Preface

Statistics & DWH Department of the State Bank of Pakistan endeavors to provide quality and timely

statistics to users on regular basis. The monthly Statistical Bulletin is a reflection of one of such efforts

for catering the needs of our users.

The monthly Statistical Bulletin covers a wide range of information and is divided in eleven different

parts. It contains data covering money and credit, banking system, balance of payments, foreign trade,

internal & external public debt, open market operations, Capital Market, public finance, and economic

growth. The data is presented in user friendly and easy-to-understand graphs and charts. Data on most of

the variables is provided in monthly series depending on its availability. The data included in the bulletin

is acquired from reliable sources and efforts are made to ensure its quality and reliability. The publication

is available both in printed as well as in electronic format. Soft copy of the bulletin can be downloaded

from the State Bank's website at http://www.sbp.org.pk/reports/stat_reviews/Bulletin/index.htm . The

publication is prepared by a team of in-house professionals whose untiring efforts enable its timely

compilation and release.

Comments and suggestions for further improving the publication are welcome. For this purpose a

Feedback form is included at the end of publication.

Dr. Azizullah Khattak

Director

Statistics & DWH Department

Acknowledgement

The team is highly indebted to Dr. Azizullah Khattak, Director and Dr. Ishaque Ahmed Ansari, Additional Director, for their guidance in the 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, Payment System Department, Domestic Markets & Monetary Management Department of the State Bank of Pakistan, Pakistan Bureau of Statistics, Karachi Stock Exchange, Ministry of Finance, FBR, House Building Finance Company Ltd., Industrial Development Bank of Pakistan, 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 & DWH Department for their continuous support and input in the form of tables for this publication.

Team

Contents

1. Selecte	d Economic Indicators	6-7
2. Money	and Credit	
2.1	Depository Corporation Survey	10-11
2.2	Analytical Accounts of State Bank of Pakistan	12-15
2.3	Analytical Accounts of other Depository Corporations	16-19
2.4	Reserve Money	20-21
2.5	Monetary Aggregates	22-23
2.6	Liabilities and Assets of the State Bank of Pakistan-Issue Department	24-25
2.7	Liabilities and Assets of the State Bank of Pakistan-Banking Department	26-29
2.8	Scheduled Banks' Consolidated Position Based on Weekly Returns - Liabilities & Assets	30-31
2.9	Scheduled Banks' Liquidity Position	32-33
2.10	DFIs & NBFCs Consolidated Financial Position	34-35
2.11	Classification of Deposits with DFIs & NBFCs	36
2.12	Classification of DFIs & NBFC's Loans Extended (Advances)	36
2.13	Classification of DFIs & NBFC's Investments in Securities and Shares	37
2.14	Currency in Circulation	38
2.15	Government Budgetary Borrowing from Banks	39
2.16	Government Borrowing for Commodity Operations	40
3. Banki	ng System	
	uled Banks in Pakistan:	
3.1	Liabilities and Assets	42-43
Distri	bution of Deposits by :	
3.2	Type of Accounts	44-45
3.3	Category of Deposit Holders	46-49
3.4	Category of Deposit Holders and size of Accounts	50-51
3.5	Size of Accounts	52-53
Class	ification of Advances by :	
3.6	Borrowers	54-59
3.7	Securities Pledged	60-63
3.8	Size of Accounts - All Banks	64-65
3.9	Size of Accounts - Commercial Banks	66-67
3.10	Size of Accounts and Borrowers - All Banks	68-69
3.11	Rates of Margin	70-71
Class	fication of Bills and Investment:	
3.12	Classification of Bills Purchased and Discounted	72-75
3.13	Classification of Investment in Securities and Shares	76-78
3.14	Deposits by Rates of Interest/ Return (PLS)	79
3.15	Deposits by Rates of Interest	80
3.16	Deposits by Rates of Return (PLS)	81
3.17	Advances by Rates of Interest	82-83
3.18	Financing under Islamic Modes by Rates of Return	84-85
3.19	Weighted Average Rates of Return on Deposits-PLS & Interest Bearing	86
3.20	Weighted Average Rates of Return on Deposits-PLS	87
3.21	Weighted Average Rates of Return on Deposits- Interest Bearing	88
3.22	Weighted Average Rates of Return/Interest on Advances	89
3.23	Province/Region wise Advances by Borrowers & Deposits by Categories	90-91
3.24	Telegraphic Transfers issued and encashed by the State Bank of Pakistan	92-93
3.25	Clearing House Statistics	94-95

