

4.27 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in Numbers)

Item	2005		2006		2007	
	Jun	Dec	Jun	Dec	Jun	Dec
Deposits						
No. of Accounts	95,790	127,136	164,451	229,823	298,033	447,246
Amount	38,842.74	49,644.51	58,091.35	75,736.01	97,700.58	136,507.84
% to Total ¹ Deposits	1.6	1.9	2.1	2.6	2.9	3.9
Financing ²						
No. of Accounts	11,123	15,961	19,955	22,177	28,023	40,635
Amount	35,232.49	46,231.24	52,306.28	62,659.41	75,471.88	102,003.53
% to Total ¹ Financing	2.0	2.3	2.4	2.6	3.0	3.7
Investment						
Amount	2,217.76	1,810.57	4,938.07	5,364.67	9,395.55	27,655.34
% to Total ¹ Investment	0.3	0.2	0.6	0.7	0.8	2.3
Liabilities/Assets						
Amount	77,843.40	96,876.70	111,637.90	158,191.00	246,054.00	273,431.10
% to Total ¹ Liabilities/Assets	1.5	1.7	1.6	2.1	2.8	2.9
Weighted Average Return on						
Advances	8.38	9.99	11.46	11.37	11.88	11.39
Deposits	2.32	2.70	2.92	3.47	3.58	3.95
Selected Ratios						
Ratio of Deposits to Liabilities	49.90	51.25	52.04	47.88	39.71	49.92
Ratio of Financing to Assets	45.26	47.72	46.85	39.61	30.67	37.31
Ratio of Financing to Deposits	90.71	93.12	90.04	82.73	77.25	74.72
Ratio of Investment to Deposits	5.71	3.65	8.50	7.08	9.62	20.26
Infrastructure						
Full-fledged Islamic Scheduled Banks	2	2	4	4	6	6
Pakistani	1	1	3	3	5	5
Foreign	1	1	1	1	1	1
Full-fledged Islamic Scheduled Banks Branches	31	37	48	93	109	186
Pakistani	23	28	39	82	98	168
Foreign	8	9	9	11	11	18
Stand-alone Branches of Existing Scheduled Banks	29	33	39	57	58	101
Pakistani	28	30	34	57	57	101
Foreign	1	3	5	-	1	-
Total Islamic Branches	60	70	87	150	167	287

4.27 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in Numbers)

Item	2008		2009		2010	
	Jun	Dec	Jun	Dec	Jun	Dec
Deposits						
No. of Accounts	545,945	630,805	841,854	951,282	1,103,437	1,633,099
Amount	158,377.09	182,385.70	221,842.23	264,343.16	314,901.68	369,622.93
% to Total ¹ Deposits	4.2	4.8	5.4	6.1	6.7	7.4
Financing ²						
No. of Accounts	44,298	46,921	50,913	50,014	103,294	53,489
Amount	127,969.60	141,117.71	141,848.26	157,447.30	168,073.47	188,472.42
% to Total ¹ Financing	4.4	4.4	4.4	4.7	5.0	5.4
Investment						
Amount	30,992.66	37,503.24	43,725.98	58,408.75	62,519.28	134,164.19
% to Total ¹ Investment	3.0	3.7	3.2	3.4	3.2	6.1
Liabilities/Assets						
Amount	330,813.40	352,550.72	377,985.55	487,177.80	559,569.50	621,203.92
% to Total ¹ Liabilities/Assets	3.7	3.8	4.0	4.4	5.2	5.3
Weighted Average Return on						
Advances	12.53	15.04	15.11	14.47	14.10	14.24
Deposits	5.03	6.15	5.49	5.32	5.20	5.04
Selected Ratios						
Ratio of Deposits to Liabilities	47.88	51.73	58.69	54.26	56.28	59.50
Ratio of Financing to Assets	38.68	40.03	37.53	32.32	30.04	30.34
Ratio of Financing to Deposits	80.80	77.37	63.94	59.56	53.37	50.99
Ratio of Investment to Deposits	19.57	20.56	19.71	22.10	19.85	36.30
Infrastructure						
Full-fledged Islamic Scheduled Banks	6	6	6	6	6	5
Pakistani	5	5	5	5	5	5
Foreign	1	1	1	1	1	-
Full-fledged Islamic Scheduled Banks Branches	218	308	312	400	415	472
Pakistani	200	279	283	371	386	472
Foreign	18	29	29	29	29	-
Stand-alone Branches of Existing Scheduled Banks	102	125	129	161	168	215
Pakistani	102	125	129	161	168	215
Foreign	-	-	-	-	-	-
Total Islamic Branches	320	433	441	561	583	687

