	10,440	-5,809	3,520	12,235	-8,715
6. Financial services	4,945	13,031	-8,085	7,542	7,961	-419
7. Computer and information services	14,444	9,577	4,867	15,755	14,079	1,676
8. Royalties and license fees	863	7,300	-6,437	503	9,302	-8,799
9. Other business services	38,700	129,365	-90,666	44,918	92,433	-47,516
10. Personal, cultural, and recreational	78	235	-157	419	1,592	-1,173
11. Government services, n.i.e.	119,553	37,130	82,423	212,437	53,130	159,307
B. Income	68,608	414,550	-345,942	47,013	322,050	-275,037
1. Compensation of employees	1,256	157	1,099	1,425	1,089	335
2. Investment income	67,352	414,393	-347,041	45,588	320,961	-275,372
2.1 Direct investment	3,061	250,567	-247,505	670	182,688	-182,017
2.1.1 Income on equity	3,061	250,567	-247,505	670	182,688	-182,017
2.1.2 Income on debt (interest)	-	-	-	-	-	-
2.2 Portfolio investment	46,863	78,341	-31,478	36,454	63,103	-26,649
2.2.1 Income on equity (dividends)	235	13,659	-13,423	-	16,425	-16,425
2.2.2 Income on debt (interest)	46,628	64,683	-18,055	36,454	46,678	-10,224
2.3 Other investment	17,427	85,485	-68,058	8,464	75,170	-66,706
2.3.1. Monetary authorities	6,908	5,338	1,570	2,095	12,403	-10,308
2.3.2. General government	78	56,126	-56,048	754	53,130	-52,376
2.3.3. Banks	9,341	9,734	-392	4,944	2,179	2,765
2.3.4. Others	1,099	14,287	-13,188	670	7,458	-6,788
C. Current transfers	883,577	8,007	875,570	1,061,935	9,218	1,052,717
1. General government	16,485	3,689	12,795	50,784	4,190	46,594
2. Other sectors	867,092	4,317	862,775	1,011,151	5,028	1,006,123
2. Capital And Financial Account	1,139,952	422,242	717,710	946,121	662,620	283,501
A. Capital account	36,109	392	35,717	15,084	419	14,665
1. Capital transfers	35,952	392	35,560	15,084	419	14,665
1.1 General government	33,519	-	33,519	14,498	419	14,079
1.1.1 Debt forgiveness	-	-	-	-	-	-
1.1.2 Other	33,519	-	33,519	14,498	419	14,079
1.2 Other sectors	2,433	392	2,041	587	-	587
2. Acquisitions/disposal of non-produced non-financial Assets	157	-	157	-	-	-

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 09			FY 10		
	Credit	Debit	Net	Credit	Debit	Net
B. Financial account	1,103,843	421,850	681,993	931,037	662,201	268,836
1. Direct investment	292,014	1,962	290,051	180,257	6,369	173,889
1.1 Abroad	-	1,962	-1,962	-	6,369	-6,369
1.2 In reporting economy	292,014	-	292,014	180,257	-	180,257
2. Portfolio investment	-	84,229	-84,229	-	5,447	-5,447
2.1 Assets	-	3,218	-3,218	-	84	-84
2.2 Liabilities	-	81,010	-81,010	-	5,363	-5,363
3. Other investment	807,905	281,887	526,017	750,779	309,899	440,881
3.1 Assets	43,959	-	43,959	35,197	36,119	-922
3.1.1 Trade credits	13,973	-	13,973	-	35,364	-35,364
3.1.2 Loans	-	-	-	-	-	-
3.1.2.1 Long-term	-	-	-	-	-	-
3.1.2.1 Short-term	-	-	-	-	-	-
3.1.3 Currency and deposits	17,976	-	17,976	35,197	503	34,694
3.1.3.1 Monetary authorities	-	-	-	-	-	-
3.1.3.2 General government	628	-	628	-	503	-503
3.1.3.3 Banks	15,150	-	15,150	32,599	-	32,599
3.1.3.4 Other sectors	2,198	-	2,198	2,598	-	2,598
3.1.4 Other assets	12,010	-	12,010	-	251	-251
3.1.4.1. Monetary authority	-	-	-	-	-	-
3.1.4.2. General government	-	-	-	-	-	-
3.1.4.3. Banks.	12,010	-	12,010	-	251	-251
3.1.4.4. Other sectors.	-	-	-	-	-	-
3.2 Liabilities	763,945	281,887	482,058	715,583	273,780	441,803
3.2.1 Trade credits	-	-	-	-	-	-
3.2.2 Loans	662,918	212,573	450,345	580,494	239,338	341,157
3.2.2.1 Use of Fund Credit & loan from the Fund	289,737	-	289,737	182,185	-	182,185
3.2.2.2 General government	289,659	176,307	113,352	346,436	188,554	157,882
3.2.2.2.1. Long-term	232,041	109,034	123,007	298,669	113,970	184,699
3.2.2.2.2. Short-term	57,618	67,273	-9,655	47,767	74,584	-26,817
3.2.2.3. Banks.	-	-	-	-	-	-
3.2.2.3.1. Long-term	-	-	-	-	-	-
3.2.2.3.2. Short-term	-	-	-	-	-	-
3.2.2.4. Other sectors	83,522	36,266	47,256	51,873	50,784	1,089
3.2.2.4.1. Long-term	83,051	36,266	46,785	42,906	42,152	754
3.2.2.4.2. Short-term	471	-	471	8,967	8,632	335
3.2.3 Currency and deposits	56,754	33,283	23,471	14,079	251	13,827
3.2.3.1 Monetary authorities	-	78	-78	587	-	587
3.2.3.2 General government	-	-	-	-	-	-
3.2.3.3 Banks	56,754	-	56,754	-	251	-251
3.2.3.4 Other sector	-	33,205	-33,205	13,492	-	13,492
3.2.4 Other liabilities	44,273	36,031	8,242	121,010	34,191	86,819
3.2.4.1. Monetary authority	-	-	-	104,752	-	104,752
3.2.4.1.1. Long-term	-	-	-	104,752	-	104,752
3.2.4.1.2. Short-term	-	-	-	-	-	-
3.2.4.2. General government	39,563	-	39,563	14,917	8,464	6,453
3.2.4.2.1. Long-term	37,522	-	37,522	14,917	-	14,917
3.2.4.2.2. Short-term	2,041	-	2,041	-	8,464	-8,464
3.2.4.3. Banks	785	34,696	-33,911	-	18,688	-18,688
3.2.4.3.1. Long-term	785	-	785	-	1,341	-1,341
3.2.4.3.2. Short-term	-	34,696	-34,696	-	17,347	-17,347
3.2.4.4. Other sectors	3,925	1,334	2,590	1,341	7,039	-5,699
3.2.4.4.1. Long-term	3,925	-	3,925	1,341	-	1,341
3.2.4.4.2. Short-term	-	1,334	-1,334	-	7,039	-7,039
4. Official reserve assets	3,925	53,771	-49,846	-	340,486	-340,486
4.1 Monetary gold	-	-	-	-	-	-
4.2 SDRs	3,925	-	3,925	-	98,970	-98,970
4.3 Reserve position in the Fund	-	-	-	-	-	-
4.4 Foreign currency reserves (in convertible currencies)	-	53,771	-53,771	-	241,516	-241,516
4.5 Other Claim	-	-	-	-	-	-
3. Errors and Omissions	9,263	-	9,263	-	5,028	-5,028
4. Exceptional Financing	-	-	-	52,208	-	52,208

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 11			FY 12		
	Credit	Debit	Net	Credit	Debit	Net
1. Current Account	4,078,141	4,059,845	18,297	4,078,688	4,060,390	18,297
A. Goods and services	2,660,745	3,725,638	-1,064,893	2,661,155	3,726,164	-1,065,009
a. Goods	2,167,381	3,066,690	-899,308	2,167,981	3,067,117	-899,136
1. General merchandise	2,149,002	3,036,340	-887,338	2,149,598	3,036,764	-887,166
2. Goods for processing	-	-	-	-	-	-
3. Repairs on goods	683	6,496	-5,813	684	6,498	-5,814
4. Goods procured in ports by carriers	17,696	23,853	-6,157	17,699	23,855	-6,156
5. No monetary gold	-	-	-	-	-	-
b. Services	493,363	658,948	-165,585	493,174	659,047	-165,873
1. Transportation	140,892	348,100	-207,208	140,907	348,163	-207,256
1.1 Passenger	63,009	50,847	12,162	63,015	50,874	12,141
1.2 Freight	9,660	263,727	-254,066	9,662	263,773	-254,111
1.3 Other	68,222	33,526	34,696	68,230	33,517	34,714
2. Travel	30,005	83,106	-53,100	30,011	83,108	-53,097
2.1 Business	341	2,735	-2,393	342	2,736	-2,394
2.2 Personal	29,664	80,371	-50,707	29,669	80,372	-50,703
3. Communications services	19,330	15,049	4,281	19,323	15,048	4,275
4. Construction services	1,540	7,081	-5,541	1,539	7,097	-5,558
5. Insurance services	4,616	12,656	-8,040	4,617	12,654	-8,037
6. Financial services	5,982	10,343	-4,361	5,985	10,346	-4,361
7. Computer and information services	18,553	15,126	3,427	18,554	15,134	3,420
8. Royalties and license fees	513	10,430	-9,917	513	10,431	-9,918
9. Other business services	66,777	101,993	-35,216	66,777	102,004	-35,227
10. Personal, cultural, and recreational ices	256	855	-599	257	855	-599
11. Government services, n.i.e.	204,898	54,209	150,689	204,691	54,208	150,483
B. Income	61,209	319,163	-257,954	61,219	319,178	-257,959
1. Compensation of employees	2,394	256	2,137	2,394	257	2,138
2. Investment income	58,815	318,906	-260,091	58,825	318,921	-260,096
2.1 Direct investment	2,394	176,559	-174,164	2,394	176,561	-174,167
2.1.1 Income on equity	2,394	176,559	-174,164	2,394	176,561	-174,167
2.1.2 Income on debt (interest)	-	-	-	-	-	-
2.2 Portfolio investment	35,923	56,006	-20,083	35,911	56,004	-20,093
2.2.1 Income on equity (dividends)	171	15,805	-15,634	171	15,818	-15,647
2.2.2 Income on debt (interest)	35,752	40,200	-4,448	35,740	40,186	-4,446
2.3 Other investment	20,498	86,342	-65,843	20,520	86,357	-65,836
2.3.1. Monetary authorities	2,736	11,291	-8,554	2,736	11,286	-8,550
2.3.2. General government	-	61,039	-61,039	-	61,048	-61,048
2.3.3. Banks	17,506	5,891	11,615	17,528	5,900	11,628
2.3.4. Others	256	8,121	-7,866	257	8,123	-7,866
C. Current transfers	1,356,188	15,044	1,341,143	1,356,313	15,048	1,341,265
1. General government	72,187	1,791	70,395	72,249	1,796	70,453
2. Other sectors	1,284,001	13,253	1,270,748	1,284,065	13,253	1,270,812
2. Capital And Financial Account	588,569	608,230	-19,661	537,977	557,642	-19,665
A. Capital account	13,746	-	13,746	13,766	-	13,766
1. Capital transfers	13,746	-	13,746	13,766	-	13,766
1.1 General government	13,661	-	13,661	13,680	-	13,680
1.1.1 Debt forgiveness	-	-	-	-	-	-
1.1.2 Other	13,661	-	13,661	13,680	-	13,680
1.2 Other sectors	85	-	85	86	-	86
2. Acquisitions/disposal of non-produced non-financial Assets	-	-	-	-	-	-

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 11			FY 12		
	Credit	Debit	Net	Credit	Debit	Net
B. Financial account	574,823	608,230	-33,407	524,211	557,642	-33,431
1. Direct investment	139,787	3,766	136,020	139,795	3,762	136,033
1.1 Abroad	-	3,766	-3,766	-	3,762	-3,762
1.2 In reporting economy	139,787	-	139,787	139,795	-	139,795
2. Portfolio investment	29,509	599	28,910	29,498	599	28,900
2.1 Assets	-	599	-599	-	599	-599
2.2 Liabilities	29,509	-	29,509	29,498	-	29,498
3. Other investment	390,907	399,033	-8,125	340,297	348,419	-8,123
3.1 Assets	54,696	133,309	-78,613	15,476	94,137	-78,662
3.1.1 Trade credits	-	71,366	-71,366	-	71,479	-71,479
3.1.2 Loans	-	-	-	-	-	-
3.1.2.1 Long-term	-	-	-	-	-	-
3.1.2.1 Short-term	-	-	-	-	-	-
3.1.3 Currency and deposits	47,283	33,578	13,705	15,476	1,796	13,680
3.1.3.1 Monetary authorities	-	-	-	-	-	-
3.1.3.2 General government	171	428	-257	-	257	-257
3.1.3.3 Banks	38,825	23,306	15,519	15,476	-	15,476
3.1.3.4 Other sectors	8,287	9,845	-1,557	-	1,539	-1,539
3.1.4 Other assets	7,413	28,365	-20,951	-	20,862	-20,862
3.1.4.1. Monetary authority	-	-	-	-	-	-
3.1.4.2. General government	-	-	-	-	-	-
3.1.4.3. Banks.	7,413	28,365	-20,951	-	20,862	-20,862
3.1.4.4. Other sectors.	-	-	-	-	-	-
3.2 Liabilities	336,211	265,723	70,488	324,821	254,282	70,539
3.2.1 Trade credits	-	-	-	-	-	-
3.2.2 Loans	244,899	233,606	11,293	245,048	233,676	11,372
3.2.2.1 Use of Fund Credit & loan from the Fund	-	22,826	-22,826	-	22,829	-22,829
3.2.2.2 General government	203,094	167,270	35,825	203,238	167,327	35,911
3.2.2.2.1. Long-term	203,094	133,147	69,947	203,238	133,126	70,111
3.2.2.2.2. Short-term	-	34,123	-34,123	-	34,201	-34,201
3.2.2.3. Banks.	-	-	-	-	-	-
3.2.2.3.1. Long-term	-	-	-	-	-	-
3.2.2.3.2. Short-term	-	-	-	-	-	-
3.2.2.4. Other sectors	41,804	43,510	-1,706	41,810	43,520	-1,710
3.2.2.4.1. Long-term	40,098	36,332	3,766	40,100	36,338	3,762
3.2.2.4.2. Short-term	1,706	7,178	-5,472	1,710	7,182	-5,472
3.2.3 Currency and deposits	65,263	942	64,322	65,152	855	64,297
3.2.3.1 Monetary authorities	85	942	-856	-	855	-855
3.2.3.2 General government	-	-	-	-	-	-
3.2.3.3 Banks	13,745	-	13,745	13,766	-	13,766
3.2.3.4 Other sector	51,433	-	51,433	51,387	-	51,387
3.2.4 Other liabilities	26,049	31,176	-5,127	14,621	19,751	-5,130
3.2.4.1. Monetary authority	-	-	-	-	-	-
3.2.4.1.1. Long-term	-	-	-	-	-	-
3.2.4.1.2. Short-term	-	-	-	-	-	-
3.2.4.2. General government	-	10,405	-10,405	-	10,431	-10,431
3.2.4.2.1. Long-term	-	1,884	-1,884	-	1,881	-1,881
3.2.4.2.2. Short-term	-	8,521	-8,521	-	8,550	-8,550
3.2.4.3. Banks	10,652	20,000	-9,348	-	9,320	-9,320
3.2.4.3.1. Long-term	171	4,265	-4,094	-	4,104	-4,104
3.2.4.3.2. Short-term	10,481	15,735	-5,255	-	5,216	-5,216
3.2.4.4. Other sectors	15,397	771	14,626	14,621	-	14,621
3.2.4.4.1. Long-term	9,243	-	9,243	9,234	-	9,234
3.2.4.4.2. Short-term	6,153	771	5,383	5,387	-	5,387
4. Official reserve assets	14,621	204,832	-190,212	14,621	204,862	-190,241
4.1 Monetary gold	-	-	-	-	-	-
4.2 SDRs	14,621	-	14,621	14,621	-	14,621
4.3 Reserve position in the Fund	-	-	-	-	-	-
4.4 Foreign currency reserves (in convertible currencies)	-	204,832	-204,832	-	204,862	-204,862
4.5 Other Claim	-	-	-	-	-	-
3. Errors and Omissions	1,365	-	1,365	1,368	-	1,368
4. Exceptional Financing	-	-	-	-	-	-

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 13			FY 14		
	Credit	Debit	Net	Credit	Debit	Net
1. Current account	4,855,415	5,096,846	-241,431	5,261,552	5,583,501	-321,949
A. Goods and services	3,049,422	4,685,949	-1,636,527	3,129,282	5,108,291	-1,979,009
a. Goods	2,399,028	3,884,274	-1,485,246	2,579,501	4,285,933	-1,706,432
1. General merchandise	2,397,771	3,884,274	-1,486,504	2,577,855	4,285,933	-1,708,078
2. Net exports of goods under merchanting (only export)	1,257	-	1,257	1,646	-	1,646
3. Nonmonetary gold	-	-	-	-	-	-
b. Services	650,394	801,675	-151,281	549,782	822,359	-272,577
1. Manufacturing services on physical inputs owned by	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	580	6,674	-6,094	617	10,389	-9,772
3. Transport	122,747	318,910	-196,163	135,054	398,476	-263,422
4. Travel	28,825	119,265	-90,440	29,418	110,368	-80,950
5. Construction	2,805	967	1,838	3,086	4,217	-1,131
6. Insurance and pension services	4,063	25,149	-21,087	9,154	23,040	-13,886
7. Financial services	5,513	13,155	-7,641	10,697	20,880	-10,183
8. Charges for the use of intellectual property n.i.e.	484	13,735	-13,252	1,337	16,149	-14,812
9. Telecommunications, computer, and information	77,672	38,981	38,691	84,242	35,795	48,447
10. Other business services	75,544	172,948	-97,404	79,304	155,523	-76,219
11. Personal, cultural, and recreational services	580	387	193	926	720	206
12. Government goods and services n.i.e.	331,581	91,504	240,077	195,947	46,801	149,146
B. Primary income	47,203	402,095	-354,892	52,252	459,060	-406,808
1. Compensation of employees	2,999	677	2,321	3,497	-	3,497
2. Investment income	44,204	401,418	-357,214	48,755	459,060	-410,305
2.1. Direct investment	2,612	262,518	-259,906	1,543	301,583	-300,040
2.1.1. Investment income on equity and investment	2,612	260,486	-257,875	1,543	299,834	-298,291
2.1.2. Interest	-	2,031	-2,031	-	1,749	-1,749
2.2. Portfolio investment	21,570	51,943	-30,372	16,252	47,418	-31,166
2.2.1. Investment income on equity and investment	193	21,183	-20,990	206	21,395	-21,189
2.2.2. Interest	21,377	30,759	-9,383	16,046	26,023	-9,977
2.3. Other investment	18,572	86,958	-68,386	29,726	110,059	-80,333
2.3.1. Withdrawals from income of quasi corporations	-	-	-	-	-	-
2.3.2. Interest	18,572	86,958	-68,386	29,726	110,059	-80,333
2.3.3. Investment income attributable to policyholders insurance, pension fund	-	-	-	-	-	-
2.4. Reserve assets	1,451	-	1,451	1,234	-	1,234
3. Other primary income	-	-	-	-	-	-
C. Secondary income	1,758,791	8,802	1,749,989	2,080,017	16,149	2,063,868
1. General government	39,852	967	38,884	39,086	4,732	34,355
2. Financial corporations, nonfinancial corporations, households, and NPISHs	1,718,939	7,835	1,711,104	2,040,930	11,417	2,029,513
2. Capital account	25,729	193	25,536	191,009	-	191,009
1. Gross acquisitions (DR.)/disposals (CR.) of nonproduced nonfinancial assets	-	-	-	-	-	-
2. Capital transfers	25,729	193	25,536	191,009	-	191,009
2.1. General government	24,182	-	24,182	190,495	-	190,495
2.1.1. Debt forgiveness	-	-	-	-	-	-
2.1.2. Other Capital transfers	24,182	-	24,182	190,495	-	190,495
2.2. Financial corporations, nonfinancial corporations, households, and NPISHs	1,548	193	1,354	514	-	514
2.2.1. Debt forgiveness	-	-	-	-	-	-
2.2.2. Other Capital transfers	1,548	193	1,354	514	-	514
Net lending (+)/ net borrowing (-)						
(balance from current and capital accounts)	4,881,145	5,097,040	-215,895	5,452,561	5,583,501	-130,940

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 13			FY 14		
	Credit	Debit	Net	Credit	Debit	Net
3. Financial account	-379,074	-133,290	-245,784	327,195	501,541	-174,346
1. Direct investment	19,152	140,835	-121,683	13,166	174,860	-161,695
1.1. Equity and investment fund shares	18,668	165,500	-146,832	13,166	111,705	-98,539
1.2. Debt instruments	484	-24,665	25,149	-	63,155	-63,155
2. Portfolio investment	9,576	12,091	-2,515	-2,366	281,731	-284,097
2.1. Equity and investment fund shares	13,445	11,607	1,838	-103	75,601	-75,704
2.2. Debt instruments	-3,869	484	-4,353	-2,263	206,130	-208,393
3. Financial derivatives (other than reserves) and employee stock options	-	-	-	206	-	206
4. Other investment	30,372	-286,216	316,588	-21,703	44,949	-66,653
4.1. Other equity	-	-	-	-	-	-
4.2. Currency and deposits	-8,512	-14,025	5,513	-11,006	9,566	-20,572
Central bank	-	-484	484	-	103	-103
Deposit-taking corporations, except the	871	-11,220	12,091	3,600	9,463	-5,863
General government	193	-	193	-103	-	-103
Other sectors	-9,576	-2,321	-7,255	-14,503	-	-14,503
4.3. Loans	-	-243,269	243,269	-	53,487	-53,487
Central bank	-	-245,494	245,494	-	-58,938	58,938
Deposit-taking corporations, except the	-	-1,548	1,548	-	-4,629	4,629
General government	-	23,988	-23,988	-	166,117	-166,117
Other sectors	-	-20,216	20,216	-	-49,064	49,064
4.4. Insurance, pension, and standardized guarantee	-	-	-	-	-	-
Central bank	-	-	-	-	-	-
Deposit-taking corporations, except the	-	-	-	-	-	-
General government	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-
4.5. Trade credit and advances	27,567	-	27,567	-5,863	-	-5,863
Central bank	-	-	-	-	-	-
Deposit-taking corporations, except the	-	-	-	-	-	-
General government	-	-	-	-	-	-
Other sectors	27,567	-	27,567	-5,863	-	-5,863
4.6. Other accounts receivable/ Payable	11,317	-28,921	40,239	-4,834	-18,103	13,269
Central bank	-	69,160	-69,160	-	14,915	-14,915
Deposit-taking corporations, except the	11,317	-95,276	106,593	-4,423	-34,972	30,549
General government	-	-	-	-411	-514	103
Other sectors	-	-2,805	2,805	-	2,469	-2,469
4.7. Special drawing rights	-	-	-	-	-	-
5. Reserve assets	-438,174	-	-438,174	337,892	-	337,892
5.1. Monetary gold	-	-	-	-	-	-
5.2. Special drawing rights	-9,769	-	-9,769	-5,657	-	-5,657
5.3. Reserve position in the IMF	-	-	-	-	-	-
5.4. Other reserve assets	-428,405	-	-428,405	343,549	-	343,549
3. Errors and Omissions	-	29,889	-29,889	-	43,407	-43,407
4. Exceptional Financing	-	-	-	-	-	-

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 15		
	Credit	Debit	Net
1. Current account	5,360,516	5,634,923	-274,407
A. Goods and services	3,035,701	5,077,194	-2,041,493
a. Goods	2,440,088	4,181,445	-1,741,357
1. General merchandise	2,438,771	4,181,445	-1,742,674
2. Net exports of goods under merchanting (only export)	1,317	-	1,317
3. Nonmonetary gold	-	-	-
b. Services	595,613	895,749	-300,136
1. Manufacturing services on physical inputs owned by others	-	-	-
2. Maintenance and repair services n.i.e.	709	8,813	-8,104
3. Transport	133,405	420,879	-287,474
4. Travel	30,490	153,765	-123,276
5. Construction	4,558	405	4,153
6. Insurance and pension services	6,888	26,641	-19,752
7. Financial services	10,737	23,095	-12,358
8. Charges for the use of intellectual property n.i.e.	506	16,106	-15,599
9. Telecommunications, computer, and information services	83,163	40,113	43,050
10. Other business services	83,163	142,927	-59,764
11. Personal, cultural, and recreational services	810	912	-101
12. Government goods and services n.i.e.	241,183	62,094	179,089
B. Primary income	65,538	530,987	-465,449
1. Compensation of employees	4,153	203	3,950
2. Investment income	61,385	530,784	-469,400
2.1. Direct investment	1,925	337,007	-335,083
2.1.1. Investment income on equity and investment fund shares	1,925	334,374	-332,449
2.1.2. Interest	-	2,634	-2,634
2.2. Portfolio investment	24,918	86,303	-61,385
2.2.1. Investment income on equity and investment fund shares	101	31,300	-31,199
2.2.2. Interest	24,817	55,003	-30,186
2.3. Other investment	32,921	107,474	-74,553
2.3.1. Withdrawals from income of quasi corporations	-	-	-
2.3.2. Interest	32,921	107,474	-74,553
2.3.3. Investment income attributable to policyholders insurance, pension fund	-	-	-
2.4. Reserve assets	1,621	-	1,621
3. Other primary income	-	-	-
C. Secondary income	2,259,277	26,742	2,232,535
1. General government	34,440	1,418	33,022
2. Financial corporations, nonfinancial corporations, households, and NPISHs	2,224,837	25,324	2,199,513
2. Capital account	37,986	-	37,986
1. Gross acquisitions (DR.)/disposals (CR.) of nonproduced nonfinancial assets	-	-	-
2. Capital transfers	37,986	-	37,986
2.1. General government	36,871	-	36,871
2.1.1. Debt forgiveness	-	-	-
2.1.2. Other Capital transfers	36,871	-	36,871
2.2. Financial corporations, nonfinancial corporations, households, and NPISHs	1,114	-	1,114
2.2.1. Debt forgiveness	-	-	-
2.2.2. Other Capital transfers	1,114	-	1,114
Net lending (+)/ net borrowing (-)			
(balance from current and capital accounts)	5,398,501	5,634,923	-236,422

7.2 Pakistan's Balance of Payments

(Million Rupees)

Item	FY 15		
	Credit	Debit	Net
3. Financial account	459,473	697,515	-238,043
1. Direct investment	7,395	93,495	-86,100
1.1. Equity and investment fund shares	7,395	160,046	-152,651
1.2. Debt instruments	-	-66,551	66,551
2. Portfolio investment	-4,153	186,484	-190,637
2.1. Equity and investment fund shares	-203	92,482	-92,685
2.2. Debt instruments	-3,950	94,001	-97,952
3. Financial derivatives (other than reserves) and employee stock options	-203	-	-203
4. Other investment	-9,015	417,537	-426,552
4.1. Other equity	3,343	-	3,343
4.2. Currency and deposits	-5,571	12,966	-18,537
Central bank	-	-101	101
Deposit-taking corporations, except the central bank	24,311	13,067	11,244
General government	203	-	203
Other sectors	-30,085	-	-30,085
4.3. Loans	-	295,679	-295,679
Central bank	-	197,423	-197,423
Deposit-taking corporations, except the central bank	-	-1,519	1,519
General government	-	142,015	-142,015
Other sectors	-	-42,240	42,240
4.4. Insurance, pension, and standardized guarantee scheme	-	-	-
Central bank	-	-	-
Deposit-taking corporations, except the central bank	-	-	-
General government	-	-	-
Other sectors	-	-	-
4.5. Trade credit and advances	10,636	-	10,636
Central bank	-	-	-
Deposit-taking corporations, except the central bank	-	-	-
General government	-	-	-
Other sectors	10,636	-	10,636
4.6. Other accounts receivable/ Payable	-17,423	108,892	-126,314
Central bank	-	57,130	-57,130
Deposit-taking corporations, except the central bank	-17,423	36,973	-54,395
General government	-	-203	203
Other sectors	-	14,992	-14,992
4.7. Special drawing rights	-	-	-
5. Reserve assets	465,449	-	465,449
5.1. Monetary gold	-	-	-
5.2. Special drawing rights	-3,849	-	-3,849
5.3. Reserve position in the IMF	-	-	-
5.4. Other reserve assets	469,298	-	469,298
3. Errors and Omissions	-	1,621	-1,621
4. Exceptional Financing	-	-	-

Source: Statistics & Data Warehouse Department, SBP

Note:

1. Balance of Payments (BOP) is compiled as per underlying principles of 4th Manual of IMF from FY85 to FY02.
2. Balance of Payments (BOP) is compiled as per underlying principles of 5th Manual of IMF from FY03 to FY12.
3. From FY13, the BOP statement is being compiled under the guideline of BPM6 see <http://www.sbp.org.pk/departments/stats/Notice/BPM6-Revision-16-Aug-13.pdf>

7.3 Invisibles by Category of Transactions

(Million Dollars)								
Item	FY49	FY50	FY51	FY52	FY53	FY54	FY55	FY56
1. Non - factor Services (net)	-143	-129	-145	-249	-171	-220	-171	-211
Receipts	61	24	50	54	34	35	34	37
Foreign Travel	-	-	-	-	1	-	1	1
Transportation and Insurance	0	0	4	11	10	7	10	13
Government Expenditure (n.e.i.)	39	-	2	5	7	7	7	6
Miscellaneous	22	24	44	38	16	21	16	17
Payments	204	153	195	303	205	255	205	248
Foreign Travel	3	8	8	13	15	11	15	15
Transportation and Insurance	8	9	34	70	31	31	31	26
Government Expenditure (n.e.i.)	171	103	131	182	145	198	145	191
Miscellaneous	22	33	22	38	14	15	14	16
2. Investment Income (net)	-2	-5	-6	-3	-1	-9	-1	-6
Receipts	-	-	2	6	6	4	6	7
Payments	2	5	8	9	7	13	7	13
3. Private Transfers (net)	-8	-	-	-6	-7	-11	-7	-1
Receipts	-	-	-	-	3	-	3	4
Payments	8	-	-	6	10	11	10	5
4. Invisibles (net)	-153	-134	-151	-258	-179	-240	-179	-218
Receipts	61	24	52	60	43	39	43	48
Payments	214	158	203	318	222	279	222	266

7.3 Invisibles by Category of Transactions

(Million Dollars)								
Item	FY57	FY58	FY59	FY60	FY61	FY62	FY63	FY64
1. Non - factor Services (net)	-367	-440	-284	-27	-40	-37	-24	-61
Receipts	40	40	59	61	69	80	96	88
Foreign Travel	1	-	1	1	1	2	2	2
Transportation and Insurance	14	14	15	17	17	18	15	22
Government Expenditure (n.e.i.)	8	8	13	14	20	25	34	22
Miscellaneous	17	18	30	29	31	35	45	42
Payments	407	480	343	88	109	117	120	149
Foreign Travel	16	12	6	6	8	8	9	11
Transportation and Insurance	32	31	30	45	54	61	61	81
Government Expenditure (n.e.i.)	343	418	292	19	21	27	30	32
Miscellaneous	16	19	15	18	26	21	20	25
2. Investment Income (net)	-7	-1	-4	-7	-7	-8	-16	-59
Receipts	9	7	6	7	9	10	8	22
Payments	16	8	10	14	16	18	24	81
3. Private Transfers (net)	-3	-3	-	-1	-1	-	1	17
Receipts	6	5	8	7	6	7	8	23
Payments	9	8	8	8	7	7	7	6
4. Invisibles (net)	-377	-444	-288	-35	-48	-45	-39	-103
Receipts	55	52	73	75	84	97	112	133
Payments	432	496	361	110	132	142	151	236

7.3 Invisibles by Category of Transactions

(Million Dollars)							
Item	FY65	FY66	FY67	FY68	FY69	FY70	FY71
1. Non - factor Services (net)	-119	-78	-121	-111	-150	-138	-124
Receipts	119	99	100	100	104	101	94
Freight & Insurance	5	5	2	1	1	1	1
Other Transportation	19	15	16	21	28	37	30
Travel	2	2	2	6	6	9	7
Government	38	35	37	28	27	30	38
Other Services	55	42	43	44	42	24	18
Payments	238	177	221	211	254	239	218
Freight & Insurance	122	84	98	101	100	114	96
Other Transportation	11	15	21	19	29	35	37
Travel	12	6	10	9	12	11	13
Government	49	43	63	45	82	53	59
Other Services	44	29	29	37	31	26	13
2. Investment Income (net)	-40	-53	-51	-62	-85	-72	-72
Receipts	11	9	11	8	16	37	14
Payments	51	62	62	70	101	109	86
3. Private Transfers (net)	20	7	37	56	100	101	50
Receipts	27	45	43	62	106	107	54
Payments	7	38	6	6	6	6	4
4. Invisibles (net)	-139	-124	-135	-117	-135	-109	-146
Receipts	157	153	154	170	226	245	162
Payments	296	277	289	287	361	354	308

7.3 Invisibles by Category of Transactions

(Million Dollars)							
Item	FY72	FY73	FY74	FY75	FY76	FY77	FY78
1. Non - factor Services (net)	-147	-68	-154	-163	-180	-187	-180
Receipts	94	135	182	274	268	272	367
Freight & Insurance	1	3	2	2	1	2	4
Other Transportation	33	57	97	129	125	127	133
Travel	9	15	20	28	35	44	70
Government	16	38	28	40	47	38	71
Other Services	35	22	35	75	60	61	89
Payments	241	203	336	437	448	459	547
Freight & Insurance	84	82	154	208	201	229	288
Other Transportation	33	36	66	55	60	50	67
Travel	15	30	35	46	59	52	53
Government	74	33	45	68	76	79	87
Other Services	35	22	36	60	52	49	52
2. Investment Income (net)	-62	-85	-72	-98	-145	-169	-181
Receipts	11	17	36	37	28	33	34
Payments	73	102	108	135	173	202	215
3. Private Transfers (net)	93	146	150	229	353	590	1,226
Receipts	96	147	151	230	353	591	1,226
Payments	3	1	1	1	-	1	-
4. Invisibles (net)	-116	-7	-76	-32	28	234	865
Receipts	201	299	369	541	649	896	1,627
Payments	317	306	445	573	621	662	762

7.3 Invisibles by Category of Transactions

(Million Dollars)							
Item	FY79	FY80	FY81	FY82	FY83	FY84	FY85
1. Non - factor Services (net)	-205	-239	-253	-177	-189	-275	-309
Receipts	464	614	651	733	783	779	786
Freight & Insurance	3	4	8	2	3	1	38
Other Transportation	191	275	287	343	329	323	331
Travel	86	119	140	144	201	180	171
Government	79	72	80	102	99	98	95
Other Services	105	144	136	142	151	177	151
Payments	669	853	904	910	972	1,054	1,095
Freight & Insurance	338	430	494	511	490	525	522
Other Transportation	84	101	115	101	103	105	144
Travel	75	101	86	109	129	179	199
Government	111	151	136	101	141	131	134
Other Services	61	70	73	88	109	114	96
2. Investment Income (net)	-233	-281	-261	-320	-420	-442	-506
Receipts	46	52	95	130	121	196	155
Payments	279	333	356	450	541	638	661
3. Private Transfers (net)	1,497	1,895	2,242	2,412	3,081	3,044	2,687
Receipts	1,498	1,895	2,243	2,413	3,082	3,046	2,688
Payments	1	-	1	1	1	2	1
4. Invisibles (net)	1,059	1,375	1,728	1,915	2,472	2,327	1,872
Receipts	2,008	2,561	2,989	3,276	3,986	4,021	3,629
Payments	949	1,186	1,261	1,361	1,514	1,694	1,757

7.3 Invisibles by Category of Transactions

(Million Dollars)							
Item	FY86	FY87	FY88	FY89	FY90	FY91	FY92
1. Non - factor Services (net)	-376	-287	-553	-586	-650	-630	-958
Receipts	851	921	865	943	1,290	1,548	1,512
Freight & Insurance	38	44	46	48	48	54	57
Other Transportation	339	357	294	280	610	738	723
Travel	183	172	158	168	148	147	141
Government	105	144	121	181	202	244	279
Other Services	186	204	246	266	282	365	312
Payments	1,227	1,208	1,418	1,529	1,940	2,178	2,470
Freight & Insurance	543	499	602	630	642	709	734
Other Transportation	162	169	181	220	533	622	629
Travel	221	235	315	325	399	457	659
Government	201	177	192	204	196	205	251
Other Services	100	128	128	150	170	185	197
2. Investment Income (net)	-640	-695	-828	-875	-966	-1,160	-1,266
Receipts	112	92	105	138	108	82	69
Payments	752	787	933	1,013	1,074	1,242	1,335
3. Private Transfers (net)	2,822	2,557	2,256	2,100	2,210	2,102	3,114
Receipts	2,828	2,572	2,264	2,116	2,222	2,118	3,128
Payments	6	15	8	16	12	16	14
4. Invisibles (net)	1,806	1,575	875	639	594	312	890
Receipts	3,791	3,585	3,234	3,197	3,620	3,748	4,709
Payments	1,985	2,010	2,359	2,558	3,026	3,436	3,819

7.3 Invisibles by Category of Transactions

(Million Dollars)							
Item	FY93	FY94	FY95	FY96	FY97	FY98	FY99
1. Non - factor Services (net)	-1,250	-757	-613	-1,296	-1,492	-934	-810
Receipts	1,557	1,624	1,968	1,916	1,685	1,584	1,314
Freight & Insurance	59	58	53	55	50	48	41
Other Transportation	779	767	783	751	752	756	640
Travel	103	108	127	105	103	100	69
Government	219	251	504	457	214	139	102
Other Services	397	440	501	548	566	541	462
Payments	2,807	2,381	2,581	3,212	3,177	2,518	2,124
Freight & Insurance	880	784	918	1,045	978	921	844
Other Transportation	659	667	655	702	739	680	530
Travel	761	390	415	609	644	379	191
Government	259	287	314	526	488	244	270
Other Services	248	253	279	330	328	294	289
2. Investment Income (net)	-1,498	-1,598	-1,771	-1,953	-2,167	-2,330	-1,808
Receipts	71	96	182	184	155	124	95
Payments	1,569	1,694	1,953	2,137	2,322	2,454	1,903
3. Private Transfers (net)	2,327	2,390	2,437	2,378	2,958	3,210	2,274
Receipts	2,348	2,413	2,467	2,413	2,990	3,225	2,307
Payments	21	23	30	35	32	15	33
4. Invisibles (net)	-421	35	53	-871	-701	-54	-344
Receipts	3,976	4,133	4,617	4,513	4,830	4,933	3,716
Payments	4,397	4,098	4,564	5,384	5,531	4,987	4,060

7.3 Invisibles by Category of Transactions

(Million Dollars)						
Item	FY00	FY01	FY02	FY03	FY04	FY05
1. Non - factor Services (net)	-776	-981	-298	-2	-1,316	-3,293
Receipts	1,384	1,351	1,916	2,712	2,644	3,319
Freight & Insurance	51	57	69	128	148	137
Other Transportation	735	771	754	699	737	950
Travel	76	85	100	92	164	177
Government	110	94	564	1,187	1,106	1,315
Other Services	412	344	429	606	489	740
Payments	2,160	2,332	2,214	2,714	3,960	6,612
Freight & Insurance	802	877	809	1,255	1,019	1,683
Other Transportation	664	710	651	264	735	698
Travel	218	265	247	494	1,198	1,172
Government	166	130	115	173	201	274
Other Services	310	350	392	528	807	2,785
2. Investment Income (net)	-2,018	-2,161	-2,319	-2,211	-2,208	-2,387
Receipts	117	113	111	170	185	435
Payments	2,135	2,274	2,430	2,381	2,393	2,822
3. Private Transfers (net)	3,063	3,898	4,249	5,737	6,102	8,409
Receipts	3,094	3,940	4,289	5,796	6,164	8,502
Payments	31	42	40	59	62	93
4. Invisibles (net)	269	756	1,632	3,524	2,578	2,729
Receipts	4,595	5,404	6,316	8,678	8,993	12,256
Payments	4,326	4,648	4,684	5,154	6,415	9,527

7.3 Invisibles by Category of Transactions

(Million Dollars)					
Item	FY06	FY07	FY08	FY09	FY10
1. Non - factor Services (net)	-4,430	-4,170	-6,457	-3,381	-1,690
Receipts	3,769	4,140	3,589	4,106	5,229
Freight & Insurance	153	157	185	185	153
Other Transportation	956	975	904	1,105	1,168
Travel	216	277	264	314	286
Government	1,663	1,854	1,380	1,523	2,535
Other Services	781	877	856	979	1087
Payments	8,199	8,310	10,046	7,487	6,919
Freight & Insurance	2,191	2,347	3,111	2,759	2,795
Other Transportation	803	957	826	1,007	928
Travel	1,411	1,625	1,578	1,002	878.59
Government	315	327	491	473	634
Other Services	3,479	3,054	4,040	2,246	1,684
2. Investment Income (net)	-2,672	-3,588	-3,933	-4,421	-3,286
Receipts	778	933	1,603	858	544
Payments	3,450	4,521	5,536	5,279	3,830
3. Private Transfers (net)	9,867	10,060	11,048	10,991	12,006
Receipts	9,940	10,110	11,134	11,046	12,066
Payments	73	50	86	55	60
4. Invisibles (net)	2,765	2,302	658	3,189	7,030
Receipts	14,487	15,183	16,326	16,010	17,839
Payments	11,722	12,881	15,668	12,821	10,809

7.3 Invisibles by Category of Transactions

	(Million Dollars)				
Item	FY11	FY12	FY13	FY14	FY15 ^P
1. Non - factor Services (net)	-1,940	-3,192	-1,472	-2,551	-2,842
Receipts	5,768	5,035	6,733	5,322	5,876
Freight & Insurance	167	217	137	199	174
Other Transportation	1,535	1,375	1,174	1,203	1,195
Travel	351	369	298	286	305
Government	2,394	1,711	3,428	1,905	2,381
Other Services	1,321	1,363	1,696	1,729	1,821
Payments	7,708	8,227	8,205	7,873	8,718
Freight & Insurance	3,233	2,884	2,820	2,888	2,995
Other Transportation	987	905	731	1,206	1,354
Travel	972	1,367	1,233	1,073	1,518
Government	634	850	946	455	623
Other Services	1,882	2,221	2,475	2,251	2,228
2. Investment Income (net)	-3,042	-3,266	-3,709	-3,977	-4,605
Receipts	688	799	457	507	639
Payments	3,730	4,065	4,166	4,484	5,244
3. Private Transfers (net)	14,863	16,959	17,690	19,731	21,763
Receipts	15,018	17,028	17,771	19,842	21,988
Payments	155	69	81	111	225
4. Invisibles (net)	9,881	10,501	12,509	13,203	14,316
Receipts	21,474	22,862	24,961	25,671	28,503
Payments	11,593	12,361	12,452	12,468	14,187

P: Provisional

Source: Statistics & Data Warehouse Department, SBP

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1947 Aug.	3.3085	13.3507	-	-	-	-	-	-	-
Sept.	3.3085	13.3507	-	-	-	-	-	-	-
Oct.	3.3085	13.3507	-	-	-	-	-	-	-
Nov.	3.3085	13.3507	-	-	-	-	-	-	-
Dec.	3.3085	13.3507	-	-	-	-	-	-	-
1948 Jan.	3.3085	13.3507	-	-	-	-	-	-	-
Feb.	3.3085	13.3507	-	-	-	-	-	-	-
Mar.	3.3085	13.3507	-	-	-	-	-	-	-
Apr.	3.3085	13.3507	-	-	-	-	-	-	-
May	3.3085	13.3507	-	-	-	-	-	-	-
Jun.	3.3085	13.3507	-	-	-	-	-	-	-
Jul.	3.3085	13.3507	-	-	-	-	-	-	-
Aug.	3.3085	13.3507	-	-	-	-	-	-	-
Sept.	3.3085	13.3507	-	-	-	-	-	-	-
Oct.	3.3085	13.3507	-	-	-	-	-	-	-
Nov.	3.3085	13.3507	-	-	-	-	-	-	-
Dec.	3.3085	13.3507	-	-	-	-	-	-	-
1949 Jan.	3.3085	13.3507	-	-	-	-	-	-	-
Feb.	3.3085	13.3507	-	-	-	-	-	-	-
Mar.	3.3085	13.3507	-	-	-	-	-	-	-
Apr.	3.3085	13.3507	-	-	-	-	-	-	-
May	3.3085	13.3507	-	-	-	-	-	-	-
Jun.	3.3085	13.3507	-	-	-	-	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Aug.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Sept.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Oct.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Nov.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Dec.	3.3085	9.2670	-	0.0092	-	-	-	-	-

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1950 Jan.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Feb.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Mar.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Apr.	3.3085	9.2670	-	0.0092	-	-	-	-	-
May	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jun.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Aug.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Sept.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Oct.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Nov.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Dec.	3.3085	9.2670	-	0.0092	-	-	-	-	-
1951 Jan.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Feb.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Mar.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Apr.	3.3085	9.2670	-	0.0092	-	-	-	-	-
May	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jun.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Aug.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Sept.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Oct.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Nov.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Dec.	3.3085	9.2670	-	0.0092	-	-	-	-	-
1952 Jan.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Feb.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Mar.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Apr.	3.3085	9.2670	-	0.0092	-	-	-	-	-
May	3.3085	9.2670	-	0.0092	-	-	-	-	-

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1952 Jun.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Aug.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Sept.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Oct.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Nov.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Dec.	3.3085	9.2670	-	0.0092	-	-	-	-	-
1953 Jan.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Feb.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Mar.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Apr.	3.3085	9.2670	-	0.0092	-	-	-	-	-
May	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jun.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Aug.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Sept.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Oct.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Nov.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Dec.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
1954 Jan.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Feb.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Mar.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Apr.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
May	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Jun.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Aug.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Sept.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Oct.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Nov.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Dec.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1955 Jan.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Feb.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Mar.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
Apr.	3.3085	9.2670	-	0.0092	-	0.9457	-	-	-
May	3.3085	9.2670	-	0.0092	-	1.3611	-	-	-
Jun.	3.3085	9.2670	-	0.0092	-	1.3611	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	1.3611	-	-	-
Aug.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Sept.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Oct.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Nov.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Dec.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
1956 Jan.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Feb.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Mar.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Apr.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
May	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Jun.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Jul.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Aug.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Sept.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Oct.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Nov.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
Dec.	4.7697	13.3391	-	0.0132	-	1.3611	-	-	-
1957 Jan.	4.7697	13.3391	-	0.0132	0.0076	1.3611	-	4.9788	4.7900
Feb.	4.7697	13.3391	-	0.0132	0.0076	1.3611	-	4.9788	4.7920
Mar.	4.7697	13.3391	-	0.0132	0.0076	1.3611	-	4.9897	4.8050
Apr.	4.7697	13.3391	-	0.0132	0.0076	1.3611	-	4.9788	4.8050
May	4.7697	13.3391	-	0.0132	0.0076	1.3611	-	4.9892	4.8050

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1957 Jun.	4.7697	13.3391	-	0.0132	0.0076	1.3611	-	5.0060	4.8020
Jul.	4.7697	13.3391	-	0.0132	0.0076	1.3611	-	5.0313	4.8050
Aug.	4.7697	13.3391	-	0.0132	0.0076	1.3611	-	5.0155	4.8050
Sept.	4.7697	13.3391	-	0.0132	0.0076	1.3611	-	4.9427	4.8000
Oct.	4.7697	13.3391	-	0.0132	0.0076	1.3611	-	4.9736	4.7900
Nov.	4.7697	13.3391	-	0.0132	0.0076	1.1342	-	4.9274	4.7780
Dec.	4.7697	13.3391	-	0.0133	0.0076	1.1342	-	4.8438	4.7780
1958 Jan.	4.7697	13.3391	-	0.0132	0.0076	1.1342	-	4.8571	4.7620
Feb.	4.7697	13.3391	-	0.0132	0.0076	1.1342	-	4.8720	4.7700
Mar.	4.7697	13.3391	-	0.0132	0.0076	1.1342	-	4.8935	4.7600
Apr.	4.7697	13.3391	-	0.0132	0.0076	1.1342	-	4.9172	4.7580
May	4.7697	13.3391	-	0.0132	0.0076	1.1342	-	4.9478	4.7600
Jun.	4.7697	13.3391	-	0.0132	0.0076	1.1342	-	4.9715	4.7820
Jul.	4.7697	13.3391	-	0.0132	0.0076	1.1342	-	4.9581	4.7780
Aug.	4.7697	13.3391	-	0.0132	0.0076	1.1342	-	4.9021	4.7850
Sept.	4.7697	13.3391	-	0.0132	0.0076	1.1342	-	4.8855	4.7780
Oct.	4.7697	13.3391	-	0.0132	0.0076	1.1342	-	4.9223	4.7750
Nov.	4.7697	13.3391	-	0.0132	0.0076	1.1342	-	4.9376	4.7800
Dec.	4.7697	13.3391	-	0.0133	0.0076	1.1342	-	4.9473	4.7850
1959 Jan.	4.7697	13.3391	-	0.0132	0.0077	0.9659	-	4.9223	4.7720
Feb.	4.7697	13.3391	-	0.0132	0.0077	0.9659	-	4.9021	4.7700
Mar.	4.7697	13.3391	-	0.0132	0.0077	0.9659	-	4.9284	4.7620
Apr.	4.7697	13.3391	-	0.0132	0.0077	0.9659	-	4.9275	4.7600
May	4.7697	13.3391	-	0.0132	0.0077	0.9675	-	4.9288	4.7680
Jun.	4.7697	13.3391	-	0.0132	0.0077	0.9667	-	4.9650	4.7650
Jul.	4.7697	13.3391	-	0.0132	0.0077	0.9673	-	4.9475	4.7680
Aug.	4.7697	13.3391	-	0.0132	0.0077	0.9692	-	5.0225	4.7750
Sept.	4.7697	13.3391	-	0.0133	0.0077	0.9692	-	5.0225	4.7820
Oct.	4.7697	13.3391	-	0.0133	0.0077	0.9683	-	5.0188	4.7780
Nov.	4.7697	13.3391	-	0.0133	0.0077	0.9704	-	5.0013	4.7850
Dec.	4.7697	13.3391	-	0.0133	0.0077	0.9709	-	5.0000	4.7900

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1960 Jan.	4.7697	13.3391	-	0.0132	0.0077	0.9679	-	4.9925	4.7820
Feb.	4.7697	13.3391	-	0.0132	0.0077	0.9697	-	5.0000	4.7800
Mar.	4.7697	13.3391	-	0.0133	0.0077	0.9685	-	4.9800	4.7750
Apr.	4.7697	13.3391	-	0.0132	0.0077	0.9685	-	4.9163	4.7720
May	4.7697	13.3391	-	0.0132	0.0077	0.9715	-	4.8175	4.7820
Jun.	4.7697	13.3391	-	0.0132	0.0077	0.9697	-	4.8488	4.7750
Jul.	4.7697	13.3391	-	0.0134	0.0077	0.9697	-	4.8663	4.7720
Aug.	4.7697	13.3391	-	0.0134	0.0077	0.9685	-	4.8950	4.7700
Sept.	4.7697	13.3391	-	0.0134	0.0077	0.9691	-	4.8500	4.7700
Oct.	4.7697	13.3391	-	0.0134	0.0077	0.9674	-	4.8500	4.7620
Nov.	4.7697	13.3391	-	0.0133	0.0077	0.9685	-	4.8500	4.7720
Dec.	4.7697	13.3391	-	0.0134	0.0077	0.9697	-	4.7700	4.7800
1961 Jan.	4.7697	13.3391	-	0.0134	0.0077	0.9709	-	4.8075	4.7800
Feb.	4.7697	13.3391	-	0.0135	0.0078	0.9721	-	4.8363	4.7950
Mar.	4.7697	13.3391	-	0.0135	0.0078	0.9732	-	4.8188	4.7920
Apr.	4.7697	13.3391	-	0.0133	0.0078	0.9738	-	4.8238	4.7950
May	4.7697	13.3391	-	0.0134	0.0078	0.9756	-	4.8375	4.8020
Jun.	4.7697	13.3391	-	0.0134	0.0078	0.9768	-	4.6325	4.8050
Jul.	4.7697	13.3391	-	0.0134	0.0078	0.9750	-	4.6325	4.8000
Aug.	4.7697	13.3391	-	0.0133	0.0078	0.9668	-	4.6100	4.7780
Sept.	4.7697	13.3391	-	0.0133	0.0077	0.9639	-	4.6000	4.7650
Oct.	4.7697	13.3391	-	0.0133	0.0077	0.9650	-	4.5925	4.7620
Nov.	4.7697	13.3391	-	0.0133	0.0077	0.9662	-	4.5450	4.7620
Dec.	4.7697	13.3391	-	0.0133	0.0077	0.9697	-	4.5525	4.7750
1962 Jan.	4.7697	13.3391	-	0.0133	0.0077	0.9674	-	4.5325	4.7680
Feb.	4.7697	13.3391	-	0.0133	0.0077	0.9674	-	4.5138	4.7620
Mar.	4.7697	13.3391	-	0.0134	0.0077	0.9674	-	4.5163	4.7650
Apr.	4.7697	13.3391	-	0.0133	0.0077	0.9685	-	4.5163	4.7680
May	4.7697	13.3391	-	0.0133	0.0077	0.9691	-	4.3538	4.7700

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1962 Jun.	4.7697	13.3391	-	0.0133	0.0077	0.9697	-	4.3900	4.7720
Jul.	4.7697	13.3391	-	0.0133	0.0078	0.9709	-	4.4050	4.7780
Aug.	4.7697	13.3391	-	0.0133	0.0078	0.9721	-	4.4175	4.7850
Sept.	4.7697	13.3391	-	0.0134	0.0078	0.9721	-	4.4200	4.7850
Oct.	4.7697	13.3391	-	0.0134	0.0078	0.9715	-	4.4250	4.7850
Nov.	4.7697	13.3391	-	0.0134	0.0078	0.9709	-	4.4188	4.7820
Dec.	4.7697	13.3391	-	0.0134	0.0078	0.9877	-	4.4150	4.7820
1963 Jan.	4.7697	13.3391	-	0.0134	0.0077	0.9877	-	4.4213	4.7820
Feb.	4.7697	13.3391	-	0.0134	0.0078	0.9877	-	4.4175	4.7820
Mar.	4.7697	13.3391	-	0.0134	0.0078	0.9721	-	4.4169	4.7880
Apr.	4.7697	13.3391	-	0.0133	0.0078	0.9715	-	4.4250	4.7880
May	4.7697	13.3391	-	0.0133	0.0078	0.9721	-	4.4175	4.7880
Jun.	4.7697	13.3391	-	0.0131	0.0077	0.9747	-	4.4188	4.7880
Jul.	4.7697	13.3391	-	0.0131	0.0077	0.9714	-	4.4025	4.7880
Aug.	4.7697	13.3391	-	0.0132	0.0077	0.9720	-	4.4000	4.7900
Sept.	4.7697	13.3391	-	0.0132	0.0077	0.9720	-	4.4250	4.7920
Oct.	4.7697	13.3391	-	0.0132	0.0077	0.9726	-	4.4225	4.7900
Nov.	4.7697	13.3391	-	0.0131	0.0077	0.9726	-	4.4225	4.7920
Dec.	4.7697	13.3391	-	0.0132	0.0077	0.9726	-	4.4125	4.7920
1964 Jan.	4.7697	13.3391	-	0.0131	0.0077	0.9726	-	4.4100	4.7900
Feb.	4.7697	13.3391	-	0.0131	0.0077	0.9726	-	4.4100	4.7900
Mar.	4.7697	13.3391	-	0.0132	0.0076	0.9726	-	4.4088	4.7900
Apr.	4.7697	13.3391	-	0.0131	0.0076	0.9714	-	4.4013	4.7880
May	4.7697	13.3391	-	0.0131	0.0076	0.9726	-	4.4075	4.7900
Jun.	4.7697	13.3391	-	0.0132	0.0076	0.9744	-	4.4150	4.8020
Jul.	4.7697	13.3391	-	0.0132	0.0077	0.9756	-	4.4250	4.8050
Aug.	4.7697	13.3391	-	0.0132	0.0077	0.9774	-	4.4438	4.8050
Sept.	4.7697	13.3391	-	0.0133	0.0077	0.9774	-	4.4575	4.8050
Oct.	4.7697	13.3391	-	0.0132	0.0077	0.9768	-	4.4550	4.8050
Nov.	4.7697	13.3391	-	0.0132	0.0076	0.9774	-	4.4550	4.8050
Dec.	4.7697	13.3391	-	0.0133	0.0076	0.9744	-	4.4513	4.8050

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1965 Jan.	4.7697	13.3391	-	0.0133	0.0076	0.9744	-	4.4425	4.8000
Feb.	4.7697	13.3391	-	0.0133	0.0076	0.9738	-	4.4238	4.7980
Mar.	4.7697	13.3391	-	0.0132	0.0076	0.9744	-	4.4200	4.8000
Apr.	4.7697	13.3391	-	0.0131	0.0076	0.9714	-	4.4150	4.7900
May	4.7697	13.3391	-	0.0132	0.0076	0.9744	-	4.4188	4.8000
Jun.	4.7697	13.3391	-	0.0132	0.0080	0.9750	-	4.4088	4.8020
Jul.	4.7697	13.3391	-	0.0132	0.0076	0.9744	-	4.4175	4.8020
Aug.	4.7697	13.3391	-	0.0132	0.0076	0.9750	-	4.4375	4.8050
Sept.	4.7697	13.3391	-	0.0131	0.0076	0.9709	-	4.4235	4.7880
Oct.	4.7697	13.3391	-	0.0131	0.0076	0.9703	-	4.4238	4.7800
Nov.	4.7697	13.3391	-	0.0132	0.0076	0.9709	-	4.4225	4.7820
Dec.	4.7697	13.3391	-	0.0132	0.0076	0.9709	-	4.4225	4.7820
1966 Jan.	4.7697	13.3391	-	0.0132	0.0076	0.9703	1.0016	4.4263	4.7800
Feb.	4.7697	13.3391	-	0.0132	0.0076	0.9714	1.0016	4.4225	4.7850
Mar.	4.7697	13.3391	-	0.0132	0.0076	0.9738	1.0016	4.4325	4.7980
Apr.	4.7697	13.3391	-	0.0132	0.0076	0.9738	1.0016	4.4363	4.7980
May	4.7697	13.3391	-	0.0132	0.0076	0.9744	1.0016	4.4325	4.8020
Jun.	4.7697	13.3391	-	0.0132	0.0077	0.9750	1.0016	4.4450	4.8020
Jul.	4.7697	13.3391	-	0.0132	0.0077	0.9750	1.0016	4.4500	4.8050
Aug.	4.7697	13.3391	-	0.0132	0.0077	0.9744	1.0016	4.4450	4.8050
Sept.	4.7697	13.3391	-	0.0132	0.0077	0.9667	1.0016	4.4350	4.8020
Oct.	4.7697	13.3391	-	0.0132	0.0076	0.9667	1.0016	4.4225	4.8020
Nov.	4.7697	13.3391	-	0.0132	0.0076	0.9667	1.0016	4.4150	4.8050
Dec.	4.7697	13.3391	-	0.0132	0.0076	0.9656	1.0016	4.4100	4.8050
1967 Jan.	4.7697	13.3391	-	0.0132	0.0076	0.9639	1.0016	4.4263	4.7980
Feb.	4.7697	13.3391	-	0.0132	0.0076	0.9656	1.0016	4.4100	4.8000
Mar.	4.7697	13.3391	-	0.0132	0.0076	0.9633	1.0016	4.4050	4.7920
Apr.	4.7697	13.3391	-	0.0132	0.0076	0.9656	1.0016	4.4025	4.7900
May	4.7697	13.3391	-	0.0132	0.0076	0.9709	1.0016	4.4125	4.7980

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1967 Jun.	4.7697	13.3391	-	0.0132	0.0077	0.9744	1.0016	4.4288	4.8050
Jul.	4.7697	13.3391	-	0.0132	0.0077	0.9758	1.0016	4.4525	4.8050
Aug.	4.7697	13.3391	-	0.0132	0.0077	0.9756	1.0016	4.4463	4.8050
Sept.	4.7697	13.3391	-	0.0132	0.0077	0.9768	1.0016	4.4600	4.8050
Oct.	4.7697	13.3391	-	0.0132	0.0077	0.9774	1.0016	4.4663	4.8050
Nov.	4.7697	13.3391	-	0.0130	0.0076	0.9626	1.0016	4.3775	4.7500
Dec.	4.7697	13.3391	-	0.0131	0.0076	0.9673	1.0016	4.3950	4.7740
1968 Jan.	4.7697	13.3391	-	0.0131	0.0076	0.9676	1.0016	4.3613	4.7680
Feb.	4.7697	11.4328	-	0.0131	0.0076	0.9650	1.0016	4.3700	4.7800
Mar.	4.7697	11.4328	-	0.0132	0.0076	0.9679	1.0016	4.3925	4.7880
Apr.	4.7697	11.4328	-	0.0132	0.0076	0.9662	1.0016	4.4200	4.7950
May	4.7697	11.4328	-	0.0132	0.0077	0.9473	1.0016	4.4488	4.8100
Jun.	4.7697	11.4328	-	0.0133	0.0077	0.9639	1.0016	4.4588	4.8100
Jul.	4.7697	11.4328	-	0.0133	0.0077	0.9598	1.0016	4.4488	4.8000
Aug.	4.7697	11.4328	-	0.0133	0.0077	0.9640	1.0016	4.4695	4.8090
Sept.	4.7697	11.4328	-	0.0133	0.0077	0.9620	1.0016	4.4602	4.8090
Oct.	4.7697	11.4328	-	0.0133	0.0077	0.9612	1.0016	4.4558	4.8060
Nov.	4.7697	11.4328	-	0.0134	0.0140	0.9675	1.0016	4.4659	4.8090
Dec.	4.7697	11.4328	-	0.0134	0.0077	0.9686	1.0016	4.4693	4.8090
1969 Jan.	4.7697	11.4328	-	0.0134	0.0077	0.9689	1.0016	4.4586	4.8090
Feb.	4.7697	11.4328	-	0.0134	0.0076	0.9654	1.0016	4.4428	4.8080
Mar.	4.7697	11.4328	-	0.0133	0.0076	0.9628	1.0016	4.4329	4.8020
Apr.	4.7697	11.4328	-	0.0134	0.0076	0.9632	1.0016	4.4516	4.8090
May	4.7697	11.4328	-	0.0133	0.0076	0.9618	1.0016	4.4378	4.8090
Jun.	4.7697	11.4328	-	0.0133	0.0076	0.9626	1.0016	4.4250	4.8080
Jul.	4.7697	11.4328	-	0.0133	0.0078	0.9620	1.0016	4.4270	4.8060
Aug.	4.7697	11.4328	-	0.0134	0.0076	0.8656	1.0016	4.4566	4.8090
Sept.	4.7697	11.4328	-	0.0134	0.0076	0.8656	1.0016	4.4566	4.8090
Oct.	4.7697	11.4328	-	0.0133	0.0076	0.8705	1.0016	4.4378	4.7980
Nov.	4.7697	11.4328	-	0.0133	0.0076	0.8562	1.0016	4.4388	4.7970
Dec.	4.7697	11.4328	-	0.0133	0.0076	0.8561	1.0016	4.4368	4.7910

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1970 Jan.	4.7697	11.4328	-	0.0133	0.0076	0.8582	1.0016	4.4329	4.7840
Feb.	4.7697	11.4328	-	0.0133	0.0075	0.8561	1.0016	4.4270	4.7750
Mar.	4.7697	11.4328	-	0.0133	0.0076	0.8570	1.0016	4.4290	4.7760
Apr.	4.7697	11.4328	-	0.0132	0.0076	0.8605	1.0016	4.4290	4.7770
May	4.7697	11.4328	-	0.0133	0.0076	0.8622	1.0016	4.4309	4.7860
Jun.	4.7697	11.4328	-	0.0133	0.0076	0.8633	1.0016	4.6054	4.7960
Jul.	4.7697	11.4328	-	0.0133	0.0076	0.8658	1.0016	4.6558	4.8080
Aug.	4.7697	11.4328	-	0.0134	0.0077	0.8691	1.0016	4.7051	4.8090
Sept.	4.7697	11.4328	-	0.0134	0.0077	0.8670	1.0016	4.6941	4.8090
Oct.	4.7697	11.4328	-	0.0134	0.0077	0.8663	1.0016	4.6842	4.8090
Nov.	4.7697	11.4328	-	0.0134	0.0077	0.8666	1.0016	4.6952	4.8090
Dec.	4.7697	11.4328	-	0.0134	0.0077	0.8650	1.0016	4.7262	4.8030
1971 Jan.	4.7697	11.4328	-	0.0132	0.0076	0.8570	1.0016	4.6874	4.7540
Feb.	4.7697	11.4328	-	0.0132	0.0076	0.8577	1.0016	4.6962	4.7570
Mar.	4.7697	11.4328	-	0.0132	0.0076	0.8575	1.0016	4.6904	4.7550
Apr.	4.7697	11.4328	-	0.0132	0.0076	0.8568	1.0016	4.6846	4.7510
May	4.7697	11.4328	-	0.0132	0.0076	0.8540	1.0016	4.6807	4.7530
Jun.	4.7697	11.4328	-	0.0132	0.0076	0.8560	1.0016	4.6192	4.7510
Jul.	4.7697	11.4328	-	0.0132	0.0076	0.8571	1.0016	4.6398	4.7520
Aug.	4.7697	11.4328	-	0.0132	0.0075	0.8413	1.0016	4.6685	4.6540
Sept.	4.7697	11.8513	-	0.0141	0.0078	0.8611	1.0016	4.7165	4.7930
Oct.	4.7697	11.8949	-	0.0145	0.0078	0.8605	1.0016	4.7536	4.7930
Nov.	4.7697	11.9035	-	0.0145	0.0078	0.8640	1.0016	4.7503	4.7930
Dec.	4.7697	12.1321	-	0.0151	0.0080	0.9112	1.0875	4.7536	5.2038
1972 Jan.	4.7697	12.3416	-	0.0153	0.0081	0.9264	1.0875	4.7403	5.2038
Feb.	4.7697	12.4095	-	0.0157	0.0081	0.9400	1.0875	4.7539	5.2038
Mar.	4.7697	12.4569	-	0.0157	0.0082	0.9474	1.0875	4.7741	5.2038
Apr.	4.7697	12.4352	-	0.0156	0.0082	0.9465	1.0875	4.8010	5.2038
May	11.0078	28.7687	-	0.0361	0.0189	2.2002	2.5098	11.1932	11.9765

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1972 Jun.	11.0078	26.9093	-	0.0372	0.0190	2.1968	2.5098	11.1920	11.9765
Jul.	11.0078	26.8937	-	0.0365	0.0189	2.2002	2.5098	11.1910	11.9765
Aug.	11.0078	26.9140	-	0.0364	0.0189	2.1896	2.5098	11.1888	11.9765
Sept.	11.0078	26.7297	-	0.0364	0.0189	2.1889	2.5098	11.2003	11.9765
Oct.	11.0078	25.5992	-	0.0364	0.0188	2.1815	2.5098	11.1959	11.9765
Nov.	11.0078	25.8386	-	0.0364	0.0188	2.1786	2.5098	11.0886	11.9765
Dec.	11.0078	25.7835	-	0.0364	0.0189	2.1503	2.5098	11.0529	11.9765
1973 Jan.	11.0078	26.1154	-	0.0364	0.0189	2.1870	2.5098	10.9984	11.9765
Feb.	9.9078	24.3548	-	0.0374	0.0174	2.1619	2.5100	9.9602	11.9429
Mar.	9.9078	24.6852	-	0.0372	0.0170	2.1832	2.5100	9.9211	11.9429
Apr.	9.9078	24.6365	-	0.0373	0.0168	2.1668	2.5100	9.8785	11.9429
May	9.9078	25.4311	-	0.0374	0.0169	2.2738	2.5100	10.0559	11.9429
Jun.	9.9078	25.5862	-	0.0377	0.0171	2.3918	2.5100	10.0734	11.9429
Jul.	9.9078	24.7870	-	0.0375	0.0170	2.4239	2.5124	10.1069	11.9429
Aug.	9.9078	24.3536	-	0.0373	0.0170	2.2999	2.5054	10.1069	11.9429
Sept.	9.9078	23.9181	-	0.0373	0.0176	2.3343	2.4988	10.1501	11.9429
Oct.	9.9078	24.1182	-	0.0371	0.0173	2.3455	2.4957	10.0631	11.9429
Nov.	9.9078	23.2686	-	0.0354	0.0164	2.2056	2.4832	10.0812	11.9429
Dec.	9.9078	22.9664	-	0.0354	0.0163	2.1053	2.4723	10.0481	11.9429
1974 Jan.	9.9078	22.3819	-	0.0332	0.0150	1.9444	2.4600	9.9874	11.9429
Feb.	9.9078	22.7733	-	0.0351	0.0153	2.0222	2.5086	9.8198	11.9429
Mar.	9.9078	23.7115	-	0.0359	0.0159	2.0758	2.5039	9.8126	11.9429
Apr.	9.9078	24.1207	-	0.0354	0.0156	2.0371	2.4966	9.7121	11.9429
May	9.9078	23.7071	-	0.0353	0.0154	2.0280	2.5163	9.7078	11.9429
Jun.	9.9078	23.6823	-	0.0349	0.0153	2.0544	2.5105	9.2088	11.9429
Jul.	9.9078	23.5673	-	0.0333	0.0154	2.1160	2.5099	9.8823	11.9093
Aug.	9.9078	23.4555	-	0.0327	0.0150	2.0538	2.5042	10.0301	11.7275
Sept.	9.9078	23.0863	-	0.0327	0.0150	2.0859	2.4998	10.0553	11.7526
Oct.	9.9078	23.1290	-	0.0331	0.0149	2.1084	2.4941	10.0654	11.8311
Nov.	9.9078	23.0457	-	0.0330	0.0149	2.1381	2.4954	10.0351	11.9485
Dec.	9.9078	23.0457	-	0.0330	0.0149	2.1381	2.4891	10.0351	12.1211

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1975 Jan.	9.9078	23.0457	-	0.0330	0.0149	2.1381	2.4969	10.0351	12.2651
Feb.	9.9078	23.0457	-	0.0330	0.0149	2.1381	2.5020	10.0351	12.4778
Mar.	9.9078	23.0457	-	0.0330	0.0149	2.1381	2.5026	10.0351	12.3500
Apr.	9.9078	23.0457	-	0.0330	0.0149	2.1381	2.5001	10.0351	12.2903
May	9.9078	22.9863	-	0.0340	0.0158	2.4582	2.5083	9.6805	12.3435
Jun.	9.9078	22.0203	-	0.0335	0.0158	2.4594	2.5039	9.6200	12.2405
Jul.	9.9078	21.4260	-	0.0333	0.0149	2.2725	2.5036	9.6061	11.7907
Aug.	9.9078	20.9155	-	0.0333	0.0148	2.2596	2.5001	9.5923	11.7513
Sept.	9.9078	20.2037	-	0.0327	0.0144	2.1777	2.5001	9.6712	11.5263
Oct.	9.9078	20.5489	-	0.0329	0.0147	2.2766	2.5001	9.7087	11.7392
Nov.	9.9078	20.0268	-	0.0327	0.0145	2.2227	2.5007	9.7943	11.5931
Dec.	9.9078	20.0486	-	0.0325	0.0145	2.2173	2.4788	9.7561	11.5895
1976 Jan.	9.9078	20.1154	-	0.0326	0.0131	2.2143	2.4957	9.9010	11.5706
Feb.	9.9078	20.0372	-	0.0328	0.0128	2.2114	2.5100	10.1061	11.5704
Mar.	9.9078	19.0033	-	0.0331	0.0117	2.1153	2.5144	10.0604	11.4477
Apr.	9.9078	18.2156	-	0.0331	0.0111	2.1252	2.5145	10.0908	11.3919
May	9.9078	17.4180	-	0.0330	0.0117	2.0973	2.5054	10.1163	11.3089
Jun.	9.9078	17.6726	-	0.0334	0.0117	2.0881	2.5010	10.2354	11.3464
Jul.	9.9078	17.6904	-	0.0338	0.0119	2.0188	2.4994	10.1523	11.3547
Aug.	9.9078	17.5864	-	0.0343	0.0118	2.0216	2.4944	10.0908	11.3926
Sept.	9.9078	16.5461	-	0.0345	0.0116	2.0143	2.5029	10.1937	11.4552
Oct.	9.9078	15.7089	-	0.0336	0.0115	1.9826	2.4947	10.1937	11.4316
Nov.	9.9078	16.3281	-	0.0335	0.0115	1.9865	2.4881	9.9602	11.3832
Dec.	9.9078	16.9151	-	0.0339	0.0113	1.9984	2.4913	9.7847	11.5021
1977 Jan.	9.9078	16.9746	-	0.0342	0.0112	1.9904	2.5437	9.6993	11.4081
Feb.	9.9078	16.9330	-	0.0351	0.0112	1.9875	2.5418	9.4607	11.4445
Mar.	9.9078	17.0489	-	0.0357	0.0112	1.9948	2.5418	9.3853	11.4757
Apr.	9.9078	17.0350	-	0.0357	0.0112	1.9984	2.5418	9.4697	11.5059
May	9.9078	17.0142	-	0.0357	0.0112	2.0020	2.5418	9.4340	11.5000

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1977 Jun.	9.9078	17.0504	-	0.0370	0.0112	2.0157	2.5418	9.3327	11.5421
Jul.	9.9078	17.2148	-	0.0372	0.0112	2.0321	2.5418	9.2635	11.5973
Aug.	9.9078	17.2634	-	0.0371	0.0112	2.0188	2.5418	9.2123	11.5026
Sept.	9.9078	17.2753	-	0.0372	0.0112	2.0109	2.5418	9.2464	11.5190
Oct.	9.9078	17.5596	-	0.0395	0.0113	2.0439	2.5418	8.9526	11.6819
Nov.	9.9078	17.9777	-	0.0406	0.0113	2.0381	2.5418	8.9405	11.7157
Dec.	9.9078	18.7902	-	0.0413	0.0113	2.1119	2.5418	9.0416	12.0256
1978 Jan.	9.9078	19.2955	-	0.0410	0.0114	2.0910	2.5549	8.9445	12.0297
Feb.	9.9078	19.2286	-	0.0414	0.0116	2.0608	2.5549	8.8810	12.1443
Mar.	9.9078	18.6267	-	0.0448	0.0116	2.1524	2.5549	8.7451	12.2430
Apr.	9.9078	18.0645	-	0.0440	0.0114	2.1436	2.5549	8.7681	12.1383
May	9.9078	18.0719	-	0.0445	0.0114	2.1468	2.5549	8.8535	12.0765
Jun.	9.9078	18.4038	-	0.0481	0.0116	2.1937	2.5549	8.8028	12.2713
Jul.	9.9078	19.0676	-	0.0515	0.0118	2.2614	2.5549	8.7527	12.4726
Aug.	9.9078	19.2063	-	0.0524	0.0119	2.2732	2.5549	8.6059	12.5810
Sept.	9.9078	19.5383	-	0.0524	0.0120	2.2868	2.5681	8.3717	12.6826
Oct.	9.9078	20.6529	-	0.0529	0.0125	2.4429	2.5815	8.4353	13.3530
Nov.	9.9078	19.3252	-	0.0502	0.0117	2.2510	2.5815	8.4424	12.5969
Dec.	9.9078	19.3252	-	0.0502	0.0117	2.2510	2.5815	8.4424	12.8976
1979 Jan.	9.9078	19.6010	-	0.0492	0.0118	2.3186	2.5815	8.2953	12.7259
Feb.	9.9078	19.6010	-	0.0492	0.0118	2.3186	2.5815	8.2953	12.7628
Mar.	9.9078	20.3111	-	0.0476	0.0118	2.3047	2.5815	8.5215	12.7395
Apr.	9.9078	20.3111	-	0.0476	0.0118	2.3047	2.5815	8.5215	12.5996
May	9.9078	20.3111	-	0.0476	0.0118	2.3047	2.5815	8.5215	12.5624
Jun.	9.9078	21.5619	-	0.0455	0.0119	2.3218	2.6073	8.4782	12.7819
Jul.	9.9078	22.6939	-	0.0455	0.0121	2.3202	2.6087	8.4854	12.8750
Aug.	9.9078	22.3521	-	0.0446	0.0121	2.3234	2.6073	8.4495	12.8730
Sept.	9.9078	21.7898	-	0.0441	0.0124	2.4181	2.6073	8.5361	13.0457
Oct.	9.9078	21.7898	-	0.0441	0.0124	2.4181	2.6073	8.5361	12.7291
Nov.	9.9078	21.5594	-	0.0399	0.0121	2.4093	2.6204	8.4567	12.9497
Dec.	9.9078	22.2134	-	0.0413	0.0123	2.4752	2.6309	8.4424	13.0416

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1980 Jan.	9.9078	22.3025	-	0.0414	0.0123	2.4396	2.6484	8.4998	13.0258
Feb.	9.9078	22.7099	-	0.0399	0.0121	2.4024	2.6484	8.6393	12.9073
Mar.	9.9078	22.7099	-	0.0399	0.0121	2.4024	2.6520	8.6393	12.3867
Apr.	9.9078	22.5508	-	0.0413	0.0117	2.3613	2.6627	8.3438	12.8179
May	9.9078	23.2834	-	0.0443	0.0118	2.3978	2.6771	8.5543	12.9824
Jun.	9.9078	23.3230	-	0.0450	0.0118	2.4219	2.6771	8.6244	13.1114
Jul.	9.9078	23.1644	-	0.0436	0.0118	2.3943	2.6865	8.5294	12.9888
Aug.	9.9078	23.7054	-	0.0452	0.0116	2.3788	2.6865	8.5611	13.0214
Sept.	9.9078	23.6628	-	0.0467	0.0115	2.3593	2.6865	8.4646	12.9932
Oct.	9.9078	24.1582	-	0.0468	0.0110	2.2771	2.6865	8.4279	12.7714
Nov.	9.9078	23.3775	-	0.0457	0.0108	2.2160	2.6989	8.3294	12.6395
Dec.	9.9078	23.6301	-	0.0488	0.0106	2.1939	2.6989	8.2931	12.6266
1981 Jan.	9.9078	23.3924	-	0.0480	0.0099	2.0218	2.6989	8.2953	12.3174
Feb.	9.9078	21.8071	-	0.0474	0.0097	1.9767	2.6989	8.2440	12.1105
Mar.	9.9078	22.4165	-	0.0471	0.0096	2.0333	2.6989	8.3507	12.1623
Apr.	9.9078	21.2795	-	0.0462	0.0090	1.8965	2.6989	8.2781	11.8659
May	9.9078	20.5365	-	0.0444	0.0086	1.7787	2.6989	8.2338	11.5845
Jun.	9.9078	19.2957	-	0.0438	0.0083	1.7390	2.6989	8.2542	11.3909
Jul.	9.9078	18.3716	-	0.0416	0.0081	1.7002	2.6989	8.0906	11.1596
Aug.	9.9078	18.3542	-	0.0433	0.0081	1.6922	2.6989	8.2542	11.2138
Sept.	9.9078	17.7648	-	0.0426	0.0085	1.7776	2.5927	8.2305	11.3315
Oct.	9.9078	18.6317	-	0.0427	0.0084	1.7771	2.5927	8.8456	11.3967
Nov.	9.9078	19.4590	-	0.0460	0.0083	1.7732	2.6976	8.4246	11.6891
Dec.	9.9078	18.8397	-	0.0447	0.0082	1.7291	2.6976	8.3717	11.5232
1982 Jan.	10.4378	19.4699	-	0.0453	0.0084	1.7519	2.8308	8.6792	11.9261
Feb.	10.9278	19.8450	-	0.0458	0.0085	1.7885	2.9745	8.8789	12.3056
Mar.	11.4678	20.4328	-	0.0465	0.0087	1.8356	3.1221	9.3336	12.7560
Apr.	11.6178	20.7378	-	0.0489	0.0089	1.8923	3.1635	9.4842	13.1155
May	11.7278	20.9341	-	0.0482	0.0090	1.9147	3.1935	9.4293	13.1745

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1982 Jun.	12.2078	21.2600	-	0.0480	0.0088	1.7939	3.3242	9.4377	13.3253
Jul.	12.1578	21.2154	-	0.0476	0.0088	1.7840	3.3105	9.7056	13.2688
Aug.	12.3378	21.0792	-	0.0473	0.0087	1.7600	3.3596	9.9638	13.3545
Sept.	12.4278	21.2702	-	0.0467	0.0088	1.7560	3.3866	10.0805	13.3185
Oct.	12.7278	21.3764	-	0.0460	0.0087	1.7568	3.4670	10.3853	13.5133
Nov.	12.7278	20.4822	-	0.0506	0.0089	1.8092	3.5001	10.2532	13.7316
Dec.	12.8478	20.8681	-	0.0549	0.0094	1.9104	3.5331	10.3904	14.1639
1983 Jan.	12.9078	19.8554	-	0.0544	0.0092	1.8987	3.5148	10.4453	14.0152
Feb.	12.8078	19.5607	-	0.0545	0.0092	1.8715	3.4875	10.4429	13.9514
Mar.	12.9878	19.1018	-	0.0541	0.0090	1.8478	3.5755	10.5390	14.0011
Apr.	12.9078	20.1814	-	0.0543	0.0088	1.7674	3.5148	10.5460	13.9530
May	12.9078	20.7138	-	0.0542	0.0087	1.7435	3.5148	10.5039	13.8977
Jun.	13.1778	20.1126	-	0.0550	0.0087	1.7254	3.5870	10.7306	14.0702
Jul.	13.3078	20.1813	-	0.0547	0.0085	1.7046	3.6250	10.7917	14.0399
Aug.	13.4078	20.1448	-	0.0548	0.0084	1.6660	3.6455	10.8531	13.9978
Sept.	13.4078	20.1024	-	0.0553	0.0084	1.6638	3.6508	10.8758	14.1617
Oct.	13.2378	19.9378	-	0.0571	0.0084	1.6748	3.6228	10.8016	14.0143
Nov.	13.2378	19.5740	-	0.0563	0.0082	1.6255	3.6049	10.7056	13.8992
Dec.	13.5078	19.3905	-	0.0580	0.0081	1.6029	3.6795	10.8448	14.1338
1984 Jan.	13.6578	19.1961	-	0.0582	0.0080	1.5860	3.7190	10.9327	14.1153
Feb.	13.4078	19.9542	-	0.0574	0.0083	1.6687	3.6523	10.7120	14.2057
Mar.	13.4078	19.4551	-	0.0597	0.0083	1.6849	3.6523	10.5055	14.2603
Apr.	13.6178	19.2838	-	0.0600	0.0081	1.6387	3.7095	10.6268	14.2513
May	13.8978	19.2485	-	0.0601	0.0082	1.6550	3.7844	10.7380	14.4650
Jun.	13.9878	19.1737	-	0.0588	0.0081	1.6303	3.8102	10.6366	14.4163
Jul.	14.1378	18.5495	-	0.0576	0.0079	1.5934	3.8511	10.7597	14.3184
Aug.	14.0578	18.4986	-	0.0583	0.0079	1.5884	3.8293	10.8224	14.2837
Sept.	14.3278	17.9664	-	0.0581	0.0075	1.5202	3.9029	10.8770	14.3058
Oct.	14.7478	17.9407	-	0.0602	0.0078	1.5854	4.0173	11.1891	14.6844
Nov.	14.9678	17.9614	-	0.0609	0.0079	1.5873	4.0773	11.3118	14.8007
Dec.	15.3678	17.9112	-	0.0614	0.0080	1.6021	4.1862	11.6472	15.0560

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1985 Jan.	15.5078	17.5548	-	0.0609	0.0079	1.6023	4.2259	11.6745	15.1123
Feb.	16.0278	16.9815	-	0.0616	0.0075	1.5386	4.3660	11.5060	15.3699
Mar.	15.9078	19.8600	-	0.0635	0.0081	1.7032	4.3333	11.6652	15.7612
Apr.	16.0078	19.9538	-	0.0635	0.0081	1.7025	4.3606	11.7218	15.8587
May	16.0078	20.4100	-	0.0636	0.0082	1.7130	4.3606	11.6012	15.8872
Jun.	16.0078	20.9383	-	0.0644	0.0082	1.7325	4.3606	11.7029	15.9725
Jul.	16.0078	22.8032	-	0.0676	0.0085	1.8723	4.3606	11.8419	16.5979
Aug.	15.9078	22.0880	-	0.0665	0.0084	1.8483	4.3333	11.6528	16.4622
Sept.	16.0578	22.5372	-	0.0736	0.0089	1.9655	4.3742	11.7480	17.0034
Oct.	15.9878	22.9266	-	0.0753	0.0090	1.9926	4.3551	11.6926	17.1250
Nov.	15.9878	23.7739	-	0.0790	0.0093	2.0838	4.3551	11.5382	17.4692
Dec.	15.9878	23.1304	-	0.0792	0.0095	2.1134	4.3551	11.4362	17.5528
1986 Jan.	15.9878	22.4309	-	0.0824	0.0098	2.1752	4.3551	11.2849	17.7562
Feb.	15.9878	23.7419	-	0.0883	0.0106	2.3374	4.3535	11.4506	18.4703
Mar.	15.9878	23.5740	-	0.0889	0.0101	2.2275	4.3551	11.4485	18.1896
Apr.	16.2678	25.1338	-	0.0972	0.0109	2.3451	4.4314	11.8015	19.1211
May	16.8878	24.8673	-	0.0967	0.0106	2.2780	4.6002	12.1667	19.2962
Jun.	16.8278	25.7802	-	0.1018	0.0111	2.3971	4.5822	12.1303	19.8067
Jul.	16.9078	25.2096	-	0.1087	0.0117	2.4679	4.6040	12.2303	20.3427
Aug.	16.9578	25.3011	-	0.1102	0.0120	2.5476	4.6176	12.2294	20.4568
Sept.	17.0078	24.4403	-	0.1108	0.0122	2.5721	4.6312	12.2645	20.6281
Oct.	17.1078	24.1648	-	0.1069	0.0122	2.5872	4.6585	12.3233	20.2910
Nov.	17.2578	24.7563	-	0.1066	0.0126	2.6726	4.6993	12.4786	20.8777
Dec.	17.2578	25.3345	-	0.1082	0.0128	2.6796	4.6993	12.5061	21.1000
1987 Jan.	17.2578	26.1283	-	0.1122	0.0132	2.8225	4.7011	12.8795	21.8659
Feb.	17.2578	26.7151	-	0.1126	0.0133	2.8382	4.7011	12.9297	21.8073
Mar.	17.3078	27.7963	-	0.1184	0.0135	2.8608	4.7147	13.1894	22.2414
Apr.	17.3433	28.5251	-	0.1248	0.0136	2.9068	4.7227	12.9551	22.5983
May	17.3433	28.3048	-	0.1207	0.0132	2.8580	4.7227	12.9580	22.2578

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1987 Jun.	17.3934	27.8387	-	0.1186	0.0131	2.8507	4.7363	13.0461	22.1736
Jul.	17.5438	28.0168	-	0.1163	0.0130	2.8398	4.7773	13.1658	22.1765
Aug.	17.5638	28.6735	-	0.1238	0.0134	2.9010	4.7827	13.3178	22.6556
Sept.	17.5638	28.5769	-	0.1199	0.0132	2.8664	4.7827	13.3797	22.4193
Oct.	17.5739	30.2628	-	0.1270	0.0138	2.9978	4.7936	13.3599	23.1587
Nov.	17.5438	31.8162	-	0.1314	0.0144	3.1190	4.7871	13.4062	24.0413
Dec.	17.4937	32.5476	-	0.1417	0.0149	3.2391	4.7617	13.4007	24.7556
1988 Jan.	17.5438	30.9829	-	0.1370	0.0142	3.0961	4.7773	13.7628	23.9124
Feb.	17.5939	31.1682	-	0.1371	0.0141	3.0757	4.7905	13.9201	23.8857
Mar.	17.6440	33.1008	-	0.1412	0.0143	3.1291	4.8045	14.2728	24.4163
Apr.	17.6440	33.1008	-	0.1410	0.0141	3.0956	4.8045	14.3424	24.3614
May	17.7443	32.9384	-	0.1421	0.0140	3.0727	4.8319	14.3215	24.1575
Jun.	18.0450	30.9388	-	0.1360	0.0134	2.9388	4.9138	14.8495	23.5910
Jul.	18.1954	31.1148	-	0.1376	0.0131	2.8728	4.9547	15.0252	23.5311
Aug.	18.3458	30.9683	-	0.1361	0.0132	2.8954	4.9957	14.8345	23.5737
Sept.	18.3959	31.0897	-	0.1372	0.0131	2.8777	5.0093	15.0676	23.6787
Oct.	18.5964	32.9442	-	0.1480	0.0141	3.0714	5.0639	15.4417	24.9668
Nov.	18.7468	34.5697	-	0.1539	0.0142	3.1634	5.1049	15.7444	25.5511
Dec.	18.6967	33.4677	-	0.1457	0.0142	3.0579	5.0912	15.6628	25.0973
1989 Jan.	19.1478	33.7486	-	0.1481	0.0141	3.0280	5.2179	16.2118	25.0388
Feb.	19.3483	33.6860	-	0.1527	0.0144	3.1171	5.2725	16.0874	25.5050
Mar.	19.7994	33.3825	-	0.1485	0.0143	3.0977	5.3955	16.5811	25.5310
Apr.	20.2004	34.0788	-	0.1519	0.0147	3.1796	5.5047	17.0511	26.1075
May	21.1528	33.1682	-	0.1481	0.0146	2.1253	5.7643	17.5208	26.2404
Jun.	21.1528	32.9670	-	0.1477	0.0149	3.1753	5.7643	17.6730	26.2988
Jul.	21.1027	34.8834	-	0.1516	0.0156	3.3156	5.7506	17.8429	27.1017
Aug.	21.1027	33.2901	-	0.1463	0.0151	3.2065	5.7206	17.9201	26.2392
Sept.	21.1227	34.2089	-	0.1520	0.0155	3.3263	5.7560	17.9432	26.9656
Oct.	21.2430	33.6178	-	0.1497	0.0158	3.4099	5.7889	18.0992	27.0770
Nov.	21.4034	33.5505	-	0.1498	0.0162	3.5115	5.8326	18.3642	27.4926
Dec.	21.4736	34.5839	-	0.1492	0.0169	3.7150	5.8517	18.5341	28.1493

