

# Contents

<b>1. Selected Economic Indicators</b>	6-7
<b>2. Money and Credit</b>	
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 NBFCs Consolidated Financial Position	34-35
2.11 Classification of Deposits with	36
2.12 Classification of NBFC's Loans Extended (Advances)	36
2.13 Classification of 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
<b>Classification of Advances by :</b>	
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
<b>Classification of Bills and Investment:</b>	
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 Non-Performing Loans / Default Loans	92
3.25 Rates of Profit on National Saving Schemes	93

3.26	Telegraphic Transfers Issued and Encashed by the State Bank of Pakistan	94-95
3.27	Clearing House Statistics	96-97
<b>Co-operative Banks in Pakistan :</b>		
3.28	Liabilities and Assets	98-99
3.29	Distribution of Deposits by Type of Accounts	100
3.30	Distribution of Deposits by Category of Deposit Holders	101
3.31	Classification of Advances by Economic Groups	102
3.32	Classification of Advances by Securities Pledged	103
3.33	Classification of Investment in Securities and Shares	104-105
3.34	Weighted Average Rates of Return on Deposits	106
3.35	Weighted Average Rates of Return on Advances	107
<b>Rates of Return in Pakistan:</b>		
3.36	State Bank of Pakistan Rates for Banks	108
3.37	Scheduled Banks' Rates of Return on Advances	109
3.38	Lending and Deposits Weighted Average Rates (Monthly)	110
3.39	Rates of Return on Advances of Specialised Agricultural Finance Institutions	112
3.40	Rates of Return on Advances by House Building Finance Corporation	113
3.41	Rates of Return on Advances by Pakistan Industrial Credit & Investment Corporation	114
3.42	Rates of Return on Advances by Industrial Development Bank of Pakistan	115
3.43	Electronic Banking Statistics	116-117

#### **4. Balance 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	Monthly 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) Federal Bureau of Statistics	145
4.15	Exports by Selected Commodities ( US dollar )	
	a) State Bank of Pakistan	146-147
	b) Federal Bureau of Statistics	148-149
4.16	Imports by Selected Commodities ( US dollar )	
	a) State Bank of Pakistan	150-151
	b) Federal Bureau of Statistics	152-153
4.17	Exports by Selected Countries / Territories	
	a) State Bank of Pakistan	154-157
	b) Federal Bureau of Statistics	158-161
4.18	Imports by Selected Countries / Territories	
	a) State Bank of Pakistan	162-165
	b) Federal Bureau of Statistics	166-169
4.19	Terms of Trade and Indices of Unit Value-Exports by Commodity Groups	170
4.20	Indices of Unit Value Imports by Commodity Groups	171
4.21	Quantum Indices of Exports by Commodity Groups	172
4.22	Quantum Indices of Imports by Commodity Groups	173
4.23	Nominal Effective Exchange Rate and Real Effective Exchange Rate (NEER and REER)	174

<b>5. Internal and External Public Debt</b>	
5.1 National Saving Schemes – Outstanding Amount	176-179
5.2 Public Debt Outstanding - Federal Government	180-181
5.3 Public Debt Outstanding - Provincial Governments	182
5.4 Ownership Classification of the Federal Government Debt	183
5.5 Domestic Debt Outstanding	184
5.6 Pakistan's External Debt & Liabilities	185
5.7 Pakistan's External Debt Servicing	186-187
<b>6. Open Market Operation</b>	
6.1 Government of Pakistan Treasury Bills	190-191
6.2 Sale / Purchase of Treasury Bills under Open Market Operation by SBP with Banks	192
6.3 SBP Overnight REPO/Reverse REPO facilities	193
6.4 Auction of Government of Pakistan Treasury Bills (Auction wise)	194-195
6.5 Auction of Pakistan Investment Bonds (PIBs)	196
6.6 KIBOR	197
6.7 Indices Inter-Bank Average Call Rate	199
6.8 SBP Rates for Market to Market (M2M) of Major Currencies	200-201
6.9 Secondary Market Transactions in Government Securities	202
<b>7. Balance Sheet Analysis</b>	
7.1 Overall (Non-Financial)	204
7.2 Private Sector (Non-Financial)	205
7.3 Public Sector (Non-Financial)	206
<b>8. Prices</b>	
8.1 Combined Consumer Price Index Numbers by Commodity Groups (All Urban)	208
8.2 Index Numbers of wholesale prices by Commodity Groups	211
8.3 Combined Sensitive Price Indicator (SPI) by Income Groups	212
8.4 Bullion Prices	213
<b>9. Manufacturing</b>	
9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation	216-217
9.2 Quantum Index Numbers of Large Scale Manufacturing Industries	218
<b>10. Public Finance</b>	
10.1 Federal Government Revenue Receipts	222
10.2 Federal Government Expenditures	223
10.3 Financing of the Federal Government Expenditures	224
10.4 Federal Board of Revenue Tax Collection	225
<b>11. Economic Growth</b>	
11.1 Gross National Product	228
11.2 Net National Product	229
11.3 Expenditure on Gross National Product	230
11.4 Gross Fixed Capital Formation	231
11.5 Area, Production and Yield of important Crops	232
11.6 Quantum Index Numbers of Major Agricultural Crops	233
<b>Glossary</b>	234-244
<b>Feedback Form</b>	245-246
<b>Notice : Changes in compilation methodology of monetary statistics due to implementation of MFSM 2000.</b>	247-250
<b>State Bank Circulars</b> <b>SBP website: <a href="http://www.sbp.org.pk">www.sbp.org.pk</a></b>	

