**Preface**

Statistics and Data Warehouse Department (SDWD) of the State Bank of Pakistan endeavors to provide accurate and reliable statistics to users on regular basis. The monthly Statistical Bulletin is one such effort.

The monthly Statistical Bulletin covers a wide range of information most of which is already available on the websites of source organizations; including State Bank of Pakistan and Pakistan Bureau of Statistics. The data included in the Bulletin is acquired from original sources and efforts are made to ensure its consistency. Data on different variables is provided as per frequency it is being compiled by the source organization. The data is presented in a user friendly way. This publication is divided in eleven different parts covering data on money and credit, banking system, balance of payments, foreign trade, domestic and external debt, open market operations, capital market, prices, manufacturing, public finance and national income accounts. The publication is available both in print as well as in electronic form (<http://www.sbp.org.pk/reports/stat_reviews/Bulletin/index.htm>).

I appreciate the efforts of the team for compiling this valuable publication. Comments and suggestions for further improvement in the publication are welcome. ([feedback.statistics@sbp.org.pk](mailto:feedback.statistics@sbp.org.pk))

Mazhar Hussain

Senior Joint Director, SDWD

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ***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 | Statement of Affairs | 18-19 |
|  | | 2.10 | Scheduled Banks’ Balance Sheet Consolidated Position | 20 |
|  | | 2.11 | Scheduled Banks’ Consolidated Liquidity Position | 20 |
|  | | **DFIs, MFBs and NBFCs** | |  |
|  | | 2.12 | Financial Position of DFIs, MFBs and NBFCs | 21 |
|  | | 2.13 | Classification of Deposits with DFIs, MFBs and NBFCs | 22 |
|  | | 2.14 | Classification of Loans Extended by DFIs, MFBs and NBFCs | 22 |
|  | | 2.15 | Classification of Investments in Securities and Shares by DFIs, MFBs and 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 | 43-44 |
|  | 3.14 | | Private Sector Business and Type of Financing - SMEs | 45-46 |
|  | 3.15 | | Province/Region and Disbursement and Utilization of Advances | 47 |
|  | 3.16 | | Province/Region and place of Disbursement and Utilization | 48 |
|  | 3.17 | | Province/Region and place of Utilization and Disbursement | 49 |
|  | 3.18 | | Province/Region and Categories of Advances by Borrowers (Outstanding Position) | 50-51 |
|  | 3.19 | | Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding) | 52-53 |
|  | **Bills and Investment:** | | |  |
|  | 3.20 | | Classification of Scheduled Banks' Bills Purchased and Discounted - All Banks | 54 |
|  | 3.21 | | Classification of Scheduled Banks' Investments in Securities and Shares | 55 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Rates:** | | |
|  | 3.22 | Scheduled Banks' Deposits by Rates of Interest (Conventional Banking) | 56 |
|  | 3.23 | Scheduled Banks' Deposits by Rates of Return (Islamic Banking) | 57 |
|  | 3.24 | Scheduled Banks' Advances by Rates of Interest (Conventional Banking) | 58 |
|  | 3.25 | Scheduled Banks' Advances by Rates of Return (Islamic Banking) | 59 |
|  | 3.26 | Scheduled Banks' Weighted Average Rates of Return on Deposits (Overall – All Banks) | 60 |
|  | 3.27 | Scheduled Banks' Weighted Average Rates of Return on Deposits (Conventional Banking– All Banks) | 61 |
|  | 3.28 | Scheduled Banks' Weighted Average Rates of Return on Deposits (Islamic Banking – All Banks) | 62 |
|  | 3.29 | Scheduled Banks' Weighted Average Rates of Return / Interest on Advances | 63 |
|  | 3.30 | Structure of Interest Rates | 64 |
|  | 3.31 | Weighted Average Lending and Deposits Rates | 65 |
|  | 3.32 | Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks | 67 |
|  | 3.33 | Rates of Profit on National Saving Schemes | 68 |
|  | **Miscellaneous:** | |  |
|  | 3.34 | Branchless Banking: Key Indicators | 69 |
|  | 3.35 | Telegraphic Transfers issued and encashed by the State Bank of Pakistan | 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 | 96 |
|  | 4.16 | Exports by Selected Commodities |  |
|  |  | a) State Bank of Pakistan | 98 |
|  |  | b) Pakistan Bureau of Statistics | 99 |
|  | 4.17 | Imports by Selected Commodities |  |
|  |  | a) State Bank of Pakistan | 100 |
|  |  | b) Pakistan Bureau of Statistics | 101 |
|  | 4.18 | Exports by Selected Countries / Territories |  |
|  |  | a) State Bank of Pakistan | 102-103 |
|  |  | b) Pakistan Bureau of Statistics | 104-105 |
|  | 4.19 | Imports by Selected Countries / Territories |  |
|  |  | a) State Bank of Pakistan | 106-107 |
|  |  | b) Pakistan Bureau of Statistics | 108-109 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | 4.20 | Terms of Trade and Indices of Unit Value-Exports by Commodity Groups | 110 |
|  | 4.21 | Indices of Unit Value Imports by Commodity Groups | 110 |
|  | 4.22 | Quantum Indices of Exports by Commodity Groups | 111 |
|  | 4.23 | Quantum Indices of Imports by Commodity Groups | 111 |
| **5. Domestic and External Debt** | | |  |
|  | 5.1 | Pakistan’s Debt and Liabilities - Summary | 114 |
|  | 5.2 | Pakistan’s Debt and Liabilities Profile | 115 |
|  | 5.3 | Government Domestic Debt and Liabilities | 116 |
|  | 5.4 | Pakistan’s External Debt and Liabilities | 117 |
|  | 5.5 | Pakistan’s External Debt Servicing - Principal | 118 |
|  | 5.6 | Pakistan’s External Debt Servicing - Interest | 119 |
|  | 5.7 | Ownership Classification of the Federal Government Debt | 120 |
|  | 5.8 | Outstanding Domestic Debt of Public Sector Enterprises (PSEs) | 121 |
|  | 5.9 | National Saving Schemes - Outstanding Amount | 122 |
| **6. Open Market Operation** | | |  |
|  | 6.1 | Government of Pakistan Treasury Bills | 124 |
|  | 6.2 | Sale/Purchase of Treasury Bills under Open Market Operation by SBP with Banks | 125 |
|  | 6.3 | SBP Overnight REPO/Reverse REPO Facilities | 126 |
|  | 6.4 | Auction of Government of Pakistan Market Treasury Bills | 127 |
|  | 6.5 | Auction of Pakistan Investment Bonds (PIBs) Fixed rate | 128 |
|  | 6.6 | Auction of Pakistan Investment Bonds (PIBs) Floating rate | 129 |
|  | 6.7 | KIBOR | 130 |
|  | 6.8 | Inter-Bank Weighted Average Call Rates | 131 |
|  | 6.9 | SBP Mark to Market Rates | 132-133 |
|  | 6.10 | Secondary Market Transactions in Government Securities | 134 |
| **7. Capital Market** | | |  |
|  | 7.1 | KSE 100 and 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 (National) | 146 |
|  | 8.2 | Consumer Price Index Numbers by Commodity Groups (Urban) | 147 |
|  | 8.3 | Consumer Price Index Numbers by Commodity Groups (Rural) | 148 |
|  | 8.4 | Index Numbers of Wholesale Prices by Commodity Groups | 149 |
|  | 8.5 | Sensitive Price Indicator (SPI) by Income Groups | 150 |
|  | 8.6 | Commodity Prices | 151 |
| **9. Manufacturing** | | |  |
|  | 9.1 | Production of Selected Manufactured Goods, Minerals and Electricity Generation | 154 |
|  | 9.2 | Quantum Index Numbers of Large Scale Manufacturing Industries | 155 |
| **10. Public Finance** | | |  |
|  | 10.1 | Consolidated Fiscal Operations (Federal and 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. National Income Accounts** | | |  |
|  | 11.1 | Gross National Income | 164 |
|  | 11.2 | Expenditure on Gross Domestic Product | 165 |
|  | 11.3 | Gross Fixed Capital Formation | 165 |
|  | 11.4 | Area, Production and Yield of important Crops | 166 |
|  | 11.5 | Quantum Index Numbers of Major Agricultural Crops | 166 |
|  | **Glossary** | | 167-180 |
|  | **Feedback Form** | | 181-182 |

|  |  |  |
| --- | --- | --- |
| **NOTES, SYMBOLS AND ABBREVIATIONS** | | |
|  | | |
| **P** | Provisional |  |
| **E** | Estimated |  |
| **R** | Revised |  |
| - | NIL |  |
| -- | Not Applicable |  |
| **..** | Negligible |  |
| **...** | Not Available |  |
| **n.i.e.** | Not Included Elsewhere |  |
| **Aj&K**  **CAA** | Azad Jammu and Kashmir  Civil Aviation Authority |  |
| **CY** | Calendar Year refers to the period from 1st January to 31st December |  |
| **DFIs** | Development Finance Institutions |  |
| **FY** | Fiscal Year refers to the period from 1st July to 30th June |  |
| **HBFC** | House Building Finance Company |  |
| **IMF** | International Monetary Fund |  |
| **ISIC** | International Standard Industrial Classification |  |
| **KIBOR**  **KP** | Karachi Interbank Offered Rate  Khyber Pakhtunkhwa |  |
| **MFB** | Microfinance Bank |  |
| **MFI** | Microfinance Institutions |  |
| **NBFC** | Non-Bank Financial Company |  |
| **NHA** | National Highway Authority |  |
| **NFC** | National Fertilizer Corporation (Pvt). |  |
| **NPIs** | Non-Profit Institutions |  |
| **OGDCL** | Oil and Gas Development Company Ltd. |  |
| **PBS** | Pakistan Bureau of Statistics |  |
| **PFIs** | Participating Financial Institutions |  |
| **PLS** | Profit and Loss Sharing |  |
| **PMRC** | Pakistan Mortgage Refinance company |  |
| **PPCBL** | Punjab Provincial Co-operative Bank Ltd. |  |
| **PSX** | Pakistan Stock Exchange |  |
| **PTCL** | Pakistan Telecommunication Company Ltd. |  |
| **SBP** | State Bank of Pakistan |  |
| **SBP BSC (Bank)** | SBP Banking Services Corporation (Bank) |  |
| **SDR** | Special Drawing Rights |  |
| **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. |  |  |  |  |