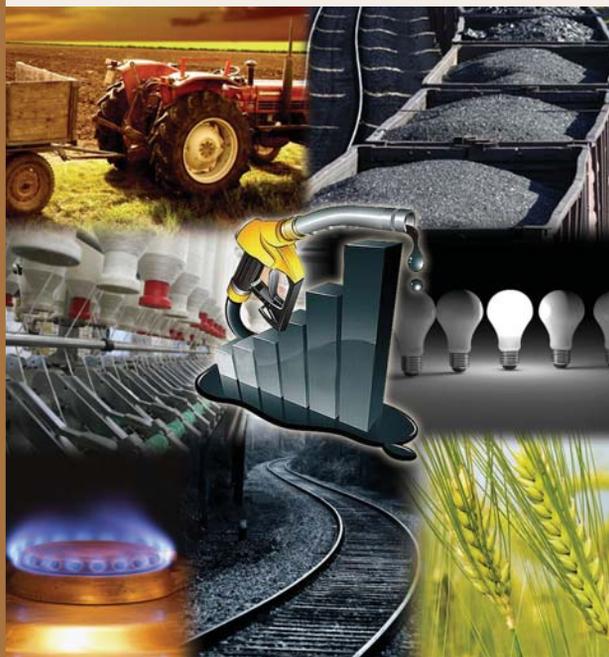


# Economic Indicators PAKISTAN



March 2012



**NBP**

National Bank of Pakistan

The Nation's  
Bank

SELECTED DEMOGRAPHIC INDICATORS		1998	2011
Total Population	Mn	132.35	177.10
Male	%	52.04	51.70
Female	%	47.96	48.30
Urban	%	32.52	36.87
Rural	%	67.48	63.13
Growth Rate	%	2.69	2.05
Working Age Population	%	66.60	71.20
Density	persons/sq km	166	222
Life Expectancy	Years		
Male		63.10	64.18
Female		63.00	67.90
Crude Birth Rate	per 1000	30.5 <sup>a</sup>	27.50
Crude Death Rate	per 1000	8.6 <sup>a</sup>	7.30
Infant Mortality Rate	per 1000	82.9 <sup>a</sup>	70.50
Total Fertility Rate		4.9	3.50
Age Composition of Population	%		
Children under 15 years		43.40	35.80
15-64 years		53.07	60.40
65 years & above		3.50	3.80
Housing Units by Tenure	%		
Own Dwelling Units		87.0 <sup>b</sup>	86.0
Rented Dwellings		7.0 <sup>b</sup>	7.0
Rent Free Units		5.3 <sup>b</sup>	6.0
Subsidized Housing Units		1.1 <sup>b</sup>	1.0
Household Size	No. of persons	6.7	6.5
Households using Electricity	%	84.0	91.37
Households using Tapwater	%	38.7	32.0

EMPLOYMENT		2000-01	2008-09	2010-11
Total Labour Force	mn.	41.4	55.7	58.4
Rural	%	70.4	67.0	66.0
Urban	%	29.6	33.0	34.0
Employed Labour Force	mn.	38.1	52.7	55.2
of which	(In %)			
Agriculture		48.4	45.0	44.8
Mining & Manufacturing		11.5	13.1	13.5
Trade		13.5	16.5	15.1
Others		26.6	25.4	26.5
Unemployment Rate	%	7.8	5.5	5.6
Rural	%	6.9	4.7	4.8
Urban	%	9.9	7.1	7.2
Labour Force				
Participation Rates	%	28.97	32.81	32.83
Rural		29.82	34.29	34.26
Urban		27.14	29.87	29.99

<sup>a</sup> as of 1999

<sup>b</sup> as of 2004-05

LITERACY (In %) (10 years & above)	2010-11				
	Pakistan	Balochistan	Khyber Pakhtunkhwa	Punjab	Sindh
Total	58	41	50	60	59
Urban	74	61	63	76	75
Rural	49	35	48	53	42
Male	69	60	68	70	71
Female	46	19	33	51	46