## NOTES, SYMBOLS AND ABBREVIATIONS

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

<b>P</b>	-	Provisional
-	-	NIL
..	-	Negligible
...	-	Not available
<b>R</b>	-	Revised
<b>SDR</b>	-	Special Drawing Rights
<b>n.i.e.</b>	-	Not included elsewhere
<b>E</b>	-	Estimated
<b>Quarter I</b>	-	January – March
" <b>II</b>	-	April - June
" <b>III</b>	-	July – September
" <b>IV</b>	-	October – December
<b>Calendar Year</b>	-	Ist. January to 31 <sup>st</sup> December viz. 2002 refers to the period from Ist. January to 31 <sup>st</sup> . December, 2002
<b>Fiscal Year</b>	-	Ist. July to 30 <sup>th</sup> . June viz. 2002-2003 refers to the period from Ist. July, 2002 to 30 <sup>th</sup> . June, 2003
<b>CAA</b>	-	Civil Aviation Authority
<b>FBC</b>	-	Federal Bank for Co-operatives
<b>IDBP</b>	-	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 ( Khushali Bank )
<b>NHA</b>	-	National Highway Authority
<b>NFC</b>	-	National Fertilizer Corporation
<b>OGDC</b>	-	Oil and Gas Development Company
<b>PLS</b>	-	Profit and Loss Sharing
<b>PPCB</b>	-	Punjab Provincial Co-operative Bank
<b>PTCL</b>	-	Pakistan Telecommunication Company Ltd.
<b>PTV</b>	-	Pakistan Television Corporation
<b>SBP</b>	-	State Bank of Pakistan
<b>SBPBSC</b>	-	SBP Banking Services Corporation
<b>SNGPL</b>	-	Sui Northern Gas Pipelines Ltd.
<b>SSGC</b>	-	Sui Southern Gas Company
<b>WAPDA</b>	-	Water and Power Development Authority
<b>ZTBL</b>	-	Zarai Taraqjati Bank Ltd.(Ex. 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 centimetre (cm)	0.393701 inch (in)	1 in	2.540000 cm
1 Metre (m)	3.280840 feet (ft) 1.093613 yards (yds)	1 ft 1 yd	30.480000 cm 0.914400 m
1 Kilometre (km)	0.621371 mile (mi)	1 mi (1760 yds)	1.609344 km
<b>A R E A</b>			
1 square metre (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 kilometre (sq km)	0.386102 square mile(sq mi)	1 sq mi (640 acres)	2.589988 sq km
<b>V O L U M E</b>			
1 cubic centimetre (cu cm)	0.061024 cubic inch (cu in)	1 cu in	16.387064 cu cm
1 cubic metre (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 - tonne (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 lb	0.453592 kg
1 gram (g)	0.035274 ounce (oz)	1 oz	28.349523 g
<b>C A P A C I T Y</b>			
1 litre (l)	0.879877 imp. quart 1.056688 US liquid quart 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 litres 0.946353 litres 1.101221 litres 4.546092 litres 3.785412 litres
1 Bale (Cotton)	170.09711 kilograms or 375 lbs.		