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1990 Jan.	21.4736	35.8831	-	0.1481	0.0170	3.7170	5.8517	18.0800	28.3941
Feb.	21.4736	36.2728	-	0.1444	0.0172	3.7560	5.8517	17.9756	28.2061
Mar.	21.5738	35.4950	-	0.1361	0.0173	3.7821	5.8790	18.4471	27.9939
Apr.	21.9147	35.7654	-	0.1376	0.0178	3.8937	5.9719	18.8287	28.4720
May	21.9548	37.1921	-	0.1450	0.0177	3.8706	5.9828	18.6659	28.7328
Jun.	21.8445	38.2068	-	0.1435	0.0179	3.9150	5.9528	18.7797	28.8473
Jul.	21.7743	40.2506	-	0.1473	0.0185	4.0524	5.9336	18.8882	29.6617
Aug.	21.7944	42.4018	-	0.1518	0.0180	4.1706	5.9500	19.0978	30.1306
Sept.	21.7944	40.9372	-	0.1574	0.0186	4.1563	5.9544	18.8705	30.2743
Oct.	21.9047	42.8573	-	0.1702	0.0193	4.3245	5.9845	18.7476	31.2625
Nov.	21.9047	43.1202	-	0.1681	0.0196	4.3659	5.9801	18.8201	31.1749
Dec.	21.9548	42.3186	-	0.1628	0.0195	4.3114	5.9938	18.9298	31.1563
1991 Jan.	22.2054	43.5968	-	0.1693	0.0199	4.3978	6.0667	19.1360	31.7799
Feb.	22.2054	42.5908	-	0.1679	0.0195	4.2903	6.0667	19.2890	31.4647
Mar.	23.0074	40.0578	-	0.1631	0.0181	3.9838	6.2857	19.8734	30.8980
Apr.	23.5588	40.0036	-	0.1737	0.0182	3.9881	6.4364	20.4557	31.5090
May	23.8595	41.2141	-	0.1728	0.0188	4.1028	6.5185	20.8083	31.9120
Jun.	24.3608	39.5135	-	0.1772	0.0181	3.9702	6.6554	21.3366	31.9428
Jul.	24.7117	41.3924	-	0.1791	0.0189	4.1404	6.7513	21.4449	32.8831
Aug.	24.7618	41.6211	-	0.1810	0.0190	4.1740	6.7650	21.6916	33.0234
Sept.	24.6615	42.9854	-	0.1851	0.0197	4.3350	6.7376	21.7620	33.6528
Oct.	24.7417	43.1375	-	0.1889	0.0198	4.3354	6.7595	22.0390	33.7257
Nov.	24.7818	43.8072	-	0.1907	0.0202	4.4649	6.7705	21.8412	34.1314
Dec.	24.7818	46.4464	-	0.1968	0.0215	4.7745	6.7705	21.3538	35.3602
1992 Jan.	24.7117	44.4319	-	0.1965	0.0205	4.5302	6.7513	21.0575	34.4442
Feb.	24.7417	43.5117	-	0.1912	0.0201	4.4424	6.7650	20.9090	34.1085
Mar.	25.0425	43.4741	-	0.1884	0.0202	4.4868	6.8417	21.0258	34.2661
Apr.	25.1127	44.5126	-	0.1882	0.0202	4.4957	6.8608	21.0194	34.3125
May	25.1627	46.0104	-	0.1972	0.0205	4.6589	6.8745	20.9126	35.0476

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1992 Jun.	25.1929	47.9512	-	0.2005	0.0219	4.9220	6.8827	21.0689	35.9653
Jul.	25.1929	48.4085	-	0.1971	0.0225	5.0377	6.8827	21.2552	36.2917
Aug.	25.1427	49.8584	-	0.2043	0.0234	5.2381	6.8691	21.0094	37.1901
Sept.	25.1427	44.9179	-	0.2109	0.0210	5.2672	6.8691	20.1104	36.9388
Oct.	25.3132	39.3928	-	0.2051	0.0191	4.8318	6.9156	20.4348	35.5002
Nov.	25.6340	38.7589	-	0.2061	0.0184	4.7230	7.0033	19.9217	35.2600
Dec.	25.7643	38.8580	-	0.2066	0.0176	4.6883	7.0389	20.3440	35.3375
1993 Jan.	26.0650	38.7590	-	0.2091	0.0175	4.7813	7.1210	20.5587	35.9289
Feb.	26.3157	37.5528	-	0.2226	0.0166	4.7094	7.1895	21.0604	36.1226
Mar.	26.7167	39.8870	-	0.2291	0.0167	4.8670	7.2991	21.3659	37.2495
Apr.	26.7668	42.1313	-	0.2387	0.0182	5.0229	7.3128	21.0673	38.0045
May	27.0074	42.1643	-	0.2525	0.0185	5.0446	7.3785	21.2283	38.4830
Jun.	27.2279	40.7401	-	0.2563	0.0176	4.7635	7.4333	21.2497	38.1218
Jul.	29.9247	44.3442	-	0.2857	0.0186	5.0092	8.1695	23.2744	41.5130
Aug.	29.9247	45.0370	-	0.2883	0.0188	5.1369	8.1695	22.6834	42.0163
Sept.	29.9247	45.2465	-	0.2849	0.0190	5.3127	8.1695	22.5178	42.3392
Oct.	30.1252	44.6309	-	0.2777	0.0183	5.1009	8.2243	22.8181	41.8575
Nov.	30.1252	44.8719	-	0.2758	0.0178	5.1052	8.2243	22.5703	41.5859
Dec.	30.1953	44.5989	-	0.2703	0.0177	5.1480	8.2434	22.6228	41.3716
1994 Jan.	30.3350	45.3977	-	0.2763	0.0178	5.1270	8.2817	22.9081	41.7791
Feb.	30.5462	45.4685	-	0.2915	0.0181	5.2576	8.3392	22.6481	42.6367
Mar.	30.5783	45.2380	-	0.2973	0.0187	5.3419	8.3474	22.1691	43.0843
Apr.	30.6265	46.5220	-	0.3014	0.0193	5.4118	8.3611	22.1604	43.4232
May	30.7267	46.3824	-	0.2940	0.0193	5.4665	8.3885	22.1800	43.4412
Jun.	30.6866	47.4341	-	0.3108	0.0195	5.6395	8.3744	22.1927	44.3346
Jul.	30.6665	47.3188	-	0.3068	0.0193	5.6691	8.3690	22.1254	44.1496
Aug.	30.6665	47.1352	-	0.3085	0.0194	5.6850	8.3878	22.4654	44.3720
Sept.	30.7267	48.3827	-	0.3104	0.0197	5.8014	8.3878	22.8956	44.9752
Oct.	30.7287	49.9008	-	0.3159	0.1101	5.9474	8.3878	22.7485	45.5012
Nov.	30.7768	48.0891	-	0.3110	0.0190	5.7072	8.4015	22.3225	44.7219
Dec.	30.8770	48.4774	-	0.3111	0.0191	5.7855	8.4288	21.9715	44.9634

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1995 Jan.	30.9372	49.3452	-	0.3143	0.0194	5.9222	8.4452	21.7847	45.5710
Feb.	30.9572	48.9438	-	0.3189	0.0185	6.0118	8.4507	22.2717	46.1471
Mar.	30.9572	49.9266	-	0.3504	0.0182	6.3431	8.4507	22.0535	48.1882
Apr.	30.9372	50.0104	-	0.3695	0.0182	6.3987	8.4452	22.7290	48.5437
May	31.0475	49.7230	-	0.3753	0.0191	6.3409	8.4754	22.6321	48.8059
Jun.	31.0876	48.9789	-	0.3630	0.0190	6.3516	8.4863	22.6168	48.6472
Jul.	31.2680	49.9517	-	0.3553	0.0197	6.5193	8.5356	22.9440	48.6421
Aug.	31.3983	48.7459	-	0.3168	0.0197	6.2323	8.5531	23.3792	46.7448
Sept.	31.6290	49.8002	-	0.3149	0.0197	6.4425	8.6341	23.4075	47.5244
Oct.	34.3357	54.1308	-	0.3369	0.0215	7.0226	9.3730	25.2102	51.1883
Nov.	34.3357	52.7058	-	0.3381	0.1808	6.9420	9.3730	25.2741	50.9006
Dec.	34.3357	53.2723	-	0.3321	0.0216	6.9981	9.3730	25.2937	50.9123
1996 Jan.	34.3357	51.8118	-	0.3209	0.0215	6.7720	9.3948	24.9928	49.8365
Feb.	34.4880	52.7570	-	0.3294	0.0222	6.8616	9.4137	25.0528	50.5226
Mar.	34.6063	52.8443	-	0.3245	0.0221	6.8758	9.4469	25.4696	50.4410
Apr.	34.8370	52.8080	-	0.3270	0.0224	6.7843	9.5097	25.5172	50.3896
May	34.9171	53.1616	-	0.3218	0.0225	6.6923	9.5314	25.4004	50.2315
Jun.	35.1878	54.6471	-	0.3207	0.0229	6.8260	9.6053	25.8025	50.6612
Jul.	35.4083	55.1471	-	0.3280	0.0232	7.0683	9.6655	25.7640	51.7629
Aug.	35.7091	55.6870	-	0.3293	0.1306	7.0576	9.7245	26.1388	51.9218
Sept.	37.0625	57.9477	-	0.3343	0.0244	7.1902	10.1187	27.1912	53.2135
Oct.	40.2203	65.6622	-	0.3517	0.0266	7.8841	10.9793	29.9987	58.0227
Nov.	40.2203	67.6512	-	0.3532	0.0266	7.6907	10.9793	29.7679	57.9582
Dec.	40.2203	67.9930	-	0.3463	0.0263	7.6736	10.9793	29.3551	57.6910
1997 Jan.	40.2203	65.1575	-	0.3292	0.0249	7.2536	10.9519	29.8980	55.9538
Feb.	40.2203	65.4289	-	0.3334	0.0239	7.0656	10.9593	29.4066	55.5638
Mar.	40.2203	65.5999	-	0.3241	0.0240	7.1087	10.9593	29.1339	55.6420
Apr.	40.3406	65.8163	-	0.3179	0.0236	6.9349	10.9891	28.8635	54.9489
May	40.4910	66.4463	-	0.3483	0.0239	7.0202	11.0253	29.3981	56.2144

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1997 Jun.	40.5612	67.4619	-	0.3534	0.0238	6.9124	11.0444	29.3787	56.1641
Jul.	40.6213	66.1524	-	0.3431	0.0227	6.5613	11.0601	29.4052	55.0513
Aug.	40.6213	65.8274	-	0.3363	0.0230	6.6745	11.0608	29.2548	55.2523
Sept.	40.6213	65.4293	-	0.3360	0.0235	6.8670	11.0598	29.3648	55.3183
Oct.	44.1602	73.7615	-	0.3679	0.0262	7.6696	12.0237	31.3497	60.9485
Nov.	44.1602	74.5872	-	0.3453	0.0256	7.4792	12.0244	31.0346	59.9891
Dec.	44.1602	73.7703	-	0.3414	0.0251	7.3743	12.0250	30.6789	59.4345
1998 Jan.	44.1602	72.5780	-	0.3526	0.0250	7.3583	12.0240	30.3146	59.2631
Feb.	44.1602	72.6502	-	0.3505	0.0247	7.2543	12.0277	31.0217	59.4776
Mar.	44.2636	74.2550	-	0.3358	0.0244	7.1527	12.0509	31.1592	58.8460
Apr.	44.1482	73.7899	-	0.3345	0.0249	7.3414	12.0231	30.7468	59.3204
May	44.3397	72.3139	-	0.3199	0.0252	7.4019	12.0794	30.4604	58.8226
Jun.	46.2376	77.0712	50.1129	0.3291	0.0259	7.6295	12.5906	31.4289	61.5571
Jul.	46.1150	75.3268	52.8245	0.3245	0.0267	7.8414	12.7131	31.2364	58.8033
Aug.	46.1150	75.8425	51.4249	0.3260	0.0266	7.8415	12.5813	29.6995	61.8965
Sept.	46.1150	78.7980	54.3766	0.3418	0.0279	8.2320	12.5776	30.4882	63.2384
Oct.	46.1150	77.2924	54.9043	0.3981	0.0282	8.3260	12.5785	29.9361	64.9461
Nov.	46.1150	76.2368	53.0724	0.3725	0.0273	8.0589	12.5792	30.0628	63.6465
Dec.	46.1150	76.8330	53.9852	0.4022	0.0278	8.1981	12.5780	29.8332	64.9313
1999 Jan.	46.1150	75.8897	52.5221	0.3970	0.0271	8.0099	12.5776	30.5443	64.0892
Feb.	46.1150	73.8728	50.8056	0.3868	0.0262	7.7549	12.5582	30.5804	62.9728
Mar.	46.1150	74.3446	49.5262	0.3836	0.0255	7.5305	12.5598	30.5472	62.4918
Apr.	46.1150	74.3140	49.0261	0.3873	0.0253	7.4741	12.5584	31.4400	63.3120
May	51.8977	83.1511	54.2635	0.4279	0.0280	8.2727	14.1339	35.2078	61.8845
Jun.	51.5606	81.2107	53.2660	0.4314	0.0275	8.1227	14.0353	34.9440	68.9346
Jul.	51.3714	83.2407	54.9877	0.4488	0.0284	8.3859	14.0013	34.1014	70.2879
Aug.	51.7489	82.3920	54.3060	0.4678	0.0281	8.2828	14.0945	34.6706	70.8913
Sept.	51.7429	85.0941	55.0918	0.4841	0.0284	8.4017	14.0890	35.2904	71.8070
Oct.	51.7526	85.0201	54.4687	0.4975	0.0282	8.3164	14.0927	35.1720	71.4744
Nov.	51.7751	83.1238	52.3365	0.5076	0.0270	7.9887	14.0970	35.1468	70.9282
Dec.	51.7598	83.8551	52.1115	0.5070	0.0269	7.9519	14.0977	35.5982	71.1888

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
2000 Jan.	51.7689	83.9573	50.9344	0.4852	0.0263	7.7544	14.1037	35.8030	70.0646
Feb.	51.7976	82.7802	50.3027	0.4700	0.0260	7.6738	14.1111	35.6314	69.4751
Mar.	51.7907	82.5720	49.6763	0.4908	0.0256	7.5807	14.1069	35.5632	69.6225
Apr.	51.7911	80.4613	47.2264	0.4798	0.0244	7.2021	14.1067	34.9853	68.3251
May	51.7986	77.0599	48.3609	0.4835	0.0250	7.3723	14.1060	34.4539	68.6088
Jun.	52.1594	78.9506	49.2002	0.4965	0.0254	7.5125	14.2092	35.3322	68.2598
Jul.	53.3671	80.3016	49.3464	0.4880	0.0255	7.5286	14.5475	36.1816	68.0204
Aug.	54.8328	80.6300	49.2870	0.5146	0.0254	7.5130	14.9265	36.9191	67.4409
Sept.	58.3843	86.2603	51.5395	0.5396	0.0266	7.8677	15.9050	38.7672	67.2197
Oct.	57.4361	83.2993	48.3022	0.5279	0.0249	7.3687	15.6314	37.4692	73.4803
Nov.	57.9818	82.4611	49.7309	0.5230	0.0257	7.5835	15.7813	37.5333	73.6937
Dec.	57.9863	86.4538	54.3705	0.5076	0.0281	8.2852	15.7900	38.6262	75.5738
2001 Jan.	59.2740	86.6026	54.8078	0.5087	0.0283	8.3652	16.1391	39.4134	76.9864
Feb.	60.3504	87.0946	55.3952	0.5192	0.0286	8.4482	16.4324	39.4895	77.8956
Mar.	60.8150	86.3769	53.3688	0.4848	0.0276	8.1545	16.5929	38.6966	76.8069
Apr.	61.2409	87.8076	54.5710	0.4944	0.0282	8.3170	16.6708	39.6553	77.4941
May	63.2377	90.0887	54.0401	0.5283	0.0279	8.2531	17.2209	40.9381	77.3593
Jun.	64.0891	90.7161	54.4583	0.5152	0.0281	8.3119	17.4581	42.3144	79.0977
Jul.	64.1463	91.5523	56.1676	0.5147	0.0290	8.5555	17.4627	41.9871	80.5776
Aug.	64.0621	93.3107	58.7806	0.5382	0.0303	8.9352	17.4494	41.4538	82.7014
Sept.	64.0595	94.3865	58.3843	0.5364	0.0301	8.8953	17.4475	40.6019	82.7513
Oct.	61.5024	89.4349	55.7652	0.5052	0.0288	8.5078	16.7443	39.0235	79.4300
Nov.	60.8898	86.7819	53.9795	0.4920	0.0279	8.2412	16.5786	38.5411	77.0582
Dec.	60.0974	87.1603	53.2269	0.4590	0.0275	8.1272	16.3597	37.8117	76.4894
2002 Jan.	60.2531	85.2790	51.9606	0.4542	0.0269	7.9456	16.4080	37.9358	74.9182
Feb.	60.1286	85.2999	51.9896	0.4493	0.0268	7.9260	16.3674	37.3938	74.6141
Mar.	60.0915	85.6495	52.3739	0.4528	0.0271	8.0241	16.3592	37.6530	74.9659
Apr.	60.1138	87.5795	54.2796	0.4697	0.0280	8.2370	16.3676	38.3335	76.2375
May	60.1504	88.1186	56.3613	0.4877	0.0291	8.5850	16.3761	39.1788	77.6548

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
2002 Jun.	60.0729	91.9977	59.4840	0.5023	0.0305	9.0044	16.3482	39.5481	79.9048
Jul.	59.5582	93.5619	58.6323	0.4973	0.0303	8.9447	16.2161	37.8128	78.7389
Aug.	59.3624	91.9508	58.2381	0.5007	0.0301	8.8783	16.1601	38.0610	78.8049
Sept.	59.1895	92.5007	58.1583	0.4874	0.0300	8.8662	16.1068	37.4815	78.2846
Oct.	58.9305	91.9771	58.2077	0.4806	0.0301	8.8737	16.0523	37.5848	78.2240
Nov.	58.3526	90.8899	58.0115	0.4766	0.0300	8.8438	15.8924	37.2771	77.5032
Dec.	58.3724	93.4961	61.0930	0.4913	0.0316	9.3136	15.8862	37.0357	79.5779
2003 Jan.	58.1756	96.1903	62.9448	0.4896	0.0325	9.5959	15.8496	38.0971	80.1205
Feb.	58.1067	91.9277	62.5017	0.4940	0.0323	9.5283	15.8193	38.8914	79.6331
Mar.	57.8265	91.0945	62.5630	0.4839	0.0323	9.5377	15.7413	39.3668	79.3777
Apr.	57.7850	92.1465	64.1768	0.4838	0.0331	9.7837	15.7324	40.1730	79.9495
May	57.6292	94.2391	67.8767	0.4838	0.0351	10.3477	15.6812	42.1322	81.8244
Jun.	57.8090	95.5570	66.1351	0.4827	0.0342	10.0822	15.7327	42.8689	80.9874
Jul.	57.7571	93.3238	65.5045	0.4813	0.0338	9.9861	15.7277	41.1721	80.3284
Aug.	57.7485	91.0816	63.3832	0.4942	0.0327	9.6627	15.7195	41.6622	79.5286
Sept.	57.8827	96.6217	67.2458	0.5214	0.0347	10.2516	15.7571	42.8069	82.7945
Oct.	57.4224	97.3570	66.7176	0.5279	0.0345	10.1710	15.6269	43.6423	82.2037
Nov.	57.2277	97.0070	67.4625	0.5205	0.0348	10.2846	15.5926	43.4394	82.7075
Dec.	57.4391	102.2504	72.1877	0.5359	0.0373	11.0049	15.6304	44.3570	84.7135
2004 Jan.	57.4200	104.6693	71.5026	0.5436	0.0369	10.9005	15.6272	43.3513	85.0485
Feb.	57.3479	107.0660	71.6082	0.5261	0.0370	10.9166	15.6053	42.9316	84.8659
Mar.	57.5056	105.3518	70.3152	0.5497	0.0363	10.7195	15.6549	44.0772	84.1455
Apr.	57.4736	102.0146	68.7799	0.5221	0.0355	10.4854	15.6431	41.9107	83.4341
May	57.7016	105.8912	70.4253	0.5256	0.0364	10.7363	15.7134	42.3159	84.7767
Jun.	58.1566	105.1646	70.2716	0.5352	0.0363	10.7128	15.8287	43.1658	85.2253
Jul.	58.4589	106.3617	70.1931	0.5244	0.0363	10.7009	15.9041	43.8778	84.9863
Aug.	58.7235	105.6169	70.9623	0.5358	0.0366	10.8181	15.9837	44.5932	85.9121
Sept.	59.2174	106.5400	72.9846	0.5345	0.0377	11.1264	16.1214	46.6328	86.9807
Oct.	61.2999	112.6376	78.3616	0.5789	0.0405	11.9462	16.6830	50.3078	88.7950
Nov.	59.7648	112.9338	79.2584	0.5800	0.0409	12.0829	16.2678	50.3488	91.0631
Dec.	59.4485	114.4521	80.9191	0.5786	0.0418	12.3360	16.1891	49.3072	91.8198

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
2005 Jan.	59.3219	111.7662	77.2282	0.5732	0.0399	11.7734	16.1524	47.8059	89.9184
Feb.	59.3365	114.0513	78.7056	0.5668	0.0406	11.9986	16.1545	47.9972	90.5772
Mar.	59.3763	111.6142	76.7710	0.5541	0.0396	11.7037	16.1613	48.8561	89.3264
Apr.	59.4447	113.4047	76.5326	0.5677	0.0395	11.6673	16.1798	47.2541	89.6781
May	59.5653	108.0621	73.8260	0.5514	0.0381	11.2547	16.2137	47.2929	88.4564
Jun.	59.6738	107.8568	72.1451	0.5419	0.0373	10.9984	16.2408	48.5288	87.3675
Jul.	59.6199	104.7340	72.5400	0.5298	0.0375	11.0587	16.2314	49.1373	86.3051
Aug.	59.6738	106.5686	72.9351	0.5367	0.0377	11.1189	16.2487	50.0389	87.2928
Sept.	59.6980	105.2185	71.9229	0.5288	0.0371	10.9646	16.2627	50.9560	86.5554
Oct.	59.6929	105.9739	71.9902	0.5166	0.0372	10.9748	16.2485	50.7319	86.7265
Nov.	59.7479	102.6965	70.4296	0.5007	0.0364	10.7369	16.2680	51.1142	85.1354
Dec.	59.7770	102.9829	70.7749	0.5083	0.0366	10.7896	16.2741	51.4870	85.5132
2006 Jan.	59.8368	105.8986	72.4138	0.5098	0.0374	11.0394	16.2915	52.2166	86.4947
Feb.	59.8587	104.2039	70.9923	0.5149	0.0367	10.8227	16.2964	52.4632	86.0104
Mar.	59.9609	104.6252	72.8381	0.5110	0.0376	11.1041	16.3256	51.6481	86.4177
Apr.	60.0212	109.4611	75.7603	0.5272	0.0391	11.5496	16.3398	53.6990	88.3384
May	60.2018	113.2881	77.4614	0.5374	0.0400	11.8089	16.3897	54.7047	89.9281
Jun.	60.1765	110.2853	76.4654	0.5239	0.0395	11.6571	16.3853	54.2252	89.1520
Jul.	60.3342	112.5219	77.0031	0.5276	0.0398	11.7390	16.4267	53.3892	89.5600
Aug.	60.3864	114.9833	77.4477	0.5150	0.0400	11.8068	16.4410	54.4757	89.7014
Sept.	60.5465	113.3366	76.7390	0.5126	0.0396	11.6988	16.4811	54.1602	89.4095
Oct.	60.6042	115.1365	77.0582	0.5162	0.0398	11.7474	16.4995	53.8770	89.3439
Nov.	60.8200	118.4798	80.0427	0.5238	0.0413	12.2024	16.5643	53.4558	91.5315
Dec.	60.8855	119.2134	80.3322	0.5118	0.0415	12.2466	16.5749	52.2271	91.6456
2007 Jan.	60.7347	119.2301	78.7259	0.5004	0.0086	12.0017	16.5379	51.4645	90.5543
Feb.	60.6875	119.1593	80.2065	0.5125	0.0086	12.2274	16.5258	52.0270	91.5022
Mar.	60.7090	119.3712	81.0262	0.5158	0.0418	12.3524	16.5351	52.6048	91.6800
Apr.	60.6819	121.1161	82.8106	0.5084	0.0428	12.6244	16.5262	54.3836	92.4702
May	60.7228	120.0220	81.6033	0.4999	0.0421	12.4403	16.5454	56.5530	91.9151

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
2007 Jun.	60.4381	121.3480	81.8061	0.4912	0.0422	12.4713	16.4663	56.7975	91.7263
Jul.	60.4057	122.7136	82.8145	0.5085	0.0428	12.6250	16.4480	56.7479	92.4898
Aug.	60.6792	122.2367	82.9101	0.5228	0.0428	12.6396	16.5265	57.3824	92.9610
Sept.	60.6808	124.0823	86.5016	0.5290	0.0447	13.1871	16.5368	61.1642	94.5055
Oct.	60.6840	125.5454	87.6074	0.5294	0.0452	13.3557	16.5293	63.6024	95.4882
Nov.	61.1299	126.0729	90.1067	0.5546	0.0465	13.7367	16.6686	61.3872	97.3520
Dec.	61.5210	122.8821	90.6474	0.5498	0.0468	13.8191	16.7604	62.9061	96.6352
2008 Jan.	62.5805	124.2420	92.8862	0.5882	0.0480	14.1604	17.0520	62.8471	97.6629
Feb.	62.4866	124.1984	94.8241	0.5961	0.0490	14.4558	17.0224	63.9151	98.5989
Mar.	62.7166	125.0079	99.0637	0.6291	0.0512	15.1022	17.0795	61.3616	103.1380
Apr.	64.4809	126.8914	100.4027	0.6202	0.0519	15.3063	17.5618	63.6738	104.7730
May	66.5818	131.8852	103.7545	0.6327	0.0536	15.8173	18.1364	67.1054	108.7410
Jun.	68.1684	135.8548	107.5847	0.6425	0.0556	16.4012	18.5661	67.5543	111.5450
Jul.	71.3846	141.3631	111.2101	0.6616	0.0574	16.9539	19.4646	69.8567	115.8780
Aug.	76.0690	138.6006	111.6791	0.6994	0.0577	17.0254	20.7372	71.6606	119.4760
Sept.	77.9885	140.3705	111.9074	0.7477	0.0578	17.0602	21.2591	74.4965	121.5190
Oct.	81.5358	133.3149	104.5720	0.8299	0.0540	15.9419	22.2333	67.3326	121.4800
Nov.	78.6861	120.9637	99.9214	0.8245	0.0516	15.2329	21.4389	63.7334	117.2870
Dec.	78.9692	114.1716	111.1844	0.8735	0.0574	16.9500	21.5203	64.8347	121.8320
2009 Jan.	78.8669	114.4528	101.0618	0.8778	0.0522	15.4068	21.4900	64.3072	117.8290
Feb.	79.7831	114.1474	101.0076	0.8191	0.0522	15.3985	21.7214	62.6032	117.1960
Mar.	80.3200	114.8827	106.3541	0.8188	0.0549	16.2136	21.8651	63.9574	120.2650
Apr.	80.3971	119.0519	106.9711	0.8251	0.0552	16.3076	21.8596	67.1838	120.5960
May	80.8551	130.7961	114.2845	0.8488	0.0590	17.4226	22.0120	74.2265	125.3710
Jun.	81.2551	135.1106	114.6507	0.8481	0.0592	17.4784	22.1224	70.3881	126.3350
Jul.	83.0582	137.1471	117.2644	0.8722	0.0606	17.8768	22.6059	76.9351	129.3030
Aug.	82.9601	134.7176	118.5607	0.8954	0.0612	18.0745	22.5756	75.8805	130.1450
Sept.	83.0951	133.0534	121.4783	0.9268	0.0627	18.5192	22.6153	76.9053	131.7830
Oct.	83.5793	137.3175	122.9375	0.9276	0.0635	18.7417	22.7515	77.1341	132.9970
Nov.	83.4471	139.2247	125.9434	0.9612	0.0650	19.1999	22.7193	79.5727	134.5480
Dec.	84.1449	135.1269	120.8538	0.9119	0.0624	18.4240	22.9098	80.0480	132.0990

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
2010 Jan.	84.7482	135.5336	117.4482	0.9405	0.0607	17.9049	23.0836	79.2980	131.6930
Feb.	84.9749	129.7496	115.3829	0.9520	0.0596	17.5900	23.1499	80.3079	130.3160
Mar.	84.0846	126.6960	112.6335	0.9009	0.0582	17.1709	22.9106	82.5714	127.8050
Apr.	83.9501	128.7076	111.1518	0.8934	0.0574	16.9450	22.8664	83.6588	126.6590
May	85.0390	122.9918	104.6485	0.9307	0.0540	15.9536	23.1700	81.1218	125.4140
Jun.	85.3343	128.4593	104.1677	0.9640	0.0538	15.8803	23.2502	81.0366	126.3920
Jul.	85.5435	133.4256	111.6160	0.9905	0.0576	17.0157	23.2673	82.5585	130.0810
Aug.	85.5732	132.2020	108.2071	1.0147	0.0559	16.4961	23.3110	80.7937	129.2180
Sept.	86.1646	136.3838	117.0889	1.0315	0.0605	17.8501	23.4661	83.3706	134.2760
Oct.	85.8074	136.6987	119.1747	1.0650	0.0615	18.1681	23.3764	84.0091	134.9710
Nov.	85.7387	133.2113	112.2677	1.0193	0.0580	17.1151	23.3591	84.2045	130.8610
Dec.	85.6601	132.2441	113.8543	1.0499	0.0588	17.3570	23.3339	85.7031	132.1670
2011 Jan.	85.6603	135.8402	116.4934	1.0429	0.0602	17.7593	23.3283	85.6492	133.8570
Feb.	85.5756	137.7002	117.6267	1.0463	0.0607	17.9321	23.3142	87.3960	134.7630
Mar.	85.2411	137.1000	120.4716	1.0304	0.0622	18.3658	23.2209	87.7785	135.2610
Apr.	84.5938	141.1825	125.1582	1.0422	0.0646	19.0802	23.0426	89.5047	137.2280
May	85.7826	141.7858	123.2861	1.0566	0.0637	18.7948	23.3563	88.2432	137.5160
Jun.	85.9411	138.2714	124.5756	1.0694	0.0643	18.9914	23.4005	88.8762	137.6220
Jul.	86.4450	141.7642	124.2994	1.1244	0.0642	18.9493	23.5348	90.5340	138.3750
Aug.	87.1438	142.8911	126.4550	1.1350	0.0653	19.2779	23.7240	89.2511	140.4110
Sept.	87.4086	136.1876	118.2200	1.1412	0.0611	18.0225	23.8037	84.0177	136.6460
Oct.	86.5605	138.2946	121.1854	1.0936	0.0626	18.4746	23.5595	86.4967	137.2760
Nov.	88.2580	137.4620	117.4879	1.1326	0.0607	17.9109	24.0309	85.4304	137.1190
Dec.	89.8489	138.3876	116.1755	1.1581	0.0600	17.7108	24.4606	87.9634	138.1250
2012 Jan.	90.2577	141.9765	118.9781	1.1842	0.0614	18.1381	24.5654	90.2111	140.1900
Feb.	90.8474	144.6644	122.3577	1.1286	0.0632	18.6533	24.7157	91.4128	141.5420
Mar.	90.6096	144.6915	120.9125	1.1037	0.0624	18.4330	24.6592	90.8799	140.5070
Apr.	90.8376	147.8201	120.2759	1.1336	0.0621	18.3359	24.7119	92.5787	141.0520
May	93.5151	144.6921	115.7286	1.1872	0.0598	17.6427	25.4648	90.9256	142.0060

7.4 Month End Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
2012 Jun.	94.4204	147.3329	118.6534	1.1902	0.0613	18.0886	25.7188	91.9790	143.6010
Jul.	94.6196	148.6798	116.0713	1.2097	0.0599	17.6950	25.7613	94.5395	142.8610
Aug.	94.5225	149.2109	118.2149	1.2049	0.0611	18.0218	25.7299	95.2701	143.9620
Sept.	94.7960	154.0216	122.5426	1.2227	0.0633	18.6815	25.8103	96.8146	146.3000
Oct.	95.7907	153.9817	124.0786	1.2035	0.0641	18.9157	26.0793	95.8912	147.7170
Nov.	96.5001	154.7631	125.3453	1.1690	0.0647	19.1088	26.2725	97.2174	148.1960
Dec.	97.1119	156.8346	128.1629	1.1288	0.0662	19.5383	26.4523	97.6234	149.7210
2013 Jan.	97.6363	154.2575	132.4051	1.0749	0.0684	20.1850	26.6008	97.3918	150.6470
Feb.	98.0940	148.7123	128.8959	1.0625	0.0666	19.6500	26.7096	95.9048	148.7420
Mar.	98.3428	149.4468	126.1333	1.0457	0.0651	19.2289	26.7802	96.7953	147.6300
Apr.	98.3943	152.3261	128.7891	1.0046	0.0665	19.6338	26.7935	97.2763	148.5800
May	98.4626	149.7889	128.2883	0.9753	0.0663	19.5574	26.8161	95.5282	147.7280
Jun.	98.9093	150.9239	129.1644	1.0001	0.0667	19.6910	26.9392	94.4811	149.0640
Jul.	101.7734	154.9071	134.8569	1.0376	0.0696	20.5588	27.7250	98.8607	154.1110
Aug.	104.3993	161.9262	138.1957	1.0626	0.0714	21.0678	28.4294	99.1809	158.4440
Sept.	105.7663	170.9635	142.7896	1.0799	0.0737	21.7681	28.8181	102.7157	162.6170
Oct.	106.7319	170.8890	146.2483	1.0841	0.0755	22.2954	29.0618	101.8176	164.3780
Nov.	108.3849	177.2877	147.5067	1.0586	0.0762	22.4872	29.5244	102.3299	166.3490
Dec.	105.5925	173.7758	145.4301	1.0049	0.0751	22.1707	28.7328	99.1108	162.6910
2014 Jan.	105.3381	173.4806	142.6844	1.0274	0.0737	21.7521	28.6867	94.2797	161.8030
Feb.	104.8778	174.7847	143.5574	1.0300	0.0741	21.8852	28.5461	94.2206	162.4100
Mar.	97.9930	162.9025	134.6496	0.9527	0.0695	20.5272	26.6884	88.6485	151.8110
Apr.	98.4003	165.4357	135.7719	0.9609	0.0701	20.6983	26.7934	89.8064	152.6160
May	98.5988	164.9242	134.0670	0.9703	0.0692	20.4384	26.8456	90.9969	152.0970
Jun.	98.6524	167.7302	134.4675	0.9731	0.0694	20.4994	26.8484	92.3823	152.7480
Jul.	98.6846	167.2987	132.4086	0.9687	0.0684	20.1856	26.8561	91.2372	151.3020
Aug.	101.8817	168.8803	134.1903	0.9814	0.0693	20.4572	27.7408	93.8281	154.7180
Sept.	102.4950	166.5466	129.9822	0.9374	0.0671	19.8157	27.9076	91.9710	152.1880
Oct.	102.8067	164.2646	129.3841	0.9367	0.0668	19.7245	27.9904	91.8307	152.1720
Nov.	101.6742	159.6375	126.4743	0.8596	0.0653	19.2809	27.6818	89.5996	149.1250
Dec.	100.4270	156.2244	122.0583	0.8406	0.0630	18.6077	27.3394	86.5498	145.5450
2015 Jan.	101.0020	152.1557	114.3268	0.8561	0.0590	17.4290	27.4981	80.0060	142.6730
Feb.	101.7371	156.8758	113.9296	0.8528	0.0588	17.3685	27.6823	81.4058	143.3990
Mar.	101.8233	150.4025	109.8150	0.8474	0.0567	16.7412	27.7278	80.1750	140.6010
Apr.	101.6836	156.7123	112.8456	0.8564	0.0583	17.2032	27.6875	84.5529	143.1030
May	101.9117	156.1627	111.5703	0.8247	0.0576	17.0088	27.7552	82.1767	141.8030
Jun.	101.7259	159.8519	113.6696	0.8324	0.0587	17.3288	27.6992	81.9683	143.1560

Source: Statistics & Data Warehouse Department, SBP

Note: Exchange Rates of currencies Japanese Yen (Jul-49 to Jun-60), Italian Lira (Jan-57 to Dec-60), UAE Dirham (Jan-66 to Aug-81) and Canadian Dollar (Jan-57 to Mar-59) are cross rates have been collected from International Financial Statistics (IFS).

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1947 Aug.	3.3085	13.3507	-	-	-	-	-	-	-
Sept.	3.3085	13.3507	-	-	-	-	-	-	-
Oct.	3.3085	13.3507	-	-	-	-	-	-	-
Nov.	3.3085	13.3507	-	-	-	-	-	-	-
Dec.	3.3085	13.3507	-	-	-	-	-	-	-
1948 Jan.	3.3085	13.3507	-	-	-	-	-	-	-
Feb.	3.3085	13.3507	-	-	-	-	-	-	-
Mar.	3.3085	13.3507	-	-	-	-	-	-	-
Apr.	3.3085	13.3507	-	-	-	-	-	-	-
May	3.3085	13.3507	-	-	-	-	-	-	-
Jun.	3.3085	13.3507	-	-	-	-	-	-	-
Jul.	3.3085	13.3507	-	-	-	-	-	-	-
Aug.	3.3085	13.3507	-	-	-	-	-	-	-
Sept.	3.3085	13.3507	-	-	-	-	-	-	-
Oct.	3.3085	13.3507	-	-	-	-	-	-	-
Nov.	3.3085	13.3507	-	-	-	-	-	-	-
Dec.	3.3085	13.3507	-	-	-	-	-	-	-
1949 Jan.	3.3085	13.3507	-	-	-	-	-	-	-
Feb.	3.3085	13.3507	-	-	-	-	-	-	-
Mar.	3.3085	13.3507	-	-	-	-	-	-	-
Apr.	3.3085	13.3507	-	-	-	-	-	-	-
May	3.3085	13.3507	-	-	-	-	-	-	-
Jun.	3.3085	13.3507	-	-	-	-	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Aug.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Sept.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Oct.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Nov.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Dec.	3.3085	9.2670	-	0.0092	-	-	-	-	-

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1950 Jan.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Feb.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Mar.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Apr.	3.3085	9.2670	-	0.0092	-	-	-	-	-
May	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jun.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Aug.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Sept.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Oct.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Nov.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Dec.	3.3085	9.2670	-	0.0092	-	-	-	-	-
1951 Jan.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Feb.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Mar.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Apr.	3.3085	9.2670	-	0.0092	-	-	-	-	-
May	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jun.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Aug.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Sept.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Oct.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Nov.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Dec.	3.3085	9.2670	-	0.0092	-	-	-	-	-
1952 Jan.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Feb.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Mar.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Apr.	3.3085	9.2670	-	0.0092	-	-	-	-	-
May	3.3085	9.2670	-	0.0092	-	-	-	-	-

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1952 Jun.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Aug.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Sept.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Oct.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Nov.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Dec.	3.3085	9.2670	-	0.0092	-	-	-	-	-
1953 Jan.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Feb.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Mar.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Apr.	3.3085	9.2670	-	0.0092	-	-	-	-	-
May	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jun.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Aug.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Sept.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Oct.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Nov.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Dec.	3.3085	9.2670	-	0.0092	-	-	-	-	-
1954 Jan.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Feb.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Mar.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Apr.	3.3085	9.2670	-	0.0092	-	-	-	-	-
May	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jun.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Aug.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Sept.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Oct.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Nov.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Dec.	3.3085	9.2670	-	0.0092	-	-	-	-	-

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1955 Jan.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Feb.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Mar.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Apr.	3.3085	9.2670	-	0.0092	-	-	-	-	-
May	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jun.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Jul.	3.3085	9.2670	-	0.0092	-	-	-	-	-
Aug.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Sept.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Oct.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Nov.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Dec.	4.7697	13.3391	-	0.0132	-	-	-	-	-
1956 Jan.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Feb.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Mar.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Apr.	4.7697	13.3391	-	0.0132	-	-	-	-	-
May	4.7697	13.3391	-	0.0132	-	-	-	-	-
Jun.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Jul.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Aug.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Sept.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Oct.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Nov.	4.7697	13.3391	-	0.0132	-	-	-	-	-
Dec.	4.7697	13.3391	-	0.0132	-	-	-	-	-
1957 Jan.	4.7697	13.3391	-	0.0132	0.0076	1.3628	-	4.9648	4.7619
Feb.	4.7697	13.3391	-	0.0132	0.0076	1.3628	-	4.9773	4.7619
Mar.	4.7697	13.3391	-	0.0132	0.0076	1.3628	-	4.9887	4.7619
Apr.	4.7697	13.3391	-	0.0132	0.0076	1.3628	-	4.9700	4.7619
May	4.7697	13.3391	-	0.0132	0.0076	1.3628	-	4.9913	4.7619

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1957 Jun.	4.7697	13.3391	-	0.0132	0.0076	1.3628	-	5.0039	4.7619
Jul.	4.7697	13.3391	-	0.0132	0.0076	1.3628	-	5.0160	4.7619
Aug.	4.7697	13.3391	-	0.0132	0.0076	1.3628	-	5.0313	4.7619
Sept.	4.7697	13.3391	-	0.0132	0.0076	1.3628	-	4.9726	4.7619
Oct.	4.7697	13.3391	-	0.0132	0.0076	1.3628	-	4.9442	4.7619
Nov.	4.7697	13.3391	-	0.0132	0.0076	1.1359	-	4.9560	4.7619
Dec.	4.7697	13.3391	-	0.0132	0.0076	1.1359	-	4.8800	4.7619
1958 Jan.	4.7697	13.3391	-	0.0132	0.0076	1.1356	-	4.8438	4.7619
Feb.	4.7697	13.3391	-	0.0132	0.0076	1.1356	-	4.8621	4.7619
Mar.	4.7697	13.3391	-	0.0132	0.0076	1.1356	-	4.8805	4.7619
Apr.	4.7697	13.3391	-	0.0132	0.0076	1.1356	-	4.9142	4.7619
May	4.7697	13.3391	-	0.0132	0.0076	1.1356	-	4.9330	4.7619
Jun.	4.7697	13.3391	-	0.0132	0.0076	1.1356	-	4.9591	4.7619
Jul.	4.7697	13.3391	-	0.0132	0.0076	1.1375	-	4.9684	4.7619
Aug.	4.7697	13.3391	-	0.0132	0.0076	1.1378	-	4.9447	4.7619
Sept.	4.7697	13.3391	-	0.0132	0.0076	1.1376	-	4.8830	4.7619
Oct.	4.7697	13.3391	-	0.0132	0.0076	1.1374	-	4.9137	4.7619
Nov.	4.7697	13.3391	-	0.0132	0.0076	1.1369	-	4.9258	4.7619
Dec.	4.7697	13.3391	-	0.0132	0.0076	1.1356	-	4.9447	4.7619
1959 Jan.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	4.9330	4.7619
Feb.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	4.8925	4.7619
Mar.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	4.9182	4.7619
Apr.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	4.9504	4.7619
May	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	4.9535	4.7619
Jun.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	4.9747	4.7619
Jul.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	4.9819	4.7619
Aug.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	4.9976	4.7619
Sept.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	5.0123	4.7619
Oct.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	5.0329	4.7619
Nov.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	5.0192	4.7619
Dec.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	5.0144	4.7619

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1960 Jan.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	5.0044	4.7619
Feb.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	5.0118	4.7619
Mar.	4.7697	13.3391	-	0.0132	0.0077	0.9661	-	5.0160	4.7619
Apr.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.9535	4.7619
May	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.8765	4.7619
Jun.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.8552	4.7619
Jul.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.8750	4.7619
Aug.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.9182	4.7619
Sept.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.9046	4.7619
Oct.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.8745	4.7619
Nov.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.8835	4.7619
Dec.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.8552	4.7619
1961 Jan.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.8038	4.7619
Feb.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.8198	4.7619
Mar.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.8311	4.7619
Apr.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.8232	4.7619
May	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.8301	4.7619
Jun.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.7436	4.7619
Jul.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.6124	4.7619
Aug.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.6240	4.7619
Sept.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.6272	4.7619
Oct.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.6294	4.7619
Nov.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.6053	4.7619
Dec.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.5744	4.7619
1962 Jan.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.5643	4.7619
Feb.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.5478	4.7619
Mar.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.5452	4.7619
Apr.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.5434	4.7619
May	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4074	4.7619

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1962 Jun.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.3843	4.7619
Jul.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4209	4.7619
Aug.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4262	4.7619
Sept.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4295	4.7619
Oct.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4328	4.7619
Nov.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4295	4.7619
Dec.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4328	4.7619
1963 Jan.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4283	4.7619
Feb.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4262	4.7619
Mar.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4246	4.7619
Apr.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4295	4.7619
May	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4279	4.7619
Jun.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4238	4.7619
Jul.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4176	4.7619
Aug.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4046	4.7619
Sept.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4172	4.7619
Oct.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4250	4.7619
Nov.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4262	4.7619
Dec.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4193	4.7619
1964 Jan.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4156	4.7619
Feb.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4164	4.7619
Mar.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4143	4.7619
Apr.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4127	4.7619
May	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4127	4.7619
Jun.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4127	4.7619
Jul.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4111	4.7619
Aug.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4217	4.7619
Sept.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4324	4.7619
Oct.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4357	4.7619
Nov.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4415	4.7619
Dec.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4386	4.7619

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1965 Jan.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4419	4.7619
Feb.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4336	4.7619
Mar.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4119	4.7619
Apr.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4197	4.7619
May	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4184	4.7619
Jun.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4070	4.7619
Jul.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4021	4.7619
Aug.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4229	4.7619
Sept.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4312	4.7619
Oct.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4365	4.7619
Nov.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4373	4.7619
Dec.	4.7697	13.3391	-	0.0132	0.0076	0.9661	-	4.4336	4.7619
1966 Jan.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4386	4.7619
Feb.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4316	4.7619
Mar.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4320	4.7619
Apr.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4287	4.7619
May	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4299	4.7619
Jun.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4307	4.7619
Jul.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4378	4.7619
Aug.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4365	4.7619
Sept.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4320	4.7619
Oct.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4193	4.7619
Nov.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4082	4.7619
Dec.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4037	4.7619
1967 Jan.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4184	4.7619
Feb.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4139	4.7619
Mar.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4082	4.7619
Apr.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4066	4.7619
May	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4078	4.7619

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1967 Jun.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4148	4.7619
Jul.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4254	4.7619
Aug.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4336	4.7619
Sept.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4357	4.7619
Oct.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4440	4.7619
Nov.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4365	4.7619
Dec.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.4156	4.7619
1968 Jan.	4.7697	13.3391	-	0.0132	0.0076	0.9661	1.0016	4.3973	4.7619
Feb.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.3867	4.7619
Mar.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.3964	4.7619
Apr.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4160	4.7619
May	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4250	4.7619
Jun.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4295	4.7619
Jul.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4427	4.7619
Aug.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4469	4.7619
Sept.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4452	4.7619
Oct.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4464	4.7619
Nov.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4452	4.7619
Dec.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4448	4.7619
1969 Jan.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4464	4.7619
Feb.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4394	4.7619
Mar.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4299	4.7619
Apr.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4320	4.7619
May	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4287	4.7619
Jun.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4184	4.7619
Jul.	4.7697	11.4328	-	0.0132	0.0076	0.9661	1.0016	4.4139	4.7619
Aug.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.4242	4.7619
Sept.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.4238	4.7619
Oct.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.4250	4.7619
Nov.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.4336	4.7619
Dec.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.4402	4.7619

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1970 Jan.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.4460	4.7619
Feb.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.4448	4.7619
Mar.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.4464	4.7619
Apr.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.4460	4.7619
May	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.4120	4.7619
Jun.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.5933	4.7619
Jul.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.6218	4.7619
Aug.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.6698	4.7619
Sept.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.6950	4.7619
Oct.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.6698	4.7619
Nov.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.6762	4.7619
Dec.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.6881	4.7619
1971 Jan.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.7150	4.7619
Feb.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.7342	4.7619
Mar.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.7398	4.7619
Apr.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.7337	4.7619
May	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.7286	4.7619
Jun.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.6707	4.7619
Jul.	4.7697	11.4328	-	0.0132	0.0076	0.8588	1.0016	4.6711	4.7619
Aug.	4.7697	11.4328	-	0.0134	0.0076	0.8588	1.0016	4.7071	4.7619
Sept.	4.7697	11.7797	-	0.0141	0.0078	0.8588	1.0016	4.7090	4.7619
Oct.	4.7697	11.8813	-	0.0144	0.0078	0.8588	1.0016	4.7488	4.7619
Nov.	4.7697	11.8909	-	0.0145	0.0078	0.8588	1.0016	4.7521	4.7619
Dec.	4.7697	12.0483	-	0.0142	0.0079	0.8847	1.0381	4.7735	4.9352
1972 Jan.	4.7697	12.2677	-	0.0153	0.0081	0.9219	1.0875	4.7417	5.1700
Feb.	4.7697	12.4203	-	0.0156	0.0081	0.9372	1.0875	4.7474	5.1700
Mar.	4.7697	12.5014	-	0.0158	0.0082	0.9461	1.0875	4.7773	5.1700
Apr.	4.7697	12.4489	-	0.0157	0.0082	0.9469	1.0875	4.7908	5.1700
May	11.0078	28.7524	-	0.0362	0.0189	2.1954	2.5098	11.1336	8.5901

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1972 Jun.	11.0078	28.3561	-	0.0362	0.0189	2.1946	2.5098	11.2393	11.9765
Jul.	11.0078	26.8921	-	0.0366	0.0190	2.2005	2.5098	11.1879	11.9765
Aug.	11.0078	26.9691	-	0.0366	0.0189	2.2000	2.5098	11.2073	11.9765
Sept.	11.0078	26.8700	-	0.0366	0.0189	2.1990	2.5098	11.1993	11.9765
Oct.	11.0078	26.3747	-	0.0366	0.0189	2.1912	2.5098	11.2027	11.9765
Nov.	11.0078	25.8903	-	0.0366	0.0188	2.1838	2.5098	11.2531	11.9765
Dec.	11.0078	25.8133	-	0.0365	0.0189	2.1638	2.5098	11.0442	11.9765
1973 Jan.	11.0078	25.9344	-	0.0365	0.0188	2.1653	2.5098	11.0177	11.9765
Feb.	9.9078	24.0363	-	0.0355	0.0172	2.0793	2.4191	9.9526	11.5104
Mar.	9.9078	24.5416	-	0.0374	0.0173	2.1986	2.5100	9.9416	11.9429
Apr.	9.9078	24.6011	-	0.0373	0.0168	2.1757	2.5100	9.9019	11.9429
May	9.9078	25.0766	-	0.0374	0.0168	2.2135	2.5100	9.9028	11.9429
Jun.	9.9078	25.5225	-	0.0374	0.0166	2.3256	2.5100	9.9247	11.9429
Jul.	9.9078	25.1856	-	0.0375	0.0171	2.4428	2.5100	9.9137	11.9429
Aug.	9.9078	24.5416	-	0.0374	0.0171	2.3310	2.5100	9.8703	11.9429
Sept.	9.9078	23.9868	-	0.0373	0.0176	2.3250	2.5100	9.8282	11.9429
Oct.	9.9078	24.0561	-	0.0372	0.0175	2.3499	2.5100	9.8989	11.9429
Nov.	9.9078	23.6796	-	0.0357	0.0167	2.2478	2.5100	9.9197	11.9429
Dec.	9.9078	22.9762	-	0.0354	0.0163	2.1556	2.5100	9.9137	11.9429
1974 Jan.	9.9078	22.0349	-	0.0332	0.0153	1.9721	2.5100	9.9937	11.9429
Feb.	9.9078	22.5392	-	0.0340	0.0152	2.0001	2.4969	10.1442	11.9429
Mar.	9.9078	23.1664	-	0.0351	0.0156	2.0551	2.5061	10.1932	11.9429
Apr.	9.9078	23.6569	-	0.0357	0.0156	2.0352	2.5048	10.2427	11.9429
May	9.9078	23.9128	-	0.0355	0.0157	2.0351	2.4974	10.2981	11.9429
Jun.	9.9078	23.6768	-	0.0350	0.0153	2.0220	2.5121	10.2523	11.9429
Jul.	9.9078	23.6641	-	0.0341	0.0154	2.0791	2.5098	10.1504	11.9526
Aug.	9.9078	23.2423	-	0.0328	0.0151	2.0719	2.5063	10.1121	11.8198
Sept.	9.9078	22.9462	-	0.0331	0.0150	2.0639	2.5022	10.0454	11.7340
Oct.	9.9078	23.1078	-	0.0331	0.0149	2.0936	2.4978	10.0791	11.8036
Nov.	9.9078	23.0632	-	0.0330	0.0149	2.1187	2.4943	10.0363	11.8941
Dec.	9.9078	23.0701	-	0.0330	0.0150	2.1905	2.4936	10.0271	12.0154

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1975 Jan.	9.9078	23.4048	-	0.0331	0.0154	2.2682	2.4977	9.9596	12.2046
Feb.	9.9078	23.7146	-	0.0339	0.0155	2.3174	2.5006	9.9028	12.3250
Mar.	9.9078	23.9518	-	0.0344	0.0157	2.3585	2.5036	9.9048	12.4125
Apr.	9.9078	23.4818	-	0.0339	0.0156	2.3587	2.5018	9.7990	12.2915
May	9.9078	23.0043	-	0.0340	0.0158	2.4428	2.5016	9.6370	12.3380
Jun.	9.9078	22.6102	-	0.0337	0.0158	2.4741	2.5061	9.6530	12.3403
Jul.	9.9078	21.6455	-	0.0334	0.0153	2.3441	2.5043	9.6127	12.0126
Aug.	9.9078	20.9482	-	0.0333	0.0148	2.2637	2.5014	9.5700	11.7682
Sept.	9.9078	20.6682	-	0.0331	0.0146	2.2161	2.5001	9.6548	11.6591
Oct.	9.9078	20.3684	-	0.0328	0.0146	2.2485	2.5011	9.6661	11.6690
Nov.	9.9078	20.3141	-	0.0327	0.0146	2.2475	2.5015	9.7739	11.6740
Dec.	9.9078	20.0296	-	0.0324	0.0145	2.2221	2.4942	9.7729	11.5950
1976 Jan.	9.9078	20.0926	-	0.0325	0.0141	2.2133	2.4893	9.8448	11.6011
Feb.	9.9078	20.0814	-	0.0328	0.0129	2.2145	2.5100	9.9706	11.5796
Mar.	9.9078	19.2666	-	0.0330	0.0120	2.1457	2.5100	10.0505	11.4609
Apr.	9.9078	18.3076	-	0.0331	0.0113	2.1214	2.5100	10.0761	11.4000
May	9.9078	17.9311	-	0.0331	0.0116	2.0914	2.5100	10.1100	11.3665
Jun.	9.9078	17.4678	-	0.0331	0.0117	2.0461	2.5100	10.1765	11.3236
Jul.	9.9078	17.6982	-	0.0336	0.0118	1.9945	2.5100	10.1911	11.3370
Aug.	9.9078	17.6625	-	0.0341	0.0118	2.0147	2.5100	10.0556	11.3700
Sept.	9.9078	17.1382	-	0.0344	0.0117	1.9887	2.5100	10.1618	11.4212
Oct.	9.9078	16.2441	-	0.0341	0.0116	1.9857	2.5100	10.1869	11.4323
Nov.	9.9078	16.2086	-	0.0336	0.0114	1.9870	2.5100	10.0515	11.4252
Dec.	9.9078	16.6138	-	0.0336	0.0114	1.9923	2.4875	9.7259	11.4432
1977 Jan.	9.9078	16.9754	-	0.0340	0.0113	1.9898	2.5014	9.8010	11.4560
Feb.	9.9078	16.9425	-	0.0348	0.0112	1.9890	2.5418	9.6389	11.4380
Mar.	9.9078	17.0130	-	0.0353	0.0112	1.9947	2.5418	9.4261	11.4598
Apr.	9.9078	17.0332	-	0.0360	0.0112	2.0004	2.5418	9.4261	11.4887
May	9.9078	17.0266	-	0.0357	0.0112	2.0053	2.5418	9.4495	11.5020

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1977 Jun.	9.9078	17.0340	-	0.0363	0.0112	2.0417	2.5418	9.3691	11.5058
Jul.	9.9078	17.0598	-	0.0374	0.0112	2.0227	2.5418	9.3382	11.6119
Aug.	9.9078	17.2397	-	0.0372	0.0112	2.0127	2.5418	9.2174	11.5487
Sept.	9.9078	17.2724	-	0.0371	0.0112	2.0384	2.5418	9.2312	11.4965
Oct.	9.9078	17.5391	-	0.0388	0.0113	2.0390	2.5418	9.0169	11.6067
Nov.	9.9078	18.0250	-	0.0405	0.0113	2.0412	2.5418	8.9324	11.7063
Dec.	9.9078	18.3629	-	0.0411	0.0113	2.0669	2.5418	9.0301	11.8896
1978 Jan.	9.9078	19.1609	-	0.0411	0.0114	2.1005	2.5428	8.9981	12.0168
Feb.	9.9078	19.2185	-	0.0412	0.0115	2.0475	2.5530	8.9003	12.0605
Mar.	9.9078	18.9021	-	0.0428	0.0116	2.1020	2.5549	8.8022	12.1749
Apr.	9.9078	18.3351	-	0.0447	0.0116	2.1611	2.5549	8.6789	12.2033
May	9.9078	18.0062	-	0.0438	0.0114	2.1303	2.5549	8.8549	12.0470
Jun.	9.9078	18.1873	-	0.0462	0.0115	2.1623	2.5549	8.8336	12.1747
Jul.	9.9078	18.7747	-	0.0496	0.0117	2.2320	2.5549	8.8108	12.3673
Aug.	9.9078	19.2387	-	0.0526	0.0118	2.2722	2.5549	8.6888	12.5779
Sept.	9.9078	19.3965	-	0.0521	0.0119	2.2714	2.5549	8.4951	12.6093
Oct.	9.9078	19.8742	-	0.0539	0.0122	2.3457	2.5699	8.3773	13.1233
Nov.	9.9078	19.4483	-	0.0518	0.0117	2.2699	2.5815	8.4480	12.7213
Dec.	9.9078	19.6425	-	0.0505	0.0118	2.2934	2.5815	8.4000	12.7150
1979 Jan.	9.9078	19.8649	-	0.0501	0.0119	2.3361	2.5815	8.3273	12.7967
Feb.	9.9078	19.8568	-	0.0494	0.0118	2.3170	2.5815	8.2876	12.7462
Mar.	9.9078	20.1889	-	0.0481	0.0118	2.3109	2.5815	8.4401	12.7406
Apr.	9.9078	20.5404	-	0.0459	0.0117	2.2773	2.5815	8.6433	12.6503
May	9.9078	20.3787	-	0.0454	0.0116	2.2480	2.5815	8.5737	12.5799
Jun.	9.9078	20.8998	-	0.0453	0.0117	2.2699	2.5839	8.4516	12.6428
Jul.	9.9078	22.3843	-	0.0458	0.0121	2.3342	2.6073	8.5162	12.8995
Aug.	9.9078	22.1733	-	0.0455	0.0121	2.3272	2.6073	8.4639	12.8713
Sept.	9.9078	21.7604	-	0.0446	0.0122	2.3589	2.6073	8.5031	12.9146
Oct.	9.9078	21.2674	-	0.0430	0.0120	2.3609	2.6073	8.4300	12.8552
Nov.	9.9078	21.0903	-	0.0405	0.0120	2.3813	2.6192	8.3993	12.8092
Dec.	9.9078	21.7909	-	0.0412	0.0122	2.4367	2.6204	8.4711	12.9903

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1980 Jan.	9.9078	22.4298	-	0.0416	0.0123	2.4535	2.6433	8.5126	13.0715
Feb.	9.9078	22.6940	-	0.0406	0.0122	2.4191	2.6484	8.5708	12.9993
Mar.	9.9078	21.8542	-	0.0399	0.0115	2.2969	2.6508	8.4458	12.6436
Apr.	9.9078	21.9370	-	0.0394	0.0113	2.2816	2.6554	8.3568	12.5461
May	9.9078	22.8063	-	0.0434	0.0118	2.3697	2.6654	8.4458	12.9146
Jun.	9.9078	23.1550	-	0.0454	0.0119	2.4090	2.6771	8.6043	13.0729
Jul.	9.9078	23.5025	-	0.0448	0.0119	2.4432	2.6820	8.6013	13.1425
Aug.	9.9078	23.4725	-	0.0441	0.0117	2.3873	2.6872	8.5478	13.0004
Sept.	9.9078	23.7977	-	0.0461	0.0116	2.3824	2.6865	8.5075	13.0518
Oct.	9.9078	23.9356	-	0.0474	0.0113	2.3353	2.6865	8.4754	12.9517
Nov.	9.9078	23.7613	-	0.0465	0.0109	2.2270	2.6896	8.3540	12.7015
Dec.	9.9078	23.2036	-	0.0472	0.0106	2.1692	2.6989	8.2786	12.5459
1981 Jan.	9.9078	23.8263	-	0.0490	0.0104	2.1348	2.6989	8.3210	12.5524
Feb.	9.9078	22.7395	-	0.0481	0.0097	1.9943	2.6989	8.2648	12.1993
Mar.	9.9078	22.0848	-	0.0474	0.0096	1.9935	2.6989	8.3175	12.1606
Apr.	9.9078	21.5769	-	0.0461	0.0092	1.9406	2.6989	8.3203	11.9813
May	9.9078	20.7049	-	0.0449	0.0087	1.8050	2.6989	8.2503	11.6692
Jun.	9.9078	19.5704	-	0.0442	0.0084	1.7501	2.6989	8.2291	11.4480
Jul.	9.9078	18.5821	-	0.0427	0.0082	1.7084	2.6989	8.1781	11.2434
Aug.	9.9078	18.0199	-	0.0424	0.0080	1.6564	2.6989	8.1012	11.1112
Sept.	9.9078	17.9749	-	0.0431	0.0083	1.7554	2.6989	8.2517	11.3199
Oct.	9.9078	18.2557	-	0.0428	0.0083	1.7614	2.6989	8.2373	11.4244
Nov.	9.9078	18.8423	-	0.0443	0.0083	1.7646	2.6989	8.3441	11.5430
Dec.	9.9078	18.8798	-	0.0453	0.0082	1.7335	2.6989	8.3603	11.5224
1982 Jan.	10.2509	19.2507	-	0.0454	0.0089	1.7510	2.7937	8.5959	11.7751
Feb.	10.7045	19.7831	-	0.0455	0.0085	1.7791	2.9134	8.8161	12.1105
Mar.	11.1325	20.1067	-	0.0462	0.0086	1.8162	3.0315	9.1253	12.5042
Apr.	11.6691	20.6753	-	0.0478	0.0088	1.8674	3.1779	9.5142	13.0017
May	11.5849	20.9207	-	0.0489	0.0090	1.9230	3.1547	9.3976	13.1401

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1982 Jun.	11.9859	21.1129	-	0.0464	0.0094	1.8281	3.2677	9.4063	13.1700
Jul.	12.1698	21.1417	-	0.0476	0.0094	1.7771	3.3138	9.6003	13.2834
Aug.	12.2684	21.1741	-	0.0474	0.0088	1.7735	3.3429	9.8566	13.3212
Sept.	12.3607	21.1988	-	0.0472	0.0088	1.7538	3.3669	10.0167	13.3394
Oct.	12.5635	21.3528	-	0.0464	0.0088	1.7595	3.4285	10.2436	13.4840
Nov.	12.4478	20.7419	-	0.0483	0.0087	1.7643	3.4729	10.3799	13.5731
Dec.	12.8654	20.7982	-	0.0528	0.0092	1.8717	3.5377	10.3907	14.0691
1983 Jan.	12.8431	20.2786	-	0.0552	0.0094	1.8987	3.4991	10.4577	14.1153
Feb.	12.8985	19.7620	-	0.0545	0.0092	1.8715	3.5121	10.5050	14.0452
Mar.	12.9050	19.2467	-	0.0542	0.0091	1.8478	3.5244	10.5243	13.9979
Apr.	12.9760	19.8601	-	0.0543	0.0089	1.7674	3.5376	10.4854	13.9748
May	12.9703	20.2810	-	0.0550	0.0088	1.7435	3.5271	10.5036	13.9658
Jun.	13.0378	20.1984	-	0.0543	0.0086	1.7020	3.5546	10.5822	13.9192
Jul.	13.2678	20.2644	-	0.0551	0.0086	1.7046	3.6133	10.7671	14.0700
Aug.	13.3867	20.1448	-	0.0548	0.0084	1.6660	3.6455	10.8531	14.0394
Sept.	13.3998	20.1024	-	0.0553	0.0084	1.6638	3.6508	10.8758	14.0775
Oct.	13.3047	19.9378	-	0.0571	0.0084	1.6748	3.6228	10.8016	14.1283
Nov.	13.2378	19.5740	-	0.0563	0.0082	1.6255	3.6049	10.7056	13.9150
Dec.	13.4272	19.2594	-	0.0572	0.0081	1.6029	3.6563	10.7708	13.9943
1984 Jan.	13.6266	19.2099	-	0.0583	0.0080	1.5885	3.7113	10.9152	14.1004
Feb.	13.5398	19.4792	-	0.0580	0.0081	1.6265	3.6871	10.8499	14.1639
Mar.	13.3495	19.4551	-	0.0592	0.0083	1.6707	3.6362	10.5185	14.1932
Apr.	13.5609	19.2838	-	0.0602	0.0083	1.6685	3.6939	10.6006	14.3238
May	13.8735	19.2495	-	0.0601	0.0082	1.6409	3.7763	10.7120	14.4172
Jun.	13.8791	19.1737	-	0.0595	0.0082	1.6510	3.7801	10.6503	14.4251
Jul.	14.0671	18.5495	-	0.0578	0.0080	1.6086	3.8319	10.6226	14.3290
Aug.	14.0766	18.4986	-	0.0581	0.0079	1.5897	3.8344	10.7981	14.3005
Sept.	14.2885	17.9335	-	0.0583	0.0076	1.5378	3.8920	10.8756	14.2522
Oct.	14.5456	17.7446	-	0.0589	0.0077	1.5444	3.9622	11.0295	14.4162
Nov.	14.7698	18.3232	-	0.0607	0.0080	1.6097	4.0233	11.2207	14.7812
Dec.	15.1721	18.0267	-	0.0612	0.0080	1.5975	4.1327	11.4950	14.9758

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1985 Jan.	15.4749	17.4811	-	0.0609	0.0080	1.5958	4.2144	11.6943	15.0863
Feb.	15.7349	17.2294	-	0.0604	0.0077	1.5647	4.2860	11.6589	15.1210
Mar.	16.0349	18.0710	-	0.0622	0.0077	1.5946	4.3742	11.5752	15.4515
Apr.	15.9243	19.7556	-	0.0633	0.0081	1.6908	4.3400	11.6750	15.7804
May	16.0078	19.9004	-	0.0635	0.0081	1.6848	4.3550	11.6229	15.8126
Jun.	15.9798	20.4670	-	0.0641	0.0082	1.7119	4.3529	11.6339	15.9315
Jul.	16.0078	22.0619	-	0.0663	0.0085	1.8021	4.3606	11.8391	16.3189
Aug.	15.9078	22.0366	-	0.0670	0.0085	1.8669	4.3333	11.7258	16.4312
Sept.	16.1386	21.8916	-	0.0678	0.0082	1.8526	4.3961	11.7705	16.5762
Oct.	16.0539	22.8166	-	0.0747	0.0090	1.9902	4.3731	11.7483	17.0934
Nov.	15.9878	23.0416	-	0.0790	0.0091	2.0244	4.3551	11.6137	17.2589
Dec.	15.9878	23.1698	-	0.0788	0.0093	2.0773	4.3551	11.4670	17.4137
1986 Jan.	15.9878	22.7996	-	0.0798	0.0096	2.1328	4.3551	11.3708	17.5438
Feb.	15.9878	22.7661	-	0.0862	0.0100	2.2296	4.3544	11.3796	18.0421
Mar.	15.9878	23.4570	-	0.0896	0.0104	2.2905	4.3540	11.4045	18.3505
Apr.	16.2122	24.2526	-	0.0951	0.0104	2.2528	4.4166	11.6832	18.6411
May	16.5472	25.2047	-	0.0992	0.0109	2.3356	4.5075	12.0196	19.2965
Jun.	16.9358	25.4653	-	0.1007	0.0110	2.3701	4.5983	12.1554	19.6618
Jul.	16.7800	25.3186	-	0.1058	0.0114	2.4229	4.5697	12.1558	19.9397
Aug.	16.9145	25.1271	-	0.1098	0.0119	2.5167	4.6059	12.1813	20.4313
Sept.	16.9971	25.0344	-	0.1099	0.0121	2.5443	4.6283	12.2585	20.5626
Oct.	17.0725	24.4160	-	0.1095	0.0123	2.6047	4.6490	12.2981	20.6818
Nov.	17.2578	24.5673	-	0.1060	0.0123	2.6073	4.6993	12.4501	20.6724
Dec.	17.2578	24.7984	-	0.1063	0.0125	2.6411	4.6993	12.5090	20.8287
1987 Jan.	17.2578	25.9767	-	0.1114	0.0131	2.7810	4.6997	12.6774	21.5818
Feb.	17.2578	26.3930	-	0.1125	0.0133	2.8023	4.7006	12.9463	21.7723
Mar.	17.3166	27.5709	-	0.1157	0.0133	2.8335	4.7173	13.1200	21.9677
Apr.	17.3141	28.1827	-	0.1211	0.0134	2.8707	4.7152	13.1381	22.3435
May	17.3433	29.0251	-	0.1239	0.0135	2.9113	4.7227	13.0768	22.5665

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1987 Jun.	17.3906	28.4294	-	0.1205	0.0132	2.8640	4.7355	12.9920	22.3196
Jul.	17.4916	28.1537	-	0.1162	0.0131	2.8412	4.7631	13.1980	22.1435
Aug.	17.6009	28.1468	-	0.1194	0.0131	2.8431	4.7928	13.2810	22.2871
Sept.	17.5638	28.9037	-	0.1227	0.0134	2.9038	4.7827	13.3508	22.6248
Oct.	17.5954	29.2255	-	0.1227	0.0135	2.9238	4.7919	13.4497	22.7333
Nov.	17.5490	31.1136	-	0.1294	0.0141	3.0707	4.7855	13.3397	23.6222
Dec.	17.4937	31.9168	-	0.1360	0.0145	3.1515	4.7662	13.3734	24.1351
1988 Jan.	17.5091	31.6376	-	0.1376	0.0144	3.1469	4.7651	13.6132	24.0526
Feb.	17.5779	30.8577	-	0.1358	0.0141	3.0622	4.7866	13.8555	23.7691
Mar.	17.6093	32.2066	-	0.1385	0.0142	3.0951	4.7954	14.0859	24.0903
Apr.	17.6440	33.1619	-	0.1413	0.0142	3.1130	4.8046	14.2826	24.3227
May	17.6771	33.0520	-	0.1417	0.0141	3.0854	4.8138	14.2832	24.2562
Jun.	17.8806	31.8784	-	0.1409	0.0137	3.0247	4.8695	14.6797	24.0200
Jul.	18.1212	30.7861	-	0.1358	0.0132	2.9091	4.9342	14.9858	23.5956
Aug.	18.2606	31.0029	-	0.1366	0.0131	2.8652	4.9724	14.9458	23.5409
Sept.	18.3619	30.9285	-	0.1366	0.0132	2.8956	5.0000	14.9563	23.6947
Oct.	18.4711	32.0034	-	0.1429	0.0136	2.9712	5.0289	15.3134	24.3148
Nov.	18.7285	33.8579	-	0.1522	0.0144	3.1373	5.0999	15.4119	25.3479
Dec.	18.7301	34.2853	-	0.1519	0.0145	3.1295	5.1003	15.6624	25.3287
1989 Jan.	18.9862	33.7481	-	0.1494	0.0142	3.0473	5.1717	15.9297	25.1028
Feb.	19.3274	33.9035	-	0.1514	0.0142	3.0650	5.2667	16.2640	25.3807
Mar.	19.5327	33.5410	-	0.1500	0.0143	3.1260	5.3228	16.3418	25.4279
Apr.	19.9718	33.9461	-	0.1511	0.0145	3.1553	5.4426	16.8069	25.8932
May	20.9414	34.0441	-	0.1515	0.0148	3.1718	5.7066	17.5556	26.3285
Jun.	21.1528	32.8989	-	0.1473	0.0148	3.1517	5.7643	17.6441	26.1771
Jul.	21.1068	34.1550	-	0.1498	0.0154	3.2777	5.7518	17.7420	26.7729
Aug.	21.1027	33.6264	-	0.1493	0.0152	3.2411	5.7506	17.9441	26.5579
Sept.	21.1101	33.1512	-	0.1454	0.0150	3.2000	5.7529	17.8544	26.2591
Oct.	21.1693	33.6786	-	0.1493	0.0154	3.3445	5.7687	18.0184	26.8650
Nov.	21.3565	33.5620	-	0.1488	0.0159	3.4260	5.8198	18.2575	27.2048
Dec.	21.4385	34.2166	-	0.1493	0.0166	3.6072	5.8419	18.4614	27.8437

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1990 Jan.	21.4736	35.4036	-	0.1481	0.0170	3.7275	5.8517	18.3429	28.2423
Feb.	21.4736	36.4367	-	0.1477	0.0173	3.7759	5.8517	17.9446	28.4156
Mar.	21.4815	34.8911	-	0.1408	0.0171	3.7279	5.8538	18.1852	27.8941
Apr.	21.7476	35.6420	-	0.1373	0.0176	3.8390	5.9263	18.6842	28.2497
May	21.9582	36.8725	-	0.1430	0.0180	3.9258	5.9837	18.6912	28.8729
Jun.	21.9229	37.4499	-	0.1427	0.0177	3.8698	5.9747	18.6861	28.7464
Jul.	21.7944	39.4594	-	0.1461	0.0182	3.9661	5.9391	18.8427	29.2289
Aug.	21.8083	41.5007	-	0.1476	0.0189	4.1421	5.9470	19.0614	29.9553
Sept.	21.7944	40.9846	-	0.1568	0.0186	4.1406	5.9524	18.8237	30.2293
Oct.	21.8440	42.6168	-	0.1686	0.0191	4.2739	5.9679	18.8574	31.1247
Nov.	21.9107	43.0720	-	0.1704	0.0196	4.3865	5.9859	18.8302	31.5778
Dec.	21.9099	42.2202	-	0.1643	0.0194	4.3157	5.9815	18.8865	31.1796
1991 Jan.	22.1296	42.8050	-	0.1653	0.0195	4.3201	6.0435	19.1421	31.4069
Feb.	22.2054	43.6618	-	0.1702	0.0200	4.4103	6.0667	19.2275	31.9088
Mar.	22.5604	41.2012	-	0.1643	0.0188	4.1282	6.1636	19.5008	31.0763
Apr.	23.2502	40.4990	-	0.1690	0.0184	4.0247	6.3521	20.1478	31.3300
May	23.7405	40.9365	-	0.1717	0.0186	4.0735	6.4864	20.6446	31.8087
Jun.	24.1241	39.9766	-	0.1727	0.0183	4.0007	6.5907	21.0845	31.7944
Jul.	24.6281	40.6340	-	0.1789	0.0185	4.0621	6.7285	21.4442	32.4586
Aug.	24.7185	41.5800	-	0.1806	0.0189	4.1681	6.7531	21.5765	32.9317
Sept.	24.7154	42.5823	-	0.1837	0.0195	4.2771	6.7523	21.7355	33.3687
Oct.	24.6804	42.5349	-	0.1888	0.0195	4.2857	6.7428	21.8755	33.5301
Nov.	24.7668	44.0597	-	0.1910	0.0203	4.4609	6.7663	21.9095	34.2118
Dec.	24.7914	45.2369	-	0.1934	0.0209	4.6296	6.7731	21.6490	34.8182
1992 Jan.	24.7548	44.9336	-	0.1981	0.0209	4.6180	6.7627	21.4301	34.7980
Feb.	24.7175	43.9842	-	0.1940	0.0203	4.4907	6.7529	20.9090	34.2821
Mar.	24.9234	43.0775	-	0.1881	0.0200	4.4291	6.8091	20.9078	33.9567
Apr.	25.0865	44.0990	-	0.1878	0.0202	4.4947	6.8537	21.1415	34.2901
May	25.1570	45.5163	-	0.1925	0.0206	4.6111	6.8730	20.9891	34.8323

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1992 Jun.	25.1891	46.7061	-	0.1987	0.0212	4.7558	6.8817	21.0686	35.4725
Jul.	25.1929	48.3323	-	0.2005	0.0223	5.0086	6.8827	21.1194	36.2814
Aug.	25.1854	48.9252	-	0.1997	0.0229	5.1236	6.8807	21.1664	36.5888
Sept.	25.1427	46.4155	-	0.2051	0.0215	5.0943	6.8691	20.6057	36.5584
Oct.	25.2044	41.8565	-	0.2080	0.0193	5.0135	6.8868	20.2616	36.0707
Nov.	25.5080	38.9825	-	0.2059	0.0188	4.7536	6.9664	20.1379	35.2911
Dec.	25.6933	39.7921	-	0.2073	0.0183	4.7645	7.0197	20.1929	35.5971
1993 Jan.	25.9752	39.9488	-	0.2081	0.0174	4.7427	7.0970	20.3410	35.6710
Feb.	26.2669	37.7644	-	0.2169	0.0170	4.7141	7.1752	20.8246	35.9469
Mar.	26.5855	38.6969	-	0.2266	0.0167	4.7429	7.2636	21.3235	36.6371
Apr.	26.7461	41.2733	-	0.2389	0.0174	4.9525	7.3080	21.2088	37.6898
May	26.8686	41.6151	-	0.2433	0.0182	4.9639	7.3392	21.1693	37.9387
Jun.	27.1477	40.7668	-	0.2527	0.0180	4.8600	7.4297	21.2235	38.1518
Jul.	28.3871	42.5330	-	0.2606	0.0180	4.8749	7.7807	22.2409	39.2902
Aug.	29.9247	44.7445	-	0.2890	0.0187	5.0472	8.1695	22.9077	41.8351
Sept.	29.9247	45.6857	-	0.2840	0.0191	5.2802	8.1695	22.6675	42.3142
Oct.	30.0903	45.1961	-	0.2809	0.0188	5.2308	8.2170	22.7245	42.2124
Nov.	30.1252	44.6226	-	0.2795	0.0181	5.1004	8.2243	22.8853	41.7404
Dec.	30.1616	44.9940	-	0.2749	0.0179	5.1606	8.2349	22.6462	41.6435
1994 Jan.	30.2910	45.1762	-	0.2714	0.0174	5.0550	8.2690	22.8719	41.4967
Feb.	30.4633	45.1582	-	0.2842	0.0181	5.1764	8.3166	22.7033	42.1557
Mar.	30.5736	45.6013	-	0.2911	0.0183	5.2986	8.3464	22.4197	42.7574
Apr.	30.6164	45.5989	-	0.2962	0.0188	5.2684	8.3587	22.1444	42.8858
May	30.6835	46.1398	-	0.2961	0.0192	5.4101	8.3770	22.2240	43.3136
Jun.	30.7247	46.7553	-	0.2997	0.0193	5.4918	8.3875	22.2273	43.7467
Jul.	30.6694	47.4262	-	0.3111	0.0196	5.6791	8.3703	22.2045	44.5761
Aug.	30.6694	47.2793	-	0.3075	0.0194	5.7409	8.3718	22.2474	44.4926
Sept.	30.7267	48.0848	-	0.3111	0.0195	5.7968	8.3878	22.6943	44.8646
Oct.	30.7267	49.2660	-	0.3118	0.0280	5.9872	8.3878	22.7678	45.2762
Nov.	30.7434	48.8406	-	0.3135	0.0190	5.8198	8.3923	22.5316	45.1147
Dec.	30.8319	48.0533	-	0.3080	0.0189	5.6946	8.4165	22.2243	44.6573

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1995 Jan.	30.9188	48.6449	-	0.3101	0.0192	5.8352	8.4402	21.9139	45.2091
Feb.	30.9695	48.7056	-	0.3154	0.0191	5.9359	8.4541	22.1366	45.6624
Mar.	30.9688	49.3507	-	0.3423	0.0183	6.2319	8.4507	22.0015	47.4323
Apr.	30.9505	49.8364	-	0.3699	0.0181	6.4031	8.4489	22.4540	48.6615
May	30.9936	49.2140	-	0.3640	0.0187	6.2022	8.4607	22.7812	48.1566
Jun.	31.0517	49.5526	-	0.3675	0.0190	6.3187	8.4765	22.5358	48.4337
Jul.	31.2033	49.7739	41.9673	0.3510	0.0194	6.4522	8.5179	22.9241	48.6097
Aug.	31.3563	49.1172	40.8980	0.3317	0.0195	6.3094	8.5599	23.1367	47.3725
Sept.	31.5186	49.0771	40.5857	0.3127	0.0195	6.2505	8.9813	23.3414	46.7548
Oct.	32.1071	50.6848	42.3270	0.3187	0.0200	6.5027	9.0610	23.8624	47.9639
Nov.	34.3357	53.6253	45.4576	0.3367	0.0291	7.0313	9.7307	25.3952	51.3232
Dec.	34.3357	52.8865	44.7929	0.3373	0.0216	6.9242	9.3595	25.0701	50.9994
1996 Jan.	34.3433	52.6192	44.3476	0.3254	0.0219	6.8677	9.3686	25.1328	50.3943
Feb.	34.4353	52.9030	44.3684	0.3256	0.0219	6.8310	9.2261	25.0458	50.4698
Mar.	34.5719	52.8472	44.2831	0.3268	0.0222	6.8339	9.4347	25.3038	50.5332
Apr.	34.7071	52.6962	43.9153	0.3221	0.0221	6.8138	9.4723	25.5498	50.3546
May	34.8496	52.7250	43.4248	0.3279	0.0224	6.7182	9.5130	25.4581	50.3436
Jun.	35.0570	54.0746	43.9140	0.3219	0.0227	6.7700	9.5696	25.6773	50.5796
Jul.	35.2821	54.8579	44.8585	0.3229	0.0231	6.9323	9.6374	25.7869	51.2011
Aug.	35.5752	55.1341	45.6560	0.3303	0.0288	7.0349	10.0733	25.9219	51.8912
Sept.	36.6113	57.1117	46.5397	0.3336	0.0241	7.1516	9.9955	26.7469	53.1103
Oct.	38.1608	60.5039	48.0332	0.3395	0.0250	7.3860	10.4170	28.2543	54.9433
Nov.	40.2203	66.8346	51.3712	0.3585	0.0266	7.8631	10.9793	30.0556	58.4317
Dec.	40.2203	67.0362	50.2902	0.3528	0.0263	7.6757	10.9801	29.5385	57.8443
1997 Jan.	40.2203	66.9614	48.9209	0.3423	0.0257	7.4404	10.9631	29.7908	56.9230
Feb.	40.2203	65.2759	46.9071	0.3272	0.0243	7.1221	10.9571	29.6819	55.6739
Mar.	40.2203	64.7830	46.2943	0.3281	0.0238	7.0391	10.9584	29.3163	55.4348
Apr.	40.2564	65.6488	46.3898	0.3210	0.0238	6.9962	10.9654	28.8876	55.2077
May	40.4418	66.0516	46.4299	0.3405	0.0240	7.0422	11.0127	29.3136	56.0121

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
1997 Jun.	40.4945	66.6211	46.0266	0.3545	0.0239	6.9512	11.0277	29.2439	56.2989
Jul.	40.6013	67.9628	44.8610	0.3526	0.0233	6.7228	11.0577	29.4838	55.9193
Aug.	40.6213	65.2884	43.5527	0.3441	0.0226	6.5519	11.0642	29.2466	55.0000
Sept.	40.6213	65.0931	44.6642	0.3358	0.0234	6.7611	11.0605	29.2867	55.2207
Oct.	42.6215	69.5381	47.7534	0.3520	0.0248	7.2310	11.6048	30.7604	58.3905
Nov.	44.1602	74.5607	50.3593	0.3529	0.0260	7.6151	12.0239	31.2640	60.6803
Dec.	44.1602	73.3877	49.2154	0.3409	0.0253	7.4203	12.0241	30.9554	59.8106
1998 Jan.	44.1602	72.1999	48.0433	0.3393	0.0247	7.2616	12.0241	30.7492	59.3126
Feb.	44.1602	72.3561	48.1377	0.3508	0.0249	7.2680	12.0263	30.8012	59.6177
Mar.	44.1974	73.4148	48.0550	0.3437	0.0246	7.2605	12.0365	31.2156	59.4011
Apr.	44.2911	74.0957	48.3627	0.3367	0.0253	7.2878	12.0586	31.0000	59.4709
May	44.1609	72.2899	48.9828	0.3274	0.0252	7.4224	12.0254	30.5814	59.4878
Jun.	44.5940	73.5530	49.1072	0.3177	0.0254	7.4247	12.1419	30.4497	59.2738
Jul.	46.2633	76.2000	51.1510	0.3300	0.0267	7.8091	12.6571	31.3190	61.4118
Aug.	46.1150	75.3703	50.9184	0.3191	0.0284	8.3383	12.5823	30.1262	61.1415
Sept.	46.1150	77.5145	53.2517	0.3439	0.0299	8.7790	12.5790	30.3056	62.9854
Oct.	46.1150	78.1461	55.4301	0.3822	0.0312	9.1687	12.5775	29.9424	64.8498
Nov.	46.1150	84.4429	53.9466	0.4222	0.0305	9.0198	13.8644	33.0440	64.2016
Dec.	46.1150	83.6937	54.2387	0.4266	0.0303	8.9472	13.6526	32.5464	64.6591
1999 Jan.	46.1150	82.2923	53.4834	0.4417	0.0299	8.8374	13.3015	32.9054	64.7333
Feb.	46.1150	81.6564	51.6824	0.4308	0.0292	8.5791	13.6842	33.5154	63.6746
Mar.	46.1150	80.9647	50.2385	0.4187	0.0281	8.3017	13.6049	32.9349	62.8622
Apr.	46.1150	81.1240	50.4600	0.4227	0.0280	8.2463	13.7315	33.8385	62.5300
May	48.4848	82.5292	51.5298	0.4276	0.0281	8.2789	13.9169	34.9547	62.2110
Jun.	51.7017	82.5852	53.7312	0.4289	0.0277	8.1942	14.0774	35.1939	68.9977
Jul.	51.6067	81.2337	53.4253	0.4327	0.0276	8.1461	14.0497	34.7359	69.1940
Aug.	51.6408	82.9385	54.7802	0.4565	0.0283	8.3568	14.0624	34.5746	70.4081
Sept.	51.7284	83.9606	54.2591	0.4818	0.0280	8.2816	14.0845	35.0159	71.1696
Oct.	51.7534	85.7515	55.4244	0.4888	0.0286	8.4563	14.0901	35.0517	71.9142
Nov.	51.7653	83.9884	53.5443	0.4944	0.0277	8.1670	14.0951	35.3021	71.2447
Dec.	51.7647	83.5253	52.3521	0.5044	0.0270	7.9900	14.0981	35.1151	71.1089

