

Contents

1. Selected Economic Indicators	4-5
2. Money and Credit	
2.1 Central Bank Survey	8-9
2.2 Other Depository Corporations Survey	10-11
2.3 Depository Corporations Survey	12
2.4 Reserve Money	13
2.5 Currency in Circulation	13
2.6 Monetary Aggregates	14
2.7 Government Budgetary Borrowing from Banks	15
2.8 Government Borrowing for Commodity Operations	15
2.9 Statement of Affairs	16-17
2.10 Annual Accounts of State Bank of Pakistan	18
2.11 Annual Accounts of SBP Banking Services Corporation (Subsidiary of SBP)	19
2.12 Scheduled Banks' Balance Sheet Consolidated Position	20
2.13 Scheduled Banks' Consolidated Liquidity Position	20
DFIs, MFBs and NBFCs	
2.14 Financial Position of DFIs, MFBs and NBFCs	21
2.15 Classification of Deposits with DFIs, MFBs and NBFCs	22
2.16 Classification of Loans Extended by DFIs, MFBs and NBFCs	22
2.17 Classification of Investments in Securities and Shares by DFIs, MFBs and NBFCs	23
3. Banking System	
3.1 Scheduled Banks' Liabilities and Assets	26-27
Deposits:	
3.2 Classification of Scheduled Banks' Deposits by Type of Accounts	28
3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders	29-30
3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holders and Size of Accounts	31-32
3.5 Province/Region and Categories of Deposit Holders	33-34
3.6 Classification of Scheduled Banks' Deposits by Size of Accounts	35
3.7 Number of Banks' Accounts and Depositors in Pakistan	36
Advances:	
3.8 Classification of Scheduled Banks' Advances by Size of Accounts - All Banks	37
3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers	38
3.10 Classification of Scheduled Banks' Advances by Borrowers - All Banks	39-40
3.11 Classification of Scheduled Banks' Advances by Securities Pledged	41-42
3.12 Classification of Scheduled Banks' Advances by Rates of Margin	43
3.13 Private Sector Business and Type of Financing - Overall	44-45
3.14 Private Sector Business and Type of Financing - SMEs	46-47
3.15 Province/Region and Disbursement and Utilization of Advances	48
3.16 Province/Region and place of Disbursement and Utilization	49
3.17 Province/Region and place of Utilization and Disbursement	50
3.18 Province/Region and Categories of Advances by Borrowers (Outstanding Position)	51-52
3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)	53-54
3.20 Agricultural Loans Disbursed by Holdings and Sectors (All Banks)	55
Bills and Investment:	
3.21 Classification of Scheduled Banks' Bills Purchased and Discounted - All Banks	56
3.22 Classification of Scheduled Banks' Investments in Securities and Shares	57

Rates:

3.23	Scheduled Banks' Deposits by Rates of Interest (Conventional Banking)	58
3.24	Scheduled Banks' Deposits by Rates of Return (Islamic Banking)	59
3.25	Scheduled Banks' Advances by Rates of Interest (Conventional Banking)	60
3.26	Scheduled Banks' Advances by Rates of Return (Islamic Banking)	61
3.27	Scheduled Banks' Weighted Average Rates of Return on Deposits (Overall – All Banks)	62
3.28	Scheduled Banks' Weighted Average Rates of Return on Deposits (Conventional Banking– All Banks)	63
3.29	Scheduled Banks' Weighted Average Rates of Return on Deposits (Islamic Banking – All Banks)	64
3.30	Scheduled Banks' Weighted Average Rates of Return / Interest on Advances	65
3.31	Structure of Interest Rates	66
3.32	Overall Weighted Average Lending and Deposit Rates	67
3.33	Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks	68
3.34	Rates of Profit on National Savings Schemes	69

Miscellaneous:

3.35	Branchless Banking: Key Indicators	70
3.36	Clearing House Statistics	71
3.37	Electronic Banking Statistics	72-73
3.38	Real Time Gross Settlement - Systems Based Transactions	73
3.39	Real Time Gross Settlement - Paper Based Transactions	73
3.40	Segment and Sector-wise Advances and Non Performing Loans	74
3.41	Non-Performing Loans	75
3.42	Cash Recovery against Non-Performing Loans	75

4. External Sector

4.1	Daily Foreign Exchange Rates Pak. Rupees per Currency Unit	78-79
4.2	Foreign Exchange Rates Pak. Rupee per US Dollar	80
4.3	Nominal Effective Exchange Rate and Real Effective Exchange Rate (NEER and REER) Indices	80
4.4	Average Exchange Rates of Major Currencies	81
4.5	Appreciation/Depreciation of Selected Currencies Against US Dollar	82
4.6	Appreciation/Depreciation of Selected Currencies Against SDR	83
4.7	Appreciation/Depreciation of Pak Rupee Against Selected Currencies	84
4.8	Workers' Remittances	85
4.9	Pakistan's Balance of Payments	86-87
4.10	International Investment Position of Pakistan	88-89
4.11	Gold and Foreign Exchange Reserves	90
4.12	Foreign Currency Deposits	91
4.13	Foreign Investment in Pakistan by Country	92
4.14	Foreign Direct Investment Classified by Economic Groups	93
4.15	Balance of Trade	
	a) State Bank of Pakistan	94
	b) Pakistan Bureau of Statistics	95
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 and 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 Savings 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) Fixed rate	126
6.6	Auction of Pakistan Investment Bonds (PIBs) Floating rate	127
6.7	KIBOR	128
6.8	Inter-Bank Weighted Average Call Rates	129
6.9	SBP Mark to Market Rates	130-131
6.10	Secondary Market Transactions in Government Securities	132
7. Capital Market		
7.1	KSE 100 and All Share Index	134
7.2	Pakistan Stock Exchange Indicators	135
7.3	Market Capitalization of PSX all Shares	136
7.4	Turn Over of Shares at Pakistan Stock Exchange	137
7.5	Financial Statements Analysis of Non-Financial Sector Overall	138
7.6	Financial Statements Analysis of Non-Financial Sector Private Overall	139
7.7	Financial Statements Analysis of Non-Financial Sector Public Overall	140
8. Prices		
8.1	Consumer Price Index Numbers by Commodity Groups (National)	142
8.2	Consumer Price Index Numbers by Commodity Groups (Urban)	143
8.3	Consumer Price Index Numbers by Commodity Groups (Rural)	144
8.4	Index Numbers of Wholesale Prices by Commodity Groups	145
8.5	Sensitive Price Indicator (SPI) by Income Groups	146
8.6	Commodity Prices	147
9. Manufacturing		
9.1	Production of Selected Manufactured Goods, Minerals and Electricity Generation	150
9.2	Quantum Index Numbers of Large Scale Manufacturing Industries	151
10. Public Finance		
10.1	Consolidated Fiscal Operations (Federal and Provincial)	154
10.2	Federal Government Revenue Receipts	155
10.3	Federal Government Expenditure and Lending	156
10.4	Federal Board of Revenue Tax Collection	157
11. National Income Accounts		
11.1	Gross National Income	160
11.2	Expenditure on Gross Domestic Product	161
11.3	Gross Fixed Capital Formation	161
11.4	Area, Production and Yield of important Crops	162
11.5	Quantum Index Numbers of Major Agricultural Crops	162
Glossary		164-177
Notes, Symbols and Abbreviations		178
Conversion Coefficients and Factors		179