|  |
| --- |
| ***Contents*** |
| **1. Selected Economic Indicators** | 4-5 |
| **2. Money and Credit** |  |
|  | 2.1 | Central Bank Survey | 8-9 |
|  | 2.2 | Other Depository Corporations Survey | 10-11 |
|  | 2.3 | Depository Corporations Survey | 12 |
|  | 2.4 | Reserve Money | 13 |
|  | 2.5 | Currency in Circulation | 13 |
|  | 2.6 | Monetary Aggregates | 14 |
|  | 2.7 | Government Budgetary Borrowing from Banks | 15 |
|  | 2.8 | Government Borrowing for Commodity Operations | 15 |
|  | 2.9 | Statement of Affairs | 16-17 |
|  | 2.10 | Annual Accounts of State Bank of Pakistan | 18 |
|  | 2.11 | Annual Accounts of SBP Banking Services Corporation (Subsidiary of SBP) | 19 |
|  | 2.12 | Scheduled Banks’ Balance Sheet Consolidated Position | 20 |
|  | 2.13 | Scheduled Banks’ Consolidated Liquidity Position | 20 |
|  | **DFIs, MFBs and NBFCs** |  |
|  | 2.14 | Financial Position of DFIs, MFBs and NBFCs | 21 |
|  | 2.15 | Classification of Deposits with DFIs, MFBs and NBFCs | 22 |
|  | 2.16 | Classification of Loans Extended by DFIs, MFBs and NBFCs | 22 |
|  | 2.17 | 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 |
|  | 3.7 | Number of Banks' Accounts and Depositors in Pakistan | 35 |
|  | **Advances:** |  |
|  | 3.8 | Classification of Scheduled Banks' Advances by Size of Accounts - All Banks | 36 |
|  | 3.9 | Classification of Scheduled Banks' Advances by Size of Accounts - Commercial Banks | 37 |
|  | 3.10 | Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers | 38 |
|  | 3.11 | Classification of Scheduled Banks' Advances by Borrowers - All Banks | 39-40 |
|  | 3.12 | Classification of Scheduled Banks' Advances by Securities Pledged | 41-42 |
|  | 3.13 | Classification of Scheduled Banks' Advances by Rates of Margin | 43 |
|  | 3.14 | Private Sector Business and Type of Financing - Overall | 44-45 |
|  | 3.15 | Private Sector Business and Type of Financing - SMEs | 46-47 |
|  | 3.16 | Province/Region and Disbursement and Utilization of Advances  | 48 |
|  | 3.17 | Province/Region and place of Disbursement and Utilization | 49 |
|  | 3.18 | Province/Region and place of Utilization and Disbursement | 50 |
|  | 3.19 | Province/Region and Categories of Advances by Borrowers (Outstanding Position) | 51-52 |
|  | 3.20 | Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding) | 53-54 |
|  | 3.21 | Agricultural Loans Disbursed by Holdings and Sectors (All Banks) | 55 |
|  | **Bills and Investment:** |  |
|  | 3.22 | Classification of Scheduled Banks' Bills Purchased and Discounted - All Banks | 56 |
|  | 3.23 | Classification of Scheduled Banks' Investments in Securities and Shares | 57 |

|  |  |
| --- | --- |
|  | **Rates:** |
|  |  3.24 | Scheduled Banks' Deposits by Rates of Interest (Conventional Banking) | 58 |
|  |  3.25 | Scheduled Banks' Deposits by Rates of Return (Islamic Banking) | 59 |
|  |  3.26 | Scheduled Banks' Advances by Rates of Interest (Conventional Banking) | 60 |
|  |  3.27 | Scheduled Banks' Advances by Rates of Return (Islamic Banking) | 61 |
|  |  3.28 | Scheduled Banks' Weighted Average Rates of Return on Deposits (Overall – All Banks) | 62 |
|  |  3.29 | Scheduled Banks' Weighted Average Rates of Return on Deposits (Conventional Banking– All Banks) | 63 |
|  |  3.30 | Scheduled Banks' Weighted Average Rates of Return on Deposits (Islamic Banking – All Banks) | 64 |
|  |  3.31 | Scheduled Banks' Weighted Average Rates of Return / Interest on Advances | 65 |
|  |  3.32 | Structure of Interest Rates | 66 |
|  |  3.33 | Overall Weighted Average Lending and Deposit Rates | 67 |
|  |  3.34 | Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks | 68 |
|  |  3.35 | Rates of Profit on National Savings Schemes | 69 |
|  | **Miscellaneous:** |  |
|  | 3.36 | Branchless Banking: Key Indicators | 70 |
|  | 3.37 | Clearing House Statistics | 71 |
|  | 3.38 | Electronic Banking Statistics | 72-73 |
|  | 3.39 | Real Time Gross Settlement - Systems Based Transactions | 73 |
|  | 3.40 | Real Time Gross Settlement - Paper Based Transactions | 73 |
|  | 3.41 | Segment and Sector-wise Advances and Non Performing Loans  | 74 |
|  | 3.42 | Non-Performing Loans | 75 |
|  | 3.43 | 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 |
| **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 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 |
| **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) 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 |
| **7. Capital Market**  |  |
|  | 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 |
| **8. Prices** |  |
|  | 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  | 146 |
|  | 8.6 | Commodity Prices | 147 |
| **9. Manufacturing** |  |
|  | 9.1 | Production of Selected Manufactured Goods, Minerals and Electricity Generation | 150 |
|  | 9.2 | Quantum Index Numbers of Large Scale Manufacturing Industries | 151 |
| **10. Public Finance** |  |
|  | 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 |
| **11. National Income Accounts** |  |
|  | 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 |
|  | **Glossary** | 164-177 |
|  | **Notes, Symbols and Abbreviations**  | 178 |
|  | **Conversion Coefficients and Factors**  | 179 |