4.27 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in Numbers)

Item	2011		2012		2013	
	Jun	Dec	Jun	Dec	Jun	Dec
Deposits						
No. of Accounts	1,252,020	1,436,566	1,892,023	1,857,612	1,990,179	2,168,997
Amount	433,790.04	501,529.61	581,154.18	682,606.40	750,758.84	824,193.60
% to Total ¹ Deposits	7.9	8.8	9.3	10.3	10.5	10.9
Financing ²						
No. of Accounts	51,064	54,455	47,477	46,294	50,049	51,665
Amount	197,622.90	207,135.84	208,865.06	241,769.33	288,738.93	387,831.68
% to Total ¹ Financing	5.6	5.9	5.6	6.2	7.5	9.2
Investment						
Amount	204,475.03	240,738.33	309,128.67	353,538.39	390,002.21	358,152.85
% to Total ¹ Investment	7.7	7.8	9.4	8.9	9.3	8.4
Liabilities/Assets						
Amount	661,149.61	601,271.69	673,012.61	1,063,778.46	1,189,558.45	1,333,580.46
% to Total ¹ Liabilities/Assets	5.6	4.6	5.2	6.6	7.4	8.6
Weighted Average Return on						
Advances	14.58	14.02	13.92	12.59	10.73	8.78
Deposits	5.46	5.29	5.21	4.78	4.57	4.82
Selected Ratios						
Ratio of Deposits to Liabilities	65.61	83.41	86.35	64.17	63.11	61.80
Ratio of Financing to Assets	29.89	34.45	31.03	22.73	24.27	29.08
Ratio of Financing to Deposits	45.56	41.30	35.94	35.42	38.46	47.06
Ratio of Investment to Deposits	47.14	48.00	53.19	51.79	51.95	43.45
Infrastructure						
Full-fledged Islamic Scheduled Banks	5	5	5	5	5	5
Pakistani	5	5	5	5	5	5
Foreign	-	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	489	549	574	650	661	771
Pakistani	489	549	574	650	661	771
Foreign	-	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	237	284	300	359	369	434
Pakistani	237	284	300	359	369	434
Foreign	-	-	-	-	-	-
Total Islamic Branches	726	833	874	1,009	1,030	1,205

4.27 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in Numbers)

