**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 | Security and Nature Wise Weighted Average Lending Rates – All Scheduled Banks | 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** | 165-179 |
|  | **Feedback Form** | 180-181 |
|  | **Notice: Updating of CIF Margins on Imports Payments for Pakistan Balance of Payments compilation** | 182  |
|  | **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 (1st January to 31st December)  |  |
| **FY** | Fiscal Year (FY18 viz 2017-18 refers to the period from 1st July, 2017 to 30th 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 Taraqiati Bank Ltd.(Formally ADBP) |  |

|  |
| --- |
| **CONVERSION COEFFICIENTS AND FACTORS** |
|  |
|  |
|  |
| **Unit** |  | **British / US equivalents** |  | **British / US units** | Equivalents |
|  |
|  |
| **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 ft |  | 30.48 cm |
|  |  | 1.093613 yards (yds) |  | 1 yd |  | 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 sq yd |  | 0.836127 sq m |
|  |  | 1.195990 square yards (sq yds) |  |  |  |  |
|  |  |  |  |  |  |  |
| 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 |  | 2.589988 sq km |
|  |  |  |  | (640 acres) |  |  |
|  |
| **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 cu ft  |  | 28.316847 cu dm |
|  |  | 1.307951 cubic yards (cu yds) |  | 1 cu yd  |  | 0.764555 cu m |
|  |
| **W E I G H T** |
|  |  |  |  |  |  |  |
| 1 ton - tone (t) |  | 1.102311 short tons |  | 1 short ton (2000 lb) |  | 0.907185 t |
|  |  | 0.984207 long ton |  | 1 long ton (2240 lb) |  | 1.016047 t |
|  |  |  |  |  |  |  |
| 1 kilogram (kg) |  | 2.204623 pounds (lbs) |  | 1 lbs |  | 0.453592 kg |
|  |  | 1.071692 seers |  | 1 Tola |  | 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 imperial quart  |  | 1.136523 liters |
|  |  | 1.056688 US liquid quarts |  | 1 US liquid quart |  | 0.946353 liter |
|  |  | 0.908083 US dry quart |  | 1 US dry quart |  | 1.101221 liters |
|  |  |  |  | 1 Imperial gallon (gal) |  | 4.546092 liters |
|  |  |  |  | 1 US gallon  |  | 3.785412 liters |
| 1 imp Gallon |  | 4 imp quarts |  | 1 Pint |  | 0.568261 liter |
|  |  | 8 Pints |  |  |  |  |
|  |  |  |  |  |  |  |
| 1 Bale (Cotton) |  | 170.09711 kilograms or 375 lbs. |  |  |  |  |