

# 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 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 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.

## 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 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
<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 Deposits by Categories	90-91
3.24 Province/Region wise Advances by Borrowers	92-93
3.25 Telegraphic Transfers issued and encashed by the State Bank of Pakistan	94-95
3.26 Clearing House Statistics	96-97

**Co-operative Banks in Pakistan :**

3.27	Liabilities and Assets	98-99
3.28	Distribution of Deposits by Type of Accounts	100
3.29	Distribution of Deposits by Category of Deposit Holders	101
3.30	Classification of Advances by Economic Groups	102
3.31	Classification of Advances by Securities Pledged	103
3.32	Classification of Investment in Securities and Shares	104-105
3.33	Weighted Average Rates of Return on Deposits	106
3.34	Weighted Average Rates of Return on Advances	107

**Rates of Return in Pakistan:**

3.35	State Bank of Pakistan Rates for Banks	108
3.36	Scheduled Banks' Rates of Return on Advances	109
3.37	Weighted Average Lending and Deposits Rates (Monthly)	110
3.38	Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agri. Lending Commercial Banks	112
3.39	Rates of Return on Advances by House Building Finance Company Ltd.	113
3.40	Rates of Return on Advances by Pakistan Industrial Credit & Investment Corporation	114
3.41	Rates of Return on Advances by Industrial Development Bank of Pakistan	115
3.42	Rates of Profit on National Saving Schemes	116
3.43	Non-Performing Loans / Default Loans	117
3.44	Electronic Banking Statistics	118-119

**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	134-137
4.8	Gold and Foreign Exchange Reserves	138
4.9	Country-Wise Workers' Remittances	139
4.10	Balances Under Foreign Currency Accounts Scheme	140
4.11	Foreign Currency Deposits (FE-25) and Utilization	141
4.12	Foreign Investment in Pakistan by Country	142
4.13	Foreign Direct Investment Classified by Economic Groups	143
4.14	Balance of Trade	
	a) State Bank of Pakistan	145
	b) Pakistan Bureau of Statistics	147
4.15	Exports by Selected Commodities	
	a) State Bank of Pakistan	148-149
	b) Pakistan Bureau of Statistics	150-151
4.16	Imports by Selected Commodities	
	a) State Bank of Pakistan	152-153
	b) Pakistan Bureau of Statistics	154-155
4.17	Exports by Selected Countries / Territories	
	a) State Bank of Pakistan	156-159
	b) Pakistan Bureau of Statistics	160-163
4.18	Imports by Selected Countries / Territories	
	a) State Bank of Pakistan	164-167
	b) Pakistan Bureau of Statistics	168-171
4.19	International Investment Position of Pakistan	172

4.20 Terms of Trade and Indices of Unit Value-Exports by Commodity Groups	173
4.21 Indices of Unit Value Imports by Commodity Groups	174
4.22 Quantum Indices of Exports by Commodity Groups	175
4.23 Quantum Indices of Imports by Commodity Groups	176
4.24 Nominal Effective Exchange Rate and Real Effective Exchange Rate (NEER and REER) Indices	177
<b>5. Internal and External Public Debt</b>	
5.1 National Saving Schemes – Outstanding Amount	180-183
5.2 Pakistan's Debt and Liabilities –Summary	184
5.3 Pakistan's Debt and Liabilities Profile	185
5.4 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)	186
5.5 Government Domestic Debt and Liabilities	187
5.6 Pakistan's External Debt & Liabilities-Outstanding	188
5.7 Pakistan's External Debt Servicing-Principal	189
5.8 Pakistan's External Debt Servicing-Interest	190
5.9 Ownership Classification of the Federal Government Debt	191
<b>6. Open Market Operation</b>	
6.1 Government of Pakistan Treasury Bills	194-195
6.2 Sale / Purchase of Treasury Bills under Open Market Operation by SBP with Banks	196
6.3 SBP Overnight REPO/Reverse REPO facilities	197
6.4 Auction of Government of Pakistan Treasury Bills (Auction wise)	198-199
6.5 Auction of Pakistan Investment Bonds (PIBs)	200
6.6 KIBOR	201
6.7 Indices Inter-Bank Weighted Average Call Rate	203
6.8 SBP Rates for Mark to Market of Major Currencies	204-205
6.9 Secondary Market Transactions in Government Securities	206
<b>7. Capital Market</b>	
7.1 KSE 100 & All Share Index	208-209
7.2 Karachi Stock Exchange Indicators	211
7.3 Market Capitalization of KSE all Shares	212-213
7.4 Turn Over of Shares at Karachi Stock Exchange	214
7.5 Financial Statement Analysis of Non-Financial Sector Overall	215
7.6 Financial Statement Analysis of Non-Financial Sector Private Overall	216
7.7 Financial Statement Analysis of Non-Financial Sector Public Overall	217
<b>8. Prices</b>	
8.1 Combined Consumer Price Index Numbers by Commodity Groups (All Urban)	220
8.2 Index Numbers of wholesale prices by Commodity Groups	223
8.3 Combined Sensitive Price Indicator (SPI) by Income Groups	224
8.4 Bullion Prices	225
<b>9. Manufacturing</b>	
9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation	228-229
9.2 Quantum Index Numbers of Large Scale Manufacturing Industries	230
<b>10. Public Finance</b>	
10.1 Federal Government Revenue Receipts	234
10.2 Federal Government Expenditures	235
10.3 Financing of the Federal Government Expenditures	236
10.4 Federal Board of Revenue Tax Collection	237
<b>11. Economic Growth</b>	
11.1 Gross National Income	240
11.2 Expenditure on Gross Domestic Product	241
11.3 Gross Fixed Capital Formation	242
11.4 Area, Production and Yield of important Crops	243
11.5 Quantum Index Numbers of Major Agricultural Crops	244
<b>Glossary</b>	245-258
<b>Feedback Form</b>	259-260
<b>Notice: Updating Of CIF Margins on Imports Payments for Pakistan Balance of Payments Compilation</b>	261
<b>State Bank Circulars SBP website: <a href="http://www.sbp.org.pk">www.sbp.org.pk</a></b>	

### **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.

<b>P</b>	-	Provisional
<b>E</b>	-	Estimated
<b>R</b>	-	Revised
<b>-</b>	-	NIL
<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
<b>FY</b>	-	Fiscal Year
<b>Calendar Year</b>	-	1 <sup>st</sup> January to 31 <sup>st</sup> December viz. 2002 refers to the period from 1 <sup>st</sup> January to 31 <sup>st</sup> December, 2002
<b>Fiscal Year</b>	-	1 <sup>st</sup> July to 30 <sup>th</sup> June viz. 2002-2003 refers to the period from 1 <sup>st</sup> 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
<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**

<b><u>Unit</u></b>	<b><u>British / U.S. equivalents</u></b>	<b><u>British / U.S. units</u></b>	<b><u>Equivalents</u></b>
<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	1.136523 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.		