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
2000 Jan.	51.7702	84.9007	52.4794	0.4930	0.0271	8.0047	14.1012	35.7375	70.9864
Feb.	51.7962	82.9817	50.9437	0.4732	0.0263	7.7713	14.1034	35.6850	69.6608
Mar.	51.7912	81.9115	50.0024	0.4855	0.0258	7.6300	14.1077	35.4922	69.5536
Apr.	51.7911	81.9446	49.0136	0.4911	0.0253	7.4774	14.1032	35.3140	69.3585
May	51.7975	78.2371	47.0215	0.4793	0.0243	7.1716	14.1062	34.6682	67.8111
Jun.	52.0452	78.5503	49.3818	0.4900	0.0255	7.5342	14.1731	35.2405	68.8830
Jul.	52.5075	79.2677	49.3963	0.4865	0.0255	7.5339	14.3044	35.5516	68.5719
Aug.	53.9820	80.4665	48.9539	0.5001	0.0253	7.4600	14.7043	36.4138	67.7896
Sept.	56.1063	80.5819	48.9423	0.5254	0.0253	7.4601	15.2735	37.7336	72.4409
Oct.	58.1591	84.4877	49.7382	0.5372	0.0257	7.5882	15.8374	38.4652	74.7890
Nov.	57.0032	81.3162	48.7441	0.5241	0.0252	7.4350	15.5253	36.9413	72.8126
Dec.	57.9913	84.5318	51.8422	0.5185	0.0268	7.9052	15.7884	38.0096	75.2085
2001 Jan.	59.0639	87.3100	55.4668	0.5054	0.0287	8.4576	16.0800	39.2825	76.9025
Feb.	59.6205	86.6986	54.9705	0.5136	0.0284	8.3817	16.2340	39.1855	76.9837
Mar.	60.5224	87.3903	54.9565	0.4987	0.0284	8.3839	16.4791	38.8465	77.4334
Apr.	61.0673	87.6409	54.5458	0.4939	0.0282	8.3137	16.6259	39.1834	77.3969
May	61.8291	88.2215	54.1610	0.5080	0.0280	8.2650	16.8384	40.1194	77.5705
Jun.	63.4010	88.9613	54.1372	0.5194	0.0280	8.2589	17.2692	41.5887	79.4130
Jul.	64.0905	90.6347	55.1713	0.5150	0.0285	8.4097	17.4323	41.9096	79.5427
Aug.	64.1157	92.0654	57.7406	0.5273	0.0298	8.7965	17.4620	41.6943	81.8313
Sept.	64.1472	93.8322	58.4914	0.5407	0.0302	8.9106	17.4728	40.9984	82.5552
Oct.	62.2097	90.3758	56.3951	0.5136	0.0291	8.6028	16.9407	39.6151	80.1206
Nov.	61.1255	87.8993	54.3051	0.5000	0.0281	8.2869	16.6458	38.3517	78.0045
Dec.	60.5836	87.1140	53.9838	0.4770	0.0279	8.2368	16.4975	38.3764	76.8592
2002 Jan.	60.2011	86.3872	53.2444	0.4545	0.0275	8.1278	16.3919	37.6298	76.0720
Feb.	60.1611	85.5503	52.3240	0.4505	0.0270	7.9748	16.3749	37.6904	76.0720
Mar.	60.1020	85.4925	52.6262	0.4587	0.0272	8.0366	16.3626	37.8220	75.1771
Apr.	60.1232	86.6284	53.2157	0.4596	0.0275	8.1071	16.3660	37.9774	75.5477
May	60.1253	87.7846	55.1108	0.4757	0.0285	8.4151	16.3657	38.7454	76.7537

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
2002 Jun.	60.1246	89.0645	57.3807	0.4877	0.0295	8.7362	16.3645	39.2522	78.2167
Jul.	59.7907	93.0370	59.3383	0.5072	0.0307	9.0493	16.2788	38.7075	79.7745
Aug.	59.5102	91.5440	58.1881	0.5001	0.0301	8.8707	16.1999	37.9179	78.6683
Sept.	59.2578	92.1577	58.1051	0.4913	0.0300	8.8581	16.1314	37.6718	78.3733
Oct.	59.0530	91.9453	57.9203	0.4767	0.0299	8.8299	16.0788	37.4006	77.9867
Nov.	58.5852	92.0876	58.6465	0.4819	0.0303	8.9406	15.9535	37.2681	78.1608
Dec.	58.4162	92.7595	59.6908	0.4809	0.0308	9.0998	15.9034	37.4730	78.4394
2003 Jan.	58.1829	94.0559	61.8154	0.4902	0.0319	9.4237	15.8460	37.7402	79.5693
Feb.	58.0811	93.4678	62.5791	0.4873	0.0323	9.5401	15.8090	38.4078	79.5944
Mar.	57.8675	91.4587	62.4554	0.4877	0.0323	9.5213	15.7535	39.2174	79.3051
Apr.	57.7757	90.9418	62.7277	0.4822	0.0324	9.5628	15.7282	39.6170	79.1245
May	57.7311	93.6347	66.8341	0.4922	0.0345	10.1888	15.7142	41.7738	81.1810
Jun.	57.7429	95.8301	67.3984	0.4880	0.0348	10.2748	15.7161	42.6856	81.6606
Jul.	57.7432	93.7623	65.6627	0.4871	0.0339	10.0102	15.7192	41.8550	80.7614
Aug.	57.7877	92.0805	64.3951	0.4872	0.0333	9.8170	15.7305	41.3621	80.0380
Sept.	57.8093	93.1532	64.9477	0.5025	0.0335	9.9012	15.7330	42.3374	80.7196
Oct.	57.5609	96.4405	67.3432	0.5256	0.0348	10.2664	15.6702	43.4343	82.5384
Nov.	57.3342	96.6124	66.9156	0.5242	0.0346	10.2012	15.6210	43.5870	82.2073
Dec.	57.3960	100.4112	70.4548	0.5324	0.0364	10.7408	15.6225	43.6711	83.9499
2004 Jan.	57.3993	104.4434	72.3023	0.5394	0.0373	11.0224	15.6208	44.2472	85.5879
Feb.	57.3601	107.4938	72.6085	0.5370	0.0375	11.0691	15.6114	43.2022	85.8875
Mar.	57.4495	104.7724	70.3509	0.5290	0.0363	10.7249	15.6399	43.2541	84.6016
Apr.	57.4616	103.8130	68.9665	0.5357	0.0356	10.5139	15.6381	42.8980	84.1593
May	57.6753	103.0958	69.2246	0.5145	0.0358	10.5532	15.6993	41.8224	83.6544
Jun.	57.9165	105.9280	70.2995	0.5292	0.0363	10.7171	15.7664	42.5609	84.8590
Jul.	58.2777	107.4471	71.5183	0.5329	0.0369	10.9029	15.8617	44.0762	85.7486
Aug.	58.7934	107.0111	71.6417	0.5334	0.0370	10.9217	16.0054	44.7725	85.6826
Sept.	58.9725	105.7454	72.0155	0.5360	0.0372	10.9787	16.0556	45.6914	86.3433
Oct.	60.0311	108.5032	75.0272	0.5517	0.0387	11.4378	16.3421	48.1202	87.5923
Nov.	59.9393	111.4520	77.8864	0.5731	0.0402	11.8737	16.3160	50.1084	89.7305
Dec.	59.5478	114.8697	79.7389	0.5741	0.0412	10.9029	16.2112	48.9567	91.4302

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
2005 Jan.	59.4452	111.7563	78.0761	0.5759	0.0403	11.9026	16.1852	48.5903	90.1610
Feb.	59.3525	111.9956	77.2629	0.5660	0.0399	11.7786	16.1593	47.9517	89.6401
Mar.	59.3529	113.1151	78.3448	0.5645	0.0405	11.9436	16.1572	48.7978	90.2220
Apr.	59.4031	112.5297	76.7859	0.5542	0.0397	11.7059	16.1689	48.1471	89.2620
May	59.5081	110.4533	75.5262	0.5583	0.0390	11.5139	16.2000	47.4045	89.2007
Jun.	59.6673	108.5905	72.6070	0.5499	0.0375	11.0689	16.2410	48.0633	87.7435
Jul.	59.6234	104.4299	71.8243	0.5332	0.0371	10.9495	16.2296	48.7380	86.4518
Aug.	59.6547	106.9358	73.3575	0.5397	0.0379	11.1833	16.2413	49.4851	87.4226
Sept.	59.7593	108.1832	73.3007	0.5388	0.0379	11.1746	16.2742	50.6861	87.8388
Oct.	59.7108	105.3550	71.8327	0.5210	0.0371	10.9508	16.2585	50.7694	86.3452
Nov.	59.7647	103.4845	70.3814	0.5045	0.0363	10.7296	16.2711	50.5447	85.4195
Dec.	59.8076	104.3614	70.9130	0.5056	0.0366	10.8106	16.2839	51.4882	85.6146
2006 Jan.	59.8396	105.7332	72.5589	0.5182	0.0375	11.0615	16.2922	51.7141	86.6527
Feb.	59.8855	104.7678	71.5855	0.5086	0.0370	10.9131	16.3046	52.0939	85.9836
Mar.	60.0070	104.7167	72.1512	0.5122	0.0373	10.9994	16.3389	51.9552	86.4141
Apr.	59.9979	105.9580	73.5755	0.5130	0.0380	11.2165	16.3353	52.3606	87.0163
May	60.0668	112.2674	76.6998	0.5380	0.0396	11.6928	16.3555	54.0983	89.3981
Jun.	60.1618	111.0204	76.2132	0.5260	0.0394	11.6186	16.3814	54.0491	88.9553
Jul.	60.2711	111.2127	76.5258	0.5220	0.0395	11.6663	16.4067	53.4558	89.0600
Aug.	60.3180	114.0925	77.2453	0.5212	0.0399	11.7760	16.4223	53.8655	89.6906
Sept.	60.5037	114.1059	77.0385	0.5169	0.0398	11.7444	16.4725	54.2481	89.6313
Oct.	60.5959	113.6011	76.4956	0.5114	0.0395	11.6617	16.4972	53.7236	89.2668
Nov.	60.7282	116.0296	78.2065	0.5185	0.0404	11.9225	16.5361	53.4687	90.3244
Dec.	60.8878	119.5147	80.3893	0.5197	0.0415	12.2553	16.5799	52.8297	91.7493
2007 Jan.	60.8780	119.1615	78.9979	0.5064	0.0408	12.0432	16.5739	51.7894	91.0388
Feb.	60.7321	118.9500	79.4486	0.5042	0.0410	12.1119	16.5358	51.8909	90.9306
Mar.	60.6927	118.1678	80.3725	0.5176	0.0415	12.2527	16.5303	51.8893	91.5182
Apr.	60.7052	120.5758	82.0017	0.5111	0.0424	12.5011	16.5338	53.4296	92.3208
May	60.6718	120.3885	82.0044	0.5030	0.0424	12.5015	16.5272	55.3780	92.0796

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
2007 Jun.	60.6256	120.4226	81.3896	0.4948	0.0420	12.4078	16.5121	56.9649	91.6604
Jul.	60.3978	122.8715	82.8868	0.4976	0.0428	12.6360	16.4501	57.4898	92.3967
Aug.	60.5145	121.6865	82.4602	0.5192	0.0426	12.5710	16.4844	57.1216	92.5122
Sept.	60.6376	122.3984	84.2510	0.5278	0.0435	12.8440	16.5216	59.0017	93.5929
Oct.	60.6795	124.0472	86.3647	0.5255	0.0446	13.1662	16.5302	62.1505	94.5722
Nov.	61.0003	126.3415	89.5385	0.5501	0.0462	13.6501	16.6240	63.2958	96.7418
Dec.	61.1798	124.0117	89.2382	0.5463	0.0461	13.6043	16.6683	60.9622	96.4628
2008 Jan.	62.3667	122.7673	91.7353	0.5785	0.0474	13.9850	16.9879	61.7329	96.9573
Feb.	62.6185	122.9165	92.2570	0.5848	0.0476	14.0645	17.0583	62.5592	97.4539
Mar.	62.7500	125.5756	97.3118	0.6232	0.0503	14.8351	17.0915	62.7543	99.9284
Apr.	63.5556	125.8987	100.1270	0.6202	0.0517	15.2643	17.3089	62.7358	103.9670
May	67.6009	132.8044	105.1467	0.6494	0.0543	16.0295	18.4117	67.6277	109.8600
Jun.	67.2563	132.2179	104.7234	0.6301	0.0541	15.9650	18.3325	66.2593	109.0730
Jul.	70.5896	140.3954	111.3285	0.6617	0.0575	16.9719	19.2417	69.7802	115.3578
Aug.	74.2926	140.4664	111.2312	0.6801	0.0574	16.9571	20.2480	70.7032	118.1395
Sept.	77.1668	139.0341	110.9872	0.7240	0.0573	16.9199	21.0274	73.1290	120.2082
Oct.	80.4331	135.6069	106.5166	0.8084	0.0550	16.2384	21.9302	67.9527	121.6830
Nov.	79.9239	122.5461	101.5505	0.8256	0.0524	15.4813	21.7828	65.5814	118.6625
Dec.	78.9238	117.8378	106.9421	0.8679	0.0552	16.3032	21.5073	64.2184	120.1499
2009 Jan.	79.0856	114.1593	104.9035	0.8782	0.0542	15.9924	21.5488	64.5618	119.6587
Feb.	79.4485	114.4798	101.6050	0.8582	0.0525	15.4896	21.6400	63.8926	118.2443
Mar.	80.2355	113.9481	104.7042	0.8224	0.0541	15.9620	21.8496	63.5935	119.2539
Apr.	80.3958	118.1089	106.0748	0.8141	0.0548	16.1710	21.8858	65.5824	120.1726
May	80.5268	124.1573	109.9001	0.8352	0.0568	16.7542	21.9201	70.0182	122.6716
Jun.	80.9574	132.3581	113.4480	0.8386	0.0586	17.2950	22.0459	72.0275	125.3173
Jul.	82.0062	134.0616	115.3593	0.8697	0.0596	17.5864	22.3176	72.9907	127.6205
Aug.	82.7716	136.8715	117.9306	0.8734	0.0609	17.9784	22.5225	76.1756	129.3225
Sept.	82.8462	135.1572	120.2902	0.9070	0.0621	18.3381	22.5531	76.5017	130.9010
Oct.	83.2176	134.5732	123.1972	0.9224	0.0636	18.7813	22.6581	79.0056	132.4204
Nov.	83.4540	138.5790	124.3506	0.9336	0.0642	18.9571	22.7194	78.7951	133.6614
Dec.	84.0021	136.5790	122.6814	0.9372	0.0634	18.7027	22.8713	79.5658	133.1640

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
2010 Jan.	84.5184	136.5078	120.5995	0.9272	0.0623	18.3853	23.0235	81.0786	132.4620
Feb.	84.8991	132.7323	116.1118	0.9411	0.0600	17.7011	23.1285	80.4479	130.7219
Mar.	84.3500	126.9291	114.5167	0.9318	0.0591	17.4580	22.9835	82.3241	129.0145
Apr.	83.9386	128.5932	112.7807	0.8992	0.0582	17.1933	22.8699	83.5221	127.4146
May	84.3318	123.6939	106.0213	0.9158	0.0548	16.1628	22.9755	81.1669	124.8691
Jun.	85.2844	125.7016	104.1500	0.9388	0.0538	15.8776	23.2358	82.1684	125.3455
Jul.	85.5031	130.5937	109.2401	0.9762	0.0564	16.6535	23.2878	81.9643	128.7386
Aug.	85.6070	134.0077	110.4534	1.0020	0.0570	16.8385	23.3080	82.4674	130.0789
Sept.	85.7618	133.5313	112.1277	1.0157	0.0579	17.0938	23.3603	82.8618	131.0758
Oct.	85.9416	136.1208	119.2898	1.0502	0.0616	18.1856	23.4108	84.4176	135.0333
Nov.	85.5440	136.3860	116.8332	1.0383	0.0603	17.8111	23.3088	84.6707	133.6524
Dec.	85.7072	133.7806	113.2608	1.0296	0.0585	17.2665	23.3471	85.0270	131.7570
2011 Jan.	85.6778	135.0590	114.3674	1.0366	0.0591	17.4352	23.3386	86.2271	132.6382
Feb.	85.3141	137.5478	116.5515	1.0331	0.0602	17.7682	23.2391	86.3206	133.4307
Mar.	85.3380	137.7832	119.3735	1.0432	0.0617	18.1984	23.2454	87.3698	134.9005
Apr.	84.6278	138.4543	122.2881	1.0180	0.0632	18.6427	23.0518	88.3883	135.3551
May	85.2122	139.2046	122.0468	1.0511	0.0630	18.6059	23.2040	88.1491	136.1492
Jun.	85.7859	139.0996	123.3451	1.0667	0.0637	18.8038	23.3578	87.7900	137.2785
Jul.	86.0204	138.8119	122.8848	1.0855	0.0635	18.7337	23.4204	89.9977	137.2838
Aug.	86.6211	141.6958	124.1219	1.1241	0.0641	18.9223	23.5833	88.2337	139.2570
Sept.	87.4744	137.6614	119.8626	1.1393	0.0619	18.2729	23.8135	87.2265	137.8268
Oct.	86.9655	136.5573	118.7065	1.1327	0.0613	18.0967	23.6715	84.8263	136.7278
Nov.	86.9316	136.9907	117.5516	1.1222	0.0607	17.9206	23.6667	84.6241	136.0716
Dec.	89.3402	139.1802	117.3721	1.1470	0.0606	17.8933	24.3247	87.1888	138.2348
2012 Jan.	90.1357	139.7427	116.2477	1.1717	0.0600	17.7219	24.5371	88.9072	138.6936
Feb.	90.6186	143.0878	119.8054	1.1555	0.0619	18.2642	24.6571	90.8217	140.5818
Mar.	90.7135	143.4993	119.8631	1.1002	0.0619	18.2730	24.6841	91.3516	139.8932
Apr.	90.6345	144.9196	119.2364	1.1129	0.0616	18.1775	24.6609	91.2377	139.9862
May	91.2605	145.2446	116.7309	1.1445	0.0603	17.7955	24.8345	90.3650	139.8675

7.5 Monthly Average Exchange Rates of Major Currencies

(Pak Rupee per Currency Unit)

Period	US Dollar	Pound Sterling	Euro	Japanese Yen	Italian Lira	French Franc	UAE Dirham	Canadian Dollar	IMF SDR
2012 Jun.	94.1151	146.2910	118.0149	1.1870	0.0609	17.9913	25.6186	91.5773	142.8666
Jul.	94.3779	147.0743	115.9604	1.1946	0.0599	17.6780	25.6973	93.0670	142.3124
Aug.	94.4660	148.2634	117.0412	1.2023	0.0604	17.8428	25.7167	95.0004	143.0207
Sept.	94.5877	152.1753	121.5125	1.2102	0.0628	18.5245	25.7523	96.6444	145.5792
Oct.	95.3487	153.1388	123.5508	1.2094	0.0638	18.8352	25.9545	96.7808	147.1096
Nov.	95.9926	153.2397	123.1831	1.1857	0.0636	18.7791	26.1342	96.3226	146.9802
Dec.	97.1870	156.7303	127.3873	1.1606	0.0658	19.4201	26.4636	98.2096	149.6326
2013 Jan.	97.4720	155.7154	129.4163	1.0960	0.0668	19.7294	26.5516	98.3595	149.7684
Feb.	97.9687	151.6653	130.7992	1.0522	0.0676	19.9402	26.6822	97.1659	149.7252
Mar.	98.0605	147.8588	127.1233	1.0345	0.0657	19.3798	26.6989	95.7377	147.5617
Apr.	98.3119	150.3190	127.8683	1.0072	0.0660	19.4934	26.7691	96.5230	148.0045
May	98.3739	150.3367	127.5997	0.9744	0.0659	19.4524	26.7912	96.4199	147.6116
Jun.	98.5796	152.6413	130.0301	1.0122	0.0672	19.8230	26.8493	95.6175	149.4045
Jul.	100.4754	152.5416	131.4148	1.0078	0.0679	20.0341	27.3592	96.6075	151.2580
Aug.	102.9331	159.2950	137.0284	1.0507	0.0708	20.8898	28.0255	98.9632	156.3878
Sept.	105.2488	166.7399	140.4120	1.0605	0.0725	21.4057	28.6623	101.6134	160.6440
Oct.	106.1966	171.0463	144.8968	1.0862	0.0748	22.0894	28.9166	102.4311	163.6346
Nov.	107.5054	173.0049	145.0361	1.0750	0.0749	22.1106	29.2714	102.5316	164.5673
Dec.	106.9710	175.0838	146.4302	1.0336	0.0756	22.3231	29.1336	100.5681	164.8406
2014 Jan.	105.3857	173.5254	143.4783	1.0130	0.0741	21.8731	28.6979	96.4223	162.0227
Feb.	105.0605	173.9179	143.4432	1.0286	0.0741	21.8678	28.6036	95.0596	161.9983
Mar.	99.9777	166.1010	138.1241	0.9772	0.0713	21.0569	27.2225	90.0225	154.9027
Apr.	97.4928	163.0982	134.5193	0.9507	0.0695	20.5073	26.5481	88.6796	151.1245
May	98.5947	166.0195	135.3693	0.9682	0.0699	20.6369	26.8420	90.5474	152.7428
Jun.	98.4679	166.2752	133.7878	0.9645	0.0691	20.3958	26.8017	90.8801	151.9282
Jul.	98.6543	168.5664	133.7113	0.9704	0.0691	20.3842	26.8516	92.0946	152.2646
Aug.	100.0897	167.0683	133.2126	0.9720	0.0688	20.3081	27.2560	91.6475	153.0040
Sept.	102.3425	166.9161	132.1073	0.9550	0.0682	20.1396	27.8702	93.0727	153.7461
Oct.	102.7537	165.2494	130.4008	0.9532	0.0673	19.8795	27.9786	91.6444	152.8985
Nov.	101.7874	160.3856	126.9197	0.8742	0.0655	19.3488	27.7129	89.8611	149.7642
Dec.	100.8234	157.5266	124.2046	0.8449	0.0641	18.9349	27.4498	87.4636	147.0766
2015 Jan.	100.6834	152.5334	117.0922	0.8508	0.0605	17.8506	27.4117	83.4048	143.2795
Feb.	101.3651	155.2163	115.0470	0.8539	0.0594	17.5388	27.5806	81.0219	143.3639
Mar.	101.7598	152.4451	110.1936	0.8454	0.0569	16.7989	27.7050	80.6988	141.0701
Apr.	101.7004	151.7945	109.6853	0.8511	0.0566	16.7214	27.6929	82.2890	140.8524
May	101.8043	157.4125	113.5369	0.8437	0.0586	17.3086	27.7201	83.7223	143.0754
Jun.	101.7725	158.1071	113.9604	0.8237	0.0589	17.3732	27.7146	82.3169	143.0595

Source: Statistics & Data Warehouse Department, SBP

Note: Exchange Rates of currencies Japanese Yen (Jan-57 to Dec-81), Italian Lira and France (Jan-57 to Dec-81), UAE Dirham (Jan-66 to Dec-81) and Canadian Dollar (Jan-57 to Dec-81) are cross rates have been collected from International Financial Statistics (IFS).

7.6 Indices of REER¹ and NEER² (Base³)

Period	NEER	REER	Period	NEER	REER
1970 Jan.	836.99	382.81	1973 July	332.85	169.52
Feb.	838.55	383.53	Aug.	338.34	185.39
Mar.	837.57	381.06	Sept.	336.31	185.10
Apr.	837.22	379.12	Oct.	337.35	189.89
May	836.12	381.36	Nov.	350.31	196.11
Jun.	833.80	384.98	Dec.	354.56	200.58
Jul.	831.64	385.01	1974 Jan.	366.66	196.12
Aug.	831.00	386.30	Feb.	357.46	190.62
Sept.	830.91	380.16	Mar.	348.48	188.39
Oct.	830.74	378.32	Apr.	346.34	186.85
Nov.	830.76	385.90	May⁴	349.73	186.52
Dec.	831.96	383.38	Jun.	351.23	194.46
1971 Jan.	839.12	385.53	Jul.	354.43	199.03
Feb.	838.80	383.94	Aug.	360.10	208.49
Mar.	839.04	384.31	Sept.	358.75	209.44
Apr.	839.89	380.21	Oct.	356.62	208.64
May	836.14	375.41	Nov.	352.85	204.41
Jun.	839.87	377.31	Dec.	351.00	206.41
Jul.	838.10	380.11	1975 Jan.	346.59	204.22
Aug.	839.99	380.87	Feb.	339.13	201.54
Sept.	807.43	364.08	Mar.	343.90	205.92
Oct.	805.11	364.22	Apr.	345.46	213.85
Nov.	802.37	363.34	May	343.61	207.48
Dec.	783.91	353.94	Jun.	347.23	208.69
1972 Jan.	777.07	349.55	Jul.	360.21	218.98
Feb.	772.94	349.12	Aug.	361.33	219.72
Mar.	771.56	349.56	Sept.	368.22	223.88
Apr.	773.27	350.89	Oct.	361.69	220.99
May	335.61	149.79	Nov.	366.58	221.61
Jun.	336.24	150.05	Dec.	366.67	221.34
Jul.	336.44	153.02	1976 Jan.	367.63	218.59
Aug.	336.79	152.48	Feb.	367.93	217.85
Sept.	337.47	152.27	Mar.	372.16	220.19
Oct.	338.59	152.83	Apr.	374.82	221.38
Nov.	338.31	153.36	May	376.92	221.20
Dec.	338.21	155.31	Jun.	375.40	219.93
1973 Jan.	336.22	157.08	Jul.	374.43	219.67
Feb.	349.75	164.49	Aug.	372.82	220.57
Mar.	349.93	164.12	Sept.	372.15	223.33
Apr.	350.40	166.60	Oct.	374.56	224.02
May	344.62	163.00	Nov.	376.28	227.94
Jun.	334.65	160.52	Dec.	372.32	225.54

7.6 Indices of REER¹ and NEER² (Base³)

Period	NEER	REER	Period	NEER	REER
1977 Jan.	374.14	225.12	1980 July.	315.63	188.54
Feb.	372.11	224.25	Aug.	319.87	190.54
Mar.	370.28	225.28	Sept.	317.22	189.78
Apr.	369.34	223.87	Oct.	319.00	190.99
May	369.24	217.19	Nov.	326.34	195.84
Jun.	366.06	213.60	Dec.	330.08	198.30
Jul.	364.78	219.42	1981 Jan.	329.53	197.18
Aug.	366.89	222.77	Feb.	341.38	205.14
Sept.	365.17	221.01	Mar.	343.02	204.12
Oct.	357.58	215.41	Apr.	349.97	208.79
Nov.	355.37	214.79	May⁴	361.91	216.20
Dec.	345.83	207.71	Jun.	369.86	221.75
1978 Jan.	345.42	205.59	Jul.	377.59	227.83
Feb.	341.65	203.26	Aug.	384.31	233.24
Mar.	336.86	199.75	Sept.	375.50	226.58
Apr.	340.03	201.54	Oct.	372.08	225.02
May	341.25	199.04	Nov.	366.90	222.45
Jun.	332.69	195.37	Dec.	368.07	222.40
Jul.	323.42	196.54	1982 Jan.	355.77	214.68
Aug.	320.31	194.81	Feb.	347.32	208.47
Sept.	316.90	191.37	Mar.	335.87	201.75
Oct.	299.47	180.98	Apr.	335.75	200.00
Nov.	321.46	192.75	May	325.74	194.25
Dec.	313.35	185.83	Jun.	326.03	193.07
1979 Jan.	318.62	188.19	Jul.	331.90	193.75
Feb.	317.89	187.27	Aug.	329.53	192.67
Mar.	320.01	188.78	Sept.	330.30	193.03
Apr.	324.75	188.74	Oct.	328.10	192.10
May	326.01	190.28	Nov.	330.18	193.58
Jun.	319.82	186.22	Dec.	316.31	186.54
Jul.	317.53	195.57	1983 Jan.	311.44	183.88
Aug.	318.08	196.82	Feb.	318.69	187.95
Sept.	314.85	192.40	Mar.	318.15	187.81
Oct.	325.59	197.46	Apr.	322.33	191.99
Nov.	322.29	190.32	May	322.84	191.80
Dec.	318.43	186.24	Jun.	322.28	191.50
1980 Jan.	318.04	186.95	Jul.	321.78	190.36
Feb.	321.07	188.59	Aug.	325.28	192.76
Mar.	331.56	195.69	Sept.	325.99	192.67
Apr.	333.98	197.66	Oct.	325.77	195.97
May	321.53	190.03	Nov.	330.69	199.26
Jun.	316.40	187.15	Dec.	327.99	199.08

7.6 Indices of REER¹ and NEER² (Base³)

Period	NEER	REER	Period	NEER	REER
1984 Jan.	328.09	197.55	1987 July.	222.29	134.31
Feb.	326.11	195.02	Aug.	221.84	133.78
Mar.	324.11	193.99	Sept.	218.02	131.94
Apr.	322.19	192.42	Oct.	217.52	131.68
May	323.09	193.03	Nov.	209.91	126.83
Jun.	323.91	193.62	Dec.	205.76	124.39
Jul.	328.51	196.12	1988 Jan.	208.12	125.88
Aug.	332.70	198.27	Feb.	210.81	127.81
Sept.	335.39	201.10	Mar.	208.26	127.22
Oct.	329.66	197.20	Apr.	207.30	127.14
Nov.	321.37	191.86	May⁴	207.56	127.66
Dec.	320.69	190.85	Jun.	208.70	128.51
1985 Jan.	324.08	193.94	Jul.	213.82	134.25
Feb.	321.83	193.89	Aug.	214.79	134.99
Mar.	325.75	196.56	Sept.	214.62	134.00
Apr.	312.35	188.99	Oct.	208.56	130.11
May	313.76	187.60	Nov.	201.49	126.18
Jun.	311.40	186.15	Dec.	202.55	126.06
Jul.	302.81	180.94	1989 Jan.	202.75	126.06
Aug.	299.93	179.20	Feb.	201.99	125.85
Sept.	300.29	179.23	Mar.	199.18	124.17
Oct.	288.70	171.91	Apr.	195.94	122.73
Nov.	284.67	168.94	May	192.36	119.13
Dec.	282.21	167.39	Jun.	196.15	120.49
1986 Jan.	279.43	166.36	Jul.	192.70	117.96
Feb.	271.20	162.35	Aug.	194.55	119.19
Mar.	266.48	159.64	Sept.	197.34	120.84
Apr.	261.23	155.80	Oct.	192.87	117.86
May	247.41	148.67	Nov.	191.43	116.39
Jun.	249.46	149.25	Dec.	188.89	114.25
Jul.	244.27	146.12	1990 Jan.	188.32	113.41
Aug.	239.60	142.94	Feb.	188.70	113.25
Sept.	238.16	142.10	Mar.	192.45	115.12
Oct.	236.22	141.37	Apr.	190.14	113.04
Nov.	237.02	143.06	May	187.34	112.88
Dec.	235.28	142.80	Jun.	189.00	114.90
1987 Jan.	226.97	137.13	Jul.	186.07	114.57
Feb.	225.45	135.40	Aug.	181.87	113.18
Mar.	223.82	133.75	Sept.	180.31	111.11
Apr.	219.94	131.90	Oct.	175.38	107.90
May	218.34	131.05	Nov.	174.51	109.49
Jun.	220.96	133.89	Dec.	176.80	111.71

7.6 Indices of REER¹ and NEER² (Base³)

Period	NEER	REER	Period	NEER	REER
1991 Jan.	176.79	112.29	1994 July	149.16	105.05
Feb.	174.25	110.01	Aug.	148.98	104.83
Mar.	175.93	111.69	Sept.	147.68	105.23
Apr.	176.29	113.02	Oct.	146.07	105.40
May	175.30	112.92	Nov.	146.66	106.94
Jun.	175.59	112.87	Dec.	148.24	109.42
Jul.	173.11	110.57	1995 Jan.	146.58	109.59
Aug.	170.88	109.34	Feb.	145.43	108.39
Sept.	169.30	109.01	Mar.	141.03	105.78
Oct.	168.34	108.29	Apr.	137.95	103.04
Nov.	165.53	105.97	May⁴	138.41	103.97
Dec.	163.44	105.24	Jun.	137.74	104.19
1992 Jan.	164.12	106.01	Jul.	137.14	104.64
Feb.	166.76	108.43	Aug.	140.31	108.44
Mar.	168.71	110.42	Sept.	141.67	110.15
Apr.	168.38	110.28	Oct.	137.45	107.00
May	166.37	109.51	Nov.	128.77	101.00
Jun.	163.67	108.04	Dec.	129.93	102.69
Jul.	160.77	106.51	1996 Jan.	131.16	104.07
Aug.	159.81	106.51	Feb.	130.92	104.39
Sept.	160.92	107.22	Mar.	130.63	105.09
Oct.	164.00	108.91	Apr.	130.73	105.55
Nov.	169.06	112.52	May	130.92	106.24
Dec.	169.09	112.90	Jun.	130.22	106.17
1993 Jan.	170.37	113.61	Jul.	128.87	105.97
Feb.	171.15	114.20	Aug.	126.97	105.14
Mar.	167.99	112.05	Sept.	123.23	103.05
Apr.	164.05	109.56	Oct.	114.36	96.63
May	162.58	109.54	Nov.	113.52	96.78
Jun.	164.57	111.38	Dec.	114.63	98.63
Jul.	151.96	102.89	1997 Jan.	117.19	103.10
Aug.	152.23	103.73	Feb.	120.47	107.06
Sept.	150.64	103.08	Mar.	121.40	107.09
Oct.	151.73	104.52	Apr.	121.70	109.40
Nov.	154.50	106.40	May	119.81	107.75
Dec.	155.19	106.31	Jun.	119.31	107.20
1994 Jan.	156.62	107.68	Jul.	120.70	108.42
Feb.	154.55	106.75	Aug.	123.11	110.78
Mar.	153.49	105.96	Sept.	122.46	110.70
Apr.	153.60	107.30	Oct.	111.99	101.52
May	152.40	105.79	Nov.	112.62	102.65
Jun.	151.99	106.12	Dec.	116.54	106.44

7.6 Indices of REER¹ and NEER² (Base³)

Period	NEER	REER	Period	NEER	REER
1998 Jan.	118.72	108.52	2001 July.	163.87	93.41
Feb.	117.59	107.82	Aug.	161.95	92.72
Mar.	117.64	109.27	Sept.	161.39	92.11
Apr.	117.65	109.51	Oct.	166.59	95.30
May	117.63	109.97	Nov.	170.58	97.88
Jun.	118.35	111.52	Dec.	172.52	98.40
Jul.	113.47	107.62	2002 Jan.	173.91	98.98
Aug.	105.94	101.00	Feb.	176.25	100.22
Sept.	102.11	97.34	Mar.	175.64	101.01
Oct.	97.87	93.49	Apr.	174.74	100.47
Nov.	97.83	93.58	May⁴	172.19	98.23
Dec.	98.49	94.78	Jun.	169.63	97.32
1999 Jan.	98.78	95.20	Jul.	167.54	97.22
Feb.	100.26	97.15	Aug.	169.83	98.57
Mar.	102.47	99.19	Sept.	170.55	98.78
Apr.	102.09	98.69	Oct.	171.64	99.34
May	99.58	96.63	Nov.	171.86	99.30
Jun.	100.91	98.00	Dec.	171.09	98.42
Jul.	100.96	98.45	2003 Jan.	168.77	96.88
Aug.	98.85	96.32	Feb.	168.88	96.94
Sept.	98.04	95.80	Mar.	169.51	96.98
Oct.	97.04	95.37	Apr.	169.66	97.31
Nov.	98.15	96.40	May	165.31	94.64
Dec.	98.15	96.46	Jun.	164.41	94.09
2000 Jan.	98.99	97.62	Jul.	165.70	95.41
Feb.	101.08	99.52	Aug.	166.75	96.34
Mar.	101.43	100.13	Sept.	165.50	95.79
Apr.	101.94	101.07	Oct.	162.90	95.46
May	104.67	104.02	Nov.	163.73	96.40
Jun.	101.97	102.32	Dec.	161.22	95.58
Jul.	101.74	102.38	2004 Jan.	158.49	93.63
Aug.	100.54	100.64	Feb.	158.08	92.84
Sept.	98.41	99.02	Mar.	160.11	94.58
Oct.	96.03	96.89	Apr.	160.61	95.40
Nov.	98.53	99.92	May	161.87	96.55
Dec.	94.69	96.47	Jun.	160.15	96.58
2001 Jan.	92.06	93.25	Jul.	158.43	96.87
Feb.	91.71	92.60	Aug.	158.42	97.16
Mar.	91.53	92.76	Sept.	157.01	96.33
Apr.	91.84	92.96	Oct.	154.88	95.81
May	90.93	91.41	Nov.	151.16	94.58
Jun.	89.40	89.65	Dec.	148.83	92.29

7.6 Indices of REER¹ and NEER² (Base³)

Period	NEER	REER	Period	NEER	REER
2005 Jan.	150.20	94.02	2008 July.	113.91	94.77
Feb.	150.72	94.73	Aug.	110.60	93.67
Mar.	149.98	95.13	Sept.	108.95	92.91
Apr.	151.47	97.42	Oct.	108.86	94.23
May	151.45	96.89	Nov.	111.85	97.26
Jun.	153.23	98.18	Dec.	111.40	97.08
Jul.	154.47	100.36	2009 Jan.	111.70	97.63
Aug.	152.64	98.86	Feb.	113.40	100.15
Sept.	152.28	98.51	Mar.	112.56	99.62
Oct.	154.33	100.39	Apr.	110.80	98.84
Nov.	155.77	102.36	May⁴	108.02	96.19
Dec.	154.85	101.36	Jun.	106.10	95.12
2006 Jan.	152.81	100.90	Jul.	104.36	95.03
Feb.	153.30	101.28	Aug.	102.74	94.88
Mar.	152.75	100.91	Sept.	101.65	93.90
Apr.	151.40	100.46	Oct.	100.11	92.88
May	148.45	98.61	Nov.	99.35	93.24
Jun.	149.55	99.85	Dec.	99.47	92.46
Jul.	149.24	101.16	2010 Jan.	99.27	94.56
Aug.	148.21	101.47	Feb.	100.35	95.57
Sept.	148.12	101.69	Mar.	101.01	97.10
Oct.	147.97	101.92	Apr.	101.58	99.16
Nov.	145.37	100.81	May	103.62	101.17
Dec.	144.32	100.12	Jun.	103.34	101.34
2007 Jan.	145.30	99.90	Jul.	101.02	101.07
Feb.	145.16	100.35	Aug.	100.02	101.93
Mar.	144.51	99.99	Sept.	98.96	102.57
Apr.	142.99	98.79	Oct.	96.18	100.29
May	142.84	99.22	Nov.	97.02	101.94
Jun.	143.13	99.44	Dec.	98.01	102.29
Jul.	141.97	99.46	2011 Jan.	97.36	102.64
Aug.	142.22	100.64	Feb.	97.03	101.20
Sept.	140.44	101.16	Mar.	96.10	101.09
Oct.	138.50	100.49	Apr.	95.63	101.53
Nov.	135.75	98.15	May	94.98	100.80
Dec.	136.14	98.68	Jun.	94.21	100.91
2008 Jan.	132.45	97.55	Jul.	93.87	101.78
Feb.	131.33	96.45	Aug.	92.95	101.87
Mar.	128.35	96.66	Sept.	94.01	103.71
Apr.	126.55	97.69	Oct.	95.17	106.29
May	119.45	94.11	Nov.	95.44	106.87
Jun.	120.36	96.28	Dec.	93.82	104.18

7.6 Indices of REER¹ and NEER² (Base³)

Period	NEER	REER	Period	NEER	REER
2012 Jan.	93.02	104.74	2015 Jan.	91.50	118.71
Feb.	91.45	102.94	Feb.	91.69	117.23
Mar.	91.94	104.09	Mar.	92.89	118.49
Apr.	92.05	105.76	Apr.	92.65	119.53
May	92.35	107.39	May	91.52	118.67
Jun.	90.51	105.47	Jun.	91.99	119.87
Jul.	90.51	105.26			
Aug.	89.95	105.06			
Sept.	88.65	103.78			
Oct.	87.60	102.77			
Nov.	87.48	102.44			
Dec.	86.00	100.74			
2013 Jan.	85.77	102.17			
Feb.	85.81	101.25			
Mar.	86.74	102.53			
Apr.	86.49	103.33			
May	86.77	104.12			
Jun.	86.48	104.35			
Jul.	85.47	105.17			
Aug.	83.16	103.23			
Sept.	81.06	99.80			
Oct.	79.53	99.82			
Nov.	79.15	100.63			
Dec.	79.44	99.57			
2014 Jan.	81.17	102.29			
Feb.	81.23	101.68			
Mar.	85.09	107.10			
Apr.	86.92	110.91			
May	85.88	109.13			
Jun.	86.25	110.14			
Jul.	86.04	111.84			
Aug.	85.53	111.38			
Sept.	84.93	110.60			
Oct.	85.54	111.61			
Nov.	87.46	113.82			
Dec.	89.59	115.53			

Source: Statistics & Data Warehouse Department, SBP

1. Real Effective Exchange Rate (REER)
2. Nominal Effective Exchange Rates (NEER).
3. Base 2000=100 from January 1970 to June 2001 and 2010=100 onwards.
4. Switched to composite index from official index.

7.7 Balances Under Foreign Currency Account

(Million Dollars)

Period	Old F C A					Total	New FCA (FE-25)	Grand Total
	Non-Residents				Residents			
	Scheduled Banks		NBFIs					
	Institutional	Others	Institutional	Others				
FY75	-	26.1	-	-	-	26.1	-	26.1
FY76	-	77.7	-	-	-	77.7	-	77.7
FY77	-	104.0	-	-	-	104.0	-	104.0
FY78	-	108.3	-	-	-	108.3	-	108.3
FY79	-	114.6	-	-	-	114.6	-	114.6
FY80	-	115.3	-	-	-	115.3	-	115.3
FY81	-	201.9	-	-	-	201.9	-	201.9
FY82	-	259.5	-	-	-	259.5	-	259.5
FY83	-	550.8	-	-	-	550.8	-	550.8
FY84	-	638.3	-	-	-	638.3	-	638.3
FY85	-	597.6	-	-	-	597.6	-	597.6
FY86	480.0	614.8	-	-	-	1,094.8	-	1,094.8
FY87	839.4	654.4	-	-	-	1,493.8	-	1,493.8
FY88	893.4	755.3	-	-	-	1,648.7	-	1,648.7
FY89	913.7	936.0	-	-	-	1,849.7	-	1,849.7
FY90	1,088.5	1,027.5	-	-	-	2,116.0	-	2,116.0
FY91	950.8	1,252.0	-	-	389.5	2,592.2	-	2,592.2
FY92	905.7	1,083.5	-	-	1,707.0	3,696.3	-	3,696.3
FY93	864.5	1,186.0	-	177.0	2,250.4	4,477.9	-	4,477.9
FY94	1,058.9	1,404.1	-	457.1	3,002.4	5,922.6	-	5,922.6
FY95	1,198.8	1,324.8	-	667.5	3,383.8	6,575.0	-	6,575.0
FY96	1,591.9	1,457.8	415.7	692.8	4,147.0	8,305.2	-	8,305.2
FY97	1,533.3	1,134.2	664.7	1,020.0	5,491.3	9,843.5	-	9,843.5
FY98	772.2	1,266.7	734.9	880.8	6,024.5	9,679.0	-	9,679.0
FY99	953.1	651.7	426.9	461.8	2,354.1	4,847.5	616.5	5,464.0
FY00	784.3	329.4	287.6	239.4	1,303.4	2,944.1	976.7	3,920.8
FY01	570.5	218.0	203.6	192.5	1,068.9	2,253.4	1,542.6	3,796.0
FY02	212.8	118.1	21.5	71.0	770.2	1,193.6	2,098.2	3,291.8
FY03	-	55.94	-	5.6	231.6	293.18	2,296.4	2,589.6
FY04	-	40.84	-	1.21	164.8	206.89	2,671.0	2,877.9
FY05	-	35.3	-	-	119.1	154.4	3,282.1	3,436.5
FY06	-	28.0	-	-	74.9	102.9	3,543.1	3,646.1
FY07	-	22.2	-	-	60.3	82.4	3,755.3	3,837.8
FY08	-	19.3	-	-	51.2	70.4	4,167.8	4,238.2
FY09	-	15.7	-	-	42.8	58.5	3,881.2	3,939.7
FY10	-	14.4	-	-	36.3	50.7	4,508.7	4,559.5
FY11	-	16.5	-	-	26.3	42.8	4,955.10	4,998.00
FY12	-	14.0	-	-	23.2	37.2	5,556.90	5,594.20
FY13	-	13.8	-	-	20.1	33.8	5,778.20	5,812.00
FY14	-	5.6	-	-	16.5	22.1	6,683.80	6,705.90
FY15	-	4.7	-	-	14.7	19.4	6,462.50	6,482.00

7.7 Foreign Currency Deposits (FE-25) and Utilization

Description	(Million Dollars)									
	2003		2004							
	Jun.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.
A. Deposits	2,296.4	2,510.0	2,508.9	2,738.7	2,565.3	2,624.0	2,634.8	2,671.0	2,806.1	2,828.8
1. Resident	1,953.5	2,174.2	2,170.8	2,410.9	2,234.7	2,294.1	2,301.9	2,340.4	2,440.0	2,448.8
a) Demand Deposits	214.1	301.6	327.2	324.5	336.5	341.2	362.3	350.4	355.9	384.4
b) Savings Deposits	1,438.9	1,604.3	1,573.1	1,820.0	1,644.8	1,702.4	1,647.1	1,689.2	1,745.0	1,733.4
c) Time Deposits	300.5	268.3	270.5	266.4	253.4	250.5	292.5	300.8	339.1	331.0
2. Non- resident	342.9	335.8	338.1	327.8	330.6	329.9	332.9	330.6	366.1	380.0
a) Demand Deposits	12.5	23.9	28.1	29.0	26.7	23.1	24.4	26.7	27.3	27.9
b) Savings Deposits	275.6	265.4	262.9	251.1	258.1	260.3	265.7	262.4	261.3	260.8
c) Time Deposits	54.8	46.5	47.1	47.7	45.8	46.5	42.8	41.5	77.5	91.3
B. Utilization	2,296.4	2,510.0	2,508.9	2,738.7	2,565.3	2,624.0	2,634.8	2,671.0	2,806.1	2,828.8
1. Financing	1,055.8	971.3	973.7	979.2	1,001.9	959.9	864.5	845.6	715.6	571.5
a) Exports Financing	727.1	672.9	674.0	658.8	685.5	615.8	557.1	540.5	487.1	421.3
- Pre-Shipments	514.8	460.3	472.5	464.3	506.5	438.1	373.9	337.9	298.2	233.3
- Post-Shipments	212.3	212.6	201.5	194.5	179.0	177.7	183.2	202.6	188.9	188.0
b) Import Financing	328.7	298.4	299.7	320.4	316.4	344.1	307.4	305.1	228.5	150.2
2. Placements	736.9	741.8	859.7	891.5	818.8	907.1	951.2	946.5	1,142.0	1,350.8
a) With State Bank of Pakistan	468.5	508.6	515.7	559.2	524.0	540.2	554.1	548.1	566.6	567.9
-Cash Reserve Requirement (CRR)	117.4	127.7	129.4	140.2	131.5	135.5	138.9	138.1	142.2	142.4
-Special Cash Reserve Requirement (SCRR)	351.1	380.9	386.3	419.0	392.5	404.7	415.2	410.0	424.4	425.5
b) With Banks	268.4	233.2	344.0	332.3	294.8	366.9	397.1	398.5	575.4	782.9
-Within Pakistan	37.8	38.1	37.5	63.4	46.0	31.1	46.0	36.0	39.2	86.2
- Outside Pakistan	230.6	195.1	306.5	268.9	248.8	335.8	351.1	362.5	536.2	696.7
3. Balances	336.5	547.8	492.1	627.5	543.2	504.4	475.0	495.0	624.1	649.5
a) Balance held abroad	287.6	483.5	432.2	568.9	488.2	454.1	429.2	447.2	572.0	595.8
b) Cash in hand	48.9	64.3	59.9	58.6	55.0	50.3	45.8	47.8	52.1	53.7
4. Others	167.2	249.1	183.4	240.5	201.4	252.6	344.1	383.9	324.4	257.0

7.7 Foreign Currency Deposits (FE-25) and Utilization

Description	(Million Dollars)									
	2004				2005					
	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.
A. Deposits	2,837	2,940	3,009	3,115	3,130	3,249	3,110	3,142	3,105	3,282
1. Resident	2,504	2,605	2,660	2,751	2,775	2,895	2,756	2,782	2,759	2,902
a) Demand Deposits	375	385	453	470	490	468	471	435	427	456
b) Savings Deposits	1,765	1,842	1,810	1,846	1,863	1,984	1,889	1,911	1,888	1,958
c) Time Deposits	364	379	397	434	422	443	396	435	444	489
2. Non- resident	333	335	350	365	355	354	354	360	346	380
a) Demand Deposits	25	26	24	25	27	22	25	31	30	24
b) Savings Deposits	265	265	281	297	284	289	285	285	273	275
c) Time Deposits	43	44	45	43	44	43	44	44	43	80
B. Utilization	2,837	2,940	3,009	3,115	3,130	3,249	3,110	3,142	3,105	3,282
1. Financing	491	402	314	262	314	362	397	416	443	489
a) Exports Financing	373	319	261	217	261	292	316	311	325	356
- Pre-shipment	232	217	175	146	193	225	238	236	236	254
- Post-shipment	141	102	86	71	69	67	78	75	89	102
b) Import Financing	118	83	52	45	53	70	82	105	118	133
2. Placements	1,468	1,691	2,007	2,007	1,953	2,061	1,963	1,939	1,824	1,605
a) With State Ban of Pakistan	581	592	616	628	637	663	636	651	654	673
-Cash Reserve Requirement (CRR)	154	157	153	157	160	167	162	165	166	171
-Special Cash Reserve Requirement (SCRR)	427	435	463	471	477	497	475	487	488	502
b) With Banks	887	1,099	1,391	1,379	1,317	1,398	1,327	1,288	1,170	932
- Within Pakistan	14	17	15	18	19	18	20	26	25	9
- Outside Pakistan	873	1,083	1,376	1,361	1,298	1,380	1,306	1,262	1,145	923
3. Balances	664	641	526	616	649	453	443	461	594	815
a) Balance held abroad	611	591	462	552	578	382	375	407	529	744
b) Cash in hand	53	50	64	64	71	71	68	54	65	71
4. Others	214	206	163	231	214	373	307	326	244	374

7.7 Foreign Currency Deposits (FE-25) and Utilization

Description	(Million Dollars)											
	2005						2006					
	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.
A. Deposits	3,301.6	3,263.5	3,219.0	3,291.8	3,353.1	3,507.0	3,567.1	3,503.1	3,429.3	3,510.0	3,480.6	3,543.1
1. Resident	2,916.3	2,900.2	2,874.7	2,914.7	2,971.9	3,081.5	3,157.1	3,089.0	3,060.2	3,130.5	3,083.4	3,173.8
a) Demand Deposits	452.4	476.9	498.0	501.1	534.1	579.8	563.7	538.9	505.9	520.9	482.2	474.1
b) Savings Deposits	1,994.9	1,983.2	1,941.9	1,958.8	1,944.1	1,967.9	1,981.1	1,933.2	1,904.6	1,957.6	1,856.0	1,906.7
c) Time Deposits	469.0	440.2	434.8	454.7	493.7	533.8	612.3	616.9	649.7	652.1	745.3	793.0
2. Non- resident	385.2	363.2	344.3	377.2	381.2	425.5	410.0	414.1	369.1	379.5	397.2	369.3
a) Demand Deposits	22.1	24.3	24.2	32.3	32.6	35.2	34.2	30.7	30.0	28.3	51.7	28.6
b) Savings Deposits	271.9	269.9	260.4	283.7	282.6	273.1	275.7	270.7	268.5	266.5	256.7	252.2
c) Time Deposits	91.3	69.1	59.8	61.1	66.0	117.2	100.1	112.7	70.6	84.8	88.7	88.6
B. Utilization	3,301.6	3,263.5	3,219.0	3,291.8	3,353.1	3,507.0	3,567.1	3,503.1	3,429.3	3,510.0	3,480.6	3,543.1
1. Financing	547.7	661.5	743.0	853.3	981.1	1,116.4	1,161.6	1,195.3	1,181.7	1,099.4	1,147.0	1,186.0
a) Exports Financing	408.6	493.7	552.7	601.8	662.6	759.7	788.5	821.0	835.1	793.3	851.6	863.8
- Pre-Shipment	294.5	357.3	399.3	465.7	528.8	598.5	613.3	634.5	639.6	583.6	618.2	635.2
- Post-Shipment	114.1	136.4	153.4	136.1	133.8	161.2	175.2	186.5	195.5	209.7	233.4	228.6
b) Import Financing	139.1	167.8	190.3	251.5	318.5	356.7	373.2	374.3	346.6	306.0	295.5	322.1
2. Placements	1,899.7	1,861.9	1,661.7	1,602.1	1,476.0	1,490.9	1,637.4	1,379.2	1,324.2	1,652.0	1,528.5	1,659.3
a) With State Bank of Pakistan	669.5	644.2	669.8	652.3	673.5	699.8	720.6	713.4	700.7	700.8	714.7	713.5
-Cash Reserve Requirement (CRR))	170.0	171.0	169.7	166.0	171.7	178.2	183.2	181.2	178.2	177.8	180.9	181.2
-Special Cash Reserve Requirement (SCRR)	499.5	473.2	500.1	486.3	501.8	521.6	537.4	532.2	522.5	523.0	533.8	532.3
b) With Banks	1,230.2	1,217.6	991.9	949.8	802.5	791.1	916.9	665.9	623.5	951.2	813.7	945.8
-Within Pakistan	7.5	7.0	8.0	30.8	31.7	32.5	47.9	25.4	24.7	25.5	26.3	30.0
- Outside Pakistan	1,222.7	1,210.6	983.9	919.0	770.8	758.6	869.0	640.5	598.8	925.7	787.4	915.8
3. Balances	605.6	461.2	473.9	547.9	565.1	573.1	547.4	529.1	515.5	418.8	434.4	441.0
a) Balance held abroad	530.0	394.7	393.8	476.5	484.6	497.4	464.5	429.7	424.4	330.4	355.9	358.2
b) Cash in hand	75.6	66.5	80.1	71.4	80.5	75.7	82.9	99.4	91.1	88.4	78.5	82.8
4. Others	248.5	278.9	340.3	288.5	331.0	326.6	220.6	399.5	408.0	340.0	370.7	256.9

7.7 Foreign Currency Deposits (FE-25) and Utilization

Description	(Million Dollars)											
	2006						2007					
	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.
A. Deposits	3,552.7	3,487.3	3,488.7	3,485.4	3,509.3	3,606.0	3,638.6	3,604.6	3,662.2	3,625.5	3,663.9	3,755.3
1. Resident	3,192.6	3,116.3	3,124.0	3,121.4	3,113.2	3,197.7	3,224.7	3,185.8	3,239.1	3,233.3	3,279.1	3,369.8
a) Demand Deposits	524.6	504.7	487.7	462.3	477.7	509.5	501.1	515.1	533.9	511.5	510.2	509.6
b) Savings Deposits	1,829.0	1,814.1	1,825.6	1,849.9	1,859.4	1,870.0	1,898.3	1,860.5	1,871.0	1,853.7	1,872.8	1,922.7
c) Time Deposits	838.9	797.5	810.7	809.2	776.1	818.1	825.3	810.3	834.1	868.1	896.1	937.5
2. Non- resident	360.1	371.0	364.7	364.0	396.1	408.3	413.8	418.8	423.1	392.2	384.8	385.6
a) Demand Deposits	26.8	32.2	26.5	31.3	32.9	35.8	36.1	33.2	29.8	32.0	29.3	30.6
b) Savings Deposits	243.6	245.5	243.8	238.9	259.1	252.7	256.3	260.3	270.2	256.1	253.2	246.4
c) Time Deposits	89.7	93.4	94.4	93.9	104.1	119.8	121.4	125.3	123.1	104.1	102.3	108.6
B. Utilization	3,552.7	3,487.3	3,488.7	3,485.4	3,509.3	3,606.0	3,638.6	3,604.6	3,662.2	3,625.5	3,663.9	3,755.3
1. Financing	1,189.7	1,182.3	1,186.3	1,235.1	1,306.6	1,285.4	1,223.8	1,316.8	1,430.8	1,495.2	1,487.1	1,453.5
a) Exports Financing	858.6	840.8	813.3	792.6	847.4	849.9	750.6	773.3	846.8	872.9	868.7	835.9
- Pre-Shipments	621.0	602.4	583.8	571.9	621.2	641.1	529.4	558.2	605.3	621.4	634.0	612.3
- Post-Shipments	237.6	238.4	229.5	220.7	226.2	208.8	221.2	215.1	241.5	251.5	234.7	223.6
b) Import Financing	331.1	341.4	373.1	442.5	459.1	435.5	473.1	543.5	584.0	622.3	618.4	617.6
2. Placements	1,456.6	1,411.1	1,401.8	1,330.6	1,207.4	1,627.8	1,708.5	1,808.5	1,736.5	1,734.5	1,656.9	1,938.9
a) With State Bank of Pakistan	721.3	712.1	717.9	708.3	712.3	732.5	746.8	737.6	743.8	735.8	736.6	765.2
-Cash Reserve Requirement (CRR)	182.9	180.9	181.2	179.9	182.4	186.1	193.7	187.1	188.2	186.1	187.2	193.9
-Special Cash Reserve Requirement (SCRR)	538.4	531.2	536.7	528.4	529.9	546.4	553.1	550.5	555.6	549.7	549.4	571.3
b) With Banks	735.3	699.0	684.0	622.3	495.0	895.3	961.7	1,070.9	992.6	998.7	920.2	1,173.7
-Within Pakistan	23.1	21.9	24.6	9.8	20.0	25.3	28.2	28.6	31.0	37.9	60.7	51.0
- Outside Pakistan	712.2	677.1	659.4	612.5	475.1	870.0	933.5	1,042.3	961.6	960.8	859.5	1,122.7
3. Balances	470.3	466.6	419.8	398.9	484.6	317.1	322.1	129.2	336.3	282.2	386.9	305.1
a) Balance held abroad	389.4	372.1	322.6	280.5	378.4	196.4	209.7	14.8	218.6	177.3	283.5	214.2
b) Cash in hand	80.9	94.5	97.2	118.4	106.2	120.7	112.4	114.4	117.7	104.9	103.4	90.9
4. Others	436.1	427.3	480.6	520.8	510.8	375.6	384.3	350.1	158.7	113.7	133.1	57.8

7.7 Foreign Currency Deposits (FE-25) and Utilization

Description	(Million Dollars)											
	2007						2008					
	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.
A. Deposits	3,780.6	3,789.9	3,830.1	3,921.1	3,927.7	3,998.4	4,000.7	3,988.3	4,027.1	4,059.2	4,097.9	4,167.8
1. Resident	3,402.7	3,441.9	3,487.6	3,572.9	3,585.9	3,652.8	3,664.0	3,656.7	3,691.9	3,720.7	3,746.2	3,813.4
a) Demand Deposits	508.0	529.0	519.5	546.9	653.5	570.5	581.2	586.0	608.0	610.8	660.4	681.6
b) Savings Deposits	1,968.8	1,985.3	1,963.5	2,008.9	2,002.9	2,026.2	1,995.5	1,984.9	1,965.7	1,966.6	1,973.4	2,019.3
c) Time Deposits	926.0	927.7	1,004.5	1,017.2	929.6	1,056.1	1,087.3	1,085.8	1,118.2	1,143.2	1,112.4	1,112.5
2. Non- resident	377.9	348.0	342.5	348.2	341.7	345.5	336.7	331.6	335.3	338.5	351.7	354.4
a) Demand Deposits	29.5	28.6	26.9	29.6	31.5	31.8	27.9	29.0	36.1	31.7	34.8	34.8
b) Savings Deposits	243.0	241.7	237.5	236.2	230.1	231.3	234.8	228.5	229.2	229.2	225.4	227.4
c) Time Deposits	105.5	77.7	78.1	82.4	80.1	82.4	74.0	74.1	70.1	77.6	91.5	92.2
B. Utilization	3,780.6	3,789.9	3,830.1	3,921.1	3,927.7	3,998.4	4,000.7	3,988.3	4,027.1	4,059.2	4,097.9	4,167.8
1. Financing	1,403.0	1,523.7	1,597.4	1,720.2	1,788.2	1,753.4	1,878.8	1,881.0	1,874.9	1,765.3	1,524.5	1,346.1
a) Exports Financing	781.0	818.7	828.4	880.1	940.2	948.3	978.8	971.2	990.1	982.3	902.6	807.5
- Pre-Shipments	579.0	598.4	600.0	656.6	690.0	686.8	709.2	717.9	733.0	715.2	640.5	577.8
- Post-Shipments	202.0	220.3	228.4	223.5	250.2	261.5	269.6	253.3	257.1	267.1	262.1	229.7
b) Import Financing	622.0	705.0	769.0	840.1	847.9	805.1	900.1	909.9	884.8	783.1	621.9	538.6
2. Placements	2,076.0	1,824.0	1,860.9	1,692.5	1,565.8	1,263.3	1,108.0	1,156.1	1,245.2	1,249.2	1,197.6	1,890.1
a) With State Bank of Pakistan	779.0	773.2	774.4	785.4	784.1	408.2	414.9	411.8	421.5	420.6	418.3	831.8
-Cash Reserve Requirement (CRR)	197.0	195.9	196.2	199.9	199.9	201.3	206.9	205.6	210.2	211.4	211.2	217.1
-Special Cash Reserve Requirement (SCRR)	582.0	577.3	578.2	585.5	584.2	206.9	208.0	206.2	211.3	209.2	207.1	614.7
b) With Banks	1,297.0	1,050.8	1,086.5	907.1	781.8	855.2	692.4	744.3	823.8	828.6	779.3	1,058.2
-Within Pakistan	54.0	42.3	23.0	27.1	29.8	24.9	9.5	34.3	35.3	33.5	39.8	28.1
- Outside Pakistan	1,243.0	1,008.5	1,063.5	880.0	752.0	830.3	682.9	710.0	788.5	795.1	739.5	1,030.1
3. Balances	226.0	380.5	239.4	382.0	240.5	446.9	480.5	446.3	345.9	472.6	638.4	494.9
a) Balance held abroad	119.0	248.8	116.5	240.7	107.3	282.3	328.3	308.3	231.2	356.4	507.1	358.4
b) Cash in hand	107.0	131.7	122.9	141.3	133.2	164.6	152.2	138.0	114.7	116.2	131.3	136.5
4. Others	76.0	61.0	132.5	125.9	333.2	534.8	533.9	505.0	561.1	572.1	737.5	436.7

7.7 Foreign Currency Deposits (FE-25) and Utilization

Description	(Million Dollars)											
	2008						2009					
	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.
A. Deposits	4,167.8	4,253.2	4,207.9	4,125.9	3,818.63	3,775.4	3,941.0	3,983.4	3,897.6	3,888.8	3,901.3	3,881.2
1. Resident	3,813.4	3,912.9	3,864.1	3,786.2	3,497.73	3,460.4	3,623.1	3,672.5	3,595.0	3,583.8	3,609.6	3,565.7
a) Demand Deposits	681.6	738.5	774.3	768.2	707.1	637.4	631.2	702.1	736.3	685.3	814.1	735.5
b) Savings Deposits	2,019.3	2,086.2	2,068.4	1,994.7	1,851.81	1,813.7	1,932.7	1,953.1	1,925.1	2,003.9	1,940.5	1,957.4
c) Time Deposits	1,112.5	1,088.2	1,021.5	1,023.4	938.91	1,009.3	1,059.2	1,017.3	933.7	894.6	855.1	872.8
2. Non- resident	354.4	340.3	343.7	339.7	320.9	315.0	317.9	311.2	302.6	305.0	291.7	315.5
a) Demand Deposits	34.8	33.4	36.5	30.6	26.8	26.4	18.7	19.0	19.4	18.9	23.5	22.0
b) Savings Deposits	227.4	224.1	224.8	216.2	204.5	177.7	208.8	209.3	197.5	195.2	202.3	211.9
c) Time Deposits	92.2	82.8	82.5	93.0	89.6	110.8	90.4	82.8	85.7	90.9	66.0	81.5
B. Utilization	4,167.8	4,253.2	4,207.9	4,125.9	3,818.63	3,775.4	3,941.0	3,983.4	3,897.6	3,888.8	3,901.3	3,881.2
1. Financing	1,346.1	1,061.8	863.2	787.3	636.3	660.4	557.3	561.7	562.8	581.7	602.5	644.9
a) Exports Financing	807.5	685.9	595.1	578.1	470.0	502.4	418.4	419.2	406.4	413.4	405.0	400.8
- Pre-shipment	577.8	486.2	406.9	349.7	266.8	289.8	230.8	237.4	230.6	235.8	226.4	229.4
- Post-shipment	229.7	199.7	188.2	228.4	203.2	212.6	187.6	181.8	175.8	177.6	178.6	171.4
b) Import Financing	538.6	375.9	268.1	209.3	166.3	157.9	138.9	142.5	156.4	168.3	197.6	244.1
2. Placements	1,890.1	2,124.1	1,964.6	1,934.5	1,899.21	1,988.5	2,042.7	1,837.0	1,895.9	1,743.5	1,647.5	1,719.6
a) With State Bank of Pakistan	831.8	848.4	867.9	843.2	772.9	758.8	786.7	797.7	806.0	776.0	782.6	777.5
-Cash Reserve Requirement (CRR)	217.1	220.3	225.7	219.4	202.0	198.6	201.4	203.8	203.5	197.9	200.0	198.2
-Special Cash Reserve Requirement (SCRR)	614.7	628.1	642.2	623.8	570.9	560.2	585.3	593.9	592.5	578.1	582.6	579.3
b) With Banks	1,058.2	1,275.7	1,096.7	1,091.4	1,126.21	1,229.7	1,255.9	1,039.3	1,099.9	967.6	864.9	942.1
-Within Pakistan	28.1	33.4	23.6	35.4	35.0	44.3	47.9	40.6	40.5	42.8	40.3	48.8
- Outside Pakistan	1,030.1	1,242.3	1,073.1	1,056.0	1,091.21	1,185.4	1,208.0	998.7	1,059.4	924.8	824.6	893.3
3. Balances	494.9	710.3	846.9	678.2	763.2	684.9	832.7	995.6	1,021.0	1,057.8	1,099.7	1,020.0
a) Balance held abroad	358.4	571.2	665.3	534.3	626.8	481.6	675.7	847.7	852.7	922.8	945.5	874.0
b) Cash in hand	136.5	139.1	181.6	143.9	136.4	203.3	157.0	147.9	168.3	135.0	154.2	146.0
4. Others	436.7	357.1	533.2	725.9	519.9	441.6	508.3	589.2	417.9	505.8	551.7	496.7

7.7 Foreign Currency Deposits (FE-25) and Utilization

Description	(Million Dollars)											
	2009						2010					
	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.
A. Deposits	3,988.7	3,970.9	4,087.3	4,084.1	4,115.5	4,258.0	4,300.4	4,346.1	4,414.6	4,460.1	4,373.6	4,508.7
1. Resident	3,640.7	3,632.1	3,742.3	3,741.7	3,773.9	3,919.0	3,955.4	4,008.9	4,069.5	4,117.7	4,041.4	4,172.2
a) Demand Deposits	717.1	727.7	763.4	800.1	822.8	874.0	912.1	935.0	957.5	969.1	933.0	994.7
b) Savings Deposits	2,035.5	2,076.4	2,127.5	2,087.4	2,083.9	2,169.0	2,137.7	2,157.3	2,172.2	2,194.4	2,167.2	2,163.7
c) Time Deposits	888.1	828.1	851.3	854.2	867.2	876.0	905.6	916.7	939.8	954.3	941.3	1,013.8
2. Non- resident	348.0	338.8	345.0	342.4	341.6	339.0	345.0	337.1	345.0	342.4	332.2	336.5
a) Demand Deposits	44.0	47.9	47.4	48.0	45.9	47.0	45.5	44.0	48.9	48.3	46.0	58.1
b) Savings Deposits	216.1	213.8	222.4	219.8	221.3	222.0	228.0	216.7	220.3	218.6	212.8	208.3
c) Time Deposits	87.9	77.1	75.2	74.5	74.4	70.0	71.5	76.5	75.8	75.4	73.4	70.1
B. Utilization	3,988.7	3,970.9	4,087.3	4,084.1	4,115.5	4,258.0	4,300.4	4,346.1	4,414.6	4,460.1	4,373.6	4,508.7
1. Financing	556.9	478.9	502.4	487.5	522.4	471.5	505.8	514	543.2	593.4	680.3	716.5
a) Exports Financing	323.8	314.8	318.6	318.8	325.2	302.8	315.9	314.4	365.5	383.1	413.2	415.6
- Pre-Shipments	218.6	213.0	215.9	210.4	230.7	206.7	213.4	199.1	188.6	193.1	216.5	215
- Post-Shipments	105.2	101.8	102.7	108.4	94.5	96.1	102.5	115.3	176.9	190	196.7	200.6
b) Import Financing	233.2	164.1	183.8	168.6	197.1	168.7	189.9	199.6	177.7	210.3	267.1	300.8
2. Placements	1,822.0	1,845.5	1,791.0	1,798.7	1,740.4	1,698.4	1,763.7	1,662.0	1,646.6	1,574.0	1,683.7	1,633.6
a) With State Bank of Pakistan	799.5	798.9	817.5	819.1	837.0	848.6	864.4	875.4	886.4	895.3	878.4	890.3
-Cash Reserve Requirement (CRR)	203.9	203.9	208.7	208.9	214.1	217.1	220.8	223.7	226.4	228.8	224.9	227.9
-Special Cash Reserve Requirement (SCRR)	595.6	595.0	608.8	610.2	622.9	631.5	643.6	651.7	660.0	666.6	653.5	662.5
b) With Banks	1,022.6	1,046.7	973.5	979.6	903.4	849.9	899.4	786.6	760.2	678.6	805.3	743.3
-Within Pakistan	35.4	34.8	34.8	35.3	36.5	45.3	38.5	42.6	46.9	45.0	43.3	42.4
- Outside Pakistan	987.2	1,011.9	938.7	944.3	866.9	804.6	860.9	744.1	713.3	633.6	762.0	700.9
3. Balances	1,102.2	1,031.5	1,032.7	1,009.4	1,036.5	1,249.3	1,107.7	1,200.5	1,166.3	1,201.6	953.3	835.5
a) Balance held abroad	969.8	881.1	871.9	878.2	892.2	1,098.6	986.8	1,064.3	1,027.1	1,065.1	823.3	689.2
b) Cash in hand	132.4	150.4	160.8	131.2	144.3	150.7	120.9	136.2	139.3	136.4	130.0	146.3
4. Others	507.6	615.0	761.1	788.5	816.2	839.2	923.2	969.5	1,058.5	1,091.1	1,056.2	1,323.1

7.7 Foreign Currency Deposits (FE-25) and Utilization

Description	(Million Dollars)											
	2010						2011					
	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.
A. Deposits	4,533.2	4,536.8	4,627.8	4,661.8	4,717.9	4,860.3	4,826.2	4,866.8	4,858.2	4,917.6	4,877.6	4,955.1
1. Resident	4,196.2	4,204.5	4,282.9	4,313.1	4,371.7	4,487.8	4,453.3	4,496.8	4,478.9	4,526.4	4,480.2	4,539.9
a) Demand Deposits	1,005.9	1,021.4	1,063.5	1,055.3	1,076.0	1,177.9	1,128.7	1,112.3	1,168.3	1,200.3	1,176.5	1,270.1
b) Savings Deposits	2,191.8	2,188.0	2,190.0	2,210.8	2,254.0	2,267.6	2,272.3	2,313.3	2,399.5	2,400.4	2,369.2	2,448.0
c) Time Deposits	998.3	995.1	1,029.3	1,047.0	1,041.7	1,042.3	1,052.3	1,071.2	911.2	925.7	934.5	821.8
2. Non- resident	336.9	332.3	344.9	348.7	346.2	372.5	372.9	370.0	379.3	391.1	397.4	415.3
a) Demand Deposits	49.7	54.1	58	61.7	55.5	56.6	62.5	68.5	67.4	68.0	87.7	118.8
b) Savings Deposits	217.9	215.6	223.7	224.6	232.5	230.8	227.1	217.5	244.7	240.9	226.7	211.8
c) Time Deposits	69.2	62.5	63.2	62.4	58.2	85.1	83.2	84.0	67.2	82.2	83.0	84.6
B. Utilization	4,533.2	4,536.8	4,627.8	4,661.8	4,717.9	4,860.3	4,826.2	4,866.8	4,858.2	4,917.6	4,877.6	4,955.1
1. Financing	763.4	810.2	831	921.7	1016	1176.5	1315.3	1452.1	1546.8	1575.8	1509.7	1494.9
a) Exports Financing	423.5	436.5	436.2	493	549	634.4	687.9	740.3	785.1	772.6	754.7	729.4
- Pre-Shipments	222.4	213.4	211.5	254	288.3	347.9	364.4	404.4	445.3	426.2	406.9	393
- Post-Shipments	201.1	223.1	224.7	239	260.7	286.5	323.5	335.8	339.8	346.5	347.7	336.4
b) Import Financing	339.9	373.7	394.8	428.7	467	542.1	627.4	711.8	761.7	803.2	755.1	765.5
2. Placements	1,658.9	1,748.0	1,660.6	1,767.1	1,733.4	1,745.7	1,655.3	1,635.2	1,630.9	1,820.5	1,736.2	1,710.5
a) With State Bank of Pakistan	903.6	906.8	922.3	934.4	947.2	962.0	964.0	975.4	976.6	976.8	977.8	992.8
-Cash Reserve Requirement (CRR)	231.4	232	236.2	239.5	242.9	246.0	246.6	249.1	249.8	249.8	250.1	256.6
-Special Cash Reserve Requirement (SCRR)	672.2	674.8	686.1	694.9	704.3	716.1	717.4	726.2	726.7	727	727.6	736.2
b) With Banks	755.3	841	738.3	832.7	786.2	783.6	691.3	659.9	654.3	843.7	758.4	717.7
-Within Pakistan	46	41	45.5	44	40.4	44.7	45.5	52.1	52.4	60.1	58.1	61.1
- Outside Pakistan	709.3	800	692.8	788.7	745.8	738.9	645.9	607.7	601.9	783.6	700.3	656.6
3. Balances	691.9	677.4	735	510.7	585	684.3	471.9	375.4	408.0	576.6	547.6	533.7
a) Balance held abroad	554	511.2	559.3	360.3	417.1	521.9	336.2	225.5	247.3	416.8	402.0	388.1
b) Cash in hand	137.9	166.2	175.7	150.4	167.9	162.5	135.7	149.9	160.7	159.8	145.7	145.6
4. Others	1,419.0	1,301.0	1,401.3	1,462.3	1,383.5	1,253.8	1,383.7	1,404.0	1,272.6	944.6	1,084.1	1,216.1

7.7 Foreign Currency Deposits (FE-25) and Utilization

Description	(Million Dollars)											
	2011						2012					
	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.
A. Deposits	4,969.7	4,866.5	4,886.7	4,982.1	5,017.8	5,214.0	5,345.8	5,438.0	5,707.2	5,574.0	5,447.3	5,556.9
1. Resident	4,566.0	4,467.8	4,461.3	4,549.0	4,543.1	4,628.3	4,650.1	4,684.3	4,778.3	4,709.1	4,693.0	4,829.3
a) Demand Deposits	1,274.0	1,250.2	1,311.7	1,321.0	1,339.6	1,408.0	1,400.9	1,409.2	1,487.5	1,446.2	1,454.2	1,633.4
b) Savings Deposits	2,276.9	2,236.3	2,206.9	2,284.0	2,247.4	2,237.5	2,264.6	2,314.3	2,317.2	2,286.5	2,298.8	2,373.7
c) Time Deposits	1,015.1	981.3	942.8	944.0	956.2	982.8	984.6	960.8	973.6	976.4	940.1	822.2
2. Non- resident	403.7	398.7	425.4	433.0	474.6	585.7	695.7	753.7	928.9	864.9	754.3	727.6
a) Demand Deposits	103.6	105.0	129.6	131.6	151.7	272.3	402.6	458.6	623.9	564.6	453.8	429.3
b) Savings Deposits	219.0	213.3	216.7	221.8	244.7	232.4	211.4	213.3	222.1	221.5	222.7	219.5
c) Time Deposits	81.1	80.4	79.1	79.6	78.3	81.0	81.7	81.8	82.9	78.9	77.8	78.8
B. Utilization	4,969.7	4,866.5	4,886.7	4,982.1	5,017.8	5,214.0	5,345.9	5,438.0	5,707.2	5,574.0	5,447.3	5,556.9
1. Financing	1450.6	1403.6	1206.4	1238.2	1200.7	1063.1	973.7	988.3	991.3	1128	1136.8	1071.6
a) Exports Financing	693.2	648.2	638.7	679.9	684.1	652.4	636.4	647.7	635.5	666.4	678.2	644.9
- Pre-Shipments	382.9	396.1	378.1	387.7	401.3	374	361.1	355.5	355.2	365.3	377.9	354.1
- Post-Shipments	310.3	252.1	260.6	292.2	282.8	278.4	275.3	292.1	280.3	301.1	300.4	290.8
b) Import Financing	757.4	755.3	567.6	558.3	516.6	410.7	337.3	340.6	355.8	461.6	458.6	426.7
2. Placements	1,650.7	1,624.3	1,632.7	1,677.6	1,696.1	1,685.5	1,839.4	1,773.6	1,762.8	1,695.0	1,646.3	1,732.2
a) With State Bank of Pakistan	996.3	973.7	987.9	996.8	1010.5	1018.8	1063.7	1076.2	1135.1	1118.8	1098.1	1096.4
-Cash Reserve Requirement (CRR)	253.8	249.6	253.2	255.4	259.1	262.1	273.6	275.5	290.4	286.7	281.9	281.8
-Special Cash Reserve Requirement (SCRR)	742.4	724	734.7	741.4	751.4	756.6	790.1	800.6	844.7	832	816.2	814.6
b) With Banks	654.5	650.6	644.7	680.8	685.6	666.8	775.7	697.4	627.7	576.2	548.2	635.8
-Within Pakistan	64	66.2	63.8	69.9	60.6	73.3	73.8	76.9	77.7	69.3	72	80.9
- Outside Pakistan	590.5	584.4	580.9	610.9	625	593.5	701.9	620.6	550	506.9	476.2	554.9
3. Balances	632.5	640.4	667.2	831.4	691.5	998.5	694.6	931.1	889.2	874.9	935.5	1056.7
a) Balance held abroad	459.4	477	526.9	661.7	525.1	831	536.5	766.6	714.6	710.8	781.2	877.7
b) Cash in hand	173.1	163.4	140.3	169.7	166.5	167.5	158.1	164.5	174.6	164.2	154.4	179
4. Others	1,235.8	1,198.3	1,380.5	1,234.9	1,429.5	1,466.9	1,838.2	1,745.1	2,063.9	1,876.1	1,728.7	1,696.4

7.7 Foreign Currency Deposits (FE-25) and Utilization

Description	(Million Dollars)											
	2012						2013					
	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.
A. Deposits	5,551.3	5,533.7	5,617.7	5,598.9	5,696.3	5,607.6	5,634.8	5,653.7	5,764.4	5,781.1	5,827.5	5,778.1
1. Resident	4,841.7	4,820.6	4,896.4	4,919.7	5,044.0	5,173.1	5,225.9	5,232.8	5,314.7	5,350.8	5,416.8	5,393.7
a) Demand Deposits	1,614.1	1,585.1	1,630.4	1,634.1	1,667.8	1,756.3	1,777.8	1,749.4	1,812.5	1,808.8	1,863.8	1,702.8
b) Savings Deposits	2,377.0	2,392.7	2,441.0	2,426.4	2,493.1	2,488.5	2,535.9	2,563.0	2,614.1	2,613.4	2,636.0	2,581.0
c) Time Deposits	850.5	842.8	825.0	859.2	883.0	928.2	912.2	920.4	888.1	928.5	917.0	1,109.9
2. Non- resident	709.6	713.1	721.3	679.2	652.3	434.5	408.9	420.9	449.7	430.3	410.7	384.4
a) Demand Deposits	413.1	408.1	412.7	367	338.3	128	130.9	135.8	147.4	129.3	126.4	118.6
b) Savings Deposits	219.1	227	229.6	234.8	238.9	236	211.1	208.2	222.6	223.1	211.5	182.5
c) Time Deposits	77.4	78.1	79	77.5	75	70.6	66.9	76.9	79.7	77.8	72.8	83.3
B. Utilization	5,551.3	5,533.7	5,617.7	5,598.9	5,696.3	5,607.6	5,634.8	5,653.7	5,764.4	5,781.1	5,827.5	5,778.2
1. Financing	1096.0	1069.8	1053.3	1007.1	868.6	736.0	693.0	662.0	640.8	662.7	746.3	767.0
a) Exports Financing	623.2	607.6	602.1	568.2	566.9	534.6	513.0	491.5	472.2	473.2	532.9	547.2
- Pre-Shipments	340.5	334.6	321.7	304.9	265.9	238	236.0	224.4	214.0	223.7	258.2	270.4
- Post-Shipments	282.7	272.9	280.3	263.3	301	296.6	277.0	267.1	258.2	249.4	274.7	276.8
b) Import Financing	472.8	462.2	451.3	438.8	301.7	201.5	180.0	170.5	168.6	189.6	213.4	219.8
2. Placements	1,819.1	1,856.2	1,882.0	1,743.5	1,951.1	1,924.6	2,018.2	1,889.9	1,974.2	2,136.4	2,005.1	1,974.3
a) With State Bank of Pakistan	1,098.0	1,102.9	1,110.4	1,113.8	1,117.5	1,099.6	1,123.4	1,118.2	1,140.8	1,152.4	1,140.4	1,152.9
-Cash Reserve Requirement (CRR)	282.2	284	285.9	286.9	288.4	285	291.4	291	297	302.5	296.9	300
-Special Cash Reserve Requirement (SCRR)	815.8	819	824.5	826.8	829.1	814.6	832	827.2	843.9	849.9	843.5	852.9
b) With Banks	721.1	753.2	771.6	629.8	833.6	825	894.8	771.7	833.3	984	864.7	821.4
-Within Pakistan	79.3	77.8	90	70.3	84	87.7	93.3	108.5	107.2	125.3	122.6	122.4
- Outside Pakistan	1,098.0	1,102.9	1,110.4	1,113.8	1,117.5	1,099.6	801.4	663.2	726.1	858.7	742.1	699
3. Balances	905.6	1016.7	977.2	1126.8	987.5	1,325.9	1,220.7	1,249.5	1,296.5	1,168.4	1,179.7	1,072.4
a) Balance held abroad	728.7	813.9	786.7	898.8	778.1	1,088.1	998.9	1,054.1	1,101.6	977.9	1,009.5	906.4
b) Cash in hand	176.9	202.8	190.5	228	209.4	237.8	221.8	195.4	194.9	190.6	170.2	166.1
4. Others	1,730.5	1,591.1	1,705.1	1,721.5	1,889.1	1,621.2	1,702.9	1,852.2	1,852.9	1,813.5	1,896.4	1,964.5

7.7 Foreign Currency Deposits (FE-25) and Utilization

Description	(Million Dollars)											
	2013						2014					
	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.
A. Deposits	5,811.1	5,859.7	5,965.9	6,068.6	6,212.7	6,218.6	6,208.4	6,292.3	6,416.5	6,519.8	6,523.6	6,683.8
1. Resident	5,399.6	5,438.1	5,519.2	5,629.5	5,795.9	5,835.2	5,813.2	5,876.2	6,005.2	6,111.5	6,121.0	6,287.8
a) Demand Deposits	1,738.6	1,763.6	1,775.9	1,846.0	1,932.1	1,928.1	1,837.7	1,806.8	1,816.0	1,950.5	1,973.0	2,056.4
b) Savings Deposits	2,556.1	2,565.7	2,613.2	2,665.3	2,712.5	2,664.6	2,674.1	2,718.2	2,745.7	2,722.1	2,727.0	2,732.0
c) Time Deposits	1,104.9	1,108.8	1,130.1	1,118.2	1,151.2	1,242.5	1,301.5	1,351.2	1,443.6	1,438.9	1,421.0	1,499.5
2. Non- resident	411.5	421.6	446.7	439.1	416.8	383.4	395.2	416.1	411.3	408.3	402.6	396
a) Demand Deposits	134	137.9	142.1	148.6	141.8	110.6	120.5	139.7	137.5	136.6	133.2	132.2
b) Savings Deposits	196.4	199.6	222.6	213.2	209.9	214.8	215.2	214.9	212.7	211.8	214	202.6
c) Time Deposits	81.1	84.1	82	77.4	65	58	59.5	61.4	61	59.9	55.3	61.1
B. Utilization	5,811.1	5,859.8	5,965.9	6,068.7	6,212.7	6,218.6	6,208.4	6,292.3	6,416.5	6,519.8	6,523.6	6,683.8
1. Financing	728.2	689.1	842.4	773.6	1,014.1	1,384.4	1,400.4	1,467.3	1,706.8	1,751.2	1,740.7	1,640.2
a) Exports Financing	518.1	498.7	486.9	456.4	437.3	580.1	571.8	649.2	747.4	884.8	942.9	989.1
- Pre-Shipments	253.2	219.4	210	181.7	175.8	308	338	418	501.3	633.6	676.6	687.9
- Post-Shipments	264.9	279.3	276.9	274.7	261.5	272.1	233.8	231.2	246.1	251.2	266.3	301.2
b) Import Financing	210.1	190.4	355.4	317.2	576.8	804.3	828.6	818.1	959.4	866.3	797.8	651.1
2. Placements	2,019.7	1,963.1	1,927.8	1,959.1	1,974.8	1,965.7	1,921.7	2,035.7	1,865.8	1,856.0	1,804.8	1,926.8
a) With State Bank of Pakistan	1,142.3	1,152.7	1,166.8	1,183.9	1,215.0	1,218.7	1,213.8	1,230.4	1,254.1	1,281.5	1,279.9	1,312.1
-Cash Reserve Requirement (CRR)	297.5	300.4	305.8	309.7	317.5	314.5	316.5	319.5	327	333.7	332.7	341.2
-Special Cash Reserve Requirement (SCRR)	844.7	852.3	860.9	874.2	897.5	904.2	897.2	910.8	927.2	947.8	947.3	971
b) With Banks	877.5	810.4	761	775.2	759.8	747	707.9	805.3	611.6	574.5	524.9	614.6
-Within Pakistan	119	115	156.1	126	125.5	124.3	130.9	129.4	130.9	122.6	121	99.2
- Outside Pakistan	758.4	695.5	604.9	649.2	634.3	622.7	577	675.9	480.7	451.9	403.8	515.4
3. Balances	1,071.2	1,218.1	1,233.7	1,370.6	1,249.3	1,162.6	1,099.5	858.5	797.9	1,041.7	1,046.1	956.2
a) Balance held abroad	905.1	1,019.0	1,025.1	1,136.4	1,038.3	917.2	883.1	635	551	806.8	823	732.9
b) Cash in hand	166	199.2	208.7	234.2	211	245.3	216.4	223.5	246.9	234.9	223.1	223.4
4. Others	1,992.0	1,989.4	1,962.0	1,965.4	1,974.5	1,706.0	1,786.8	1,930.8	2,046.0	1,871.0	1,932.0	2,160.7

7.7 Foreign Currency Deposits (FE-25) and Utilization

Description	(Million Dollars)											
	2014						2015					
	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.
A. Deposits	6,633.4	6,663.9	6,647.5	6,819.7	6,819.6	6,748.6	6,637.5	6,595.7	6,494.7	6,530.3	6,474.5	6,462.5
1. Resident	6,272.4	6,288.9	6,246.8	6,408.0	6,408.9	6,342.3	6,222.9	6,183.3	6,088.5	6,120.3	6,068.0	6,057.1
a) Demand Deposits	2,023.9	1,999.3	1,947.4	1,988.2	1,985.6	2,032.2	1,857.3	1,842.4	1,861.7	1,903.2	1,895.3	1,882.0
b) Savings Deposits	2,748.4	2,730.4	2,650.4	2,688.8	2,654.4	2,664.3	2,626.3	2,594.7	2,601.3	2,651.7	2,674.6	2,734.9
c) Time Deposits	1,500.1	1,559.2	1,648.9	1,731.0	1,768.9	1,645.8	1,739.3	1,746.1	1,625.4	1,565.4	1,498.1	1,440.2
2. Non- resident	361	375	400.8	411.6	410.7	406.3	414.6	412.4	406.3	410.0	406.5	405.4
a) Demand Deposits	108	107.6	125.4	118.5	124.3	123.5	131.9	132.5	133.2	133.6	134.3	133.5
b) Savings Deposits	207	220.6	228.3	245.5	244.3	236.4	233.4	230.8	227.7	229.4	230.0	184.5
c) Time Deposits	46	46.8	47.2	47.7	42.1	46.4	49.3	49.1	45.4	47.0	42.2	87.5
B. Utilization	6,633.4	6,663.9	6,647.5	6,819.7	6,819.6	6,748.6	6,637.5	6,595.7	6,494.7	6,530.3	6,474.5	6,462.5
1. Financing	1,606.1	1,771.0	2,079.3	1,995.4	2,055.1	1,993.8	1,833.0	1,665.5	1,448.1	1,363.1	1,375.8	1,289.0
a) Exports Financing	954.3	877.3	812.7	770.4	860.9	917.7	922.7	918.2	855.6	782.9	736.4	687.0
- Pre-shipment	669.5	615.8	544.1	512.7	563.0	639.3	664.1	656.8	597.9	527.7	466.2	421.2
- Post-shipment	284.8	261.5	268.6	257.7	298.0	278.5	258.6	261.5	257.7	255.2	270.2	265.8
b) Import Financing	651.8	893.7	1,266.6	1,225.0	1,194.2	1,076.1	910.3	747.3	592.5	580.1	639.4	602.0
2. Placements	1,880.3	1,895.9	1,871.6	1,857.8	1,877.1	1,899.7	1,908.8	1,937.3	1,908.0	1,990.6	1,985.7	1,985.7
a) With State Bank of Pakistan	1,315.4	1,323.4	1,317.7	1,303.3	1,331.3	1,330.1	1,299.8	1,292.3	1,279.4	1,284.4	1,272.8	1,279.5
-Cash Reserve Requirement (CRR)	342.1	344.2	342.7	340.1	347	346.7	341.6	337.1	333.4	334.9	332.1	339.6
-Special Cash Reserve Requirement (SCRR)	973.3	979.2	975.1	963.2	984.2	983.3	958.2	955.3	946	949.5	940.6	939.9
b) With Banks	564.9	572.4	553.8	554.5	545.8	569.6	609	645	628.6	706.2	712.9	706.2
-Within Pakistan	94.7	96.5	96.4	93.5	114.7	84.4	97.6	93.6	87.6	96	96.3	93.4
- Outside Pakistan	470.2	476	457.4	461	431.1	485.2	511.5	551.4	541	610.2	616.6	612.8
3. Balances	967.4	1,121.7	951.1	1,129.5	1,016.2	1,044.5	1,086.7	1,157.7	1,071.2	1,179.5	1,043.6	1,016.0
a) Balance held abroad	753.2	871.3	689.5	882.1	782.6	793.5	860.2	918.2	825.1	946.9	831.0	798.1
b) Cash in hand	214.3	250.4	261.6	247.5	233.6	251.0	226.5	239.6	246.1	232.6	212.6	218.0
4. Others	2,179.5	1,875.3	1,745.5	1,836.9	1,871.1	1,810.7	1,809.0	1,835.2	2,067.5	1,997.1	2,069.4	2,171.7

The data relates to last working day of the month

Source: Statistics & Data Warehouse Department, SBP

7.8 Gold and Foreign Exchange Reserves

(Million Dollars)

Year	Gold	SDR	SBP Foreign Exchange	Total SBP	DMBs Trade Nostrro	Total Reserves
	1	2	3	4=2+3	5	6=1+4+5
1948	7	-	150	150	-	157
1949	13	-	487	487	-	500
1950	13	-	277	277	-	290
1951	13	-	444	444	-	457
1952	24	-	292	292	-	316
1953	24	-	178	178	-	202
1954	24	-	166	166	-	190
1955	24	-	186	186	-	210
1956	24	-	269	269	-	293
1957	24	-	228	228	-	252
1958	25	-	160	160	-	185
1959	50	-	169	169	-	219
1960	52	-	194	194	-	246
1961	53	-	204	204	-	257
1962	53	-	184	184	-	237
1963	53	-	249	249	-	302
1964	53	-	206	206	-	259
1965	53	-	147	147	-	200
1966	53	-	212	212	-	265
1967	53	-	114	114	-	167
1968	54	-	128	128	-	182
1969	54	-	245	245	-	299
1970	54	-	233	233	-	287
1971	55	15	134	149	19	223
1972	60	40	195	235	14	309
1973	67	31	362	393	3	463
1974	67	30	275	305	31	403
1975	67	17	372	389	30	486
1976	68	54	480	534	12	614
1977	68	48	309	357	6	431
1978	314	43	641	684	12	1,010
1979	490	55	317	372	42	904
1980	1,188	54	660	714	117	2,019
1981	786	86	952	1,038	42	1,866
1982	598	45	762	807	55	1,460
1983	783	29	1,820	1,849	126	2,758
1984	701	2	1,615	1,617	171	2,489
1985	605	3	541	544	41	1,190
1986	670	28	850	878	90	1,638
1987	865	16	854	870	49	1,784
1988	847	11	427	438	41	1,326
1989	725	6	453	459	43	1,227
1990	685	2	620	622	144	1,451
1991	716	2	570	572	102	1,390
1992	692	3	1,035	1,038	31	1,761
1993	765	5	464	469	135	1,369
1994	792	2	2,304	2,306	239	3,337

Data from 1948 through 1994 is of end June.