NATIONAL ACCOUNTS		2000-01	2008-09	2010-11
GNP				
Size <sup>†</sup>	Rs.bn.	3372	13070	18847
Growth Rate*	%	2.5	2.2	2.9
GDP				
Size <sup>†</sup>	Rs.bn.	3423.0	12724	18063
Growth Rate*	%	2.4	1.7	2.4
Per Capita Income				
Current <sup>†</sup>	Rupees (000)	24.24	74.1	102.1
	US \$	507	990	1254
Constant*	Rupees (000)	4.71	33.23	34.36
Sectoral Growth Rate*	%			
Agriculture		-2.2	4.0	1.2
Large-scale Manufacturing		11.0	-8.1	1.0
Construction		0.5	-11.2	0.8
Transport, Storage & Communication		5.3	3.6	1.3
Wholesale & Retail Trade		4.5	-1.4	3.9
Finance & Insurance		-15.1	-7.6	-6.3
Others		2.7	6.0	4.7
GDP Composition	%			
Agriculture		25.0	21.5	21.6
Mining & Manufacturing		18.1	19.9	21.0
Construction		2.4	2.4	2.3
Transport, Storage & Communication		11.6	13.1	12.5
Wholesale & Retail Trade		17.9	17.4	18.2
Finance & Insurance		3.1	5.1	3.8
Others		25.4	20.4	20.5

INVESTMENT AND SAVINGS		2000-01	2008-09	2010-11
as % of GDP				
Gross Investment		17.2	18.2	13.4
Gross Fixed Investment		15.8	16.6	11.8
Public Sector		5.7	4.3	3.3
Private Sector		10.2	12.3	8.5
National Savings		16.5	12.5	13.6
Domestic Savings		17.8	9.8	9.3
Inflow of Foreign Investment	\$ mn.	475	2665	1979

AGRICULTURE		2000-01	2008-09	2010-11 <sup>P</sup>
Total Cropped Area	Mn. Hectares	22.04	23.85	23.67
Improved seed distribution	000 tonnes	193.80	314.63	406.46
Fertilizer offtake	000 N/Tonnes	2964	3711	3054
Number of Tubewells	000 Nos	659.3	1070.0	1073.6
Export of Fruits	Rs.bn.	4.6	12.5	19.0

AGRICULTURAL PRODUCTION		2000-01	2008-09	2010-11 <sup>P</sup>
Major Crops				
Wheat	mn.tonnes	19.0	24.0	24.3
Rice	mn.tonnes	4.8	6.9	4.8
Sugarcane	mn.tonnes	43.6	50.0	55.3
Cotton	mn.bales	10.7	11.8	11.5
Food Crops	mn.tonnes	26.5	36.0	33.6
Yield Per Hectare				
Wheat	kgs	2325	2657	2730
Rice	kgs	2021	2346	2039
Sugarcane	tonnes	45.4	48.6	56.0
Cotton	kgs	624	713	725
Food Crops	kgs	1955	2365	2352
Credit Disbursement	Rs.bn.	44.80	233.01	263.02
Commercial Banks <sup>a</sup>	%	27.00	65.35	72.00
Zarai Taraqati Bank Ltd	%	61.60	32.25	25.00
Punjab Provincial Cooperative Bank	%	11.4	2.4	3.0

INDUSTRIAL/MINERAL PRODUCTION		2000-01	2008-09	2010-11 <sup>P</sup>
Major Items				
Cotton Yarn	mn.kgs	1721	2913	2939
Cotton Cloth	mn.sq.mts	490	1017	1020
Sugar	000 tonnes	2956	3190	4169
Vegetable Ghee	000 tonnes	835	1062	1076
Fertilizers	000 tonnes	5142	6285	5380
Cement	000 tonnes	9674	28380	28755
Chemicals	000 tonnes	435	723	694
Pig Iron	000 tonnes	1071	791	433
Natural Gas	bn cubic feet	875	1461	1472
Crude Oil	mn. barrels	21	24	24
Coal	000 tonnes	3286	3679	3397
Limestone	000 tonnes	10872	33186	31650

