

BANKING				
		2008-09	2017-18	2018-19
Scheduled Banks	Nos.	33	28	29
Foreign Banks	Nos.	13	4	5
Scheduled Banks' Branches	Nos.	8,655	14,970	12,983
Foreign Banks" Branches	Nos.	89	10	10
Scheduled Banks Deposits	Rs.bn.	4,250	13,085	12,045.2
Scheduled Banks Advances	Rs.bn.	3,210	6,547	7,991.2
Scheduled Banks Assets	Rs.bn.	5,682	18,399	17,703.9
Online Branches	Nos.	—	14,850	15,481
ATMs	Nos.	3,326	14,019	14,722
Debit Cards	000 Nos.	3,500	21,712	24,831

RATE OF RETURN		%		
Weighted Avg Rate of Return on Advance	End Period	7.45	12.43	
Weighted Avg Rate of Return on Deposits		3.98	8.3	
SBP Reserve Repo Rate		7.00	13.75	
6-Month Treasury Bills Weighted Average		6.83		

ISLAMIC BANKING				
Full Fledged Islamic Banks	Nos.	5	22	
Full Fledged Islamic Banks Branches	Nos.	1,361	1453	
Stand-alone Branches of Scheduled B	Nos.	1,088	1288	
Deposits	Rs.bn.	1,843	2199	
Financing (Advances+Bills)	Rs.bn.	1,303	1525	

MONETARY SECTOR				
Currency in Circulation	Rs.bn.	4,387.80	4,950.00	
Reserve Money		5,484.63	6,573.40	
Private Sector Credit/GDP	%	17.37	17.29	
M2/GDP	%	43.90	39.40	
Money Multiplier	%	2.92	2.71	
M2		15,997.16	17,798.49	

COMMERCIAL ENERGY SUPPLIES				
		2008-09	2017-18*	2018-19
Crude Oil				
Local Extraction	000 bls.	24,033	21,754	24,657
Imports	000 bls.	62,115	60,374	51,470
Coal				
Production	000 tonnes	3,738	3,386	1,512
Imports	000 tonnes	4,652	8,179	11,000
Natural Gas				
Production	mIn.cu.ft.	1,460.6	978	1,080.72
Electricity Generation				
Hydel	gwh	27,784	28,239	22,539
Thermal		62,214	79,849	54,195
Nuclear		1,618	8,720	7,178
Imported		227	556	343
Renewable		—	3,907	3,412

^a end-June * (Jul-Feb)

PROFILE OF DOMESTIC & EXTERNAL DEBT				
		2008-09	2017-18	2018-19
Total Debt & Liabilities	Rs.bn.	8,151.4	29,861.0	40,214.0
as % of GDP		61.0	87.0	104.3
Total External Debt & Liabilities	\$ bn.	4,131.3	95,236.0	15,642.0
as % of GDP		31.5	34.0	42.52
Govt Domestic Debt	Rs.bn.			
Permanent Debt		616.9	5,533.1	4,659.2
Floating Debt		1,636.9	6,550.9	8,889.0
Unfunded Debt		1,020.4	2,765.3	2,868.1
Domestic Debt as % of GDP		29.4	48.0	47.1

Outstanding Position of

Foreign Private Debt				
by Economic Group	\$ mn.			
Power		4,303.0	5,615.0	7,606.0
Communications		425.4	367.9	287.0
Transport		403.6	346.7	410.3
Others			1,251.1	896.7

PUBLIC FINANCE				
(Federal Government)				
		2008-09	2017-18	2018-19
Gross Revenue Receipts	Rs.bn.	1622.7	4696.2	4435.6
Tax Revenue*		1159.0	4065.8	4071.6
Direct Taxes		405.0	1536.3	1445.6
Indirect Taxes		754.0	2305.5	2383.9
Non-Tax Revenue		410.7	630.4	363.9
Less Transfer to Provinces		632.1	2217.4	2397.8
Revenue Receipts (Net)		750.5	2478.7	2037.8

Current Expenditure				
Debt Servicing & Foreign	Rs.bn.	1377.1	3,814.5	4,803.9
Interest Repayments		523.1	1,499.9	2,091.1
Defence Expenditure		296.07	1,030.4	1,146.8
Revenue Surplus/Deficit	Rs.bn.	(582.2)	(2,225.6)	(3,561.4)
Public Sector Development Programme	Rs.bn.	247	1456.2	561.7