Co-o _l	perative Banks in Pakistan :	
3.26	Liabilities and Assets	96-97
3.27	Distribution of Deposits by Type of Accounts	98
3.28	Distribution of Deposits by Category of Deposit Holders	99
3.29	Classification of Advances by Economic Groups	100
3.30	Classification of Advances by Securities Pledged	101
3.31	Classification of Investment in Securities and Shares	102-103
3.32	Weighted Average Rates of Return on Deposits	104
3.33	Weighted Average Rates of Return on Advances	105
Rates	of Return in Pakistan:	
3.34	State Bank of Pakistan Rates for Banks	106
3.35	Scheduled Banks' Rates of Return on Advances	107
3.36	Weighted Average Lending and Deposits Rates (Monthly)	108
3.37	Rates of Return on Advances of Specialised Agricultural Finance Institutions	110
3.38	Rates of Return on Advances by House Building Finance Company Ltd.	111
3.39	Rates of Return on Advances by Pakistan Industrial Credit & Investment Corporation	112
3.40	Rates of Return on Advances by Industrial Development Bank of Pakistan	113
3.41	Rates of Profit on National Saving Schemes	114
3.42	Non-Performing Loans / Default Loans	115
3.43	Electronic Banking Statistics	116-117
4. Balanc	e of Payments and Foreign Trade	
4.1	Foreign Exchange Rates Pak. Rupee per U.S. Dollar	120-121
4.2	Daily Foreign Exchange Rates Pak. Rupees per Currency Unit	122-123
4.3	Average Exchange Rates of Major Currencies	124-125
4.4	Appreciation/Depreciation of Selected Currencies Against U.S. Dollar	126-127
4.5	Appreciation/Depreciation of Selected Currencies Against SDR	128-129
4.6	Appreciation/Depreciation of Pak Rupee Against Selected Currencies	130-131
4.7	Pakistan's Balance of Payments	132-135
4.8	Gold and Foreign Exchange Reserves	136
4.9	Country-Wise Workers' Remittances	137
4.10	Balances Under Foreign Currency Accounts Scheme	138
4.11	Foreign Currency Deposits (FE-25) and Utilization	139
4.12	Net Inflow of Foreign Private Investment	140
4.13	Foreign Direct Investment classified by Economic Groups	141
4.14	Balance of Trade	
	a) State Bank of Pakistan	143
	b) Pakistan Bureau of Statistics	145
4.15	Exports by Selected Commodities	
	a) State Bank of Pakistan	146-147
	b) Pakistan Bureau of Statistics	148-149
4.16	Imports by Selected Commodities	
	a) State Bank of Pakistan	150-151
	b) Pakistan Bureau of Statistics	152-153
4.17	Exports by Selected Countries / Territories	
	a) State Bank of Pakistan	154-157
	b) Pakistan Bureau of Statistics	158-161
4.18	Imports by Selected Countries / Territories	
	a) State Bank of Pakistan	162-165
	b) Pakistan Bureau of Statistics	166-169
4.19	International Investment Position of Pakistan	170
4.20	Terms of Trade and Indices of Unit Value-Exports by Commodity Groups	171

