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 print 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 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

1. Select	ed Economic Indicators	6-7
2. Money	y and Credit	
2.1	Central Bank Survey	10-1
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	10
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,	NBFCs & MFBs	
2.13	Financial Position of DFIs, NBFCs & MFBs	21
2.14	Classification of Deposits with DFIs & NBFCs	22
2.15	Classification of Loans Extended by DFIs & NBFC's	22
2.16	Classification of Investments in Securities and Shares by DFIs & NBFC's	23
3. Bank	ing System	
3.1	Scheduled Banks' Liabilities and Assets	26
Depos	its:	
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
Advar	ices:	
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)	48-49
3.19	Province/Region and Categories of Loans for Agriculture (Disbursement & Outstanding)	50-51
Bills a	nd Investment:	
	Classification of Scheduled Banks' Bills Purchased and Discounted – All Banks	52-53
3.21	Classification of Scheduled Banks' Investment in Securities and Shares	54

Rates:

naics.		
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		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		63
	Weighted Average Lending and Deposits Rates	64
	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
Misce	llaneous:	
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
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
	al 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	70 79
4.5	Appreciation/Depreciation of Selected Currencies Against US Dollar	80
4.6	Appreciation/Depreciation of Selected Currencies Against CB Donal	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
	Gold and Foreign Exchange Reserves	88
	Foreign Currency Deposits	88 89
	Foreign Investment in Pakistan by Country	90 01
	Foreign Direct Investment Classified by Economic Groups	91
4.15	Balance of Trade	02
	a) State Bank of Pakistan	92
4.1.6	b) Pakistan Bureau of Statistics	94
4.16	Exports by Selected Commodities	0.6
	a) State Bank of Pakistan	96
4.17	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. Domes	tic 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)	110			
5.9	National Saving Schemes – Outstanding Amount	120			
	Market Operation	120			
6.1	Government of Pakistan Treasury Bills	122-123			
6.2	Sale / Purchase of Treasury Bills under Open Market Operation by SBP with Banks	122-125			
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)	120-137			
0.3 6.6	KIBOR	128			
6.7	Inter-Bank Weighted Average Call Rates	130			
6.8	SBP Mark to Market Rates	132-133			
6.9	Secondary Market Transactions in Government Securities	134			
-	l Market	126			
7.1	KSE 100 & All Share Index	136			
7.2	Pakistan Stock Exchange Indicators	138			
7.3	Market Capitalization of PSX all Shares	139			
7.4	Turn Over of Shares at Pakistan Stock Exchange	140			
7.5	Financial Statements Analysis of Non-Financial Sector Overall	141			
7.6	Financial Statements Analysis of Non-Financial Sector Private Overall	142			
7.7	Financial Statements Analysis of Non-Financial Sector Public Overall	143			
8. Prices					
8.1	Consumer Price Index Numbers by Commodity Groups (All Urban)	146			
8.2	Index Numbers of Wholesale Prices by Commodity Groups	149			
8.3	Sensitive Price Indicator (SPI) by Income Groups	150			
8.4	Bullion Prices (24 Karat)	151			
9. Manuf	acturing				
9.1	Production of Selected Manufactured Goods, Minerals and Electricity Generation	154			
9.2	Quantum Index Numbers of Large Scale Manufacturing Industries	155			
	c Finance				
10.1	Consolidated Fiscal Operations (Federal & Provincial)	158			
10.2	Federal Government Revenue Receipts	159			
10.3	Federal Government Expenditure and Lending	160			
10.4	Federal Board of Revenue Tax Collection	161			
11. Natio	nal Accounts				
11.1	Gross National Income	164			
11.2	Expenditure on Gross Domestic Product	165			
11.3	Gross Fixed Capital Formation	166			
11.4	Area, Production and Yield of important Crops	167			
	Quantum Index Numbers of Major Agricultural Crops	168			
Glossa	ry	169-182			
Feedback Form					
Notice: Updating of CIF Margins on Imports Payments for Pakistan Balance of Payments compilation					
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.