* Including surcharges

EDUCATION				
(Institutions/Enrolment by kind & level)				
		2008	2017-18	2018-19
Primary & Middle Stage				
Institutions	000 Nos.	197.6	219.0	222.7
Enrolment	000 Nos.	23,882	30,229	31,501
High Stage*				
Institutions	000 Nos.	24.3	31.0	31.2
Enrolment	000 Nos.	2,821	3,830	4,103
Arts & Science Colleges				
Institutions	Nos.	3,242	5,231	5,273
Enrolment	000 Nos.	1,074	1,751	1,840
Professional Colleges				
Institutions	Nos.	1,336	1,657	1,684
Enrolment	000 Nos.	366	503	482
Universities				
Institutions	Nos.	129	186	--
Enrolment	000 Nos.	803	1,575	1,572

HEALTH INDICATORS

Registered Doctors	000	133.9	208	220.8
Registered Nurses	000	65.4	103.8	108.5
Expenditure on Health	% of GDP	0.5	1.0	0.5
Hospitals	Nos.	948	1,264	1,279
BHUs Sub-Health Centres	Nos.	5,310	5,505	5,527
Maternity/Child Health Centres	Nos.	908	727	747
Rural Health Centres	Nos.	561	688	686
Registered Lady Health Visitors	Nos.	10,002	18,400	19,910
Population per Bed	Nos.	1,575	1,585	1,608
Population per Doctor	Nos.	1,212	957	963

TRANSPORT & TELECOMMUNICATIONS

Roads (Length)	000 Kms	260.0	268.9	271
Motor Vehides on Road	Mn. Nos.	9.4	24.4	25.2
Railways - Route	Kms	7,791	7,791	5,031
Cargo Handled at Karachi Port	000 tonnes	38,732	54,685	35,361
Production of Motorcycles/Rickshaws	000 Nos.	917	2,825	1,862
Post Office	000 Nos.	12	11.5	10.5
Gross Earnings - Pak Railway	Rs.mIn.	23,160	49,570	34,066
Mobile Phones	mIn. Nos	94.3	150.2	159
Import of Cars	000	425.7	1,855	2,043
Internet/Broadband Connections	000 Nos.	413.8	58,339.8	68,244.4

* Includes high schools and secondary vocational institutions.

Source: Various issues of SBP Annual Report, Pakistan Economic Survey & other Government publications.

NATIONAL BANK OF PAKISTAN				
Performance at a Glance	(Rs. Billion)			
	2010	2017	2018	
Total Assets	1,037.70	2,369.80	2,798.60	
Deposits	832.20	1,727.10	2,011.40	
Advances	477.50	739.70	926.10	
Investments	301.30	1,295.70	1,284.30	
Capital & Reserves	128.40	175.30	206.90	
Pre-Tax Profit	24.40	35.50	29.70	
After Tax Profit	17.60	23.00	20.00	
Earnings per Share (Rs.)	8.26	10.82	9.41	
Number of Employees	16,457.00	15,616.00	15,738.00	
Number of Branches	1,289.00	1,519.00	1,525.00	

Branch Network: 1525 Branches (as on Dec. 18)

(Conventional Banking Branches 1312; Islamic Banking Branches 189, Overseas Branches 21, Corporate Branches 5)

Overseas Branch Network:

Paris, Frankfurt, Wall Street, Washington D.C., Tokyo, Osaka

Hong Kong, Kowloon, Seoul, Bahrain, Riyadh S.A.,

Dhaka (Main Branch, Gulshen), Chittagong, Sylhet, KEPZ Offshore Banking,

Ashgabat, Bishkek, Baku, Kabul, Jalalabad, Herat and Mazar-e-Sharif.

Representative Offices:

Beijing, Tashkent, RO Kazakhstan and Toronto

Regional Offices: 37

Subsidiaries:

Taurus Securities Ltd

NBP Exchange Company Ltd

NBP Capital Ltd

First National Bank Modaraba, Pakistan

NBP Fullerton Asset Management Ltd

Cast-N-Link Products Ltd.