BALANCE OF PAYMENTS	\$ mn.	2000-01	2008-09	2010-11 <sup>P</sup>
Trade Balance (fob)		-1269	-12492	-10332
Services (Net)		-3142	-3381	-1926
Income (Net)		-2161	-4407	-3017
Current Transfers (Net)		4737	11154	15683
Workers Remittances		1086	7811	11201
Current Account Balance		326	-9261	268

RESERVES & EXCHANGE RATE		2000-01	2008-09	2010-11
Gold & Forex Reserves	\$ mn.	3810	13971	20941
SBP Liquid Reserves	\$ mn.	1555	12036	17824
Exchange Rate (Yearly Avg)	Rs per \$	58.4378	78.4983	85.5017

<sup>†</sup> At current market prices.      \* At constant factor cost of 1999-2000.

<sup>a</sup> Includes 5 major commercial banks and domestic private banks.

<sup>P</sup> Provisional

FOREIGN TRADE	(\$ mn)	2000-01	2008-09	2010-11
<b>Total Exports</b>		<b>9202</b>	<b>17688</b>	<b>24810</b>
Major Items		7244	14365	19359
Rice		525	1976	2160
Cotton Yarn		1073	1100	2201
Cotton Cloth		1032	1919	2623
Hosiery, Bedwear & Towels		1898	4039	5157
Readymade Garments		827	1241	1774
Synthetic Textiles		544	318	608
Leather & Manufactures Incl. footwear		658	963	1115
Engineering Goods		44	265	256
Sports Goods		271	272	330
Petroleum & Products & Coal		184	808	1352
Chemicals & Pharma Products		164	603	923
Cement		-	574	457
Jewellery		24	287	403

<b>Total Imports</b>		<b>10729</b>	<b>34822</b>	<b>40414</b>
Major Items		6348	23644	27916
Petroleum Crude & Products		3361	9510	12085
Pulses		113	236	403
Power Generating Machinery		198	1749	1038
Telecom		-	961	1023
Road Motor Vehicles		321	929	1371
Electrical Machinery		132	778	793
Textile Machinery		370	212	457
Air Crafts, Ships & Boats		80	403	870
Iron & Steel / Scrap		321	2088	1722
Plastic Material		354	1140	1511
Edible Oil		327	1479	2088
Fertilizers		170	539	538
Raw Cotton & Textile Items		24	960	1665
Insecticides & Med Products		300	685	843
Paper & Paper Board		125	317	409
Wheat		15	1058	11
Synthetic Fibre & Yarn		137	600	1089

CAPITAL MARKET		2000-01	2008-09	2010-11
KSE - 100 Index	Nov 1991=1000	1366	7162	12496
Turnover of Shares (KSE)	bn. shares	29.2	28.3	23.8
Average Turnover	mn. shares per day	122.5	114.4	95.6
Market Capitalisation	Rs.bn.	339	2121	3289
Listed Companies	Nos.	747	651	638
Listed Capital	Rs.bn.	236	782	920 <sup>a</sup>
New Listed Companies	Nos.	4	8	-
New Debt Instruments Listed	Nos.	-	1	6

PRICE INDICES (2000-01=100)		2001-02	2008-09	2010-11
(Period Average* %)				
Consumer Price Index		3.5	20.8	13.9
Wholesale Price Index		2.1	18.2	23.3
Sensitive Price Indicator		3.8	22.7	17.8
GDP Deflator		2.5	20.0	18.8