7.8 Gold and Foreign Exchange Reserves

(Million Dollars)

Year	Gold	SDR	SBP Foreign Exchange	SBP - Excluding CRR/ SCRR	DMBs Trade Nostro	DMBs Including CRR/SCRR	DMBs Total	Total Reserves
	1	2	3	4=2+3	5	6	7=5+6	8=1+4+7
1995								
Jun	793	4	2,741	2,745	192	-	192	3,730
Jul	789	14	2,076	2,090	221	-	221	3,100
Aug	785	2	2,049	2,051	220	-	220	3,056
Sep	780	2	1,598	1,600	225	-	225	2,605
Oct	718	13	1,290	1,303	378	-	378	2,399
Nov	719	1	1,141	1,142	229	-	229	2,090
Dec	719	15	1,780	1,795	244	-	244	2,758
1996								
Jan	717	15	1,562	1,577	169	-	169	2,463
Feb	716	8	1,362	1,370	318	-	318	2,404
Mar	713	86	1,718	1,804	297	-	297	2,814
Apr	713	12	1,557	1,569	327	-	327	2,609
May	707	1	1,445	1,446	327	-	327	2,480
Jun	786	2	2,053	2,055	410	-	410	3,251
Jul	783	14	1,670	1,684	352	-	352	2,819
Aug	774	2	1,588	1,590	386	-	386	2,750
Sep	746	2	972	974	318	-	318	2,038
Oct	688	13	584	597	429	-	429	1,714
Nov	688	2	739	741	331	-	331	1,760
Dec	688	13	825	838	254	-	254	1,780
1997								
Jan	688	13	671	684	165	-	165	1,537
Feb	688	2	1,007	1,009	208	-	208	1,905
Mar	688	2	910	912	71	-	71	1,671
Apr	686	12	823	835	71	-	71	1,592
May	683	1	1,079	1,080	147	-	147	1,910
Jun	690	1	1,142	1,143	144	-	144	1,977
Jul	689	11	1,297	1,308	138	-	138	2,135
Aug	689	-	1,486	1,486	127	-	127	2,302
Sep	689	4	1,276	1,280	202	-	202	2,171
Oct	633	3	1,521	1,524	218	-	218	2,375
Nov	633	1	1,327	1,328	250	-	250	2,211
Dec	633	11	1,459	1,470	97	-	97	2,200
1998								
Jan	633	11	1,141	1,152	236	-	236	2,021
Feb	633	-	1,144	1,144	272	-	272	2,049
Mar	632	1	1,329	1,330	202	-	202	2,164
Apr	632	12	1,355	1,367	178	-	178	2,177
May	633	2	1,278	1,280	92	-	92	2,005
Jun	612	3	932	935	190	-	190	1,737
Jul	614	12	533	545	301	27	328	1,487
Aug	614	2	794	796	291	46	337	1,747
Sep	614	2	663	665	200	77	277	1,556
Oct	614	12	463	475	221	109	330	1,419
Nov	614	1	486	487	123	162	285	1,386
Dec	614	1	1,060	1,061	61	212	273	1,948

7.8 Gold and Foreign Exchange Reserves

(Million Dollars)

Year.	Gold	SDR	SBP Foreign Exchange	CRR/ SCRR	SBP - Excluding CRR/ SCRR	DMBs Trade Nostro	DMBs Including CRR/ SCRR	DMBs Total	Total Reserves
	1	2	3	4	5=2+3-4	6	7	8=6+7	9=1+5+8
1999									
Jan	614	11	1,609	-	1,620	73	262	335	2,569
Feb	614	1	1,727	-	1,728	109	305	414	2,756
Mar	614	1	1,886	-	1,887	108	402	510	3,011
Apr	614	10	1,829	-	1,839	66	491	557	3,010
May	614	1	1,707	-	1,708	82	606	688	3,010
Jun	543	1	1,739	67	1,673	88	617	705	2,921
Jul	546	14	1,577	146	1,445	115	664	779	2,770
Aug	546	1	1,611	183	1,429	53	718	771	2,746
Sep	546	1	1,569	215	1,355	78	776	854	2,755
Oct	546	14	1,590	253	1,351	133	726	859	2,756
Nov	546	-	1,625	273	1,352	44	766	810	2,708
Dec	546	-	1,476	169	1,307	60	806	866	2,719
2000									
Jan	546	14	1,545	307	1,252	23	838	861	2,659
Feb	546	-	1,538	323	1,215	64	862	926	2,687
Mar	546	-	1,513	327	1,186	71	893	964	2,696
Apr	546	15	1,439	360	1,094	56	905	961	2,601
May	543	-	1,279	324	955	71	913	984	2,482
Jun	603	1	1,357	361	997	189	977	1,166	2,766
Jul	603	15	1,066	418	663	195	1,043	1,238	2,504
Aug	603	1	1,226	483	744	181	1,088	1,269	2,616
Sep	603	1	1,033	439	595	136	1,056	1,192	2,390
Oct	603	16	1,083	444	655	150	1,093	1,243	2,501
Nov	603	191	1,152	482	861	28	1,130	1,158	2,622
Dec	603	14	1,429	423	1,020	-48	1,183	1,135	2,758
2001									
Jan	603	18	1,106	570	554	-26	1,241	1,215	2,372
Feb	603	3	1,113	540	576	3	1,260	1,263	2,442
Mar	603	135	1,301	545	891	82	1,386	1,468	2,962
Apr	603	17	1,090	438	669	153	1,383	1,536	2,808
May	603	4	1,339	388	955	65	1,435	1,500	3,058
Jun	566	4	2,084	399	1,689	12	1,543	1,555	3,810
Jul	566	17	2,103	408	1,712	-41	1,594	1,553	3,831
Aug	566	3	2,172	420	1,755	23	1,632	1,655	3,976
Sep	566	3	2,131	410	1,724	91	1,575	1,666	3,956
Oct	566	17	2,394	416	1,995	77	1,596	1,673	4,234
Nov	566	4	3,228	408	2,824	93	1,599	1,692	5,082
Dec	566	4	3,542	433	3,113	49	1,705	1,754	5,433
2002									
Jan	566	4	3,604	449	3,159	98	1,729	1,827	5,552
Feb	566	4	3,819	444	3,379	195	1,701	1,896	5,841
Mar	566	4	3,941	451	3,494	3	1,746	1,749	5,809
Apr	566	5	3,970	458	3,517	35	1,892	1,927	6,010
May	566	8	4,131	462	3,677	-1	1,923	1,922	6,165
Jun	667	8	4,801	472	4,337	-37	2,098	2,061	7,065

7.8 Gold and Foreign Exchange Reserves

(Million Dollars)

Year	Gold	SDR	SBP Foreign Exchange	CRR/ SCRR	SBP - Excluding CRR/ SCRR	DMBs Trade Nostro	DMBs Including CRR/ SCRR	DMBs Total	Total Reserves
	1	2	3	4	5=2+3-4	6	7	8=6+7	9=1+5+8
2002									
Jul	667	22	5,424	569	4,877	-191	2,234	2,043	7,587
Aug	667	12	5,771	460	5,323	-164	2,247	2,083	8,073
Sep	667	12	6,388	459	5,941	-70	2,311	2,241	8,849
Oct	667	12	6,813	449	6,376	-196	2,178	1,982	9,025
Nov	667	2	7,294	430	6,866	-59	2,161	2,102	9,635
Dec	667	2	8,074	422	7,654	-174	1,690	1,516	9,837
2003									
Jan	667	19	8,581	417	8,183	-131	1,359	1,228	10,078
Feb	667	10	8,863	424	8,449	-180	1,193	1,013	10,129
Mar	667	128	9,399	434	9,093	-193	1,222	1,029	10,789
Apr	667	127	9,485	451	9,161	-133	1,227	1,094	10,922
May	667	123	9,655	459	9,319	-36	1,210	1,174	11,160
Jun	725	244	9,753	468	9,529	-22	1,240	1,218	11,472
Jul	725	244	10,072	477	9,839	-63	1,371	1,308	11,872
Aug	725	234	10,080	481	9,833	-64	1,490	1,426	11,984
Sep	725	240	10,255	476	10,019	-158	1,521	1,363	12,107
Oct	725	245	10,281	482	10,044	-127	1,586	1,459	12,228
Nov	725	242	10,619	492	10,369	-197	1,564	1,367	12,461
Dec	725	246	10,786	507	10,525	-225	1,539	1,314	12,564
2004									
Jan	725	247	10,599	514	10,332	-122	1,535	1,413	12,470
Feb	725	243	11,146	569	10,820	-213	1,760	1,547	13,092
Mar	725	243	11,280	622	10,901	-64	1,563	1,499	13,125
Apr	725	237	11,208	548	10,897	-151	1,664	1,513	13,135
May	725	238	11,110	564	10,784	103	1,770	1,873	13,382
Jun	831	238	10,879	553	10,564	-65	1,825	1,760	13,155
Jul	831	236	10,443	572	10,107	-74	2,090	2,016	12,954
Aug	831	234	10,343	574	10,003	-167	2,257	2,090	12,924
Sep	831	235	10,431	587	10,079	-202	2,346	2,144	13,054
Oct	831	231	10,145	601	9,775	-94	2,538	2,444	13,050
Nov	831	240	9,520	627	9,133	43	2,696	2,739	12,703
Dec	831	243	9,576	637	9,182	106	2,853	2,959	12,972
2005									
Jan	831	239	10,339	641	9,937	-126	2,816	2,690	13,458
Feb	831	236	10,278	665	9,849	179	2,887	3,066	13,746
Mar	831	235	10,472	645	10,062	80	2,712	2,792	13,685
Apr	831	236	10,659	660	10,235	81	2,726	2,807	13,873
May	831	230	10,129	660	9,699	-238	2,662	2,424	12,954
Jun	917	227	10,260	682	9,805	-177	2,793	2,616	13,338

7.8 Gold and Foreign Exchange Reserves

(Million Dollars)

Year	SBP							DMBs							Reserve including CRR	Total Reserve
	Gold	SBP FX Reserve	SDR	Foreign Currency Cash Holding	Sinking Fund	CRR/ SCRR	Gross Reserves	FE 25	Trade Nostro	Placement abroad (other than FE-25)	Trade Financing	FE 25 Placements in pakistan	Other (Swap)			
	1	2	3	4	5	6	7 ^a	8	9	10	11	12	13	14 ^b	15 ^c	
2005																
Jul	903	10,306	225	31	100	685	9,977	3,302	92	-	548	8	249	2,590	13,470	
Aug	903	9,899	223	40	20	693	9,489	3,263	39	-	662	7	279	2,355	12,747	
Sep	903	9,950	225	58	45	680	9,598	3,219	36	-	743	8	340	2,164	12,665	
Oct	903	9,681	224	81	-	693	9,293	3,292	10	-	853	31	288	2,129	12,325	
Nov	903	9,379	219	116	-	724	8,990	3,353	28	-	981	32	331	2,037	11,930	
Dec	903	9,744	216	70	-	743	9,287	3,507	90	-	1,116	33	327	2,121	12,311	
2006																
Jan	903	9,559	218	115	-	747	9,145	3,567	-22	-	1,162	48	221	2,115	12,163	
Feb	903	9,713	217	83	-	738	9,275	3,503	-38	-	1,195	25	399	1,845	12,023	
Mar	903	10,758	217	86	-	702	10,359	3,429	106	-	1,182	25	408	1,921	13,183	
Apr	903	11,607	221	95	-	701	11,222	3,510	281	-	1,099	25	340	2,326	14,451	
May	903	11,105	223	96	-	714	10,710	3,481	21	-	1,147	26	371	1,958	13,571	
Jun	1,268	11,246	216	80	-	706	10,836	3,543	180	-	1,186	30	257	2,250	14,354	
Jul	1,268	10,946	217	67	-	719	10,511	3,553	80	-	1,190	23	436	1,984	13,763	
Aug	1,268	10,789	217	44	-	701	10,349	3,487	-15	-	1,182	22	427	1,841	13,458	
Sep	1,268	10,667	216	43	-	705	10,221	3,489	80	-	1,186	25	481	1,877	13,366	
Oct	1,268	10,783	216	34	-	694	10,339	3,485	163	-	1,235	10	521	1,882	13,489	
Nov	1,268	10,563	219	54	-	696	10,140	3,509	170	-	1,307	20	511	1,842	13,250	
Dec	1,268	11,131	215	50	33	717	10,712	3,606	244	-	1,285	25	376	2,164	14,144	
2007																
Jan	1,268	11,311	214	78	63	740	10,926	3,639	149	-	1,224	28	384	2,152	14,346	
Feb	1,268	11,525	214	57	34	720	11,110	3,605	101	-	1,317	29	350	2,010	14,388	
Mar	1,268	11,839	214	57	-	727	11,383	3,662	65	625	1,431	31	159	2,731	15,382	
Apr	1,268	12,051	218	51	37	714	11,643	3,626	125	379	1,495	38	114	2,483	15,394	
May	1,268	12,126	215	41	244	717	11,909	3,664	75	392	1,487	61	133	2,450	15,627	
Jun	1,344	13,860	212	58	940	737	14,333	3,755	353	668	1,454	51	58	3,213	18,890	
Jul	1,375	13,028	212	57	846	753	13,390	3,781	221	564	1,403	54	76	3,033	17,798	
Aug	1,389	14,332	212	65	301	745	14,165	3,790	38	492	1,524	42	61	2,693	18,247	
Sep	1,535	14,401	216	50	361	751	14,277	3,830	159	617	1,597	23	132	2,854	18,666	
Oct	1,634	14,769	218	67	301	748	14,607	3,921	-50	462	1,720	27	126	2,460	18,701	
Nov	1,622	14,069	220	63	-	753	13,599	3,928	117	348	1,788	30	333	2,242	17,463	
Dec	1,732	13,522	214	43	25	374	13,430	3,998	-145	352	1,753	25	535	1,892	17,054	

7.8 Gold and Foreign Exchange Reserves

(Million Dollars)

Year	SBP							DMBs								Reserve including CRR	Total Reserve
	Gold	SBP FX Reserve	SDR	Foreign Currency Cash Holding	Sinking Fund	CRR/ SCRR	Gross Reserves	FE 25	Trade Nostro	Placement abroad (other than FE-25)	Trade Financing	FE 25 Placements in Pakistan	Other (Swap)				
	1	2	3	4	5	6	7 ^a	8	9	10	11	12	13	14 ^b	15 ^c		
2008																	
Jan	1,911	12,695	212	51	-	376	12,582	4,001	-173	281	1,879	10	534	1,686	16,179		
Feb	2,011	12,081	213	29	-	372	11,951	3,988	-111	166	1,881	34	505	1,623	15,585		
Mar	1,932	11,240	217	36	44	381	11,156	4,027	-29	200	1,875	35	561	1,727	14,815		
Apr	1,803	10,220	221	35	0	377	10,099	4,059	-144	41	1,765	34	572	1,585	13,487		
May	1,834	8,841	220	66	22	378	8,771	4,098	-88	37	1,525	40	737	1,745	12,350		
Jun	1,926	9,145	217	163	14	794	8,745	4,168	105	303	1,346	28	437	2,765	13,436		
Jul	1,900	7,677	216	196	145	813	7,421	4,253	-180	185	1,062	33	357	2,806	12,127		
Aug	1,724	6,394	208	225	375	845	6,357	4,208	-268	194	863	24	533	2,714	10,795		
Sep	1,831	5,489	207	286	304	832	5,454	4,126	-358	301	787	35	726	2,521	9,806		
Oct	1,513	4,056	199	89	-	729	3,615	3,819	-216	21	636	35	520	2,433	7,561		
Nov	1,686	6,467	180	218	-	714	6,151	3,775	-41	24	660	44	442	2,612	10,449		
Dec	1,791	7,155	180	435	64	727	7,107	3,930	-213	20	591	42	492	2,612	11,510		
2009																	
Jan	1,904	7,355	179	541	89	741	7,423	3,941	-104	84	557	48	508	2,808	12,135		
Feb	1,971	7,261	163	490	-	747	7,167	3,983	-197	89	562	41	589	2,683	11,821		
Mar	1,897	7,712	166	573	-	745	7,706	3,898	-383	179	563	40	418	2,673	12,276		
Apr	1,829	8,343	163	527	-	721	8,312	3,889	-257	253	582	43	506	2,754	12,895		
May	2,019	8,761	155	547	-	728	8,735	3,901	-322	203	603	40	552	2,587	13,341		
Jun	1,935	9,686	152	417	-	728	9,527	3,881	-235	54	574	49	568	2,509	13,971		
Jul	1,944	8,897	153	398	-	752	8,696	3,989	-202	85	557	35	508	2,772	13,412		
Aug	1,978	10,199	1,330	385	-	763	11,151	3,971	-302	90	479	35	615	2,630	15,759		
Sep	2,061	10,568	1,424	548	-	779	11,761	4,087	-337	88	502	35	761	2,540	16,362		
Oct	2,153	9,975	1,436	689	-	776	11,324	4,084	-237	83	487	35	789	2,619	16,096		
Nov	2,434	9,485	1,435	791	-	788	10,923	4,115	-166	46	522	36	816	2,621	15,978		
Dec	2,286	10,705	1,377	781	-	808	12,055	4,258	-430	15	471	45	839	2,488	16,829		
2010																	
Jan	2,233	10,182	1,368	529	-	828	11,251	4,300	-268	3	506	38	923	2,568	16,052		
Feb	2,294	10,475	1,324	271	-	845	11,225	4,346	-437	68	514	43	970	2,450	15,969		
Mar	2,309	10,611	1,314	108	-	845	11,188	4,415	-240	21	543	47	1,058	2,548	16,045		
Apr	2,441	10,715	1,321	182	-	854	11,364	4,460	-348	26	593	45	1,091	2,409	16,214		
May	2,500	11,822	1,259	124	-	831	12,374	4,374	-338	6	680	43	1,056	2,263	17,137		
Jun	2,575	12,540	1,259	154	-	841	13,112	4,509	-206	17	716	47	1,323	2,234	17,921		

7.8 Gold and Foreign Exchange Reserves

(Million Dollars)

Year	SBP							DMBs								Reserve including CRR	Total Reserve
	Gold	SBP FX Reserve	SDR	Foreign Currency Cash Holding	Sinking Fund	CRR/ SCRR	Gross Reserves	FE 25	Trade Nostro	Placement abroad (other than FE-25)	Trade Financing	FE 25 Placements in Pakistan	Other (Swap)				
	1	2	3	4	5	6	7 ^a	8	9	10	11	12	13	14 ^b	15 ^c		
2010																	
Jul	2,420	12,272	1,298	176	-	854	12,892	4,533	-123	18	763	46	1,419	2,200	17,512		
Aug	2,579	11,845	1,253	151	-	858	12,391	4,537	59	44	810	41	1,301	2,488	17,458		
Sep	2,706	12,779	1,284	199	-	876	13,386	4,628	-17	40	831	45	1,401	2,374	18,466		
Oct	2,788	12,760	1,301	293	-	887	13,467	4,661	183	47	922	44	1,462	2,463	18,718		
Nov	2,864	12,442	1,230	453	-	900	13,225	4,718	156	76	1,016	40	1,383	2,511	18,600		
Dec	2,910	13,211	1,233	597	-	915	14,126	4,861	-144	55	1,177	45	1,254	2,296	19,332		
2011																	
Jan	2,747	13,516	1,251	652	-	924	14,495	4,826	-35	48	1,315	45	1,384	2,095	19,337		
Feb	2,921	13,801	1,207	655	-	932	14,731	4,867	-1	64	1,452	52	1,404	2,021	19,673		
Mar	2,979	14,014	1,218	745	-	942	15,035	4,858	-52	52	1,547	52	1,273	1,987	20,001		
Apr	3,179	13,386	1,250	835	-	932	14,539	4,918	442	65	1,576	60	945	2,844	20,562		
May	3,181	13,457	1,180	857	-	936	14,558	4,878	-79	53	1,510	58	1,084	2,200	19,939		
Jun	3,117	14,547	1,189	878	-	952	15,662	4,955	-78	58	1,495	61	1,216	2,163	20,942		
Jul	3,372	14,547	1,189	925	-	960	15,701	4,970	-136	57	1,451	64	1,236	2,140	21,213		
Aug	3,779	14,393	1,142	1021	-	932	15,624	4,866	-296	32	1,404	66	1,198	1,935	21,338		
Sep	3,354	13,479	1,118	1017	-	946	14,668	4,887	-237	115	1,206	64	1,380	2,114	20,136		
Oct	3,565	13,134	1,142	819	-	954	14,141	4,982	28	209	1,238	70	1,235	2,676	20,382		
Nov	3,615	12,818	1,058	707	-	965	13,618	5,018	-91	75	1,201	61	1,429	2,311	19,544		
Dec	3,170	12,798	1,050	603	-	973	13,478	5,214	-283	52	1,063	73	1,467	2,380	19,028		
2012																	
Jan	3,611	12,428	1,061	425	-	1018	12,897	5,346	-52	167	974	74	1,838	2,575	19,083		
Feb	3,665	11,974	1,029	247	-	1041	12,208	5,438	-208	70	988	77	1,745	2,490	18,363		
Mar	3,442	11,904	1,023	241	-	1092	12,075	5,707	-231	85	991	78	2,064	2,428	17,945		
Apr	3,419	12,093	1,023	166	-	1076	12,206	5,574	-350	26	1,128	69	1,876	2,177	17,802		
May	3,226	11,362	956	81	-	1053	11,345	5,447	-500	60	1,137	72	1,729	2,069	16,640		
Jun	3,311	10,886	966	53	-	1049	10,856	5,557	-456	74	1,072	81	1,696	2,326	16,493		
Jul	3,360	10,249	963	42	-	1058	10,196	5,551	-359	108	1,096	79	1,731	2,394	15,950		
Aug	3,415	10,512	942	51	-	1062	10,443	5,534	-218	31	1,070	78	1,591	2,608	16,466		
Sep	3,679	10,481	953	52	-	1075	10,410	5,618	-256	46	1,053	90	1,705	2,559	16,648		
Oct	3,561	9,860	952	97	-	1078	9,830	5,599	-321	24	1,007	70	1,722	2,503	15,894		
Nov	3,575	8,870	920	91	-	1087	8,795	5,696	-160	39	869	84	1,889	2,733	15,103		
Dec	3,433	9,129	924	41	-	1066	9,028	5,608	-248	32	736	88	1,621	2,947	15,408		

7.8 Gold and Foreign Exchange Reserves

(Million Dollars)

Year	SBP							DMBs								Reserve including CRR	Total Reserve
	Gold	SBP FX Reserve	SDR	Foreign Currency Cash Holding	Sinking Fund	CRR/ SCRR	Gross Reserves	FE 25	Trade Nostro	Placement abroad (other than FE-25)	Trade Financing	FE 25 Placements in Pakistan	Other (Swap)				
	1	2	3	4	5	6	7 ^a	8	9	10	11	12	13	14 ^b	15 ^c		
2013																	
Jan	3,449	8,882	923	69	-	1,111	8,762	5,635	-420	46	693	93	1,703	2,771	14,982		
Feb	3,291	8,177	884	36	-	1,116	7,981	5,654	-647	18	662	109	1,852	2,402	13,674		
Mar	3,311	7,387	875	21	-	1,136	7,147	5,764	-694	30	641	107	1,853	2,500	12,958		
Apr	3,043	6,950	881	22	-	1,138	6,715	5,781	-488	45	663	125	1,814	2,737	12,495		
May	2,889	6,675	857	26	-	1,139	6,419	5,828	-664	33	746	123	1,896	2,431	11,739		
Jun	2,469	6,303	855	39	-	1,151	6,046	5,778	-655	45	767	122	1,964	2,315	10,830		
Jul	2,723	5,472	869	23	-	1,138	5,227	5,811	-478	46	728	119	1,992	2,540	10,490		
Aug	2,889	5,122	854	40	-	1,152	4,864	5,860	-592	94	689	115	1,989	2,568	10,321		
Sep	2,748	5,004	858	48	-	1,168	4,741	5,966	-846	73	842	156	1,962	2,232	9,721		
Oct	2,743	4,553	865	45	-	1,189	4,275	6,069	-634	53	774	126	1,965	2,623	9,641		
Nov	2,596	3,426	848	70	-	1,226	3,118	6,213	-759	68	1,014	125	1,974	2,408	8,122		
Dec	2,489	3,856	855	151	-	1,231	3,630	6,219	-531	50	1,384	124	1,706	2,523	8,642		
2014																	
Jan	2,592	3,563	847	152	-	1,230	3,333	6,208	-469	63	1,400	131	1,787	2,485	8,410		
Feb	2,748	4,320	841	160	-	1,242	4,078	6,292	-216	65	1,467	129	1,931	2,614	9,440		
Mar	2,676	5,809	836	108	-	1,279	5,474	6,417	-358	97	1,707	131	2,046	2,272	10,422		
Apr	2,669	7,883	843	122	-	1,312	7,536	6,520	-357	137	1,751	123	1,871	2,555	12,760		
May	2,591	9,171	830	89	-	1,317	8,772	6,524	-251	115	1,741	121	1,932	2,594	13,957		
Jun	2,726	9,604	830	75	-	1,337	9,173	6,684	-391	116	1,640	99	2,161	2,509	14,408		
Jul	2,664	9,793	824	65	-	1,340	9,342	6,633	-439	74	1,606	95	2,180	2,388	14,394		
Aug	2,665	9,257	811	69	-	1,350	8,788	6,664	-327	96	1,771	96	1,875	2,690	14,143		
Sep	2,521	9,501	786	75	-	1,345	9,018	6,648	-349	82	2,079	96	1,746	2,460	13,999		
Oct	2,413	9,160	784	103	-	1,325	8,722	6,820	-290	93	1,995	93	1,837	2,697	13,832		
Nov	2,452	8,817	765	56	-	1,360	8,278	6,820	-472	90	2,055	115	1,871	2,396	13,126		
Dec	2,486	11,107	758	78	-	1,352	10,591	6,749	-489	73	1,994	84	1,811	2,443	15,520		
2015																	
Jan	2,612	10,952	732	69	-	1,326	10,427	6,638	-316	61	1,833	98	1,809	2,643	15,682		
Feb	2,516	11,799	728	69	-	1,320	11,276	6,596	-264	46	1,666	94	1,835	2,783	16,575		
Mar	2,460	12,214	710	67	-	1,309	11,682	6,495	-297	59	1,448	88	2,067	2,653	16,795		
Apr	2,446	13,141	717	61	-	1,341	12,578	6,530	-401	53	1,363	96	1,997	2,727	17,751		
May	2,469	12,518	704	51	-	1,309	11,964	6,474	-476	41	1,376	96	2,069	2,498	16,931		
Jun	2,428	14,114	710	13	-	1,298	13,538	6,463	-278	86	1,289	93	2,172	2,717	18,683		

Source: Statistics & Data Warehouse Department, SBP

a: 7=2+3+4+5-6

b: 14=8+9+10-(11 to13)

c: 15=1+7+14

7.9 Workers' Remittances

(Million Dollars)

Country	FY73	FY74	FY75	FY76	FY77	FY78	FY79
Bahrain	2.46	3.39	4.56	13.84	24.27	43.43	37.21
Canada	2.12	3.16	3.62	6.05	7.87	6.69	6.95
Germany	1.32	2.73	3.49	5.27	9.04	16.95	37.36
Japan	2.22	3.03	4.95	7.83	12.15	21.90	42.59
Kuwait	7.04	6.93	10.28	17.23	27.37	53.97	75.11
Norway	0.67	1.65	2.58	4.68	6.49	9.26	10.37
Qatar	2.17	2.63	5.46	10.85	24.41	50.93	52.24
Saudi Arabia	7.87	10.52	17.26	46.36	158.82	464.10	594.38
Sultanat-e-Oman	12.20	15.94	15.90	47.48	55.05	63.93	61.78
U A E :	-	-	22.34	62.42	117.77	208.27	205.75
Abu Dhabi	-	-	10.54	26.24	46.68	81.79	92.68
Dubai	-	-	9.92	28.87	55.19	96.55	88.13
Sharjah	-	-	1.88	7.31	15.90	29.93	24.94
Others	-	-	-	-	-	-	-
U.K.	72.13	55.38	74.11	54.38	49.29	76.69	119.12
U.S.A.	9.98	14.41	19.18	25.77	29.32	51.53	53.64
Other Countries	15.82	19.23	32.24	36.84	55.89	88.68	101.42
Total	136.00	139.00	215.97	339.00	577.74	1,156.33	1,397.92

Country	FY80	FY81	FY82	FY83	FY84	FY85	FY86	FY87
Bahrain	33.04	42.43	43.39	46.80	52.48	51.07	61.92	51.58
Canada	7.33	7.85	7.43	6.99	7.76	6.49	7.71	8.63
Germany	57.29	59.14	51.90	49.87	36.18	36.43	35.27	34.77
Japan	51.27	75.09	97.11	99.27	50.11	31.65	10.57	3.16
Kuwait	111.64	133.23	151.69	210.88	239.35	205.39	225.18	208.22
Norway	14.46	16.54	14.86	14.30	13.85	13.47	21.51	24.77
Qatar	63.20	62.47	65.67	92.18	67.38	59.05	63.65	52.92
Saudi Arabia	795.46	984.27	1,129.45	1,441.96	1,441.08	1,245.23	1,162.87	945.52
Sultanat-e-Oman	73.57	92.26	118.52	144.05	168.86	166.41	185.85	134.06
U A E :	216.80	265.43	224.88	344.68	308.98	301.33	311.47	278.16
Abu Dhabi	105.00	131.90	113.07	163.68	169.92	144.10	145.07	101.41
Dubai	86.87	102.04	83.29	143.49	110.28	112.06	114.78	126.80
Sharjah	24.93	31.49	28.52	37.51	28.78	45.17	51.62	49.95
Others	-	-	-	-	-	-	-	-
U.K.	149.72	184.92	121.31	161.72	141.79	135.98	223.27	204.93
U.S.A.	61.47	70.97	72.11	133.50	105.82	105.35	194.46	191.94
Other Countries	111.80	121.33	126.58	139.25	103.79	88.07	91.58	139.90
Total	1,747.05	2,115.93	2,224.89	2,885.45	2,737.43	2,445.92	2,595.31	2,278.56

7.9 Workers' Remittances

(Million Dollars)

Country	FY88	FY89	FY90	FY91	FY92	FY93	FY94	FY95
I. Cash Flow	2,012.60	1,683.56	1,667.36	1,626.92	1,252.45	1,238.51	1,093.36	1,317.73
Bahrain	41.10	35.63	36.38	37.20	27.75	25.42	25.92	35.90
Canada	9.88	11.19	13.98	11.26	9.86	7.54	5.65	4.91
Germany	35.75	27.92	31.54	32.62	33.12	40.64	28.88	27.71
Japan	2.71	28.42	35.84	26.84	12.96	11.62	7.13	6.90
Kuwait	193.90	144.29	132.55	15.12	44.24	60.22	47.85	57.86
Norway	29.16	22.27	19.75	21.28	16.25	15.18	11.85	13.40
Qatar	34.00	29.21	24.30	24.27	12.87	10.91	7.57	11.52
Saudi Arabia	821.75	691.64	626.39	681.97	516.16	525.94	493.65	554.08
Sultanat-e-Oman	102.72	76.26	79.51	74.98	60.35	51.67	46.07	61.49
U A E :	216.58	161.18	143.04	172.03	105.07	97.76	99.36	178.26
Abu Dhabi	75.83	55.49	53.28	75.71	38.74	32.47	29.32	51.99
Dubai	112.05	81.95	65.80	68.72	49.07	47.79	51.12	90.09
Sharjah	28.70	23.74	23.96	27.60	17.26	17.50	16.73	28.96
Others	-	-	-	-	-	-	2.19	7.22
U.K.	215.88	171.06	178.16	180.05	137.02	114.02	101.19	109.96
U.S.A.	177.51	174.78	209.24	190.23	150.34	157.80	122.49	141.09
Other Countries	131.66	109.71	136.68	159.07	126.46	119.79	95.75	114.65
II. Encashment and Profit in Pak. Rs of FEBCs & FCBCs	-	213.43	274.99	221.37	215.03	323.73	352.20	548.37
Total (I+II)	2,012.60	1896.99	1942.35	1,848.29	1,467.48	1,562.24	1,445.56	1,866.10

Country	FY96	FY 97	FY 98	FY99	FY00	FY01	FY02	FY03	FY04	FY05
I. Cash Flow	1,227.28	1,078.05	1,237.68	875.55	913.49	1,021.59	2,340.79	4,190.73	3,826.16	4,152.29
Bahrain	33.23	29.16	34.31	33.31	29.36	23.87	39.58	71.46	80.55	91.22
Canada	5.67	3.59	4.14	3.46	3.86	4.90	20.52	15.19	22.90	48.49
Germany	26.06	18.98	16.62	11.93	10.47	9.20	13.44	26.87	46.52	53.84
Japan	3.65	3.05	2.65	3.09	1.58	3.93	5.97	8.14	5.28	6.51
Kuwait	45.43	38.38	52.40	106.36	135.25	123.39	89.66	221.23	177.01	214.78
Norway	11.72	7.97	7.16	5.26	5.60	5.74	6.55	8.89	10.19	18.30
Qatar	14.08	9.68	12.17	12.94	13.29	13.38	31.87	87.68	88.69	86.86
Saudi Arabia	503.22	418.44	474.86	318.49	309.85	304.43	376.34	580.76	565.29	627.19
Sultanat-e-Oman	64.44	46.11	61.97	44.67	46.42	38.11	63.18	93.65	105.29	119.28
U A E:	161.93	164.39	207.70	125.09	147.79	190.04	469.49	837.87	597.48	712.61
Abu Dhabi	48.98	44.91	75.13	38.07	47.30	48.11	103.72	212.37	114.92	152.51
Dubai	81.19	93.07	101.01	70.57	87.04	129.69	331.47	581.09	447.49	532.93
Sharjah	28.95	22.90	28.54	14.69	12.80	12.21	34.05	42.60	34.61	26.17
Others	2.81	3.51	3.02	1.76	0.65	0.03	0.25	1.81	0.46	1.00
U.K.	109.74	97.94	98.83	73.59	73.27	81.39	151.93	273.83	333.94	371.86
U.S.A.	141.92	146.25	166.29	81.95	79.96	134.81	778.98	1,237.52	1,225.09	1,294.08
Other Countries	106.19	94.11	98.58	55.41	56.79	88.40	293.28	727.64	567.93	507.27
II. Encashment and Profit in Pak. Rs of FEBCs & FCBCs	233.89	331.42	251.87	184.64	70.24	64.98	48.26	46.12	45.42	16.50
Total (I+II)	1,461.17	1,409.47	1,489.55	1,060.19	983.73	1,086.57	2,389.05	4,236.85	3,871.58	4,168.79

7.9 Workers' Remittances

(Million US Dollar)

Country	FY06	FY07	FY08	FY09	FY10
I. Cash	4,588.03	5,490.97	6,448.84	7,810.95	8,904.88
1.USA	1,242.49	1,459.64	1,762.03	1,735.87	1,771.19
2.UK	438.65	430.04	458.87	605.59	876.38
3.Saudi Arabia	750.44	1,023.56	1,251.32	1,559.56	1,917.66
4.UAE	716.30	866.49	1,090.30	1,688.59	2,038.52
Dubai	540.24	635.60	761.24	970.42	851.54
Abu Dhabi	147.89	200.40	298.80	669.42	1,130.32
Sharjah	26.87	28.86	28.58	47.84	54.55
Other	1.30	1.63	1.68	0.93	2.11
5.Other GCC Countries	596.46	757.33	983.39	1,202.65	1,237.87
Bahrain	100.57	136.28	140.51	153.27	151.35
Kuwait	246.75	288.71	384.58	432.05	445.09
Qatar	118.69	170.65	233.36	339.51	354.15
Oman	130.45	161.69	224.94	277.82	287.27
6.EU Countries	119.62	149.00	176.64	247.66	252.22
Germany	59.03	76.87	73.33	100.71	81.21
France	8.14	8.94	9.87	19.25	28.07
Netherlands	7.00	7.17	9.07	10.77	9.41
Spain	3.44	7.58	17.84	29.68	39.29
Italy	12.49	12.10	14.03	31.17	39.32
Greece	2.76	2.83	5.39	9.63	12.26
Sweden	3.60	3.69	5.36	4.93	6.49
Denmark	10.87	16.24	19.46	11.74	12.84
Ireland	6.70	5.59	15.72	24.37	18.84
Belgium	5.59	7.99	6.57	5.41	4.5
7.Norway	16.82	22.04	28.78	24.94	34.68
8.Switzerland	20.50	18.06	22.72	18.61	21.94
9.Australia	25.10	31.24	39.03	34.31	56.27
10.Canada	81.71	87.20	100.62	79.07	115.12
11.Japan	6.63	4.26	4.75	5.10	5.68
12.Other Countries	573.31	642.11	530.39	609.00	577.35
II. Encashment and Profit in Pak. Rs of FEBCs & FCBCs	12.09	2.68	2.40	0.48	1.02
Total (I+II)	4,600.12	5,493.65	6,451.24	7,811.43	8,905.90

7.9 Workers' Remittances

(Million US Dollar)

Country	FY11	FY12	FY13	FY14	FY15
I. Cash	11,200.90	13,186.58	13,921.56	15,837.68	18,719.80
1.USA	2,068.67	2,334.47	2,186.24	2,467.65	2,702.66
2.UK	1,199.67	1,521.10	1,946.01	2,180.23	2,376.15
3.Saudi Arabia	2,670.07	3,687.00	4,104.73	4,729.43	5,630.43
4.UAE	2,597.74	2,848.86	2,750.17	3,109.52	4,231.75
Dubai	1,201.15	1,411.26	1,213.84	1,550.03	2,411.96
Abu Dhabi	1,328.82	1,367.62	1,485.03	1,512.45	1,750.65
Sharjah	63.77	67.26	49.76	45.54	67.64
Other	4.00	2.72	1.54	1.50	1.50
5.Other GCC Countries	1,306.18	1,495.00	1,607.88	1,860.03	2,173.03
Bahrain	167.29	210.95	282.83	318.84	388.99
Kuwait	495.19	582.57	619.00	681.43	748.12
Qatar	306.11	318.82	321.25	329.24	350.21
Oman	337.59	382.66	384.80	530.52	685.71
6.EU Countries	354.76	364.79	357.37	431.85	364.07
Germany	106.64	88.74	83.18	85.58	78.13
France	39.68	45.11	36.26	34.39	24.85
Netherlands	10.97	6.63	5.45	4.24	3.67
Spain	53.43	52.77	53.44	79.83	47.25
Italy	48.89	41.09	35.74	33.25	30.89
Greece	11.09	9.92	11.18	14.88	14.00
Sweden	9.90	11.38	13.68	14.89	11.61
Denmark	24.47	26.46	25.03	23.70	14.57
Ireland	46.28	79.55	90.07	137.60	133.29
Belgium	3.41	3.14	3.34	3.49	5.81
7.Norway	36.99	38.49	37.84	30.77	27.58
8.Switzerland	31.67	33.54	30.37	29.42	29.84
9.Australia	89.14	114.45	149.73	159.59	175.62
10.Canada	184.62	177.71	177.19	160.03	170.99
11.Japan	8.13	9.03	5.15	7.09	7.75
12.Other Countries	653.26	562.14	568.88	672.07	829.93
II. Encashment and Profit in Pak. Rs of FEBCs & FCBCs	0.07	0.04	0.10	0.03	0.20
Total (I+II)	11,200.97	13,186.62	13,921.66	15,837.71	18,720.00

Source: Statistics & Data Warehouse Department, SBP

7.10 Foreign Private Investment in Pakistan

(Million Dollars)

Country	FY85			FY86			FY87			FY88		
	Direct	Portfolio	Total	Direct	Portfolio	Total	Direct	Portfolio	Total	Direct	Portfolio	Total
Canada	0.3	0.2	0.5	-	-	-	0.8	1.0	1.8	1.0	-	1.0
France	1.2	-	1.2	0.8	-	0.8	1.5	-	1.5	5.0	-	5.0
Germany	6.4	-	6.4	4.3	0.6	4.9	5.4	0.3	5.7	18.3	0.3	18.6
Hong Kong	0.6	0.8	1.4	2.8	0.2	3.0	6.7	0.1	6.8	5.5	-	5.5
Italy	0.1	-	0.1	0.4	-	0.4	0.4	-	0.4	1.1	-	1.1
Japan	6.7	-	6.7	6.3	-	6.3	9.4	20.3	29.7	13.6	2.8	16.4
Netherlands	0.5	-	0.5	1.3	-	1.3	0.6	-	0.6	0.4	0.5	0.9
Saudi Arabia	3.8	0.4	4.2	-7.3	3.9	-3.4	1.0	2.0	3.0	0.9	1.1	2.0
U.A.E.	11.9	0.4	12.3	69.5	3.6	73.1	25.6	1.6	27.2	24.4	3.4	27.8
U.K.	8.9	3.3	12.2	12.5	1.3	13.8	5.1	-4.0	1.1	25.5	1.1	26.6
U.S.A.	17.2	2.7	19.9	35.2	-0.3	34.9	42.9	-0.7	42.2	45.8	1.0	46.8
Others	12.7	15.6	28.3	19.4	7.2	26.6	8.6	0.4	9.0	20.7	0.3	21.0
Total	70.3	23.4	93.7	145.2	16.5	161.7	108.0	21.0	129.0	162.2	10.5	172.7

Country	FY89			FY90			FY91			FY92		
	Direct	Portfolio	Total	Direct	Portfolio	Total	Direct	Portfolio	Total	Direct	Portfolio	Total
Canada	0.9	-	0.9	0.9	0.1	1.0	1.9	0.2	2.1	3.0	-	3.0
France	7.7	-0.3	7.4	6.0	-	6.0	7.1	-	7.1	8.5	-	8.5
Germany	10.0	1.6	11.6	11.2	-	11.2	12.5	2.3	14.8	21.4	0.5	21.9
Hong Kong	6.3	-	6.3	0.9	-	0.9	3.3	0.1	3.4	-	83.7	83.7
Italy	1.2	-	1.2	3.8	-	3.8	2.9	-	2.9	2.0	0.3	2.3
Japan	16.7	-4.9	11.8	16.1	-4.2	11.9	26.2	-5.3	20.9	17.7	-	17.7
Netherlands	1.7	-	1.7	5.3	0.7	6.0	2.3	-	2.3	0.8	1.3	2.1
Saudi Arabia	0.5	1.0	1.5	1.1	0.6	1.7	0.9	-0.2	0.7	0.1	1.1	1.2
U.A.E.	12.9	0.9	13.8	15.9	-2.8	13.1	9.0	1.6	10.6	10.5	47.6	58.1
U.K.	22.6	4.4	27.0	22.8	-0.2	22.6	33.8	-0.3	33.5	20.8	-1.2	19.6
U.S.A.	94.4	1.7	96.1	93.9	-2.0	91.9	130.0	5.0	135.0	213.4	50.9	264.3
Others	34.1	2.8	36.9	38.3	3.1	41.4	16.1	-12.4	3.7	36.9	34.3	71.2
Total	209.0	7.2	216.2	216.2	-4.7	211.5	246.0	-9.0	237.0	335.1	218.5	553.6

7.10 Foreign Private Investment in Pakistan

(Million Dollars)

Country	FY93			FY94			FY95			FY96		
	Direct	Portfolio	Total	Direct	Portfolio	Total	Direct	Portfolio	Total	Direct	Portfolio	Total
Canada	0.3	4.0	4.3	1.2	8.8	10.0	0.4	- 17.2	- 16.8	0.8	-	0.8
France	5.7	-	5.7	11.1	-	11.1	13.5	37.1	50.6	14.0	-	14.0
Germany	36.2	-	36.2	9.1	3.3	12.4	17.6	11.2	28.8	26.0	3.0	29.0
Hong Kong	12.4	48.8	61.2	1.2	- 19.2	- 18.0	2.2	173.1	175.3	33.9	- 3.9	30.0
Italy	0.6	-	0.6	0.3	-	0.3	0.3	8.7	9.0	0.5	-	0.5
Japan	22.0	6.3	28.3	29.7	0.8	30.5	16.3	4.6	20.9	82.1	13.1	95.2
Korea	-	-	-	92.6	-	92.6	40.8	-	40.8	31.5	-	31.5
Netherlands	5.6	5.3	10.9	- 0.1	0.1	-	4.5	11.5	16.0	11.9	-	11.9
Saudi Arabia	8.2	0.4	8.6	1.9	-	1.9	0.9	1.2	2.1	26.9	- 0.9	26.0
U.A.E.	9.5	0.9	10.4	7.5	2.6	10.1	46.8	34.9	81.7	52.8	- 22.3	30.5
U.K.	25.7	19.7	45.4	32.0	50.0	82.0	38.7	243.9	282.6	331.7	68.1	399.8
U.S.A.	136.9	25.7	162.6	114.5	34.0	148.5	176.4	370.2	546.6	319.8	38.3	358.1
Others	43.3	25.7	69.0	53.1	208.2	261.3	84.0	210.7	294.7	169.8	109.8	279.6
Total	306.4	136.8	443.2	354.1	288.6	642.7	442.4	1,089.9	1,532.3	1,101.7	205.2	1,306.9

7.10 Foreign Private Investment in Pakistan

(Million Dollars)

Country	FY97			FY98			FY99		
	Direct	Portfolio	Total	Direct	Portfolio	Total	Direct	Portfolio	Total
Australia	-	-	-	135.3	- 106.2	29.1	89.3	- 30.5	58.8
Canada	1.7	0.8	2.5	19.2	22.1	41.3	6.9	25.4	32.3
China	-	-	-	24.0	0.3	24.3	19.8	-	19.8
France	10.2	-	10.2	4.9	0.4	5.3	9.8	0.2	10.0
Germany	17.6	19.7	37.3	2.1	229.6	231.7	3.0	7.3	10.3
Hong Kong	7.5	- 20.6	- 13.1	0.9	0.1	1.0	0.2	0.5	0.7
Italy	1.8	-	1.8	17.8	- 1.2	16.6	59.0	-	59.0
Japan	36.6	7.4	44.0	1.2	1.3	2.5	22.8	-	22.8
Korea	7.3	-	7.3	0.5	-	0.5	0.3	-	0.3
Netherlands	7.7	3.6	11.3	26.9	-	26.9	5.9	0.6	6.5
Saudi Arabia	- 17.0	-	- 17.0	5.1	- 3.1	2.0	2.2	7.7	9.9
Singapore	-	-	-	4.4	-	4.4	-	-	-
Switzerland	-	-	-	0.6	- 16.0	- 15.4	2.3	- 3.5	- 1.2
U.A.E.	54.9	- 5.0	49.9	9.2	30.0	39.2	6.8	11.6	18.4
U.K.	240.1	77.9	318.0	86.7	- 0.2	86.5	24.8	- 3.4	21.4
U.S.A.	246.2	111.3	357.5	256.6	64.2	320.8	214.6	11.4	226.0
Others	67.5	72.3	139.8	5.9	-	5.9	4.6	-	4.6
Total	682.1	267.4	949.5	601.3	221.3	822.6	472.3	27.3	499.6

7.10 Foreign Private Investment in Pakistan

(Million Dollars)

Country	FY00			FY01			FY02		
	Direct	Portfolio	Total	Direct	Portfolio	Total	Direct	Portfolio	Total
Australia	169.0	28.7	197.7	1.5	-	1.5	0.4	0.1	0.5
Canada	5.7	25.2	30.9	0.1	0.5	0.6	3.5	2.7	6.2
China	10.5	-	10.5	0.1	-	0.1	0.3	-	0.3
France	1.6	0.2	1.8	0.7	-	0.7	-6.9	0.3	-6.6
Germany	0.8	9.7	10.5	15.5	-	15.5	11.2	-	11.2
Hong Kong	0.5	-	0.5	3.6	-16.3	-12.7	2.8	20.6	23.4
Italy	17.7	0.2	17.9	1.3	-	1.3	0.1	-	0.1
Japan	28.6	-5.9	22.7	9.1	-	9.1	6.4	0.2	6.6
Korea	0.2	-	0.2	3.7	-	3.7	0.4	-	0.4
Netherlands	10.7	9.4	20.1	4.8	-1.3	3.5	-5.1	-0.8	-5.9
Saudi Arabia	3.4	-6.2	-2.8	56.6	-1.7	54.9	1.3	0.1	1.4
Singapore	-	0.5	0.5	3.7	1.2	4.9	3.9	-17.2	-13.3
Switzerland	1.7	-1.0	0.7	3.6	-36.9	-33.3	7.4	23.2	30.6
U.A.E.	3.2	27.9	31.1	5.2	-10.9	-5.7	21.5	-4.2	17.3
U.K.	40.1	4.8	44.9	90.5	-33.8	56.7	30.3	-32.4	-2.1
U.S.A.	166.9	-20.0	146.9	92.7	-37.8	54.9	326.4	-1.7	324.7
Others	9.3	-	9.3	29.7	-3.4	26.3	80.8	-1.0	79.8
Total	469.9	73.5	543.4	322.4	-140.4	182.0	484.7	-10.1	474.6

7.10 Foreign Private Investment in Pakistan

(Million Dollars)

Country	FY03			FY04			FY05		
	Direct	Portfolio	Total	Direct	Portfolio	Total	Direct	Portfolio	Total
Australia	2.2	-	2.2	1.6	-	1.6	1.6	-	1.6
Canada	0.5	-	0.5	0.5	-	0.5	1.9	0.1	2.0
China	3.0	-	3.0	14.3	-	14.3	0.4	-	0.4
France	2.6	-	2.6	- 5.6	-	- 5.6	-3.6	0.1	-3.5
Germany	3.7	0.1	3.8	7.0	- 3.0	4.0	13.1	2.1	15.2
Hong Kong	5.6	-0.4	5.2	6.3	- 1.3	5.0	32.3	28.9	61.2
Italy	0.2	0.2	0.4	1.9	- 1.9	-	0.41	-	0.4
Japan	14.1	-	14.1	15.1	- 3.5	11.6	45.2	-3.5	41.7
Korea	0.2	-6.8	-6.6	1.0	- 9.4	- 8.4	1.4	-	1.4
Netherlands	3.0	-	3.0	14.0	- 1.9	12.1	36.7	23.2	59.9
Saudi Arabia	43.5	0.1	43.6	7.2	- 1.9	5.3	18.4	-0.2	18.2
Singapore	3.7	-7.6	-3.9	5.1	- 5.6	- 0.5	8.0	2.7	10.7
Switzerland	3.1	2.6	5.7	205.3	6.0	211.3	137.5	-10.0	127.5
U.A.E.	119.7	0.7	120.4	134.6	11.9	146.5	367.5	49.8	417.3
U.K.	219.4	-34.6	184.8	64.9	- 23.0	41.9	181.5	17.6	199.1
U.S.A.	211.5	15.1	226.6	238.4	21.4	259.8	326.0	47.0	373.0
Others	162.0	52.7	214.7	237.8	- 15.5	222.3	355.7	-5.2	350.5
Total	798.0	22.1	820.1	949.4	- 27.7	921.7	1,524.0	152.6	1,676.6

7.10 Foreign Private Investment in Pakistan

(Million Dollars)

Country	FY06			FY07			FY08		
	Direct	Portfolio	Total	Direct	Portfolio	Total	Direct	Portfolio	Total
Australia	31.3	-	31.3	72.0	-6.4	65.6	69.6	-73.2	-3.7
Bahrain	21.0	-19.4	1.7	-67.2	4.9	-62.3	30.2	2.7	32.9
Canada	4.8	0.2	5.0	10.7	0.1	10.9	13.3	0.4	13.7
China	1.7	-	1.7	712.1	-	712.1	13.7	-	13.7
France	3.2	-	3.2	-0.1	1.5	1.5	8.4	-0.8	7.6
Germany	28.6	-3.5	25.1	78.9	7.0	85.9	69.6	-0.5	69.1
Hong Kong	24.0	31.2	55.2	32.6	-72.6	-40.0	339.8	-245.5	94.3
Japan	57.0	-8.7	48.2	64.4	3.9	68.4	131.2	9.9	141.1
Korea (South)	1.6	-	1.6	1.5	-	1.5	1.2	1.7	2.9
Kuwait	18.1	2.9	21.0	65.9	17.0	82.9	36.0	28.3	64.3
Luxembourg	23.5	-1.0	22.5	13.0	-0.4	12.6	-0.4	39.3	38.9
Malaysia	2.9	0.7	3.6	-7.5	1.9	-5.6	656.4	-	656.4
Mauritius	87.0	-4.1	83.0	77.6	13.0	90.6	356.7	5.9	362.6
Netherlands	121.1	-0.7	120.4	771.8	6.2	778.0	121.6	24.5	146.1
Norway	252.6	-	252.6	25.1	-	25.1	275.0	-	275.0
Oman	3.6	0.2	3.7	19.4	-	19.5	140.1	1.7	141.7
Saudi Arabia	277.8	0.8	278.5	104.9	0.1	105.0	46.2	-1.6	44.7
Singapore	9.9	5.6	15.5	20.9	118.2	139.1	24.8	19.6	44.5
Sweden	6.1	-	6.1	0.2	11.2	11.4	3.2	-0.3	2.9
Switzerland	170.6	11.6	182.2	175.0	-127.4	47.6	169.3	-97.8	71.5
U.A.E	1,424.5	63.3	1,487.8	662.2	14.9	677.0	588.6	4.3	592.8
U.K	244.0	-19.5	224.5	860.0	960.1	1,820.1	460.2	-100.1	360.0
U.S.A	516.7	303.8	820.5	913.3	853.4	1,766.8	1,309.7	439.2	1,748.8
Others	189.4	-11.9	177.6	532.9	13.8	546.2	545.8	-13.4	532.7
Total	3,521.0	351.5	3,872.5	5,139.6	1,820.4	6,959.9	5,410.2	44.4	5,454.5

7.10 Foreign Private Investment in Pakistan

(Million Dollars)

Country	FY09			FY10			FY11		
	Direct	Portfolio	Total	Direct	Portfolio	Total	Direct	Portfolio	Total
Australia	99.3	-11.5	87.8	64.0	-1.7	62.3	13.9	0.9	14.8
Bahrain	27.7	-	27.8	-68.4	-	-68.4	7.2	-	7.2
Canada	2.4	0.2	2.6	1.1	0.1	1.2	3.0	1.1	4.1
China	-101.4	-	-101.4	-3.6	-	-3.6	47.4	-	47.4
France	6.4	0.2	6.5	8.0	-0.8	7.2	17.9	-	17.8
Germany	76.9	0.1	77.0	53.0	0.7	53.7	21.2	-1.5	19.7
Hong Kong	156.1	2.5	158.7	9.9	19.2	29.1	125.6	23.3	148.8
Japan	74.3	-6.1	68.2	26.8	11.4	38.2	3.2	5.2	8.4
Korea (South)	1.9	-2.8	-0.9	2.3	3.6	5.8	7.7	-1.6	6.1
Kuwait	18.0	10.7	28.7	27.3	-	27.3	48.5	-0.1	48.4
Luxembourg	-0.3	-4.2	-4.4	1.9	41.8	43.7	3.7	12.9	16.5
Malaysia	211.2	-	211.2	15.4	-0.3	15.1	5.5	-	5.5
Mauritius	348.5	2.7	351.1	-60.6	-	-60.6	109.4	-3.4	106.0
Netherlands	41.8	5.8	47.6	278.7	0.5	279.1	-44.3	3.7	-40.6
Norway	101.1	-	101.1	0.4	-	0.4	-48.0	-	-48.0
Oman	2.2	-	2.2	-11.9	-2.1	-14.0	-14.8	-	-14.8
Saudi Arabia	-92.3	2.3	-89.9	-133.8	-	-133.7	6.5	0.1	6.6
Singapore	277.1	-35.1	242.1	122.8	1.3	124.1	69.5	3.6	73.1
Sweden	23.0	-1.0	22.0	-2.0	0.4	-1.6	-0.2	-	-0.2
Switzerland	227.3	-24.8	202.6	170.6	15.3	185.9	110.5	40.2	150.7
U.A.E	178.1	49.9	228.0	242.7	5.5	248.2	284.2	7.5	291.7
U.K	263.4	-77.7	185.7	294.6	1.2	295.8	207.0	25.1	232.1
U.S.A	869.9	-442.5	427.4	468.3	472.3	940.6	238.1	261.6	499.7
Others	907.3	20.9	927.7	643.4	19.6	663.0	412.1	-14.0	398.3
Total	3,719.8	-510.4	3,209.4	2,150.9	588.0	2,738.8	1,634.8	364.6	1,999.3

7.10 Foreign Private Investment in Pakistan

(Million Dollars)

Country	FY12			FY13			FY14		
	Direct	Portfolio	Total	Direct	Portfolio	Total	Direct	Portfolio	Total
Australia	50.5	-4.7	45.8	44.3	-21.0	23.3	25.9	-1.5	24.4
Bahrain	17.4	-	17.4	1.7	-	1.7	-2.9	1.0	-1.9
Canada	10.8	-1.4	9.4	-12.5	-0.5	-13.0	-20.9	2.1	-18.8
China	126.1	0.1	126.1	90.6	-	90.6	695.8	0.2	696.0
France	-0.5	-0.4	-0.9	27.0	-1.8	25.2	96.3	0.0	96.2
Germany	27.2	1.0	28.1	5.5	12.2	17.7	-5.7	-20.0	-25.7
Hong Kong	80.3	-133.2	-52.9	242.6	-71.0	171.6	228.5	66.1	294.6
Italy	200.5	-	200.5	199.4	-	199.4	97.6	0.1	97.7
Japan	29.7	1.2	31.0	30.1	4.4	34.5	30.1	17.2	47.2
Korea (South)	25.5	-0.8	24.7	25.8	-0.6	25.2	24.4	-5.4	19.1
Kuwait	24.4	0.4	24.8	10.7	-	10.7	1.9	-0.2	1.7
Luxembourg	6.7	-2.2	4.5	-	83.3	83.3	-13.5	195.4	182.0
Malaysia	9.7	-	9.7	0.9	-	0.9	-17.5	-	-17.5
Netherlands	22.1	-9.1	13.0	-118.7	10.3	-108.4	5.5	2.7	8.1
Norway	-275.1	-	-275.1	-258.4	-	-258.4	-21.6	-	-21.6
Oman	-23.3	-	-23.3	2.5	-	2.5	36.2	-	36.2
Qatar	-13.1	0.2	-13.0	-22.1	0.1	-22.0	-58.5	0.2	-58.4
Saudi Arabia	-79.9	0.1	-79.8	3.2	-	3.3	-40.1	-	-40.1
Singapore	-61.0	-2.4	-63.4	-14.7	-2.3	-17.0	-47.5	-12.7	-60.2
Sweden	-21.9	31.5	9.6	-16.7	23.8	7.1	35.4	-4.7	30.7
Switzerland	129.9	14.6	144.5	149.0	12.1	161.1	209.8	-15.4	194.4
U.A.E	37.1	17.0	54.1	22.5	7.1	29.5	-47.1	6.9	-40.2
U.K	205.8	-28.1	177.8	633.0	-65.9	567.0	157.0	223.9	380.9
U.S.A	227.6	42.1	269.7	227.1	72.6	299.7	212.1	148.2	360.3
Others	64.1	14.1	78.3	183.7	56.8	240.5	117.4	18.7	136.3
Total	820.6	-60.0	760.6	1,456.5	119.6	1,576.0	1,698.6	622.8	2,321.4

7.10 Foreign Private Investment in Pakistan

(Million Dollars)

Country	FY15		
	Direct	Portfolio	Total
Australia	1.2	19.3	20.4
Bahrain	9.5	-5.2	4.3
Canada	-29.9	4.2	-25.7
China	256.8	11.3	268.1
France	-214.3	-	-214.3
Germany	-20.3	0.1	-20.2
Hong Kong	136.2	-63.5	72.7
Italy	115.4	-	115.4
Japan	71.1	2.9	74.0
Korea (South)	14.3	-9.7	4.5
Kuwait	2.3	-	2.3
Luxembourg	1.4	251.2	252.6
Malaysia	2.8	-	2.8
Netherlands	-34.5	-1.4	-35.9
Norway	2.7	-	2.7
Oman	-11.5	-	-11.5
Qatar	-34.6	0.1	-34.5
Saudi Arabia	-64.8	0.5	-64.4
Singapore	23.4	0.3	23.7
Sweden	-50.6	-12.0	-62.5
Switzerland	3.2	-2.8	0.4
U.A.E	218.8	11.6	230.4
U.K	169.6	229.5	399.1
U.S.A	208.9	599.4	808.3
Others	145.9	-118.5	27.4
Total	923.0	917.3	1,840.1

Source: Statistics & Data Warehouse Department, SBP

Note:

Investments are the flows on net basis during the month. It also includes investment in terms of capital equipment and reinvested earnings.

7.11 Sector-Wise Net Inflow of Foreign Direct Investment

(Million Dollars)

Economic Groups	FY 97	FY 98	FY 99	FY 00	FY 01
Food, Beverages & Tobacco	51.5	19.1	7.4	49.9	45.1
Sugar	1.3	-	-	6.0	-
Textiles	12.4	27.3	1.7	4.4	4.6
Paper & Pulp	-	4.1	-	0.7	-
Leather & Leather Products	-	-	-	-	0.1
Rubber and Rubber Products	-	-	-	-	-
Chemicals, Pharmaceuticals & Fertilizers	51.7	72.1	54.1	119.9	26.3
Petro Chemicals and Petroleum Refining	1.5	1.6	38.8	12.0	8.7
Cement	49.4	3.0	2.0	0.1	15.2
Basic Metals	-	-	-	-	0.1
Metal Products	-	2.5	-	1.4	0.1
Machinery other than Electrical	2.0	0.0	12.7	3.1	0.3
Electrical Machinery	4.1	8.7	1.9	1.5	2.2
Electronics	-	2.7	1.2	2.3	2.8
Transport Equipment	-	2.7	-	-	1.8
Power	244.8	239.5	131.4	67.4	40.3
Construction	14.5	21.5	13.9	21.1	12.5
Trade	0.0	12.6	5.5	7.6	13.2
Tourism	7.4	5.7	-	-	1.4
Transport , Storage & Communication	6.4	7.5	33.3	31.0	81.5
Financial Business	106.5	20.4	24.4	29.6	-34.9
Social & Personal Services	-	-	-	-	5.4
Mining & Quarrying--Oil & Gas	37.7	99.1	112.8	79.7	84.7
Others	90.9	51.2	31.2	32.2	11
Total	682.1	601.3	472.3	469.9	322.40

7.11 Sector-Wise Net Inflow of Foreign Direct Investment

(Million Dollars)				
Economic Groups	FY 02	FY 03	FY 04	FY 05
Food	7.6	6.0	3.3	10.0
Beverages	-13.6	1.0	0.7	6.2
Tobacco & Cigarettes	0.9	-	0.5	6.7
Sugar	0.1	0.9	0.4	4.2
Textiles	18.4	26.1	35.4	39.3
Rubber & Rubber Products	0.2	-	-	-
Paper & Pulp	0.7	1.4	1.7	-
Leather & Leather Products	0.5	1.2	3.5	6.5
Chemicals	10.6	86.2	15.3	51.0
Petro Chemicals	2.2	0.8	1.5	1.1
Petroleum Refining	2.8	2.2	70.9	23.7
Mining & Quarrying	6.6	1.4	1.1	0.5
Oil & Gas Explorations	268.2	186.8	202.4	193.8
Pharmaceuticals & OTC Products	7.2	6.2	13.2	38.0
Fertilizer	-	-	-	3.5
Cosmetics	-	0.1	-	1.1
Cement	0.4	-0.4	1.9	13.1
Ceramics	-	-	0.1	0.4
Basic Metal	-	0.1	0.1	0.4
Metal Products	0.3	0.1	1.3	2.1
Machinery other than Electrical	0.1	0.4	0.7	2.8
Electrical Machinery	10.5	10.5	8.7	3.4
Electronics	15.9	6.7	7.5	10.3
Transport Equipment (Automobiles)	1.1	0.6	3.3	33.1
Power	36.4	32.8	-14.2	73.3
Construction	12.8	17.6	32	42.7
Trade	34.2	39.1	35.6	52.1
Transport	21.4	87.4	8.8	10.6
Tourism	0.1	0.1	0.1	-
Storage Facilities	-	2.4	-	3.7
Communications	12.7	24.3	221.9	517.6
Financial Business	3.5	207.5	242.1	269.4
Social Services	2.0	0.3	0.9	1.1
Personal Services	8.3	19.4	15.5	23.5
Others	12.6	28.8	33.2	78.8
Total	484.7	798.0	949.4	1,524.0

7.11 Sector-Wise Net Inflow of Foreign Direct Investment

(Million Dollars)					
Economic Groups	FY 06	FY 07	FY 08	FY 09	FY 10
Food	53.3	37.5	49.6	149.7	87.3
Beverages	6.2	88.8	-1.7	29.6	1.6
Tobacco & Cigarettes	2.5	389.5	9.2	1.4	14.2
Sugar	5.1	16.2	9.4	14.7	5.0
Textiles	47.0	59.4	30.1	36.9	27.8
Rubber & Rubber Products	4.7	4.3	3.7	1.7	1.9
Paper & Pulp	0.1	1.2	1.1	-	50.2
Leather & Leather Products	3.5	3.0	1.8	4	4.8
Chemicals	62.9	46.2	79.2	74.2	112.1
Petro Chemicals	9.5	6.3	27.4	25.1	8.9
Petroleum Refining	31.2	155.2	74.5	132.1	104.5
Mining & Quarrying	7.1	23.7	42.3	13.6	11.5
Oil & Gas Explorations	312.7	545.1	635	775	740.6
Pharmaceuticals & OTC Products	34.5	38.4	46.2	30.4	5.4
Fertilizer	-107.6	3.9	-	-	6.5
Cosmetics	0.8	0.5	0.1	1.4	0.5
Cement	39.0	33.7	102.5	32.6	-1.2
Ceramics	0.4	0.4	1.2	1.3	2.0
Basic Metal	3.1	5.3	1	4.3	7.1
Metal Products	4.0	7.8	15.4	9.3	12.3
Machinery other than Electrical	1.2	4.0	5.9	2.5	1.2
Electrical Machinery	1.7	3.4	18.3	15.6	14.7
Electronics	18.1	18.6	27.6	22.6	23.4
Transport Equipment (Automobiles)	33.1	50.4	111.5	82.5	33.2
Power	320.6	204.6	68.9	130.6	-120.6
Construction	89.5	157.1	89	93.4	101.6
Trade	118.0	173.4	175.9	166.5	117.0
Transport	18.4	18.8	75.6	93.2	132.0
Tourism	3.4	30.2	6.6	-	-
Storage Facilities	0.2	18.3	0.6	0.4	-
Communications	1,937.7	1,898.7	1,626.80	879.1	291.4
Financial Business	329.2	930.1	1,865.00	707.4	163.0
Social Services	3.1	4.3	14.3	1.5	0.8
Personal Services	61.6	84.1	94.7	100	62.5
Others	65.5	76.9	101.6	87.1	127.6
Total	3,521.0	5,139.6	5,410.30	3,719.70	2,150.80

7.11 Sector-Wise Net Inflow of Foreign Direct Investment

(Million Dollars)

Economic Groups	FY 11	FY 12	FY 13	FY 14	FY 15
Food	37.5	15.6	532.7	83.3	-2.0
Beverages	9.4	27.8	20.0	23.0	96.6
Tobacco & Cigarettes	11.5	-3.3	0.4	34.2	11.2
Sugar	9.7	0.6	4.8	15.1	3.1
Textiles	25.3	30.3	13.9	-0.2	43.9
Rubber & Rubber Products	3.3	1.7	1.4	-0.3	4.4
Paper & Pulp	0.5	1.5	0.3	-	-
Leather & Leather Products	7.5	8.7	4.5	5.0	0.3
Chemicals	30.5	96.2	-47.1	94.9	55.3
Petro Chemicals	0.2	16.5	8.1	-0.5	-
Petroleum Refining	-18.4	14.7	106.8	2.7	-14.8
Mining & Quarrying	15.4	7.3	2.0	-23.2	-2.0
Oil & Gas Explorations	512.2	629.4	559.8	502.0	299.0
Pharmaceuticals & OTC Products	6.3	2.0	14.0	15.7	-48.8
Fertilizer	0.3	0.3	0.2	-	-
Cosmetics	1.6	0.2	-	-	-
Cement	65.2	-11.0	8.1	36.6	-185.2
Ceramics	12.3	0.3	3.4	1.9	1.3
Basic Metal	7.5	3.8	1.3	5.2	1.5
Metal Products	2.3	18.8	3.2	8.6	-55.2
Machinery other than Electrical	1.2	-5.2	2.6	1.0	0.0
Electrical Machinery	5.0	8.3	12.0	-10.7	-1.1
Electronics	15.9	22.8	20.8	18.2	-0.3
Transport Equipment (Automobiles)	8.8	31.6	25.1	53.1	64.3
Power	155.8	-84.9	26.8	71.4	219.3
Construction	61.1	72.1	47.7	28.8	53.5
Trade	52.7	25.3	5.1	-3.2	50.0
Transport	104.6	17.4	44.2	2.7	6.2
Tourism	-	-	-	1.8	2.3
Storage Facilities	0.1	0.2	13.9	-4.9	-0.2
Communications	-34.1	-315.2	-381.7	434.2	45.1
Financial Business	310.1	64.4	314.0	192.8	256.4
Social Services	0.4	3.6	7.3	0.1	0.3
Personal Services	28.0	21.2	18.4	102.2	36.4
Others	185.0	97.7	62.4	6.9	-18.1
Total	1,634.80	820.70	1,456.40	1,698.40	922.70

Source: Statistics & Data Warehouse Department, SBP

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

7.12 Foreign Direct Investment Flows

(Million Rupees)

Year	FDI	FDI as % of GDP	FDI per Capita (Rs.)	Year	FDI	FDI as % of GDP	FDI per Capita (Rs.)
FY50	4.0	0.04	0.11	FY83	534.3	0.15	6.00
FY51	5.6	0.05	0.15	FY84	647.4	0.15	7.05
FY52	13.6	0.12	0.37	FY85	1,066.7	0.23	11.26
FY53	19.5	0.18	0.51	FY86	2,344.3	0.46	24.00
FY54	22.5	0.20	0.58	FY87	1,855.4	0.32	18.43
FY55	24.2	0.22	0.61	FY88	2,854.6	0.42	27.50
FY56	8.4	0.09	0.21	FY89	4,016.0	0.52	37.52
FY57	21.5	0.15	0.51	FY90	4,636.4	0.54	42.01
FY58	28.1	0.19	0.66	FY91	5,516.0	0.54	48.48
FY59	10.5	0.07	0.24	FY92	8,325.3	0.69	70.97
FY60	14.3	0.08	0.32	FY93	7,954.1	0.59	65.83
FY61	23.8	0.12	0.52	FY94	10,681.0	0.68	85.83
FY62	11.0	0.05	0.23	FY95	13,648.8	0.73	112.91
FY63	-2.9	-0.01	-0.06	FY96	36,982.3	1.74	298.56
FY64	11.9	0.05	0.24	FY97	26,597.5	1.10	209.59
FY65	177.0	0.63	3.42	FY98	25,973.6	0.97	199.84
FY66	18.6	0.06	0.35	FY99	22,099.1	0.75	166.15
FY67	236.1	0.66	4.31	FY00	24,327.1	0.64	176.89
FY68	-6.7	-0.02	-0.12	FY01	18,846.2	0.45	134.27
FY69	281.4	0.68	4.85	FY02	29,773.1	0.67	207.96
FY70	345.3	0.72	5.78	FY03	46,682.6	0.96	318.11
FY71	429.7	0.85	6.99	FY04	54,661.2	0.97	365.26
FY72	47.1	0.09	0.74	FY05	90,461.0	1.39	593.07
FY73	-5.3	-0.01	-0.08	FY06	210,755.1	2.57	1,356.47
FY74	-62.4	-0.07	-0.92	FY07	311,635.5	3.37	1,970.26
FY75	147.6	0.13	2.11	FY08	338,389.1	3.18	2,055.08
FY76	222.9	0.17	3.09	FY09	292,005.8	2.21	1,736.27
FY77	106.0	0.07	1.43	FY10	180,240.7	1.21	1,049.56
FY78	351.7	0.20	4.59	FY11	139,775.4	0.76	797.30
FY79	356.7	0.18	4.52	FY12	73,230.3	0.37	409.31
FY80	277.4	0.12	3.41	FY13	140,878.7	0.63	771.81
FY81	346.8	0.12	4.14	FY14	174,780.4	0.70	938.72
FY82	1,035.3	0.32	11.98	FY15	86,219.5	0.31	454.10

Gross Domestic Product (GDP) at Market Price

Source: Statistics & Data Warehouse Department, SBP

7.13 Flows of Net Foreign Direct Investment in Selected Countries

(Million Dollars)

Year	Countries							
	Pakistan	India	Philippines	China	Malaysia	Hong Kong	USA	UK
1989	211	252	563	3,393	1,668	1,076	75,780	27,108
1990	245	236	530	3,487	2,332	1,728	71,230	41,363
1991	258	74	544	4,366	3,998	538	34,550	23,244
1992	336	277	228	11,156	5,183	2,051	30,310	23,011
1993	349	550	1238	27,515	5,006	1,667	50,230	19,686
1994	421	973	1,591	33,787	4,342	7,828	55,940	19,561
1995	723	2,144	1,478	35,849	4,178	6,213	69,080	29,129
1996	922	2,426	1,517	40,180	5,078	10,460	97,660	32,413
1997	716	3,577	1,222	45,439	5,137	11,368	122,150	51,312
1998	506	2,635	2,287	45,644	2,163	13,939	211,150	109,818
1999	532	2,169	1829	41,014	3,895	25,340	312,788	129,892
2000	308	3,584	1,487	42,095	3,788	70,496	350,066	164,130
2001	378	5,128	760	47,053	554	31,292	171,471	56,091
2002	826	5,209	1,769	53,074	3,193	6,748	109,466	89,761
2003	534	3,682	492	57,901	3,219	18,567	111,346	36,011
2004	1,118	5,429	592	68,117	4,376	22,194	207,877	87,060
2005	2,201	7,269	1,664	104,109	3,925	40,963	138,327	252,653
2006	4,273	20,029	2,707	124,082	7,691	44,902	294,288	203,636
2007	5,590	25,228	2,919	156,249	9,071	62,121	340,065	209,515
2008	5,438	43,406	1,340	171,535	7,573	67,035	332,734	253,454
2009	2,338	35,581	2,065	131,057	115	54,276	153,788	14,547
2010	2,022	27,397	1,070	243,703	10,886	82,709	259,344	66,735
2011	1,326	36,499	2,007	280,072	15,119	96,135	257,410	27,012
2012	859	23,996	3,215	241,214	8,896	74,887	232,001	46,751
2013	1,333	28,153	3,737	290,928	11,296	76,857	287,162	35,015
2014	1,778	33,871	5,740	289,097	10,609	129,847	131,829	45,457
2015			5,724			180,844	409,874	

Source: International Financial Statistics, IMF

8.1 Balance of Trade

(Million Dollars)

Period	Exports	Re-exports	Imports	Re-imports	Balance of Trade ¹
FY 49	163.9	-	355.5	-	-191.6
FY 50	161.7	-	275.6	-	-113.9
FY 51	405.6	-	352.6	-	53.0
FY 52	606.3	-	593.0	-	13.3
FY 53	441.8	-	282.8	-	159.0
FY 54	379.6	-	222.1	-	157.5
FY 55	258.7	-	205.0	-	53.7
FY 56	373.5	-	208.0	-	165.5
FY 57	337.7	-	334.6	-	3.1
FY 58	298.7	-	430.7	-	-132.0
FY 59	278.4	-	331.6	-	-53.2
FY 60	387.2	-	517.0	-	-129.8
FY 61	378.0	-	669.7	-	-291.7
FY 62	387.3	-	653.2	-	-265.9
FY 63	472.1	-	802.3	-	-330.2
FY 64	483.0	-	930.7	-	-447.7
FY 65	505.8	-	1,129.0	-	-623.2
FY 66	570.9	-	884.1	-	-313.2
FY 67	611.9	-	1,090.8	-	-478.9
FY 68	656.4	-	977.9	-	-321.5
FY 69	680.6	-	1,028.7	-	-348.1
FY 70	687.3	-	1,071.0	-	-383.7
FY 71	682.7	-	1,087.7	-	-405.0
FY 72	638.5	-	662.0	-	-23.5
FY 73	804.4	6.8	790.1	0.1	21.0
FY 74	1,026.4	7.7	1,361.5	0.5	-327.9
FY 75	1,039.0	17.6	2,113.6	0.4	-1,057.4
FY 76	1,136.7	16.9	2,067.2	4.6	-918.2
FY 77	1,140.8	29.5	2,324.5	0.3	-1,154.5
FY 78	1,311.1	27.0	2,809.6	0.2	-1,471.7

8.1 Balance of Trade

(Million Dollars)

Period	Exports	Re-exports	Imports	Re-imports	Balance of Trade ¹
FY 79	1,709.6	15.5	3,675.6	0.2	-1,950.7
FY 80	2,364.7	30.8	4,740.3	0.3	-2,345.1
FY 81	2,957.5	28.9	5,408.5	0.4	-2,422.5
FY 82	2,489.2	39.3	5,636.2	0.8	-3,108.5
FY 83	2,710.6	18.4	5,363.6	1.0	-2,635.6
FY 84	2,769.1	21.4	5,688.8	0.8	-2,899.1
FY 85	2,504.1	35.4	5,919.4	1.4	-3,381.3
FY 86	3,072.8	47.8	5,635.2	2.0	-2,516.6
FY 87	3,687.8	96.2	5,380.3	7.0	-1,603.3
FY 88	4,457.2	51.6	6,395.2	3.7	-1,890.1
FY 89	4,693.2	45.5	7,069.4	3.1	-2,333.8
FY 90	4,964.7	56.1	6,941.1	1.7	-1,922.0
FY 91	6,167.0	51.2	7,631.2	2.7	-1,415.7
FY 92	6,912.2	46.5	9,253.3	2.8	-2,297.4
FY 93	6,819.3	34.1	9,963.2	1.8	-3,111.6
FY 94	6,812.8	26.9	8,561.6	3.9	-1,725.8
FY 95	8,137.2	35.4	10,394.4	3.1	-2,224.9
FY 96	8,707.1	39.0	11,804.9	4.4	-3,063.2
FY 97	8,320.3	68.3	11,894.2	16.5	-3,522.1
FY 98	8,627.7	76.3	10,118.0	4.6	-1,418.6
FY 99	7,779.3	70.1	9,431.7	14.2	-1,596.5
FY 00	8,568.6	67.1	10,309.4	18.1	-1,691.8
FY 01	9,201.6	63.5	10,728.9	12.2	-1,476.0
FY 02	9,134.6	70.1	10,339.5	11.1	-1,145.9
FY 03	11,160.2	50.4	12,220.3	5.8	-1,015.5
FY 04	12,313.3	415.9	15,591.8	14.3	-2,876.9
FY 05	14,391.1	103.4	20,598.1	80.2	-6,183.8
FY 06	16,451.2	129.1	28,580.9	10.3	-12,010.9
FY 07	16,976.2	162.1	30,539.7	4.4	-13,405.8
FY 08	19,052.3	727.4	39,965.5	10.9	-20,196.7
FY 09	17,688.0	263.3	34,822.1	20.4	-16,891.2
FY 10	19,290.0	257.0	34,710.0	-	-15,163.0
FY 11	24,810.0	362.0	40,414.0	24.0	-15,266.0
FY 12	23,624.0	207.0	44,912.0	36.0	-21,117.0
FY 13	24,461.0	285.0	44,950.0	-	-20,204.0
FY 14	25,110.0	161.0	45,073.0	18.0	-19,820.0
FY 15	23,667.0	199.0	45,826.0	207	-22,167.0

1. Balance of Trade = Exports + Re-exports - Imports - Re-imports

Source: Pakistan Bureau of Statistics

8.2 Exports of Principal Commodities

(Million Dollars)

Commodity	FY52	FY53	FY54	FY55	FY56
Fish & Fish Preparations	2.9	3.8	5.2	5.8	6.1
Rice	-	-	-	-	-
Hides and Skins Raw	-	-	-	-	-
Cotton	234.9	209.8	151.5	66.9	99.4
Wool & Other Animal Hair	9.4	17.5	14.2	11.1	14.4
Leather				0.1	0.3
Textile Yarn and Thread	0.4	0.8	3.2	5.3	29.7
Cotton Fabrics	-	-	-	-	-
Floor Coverings & Tapestries	-	-	-	-	-
Footwear	0.1	0.1	0.1	0.2	0.3
Sports Goods	-	1.5	1.7	1.3	2.0
Other Commodities	358.5	208.3	203.8	168.0	221.4
Total	606.3	441.8	379.6	258.7	373.5

Commodity	FY57	FY58	FY59	FY60	FY61
Fish & Fish Preparations	5.4	4.2	6.8	9.8	12.1
Rice	-	-	-	-	10.3
Hides and Skins Raw	-	-	-	-	11.7
Cotton	76.3	46.6	42.1	43.5	32.3
Wool & Other Animal Hair	20.7	14.0	13.7	15.8	16.0
Leather	0.5	0.6	0.7	3.2	2.2
Textile Yarn and Thread	39.3	26.3	44.1	97.8	15.6
Cotton Fabrics	-	-	-	-	9.4
Floor Coverings & Tapestries	-	-	-	-	-
Footwear	0.4	0.9	0.6	0.9	0.6
Sports Goods	2.9	2.4	4.1	2.5	2.4
Other Commodities	192.0	203.7	166.3	213.7	265.4
Total	337.7	298.7	278.4	387.2	378.0

8.2 Exports of Principal Commodities

(Million Dollars)

Commodity	FY62	FY63	FY64	FY65	FY66
Fish & Fish Preparations	15.4	23.0	21.3	18.2	10.8
Rice	18.2	36.3	22.2	25.4	27.8
Hides and Skins Raw	13.1	12.0	10.7	7.5	6.4
Cotton	31.4	84.3	77.2	67.3	63.1
Wool & Other Animal Hair	15.9	19.9	18.3	14.8	15.1
Leather	3.7	4.3	8.0	12.2	20.9
Textile Yarn and Thread	2.2	4.3	20.8	29.9	22.2
Cotton Fabrics	6.5	14.2	19.0	27.9	31.4
Floor Coverings & Tapestries	-	-	-	-	-
Footwear	0.5	1.0	2.5	2.1	1.7
Sports Goods	2.8	3.7	3.9	3.2	4.0
Other Commodities	277.6	269.1	279.1	297.4	367.4
Total	387.3	472.1	483.0	505.8	570.9

Commodity	FY67	FY68	FY69	FY70	FY71
Fish & Fish Preparations	14.4	12.0	16.0	20.9	17.1
Rice	37.0	31.4	32.6	19.7	36.3
Hides and Skins Raw	2.5	1.5	0.9	3.8	3.5
Cotton	64.8	96.6	76.7	47.2	60.3
Wool & Other Animal Hair	8.8	9.0	10.0	6.8	5.1
Leather	26.4	26.6	39.7	35.6	31.5
Textile Yarn and Thread	25.0	47.2	48.7	58.8	78.3
Cotton Fabrics	33.4	42.1	51.3	56.7	68.4
Floor Coverings & Tapestries	-	-	-	-	-
Footwear	3.3	5.3	6.6	4.9	6.2
Sports Goods	4.2	4.8	5.6	4.3	6.8
Other Commodities	392.3	380.0	392.5	428.6	369.1
Total	611.9	656.4	680.6	687.3	682.7

8.2 Exports of Principal Commodities

(Million Dollars)

Commodity	FY72	FY73	FY74	FY75	FY76
Fish & Fish Preparations	21.0	22.0	27.9	15.8	28.2
Rice	51.9	106.9	212.0	232.7	250.4
Hides and Skins Raw	3.7	1.6	2.2	2.4	2.9
Cotton	186.1	112.9	41.7	158.2	100.3
Wool & Other Animal Hair	4.7	7.8	8.1	2.8	7.5
Leather	32.9	51.3	42.3	37.1	60.2
Textile Yarn and Thread	114.8	186.0	188.9	92.1	148.0
Cotton Fabrics	73.3	117.3	143.1	132.6	137.3
Floor Coverings & Tapestries	20.8	26.6	54.5	52.7	78.4
Footwear	7.4	7.9	9.5	12.7	6.7
Sports Goods	9.6	13.0	19.3	20.9	19.3
Other Commodities	112.3	151.3	276.9	279.0	297.6
Total	638.5	804.4	1,026.4	1,039.0	1,136.7

Commodity	FY77	FY78	FY79	FY80	FY81	FY82
Fish & Fish Preparations	38.5	34.5	46.7	53.6	56.5	74.8
Rice	250.3	243.3	341.4	422.2	565.8	391.1
Hides and Skins Raw	0.2	0.0	0.0	5.4	2.3	0.7
Cotton	31.9	112.1	67.7	337.3	527.5	281.5
Wool & Other Animal Hair	8.9	8.6	10.9	10.7	8.1	11.4
Leather	65.4	64.3	126.0	127.7	90.1	109.2
Textile Yarn and Thread	123.2	115.0	204.3	215.2	219.2	206.9
Cotton Fabrics	161.9	175.9	215.7	244.1	241.4	279.4
Floor Coverings & Tapestries	99.0	123.1	183.7	222.1	226.8	159.0
Footwear	9.0	7.2	9.8	10.7	10.2	9.4
Sports Goods	22.6	19.8	21.7	25.3	32.1	30.9
Other Commodities	329.7	407.5	481.8	690.4	977.5	934.8
Total	1,140.8	1,311.1	1,709.6	2,364.7	2,957.5	2,489.2

8.2 Exports of Principal Commodities

(Million Dollars)

Commodity	FY83	FY84	FY85	FY86	FY87	FY88
Fish & Fish Preparations	70.6	74.7	81.2	82.7	112.3	124.2
Rice	289.8	421.9	220.2	342.5	299.1	363.9
Hides and Skins Raw	0.2	0.4	0.2	0.2	0.2	0.3
Cotton	313.6	145.9	297.1	519.1	452.7	621.1
Wool & Other Animal Hair	14.0	14.3	18.6	18.0	19.9	18.9
Leather	94.0	146.2	153.3	179.7	237.4	286.5
Textile Yarn and Thread	280.1	237.5	268.4	284.7	524.8	562.9
Cotton Fabrics	281.7	360.1	305.8	314.9	345.2	485.2
Floor Coverings & Tapestries	150.5	172.3	133.9	166.8	200.2	252.6
Footwear	11.7	15.9	16.4	15.3	16.4	21.3
Sports Goods	35.3	49.7	45.2	48.8	58.9	65.7
Other Commodities	1,169.0	1,130.3	963.9	1,100.0	1,420.6	1,654.5
Total	2,710.6	2,769.1	2,504.1	3,072.8	3,687.8	4,457.2