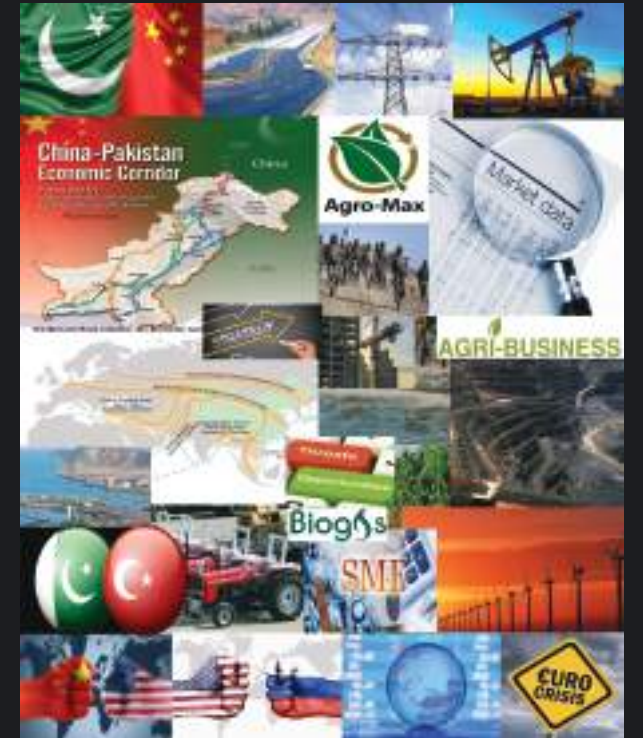
CJSC Subsidiary Bank of NBP in Kazakhstan, Almaty

CJSC Subsidiary Bank of NBP in Tajikistan, Dushanbe

Joint Venture:

United National Bank Ltd (UK)

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ECONOMIC INDICATORS PAKISTAN- 2019

Economic Research Wing, Research & Business Analytics Division
 Strategy & Business Analytics Group

SELECTED DEMOGRAPHIC INDICATORS					2008	2018
Total Population	Mn	166.41	212.82			
Male	%	86.13	109.03			
Female	%	80.28	103.77			
Urban	%	59.68	77.42			
Rural	%	106.73	135.39			
Growth Rate	%	2.60	2.40			
Life Expectancy		Years				
Male		64.0	65.7			
Female		66.0	67.4			
Crude Birth Rate	per 1000	25.0	25.2			
Crude Death Rate	per 1000	7.7	6.3			
Infant Mortality Rate	per 1000	70.2	62.0			
Total Fertility Rate		3.8	3.6			
Age Composition of Population		%				
Children under 15 years		36.8	40.8			
15-64		57.2	55.8			
65+		6.0	3.3			
EMPLOYMENT		2008-09	2014-15*	2017-18		
Total Labour Force	mn.	55.91	61.04	65.5		
Rural	%	38.82	41.95	42.91		
Urban	%	17.09	19.09	22.59		
Employed Labour Force		mn.	52.86	57.42	61.71	
Rural		36.99	39.85	40.75		
Urban		15.87	17.57	20.96		
Unemployment Rate		%	5.46	5.90	5.80	
Rural		4.73	5.00	5.00		
Urban		7.11	8.00	7.20		
Labour Force Participation Rate		%	32.81	32.30	31.70	
Rural		34.29	34.00	32.70		
Urban		29.87	29.00	30.00		

*Labour force Survey has not been conducted (2015-16, 2016-17) due to population census.

