

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.

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, domestic and external 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. Electronic 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 and also available at link <http://www.sbp.org.pk/stats/survey/>.

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), Infrastructure Housing & 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, Pakistan Stock Exchange, Ministry of Finance, Federal Board of Revenue, House Building Finance Company Ltd., Central Directorate of National Savings 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

1. Selected Economic Indicators	6-7
2. Money and Credit	
2.1 Central Bank Survey	10-11
2.2 Other Depository Corporations Survey	12-13
2.3 Depository Corporations Survey	14
2.4 Reserve Money	15
2.5 Currency in Circulation	15
2.6 Monetary Aggregates	16
2.7 Government Budgetary Borrowing from Banks	17
2.8 Government Borrowing for Commodity Operations	17
2.9 Liabilities and Assets of the State Bank of Pakistan-Issue Department	18
2.10 Liabilities and Assets of the State Bank of Pakistan-Banking Department	19
2.11 Scheduled Banks' Consolidated Position	20
2.12 Scheduled Banks' Liquidity Position	20
DFIs, MFBs & NBFCs	
2.13 Financial Position of DFIs, MFBs & NBFCs	21
2.14 Classification of Deposits with DFIs, MFBs & NBFCs	22
2.15 Classification of Loans Extended by DFIs, MFBs & NBFCs	22
2.16 Classification of Investments in Securities and Shares by DFIs, MFBs & NBFCs	23
3. Banking System	
3.1 Scheduled Banks' Liabilities and Assets	26
Deposits:	
3.2 Classification of Scheduled Banks' Deposits by Type of Accounts	27
3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders	28-29
3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holders and Size of Accounts	30-31
3.5 Province/Region and Categories of Deposit Holders	32-33
3.6 Classification of Scheduled Banks' Deposits by Size of Accounts	34
Advances:	
3.7 Classification of Scheduled Banks' Advances by Size of Accounts - All Banks	35
3.8 Classification of Scheduled Banks' Advances by Size of Accounts - Commercial Banks	36
3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers	37
3.10 Classification of Scheduled Banks' Advances by Borrowers - All Banks	38-39
3.11 Classification of Scheduled Banks' Advances by Securities Pledged	40-41
3.12 Classification of Scheduled Banks' Advances by Rates of Margin	42
3.13 Private Sector Business and Type of Financing - Overall	43
3.14 Type of Financing to SMEs	44
3.15 Province/Region and Disbursement & Utilization of Advances	45
3.16 Province/Region and place of Disbursement & Utilization	46
3.17 Province/Region and place of Utilization & Disbursement	47
3.18 Province/Region and Categories of Advances by Borrowers (Outstanding Position)	48-49
3.19 Province/Region and Categories of Loans for Agriculture (Disbursements & Outstanding)	50-51
Bills and Investment:	
3.20 Classification of Scheduled Banks' Bills Purchased and Discounted - All Banks	52-53
3.21 Classification of Scheduled Banks' Investments in Securities and Shares	54

Rates:

3.22	Scheduled Banks' Deposits by Rates of Interest	55
3.23	Scheduled Banks' Deposits by Rates of Return (PLS)	56
3.24	Scheduled Banks' Advances by Rates of Interest	57
3.25	Scheduled Banks' Financing under Islamic Modes by Rates of Return	58
3.26	Scheduled Banks' Weighted Average Rates of Return on Deposits-PLS & Interest Bearing - All Banks	59
3.27	Scheduled Banks' Weighted Average Rates of Return on Deposits-PLS - All Banks	60
3.28	Scheduled Banks' Weighted Average Rates of Return on Deposits- Interest Bearing - All Banks	61
3.29	Scheduled Banks' Weighted Average Rates of Return/Interest on Advances	62
3.30	State Bank of Pakistan Rates for Banks and Scheduled Banks' Rates of Return on Export Finance	63
3.31	Weighted Average Lending and Deposits Rates	64
3.32	Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks	66
3.33	Rates of Profit on National Saving Schemes	67

Miscellaneous:

3.34	Branchless Banking: Key Indicators	68
3.35	Telegraphic Transfers issued and encashed by the State Bank of Pakistan	69
3.36	Clearing House Statistics	70
3.37	Electronic Banking Statistics	71-72
3.38	Real Time Gross Settlement Systems and Paper Based Transactions	72
3.39	Segment and Sector-wise Advances and Non Performing Loans	73
3.40	Non-Performing Loans	74

4. External Sector

4.1	Daily Foreign Exchange Rates Pak. Rupees per Currency Unit	76-77
4.2	Foreign Exchange Rates Pak. Rupee per US Dollar	78
4.3	Nominal Effective Exchange Rate and Real Effective Exchange Rate (NEER and REER) Indices	78
4.4	Average Exchange Rates of Major Currencies	79
4.5	Appreciation/Depreciation of Selected Currencies Against US Dollar	80
4.6	Appreciation/Depreciation of Selected Currencies Against SDR	81
4.7	Appreciation/Depreciation of Pak Rupee Against Selected Currencies	82
4.8	Workers' Remittances	83
4.9	Pakistan's Balance of Payments	84-85
4.10	International Investment Position of Pakistan	86-87
4.11	Gold and Foreign Exchange Reserves	88
4.12	Foreign Currency Deposits	89
4.13	Foreign Investment in Pakistan by Country	90
4.14	Foreign Direct Investment Classified by Economic Groups	91
4.15	Balance of Trade	
	a) State Bank of Pakistan	92
	b) Pakistan Bureau of Statistics	94
4.16	Exports by Selected Commodities	
	a) State Bank of Pakistan	96
	b) Pakistan Bureau of Statistics	97
4.17	Imports by Selected Commodities	
	a) State Bank of Pakistan	98
	b) Pakistan Bureau of Statistics	99
4.18	Exports by Selected Countries / Territories	
	a) State Bank of Pakistan	100-101
	b) Pakistan Bureau of Statistics	102-103
4.19	Imports by Selected Countries / Territories	
	a) State Bank of Pakistan	104-105
	b) Pakistan Bureau of Statistics	106-107

