

# 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](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 for his 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 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 & DWH Department for their continuous support and input in the form of tables for this publication.

## The Team

# Contents

<b>1. Selected Economic Indicators</b>	6-7
<b>2. Money and Credit</b>	
2.1 Depository Corporation Survey	10-11
2.2 Central Bank Survey	12-15
2.3 Other Depository Corporations Survey	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
<b>3. Banking System</b>	
<b>Scheduled Banks in Pakistan :</b>	
3.1 Liabilities and Assets	42-43
<b>Distribution of Deposits by :</b>	
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
3.6 Province/Region wise Deposits by Categories	54-55
<b>Classification of Advances by :</b>	
3.7 Borrowers	56-61
3.8 Securities Pledged	62-65
3.9 Size of Accounts - All Banks	66-67
3.10 Size of Accounts - Commercial Banks	68-69
3.11 Size of Accounts and Borrowers - All Banks	70-71
3.12 Rates of Margin	72-73
3.13 Province/Region wise Advances by Borrowers	74-75
3.14 Province/Region wise Disbursement & Utilization of Advances	76
3.15 Province/Region wise Advances by place of Disbursement & Utilization	77
3.16 Province/Region wise Advances by place of Utilization & Disbursement	78
<b>Classification of Bills and Investment:</b>	
3.17 Classification of Investment in Securities and Shares	79-81
3.18 Classification of Bills Purchased and Discounted	82-85
3.19 Deposits by Rates of Interest	86
3.20 Deposits by Rates of Return (PLS)	87
3.21 Advances by Rates of Interest	88-89
3.22 Financing under Islamic Modes by Rates of Return	90-91
3.23 Weighted Average Rates of Return on Deposits-PLS & Interest Bearing	92
3.24 Weighted Average Rates of Return on Deposits-PLS	93
3.25 Weighted Average Rates of Return on Deposits- Interest Bearing	94
3.26 Weighted Average Rates of Return/Interest on Advances	95
3.27 Telegraphic Transfers issued and encashed by the State Bank of Pakistan	96-97
3.28 Clearing House Statistics	98-99

**Co-operative Banks in Pakistan :**

3.29	Liabilities and Assets	100-101
3.30	Distribution of Deposits by Type of Accounts	102
3.31	Distribution of Deposits by Category of Deposit Holders	103
3.32	Classification of Advances by Economic Groups	104
3.33	Classification of Advances by Securities Pledged	105
3.34	Classification of Investment in Securities and Shares	106-107
3.35	Weighted Average Rates of Return on Deposits	108
3.36	Weighted Average Rates of Return on Advances	109

**Rates of Return in Pakistan:**

3.37	State Bank of Pakistan Rates for Banks	110
3.38	Scheduled Banks' Rates of Return on Advances	111
3.39	Weighted Average Lending and Deposits Rates (Monthly)	112
3.40	Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agri. Lending Commercial Banks	114
3.41	Rates of Return on Advances by House Building Finance Company Ltd.	115
3.42	Rates of Return on Advances by Industrial Development Bank Ltd.	116
3.43	Rates of Profit on National Saving Schemes	117
3.44	Electronic Banking Statistics	118-119
3.45	Non-Performing Loans / Default Loans	120

**4. Balance of Payments and Foreign Trade**

4.1	Foreign Exchange Rates Pak. Rupee per U.S. Dollar	122-123
4.2	Daily Foreign Exchange Rates Pak. Rupees per Currency Unit	124-125
4.3	Average Exchange Rates of Major Currencies	126-127
4.4	Appreciation/Depreciation of Selected Currencies Against U.S. Dollar	128-129
4.5	Appreciation/Depreciation of Selected Currencies Against SDR	130-131
4.6	Appreciation/Depreciation of Pak Rupee Against Selected Currencies	132-133
4.7	Pakistan's Balance of Payments	134-139
4.8	Gold and Foreign Exchange Reserves	140
4.9	Country-Wise Workers' Remittances	141
4.10	Balances Under Foreign Currency Accounts Scheme	142
4.11	Foreign Currency Deposits (FE-25) and Utilization	143
4.12	Foreign Investment in Pakistan by Country	144
4.13	Foreign Direct Investment in Pakistan Classified by Economic Groups	145
4.14	Balance of Trade	
	a) State Bank of Pakistan	147
	b) Pakistan Bureau of Statistics	149
4.15	Exports by Selected Commodities	
	a) State Bank of Pakistan	150-151
	b) Pakistan Bureau of Statistics	152-153
4.16	Imports by Selected Commodities	
	a) State Bank of Pakistan	154-155
	b) Pakistan Bureau of Statistics	156-157
4.17	Exports by Selected Countries / Territories	
	a) State Bank of Pakistan	158-161
	b) Pakistan Bureau of Statistics	162-165
4.18	Imports by Selected Countries / Territories	
	a) State Bank of Pakistan	166-169
	b) Pakistan Bureau of Statistics	170-173
4.19	International Investment Position of Pakistan	174-175

