

SELECTED EXTERNAL DEBT INDICATORS				
	2000-01	2003-04	2004-05	
Total External Debt as % of	\$ bn.	32.14	33.31	34.04
GNP		45.7	33.9	30.3
Export Earnings		359.8	268.7	236.8
Foreign Exchange Earnings		224.2	155.2	127.9
Per Capita External Debt		229.0	223.0	223.0

DOMESTIC DEBT				
	2000-01	2003-04	2004-05	
Total Outstanding	Rs.bn.	1731.0	1979.5	2129.1
% of GDP		41.6	35.8	32.5
Interest Payments as % of	Rs.bn.	195.4	182.0	167.9
Tax Revenue		77.1	55.2	40.6
Current Expenditure		52.7	42.9	28.4

BANKING [†]				
	2000-01	2003-04	2004-05	
Scheduled Banks	Nos.	43	39	39
Foreign Banks	Nos.	19	11	11
Scheduled Banks Branches	Nos.	7244	6873	7105
Foreign Banks Branches	Nos.	79	70	91
Scheduled Banks Deposits	Rs. bn.	1276.0	2002.3	2428.3
Scheduled Banks Advances	Rs. bn.	864.3	1242.4	1694.2
Non-Performing Loans	Rs. bn.	244.1	199.8	201.4
Online Branches	Nos.	450	2475	2897
ATMs	Nos.	259	786	1028
Credit Card Holders	000 Nos.	292	808	1041
Credit Card Outstanding Amount	Rs. bn.	-	14.12	19.34

RATE OF RETURN [*]				
		2000-01	2003-04	2004-05
Return on Advances	%	13.61	7.28	8.81
Return on Deposits	%	5.27	0.95	1.37
Yield on 5-Year PIBs	%	12.99	5.27	7.50
6-Month Treasury Bills	%	12.88	2.08	7.96

MONETARY LIABILITIES				
	2000-01	2003-04	2004-05	
(Growth Rate)				
Reserve Money M ₀		7.1	15.4	17.6
Narrow Money M ₁		3.0	24.0	18.4
Broad Money M ₂		9.0	19.6	19.3

PRICE INDICES				
	2000-01	2003-04	2004-05	
(Annual Growth %)				
Consumer Price Index		4.4	4.6	9.3
Wholesale Price Index		6.2	7.9	6.8
Sensitive Price Indicator		4.8	6.9	11.6
GDP Deflator		7.8	7.8	10.0

† Scheduled Banks operating in Pakistan. * Weighted Average.

CAPITAL MARKET				
	2002-03	2003-04	2004-05	
KSE - 100 Index				
High	4606.3	5620.4	10303.1	
Low	2356.5	3430.8	4890.2	
Turnover (KSE)				
Average volume per day Bn. shares	0.31	0.39	0.35	
Average total value	Rs. bn.	9.13	19.78	7167.58
Listed Companies	Nos.	701	666	659
Market Capitalisation	Rs. bn.	951	1421.5	2068.0
New Listed Companies	Nos.	6	13	18
New Debt Instruments Listed	Nos.	15	6	12
Amount	Rs. bn.	6.2	3.3	15.5

COMMERCIAL ENERGY SUPPLIES 2000-01 2003-04 2004-05 [*]				
Crude Oil				
Local Extraction	mn.bl.	21.1	22.6	18.1
Imports	mn.bl.	52.5	57.7	47.7
Coal				
Production	mn. tonnes	3.1	3.3	2.1
Imports	mn. tonnes	0.95	2.8	2.2
Natural Gas				
Production	bn.cu.ft.	875.4	1202.7	1003.2
Electricity Generation				
Hydel	000 gwh	68.1	80.8	61.7
Thermal	%	25.2	33.3	28.1
Nuclear	%	71.8	64.5	68.5
	%	3.0	2.2	3.3

EDUCATION (Institutions/Enrolment by kind & level)				
	2000-01	2002-03	2003-04	
Primary & Middle Stage				
Institutions	000 Nos.	173.2	178.8	183.7
Enrolment	mn. Nos.	20.9	22.1	24.1
Secondary Stage**				
Institutions	000 Nos.	15.4	16.2	16.7
Enrolment	000 Nos.	1648	1683	1901
Arts & Science Colleges				
Institutions	Nos.	916	964	1066
Enrolment	000 Nos.	763	802	905
Professional Colleges				
Institutions	Nos.	352	382	NA
Enrolment	000 Nos.	159	164	NA
Universities				
Institutions	Nos.	26	29	51 [†]
Enrolment	000 Nos.	124.9	126.9	218.3

^e Estimates for July-March

** Includes high schools and secondary vocational institutions.

^a Includes seven degree awarding institutions.

PUBLIC FINANCE				
	2003-04	2004-05	2005-06	
Federal Government (Rs. bn.)		Revised	Budgeted	
Revenue Receipts (Gross)	760.9	875.3	927.4	
Tax Revenue (CBR)	510.0	590.0	690.0	
Tax Revenue (other than CBR)	70.1	36.3	42.6	
Non-Tax Revenue	180.8	249.0	194.8	
Less Transfer to Provinces	211.4	245.3	284.3	
Revenue Receipts (Net)	549.5	630.0	643.1	
Current Expenditure	714.0	784.7	826.5	
Debt Servicing	28.9	28.1	30.0	
Defence Expenditure	25.3	27.6	27.0	
Revenue Surplus/Deficit	(-164.5)	(-154.7)	(-183.4)	
Public Sector Development Program	154.4	202.0	272.0	
Financing Available				
Internal Resources	89.0	68.3	125.0	
External Resources	144.8	197.6	212.4	
Privatisation Proceeds	11.0	10.0	20.0	
Bank Borrowing	74.0	80.8	98.0	

HEALTH INDICATORS				
	2001	2003	2004	
Infant Mortality Rate	85	83	80	
Health Expenditure as % of GDP	0.7	0.6	0.6	
Hospitals	907	906	916	
BHUs Sub Health Centres	4625	4554	4582	
Maternity & Child Health Centres	879	907	906	
Population per Bed	1490	1536	1540	
Population per Doctor	1516	1404	1359	

GROWTH RATE (In %)				
	1985-86	1995-96	2000-01	
	to	to	to	
Constant Prices ^a	1994-95 ^b	1999-00 ^c	2004-05 ^e	
GNP (fc)	4.5	3.3	5.6	
GDP (fc)	5.3	4.0	4.9	
Agriculture	4.2	4.9	2.3	
Manufacturing	6.3	3.2	9.5	
Services Sector	5.2	4.0	5.4	
Consumer Price Inflation	8.8	7.9	5.0	
Exports ^d	12.5	1.4	11.2	
Imports ^d	-0.6	-1.0	15.7	

^b Base 1980-81=100 prior to FY2000, and 1999-2000=100 from FY '01 onwards

^a Annual Average ^c Current Prices (\$) ^e estimates

Source: Annual Report 2004-05, State Bank of Pakistan, Economic Survey 2004-05 and other Government Publications.

NATIONAL BANK OF PAKISTAN

Performance at a Glance				
	(Rs. Billion)			
	2001	2003	2004	
Total Assets	415.1	468.9	549.7	
Deposits	349.6	395.5	465.6	
Advances	170.3	161.3	221.4	
Investments	71.8	166.2	144.7	
Shareholders' Equity	12.0	18.1	25.3	
Income	35.8	26.7	29.3	
Expenditure	32.8	17.7	17.3	
Pre-tax Profit/(Loss)	3.0	9.0	12.0	
Earnings per Share (Rs.)	3.08	8.53	12.68	
Number of Employees	15,163	13272	13745	
Number of Branches	1,245	1199	1226	