Commodity	FY89	FY90	FY91	FY92	FY93	FY94
Fish & Fish Preparations	109.1	94.4	114.9	114.8	182.3	154.0
Rice	310.5	239.9	350.0	416.2	316.4	242.6
Hides and Skins Raw	0.1	0.0	0.1	0.0	0.1	0.0
Cotton	953.2	475.5	482.3	581.5	319.9	141.5
Wool & Other Animal Hair	20.1	18.8	10.2	9.6	12.1	10.2
Leather	244.7	279.9	275.8	241.1	222.2	224.5
Textile Yarn and Thread	621.3	852.8	1,214.8	1,213.4	1,170.8	1,330.9
Cotton Fabrics	465.6	559.5	677.9	820.0	864.0	821.8
Floor Coverings & Tapestries	231.6	229.6	223.1	229.8	174.3	152.0
Footwear	19.0	23.5	32.3	40.1	37.7	37.6
Sports Goods	71.7	108.0	138.6	141.8	132.3	200.2
Other Commodities	1,646.4	2,082.9	2,647.2	3,103.8	3,387.2	3,497.4
Total	4,693.2	4,964.7	6,167.0	6,912.2	6,819.3	6,812.8

8.2 Exports of Principal Commodities

(Million Dollars)					
Commodity	FY95	FY96	FY97	FY98	FY99
1. Primary Commodities	1,072.0	1,561.3	1,046.0	1,222.7	1,002.1
Rice	454.2	504.0	468.6	562.4	533.6
Raw Cotton	62.1	506.8	30.7	126.1	2.3
Raw Wool	10.7	12.3	13.6	6.9	2.7
Fish & Fish Preparations	154.3	140.7	149.1	171.6	122.6
Leather	272.2	259.2	239.6	207.8	177.3
Guar & Guar Products	29.2	42.8	32.3	32.3	32.9
Fruits	41.1	43.8	70.7	64.9	55.5
Vegetables	9.7	10.4	9.7	19.3	47.3
Crude Animal Material	17.9	24.7	23.9	20.4	17.0
Oil Seeds, Nuts And Kernels	20.5	16.7	7.7	10.9	10.9
2. Textile Manufactures	5,239.6	5,493.6	5,554.5	5,522.5	4,973.3
Cotton Yarn	1,528.1	1,540.3	1,411.5	1,159.5	945.2
Cotton Fabrics	1,081.4	1,275.9	1,262.4	1,250.3	1,115.2
Knitwear	688.5	703.4	688.9	696.7	742.2
Bed Wear	340.2	422.2	456.3	508.8	611.0
Towels	144.8	174.1	194.1	200.1	177.7
Cotton Bags / Sacks	19.1	24.6	27.6	23.1	20.8
Readymade Garments	641.7	648.5	736.4	746.5	651.2
Tarpaulin & Canvas Goods	38.2	39.5	36.2	58.1	40.8
Tule, Lace, Embroidery etc.	14.2	24.0	14.7	9.1	9.3
Synthetic Textile Fabrics	575.1	457.1	512.2	618.0	398.7
Other Textile Made Up (Excl. Towels & Bed Wear)	163.4	179.1	208.7	245.8	255.3
Waste Material of Textile Fibers/Fabrics	4.7	4.9	5.5	6.5	6.1
3. Other Manufactures	1,176.3	1,141.5	1,210.4	1,231.6	1,064.7
Carpets & Carpeting	198.3	209.3	199.1	200.2	202.7
Petroleum & Petroleum Products	80.7	66.7	81.6	35.6	47.4
Sports Goods	264.5	247.5	308.8	383.6	256.2
Leather Manufactures	348.4	333.3	364.0	343.4	334.3
Surgical & Medical Instruments	113.8	126.7	125.8	125.3	111.6
Cutlery	20.6	19.0	19.9	17.6	18.0
Onyx Manufactured	9.8	8.6	11.7	10.9	5.9
Chemicals and Pharmaceutical Products	49.7	59.8	48.3	55.9	49.3
Molasses	90.5	70.7	51.0	59.1	39.4
4. Others	649.2	510.7	509.5	650.9	739.2
Total	8,137.2	8,707.1	8,320.3	8,627.7	7,779.3

8.2 Exports of Principal Commodities

(Million Dollars)

Commodity	FY00	FY01	FY02	FY03	FY04
1. Primary Commodities	896.1	949.4	808.7	1,006.8	1,010.9
Rice	539.7	525.5	448.2	555.5	634.5
Basmati	290.5	236.5	258.0	360.8	421.7
Others	249.2	289.1	190.3	194.6	212.7
Raw Cotton	72.6	139.3	24.7	49.0	47.7
Fish & Fish Preparations	138.9	137.8	125.6	134.5	152.9
Fruits	79.9	78.7	83.1	83.2	102.7
Vegetables	38.6	22.3	19.0	26.5	25.7
Tobacco	5.4	9.9	3.9	5.4	11.2
Wheat	-	11.0	71.4	129.6	6.0
Spices	16.2	13.1	12.2	15.9	19.1
Oil Seeds, Nuts And Kernels	4.9	11.8	20.5	7.2	11.2
2. Textile Manufactures	5,549.9	5,755.6	5,778.3	7,224.6	8,039.4
Cotton Yarn	1,071.6	1,073.5	929.7	928.4	1,126.9
Cotton Fabrics	1,096.2	1,032.5	1,130.8	1,345.7	1,711.5
Knitwear	886.7	911.4	845.9	1,146.7	1,458.7
Bed Wear	709.9	744.9	918.6	1,329.1	1,383.3
Towels	195.6	241.7	267.7	374.8	403.5
Readymade Garments	771.7	826.8	875.0	1,092.6	993.3
Tarpaulin & Canvas Goods	52.9	49.2	49.7	73.3	74.8
Synthetic Textile Fabrics	457.6	544.6	410.0	574.3	470.8
Other Textile Made Up (Excl. Tarpaulin & Canvas Goods)	307.6	330.9	350.9	359.8	416.6
3. Other Manufactures	1,266.8	1,844.6	1,854.8	1,967.2	2,095.1
Carpets & Carpeting	264.3	288.8	249.6	220.9	231.4
Petroleum & Petroleum	81.9	183.9	190.7	248.6	294.5
Sports Goods	279.2	270.6	304.5	335.2	324.8
Leather Tanned	-	232.9	239.9	234.8	251.7
Leather Manufactures	338.7	425.5	383.2	386.5	414.3
Surgical & Medical Instruments	120.1	124.1	145.0	85.9	88.8
Cutlery	22.9	26.4	24.5	29.6	29.7
Onyx Manufactured	10.0	12.0	10.0	11.7	11.6
Chemicals And Pharmaceutical	100.0	164.3	152.8	260.9	263.0
Engineering Goods	7.3	43.8	51.1	74.1	100.0
Gems	-	2.2	1.5	2.2	3.7
Jewellery	-	24.2	27.2	22.6	24.5
Furniture	-	4.4	6.0	8.8	10.3
Molasses	42.5	41.3	68.7	45.5	46.9
4. Others	855.8	652.1	692.8	961.7	1,167.9
Total	8,568.6	9,201.6	9,134.6	11,160.2	12,313.3

8.2 Exports of Principle Commodities

(Million Dollars)

Commodity	FY05	FY06	FY07	FY08	FY09	FY10
A. Food Group	1,231.0	2,011.8	2,017.1	2,833.0	3,007.2	3,283.8
1. Rice	932.5	1,157.8	1,125.8	1,836.1	1,976.3	2,183.9
a) Basmati	439.2	479.6	556.3	1,068.9	1,029.4	858.3
b) Others	493.3	678.2	569.5	767.2	947.0	1,325.5
2. Fish & Fish Preparations	138.9	194.2	188.3	211.6	235.3	226.9
3. Fruits	91.2	125.5	113.6	145.8	161.1	239.3
4. Vegetables	21.0	29.3	54.5	56.4	74.1	120.6
5. Leguminous Vegetables	-	77.7	7.8	2.0	3.4	-
6. Tobacco	11.4	6.1	9.0	7.3	14.1	14.3
7. Wheat	-	-	96.8	6.7	39.2	0.7
8. Spices	14.3	23.6	24.1	27.1	31.9	40.9
9. Oil seeds, Nuts and Kernals	21.6	11.1	17.7	39.4	44.7	19.2
10. Sugar	-	26.6	-	89.1	8.9	-
11. Meat& Meat preparations	-	19.0	41.6	49.1	71.7	99.3
12. All other Food Items	-	341.0	337.9	362.4	346.4	338.6
B. Textile Group	8,555.2	10,218.7	10,787.6	10,571.8	9,513.9	10,221.4
13. Raw Cotton	110.0	68.2	50.2	70.1	87.5	195.6
14. Cotton Yarn	1,056.5	1,382.9	1,428.0	1,301.0	1,100.0	1,433.1
15. Cotton Cloth	1,862.9	2,108.2	2,026.5	2,010.6	1,919.0	1,800.0
16. Cotton Carded or Combed	-	10.3	15.7	13.0	16.4	20.4
17. Yarn Other than Cotton Yarn	-	37.0	67.4	46.8	25.7	35.7
18. Knitwear	1,635.0	1,751.5	1,798.5	1,732.1	1,714.9	1,765.0
19. Bed Wear	1,449.5	2,038.1	1,995.9	1,903.5	1,700.5	1,744.2
20. Towels	520.5	587.6	610.7	613.1	624.4	668.2
21. Tent, Canvas & Tarpaulin	66.6	38.9	69.1	71.1	57.3	61.5
22. Readymade Garments	1,088.0	1,310.0	1,547.3	1,592.4	1,240.6	1,269.3
23. Art, Silk & Synthetic Textile	300.3	200.3	419.7	410.3	317.8	445.8
24. Made up Articles (Excl. Towels & Bed Wear)	466.0	417.9	514.3	537.1	486.5	537.2
25. Other Textile Materials	-	267.8	244.1	270.8	223.2	245.2
C. Petroleum Group & Coal	476.1	827.7	859.2	1,259.4	808.1	1,005.6
26. Petroleum Crude	-	-	-	-	-	63.1
27. Petroleum Products(Exl Top Naphtha)	-	335.1	256.0	477.1	446.0	581.4
28. Petroleum Top Naphtha	-	490.6	602.4	782.2	361.9	360.8
29. Solid Fuels (Coal)	-	2.1	0.8	0.1	0.2	0.3
D. Other Manufactures Group	2,547.4	2,837.8	2,682.4	3,658.6	3,562.8	3,814.9
30. Carpets Rugs & Mats	277.8	257.3	233.3	216.6	144.6	136.9
31. Sports Goods	307.1	343.3	288.4	302.7	272.3	298.2
32. Leather Tanned	303.6	292.4	356.9	415.3	291.5	341.8
33. Leather Manufactures	526.8	722.6	554.2	699.5	542.0	458.6
34. Footwear	145.2	145.2	114.5	124.1	129.8	92.8
35. Surgical Goods & Medical Instruments	163.1	163.1	190.8	261.1	249.0	229.2
36. Cutlery	34.3	34.3	44.2	54.9	46.9	65.4
37. Onyx Manufactured	8.7	13.5	11.5	8.7	19.1	7.0
38. Chemicals and Pharmaceutical Products	452.6	432.8	391.6	619.2	602.9	742.5
39. Engineering Goods	218.9	218.9	237.5	211.3	265.0	230.2
40. Gems	3.9	4.6	5.5	7.5	3.4	3.7
41. Jewellery	19.9	16.9	42.0	213.4	286.9	638.0
42. Furniture	13.1	11.0	10.6	11.0	8.4	7.7
43. Molasses	72.4	43.6	28.1	54.7	95.3	49.9
44. Handicrafts	-	9.4	6.3	5.0	4.3	5.7
45. Cement	-	103.7	145.9	417.0	573.5	480.7
46. Guar and Guar Products	-	25.1	21.2	36.7	28.0	26.5
E. All Other Items	1,581.3	555.2	629.9	729.5	796.0	964.3
TOTAL	14,391.1	16,451.2	16,976.2	19,052.3	17,688.0	19,290.0

Classification revised in FY95 and FY 2005

8.2 Exports of Principle Commodities

(Million Dollars)

Commodity	FY11	FY12	FY13	FY14	FY15
A. Food Group	4,509.18	4,249.86	4,762.02	4,625.24	4,563.90
1. Rice	2160.264	2,062.04	1,922.38	2,163.13	2,035.25
a) Basmati	962.704	826.36	666.60	769.99	601.27
b) Others	1197.562	1,235.68	1,255.79	1,393.14	1,433.99
2. Fish & Fish Preparations	296.182	320.01	317.65	369.46	349.24
3. Fruits	292.421	358.26	392.27	435.29	438.50
4. Vegetables	268.2	180.2	246.8	209.1	231.7
5. Leguminous Vegetables	1.8	9.4	4.5	2.8	-
6. Tobacco	26.867	29.20	25.30	22.61	14.28
7. Wheat	586.602	127.07	53.63	7.01	2.86
8. Spices	50.384	51.99	68.42	56.90	66.22
9. Oil seeds, Nuts and Kernals	19.43	29.98	35.86	81.75	64.21
10. Sugar	-	28.04	529.97	286.74	322.10
11. Meat& Meat preparations	153.008	173.78	211.14	229.92	243.46
12. All other Food Items	654.063	879.888	954.05	760.514	796.0
B. Textile Group	13,788.11	12,336.00	13,047.55	13,720.09	13,453.90
13. Raw Cotton	364.801	462.25	153.93	205.14	147.06
14. Cotton Yarn	2201.406	1,809.80	2,252.95	1,997.34	1,849.39
15. Cotton Cloth	2623.194	2,442.48	2,689.83	2,769.99	2,452.63
16. Cotton Carded or Combed	33.227	11.64	13.63	7.14	6.33
17. Yarn Other than Cotton Yarn	47.631	35.63	38.48	43.87	42.83
18. Knitwear	2305.553	1,982.77	2,042.96	2,293.67	2,406.49
19. Bed Wear	2088.899	1,741.65	1,785.42	2,137.74	2,103.07
20. Towels	762.308	686.38	769.59	767.46	797.15
21. Tent, Canvas & Tarpaulin	46.954	92.07	117.46	77.76	126.58
22. Readymade Garments	1773.661	1,615.59	1,799.59	1,909.32	2,095.09
23. Art, Silk & Synthetic Textile	607.806	546.35	405.68	384.96	330.58
24. Made up Articles (Excl. Towels & Bed Wear)	624.956	591.45	598.64	659.93	654.93
25. Other Textile Materials	307.714	317.954	379.4	465.773	441.777
C. Petroleum Group & Coal	1,352.46	903.05	28.33	721.41	585.65
26. Petroleum Crude	-	-	-	57.55	277.62
27. Petroleum Products(Exl Top Naphtha)	902.402	300.26	5.88	111.22	71.72
28. Petroleum Top Naphtha	449.918	602.357	21.988	552.612	236.3
29. Solid Fuels (Coal)	0.143	0.43	0.47	0.04	0.01
D. Other Manufactures Group	4,041.83	4,863.72	5,131.12	4,657.57	3,851.32
30. Carpets Rugs & Mats	132.433	120.79	122.42	125.25	119.46
31. Sports Goods	330	338.02	334.23	364.25	338.77
32. Leather Tanned	465.015	445.80	499.89	551.41	489.41
33. Leather Manufactures	540.648	522.84	569.18	625.19	596.81
34. Footwear	109.298	99.22	104.41	119.12	131.54
35. Surgical Goods & Medical Instruments	260.598	303.94	303.54	337.77	341.16
36. Cutlery	85.471	81.40	81.30	88.28	85.47
37. Onyx Manufactured	9.318	8.67	9.52	8.92	6.68
38. Chemicals and Pharmaceutical Products	923.097	1,075.34	874.38	1,171.48	980.92
39. Engineering Goods	256.027	276.70	290.39	326.67	224.17
40. Gems	3.798	3.95	4.62	6.68	7.85
41. Jewellery	402.965	916.43	1,177.49	323.71	6.59
42. Furniture	6.647	6.45	6.95	7.33	7.72
43. Molasses	10.419	6.41	27.87	24.25	10.05
44. Handicrafts	1.916	0.24	1.82	0.71	3.88
45. Cement	457.448	498.844	577.442	508.159	443.6
46. Guar and Guar Products	46.731	158.674	145.696	68.392	57.2
E. All Other Items	1,118.84	1,271.63	1,491.44	1,385.33	1,212.53
TOTAL	24,810.4	23,624.3	24,460.5	25,109.6	23,667.3

Source: Pakistan Bureau of Statistics

8.3 Imports of Principal Commodities

(Million Dollars)

Commodity	FY52	FY53	FY54	FY55	FY56
Food and Live Animals	40.1	17.8	9.3	6.4	6.4
Beverages and Tobacco	17.9	4.4	2.2	1.4	2.9
Crude Materials	31.5	15.5	16.8	12.2	15.0
Animals and Vegetable Oils	41.4	34.4	30.3	25.5	27.6
Chemicals	29.0	18.2	19.0	14.8	20.9
Manufactured Goods	319.0	116.8	70.4	51.6	70.1
Machinery and Transport equipments	90.4	61.5	64.0	84.8	54.9
Miscellaneous	23.7	14.2	10.1	8.4	10.2
Total	593.0	282.8	222.1	205.0	208.0

Commodity	FY57	FY58	FY59	FY60	FY61
Food and Live Animals	79.0	143.9	80.8	87.6	131.8
Beverages and Tobacco	2.2	0.8	0.4	1.9	2.1
Crude Materials	24.0	22.7	19.8	33.4	27.0
Minerals, Fuels, Lubricants	7.4	13.7	13.7	10.0	76.3
Animals and Vegetable Oils	24.5	20.6	23.4	66.6	21.6
Chemicals	24.6	27.2	21.8	38.9	68.5
Manufactured Goods	74.4	80.8	64.4	96.0	149.7
Machinery and Transport equipments	85.9	106.2	96.8	163.5	174.6
Miscellaneous	12.6	14.8	10.6	19.1	18.1
Total	334.6	430.7	331.6	517.0	669.7

8.3 Imports of Principal Commodities

(Million Dollars)

Commodity	FY62	FY63	FY64	FY65	FY66
Food and Live Animals	82.8	102.3	139.0	176.0	98.6
Beverages and Tobacco	2.6	3.5	3.1	5.6	3.0
Crude Materials	31.3	37.0	37.9	40.4	31.9
Minerals, Fuels, Lubricants	63.1	61.3	61.6	42.5	44.4
Animals and Vegetable Oils	21.3	43.7	34.2	54.2	42.5
Chemicals	61.3	64.4	84.0	101.7	92.0
Manufactured Goods	155.5	164.8	222.5	298.4	186.4
Machinery and Transport equipments	216.8	300.1	323.9	378.4	360.0
Miscellaneous	18.5	25.0	24.6	31.8	25.3
Total	653.2	802.3	930.7	1,129.0	884.1

Commodity	FY67	FY68	FY69	FY70	FY71
Food and Live Animals	188.5	152.1	117.0	120.9	121.9
Beverages and Tobacco	2.8	2.8	2.7	2.7	2.7
Crude Materials	41.0	34.8	38.5	48.7	52.2
Minerals, Fuels, Lubricants	63.8	61.8	70.7	62.6	86.4
Animals and Vegetable Oils	31.8	46.0	30.0	44.8	61.7
Chemicals	130.4	113.5	131.9	178.8	157.7
Manufactured Goods	244.7	169.6	224.3	194.4	210.7
Machinery and Transport equipments	363.7	372.7	381.6	389.5	366.8
Miscellaneous	24.1	24.6	32.0	28.5	27.7
Total	1,090.8	977.9	1,028.7	1,071.0	1,087.7

8.3 Imports of Principal Commodities

(Million Dollars)

Commodity	FY72	FY73	FY74	FY75	FY76
Food and Live Animals	108.4	192.7	246.7	349.6	309.7
Beverages and Tobacco	1.7	1.4	1.1	1.5	1.5
Crude Materials	38.8	59.8	78.2	110.6	113.2
Minerals, Fuels, Lubricants	55.7	64.2	157.7	345.1	382.5
Animals and Vegetable Oils	24.8	31.0	95.2	161.3	122.6
Chemicals	73.7	113.3	211.7	251.0	227.9
Manufactured Goods	140.7	146.2	259.1	400.9	325.4
Machinery and Transport equipments	198.6	158.2	280.9	452.9	539.2
Miscellaneous	19.7	23.3	31.0	40.7	45.3
Total	662.0	790.1	1,361.5	2,113.6	2,067.2

Commodity	FY77	FY78	FY79	FY80	FY81	FY82
Food and Live Animals	207.1	344.9	543.1	359.4	365.3	374.1
Beverages and Tobacco	1.6	1.9	2.0	2.5	2.5	1.8
Crude Materials	137.6	177.5	216.3	227.0	392.2	323.0
Minerals, Fuels, Lubricants	418.5	502.8	538.2	1,086.9	1,550.9	1,757.0
Animals and Vegetable Oils	166.8	184.8	331.3	260.2	316.9	377.2
Chemicals	270.6	337.9	540.1	583.7	742.3	502.9
Manufactured Goods	397.1	451.9	581.2	772.9	747.8	869.9
Machinery and Transport equipments	669.8	745.0	850.9	1,343.2	1,170.8	1,298.4
Miscellaneous	55.4	62.9	72.6	104.5	119.7	132.0
Total	2,324.5	2,809.6	3,675.6	4,740.3	5,408.5	5,636.2

8.3 Imports of Principal Commodities

(Million Dollars)

Commodity	FY83	FY84	FY85	FY86	FY87	FY88
Food and Live Animals	353.4	394.3	524.9	610.4	525.9	435.9
Beverages and Tobacco	2.1	2.0	1.8	1.9	2.1	2.1
Crude Materials	294.3	381.6	346.2	306.1	328.8	462.6
Minerals, Fuels, Lubricants	1,645.6	1,457.7	1,482.8	1,092.4	861.9	1,092.5
Animals and Vegetable Oils	327.9	533.9	520.5	425.9	291.2	510.1
Chemicals	590.9	633.2	662.6	722.7	918.1	1,000.7
Manufactured Goods	700.2	705.6	670.0	622.0	668.5	790.6
Machinery and Transport equipments	1,323.3	1,448.1	1,564.6	1,688.3	1,603.3	1,867.6
Miscellaneous	125.9	132.1	146.0	165.4	180.5	233.1
Total	5,363.6	5,688.8	5,919.4	5,635.2	5,380.3	6,395.2

Commodity	FY89	FY90	FY91	FY92	FY93	FY94
Food and Live Animals	736.3	802.0	612.6	724.9	888.6	601.0
Beverages and Tobacco	1.8	2.3	3.6	3.8	2.9	3.0
Crude Materials	487.9	445.7	471.9	604.2	537.2	563.7
Minerals, Fuels, Lubricants	1,019.8	1,207.6	1,748.9	1,451.6	1,612.6	1,538.5
Animals and Vegetable Oils	502.9	446.3	465.3	462.5	642.1	552.6
Chemicals	1,109.4	1,179.2	1,244.4	1,468.9	1,493.9	1,494.0
Manufactured Goods	895.8	820.6	775.8	958.2	857.1	838.5
Machinery and Transport equipments	2,079.7	1,856.7	2,076.7	3,326.9	3,673.0	2,717.4
Miscellaneous	235.8	180.7	232.0	252.3	255.9	253.0
Total	7,069.4	6,941.1	7,631.2	9,253.3	9,963.2	8,561.6

8.3 Imports of Principal Commodities

(Million Dollars)					
Commodity	FY95	FY96	FY97	FY98	FY99
1. Food	1,763.5	1,667.2	1,596.5	1,873.2	1,634.5
Milk & Cream Incl. Milk Food For Infants	26.8	48.9	28.3	31.9	36.2
Wheat Un-milled	412.9	444.2	477.1	709.0	406.7
Dry Fruits	27.8	33.1	35.5	33.1	40.8
Tea	187.8	169.7	134.2	226.7	222.9
Spices	31.5	13.3	13.1	12.6	36.9
Soya bean Oil	166.5	117.2	118.3	99.0	226.9
Palm Oil	830.8	738.8	493.3	669.0	597.2
Sugar	2.2	1.6	254.2	41.4	3.1
Pulses	77.2	100.5	42.5	50.4	63.7
2. Machinery	2,747.6	3,393.3	3,295.5	2,402.4	2,198.1
Power Generating Machine	504.8	742.1	995.6	462.4	235.1
Office Machine Including Data-processing Equipment	76.0	67.4	48.5	73.4	125.6
Textile Machinery	295.4	187.7	129.7	212.0	164.0
Construction & Mining Machinery	202.2	166.9	155.0	168.0	93.7
Electrical Machinery & Apparatus	277.3	441.2	424.9	309.4	147.9
Road-motor Vehicles	436.8	477.7	449.5	350.7	312.4
Aircraft, Ship and Boats	157.4	57.5	90.2	109.0	194.8
Agricultural Machinery & Implements	68.8	52.9	36.1	27.0	43.7
Others	728.8	1,200.0	966.0	690.4	880.9
3. Petroleum	1,586.8	1,988.3	2,255.0	1,572.1	1,464.9
Petroleum Products	1,091.7	1,479.4	1,671.7	1,103.7	1,036.4
Petroleum Crude	495.2	508.8	583.2	468.4	428.5
4. Textile	233.1	242.6	201.7	191.1	168.0
Synthetic Fiber	169.0	146.0	117.1	118.2	94.2
Synthetic & Artificial Silk Yarn	43.9	58.3	50.2	38.3	44.7
Worn Clothing	20.2	38.3	34.3	34.6	29.1
5. Agri. & Other Chemicals	1,459.0	2,387.3	1,980.5	1,791.9	1,812.0
Fertilizer Manufactured	127.9	345.2	387.2	208.0	265.1
Insecticides	96.5	153.6	138.5	113.2	112.8
Plastic Material	312.7	415.3	326.8	303.5	310.6
Medicinal Products	263.9	327.4	272.5	248.9	263.8
Others	658.0	1,145.8	855.3	918.3	859.8
6. Metal	437.5	601.0	549.7	372.4	349.3
Iron and Steel Scrap	19.9	35.4	39.1	20.0	18.7
Iron and Steel	372.6	483.9	463.9	320.6	292.8
Aluminum Wrought & Worked	45.0	81.7	46.8	31.9	37.7
7. Miscellaneous	260.7	325.7	309.8	287.5	264.7
Rubber Crude Incl. Synth/Reclaimed	47.9	66.1	60.0	48.3	38.5
Rubber Tyres & Tubes	52.2	64.7	69.0	74.1	72.4
Wood & Cork	10.4	14.1	23.1	20.0	24.0
Jute	23.4	24.9	29.5	23.7	16.6
Paper & Paper Board & Manuf. Thereof	126.8	156.0	128.2	121.4	113.1
8. Others	1,906.1	1,199.5	1,705.7	1,627.4	1,540.2
Total	10,394.4	11,804.9	11,894.2	10,118.0	9,431.7

8.3 Imports of Principal Commodities

(Million Dollars)

Commodity	FY00	FY01	FY02	FY03	FY04
1. Food	1,113.1	990.4	823.2	978.0	1,033.3
Milk & Cream Incl. Milk Food For	30.0	20.0	16.1	22.8	21.3
Wheat Un-milled	283.5	15.4	50.0	28.7	23.6
Dry Fruits	48.0	37.2	31.2	25.8	18.3
Tea	210.4	206.4	156.6	172.7	192.5
Spices	23.3	18.6	17.0	23.0	40.8
Soya bean Oil	88.4	44.1	12.7	47.5	45.6
Palm Oil	325.1	283.5	380.3	539.3	613.0
Sugar	14.8	251.9	23.5	2.6	3.3
Pulses	89.6	113.0	135.9	115.6	74.9
2. Machinery	1,997.7	2,066.3	2,207.5	2,942.3	4,220.4
Power Generating Machine	141.7	197.9	203.8	268.5	277.8
Office Machine Including Data-processing Equipment	158.0	233.1	224.3	211.5	209.5
Textile Machinery	211.0	370.2	406.9	531.9	598.0
Construction & Mining Machinery	88.4	82.5	118.6	101.2	101.5
Electrical Machinery & Apparatus	155.0	131.6	128.0	216.7	258.1
Road-motor Vehicles	345.5	320.9	329.9	501.2	652.8
Aircraft, Ship And Boats	179.1	79.7	132.3	134.1	789.8
Agricultural Machinery & Implements	49.8	23.8	16.1	36.8	37.7
Others	669.2	626.7	647.5	940.4	1,295.3
3. Petroleum	2,804.4	3,360.8	2,807.0	3,066.4	3,166.6
Petroleum Products	1,999.4	2,000.3	1,576.2	1,699.9	1,401.4
Petroleum Crude	805.0	1,360.6	1,230.8	1,366.5	1,765.1
4. Textile Group	152.6	161.8	187.5	221.6	260.5
Synthetic Fiber	76.5	77.8	74.4	92.0	106.1
Synthetic & Artificial Silk Yarn	47.5	59.5	82.4	91.8	118.0
Worn Clothing	28.5	24.5	30.7	37.8	36.4
5. Agri. & Other Chemicals	1,997.2	1,901.7	1,869.4	2,160.7	2,797.7
Fertilizer Manufactured	197.6	170.5	176.2	239.8	284.7
Insecticides	90.7	61.2	85.9	58.5	124.1
Plastic Material	332.9	354.3	352.7	421.1	549.3
Medicinal Products	259.4	238.7	228.1	221.8	274.6
Others	1,116.6	1,077.0	1,026.4	1,219.6	1,564.9
6. Metal	372.3	361.4	433.9	507.4	687.7
Iron and Steel Scrap	23.8	43.0	50.6	47.9	93.6
Iron and Steel	304.5	277.9	336.1	402.3	512.0
Aluminum Wrought & Worked	43.9	40.4	47.2	57.2	82.1
7. Miscellaneous	268.4	265.5	285.4	306.4	378.3
Rubber Crude Incl. Synth/Reclaimed	37.0	39.2	41.1	49.1	68.2
Rubber Tyres & Tubes	69.4	62.5	66.6	78.3	89.0
Wood & Cork	24.0	15.3	14.7	26.4	25.8
Jute	20.5	23.2	26.2	21.0	30.9
Paper & Paper Board & Manuf. Thereof	117.5	125.3	136.8	131.7	164.4
8. Others	1,603.8	1,621.4	1,725.7	2,037.3	3,047.3
Total	10,309.4	10,728.9	10,339.5	12,220.3	15,591.8

8.3 Imports of Principle Commodities

(Million Dollars)

Commodity	FY05	FY06	FY07	FY08	FY09	FY10
1. Food Group	1,408.8	2,824.1	2,742.3	4,211.9	4,136.9	3,572.5
Milk, Cream & Milk Food for Infants	34.2	61.4	84.2	74.2	72.4	88.8
Wheat Un-milled	93.0	132.8	41.6	860.0	1,058.1	40.8
Dry Fruits & nuts	43.6	57.8	68.2	79.5	84.1	85.3
Tea	222.6	222.8	213.8	202.0	222.7	270.9
Spices	47.4	52.8	54.0	85.1	70.7	80.0
Soya bean Oil	54.5	21.5	40.7	103.5	87.8	27.7
Palm Oil	703.2	717.3	915.8	1,616.6	1,390.8	1,311.3
Sugar	87.9	623.3	260.3	14.8	56.8	298.0
Pulses	122.5	173.8	244.8	201.6	236.4	261.6
All others Food items	-	760.8	818.9	974.7	857.2	1,108.2
2. Machinery Group	4,680.2	6,070.6	6,686.3	7,368.1	6,594.7	5,355.2
Power Generating Machinery	392.6	511.6	738.5	1,177.7	1,748.7	1,435.9
Office Mach. Incl. Data Processing Equipment	273.5	293.6	317.3	297.8	251.5	225.7
Textile Machinery	928.6	817.2	502.9	438.3	212.0	297.7
Construction & Mining Machinery	140.6	190.1	222.2	260.7	277.1	160.9
Electrical Machinery & Apparatus	355.5	508.7	656.6	766.6	777.6	671.2
Tele Com	-	1,931.0	2,206.1	2,246.2	961.3	759.3
Agricultural Machinery & Implements	73.8	117.4	168.4	135.9	103.4	195.6
Other Machinery	2,515.5	1,701.0	1,874.3	2,044.8	2,263.0	1,608.9
3. Transport Group	1,238.0	2,252.6	2,395.9	2,275.0	1,339.4	1,907.0
Road motor Vehicles(Build Unit,Ckd/Skd)	1,068.8	1,711.2	1,414.0	1,352.0	929.1	1,209.1
Aircrafts , Ships and Boats	169.2	462.6	944.7	897.6	402.5	654.4
Others Transport Equipments	-	78.8	37.2	25.4	7.7	43.5
4. Petroleum Group	3,999.7	6,674.9	7,335.2	11,462.9	9,509.7	10,088.9
Petroleum Products	1,850.9	2,880.9	3,734.3	6,240.9	5,515.5	6,916.5
Petroleum Crude	2,148.8	3,794.0	3,600.8	5,222.0	3,994.2	3,172.3
5. Textile Group	317.2	1,283.1	1,566.3	2,334.4	1,657.8	1,852.0
Raw Cotton	-	373.8	646.6	1,291.9	639.6	604.1
Synthetic Fiber	146.9	260.7	235.1	282.4	307.3	376.5
Synthetic & Artificial Silk Yarn	130.2	237.4	250.1	294.8	293.1	373.0
Worn Clothing	40.2	47.7	55.5	68.0	97.6	95.5
Other Textile Items	-	363.5	379.0	397.3	320.3	402.8
6. Agricultural & Other Chemical Group	3,604.7	4,182.9	4,429.5	5,801.8	5,230.4	5,820.4
Fertilizer Manufactured	416.9	681.7	450.4	890.2	539.0	906.0
Insecticides	139.7	113.8	96.6	100.9	114.4	160.9
Plastic Material	792.9	1,020.1	1,152.6	1,301.7	1,139.8	1,219.6
Medicinal Products	292.2	335.6	430.0	539.3	571.1	717.2
Others	1,962.9	2,031.7	2,300.0	2,969.7	2,866.0	2,816.6
7. Metal Group	1,218.3	2,971.9	2,346.1	2,706.2	2,754.1	2,572.7
Gold	-	566.7	223.7	24.7	37.2	141.3
Iron And Steel Scrap	222.1	363.2	381.9	639.1	683.7	477.2
Iron And Steel	890.2	1,367.1	1,191.2	1,330.5	1,404.8	1,293.3
Aluminum Wrought & Worked	106.1	122.4	183.3	145.7	123.5	142.6
All Other Metals & Articles	-	552.5	366.1	566.2	504.9	518.4
8. Miscellaneous Group	482.9	596.2	661.3	738.7	674.2	669.5
Rubber Crude Incl. Synth/Reclaimed	86.0	104.1	114.8	140.7	139.4	147.1
Rubber Tyres & Tubes	133.8	155.3	151.3	152.4	108.6	134.9
Wood & Cork	28.9	37.6	46.2	52.2	54.3	51.7
Jute	195.1	42.4	48.8	47.3	54.6	63.8
Paper & Paper Board & Manuf. Thereof	39.0	256.8	300.2	346.2	317.3	271.9
9. All Other Items	3,648.3	1,724.6	2,376.8	3,066.5	2,924.8	2,872.0
TOTAL	20,598.1	28,580.9	30,539.7	39,965.5	34,822.1	34,710.0

8.3 Imports of Principle Commodities

(Million Dollars)

Commodity	FY11	FY12	FY13	FY14	FY15
1. Food Group	5,078.6	5,035.1	4,187.8	4,243.6	5,027.8
Milk, Cream & Milk Food for Infants	165.8	161.2	137.2	163.4	289.7
Wheat Un-milled	10.7	-	6.8	107.3	185.5
Dry Fruits & nuts	88.2	90.7	82.2	102.5	117.4
Tea	334.1	350.8	368.1	300.1	340.8
Spices	104.0	101.0	67.2	92.5	109.1
Soya bean Oil	66.9	51.4	74.5	117.2	56.3
Palm Oil	2,020.7	2,374.8	1,962.9	1,902.2	1,779.3
Sugar	684.6	13.4	5.2	6.2	6.2
Pulses	403.1	433.9	326.8	308.3	409.1
All others Food items	1,200.4	1,458.0	1,156.8	1,144.0	1,734.4
2. Machinery Group	5,274.9	5,635.6	5,705.3	6,457.8	7,417.0
Power Generating Machinery	1,038.3	1,039.7	958.7	1,081.1	1,375.3
Office Mach. Incl. Data Processing Equipment	239.4	282.4	253.3	217.4	398.2
Textile Machinery	456.7	444.5	388.4	599.6	449.5
Construction & Mining Machinery	115.6	148.0	162.0	260.9	269.8
Electrical Machinery & Apparatus	793.4	812.4	843.6	1,116.5	1,205.5
Tele Com	1,023.5	1,268.1	1,494.4	1,345.6	1,377.1
Agricultural Machinery & Implements	98.8	125.6	100.3	71.7	104.4
Other Machinery	1,509.2	1,514.9	1,504.6	1,765.1	2,237.3
3. Transport Group	2,245.9	2,229.0	2,436.9	2,214.2	2,699.7
Road motor Vehicles(Build Unit,Ckd/Skd)	1,370.9	1,656.4	1,450.1	1,248.7	1,610.4
Aircrafts , Ships and Boats	870.0	519.7	879.7	867.8	862.6
Others Transport Equipments	5.0	52.9	107.1	97.6	226.6
4. Petroleum Group	12,085.5	15,252.6	14,972.9	14,860.6	11,793.8
Petroleum Products	7,277.3	10,292.2	9,528.7	9,084.7	7,596.9
Petroleum Crude	4,808.2	4,960.4	5,444.2	5,775.9	4,196.9
5. Textile Group	2,883.0	2,398.2	2,611.6	2,677.2	2,561.7
Raw Cotton	979.9	490.3	881.1	573.9	343.8
Synthetic Fiber	546.6	510.8	391.6	441.6	530.4
Synthetic & Artificial Silk Yarn	542.8	594.8	540.9	619.0	681.6
Worn Clothing	128.7	147.9	146.2	175.0	124.3
Other Textile Items	685.1	654.4	651.7	867.7	881.6
6. Agricultural & Other Chemical Group	6,178.8	7,143.4	6,416.4	6,706.3	7,494.7
Fertilizer Manufactured	537.6	1,243.9	658.6	700.0	913.7
Insecticides	154.2	137.5	87.6	123.0	138.8
Plastic Material	1,511.5	1,529.1	1,425.0	1,678.6	1,800.6
Medicinal Products	688.7	696.9	833.1	791.1	947.8
Others	3,286.8	3,536.0	3,412.1	3,413.6	3,693.9
7. Metal Group	2,573.7	2,824.2	3,337.5	3,080.9	3,705.8
Gold	109.7	171.7	346.3	177.1	23.3
Iron And Steel Scrap	517.8	548.1	654.6	756.8	1,043.1
Iron And Steel	1,203.9	1,396.0	1,611.5	1,427.6	1,821.6
Aluminum Wrought & Worked	140.7	125.2	124.1	129.5	148.4
All Other Metals & Articles	601.7	583.3	601.0	589.8	669.5
8. Miscellaneous Group	944.7	934.9	840.5	894.6	1,060.1
Rubber Crude Incl. Synth/Reclaimed	201.4	189.4	155.3	169.1	155.9
Rubber Tyres & Tubes	201.5	229.8	198.7	203.4	272.6
Wood & Cork	60.9	64.4	63.9	76.1	98.3
Jute	71.5	51.9	45.9	41.3	42.2
Paper & Paper Board & Manuf. Thereof	409.5	399.3	376.7	404.8	491.1
9. All Other Items	3,148.6	3,458.8	4,441.6	3,937.8	4,065.6
TOTAL	40,413.7	44,911.9	44,950.5	45,073.0	45,826.1

Source: Pakistan Bureau of Statistics

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY52		FY53		FY54	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	16.2	39.6	30.7	25.9	23.3	16.8
Canada	0.3	4.0	0.3	1.2	0.7	1.1
U.S.A	15.9	35.6	30.4	24.6	22.6	15.8
Others	-	-	-	-	-	-
2. Central America	0.5	2.1	0.8	0.6	1.9	0.1
3. South America	12.1	0.2	1.8	-	3.5	-
4. Western Europe	250.9	234.6	191.9	132.8	186.9	130.4
i. E.E.C.	230.0	197.7	174.6	119.2	173.4	121.5
France	52.1	-	23.8	-	28.8	8.3
Germany F.R.	32.3	-	32.1	-	28.4	15.5
U.K.	78.5	120.7	68.6	81.7	67.9	70.7
Others	67.1	77.0	50.1	37.6	48.4	27.0
ii. E.F.T.A.	11.4	13.2	7.5	8.4	6.8	9.0
iii. Others	9.5	23.7	9.8	5.2	6.6	-
5. Eastern Europe	32.8	6.1	23.3	3.2	10.2	1.0
U.S.S.R	6.5	0.3	18.9	0.2	3.6	0.1
Others	26.3	5.8	4.4	3.0	6.6	0.9
6. Asia	283.5	287.0	188.2	109.4	139.1	68.5
China	75.9	0.1	32.9	2.0	26.2	3.0
Hong Kong	17.0	-	14.6	-	16.6	2.0
Iran	-	5.7	-	7.3	0.3	8.0
Japan	66.3	141.2	84.4	43.4	53.7	19.3
Kuwait	0.1	-	0.1	-	0.1	-
Saudi Arabia	-	6.4	-	4.4	-	3.3
Turkey	0.4	3.7	0.2	2.7	0.2	-
Others	123.8	130.0	55.9	49.6	42.0	32.9
7. Africa	9.9	16.1	4.8	5.6	7.2	2.6
8. Oceania	0.4	7.3	0.4	5.3	7.3	2.7
Total	606.3	593.0	441.8	282.8	379.6	222.1

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY55		FY56		FY57	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	20.2	21.9	32.6	28.3	37.9	105.3
Canada	0.6	3.2	1.2	1.2	1.9	5.9
U.S.A.	19.7	18.8	31.4	27.1	36.1	99.4
Others	-	-	-	-	-	-
2. Central America	1.5	-	1.9	0.2	1.1	1.5
3. South America	3.5	-	2.5	-	3.6	1.4
4. Western Europe	132.7	110.5	160.9	108.7	153.2	147.4
i. E.E.C.	126.2	104.0	149.1	102.1	144.2	138.6
France	17.4	5.6	26.1	8.2	25.7	8.4
Germany F.R.	20.4	18.0	24.2	20.2	23.4	28.1
U.K.	55.3	65.6	53.1	55.2	55.5	74.2
Others	33.1	14.8	45.7	18.5	39.6	28.0
ii. E.F.T.A.	4.8	6.5	6.8	6.6	5.6	8.7
iii. Others	1.7	-	5.0	-	3.4	-
5. Eastern Europe	3.8	0.8	5.4	1.0	7.1	2.3
U.S.S.R.	-	0.2	-	0.2	1.5	0.7
Others	3.8	0.5	5.4	0.8	5.7	1.5
6. Asia	85.9	67.4	148.4	66.8	118.0	67.9
China	7.2	0.6	30.2	0.4	9.7	4.1
Hong Kong	8.1	0.1	12.9	0.4	15.1	0.6
Iran	1.2	2.4	1.3	6.9	1.6	7.4
Japan	30.7	33.1	39.2	29.9	46.9	13.5
Kuwait	0.1	0.1	1.0	0.1	0.7	-
Saudi Arabia	0.2	3.1	1.5	3.0	0.3	4.1
Turkey	0.5	-	0.9	-	0.1	-
Others	38.0	27.9	61.5	26.2	43.5	38.3
7. Africa	7.5	2.4	17.5	1.1	15.3	1.5
8. Oceania	3.6	2.0	4.3	1.9	1.5	7.2
Total	258.7	205.0	373.5	208.0	337.7	334.6

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY58		FY59		FY60	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	35.2	114.4	30.0	91.2	36.6	137.8
Canada	0.5	0.7	0.9	16.1	1.9	16.3
U.S.A.	34.7	113.7	29.2	75.1	34.7	121.5
Others	-	-	-	-	-	-
2. Central America	1.3	18.9	3.6	8.4	4.6	0.4
3. South America	3.0	4.7	2.7	0.1	4.8	-
4. Western Europe	152.5	162.3	118.9	140.7	153.2	215.9
i. E.E.C.	142.7	154.6	107.2	130.2	142.3	204.6
France	28.5	10.9	14.8	7.9	16.3	21.0
Germany F.R.	29.0	35.0	15.9	34.6	21.1	51.5
U.K.	54.3	79.2	51.1	57.2	67.9	90.3
Others	30.9	29.4	25.4	30.4	37.0	41.8
ii. E.F.T.A.	5.9	7.7	6.1	10.5	5.8	11.1
iii. Others	3.8	-	5.6	-	5.1	0.3
5. Eastern Europe	13.2	7.7	15.0	4.8	21.5	10.2
U.S.S.R	6.1	1.4	4.5	1.9	6.4	2.6
Others	7.1	6.2	10.5	2.9	15.2	7.5
6. Asia	76.3	106.6	79.0	82.3	135.3	134.9
China	3.8	4.7	7.4	12.2	9.1	4.3
Hong Kong	8.1	0.6	9.9	0.4	30.3	0.9
Iran	2.7	8.5	3.0	11.0	2.6	31.8
Japan	29.8	22.0	29.3	16.5	28.8	41.6
Kuwait	0.1	-	0.7	0.2	1.8	0.1
Saudi Arabia	0.3	3.0	0.2	3.9	1.3	5.9
Turkey	0.2	-	0.7	-	0.3	-
Others	31.3	67.8	27.8	38.1	61.1	50.4
7. Africa	15.8	1.8	24.8	1.3	23.3	9.5
8. Oceania	1.3	14.4	4.4	2.8	7.8	8.2
Total	298.7	430.7	278.4	331.6	387.2	517.0

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY61		FY62		FY63	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	36.0	175.7	40.6	211.3	45.1	343.4
Canada	1.4	15.5	3.8	9.9	2.6	15.9
U.S.A.	34.6	160.2	36.8	201.4	42.5	327.4
Others	-	-	-	-	-	-
2. Central America	5.7	0.1	5.9	2.7	7.8	0.4
3. South America	6.0	0.5	6.1	-	6.4	-
4. Western Europe	139.6	273.3	160.4	268.8	172.4	273.0
i. E.E.C.	129.6	257.8	143.4	252.0	156.5	259.1
France	14.8	16.3	17.8	9.3	19.0	13.7
Germany F.R.	19.1	57.6	19.6	61.5	19.5	83.5
U.K.	59.0	125.0	61.9	133.2	70.5	124.1
Others	36.6	58.8	44.1	48.0	47.5	37.8
ii. E.F.T.A.	5.2	14.4	7.9	15.7	8.8	13.9
iii. Others	4.9	1.1	9.1	1.0	7.1	-
5. Eastern Europe	16.9	11.5	19.5	9.9	17.4	13.6
U.S.S.R	3.0	5.3	4.0	2.6	8.2	4.7
Others	14.0	6.2	15.5	7.3	9.2	8.9
6. Asia	120.0	166.8	104.3	144.3	169.1	150.7
China	15.7	3.2	2.2	3.5	9.0	4.9
Hong Kong	13.2	1.6	6.7	1.9	20.7	1.7
Iran	0.7	31.9	1.8	24.2	3.7	29.6
Japan	25.8	52.9	22.8	51.9	43.2	54.2
Kuwait	1.7	3.8	2.6	0.5	3.5	0.5
Saudi Arabia	2.3	6.5	1.8	10.3	7.8	6.9
Turkey	0.3	-	0.1	-	0.4	-
Others	60.3	66.8	66.4	52.1	80.8	52.9
7. Africa	41.6	28.7	38.3	10.0	40.8	13.7
8. Oceania	12.0	13.1	12.2	6.1	13.1	7.5
Total	378.0	669.7	387.3	653.2	472.1	802.3

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY64		FY65		FY66	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	49.8	415.2	44.5	462.6	66.6	323.5
Canada	4.6	16.7	4.6	27.0	4.9	19.4
U.S.A.	45.2	398.5	39.9	435.5	61.7	304.2
Others	-	-	-	-	-	-
2. Central America	4.7	0.3	7.1	0.5	2.4	0.2
3. South America	9.1	-	10.0	0.1	11.7	-
4. Western Europe	158.0	305.9	150.1	408.2	196.7	356.5
i. E.E.C.	142.9	289.3	133.5	387.5	178.6	332.1
France	19.8	9.6	16.2	15.3	22.1	13.3
Germany F.R.	14.0	100.3	14.9	158.2	21.5	106.3
U.K.	69.7	133.8	64.3	154.4	74.5	133.7
Others	39.5	45.6	38.0	59.6	60.5	78.7
ii. E.F.T.A.	8.6	15.6	9.2	19.8	9.7	23.3
iii. Others	6.5	1.0	7.4	0.9	8.4	1.2
5. Eastern Europe	20.9	15.1	17.7	31.0	37.4	38.7
U.S.S.R	2.7	8.5	2.5	13.2	16.8	14.3
Others	18.2	6.6	15.2	17.7	20.6	24.4
6. Asia	183.1	165.4	220.0	200.2	182.3	148.7
China	35.0	10.8	37.7	20.3	32.5	20.3
Hong Kong	32.1	2.2	23.8	3.7	23.2	2.1
Iran	2.0	35.2	2.5	14.1	2.9	6.1
Japan	27.4	60.7	27.6	101.7	28.8	79.4
Kuwait	5.6	0.3	3.9	0.1	6.5	3.1
Saudi Arabia	3.7	3.3	3.9	1.4	4.3	0.5
Turkey	0.6	0.2	1.4	-	3.4	0.2
Others	76.6	52.7	119.2	58.9	80.7	37.0
7. Africa	40.9	17.4	44.3	15.9	56.1	9.4
8. Oceania	16.5	11.4	12.2	10.7	17.8	7.0
Total	483.0	930.7	505.8	1,129.0	570.9	884.1

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY67		FY68		FY69	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	64.3	356.4	63.0	331.1	78.1	320.3
Canada	3.8	35.3	4.9	27.2	6.6	21.5
U.S.A.	60.4	321.0	58.1	303.8	71.4	298.7
Others	-	-	-	-	0.1	-
2. Central America	5.7	0.2	1.5	-	1.5	-
3. South America	10.1	0.4	8.7	0.1	10.5	0.7
4. Western Europe	183.7	367.2	213.6	352.1	202.1	340.8
i. E.E.C.	162.2	338.3	188.5	330.6	181.6	316.5
France	16.2	22.8	21.2	35.4	17.2	39.4
Germany F.R.	23.5	96.2	25.6	91.6	24.4	95.8
U.K.	74.0	143.0	83.3	135.9	81.3	116.6
Others	48.4	76.3	58.5	67.8	58.7	64.6
ii. E.F.T.A.	11.4	27.4	13.3	21.4	13.3	24.0
iii. Others	10.1	1.5	11.7	-	7.2	0.3
5. Eastern Europe	60.7	72.8	54.0	71.9	77.6	107.1
U.S.S.R.	27.4	37.7	19.0	30.7	22.9	29.7
Others	33.3	35.2	35.0	41.1	54.7	77.4
6. Asia	212.0	216.8	234.0	208.3	230.8	248.2
China	44.5	33.5	22.4	27.9	22.7	33.4
Hong Kong	27.4	2.6	43.6	1.6	40.0	3.2
Iran	3.3	26.1	4.4	33.0	5.1	31.6
Japan	24.9	95.1	53.0	88.4	36.9	123.1
Kuwait	11.1	4.3	8.9	4.2	12.5	3.2
Saudi Arabia	6.6	0.1	10.9	0.1	9.2	3.8
Turkey	7.0	2.1	10.3	0.4	2.7	0.3
Others	87.3	53.0	80.5	52.7	101.7	49.5
7. Africa	53.3	15.3	62.8	3.0	57.5	1.9
8. Oceania	22.1	61.7	18.9	11.5	22.6	9.7
Total	611.9	1,090.8	656.4	977.9	680.6	1,028.7

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY70		FY71		FY72	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	86.4	327.5	88.4	364.9	38.9	146.2
Canada	8.0	39.4	8.2	43.5	5.9	8.2
U.S.A.	78.4	288.1	80.3	321.4	33.0	138.0
Others	-	-	-	-	-	-
2. Central America	3.5	-	1.7	-	0.9	3.8
3. South America	19.9	-	15.6	0.1	0.5	0.9
4. Western Europe	213.1	375.5	168.5	339.8	139.7	221.8
i. E.E.C.	189.7	347.9	150.0	313.0	121.6	205.8
France	16.0	29.2	11.4	15.4	11.8	14.4
Germany F.R.	28.6	122.8	22.4	110.1	19.9	65.4
U.K.	77.9	121.9	66.8	114.6	49.2	66.9
Others	67.2	74.1	49.4	72.9	40.7	59.1
ii. E.F.T.A.	16.3	27.5	13.3	26.8	11.5	16.0
iii. Others	7.0	-	5.2	-	6.6	-
5. Eastern Europe	86.7	101.2	98.9	96.9	75.0	68.2
U.S.S.R	22.8	28.4	37.0	28.0	25.7	16.0
Others	63.9	72.8	61.8	68.9	49.2	52.2
6. Asia	206.6	240.5	229.7	268.3	364.1	208.8
China	29.0	19.9	19.9	31.5	27.7	18.8
Hong Kong	32.3	4.6	52.7	3.4	95.7	4.6
Iran	5.4	25.3	4.6	38.0	3.9	12.1
Japan	36.1	118.4	47.6	113.3	102.3	66.2
Kuwait	7.0	2.0	9.1	13.0	19.6	11.9
Saudi Arabia	8.0	7.3	6.2	8.5	15.4	17.4
Turkey	4.2	0.3	3.5	0.6	0.2	1.8
Others	84.5	62.7	86.1	60.1	99.3	76.0
7. Africa	46.7	2.8	61.5	4.6	12.3	4.7
8. Oceania	24.5	23.5	18.3	13.1	7.2	7.6
Total	687.3	1,071.0	682.7	1,087.7	638.5	662.0

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY73		FY74		FY75	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	40.0	208.3	68.5	400.7	46.5	378.3
Canada	7.2	11.3	13.9	52.0	7.8	65.5
U.S.A.	32.8	197.0	54.6	348.7	38.7	312.8
Others	-	-	-	-	-	-
2. Central America	0.6	0.4	3.7	0.2	3.9	3.7
3. South America	0.7	32.6	3.4	8.6	4.6	3.4
4. Western Europe	200.6	222.5	282.7	386.3	244.8	540.6
i. E.E.C.	170.5	203.1	231.2	346.6	196.5	487.6
France	17.3	10.6	26.9	25.5	19.7	50.6
Germany F.R.	28.8	71.4	46.8	107.0	46.8	157.7
U.K.	59.4	64.3	69.4	96.0	69.4	124.2
Others	65.1	56.8	88.1	118.1	60.7	155.1
ii. E.F.T.A.	17.2	19.3	35.0	39.6	27.6	53.0
iii. Others	13.0	0.1	16.5	-	20.7	-
5. Eastern Europe	60.2	51.6	63.9	79.2	76.7	111.1
U.S.S.R	20.9	15.6	25.9	18.3	32.0	41.4
Others	39.3	36.0	38.0	60.9	44.7	69.8
6. Asia	451.1	253.4	541.9	463.1	573.7	930.1
China	18.2	34.0	4.0	57.7	15.2	54.0
Hong Kong	90.4	3.1	112.8	5.6	79.5	10.6
Iran	5.6	9.2	33.3	22.4	60.0	11.8
Japan	146.9	67.8	64.0	113.7	70.6	265.9
Kuwait	8.6	19.2	14.8	50.3	18.5	123.7
Saudi Arabia	12.1	34.4	40.1	90.2	62.7	157.5
Turkey	0.1	5.2	0.3	2.0	0.6	2.1
Others	169.1	80.4	272.8	121.2	266.5	304.4
7. Africa	43.7	11.0	42.8	16.4	80.2	18.7
8. Oceania	7.5	10.3	19.5	7.3	8.6	127.8
Total	804.4	790.1	1,026.4	1,361.5	1,039.0	2,113.6

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY76		FY77		FY78	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	74.1	474.3	66.0	395.7	73.7	411.4
Canada	8.9	72.1	7.3	51.6	7.4	58.1
U.S.A.	65.2	401.7	58.8	342.7	66.3	353.2
Others	-	0.5	-	1.4	-	-
2. Central America	5.8	3.3	5.7	1.2	4.9	2.0
3. South America	1.0	3.2	0.9	10.0	10.2	7.2
4. Western Europe	298.2	519.9	322.7	631.1	320.2	800.5
i. E.E.C.	231.1	473.9	260.6	587.5	270.6	740.4
France	23.1	55.3	26.4	50.6	25.5	81.6
Germany F.R.	60.4	126.6	65.5	154.0	73.9	222.1
U.K.	71.8	152.6	81.6	188.0	86.9	233.0
Others	75.9	139.2	87.1	194.9	84.2	203.7
ii. E.F.T.A.	31.6	46.0	34.6	43.4	30.4	60.0
iii. Others	35.4	-	27.5	0.3	19.2	0.1
5. Eastern Europe	59.7	103.2	50.2	98.0	58.6	105.3
U.S.S.R	19.6	51.5	25.4	43.6	27.6	36.0
Others	40.1	51.6	24.8	54.5	31.0	69.3
6. Asia	632.7	917.6	616.2	1,102.9	716.0	1,373.3
China	17.7	55.5	9.7	64.0	37.1	63.6
Hong Kong	125.3	13.7	71.9	17.7	80.2	26.3
Iran	17.8	6.3	88.8	3.1	53.0	5.7
Japan	79.4	252.4	92.2	332.5	111.9	335.6
Kuwait	38.4	78.9	32.0	119.5	28.0	148.4
Saudi Arabia	80.4	153.1	46.6	161.0	43.0	251.4
Turkey	8.3	1.6	7.0	2.1	24.6	5.8
Others	265.4	356.1	268.1	403.1	338.1	536.5
7. Africa	57.3	23.3	69.4	22.4	119.5	47.0
8. Oceania	7.9	22.4	9.8	63.1	8.0	63.0
Total	1,136.7	2,067.2	1,140.8	2,324.5	1,311.1	2,809.6

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY79		FY80		FY81	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	127.5	662.7	135.3	610.6	192.7	653.5
Canada	1.0	77.7	13.9	83.4	13.9	62.5
U.S.A.	117.6	584.9	121.3	527.2	178.7	591.0
Others	8.9	0.1	0.1	-	-	-
2. Central America	1.1	5.9	12.2	1.6	37.9	3.9
3. South America	4.2	65.2	42.5	70.2	24.3	106.6
4. Western Europe	500.0	1,029.8	596.5	1,272.1	554.5	1,288.0
i. E.E.C.	411.0	954.4	493.4	1,167.4	458.3	1,161.0
France	42.8	107.2	58.7	217.1	63.0	152.4
Germany F.R.	104.7	213.9	144.4	237.4	127.3	273.4
U.K.	130.2	230.2	113.9	290.7	117.5	333.0
Others	133.3	403.1	176.3	422.2	150.5	402.1
ii. E.F.T.A.	53.7	75.3	70.2	104.7	72.7	118.5
iii. Others	35.3	0.2	32.9	-	23.5	8.5
5. Eastern Europe	66.4	137.6	100.4	159.4	122.0	197.8
U.S.S.R.	29.9	55.4	52.9	51.7	45.2	46.1
Others	36.6	82.2	47.5	107.8	76.7	151.7
6. Asia	829.7	1,638.9	1,317.0	2,473.3	1,747.6	3,021.7
China	14.4	99.1	145.6	147.9	360.7	178.3
Hong Kong	140.8	24.1	186.0	23.0	115.3	26.2
Iran	46.9	6.0	105.0	9.6	231.8	2.6
Japan	168.7	419.1	183.1	547.7	189.6	625.0
Kuwait	21.7	233.4	49.2	478.7	51.5	431.9
Saudi Arabia	95.4	198.2	128.2	326.8	176.0	693.8
Turkey	16.2	8.3	12.9	6.9	24.6	3.6
Others	325.6	650.8	507.1	932.8	598.1	1,060.3
7. Africa	165.9	46.2	144.8	45.7	250.3	66.4
8. Oceania	14.7	89.4	15.9	107.4	28.4	70.6
Total	1,709.6	3,675.6	2,364.7	4,740.3	2,957.5	5,408.5

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY82		FY83		FY84	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	194.0	593.6	178.0	592.3	261.7	722.4
Canada	14.2	95.9	15.0	71.4	19.8	74.0
U.S.A.	179.8	497.7	163.0	520.9	241.8	648.3
Others	-	-	-	-	-	-
2. Central America	22.1	0.5	24.9	4.0	4.7	10.3
3. South America	1.4	52.3	1.5	44.8	6.1	64.9
4. Western Europe	519.1	1,300.0	542.0	1,265.1	582.6	1,404.8
i. E.E.C.	430.7	1,157.9	449.9	1,087.1	483.8	1,156.6
France	57.5	93.4	48.5	92.3	56.9	105.7
Germany F.R.	96.4	335.3	121.6	305.7	131.8	366.3
U.K.	127.9	357.2	130.6	344.6	121.0	379.4
Others	148.8	372.0	149.2	344.5	174.0	305.2
ii. E.F.T.A.	63.1	141.7	64.2	146.1	76.7	162.8
iii. Others	25.4	0.4	27.9	31.9	22.1	85.4
5. Eastern Europe	104.4	202.7	116.3	143.7	123.7	199.5
U.S.S.R	45.9	29.2	54.2	26.1	72.9	40.8
Others	58.5	173.6	62.0	117.6	50.8	158.6
6. Asia	1,426.7	3,356.4	1,688.4	3,150.1	1,608.6	3,102.4
China	147.8	179.2	132.2	141.0	57.1	141.4
Hong Kong	114.6	24.0	118.2	18.4	37.1	17.3
Iran	78.0	2.1	332.5	90.1	448.9	89.1
Japan	210.5	696.1	221.8	718.4	238.1	812.6
Kuwait	50.7	546.3	37.3	502.6	52.1	459.6
Saudi Arabia	183.6	805.1	252.4	716.0	217.2	563.2
Turkey	5.6	26.7	5.2	24.1	10.8	22.7
Others	635.9	1,076.8	588.6	939.5	547.3	996.5
7. Africa	185.0	44.4	139.2	56.6	152.5	112.0
8. Oceania	36.5	86.1	20.3	106.9	29.2	72.5
Total	2,489.2	5,636.2	2,710.6	5,363.6	2,769.1	5,688.8

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY85		FY86	
	Exports	Imports	Exports	Imports
1. North America	284.9	824.5	349.0	805.6
Canada	23.4	80.0	30.6	133.7
U.S.A.	261.4	744.3	318.4	671.8
Others	-	0.1	-	0.1
2. Central America	1.5	2.2	3.0	6.7
3. South America	1.2	86.9	40.1	73.9
4. Western Europe	690.5	1,318.5	907.2	1,558.2
i. E.E.C.	563.6	1,081.0	696.1	1,321.8
France	64.5	104.3	85.6	85.8
Germany F.R.	142.6	340.4	184.9	487.0
U.K.	167.3	347.9	169.2	370.3
Others	189.2	288.3	256.4	378.7
ii. E.F.T.A.	95.1	183.2	165.1	193.5
iii. Others	31.9	54.3	45.9	42.8
5. Eastern Europe	138.8	110.0	185.3	134.6
U.S.S.R.	62.7	28.9	72.4	35.8
Others	76.1	81.0	112.9	98.8
6. Asia	1,200.3	3,267.1	1,375.4	2,776.0
China	68.0	162.5	17.1	121.1
Hong Kong	70.8	24.8	80.2	20.8
Iran	74.6	70.0	63.5	131.6
Japan	301.5	791.4	294.1	837.6
Kuwait	25.9	468.4	35.9	372.7
Saudi Arabia	173.2	631.0	215.0	416.3
Turkey	7.6	22.4	2.1	16.7
Others	478.7	1,096.6	667.6	859.2
7. Africa	158.1	136.2	175.7	98.1
8. Oceania	28.8	174.1	37.1	182.0
Total	2,504.1	5,919.4	3,072.8	5,635.2

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY87		FY88		FY89	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	414.9	650.1	552.8	787.4	610.3	1,203.2
Canada	41.1	56.7	63.9	75.7	71.7	91.8
U.S.A.	373.2	593.4	488.8	708.6	538.5	1,111.3
Others	0.7	-	-	3.1	0.1	0.1
2. Central America	6.4	9.5	4.5	8.9	6.1	16.3
3. South America	22.4	57.3	3.6	66.6	5.8	79.8
Brazil	20.4	46.7	1.8	50.6	3.5	52.0
Others	2.1	10.6	1.8	15.9	2.3	27.7
4. Western Europe	1,252.9	1,631.5	1,578.2	1,936.4	1,409.5	1,916.8
i. E.E.C.	1,018.9	1,305.2	1,393.8	1,669.4	1,264.0	1,633.8
Belgium	61.1	70.9	62.1	78.6	49.9	86.1
France	122.9	137.9	142.8	279.1	134.3	193.1
Italy	259.3	148.0	312.0	153.3	291.9	205.9
Netherlands	213.9	143.3	256.9	122.8	214.4	135.6
Germany F.R.	59.9	405.0	91.5	498.1	79.9	509.8
U.K.	263.6	359.5	302.4	433.3	292.2	416.6
Others	38.2	40.7	226.1	104.1	201.4	86.7
ii. E.F.T.A.	168.0	273.5	182.6	266.2	144.4	282.9
Sweden	44.3	53.1	57.1	52.1	46.8	55.1
Switzerland	37.3	151.2	49.3	147.3	40.0	144.4
Others	86.4	69.2	76.1	66.8	57.5	83.3
iii. Others	66.0	52.8	1.8	0.8	1.2	0.2
5. Eastern Europe	134.9	137.4	182.3	146.7	110.0	159.4
Yugoslavia	87.7	23.2	107.7	25.4	74.3	30.6
U.S.S.R.	2.2	30.8	3.5	36.6	4.0	31.5
Others	45.0	83.4	71.1	84.6	31.8	97.3
6. Africa	188.5	121.5	223.0	76.2	225.4	97.9
Kenya	7.7	90.7	6.4	35.4	3.5	49.4
Others	180.8	30.8	216.7	40.9	221.9	48.5
7. Asia	1,614.9	2,671.5	1,844.3	3,246.2	2,236.7	3,424.2
China	19.2	210.9	49.8	224.3	191.0	309.3
Hong Kong	103.4	17.9	155.6	26.9	263.0	34.3
Iran	56.3	58.4	26.7	135.4	75.6	100.6
Indonesia	18.9	23.9	27.5	33.2	48.9	49.3
Japan	400.6	881.6	502.7	960.8	544.8	978.5
Kuwait	25.5	399.9	34.7	352.9	68.4	586.4
Malaysia	30.8	162.9	49.9	215.0	32.5	246.2
Saudi Arabia	262.5	286.4	221.1	319.4	110.7	288.3
Bangladesh	7.3	39.6	12.1	48.7	13.0	41.1
Singapore	30.5	85.9	31.2	87.0	48.9	105.7
South Korea	116.9	116.2	109.8	186.4	157.7	231.8
Sri Lanka	43.6	34.7	77.2	47.3	66.7	53.5
Turkey	64.0	15.6	105.8	47.3	75.6	56.3
India	57.5	9.7	57.2	19.4	111.5	32.0
U.A.E.	4.7	98.7	10.9	139.8	9.9	98.4
Thailand	72.7	35.2	156.8	37.3	191.5	56.5
Others	300.5	194.1	215.5	365.1	227.0	156.0
8. Oceania	53.5	101.4	68.5	126.8	89.4	171.7
Australia	43.4	84.2	58.9	94.1	72.8	143.0
Others	10.1	17.2	9.6	32.8	16.5	28.7
Total	3,687.8	5,380.3	4,457.2	6,395.2	4,693.2	7,069.4

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY90		FY91		FY92	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	738.3	1,009.5	768.1	988.7	1,019.0	1,054.5
Canada	81.1	53.7	103.6	86.7	132.6	83.3
U.S.A.	656.7	955.7	664.2	902.0	885.8	971.0
Others	0.5	0.1	0.3	0.1	0.6	0.2
2. Central America	6.0	11.9	8.7	14.8	12.8	9.5
3. South America	6.1	75.7	12.1	125.7	35.8	121.3
Brazil	2.4	56.5	3.7	61.6	2.5	74.6
Others	3.7	19.1	8.4	64.1	33.2	46.8
4. Western Europe	1,803.1	1,758.5	2,180.1	2,155.9	2,117.4	2,862.9
i. E.E.C.	1,524.3	1,455.7	1,909.8	1,808.8	1,901.5	2,459.3
Belgium	81.0	97.4	106.2	111.2	96.5	112.1
France	183.7	129.0	236.4	220.7	268.4	438.1
Italy	395.1	126.1	547.7	264.0	490.1	383.9
Netherlands	236.1	111.7	231.9	136.5	220.6	149.7
Germany F.R.	97.4	532.2	122.8	579.8	149.2	735.7
U.K.	337.3	366.6	448.2	376.2	457.8	504.5
Others	193.7	92.6	216.6	120.5	218.8	135.4
ii. E.F.T.A.	276.6	302.7	268.2	337.2	213.5	399.4
Sweden	116.4	58.2	116.8	73.6	103.2	80.9
Switzerland	39.0	155.1	38.2	195.2	33.3	242.5
Others	121.2	89.5	113.2	68.3	77.0	76.5
iii. Others	2.2	0.1	2.0	9.9	2.5	4.2
5. Eastern Europe	180.9	175.6	206.1	165.1	105.2	299.7
Yugoslavia	76.7	20.8	57.2	23.6	61.1	19.1
U.S.S.R.	8.0	61.8	22.8	56.0	5.5	143.0
Others	96.2	93.0	126.1	85.6	38.6	137.6
6. Africa	199.0	149.8	252.3	207.1	282.9	188.3
Kenya	7.4	86.8	14.8	80.8	23.5	83.3
Others	191.6	63.0	237.5	126.3	259.3	105.0
7. Asia	1,955.0	3,545.7	2,654.4	3,820.0	3,230.3	4,501.3
China	71.8	271.2	60.8	386.1	55.5	399.8
Hong Kong	210.6	31.1	369.5	34.8	503.3	42.6
Iran	90.7	120.5	97.9	181.2	143.9	154.7
Indonesia	35.3	47.5	41.6	64.6	113.3	80.8
Japan	458.1	875.6	510.5	988.3	572.6	1,325.6
Kuwait	48.9	740.9	31.5	52.9	85.7	85.8
Malaysia	28.2	245.3	7.2	304.9	25.2	388.9
Saudi Arabia	130.2	313.6	220.1	478.3	295.4	484.9
Bangladesh	20.7	40.2	31.1	33.8	62.3	47.6
Singapore	80.9	122.2	137.9	246.5	123.4	133.4
South Korea	147.1	203.3	241.7	213.0	203.3	306.9
Sri Lanka	51.2	36.7	76.3	34.9	81.2	34.2
turkey	104.0	39.3	96.3	49.6	129.5	68.0
India	57.7	38.0	76.3	45.8	95.0	48.8
U.A.E.	44.6	132.1	83.2	226.9	35.1	327.5
Thailand	160.3	104.1	189.4	64.1	308.2	74.0
Others	214.7	184.2	383.0	414.3	397.4	497.8
8. Oceania	76.2	214.4	85.2	153.9	108.8	215.7
Australia	62.6	189.0	68.8	136.9	84.7	199.1
Others	13.6	25.4	16.5	17.0	24.2	16.6
Total	4,964.7	6,941.1	6,167.0	7,631.2	6,912.2	9,253.3

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY93		FY94		FY95	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	1,100.7	1,037.1	1,140.4	948.8	1,483.5	1,099.0
Canada	154.9	97.4	161.5	41.2	167.0	123.0
U.S.A.	945.4	939.7	978.1	907.3	1,316.0	976.0
Others	0.5	-	0.9	0.4	0.5	-
2. Central America	18.7	5.6	31.6	8.6	29.4	6.2
3. South America	37.1	161.5	59.6	84.4	78.7	150.1
Argentina	10.3	59.4	16.9	19.6	12.1	70.5
Brazil	11.2	97.7	18.9	61.3	40.9	74.8
Chile	8.7	0.1	15.2	0.6	16.4	3.3
Others	7.0	4.3	8.6	2.9	9.4	1.5
4. Western Europe	2,185.5	2,846.9	2,289.3	2,328.7	2,618.5	2,797.4
i. E.E.C.	1,995.2	2,429.4	2,112.7	2,001.7	2,427.4	2,423.3
Belgium	115.6	106.6	157.9	121.0	211.7	95.9
France	293.9	414.0	277.5	343.9	269.6	251.6
Germany F.R.	531.6	745.5	544.5	662.1	571.1	703.8
Italy	174.1	335.9	185.1	206.3	239.1	543.1
Netherlands	180.3	198.5	208.6	138.3	262.2	139.7
U.K.	487.4	516.7	531.5	419.6	574.6	531.9
Others	212.2	112.2	207.7	110.5	299.2	157.4
ii. E.F.T.A.	186.7	414.4	173.5	325.5	188.0	373.6
Austria	25.5	39.0	27.2	20.8	31.0	19.3
Norway	29.2	17.0	28.5	13.1	32.7	10.4
Sweden	75.3	110.1	70.0	92.7	75.2	70.8
Switzerland	36.3	226.8	36.0	177.4	31.9	243.0
Others	20.4	21.6	11.7	21.5	17.3	30.1
iii. Others	3.6	3.1	3.1	1.5	3.1	0.6
5. Eastern Europe	83.1	135.8	72.2	152.5	92.1	271.8
U.S.S.R	45.2	50.7	25.6	69.4	13.2	141.7
Others	37.9	85.1	46.6	83.1	78.9	130.0
6. Africa	257.3	199.3	249.4	178.8	394.4	292.7
7. Asia	3,003.2	5,339.7	2,841.9	4,660.6	3,300.1	5,589.6
Bangladesh	111.3	43.5	102.5	28.6	169.6	31.2
China	41.6	420.9	53.7	439.0	90.6	458.1
Hong Kong	449.9	52.3	495.0	38.6	537.7	42.5
Iran	43.5	177.2	19.0	130.2	76.8	164.5
India	83.8	67.4	42.7	70.5	41.6	64.0
Indonesia	61.9	108.6	33.0	111.6	89.0	122.5
Japan	466.5	1,582.9	545.7	1,008.1	543.0	994.0
Kuwait	39.1	326.6	26.1	455.3	24.1	605.3
Malaysia	54.2	512.3	48.7	471.0	50.9	912.7
Saudi Arabia	319.0	542.5	238.1	463.0	223.6	514.4
Singapore	136.4	156.8	90.3	167.6	103.1	185.8
South Korea	165.0	445.5	181.8	315.9	271.8	333.7
Sri Lanka	61.7	36.9	65.9	38.5	60.6	49.6
Thailand	76.5	63.1	52.0	62.5	52.4	85.2
Turkey	93.0	62.9	48.4	39.8	111.0	96.7
U.A.E.	405.8	238.6	430.8	192.5	330.8	414.3
Others	393.7	501.5	368.2	628.2	523.5	515.1
8. Oceania	133.5	237.2	128.3	199.2	140.5	187.6
Australia	102.6	219.9	102.0	183.3	112.1	172.6
Others	30.9	17.3	26.3	15.9	28.4	15.0
Total	6,819.3	9,963.2	6,812.8	8,561.6	8,137.2	10,394.4

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY96		FY97		FY98	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	1,494.6	1,163.5	1,629.1	1,493.3	1,941.0	1,260.5
Canada	132.6	102.9	150.9	57.9	166.0	125.6
U.S.A.	1,361.2	1,059.8	1,477.9	1,435.3	1,774.8	1,134.8
Others	0.8	0.8	0.2	0.1	0.2	0.1
2. Central America	27.5	20.8	40.3	23.9	61.1	9.8
3. South America	125.7	143.1	104.3	203.8	138.5	115.2
Argentina	11.6	44.6	22.0	86.7	28.4	54.8
Brazil	66.6	95.4	39.0	111.6	37.2	48.9
Chile	28.3	1.1	28.2	0.7	50.9	8.7
Others	19.2	2.0	15.1	4.7	22.0	2.8
4. Western Europe	2,655.5	3,164.7	2,740.3	2,967.4	2,706.1	2,197.9
i. E.E.C.	2,474.9	2,395.7	2,542.4	2,432.4	2,526.8	1,743.3
Belgium	208.6	129.9	216.8	122.5	236.2	112.0
France	271.6	225.0	240.5	231.2	249.0	188.4
Germany F.R.	597.6	689.5	626.0	672.1	540.3	521.0
Italy	245.1	403.6	242.5	401.7	232.7	235.4
Netherlands	265.7	192.8	272.3	213.4	272.7	136.1
U.K.	560.4	515.7	597.1	599.0	592.6	410.2
Others	325.9	239.3	347.4	192.3	403.4	140.0
ii. E.F.T.A.	177.7	757.9	193.9	533.6	176.2	454.1
Austria	22.9	24.8	22.1	15.8	17.7	11.5
Norway	28.4	23.4	32.6	11.9	34.8	8.5
Sweden	76.4	78.8	83.9	76.0	77.1	101.9
Switzerland	32.4	562.4	35.8	303.6	29.9	318.0
Others	17.7	68.5	19.5	126.3	16.7	14.1
iii. Others	2.9	11.0	3.9	1.4	3.0	0.5
5. Eastern Europe	140.3	278.1	140.1	200.2	151.9	115.1
U.S.S.R	17.2	123.6	28.6	85.8	26.9	45.1
Others	123.1	154.6	111.5	114.4	124.9	70.0
6. Africa	406.3	348.0	462.2	257.8	477.6	292.5
7. Asia	3,713.9	6,423.2	3,049.7	6,468.2	2,993.2	5,700.6
Bangladesh	117.8	35.6	87.5	38.4	98.5	38.3
China	145.8	546.2	103.4	542.9	161.0	510.4
Hong Kong	801.6	50.0	781.2	41.4	611.2	44.9
Iran	119.1	183.2	16.0	286.6	23.6	157.6
India	41.1	94.5	36.2	204.7	90.6	154.5
Indonesia	159.7	130.3	65.8	165.3	145.7	195.9
Japan	582.2	1,270.6	479.6	1,029.3	360.8	792.8
Kuwait	27.5	759.6	30.9	826.9	31.4	551.0
Malaysia	41.4	852.6	31.3	564.2	28.4	713.2
Saudi Arabia	213.6	700.3	216.8	712.8	216.8	678.7
Singapore	92.3	207.0	68.3	191.7	44.0	217.3
South Korea	281.7	332.0	208.7	303.4	170.3	363.4
Sri Lanka	66.2	45.7	82.6	41.8	101.5	37.9
Thailand	113.9	130.1	21.1	140.2	38.3	136.5
Turkey	84.6	79.2	62.8	71.3	70.0	42.0
U.A.E.	417.3	582.9	400.5	971.5	439.6	668.0
Others	408.1	423.4	357.0	335.7	361.7	398.2
8. Oceania	143.3	263.5	154.3	279.6	158.3	426.4
Australia	112.8	248.9	121.9	267.7	122.7	408.0
Others	30.5	14.6	32.3	11.9	35.6	18.4
Total	8,707.1	11,804.9	8,320.3	11,894.2	8,627.7	10,118.0

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY99		FY00		FY01	
	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	1,855.9	793.3	2,307.3	724.9	2,429.8	644.3
Canada	158.5	66.2	183.4	77.8	182.4	80.8
U.S.A.	1,696.8	726.9	2,123.5	646.6	2,246.2	563.0
Others	0.6	0.2	0.4	0.5	1.2	0.4
2. Central America	62.5	26.3	73.1	21.3	78.1	23.5
3. South America	97.4	199.6	99.1	106.6	113.5	171.4
Argentina	28.7	168.9	27.1	83.7	28.2	38.8
Brazil	15.4	26.8	6.1	20.9	7.6	126.8
Chile	36.2	1.0	40.5	0.3	40.8	0.4
Others	17.1	2.9	25.3	1.7	36.8	5.5
4. Western Europe	2,391.7	2,076.9	2,502.3	2,004.1	2,480.8	1,831.7
i. E.E.C.	2,231.1	1,641.3	2,341.3	1,559.9	2,332.4	1,520.7
Belgium	186.9	136.9	202.2	121.4	175.4	183.2
France	248.0	179.7	282.7	224.8	265.8	146.0
Germany F.R.	513.6	391.8	512.7	423.3	495.9	383.0
Italy	206.5	260.1	209.3	171.3	231.8	179.5
Netherlands	243.0	150.0	229.1	153.0	233.4	179.2
U.K.	516.0	410.8	579.6	355.7	577.9	352.0
Others	317.1	112.0	325.6	110.4	352.2	97.9
ii. E.F.T.A.	157.7	433.6	157.7	443.8	145.3	310.2
Austria	17.9	12.8	17.5	19.5	18.4	13.1
Norway	30.3	4.8	27.4	10.7	25.6	3.8
Sweden	64.4	40.0	61.3	49.5	61.6	47.7
Switzerland	28.8	362.6	35.6	350.5	24.2	230.7
Others	16.3	13.4	15.8	13.6	15.6	14.9
iii. Others	2.9	2.0	3.3	0.4	3.1	0.8
5. Eastern Europe	81.4	184.9	74.4	186.1	79.2	139.2
U.S.S.R	5.2	57.6	3.4	89.9	8.1	61.8
Others	76.2	127.3	70.9	96.2	71.0	77.4
6. Africa	360.7	302.2	415.2	362.8	494.7	359.4
7. Asia	2,792.6	5,544.8	2,951.2	6,521.0	3,379.4	7,319.4
Bangladesh	119.4	32.3	120.5	29.5	134.2	33.3
China	148.9	395.3	180.4	471.6	304.1	525.1
Hong Kong	549.6	54.7	525.0	49.9	505.1	67.1
Iran	11.3	77.8	11.5	130.3	24.1	370.6
India	174.8	145.6	53.6	127.4	55.6	238.3
Indonesia	125.3	213.8	52.9	175.6	136.3	162.3
Japan	271.6	782.7	267.5	650.6	192.4	577.5
Kuwait	36.8	558.3	40.6	1,237.2	45.9	959.1
Malaysia	33.4	634.5	45.7	439.3	50.8	429.2
Saudi Arabia	184.7	643.0	214.8	923.1	274.8	1,252.8
Singapore	41.7	325.5	48.9	267.2	48.2	326.4
South Korea	192.3	342.6	245.4	354.3	279.7	356.1
Sri Lanka	91.9	32.3	96.6	34.6	75.2	35.2
Thailand	28.0	155.5	61.5	159.4	63.9	209.1
Turkey	35.1	131.9	61.1	106.6	100.4	47.5
U.A.E.	422.8	634.6	493.1	908.0	630.4	1,337.0
Others	325.0	384.8	432.1	456.4	458.2	392.8
8. Oceania	137.1	303.7	146.0	382.6	146.1	240.5
Australia	106.5	285.8	111.9	366.6	112.6	227.0
Others	30.6	17.9	34.1	16.0	33.5	13.5
Total	7,779.3	9,431.7	8,568.6	10,309.4	9,201.6	10,728.9

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY02		FY03		FY04		FY05		FY06	
	Exports	Imports	Exports	Imports	Exports	Imports	Exports	Imports	Exports	Imports
1. North America	2,434.6	762.3	2,822.6	856.4	3,126.1	1,535.0	3,638.1	1,761.8	4,402.7	1,979.6
Canada	174.7	75.8	205.9	121.0	181.7	205.4	193.9	196.6	209.0	321.5
U.S.A.	2,259.5	686.3	2,616.5	734.8	2,944.2	1,328.9	3,444.0	1,563.6	4,193.2	1,657.6
Others	0.5	0.3	0.2	0.6	0.2	0.5	0.2	1.6	0.5	0.5
2. Central America	91.8	14.5	106.4	10.8	112.5	11.2	131.1	23.5	150.6	37.1
3. South America	78.6	69.1	73.6	74.4	92.5	85.3	133.8	227.8	169.6	401.9
Argentina	10.6	41.1	7.3	54.0	22.2	45.6	28.5	66.8	37.4	45.9
Brazil	4.6	22.6	4.8	16.6	5.0	33.5	9.0	145.7	19.4	332.8
Chile	31.7	0.3	38.8	0.6	40.1	2.9	49.5	2.1	58.6	2.7
Others	31.8	5.2	22.8	3.3	25.2	3.3	46.8	13.2	54.1	20.3
4. Europe	2,642.5	2,089.7	3,210.0	2,432.9	3,823.4	2,945.2	4,219.5	4,470.9	4,452.8	6,301.7
Austria	27.3	16.9	26.0	26.1	24.4	29.0	29.5	72.5	31.6	92.7
Belgium	178.0	258.4	239.6	295.3	262.4	261.9	312.8	177.1	321.9	353.1
Denmark	35.1	21.1	40.1	33.9	45.3	28.3	47.3	56.0	54.5	107.2
France	247.3	133.0	291.1	162.0	338.7	160.6	367.4	207.6	336.7	340.5
Germany F.R.	452.0	213.7	578.9	257.6	606.6	611.9	688.4	363.9	687.3	523.8
Italy	252.5	175.0	340.5	562.1	454.1	312.7	588.3	897.4	585.5	1,176.5
Netherlands	257.6	439.3	286.6	193.7	335.1	220.3	345.0	146.9	399.1	249.6
Norway	26.6	4.1	26.8	7.7	27.3	7.0	38.6	16.0	60.6	9.1
Spain	173.8	58.3	228.5	56.1	301.4	78.9	340.9	86.3	415.6	96.5
Sweden	59.9	33.8	58.4	39.4	71.5	67.4	78.8	201.3	95.0	460.3
Switzerland	22.5	168.5	20.7	189.3	31.4	330.2	31.0	423.3	36.6	471.6
U.K.	659.1	356.2	787.6	355.9	940.9	438.2	892.8	532.4	894.3	805.2
U.S.S.R.	5.9	78.7	10.2	50.6	20.5	134.3	43.9	279.7	52.4	459.3
Others	244.9	132.9	274.9	203.1	363.6	264.7	415.0	1,010.5	481.6	1,156.3
5. Africa	426.6	349.5	585.8	362.8	535.6	481.1	801.8	679.7	950.9	820.1
6. Asia	3,325.9	6,756.3	4,208.8	8,280.0	4,454.8	10,211.3	5,308.1	12,850.4	6,160.8	18,752.2
Afghanistan	167.9	22.8	314.2	34.8	493.2	47.4	747.9	39.0	1,063.7	47.5
Bahrain	43.1	58.8	42.1	37.5	38.0	74.4	42.4	58.6	45.8	54.0
Bangladesh	100.8	11.2	114.1	32.6	195.0	45.9	206.0	61.2	268.6	64.6
China	229.1	574.9	244.6	838.4	288.1	1,153.7	354.2	1,842.9	464.0	2,706.3
Hong Kong	442.2	68.3	516.5	157.0	582.0	146.2	558.0	94.7	679.3	163.7
Iran	29.1	157.2	63.1	302.4	92.5	284.0	147.0	242.2	188.1	450.1
India	49.3	186.7	70.5	166.5	93.7	382.2	288.5	547.3	293.3	803.1
Indonesia	77.2	241.9	73.6	257.8	44.5	357.7	70.6	575.0	58.0	758.1
Japan	166.9	518.1	142.1	803.6	134.8	936.4	164.4	1,449.6	128.1	1,840.7
Kuwait	58.4	733.8	70.7	805.3	71.8	991.1	79.5	940.2	72.6	1,703.0
Malaysia	51.7	455.8	78.3	566.6	83.4	602.6	65.5	678.4	64.0	708.4
Saudi Arabia	329.5	1,201.3	476.0	1,302.4	348.6	1,779.2	352.7	2,479.3	329.3	2,994.8
Singapore	44.9	322.5	86.5	426.3	117.0	491.4	56.9	373.5	38.0	463.4
South Korea	261.9	298.0	219.4	336.8	201.9	380.5	185.2	554.9	191.2	616.7
Sri Lanka	72.0	28.5	76.0	38.2	97.8	48.4	156.0	44.9	159.2	71.3
Thailand	55.4	177.4	59.8	227.9	63.3	269.2	77.1	414.1	67.5	650.3
Turkey	97.9	34.7	145.9	125.8	218.8	77.8	258.4	102.9	304.5	188.8
U.A.E.	726.7	1,353.5	1,036.7	1,508.6	943.2	1,708.9	1,096.0	1,702.5	1,312.9	3,406.9
Others	322.0	310.9	378.8	311.6	347.0	434.2	401.7	649.3	432.4	1,060.5
7. Oceania	134.6	298.1	153.0	203.0	168.4	322.7	158.5	584.0	164.0	289.0
Australia	101.3	287.8	120.2	190.9	130.2	307.4	111.2	560.5	123.0	244.1
New Zealand	25.8	9.5	30.4	11.7	36.1	14.3	35.6	21.9	38.6	36.1
Others	7.6	0.8	2.4	0.4	2.2	1.0	11.7	1.7	2.5	8.8
Total	9,134.6	10,339.5	11,160.2	12,220.3	12,313.3	15,591.8	14,391.1	20,598.1	16,451.2	28,580.9