4.20 Terms of Trade and Indices of Unit Value-Exports by Commodity Groups	176
4.21 Indices of Unit Value Imports by Commodity Groups	177
4.22 Quantum Indices of Exports by Commodity Groups	178
4.23 Quantum Indices of Imports by Commodity Groups	179
4.24 Nominal Effective Exchange Rate and Real Effective Exchange Rate (NEER and REER) Indices	180
<b>5. Internal and External Public Debt</b>	
5.1 National Saving Schemes – Outstanding Amount	182-185
5.2 Pakistan's Debt and Liabilities –Summary	186
5.3 Pakistan's Debt and Liabilities Profile	187
5.4 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)	188
5.5 Government Domestic Debt and Liabilities	189
5.6 Pakistan's External Debt & Liabilities	190
5.7 Pakistan's External Debt Servicing-Principal	191
5.8 Pakistan's External Debt Servicing-Interest	192
5.9 Ownership Classification of the Federal Government Debt	193
<b>6. Open Market Operation</b>	
6.1 Government of Pakistan Treasury Bills	196-197
6.2 Sale / Purchase of Treasury Bills under Open Market Operation by SBP with Banks	198
6.3 SBP Overnight REPO/Reverse REPO facilities	199
6.4 Auction of Government of Pakistan Treasury Bills (Auction wise)	200-201
6.5 Auction of Pakistan Investment Bonds (PIBs)	202
6.6 KIBOR	203
6.7 Inter-Bank Weighted Average Call Rate	205
6.8 SBP Mark to Market Rates	206-207
6.9 Secondary Market Transactions in Government Securities	208
<b>7. Capital Market</b>	
7.1 KSE 100 & All Share Index	210-211
7.2 Karachi Stock Exchange Indicators	213
7.3 Market Capitalization of KSE all Shares	214-215
7.4 Turn Over of Shares at Karachi Stock Exchange	216
7.5 Financial Statement Analysis of Non-Financial Sector Overall	217
7.6 Financial Statement Analysis of Non-Financial Sector Private Overall	218
7.7 Financial Statement Analysis of Non-Financial Sector Public Overall	219
<b>8. Prices</b>	
8.1 Consumer Price Index Numbers by Commodity Groups (All Urban)	222
8.2 Index Numbers of wholesale prices by Commodity Groups	225
8.3 Sensitive Price Indicator (SPI) by Income Groups	226
8.4 Bullion Prices	227
<b>9. Manufacturing</b>	
9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation	230-231
9.2 Quantum Index Numbers of Large Scale Manufacturing Industries	232
<b>10. Public Finance</b>	
10.1 Consolidated Fiscal Operations (Federal & Provincial)	236
10.2 Federal Government Revenue Receipts	237
10.3 Federal Government Expenditure and Lending	238
10.4 Federal Board of Revenue Tax Collection	239
<b>11. Economic Growth</b>	
11.1 Gross National Income	242
11.2 Expenditure on Gross Domestic Product	243
11.3 Gross Fixed Capital Formation	244
11.4 Area, Production and Yield of important Crops	245
11.5 Quantum Index Numbers of Major Agricultural Crops	246
<b>Glossary</b>	247-261
<b>Feedback Form</b>	263-264
<b>Notice: Updating Of CIF Margins on Imports Payments for Pakistan Balance of Payments Compilation</b>	265
<b>State Bank Circulars SBP website: www.sbp.org.pk</b>	

## **NOTES, SYMBOLS AND ABBREVIATIONS**

The term “ Scheduled Banks ” wherever appearing in the Statistical Bulletin means, all commercial banks and Specialised Bank (IDBL, 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.

<b>P</b>	-	Provisional
<b>E</b>	-	Estimated
<b>R</b>	-	Revised
<b>-</b>	-	NIL
<b>--</b>	-	Not Applicable
<b>..</b>	-	Negligible
<b>...</b>	-	Not Available
<b>n.i.e.</b>	-	Not Included Elsewhere
<b>SDR</b>	-	Special Drawing Rights
<b>RBI</b>	-	Reserve Bank of India
<b>CY</b>	-	Calendar Year (1 <sup>st</sup> January to 31 <sup>st</sup> December)
<b>FY</b>	-	Fiscal Year (FY14 viz 2013-14 refers to the period from 1 <sup>st</sup> July, 2013 to 30 <sup>th</sup> June, 2014)
<b>CAA</b>	-	Civil Aviation Authority
<b>FBC</b>	-	Federal Bank for Co-operatives
<b>IDBL</b>	-	Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan)
<b>IMF</b>	-	International Monetary Fund
<b>KIBOR</b>	-	Karachi Interbank Offered Rate
<b>KSE</b>	-	Karachi Stock Exchange
<b>MFB</b>	-	Micro Finance Bank
<b>NHA</b>	-	National Highway Authority
<b>NFC</b>	-	National Fertilizer Corporation (Pvt) Ltd.
<b>OGDCL</b>	-	Oil and Gas Development Company Ltd.
<b>PBS</b>	-	Pakistan Bureau of Statistics (Federal Bureau of Statistics, Agriculture Census Organization, Population Census Organization and the Technical Wing of Statistics Division have been merged in Pakistan Bureau of Statistics.)
<b>PLS</b>	-	Profit and Loss Sharing
<b>PPCB</b>	-	Punjab Provincial Co-operative Bank Ltd.
<b>PTCL</b>	-	Pakistan Telecommunication Company Ltd.
<b>SBP</b>	-	State Bank of Pakistan
<b>SBP(BSC)</b>	-	SBP Banking Services Corporation (Bank)
<b>WAPDA</b>	-	Water and Power Development Authority
<b>ZTBL</b>	-	Zarai Taraqati Bank Ltd.(Formally ADBP)

## CONVERSION, COEFFICIENTS AND FACTORS

<u>Unit</u>	<u>British / U.S. equivalents</u>	<u>British / U.S. units</u>	<u>Equivalents</u>
<b>L E N G T H</b>			
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
<b>A R E A</b>			
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
<b>V O L U M E</b>			
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
<b>W E I G H T</b>			
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
<b>C A P A C I T Y</b>			
1 liter (l)	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 Pint	1.136523 liters 0.946353 liter 1.101221 liters 4.546092 liters 3.785412 liters 0.568261 liter
1 imp Gallon	4 imp quarts 8 Pints		
1 Bale (Cotton)	170.09711 kilograms or 375 lbs.		