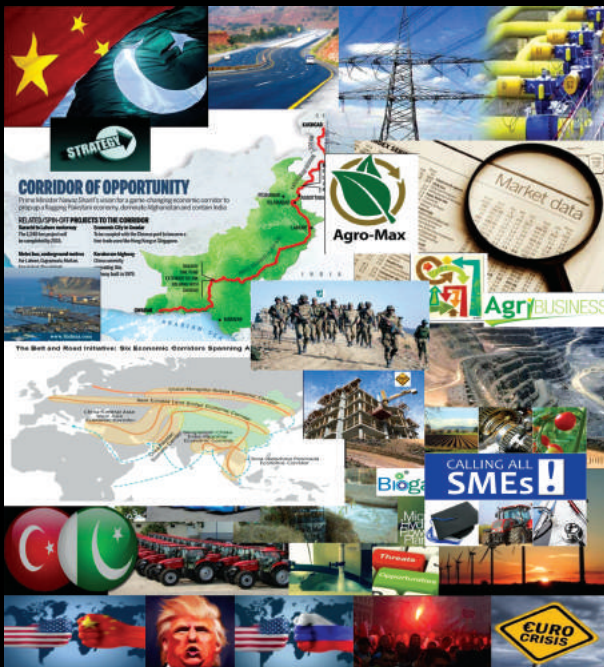




NBP

National Bank of Pakistan

The Nation's Bank



Economic Indicators PAKISTAN 2017

SELECTED DEMOGRAPHIC INDICATORS	Unit	2006	2016
Total Population	Mn	155.37	195.40
Male	%	52	51.64
Female	%	48	48.35
Urban	%	35	39.88
Rural	%	65	60.12
Growth Rate	%	-	1.89
Life Expectancy			
Male	Years	64.0	65.5
Female	Years	66.0	67.7
Crude Birth Rate	per 1000	26.1	25.6
Crude Death Rate	per 1000	7.10	6.70
Infant Mortality Rate	per 1000	77.0	63.2
Total Fertility Rate		3.8	3.1
Age Composition of Population			
Children under 15 years	%	36.8	35.4
15-64 years	%	57.2	60.4
65+	%	6.0	4.2

EMPLOYMENT	Unit	2005-06	2013-14	2014-15
Total Labour Force	mn.nos	50.50	60.10	61.04
Rural	mn.nos	34.63	41.14	41.95
Urban	mn.nos	15.87	18.96	19.09
Employed Labour Force	mn.nos	47.37	56.52	57.42
Rural	mn.nos	32.78	39.07	39.85
Urban	mn.nos	14.59	17.45	17.57
Unemployment Rate	%	6.20	6.00	5.90
Rural	%	5.35	5.00	5.00
Urban	%	8.04	8.00	8.00
Labour Force				
Participation Rate	%	32.22	32.30	32.30
Rural	%	33.23	33.80	34.00
Urban	%	30.20	29.40	29.00

LITERACY (In %) (10 years & above)	Pakistan & Provinces					
	2014-15			2015-16		
	Male	Female	Total	Male	Female	Total
Pakistan	70	49	60	70	48	58
Rural	63	38	51	63	36	49
Urban	82	69	76	81	68	74
Punjab	71	55	63	72	54	62
Rural	65	45	55	66	44	55
Urban	82	73	77	82	73	77
Sindh	70	49	60	67	44	55
Rural	55	24	40	51	19	36
Urban	82	70	76	80	65	73
KPK	71	35	53	72	36	53
Rural	69	31	50	70	33	50
Urban	80	52	66	70	52	64
Balochistan	61	25	44	56	24	41
Rural	54	17	38	48	15	33
Urban	78	42	61	76	44	61

NATIONAL ACCOUNTS		2005-06	2014-15	2015-16
GNP				
Size [†]	Rs.bn.	5,305.00	29,167.92	31,466.60
Growth Rate (fc)	%	6.4	6.0	6.7
GDP				
Size [†]	Rs.bn.	5,220.00	27,383.72	29,597.90
Growth Rate (fc)	%	5.82	4.04	4.7
Per Capita Income	000 Rupees	34	153	163
Sectoral Growth Rate	%			
Agricultural Sector		1.6	2.53	-0.19 ^P
Industrial Sector		4.8	4.81	6.80
Large-scale Manufacturing		4.0	3.29	4.61
Construction		5.7	6.24	13.10
Services Sector		6.9	4.31	5.71
Transport, Storage & Communication		5.7	4.85	4.06
Wholesale & Retail Trade		5.3	2.63	4.57
Finance & Insurance		3.5	6.48	7.84
Sectoral Share in GDP	%			
Agricultural Sector		21.3	20.8	19.82 ^P
Industrial Sector		18.9	20.6	21.0
Mining & Quarrying		2.6	2.9	2.9
Manufacturing		13.4	13.6	13.6
Construction		2.1	2.4	2.6
Services Sector		52.8	58.6	59.2
Transport, Storage & Communication		10.4	13.4	13.3
Wholesale & Retail Trade		19.1	18.3	18.3
Finance & Insurance		5.0	3.2	3.3

INVESTMENT AND SAVINGS	2005-06	2014-15	2015-16
as % of GDP			
Gross Total Investment	21.7	15.71	15.55
Gross Fixed Investment	20.1	14.11	13.95
Public Sector	4.7	3.75	3.79
Private Sector	15.4	10.36	10.16
National Savings	17.2	14.7	14.3
Domestic Savings	15.3	8.6	8.2

AGRICULTURE		2005-06	2014-15	2015-16
Total cropped area	Mn. Hectares	23.13	22.67	22.67 ^P
Improved seed distribution	000 tonnes	226.07	446.19	455.05
Fertilizer offtake	000 Ntonnes	3,804.00	4,316.00	3,035.00
Number of tubewells	000 Nos	999.60	1,049.60	1,086.20
Water availability	MAF	137.98	138.59	133.00

AGRICULTURAL PRODUCTION		2005-06	2014-15	2015-16
Major Crops				
Wheat	mn.tonnes	21.0	25.0	25.5 ^P
Rice	mn.tonnes	6.0	7.0	6.8
Sugarcane	mn.tonnes	45.0	63.0	65.5
Cotton	mn. Bales	13.0	14.0	10.1
Yield Per Hectare				
Wheat	kgs	2519	2726	2752 ^P
Rice	kgs	2116	2422	2479
Sugarcane	kgs	49246	55062	57840
Cotton	kgs	714	802	587
Credit Disbursement	Rs.bn.	137.0	516.0	385.5
Commercial Banks	%	49.43	50.96	51.56
Zarai Taraqiati Bank Ltd	%	34.62	18.57	14.34
Cooperatives	%	4.28	2.03	1.58
Microfinance Banks	%	-	6.38	8.94

INDUSTRIAL/MINERAL PRODUCTION		2005-06	2014-15	2015-16 ^P
Major Items				
Cotton Yarn	000 tonnes	2,566	3,360	3,406
Cotton Cloth	mn.mts	904	1,037	1,039
Fertilizer	000 tonnes	6,088	6,963	7,946
Sugar	000 tonnes	2,960	5,150	5,115
Cement	000 tonnes	18,564	32,185	35,442
Soda Ash	000 tonnes	319	437	469
Caustic Soda	000 tonnes	219	184	225
Jute Goods	000 tonnes	105	94	55
Coal	000 tonnes	3,857	3,407	3,484
Natural Gas	bn.Cu.Ft	1,400	1,466	1,482
Crude Oil	mn.barrels	24	34	32
Limestone	000 tonnes	18,390	39,819	48,225

BALANCE OF PAYMENTS	Unit	2005-06	2014-15	2015-16
Trade Balance	\$ bn.	-8.2	-17.1	-18.4
Services	\$ bn.	-7.3	-3.0	-2.8
Income	\$ bn.	-	-4.6	-5.3
Current Transfers (Net)	\$ bn.	10.0	22.0	18.5
Workers' Remittances	\$ bn.	4.6	18.7	19.9
Current Account Balance	\$ bn.	-5.6	-2.7	3.3
Inflow of Foreign Investment	\$ mn.	-	923	1901

RESERVES & EXCHANGE RATE	Unit	2005-06	2014-15	2015-16
Gold & Forex Reserves	\$ mn.	3,538	5,145	5,347
Liquid Reserves	\$ mn.	13,122	18,683	23,539
Exchange Rate (end-Period)	Rs per \$	60.17	101.72	104.65

† At current market prices P = Provisional

P = Provisional

FOREIGN TRADE (\$ Million)		2005-06	2014-15	2015-16
TOTAL EXPORTS		16,451	23,667	20,786
Major Items				
Rice		1157	2,035	1,860
Cotton Yarn		1383	1,849	1,265
Cotton Cloth		2108	2,453	2,214
Hosiery, Bedware & Towels		4377	5,307	5,186
Readymade Garments		1310	2,095	2,195
Synthetic Textiles		200	331	288
Made up Articles		418	655	628
Leather Manufacturers Incl. footwear		868	728	636
Engineering Goods		219	224	188
Sports Goods		343	339	325
Surgical Goods		163	341	359
Chemicals & Pharma Products		433	981	804
Cement		104	444	321
All Other Items		3368	5,885	4,517
TOTAL IMPORTS		28,581	45,826	44,685
Major Items				
Tea		223	341	513
Edible Oil		739	1,835	1,872
Pulses		174	409	595
Petroleum Crude & Products		6,675	11,794	7,633
Power Generating Machinery		512	1,375	1,848
Telecom		1,931	1,377	1,361
Road Motor Vehicles		1,711	1,610	1,933
Electrical Machinery		509	1,206	1,794
Textile Machinery		817	450	461
Air Crafts, Ships & Boats		463	863	974
Iron & Steel Scrap		363	1,043	1,088
Iron & Steel		1,367	1,822	2,006
Plastic Material		1,020	1,801	1,814
Fertilizer		682	914	726
Raw Cotton & Textile Items		737	1,225	1,889
Insecticides		114	139	153
Synthetic Fibre & Yarn		498	1,212	1,101
All Other Items		10,046	16,410	16,924
CAPITAL MARKET	Unit	2005-06	2014-15	2015-16
Turnover of Shares (KSE)	bn.share	63	65	55
Average Daily Share Volume	Mn	256	261	220
Market Capitalisation	Rs.bn.	3,777	7,421	7,588
Listed Companies	Nos.	652	560	560
Listed Capital	Rs.bn.	706	1,189	1,289
New Companies Listed	Nos.	7	9	6
PRICE INDICES	Unit	2005-06	2014-15	2015-16
Consumer Price Index	%	7.9	4.5	2.8
Wholesale Price Index	%	10.1	-0.3	-1.0
Sensitive Price Indicator	%	7.02	1.9	1.7
GDP Deflator	%	10.5	4.3	1.8
Core Inflation	%	6.5	6.5	4.2

WORKERS' REMITTANCES		2005-06	2014-15	2015-16
Gulf Region		(\$ Mn)	(\$ Mn)	(\$ Mn)
Saudi Arabia		750	5,630	5,968
UAE		716	4,207	4,365
Kuwait		247	748	774
Sultanat-e-Oman		130	667	819
Qatar		119	348	381
Bahrain		101	389	448
Other than Gulf Region				
USA		1,242	2,585	2,523
UK		439	2,287	2,579
Canada		82	161	175
Germany		59	78	94
Switzerland		21	30	26
France		8	25	37
Ireland		7	133	143
Spain		3	47	53
Australia		25	160	194
Italy		13	31	43
Other Countries		626	928	1,292
Total		4,588	18,454	19,914
FOREIGN DIRECT INVESTMENT		2005-06	2014-15	2015-16^P
		(\$ Mn)	(\$ Mn)	(\$ Mn)
Total Inflows		3,521.0	851.2	1,901.2
By Major Economic Groups				
Food, Beverages & Tobacco		61.9	105.8	22.3
Communications		1,937.7	45.1	236.8
Financial Business		329.2	256.4	289.0
Power		320.6	201.7	751.3
Oil & Gas Explorations		312.7	246.1	249.9
Trade		118.0	50.0	26.8
Chemicals & Pharmaceuticals		106.9	6.5	-44.3
Construction		89.5	53.5	36.8
Transport & Transport Equipment (Automobiles)		33.1	70.5	116.3
Textiles		47.0	43.9	20.0
Others		164.4	-228.3	196.3
FOREIGN PRIVATE INVESTMENT		2005-06	2014-15	2015-16^P
		(\$ Mn)	(\$ Mn)	(\$ Mn)
Net Inflows		3872.5	1840.2	1581.3
Australia		31.3	20.4	44.5
Egypt		-	-47.3	141.6
China		1.7	268.1	631.7
Hong Kong		55.2	72.7	101.3
Italy		-	115.4	105.4
Japan		48.2	74.0	36.0
Malaysia		-	2.8	12.6
Luxemburg		22.5	252.6	-52.3
Norway		252.6	2.7	172.5
Saudi Arabia		278.5	-64.4	24.9
Switzerland		182.2	0.4	-17.0
UAE		1487.8	230.4	141.9
UK		224.5	399.1	-3.4
USA		820.5	808.3	-5.0
Other Countries		467.5	-295	246.6

P = Provisional

BANKING	Unit	2005-06	2014-15	2015-16
Scheduled Banks	Nos.	37	35	35
Foreign Banks	Nos.	11	5	4
Scheduled Banks Branches	Nos.	6,874	11,132	11,818
Foreign Banks Branches	Nos.	116	11	10
Scheduled Banks Deposits	Rs.bn.	2,817	9,153	10,158
Scheduled Banks Advances	Rs.bn.	2,071	4,504	5,078
Scheduled Banks Assets	Rs.bn.	6,950	19,135	21,761
Online Branches	Nos.	3,555	11,315	12,674
ATMs	Nos.	1,612	9,597	11,381
Debit Cards	000 Nos.	4,999	23,857	25,566

RATE OF RETURN

Weighted Avg Rate of Return on Advances	%	10.61	9.20	8.40
Weighted Avg Rate of Return on Deposits	%	1.96	3.41	2.75
SBP Reverse Repo Rate	%	9.00	7.00	6.30
6-Month Treasury Bills Weighted Average	%	8.49	6.90	5.90

ISLAMIC BANKING

Full Fledged Islamic Banks	Nos.	4	6	6
Full Fledged Islamic Banks Branches	Nos.	93	1,128	1,194
Stand-alone Branches of Existing Scheduled Banks	Nos.	57	740	732
Deposits	Rs.bn.	76	1,239	1,316
Financing (Advances+Bills)	Rs.bn.	63	643	692

MONETARY SECTOR

		2005-06	2014-15	2015-16
Currency in Circulation	Rs.bn.	740	2,554	3,334
Reserve Money Growth Rate	%	10.16	9.87	26.46
Private Sector Credit/GDP	%	5.21	14.56	15.08
M2/GDP	%	0.44	0.41	0.43
Money Multiplier	%	3.41	3.59	3.23
M2 Growth Rate	%	15.18	13.2	13.67

COMMERCIAL ENERGY SUPPLIES

		2005-06	2014-15	2015-16
Crude Oil				
Local Extraction	mn.bls.	24	34	31
Imports	mn.bls.	63	64	64
Coal				
Production	000 tonnes	4,871	3,712	3,956
Imports	000 tonnes	2,843	5,004	3,978
Natural Gas				
Production	bn.cu.ft.	1,400	1,466	1,482
Electricity Generation	gw/h	93,775	106,607	108,408
Hydel	%	32.91	30.46	31.89
Thermal	%	64.28	63.68	64.22
Nuclear	%	2.65	5.44	3.58
Imported	%	0.16	0.42	0.31

PROFILE OF DOMESTIC & EXTERNAL DEBT		2005-06	2014-15	2015-16
Total Public Debt	Rs.bn.	4,091	17,381	19,168
as % of GDP	%	62.9	63.2	64.8
Total External Debt	Rs.bn.	1,913	5,182	5,769
as % of GDP	%	29.5	18.8	19.5
Govt Domestic Debt	Rs.bn.	2,178	12,199	13,399
Permanent Debt	Rs.bn.	526.2	5,016.0	5,767.4
Floating Debt	Rs.bn.	778.2	4,612.6	4,964.5
Unfunded Debt	Rs.bn.	873.2	2,570.3	2,666.6
Domestic Debt as % of GDP	%	33.5	44.4	45.3
Outstanding Position of Foreign Private Debt	\$ mn.	952.5	2411.1	2591.0
by Economic Group				
Power	\$ mn.	608.3	838.8	1154.0
Communications	\$ mn.	165.9	560.8	491.6
Transport	\$ mn.	-	534.1	465.8
Others	\$ mn.	178.3	477.4	479.6