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY07		FY08		FY09		FY10	
	Export	Import	Export	Import	Export	Import	Export	Import
A. Latin America	24.7	7.8	45.1	12.7	40.3	7.0	41.9	10.1
B. Central America	160.8	37.1	156.2	31.9	142.6	68.2	134.5	73.0
Mexico	65.1	31.4	72.2	28.6	74.0	45.9	73.0	67.2
Others	95.8	5.7	84.1	3.3	68.6	22.3	61.5	5.8
C. South America	234.5	236.0	290.9	680.2	243.2	414.4	238.0	194.5
Argentina	42.1	64.3	52.7	223.5	38.0	87.2	40.6	55.4
Brazil	39.3	157.1	67.4	370.0	57.2	293.4	49.3	119.2
Uruguay	5.1	4.2	7.4	73.6	9.1	16.1	8.8	6.2
Others	148.0	10.3	163.4	13.0	138.8	17.6	139.2	13.6
D North America	4,383.9	2,795.2	3,902.6	2,946.7	3,514.9	2,329.4	3,560.1	2,013.8
Canada	201.6	494.5	196.6	507.9	173.8	471.8	199.2	402.4
USA	4,182.2	2,299.9	3,705.9	2,438.6	3,341.0	1,857.2	3,360.7	1,611.3
Others	0.1	0.8	0.1	0.2	0.1	0.3	0.2	-
Eastern Europe	230.9	808.2	278.7	1,032.4	248.6	1,400.5	274.3	663.3
Hungary	25.6	120.0	19.5	106.3	15.4	38.0	13.8	17.7
Romania	12.3	52.1	21.1	41.6	20.4	156.4	23.8	92.5
Russian Federation	83.5	275.9	98.6	346.7	105.0	600.6	119.2	188.4
Ukraine	29.9	165.7	42.4	346.4	32.3	286.5	45.7	135.3
Others	79.7	194.6	97.1	191.4	75.5	319.1	71.7	229.4
F. Northern Europe	1,293.9	1,600.8	1,421.0	1,732.4	1,227.3	1,715.9	1,360.1	1,313.3
Denmark	63.7	76.7	75.5	58.6	80.8	78.2	69.7	115.2
Finland	48.1	335.2	52.7	366.8	45.4	336.1	42.7	382.6
Norway	46.8	26.7	48.8	30.1	50.3	76.2	47.2	28.4
Sweden	96.3	414.7	96.9	427.9	87.8	264.6	78.9	132.8
United Kingdom	950.1	699.0	1,028.5	769.6	875.3	908.0	1,027.7	596.9
Others	88.9	48.5	118.6	79.4	87.9	52.8	93.9	57.5
G. Southern Europe	1,381.0	716.0	1,553.1	779.9	1,208.3	1,081.3	1,251.9	755.4
Greece	94.9	28.3	100.2	40.6	73.6	53.0	69.0	14.0
Italy	639.8	543.9	722.7	551.1	579.3	843.6	605.8	568.5
Spain	465.6	102.6	541.2	126.0	404.9	126.5	434.3	121.8
Others	180.7	41.2	189.0	62.2	150.4	58.2	142.8	51.1
H. Western Europe	1,907.5	2,724.5	2,147.6	3,262.9	1,938.6	2,797.5	1,945.7	2,656.2
Belgium	360.1	224.6	409.9	237.8	393.8	264.3	430.4	247.8
France	346.1	418.9	364.7	489.6	314.5	390.1	319.1	425.5
Germany	701.4	1,205.1	816.1	1,272.0	738.0	1,308.4	792.9	1,179.3
Netherlands	442.0	245.6	514.3	354.5	464.6	351.6	372.7	300.6
Switzerland	20.3	321.4	23.0	373.5	12.4	317.8	13.6	375.4
Others	37.6	308.9	19.6	535.6	15.4	165.3	16.9	127.6
I. Eastern Africa	290.3	300.6	334.7	309.9	473.8	268.8	528.7	301.3
Kenya	93.1	152.7	101.8	141.4	121.2	142.6	160.2	188.6
Mauritius	36.0	0.6	42.7	0.4	31.4	0.9	27.5	0.7
Republic of Tanzania	23.7	28.4	25.5	36.1	37.3	13.9	43.0	11.6
Others	137.6	118.8	164.8	132.0	284.0	111.5	298.0	100.4

8.4 Direction of Foreign Trade

Country / Territory	(Million Dollars)							
	FY07		FY08		FY09		FY10	
	Export	Import	Export	Import	Export	Import	Export	Import
J. Middle Africa	30.5	9.9	50.8	8.1	55.3	3.5	52.6	1.6
K. Northern Africa	148.1	288.2	196.1	630.0	220.2	563.1	245.5	463.2
Egypt	76.3	118.1	87.9	226.3	101.9	129.8	100.2	148.6
Morocco	10.1	111.2	12.7	278.5	10.7	411.3	11.4	265.4
Others	61.7	58.9	95.4	125.1	107.5	22.0	134.0	49.2
L. South Africa	286.9	172.8	322.8	347.8	199.5	337.3	227.8	290.4
South Africa	280.6	167.8	317.9	336.3	192.7	294.1	220.6	263.4
Others	6.3	5.0	4.9	11.5	6.8	43.2	7.2	26.9
M. Western Africa	186.1	50.4	230.0	105.3	254.1	87.7	343.3	44.8
N. Eastern Asia	1,601.7	6,497.2	1,613.5	7,777.0	1,497.6	6,428.5	2,093.4	7,077.9
China	576.0	3,533.9	687.2	4,688.2	701.6	4,085.4	1,153.9	4,410.6
Hong Kong	653.8	193.2	519.0	187.7	378.4	120.1	420.6	98.2
Japan	124.1	1,739.7	136.7	1,821.8	110.8	1,259.0	105.1	1,536.2
Korea Republic	174.1	671.2	199.4	677.2	247.5	642.5	227.1	691.1
Others	73.6	359.2	71.2	402.0	59.3	321.5	186.8	341.8
O. South-Central Asia	1,744.4	1,881.0	2,193.0	2,574.3	2,696.7	2,384.4	2,827.9	2,519.0
Afghanistan	753.5	76.2	1,145.9	90.4	1,397.6	93.0	1,571.5	139.3
Bangladesh	262.0	58.4	342.3	69.2	384.4	78.7	483.4	80.8
India	343.1	1,235.9	253.2	1,700.3	311.3	1,194.5	268.3	1,225.6
Iran	167.6	405.6	218.6	551.3	399.7	921.7	207.2	962.1
Sri Lanka	200.6	63.4	213.6	61.3	190.1	65.1	283.1	54.6
Others	17.6	41.5	19.4	101.8	13.6	31.4	14.3	56.6
P. South Eastern Asia	396.6	2,994.6	466.3	4,228.4	464.5	3,726.0	705.0	4,057.1
Indonesia	72.9	846.6	61.3	1,177.3	48.5	842.6	72.8	641.0
Malaysia	72.7	945.3	95.0	1,542.2	123.6	1,599.0	194.7	1,744.7
Singapore	68.3	482.0	44.8	775.8	33.0	552.7	38.1	811.9
Thailand	67.2	597.0	69.6	592.8	90.0	586.3	83.8	716.3
Others	115.6	123.6	195.6	140.4	169.4	145.4	315.5	143.2
Q. Western Asia	2,515.3	9,061.7	3,672.3	12,923.8	3,100.9	10,647.1	3,299.6	11,650.9
Bahrain	53.7	171.3	76.6	91.2	76.4	87.2	64.9	261.9
Jordan	25.7	24.7	26.7	26.0	30.3	9.4	29.6	13.5
Kuwait	84.4	1,729.2	120.9	2,999.0	103.9	2,327.5	87.1	2,403.4
Saudi Arabia	289.1	3,492.3	381.8	5,354.9	456.3	4,288.0	393.1	3,385.6
Turkey	390.0	153.1	433.8	155.0	403.3	128.3	503.9	158.5
United Arab Emirates	1,087.3	2,769.2	2,078.2	3,413.5	1,466.9	3,191.7	1,720.4	5,020.2
Others	585.2	721.9	554.3	884.1	563.8	615.1	500.6	407.7
R. Australia & New Zealand	156.1	357.4	175.5	579.6	158.9	561.0	157.2	623.7
Australia	123.1	296.6	138.3	518.5	129.1	495.1	127.3	566.0
New Zealand	32.7	60.8	35.9	60.7	29.7	65.1	29.8	57.5
Others	0.3	0.1	1.3	0.4	0.1	0.8	-	0.1
S. Others	3.0	0.4	2.1	2.4	2.7	0.6	2.6	0.8
Total	16,976.2	30,539.7	19,052.3	39,965.5	17,688.0	34,822.1	19,290.0	34,710.0

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY11		FY12		FY13		FY14		FY15	
	Export	Import	Export	Import	Export	Import	Export	Import	Export	Import
A. Latin America	33.8	20.5	26.5	13.2	31.5	10.6	28.6	3.0	32.0	7.6
B. Central America	174.3	37.4	162.6	32.7	170.3	49.8	159.3	47.9	150.2	58.6
Mexico	99.4	21.2	111.2	22.6	125.0	29.4	110.8	39.5	111.2	44.9
Others	74.9	16.2	51.4	10.1	45.3	20.4	48.5	8.4	39.0	13.7
C. South America	365.7	447.9	339.9	279.9	343.1	358.0	349.2	349.6	302.5	597.6
Argentina	56.3	50.0	46.1	55.5	55.9	134.2	56.1	187.2	40.8	324.0
Brazil	87.8	378.5	85.1	197.5	72.6	187.0	88.0	116.0	70.3	213.5
Uruguay	15.4	3.2	14.5	3.6	19.9	10.9	12.2	2.8	7.6	3.8
Others	206.2	16.2	194.2	23.3	194.8	25.9	192.9	43.7	183.8	56.3
D North America	4,181.0	2,387.2	3,743.7	2,123.5	3,748.5	1,758.5	3,945.6	1,945.4	3,924.9	2,213.2
Canada	223.5	576.9	211.3	646.6	215.8	140.0	233.8	198.0	228.1	429.6
USA	3,957.2	1,810.1	3,532.3	1,476.8	3,532.6	1,618.1	3,711.7	1,747.1	3,696.7	1,783.3
Others	0.3	0.1	0.1	0.1	0.1	0.4	0.1	0.3	0.1	0.3
Eastern Europe	433.6	531.8	427.2	758.6	436.1	560.4	478.5	761.3	468.0	1,056.3
Hungary	14.8	46.9	13.2	45.7	10.5	21.9	12.5	31.9	10.8	28.1
Romania	26.5	119.0	26.8	175.1	20.9	45.0	26.5	75.8	23.6	183.7
Russian Federation	183.6	163.4	189.6	202.1	207.3	277.2	185.9	233.5	184.1	206.1
Ukraine	81.9	71.1	89.7	149.5	70.4	69.3	71.5	227.3	55.7	378.8
Others	126.9	131.3	107.8	186.2	126.9	147.0	182.2	192.7	193.9	259.7
F. Northern Europe	1,627.0	1,230.3	1,596.3	1,182.5	1,708.7	1,397.4	2,071.3	1,127.1	2,032.9	1,302.7
Denmark	87.3	162.9	86.4	216.2	92.4	303.0	100.5	168.5	101.1	188.0
Finland	65.4	137.2	63.5	90.7	77.2	54.9	70.3	56.7	43.4	107.5
Norway	56.8	16.7	46.8	25.9	43.8	28.7	54.4	13.0	50.8	12.3
Sweden	104.9	217.6	91.9	203.4	101.5	195.8	124.3	215.2	127.6	245.1
United Kingdom	1,206.1	628.9	1,184.5	556.5	1,253.1	711.9	1,572.0	592.3	1,582.1	604.3
Others	106.5	67.0	123.2	89.8	140.7	103.0	149.8	81.4	127.9	145.5
G. Southern Europe	1,619.7	845.3	1,275.7	745.8	1,285.2	718.4	1,747.1	743.6	1,771.2	655.0
Greece	59.1	16.2	53.9	23.7	48.4	41.1	65.8	19.8	70.1	8.7
Italy	790.6	554.2	580.4	543.8	538.3	469.6	738.6	487.5	667.0	422.8
Spain	571.5	183.1	490.1	137.7	527.1	159.6	702.8	173.4	806.6	153.2
Others	198.5	91.8	151.2	40.6	171.3	48.2	239.9	62.9	227.6	70.4
H. Western Europe	2,845.5	2,348.7	2,410.6	2,638.8	2,944.8	2,792.9	2,913.6	2,993.1	2,871.5	2,794.6
Belgium	659.1	228.4	522.7	272.2	496.7	219.1	648.1	230.8	614.2	190.8
France	399.2	368.0	334.6	508.7	956.3	418.6	415.3	371.7	377.2	411.6
Germany	1,272.3	938.5	1,055.4	1,119.5	967.0	1,349.9	1,148.3	1,226.7	1,174.8	961.9
Netherlands	481.2	359.6	467.5	236.5	494.7	274.1	668.9	275.6	675.0	335.6
Switzerland	14.6	335.1	13.2	282.0	12.0	240.4	12.3	319.8	13.0	288.4
Others	19.1	119.1	17.2	220.0	18.1	290.8	20.7	568.6	17.3	606.2
I. Eastern Africa	626.2	373.4	635.0	382.6	744.5	431.6	826.3	412.3	786.6	482.6
Kenya	210.2	237.9	235.6	230.2	221.1	261.4	297.1	241.9	313.2	273.7
Mauritius	34.9	3.7	29.8	0.9	23.6	17.4	30.4	22.7	27.9	39.3
Republic of Tanzania	49.5	18.8	76.2	16.5	134.4	13.2	118.8	10.2	112.0	18.3
Others	331.7	113.0	293.5	134.9	365.4	139.6	379.9	137.5	333.5	151.3

8.4 Direction of Foreign Trade

(Million Dollars)

Country / Territory	FY11		FY12		FY13		FY14		FY15	
	Export	Import	Export	Import	Export	Import	Export	Import	Export	Import
J. Middle Africa	75.3	5.8	46.2	8.2	64.2	3.0	69.5	3.2	76.3	13.1
K. Northern Africa	290.0	534.4	357.5	564.0	345.0	503.1	313.3	401.6	280.3	465.8
Egypt	142.3	149.4	220.0	163.2	172.3	126.2	160.1	118.2	150.9	136.8
Morocco	24.9	290.8	27.8	393.4	19.7	358.2	17.0	233.5	15.3	317.1
Others	122.7	94.2	109.8	7.3	153.0	18.7	136.3	50.0	114.1	12.0
L. South Africa	290.4	436.0	276.6	394.8	289.1	341.5	307.2	335.1	267.8	502.7
South Africa	282.6	426.8	267.9	370.7	275.6	300.6	293.9	323.6	259.5	485.8
Others	7.8	9.2	8.7	24.0	13.5	40.8	13.3	11.6	8.3	16.9
M. Western Africa	319.2	145.9	321.4	34.3	302.4	65.1	321.9	27.9	359.1	81.6
N. Eastern Asia	2,850.4	8,671.2	3,249.0	9,928.4	3,563.5	10,083.6	3,569.2	10,722.7	3,120.7	13,231.8
China	1,633.8	5,789.5	2,183.7	6,717.3	2,609.4	6,642.3	2,417.9	7,725.7	2,169.5	10,395.0
Hong Kong	496.8	107.7	393.9	107.5	401.4	119.4	361.8	106.0	286.0	81.0
Japan	162.0	1,663.1	202.5	1,918.1	166.6	2,037.4	198.7	1,784.0	182.1	1,684.5
Korea Republic	373.6	714.3	378.8	810.4	288.6	867.9	415.6	659.9	342.0	667.4
Others	184.2	396.6	90.1	375.1	97.6	416.6	175.3	447.1	141.2	403.8
O. South-Central Asia	4,130.3	2,698.5	3,697.5	2,034.0	3,556.3	2,422.8	3,319.9	2,702.2	3,352.5	2,407.5
Afghanistan	2,336.7	172.0	2,249.6	199.4	2,066.0	287.8	1,873.3	358.6	1,961.4	322.3
Bangladesh	1,015.5	79.7	633.7	65.1	709.8	60.8	697.7	55.9	697.2	62.2
India	264.3	1,743.2	338.5	1,507.3	327.5	1,809.9	407.0	2,040.4	358.1	1,699.7
Iran	161.9	572.4	153.1	153.5	97.7	167.6	53.1	164.1	30.0	239.1
Sri Lanka	331.8	57.3	305.3	68.8	327.1	76.6	260.2	61.9	266.9	57.8
Others	20.0	73.9	17.2	39.9	28.2	20.3	28.7	21.2	38.9	26.5
P. South Eastern Asia	773.4	4,969.1	1,044.7	5,486.8	1,007.1	5,055.3	972.7	5,113.6	1,176.4	5,071.8
Indonesia	139.5	804.6	217.1	1,161.4	196.2	1,296.4	123.0	1,591.8	143.0	2,068.6
Malaysia	165.7	2,460.1	226.1	2,436.6	237.0	2,100.2	215.3	1,695.7	205.1	950.8
Singapore	67.0	671.3	45.6	837.2	74.0	783.6	108.6	988.2	300.3	978.6
Thailand	96.0	843.0	110.4	832.4	114.5	721.8	113.1	657.9	125.6	842.5
Others	305.3	190.1	445.5	219.2	385.3	153.4	412.7	180.0	402.3	231.3
Q. Western Asia	3,966.1	14,323.3	3,807.4	17,763.8	3,710.1	17,559.9	3,424.4	17,029.8	2,488.5	14,436.1
Bahrain	85.4	320.5	61.3	158.1	78.8	89.4	97.1	106.1	74.9	44.2
Jordan	39.7	20.1	34.0	22.8	56.7	17.8	46.3	23.7	49.9	35.9
Kuwait	94.9	3,330.5	82.3	4,001.2	84.9	4,055.3	100.8	3,368.0	96.4	2,478.0
Saudi Arabia	427.5	4,546.6	418.3	5,032.2	488.1	3,455.8	496.2	4,466.4	449.9	3,595.7
Turkey	906.6	176.3	455.8	174.6	386.8	150.8	400.5	173.0	309.5	191.1
United Arab Emirates	1,808.3	5,476.0	2,292.7	7,702.0	2,139.4	8,648.5	1,740.4	7,370.1	1,016.2	6,728.6
Others	603.8	453.3	462.9	672.9	475.4	1,142.2	543.1	1,522.5	491.6	1,362.7
R. Australia & New	205.8	405.8	203.1	539.4	206.4	823.8	289.3	352.0	202.7	445.7
Australia	166.8	337.7	166.8	489.6	168.1	776.0	251.0	301.6	162.9	385.4
New Zealand	39.1	68.0	36.2	49.7	38.3	46.4	38.2	49.8	39.8	59.8
Others	0.0	0.1	0.0	0.1	0.0	1.5	0.0	0.6	-	0.4
S. Others	2.9	1.4	3.2	0.9	3.4	14.7	2.7	1.5	3.0	1.8
Total	24,810.4	40,413.7	23,624.3	44,911.9	24,460.5	44,950.5	25,109.6	45,073.0	23,667.3	45,826.1

Source: Pakistan Bureau of Statistics

8.5 Indices of Unit Value of Exports and Imports

(1954-55 = 100)

Exports/Imports	FY56	FY57	FY58	FY59	FY60	FY61	FY62
Exports							
All Groups	112.43	121.33	140.30	118.57	122.50	127.31	129.24
Food & Live Animals	88.90	87.58	225.96	180.06	149.28	176.61	200.10
Crude Materials	117.57	129.37	119.44	103.31	115.05	115.42	111.82
Manufactured Goods	138.69	129.09	129.95	128.01	125.82	127.88	136.64
Miscellaneous	114.32	124.30	144.16	116.89	158.49	117.81	123.61
Imports							
All Groups	139.57	175.12	186.54	168.08	166.83	172.61	168.91
Food & Live Animals	154.55	203.03	199.75	206.01	199.20	215.70	279.30
Crude Material	171.83	177.03	198.72	157.33	176.15	172.93	156.30
Mineral Fuels and Lubricants	137.01	188.09	229.44	180.11	171.60	176.73	156.66
Animals & Vegetable Oil	119.72	136.12	155.55	127.45	128.59	130.36	142.56
Chemicals	118.20	130.21	147.70	133.17	119.26	130.02	144.67
Manufactured Goods	144.83	185.95	227.55	182.69	189.75	184.94	179.06
Machinery and Transport Equipments	135.14	167.08	148.33	155.31	150.63	160.91	151.21
Miscellaneous	98.03	110.65	96.44	112.13	124.22	284.41	133.65
Terms of Trade							
	80.55	69.28	75.21	70.35	73.43	73.76	76.51

8.5 Indices of Unit Value of Exports and Imports

Exports/Imports	FY63	FY64	FY65	FY66	FY67	FY68	FY69	FY70
	(1954-55 = 100)			(1960-61 = 100)				
Exports								
All Groups	129.56	125.37	127.75	108.9	105.9	108.6	107.6	106.1
Food & Live Animals	223.39	215.24	177.65	125.6	140.3	179.1	185.9	159.9
Crude Materials	107.64	103.76	116.01	105.9	99.4	93.5	88.7	91.5
Manufactured Goods	103.12	110.21	119.86	105.5	99.5	98.4	99.6	103.4
Miscellaneous	107.22	141.69	113.62	-	-	-	-	-
Imports								
All Groups	168.61	168.14	140.14	113.0	117.0	115.2	114.5	122.2
Food & Live Animals	147.23	204.60	150.27	102.4	103.9	96.7	95.2	110.7
Beverages and Tobacco	-	-	-	125.1	142.4	151.2	141.1	150.3
Crude Material	177.62	141.83	145.22	115.9	110.2	97.5	111.3	96.6
Mineral Fuels and Lubricants	167.56	173.18	168.44	137.4	153.8	136.9	129.8	173.3
Animals & Vegetable Oil	134.06	128.02	158.19	132.3	131.9	108.2	96.3	95.9
Chemicals	137.05	142.24	128.23	104.3	118.1	110.1	147.0	164.0
Manufactured Goods	196.73	173.60	148.64	112.2	113.3	119.3	112.4	127.6
Machinery and Transport Equipments	157.09	163.13	120.69	113.1	115.1	120.2	113.8	101.5
Miscellaneous	158.88	166.71	241.45	119.3	109.7	116.1	103.9	85.0
Terms of Trade								
	76.84	74.78	91.18	96.3	90.5	94.2	93.9	86.8

8.5 Indices of Unit Value of Exports and Imports

(1969-70 = 100)

Exports/Imports	FY71	FY72	FY73	FY74	FY75	FY76
Exports						
All Groups	106.86	128.05	272.64	438.96	409.72	410.80
Food and live Animals	97.75	127.05	257.97	343.97	469.76	422.41
Beverages and Tobacco	91.68	90.28	123.54	216.04	171.95	185.33
Crude Material Inedible Except Fuels	108.03	138.22	238.09	398.07	360.47	370.05
Mineral Fuels and Lubricants	106.78	116.24	240.04	659.62	1254.59	1253.60
Chemicals	121.81	146.22	192.13	266.79	405.91	353.11
Manufactured Goods	108.71	124.73	296.03	465.82	383.35	474.83
Machinery and Transport Equipments	92.66	107.08	197.29	213.85	286.12	313.00
Miscellaneous	111.95	155.97	328.09	501.50	480.75	557.88
Imports						
All Groups	119.70	155.88	285.19	412.56	614.45	582.64
Food and live Animals	127.43	162.58	293.20	354.27	444.91	432.15
Beverages and Tobacco	111.23	202.02	289.09	240.83	481.29	730.09
Crude Material Inedible Except Fuels	102.67	141.48	263.08	338.86	394.58	390.29
Mineral Fuels and Lubricants	114.49	130.23	339.65	696.17	1485.14	1587.74
Vegetables, Animals Oil and Fats	113.62	140.63	306.22	401.27	538.59	405.92
Chemicals	102.12	100.57	183.34	256.88	436.30	405.37
Manufactured Goods	127.57	164.76	271.23	353.95	505.26	437.80
Machinery and Transport Equipments	131.35	195.36	374.34	506.64	545.25	485.83
Miscellaneous	169.64	393.70	409.14	621.87	931.09	1090.59
Terms of Trade						
	89.95	82.79	95.60	106.40	66.68	70.51

8.5 Indices of Unit Value of Exports and Imports

(1975-76=100)

Exports/Imports	FY77	FY78	FY79	FY80	FY81
Exports					
All Groups - Exports	117.26	123.60	153.90	166.31	176.07
Food and live Animals	106.52	122.71	188.71	187.88	197.40
Beverages and Tobacco	110.20	128.24	148.55	155.33	127.74
Crude Material Inedible Except Fuels	137.91	125.50	134.36	154.99	182.32
Mineral Fuels and Lubricants	113.24	118.08	129.83	251.08	282.78
Animal and Vegetable Oil					
Chemicals	144.45	104.92	149.83	163.99	182.65
Manufactured Goods	119.71	122.96	139.99	154.99	158.33
Machinery and Transport Equipments	152.10	131.34	221.66	199.74	267.98
Miscellaneous	112.79	128.55	134.41	152.44	168.24
Imports					
All Groups -Imports	107.67	117.37	121.97	149.28	181.52
Food and live Animals	97.38	116.81	113.84	120.54	131.20
Beverages and Tobacco	115.22	119.66	134.55	155.96	172.43
Crude Material Inedible Except Fuels	102.90	106.95	117.02	127.02	151.96
Mineral Fuels and Lubricants	107.71	114.64	118.97	178.78	271.81
Vegetables, Animals Oil and Fats	109.75	128.73	145.47	148.33	129.43
Chemicals	106.59	107.37	109.44	150.99	155.10
Manufactured Goods	97.47	103.87	116.37	137.28	147.23
Machinery and Transport Equipments	137.89	155.24	145.44	159.62	192.64
Miscellaneous	120.55	117.13	114.02	181.13	198.60
Terms of Trade					
	108.91	105.31	126.18	111.41	97.00

8.5 Indices of Unit Value of Exports and Imports

(1980-81=100)

Exports/Imports	FY82	FY83	FY84	FY85	FY86	FY87
Exports						
All Groups - Exports	98.40	106.16	118.77	124.32	118.71	132.05
Food and live Animals	102.91	104.18	103.95	114.59	117.65	131.30
Beverages and Tobacco	110.91	127.55	151.82	163.21	175.69	163.69
Crude Material Inedible Except Fuels	90.42	95.50	115.56	113.00	86.89	81.73
Mineral Fuels and Lubricants	95.34	117.14	115.67	117.22	98.46	70.01
Chemicals	111.03	107.02	103.96	108.05	116.47	133.28
Manufactured Goods	110.15	110.67	130.82	134.53	131.52	156.84
Machinery and Transport Equipments	126.21	108.66	100.65	97.85	114.06	118.09
Miscellaneous	98.20	115.36	116.00	142.44	152.70	173.28
Imports						
All Groups -Imports	110.78	119.38	125.18	133.01	132.21	136.89
Food and live Animals	104.51	109.49	139.31	165.74	143.79	136.91
Beverages and Tobacco	107.02	98.92	109.12	106.81	109.57	127.37
Crude Material Inedible Except Fuels	101.41	104.29	105.69	119.73	116.07	121.81
Mineral Fuels and Lubricants	109.62	125.50	114.75	126.08	111.38	78.86
Vegetables, Animals Oil and Fats	96.17	98.67	150.18	185.14	139.95	100.77
Chemicals	108.92	112.25	123.08	124.84	138.24	137.76
Manufactured Goods	115.21	122.18	122.23	126.51	156.07	169.09
Machinery and Transport Equipments	127.73	130.36	147.57	128.33	155.51	288.63
Miscellaneous	107.62	118.64	120.71	120.15	139.52	194.30
Terms of Trade						
	88.82	88.93	94.88	93.47	89.79	96.46

8.5 Indices of Unit Value of Exports and Imports

(1980-81=100)

Exports/Imports	FY88	FY89	FY90	FY91	FY92	FY93
Exports						
All Groups - Exports	163.89	167.99	192.93	197.05	209.59	214.93
Food and live Animals	148.01	160.22	174.38	145.92	154.28	169.10
Beverages and Tobacco	174.99	156.64	300.99	252.54	273.86	317.75
Crude Material Inedible Except Fuels	140.71	130.07	182.65	200.28	190.85	167.49
Mineral Fuels and Lubricants	76.37	77.74	89.33	162.04	135.26	133.73
Chemicals	155.88	190.80	216.27	247.88	295.95	286.97
Manufactured Goods	184.39	192.05	209.00	223.13	256.58	267.10
Machinery and Transport Equipments	83.83	160.56	187.31	183.63	225.12	232.58
Miscellaneous	109.91	215.40	238.53	265.09	272.91	307.21
Imports						
All Groups -Imports	170.15	187.54	215.00	252.79	253.34	266.72
Food and live Animals	128.44	143.75	183.26	182.59	193.10	217.35
Beverages and Tobacco	127.34	149.92	170.08	156.01	156.66	180.66
Crude Material Inedible Except Fuels	132.60	164.74	180.29	186.22	199.10	214.93
Mineral Fuels and Lubricants	95.01	87.42	109.43	158.40	138.18	145.17
Vegetables, Animals Oil and Fats	131.30	171.99	160.05	179.23	186.73	202.47
Chemicals	184.10	226.67	219.41	244.44	296.96	303.06
Manufactured Goods	210.35	208.39	275.88	309.16	308.34	352.19
Machinery and Transport Equipments	394.35	463.23	507.82	583.35	578.89	658.10
Miscellaneous	199.41	297.71	281.10	356.27	395.71	393.74
Terms of Trade						
	96.32	89.59	89.73	77.95	82.73	80.58

8.5 Indices of Unit Value of Exports and Imports

(1990-91=100)

Exports/Imports	FY94	FY95	FY96	FY97	FY98	FY99
Exports						
All Groups - Exports	142.93	168.61	185.36	204.85	245.62	258.40
Food and live Animals	127.47	137.17	159.21	180.63	203.20	221.8
Beverages and Tobacco	138.85	155.04	128.51	141.10	143.35	106.30
Crude Material Inedible Except Fuels	97.62	145.78	167.34	181.16	186.45	214.68
Mineral Fuels and Lubricants	124.60	132.03	133.15	200.53	176.62	166.47
Chemicals	125.65	206.64	221.42	219.09	257.86	263.37
Manufactured Goods	153.43	186.63	199.88	210.74	267.89	275.59
Machinery and Transport Equipments	139.75	160.05	227.70	187.95	227.85	291.08
Miscellaneous	148.06	147.66	174.29	213.59	246.64	259.80
Imports						
All Groups -Imports	141.16	164.22	185.48	201.71	198.87	223.32
Food and live Animals	127.25	152.02	181.19	191.78	217.54	225.64
Beverages and Tobacco	232.30	280.40	257.50	381.24	399.60	561.35
Crude Material Inedible Except Fuels	158.62	138.96	175.15	193.03	186.22	198.56
Mineral Fuels and Lubricants	85.59	95.63	110.70	134.14	121.46	108.55
Vegetables, Animals Oil and Fats	152.44	233.27	267.05	242.61	303.07	326.86
Chemicals	128.32	154.31	187.06	193.88	185.97	196.20
Manufactured Goods	146.47	161.17	198.76	203.43	220.74	226.26
Machinery and Transport Equipments	215.17	244.86	245.52	268.00	250.35	355.79
Miscellaneous	193.45	203.86	210.15	224.72	230.06	240.08
Terms of Trade						
	101.26	102.67	99.94	101.56	123.51	115.71

8.5 Indices of Unit Value of Exports and Imports

(1990-91=100)

Exports/Imports	FY00	FY01	FY02	FY03	FY04
Exports					
All Groups - Exports	253.77	271.47	271.18	254.02	279.65
Food and live Animals	234.95	249.32	260.55	258.11	267.55
Beverages and Tobacco	143.34	171.44	169.82	146.52	175.33
Crude Material Inedible Except Fuels	169.85	191.12	158.90	171.58	218.86
Mineral Fuels and Lubricants	283.63	373.65	314.40	365.14	416.09
Chemicals	276.51	282.36	281.54	270.05	265.61
Manufactured Goods	266.96	279.04	281.83	248.93	274.02
Machinery and Transport Equipments	396.34	453.20	579.13	572.31	396.09
Miscellaneous	263.04	292.47	298.40	294.67	318.55
Imports					
All Groups -Imports	259.03	298.44	298.56	309.52	355.43
Food and live Animals	248.38	278.82	277.41	259.76	282.18
Beverages and Tobacco	532.21	698.92	790.14	598.00	521.88
Crude Material Inedible Except Fuels	198.06	218.95	228.14	232.37	245.01
Mineral Fuels and Lubricants	206.30	276.87	249.66	297.20	306.38
Vegetables, Animals Oil and Fats	229.68	195.10	224.82	300.36	247.94
Chemicals	208.54	228.06	239.29	245.60	313.15
Manufactured Goods	224.61	251.50	224.97	240.82	287.80
Machinery and Transport Equipments	417.87	470.20	481.18	450.67	537.55
Miscellaneous	278.99	323.03	320.35	299.60	333.22
Terms of Trade					
	97.97	90.96	90.83	82.07	78.68

8.5 Indices of Unit Value of Exports and Imports

(1990-91=100)

Exports/Imports	FY05	FY06	FY07	FY08	FY09
Exports					
All Groups - Exports	288.84	299.31	310.03	350.4	450.4
Food and live Animals	303.93	327.47	350.75	496.58	758.42
Beverages and Tobacco	162.96	191.13	208.44	202.67	431.15
Crude Material Inedible Except Fuels	195.64	209.97	225.32	328.53	494.08
Mineral Fuels and Lubricants	525.75	644.33	733.54	979.83	840.28
Chemicals	277.23	312.89	362.5	397.29	480.24
Manufactured Goods	284.72	289.58	300.76	318.97	387.9
Machinery and Transport Equipments	342.97	414.01	430.91	518.62	806.33
Miscellaneous	324.17	342.71	340.99	351.77	442.64
Imports					
All Groups -Imports	392.45	460.38	495.33	632.3	790.82
Food and live Animals	314.36	323.95	431.2	551.25	622.23
Beverages and Tobacco	561.23	621.67	675.14	653.41	884.26
Crude Material Inedible Except Fuels	293.06	329.71	350.19	445.35	613.16
Mineral Fuels and Lubricants	389.16	615	632.08	877.47	982.09
Vegetables, Animals Oil and Fats	358.48	341.4	406	646.53	793.22
Chemicals	334.1	372.17	392.87	471.79	659.24
Manufactured Goods	301	340.71	375.06	427.6	559.24
Machinery and Transport Equipments	561.15	538.14	580.85	639.86	897.86
Miscellaneous	343.13	414.94	418.65	605.24	763.29
Terms of Trade					
	73.60	65.01	62.59	55.42	56.95

8.5 Indices of Unit Value of Exports and Imports

(1990-91=100)

Exports/Imports	FY10	FY11	FY12	FY13	FY14	FY15
Exports						
All Groups - Exports	478.07	593.19	679.44	715.45	752.86	759.21
Food and live Animals	693.35	747.72	800.09	884.48	954.07	1,057.47
Beverages and Tobacco	629.08	804.61	935.29	1,052.54	1,127.89	1148.80
Crude Material Inedible Except Fuels	573.05	647.55	848.74	958.74	1,009.57	999.87
Mineral Fuels and Lubricants	1,115.54	133.56	1,500.63	1,615.08	1,682.81	1713.20
Chemicals	534.75	620.19	739.66	876.11	939.50	935.18
Manufactured Goods	411.00	559.56	641.15	689.62	698.49	667.05
Machinery and Transport Equipments	988.72	1286.13	1,517.96	1,603.48	1,650.17	1,789.37
Miscellaneous	498.40	558.25	650.30	657.15	700.75	728.76
Imports						
All Groups -Imports	839.6	1013.10	1,233.49	1,329.56	1,387.15	1,404.72
Food and live Animals	689.76	743.82	791.79	802.28	838.74	891.28
Beverages and Tobacco	961.43	1060.35	1230.10	1,339.47	1446.20	1,620.65
Crude Material Inedible Except Fuels	677.43	803.59	881.00	995.65	1,046.35	1,048.08
Mineral Fuels and Lubricants	975.4	1255.86	1,651.93	1,720.77	1,757.91	1,550.37
Vegetables, Animals Oil and Fats	881.02	1005.72	1,240.29	1,103.29	1,054.13	1,037.83
Chemicals	725.54	796.89	897.56	994.50	1098.60	1256.50
Manufactured Goods	612.77	747.32	823.33	887.02	899.66	1,026.39
Machinery and Transport Equipments	965.15	1183.62	1,407.29	1,738.91	1,866.32	1,985.27
Miscellaneous	964.44	1174.99	1,274.46	1,342.66	1,458.63	1,854.42
Terms of Trade						
	56.94	58.55	55.08	53.81	54.27	54.05

Source: Pakistan Bureau of Statistics

8.6 Quantum Index Number of Exports and Imports (1954-55=100)

Export/Imports	FY56	FY57	FY58	FY59	FY60	FY61	FY62	FY63
Exports								
All Groups	148.41	173.45	86.93	114.5	316.22	188.55	137.56	305.64
Food, Beverages and Tobacco	115.51	30.97	27.21	36.43	76.66	52.1	67.1	111.04
Crude Materials	129.81	103.35	70.39	76.75	75.05	58.52	57.88	132.11
Manufactured Goods	1,297.84	4,795.98	1,397.87	2,583.12	13,750.80	7,424.22	4,368.32	10,088.49
Miscellaneous	148.16	203.73	159.22	166.43	164.05	194.38	201.8	323.07
Imports								
All Groups	92.22	92.01	83.91	66.36	139.69	203.89	211.23	221.66
Food, Beverages and Tobacco	122.83	116.62	99.71	41.89	42.43	48.87	113.84	141.48
Crude Materials	95.67	104.01	53.26	82.43	131.62	142.67	165.01	186.19
Mineral Fuels and Lubricants	73.2	44.79	34.6	34.53	132.28	149.22	138.55	120.74
Animals & Vegetable Oil	164.77	75.65	98.29	49.4	448.36	745.28	773.5	1779.54
Chemicals	92.86	133.16	104.16	88.67	220.38	201.77	172.2	192.82
Manufactured Goods	103.38	106.85	106.43	85.01	95.53	184.27	165.43	192.18
Machinery and Transport Equipments	82.1	84.98	78.41	61.62	173.31	258.29	288.86	270.04
Miscellaneous	111.26	73.6	140.18	99.97	228.55	340.58	170.54	297.42

Export/Imports	FY64	FY65	FY66	FY67	FY68	FY69	FY70
Exports							
All Groups	401.23	543.43	509.53	543.13	788.45	765.07	851.73
Food, Beverages and Tobacco	94.32	112.75	103.25	116.77	89.15	94.27	98.18
Crude Material	126.21	174.41	182.43	198.16	247.89	124.95	134.55
Manufactured Goods	16,013.64	21,725.62	19,612.01	20,488.65	32,371.69	35,611.48	40,738.91
Miscellaneous	311.89	382.35	305.89	508.13	743.34	1046.16	915.79
Imports							
All Groups	257.65	398.01	225.79	332.91	208.51	253.05	264.79
Food, Beverages and Tobacco	55.90	182.42	97.78	42.90	43.46	279.98	46.05
Crude Material	91.27	130.07	167.84	126.23	151.53	105.11	147.84
Mineral Fuels and Lubricants	105.38	60.96	45.32	56.24	54.23	77.71	21.96
Animals & Vegetable Oil	1461.69	2035.37	1304.80	1076.48	1718.56	1257.46	1987.08
Chemicals	261.27	429.13	145.42	300.52	145.53	353.43	453.89
Manufactured Goods	214.42	363.32	155.15	353.17	219.03	204.36	221.98
Machinery and Transport Equipments	367.83	570.52	361.29	480.18	266.69	324.14	366.82
Miscellaneous	414.83	315.47	267.41	181.30	354.55	227.13	356.35

8.6 Quantum Index Number of Exports and Imports

(1969-70=100)

Export/Imports	FY71	FY72	FY73	FY74	FY75	FY76	FY77	FY78	FY79	FY80	FY81
Exports											
All Groups	120.56	164.61	208.52	180.46	180.81	210.19	216.53	213.72	229.64	251.89	295.44
Food and live Animals	139.50	150.65	289.85	211.71	225.19	338.28	441.94	385.89	348.81	386.35	433.93
Beverages and Tobacco	138.16	185.57	298.56	337.93	1329.74	1109.57	611.24	297.26	429.10	594.96	91.19
Crude Material inedible except Fuels	109.10	233.99	196.43	180.68	203.46	137.02	84.79	142.06	129.06	251.12	299.08
Mineral Fuels and Lubricants	79.57	64.73	91.92	37.86	52.71	34.24	33.58	107.67	101.22	147.65	144.98
Chemicals	64.09	47.21	51.60	172.08	228.15	167.37	119.71	111.51	115.27	101.36	127.63
Manufactured Goods	122.76	148.09	201.94	166.56	152.55	191.33	186.16	189.68	225.06	218.25	253.09
Machinery and Transport Equipments	105.26	187.26	122.50	161.60	58.94	63.61	37.34	66.44	205.92	21.19	10.15
Miscellaneous	118.29	133.74	145.41	209.77	218.68	366.74	329.68	237.50	347.97	412.43	430.46
Imports											
All Groups	114.28	104.36	160.01	194.49	211.44	218.96	271.60	269.62	358.08	384.50	483.91
Food and live Animals	197.57	544.95	1022.39	951.86	905.20	943.17	687.72	854.50	1110.86	1041.95	934.48
Beverages and Tobacco	124.91	54.32	57.37	54.39	46.86	31.05	31.94	13.88	22.49	28.43	58.10
Crude Material inedible except Fuels	150.61	141.34	174.87	190.09	171.01	206.87	224.40	321.52	278.07	309.66	708.75
Mineral Fuels and Lubricants	118.59	109.96	122.11	162.81	184.71	190.94	203.85	195.50	269.56	305.39	342.27
Vegetables, Animals Oil and Fats	175.98	109.96	127.44	202.71	447.62	404.61	417.44	522.92	482.96	525.67	709.37
Chemicals	60.03	51.18	99.58	158.74	107.19	71.83	129.16	154.10	319.94	231.74	272.25
Manufactured Goods	108.21	102.42	153.36	173.09	184.29	224.78	396.55	264.40	306.28	428.05	605.52
Machinery and Transport Equipments	137.85	71.02	74.82	132.81	236.25	219.60	222.80	206.68	338.50	428.27	497.57
Miscellaneous	83.70	67.41	131.46	108.62	120.77	143.55	181.28	269.96	349.31	265.57	276.45

8.6 Quantum Index Number of Exports and Imports

(1980-81=100)

Export/Imports	FY82	FY83	FY84	FY85	FY86	FY87
Exports						
All Groups	90.72	112.55	106.46	109.56	159.48	214.31
Food and live Animals	83.14	84.44	108.63	77.68	113.83	102.59
Beverages and Tobacco	135.40	178.29	149.21	178.30	214.07	270.64
Crude Material inedible except Fuels	69.53	84.35	44.83	88.11	193.58	195.59
Mineral Fuels and Lubricants	110.77	77.73	51.66	102.33	105.01	81.88
Chemicals	93.31	176.51	433.66	1336.81	1138.42	74.83
Manufactured Goods	102.23	147.76	121.70	118.31	149.59	294.92
Machinery and Transport Equipments	141.39	253.33	204.38	234.16	297.08	324.03
Miscellaneous	103.15	136.10	217.17	172.97	237.28	305.08
Imports						
All Groups	129.05	114.05	119.16	138.83	139.77	133.77
Food and live Animals	95.75	95.50	108.74	152.91	228.39	237.62
Beverages and Tobacco	78.16	110.30	107.15	97.69	135.04	133.00
Crude Material inedible except Fuels	78.79	82.99	105.21	99.44	95.45	106.42
Mineral Fuels and Lubricants	104.14	109.18	112.91	116.72	104.05	124.67
Vegetables, Animals Oil and Fats	130.83	133.92	154.91	136.79	164.30	155.34
Chemicals	94.86	101.96	124.81	137.43	147.60	133.14
Manufactured Goods	152.84	88.51	95.58	102.55	92.77	90.07
Machinery and Transport Equipments	235.68	179.42	143.95	240.91	232.14	138.44
Miscellaneous	120.29	98.72	134.06	230.61	216.69	235.43

8.6 Quantum Index Number of Exports and Imports

(1980-81=100)

Export/Imports	FY88	FY89	FY90	FY91	FY92	FY93	FY94	FY95	FY96	FY97	FY98
Exports											
All Groups	179.40	206.08	181.23	208.60	234.50	219.65	113.12	121.25	115.30	115.48	118.91
Food and live Animals	111.22	91.94	94.31	121.96	143.30	117.67	99.07	132.95	135.46	133.72	153.06
Beverages and Tobacco	349.87	36.70	140.04	191.19	134.41	72.91	114.54	122.39	88.12	51.34	132.28
Crude Material inedible except Fuels	156.78	259.75	107.28	103.40	154.62	109.23	53.27	78.21	111.70	39.84	51.40
Mineral Fuels and Lubricants	101.39	61.11	40.74	129.94	106.95	45.84	70.85	92.22	76.26	81.12	38.73
Chemicals	79.54	75.38	138.21	127.16	177.62	159.12	185.86	229.54	236.14	240.72	239.36
Manufactured Goods	224.40	242.67	271.09	315.07	329.21	331.52	121.44	115.53	104.65	116.80	122.75
Machinery and Transport Equipments	146.89	124.08	257.87	240.94	196.27	143.05	56.22	72.24	56.72	48.43	87.02
Miscellaneous	289.04	329.41	369.33	396.31	430.73	483.25	130.92	147.38	137.91	141.37	130.70
Imports											
All Groups	148.62	159.48	148.26	146.47	172.07	194.83	140.54	148.73	140.31	145.74	139.67
Food and live Animals	158.39	225.61	235.09	218.82	224.00	280.84	106.88	128.69	132.87	161.11	174.73
Beverages and Tobacco	135.20	146.53	182.54	196.90	249.57	209.34	79.83	300.51	192.68	159.98	129.18
Crude Material inedible except Fuels	142.57	137.23	120.92	130.75	178.02	153.00	146.87	219.42	131.77	164.48	140.44
Mineral Fuels and Lubricants	129.99	137.09	140.14	142.87	151.08	155.47	127.38	136.49	164.52	154.89	148.99
Vegetables, Animals Oil and Fats	217.86	185.87	205.51	213.45	223.25	268.85	115.21	130.86	101.93	94.46	103.56
Chemicals	105.77	152.52	139.65	124.67	166.83	217.56	154.58	138.34	156.47	169.58	175.54
Manufactured Goods	106.31	104.04	61.61	58.41	79.44	64.68	119.42	134.27	134.74	160.99	112.82
Machinery and Transport Equipments	232.74	229.97	194.95	189.41	264.71	397.40	180.84	161.11	120.77	114.94	112.63
Miscellaneous	245.21	276.86	156.72	148.75	201.69	156.06	119.34	227.80	115.61	117.75	121.95

8.6 Quantum Index Number of Exports and Imports

(1990-91=100)

Export/Imports	FY99	FY00	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09
Exports											
All Groups	114.54	141.75	152.15	145.17	162.29	153.72	160.20	185.35	179.41	187.89	178.00
Food and live Animals	146.74	156.08	161.17	144.73	162.99	172.75	188.09	232.75	203.58	207.64	206.61
Beverages and Tobacco	28.89	33.94	19.95	42.41	108.89	263.08	272.03	254.45	286.03	291.57	233.15
Crude Material inedible except Fuels	40.37	67.14	68.42	48.49	64.92	48.54	66.00	54.11	54.89	181.66	140.65
Mineral Fuels and Lubricants	71.15	68.97	126.03	142.30	151.47	196.70	337.58	510.30	561.39	571.26	393.57
Chemicals	230.62	364.06	513.70	396.66	309.53	361.71	617.98	600.15	739.33	942.99	1,054.11
Manufactured Goods	117.84	151.96	161.88	160.01	167.90	158.48	158.15	180.15	174.85	173.88	170.86
Machinery and Transport Equipments	107.51	292.69	373.46	880.78	385.78	511.88	415.45	550.93	610.49	714.23	1,848.54
Miscellaneous	124.52	144.38	160.80	150.78	189.86	185.00	181.94	219.38	215.46	198.98	174.14
Imports											
All Groups	154.85	151.53	172.72	176.59	198.08	200.19	252.72	244.59	252.67	279.04	287.17
Food and live Animals	156.55	132.45	191.30	106.79	114.78	146.38	188.42	237.89	217.05	215.32	250.08
Beverages and Tobacco	141.74	111.16	60.58	72.13	108.95	123.68	145.19	240.06	556.63	472.93	357.04
Crude Material inedible except Fuels	207.84	197.60	211.03	272.18	279.46	380.23	416.11	386.04	517.33	634.62	611.41
Mineral Fuels and Lubricants	172.01	182.26	194.43	192.28	180.59	182.72	178.77	181.10	200.40	235.18	219.07
Vegetables, Animals Oil and Fats	131.00	103.31	113.69	109.64	125.93	110.11	128.75	124.22	112.60	115.03	118.96
Chemicals	194.49	196.16	197.42	236.19	254.95	222.10	226.70	245.05	232.70	244.40	209.42
Manufactured Goods	110.71	110.78	123.63	164.50	174.60	132.55	175.19	208.02	179.82	221.28	197.29
Machinery and Transport Equipments	149.53	110.12	156.86	148.00	226.71	238.88	429.39	344.43	372.44	371.00	472.81
Miscellaneous	121.45	125.81	134.52	132.86	156.83	168.92	193.44	248.82	246.29	340.31	272.85

8.6 Quantum Index Number of Exports and Imports (1990-91=100)

Export/Imports	FY10	FY11	FY12	FY13	FY14	FY15
Exports						
All Groups	191.74	198.41	167.36	202.86	229.80	195.45
Food and live Animals	259.95	286.92	264.12	242.21	280.96	224.40
Beverages and Tobacco	271.16	314.18	367.35	238.64	175.45	100.30
Crude Material inedible except Fuels	198.39	199.10	282.00	343.79	447.47	264.75
Mineral Fuels and Lubricants	348.10	333.36	410.62	37.89	409.09	176.22
Chemicals	963.70	1,033.09	1301.40	992.45	1,010.41	973.58
Manufactured Goods	185.42	180.52	157.00	191.87	189.96	181.68
Machinery and Transport Equipments	1,307.03	2,806.16	2,077.59	2,014.32	2,056.66	3,964.39
Miscellaneous	173.53	198.34	164.87	181.50	226.38	201.19
Imports						
All Groups	273.50	191.60	256.47	234.02	249.40	299.73
Food and live Animals	161.65	164.44	321.01	186.86	162.10	222.61
Beverages and Tobacco	372.35	279.53	371.65	275.65	317.18	317.90
Crude Material inedible except Fuels	535.52	372.91	473.88	413.29	491.04	531.02
Mineral Fuels and Lubricants	228.17	154.15	197.46	190.89	185.66	175.67
Vegetables, Animals Oil and Fats	154.83	90.93	121.87	141.68	182.37	179.33
Chemicals	257.08	202.59	290.92	240.54	253.03	271.01
Manufactured Goods	228.29	180.73	241.91	249.49	312.32	345.01
Machinery and Transport Equipments	363.58	232.67	280.01	266.44	283.06	478.50
Miscellaneous	283.04	194.23	288.73	261.26	286.91	307.93

Source: Pakistan Bureau of Statistics

9.1 Foreign Economic Assistance by Type

(Million Dollars)

Type	FY61	FY62	FY63	FY64	FY65	FY66	FY67	FY68	FY69	FY70
1. Long Term (i+ii)	342	304	501	541	706	533	623	729	594	564
Loans	111	138	258	315	410	392	432	506	493	501
Grants	231	166	243	226	296	141	191	223	101	63
i) Project	160	202	244	267	336	367	331	401	389	323
Loans	111	138	160	185	237	283	253	360	322	260
Grants	49	64	84	82	99	84	78	41	67	63
ii) Non-Project (a+b+c+d)	182	102	257	274	370	166	292	328	205	241
Loans	-	-	98	130	173	109	179	146	171	241
Grants	182	102	159	144	197	57	113	182	34	-
a) Food	171	94	159	144	197	57	113	182	34	83
Loans	-	-	-	-	-	-	-	-	-	83
Grants	171	94	159	144	197	57	113	182	34	-
b) Non-Food	11	8	98	130	173	109	179	146	171	158
Loans	-	-	98	130	173	109	179	146	171	158
Grants	11	8	-	-	-	-	-	-	-	-
c) BOP/Cash	-	-	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-	-	-
Grants	-	-	-	-	-	-	-	-	-	-
d) Afghan Refugees	-	-	-	-	-	-	-	-	-	-
2. Short Term	-	-	-	-	-	-	-	-	-	-
IDB	-	-	-	-	-	-	-	-	-	-
Total (1+2)	342	304	501	541	706	533	623	729	594	564
Loans	111	138	258	315	410	392	432	506	493	501
Grants	231	166	243	226	296	141	191	223	101	63

Type	FY71	FY72	FY73	FY74	FY75	FY76	FY77	FY78	FY79	FY80
1. Long Term (i+ii)	612	409	355	498	976	1,065	961	856	948	1,470
Loans	566	359	311	444	914	925	817	748	826	1,218
Grants	46	50	44	54	63	139	144	108	122	252
i) Project	365	281	100	170	286	389	449	516	599	808
Loans	319	231	73	143	249	331	377	486	534	726
Grants	46	50	27	27	37	58	72	30	65	82
ii) Non-Project (a+b+c+d)	247	128	255	328	691	676	512	340	350	662
Loans	247	128	237	300	665	594	440	262	292	492
Grants	-	-	17	27	26	81	72	78	58	170
a) Food	61	49	93	117	97	160	112	95	51	21
Loans	61	49	78	94	76	117	81	78	35	5
Grants	-	-	16	23	21	44	31	17	16	17
b) Non-Food	186	79	161	181	183	155	211	143	213	161
Loans	186	79	160	177	179	148	197	122	182	130
Grants	-	-	1	4	4	8	15	22	31	31
c) BOP/Cash	-	-	-	30	410	360	188	102	87	419
Loans	-	-	-	30	410	330	162	62	76	357
Grants	-	-	-	-	-	30	26	40	11	61
d) Afghan Refugees	-	-	-	-	-	-	-	-	-	61
2. Short Term	-	-	-	-	-	-	-	-	21	37
IDB	-	-	-	-	-	-	-	-	21	37
Total (1+2)	612	409	355	498	976	1,065	961	856	969	1,507
Loans	566	359	311	444	914	925	817	748	847	1,255
Grants	46	50	44	54	63	139	144	108	122	252

9.1 Foreign Economic Assistance by Type

(Million Dollars)

Type	FY81	FY82	FY83	FY84	FY85	FY86	FY87	FY88	FY89	FY90
1. Long Term (i+ii)	972	1,102	1,301	1,177	1,257	1,528	1,398	1,824	2,619	2,342
Loans	719	681	974	881	876	1,073	1,017	1,312	2,035	1,807
Grants	253	421	327	296	381	455	381	512	584	535
i) Project	675	536	744	695	903	1,055	1,006	1,224	1,262	1,312
Loans	571	451	630	608	726	856	803	974	1,056	992
Grants	104	85	115	87	177	198	203	250	207	321
ii) Non-Project (a+b+c+d)	296	566	557	481	354	473	392	601	1,356	1,030
Loans	147	230	344	272	150	217	215	338	979	815
Grants	149	336	213	209	204	257	178	262	377	214
a) Food	66	89	80	177	78	245	57	218	541	287
Loans	48	78	80	170	78	155	47	217	418	285
Grants	18	11	-	7	-	90	10	1	123	2
b) Non-Food	104	175	298	149	125	93	206	218	537	386
Loans	84	152	264	103	72	61	168	122	414	314
Grants	20	23	34	47	54	32	38	97	122	72
c) BOP/Cash	16	10	-	-	-	-	-	-	147	217
Loans	16	-	-	-	-	-	-	-	147	217
Grants	-	10	-	-	-	-	-	-	-	-
d) Afghan Refugees	111	293	178	155	150	135	130	164	132	140
2. Short Term	73	49	53	111	118	64	118	73	108	123
IDB	73	49	53	111	118	64	118	73	108	123
Total (1+2)	1,045	1,151	1,354	1,288	1,375	1,592	1,516	1,897	2,727	2,464
Loans	792	730	1,027	992	994	1,137	1,135	1,385	2,143	1,930
Grants	253	421	327	296	381	455	381	512	584	535

Type	FY91	FY92	FY93	FY94	FY95	FY96	FY97	FY98	FY99
1. Long Term (i+ii)	2,156	2,471	2,493	2,549	2,600	2,565	2,233	2,801	2,431
Loans	1,541	2,012	2,145	2,249	2,296	2,363	1,996	2,616	2,278
Grants	615	459	348	299	304	201	237	185	154
i) Project	1,408	1,766	1,896	1,961	2,079	2,151	1,821	1,552	1,610
Loans	1,084	1,464	1,630	1,682	1,820	1,962	1,587	1,369	1,498
Grants	324	302	265	278	259	189	234	183	112
ii) Non-Project (a+b+c+d)	748	705	598	588	521	414	412	1,250	821
Loans	458	549	515	567	476	401	409	1,247	780
Grants	290	156	83	21	45	12	3	2	42
a) Food	135	284	309	251	258	383	409	622	270
Loans	135	282	308	251	258	383	409	622	230
Grants	-	2	-	-	-	-	-	-	40
b) Non-Food	451	316	232	15	23	20	2	1	-
Loans	322	267	206	13	8	19	-	-	-
Grants	129	49	26	2	16	2	1	1	-
c) BOP/Cash	50	-	-	303	211	-	-	625	550
Loans	-	-	-	303	211	-	-	625	550
Grants	50	-	-	-	-	-	-	-	-
d) Afghan Refugees	112	105	57	19	29	10	1	1	2
2. Short Term	91	114	251	153	101	181	164	158	152
IDB	91	114	251	153	101	181	164	158	152
Total (1+2)	2,247	2,585	2,744	2,701	2,701	2,745	2,397	2,959	2,583
Loans	1,632	2,127	2,395	2,402	2,397	2,544	2,160	2,774	2,430
Grants	615	459	348	299	304	201	237	185	154

9.1 Foreign Economic Assistance by Type

(Million Dollars)						
Type	FY00	FY01	FY02	FY03	FY04	FY05
1. Long Term (i+ii)	1,428	1,599	2,319	1,550	1,248	2,241
Loans	1,304	1,463	1,416	1,201	971	1,885
Grants	125	136	903	349	277	356
i) Project	1,110	919	642	702	497	706
Loans	988	785	533	570	435	583
Grants	122	134	110	132	62	123
ii) Non-Project (a+b+c+d)	318	680	1,678	848	751	1,535
Loans	316	678	883	631	536	1,302
Grants	2	2	793	217	215	233
a) Food	191	-	31	10	10	-
Loans	191	-	-	10	-	-
Grants	-	-	31	-	10	-
b) Non-Food	-	-	-	-	-	-
Loans	-	-	-	-	-	-
Grants	-	-	-	-	-	-
c) BOP/Cash	125	678	1,627	830	738	1,535
Loans	125	678	883	621	536	1,302
Grants	-	-	742	209	202	231
d) Afghan Refugees	2	2	21	8	3.4	2
2. Short Term	117	762	825	186	8	271
IDB	117	331	329	186	8	271
Commercial Loans	-	431	496	-	-	-
Total (1+2)	1,546	2,361	3,144	1,736	1,256	2,512
Loans	1,421	2,225	2,241	1,387	979	2,156
Grants	125	136	903	349	277	356

Type	FY06	FY07	FY08	FY09	FY10
1. Long Term	1,949	2,886	2,212	3,817	2,887
Loans	1,301	2,330	1,690	3,327	2,275
Grants	648	556	522	490	612
i) Project	878	864	697	1,058	995
Loans	696	607	586	711	877
Grants	182	257	111	347	118
ii) Non-Project (a+b+c)	1,071	2,022	1,515	2,759	1,892
Loans	605	1,723	1,104	2,616	1,398
Grants	466	299	411	143	494
a) Food	-	12	-	175	100
Loans	-	-	-	175	100
Grants	-	12	-	-	-
b) Non-Food	-	-	-	-	54
Loans	-	-	-	-	-
Grants	-	-	-	-	54
c) BOP/Cash	1,071	2,010	1,515	2,584	1,738
Loans	605	1,723	1,104	2,441	1,298
Grants	464	284	409	141	437
Afghan Refugees	2	3	2	2	3
2. Earthquake Rehabilitation Assistance	915	385	869	190	207
Loans	768	314	864	110	171
Grants	147	71	5	80	36
3. Short Term Assistance	194	25	500	656	570
IDB	194	25	500	656	570
Commercial Loans	-	-	-	-	-
Total (1+2+3)	3,058	3,296	3,581	4,664	3,664
Loans	2,263	2,669	3,054	4,093	3,016
Grants	795	627	527	570	648

9.1 Foreign Economic Assistance by Type

(Million Dollars)					
Type	FY11	FY12	FY13	FY14	FY15
1. Long Term	2,425	2,945	2,574	6,159	4,628
Loans	1,819	2,557	2,207	5,676	4,116
Grants	606	388	367	483	512
i) Project	931	1,665	2,351.79	2,223.27	2,808
Loans	847	1,530.34	2,109.42	1,874.34	2,444
Grants	84	134.66	242	348.93	364
ii) Non-Project (a+b+c)	1,494	1,280	222	3,936	1,820
Loans	972	1,027	97	3,802	1,672
Grants	522	253	125	134	148
a) Food	-	73	51	80	10
Loans	-	72.71	50.62	79.68	10
Grants	-	-	-	-	-
b) Non-Food	672	504	9	2	1
Loans	451	304	2	0	0
Grants	221	200	7	1	1
c) BOP/Cash	822	704	162	3,855	1,809
Loans	521	650	45	3,722	1,662
Grants	295	46.87	113	130	146
Afghan Refugees	6	6.44	4	2	1
2. Earthquake Rehabilitation Assistance	123	98	39	70	80
Loans	103	76	37	61	76
Grants	20	22	2	9	4
3. Short Term Assistance	-	-	256	611	1,105
IDB	-	-	256	438.85	1,005
Commercial Loans	-	-	-	172.5	100
Total (1+2+3)	2,548	3,042	2,869	6,840	5,812
Loans	1,922	2,633	2,500	6,349	5,297
Grants	626	409.61	369.525	491.5	516

Source: Economic Affairs Division

9.2 Disbursement of Foreign Private Loans by Economic Group

(Million Dollars)

Economic Group	FY91	FY92	FY93	FY94	FY95	FY96	FY97
Power	-	-	-	4.2	350.2	367.8	461.0
Cement	7.4	-	1.1	-	18.8	130.1	11.8
Fertilizers	-	2.0	153.6	1.8	-	-	9.8
Chemicals	-	18.6	9.3	6.2	13.0	50.7	52.0
Textiles	111.6	291.2	293.5	421.4	150.5	142.9	72.6
Financial Business	9.0	-	60.0	21.3	28.0	-	-
Oil & Gas Explorations	-	1.1	-	-	-	-	-
Paper & Pulp	-	-	0.3	25.8	-	32.4	7.5
Petroleum Refining	-	0.9	-	-	-	-	17.9
Transport	13.0	245.0	139.0	139.9	342.0	-	-
Of which PIA	13.0	245.0	139.0	124.0	342.0	-	-
Sugar	5.0	-	-	5.7	3.3	9.8	2.7
Construction	-	-	2.7	-	4.1	-	-
Others	12.1	3.7	0.9	6.7	44.0	24.8	39.4
Total	158.1	562.5	660.4	633.0	953.9	758.5	674.7

Economic Group	FY98	FY99	FY00	FY01	FY02	FY03	FY04	FY05
Power	687.3	121.1	21.1	48.0	70.8	86.5	37.6	18.3
Cement	-	-	31.5	53.0	5.6	-	23.2	-
Fertilizers	5.0	37.2	43.5	40.5	3.5	14.7	-	-
Chemicals	21.4	1.0	18.6	-	6.8	-	45.9	-
Textiles	23.9	0.8	8.1	15.6	2.9	30.0	5.2	-
Communications	21.1	16.1	6.6	12.8	34	-	17.0	-
Financial Business	-	-	6.0	-	11.5	-	-	-
Paper & Pulp	1.8	-	6.7	-	36.5	-	-	-
Petroleum Refining	20.3	-	-	-	-	-	-	-
Transport	-	-	117.0	-	-	219.0	374.0	-
Of which PIA	-	-	117.0	-	-	219.0	374.0	-
Others	15.2	18.1	24.4	21.5	13.0	-	-	1.0
Total	796.0	194.3	284.0	191.4	184.6	350.0	503.0	19.3

9.2 Disbursement of Foreign Private Loans by Economic Group

(Million Dollars)

Economic Group	FY06	FY07	FY08	FY09	FY10
Power	-	-	51	156.4	160.4
Cement	-	44.5	-	90.7	74.2
Fertilizers	-	-	-	-	-
Chemicals	-	-	12	298	50.3
Textiles	6.2	12.8	10	-	0.1
Communication	189.4	303.2	830.5	430.9	127.4
Financial Business	7	25.7	100.5	5	-
Storage Facilities	12	-	74.9	30.5	-
Oil & Gas Explorations	-	-	1.3	40	52.7
Paper & Pulp	-	-	-	-	-
Petroleum Refining	-	-	-	-	-
Personal Services	-	-	-	-	-
Transport	-	13.9	10.9	-	45
Of which PIA	-	13.9	10.9	-	45
Sugar	-	-	-	-	-
Construction	-	-	25	-	-
Others	5.5	-	30.1	4.5	-
Total	220.0	400.1	1,146.3	1,056.0	510.1

Economic Group	FY11	FY12	FY13	FY14	FY15
Power	60	-	-	20	32.4
Cement	84.9	184.6	163.2	193.9	46.5
Fertilizers	1.5	21.0	-	-	-
Chemicals	30	-	-	-	0.7
Textiles	10	6	3.3	0.3	-
Communication	142	50	26.9	14.8	35.9
Financial Business	-	10.0	-	-	2.5
Storage Facilities	14.1	14.0	11.9	-	-
Oil & Gas Explorations	0.7	0.3	0.8	0.4	-
Paper & Pulp	-	-	-	-	-
Petroleum Refining	-	-	-	-	-
Personal Services	-	-	-	-	-
Transport	115	100	-	-	-
Of which PIA	115	100	-	-	-
Sugar	0.4	-	-	-	-
Construction	-	18.5	1.3	3.5	-
Others	9.0	3.2	12.6	9.8	27.4
Total	467.6	407.0	220.0	242.7	145.4

Source : Statistics and Data Warehouse Department, SBP

9.3 Debt Servicing by Country

(Million Dollars)

Country/ Institution	FY79		FY80		FY 81	
	Principal	Interest	Principal	Interest	Principal	Interest
1. Consortium	150.8	107.0	195.5	134.3	201.4	139.1
Belgium	1.6	0.8	1.9	1.0	1.5	0.7
Canada	4.0	2.1	4.0	1.6	4.1	1.8
France	18.3	13.7	23.8	15.3	31.8	19.5
Germany	33.0	22.6	39.8	23.4	20.8	13.4
Italy	13.1	5.7	13.0	6.1	18.8	7.0
Japan	25.7	17.4	19.6	19.0	19.4	24.5
Netherlands	1.2	0.6	2.2	1.8	2.0	2.3
Sweden	0.0	0.0	0.0	0.0	0.0	0.0
U.K.	26.6	6.9	15.8	5.3	21.6	17.1
U.S.A.	27.2	37.2	75.4	60.9	81.6	52.8
2. Multilaterals	32.8	60.6	43.9	64.5	47.5	68.9
ADB	5.7	15.9	10.2	17.0	13.2	22.5
IBRD	24.1	39.5	30.5	41.2	30.6	38.3
IDA	2.7	5.0	3.2	5.5	3.7	6.1
IFC	0.4	0.3	-	0.8	-	1.9
IFAD	-	-	-	-	-	-
3. Non-Consortium	20.9	8.2	20.4	10.0	41.2	13.4
Australia	-	0.1	0.2	0.1	1.4	0.5
Austria	0.1	0.1	-	-	0.1	0.1
China	0.5	0.1	0.6	0.1	0.7	0.2
Czechoslovakia	1.9	0.8	2.3	0.5	3.3	0.3
Denmark	-	-	-	-	-	0.0
Germany DR	0.7	0.5	0.7	0.2	0.4	0.3
Poland	0.3	0.0	0.3	0.0	0.3	-
Romania	1.1	0.7	1.1	0.5	1.5	0.5
Switzerland	3.7	1.5	2.1	1.9	2.3	2.0
USSR	11.6	4.1	12.2	6.4	28.3	9.1
Yugoslavia	1.0	0.3	1.0	0.4	2.8	0.4
4. Islamic Countries	6.5	23.8	90.4	25.5	75.0	21.4
Iran	-	18.5	52.7	18.4	54.5	15.6
Kuwait	3.1	0.2	8.8	0.7	1.6	0.9
Libya	-	1.9	6.0	1.7	7.8	1.6
Qatar	1.4	0.2	1.4	0.2	-	-
Saudi Arabia	-	0.7	11.1	1.1	3.0	1.1
OPEC Fund	-	0.2	-	0.2	-	0.3
IDB	-	-	8.3	0.6	6.2	0.5
U.A.E	2.0	2.2	2.0	2.7	2.0	1.5
5. Food Credits						
Canada and USA	22.7	3.1	-	-	-	-
Total	233.8	202.7	350.2	234.3	365.0	242.7

9.3 Debt Servicing by Country

(Million Dollars)

Country/ Institution	FY82		FY83		FY84	
	Principal	Interest	Principal	Interest	Principal	Interest
1. Consortium	121.4	104.9	184.5	139.0	219.9	154.1
Belgium	1.2	0.5	1.1	0.4	1.1	0.3
Canada	2.9	1.4	4.4	1.3	4.3	1.1
France	24.7	12.8	21.2	11.7	19.4	11.1
Germany	11.9	11.9	21.4	12.8	27.1	18.3
Italy	13.8	7.7	12.4	6.2	15.0	7.3
Japan	13.0	23.4	23.7	24.5	25.0	26.1
Netherlands	0.5	0.4	2.6	2.0	3.5	3.1
Sweden	0.0	0.0	0.0	-	-	-
U.K.	30.2	23.8	22.6	11.8	19.9	12.8
U.S.A.	23.2	23.1	75.1	68.4	104.7	74.1
2. Multilaterals	52.1	66.1	59.7	67.6	71.9	70.7
ADB	14.9	21.1	17.1	21.6	20.0	21.2
IBRD	30.7	33.2	30.3	32.0	27.0	33.5
IDA	3.7	6.7	4.5	8.3	5.5	9.8
IFC	2.7	5.1	5.0	5.7	5.0	4.7
IFAD	-	-	-	-	-	0.3
IMF Trust Fund	-	-	2.8	-	14.5	1.2
3. Non-Consortium	50.6	14.6	52.3	12.8	50.1	11.9
Australia	1.7	0.9	1.4	0.6	1.6	1.0
Austria	0.2	0.1	0.3	0.2	0.2	0.1
Bulgaria	0.4	0.1	0.3	0.0	0.2	0.0
China	1.9	0.5	1.6	0.3	2.0	0.4
Czechoslovakia	1.6	0.1	3.9	0.6	2.1	0.3
Denmark	-	0.0	0.1	0.0	0.1	0.0
Germany DR	0.9	0.6	0.9	0.3	0.7	0.2
Poland	0.1	0.0	0.1	0.1	0.1	0.0
Romania	3.0	0.5	3.0	0.5	4.7	0.5
Singapore	0.1	0.1	0.1	0.0	0.0	0.0
Spain	-	-	-	-	-	0.0
Switzerland	3.3	2.4	2.8	1.8	2.8	1.4
USSR	36.1	9.1	36.3	8.3	35.2	7.9
Yugoslavia	1.4	0.3	1.6	0.3	0.5	0.1
4. Islamic Countries	64.0	17.7	92.2	24.7	109.9	37.2
Iran	47.5	10.2	62.1	14.1	79.8	26.2
Kuwait	1.6	1.4	1.6	3.0	2.7	3.5
Libya	8.1	1.4	7.2	1.1	7.9	0.8
Qatar	0.1	0.0	1.2	1.7	-	-
Saudi Arabia	3.0	1.6	11.9	2.4	11.7	4.2
OPEC Fund	0.5	0.3	1.8	0.3	2.7	0.3
IDB	-	-	2.4	-	2.2	-
U.A.E	3.2	2.8	4.1	2.1	3.0	2.1
Total	288.1	203.2	388.6	244.1	451.7	273.8

9.3 Debt Servicing by Country

(Million Dollars)

Country/ Institution	FY85		FY86		FY87	
	Principal	Interest	Principal	Interest	Principal	Interest
1. Consortium	252.1	158.4	308.1	170.2	368.2	185.1
Belgium	0.9	0.2	1.6	0.3	1.2	0.3
Canada	8.3	1.0	8.7	1.2	8.8	0.8
France	21.2	11.6	22.8	11.2	21.1	12.8
Germany	32.4	21.2	33.1	19.2	44.7	24.2
Italy	15.2	6.8	14.1	5.9	13.7	6.4
Japan	21.8	24.8	25.6	34.6	32.2	46.3
Netherlands	3.5	2.8	4.8	4.0	7.7	4.7
U.K.	21.2	12.4	62.1	15.2	69.0	12.6
U.S.A.	127.6	77.7	135.5	78.8	169.8	76.9
2. Multilaterals	85.5	77.7	136.8	89.6	158.9	152.1
ADB	24.9	25.1	28.2	23.0	38.3	54.1
IBRD	27.0	32.3	28.7	43.0	33.9	72.2
IDA	7.9	11.0	10.2	13.4	12.2	15.5
IFC	6.3	8.1	22.3	8.8	18.3	8.8
IFAD	-	0.3	-	0.5	-	0.7
IMF Trust Fund	19.4	1.0	47.3	0.9	56.3	0.8
3. Non-Consortium	43.4	11.6	45.0	7.4	47.2	18.3
Australia	1.4	0.4	1.0	0.2	1.0	0.1
Austria	0.2	0.0	0.3	0.0	0.1	0.0
Bulgaria	-	0.4	0.2	-	0.2	0.1
China	1.4	0.3	1.7	0.4	3.7	2.4
Czechoslovakia	1.6	0.2	1.6	0.1	1.0	0.1
Denmark	0.2	-	0.4	-	0.4	-
Germany DR	0.7	0.1	0.9	0.1	0.2	0.0
Romania	2.0	0.3	1.9	0.3	5.6	7.5
Singapore	0.0	0.0	-	-	-	-
Spain	-	0.1	-	-	-	-
Switzerland	1.3	0.8	1.4	0.6	0.4	0.7
USSR	34.1	9.0	35.2	5.6	34.2	7.4
Yugoslavia	0.5	0.1	0.4	0.1	0.3	0.1
4. Islamic Countries	130.2	28.2	111.7	25.5	148.9	22.8
Bahrain	0.0	0.0	-	0.4	-	-
Iran	96.3	15.1	69.9	10.1	69.9	8.2
Kuwait	3.9	4.7	5.1	3.9	6.6	3.8
Libya	1.7	0.3	1.8	0.5	1.8	0.5
Saudi Arabia	16.7	4.6	20.4	4.7	48.8	4.2
OPEC Fund	3.7	0.6	3.7	0.5	3.6	0.5
IDB	2.2	-	4.4	-	10.8	0.5
U.A.E	5.6	2.9	6.5	5.4	7.4	5.2
Total	511.1	275.9	601.6	292.8	723.2	378.3

9.3 Debt Servicing by Country

(Million Dollars)

Country/ Institution	FY88		FY89		FY90	
	Principal	Interest	Principal	Interest	Principal	Interest
1. Consortium	334.4	197.4	340.4	215.2	399.7	238.7
Belgium	1.5	0.4	1.5	0.7	1.7	0.6
Canada	9.8	0.6	10.0	1.0	11.5	1.9
France	25.1	15.4	23.9	17.3	25.6	20.3
Germany	55.0	27.0	53.7	25.2	61.7	28.0
Italy	15.6	6.0	17.1	5.5	18.3	6.0
Japan	42.6	59.3	57.3	64.0	66.3	60.5
Netherlands	8.6	5.4	9.6	5.8	11.2	5.9
Sweden	-	-	-	0.2	0.2	0.1
U.K.	40.5	13.4	30.7	10.3	29.7	9.5
U.S.A.	135.8	69.9	136.7	85.3	173.6	106.1
2. Multilaterals	184.3	189.1	174.0	196.4	179.0	225.6
ADB	43.6	67.2	47.2	72.0	57.5	81.1
IBRD	50.8	97.6	53.7	103.5	55.7	125.0
IDA	13.6	17.1	15.4	15.4	17.7	14.4
IFC	19.4	5.9	15.8	4.0	13.2	2.9
IFAD	-	0.8	-	0.8	0.9	0.8
IMF Trust Fund	57.0	0.5	41.9	0.6	34.0	1.4
3. Non-Consortium	45.7	11.0	43.5	10.7	42.0	10.9
Australia	0.6	0.0	-	-	-	-
Austria	0.3	0.0	0.1	0.4	0.2	0.8
Bulgaria	0.2	0.2	0.1	0.0	0.1	-
China	3.7	2.2	3.7	2.0	3.6	1.8
Czechoslovakia	0.4	0.1	0.4	0.0	0.4	0.0
Denmark	0.5	-	0.8	-	1.2	-
Finland	-	-	-	0.0	-	0.4
Germany DR	0.1	0.0	0.0	0.0	-	-
Romania	5.6	1.8	5.6	1.6	3.2	0.7
Switzerland	0.1	0.9	1.5	0.8	1.7	0.9
USSR	34.0	5.8	31.3	5.9	31.4	6.4
Yugoslavia	0.3	0.0	0.1	0.0	0.1	0.0
4. Islamic Countries	126.8	28.2	126.3	17.8	120.8	15.7
Iran	69.9	13.2	69.9	4.2	66.1	3.2
Kuwait	6.9	3.8	7.1	3.5	7.8	3.2
Libya	1.9	0.5	1.8	0.4	1.8	0.4
Saudi Arabia	22.7	3.9	21.7	3.5	20.7	3.2
OPEC Fund	4.7	0.5	5.7	0.5	5.7	0.5
IDB	13.2	0.7	12.7	0.7	10.3	0.7
U.A.E	7.4	5.6	7.4	4.9	8.4	4.5
Total	691.1	425.7	684.1	440.1	741.5	490.8

9.3 Debt Servicing by Country

(Million Dollars)

Country/ Institution	FY91		FY92		FY93	
	Principal	Interest	Principal	Interest	Principal	Interest
1. Consortium	476.5	242.5	553.0	255.3	586.2	264.5
Belgium	2.2	0.2	4.0	1.3	6.2	3.7
Canada	12.1	2.1	18.0	3.7	27.9	4.6
France	23.1	18.3	27.1	22.7	37.3	28.7
Germany	61.3	27.1	83.4	47.2	80.6	43.0
Italy	14.0	5.4	13.3	4.7	11.4	4.1
Japan	77.7	67.0	92.1	70.2	113.3	82.3
Netherlands	11.7	6.1	12.4	5.7	19.0	6.2
Norway	-	-	0.3	0.2	0.3	0.2
Sweden	1.9	0.6	2.7	0.7	3.9	6.5
U.K.	29.6	9.7	44.1	6.0	19.1	3.9
U.S.A.	243.0	106.1	255.8	92.8	267.2	81.4
2. Multilaterals	181.0	262.8	234.8	296.3	286.5	333.2
ADB	72.4	94.4	89.3	106.6	114.4	122.0
IBRD	78.6	147.6	116.6	167.3	139.2	189.8
IDA	20.8	16.1	22.1	16.8	25.1	18.5
IFC	5.4	2.0	5.7	2.2	5.6	1.7
IFAD	1.2	0.9	1.3	1.0	2.3	1.2
IMF Trust Fund	2.7	1.9	-	2.4	-	-
3. Non-Consortium	56.3	15.7	67.3	29.3	84.6	37.9
Australia	-	-	3.8	0.4	26.7	2.0
Austria	1.8	0.8	2.5	1.3	1.8	0.8
Bulgaria	0.1	-	0.1	-	-	-
China	13.7	4.6	17.7	9.9	22.1	12.6
Czechoslovakia	0.3	0.2	0.3	0.4	0.6	1.6
Denmark	1.4	-	1.5	-	1.6	-
Finland	0.3	0.5	1.1	0.2	1.7	0.0
Korea	-	-	-	2.0	-	2.0
Romania	4.9	1.1	4.4	0.9	4.3	0.7
Switzerland	1.6	1.3	1.8	2.2	2.1	3.3
USSR	32.1	7.2	33.9	12.0	23.6	14.9
4. Islamic Countries	68.7	12.3	65.4	11.0	41.4	10.1
Bahrain	-	-	-	-	-	-
Iran	13.6	0.6	13.6	0.6	-	-
Kuwait	8.0	3.1	11.7	2.2	7.8	2.4
Libya	1.9	0.4	1.8	0.4	1.9	0.4
Saudi Arabia	20.7	2.8	11.8	2.5	11.9	2.4
OPEC Fund	5.4	0.4	6.0	0.4	6.1	0.4
IDB	11.6	0.7	13.2	0.9	7.2	0.8
U.A.E	7.4	4.3	7.4	4.0	6.5	3.8
Total	782.4	533.3	920.6	591.9	998.6	645.7

9.3 Debt Servicing by Country

(Million Dollars)						
Country/ Institution	FY94		FY95		FY96	
	Principal	Interest	Principal	Interest	Principal	Interest
1. Consortium	599.2	266.0	702.2	300.5	737.5	308.9
Belgium	6.2	3.1	7.8	3.2	8.0	2.8
Canada	40.1	4.7	35.6	3.9	37.2	4.0
France	29.3	28.2	52.2	39.7	67.7	47.7
Germany	89.2	40.4	107.8	44.3	112.1	43.5
Italy	9.3	4.0	9.8	4.4	9.7	4.1
Japan	134.8	96.2	166.8	114.1	181.4	105.0
Netherlands	13.0	5.4	16.6	4.4	13.8	5.1
Norway	0.3	1.1	2.0	1.2	2.3	2.5
Sweden	8.3	5.1	13.3	3.9	14.0	4.8
U.K.	0.2	0.4	-	0.4	-	1.4
U.S.A.	268.6	77.5	290.3	81.0	291.2	88.3
2. Multilaterals	327.4	354.6	401.1	395.7	446.1	421.7
ADB	129.0	137.2	158.3	160.6	174.3	180.5
IBRD	162.4	191.7	202.2	209.6	226.5	213.7
IDA	29.0	20.2	33.1	22.9	37.5	25.0
IFC	4.2	1.3	3.1	1.1	2.9	0.8
IFAD	2.8	1.3	4.4	1.5	5.0	1.7
IMF Trust Fund	-	2.9	-	-	-	-
NORDIC	-	-	-	-	-	-
3. Non-Consortium	111.5	36.7	111.7	37.9	103.1	47.6
Australia	40.7	1.9	20.3	0.9	5.0	0.4
Austria	4.5	0.9	4.7	1.7	1.6	2.3
China	22.5	10.7	31.4	13.3	50.9	26.6
Czechoslovakia	2.4	2.2	2.8	1.9	3.4	2.0
Denmark	1.5	-	1.7	-	1.7	-
Finland	1.8	0.0	1.8	0.2	2.2	1.2
Korea	-	1.5	0.7	2.6	3.7	1.8
Romania	4.2	0.5	4.2	0.3	4.2	0.1
Switzerland	2.8	4.0	3.1	4.8	9.3	4.9
USSR	31.1	15.0	41.0	12.2	21.2	8.0
4. Islamic Countries	39.8	10.8	78.6	13.9	59.8	12.1
Kuwait	7.8	2.7	9.3	2.5	7.8	2.3
Libya	1.6	0.3	-	-	-	-
Saudi Arabia	9.3	2.2	13.9	2.2	14.9	2.0
OPEC Fund	6.1	0.3	6.8	0.4	6.9	0.5
Oman	0.1	0.7	2.5	1.1	2.5	0.9
IDB	7.4	0.8	16.4	2.2	5.0	0.5
Malaysia	-	-	22.3	2.1	16.0	2.8
U.A.E	7.4	3.6	7.4	3.3	6.7	3.1
Total	1,077.9	668.0	1,293.6	748.0	1,346.4	790.3

9.3 Debt Servicing by Country

(Million Dollars)

Country/ Institution	FY97		FY98	
	Principal	Interest	Principal	Interest
1. Consortium	749.7	296.9	780.3	264.7
Belgium	7.2	1.9	6.0	2.6
Canada	26.8	3.9	23.7	2.8
France	66.7	44.2	40.7	22.8
Germany	108.0	34.9	58.7	17.5
Italy	9.3	4.1	13.2	3.6
Japan	167.1	97.9	169.6	98.3
Netherlands	14.1	4.1	12.3	3.1
Norway	2.5	2.4	2.8	1.9
Sweden	13.8	5.5	18.7	7.9
U.K.	0.4	2.7	2.9	3.3
U.S.A.	333.8	95.4	431.8	101.0
2. Multilaterals	473.9	376.8	469.7	350.5
ADB	194.6	143.0	200.6	139.0
IBRD	230.3	204.3	201.2	176.3
IDA	41.4	25.5	45.7	26.3
IFC	2.5	0.5	2.4	0.3
IFAD	4.8	2.1	6.3	2.4
NORDIC	0.4	1.5	0.4	1.5
Bank of Indosuez	-	-	13.1	4.8
3. Non-Consortium	205.0	56.2	309.1	97.4
Australia	64.4	3.0	187.0	9.6
Austria	5.6	2.5	2.5	1.0
China	72.5	30.8	72.4	32.6
Czechoslovakia	2.8	1.5	3.1	1.4
Denmark	1.6	-	1.4	-
Finland	1.8	0.0	1.8	0.0
Korea	3.7	1.9	3.7	40.6
Spain	2.9	1.8	5.0	2.3
Switzerland	8.4	4.9	5.9	3.1
USSR	41.3	9.8	26.4	6.7
4. Islamic Countries	91.6	15.1	64.1	17.8
Bahrain	10.0	3.7	10.0	2.9
Kuwait	7.7	2.1	7.0	3.8
Libya	6.2	1.4	1.4	0.2
Saudi Arabia	14.7	1.7	13.1	1.4
OPEC Fund	15.5	0.9	8.8	1.0
Oman	4.3	0.4	1.3	0.1
IDB	7.0	0.9	17.0	5.7
Malaysia	21.7	1.1	-	-
U.A.E	4.6	2.9	5.6	2.8
Total	1,520.2	745.0	1,623.2	730.3

9.3 Debt Servicing by Country

(Million Dollars)

Country/ Institution	FY99 ¹		FY00 ²		FY01	
	Principal	Interest	Principal	Interest	Principal	Interest
1. Paris Club	526.7	86.8	308.0	115.0	221.0	217.0
Australia	147.9	5.4	147.9	6.7	105.5	4.7
Austria	3.0	1.0	-	0.6	0.0	0.7
Belgium	0.0	0.8	-	0.5	-	1.7
Canada	16.0	2.4	15.3	1.3	8.1	1.1
Finland	0.9	1.6	0.2	0.3	0.2	0.5
France	11.2	5.7	-	8.8	6.0	27.0
Germany	42.5	12.2	5.1	5.6	4.3	7.3
Italy	1.6	0.6	2.4	0.6	1.1	1.5
Japan	14.8	27.5	0.5	59.8	38.7	73.2
Korea	11.0	0.0	-	4.1	-	13.0
Netherlands	1.6	0.6	0.9	0.7	1.0	1.0
Norway	0.4	0.3	3.5	2.9	4.7	4.4
Russia	-	-	-	-	-	3.1
Spain	0.0	0.0	-	0.6	-	1.2
Sweden	0.6	1.7	-	2.2	1.7	3.4
Switzerland	4.8	1.2	-	0.1	-	1.7
U.K	0.0	1.4	2.6	1.9	6.5	9.1
U.S.A	270.5	24.5	129.8	18.1	43.5	62.8
2. Multilaterals	529.9	374.8	564.0	378.7	579.7	338.6
ADB	215.2	151.0	235.7	155.9	244.3	149.6
IBRD	215.1	184.9	226.6	185.8	227.9	153.7
IDA	53.7	28.1	62.6	28.9	66.5	28.1
IFAD	6.3	2.5	8.2	2.4	8.0	2.2
IFC	1.7	0.1	-	-	-	-
IDB	29.4	7.2	22.7	5.0	25.0	4.2
OPEC	8.4	0.9	8.1	0.8	8.0	0.8
3. Other Bilateral	8.5	3.1	20.1	14.6	172.1	40.0
China	1.0	-	11.9	8.1	163.0	29.7
Kuwait	0.3	0.1	-	-	1.5	-
Libya	1.2	0.2	-	-	-	-
Oman	1.3	0.5	5.0	1.2	2.5	1.4
Saudi Arabia	1.2	0.0	-	-	-	0.4
Singapore	-	-	3.2	0.4	5.1	2.2
Turkey	-	-	-	4.8	-	5.8
U.A.E	3.6	2.3	-	-	-	0.5
Total	1,065.0	464.6	892.3	508.1	973.1	595.7

9.3 Debt Servicing by Country

(Million Dollars)

Country/ Institution	FY02		FY03		FY04		FY05	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
1. Paris Club	71.1	115.6	110.2	191.9	521.9	317.6	152.1	381.5
Austria	-	0.4	-	2.1	-	3.1	0.4	3.8
Belgium	-	0.9	-	3.1	-	1.4	-	1.8
Canada	-	1.9	-	1.3	-	1.4	0.3	2.8
Finland	0.4	0.3	1.2	0.4	2.4	0.7	0.1	0.2
France	4.3	17.7		47.5	28.7	63.7	10.2	81.2
Germany	0.5	7.6	3.4	19.0	8.3	18.2	7.6	36.1
Italy	2.2	1.1	2.1	2.7	0.3	2.8	0.5	3.6
Japan	48.0	28.9	68.3	36.2	398.8	129.8	50.5	150.0
Korea	-	5.2			44.8	24.9	45.3	23.8
Netherlands	1.5	1.2	14.6	5.3	-	2.4	0.2	3.1
Norway	0.9	0.8	3.2	2.2	2.1	1.5	5.4	2.3
Russia	-	3.5	-	-	-	-	0.9	3.4
Spain	-	0.9	-	1.7	0.1	1.8	0.6	2.4
Sweden	-	4.8	-	2.0	-	2.0	0.4	3.6
Switzerland	-	1.0	-	1.4	0.6	2.5	1.6	3.6
U.K	4.8	2.2	5.3	3.0	34.0	5.3	1.0	0.7
U.S.A	8.5	37.1	12.2	64.0	1.7	56.1	27.0	60.0
2. Multilaterals	588.7	319.6	629.6	321.6	1,801.8	324.2	692.4	205.7
ADB	238.3	150.5	267.9	164.2	1,395.9	179.5	241.8	74.3
IBRD	240.7	134.3	253.6	113.6	291.9	96.3	322.6	77.4
IDA	72.6	30.1	84.5	39.9	98.0	45.1	112.8	51.0
IFAD	7.4	2.0	7.5	2.0	7.7	2.1	8.0	2.0
IDB	23.1	1.8	9.7	0.8	3.1	0.7	3.1	0.6
OPEC	6.6	0.8	6.5	0.7	5.2	0.6	4.1	0.5
3. Other Bilateral	93.2	23.4	70.5	21.9	39.0	15.5	26.7	26.2
Bahrain	-	1.1	-	2.6	9.3	2.4	4.3	1.7
China	86.3	18.3	35.2	15.6	11.3	8.9	11.4	13.0
Kuwait	1.2	-	3.0	0.9	5.7	1.9	5.7	2.1
Oman	2.5	0.1	-	-	-	-	-	-
Saudi Arabia	-	0.1	12.7	0.8	5.4	1.3	5.4	1.1
Singapore	3.2	1.0	9.6	1.0	3.2	0.1	-	-
Turkey	-	2.5	10.0	0.4	-	-	-	7.6
U.A.E	-	0.3	-	0.7	4.1	0.9	-	0.7
Total	753.0	458.2	810.3	534.9	2,362.7	657.3	871.0	613.5

9.3 Debt Servicing by Country

(Million Dollars)

Country/ Institution	FY06		FY07		FY08		FY09		FY10	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
1. Paris Club	257.9	355.7	235.3	356.5	242.9	383.4	184.4	344.2	157.6	310.9
Austria	1.1	3.7	1.2	3.6	2.7	4.6	3.0	3.8	3.4	3.6
Belgium	1.3	6.3	4.6	2.0	10.3	2.3	0.6	2.0	0.7	2
Canada	0.8	4.4	1.3	5.6	1.7	5.4	1.7	3.0	1.8	1.3
Finland	0.1	0.3	0.2	0.4	0.2	0.4	0.1	0.2	0.1	0.1
France	23.4	81.3	31.3	87.4	36.0	99.5	26.4	86.1	26.2	86.3
Germany	13.1	29.9	15.6	32.3	16.6	36.4	18.8	31.3	15.8	18.5
Italy	0.6	2.3	21.4	1.2	24.0	1.3	22.2	0.9	20.1	0.3
Japan	65.8	87.4	49.3	91.6	46.5	103.6	48.5	114.8	49.6	118.8
Korea	96.5	38.2	55.7	40.8	59.7	34.1	34.3	18.0	9.7	8.2
Netherlands	0.5	1.9	0.7	2.0	0.4	3.1	0.4	3.5	0.3	2.1
Norway	6.5	3.1	14.5	2.8	13.3	0.9	2.5	1.1	5	1.3
Russia	18.9	21.9	2.8	6.6	2.9	6.4	2.5	6.3	2.5	6.2
Spain	1.4	2.9	1.1	3.2	0.9	3.1	0.6	2.6	0.5	2
Sweden	1.0	7.1	1.9	9.3	2.8	9.0	2.8	5.1	3.1	2.1
Switzerland	0.6	1.5	0.9	2.2	1.5	3.4	1.5	2.7	1.7	1.4
U.K	1.9	0.7	1.1	0.7	0.2	7.4	0.2	8.7	0.2	3.5
U.S.A	24.4	62.8	31.7	64.8	23.2	62.5	18.3	54.1	16.9	53.2
2. Multilaterals	661.0	226.8	678.5	270.0	797.4	323.8	1,067.4	284.0	931.4	234.4
ADB	231.6	72.9	260.5	88.9	333.8	119.6	410.4	133.9	510.6	112.3
IBRD	294.2	99.2	273.4	110.9	297.3	111.7	275.2	65.3	225.1	30.6
IDA	119.5	51.5	127.3	59.8	143.6	73.9	157.8	72.1	168.2	82.6
IFAD	7.5	1.8	9.0	1.8	8.4	1.9	9.6	1.8	8.3	1.8
IDB	3.6	0.8	4.1	8.0	5.2	11.4	205.4	7.5	7.3	3.6
OPEC	4.6	0.6	4.2	0.6	4.9	0.5	4.0	0.5	4	0.6
Others	-	-	-	-	4.2	4.8	5.0	2.9	7.9	2.9
3. Other Bilateral	140.8	35.7	116.2	35.9	91.5	22.1	136.4	26.0	220.4	51.8
Bahrain	4.3	2.3	4.3	0.9	4.3	0.5	3.6	0.1	-	-
China	100.2	26.2	77.7	26.8	77.9	16.2	122.3	20.2	128.5	40.4
Kuwait	7.1	2.2	7.1	2.4	7.4	2.4	7.0	2.3	7.8	2.8
Libya	-	-	14.2	1.8	1.9	0.1	1.8	0.1	1.8	-
Saudi Arabia	3.4	1.2	-	1.2	-	1.1	1.7	1.2	82.3	6.5
Singapore	-	-	-	-	-	-	-	-	-	-
Turkey	25.8	2.8	12.9	0.7	-	-	-	-	-	-
U.A.E	-	1.0	-	2.1	-	1.8	-	2.1	-	2.1
Total	1,059.7	618.2	1,030.0	662.4	1,131.8	729.3	1,388.2	654.2	1,309.4	597.1

9.3 Debt Servicing by Country

(Million Dollars)

Country/ Institution	FY11		FY12		FY13		FY14		FY15	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
1. Paris Club	178.3	313.0	172.4	310.4	176.8	287.1	190.9	283.2	196.0	249.0
Austria	3.6	3.5	2.7	3.0	3.7	3.0	4.9	3.0	3.8	2.3
Belgium	0.8	2.0	0.9	1.8	1.0	1.8	1.2	1.8	1.2	1.5
Canada	2.1	1.0	2.4	1.0	2.7	1.0	3.1	0.8	3.6	0.7
Finland	0.2	0.1	0.2	0.1	0.2	0.1	1.0	0.1	0.5	0.1
France	31.3	87.5	34.2	81.9	39.8	77.5	52.3	79.2	53.4	66.8
Germany	18.5	18.6	23.6	17.3	17.9	16.5	14.5	26.7	16.9	25.1
Italy	22.7	0.3	0.6	0.3	0.7	0.2	0.8	0.2	0.8	0.1
Japan	56.7	129.5	64.1	134.4	61.5	117.6	55.9	103.3	51.2	88.1
Korea	11.1	6.8	12.7	6.8	14.5	6.9	16.6	5.9	19.0	5.5
Netherlands	0.4	2.8	0.4	3.3	0.4	3.1	1.3	2.0	1.2	3.0
Norway	1.5	0.4	1.1	0.4	0.9	0.3	0.7	0.2	0.7	0.2
Russia	2.8	6.0	3.2	5.9	3.7	5.7	4.3	5.5	4.9	5.4
Spain	0.6	2.0	0.7	1.9	0.8	1.9	1.0	1.8	1.1	1.8
Sweden	3.6	1.7	4.1	1.6	4.7	1.6	5.4	1.2	6.1	1.1
Switzerland	2.2	1.3	2.6	1.3	2.9	1.2	3.4	3.9	3.7	1.1
U.K	0.2	0.1	0.3	0.2	0.3	0.2	0.3	0.1	0.4	0.1
U.S.A	20.0	49.4	18.7	49.4	21.3	48.6	24.2	47.7	27.6	46.7
2. Multilaterals	997.8	212.9	1,094.5	217.3	1,159.1	217.0	1,326.4	203.5	1,183.3	220.3
ADB	624.7	104.3	714.8	103.0	735.2	101.6	727.7	82.5	719.5	83.1
IBRD	171.2	15.7	156.1	13.9	162.7	13.8	165.6	8.1	157.3	5.9
IDA	168.5	82.2	192.6	92.4	222.6	92.8	236.3	96.1	256.4	113.0
IFAD	10.3	2.1	11.5	1.8	8.1	1.7	4.8	1.7	5.3	1.7
IDB	9.3	5.4	7.0	4.2	17.8	5.0	180.6	12.4	31.6	13.5
OPEC	3.3	0.5	2.7	0.6	3.0	0.8	3.0	1.2	4.5	1.6
Others	10.5	2.8	9.7	1.4	9.6	1.4	8.4	1.6	8.8	1.8
3. Other Bilateral	281.5	106.3	210.5	63.9	193.4	88.7	334.3	119.7	301.4	151.7
Bahrain	-	-	-	-	-	-	-	-	-	-
China	94.3	88.7	94.7	52.5	105.1	79.9	156.9	106.0	163.6	140.6
Kuwait	8.0	3.0	8.0	2.8	8.1	2.8	7.1	3.1	7.6	3.1
Libya	-	-	0.1	-	-	-	-	-	-	-
Saudi Arabia	178.7	12.9	103.9	6.5	76.1	4.1	165.2	7.4	125.0	6.0
Singapore	-	-	-	-	-	-	-	-	-	-
Turkey	-	-	-	-	-	-	0.7	0.1	0.7	0.4
U.A.E	0.5	1.8	3.8	2.1	4.1	1.9	4.5	3.0	4.5	1.7
Total	1,457.6	632.2	1,477.3	591.5	1,529.3	592.9	1,851.5	606.3	1,680.6	621.0

Source: Statistics and Data Warehouse Department, SBP

Note:

1. Debt servicing of Development Funds have been added in respective countries in which their Head offices are situated.
2. The table pertains only to long term debt servicing and excludes Euro/Sukuk bonds commercial loans and NBP/BOC deposits.