<sup>a</sup> July-March

\* Average July to June basis

WORKERS' REMITTANCES (\$ Mn)	2000-01	2008-09	2010-11
<b>Gulf Region</b>	<b>693.2</b>	<b>4450.8</b>	<b>6574.0</b>
Saudi Arabia	304.4	1559.6	2670.1
UAE	190.0	1688.6	2597.7
Kuwait	123.4	432.1	495.2
Sultanat-e-Oman	38.1	277.8	337.6
Qatar	13.4	339.5	306.1
Bahrain	23.9	153.3	167.2
<b>Other than Gulf Region</b>	<b>393.4</b>	<b>3360.2</b>	<b>4626.9</b>
USA	134.8	1735.8	2068.6
UK	81.4	605.6	1199.7
Canada	4.9	79.1	184.6
Germany	9.2	100.7	106.6
Switzerland	4.2	18.6	31.7
Denmark	3.8	11.7	24.5
Norway	5.7	24.9	37.0
Spain	0.06	29.7	53.4
Australia	4.1	34.3	89.1
Italy	0.55	31.2	49.0
Other Countries	88.4	688.6	782.7
<b>Total</b>	<b>1086.6</b>	<b>7811.0</b>	<b>11200.9</b>

FOREIGN DIRECT INVESTMENT (\$ Mn)	2001-02	2008-09	2010-11
<b>Total Inflows</b>	<b>484.7</b>	<b>3719.9</b>	<b>1634.9</b>
By Major Economic Groups			
Communications	12.7	879.1	-34.1
Financial Business	3.5	707.6	310.1
Power	36.4	122.4	155.8
Oil & Gas Explorations	268.2	775.0	512.2
Trade	34.2	166.6	52.7
Chemicals & Pharmaceuticals	17.8	104.7	36.8
Construction	12.8	93.4	61.1
Transport & Transport Equipment (Automobiles)	22.5	82.5	113.4
Textiles	18.4	36.9	25.3
Others	58.2	751.7	401.6

FOREIGN PRIVATE INVESTMENT (\$ Mn)	2000-01	2008-09	2010-11
<b>Net Inflows</b>	<b>182.0</b>	<b>3209.5</b>	<b>1999.5</b>
USA	54.9	427.4	499.7
UK	56.7	185.7	232.1
Germany	15.5	77.0	19.7
Japan	9.1	68.2	8.4
Netherlands	3.5	47.6	-40.6
Belgium	0.6	48.9	22.1
Norway	-	101.1	-48.0
Hong Kong	-12.7	158.6	148.9
Australia	1.5	87.8	14.8
Switzerland	-33.3	202.5	150.7
Mauritius	-	351.2	106.0
Malaysia	-	211.2	5.5
Saudi Arabia	54.9	-90.0	6.6
UAE	-5.7	227.6	291.7
Other Countries	37.0	1104.7	581.9

<b>BANKING</b>		<b>2000-01</b>	<b>2008-09</b>	<b>2010-11</b>
Scheduled Banks Total	Nos.	43	40	38
Foreign Banks	Nos.	19	7	6
Scheduled Banks' Branches	Nos.	7352	8774	9390
Foreign Banks' Branches	Nos.	80	88	49
Scheduled Banks Deposits	Rs.bn.	1293	4138	5489
Scheduled Banks Advances	Rs.bn.	866	3080	3311
Scheduled Banks Assets*	Rs.bn.	2172	6492	8853
Online Branches	Nos.	450	6040	7416
ATMs	Nos.	259	3999	5200
Credit Card Holders	000 Nos.	415	1664	1385

<b>RATE OF RETURN</b>		<b>%</b>		
Weighted Avg Rate of Return on Advances		13.61	14.25	13.46
Weighted Avg Rate of Return on Deposits		5.27	4.44	4.53
SBP Reserve Repo Rate		14.00	14.0	14.00
6-Month Treasury Bills Weighted Average		12.88	12.0	13.7

<b>ISLAMIC BANKING</b>		<b>Dec-03</b>	<b>Dec-09</b>	<b>June-11</b>
Full Fledged Islamic Banks	Nos.	1	6	5
Full Fledged Islamic Banks Branches	Nos	10	400	489
Standalone Branches of Existing Scheduled Banks		7	161	237
Deposits	Rs.bn.	8	264	433
Financing	Rs.bn.	10	157	196