PUBLIC FINANCE

		2005-06	2013-14	2014-15
(Federal Government)				
Gross Revenue Receipts	Rs.bn.	875.3	3,662.5	4,080.1
Tax Revenue	Rs.bn.	626.3	2,811.8	3,371.1
Direct Taxes	%	30.0	36.6	35.3
Indirect Taxes	%	70.0	63.4	64.8
Non-Tax Revenue	Rs.bn.	249.0	850.8	703.0
Transfer to Provinces	Rs.bn.	245.3	1,538.7	1,862.2
Revenue Receipts (Net)	Rs.bn.	630	2,123.9	2,218.0
Current Expenditure	Rs.bn.	748.7	3,070.3	3,178.4
Debt Servicing & Foreign				
Loans Repayments	%	53.1	40.3	43.2
Defence Expenditure	%	22.7	23.0	23.8
Revenue Surplus/Deficit	Rs.bn.	-154.7	-1,456.7	-1,349.3
Public Sector Development Programme	Rs.bn.	202.1	502.2	602.1

EDUCATION		2005-06	2014-15	2015-16
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(Institutions/Enrolment by kind & level)

Primary & Middle Stage				
Institutions	Nos.	197	211	214
Enrolment	000 Nos.	23,079	26,429	26,893
Secondary Stage				
Institutions	Nos.	23	31	32
Enrolment	000 Nos.	2,188	3,501	3,738
Arts & Science Colleges				
Institutions	Nos.	4,131	6,803	7,072
Enrolment	000 Nos.	356	1,416	1,519
Professional Colleges				
Institutions	Nos.	3,059	3,579	3,667
Enrolment	000 Nos.	239	320	328
Universities				
Institutions	Nos.	111	163	170
Enrolment	000 Nos.	521	1,299	1,294

HEALTH INDICATORS		2005-06	2014-15	2015-16
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Registered Doctors	000	123	184	196
Registered Nurses	000	57	94	99
Expenditure on Health	% of GDP	0.49	0.72	0.76
Hospitals	Nos.	924	1,172	1,201
BHUs Sub-Health Centres	Nos.	5,336	5,478	5,518
Maternity/Child Health Centres	Nos.	906	733	731
Rural Health Centres	Nos.	560	684	683
Registered Lady Health Visitors	Nos.	8,405	16,448	17,384
Population per Bed	Nos.	1,508	1,604	1,584
Population per Doctor	Nos.	1,254	1,038	997

TRANSPORT & TELECOMMUNICATIONS		2005-06	2014-15	2015-16
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Roads (Length)	000 Kms	259	264	264
Motor Vehicles on Road	Nos.	7,085	13,886	15,569
Railways - Route	Kms	7,791	7,791	7,791
Cargo Handled at Karachi Port	000 tonnes	32,270	43,422	50,045
Production of Motorcycles/Rickshaws	000 Nos.	751	1,777	2,071
Post Office	Nos.	12,339	12,077	11,744
Gross Earnings - Pak Railway	Rs.bn.	18	32	36
Mobile Phones	000 Nos.	34,507	114,658	133,241
Import of Cars	000	36	1,854	1,385
Internet/Broadband Connections	000 Nos.	27	16,886	32,295

Source: Various issues of SBP Annual Report, Pakistan Economic Survey and other government publications.

NATIONAL BANK OF PAKISTAN

Performance at a Glance

(Rs. Billion)

	2014	2015	2016
Total Assets	1543.0	1706.3	1975.7
Deposits	1233.5	1431.0	1657.3
Advances	626.7	578.1	667.4
Investments	561.7	829.2	897.1
Equity	110.3	116.0	120.0
Pre-Tax Profit	22.0	33.2	37.1
After Tax Profit	15.0	19.2	22.8
Earnings per Share (Rs.)	7.06	9.03	10.69
Number of Employees	16190	15548	15793
Number of Branches*	1377	1424	1469

* Includes Foreign Branches

Overseas Branch Network:

1448 Domestic Branches, 21 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 and Jalalabad.

Representative Offices:

Beijing, Tashkent and Toronto

Regional Offices : 23

Subsidiaries:

Taurus Securities Limited
NBP Fullerton Asset Management Limited
NBP Exchange Company Limited
NBP Leasing Limited
NBP Modaraba Management Company Limited
CJSC Subsidiary Bank of NBP in Kazakhstan, Almaty
CJSC Subsidiary Bank of NBP in Tajikistan, Dushanbe

Joint Venture:

United National Bank Ltd (UK)

Research Division

Credit Management Group
Head Office, I. I. Chundrigar Road, Karachi - Pakistan
Ph: 021-99220315, 99220274
Email: economic.research@nbp.com.pk