9.4 External Debt by Country

	(Million Dollars)					
Country/ Institution	1975	1976	1977	1978	1979	1980
1. Consortium	4,124	4,651	5,030	5,617	6,027	6,550
Belgium	18	24	29	32	34	38
Canada	192	222	270	296	336	383
France	111	161	159	236	267	303
Germany	454	563	568	697	760	860
Italy	140	137	111	108	122	137
Japan	232	248	307	428	575	598
Netherlands	51	67	74	106	128	146
Sweden	5	6	6	-	-	-
U.K.	293	232	181	196	57	89
U.S.A.	1,856	2,015	2,187	2,261	2,290	2,416
A.D.B.	72	107	142	172	255	316
I.B.R.D. ¹	232	360	397	438	483	466
I.D.A. ¹	463	506	597	645	718	786
I.F.C.	3	2	2	2	1	12
I.F.A.D.						
2. Non-Consortium	230	255	271	461	481	564
Australia	-	1	1	1	13	13
Austria	1	1	1	1	1	1
Bulgaria	-	3	3	3	3	3
China	53	74	91	115	120	127
Czechoslovakia	31	26	19	19	18	17
Denmark	7	8	8	11	31	37
Germany DR	-	2	3	5	4	4
Poland	3	3	1	1	1	1
Romania	5	11	10	9	8	13
Switzerland	24	41	43	44	44	44
U.S.S.R.	90	74	82	242	229	296
Yugoslavia	15	12	9	10	8	7
3. Islamic Countries	441	823	1,041	1,143	1,164	1,305
Bahrain	-	-	-	-	-	-
IDB	-	-	-	8	8	7
Iran	250	580	761	763	765	714
Kuwait	1	-	7	7	8	21
Libya	80	80	80	80	80	74
Qatar	10	10	9	7	6	4
Saudi Arabia	-	53	61	116	125	317
OPEC Fund	-	-	11	27	34	39
Turkey	1	-	-	-	-	-
U.A.E.	100	100	113	135	138	136
4. IMF Trust Fund					119	285
Total	4,795	5,730	6,341	7,221	7,792	8,710

9.4 External Debt by Country

	(Million Dollars)					
Country/ Institution	1981	1982	1983	1984	1985	1986
1. Consortium	6,616	6,763	7,140	7,391	7,703	9,051
Belgium	30	27	23	20	17	22
Canada	399	418	447	429	433	442
France	272	249	222	205	188	214
Germany	724	738	701	622	608	902
Italy	134	119	126	123	108	102
Japan	671	701	771	787	794	1,093
Netherlands	121	137	131	123	117	207
Norway	-	-	-	-	1	1
U.K.	105	93	101	145	188	216
U.S.A.	2,470	2,521	2,563	2,667	2,699	2,763
A.D.B.	346	380	451	586	731	882
I.B.R.D	449	346	382	356	352 ¹	515 ¹
I.D.A.	864	989	1,164	1,264	1,357	1,537
I.F.C.	27	30	32	35	63	88
I.F.A.D.	3	17	25	30	48	68
2. Non-Consortium	561	569	605	566	531	524
Australia	11	8	6	4	2	1
Austria	1	2	1	1	-	1
Bulgaria	3	3	2	2	1	1
China	138	136	181	163	158	169
Czechoslovakia	13	13	8	3	4	2
Denmark	29	27	27	23	22	28
Germany DR	4	3	2	1	1	-
Hungry	-	2	2	2	2	2
Romania	17	13	-	43	80	83
Singapore	-	1	-	-	-	-
Spain	-	-	34	-	2	1
Switzerland	34	35	32	27	26	32
U.S.S.R.	305	321	307	294	230	202
Yugoslavia	6	5	3	2	2	1
3. Islamic Countries	1,286	1,209	1,322	1,292	1,303	1,197
IDB	-	15	19	29	117	105
Iran	661	594	527	459	389	319
Kuwait	40	73	99	113	114	123
Libya	66	60	54	46	45	44
Qatar	11	7	6	6	6	6
Saudi Arabia	325	273	401	417	406	383
OPEC Fund	39	43	64	70	76	75
U.A.E.	144	145	152	152	150	144
4. IMF	302	230	245	219	194	175
Total ²	8,766	8,772	9,312	9,469	9,732	10,948

9.4 External Debt by Country

	(Million Dollars)					
Country/ Institution	1987	1988	1989	1990	1991	1992
I. Long Term Loans	12,022	12,913	14,189	15,094	15,471	17,361
i. Consortium	10,302	11,378	12,679	13,471	14,292	16,030
Belgium	27	26	23	35	48	71
Canada	458	491	511	520	516	531
France	284	363	384	416	394	421
Germany	1088	1140	1102	1310	1,264	1,561
Italy	153	149	203	240	211	234
Japan	1588	1913	1952	1915	2,137	2,451
Netherlands	202	199	188	214	191	225
Norway	2	2	2	2	3	7
Sweden	-	-	2	10	14	18
U.K.	146	122	93	55	35	21
U.S.A.	2674	2787	3028	3070	2,975	2,970
A.D.B.	1065	1260	2012	1932	2,395	2,803
I.B.R.D	742 ¹	940	1171	1605	1,809	2,122
I.D.A.	1708	1831	1870	2014	2,172	2,456
I.F.C.	83	68	57	45	39	42
I.F.A.D.	81	87	83	88	88	97
ii. Non-Consortium	599	560	538	571	561	739
Australia	-	-	-	-	-	54
Austria	2	1	1	15	13	16
Bulgaria	1	1	-	-	-	-
China	147	142	200	192	171	230
Czechoslovakia	1	1	3	8	8	12
Denmark	33	32	14	16	13	17
Finland	-	-	-	-	11	19
Hungry	2	-	-	-	-	-
Romania	82	76	75	69	67	66
Spain	1	1	-	-	-	-
Switzerland	36	36	27	35	31	51
U.S.S.R.	293	270	217	228	247	274
Yugoslavia	1	1	1	-	-	-
iii. Islamic Countries	987	893	782	684	619	592
Bahrain	-	-	-	-	-	-
IDB	40	34	30	49	40	47
Iran	233	164	94	28	14	-
Kuwait	123	125	120	106	102	99
Libya	43	43	43	41	38	34
Qatar	6	6	6	6	6	6
Saudi Arabia	337	326	307	286	266	263
OPEC Fund	71	67	61	56	50	47
U.A.E.	134	129	123	113	103	96
iv. IMF	134	81	185	368	-	-
2. Short Term IDB	-	-	-	92	142	171
Total²	12,022	12,913	14,189	15,186	15,613	17,532

9.4 External Debt by Country

(Million Dollars)						
Country/ Institution	1993	1994	1995	1996	1997	1998
I. Long Term Loans	19,044	20,322	22,135	22,275	23,138	22,844
i. Consortium	17,615	18,829	20,714	20,823	21,682	20,934
Belgium	76	74	77	62	48	40
Canada	504	442	433	390	356	344
France	558	730	1,110	1,032	918	1,157
Germany	1,412	1,519	1,730	1,586	1,316	1,211
Italy	253	242	270	260	263	200
Japan	3,084	3,387	4,087	3,645	3,601	3,156
Netherlands	185	182	190	152	123	125
Norway	7	9	27	27	24	26
Sweden	66	73	74	71	89	97
U.K.	15	11	12	11	12	12
U.S.A.	2,930	2,725	2,675	2,779	2,824	2,752
A.D.B.	3,197	3,760	4,001	4,327	4,742	5,179
I.B.R.D	2,558	2,663	2,822	2,902	3,357	2,924
I.D.A.	2,626	2,864	3,032	3,419	3,841	3,551
I.F.C.	42	38	36	32	30	-
I.F.A.D.	102	110	120	114	124	124
Bank of Indosuez	-	-	-	-	-	3
NORDIC	-	-	18	13	14	33
ii. Non-Consortium	879	930	847	852	832	1,526
Australia	76	35	26	50	130	417
Austria	24	28	31	28	21	344
Bulgaria	-	-	-	-	-	-
China	305	397	464	477	412	369
Czechoslovakia	21	19	16	13	16	13
Denmark	14	28	30	26	22	20
Finland	18	13	12	10	8	6
Korea	17	28	29	25	21	21
Romania	66	48	46	34	34	-
Spain	-	-	-	8	12	58
Switzerland	45	54	64	80	69	101
U.S.S.R.	293	280	129	102	87	177
Yugoslavia	-	-	-	-	-	-
iii. Islamic Countries	550	563	574	600	623	384
Bahrain	-	-	-	-	-	25
IDB	29	26	52	109	144	131
Iran	-	-	-	-	-	-
Kuwait	98	90	84	87	68	74
Libya	31	28	28	28	28	13
Qatar	6	6	6	6	-	-
Saudi Arabia	255	247	244	237	228	34
OPEC Fund	43	38	43	43	50	46
Oman	-	-	-	-	-	1
Malaysia	-	-	44	22	44	-
Turkey	-	47	-	-	-	-
U.A.E.	88	81	73	68	62	60
2. Short Term IDB	240	282	129	192	169	165
Total	19,284	20,604	22,264	22,467	23,306	23,009

9.4 External Debt by Country

	(Million Dollars)						
Country/ Institution	1999	2000	2001	2002	2003	2004	2005
I. Long Term	26,583	26,459	26,709	27,590	28,300	28,825	29,359
i. Paris Club	11,873	12,428	11,845	12,516	12,607	13,558	13,013
Australia	493	486	-	-	-	-	-
Austria	381	382	31	33	62	70	69
Belgium	47	59	40	43	66	70	69
Canada	376	362	344	343	427	429	460
Denmark	19	19	15	16	-	-	-
Finland	6	6	7	6	6	6	6
France	1,231	1,276	1,010	1,062	1,892	2,029	1,937
Germany	1,255	1,280	1,068	1,147	1,569	1,629	1,638
Italy	195	205	180	181	210	220	218
Japan	4,425	4,827	5,101	5,422	4,921	5,584	5,618
Korea	65	106	775	738	924	779	735
Netherlands	114	115	78	90	103	109	108
Norway	28	44	50	50	44	43	43
Russia	181	192	122	125	148	150	150
Spain	61	68	78	76	80	83	84
Sweden	104	104	76	127	128	147	151
Switzerland	102	105	63	68	67	85	86
U.K.	85	90	85	62	29	23	14
U.S.A.	2,705	2,702	2,722	2,927	1,929	2,104	1,627
ii. Other Bilateral	677	697	451	429	512	720	805
Bahrain	17	18	30	30	30	20	16
China	397	409	172	128	256	466	568
Czechoslovakia	14	15	5	3	1	1	1
Kuwait	78	80	65	68	41	59	68
Libya	13	13	3	8	6	5	5
Oman	9	4	3	-	-	-	-
Qatar	-	-	-	-	-	-	-
Romania	-	-	-	-	-	-	-
Saudi Arabia	39	40	50	55	50	44	38
Turkey	48	58	58	58	52	52	39
U.A.E.	56	58	65	66	66	66	66
Bank of Indos/ANZ	6	2	-	13	10	7	4
iii. Multilaterals	12,873	12,234	13,310	14,331	14,950	14,349	15,358
ADB	5,528	5,710	6,043	6,151	6,412	5,554	6,049
IBRD ¹	3,263	2,335	2,905	2,820	2,706	2,526	2,406
IDA	3,733	3,857	4,123	5,097	5,604	6,019	6,651
EIB	-	3	5	12	18	19	20
IDB	134	118	55	37	30	52	53
IFAD	128	128	112	117	124	128	129
IFC	-	-	-	-	-	-	-
OPEC	40	33	30	26	22	19	17
CDC	-	-	-	35	-	-	-
Others	47	50	37	36	34	32	33
iv. Commercial Loans	1,160	1,100	1,103	314	231	198	182
2. Short Term IDB	152	130	257	183	187	22	271
Total	26,735	26,589	26,966	27,773	28,487	28,847	29,630

9.4 External Debt by Country

	(Million Dollars)				
Country/ Institution	2006	2007	2008	2009	2010
I. Long Term	30,605	32,525	36,822	39,264	40,493
i. Paris Club	12,789	12,691	13,928	13,998	13,958
Australia	-	-	-	-	-
Austria	71	75	84	72	60
Belgium	72	63	41	36	31
Canada	495	514	538	479	516
Denmark	-	-	-	-	-
Finland	6	6	6	6	6
France	2,026	2,162	2,507	2,275	2,011
Germany	1,707	1,843	2,142	1,905	1,660
Italy	149	154	117	108	98
Japan	5,400	5,105	5,777	6,496	7,011
Korea	633	575	515	480	471
Netherlands	109	118	137	123	106
Newzealand (ANZ)	3	-	-	-	-
Norway	43	35	30	22	19
Russia	130	127	125	122	120
Spain	83	81	81	80	79
Sweden	156	159	157	154	151
Switzerland	90	94	116	105	103
U.K.	13	13	13	11	9
U.S.A.	1,603	1,567	1,542	1,524	1,507
ii. Other Bilateral	832	1,002	1,189	1,998	2,510
Bahrain	12	12	12	-	-
China	619	817	925	1,491	1,762
Czechoslovakia	1	-	-	-	-
Kuwait	88	85	85	112	104
Libya	6	6	5	5	4
Oman	-	-	-	-	-
Qatar	-	-	-	-	-
Romania	-	-	-	-	-
Saudi Arabia	16	-	-	269	519
Turkey	13	16	96	-	-
U.A.E.	77	66	66	121	121
iii. Multilaterals	16,819	18,687	21,581	23,102	23,750
ADB	6,588	7,151	9,408	10,940	11,586
IBRD	2,248	2,149	2,015	1,879	1,722
IDA	7,670	8,782	9,517	9,775	9,777
EIB	70	72	72	67	59
IDB (Long Term)	64	315	345	222	377
IFAD	131	169	177	170	186
IFC	-	-	-	-	-
OPEC	21	20	18	25	22
CDC	-	-	-	-	-
Others	27	29	29	24	21
iv. Commercial Loans	165	145	124	166	275
2. Short Term IDB	169	25	713	652	793
Total	30,774	32,550	37,535	39,916	41,286

9.4 External Debt by Country

	(Million Dollars)				
Country/ Institution	2011	2012	2013	2014	2015
1. Long Term	44,108	44,315	42,464	44,645	42,237
i. Paris Club	15,462	15,014	13,548	13,606	11,664
Australia	-	-	-	-	-
Austria	68	55	54	51	38
Belgium	36	30	30	30	24
Canada	550	522	509	498	437
Denmark	-	-	-	-	-
Finland	6	5	5	5	5
France	2,324	2,033	2,028	2,070	1,672
Germany	1,945	1,683	1,746	1,819	1,487
Italy	109	99	140	157	134
Japan	7,833	8,066	6,537	6,515	5,491
Korea	475	467	476	464	452
Netherlands	125	108	112	117	95
Newzealand (ANZ)	-	-	-	-	-
Norway	18	17	17	16	15
Russia	117	114	110	106	101
Spain	79	78	77	76	75
Sweden	148	143	139	133	127
Switzerland	131	112	110	113	105
U.K.	9	9	8	9	8
U.S.A.	1,490	1,472	1,451	1,427	1,399
ii. Other Bilateral	2,665	3,860	4,687	5,036	5,992
Bahrain	-	-	-	-	-
China	2,020	3,224	4,063	4,481	5,496
Czechoslovakia	-	-	-	-	-
Kuwait	113	118	139	145	143
Libya	5	5	5	5	4
Oman	-	-	-	-	-
Qatar	-	-	-	-	-
Romania	-	-	-	-	-
Saudi Arabia	407	437	411	342	289
Turkey	-	-	-	-	-
U.A.E.	121	76	69	64	59
iii. Multilaterals	25,881	25,441	24,228	25,853	24,281
ADB	12,324	11,868	10,584	10,664	9,452
IBRD	1,647	1,578	1,426	1,376	1,211
IDA	11,149	10,967	11,119	12,697	12,453
EIB	54	44	37	30	19
IDB (Long Term)	444	721	796	795	849
IFAD	211	207	207	215	208
IFC	-	-	-	-	-
OPEC	21	30	35	53	71
CDC	-	-	-	-	-
Others	31	26	24	23	18
iv. Commercial Loans	100	-	-	150	300
2. Short Term IDB	608	377	256	615	983
Total	44,716	44,692	42,720	45,260	43,220

Source: Economic Affairs Division

1. Outstanding of IBRD and IDA includes exchange adjustments, based on World Bank Statements

2. Total excludes 12.1 million as insurance recoveries in respect of Tarbela repairs contributed by Various Countries

Note:

1. Tables contains only Public & Publically Guaranteed Position excluding Military Debt & IMF

9.5 Debt Servicing of External Debt and Liabilities

(Million Dollars)

Item	FY99		FY00		FY01	
	Actual Paid	Rescheduled/ Rollover	Actual Paid	Rescheduled/ Rollover	Actual Paid	Rescheduled/ Rollover
1. Public and Publicly Guaranteed	1,963.9	2,236.6	1,871.0	2,209.0	2,399.7	1,119.0
i. Medium and Long term (> 1 year)	1,794.9	2,236.6	1,723.0	2,209.0	2,207.7	1,119.0
Paris club	613.5	1,055.6	423.0	1,149.0	438.0	934.0
Principal	526.7	769.8	308.0	851.0	221.0	681.0
Interest	86.8	285.9	115.0	298.0	217.0	253.0
Multilateral	904.6	-	943.0	-	917.6	-
Principal	529.8	-	564.0	-	579.0	-
Interest	374.7	-	379.0	-	338.6	-
Other Bilateral	9.8	147.0	35.0	132.0	212.1	68.0
Principal	8.5	112.7	20.0	104.0	172.1	55.0
Interest	1.3	34.3	15.0	28.0	40.0	13.0
Eurobonds & Sandak Metal	75.0	-	62.0	610.0	62.0	-
Principal	18.0	-	-	610.0	-	-
Interest	57.0	-	62.0	-	62.0	-
Military	25.0	204.0	49.0	166.0	56.0	117.0
Principal	22.0	161.0	49.0	130.0	56.0	92.0
Interest	3.0	43.0	-	36.0	-	25.0
Commercial Loans /Credits	167.0	830.0	211.0	152.0	522.0	-
Principal	87.0	830.0	59.0	152.0	445.0	-
Interest	80.0	-	152.0	-	77.0	-
ii. Short-term (< 1 year)	169.0	-	148.0	-	192.0	-
I D B	169.0	-	148.0	-	192.0	-
Principal	157.0	-	141.0	-	184.0	-
Interest	12.0	-	7.0	-	8.0	-
2. Private Non-guaranteed	650.0	-	838.0	-	696.0	-
i. Medium and Long term (> 1 year)	650.0	-	838.0	-	696.0	-
Private Loans/Credits	650.0	-	838.0	-	696.0	-
Principal	436.0	-	590.0	-	500.0	-
Interest	214.0	-	248.0	-	196.0	-
ii. Short-term (< 1 year)	-	-	-	-	-	-
3. IMF	240.0	-	340.0	-	299.0	-
Principal/ Repurchases	196.0	-	280.0	-	239.0	-
Interest/ Charges	44.0	-	60.0	-	60.0	-
Total Debt servicing (1+2+3)	2853.90	2,236.6	3,049.0	2,209.0	3,394.7	1,119.0
4. Central Bank Deposits	163.0	-	43.0	300.0	46.0	400.0
Principal	113.0	-	-	300.0	-	400.0
Interest	50.0	-	43.0	-	46.0	-
5. N B P / B O C Deposits	37.0	-	64.0	500.0	209.0	500.0
Principal	-	-	10.0	500.0	147.0	500.0
Interest	37.0	-	54.0	-	62.0	-
6. Special US \$ Bonds	-	-	86.0	-	104.0	-
Principal	-	-	-	-	-	-
Interest	-	-	86.0	-	104.0	-
7. Foreign Currency Bonds (NHA)	36.0	-	39.0	-	39.0	-
Principal	22.0	-	22.0	-	22.0	-
Interest	14.0	-	17.0	-	17.0	-
8. Swaps	-	-	-	-	866.0	-
9. Foreign Currency Accounts	213.0	1,202.0	392.0	1,072.0	365.0	776.0
F E-45	213.0	1,202.0	383.0	1,072.0	347.0	776.0
Principal	127.0	1,202.0	308.0	1,072.0	295.0	776.0
Interest	86.0	-	75.0	-	52.0	-
F E - 13	-	-	9.0	-	18.0	-
F E - 31	-	-	-	-	-	-
10. N D R P³	-	-	-	-	-	-
11. F E B Cs / F C B Cs / D B Ss	186.0	-	83.0	-	76.0	-
Principal	119.0	-	48.0	-	39.0	-
Interest	67.0	-	35.0	-	37.0	-
Total	3,490.6	3,438.6	3,756.0	4,081.0	5,099.7	2,795.0
Principal	2,362.1	3,075.5	2,399.0	3,719.0	3,765.1	2,504.0
Interest	1,128.6	363.2	1,357.0	362.0	1,334.6	291.0

9.5 Debt Servicing of External Debt and Liabilities

(Million Dollars)

Item	FY02		FY03		FY04		FY05	
	Actual Paid	Rescheduled/ Rollover	Actual Paid	Rescheduled/ Rollover	Actual Paid	Rescheduled/ Rollover	Actual Paid	Rescheduled/ Rollover
1. Public and Publicly Guaranteed	3,052.9	1,208.0	1,857.3	1,008.1	3,526.2	100.0	1,811	100
i. Medium and Long term (> 1 year)	2,628.9	1,208.0	1,667.4	1,008.1	3,330.1	100.0	1,803	100
Paris club	187.0	1,094.0	302.0	760.8	839.5	-	533	-
Principal	71.0	652.0	110.0	485.9	521.9	-	152	-
Interest	116.0	442.0	192.0	274.9	317.6	-	381	-
Multilateral	908.7	-	951.0	-	2,126.0	-	899	-
Principal	588.7	-	630.0	-	1,801.8	-	692	-
Interest	320.0	-	321.0	-	324.2	-	207	-
Other Bilateral	116.2	32.0	93.0	25.8	54.4	-	52	-
Principal	93.2	25.0	71.0	21.5	38.9	-	27	-
Interest	23.0	7.0	22.0	4.3	15.5	-	25	-
Eurobonds & Sandak Metal	67.0	-	223.0	-	197.3	-	217	-
Principal	3.0	-	161.5	-	158.0	-	158	-
Interest	64.0	-	61.5	-	39.3	-	60	-
Military	24.0	82.0	0.0	121.5	73.5	-	79	-
Principal	19.0	63.0	0.0	100.7	58.5	-	67	-
Interest	5.0	19.0	0.0	20.9	15.0	-	12	-
Commercial Loans /Credits	1,326.0	-	98.4	100.0	39.4	100.0	23	100
Principal	1,283.0	-	84.0	100.0	33.3	100.0	16	100
Interest	43.0	-	14.4	-	6.1	-	6	-
ii. Short-term (< 1 year)	424.0	-	189.9	-	196.1	-	9	-
I D B	424.0	-	189.9	-	196.1	-	9	-
Principal	403.0	-	182.9	-	191.1	-	8	-
Interest	21.0	-	7.0	-	5.0	-	0	-
2. Private Non-guaranteed	795.0	-	833.7	-	743.5	-	482	-
i. Medium and Long term (> 1 year)	795.0	-	833.7	-	743.5	-	482	-
Private Loans/Credits	795.0	-	833.7	-	743.5	-	482	-
Principal	586.0	-	663.0	-	612.6	-	374	-
Interest	209.0	-	170.7	-	130.9	-	109	-
ii. Short-term (< 1 year)	-	-	-	-	-	-	-	-
3. I M F	247.0	-	459.3	-	699.4	-	423	-
Repurchases /Principal	194.0	-	419.0	-	673.6	-	400	-
Charges /Interest	53.0	-	40.3	-	25.8	-	23	-
Total Debt servicing (1+2+3)	4,094.9	1,208.0	3,150.3	1,008.1	4,969.1	100.0	2,716	100
4. Central Bank deposits	38.0	300.0	70.8	400.0	14.6	700.0	24	700
Principal	0.0	300.0	50.0	400.0	0.0	700.0	-	700
Interest	38.0	-	20.8	-	14.6	-	24	-
5. N B P / B O C Deposits	287.0	500.0	18.3	500.0	15.3	500.0	16	500
Principal	249.0	500.0	0.0	500.0	0.0	500.0	-	500
Interest	38.0	-	18.3	-	15.3	-	16	-
6. Special US \$ Bonds	537.0	-	316.0	-	196.8	-	-	-
Principal	470.0	-	283.3	-	167.1	-	-	-
Interest	67.0	-	32.7	-	29.7	-	-	-
7. Foreign Currency Bonds (NHA)	38.0	-	29.0	-	26.5	-	25	-
Principal	22.0	-	21.9	-	21.9	-	22	-
Interest	16.0	-	7.1	-	4.6	-	3	-
8. Swaps	441.0	-	235.0	-	0.0	-	-	-
9. Foreign Currency Accounts	777.0	235.0	411.6	-	1.3	-	1	-
F E-45 (Institutional)	569.0	235.0	238.1	-	-	-	-	-
Principal	540.0	235.0	233.9	-	0.0	-	-	-
Interest	29.0	-	4.2	-	0.0	-	-	-
F E - 13 (Interest)	4.0	-	2.4	-	1.3	-	1	-
F E - 31	204.0	-	171.1	-	-	-	-	-
10. N D R P	62.0	-	68.5	-	3.6	-	1	-
11. F E BCs / F C B Cs / D B Ss	50.0	-	46.0	-	47.1	-	-	-
Principal	27.0	-	26.0	-	20.8	-	-	-
Interest	23.0	-	20.0	-	26.3	-	-	-
Total	6,324.9	2,243.0	4,345.5	1,908.1	5,274.3	1300.0	2,783	1,300
Principal	5,255.9	1,775.0	3,411.1	1,608.1	4,303.1	1300.0	1,916	1,300
Interest	1,069.0	468.0	934.4	300.1	971.2	-	867	-

9.5 Debt Servicing of External Debt and Liabilities

(Million US \$)

ITEM	FY06		FY07		FY08		FY09	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
1. Public Debt (a+b+c)	1,570	799	1,313	911	1,441	1,004	2,914	968
a) Government Debt	1,405	745	1,171	855	1,246	950	2,682	892
i. <u>Medium and long term(>1 year)</u>	1,134	731	979	845	1,221	942	1,941	852
Paris club	229	354	235	360	244	378	184	334
Multilateral	611	217	647	261	761	316	1,029	281
Other bilateral	62	26	35	13	16	3	17	11
Euro/Sukuk global bonds	156	90	-	145	-	197	500	177
Military debt	60	9	46	8	41	4	80	10
Commercial loans/credits	16	7	16	11	16	10	16	6
Local currency bonds (TBs & PIBs)	-	-	-	-	43	-	15	-
Saudi fund for development. (SFD)	-	-	-	-	-	-	-	-
SAFE China deposits	-	-	-	-	-	-	-	-
NBP/BOC deposits	-	28	-	47	100	34	100	33
ii. <u>Short term (<1 year)</u>	271	14	192	10	25	8	741	40
Commercial Credits	-	-	-	-	-	-	50	-
IDB	271	14	192	10	25	8	691	40
b) From IMF	143	16	120	23	173	18	210	54
i. Federal government	-	-	-	-	-	-	-	-
ii. Central Bank	143	16	120	23	173	18	210	54
c) Foreign exchange liabilities	22	38	22	33	22	36	22	22
i) Central bank deposits	-	34	-	27	-	30	-	18
ii) Foreign currency bonds (NHA / NC)	22	4	22	6	22	6	22	4
iii) Other liabilities (SWAP)	-	-	-	-	-	-	-	-
2. PSEs guaranteed debt	99	21	72	31	80	33	77	27
Paris club	28	2	-	-	-	-	-	-
Multilateral	50	10	34	10	35	9	37	5
Other bilateral	14	7	32	19	36	17	36	14
Commercial loans	4	1	4	1	4	7	4	8
Sandak metal bonds	3	1	2	1	5	-	-	-
3. PSEs non-guaranteed debt	45	9	128	39	91	49	100	33
4. Scheduled banks' borrowing²	-	-	-	-	-	-	-	-
Medium and long term(>1 year)	-	-	-	-	-	-	-	-
Short term (<1 year)	-	-	-	-	-	-	-	-
5. Private guaranteed debt	-	-	-	-	-	-	-	-
6. Private non-guaranteed debt (M & LT:>1 yr)	275	77	272	111	323	140	360	109
7. Private non-guaranteed bonds¹	-	-	-	-	-	22	138	22
Total external debt (1+2+3+4+5+6+7)	1,989	906	1,785	1,092	1,935	1,248	3,589	1,159
Rescheduled/Rollover	1,300	-	1,300	-	1,200	-	1,600	-
SAFE China Deposits	-	-	-	-	-	-	-	-
Commercial loans /credits	100	-	100	-	100	-	100	-
NBP/BOC	500	-	500	-	400	-	300	-
IDB	-	-	-	-	-	-	-	-
Central bank deposits	700	-	700	-	700	-	1,200	-
Other Liabilities (SWAP)	-	-	-	-	-	-	-	-

1. Local currency bonds of public sector and private non-guaranteed bonds have been captured from last quarter of FY07

2. Scheduled banks' debt servicing captured from Jul-Sep 09

9.5 (a) Pakistan's External Debt Servicing -Principal

(Million US \$.)

ITEM	FY10	FY 11	FY 12	FY 13	FY 14	FY 15 ^P
1. Public debt (a+b+c)	2,445	1,882	2,800	4,504	5,064	2,889
a. Government debt	2,053	1,491	1,546	1,505	1,834	1,663
i. Paris club	156	179	172	177	189	195
ii. Multilateral	897	980	1,090	1,155	1,324	1,181
iii. Other Bilateral	143	200	152	122	246	211
iv. Euro/Sukuk global bonds	600	-	-	-	-	-
v. Local Currency Securities (PIBs)	-	-	-	-	-	-
vi. Military	41	32	32	32	36	36
vii. Commercial loans /credits	116	-	-	-	-	-
viii. Saudi fund for development.(SFD)	-	-	-	20	40	40
ix. SAFE China deposits	-	-	-	-	-	-
x. NBP/BOC deposits	100	100	100	-	-	-
b. To IMF	240	268	1,154	2,899	3,130	1,226
i. Federal government	-	-	-	363	843	564
ii. Central bank	240	268	1,154	2,536	2,287	661
c. Foreign exchange liabilities	152	122	100	100	100	-
i. Central bank deposits	100	100	100	100	100	-
ii. Foreign currency loans /bonds (NHA/NC)	22	22	-	-	-	-
iii. Other liabilities (SWAP)	30	-	-	-	-	-
2. PSEs guaranteed debt	123	141	32	24	17	17
i. Paris club	-	-	-	-	-	-
ii. Multilateral	36	17	5	5	5	5
iii. Other Bilateral	37	49	26	19	12	12
iv. Commercial loans /credits	50	75	-	-	-	-
v. Sandak Metal Bonds	-	-	-	-	-	-
3. PSEs non-guaranteed debt¹	168	169	179	214	179	221
4. Scheduled banks' borrowing²	16	19	18	16	48	18
5. Private guaranteed debt	50	-	-	-	-	-
6. Private non-guaranteed debt	325	247	265	287	239	354
7. Private non-guaranteed bonds	13	-	-	-	112	-
Total Long Term (1+2+3+4+5+6+7)	3,140	2,458	3,294	5,046	5,659	3,499

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)³	452	416	195	507	430	745
1. Government debt	350	325	-	390	256	612
Multilateral	350	325	-	390	256	439
Tbills	-	-	-	-	-	-
Commercial Loans /Credits	-	-	-	-	-	173
2. PSEs non-guaranteed debt ¹	102	91	149	116	152	64
3. Scheduled banks' borrowing ²	1,180	4,912	20,079	26,293	28,559	36,798
<i>Net Flows⁴</i>	209	207	486	(134)	413	277
4. Private non-guaranteed debt	-	-	46	1	22	69
Rescheduled/Rollover	1,723	1,488	1,543	1,200	1,700	2,749
SAFE China Deposits	-	-	-	500	1,000	1,000
Commercial loans /credits	-	-	-	-	-	-
NBP/BOC	-	100	-	-	-	-
IDB	623	388	543	-	-	-
Central bank deposits	1,100	1,000	1,000	700	700	700
Other Liabilities (SWAP)	-	-	-	-	-	1,049

P: Provisional; R: Revised

Source: Statistics & Data Ware House Department, SBP

Note:

1. Data revised from Jul - Sep 09 due to enhanced coverage of PSEs.
2. Scheduled banks' debt servicing captured from Jul-Sep 09
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 principle has been reported as Memorandum Items. For details see link: <http://www.sbp.org.pk/departments/stats/Notice/Notice-17-May-2012.pdf>
4. 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.

9.5 (b) Pakistan's External Debt Servicing -Interest

(Million US \$)

ITEM	FY10	FY 11	FY 12	FY 13	FY 14	FY 15P
1. Public debt (a+b+c)	877	945	893	812	799	1,064
a. Government debt	731	756	717	700	723	936
i. Long term (> 1 year)	712	728	694	689	707	914
i. Paris club	308	313	309	287	283	249
ii. Multilateral	231	212	217	217	204	219
iii. Other Bilateral	26	75	47	56	91	131
iv. Euro/Sukuk global bonds	132	111	111	111	111	300
v. Local Currency Securities (PIBs)	-	-	-	-	-	-
vi. Military	0	6	5	4	2	1
vii. Commercial loans /credits	3	-	-	-	4	9
viii. Saudi fund for development.(SFD)	0	1	0	0	0	0
ix. SAFE China deposits	5	8	4	14	12	4
x. NBP/BOC deposits	7	2	1	-	-	-
ii. Short-term (< 1 year)	19	29	23	11	16	22
i. Multilateral	19	29	23	11	14	19
ii. Commercial loans /credits	-	-	-	-	2	4
iii. Local Currency Securities (TBills)	-	-	-	-	-	-
b. To IMF	120	174	164	100	52	39
i. Federal government	25	50	48	24	12	4
ii. Central bank (Including Interest on SDR Allocation)	95	123	116	77	40	34
c. Foreign exchange liabilities	27	15	12	12	24	90
i. Central bank deposits	25	15	12	12	9	7
ii. Foreign currency loans /bonds (NHA/NC)	2	-	-	-	-	-
iii. Other liabilities (SWAP)	-	0	-	-	16	83
2. PSEs guaranteed debt	34	19	9	15	14	15
i. Paris club	3	0	-	-	-	-
ii. Multilateral	3	1	0	0	0	0
iii. Other Bilateral	26	15	8	14	14	15
iv. Commercial loans /credits	2	3	-	-	-	-
v. Sandak Metal Bonds	-	-	-	-	-	-
3. PSEs non-guaranteed debt¹	27	30	29	28	23	21
i. Long term (> 1 year)	23	27	28	24	20	20
ii. Short term (< 1 year)	4	3	2	4	2	1
4. Scheduled banks' borrowing²	8	6	4	1	9	8
i. Long term (> 1 year)	7	4	1	1	1	0
ii. Short term (< 1 year)	1	2	3	1	8	8
5. Private guaranteed debt	1	-	-	-	-	-
6. Private non-guaranteed debt	58	64	74	67	59	65
i. Long term (> 1 year)	58	64	74	67	59	65
ii. Short term (< 1 year)	-	-	0	0	-	-
7. Private non-guaranteed bonds	10	10	10	10	5	-
Total external liabilities servicing (1+2+3+4+5+6+7)	1,015	1,074	1,019	933	909	1,173

P: Provisional; R: Revised

Source: Statistics & Data Ware House Department, SBP

Note:

1. Data revised from Jul - Sep 09 due to enhanced coverage of PSEs.

2. Scheduled banks' debt servicing captured from Jul-Sep 09.

9.6 External Debt and Liabilities

(Million Dollars)								
Item	1998	1999	2000	2001	2002	2003	2004	2005
1. Public and Publically Guaranteed Debt	25,876	28,347	27,804	28,165	29,235	29,232	29,875	31,084
i) Medium and long term(>1 year)	25,703	28,195	27,674	27,908	29,052	29,045	29,853	30,813
Paris club	10,264	11,873	12,428	11,845	1,2516	12,607	13,558	13,014
Multilateral	11,988	12,873	12,234	13,310	14,331	14,950	14,349	15,359
Other Bilateral	592	677	639	451	429	512	720	805
Euro Bonds/	628	608	620	645	643	482	824	1,265
Saindak Metal Bonds	-	-	-	25	23	17	14	10
Euro Bonds	628	608	620	620	620	465	810	1,255
Military Debt	1,006	1,004	653	554	819	263	204	188
Commercial Loans/Credits	1,225	1,160	1,100	1,103	314	231	198	182
ii) Short Term (<1 year)	173	152	130	257	183	187	22	271
IDB	173	152	130	257	183	187	22	271
2. Private Non-guaranteed Debts	3,127	3,435	2,842	2,450	2,226	2,028	1,670	1,342
3. IMF	1,415	1,825	1,550	1,529	1,939	2,092	1,762	1,611
Total External Debt (1+2+3)	30,418	33,607	32,196	32,144	33,400	33,352	33,307	34,037
4. Foreign Exchange Liabilities	3,178	5,315	5,664	5,015	3,132	2,122	1,399	1,376
i) Foreign Currency Accounts	1,507	1,719	1,733	1,100	406	-	-	-
FE - 45	1,507	1,380	1,072	774	234	-	-	-
FE-13/For 01:FE25CRR w/SBP	-	67	361	-	-	-	-	-
FE - 31 deposits (incremental)	-	272	300	326	172	-	-	-
ii) Special U.S \$ Bonds	-	1,164	1,297	1,376	924	696	-	-
iii) Foreign Currency Bonds (NHA / NC)	285	263	241	219	197	175	153	131
iv) National Debt Retirement Program	-	196	156	150	75	6	1	-
v) Central Bank Deposits	450	700	700	700	750	700	700	700
vi) SAMA	-	-	-	-	-	-	-	-
vii) UAE	-	-	-	-	-	-	-	-
viii) NBP	-	-	-	-	-	-	-	-
ix) Libya	-	-	-	-	-	-	-	-
x) NBP/BOC Deposits	683	616	781	749	500	500	500	500
xi) Other Liabilities (Swaps)	253	657	756	721	280	45	45	45
Total External Liabilities (1+2+3+ 4)	33,596	38,922	37,860	37,159	36,532	35,474	34,706	35,413
FEBCs / FCBCs / DBCs	328	195	148	90	66	42	22	10
Official Liquid Reserves	935	1665	989	1,679	4,329	9,529	10,564	9,805

End June

9.6 External Debt and Liabilities

(Million Dollars)					
Item	2006	2007	2008	2009	2010
A. Public debt (1+2+3)	35,349	37,832	43,078	48,835	56,160
1. Government debt	33,019	35,607	40,445	42,413	44,801
i) Long term(>1 year)	32,850	35,582	39,732	41,761	43,880
Paris club	12,789	12,691	13,928	13,998	14,942
Multilateral	16,631	18,532	21,449	23,000	24,613
Other bilateral	747	931	1,129	1,448	1,803
Euro/Sukuk global bonds	1,900	2,650	2,650	2,150	1,550
Military debt	130	83	41	199	167
Commercial loans/credits	153	137	120	166	-
Local Currency Securities (PIBs)	-	58	15	-	5
Saudi fund for development. (SFD)	-	-	-	-	200
SAFE China deposits	-	-	-	500	500
NBP/BOC deposits	500	500	400	300	100
ii) Short term (<1 year)	169	25	713	652	921
Multilateral*	169	25	713	652	863
Local Currency Securities (TBills)	-	-	-	-	58
Commercial loans/credits	-	-	-	-	-
2. From IMF	1,491	1,407	1,337	5,148	8,736
i) Federal government	-	-	-	-	1,922
ii) Central bank	1,491	1,407	1,337	5,148	6,814
3. Foreign exchange liabilities	839	818	1,296	1,274	2,623
i) Central bank deposits	700	700	1,200	1,200	1,100
ii) Foreign currency bonds (NHA / NC)	109	88	66	44	-
iii) Other liabilities (SWAP)	30	30	30	30	-
iv) Allocation of SDR ¹	-	-	-	-	1,522
v) Nonresident LCY deposits with central bank	-	-	-	-	1
B. Public sector enterprises (PSEs)	928	1,201	1,203	1,069	1,465
a. Guaranteed debt	295	239	196	152	66
Paris club	-	-	-	-	-
Multilateral	190	155	132	102	45
Other bilateral	85	71	60	50	21
Commercial loans	12	8	4	-	-
Sandak metal bonds	8	5	-	-	-
b. Non guaranteed debt	633	962	1,007	917	1,399
i) Long term(>1 year)	-	-	-	-	956
ii) Short term (<1 year)	-	-	-	-	443
C. Banks	-	-	-	-	866
a. Borrowing	-	-	-	-	226
i) Long term(>1 year)	-	-	-	-	110
i) Public sector	-	-	-	-	-
ii) Private sector	-	-	-	-	110
ii) Short term (<1 year) ²	-	-	-	-	116
i) Public sector	-	-	-	-	0
ii) Private sector	-	-	-	-	116
b. Nonresident deposits (LCY & FCY)	-	-	-	-	640
i) Public sector	-	-	-	-	53
ii) Private sector	-	-	-	-	587
D. Private Sector	952	1,290	1,880	2,427	4,314
a. Guaranteed debt	-	-	-	-	-
b. Non guaranteed debt	952	1,040	1,605	2,290	4,314
i). Loans	-	-	-	-	2,294
i) Long term(>1 year)	-	-	-	-	2,294
ii) Short term (<1 year)	-	-	-	-	-
ii) non-guaranteed bonds	-	250	275	137	124
iii) Trade credits	-	-	-	-	1,551
iv) Other debt liabilities³	-	-	-	-	345
E. Debt liabilities to direct investors - Intercompany debt	-	-	-	-	1,695
Total external debt (A+B+C+D+E)	37,229	40,323	46,161	52,331	64,500
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	36,277	39,033	44,281	49,904	57,678
Official liquid reserves⁴	10,836	14,333	8,745	9,527	14,126

*: The amount of short term debt from IDB rolled over in Dec 2011 for more than one year has been reclassified under the category of Long term government debt from multilateral donors.

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.

9.6 External Debt and Liabilities

	(Million Dollars)				
Item	2011	2012	2013	2014	2015 ^P
A. Public debt (1+2+3)	56,986	54,196	50,877	53,601	56,985
I. Government debt	46,020	45,607	43,887	46,843	48,376
i) Long term(>1 year)	45,624	45,219	43,438	45,808	47,119
Paris club	15,298	14,557	13,351	12,063	11,580
Multilateral	25,602	25,058	24,183	24,180	24,788
Other bilateral	2,339	2,751	3,119	3,636	4,119
Euro/Sukuk global bonds	1,550	1,550	1,550	4,550	5,050
Military debt	135	103	71	36	-
Commercial loans/credits	-	-	-	200	500
Local Currency Securities (PIBs)	-	-	4	24	2
Saudi fund for development. (SFD)	200	200	160	120	80
SAFE China deposits	500	1,000	1,000	1,000	1,000
NBP/BOC deposits	-	-	-	-	-
ii) Short term (<1 year)	396	388	449	1,034	1,256
Multilateral*	388	388	275	955	698
Local Currency Securities (TBills)	8	-	74	80	0
Commercial loans/credits	-	-	100	-	558
2. From IMF	8,444	6,164	3,590	3,569	4,989
i) Federal government	1,916	1,827	1,133	248	-
ii) Central bank	6,528	4,338	2,457	3,321	4,989
3. Foreign exchange liabilities	2,522	2,425	3,400	3,190	3,621
i) Central bank deposits	1,000	900	800	700	700
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-
iii) Other liabilities (SWAP)	-	-	1,072	1,047	1,542
iv) Allocation of SDR ¹	1,518	1,519	1,522	1,432	1,370
v) Nonresident LCY deposits with central bank	4	5	6	10	9
B. Public sector enterprises (PSEs)	1,438	1,520	2,147	2,249	2,755
a. Guaranteed debt	176	217	589	798	1,211
Paris club	-	-	-	-	-
Multilateral	38	33	28	22	14
Other bilateral	139	185	562	775	1,197
Commercial loans	-	-	-	-	-
Sandak metal bonds	-	-	-	-	-
b. Non guaranteed debt	1,261	1,303	1,558	1,451	1,544
i) Long term(>1 year)	919	718	687	604	562
ii) Short term (<1 year)	342	585	871	847	981
C. Banks	1,469	1,651	1,889	2,254	2,981
a. Borrowing	598	738	1,029	1,356	1,888
i) Long term(>1 year)	91	85	50	20	14
i) Public sector	-	-	-	-	-
ii) Private sector	91	85	50	20	14
ii) Short term (<1 year) ²	507	654	979	1,336	1,874
i) Public sector	317	477	346	515	720
ii) Private sector	189	177	634	820	1,154
b. Nonresident deposits (LCY & FCY)	871	913	861	898	1,093
i) Public sector	55	48	49	43	38
ii) Private sector	816	864	811	855	1,055
D. Private Sector	3,521	3,391	3,168	3,077	2,977
a. Guaranteed debt	-	-	-	-	-
b. Non guaranteed debt	3,521	3,391	3,168	3,077	2,977
i). Loans	2,451	2,252	2,024	2,038	1,982
i) Long term(>1 year)	2,448	2,234	2,020	1,954	1,960
ii) Short term (<1 year)	3	18	4	85	21
ii) non-guaranteed bonds	124	124	12	12	12
iii) Trade credits	675	769	859	719	719
iv) Other debt liabilities³	272	246	273	307	264
E. Debt liabilities to direct investors - Intercompany debt	2,846	2,925	2,732	2,742	2,753
Total external debt (A+B+C+D+E)	66,260	63,683	60,814	63,923	68,452
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	58,796	56,240	53,419	56,409	60,498
Official liquid reserves⁴	13,478	9,028	3,630	10,591	15,945

Source: For A.1 except local currency securities (PIBs & T-bills), A.2.i and B.a, Economic Affairs Division, for rest SBP.

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

4. Includes cash foreign currency and excludes CRR.

Note:

1. SBP enhanced the coverage and 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>

10.1 Population of Pakistan

(Population in Millions)

Census	Pakistan			Urban			Rural		
	Both	Male	Female	Both	Male	Female	Both	Male	Female
1951	33.82	18.19	15.63	6.02	-	-	27.80	-	-
1961	42.98	23.02	19.96	9.65	-	-	33.32	-	-
1972	65.31	34.83	30.48	16.59	9.03	7.57	48.72	25.81	22.91
1981	84.25	44.23	40.02	23.84	12.77	11.07	60.41	31.47	28.95
1991	112.61	58.82	53.79	34.66	-	-	77.95	-	-
1992	115.54	60.31	55.23	35.79	-	-	79.60	-	-
1993	118.50	61.83	56.67	37.05	-	-	81.45	-	-
1994	121.48	63.35	58.13	28.29	-	-	93.19	-	-
1995	124.49	64.88	59.61	29.54	-	-	94.95	-	-
1996	127.51	66.42	61.09	40.82	-	-	86.69	-	-
1997	130.56	67.98	62.58	42.12	-	-	88.44	-	-
1998	132.35	68.87	63.48	43.04	22.75	20.28	89.32	46.12	43.19
1999	136.69	71.09	65.60	44.78	-	-	91.91	-	-
2000	139.76	72.65	67.11	46.13	-	-	93.63	-	-
2001	142.86	74.23	68.63	47.50	-	-	95.36	-	-
2002	146.02	75.69	70.33	48.26	-	-	97.76	-	-
2003	149.32	77.38	71.93	49.57	-	-	99.74	-	-
2004	152.66	79.10	73.57	51.33	-	-	101.34	-	-
2005	156.04	80.83	75.21	53.92	-	-	102.12	-	-
2006	159.46	82.57	76.88	55.80	-	-	103.66	-	-
2007	162.91	84.34	78.57	57.72	-	-	105.20	-	-
2008	166.41	86.13	80.28	59.68	-	-	106.73	-	-
2009	169.94	87.94	82.01	61.87	-	-	108.08	-	-
2010	173.51	89.76	83.75	64.09	-	-	109.41	-	-
2011	177.10	91.59	85.51	66.37	-	-	110.73	-	-
2012	180.71	93.43	87.28	68.69	-	-	112.02	-	-
2013	184.35	95.29	89.06	71.07	-	-	113.28	-	-
2014	188.02	97.16	90.86	72.50	-	-	115.52	-	-
2015	191.71	99.04	92.67	75.19	-	-	116.52	-	-

10.1 Population of Pakistan

Census	Percentage								
	Pakistan			Urban			Rural		
	Both	Male	Female	Both	Male	Female	Both	Male	Female
1951	100.00	53.79	46.21	17.80	-	-	82.20	-	-
1961	100.00	53.56	46.44	22.46	-	-	77.54	-	-
1972	100.00	53.34	46.66	25.41	54.40	45.60	74.59	52.97	47.03
1981	100.00	52.50	47.50	28.30	53.55	46.45	71.70	52.09	47.92
1991	100.00	52.23	47.77	30.78	-	-	69.22	-	-
1992	100.00	52.20	47.80	30.98	-	-	68.89	-	-
1993	100.00	52.18	47.82	31.27	-	-	68.73	-	-
1994	100.00	52.15	47.85	23.29	-	-	76.71	-	-
1995	100.00	52.12	47.88	23.73	-	-	76.27	-	-
1996	100.00	52.09	47.91	32.01	-	-	67.99	-	-
1997	100.00	52.07	47.93	32.26	-	-	67.74	-	-
1998	100.00	52.04	47.96	32.52	52.87	47.13	67.48	51.64	48.36
1999	100.00	52.01	47.99	32.76	-	-	67.24	-	-
2000	100.00	51.98	48.02	33.01	-	-	66.99	-	-
2001	100.00	51.96	48.04	33.25	-	-	66.75	-	-
2002	100.00	51.84	48.16	33.05	-	-	66.95	-	-
2003	100.00	51.82	48.17	33.20	-	-	66.80	-	-
2004	100.00	51.81	48.19	33.62	-	-	66.38	-	-
2005	100.00	51.80	48.20	34.56	-	-	65.44	-	-
2006	100.00	51.78	48.21	34.99	-	-	65.01	-	-
2007	100.00	51.77	48.23	35.43	-	-	64.58	-	-
2008	100.00	51.76	48.24	35.86	-	-	64.14	-	-
2009	100.00	51.75	48.26	36.41	-	-	63.60	-	-
2010	100.00	51.73	48.27	36.94	-	-	63.06	-	-
2011	100.00	51.72	48.28	37.48	-	-	62.52	-	-
2012	100.00	51.70	48.30	38.01	-	-	61.99	-	-
2013	100.00	51.69	48.31	38.55	-	-	61.45	-	-
2014	100.00	51.68	48.32	38.56	-	-	61.44	-	-
2015	100.00	51.66	48.34	39.22	-	-	60.78	-	-

Source: Pakistan Economic Survey

Note:

1. Data for 1951, 1961, 1972, 1981 and 1998 is based on Census
2. Estimated figures for period 1991-1997 and 1999-2015
3. Population distribution of urban and rural is not available for 1951,1961, 1991-1997 and 1999-2015

10.2 Distribution of Population by Age and Sex

Census

Age group	1951	1961	1972	1981	1998	2009 ^E
Total ¹	31,060,789	39,442,439	62,461,883	82,055,097	129,175,948	162,488,343
Under 10 years	8,348,398	12,929,500	19,544,973	25,716,241	39,333,148	49,476,533
10----39 years	-	-	29,666,854	39,087,614	65,446,402	82,323,974
40----59 years	20,945,593	23,779,006	8,887,415	11,517,580	17,234,145	21,678,553
60----and over	1,766,798	2,733,933	4,362,641	5,733,662	7,162,253	9,009,283
Male	16,733,352	21,168,047	33,393,646	43,089,811	67,221,639	84,557,016
Under 10 years	4,337,146	6,756,106	10,042,186	13,011,921	20,331,888	25,575,154
10----39 years	-	-	15,942,601	20,719,164	33,998,423	42,766,068
40----59 years	11,443,475	12,849,373	4,888,935	6,044,939	8,996,589	11,316,664
60----and over	952,731	1,562,568	2,519,924	3,313,787	3,894,739	4,899,129
Female	14,327,437	18,274,392	29,068,237	38,965,286	61,954,309	77,931,327
Under 10 years	4,011,252	6,173,394	9,502,787	12,704,320	19,001,260	23,901,379
10----39 years	-	-	13,724,253	18,368,450	31,447,979	39,557,906
40----59 years	9,502,118	10,929,633	3,998,480	5,472,641	8,237,556	10,361,889
60----and over	814,067	1,171,365	1,842,717	2,419,875	3,267,514	4,110,153
Percentage						
Total						
Under 10 years	26.88	32.78	31.29	31.34	30.45	30.45
10----39 years	-	-	47.50	47.64	50.66	50.66
40----59 years	67.43	60.29	14.23	14.04	13.34	13.34
60----and over	5.69	6.93	6.98	6.99	5.54	5.54
Male						
Under 10 years	25.92	31.92	30.07	30.20	30.25	30.25
10----39 years	-	-	47.74	48.08	50.58	50.58
40----59 years	68.39	60.70	14.64	14.03	13.38	13.38
60----and over	5.69	7.38	7.55	7.69	5.79	5.79
Female						
Under 10 years	28.00	33.78	32.69	32.60	30.67	30.67
10----39 years	-	-	47.21	47.14	50.76	50.76
40----59 years	66.32	59.81	13.76	14.04	13.30	13.30
60----and over	5.68	6.41	6.34	6.21	5.27	5.27

10.2 Distribution of Population by Age and Sex

Census

Age group	2010 ^E	2011 ^E	2012 ^E	2013 ^E	2014 ^E	2015 ^E
Total	173,507,300	177,059,641	180,684,711	184,384,000	187,736,641	191,150,243
Under 10 years	41,567,424	41,951,392	42,338,906	42,730,000	42,832,705	42,935,657
10----39 years	95,546,466	97,337,848	99,162,816	101,022,000	102,541,780	104,084,423
40----59 years	25,988,975	27,092,466	28,242,811	29,442,000	30,727,193	32,068,486
60----and over	10,351,687	10,623,903	10,903,278	11,190,000	11,568,512	11,959,828
Male	89,608,140	91,406,430	93,240,808	95,112,000	96,803,366	98,524,809
Under 10 years	21,365,909	21,556,893	21,749,586	21,944,000	21,991,990	22,040,084
10----39 years	49,419,742	50,329,639	51,256,289	52,200,000	52,966,176	53,743,598
40----59 years	13,502,795	14,070,034	14,661,102	15,277,000	15,937,216	16,625,964
60----and over	5,292,841	5,422,365	5,555,059	5,691,000	5,874,393	6,063,696
Female	83,899,073	85,653,122	87,443,842	89,272,000	90,933,214	92,625,340
Under 10 years	20,201,504	20,394,487	20,589,313	20,786,000	20,840,711	20,895,566
10----39 years	46,126,690	47,008,174	47,906,504	48,822,000	49,575,575	50,340,782
40----59 years	12,486,165	13,022,416	13,581,698	14,165,000	14,789,965	15,442,504
60----and over	5,058,743	5,201,433	5,348,147	5,499,000	5,694,062	5,896,043

Percentage

Total						
Under 10 years	23.96	23.69	23.43	23.17	22.82	22.46
10----39 years	55.07	54.97	54.88	54.79	54.62	54.45
40----59 years	14.98	15.30	15.63	15.97	16.37	16.78
60----and over	5.97	6.00	6.03	6.07	6.16	6.26
Male						
Under 10 years	23.84	23.58	23.33	23.07	22.72	22.37
10----39 years	55.15	55.06	54.97	54.88	54.72	54.55
40----59 years	15.07	15.39	15.72	16.06	16.46	16.87
60----and over	5.91	5.93	5.96	5.98	6.07	6.15
Female						
Under 10 years	24.08	23.81	23.55	23.28	22.92	22.56
10----39 years	54.98	54.88	54.79	54.69	54.52	54.35
40----59 years	14.88	15.20	15.53	15.87	16.26	16.67
60----and over	6.03	6.07	6.12	6.16	6.26	6.37

E: Estimated

Note:

1. Excluding FATA

2. Population includes both age groups 10-39 & 40-59 years for year 1951 and 1961.

Source: National Institute of Population Studies
Population Census Organization

10.3 Distribution of Population by Economic Category

		(Percent)			
Period		Civilian Labor Force	Employed	Un-employed	Not in Civilian Labor Force
1961	Pakistan	32.36	31.80	0.56	67.64
	Urban	29.86	29.01	0.85	70.14
	Rural	33.16	32.69	0.47	66.84
1963-64	Pakistan	32.60	32.28	0.32	67.40
	Urban	29.95	29.47	0.48	70.05
	Rural	33.37	33.09	0.28	66.63
1965	Pakistan	33.76	33.28	0.48	66.24
	Urban	30.52	29.80	0.72	69.48
	Rural	34.80	34.40	0.40	65.20
1966-67	Pakistan	33.43	32.76	0.67	66.57
	Urban	30.09	28.97	1.12	69.91
	Rural	34.50	33.98	0.52	65.50
1967-68	Pakistan	33.91	33.32	0.59	66.09
	Urban	29.87	28.91	0.96	70.13
	Rural	35.22	34.74	0.48	64.78
1968-69	Pakistan	29.49	28.86	0.63	70.51
	Urban	26.33	25.42	0.91	73.67
	Rural	30.53	30.00	0.53	69.47
1969-70	Pakistan	30.34	29.74	0.60	69.66
	Urban	27.27	26.48	0.79	72.73
	Rural	31.40	30.85	0.55	68.60
1970-71	Pakistan	30.41	29.88	0.53	69.59
	Urban	27.02	26.21	0.81	72.98
	Rural	31.54	31.11	0.43	68.46
1971-72	Pakistan	29.90	29.29	0.61	70.10
	Urban	26.47	25.50	0.97	73.53
	Rural	30.97	30.47	0.50	69.03
1972-73	Pakistan	32.66	28.39	4.27	67.34
	Urban	30.20	24.87	5.33	69.80
	Rural	33.60	29.74	3.86	66.40

10.3 Distribution of Population by Economic Category

		(Percent)			
Period		Civilian Labor Force	Employed	Un-employed	Not in Civilian Labor Force
1974-75	Pakistan	29.50	29.00	0.50	70.50
	Urban	26.48	25.76	0.72	73.52
	Rural	30.77	30.36	0.41	69.23
1978-79	Pakistan	31.02	29.92	1.10	68.98
	Urban	27.06	25.64	1.42	72.94
	Rural	32.55	31.57	0.98	67.45
1981	Pakistan	27.57	26.72	0.85	72.43
	Urban	25.35	24.03	1.32	74.65
	Rural	28.49	27.82	0.67	71.51
1982-83	Pakistan	30.19	29.01	1.18	69.81
	Urban	26.30	24.78	1.51	73.70
	Rural	31.76	30.72	1.04	68.24
1984-85	Pakistan	29.56	28.46	1.10	70.44
	Urban	27.07	25.52	1.55	72.93
	Rural	30.65	29.75	0.90	69.35
1985-86	Pakistan	28.72	27.67	1.04	71.28
	Urban	25.83	24.53	1.29	74.17
	Rural	29.94	29.01	0.94	70.06
1986-87	Pakistan	29.40	28.51	0.90	70.60
	Urban	26.26	25.08	1.18	73.74
	Rural	30.81	30.04	0.77	69.19
1987-88	Pakistan	28.83	27.92	0.90	71.17
	Urban	26.28	25.08	1.20	73.72
	Rural	29.90	29.12	0.78	70.10
1990-91	Pakistan	27.97	26.21	1.76	72.03
	Urban	26.37	24.22	2.16	73.63
	Rural	28.70	27.13	1.57	71.30
1991-92	Pakistan	28.11	26.47	1.64	71.89
	Urban	26.08	24.26	1.82	73.92
	Rural	28.99	27.42	1.57	71.01

10.3 Distribution of Population by Economic Category

		(Percent)			
Period		Civilian Labor Force	Employed	Un-employed	Not in Civilian Labor Force
1992-93	Pakistan	27.86	26.54	1.32	72.14
	Urban	25.83	24.31	1.52	74.17
	Rural	28.76	27.53	1.23	71.24
1993-94	Pakistan	27.88	26.53	1.35	72.12
	Urban	25.79	24.11	1.68	74.21
	Rural	28.73	27.52	1.21	71.27
1994-95	Pakistan	27.46	25.98	1.48	72.54
	Urban	26.12	24.32	1.80	73.88
	Rural	28.00	26.66	1.34	72.00
1996-97	Pakistan	28.69	26.93	1.75	71.31
	Urban	27.15	25.21	1.95	72.85
	Rural	29.42	27.76	1.66	70.58
1997-98	Pakistan	29.38	27.65	1.73	70.62
	Urban	26.98	24.84	2.15	73.02
	Rural	30.58	29.06	1.52	69.42
1999-00	Pakistan	28.97	26.70	2.27	71.03
	Urban	27.14	24.45	2.69	72.86
	Rural	29.82	27.75	2.07	70.18
2001-02	Pakistan	29.61	27.16	2.45	70.39
	Urban	29.10	26.25	2.85	70.90
	Rural	29.85	27.59	2.25	70.15
2003-04	Pakistan	30.41	28.07	2.34	69.59
	Urban	29.20	26.37	2.83	70.80
	Rural	31.02	28.93	2.09	68.98
2005-06	Pakistan	32.22	30.22	2.00	67.78
	Urban	30.20	27.78	2.43	69.80
	Rural	33.23	31.45	1.78	66.77
2006-07	Pakistan	31.82	30.13	1.69	68.18
	Urban	29.68	27.70	1.98	70.32
	Rural	32.88	31.33	1.55	67.12

10.3 Distribution of Population by Economic Category

		(Percent)			
Period		Civilian Labor Force	Employed	Un-employed	Not in Civilian Labor Force
2007 - 08	Pakistan	32.17	30.50	1.67	67.83
	Urban	28.87	27.04	1.83	71.13
	Rural	33.84	32.25	1.59	66.16
2008-09	Pakistan	32.81	31.02	1.79	67.19
	Urban	29.87	27.74	2.12	70.13
	Rural	34.29	32.67	1.62	65.71
2009-10	Pakistan	32.98	31.15	1.83	67.02
	Urban	29.99	27.83	2.16	70.01
	Rural	34.50	32.84	1.66	65.50
2010-11	Pakistan	32.83	30.88	1.95	67.17
	Urban	29.99	27.34	2.65	70.01
	Rural	34.26	32.66	1.60	65.74
2012 - 13	Pakistan	32.88	30.83	2.05	67.12
	Urban	30.21	27.54	2.67	69.79
	Rural	34.23	32.49	1.74	65.77
2013-14	Pakistan	32.28	30.36	1.92	67.72
	Urban	29.35	27.00	2.35	70.65
	Rural	33.84	32.14	1.70	66.16

Source: 50 Years of Pakistan in Statistics (Vol2 & Vol4)
Pakistan Statistical Year Book
Labour force Survey

Note:

1. Labor Force Survey was not conducted in 1975-76, 1976-77, 1977-78, 1979-80, 1983-84, 1988-89, 1989-90, 1995-96, 1998-99, 2000-01, 2002-03, 2004-05 and 2011-12

10.4 Distribution of Employed Persons by Industry

Industry	(Percent)					
	1963-64			1965 ¹		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	60.47	9.14	73.75	58.65	8.60	72.96
Mining and quarrying	0.09	0.16	0.07	0.11	0.11	0.11
Manufacturing	13.51	23.81	10.84	14.48	27.62	10.73
Construction	1.44	2.47	1.17	2.87	5.29	2.19
Electricity, gas, water and sanitary services	0.35	0.71	0.26	0.12	0.37	0.05
Commerce	7.60	22.22	3.82	9.00	23.43	4.87
Transport, storage and communication	2.04	5.62	1.12	4.59	10.90	2.78
Services	13.21	33.78	7.89	9.41	21.76	5.87
Activities not adequately described	1.29	2.09	1.08	0.77	1.92	0.44

Industry	1966-67			1967-68		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	53.37	6.98	68.33	54.88	7.06	70.30
Mining and quarrying	0.15	0.15	0.15	0.11	0.07	0.13
Manufacturing	16.27	28.21	12.42	15.69	28.26	11.64
Construction	3.84	6.52	2.97	3.51	6.74	2.46
Electricity, gas, water and sanitary services	0.40	1.12	0.18	0.31	0.82	0.14
Commerce	11.28	26.06	6.51	11.00	26.45	6.01
Transport, storage and communication	5.10	10.52	3.34	5.28	10.34	3.66
Services	9.39	20.24	5.90	8.93	19.92	5.39
Activities not adequately described	0.20	0.20	0.20	0.29	0.34	0.27

1. Data covered the period January to September

10.4 Distribution of Employed Persons by Industry

Industry	(Percent)					
	1968-69			1969-70		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	55.79	6.95	69.54	57.03	6.89	71.75
Mining and quarrying	0.03	0.09	0.01	0.12	0.13	0.13
Manufacturing	15.63	28.51	12.00	15.45	29.70	11.26
Construction	3.70	7.29	2.69	3.93	6.82	3.08
Electricity, gas, water and sanitary services	0.36	1.16	0.13	0.41	1.30	0.15
Commerce	10.33	26.35	5.82	9.89	25.19	5.40
Transport, storage and communication	4.84	9.68	3.48	4.73	11.06	2.87
Services	9.13	19.60	6.18	8.20	18.55	5.16
Activities not adequately described	0.19	0.37	0.15	0.24	0.36	0.20

Industry	(Percent)					
	1970-71			1971-72		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	57.58	7.08	71.76	57.32	6.54	70.61
Mining and quarrying	0.26	0.16	0.29	0.45	1.07	0.28
Manufacturing	14.99	28.93	11.07	12.47	25.79	8.98
Construction	3.60	6.50	2.78	3.41	5.85	2.77
Electricity, gas, water and sanitary services	0.25	0.96	0.05	0.37	1.16	0.16
Commerce	10.88	27.43	6.24	10.75	29.48	5.85
Transport, storage and communication	4.88	9.89	3.47	4.84	10.20	3.44
Services	7.38	18.68	4.22	7.27	19.05	4.19
Activities not adequately described	0.18	0.37	0.12	3.12	0.86	3.72

10.4 Distribution of Employed Persons by Industry

Industry	(Percent)					
	1973			1974-75		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	58.60	10.40	74.02	54.80	6.20	72.08
Mining and quarrying	0.97	1.60	0.76	0.15	0.19	0.13
Manufacturing	8.27	18.24	5.08	13.63	25.74	9.32
Construction	4.52	6.89	3.76	4.20	6.41	3.41
Electricity, gas, water and sanitary services	0.11	0.15	0.09	0.49	1.23	0.23
Commerce	9.99	25.03	5.18	11.76	28.24	5.90
Transport, storage and communication	3.92	8.29	2.52	4.87	10.30	2.94
Services	12.69	27.53	7.94	9.78	21.26	5.70
Activities not adequately described	0.93	1.87	0.63	0.33	0.44	0.29

Industry	1978-79		
	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	52.65	5.65	67.38
Mining and quarrying	0.14	0.08	0.16
Manufacturing	14.52	25.69	11.01
Construction	4.92	7.11	4.24
Electricity, gas, water and sanitary services	0.74	1.66	0.45
Commerce	11.94	27.07	7.19
Transport, storage and communication	4.73	9.97	3.09
Services	10.10	22.35	6.26
Activities not adequately described	0.27	0.40	0.23

10.4 Distribution of Employed Persons by Industry

(Percent)

Industry	1981			1982-83		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	52.72	7.39	68.76	52.73	6.70	67.69
Mining and quarrying	0.40	0.28	0.44	0.10	0.08	0.11
Manufacturing	9.16	18.29	5.93	13.44	25.94	9.38
Construction	0.60	1.18	0.39	4.80	6.88	4.12
Electricity, gas, water and sanitary services	4.19	6.43	3.40	1.13	1.65	0.96
Wholesale, retail trade, restaurants and hotels	9.42	21.82	5.03	11.94	26.70	7.14
Transport, storage and communication	4.14	8.65	2.54	4.59	9.20	3.09
Financing, Insurance, real estate and business services	0.76	2.12	0.28	0.82	2.54	0.26
Services	13.70	26.41	9.20	10.19	20.17	6.94
Activities not adequately described	4.91	7.43	4.03	0.27	0.13	0.31

Industry	1984-85			1985-86		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	50.56	7.39	66.69	54.01	6.83	70.94
Mining and quarrying	0.17	0.21	0.15	0.26	0.17	0.29
Manufacturing	13.67	24.89	9.48	13.14	26.00	8.52
Construction	5.60	6.74	5.17	5.24	7.68	4.36
Electricity, gas, water and sanitary services	0.69	1.50	0.38	0.52	1.32	0.23
Wholesale, retail trade, restaurants and hotels	11.54	25.29	6.40	11.40	26.42	6.00
Transport, storage and communication	5.20	9.95	3.42	4.42	8.18	3.07
Financing, Insurance, real estate and business services	0.88	2.58	0.24	0.94	2.95	0.22
Services	11.07	20.63	7.49	10.01	20.35	6.30
Activities not adequately described	0.63	0.81	0.57	0.07	0.09	0.06

10.4 Distribution of Employed Persons by Industry

(Percent)

Industry	1986-87			1987-88		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	49.24	6.37	65.24	51.15	6.02	67.49
Mining and quarrying	0.23	0.24	0.22	0.15	0.06	0.18
Manufacturing	14.00	27.25	9.05	12.69	24.72	8.34
Construction	6.01	6.40	5.86	6.38	7.20	6.08
Electricity, gas, water and sanitary services	0.73	1.63	0.39	0.59	1.14	0.39
Wholesale, retail trade, restaurants and hotels	12.05	24.91	7.25	11.92	25.94	6.85
Transport, storage and communication	5.25	9.81	3.55	4.89	8.86	3.45
Financing, Insurance, real estate and business services	0.77	2.32	0.18	0.71	2.13	0.20
Services	11.48	20.66	8.05	11.39	23.77	6.91
Activities not adequately described	0.25	0.41	0.19	0.12	0.16	0.10

Industry	1990-91			1991-92		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	47.45	7.63	63.79	48.27	6.89	64.15
Mining and quarrying	0.15	0.17	0.14	0.25	0.30	0.23
Manufacturing	12.23	22.35	8.08	12.28	23.52	7.97
Construction	6.62	6.59	6.63	6.33	6.80	6.16
Electricity, gas, water and sanitary services	0.83	1.55	0.54	0.79	1.71	0.43
Wholesale, retail trade, restaurants and hotels	13.24	26.57	7.77	13.10	25.40	8.37
Transport, storage and communication	5.24	9.07	3.68	5.51	9.37	4.03
Financing, Insurance, real estate and business services	0.89	2.25	0.34	0.76	2.00	0.28
Services	13.27	23.75	8.97	12.65	23.86	8.34
Activities not adequately described	0.06	0.07	0.06	0.07	0.15	0.04

10.4 Distribution of Employed Persons by Industry

Industry	(Percent)					
	1992-93			1993-94		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	47.55	5.80	63.76	50.04	5.55	66.00
Mining and quarrying	0.10	0.20	0.06	0.09	0.08	0.10
Manufacturing	10.90	21.31	6.86	10.03	21.24	6.00
Construction	6.93	6.72	7.02	6.50	6.64	6.44
Electricity, gas, water and sanitary services	0.84	1.59	0.55	0.87	1.62	0.60
Wholesale, retail trade, restaurants and hotels	13.32	27.26	7.91	12.78	27.22	7.60
Transport, storage and communication	5.52	10.00	3.78	4.95	8.74	3.58
Financing, Insurance, real estate and business services	0.82	2.23	0.26	0.78	2.22	0.26
Services	13.83	24.53	9.68	13.92	26.55	9.39
Activities not adequately described	0.19	0.37	0.12	0.05	0.12	0.03

Industry	(Percent)					
	1994-95			1996-97		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	46.79	5.80	61.94	44.15	5.68	60.83
Mining and quarrying	0.12	0.14	0.11	0.10	0.13	0.09
Manufacturing	10.38	21.10	6.78	11.10	21.04	6.79
Construction	7.21	6.49	7.47	6.75	6.64	6.80
Electricity, gas, water and sanitary services	0.82	1.53	0.56	0.98	1.76	0.64
Wholesale, retail trade, restaurants and hotels	14.50	28.63	9.29	14.62	26.38	9.51
Transport, storage and communication	5.07	8.47	3.81	5.71	9.38	4.11
Financing, Insurance, real estate and business services	0.77	2.13	0.27	0.98	2.53	0.31
Services	14.28	26.58	9.73	15.58	26.36	10.90
Activities not adequately described	0.07	0.13	0.05	0.04	0.09	0.02

10.4 Distribution of Employed Persons by Industry

(Percent)

Industry	1997-98			1999-00		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	47.25	5.57	65.13	48.42	5.68	65.85
Mining and quarrying	0.19	0.08	0.24	0.07	0.07	0.07
Manufacturing	9.96	19.74	5.77	11.48	23.78	6.46
Construction	6.26	7.37	5.79	5.78	6.31	5.57
Electricity, gas, water and sanitary services	0.70	1.44	0.38	0.70	1.32	0.45
Wholesale, retail trade, restaurants and hotels	13.87	28.43	7.62	13.50	27.04	7.98
Transport, storage and communication	5.48	10.04	3.52	5.03	7.92	3.85
Financing, Insurance, real estate and business services	0.87	2.35	0.23	0.82	2.34	0.19
Services	15.36	24.95	11.25	14.20	25.53	9.57
Activities not adequately described	0.05	0.03	0.06	-	0.01	-

Industry	2001-02			2003-04		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	42.09	5.19	59.01	43.05	5.94	60.03
Mining and quarrying	0.07	0.07	0.07	0.07	0.04	0.08
Manufacturing	13.84	25.08	8.68	13.73	23.97	9.05
Construction	6.05	5.67	6.23	5.83	5.41	6.02
Electricity, gas, water and sanitary services	0.81	1.33	0.56	0.67	1.20	0.43
Wholesale, retail trade, restaurants and hotels	14.85	27.19	9.20	14.80	26.62	9.39
Transport, storage and communication	5.90	8.26	4.82	5.73	8.80	4.33
Financing, Insurance, real estate and business services	0.89	2.18	0.30	1.06	2.71	0.30
Services	15.50	25.03	11.13	15.01	25.17	10.36
Activities not adequately described	-	-	-	0.05	0.14	0.01

10.4 Distribution of Employed Persons by Industry

Industry	(Percent)					
	2005-06			2006-07		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	43.37	6.32	59.87	43.61	6.52	59.90
Mining and quarrying	0.09	0.02	0.12	0.11	0.04	0.14
Manufacturing	13.84	24.71	9.00	13.54	23.38	9.22
Construction	6.13	5.91	6.23	6.56	6.61	6.54
Electricity, gas, water and sanitary services	0.66	1.25	0.39	0.75	1.24	0.54
Wholesale, retail trade, restaurants and hotels	14.67	26.71	9.30	14.42	27.16	8.83
Transport, storage and communication	5.74	8.22	4.64	5.39	7.99	4.25
Financing, Insurance, real estate and business services	1.10	2.79	0.35	1.14	2.86	0.39
Services	14.35	24.00	10.06	14.41	24.10	10.16
Activities not adequately described	0.04	0.06	0.03	0.05	0.10	0.03

Industry	2007-08		
	Pakistan	Urban	Rural
Agriculture, forestry, hunting and fishing	44.65	6.21	60.94
Mining and quarrying	0.12	0.07	0.14
Manufacturing	12.99	23.89	8.37
Construction	6.29	6.75	6.09
Electricity, gas, water and sanitary services	0.70	1.36	0.42
Wholesale, retail trade, restaurants and hotels	14.62	27.45	9.19
Transport, storage and communication	5.46	7.92	4.42
Financing, Insurance, real estate and business services	1.41	3.70	0.44
Services	13.66	22.39	9.96
Activities not adequately described	0.10	0.26	0.03

10.4 Distribution of Employed Persons by Industry

(Percent)

Industry	2008-09			2009-10		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, hunting and forestry	44.91	5.77	61.72	44.75	5.90	61.38
Fishing	0.17	0.27	0.12	0.21	0.10	0.26
Mining and quarrying	0.12	0.10	0.13	0.10	0.13	0.09
Manufacturing	13.02	23.90	8.35	13.24	23.80	8.72
Electricity, gas, water and sanitary services	0.69	1.30	0.43	0.80	1.50	0.51
Construction	6.62	6.87	6.51	6.74	6.57	6.81
Wholesale and retail trade, Repair of Motor vehicles, Motor cycles and Personal and Household goods	15.16	28.98	9.23	15.16	29.02	9.22
Hotels and restaurants	1.31	2.48	0.80	1.12	1.99	0.74
Transport, storage and communication	5.23	7.42	4.30	5.24	7.94	4.09
Financial intermediation	0.55	1.53	0.12	0.51	1.44	0.11
Real estate, renting and business activities	1.01	2.43	0.40	0.97	2.36	0.37
Public administration and defense; compulsory social security	2.78	5.41	1.65	2.79	5.21	1.75
Education	4.07	6.13	3.18	3.68	5.59	2.86
Health and social work	1.28	2.17	0.90	1.33	2.51	0.83
Other community, Social and personal service activities	2.58	4.22	1.87	3.28	5.78	2.21
Activities of private households as employers and undifferentiated production	0.49	1.00	0.27	0.07	0.13	0.05
Extraterritorial organizations and bodies	0.01	0.02	0.01	0.02	0.05	-

10.4 Distribution of Employed Persons by Industry

Industry	(Percent)		
	2010-11		
	Pakistan	Urban	Rural
Agriculture, hunting and forestry	44.87	6.25	61.19
Fishing	0.18	0.10	0.21
Mining and quarrying	0.15	0.12	0.16
Manufacturing	13.65	25.14	8.80
Electricity, gas, water and sanitary services	0.48	0.94	0.28
Construction	6.95	6.63	7.09
Wholesale and retail trade, Repair of Motor vehicles, Motor cycles and Personal and Household goods	14.84	28.40	9.11
Hotels and restaurants	1.31	2.39	0.86
Transport, storage and communication	5.11	7.74	4.00
Financial intermediation	0.47	1.28	0.14
Real estate, renting and business activities	0.95	2.34	0.37
Public administration and defense; compulsory social security	2.88	5.16	1.91
Education	3.81	6.11	2.83
Health and social work	1.37	2.34	0.96
Other community, Social and personal service activities	2.94	4.99	2.07
Activities of private households as employers and undifferentiated production	0.02	0.04	0.02
Extraterritorial organizations and bodies	0.01	0.03	-

10.4 Distribution of Employed Persons by Industry

Industry	(Percent)					
	2012-13			2013-14		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Agriculture, forestry and fishing	43.71	6.10	59.93	43.48	5.71	60.34
Mining and quarrying	0.14	0.12	0.15	0.20	0.08	0.25
Manufacturing	14.06	26.15	8.84	14.16	24.22	9.67
Electricity, gas steam and air conditioning supply	0.53	1.15	0.27	0.48	0.91	0.29
Water supply; sewerage, waste management & remediation activity	0.22	0.35	0.17	0.30	0.60	0.16
Construction	7.44	6.75	7.74	7.33	7.82	7.11
Wholesale and retail trade, Repair of Motor vehicles, Motor cycles	14.39	27.13	8.90	14.58	27.51	8.81
Transport, storage	4.98	6.85	4.18	5.01	6.98	4.13
Accommodation and food services activities	1.55	2.72	1.05	1.57	3.03	0.92
Information and communication	0.50	1.22	0.18	0.44	1.09	0.15
Financial and insurance activities	0.48	1.29	0.14	0.47	1.17	0.16
Real estate activities	0.25	0.54	0.12	0.33	0.75	0.14
Professional, Scientific and technical activities	0.47	1.05	0.23	0.44	0.91	0.22
Administrative and support services activities	0.52	1.09	0.28	0.50	1.01	0.27
Public administration and defense compulsory social security	2.60	4.79	1.66	2.33	4.51	1.35
Education	3.67	5.57	2.84	3.56	5.49	2.70
Human health and Social work activities	1.32	2.23	0.93	1.40	2.49	0.91
Arts, entertainment and recreation	0.16	0.20	0.14	0.16	0.22	0.13
Other services activities	2.04	2.80	1.71	2.10	2.94	1.73
Activities of households as employers; undifferentiated goods & services-producing activities of households for own use	0.95	1.89	0.54	1.15	2.49	0.55
Activities of Extraterritorial organizations and bodies	0.01	0.02	-	0.01	0.04	-