LITERACY (In %)			2014-15*			2017-18			
(10 years & above)									
Province/Area	Male	Female	Total	Male	Female	Total			
Pakistan	71.6	49.6	60.7	72.5	51.8	62.3			
Rurual	65.3	38.4	51.9	66.3	40.5	53.3			
Urban	82.4	69.3	76.0	82.2	70.6	76.6			
Punjab	70.4	53.6	61.9	72.2	57.4	64.7			
Rurual	65.0	44.6	54.6	66.5	47.8	56.9			
Urban	80.1	71.0	75.6	80.9	73.3	77.2			
Sindh	73.9	50.7	63.0	72.8	49.9	62.2			
Rurual	61.2	26.2	45.0	60.1	25.7	44.1			
Urban	86.0	72.7	79.6	84.3	71.7	78.4			
KPK	72.1	36.8	54.1	73.3	38.5	55.3			
Rurual	70.2	33.1	51.3	71.6	35.3	52.7			
Urban	80.0	52.4	66.3	80.4	53.3	66.8			
Baluchistan	72.0	33.0	54.3	73	33.5	55.5			
Rurual	67.7	27.7	49.5	68.9	26.8	50.5			
Urban	83.4	47.1	67.0	84.2	50.1	68.5			
NATIOINAL ACCOUNTS			2008-09	2017-18	2018-19				
GNP									
Size [†]	Bn Rupees	10,846.6	36,464.0	41,072.0					
GDP									
Size [†]	Bn Rupees	18,276.0	34,619.0	38,559.0					
Growth Rate*	%	3.6	5.6	3.3					
Per Capita Income			Bn Rupees	108.9	180.2	201.0			
Sectoral Growth Rate [†]			%						
Agricultural Sector				2.0	3.9	0.9			
Industrial Sector				4.5	4.9	1.4			
Large-scale Manufacturing				1.7	5.1	(2.1)			
Construction				(8.6)	8.2	(7.6)			
Services Sector				3.9	6.3	4.7			
Transport, Storage & Comm.				2.4	2.1	3.3			
Wholesale & Retail Trade				2.1	6.6	3.1			
Finance & Insurance				(4.2)	7.0	5.1			
GDP Composition			%						
Agricultural Sector				21.7	18.9	18.5			
Industrial Sector				21.2	20.9	20.3			
Mining & Quarrying				3.0	2.9	2.7			
Manufacturing				13.5	13.6	13.0			
Construction				2.4	2.8	2.5			
Services Sector				57.1	60.2	61.2			
Transport, Storage & Comm				13.1	12.9	12.9			
Wholesale & Retail Trade				18.8	19.0	18.9			
Finance & Insurance				3.0	3.4	3.5			
INVESTMENT AND SAVINGS			2008-09	2017-18	2018-19				
as % of GDP									
Gross Total Investment				17.5	16.7	15.4			
Gross Fixed Investment				15.9	15.1	13.8			
Public Sector				4.3	4.8	4.0			
Private Sector				11.7	10.3	9.8			
National Savings				12.0	10.4	10.7			
Domestic Savings				9.4	5.1	4.2			

[†] At current market prices

* PSLM survey not conducted in 2015-16 & 2016-17-18

AGRICULTURE		2008-09	2017-18	2018-19 ^P	
Total cropped area	Mn. Hectares	24.12	22.63	22.63	
Improved seed distribution	000 tonnes	314.63	476.61	497.4	
Fertilizer offtake	000 tonnes	3,711	4,763	3,497	
Number of tubewells	000 Nos	1,070	1,385	--	
Water availability*	MAF	131.51	133.4	127.4	
AGRICULTURE PRODUCTION		2008-09	2017-18	2018-19 ^P	
Major Crops					
Wheat	000 tonnes	24,033	25,076	25,195	
Rice	000 tonnes	6,952	7,450	7,202	
Sugarcane	000 tonnes	50,045	83,333	67,174	
Cotton	000 Bales	11,819	11,946	9,861	
Yield Per Hectare					
Wheat	kgs	2,657	2,851	2,883	
Rice	kgs	2,346	2,568	2,562	
Sugarcane	kgs	48,634	62,050	60,956	
Cotton	kgs	713	753	707	
Credit Disbursement		Rs.bn.	211	666.2	804.9
Commercial Banks	Rs.bn.	110.666	353.6	450.0	
Zarai Taraqiati Bank Ltd	Rs.bn.	75.139	62.8	45.0	
Microfinance Banks	Rs.bn.	--	88.4	114.6	
Others	Rs.bn.	47.175	161.4	195.3	
INDUSTRIAL/MINERAL PRODUCTION		2008-09	2017-18	2018-19 ^P	
Major Items					
Cotton Yarn	mln. Kgs	2,913.0	3,430.1	2,287.2	
Cotton Cloth	mn.sq.mts	1,016.9	1,043.7	697.6	
Sugar	ml tonnes	3.2	6.6	4.9	
Soda Ash	000 tonnes	365.9	509.8	415.8	
Fertilizer	ml tonnes	6.4	7.2	5.7	
Cement	000 tonnes	28.4	41.1	29.5	
Caustic Soda	000 tonnes	245.3	270.1	185.9	
Jute Goods	000 tonnes	137.4	74.2	47.9	
Natural Gas	mln. cubic mtr.	41.37	41.32	27.16	
Crude Oil	mln. barrels	24.0	32.6	21.86	
Coal	000 tonnes	3,679	2,889	2,453	
Limestone	000 tonnes	33,168	44,335	47,480	
BALANCE OF PAYMENTS		\$ bn.	2008-09	2017-18	2018-19 ^P
Trade Balance		(15,652)	(31,284)	(21,306)	
Services		(3,305)	(6,068)	(2,534)	
Income		(3,245)	(5,484)	(3,887)	
Current Transfers (Net)		17,544	23,708	18,298	
Workers' Remittances		13,186	19,914	16,095	
Current Account Balance		(9,261)	19,897	(9,588)	
Inflow of Foreign Investment	\$ mn.	2,647	3,461	(1266)	
RESERVES & EXCHANGE RATE			2008-09	2017-18	2018-19 ^P
Gold & Forex Reserves	\$ mn.	1,926	2,497.9	3,176.07	
Liquid Reserves	\$ mn.	9,539	16,383.6	14,476.80	
Exchange Rate (end-Period)	Rs per \$	78.4	107.03	158.17	