Item	2014		2015		2016	
	Jun	Dec	Jun	Dec	Jun	Dec
Deposits						
No. of Accounts	2,335,628	2,572,405	2,880,553	3,379,209	3,741,280	3,720,381
Amount	873,025.43	988,141.44	1,170,989.86	1,238,650.77	1,316,240.90	1,433,802.30
% to Total ¹ Deposits	10.8	11.8	12.8	13.2	13.0	13.2
Financing ²						
No. of Accounts	55,587	77,251	97,529	97,671	165,824	177,931
Amount	377,223.40	504,005.19	530,645.25	651,208.57	692,415.30	828,140.40
% to Total ¹ Financing	8.7	10.9	11.3	13.2	12.9	14.8
Investment						
Amount	310,978.69	305,130.41	337,092.37	461,897.13	621,977.30	445,464.00
% to Total ¹ Investment	6.9	5.9	5.6	6.8	8.2	6.1
Liabilities/Assets						
Amount	1,502,225.81	1,502,220.71	1,816,357.95	1,957,307.84	2,134,940.80	2,407,334.90
% to Total ¹ Liabilities/Assets	9.1	8.5	9.5	9.6	9.8	10.6
Weighted Average Return on						
Advances	9.88	9.24	8.49	8.46	8.20	7.30
Deposits	4.44	4.38	3.68	3.10	2.70	2.60
Selected Ratios						
Ratio of Deposits to Liabilities	58.12	65.78	64.47	63.28	61.70	59.60
Ratio of Financing to Assets	25.11	33.55	29.21	33.27	32.40	34.40
Ratio of Financing to Deposits	43.21	51.01	45.32	52.57	52.60	57.80
Ratio of Investment to Deposits	35.62	30.88	28.79	37.29	47.30	31.10
Infrastructure						
Full-fledged Islamic Scheduled Banks	5	5	5	6	6	5
Pakistani	5	5	5	6	6	5
Foreign	-	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	778	921	1,045	1,128	1,194	1,250
Pakistani	778	921	1,045	1,128	1,194	1,250
Foreign	-	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	447	545	606	740	732	891
Pakistani	447	545	606	740	732	891
Foreign	-	-	-	-	-	-
Total Islamic Branches	1,225	1,466	1,651	1,868	1,926	2,141

4.27 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in Numbers)

Item	2017		2018		2019		2020
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
Deposits							
No. of Accounts	3,976,159	4,739,579	5,278,340	5,125,214	6,013,861	6,355,185	7,149,774
Amount	1,594,652.70	1,729,912.20	1,843,573.80	2,012,729.34	2,248,537.52	2,453,536.23	2,907,895.76
% to Total ¹ Deposits	13.8	14.5	14.6	15.3	16.0	16.8	17.9
Financing ²							
No. of Accounts	199,611	154,151	177,592	197,273	193,730	212,202	216,923
Amount	990,679.30	1,207,692.90	1,303,357.00	1,506,300.86	1,549,395.21	1,656,758.89	1,746,235.47
% to Total ¹ Financing	16.0	18.5	17.5	18.9	19.2	20.0	21.3
Investment							
Amount	489,705.10	502,505.40	508,960.80	468,722.48	610,247.72	578,218.15	877,948.97
% to Total ¹ Investment	6.0	5.8	6.1	6.0	7.8	6.6	8.3
Liabilities/Assets							
Amount	2,883,137.60	3,082,364.30	3,039,780.30	3,392,579.95	3,564,262.90	4,111,439.61	4,511,318.94
% to Total ¹ Liabilities/Assets	11.7	11.2	10.5	10.5	11.5	12.2	13.3
Weighted Average Return on							
Advances	7.80	7.40	8.00	9.14	11.13	12.40	10.37
Deposits	2.50	2.70	2.60	3.35	4.59	5.82	3.15
Selected Ratios							
Ratio of Deposits to Liabilities	55.30	56.10	60.60	59.33	63.09	59.68	64.46
Ratio of Financing to Assets	34.40	39.20	42.90	44.40	43.47	40.30	38.71
Ratio of Financing to Deposits	62.10	69.80	70.70	74.84	68.91	67.53	60.05
Ratio of Investment to Deposits	31.00	29.00	27.60	23.29	27.14	23.57	30.19
Infrastructure							
Full-fledged Islamic Scheduled Banks	5	5	5	5	5	5	5
Pakistani	5	5	5	5	5	5	5
Foreign	-	-	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	1,213	1,270	1,361	1,465	1,487	1,616	1,654
Pakistani	1,213	1,270	1,361	1,465	1,487	1,616	1,654
Foreign	-	-	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	889	1,075	1,088	1,186	1,220	1,396	1,460
Pakistani	889	1,075	1,088	1,186	1,220	1,396	1,460
Foreign	-	-	-	-	-	-	-
Total Islamic Branches	2,102	2,345	2,449	2,651	2,707	3,012	3,114

Source: Statistics and Data Warehouse Department .SBP

1. Total means all Scheduled Banks

2. Financing = Advances +Bills

3. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2013.

4. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf