

NATIONAL BANK OF PAKISTAN

Performance at a Glance	(Rs. Billion)		
	2001	2005	2009*
Total Assets	415	578	865
Deposits	350	463	653
Advances	170	269	435
Investments	72	157	240
Shareholders' Equity	12	38	86
Income	36	43	67
Expenditure	33	24	43
Profit/(Loss) B.T	3	19	15
Profit/(Loss) A.T	1	13	10
Earnings per Share (Rs.)	3.08	14.00	9.34
Number of Employees	15163	13824	15929
Number of Branches	1245	1242	1284

* Unaudited figures for nine months.

Branch Network (As on September 30, 2009): 1284
1262 Domestic Branches, 22 Overseas Branches.

Overseas Branch Network:

Paris, Frankfurt, New York, Washington D.C., Tokyo, Osaka
Hong Kong, Kowloon, Seoul, Bahrain, 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 Capital Ltd.
NBP Modaraba Management Co. Ltd.
CJSC Kazakhstan, Almaty

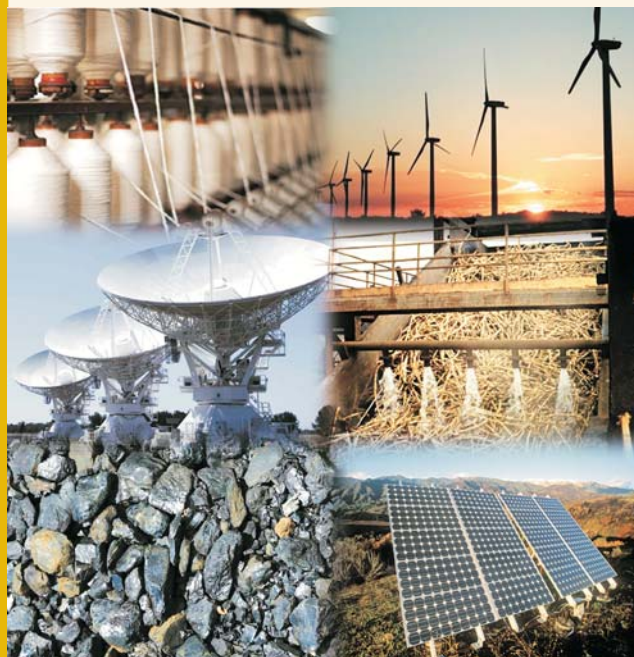
Joint Venture:

United National Bank UK

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Economic Indicators PAKISTAN



December 2009



The Nation's
Bank

National Bank of Pakistan

AREA/DENSITY		2009			
Land Area	(000 square kilometres)	796.1			
Density	(persons/sq. km)	202			
Provinces	Balochistan	NWFP	Punjab [†]	Sindh	
Area (In %)	43.6	9.4	25.9	17.7	
Density	23	287	424	255	
Federally Administered Tribal Areas				3.4	117

POPULATION		1972	1981	1998	2008
Total	mn	65.31	84.25	132.35	163.76 ^a
Male	%	53.33	52.50	52.04	51.89
Female	%	46.67	47.50	47.96	48.11
Urban	%	25.41	28.30	32.52	35.31
Rural	%	74.59	71.70	67.48	64.69
By Provinces	%				
Balochistan		3.72	5.15	4.96	5.15
NWFP		12.85	13.13	13.40	13.73
Punjab [†]		57.95	56.53	56.24	56.16
Sindh		21.68	22.59	23.00	22.92
FATA*		3.80	2.60	2.40	2.37
Growth Rate	%	3.69	3.06	2.69	1.73
Crude birth rate	per 1000 persons	42.8 ^b	43.3	30.5 ^c	25.0
Crude death rate	per 1000 persons	11.5 ^b	11.8	8.6 ^c	7.7

HOUSING INDICATORS		2007-08				
		Pakistan	Balochistan	NWFP	Punjab	Sindh
Average Household Size		6.6	7.3	7.5	6.4	6.3
Urban		6.3	7.4	7.3	6.3	6.2
Rural		6.7	7.3	7.5	6.4	6.4
Households using Electricity	%	86.61	65.47	91.46	90.11	79.27
Households using Tap Water	%	36.0	40.0	51.0	28.0	45.0

EMPLOYMENT		2000-01	2004-05	2007-08
Total Labour Force	mn	41.38	46.82	52.23
Rural	%	70.37	67.89	69.88
Urban	%	29.63	32.11	30.12
Employed Labour Force	mn	38.14	43.22	49.52
of which	(In %)			
Agriculture		48.42	43.05	44.65
Mining & Manufacturing		11.55	13.80	13.11
Others		40.03	43.15	42.24
Unemployment Rate	%	7.82	7.69	5.20
Rural	%	6.94	6.74	4.71
Urban	%	9.92	9.70	6.34

[†] includes Islamabad ^a 2008-09 ^b as of 1976 ^c as of 1999

* Federally Administered Tribal Areas

Note: Population Censuses were conducted in 1951, 1961, 1972, 1981 & 1998.

LITERACY (In %)	2008				
(10 years & above)	Pakistan	Balochistan	NWFP	Punjab	Sindh
Total	56	46	49	59	56
Urban	71	80	65	74	74
Rural	49	34	48	55	41
Male	69	66	68	70	69
Female	44	23	33	48	42

NATIONAL ACCOUNTS		2000-01	2004-05	2008-09
GNP				
Size [†]	Rs.bn.	4155	6634	13503
Growth Rate*	%	2.0	8.7	2.6
GDP				
Size [†]	Rs.bn.	3902	6500	13095
Growth Rate*	%	2.0	8.9	2.0
Per Capita Income				
Current	Rupees	29605	43495	82455
	US \$	507	733	1046
Constant*	Rupees	25540	30695	34384
Sectoral Growth Rate*				
Agriculture	%	-2.2	6.5	4.7
Large-scale Manufacturing		11.0	19.9	-7.7
Construction		0.5	18.6	-10.8
Transport, Storage & Communication		5.3	3.4	2.9
Wholesale & Retail Trade		4.5	12.0	3.1
Finance & Insurance		-15.1	30.8	-1.2
Others		8.8	3.9	5.1
GDP Composition				
	%			
Agriculture		24.9	22.4	21.8
Mining & Manufacturing		18.1	21.0	20.7
Construction		2.4	2.1	2.1
Transport, Storage & Communication		11.6	10.4	10.2
Wholesale & Retail Trade		17.9	18.7	17.5
Finance & Insurance		3.1	4.0	6.2
Others		22.0	21.4	21.5

INVESTMENT AND SAVINGS		2000-01	2004-05	2008-09
as % of GDP				
Total Investment		17.2	19.1	19.7
Fixed Investment		15.8	17.5	18.1
Public Sector		5.7	4.3	4.9
Private Sector		10.2	13.1	13.2
National Savings		16.5	17.5	14.3
Domestic Savings		17.8	15.4	11.2
Total Foreign Private Investment	\$ mn.	182	1677	3209.5

[†] At current market prices.

* At constant factor cost of 1999-2000.

AGRICULTURE		2000-01	2004-05	2008-09 (Jul-Mar)
Total Cropped Area	Mn. Hectares	22.04	22.78	23.68
Improved Seed distribution	000 tonnes	193.80	218.12	296.91
Fertilizer offtake	000 NT	2966.03	3694.04	2691.0
Number of Tubewells	000 Nos	545.6	954.8	929.1
Production of Tractors	000 Nos	32.5	42.0	42.2

AGRICULTURAL PRODUCTION

Major Crops		2000-01	2004-05	2008-09
Wheat	mn.tonnes	19.02	21.61	20.96
Rice	mn.tonnes	4.80	5.02	5.56
Sugarcane	mn.tonnes	43.61	47.24	63.92
Cotton	mn.bales	10.73	14.26	11.65
Food Crops	mn.tonnes	26.54	30.95	31.37
Yield Per Hectare				
Wheat	kgs	2325	2586	2451
Rice	kgs	2021	1994	2212
Sugarcane	tonnes	45.38	48.9	51.51
Cotton	kgs	624	760	649
Food Crops	kgs	1956	2210	2173
Credit Disbursement		Rs.bn.		
Commercial Banks	%	37.5	47.2	47.5
Domestic Private Banks	%	-	11.4	17.9
Zarai Taraqiati Bank Ltd	%	62.5	34.5	32.2
Punjab Provincial Corp. Bank	%	-	7.0	2.4

INDUSTRIAL/MINERAL PRODUCTION

Major Items		2000-01	2004-05	2008-09^P
Cotton Yarn	mn.tonnes	1721	2281	2913
Cotton Cloth	mn.sq.mts	490	925	1017
Sugar	000 tonnes	2956	3116	3190
Vegetable Ghee	000 tonnes	835	1048	1054
Fertilizers	000 tonnes	5142	5846	6285
Cement	000 tonnes	9674	16353	28380
Chemicals	000 tonnes	434	614	724
Pig Iron	000 tonnes	1071	1137	791
Natural Gas	bn cubic feet	25	1345	1461
Coal	000 tonnes	3269	3367	3543
Limestone	000 tonnes	10868	14857	33412

BALANCE OF PAYMENTS		\$ mn.	2000-01	2004-05	2008-09
Trade Balance (fob)			-1269	-4514	-12456
Services (Net)			-3142	-3293	-3282
Income (Net)			-2161	-2386	-4337
Current Transfers (Net)			4737	8659	11215
Workers Remittances			1086	4168	7811
Current Account Balance			326	-1534	-8861

RESERVES & EXCHANGE RATE		2000-01	2004-05	2008-09
Gold & Forex Reserves	\$ mn.	3810	12956	13593
Reserves with SBP	\$ mn.	1689	9805	9118
in weeks of imports	Nos.	8.6	35.0	20.5
Exchange Rate	Rs per \$	63.4010	59.6738	81.2551

^P Provisional

FOREIGN TRADE		2000-01	2004-05	2008-09
		(\$ mn)		
Total Exports		9202	14391	17782
Major Items		7836	11802	14168
Rice		526	933	1987
Cotton Yarn		1074	1057	1106
Cotton Fabrics		1033	1863	1929
Hosiery, Bedwear & Towels		1898	3605	4062
Readymade Garments		827	1088	1247
Other Textile made-up		331	466	713
Synthetic Textiles		545	300	319
Leather & Manufactures Incl. footwear		701	976	968
Carpets & Rugs		289	278	145
Sports Goods		271	307	274
Petroleum & Products		184	476	812
Chemicals & Pharma Products		157	453	606

Total Imports		10729	20598	34822
Major Items		7201	14392	26409
Petroleum & Products		3361	4000	9510
Machinery & Transport		2066	5918	7934
Power Generating Machinery		198	393	1749
Telecom		NA	NA	961
Road Motor Vehicles		321	1069	929
Electrical Machinery		132	356	778
Textile Machinery		370	929	212
Iron & Steel / Scrap		321	1112	2089
Plastic Materials		354	793	1140
Edible Oil		327	758	1479
Fertilizers		170	417	539
Raw Cotton & Textile Items		162	674	1658
Insecticides & Med Products		300	432	685
Paper & Paper Board		125	195	317
Wheat		15	93	1058

ECONOMIC CLASSIFICATION (In %)

Exports				
Primary commodities		13	11	17*
Semi-manufactures		15	10	9*
Manufactured goods		72	79	74*
Imports				
Consumer goods		14	10	13*
Raw material for				
Consumer goods		55	46	51*
Capital goods		6	8	9*
Capital goods		25	36	27*

	Exports		Imports	
	FY'01	FY'09	FY'01	FY'09
America	28.5	21.7	7.8	5.5
Europe	27.8	26.3	18.4	22.0
Asia/Middle East	36.8	38.2	68.3	66.0
Africa	5.3	5.6	3.3	3.0
Australia/New Zealand	1.6	0.9	2.2	1.1

NA: not available

* July - March

WORKERS' REMITTANCES (\$ Mn)	2000-01	2004-05	2008-09
Gulf Region	693.2	1851.8	4450.9
Saudi Arabia	304.4	627.0	1559.6
UAE	190.0	712.6	1688.6
Kuwait	123.4	214.8	432.1
Sultanat-e-Oman	38.1	119.3	277.8
Qatar	13.4	86.9	339.5
Bahrain	23.9	91.2	153.3
Other than Gulf Region	323.0	2300.4	3360.0
USA	134.8	1294.1	1735.9
UK	81.4	371.9	605.6
Canada	4.9	48.5	79.1
Germany	9.2	53.8	100.7
Switzerland	4.2	22.7	18.6
Denmark	3.8	10.6	11.7
Norway	5.7	18.3	24.9
Japan	3.9	6.5	5.1
Australia	5.4	19.6	34.3
Others	69.7	454.4	744.1
Encashment & Profit of FEBCs & FCBCs	65.0	16.5	0.5
Total	1086.6	4168.8	7811.4
FOREIGN DIRECT INVESTMENT (\$ Mn)	2000-01	2004-05	2008-09
Total Inflows	484.8	1524.0	3719.9
By Major Economic Groups			
Communications	12.7	517.6	879.1
Financial Business	3.6	269.4	707.4
Power	36.4	73.3	130.6
Oil & Gas Explorations	268.2	193.8	775.0
Trade	34.2	52.1	166.6
Chemicals & Pharmaceuticals	17.8	89.0	104.8
Construction	12.8	42.7	93.4
Transport & Equipment	22.5	43.7	175.7
Textiles	18.4	39.3	36.9
Others	58.2	203.1	650.4
FOREIGN PRIVATE INVESTMENT (\$ Mn)	2000-01	2004-05	2008-09
Net Inflows	182.0	1676.6	3212.6
USA	54.9	373.0	434.4
UK	56.7	199.1	185.7
Germany	15.5	15.2	77.0
Japan	9.1	41.8	68.2
Netherlands	3.5	59.8	47.7
Malaysia	NA	22.1	205.8
Singapore	NA	10.6	242.1
Hong Kong	-12.7	61.2	158.7
Norway	NA	31.4	101.2
Switzerland	-33.3	127.5	202.6
Saudi Arabia	54.9	18.2	-90.2
UAE	-5.7	417.3	227.7
Mauritius	NA	65.3	321.1
Others	39.0	234.1	1000.6

FEBC: Foreign Exchange Bearer Certificates

FCBC: Foreign Currency Bearer Certificates

NA: not available

PROFILE OF TOTAL DEBT		2000-01	2004-05	2008-09
Total Debt & Liabilities	Rs.bn.	4113	4264	8151
Total External Debt & Liabilities	\$ bn.	37.1	35.4	52.8
External Debt as % of GDP		45.1	30.5	29.5
Export Earnings		359.8	236.4	267.0
Foreign Exchange Earnings		224.2	127.3	144.0
Total Domestic Debt	Rs.bn.	1731.0	2149.0	3852.6
Permanent Debt		281.1	500.9	678.0
Floating Debt		737.8	778.2	1904.0
Unfunded Debt		712.1	870.8	1270.5
Domestic Debt as % of GDP		41.6	33.1	29.4
Per Capita External Debt	\$	229.0	223.0	310.0

BANKING		2001	2005	2009
Scheduled Banks Total	Nos.	43	39	40
Foreign Banks	Nos.	18	11	7
Scheduled Banks' Branches	Nos.	7352	7096	8774
Foreign Banks' Branches	Nos.	80	82	88
Scheduled Banks Deposits	Rs.bn.	1276	2428	4138
Scheduled Banks Advances	Rs.bn.	864	1694	3080
Scheduled Banks Assets	Rs.bn.	1984	3624	5595
Online Branches	Nos.	450	3265	6040
ATMs	Nos.	259	1217	3999
Credit Card Holders	000 Nos	292	1257	1664

RATE OF RETURN				
	%			
Weighted Avg Rate of Return on Advances		13.61	8.81	14.25
Weighted Avg Rate of Return on Deposits		5.27	1.37	4.44
SBP 3-day Repo Rate		14.00	9.00	14.00
6-Month Treasury Bills		12.88	7.96	12.00

ISLAMIC BANKING		2007	2008	2009
Full Fledged Islamic Banks	Nos	6	6	6
Branches	Nos	167	320	441
Deposits	Rs.bn.	98	158	221
Financing	Rs.bn.	75	128	142

MONETARY ASSETS (Rs.bn)		2000-01	2004-05	2008-09
Currency in Circulation		375.5	666.0	1152.2
Reserve Money		533.2	909.0	1507.6
Total Deposits (excl. RFCD)		985.2	2111.1	3700.0
Resident Foreign Currency Deposits		154.2	180.3	280.4
Broad Money (M2)		1526.0	2960.6	5137.2
Monetary Expansion	%	8.9	19.1	9.6

RFCD: Resident Foreign Currency Deposits

CAPITAL MARKET		2000-01	2004-05	2008-09
KSE - 100 Index	Nov 1991=1000	1366	7450	7162
Turnover of Shares (KSE)	Bn. Shares	29.2	88.3	28.3
Average Turnover	Mn Shares per day	120	352.4	114.5
Market Capitalisation	Rs.Bn.	339	2068	2121
Listed Companies	Nos.	759	659	651
Listed Capital	Rs.Bn.	240	439	782
New Listed Companies	Nos.	4	18	8
New Listed Capital	Rs.Bn.	0.2	32.3	15.3
New Debt Instruments Listed	Nos.	2	12	1
Amount	Rs.Bn.	0.3	15.6	21.25

PRICE INDICES		2001-02	2004-05	2008-09
(Year on Year %)				
Consumer Price Index		4.4	8.7	13.1
Wholesale Price Index		1.9	6.2	4.2
Sensitive Price Indicator		2.0 ^a	9.4	10.8
Core Inflation		-	7.9	15.9

COMMERCIAL ENERGY SUPPLIES		2000-01	2004-05	2008-09
Crude Oil				
Local Extraction	mn.bls.	21.1	24.1	18.2
Imports	mn.bls.	52.5	61.2	44.1
Coal				
Production	000 tonnes	3095	4587	1822
Imports	000 tonnes	950	3307	3000
Natural Gas				
Production	bn.cu.ft.	857.4	1345.0	1092.3
Electricity Generation				
Hydel	gwh	68117	85629	60793
Thermal	%	25.2	30.0	33.8
Nuclear	%	71.8	66.7	64.5
	%	3.0	3.3	1.6

EDUCATION		2000-01	2004-05	2008-09
(Institutions/Enrolment by kind & level)				
Primary & Middle Stage				
Institutions	000 Nos.	173.2	187.6	199.3
Enrolment	000 Nos.	17.86	21.81	22.77
Secondary Stage*				
Institutions	000 Nos.	15.4	19.5	24.3
Enrolment	000 Nos.	1648	2057	2537
Arts & Science Colleges				
Institutions	Nos.	1710	1604	3292
Enrolment	000 Nos.	582	662	998
Professional Colleges				
Institutions	Nos.	366	677	1219
Enrolment	000 Nos.	305	262	361
Universities				
Institutions	Nos.	59	108	124
Enrolment	000 Nos.	125	472	741

^aas of FY03 * Includes high schools and secondary vocational institutions.

PUBLIC FINANCE		2000-01	2004-05	2008-09
(Federal Government)				
Revenue Receipts	Rs.Bn.	557.9	875.3	1783.6
Tax Revenue*	Rs.Bn.	439.5	626.3	1180.5
Direct Taxes	%	30.5	30.0	39.1
Indirect Taxes	%	69.5	70.0	60.9
Non-Tax Revenue	Rs.Bn.	118.4	249.0	603.1
Less Transfer to Provinces	Rs.Bn.	169.8	245.3	559.9
Revenue Receipts (Net)	Rs.Bn.	388.1	630.0	1223.7
Current Expenditure	Rs.Bn.	579.7	784.7	1649.2
Debt Servicing	%	53.1	35.0	45.6
Defence Expenditure	%	22.7	27.6	18.9
Revenue Surplus/Deficit	Rs.Bn.	-191.6	-154.7	-425.5
Public Sector Development Program	Rs.Bn.	102.1	202.1	418.9

HEALTH INDICATORS		2001	2005	2009
Infant Mortality Rate	per 1000 live births	85.0 ^a	76.7	70.2 ^b
Expenditure on Health	% of GNP	0.58	0.57	0.55
Hospitals	Nos.	907	919	948
BHUs Sub Health Centres	Nos.	5230	5334	5310
Maternity/Child Health Centres	Nos.	879	907	908
Rural Health Centres	Nos.	541	556	561
Registered Lady Health Visitors	Nos.	5669	7073	10002
Population per Bed	Nos.	1427	1483	1575
Population per Doctor	Nos.	1516	1310	1212

TRANSPORT & TELECOMMUNICATIONS		2000-01	2004-05	2008-09
(Jul-Mar)				
Roads (Length)	000 Km	250.0	258.2	258.3
Motor Vehicles on Road	Mn Nos.	4.5	6.0	9.4
Railways - Route	Kms	7791	7791	7791
Cargo Handled at Karachi Port	000 tonnes	25981	28616	37192
Public Call Offices	000 Nos.	67	217	384 ^a
Post Offices	000 Nos.	12.2	12.2	12.3
Telephones	Mn Nos.	3.3	5.2	3.7 ^a
Mobile Phones	Mn Nos.	0.7	12.8	91.4
Total Teledensity	Per 100 Inhabitants	2.8	11.9	61.8
GST/CED Collection from				
Telecom Sector	Rs. Bn.	8.9 ^b	20.5	44.5 ^c
Internet Users	Mn Nos.	0.80	2.1	3.7
FDI in Telecom	% total FDI	1.3 ^b	32.4	27.9

* both CBR and other than CBR ^a 2007-08 ^b as of 2002 ^c as of 2008

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