

# Foreword

State Bank of Pakistan (SBP) collects, validates, compiles, disseminates, maintains and provides accurate, reliable and timely statistics to policy makers, researchers, academia and other national and international stakeholders. The Statistics and Data Warehouse Department of SBP has recently been restructured into two departments namely Core Statistics Department (CSD) and Data Services and Innovations Department (DSID). While the Core Statistics Department produces core central banking statistics, the Data Services and Innovations Department provides reliable data to its users through modern platforms and statistical publications such as this monthly Statistical Bulletin. The monthly Statistical Bulletin presents a wide range of information most of which is already available on the websites of primary data compilers 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 and are compiled by the source organization. The data is presented in a user friendly way. This publication is divided into eleven different sections 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 at [http://www.sbp.org.pk/reports/stat\\_reviews/Bulletin/index.htm](http://www.sbp.org.pk/reports/stat_reviews/Bulletin/index.htm).

Recently, SBP has launched an interactive data portal named EasyData ([easydata.sbp.org.pk](http://easydata.sbp.org.pk)) from where one can access, download and plot time-series data from a collection of more than seven thousand variables. A part of the data in this publication have already been made available on EasyData. The remaining datasets will be made available there soon.

I appreciate the efforts of the team for compiling this valuable publication. Comments and suggestions for further improvement in this publication are welcome.

Dr. Muhammad Nadim Hanif  
Director  
Core Statistics Department, SBP

# Contents

---

<b>1. Selected Economic Indicators</b>	6-7
<b>2. Money and Credit</b>	
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
<b>DFIs, MFBs and NBFCs</b>	
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
<b>3. Banking System</b>	
3.1 Scheduled Banks' Liabilities and Assets	26
<b>Deposits:</b>	
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
<b>Advances:</b>	
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
<b>Bills and Investment:</b>	
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(a)	Weighted Average Lending and Deposit Rates	65
3.31(b)	Overall Weighted Average Lending and Deposit Rates	66
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 Savings 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	95
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
<b>5. Domestic and External Debt</b>		
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 and 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 Savings Schemes - Outstanding Amount	120
<b>6. Open Market Operation</b>		
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) Fixed rate	126
6.6	Auction of Pakistan Investment Bonds (PIBs) Floating rate	127
6.7	KIBOR	128
6.8	Inter-Bank Weighted Average Call Rates	129
6.9	SBP Mark to Market Rates	130-131
6.10	Secondary Market Transactions in Government Securities	132
<b>7. Capital Market</b>		
7.1	KSE 100 and All Share Index	134
7.2	Pakistan Stock Exchange Indicators	135
7.3	Market Capitalization of PSX all Shares	136
7.4	Turn Over of Shares at Pakistan Stock Exchange	137
7.5	Financial Statements Analysis of Non-Financial Sector Overall	138
7.6	Financial Statements Analysis of Non-Financial Sector Private Overall	139
7.7	Financial Statements Analysis of Non-Financial Sector Public Overall	140
<b>8. Prices</b>		
8.1	Consumer Price Index Numbers by Commodity Groups (National)	142
8.2	Consumer Price Index Numbers by Commodity Groups (Urban)	143
8.3	Consumer Price Index Numbers by Commodity Groups (Rural)	144
8.4	Index Numbers of Wholesale Prices by Commodity Groups	145
8.5	Sensitive Price Indicator (SPI) by Income Groups	156
8.6	Commodity Prices	147
<b>9. Manufacturing</b>		
9.1	Production of Selected Manufactured Goods, Minerals and Electricity Generation	150
9.2	Quantum Index Numbers of Large Scale Manufacturing Industries	151
<b>10. Public Finance</b>		
10.1	Consolidated Fiscal Operations (Federal and Provincial)	154
10.2	Federal Government Revenue Receipts	155
10.3	Federal Government Expenditure and Lending	156
10.4	Federal Board of Revenue Tax Collection	157
<b>11. National Income Accounts</b>		
11.1	Gross National Income	160
11.2	Expenditure on Gross Domestic Product	161
11.3	Gross Fixed Capital Formation	161
11.4	Area, Production and Yield of important Crops	162
11.5	Quantum Index Numbers of Major Agricultural Crops	162
<b>Glossary</b>		164-177

## NOTES, SYMBOLS AND ABBREVIATIONS

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

## CONVERSION COEFFICIENTS AND FACTORS

<u>Unit</u>	<u>British / US equivalents</u>	<u>British / US units</u>	<u>Equivalents</u>
<b>LENGTH</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>AREA</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>VOLUME</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>WEIGHT</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>CAPACITY</b>			
1 liter (l)	0.879877 imperial quart 1.056688 US liquid quarts 0.908083 US dry quart	1 imperial quart 1 US liquid quart 1 US dry quart 1 Imperial gallon (gal) 1 US gallon 1 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.		