^P Provisional

* At farm gate

FOREIGN TRADE		2008-09	2017-18	2018-19
Total Exports				
Major Items	mln. \$			
Rice		154,762	224,739	199,844
Cotton Yarn		87,354	151,063	110,257
Cotton Cloth		153,039	242,374	211,203
Hosiery, Bedware & Towels		135,998	634,545	590,316
Readymade Garments		96,483	283,498	259,763
Synthetic Textiles		21,740	34,069	29,168
Leather & Manufacturers Incl. footwear		53,348	69,335	59,388
Engineering Goods		20,752	22,882	16,719
Sports Goods		21,393	37,710	29,386
Chemicals & Pharma Products		47,289	114,350	111,192
Cement		45,574	24,420	29,186
All Other Items		235,539	420,960	405,975
Total Imports				
Major Items	mln. Rupees			
Tea		17,417	60,368	58,980
Edible Oil		116,042	238,563	192,203
Pulses		108,012	72,603	61,035
Petroleum Crude & Products		738,278	1,289,222	1,054,035
Machinery (non-electrical)		461,816	1,041,974	723,880
Chemicals		300,450	719,354	617,689
Transport Equipments		103,476	462,630	256,535
Electrical Goods		60,718	240,424	173,470
Dyes & Colours		22,050	55,255	50,777
Paper, Board & Stationary		33,221	69,096	59,516
Iron & Steel & Manufacturers		136,268	344,595	293,432
Sugar Refined		4,505	554	395
Non-ferrous Metals		25,638	67,736	47,319
Fertilizer		42,381	90,879	92,856
Drugs & Medicine		44,929	118,122	109,310
Art.Silk & Yarn		23,046	72,996	64,444
All Other Items		486,323	1,750,526	1,515,266
CAPITAL MARKET		2008-09	2017-18	2018-19 ^P
Turnover of Shares (KSE)	bn. Share	114.7	46.5	42.9
Average Daily Share Volume	mln. Shares	--	187.0	115.0
Market Capitalisation	bln. Rupees	2,120.6	86,650.0	74,520.0
Listed Companies	Nos.	414.0	558.0	546.0
Listed Capital	bln. Rupees	1,502.5	1,297.0	1,336.0
New Companies Listed	Nos.	--	6	2
PRICE INDICES		2008-09	2017-18	2018-19
Consumer Price Index		17.00	3.80	7.00
Wholesale Price Index		18.90	2.70	11.70
Sensitive Price Indicator		21.10	0.80	4.00
GDP Deflator		20.68	2.05	7.47
Core Inflation [†]		11.38	5.45	8.10

[†] Non-food, non-energy

WORKERS' REMITTANCES		2009-10	2017-18 ^P	2018-19
Gulf Region	mln. \$			
Saudi Arabia		1,917.7	4,858.8	