<b>MONETARY SECTOR (Rs.bn)</b>		<b>2000-01</b>	<b>2008-09</b>	<b>2010-11</b>
Currency in Circulation		375.5	1152.2	1501.4
Reserve Money		533	1507.6	1965.8
Private Sector Credit/Deposits		0.66	0.73	0.61
Resident Foreign Currency Deposits/Deposits		0.14	0.07	0.07
Monetary Expansion	Rs.mn.	1526.0	5137.2	6695.2
M2 Growth Rate	%	9.0	9.5	15.9

<b>COMMERCIAL ENERGY SUPPLIES</b>		<b>2000-01</b>	<b>2008-09</b>	<b>2010-11<sup>a</sup></b>
Crude Oil				
Local Extraction	mn.bls.	21.1	24.0	18.1
Imports	mn.bls.	52.5	62.1	35.6
Coal				
Production	000 tonnes	3095	3738	2350
Imports	000 tonnes	950	4652	3500
Natural Gas				
Production	bn.cu.ft.	857	1461	1110
Electricity Generation	gwh	68117	91843	68970
Hydel	%	25.2	30.3	34.5
Thermal	%	71.9	67.8	61.9
Nuclear	%	2.9	1.8	3.3
Imported	%	-	0.2	0.3

\* Excludes Contingent Assets as per contra. <sup>a</sup> July - March

<b>PROFILE OF DOMESTIC &amp; EXTERNAL DEBT</b>		<b>2000-01</b>	<b>2008-09</b>	<b>2010-11</b>
Total Debt & Liabilities	Rs.bn.	3885	8746	12146
as % of GDP		93.3	68.7	67.2
Total External Debt & Liabilities	\$ bn.	37.2	52.3	61.8
as % of GDP		52.1	33.5	29.4
Foreign Exchange Earnings		224.2	150.6	127.2
Total Domestic Debt	Rs.bn.	1731.0	3860.7	6017.0
Permanent Debt		281.1	678.0	1124.4
Floating Debt		737.8	1904.0	3235.4
Unfunded Debt		712.1	1270.5	1655.8
Foreign Currency Loan		-	8.1	1.4
Domestic Debt as % of GDP		41.6	30.3	33.3
National Saving Schemes (Outstanding amount)	Rs.bn.	761.7	1360.8	1820.3
External Debt Servicing	\$ mn.	3395	4747	8858
External Debt Servicing as % of exports goods & services		38.4	19.7	28.0
Debt Servicing as % of foreign exchange earnings		11.7	9.8	5.2
Per Capita External Debt	\$	229	304	337
Per Capita Debt Servicing	\$	24	28	51
Foreign Economic Assistance Loans	\$ mn.	1546 <sup>a</sup>	4664	2548
Grants		1421	4093	1922
Grants		125	570	626
Outstanding Position of Foreign Private Loans by Economic Group \$ mn.				
Power		1378.1	446.4	545.6
Communications		53.2	1204.3	1119.8
Transport		5.8	917	914

<b>PUBLIC FINANCE (Federal Government)</b>		<b>2000-01</b>	<b>2008-09</b>	<b>2010-11<sup>R</sup></b>
Revenue Receipts	Rs.bn.	535.1	1679.3	2132.5
Tax Revenue*	Rs.bn.	422.8	1252.0	1622.8
Direct Taxes	%	31.8	39.6	35.9
Indirect Taxes	%	68.2	60.4	64.1
Non-Tax Revenue	Rs.bn.	112.3	427.8	509.7
Less Transfer to Provinces	Rs.bn.	163.1	568.3	999.3
Revenue Receipts (Net)	Rs.bn.	372.0	1111.0	1133.2
Current Expenditure	Rs.bn.	593.6	1649.2	2295.9
Debt Servicing & Foreign Loans/Repayments	%	53.2	45.6	37.3
Defence Expenditure	%	22.7	18.9	19.4
Revenue Surplus/Deficit	Rs.bn.	-221.6	-538.2	-1162.7
Public Sector Development Programme	Rs.bn.	102.1	418.9	196.0