Source: 50 Years of Pakistan in Statistics (Vol2 & Vol4)
Pakistan Statistical Year Book
Labor Force Survey

Note:

1. Labor Force Survey was not conducted in 1975-76, 1976-77, 1977-78, 1979-80, 1983-84, 1988-89, 1989-90, 1995-96, 1998-99, 2000-01, 2002-03, 2004-05 and 2011-12

10.5 Distribution of Employed Persons by Major Occupation Groups

(Percent)

Occupational Groups	1963-64			1965 ¹		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Professional and Technical Related Workers	3.05	8.23	1.71	1.95	4.87	1.11
Administrative, Executive and Managerial Workers	0.80	2.89	0.26	0.89	2.77	0.35
Clerical Workers	2.68	9.53	0.90	1.79	5.77	0.65
Sales Workers	7.35	21.02	3.81	8.32	21.47	4.56
Farmers, Fishermen, Hunters, Loggers and Related Workers	59.34	8.66	72.45	58.45	8.52	72.74
Miners, Quarrymen and Related Workers	0.06	0.05	0.06	0.10	0.07	0.11
Workers in Transport, Storage and Communication	2.11	6.18	1.06	2.83	5.84	1.96
Craftsmen, Production Process Workers & Laborers, n.e.c.	17.83	29.07	14.92	19.36	37.48	14.18
Service, Sports and Recreation Workers	6.02	12.35	4.39	6.14	12.82	4.23
Workers not classified by occupation	0.76	2.02	0.44	0.17	0.39	0.11

Occupational Groups	1966-67			1967-68		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Professional and Technical Related Workers	2.14	4.29	1.44	2.14	4.99	1.23
Administrative, Executive and Managerial Workers	0.70	2.28	0.19	0.60	1.96	0.15
Clerical Workers	2.01	6.04	0.70	2.03	6.70	0.51
Sales Workers	10.69	24.25	6.32	10.34	24.27	5.85
Farmers, Fishermen, Hunters, Loggers and Related Workers	53.12	6.62	68.11	54.81	6.95	70.23
Miners, Quarrymen and Related Workers	0.06	0.06	0.06	0.05	0.07	0.05
Workers in Transport, Storage and Communication	3.20	6.18	2.25	3.15	5.44	2.42
Craftsmen, Production Process Workers & Laborers, n.e.c.	22.32	39.20	16.88	21.68	39.53	15.93
Service, Sports and Recreation Workers	5.45	10.46	3.84	5.10	9.93	3.55
Workers not classified by occupation	0.31	0.62	0.21	0.10	0.16	0.08

1. Data covered the period January to September

10.5 Distribution of Employed Persons by Major Occupation Groups

(Percent)

Occupational Groups	1968-69			1969-70		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Professional and Technical Related Workers	2.32	4.95	1.58	2.08	4.48	1.37
Administrative, Executive and Managerial Workers	0.64	2.29	0.16	0.64	2.09	0.21
Clerical Workers	1.74	6.16	0.50	1.88	6.24	0.59
Sales Workers	9.72	23.69	5.80	9.28	23.60	5.07
Farmers, Fishermen, Hunters, Loggers and Related Workers	55.72	6.87	69.47	56.95	6.82	71.69
Miners, Quarrymen and Related Workers	0.02	0.04	0.01	0.08	0.08	0.08
Workers in Transport, Storage and Communication	2.98	5.43	2.29	2.52	5.72	1.58
Craftsmen, Production Process Workers & Laborers, n.e.c.	21.54	40.27	16.26	21.86	41.21	16.18
Service, Sports and Recreation Workers	5.32	10.30	3.93	4.71	9.76	3.23
Workers not classified by occupation	-	-	-	-	-	-

Occupational Groups	1970-71		
	Pakistan	Urban	Rural
Professional and Technical Related Workers	1.96	4.37	1.28
Administrative, Executive and Managerial Workers	0.48	2.02	0.04
Clerical Workers	2.00	6.74	0.67
Sales Workers	10.29	25.63	5.98
Farmers, Fishermen, Hunters, Loggers and Related Workers	57.46	6.88	71.66
Miners, Quarrymen and Related Workers	0.08	0.06	0.09
Workers in Transport, Storage and Communication	2.77	5.32	2.05
Craftsmen, Production Process Workers & Laborers, n.e.c.	20.91	39.36	15.74
Service, Sports and Recreation Workers	4.05	9.61	2.49
Workers not classified by occupation	-	0.01	-

10.5 Distribution of Employed Persons by Major Occupation Groups

(Percent)

Occupational Groups	1971-72			1974-75		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Professional and Technical Related Workers	2.09	5.24	1.27	3.01	6.30	1.84
Administration and Managerial Workers	0.51	2.14	0.09	0.71	2.44	0.09
Clerical and related Workers	2.3	8.53	0.67	2.69	8.15	0.74
Sales Workers	12.05	24.77	8.72	9.98	23.09	5.32
Service Workers	3.71	8.71	2.40	4.48	8.86	2.92
Agricultural, Animal husbandry and Forestry Workers, Fishermen and Hunters	57.22	6.65	70.44	54.70	6.28	71.92
Production and Related Workers, Transport Equipment operators and Laborers	22.12	43.96	16.41	24.32	44.67	17.08
Workers not classified by occupation	-	-	-	0.12	0.20	0.09

Occupational Groups	1978-79			1982-83		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Professional and Technical Related Workers	3.05	6.26	2.04	3.08	6.41	1.99
Administration and Managerial Workers	0.73	2.59	0.14	0.86	2.82	0.22
Clerical and related Workers	2.92	8.10	1.30	2.99	7.12	1.65
Sales Workers	10.11	22.02	6.38	10.23	23.10	6.05
Service Workers	4.61	9.28	3.14	4.80	7.85	3.80
Agricultural, Animal husbandry and Forestry Workers, Fishermen and Hunters	52.64	5.70	67.36	52.82	6.75	67.79
Production and Related Workers, Transport Equipment operators and Laborers	25.94	46.05	19.63	25.23	45.95	18.50
Workers not classified by occupation	-	-	-	-	-	-

10.5 Distribution of Employed Persons by Major Occupation Groups

(Percent)

Occupational Groups	1984-85			1985-86		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Professional and Technical Related Workers	3.49	6.69	2.29	3.29	6.98	1.96
Administration and Managerial Workers	0.88	2.51	0.27	1.10	3.60	0.20
Clerical and related Workers	3.45	8.09	1.72	3.36	8.41	1.54
Sales Workers	10.19	22.64	5.54	10.22	24.08	5.25
Service Workers	4.50	7.53	3.37	4.39	7.77	3.17
Agricultural, Animal husbandry and Forestry Workers, Fishermen and Hunters	50.07	7.45	65.99	53.52	6.65	70.35
Production and Related Workers, Transport Equipment operators and Laborers	27.15	44.56	20.64	24.06	42.36	17.49
Workers not classified by occupation	0.27	0.52	0.17	0.07	0.16	0.04

Occupational Groups	1986-87			1987-88		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Professional and Technical Related Workers	3.84	7.46	2.48	3.82	7.77	2.39
Administration and Managerial Workers	0.69	2.22	0.12	0.73	2.29	0.17
Clerical and related Workers	4.01	8.98	2.16	3.80	8.83	1.98
Sales Workers	11.33	23.74	6.69	10.93	24.22	6.12
Service Workers	4.33	7.17	3.27	4.33	8.03	2.99
Agricultural, Animal husbandry and Forestry Workers, Fishermen and Hunters	48.83	6.42	64.67	50.61	6.01	66.75
Production and Related Workers, Transport Equipment operators and Laborers	26.89	43.89	20.55	25.67	42.65	19.52
Workers not classified by occupation	0.08	0.11	0.07	0.10	0.20	0.07

10.5 Distribution of Employed Persons by Major Occupation Groups

Occupational Groups	(Percent)					
	1990-91			1991-92		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Professional and Technical Related Workers	4.85	7.99	3.56	4.72	8.25	3.37
Administration and Managerial Workers	0.97	2.63	0.29	1.06	3.08	0.29
Clerical and related Workers	4.53	9.23	2.60	4.21	9.30	2.25
Sales Workers	12.15	24.47	7.09	11.88	23.16	7.55
Service Workers	4.90	8.29	3.50	4.79	8.25	3.47
Agricultural, Animal husbandry and Forestry Workers, Fishermen and Hunters	46.64	7.26	62.81	47.53	6.56	63.26
Production and Related Workers, Transport Equipment operators and Laborers	25.97	40.14	20.15	25.80	41.41	19.81
Workers not classified by occupation	-	-	-	-	-	-

Occupational Groups	(Percent)					
	1992-93			1993-94		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Professional and Technical Related Workers	4.83	8.45	3.42	4.59	8.62	3.14
Administration and Managerial Workers	1.19	3.59	0.26	0.94	3.07	0.18
Clerical and related Workers	4.55	9.29	2.70	4.17	9.56	2.23
Sales Workers	12.56	26.14	7.29	11.98	25.60	7.10
Service Workers	4.59	7.33	3.53	4.56	7.63	3.47
Agricultural, Animal husbandry and Forestry Workers, Fishermen and Hunters	46.63	5.47	62.60	49.06	5.33	64.76
Production and Related Workers, Transport Equipment operators and Laborers	25.65	39.73	20.19	24.69	40.20	19.12
Workers not classified by occupation	-	-	-	-	-	-

10.5 Distribution of Employed Persons by Major Occupation Groups

Occupational Groups	(Percent)					
	1994-95			1997-98		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Professional and Technical Related Workers	5.04	8.55	3.74			
Administration and Managerial Workers	0.91	2.86	0.19			
Clerical and related Workers	4.59	9.93	2.61			
Sales Workers	13.63	27.38	8.55			
Service Workers	4.44	7.25	3.41			
Agricultural, Animal husbandry and Forestry Workers, Fishermen and Hunters	46.01	5.49	60.98			
Production and Related Workers, Transport Equipment operators and Laborers	25.38	38.55	20.52			
Workers not classified by occupation	-	-	-			
Occupational Groups	1996-97			1997-98		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Legislators, Senior Officials and Managers	8.62	16.44	5.22	9.76	21.08	4.91
Professionals	3.50	6.62	2.14	3.00	6.03	1.71
Technicians and Associate Professionals	2.80	5.01	1.84	2.95	5.28	1.95
Clerks	2.89	5.82	1.62	1.84	4.50	0.70
Service Workers and Shop & Market Sales Workers	7.77	13.07	5.47	6.02	10.99	3.89
Skilled Agricultural and Fishery Workers	36.82	4.30	50.92	39.91	4.54	55.07
Craft and Related Trade Workers	9.87	17.99	6.35	12.71	22.49	8.51
Plant and Machine Operators and Assemblers	4.82	7.56	3.63	3.68	6.32	2.54
Elementary(unskilled) occupations	22.93	23.20	22.81	20.13	18.77	20.72

10.5 Distribution of Employed Persons by Major Occupation Groups

Occupational Groups	(Percent)					
	1999-00			2001-02		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Legislators, Senior Officials and Managers	11.00	22.26	6.40	11.56	20.45	7.48
Professionals	2.21	4.31	1.35	2.08	3.90	1.24
Technicians and Associate Professionals	4.17	7.12	2.97	4.74	7.47	3.48
Clerks	1.56	3.74	0.67	1.71	3.55	0.87
Service Workers and Shop & Market Sales Workers	4.58	8.43	3.00	5.67	10.04	3.66
Skilled Agricultural and Fishery Workers	40.03	4.65	54.46	34.69	4.64	48.47
Craft and Related Trade Workers	15.05	28.35	9.62	16.20	27.34	11.10
Plant and Machine Operators and Assemblers	3.28	5.33	2.44	3.92	5.21	3.33
Elementary(unskilled) occupations	18.13	15.81	19.08	19.44	17.39	20.38
Occupational Groups	2003-04			2005-06		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
	Legislators, Senior Officials and Managers	11.48	20.99	7.12	11.98	21.63
Professionals	1.98	3.77	1.16	1.67	3.40	0.89
Technicians and Associate Professionals	4.88	8.41	3.27	5.09	8.38	3.62
Clerks	1.64	3.50	0.79	1.43	3.25	0.63
Service Workers and Shop & Market Sales Workers	5.16	9.19	3.31	5.37	9.40	3.57
Skilled Agricultural and Fishery Workers	34.92	4.53	48.83	35.31	5.50	48.59
Craft and Related Trade Workers	15.88	26.44	11.04	15.76	26.22	11.10
Plant and Machine Operators and Assemblers	3.75	5.51	2.94	4.16	5.97	3.35
Elementary(unskilled) occupations	20.32	17.66	21.54	19.23	16.25	20.56

10.5 Distribution of Employed Persons by Major Occupation Groups

Occupational Groups	(Percent)					
	2006-07			2007-08		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Legislators, Senior Officials and Managers	12.31	22.77	7.71	12.70	24.09	7.88
Professionals	1.64	3.22	0.95	1.47	3.15	0.76
Technicians and Associate Professionals	4.99	8.52	3.44	5.31	8.64	3.89
Clerks	1.44	2.88	0.80	1.64	3.70	0.77
Service Workers and Shop & Market Sales Workers	5.58	10.36	3.48	4.90	9.09	3.13
Skilled Agricultural and Fishery Workers	36.36	5.51	49.91	37.36	5.45	50.88
Craft and Related Trade Workers	15.30	24.87	11.10	15.20	25.57	10.81
Plant and Machine Operators and Assemblers	4.08	6.16	3.17	4.04	5.88	3.26
Elementary(unskilled) occupations	18.30	15.71	19.44	17.38	14.43	18.64

Occupational Groups	2008-09			2009-10		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Legislators, Senior Officials and Managers	12.38	24.30	7.27	11.95	23.00	7.22
Professionals	1.73	3.82	0.84	1.84	3.87	0.97
Technicians and Associate Professionals	5.39	9.22	3.75	5.14	8.98	3.50
Clerks	1.36	3.02	0.65	1.33	2.98	0.62
Service Workers and Shop & Market Sales Workers	4.88	8.94	3.14	4.93	9.40	3.01
Skilled Agricultural and Fishery Workers	37.61	5.06	51.58	37.94	5.06	52.01
Craft and Related Trade Workers	14.47	24.02	10.37	14.60	24.03	10.56
Plant and Machine Operators and Assemblers	4.09	5.40	3.53	3.84	5.55	3.10
Elementary(unskilled) occupations	18.09	16.23	18.89	18.44	17.12	19.01

10.5 Distribution of Employed Persons by Major Occupation Groups

(Percent)

Occupational Groups	2010-11		
	Pakistan	Urban	Rural
Legislators, Senior Officials and Managers	11.25	21.60	6.88
Professionals	1.79	3.73	0.97
Technicians and Associate Professionals	5.32	9.48	3.57
Clerks	1.25	2.77	0.61
Service Workers and Shop & Market Sales Workers	4.74	8.75	3.04
Skilled Agricultural and Fishery Workers	37.60	5.50	51.16
Craft and Related Trade Workers	14.98	25.42	10.57
Plant and Machine Operators and Assemblers	3.51	4.96	2.90
Elementary(unskilled) occupations	19.56	17.79	20.31

Occupational Groups	2012-13			2013-14		
	Pakistan	Urban	Rural	Pakistan	Urban	Rural
Managers	2.39	5.61	0.99	1.66	3.89	0.66
Professionals	4.22	7.20	2.93	4.55	8.18	2.93
Technicians and Associate Professionals	3.03	6.43	1.56	2.79	5.42	1.62
Clerical support workers	1.37	3.09	0.63	1.52	3.47	0.64
Service & Sales Workers	15.55	27.41	10.44	16.10	29.04	10.32
Skilled Agricultural, Forestry and Fishery Workers	37.69	5.31	51.66	37.84	5.01	52.50
Craft and Related Trade Workers	14.67	24.86	10.27	14.10	21.84	10.64
Plant and Machine Operators and Assemblers	4.77	7.17	3.73	5.98	9.24	4.52
Elementary occupations	16.32	12.92	17.79	15.47	13.90	16.17

Source: 50 Years of Pakistan in Statistics(Vol2 & Vol4)
Pakistan Statistical Year Book
Labor Force Survey

Note:

1. Labor Force Survey was not conducted in 1975-76,1976-77,1977-78,1979-80,1983-84,1988-89,1989-90,1995-96, 1998-99, 2000-01, 2002-03, 2004-05 and 2011-12

11.1 Literacy by Specific Age-groups (10 Years & above)

Age Group	1951	Percentage	1961	Percentage	1972	Percentage
Total	5,102,434	16.43	4,878,866	16.30	9,318,772	21.70
10----14 years	-	-	1,071,901	28.10	1,940,289	24.80
15----19 years	-	-	949,164	26.90	1,714,790	32.20
20----24 years	-	-	719,865	23.30	1,294,505	28.40
25----and over	-	-	2,137,936	13.30	4,369,188	17.30
Male	3,305,016	19.80	3,883,656	23.90	7,044,595	30.20
10----14 years	-	-	812,420	38.70	1,374,820	31.40
15----19 years	-	-	735,809	38.40	1,223,020	42.00
20----24 years	-	-	570,876	34.90	946,916	40.30
25----and over	-	-	1,764,551	20.10	3,499,839	25.50
Female	1,797,418	12.55	995,210	7.40	2,274,177	11.60
10----14 years	-	-	259,481	15.20	565,469	11.40
15----19 years	-	-	213,355	13.20	491,770	20.30
20----24 years	-	-	148,989	10.30	347,589	15.70
25----and over	-	-	373,385	5.10	869,349	7.57

Age Group	1981	Percentage	1998	Percentage
Total	14,745,234	26.17	39,458,217	43.92
10----14 years	2,806,444	25.97	9,151,620	54.7
15----19 years	2,837,889	36.55	7,634,668	56.98
20----24 years	2,177,975	34.97	5,845,259	50.44
25----and over	6,922,926	21.95	16,826,670	34.97
Male	10,544,528	35.05	25,702,575	54.81
10----14 years	1,835,366	31.33	5,423,268	60.87
15----19 years	1,888,725	45.04	4,627,527	66.98
20----24 years	1,503,040	45.96	3,706,742	63.74
25----and over	5,317,397	31.73	11,945,038	47.30
Female	4,200,706	15.99	13,755,642	32.02
10----14 years	971,078	19.63	3,728,352	47.66
15----19 years	949,163	26.58	3,007,141	46.33
20----24 years	674,935	22.81	2,138,517	37.04
25----and over	1,605,530	10.86	4,881,632	21.35

Source: Pakistan Bureau of Statistics

Note:

1. After 1998, no population census has been conducted in Pakistan

11.2 Literacy by Educational Levels

Census Year	1951	1961*	1972**	1981	1998
Male	3,305,016	4,260,586	8,766,119	10,544,528	25,702,575
Without Formal Attainment	1,680,893	349,694	95,107	991,996	181,424
Primary	948,507	1,977,421	4,632,116	4,106,913	11,733,464
Middle	420,829	1,351,616	1,667,599	2,241,139	5,626,594
Matric	202,129	424,542	1,408,927	1,962,740	4,645,015
Intermediate	-	86,892	600,683	575,673	1,671,014
Certificate/Diploma/Less than	-	-	9,509	86,845	133,712
BA/BS/BSC or Equivalent	39,672	46,945	265,512	437,434	1,148,395
MA/MS or Equivalent	12,986	21,575	76,742	130,950	456,185
Others	-	1,901	9,924	10,838	106,772
Female	1,797,418	1,119,722	2,560,437	4,200,706	13,755,642
Without Formal Attainment	1,321,741	224,562	76,590	621,753	191,382
Primary	305,716	556,323	1,404,637	1,836,816	7,198,630
Middle	126,117	256,088	447,507	739,489	2,541,361
Matric	37,569	57,269	323,162	605,626	2,113,674
Intermediate	-	15,478	224,793	200,709	893,554
Certificate/Diploma/Less than	-	-	1,652	18,583	26,100
BA/BS/BSC or Equivalent	4,832	7,055	61,114	133,636	563,913
MA/MS or Equivalent	1,443	2,749	18,539	42,066	162,752
Others	-	198	2,443	2,028	64,276

Source: Pakistan Bureau of Statistics

*: The classification for year 1961 includes the age group 5-9 years

**: Housing Economic & Demographic (HED) Survey

Note:

1. After 1998, no population census has been conducted in Pakistan

11.3 Educational Institutions by Kind and Level

Period	(Number)												
	Primary Schools* (000)		Middle Schools (000)		High Schools (000)		Technical & Vocational Institutions		Higher Sec/ Inter Colleges		Degree Colleges		Unive- rsities
	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total
1947-48	8.4	1.5	2.2	0.2	0.4	0.1	46	18	40	5	-	-	2
1948-49	9.1	1.6	2.2	0.2	0.4	0.1	49	20	42	6	19	2	2
1949-50	9.4	1.6	2.1	0.2	0.5	0.1	59	25	46	9	19	2	2
1950-51	10.4	-	-	-	2.7	-	-	-	-	-	19	2	3
1951-52	11.2	-	-	-	2.6	-	-	-	-	-	19	2	4
1952-53	12.7	-	-	-	2.0	-	-	-	-	-	19	2	4
1953-54	13.7	-	-	-	2.2	-	-	-	67	-	23	-	4
1954-55	14.2	2.5	1.5	0.2	0.7	0.1	90	40	77	19	24	1	4
1955-56	15.8	-	-	-	2.6	-	-	-	78	-	29	3	4
1956-57	16.4	-	-	-	2.7	-	-	-	85	-	32	3	4
1957-58	16.4	-	-	-	2.8	-	-	-	94	-	35	3	4
1958-59	17.5	-	-	-	3.0	-	-	-	109	-	38	3	4
1959-60	17.9	3.3	2.0	0.3	1.1	0.2	100	35	126	32	40	5	4
1960-61	20.9	4.1	1.8	0.3	1.2	0.2	109	47	131	33	42	5	4
1961-62	24.9	5.4	2.0	0.4	1.3	0.3	103	40	146	37	39	5	6
1962-63	28.3	6.7	2.0	0.4	1.3	0.3	103	41	159	39	41	5	6
1963-64	31.0	7.4	2.4	0.5	1.5	0.3	117	38	190	51	43	5	6
1964-65	32.6	8.0	2.7	0.6	1.6	0.4	145	58	225	62	45	5	6
1965-66	32.9	8.3	2.8	0.6	1.7	0.4	113	39	228	63	48	5	6
1966-67	34.7	8.5	3.0	0.7	1.8	0.4	142	62	258	76	48	5	7
1967-68	36.5	9.3	3.0	0.7	1.8	0.5	165	72	251	76	50	5	7
1968-69	38.9	10.3	3.3	0.8	1.9	0.5	180	80	270	80	58	5	7
1969-70	41.3	11.2	3.6	0.9	2.0	0.5	190	90	290	85	59	5	7
1970-71	43.7	12.1	3.8	0.9	2.1	0.5	206	97	314	87	73	6	7
1971-72	45.9	12.3	4.1	1.0	2.2	0.6	284	134	339	93	73	6	8
1972-73	49.6	14.4	4.4	1.2	2.5	0.6	391	152	334	89	76	7	8
1973-74	50.6	15.1	4.6	1.2	2.7	0.7	314	150	354	95	81	8	8
1974-75	51.7	15.7	4.7	1.3	2.9	0.8	301	141	361	96	83	8	10
1975-76	52.8	15.8	4.8	1.3	3.0	0.8	282	116	404	107	98	8	12
1976-77	53.2	15.9	5.0	1.4	3.2	0.9	231	81	433	116	98	8	12
1977-78	53.9	16.2	5.1	1.4	3.2	0.9	222	77	430	116	95	8	15
1978-79	55.3	16.9	5.2	1.4	3.3	0.9	223	76	429	119	99	8	15
1979-80	57.2	17.8	5.2	1.4	3.4	0.9	219	85	430	118	99	8	15
1980-81	59.2	18.6	5.3	1.4	3.5	1.0	231	88	433	119	99	8	19
1981-82	61.1	19.4	5.4	1.4	3.6	1.0	247	92	440	120	99	10	20
1982-83	71.4	20.2	5.4	1.4	3.7	1.1	263	96	447	124	99	10	20

11.3 Educational Institutions by Kind and Level

Period	(Number)												
	Primary Schools* (000)		Middle Schools (000)		High Schools (000)		Technical & Vocational Institutions		Higher Sec/ Inter Colleges		Degree Colleges		Unive- rsities
	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total
1983-84	73.2	20.9	6.0	1.8	4.2	1.2	279	100	469	150	99	8	20
1984-85	73.8	21.6	6.1	1.8	4.6	1.3	290	104	467	153	99	8	21
1985-86	77.2	22.4	6.3	1.9	4.7	1.3	293	105	481	158	99	8	22
1986-87	97.2	23.5	6.8	2.1	5.3	1.5	501	259	502	171	99	8	22
1987-88	105.9	24.9	7.0	2.2	5.5	1.6	560	289	548	203	99	8	22
1988-89	103.7	27.4	7.8	2.9	6.6	1.8	999	455	556	206	99	8	22
1989-90	110.5	30.0	8.1	3.1	7.2	1.9	929	419	575	210	99	8	22
1990-91	114.1	31.1	8.7	3.4	8.2	2.1	725	345	612	222	99	8	22
1991-92	112.4	31.6	9.0	3.5	8.4	2.1	608	311	633	233	139	9	23
1992-93	130.6	40.3	11.8	5.4	8.7	2.8	602	316	800	293	260	109	27
1993-94	134.1	42.4	12.1	5.5	9.2	3.0	474	218	824	303	260	112	28
1994-95	139.6	44.4	12.6	5.7	9.5	3.2	487	221	863	317	271	116	34
1995-96	143.1	40.5	13.3	4.4	9.5	2.4	577	224	909	338	286	124	38
1996-97	149.7	52.1	14.5	6.3	9.9	3.3	578	225	1141	382	310	129	41
1997-98	156.3	58.1	17.4	7.5	11.1	3.9	574	223	1056	400	315	139	45
1998-99	159.3	53.1	18.1	7.2	12.4	3.3	580	228	1137	433	336	153	46
1999-00	162.1	55.0	18.4	7.6	12.6	3.4	612	233	1222	464	356	161	54
2000-01	147.7	54.3	25.5	12.0	14.8	4.6	630	236	1710	691	366	171	59
2001-02	149.1	55.3	26.8	12.8	15.1	4.6	607	239	1784	731	376	177	74
2002-03	150.8	56.1	28.0	13.5	15.6	4.8	585	230	1855	768	386	186	96
2003-04	155.0	57.6	28.7	13.9	16.1	5.1	624	228	1989	822	426	206	106
2004-05	157.2	58.7	30.4	14.8	16.6	5.3	747	328	1604	684	677	331	108
2005-06	157.5	59.8	39.4	19.3	22.9	8.1	3059	1475	2996	1484	1135	664	111
2006-07	158.4	60.9	40.1	17.5	23.6	9.0	3090	1491	3095	1420	1166	631	120
2007-08	157.4	64.9	40.8	20.6	24.0	9.0	3125	1507	3213	1642	1202	700	124
2008-09	156.7	63.4	40.9	20.4	24.3	9.2	3159	1523	3242	1707	1336	733	129
2009-10	157.5	60.6	41.3	19.5	24.8	10.6	3192	2182	3329	1763	1439	821	132
2010-11	155.5	58.2	41.6	20.4	25.2	9.5	3224	2206	3435	1690	1558	814	135
2011-12	154.6	57.0	42.0	21.0	28.7	11.6	3257	2229	4515	2184	1384	643	139
2012-13	159.7	60.1	42.1	21.4	29.9	12.3	3290	2253	5030	2410	1534	683	147
2013-14	157.9	60.3	42.9	21.1	30.6	12.6	3323	2276	5179	2462	1086	518	161
2014-15 ^E	158.8	61.0	43.4	21.3	32.8	13.9	3357	2300	6055	2837	976	455	NA

E: Estimated

NA: Not available

Source: 50 Years of Pakistan in Statistics (Vol 2)
Pakistan Economic Survey

*: Including Pre-primary and Mosque schools

Note:

1. Female institutions include percentage of mixed institutions
2. Middle schools are included in High schools for years 1950-54 and 1955-59.
3. Secondary Vocational institutions have been changed to Technical and vocational institutions from 2013-14 onwards.
4. Arts and Science colleges have been changed to Higher Sec/Inter Colleges from 2013-14 onwards.
5. Professional colleges have been changed to Degree Colleges from 2013-14 onwards.

11.4 Teachers in Educational Institutions in Pakistan

(Number)

Period	Primary Schools* (000)		Middle Schools (000)		High Schools (000)		Technical & Vocational Institutions		Higher Sec/ Inter Colleges		Degree Colleges		Universities	
	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female
1947-48	17.8	2.4	12.0	0.8	6.8	0.8	-	-	-	-	-	-	-	-
1948-49	17.8	2.3	12.0	0.8	7.0	0.8	-	-	-	-	-	-	-	-
1949-50	19.9	2.5	12.1	1.1	8.0	1.1	-	-	-	-	-	-	-	-
1950-51	26.1	3.0	-	-	21.3	2.5	-	-	-	-	-	-	-	-
1951-52	29.8	3.6	-	-	21.7	3.0	-	-	-	-	-	-	-	-
1952-53	33.1	4.2	-	-	20.8	3.1	-	-	-	-	-	-	-	-
1953-54	35.5	5.1	-	-	22.2	3.6	-	-	-	-	-	-	-	-
1954-55	35.5	5.8	12.7	1.5	12.7	2.3	-	-	-	-	-	-	-	-
1955-56	37.5	5.2	-	-	27.4	4.0	-	-	-	-	-	-	-	-
1956-57	42.2	5.5	-	-	31.5	4.4	-	-	-	-	-	-	-	-
1957-58	44.3	7.1	-	-	30.7	4.9	-	-	-	-	-	-	-	-
1958-59	44.8	7.4	-	-	30.8	5.3	-	-	-	-	-	-	-	-
1959-60	44.8	8.4	13.0	1.9	18.3	3.9	-	-	-	-	-	-	382	31
1960-61	50.0	10.0	14.4	2.1	20.0	3.7	-	-	-	-	-	-	452	40
1961-62	54.8	11.1	16.7	2.6	21.5	4.2	-	-	-	-	-	-	929	41
1962-63	63.6	13.3	18.7	3.2	23.0	4.8	-	-	-	-	-	-	692	51
1963-64	69.8	14.6	19.6	3.8	25.0	5.6	1,499	337	4,938	1,262	1,137	150	1,128	62
1964-65	75.9	16.7	22.1	4.7	27.7	6.4	1,493	375	5,432	1,428	1,239	175	1,265	72
1965-66	74.9	17.4	23.1	5.3	28.4	6.5	1,436	379	5,711	1,522	1,370	180	1,264	85
1966-67	80.0	18.3	25.2	6.0	31.6	7.8	1,680	440	6,049	1,628	1,405	190	1,366	75
1967-68	83.8	20.3	26.1	6.3	33.4	8.3	1,770	470	6,208	1,719	1,435	195	1,484	92
1968-69	88.0	22.5	28.8	6.7	34.5	9.0	1,900	510	7,080	2,045	1,684	224	1,345	96
1969-70	92.0	25.0	31.5	7.7	35.5	9.6	2,050	520	7,950	2,370	1,737	228	1,473	125
1970-71	96.3	27.2	34.2	8.6	36.4	10.2	2,208	532	8,823	2,695	1,868	225	1,568	137
1971-72	105.7	29.7	36.0	9.2	37.9	10.6	2,326	555	8,313	2,318	1,879	224	1,640	150
1972-73	108.8	32.9	41.4	11.3	40.7	12.0	2,204	517	8,346	2,596	2,060	231	1,644	171
1973-74	115.7	35.0	41.9	11.6	45.3	13.3	2,582	579	8,990	2,433	2,315	387	2,327	215
1974-75	125.5	42.4	43.5	12.8	51.1	15.3	2,462	597	9,635	2,642	2,624	478	2,455	330
1975-76	130.3	44.1	46.4	13.6	55.7	16.6	2,630	805	11,313	3,167	3,087	472	2,726	296
1976-77	133.3	44.8	46.0	13.8	59.6	17.9	2,476	715	11,834	3,246	3,167	472	2,916	351

11.4 Teachers in Educational Institutions in Pakistan

(Number)

Period	Primary Schools* (000)		Middle Schools (000)		High Schools (000)		Technical & Vocational Institutions		Higher Sec/ Inter Colleges		Degree Colleges		Universities	
	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female
1977-78	134.4	45.3	48.8	14.2	60.6	18.5	2,225	626	11,548	3,184	3,331	486	3,265	358
1978-79	136.9	42.6	49.9	13.7	62.9	17.9	2,532	699	11,836	3,348	3,443	501	3,573	340
1979-80	140.9	47.8	51.4	14.9	63.8	19.4	2,817	674	12,077	3,430	3,500	510	3,068	332
1980-81	150.0	48.7	52.2	15.2	65.9	20.2	3,171	711	12,384	3,544	3,343	463	3,183	395
1981-82	159.1	49.6	53.7	15.6	68.7	21.7	3,408	743	12,691	3,658	3,609	516	3,357	385
1982-83	168.1	50.5	55.1	16.1	70.4	21.7	3,616	775	13,000	3,775	3,628	557	3,322	449
1983-84	177.3	57.1	57.8	18.7	78.3	24.1	3,835	807	13,130	4,142	3,769	604	3,490	488
1984-85	179.0	57.2	57.4	17.0	78.7	24.5	4,034	866	13,951	4,305	3,884	629	3,589	509
1985-86	180.6	57.2	57.1	17.2	81.6	24.9	4,190	861	15,599	5,000	3,925	762	3,740	541
1986-87	189.4	62.0	58.2	17.6	92.9	29.0	5,543	1,834	18,786	5,437	4,519	836	3,878	585
1987-88	196.2	64.3	61.6	19.0	99.8	31.8	6,684	2,291	16,490	5,692	4,621	856	4,020	602
1988-89	248.6	79.5	75.0	24.8	126.4	38.1	9,104	3,225	16,928	5,686	4,428	871	4,162	619
1989-90	280.9	84.5	79.8	28.2	140.4	40.9	8,445	2,779	17,347	5,780	4,506	886	4,304	638
1990-91	277.8	92.7	84.1	32.0	152.5	43.9	7,402	2,566	20,792	7,277	4,544	907	4,744	640
1991-92	293.5	94.9	87.5	33.7	157.0	45.6	6,703	2,677	20,548	7,447	4,591	913	4,926	674
1992-93	332.5	122.5	119.0	66.3	165.6	68.1	9,153	2,605	25,485	9,138	8,269	3,058	5,728	747
1993-94	359.1	138.6	132.8	78.2	217.4	88.5	7,965	1,603	27,666	9,825	8,754	3,178	5,217	918
1994-95	375.2	146.7	144.6	80.9	227.6	102.6	6,949	1,708	29,843	10,515	9,128	3,264	5,316	939
1995-96	377.5	145.1	159.1	85.0	217.6	89.8	7,291	1,799	32,898	11,729	9,969	3,657	5,417	927
1996-97	374.3	151.7	156.7	91.4	224.7	98.8	7,422	1,845	32,190	11,690	9,950	3,660	5,162	919
1997-98	397.0	164.7	168.4	101.0	252.9	112.9	6,923	1,870	39,267	15,767	10,930	4,105	5,515	976
1998-99	422.6	173.8	178.5	108.2	231.6	107.5	7,133	1,858	35,187	14,298	10,777	4,139	4,911	837
1999-00	402.4	169.8	193.9	117.6	247.8	115.8	9,253	1,959	39,268	15,764	11,065	4,221	5,914	1,174
2000-01	408.9	183.6	209.7	127.8	260.3	125.3	9,441	1,959	48,054	21,506	11,019	4,218	5,988	1,302
2001-02	413.9	183.5	230.1	139.3	270.2	126.1	7,192	1,863	55,146	23,016	10,598	4,164	5,160	1,247
2002-03	433.5	191.7	236.3	145.8	278.0	131.9	7,273	1,623	57,681	24,146	11,164	4,410	6,180	1,375
2003-04	432.2	195.3	239.4	146.6	276.9	134.2	7,042	1,325	57,881	24,190	11,245	4,505	37,428	NA
2004-05	450.1	206.5	246.7	151.5	282.1	138.6	7,356	1,450	57,661	24,366	15,653	6,690	37,469	NA
2005-06	454.2	210.6	310.8	201.6	417.1	209.9	14,565	4,658	69,425	33,959	20,568	10,485	37,509	NA
2006-07	456.0	212.6	313.5	203.3	421.7	213.0	14,622	4,676	71,246	34,996	20,768	10,587	44,537	NA

11.4 Teachers in Educational Institutions in Pakistan

(Number)

Period	Primary Schools*		Middle Schools (000)		High Schools (000)		Technical & Vocational Institutions		Higher Sec/ Inter Colleges		Degree Colleges		Universities	
	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female
2007-08	452.6	216.0	320.6	208.2	429.9	219.6	14,914	4,770	74,223	36,162	20,971	10,690	46,893	NA
2008-09	465.3	216.2	320.5	209.0	439.3	225.5	15,264	5,061	76,184	37,149	21,176	10,794	52,833	NA
2009-10	441.7	208.9	331.5	216.5	447.1	230.4	15,338	4,905	77,248	37,595	30,754	14,313	57,780	NA
2010-11	440.5	210.1	335.0	220.3	452.8	235.3	15,591	4,993	81,183	39,378	36,349	16,181	63,557	NA
2011-12	427.4	198.6	351.4	234.0	458.7	271.3	15,847	5,079	97,633	52,746	40,191	16,815	70,053	NA
2012-13	428.8	209.1	362.6	241.5	489.6	287.2	16,109	5,168	132,011	71,121	48,809	19,319	77,557	NA
2013-14	420.1	209.5	364.8	243.6	500.5	296.3	16,377	5,259	124,336	58,867	25,964	7,599	77,557	NA
2014-15 ^E	413.7	209.2	375.7	252.2	518.0	321.8	16,652	5,352	146,366	68,579	23,491	6,256	83,252	NA

E: Estimated

NA: Not available

Source: 50 Years of Pakistan in Statistics (Vol 2)
Pakistan Economic Survey

* : Including Pre-primary and Mosque schools

Note:

1. Teachers of Middle schools are included in High schools for years 1950-54 and 1955-59.
2. Secondary Vocational institutions have been changed to Technical and vocational institutions from 2013-14 onwards.
3. Arts and Science colleges have been changed to Higher Sec/Inter Colleges from 2013-14 onwards.
4. Professional colleges have been changed to Degree Colleges from 2013-14 onwards.

11.5 Enrolment in Educational Institutions by Kind and Level

(Number)

Year	Primary Stage I-V (000)		Middle Schools IX-X (000)		High Schools IX-X (000)		Technical & Vocational Institutions (000)		Higher Sec/ Inter Colleges (000)		Degree Colleges		Universities	
	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female
	1947-48	770	110	221	21	58	7	4	1	14	1	4,368	327	644
1948-49	830	120	225	24	59	7	4	2	17	1	4,517	349	690	64
1949-50	920	120	250	24	57	9	5	2	21	2	4,925	394	737	71
1950-51	935	113	-	-	626	70	-	-	-	-	-	-	-	-
1951-52	1,150	141	-	-	644	77	-	-	-	-	-	-	-	-
1952-53	1,209	157	-	-	622	86	-	-	-	-	-	-	-	-
1953-54	1,274	177	-	-	659	92	-	-	-	-	7,698	737	-	-
1954-55	1,550	240	332	45	109	15	11	3	43	6	8,082	833	1,998	49
1955-56	1,418	215	-	-	799	114	-	-	41.6	5.2	9,158	988	-	-
1956-57	1,431	226	-	-	829	127	-	-	45.9	6.1	9,519	1,125	3,106	424
1957-58	1,484	256	-	-	838	138	-	-	55.5	8.3	10,471	1,374	3,136	459
1958-59	1,548	277	-	-	853	140	-	-	60.5	8.7	11,693	1,616	3,482	536
1959-60	1,890	370	422	63	149	23	13	3	76	12	12,434	1,851	4,092	778
1960-61	2,060	430	449	67	160	27	15	6	71	12	12,921	1,929	5,084	1,009
1961-62	2,270	480	461	75	161	23	19	8	72	14	13,950	2,265	7,214	1,335
1962-63	2,490	530	491	82	209	38	20	8	94	18	14,906	2,470	9,464	1,679
1963-64	2,750	570	576	119	217	54	23	7	119	21	17,677	2,661	9,049	1,945
1964-65	3,050	700	624	128	222	46	21	6	127	24	17,372	2,990	13,221	2,730
1965-66	3,160	750	689	149	244	49	21	5	139	28	19,061	2,919	13,420	2,979
1966-67	3,380	790	763	169	273	55	22	7	148	32	19,840	3,121	12,807	2,522
1967-68	3,750	990	793	164	275	50	24	8	153	34	25,000	3,500	15,903	2,993
1968-69	3,830	1,010	846	170	296	56	24	8	159	40	30,081	3,899	13,087	2,665
1969-70	3,910	1,030	899	175	337	62	29	9	175	45	33,633	4,219	15,475	3,298
1970-71	3,960	1,040	933	178	336	67	35	10	199	50	37,245	4,612	17,057	3,703
1971-72	4,210	1,110	963	196	366	71	40	12	186	49	36,182	4,970	17,507	3,878
1972-73	4,450	1,270	1,041	232	390	81	59	16	186	47	37,596	6,450	18,678	4,212
1973-74	4,810	1,370	1,096	247	418	78	40	14	193	53	42,483	6,768	19,081	4,134
1974-75	4,971	1,430	1,196	279	462	100	42	14	208	58	44,734	8,086	21,396	1,500
1975-76	5,319	1,549	1,247	294	493	106	31	9	211	53	56,140	8,785	22,772	5,121

11.5 Enrolment in Educational Institutions by Kind and Level

(Number)

Year	Primary Stage I-V (000)		Middle Schools IX-X (000)		High Schools IX-X (000)		Technical & Vocational Institutions (000)		Higher Sec/ Inter Colleges (000)		Degree Colleges		Universities	
	Total Female		Total Female		Total Female		Total Female		Total Female		Total	Female	Total	Female
	1976-77	5,611	1,591	1,298	309	509	116	29	8	223	66	56,932	9,541	33,711
1977-78	5,015	1,598	1,304	317	506	123	26	7	221	72	62,113	10,766	41,130	6,998
1978-79	5,131	1,630	1,301	327	479	124	29	7	233	75	67,296	11,986	38,623	6,000
1979-80	5,213	1,676	1,391	345	476	125	35	7	253	78	72,479	13,206	41,810	5,712
1980-81	5,474	1,782	1,412	359	509	130	40	7	270	87	55,897	8,519	42,688	7,113
1981-82	5,741	1,896	1,494	389	543	135	45	8	283	94	57,602	9,109	47,573	8,483
1982-83	6,179	2,010	1,494	389	578	141	49	8	297	101	58,587	9,219	48,912	7,851
1983-84	6,860	2,174	1,760	424	606	146	53	8	355	111	56,276	9,314	50,418	7,816
1984-85	6,828	2,252	1,805	446	645	160	57	8	373	117	59,169	9,742	54,031	8,407
1985-86	7,094	2,365	1,910	516	667	177	59	9	400	126	68,317	13,817	59,891	8,801
1986-87	7,639	2,532	2,023	554	708	187	66	22	387	125	64,910	13,814	61,319	9,523
1987-88	7,959	2,673	2,053	593	745	203	89	27	420	135	73,609	15,901	65,340	9,786
1988-89	9,254	3,096	2,394	697	820	232	123	39	428	143	74,848	17,466	69,361	10,048
1989-90	10,400	3,342	2,606	771	913	264	108	33	469	165	75,786	18,674	73,382	10,310
1990-91	10,837	3,675	2,821	842	1,004	285	90	19	630	211	75,786	18,902	61,857	11,667
1991-92	10,736	3,714	2,981	858	1,079	295	90	21	679	232	76,249	19,003	65,944	12,727
1992-93	10,271	3,696	3,040	994	1,168	357	93	24	422	151	281,200	100,400	68,301	14,856
1993-94	10,898	4,123	3,305	1,123	1,315	421	84	18	405	149	270,000	99,600	77,119	19,342
1994-95	11,900	4,708	3,816	1,347	1,525	514	86	15	422	166	281,600	110,400	80,651	21,174
1995-96	11,657	4,590	3,605	1,270	1,447	480	86	14	440	179	293,600	119,600	82,955	23,105
1996-97	13,088	5,350	3,726	1,357	1,521	520	92	15	457	191	304,800	127,600	91,883	25,050
1997-98	14,182	5,861	4,032	1,532	1,658	605	90	18	478	201	318,400	134,000	93,780	24,848
1998-99	14,879	5,149	4,098	1,586	1,703	639	75	17	509	234	312,000	140,400	91,637	25,469
1999-00	15,784	5,660	4,112	1,615	1,726	653	91	17	562	263	316,800	148,800	114,010	27,369
2000-01	14,105	5,559	3,759	1,706	1,565	675	83	14	582	283	305,200	149,600	124,944	36,699
2001-02	14,560	5,871	3,821	1,506	1,574	644	83	15	582	285	300,400	148,000	276,274	101,770
2002-03	15,094	6,132	3,918	1,551	1,589	658	94	19	625	306	320,800	158,400	331,745	128,066
2003-04	16,207	6,606	4,321	1,737	1,800	709	105	14	691	338	329,007	163,059	423,236	178,723
2004-05	18,190	7,642	4,612	1,885	1,936	780	114	21	307	141	453,275	220,118	471,964	195,555

11.5 Enrolment in Educational Institutions by Kind and Level

(Number)

Year	Primary Stage I-V (000)		Middle Schools IX-X (000)		High Schools IX-X (000)		Technical & Vocational Institutions (000)		Higher Sec/ Inter Colleges (000)		Degree Colleges		Universities	
	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female	Total	Female
	2005-06	17,757	7,710	5,322	2,191	2,188	905	239	90	891	444	355,705	209,806	521,473
2006-07	17,993	7,848	5,431	2,264	2,373	974	251	94	942	473	380,012	224,263	605,885	255,695
2007-08	18,360	8,032	5,427	2,279	2,484	1,022	256	96	960	452	383,810	226,517	741,092	342,125
2008-09	18,468	8,144	5,414	2,298	2,556	1,071	265	99	1,074	508	366,518	222,850	803,507	356,233
2009-10	18,772	8,320	5,504	2,337	2,583	1,078	273	102	1,166	495	383,954	217,621	935,599	426,323
2010-11	18,063	7,971	5,644	2,421	2,630	1,103	281	106	1,188	408	431,180	218,374	1,107,682	521,284
2011-12	18,667	7,905	6,020	2,573	2,753	1,155	290	109	1,294	367	497,152	222,098	1,319,799	642,198
2012-13	18,790	8,278	6,188	2,653	2,898	1,215	302	113	1,400	395	641,539	234,006	1,594,648	805,062
2013-14	19,441	8,567	6,461	2,798	3,109	1,303	309	117	1,234	497	674,451	326,858	1,594,648	805,062
2014-15^E	19,935	8,780	6,773	2,943	3,298	1,382	319	121	1,250	534	801,292	380,984	1,828,331	951,149

E: Estimated

Note:

1. Enrolment of Deeni Madaris is included

2. Students of Middle schools are included in High schools for years 1950-54 and 1955-59.

3. Secondary Vocational institutions have been changed to Technical and vocational institutions from 2013-14 onwards.

4. Arts and Science colleges have been changed to Higher Sec/Inter Colleges from 2013-14 onwards.

5. Professional colleges have been changed to Degree Colleges from 2013-14 onwards.

Source: 50 Years of Pakistan in Statistics (Vol 2)
Pakistan Economic Survey

11.6 National Medical and Health Establishments

(Progressive Numbers)

Year	Hospitals	Dispensaries	BHUs Sub Health Centres	Maternity & Child Health Centres	Rural Health Centres	TB Centres	Total Beds	Population Per Bed
1947	292	722	-	91	-	-	13,769	2,564
1948	300	741	-	96	-	-	14,117	-
1949	301	769	-	102	-	-	14,180	-
1950	304	807	-	107	-	-	14,524	2,431
1951	306	823	-	110	-	-	14,741	2,454
1952	311	850	-	153	-	-	15,324	2,419
1953	320	889	-	177	-	-	15,872	2,393
1954	319	928	-	183	-	-	17,092	2,277
1955	333	984	-	198	-	-	19,197	2,077
1956	335	980	-	224	-	-	19,398	2,106
1957	336	1,053	-	257	-	-	19,640	2,132
1958	338	1,112	-	284	-	-	21,169	2,027
1959	337	1,155	-	349	-	-	21,658	2,029
1960	342	1,195	-	348	-	-	22,394	2,038
1961	345	1,251	3	422	1	18	22,394	2,063
1962	361	1,374	-	449	-	-	22,775	2,087
1963	365	1,514	-	488	-	-	23,429	2,088
1964	365	1,626	-	524	-	-	23,664	2,126
1965	379	1,695	-	554	-	-	25,603	2,022
1966	389	1,754	-	558	-	-	26,200	2,033
1967	391	1,834	-	650	-	-	27,291	1,678
1968	398	1,751	-	650	-	-	27,112	2,079
1969	405	1,846	-	668	-	-	27,618	2,100
1970	411	1,875	-	668	-	-	28,976	2,061
1971	495	2,136	249	668	87	79	34,077	1,804
1972	496	2,137	249	675	87	82	35,337	1,792
1973	521	2,566	255	662	90	84	35,655	1,848
1974	517	2,836	290	690	102	89	35,866	1,893
1975	518	2,908	373	696	134	89	37,776	1,852
1976	525	3,063	536	715	173	95	39,129	1,843
1977	528	3,220	544	726	186	95	40,518	1,834
1978	536	3,206	554	748	200	95	42,469	1,804
1979	550	3,367	645	772	211	98	44,367	1,779
1980	602	3,466	736	812	217	98	47,412	1,716
1981	600	3,478	774	823	243	99	48,441	1,752
1982	613	3,459	1,587	817	283	98	50,335	1,735
1983	626	3,351	1,982	794	302	98	52,161	1,723
1984	633	3,386	2,366	787	319	96	53,603	1,724

11.6 National Medical and Health Establishments

(Progressive Numbers)

Year	Hospitals	Dispensaries	BHUs Sub Health Centres	Maternity & Child Health Centres	Rural Health Centres	TB Centres	Total Beds	Population Per Bed
1985	652	3,415	2,647	778	334	100	55,886	1,699
1986	670	3,441	2,902	773	349	101	57,709	1,689
1987	682	3,498	3,150	798	383	104	60,093	1,666
1988	710	3,616	3,454	998	417	211	64,471	1,593
1989	719	3,659	3,818	1,027	448	211	66,375	1,587
1990	756	3,795	4,213	1,050	459	220	72,997	1,444
1991	776	3,993	4,414	1,057	465	219	75,805	1,425
1992	778	4,095	4,526	1,055	470	228	76,938	1,464
1993	799	4,206	4,663	849*	485	233	80,047	1,443
1994	822	4,280	4,902	853*	496	242	84,883	1,396
1995	827	4,253	4,986	859*	498	260	85,805	1,416
1996	858	4,513	5,143	853*	505	262	88,454	1,407
1997	865	4,523	5,121	853*	513	262	89,929	1,418
1998	872	4,551	5,155	852*	514	263	90,659	1,440
1999	879	4,583	5,185	855*	530	264	92,174	1,448
2000	876	4,635	5,171	856*	531	274	93,907	1,456
2001	907	4,625	5,230	879*	541	272	97,945	1,427
2002	906	4,590	5,308	862	550	285	98,264	1,454
2003	906	4,554	5,290	907	552	289	98,684	1,479
2004	916	4,582	5,301	906	552	289	99,908	1,492
2005	919	4,632	5,334	907	556	289	101,490	1,483
2006	924	4,712	5,336	906	560	288	102,073	1,508
2007	945	4,755	5,349	903	562	290	103,285	1,544
2008	948	4,794	5,310	908	561	293	103,037	1,575
2009	968	4,813	5,345	906	572	293	103,708	1,592
2010	972	4,842	5,344	909	577	304	104,137	1,701
2011	980	5,039	5,449	851	579	345	107,537	1,647
2012	1,092	5,176	5,478	628	640	326	111,802	1,616
2013	1,113	5,413	5,571	687	667	329	118,378	1,557
2014 ^P	1,142	5,499	5,438	671	669	334	118,041	1,593

P: Provisional data in respect of Punjab province

Source: Pakistan Economic Survey

*: The decrease in MCH since 1993 onward as against last year is due to exclusion/separation of Family Welfare Centers from MCH structure in Khyber Pakhtunkhwa

Note:

1. Data is on calendar year basis

11.7 Registered Medical and Paramedical Personnel and Expenditure on Health

(Progressive Number)

Year	Registered Doctors *	Registered Dentists *	Registered Nurses *	Registered			Population per			Expenditure ¹ (Million Rs.)	
				Registered Mid-wives	Lady Health Visitors	Registered Lady Health Visitors	Doctor	Dentist	Nurse	Development	Non-Dev- elopment
1948	-	-	88	1	4	-	-	-	-	-	-
1949	-	-	214	1	4	-	-	-	-	-	-
1950	-	-	418	10	67	15,366	-	-	-	-	-
1951	-	-	574	17	100	14,804	-	-	-	-	-
1952	16	-	674	21	123	12,962	-	-	-	-	-
1953	45	-	786	25	129	11,769	-	-	-	-	-
1954	99	-	862	27	138	10,838	-	-	-	-	-
1955	127	-	963	30	142	12,108	-	-	-	-	-
1956	184	-	1,064	33	154	9,569	-	-	-	-	-
1957	266	-	1,190	44	169	8,778	-	-	-	-	-
1958	339	-	1,269	48	181	7,964	-	-	-	-	-
1959	404	-	1,725	109	195	7,364	-	-	-	-	-
1960	477	-	1,929	128	230	6,944	-	-	8.7	57.0	
1961	612	-	2,067	143	-	75,470	-	-	21.1	69.0	
1962	797	2	2,238	199	-	59,636	-	-	34.1	78.0	
1963	1,049	17	2,472	216	-	46,615	-	-	34.6	80.0	
1964	1,325	81	2,641	260	-	37,970	-	-	75.2	78.0	
1965	1,591	151	2,945	291	-	32,533	-	-	46.5	84.0	
1966	2,008	195	3,183	320	-	26,524	-	-	35.3	86.0	
1967	2,588	233	3,527	363	-	21,170	-	-	70.8	92.0	
1968	2,668	273	3,813	421	-	21,128	-	-	59.8	99.0	
1969	3,322	332	4,123	502	-	17,459	-	-	68.0	128.0	
1970	3,913	384	4,543	616	-	15,256	155,468	-	61.7	151.0	
1971	4,287	446	5,075	716	-	14,343	137,870	-	57.6	141.1	
1972	4,802	511	5,504	887	-	13,190	123,953	-	95.6	171.9	
1973	5,138	549	5,751	-	-	12,824	120,018	-	175.7	210.1	
1974	5,582	610	946	522	51	12,164	111,311	-	363.0	278.0	
1975	6,018	650	1,985	1,201	118	11,628	107,661	-	629.1	360.6	
1976	6,478	706	2,526	1,637	197	11,133	102,153	-	540.0	439.2	
1977	7,232	733	3,204	2,577	246	10,278	101,405	-	512.0	558.6	
1978	9,142	781	3,892	3,106	341	9,526	98,079	-	569.0	641.6	
1979	10,167	846	4,552	3,594	453	8,695	93,309	-	717.0	661.9	
1980	11,860	928	5,336	4,200	547	7,549	87,672	-	942.0	794.8	
1981	14,996	1,018	6,110	4,846	718	6,101	83,369	-	1,037.0	993.1	
1982	18,256	1,121	6,832	5,482	928	5,087	77,948	-	1,183.0	1,207.0	
1983	21,942	1,222	7,348	6,031	1,144	4,308	73,560	-	1,526.0	1,564.0	
1984	26,700	1,349	8,280	7,078	1,374	3,605	68,490	-	1,587.0	1,785.1	

11.7 Registered Medical and Paramedical Personnel and Expenditure on Health

(Progressive Number)

Year	Registered Doctors *	Registered Dentists *	Registered Nurses *	Registered Mid-wives	Registered Lady Health Visitors	Population per			Expenditure ¹ (Million Rs.)	
						Doctor	Dentist	Nurse	Development	Non-Dev- elopment
1985	31,107	1,416	10,529	8,133	1,574	3,160	67,041	-	1,881.5	2,393.8
1986	35,102	1,558	12,014	10,315	2,144	2,865	62,580	-	2,615.0	3,270.0
1987	39,639	1,636	13,002	11,505	2,384	2,594	61,180	-	3,114.4	4,064.0
1988	43,921	1,772	14,015	12,866	2,697	2,396	57,963	-	2,802.0	4,519.0
1989	48,342	1,918	15,861	13,779	2,917	2,228	54,927	-	2,681.0	4,537.0
1990	52,935	2,068	16,948	15,009	3,106	2,082	52,017	6,375	2,741.0	4,997.0
1991	56,616	2,184	18,150	16,299	3,463	1,993	50,519	6,204	2,402.0	6,129.7
1992	61,081	2,269	19,389	17,678	3,796	1,892	49,850	5,959	2,152.3	7,452.3
1993	64,038	2,394	20,245	18,641	3,920	1,848	48,508	5,853	2,875.0	7,680.0
1994	67,224	2,584	21,419	19,759	4,107	1,803	46,114	5,672	3,589.7	8,501.0
1995	71,718	2,747	22,299	20,910	4,185	1,455	44,478	5,583	5,741.1	10,613.8
1996	75,239	2,933	24,776	21,662	4,407	1,689	42,675	5,147	6,485.4	11,857.4
1997	79,474	3,154	28,661	21,840	4,589	1,636	40,652	4,555	6,076.6	13,586.9
1998	83,696	3,434	32,938	22,103	4,959	1,590	38,185	4,052	5,491.8	15,315.9
1999	88,117	3,857	35,979	22,401	5,299	1,578	35,557	3,799	5,887.0	16,190.0
2000	92,838	4,165	37,528	22,525	5,443	1,529	33,629	3,729	5,944.0	18,337.0
2001	97,260	4,612	40,019	22,711	5,669	1,516	31,579	3,570	6,688.0	18,717.0
2002	102,644	5,058	44,520	23,084	6,397	1,466	29,405	3,280	6,609.0	22,205.0
2003	108,164	5,531	46,331	23,318	6,599	1,404	27,414	3,223	8,500.0	24,305.0
2004	113,309	6,128	48,446	23,559	6,741	1,359	25,107	3,151	11,000.0	27,000.0
2005	118,113	6,734	51,270	23,897	7,073	1,310	25,297	3,043	16,000.0	24,000.0
2006	123,146	7,438	57,646	24,692	8,405	1,254	20,839	2,766	20,000.0	30,000.0
2007	128,042	8,215	62,651	25,261	9,302	1,245	19,417	2,600	27,228.0	32,670.0
2008	133,925	9,012	65,387	25,534	10,002	1,212	18,010	2,545	32,700.0	41,100.0
2009	139,488	9,822	69,313	26,225	10,731	1,184	16,814	2,452	37,860.0	41,000.0
2010	144,901	10,508	73,244	27,153	11,510	1,222	16,854	2,369	18,706.0	23,382.0
2011	152,368	11,649	77,683	30,722	12,621	1,162	15,203	2,280	26,250.0	28,870.0
2012	160,880	12,692	82,119	31,503	13,678	1,123	14,238	2,201	33,471.0	92,486.0
2013	167,759	13,716	86,183	32,677	14,388	1,099	13,441	2,139	58,736.0	114,680.0
2014	175,223	15,106	90,276	33,687	15,325	1,073	12,447	2,083	69,134.0	130,188.0

Source: 50 Years of Pakistan in Statistics (Vol 2)
Pakistan Economic Survey
Pakistan Bureau of Statistics

*: Registered with Pakistan Medical & Dental Council and Pakistan Nursing Council.

Note:

1. Expenditure figures are for respective financial years 2014=2014-15
2. Data is on calendar year basis
3. Data regarding registered number of Doctors/Dentists is vulnerable to few changes as it is affected by change of province or if there is any change in registration status from time to time

11.8 Health Indicators of Pakistan

Period	Crude Birth Rate (Per Thousand Persons)	Crude Death Rate (Per Thousand Persons)	Population Growth rate (%)	Total Fertility Rate (per Woman)	Infant Mortality Rate (Per Thousand Children)	Life Expectancy Both Sexes	Life Expectancy Male	Life Expectancy Female	Child Mortality	Maternal Mortality Rate (Per Hundred Thousand)
1947	50.0	30.0	2.0	-	150-180	-	-	-	-	-
1951	62.4	-	-	-	-	33.8	33.8	-	-	-
1961	51.0	-	-	-	131.0	-	38.7	-	-	-
1962	37.0	12.0	2.5	6.5	136.0	50.5	52.4	48.7	-	-
1963	38.8	11.0	2.7	5.8	136.0	50.5	52.4	48.7	-	-
1964	41.0	13.0	2.8	6.5	136.0	50.5	52.4	48.7	-	-
1967	-	-	-	-	121.0	-	-	-	-	-
1968	36.0	12.0	2.4	5.6	124.0	50.6	53.6	47.6	-	-
1969	36.0	12.0	2.4	5.7	111.0	50.6	53.6	47.6	-	-
1970	-	-	-	-	109.0	50.6	53.6	47.6	-	-
1971	37.0	11.0	2.6	6.2	106.0	50.6	53.6	47.6	-	-
1976	42.8	11.5	3.1	6.9	87.0	56.5	56.1	57.0	-	-
1977	40.6	10.7	3.0	6.6	100.0	56.5	56.1	57.0	-	-
1978	40.9	10.1	3.1	6.6	95.0	56.5	56.1	57.0	140	-
1979	41.6	9.6	3.2	6.9	95.0	56.5	56.1	57.0	-	-
1981	43.3	11.8	-	-	-	-	-	-	-	-
1984	43.3	11.8	3.2	6.9	127.0	60.9	60.5	61.4	137	-
1985	43.3	11.5	3.2	7.0	116.0	60.9	60.5	61.4	-	-
1986	43.3	10.1	3.3	6.9	106.0	60.9	60.5	61.4	-	-
1987	43.3	10.5	3.3	6.9	104.0	60.9	60.5	61.4	-	-
1988	40.5	10.8	3.0	6.5	108.0	-	-	-	133	-
1989	40.9	10.1	3.1	6.4	107.0	-	-	-	-	-
1990	40.6	10.6	3.0	6.2	105.0	-	-	-	-	-
1991	39.5	9.8	3.0	6.0	102.4	60.0	-	-	-	-
1992	39.3	10.1	2.9	5.8	100.9	60.0	-	-	-	-
1993	39.9	10.1	2.8	5.6	101.8	60.0	-	-	128	-
1994	37.6	9.9	2.8	5.6	100.4	60.0	-	-	-	-
1995	36.6	9.2	2.6	5.7	94.6	59.0	-	-	137	-
1996	35.2	8.8	2.6	5.5	85.5	63.5	62.8	64.1	137	-
1997	33.8	8.9	2.5	5.0	84.4	63.7	62.8	64.6	-	-
1998	32.7	9.1	2.4	4.9	81.5	62.0	-	-	-	-
1999	30.5	8.6	2.4	4.5	82.9	65.0	64.0	66.0	120	-
2000	30.2	8.3	2.2	4.3	79.8	65.0	64.0	66.0	111	-
2001	28.7	8.2	2.2	4.1	77.1	62.5	-	-	103	350-500

11.8 Health Indicators of Pakistan

Period	Crude Birth Rate (Per Thousand Persons)	Crude Death Rate (Per Thousand Persons)	Population Growth rate (%)	Total Fertility Rate (per Woman)	Infant Mortality Rate (Per Thousand Children)	Life Expectancy Both Sexes	Life Expectancy Male	Life Expectancy Female	Child Mortality	Maternal Mortality Rate(Per Hundred Thousand)
2002	27.0	8.2	2.1	4.1	85.0	63.6	63.7	63.4	-	350-500
2003	27.3	8.0	1.9	4.1	83.0	63.9	64.0	63.8	-	350.4
2004	27.8	8.7	1.9	4.1	79.9	63.9	64.0	63.8	-	350.4
2005	26.1	8.2	1.9	4.0	77.0	65.2	64.4	66.0	-	350.4
2006	26.1	7.1	1.8	4.1	76.7	63.8	63.9	63.8	-	350-400
2007	29.1	7.9	2.1	3.9	76.5	63.4	62.7	64.1	-	-
2008	28.7	7.7	2.1	3.8	75.0	63.7	63.0	64.5	-	-
2009	28.4	7.6	2.1	3.7	73.5	64.1	63.3	65.0	-	-
2010	28.0	7.4	2.1	3.6	72.0	64.5	63.6	65.4	92	190.0
2011	27.5	7.3	2.0	3.5	70.5	64.8	63.9	65.8	90	-
2012	27.2	7.2	2.0	3.4	69.0	65.2	64.3	66.1	88	-
2013	26.8	7.0	2.0	3.3	67.5	65.5	64.6	66.5	86	170.0
2014	26.4	6.9	2.0	3.2	66.1	65.9	64.9	66.9	-	-
2015	26.1	6.8	1.9	3.2	64.6	66.2	65.2	67.3	-	140.0

Source:Pakistan Economic Survey
Pakistan Bureau of Statistics

11.9 Expenditure on Health

Period	Total Expenditure on Health (Million Rupees)	Health Expenditure as % of GDP	Per Capita Health Expenditure (Rupees)
1947-48	1	-	0.03
1948-49	3	-	0.08
1949-50	10	0.05	0.29
1950-51	16	0.08	0.46
1951-52	24	0.11	0.67
1952-53	24	0.11	0.64
1953-54	23	0.11	0.61
1954-55	24	0.11	0.62
1955-56	31	0.14	0.79
1956-57	41	0.18	0.99
1957-58	47	0.17	1.12
1958-59	64	0.23	1.49
1959-60	66	0.39	1.49
1960-61	66	0.36	1.42
1961-62	90	0.45	1.90
1962-63	112	0.54	2.29
1963-64	115	0.51	2.28
1964-65	153	0.61	2.91
1965-66	130	0.45	2.45
1966-67	121	0.38	2.21
1967-68	163	0.45	2.89
1968-69	159	0.41	2.74
1969-70	196	0.47	3.28
1970-71	213	0.44	3.46
1971-72	199	0.39	3.19
1972-73	267	0.48	4.06
1973-74	386	0.57	5.68
1974-75	641	0.72	9.16
1975-76	990	0.88	13.72
1976-77	979	0.75	13.18
1977-78	1,071	0.71	13.98
1978-79	1,211	0.68	15.34
1989-80	1,379	0.70	11.51
1980-81	1,737	0.74	20.76
1981-82	2,030	0.73	23.57
1982-83	2,390	0.74	26.96
1983-84	3,090	0.85	33.90
1984-85	3,372	0.80	36.00
1985-86	4,275	0.91	44.43

11.9 Expenditure on Health

Period	Total Expenditure on Health (Million Rupees)	Health Expenditure as % of GDP	Per Capita Health Expenditure (Rupees)
1986-87	5,885	1.14	59.53
1987-88	7,178	1.25	70.80
1988-89	7,321	1.08	68.40
1989-90	7,218	0.94	67.64
1990-91	7,738	0.90	70.72
1991-92	8,532	0.84	76.04
1992-93	9,605	0.80	83.49
1993-94	10,555	0.79	89.50
1994-95	12,091	0.77	100.02
1995-96	16,355	0.88	132.04
1996-97	18,343	0.87	144.54
1997-98	19,664	0.81	151.30
1998-99	20,808	0.78	156.43
1999-00	22,077	0.75	160.52
2000-01	24,281	0.58	172.99
2001-02	25,405	0.57	177.45
2002-03	28,814	0.59	196.36
2003-04	32,805	0.58	219.21
2004-05	38,000	0.58	249.13
2005-06	40,000	0.49	257.45
2006-07	50,000	0.54	316.11
2007-08	59,898	0.56	363.77
2008-09	73,800	0.56	438.82
2009-10	78,860	0.53	459.21
2010-11	42,088	0.23	240.08
2011-12	55,120	0.27	308.09
2012-13	125,957	0.56	690.06
2013-14	173,416	0.69	931.40
2014-15 ^P	114,224	0.42	601.59

P: Provisional (Jul-Mar)

Source: Pakistan Economic Survey
Pakistan Bureau of Statistics

National Income, Saving and Investment

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 calendar 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.

Gross National Product 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. Estimates of Gross National Product are prepared by Pakistan Bureau of Statistics. They are based on the concept and classification of United Nations' System of National Accounts (UN-SNA). GNP estimates are computed by a combination of product, income and expenditure methods. The product method is applied to compute value added in agriculture, mining & quarrying, manufacturing, electricity & gas distribution, services, wholesale & retail trade, and ownership of dwellings. Income method is used to work out income accruing from transport, storage & communication, banking and insurance, public administration and defense and services sectors. Expenditure method is used to estimate value

added in construction on the basis of investment made and the co-efficient of value added.

Gross Fixed Capital Formation: Estimates of Gross Fixed Capital Formation in Pakistan are prepared separately, for private and public sector, by economic activity as well as by capital assets. Estimates of private sector are computed by commodity flow, expenditure (Survey Method) and financial approaches. Public sector investment comprises of investment made by public sector enterprises, autonomous and semi autonomous bodies, and general government. Data in respect of public enterprises are collected from respective agencies whereas the estimates of general government are derived from the classification of demand of grants of the development and non development budgets of federal and provincial governments and local bodies.

Production and 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 fixed basket of goods and services and to gauge the increase in the cost of living in reported period. The series for FY57 to FY76 were available on other than 1959-60 and 1969-70 base that is converted into series with base 1959-60 and 1969-70 respectively.

Laspeyer's formula used to compute CPI is:-

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

Where:

P_n = Price of an item in the current period

P_0 = price of an item in base period

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

The series is not strictly comparable because of the following reasons:-

- i). FY50 to FY60 represent CPI for government/commercial employees in Karachi only.
- ii). FY61 to FY70 represent Average CPI for clerical wage earners in Karachi.

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.

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.

Money and Banking

Reserve Money: Reserve Money (M0) 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 bank's 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.

Narrow Money: Narrow money (M₁) including all coins, currency held by the public, other deposit with State Bank of Pakistan (excluding IMF A/C Nos. 1 & 2, SAF loan account, counterpart funds, deposits of foreign central banks, foreign governments, international organizations and deposit money banks) and scheduled banks' demand deposits (excluding inter-bank deposits of central & provincial governments and foreign constituents); scheduled banks' time deposits excluding inter-bank deposits and deposits of central & provisional governments and foreign constituents; resident foreign currency deposits. Narrow Money is an indicator used to measure money supply in

the economy

Broad Money: Broad money (M2) includes M1 and scheduled banks' time deposits, resident foreign currency deposits. Money multiplier is obtained by dividing Broad money (M2) by Reserve money (M0). From July 1980, computation of monetary statistics adheres to guidelines provided by the IMF. Broad Money is an indicator used to measure money supply in the economy and the key economic indicator used to forecast inflation

Liabilities and Assets of the State Bank of Pakistan: The figures relating to assets and liabilities of the State Bank of Pakistan presented in the tables are based on the statutory weekly statements of affairs of the Issue and Banking departments of the State Bank of Pakistan issued in pursuance of section 40 (I) of the State Bank of Pakistan Act, 1956.

Scheduled Banks: "Scheduled Banks" means, "All commercial banks and specialized banks (like IDBP and ADBP 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."

Scheduled Banks operating in Pakistan with paid-up capital and reserves of an aggregate value not less than Rs 1 billion (Rs 1.5 billion by December 31, 2004, Rs 2 billion by December 31, 2005, Rs 3 billion by December 31, 2006, Rs 4 billion by December 31, 2007, Rs 5 billion by December 31, 2008, Rs 6 billion by December 31, 2009, Rs 7 billion by December 31, 2010, 8 billion by December 31, 2011, Rs 9 billion by December 31, 2012 and Rs 10 billion by December 31, 2013) and conducting their affairs in a manner not detrimental to the interest of their depositors have been declared as scheduled banks.

Non-Banks Financial Companies: NBFCs are categorized into eight groups, development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies and discount houses.

Other Depository Corporations: ODCs consists of all resident financial corporation's (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, Development Financial Institutions (DFIs), Microfinance Institutions (MFIs) and all Depository NBFIs.

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

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 also 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.

Non-financial Public Sector Enterprises: NFPSEs 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.

Other Financial Intermediaries: The financial corporation's engaged in financial intermediation, which raises funds on financial markets, but not in the form of deposits, and uses 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.

Liabilities and Assets of Scheduled Banks

The items of Capital and Reserves on the liability side pertain to the principal or head office of the bank.

Capital: It comprises of paid-up capital of Pakistani banks. In case of foreign banks, it is the equivalent rupee amount kept with the State Bank of Pakistan as reserve capital required to be maintained under the rules.

Reserves: All types of reserves maintained by the scheduled banks

Balances with Other Scheduled Banks exclude the balances with National Bank of Pakistan as an agent of State Bank of Pakistan. These

balances are included in 'Balances with State Bank of Pakistan'.

As per established accounting procedure, the reporting branches of scheduled banks adjust certain entries with their Principal/Head (inter-bank) offices to balance their positions. The gross amounts of credits and debits of these adjustments tend to be large compared with other heads of accounts. These adjustments of 'Head office/inter-bank' is netted out to consolidate bank-wise position that have been added to arrive at overall position. It is significant to mention that the data on liabilities and assets in this publication may differ when compared with Weekly Press Communiqué due to difference in timing and coverage of the two sets of data.

Bills Purchased & Discounted

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

Deposits

The data on Deposits is collected and compiled on various dimensions explained as under:- Types of Accounts:- Deposits accounts are classified under five main types viz. current, call, other deposit accounts, saving, and fixed deposits

Category of Deposit Holders:- This describes the main business or profession of the deposit account holder. They are broadly classified as foreign and domestic constituents, which is cascaded down to Government, Non-financial public sector enterprises (NFPSEs), Non-bank financial institutions (NBFIs), Private sector, Trust Fund and Non-profit organizations, Personal, and Others. The Private sector has been further classified in sub-heads such as Agriculture, Fishing, Mining, Manufacturing, Ship breaking, Electricity, Construction, etc.

Rate of interest:- It is the rate offered by scheduled banks on various type of deposits like foreign currency accounts scheme, over five years maturity and unclaimed, overdue or matured fixed deposits.

Rate of return on PLS deposits:- It is the rate of profit given by the scheduled banks on various types of deposits such as call, saving, and fixed deposits. The rates are announced after the completion of the period of investment usually a half year based on June and December end in July and January respectively.

Size of accounts for deposits:- The deposits

accounts are classified under various classes on the basis of the balances in the respective accounts. As the number of accounts is considerably large, for reporting ease the reporting banks have option to club the accounts and amounts in cases where, the “Nature”, “Type of Accounts”, the “Category of Deposit Holders” and “Rate of Interest/Return” are the same. For such grouped accounts it is the average size of the group instead of actual size of the component that determines the class to which it belongs. It is believed that the estimates would not differ significantly from the actual position.

Debits to deposit and turnover:- The deposits are reported on net basis at the end of half-year. The debits on these accounts help in analyzing the turnover in the respective accounts during the period. The coefficients of turnover are calculated by dividing the debits by the averages amounts on deposits as reported by the banks.

Advances

The main attributes on advances are as under: -

Type of securities:- In banking business, the security or collateral, consists of assets, property, deposits or valuables held as guarantee against a credit or a loan. Type of security helps in the analysis of the quality of advances of the banking system. International classification of securities can be seen under the tables on advances classified by securities. .

Category of borrowers:- Borrowers are first classified on the basis of foreign and domestic constituents. The latter is then further classified into government, non-financial public sector enterprises, non-bank financial institutions, private sector (business), trust funds & non-profit organizations, personal and others.

Rate of interest/ return:- This is the cost of using borrowed money expressed as a rate, or a percentage of the principal amount for a period of time usually a year. In case of Islamic modes of financing it is referred as rate of mark-up. For the ease of reporting banks, they are asked to round the rate of interest/ mark-up to two decimal places in multiples of 0.25, for example, 3.00%, 4.25%, and so on.

Size of accounts for advances:- The classification and system for size of accounts for advances is identical to the size of accounts for deposits as explained above.

Rate of Margin:- Margin for collateral is the excess of the market/assessed value of the

collateral over the amount of advance.

Outstanding Deposits: It shows position of deposits held by banks at the end of the period (30th June or 31st December). 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).

Outstanding Advances: It means the advances/loans recoverable at the end of the period (30th June or 31st December). 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.

Data on regional outstanding advances is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions.

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.

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.

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 scrip less (without physical form) form with interest payment on biannual basis.

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.

KIBOR – (Karachi Interbank Offered Rate): Interbank clean (without collateral) lending/borrowing rates quoted by the banks on Reuters are called KIBOR Rates. 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 bid. The tenors available in KIBOR are one week to 3 years. KIBOR is used as a benchmark for corporate lending rates.

Capital Market

Index Number: Stock market index is a used for measuring changes in the prices of stock market securities in respect of the base year prices. The index is used as an indicator of the overall performance of the economy.

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 constructed 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.

State Bank General Index: It is weighted index of share prices of all joint stock companies listed at Karachi Stock Exchange. The weights used are the proportion of paid-up capital of sectors to the total paid-up capital of all companies.

Equity Yield: Equity yield is one of the tools for evaluating the performance of different types of investments. An investor can judge the relative return on his or her portfolio holdings by using equity yield data. The equity yield prepared by State Bank of Pakistan is based on dividend and earning yield of ordinary shares of all joint stock companies listed at Karachi Stock Exchange.

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.

Balance Sheet Analysis: The analysis is based on published balance sheets of non-financial companies listed at Karachi Stock Exchange. All shares have been standardized at Rs.10 each to calculate the breakup value and earnings per ordinary share for the preparation of consolidated statements.

Domestic Public Debt

National Saving Schemes: There have been different saving schemes in Pakistan since independence. The data reflects outstanding position as on end June and includes different type of saving accounts as well as certificates introduced from time to time.

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.

Mahana Amdani Account: It is perpetual income scheme. An account holder continuously deposits monthly installments ranging from Rs.500 to Rs. 5000/= and receives profit equal to

his monthly deposits till the account lasts. Only one account can be opened in the name of any one person either singly or jointly. However, father, mother or legal guardian may also open an additional account on behalf of a minor.

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 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.

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.

Defence Saving Certificates (DSC): Government of Pakistan introduced DSC scheme in the year 1966. It is the most popular scheme among investors specifically designed to meet the future requirements of the depositors. The only scheme with 10 years maturity with built in feature of automatic reinvestment after the maturity i.e. in case any certificate not encashed on maturity, the balance at credit (principal + profit) without any deduction, shall deemed to have been reinvested for another period of 10 years on filling in a new application form. These certificates are available in the denominations 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. The minimum investment limit is Rs.500/-, however, there is no maximum limit of investment in this scheme.

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. In case, the profit earned on these certificates is not drawn on due date, it will automatically stand reinvested from date of its accrual.

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.

Bahbood 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/-.

National Savings Bonds: The National Savings Bonds were introduced in December 2009 which is first ever registered tradable Government's Security and can be pledged 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.

Prize Bonds: A bearer type security available in the denomination of Rs. 200, Rs. 750, Rs. 1,500, Rs. 7,500, Rs. 15,000 and Rs. 40,000. No fixed return is paid but prize draws are held on quarterly basis. The numbers and amount of prizes on various denominations of prize bonds are different

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.

Balance of Payments

Balance of Payments: Balance of Payments (BOP) Statistics in Pakistan is compiled by the State Bank of Pakistan on behalf of the Ministry of Finance, Government of Pakistan. The BOP table had been prepared as per underlying principles of 4th Manual of IMF from July 1984 till the adoption of 5th Manual of IMF in July 2003. From July 2003, BOP is being compiled as per the guidelines of 6th Manual of IMF. The data is collected through International Transactions Reporting System (ITRS) of Authorized Dealers (Banks) Exchange Companies, State Bank of Pakistan, Economic Affairs Division and Finance Division of Ministry of Finance, Customs, Pakistan Bureau of Statistics, Pakistani Shipping & Air companies, Foreign Shipping & Air Companies operating in Pakistan, and Pakistan's Diplomatic Missions Abroad.

The data is available both in Pak Rupees and equivalent US \$. Period average exchange rates are used for conversion. Formats have been revised in 1965, 1985, 2003 and 2013. For comparison, data from July 2003 onwards is converted in the format of 1985 in this publication.

Invisible Receipts/Payments by Category of Transactions: Cash flows of foreign exchange transactions excluding exports and imports routed through banks and monetary authority is termed as invisible receipts/payments.

Exchange Rates: In May, 1972, PKR had devalued by 57 percent by the Government of Pakistan. Managed floating exchange rates were adopted with effect from January, 1982. Composite rate, two-tier rate structure on foreign exchange was introduced on 22nd July 1998 and subsequently replaced by market based unified exchange rate on 19th May 1999. Monthly average and End month average exchange for Pak Rupees /SDR are taken from International Financial Statistics (IFS) of IMF. Back series exchange rates of currencies not available with Statistics Department of SBP are

collected from IFS database of IMF and calculated as cross rate of US dollar per unit of foreign currencies in IFS and Pak Rupees per unit of US dollar available with SBP..

Effective Exchange Rate: A composite measure of a country's exchange rates (nominal or real) with its most important trading partners. It is calculated as an index of bilateral exchange rates, weighted by the share of each trading partner in imports, exports, or total foreign trade.

Nominal Exchange Rate: The price of one currency in terms of another. By common convention, it is the amount of domestic currency that will purchase one unit of foreign currency; or the price of foreign currency in terms of domestic currency. It may also be defined as the inverse: the amount of foreign currency that will buy one unit of domestic currency.

Nominal Effective Exchange Rate: An index of the bilateral nominal exchange rates of one country relative to its major trading partners. The bilateral nominal exchange rate index with each trading partner is weighted by that country's share in imports, exports, or total foreign trade.

Real Exchange Rate: The price of a basket of goods in one country relative to the price of the same basket in another country, with both prices expressed in the same currency using the nominal exchange rate.

Real Effective Exchange Rate: An index of the price of a basket of goods in one country relative to the price of the same basket in that country's major trading partners. 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's basket is weighted by its share in imports, exports, or total foreign trade.

Computation of REER:

CPI-based REER is computed for Pakistan through deflating the nominal effective exchange rate (NEER) - the country's trade weighted nominal exchange rate - by a similarly weighted measure of prices (RPI). The relationship between them is as follows:

$$REER = \frac{\frac{ERI}{ERI^*}}{\frac{CPI}{CPI^*}} = \frac{ERI}{ERI^*} \times \frac{CPI^*}{CPI}$$

$$= NEER \times RPI$$

Where NEER stands for Nominal Effective Exchange Rate and RPI is Relative Price Index. Both indices are constructed as described below separately:

❖ **Nominal Effective Exchange Rates (NEER) Index:**

NEER is an index of the bilateral nominal exchange rates of the country relative to its major trading partners. The bilateral nominal exchange rate index with each trading partner and competitor is weighted by the country's share in imports, exports, or total foreign trade. The NEER is computed as:

$$NEER = \frac{ERI}{ERI^*}$$

Where ERI is domestic exchange rate index and ERI* denotes the foreign domestic exchange rate index. The stepwise computation of NEER is being explained as under:

- Construction of Home Country's Exchange Rate Indices (ERI):

$$ERI = \frac{ERI (Current Period)}{ERI (Base Period)} \times 100$$

and

- Construction of Exchange Rate Indices for all the Trading Partners (ERI*): ERI* is constructed in two steps:

- 1) Firstly, the ERI of all the foreign trading partners is computed as:

$$ERLi = \frac{ERLi (Current Period)}{ERLi (Base Period)} \times 100$$

Where i = 1, 2, - - - k

Note: The base period of ERI should be similar to that selected for home country.

- 2) Secondly, the above computed ERI of each trading partner's country is multiplied by its respective trade weight. In mathematical terms, it is equal to:

$$ERI^* = \text{Exp} [w_1 \text{Ln}[ERI_1] \times \text{Exp} [w_2 \text{Ln}[ERI_2] \times \dots \times \text{Exp} [w_k \text{Ln}[ERI_k]$$

Or

$$ERI^* = \text{Exp} \left[\prod_{j \neq i} w_{ij} \text{Ln}(ERI)_j \right]$$

Where:

Exp = Exponential (Antilog)

Ln = Natural Log

w = Trade Weight

❖ **Relative Price Index (RPI)**

RPI is an index of the price of a basket of goods in one country relative to the price of the same basket in that country's major trading partners. The price of each trading partner's basket is weighted by its share in imports, exports, or total foreign trade. For the construction of RPI, we need:

- Price index of major trading partners and competitors
- Price index of Pakistan
- Trade weights.

The RPI is computed as:

$$RPI = \frac{CPI}{CPI^*}$$

Where CPI denotes the domestic consumer price index and CPI* denotes the foreign consumer price index. The stepwise computation of RPI is being explained as under:

- Construction of Home Country's CPI:

$$CPI = \frac{CPI (Current Period)}{CPI (Base Period)} \times 100$$

and

- Construction of CPI for all the Trading Partners (CPI*): CPI* is constructed in two steps:

- 1) Firstly, the CPI of all the foreign trading partners is computed as:

$$CPIi = \frac{CPIi (Current Period)}{CPIi (Base Period)} \times 100$$

Where i = 1, 2, - - - k

Note: The base period of CPI should be similar to that selected for home country

- 2) Secondly, the above computed CPI of each trading partner's country is multiplied by its respective trade weight. In mathematical terms, it is equal to:

$$CPI^* = \text{Exp} [w_1 \text{Ln}[CPI_1] \times \text{Exp} [w_2 \text{Ln}[E=CPI_2] \\ \times \dots \times \text{Exp} [w_k \text{Ln}[CPI_k]]$$

Or

$$CPI^* = \text{Exp} \left[\prod_{j \neq i} w_{ij} \text{Ln}(CPI)_j \right]$$

Where:

Exp = Exponential (Antilog)

Ln = Natural Log

w = Trade Weight

It should be noted that a rise in the CPI of the home country relative to that of the foreign country denotes a real appreciation, and is associated with a loss in competitiveness of the home country.

Indices of REER and NEER: Indices REER and NEER from January 1970 to June 2001 are based on base 2000 and for onwards on base 2010. Statistics and DWH Department of State Bank of Pakistan compiles data. From May 1999 due to adoption of unified rate the index is switched from official index to composite index. CPI data release by Pakistan Bureau of Statistics is used for calculation of REER indices. Splicing technique is used for CPI where actual base is revised to new base.

Foreign investments: The data on direct and portfolio investment in Pakistan are the net flows captured through the banking system and exchange companies operating in Pakistan. The data of direct investment in terms of capital equipment and reinvested earnings is collected through annual enterprises' survey of foreign investments. Sector-Wise Net Inflow of Foreign Direct Investment is available from July 1996 however, new format compilation of foreign direct investment data by economic group commenced from July 2001 onwards.

Foreign Trade

Foreign Trade Statistics: The balance of trade is the difference between the monetary value of exports and imports for an economy over a certain period of time. Foreign trade statistics compiled by Pakistan Bureau of Statistics refers to the physical movements of merchandise goods into and out of the custom territory of Pakistan, on custom records basis irrespective of any monetary exchange. Foreign trade includes exports, re exports, imports and re imports carried through sea land and air routes. For trade

through parcels post monthly returns are received from General Post Offices.

The trade data of SBP is, on the other hand, based on realization of export proceeds and import payments made through banking channel for goods exported and imported. The trade transactions such as land borne trade, imports through foreign economic assistance 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 some discrepancies may arise in the two sets of trade data due to valuation, timing and coverage of transactions.

The valuation in case of exports and imports are based on F.O.B. and C.I.F. basis respectively accepted by Custom authority for realization of duty. The data relating quantity are those which are given in bills of entry and shipping bills. The weights recorded are net weight of packing or container.

From July, 1989 to June 2002, Pakistan Standard Trade Classification Revision-3 (PSTC-R3) was used for compilation and dissemination of external trade statistics. Pakistan Bureau of Statistics has adopted the United Nations HS Commodity Classification System which is being used for commodity classification and compilation of external trade statistics since July, 2002.

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.

Foreign Trade 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.

$$\text{Unit Value Index} = \frac{\sum P_n \times Q_0}{\sum P_0 \times Q_0} \times 100$$

$$\text{Quantum Index} = \frac{\sum Q_n \times P_0}{\sum Q_0 \times P_0} \times 100$$

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.

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

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

External Debt

External Debt: Gross 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.

Population and Employment

Population: Since independence to date five censuses have been conducted, the first in 1951, the second in 1961, the third, fourth and fifth in 1972, 1981 and 1998 respectively.

Civilian Labour Force: For 1951 census, Civilian Labour Force comprised of all the persons aged 12 years and above. All the persons reported "Under 12 years" were excluded from the scope of labour force. In other censuses, all persons reported "10 years and above" were included in labour force.