4.21	Indices of Unit Value Imports by Commodity Groups	172		
	Quantum Indices of Exports by Commodity Groups	173		
	Quantum Indices of Imports by Commodity Groups	174		
	Nominal Effective Exchange Rate and Real Effective Exchange Rate (NEER and REER) Indices	175		
	al and External Public Debt			
	National Saving Schemes – Outstanding Amount	178-181		
	Pakistan's Debt and Liabilities –Summary	182		
	Pakistan's Debt and Liabilities Profile	183		
	Outstanding Stock of Public Sector Enterprises (PSEs) Domestic Debt	184		
	Government Domestic Debt and Liabilities	185		
	Pakistan's External Debt & Liabilities-Outstanding	186		
	Pakistan's External Debt Servicing-Principal	187		
	Pakistan's External Debt Servicing-Interpat	188		
	Ownership Classification of the Federal Government Debt	189		
	Market Operation	102 102		
	Government of Pakistan Treasury Bills	192-193		
	Sale / Purchase of Treasury Bills under Open Market Operation by SBP with Banks	194		
	SBP Overnight REPO/Reverse REPO facilities	195		
	Auction of Government of Pakistan Treasury Bills (Auction wise)	196-197		
	Auction of Pakistan Investment Bonds (PIBs)	198		
	KIBOR	199		
	Indices Inter-Bank Average Call Rate	201		
6.8	SBP Rates for Market to Market (M2M) of Major Currencies	202-203		
6.9	Secondary Market Transactions in Government Securities	204		
7. Capita	l Market			
7.1	KSE 100 & All Share Index	206-207		
7.2	Karachi Stock Exchange Indicators	209		
7.3	Market Capitalization of KSE all Shares	210-211		
7.4	Turn Over of Shares at Karachi Stock Exchange	212		
	Financial Statement Analysis of Non-Financial Sector Overall	213		
	Financial Statement Analysis of Non-Financial Sector Private Overall	214		
	Financial Statement Analysis of Non-Financial Sector Public Overall	215		
8. Prices				
	Combined Consumer Price Index Numbers by Commodity Groups (All Urban)	218		
	Index Numbers of wholesale prices by Commodity Groups	219		
	Combined Sensitive Price Indicator (SPI) by Income Groups	222		
	Bullion Prices	223		
9. Manuf		223		
	Production of Selected Manufactured Goods, Minerals and Electricity Generation	226-227		
	Quantum Index Numbers of Large Scale Manufacturing Industries	228		
	•	220		
	c Finance Federal Government Revenue Receipts	232		
	Federal Government Expenditures	232		
	•			
	Financing of the Federal Government Expenditures	234		
	Federal Board of Revenue Tax Collection	235		
	omic Growth	220		
	Gross National Product	238		
	Net National Product	239		
	Expenditure on Gross National Product	240		
	Gross Fixed Capital Formation	241		
	Area, Production and Yield of important Crops	242		
	Quantum Index Numbers of Major Agricultural Crops	243		
Glossary				
Feedback Form				
Notice: Updating Of CIF Margins on Imports Payments for Pakistan Balance of Payments Compilation 260				
State	Bank Circulars SBP website: www.sbp.org.pk			

NOTES, SYMBOLS AND ABBREVIATIONS

The term "Scheduled Banks" wherever appearing in the Statistical Bulletin means, all commercial banks and Specialised Bank (IDBP, PPCB, ZTBL, SME Bank) 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.

Provisional

Estimated E

R Revised

NIL

Negligible

Not available

Not included elsewhere n.i.e.

SDR Special Drawing Rights

Reserve Bank of India **RBI**

CY Calendar Year

FY Fiscal Year

1st January to 31st December viz. 2002 refers to the period from 1st January to 31st. Calendar Year

December, 2002

1st July to 30th. June viz. 2002-2003 refers to the period from 1st July, 2002 to 30th June, Fiscal Year

CAA Civil Aviation Authority Federal Bank for Co-operatives **FBC**

IDBP Industrial Development Bank of Pakistan

International Monetary Fund **IMF** Karachi Interbank Offered Rate **KIBOR** Karachi Stock Exchange KSE

Micro Finance Bank (Khushali Bank) **MFB**

National Highway Authority NHA

NFC National Fertilizer Corporation (Pvt) Ltd. **OGDCL** Oil and Gas Development Company Ltd.

Pakistan Bureau of Statistics (Federal Bureau of Statistics, Agriculture Census

PBS Organization, Population Census Organization and the Technical Wing of Statistics

Division have been merged in Pakistan Bureau of Statistics.)

PLS Profit and Loss Sharing

PPCB Punjab Provincial Co-operative Bank Ltd. Pakistan Telecommunication Company Ltd. **PTCL**

State Bank of Pakistan **SBP**

SBP Banking Services Corporation (Bank) SBP(BSC) Water and Power Development Authority WAPDA Zarai Taraqiati Bank Ltd.(Formally ADBP) **ZTBL**

CONVERSION, COEFFICIENTS AND FACTORS

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