<sup>a</sup> FY00 <sup>R</sup> Revised \* Including surcharges

EDUCATION		2000-01	2008-09	2010-11
(Institutions/Enrolment by kind & level)				
Primary & Middle Stage				
Institutions	000 Nos.	173.2	197.6	198.8
Enrolment	000 Nos.	17864	23882	24547
Secondary Stage*				
Institutions	000 Nos.	15.4	27.5	28.4
Enrolment	000 Nos.	1648	2821	2938
Arts & Science Colleges				
Institutions	Nos.	1710	3242	3405
Enrolment	000 Nos.	582	1074	1257
Professional Colleges				
Institutions	Nos.	366	1336	1551
Enrolment	000 Nos.	305	429	620
Universities				
Institutions	Nos.	59	129	132
Enrolment	000 Nos.	125	803	1105

HEALTH INDICATORS		2000-01	2008-09	2009-10
Registered Doctors	000	97	139	145
Registered Nurses	000	41	69	73
Expenditure on Health	% of GDP	0.72	0.56	0.23
Hospitals	Nos.	907	968	972
BHUs Sub Health Centres	Nos.	5230	5345	5344
Maternity/Child Health Centres	Nos.	879	906	909
Rural Health Centres	Nos.	541	572	577
Registered Lady Health Visitors	Nos.	5669	10731	11510
Population per Bed	Nos.	1490	1639	1666
Population per Doctor	Nos.	1516	1218	1197

TRANSPORT & TELECOMMUNICATIONS		2000-01	2008-09	2010-11 <sup>a</sup>
Roads (Length)	000 Kms	250.0	260.2	259.5
Motor Vehicles on Road	Mn Nos.	4.5	9.4	10.4
Railways - Route	Kms	7791	7791	7791
Cargo Handled at Karachi Port	000 tonnes	25981	38732	41431
Public Call Offices	000 Nos.	67.0	405.4	313.7
Post Offices	000 Nos.	12.2	12.4	12.0
Telephones	Mn Nos.	3.3	3.5	3.2
Mobile Phones	Mn Nos.	0.7	94.3	109
Total Teledensity	%	-	62.0	65.2
Internet Connections	Mn Nos.	0.8	3.5	3.3

\* Includes high schools and secondary vocational institutions. <sup>a</sup> July-March  
Source: Various issues of SBP Annual Report, Pakistan Economic Survey and other government publications

## NATIONAL BANK OF PAKISTAN

### Performance at a Glance

	(Rs. Billion)		
	2003	2009	2011*
Total Assets	469	945	1014
Deposits	395	727	798
Advances	161	475	513
Investments	166	218	252
Shareholders' Equity	18	94	105
Income	27	97	82
Expenditure	18	76	65
Pre-Tax Profit	9	21	17
After Tax Profit	4	18	11
Earnings per Share (Rs.)	3.12	13.05	6.78
Number of Employees	13272	16248	16504
Number of Branches	1199	1287	1289

\* Unaudited figures for nine months.

### Branch Network (As on September 30, 2011):

1266 Domestic Branches, 23 Overseas Branches.

### Overseas Branch Network:

Paris, Frankfurt, New York, Washington D.C., Tokyo, Osaka  
Hong Kong, Kowloon, Seoul, Bahrain, Riyadh S.A.,  
Dhaka (Motijheel, Gulshen), Chittagong, Sylhet, KEPZ Offshore Banking,  
Ashgabat, Bishkek, Baku, Kabul, Jalalabad, Herat and Mazar-e-Sharif.

### Representative Offices:

Beijing, Tashkent, Chicago and Toronto

### Regional Offices : 29

### Subsidiaries:

Taurus Securities Ltd  
NBP Exchange Company Ltd  
NBP Leasing Ltd  
NBP Modaraba Management Co. Ltd  
NBP Fullerton Asset Management Ltd  
NBP Kazakhstan with branches in Almaty, Kaskelen & Karaghanda

### Joint Venture:

United National Bank Ltd (UK)

### Economic Research Wing

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