Branch Network (As on September 30, 2005):

1219 Domestic Branches, 19 Overseas Branches, 4 Representative Offices, and a Joint Venture.

Overseas Branch Network:

Paris, Frankfurt, New York, Washington D.C., Tokyo, Osaka, Hong Kong, Kowloon, Seoul, Bahrain, Dhaka, Chittagong, Cairo, Ashgabat, Bishkek, Baku, Kabul, Jalalabad and KEPZ off-shore Banking

Representative Offices:

Beijing, Tashkent, Chicago and Canada

Subsidiaries:

CJSC Kazakhstan, Almaty
NBP Capital Ltd.
National Bank Modaraba Management Co.
National Agriculture Ltd.
Taurus Securities Ltd.
NBP Exchange Company Ltd.

Joint Venture:

United National Bank Ltd., UK

Economic Research Wing
Risk Management Group

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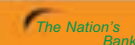
ECONOMIC INDICATORS PAKISTAN



National Bank of Pakistan
Economic Research Wing
January 2006



National Bank of Pakistan



AREA/DENSITY				
Land Area (000 square kilometres)	796.1			
Density (per sq. km)	193.40			

Provinces	Balochistan	NWFP	Punjab [†]	Sindh
Area (In%)	43.6	9.4	25.9	17.7
Density	22.6	273.6	419.8	251.3

Federally Administered Tribal Areas				
	3.4			
	135.6			

Density is based on population estimates of FY '05

POPULATION					
	1972	1981	1998	2005 ^e	
Total	mn	65.31	84.25	132.35	153.96
Male	%	53.33	52.50	52.04	52.19
Female	%	46.67	47.50	47.96	47.81
Urban	%	25.41	28.30	32.52	34.04
Rural	%	74.59	71.70	67.48	65.96
by Provinces					
Balochistan	%	3.72	5.14	4.96	5.09
NWFP	%	12.84	13.13	13.46	13.31
Punjab [†]	%	57.95	56.53	56.20	56.20
Sindh	%	21.68	22.59	22.97	22.99
Federally Administered Tribal Areas					
	%	3.80	2.60	2.40	2.39
Growth Rate	%	3.69	3.06	2.34	1.92
Crude birth rate	per 1000	50.0	43.3	35.0	28.0
Crude death rate	per 1000	18.0	11.8	8.0	8.1

HOUSEHOLD SIZE (Persons per housing unit) 1998 Census				
Pakistan	Balochistan	NWFP	Punjab	Sindh
6.8	6.7	8.0	6.9	6.0
Islamabad				
6.2				
Federally Administered Tribal Areas				
9.3				

EMPLOYMENT				
	2000-01	2003-04	2004-05	
Total Labour Force	mn	41.38	45.76	46.82
Rural	%	70.37	67.90	67.89
Urban	%	29.63	32.10	32.11
Employed Labour Force of which	mn	38.14	42.24	43.22
Agriculture	%	48.43	43.05	43.05
Manufacturing [*]	%	11.53	13.80	13.78
Others	%	40.04	43.17	43.19
Unemployment Rate	%	7.82	7.69	7.69
Labour Force				
Participation Rates	%	28.97	30.41	30.41

[†] Includes Islamabad

^{*} Includes mining and quarrying

LITERACY (In %)				
	1981	1998	2005	
Total	26.2	43.9	52.0	
Urban	47.1	63.1	70.0	
Rural	17.3	33.6	42.0	
Male	35.0	54.8	64.0	
Female	16.0	32.0	39.0	

NATIONAL ACCOUNTS				
	2000-01	2003-04	2004-05	
GNP				
Size [†]	Rs.bn.	4108	5657	6673
Growth Rate [*]		1.87	5.35	8.06
GDP				
Size [†]	Rs.bn.	4163	5533	6548
Growth Rate [*]		1.83	6.42	8.35
Per Capita Income				
Current [†]	Rupees	29269		