4.20	Terms of Trade and Indices of Unit Value-Exports by Commodity Groups	108
4.21	Indices of Unit Value Imports by Commodity Groups	108
4.22	Quantum Indices of Exports by Commodity Groups	109
4.23	Quantum Indices of Imports by Commodity Groups	109
5. Domestic and External Debt		
5.1	Pakistan's Debt and Liabilities - Summary	112
5.2	Pakistan's Debt and Liabilities Profile	113
5.3	Government Domestic Debt and Liabilities	114
5.4	Pakistan's External Debt & Liabilities	115
5.5	Pakistan's External Debt Servicing - Principal	116
5.6	Pakistan's External Debt Servicing - Interest	117
5.7	Ownership Classification of the Federal Government Debt	118
5.8	Outstanding Domestic Debt of Public Sector Enterprises (PSEs)	119
5.9	National Saving Schemes - Outstanding Amount	120
6. Open Market Operation		
6.1	Government of Pakistan Treasury Bills	122
6.2	Sale/Purchase of Treasury Bills under Open Market Operation by SBP with Banks	123
6.3	SBP Overnight REPO/Reverse REPO Facilities	124
6.4	Auction of Government of Pakistan Market Treasury Bills	125
6.5	Auction of Pakistan Investment Bonds (PIBs)	126
6.6	KIBOR	127
6.7	Inter-Bank Weighted Average Call Rates	128
6.8	SBP Mark to Market Rates	130-131
6.9	Secondary Market Transactions in Government Securities	132
7. Capital Market		
7.1	KSE 100 & All Share Index	134
7.2	Pakistan Stock Exchange Indicators	136
7.3	Market Capitalization of PSX all Shares	137
7.4	Turn Over of Shares at Pakistan Stock Exchange	138
7.5	Financial Statements Analysis of Non-Financial Sector Overall	139
7.6	Financial Statements Analysis of Non-Financial Sector Private Overall	140
7.7	Financial Statements Analysis of Non-Financial Sector Public Overall	141
8. Prices		
8.1	Consumer Price Index Numbers by Commodity Groups (All Urban)	144
8.2	Index Numbers of Wholesale Prices by Commodity Groups	146
8.3	Sensitive Price Indicator (SPI) by Income Groups	148
8.4	Commodity Prices	149
9. Manufacturing		
9.1	Production of Selected Manufactured Goods, Minerals and Electricity Generation	152
9.2	Quantum Index Numbers of Large Scale Manufacturing Industries	153
10. Public Finance		
10.1	Consolidated Fiscal Operations (Federal & Provincial)	156
10.2	Federal Government Revenue Receipts	157
10.3	Federal Government Expenditure and Lending	158
10.4	Federal Board of Revenue Tax Collection	159
11. National Accounts		
11.1	Gross National Income	162
11.2	Expenditure on Gross Domestic Product	163
11.3	Gross Fixed Capital Formation	163
11.4	Area, Production and Yield of important Crops	164
11.5	Quantum Index Numbers of Major Agricultural Crops	164
Glossary		165-178
Feedback Form		179-180
Notice: Updating of CIF Margins on Imports Payments for Pakistan Balance of Payments compilation		181
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 (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.

P	Provisional
E	Estimated
R	Revised
-	NIL
--	Not Applicable
..	Negligible
...	Not Available
n.i.e.	Not Included Elsewhere
SDR	Special Drawing Rights
RBI	Reserve Bank of India
CY	Calendar Year (1 st January to 31 st December)
FY	Fiscal Year (FY18 viz 2017-18 refers to the period from 1 st July, 2017 to 30 th June, 2018)
CAA	Civil Aviation Authority
FBC	Federal Bank for Co-operatives
IDBL	Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan)
IMF	International Monetary Fund
KIBOR	Karachi Interbank Offered Rate
KSE	Karachi Stock Exchange
MFB	Micro Finance Bank
NBFC	Non-Bank Financial Company
NHA	National Highway Authority
NFC	National Fertilizer Corporation (Pvt) Ltd.
OGDCL	Oil and Gas Development Company Ltd.
PBS	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.)
PLS	Profit and Loss Sharing
PPCB	Punjab Provincial Co-operative Bank Ltd.
PSX	Pakistan Stock Exchange (KSE, LSE & ISE integrated to new name Pakistan Stock Exchange Ltd. on dated the 11th January, 2016)
PTCL	Pakistan Telecommunication Company Ltd.
SBP	State Bank of Pakistan
SBP(BSC)	SBP Banking Services Corporation (Bank)
WAPDA	Water and Power Development Authority
ZTBL	Zarai Taraqati Bank Ltd.(Formally ADBP)

CONVERSION COEFFICIENTS AND FACTORS

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