Р	-	Provisional
Ε	-	Estimated
R	-	Revised
-	-	NIL
	-	Not Applicable
••	-	Negligible
	-	Not Available
n.i.e.	-	Not Included Elsewhere
SDR	-	Special Drawing Rights
RBI	-	Reserve Bank of India
СҮ	-	Calendar Year (1 st January to 31 st December)
FY	-	Fiscal Year (FY14 viz 2013-14 refers to the period from 1 st July, 2013 to 30 th June, 2014)
		Civil Aviation Authority
CAA	-	
CAA FBC	-	Federal Bank for Co-operatives
	-	
FBC	-	Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund
FBC IDBL IMF KIBOR	-	Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate
FBC IDBL IMF KIBOR KSE	-	Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange
FBC IDBL IMF KIBOR KSE MFB	-	Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank
FBC IDBL IMF KIBOR KSE MFB NBFC	-	Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank Non-Bank Financial Company
FBC IDBL IMF KIBOR KSE MFB NBFC NHA	-	Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank Non-Bank Financial Company National Highway Authority
FBC IDBL IMF KIBOR KSE MFB NBFC NHA NFC	-	Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank Non-Bank Financial Company National Highway Authority National Fertilizer Corporation (Pvt) Ltd.
FBC IDBL IMF KIBOR KSE MFB NBFC NHA	-	Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank Non-Bank Financial Company National Highway Authority National Fertilizer Corporation (Pvt) Ltd. Oil and Gas Development Company Ltd.
FBC IDBL IMF KIBOR KSE MFB NBFC NHA NFC	-	Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank Non-Bank Financial Company National Highway Authority National Fertilizer Corporation (Pvt) Ltd.
FBC IDBL IMF KIBOR KSE MFB NBFC NHA NFC OGDCL	-	Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank Non-Bank Financial Company National Highway Authority National Highway Authority National Fertilizer Corporation (Pvt) Ltd. Oil and Gas Development Company Ltd. 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.) Profit and Loss Sharing
FBC IDBL IMF KIBOR KSE MFB NBFC NHA NFC OGDCL PBS	-	Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank Non-Bank Financial Company National Highway Authority National Fertilizer Corporation (Pvt) Ltd. Oil and Gas Development Company Ltd. 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.) Profit and Loss Sharing Punjab Provincial Co-operative Bank Ltd.
FBC IDBL IMF KIBOR KSE MFB NBFC NHA NFC OGDCL PBS PLS PPCB PSX		Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank Non-Bank Financial Company National Highway Authority National Fertilizer Corporation (Pvt) Ltd. Oil and Gas Development Company Ltd. 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.) Profit and Loss Sharing Punjab Provincial Co-operative Bank Ltd. Pakistan Stock Exchange (KSE, LSE & ISE integrated to new name Pakistan Stock Exchange Ltd. on dated the 11th January, 2016)
FBC IDBL IMF KIBOR KSE MFB NBFC NHA NFC OGDCL PBS PLS PPCB PSX PTCL		 Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank Non-Bank Financial Company National Highway Authority National Fertilizer Corporation (Pvt) Ltd. Oil and Gas Development Company Ltd. 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.) Profit and Loss Sharing Punjab Provincial Co-operative Bank Ltd. Pakistan Stock Exchange (KSE, LSE & ISE integrated to new name Pakistan Stock Exchange Ltd. on dated the 11th January, 2016) Pakistan Telecommunication Company Ltd.
FBC IDBL IMF KIBOR KSE MFB NBFC NHA NFC OGDCL PBS PLS PPCB PSX PTCL SBP		 Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank Non-Bank Financial Company National Highway Authority National Fertilizer Corporation (Pvt) Ltd. Oil and Gas Development Company Ltd. 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.) Profit and Loss Sharing Punjab Provincial Co-operative Bank Ltd. Pakistan Stock Exchange (KSE, LSE & ISE integrated to new name Pakistan Stock Exchange Ltd. on dated the 11th January, 2016) Pakistan Telecommunication Company Ltd. State Bank of Pakistan
FBC IDBL IMF KIBOR KSE MFB NBFC NHA NFC OGDCL PBS PLS PPCB PSX PTCL SBP SBP(BSC)		Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank Non-Bank Financial Company National Highway Authority National Fertilizer Corporation (Pvt) Ltd. Oil and Gas Development Company Ltd. 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.) Profit and Loss Sharing Punjab Provincial Co-operative Bank Ltd. Pakistan Stock Exchange (KSE, LSE & ISE integrated to new name Pakistan Stock Exchange Ltd. on dated the 11th January, 2016) Pakistan Telecommunication Company Ltd. State Bank of Pakistan SBP Banking Services Corporation (Bank)
FBC IDBL IMF KIBOR KSE MFB NBFC NHA NFC OGDCL PBS PLS PPCB PSX PTCL SBP		 Federal Bank for Co-operatives Industrial Development Bank Ltd. (Formally Industrial Development Bank of Pakistan) International Monetary Fund Karachi Interbank Offered Rate Karachi Stock Exchange Micro Finance Bank Non-Bank Financial Company National Highway Authority National Fertilizer Corporation (Pvt) Ltd. Oil and Gas Development Company Ltd. 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.) Profit and Loss Sharing Punjab Provincial Co-operative Bank Ltd. Pakistan Stock Exchange (KSE, LSE & ISE integrated to new name Pakistan Stock Exchange Ltd. on dated the 11th January, 2016) Pakistan Telecommunication Company Ltd. State Bank of Pakistan

CONVERSION COEFFICIENTS AND FACTORS

<u>Unit</u>	<u>British / US equivalents</u>	<u>British / US units</u>	<u>Equivalents</u>						
LENGTH									
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)	10.763911square feet (sq ft)1.195990square 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						
VOLUME									
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						
	WEIGHT								
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	 imperial quart US liquid quart US dry quart Imperial gallon (gal) US gallon 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.								