

Preface

Core Statistics Department (CSD) is responsible for collection, validation and compilation of statistics on various banking and financial aspects of Pakistan economy. CSD makes all efforts to publish accurate and reliable statistics in a timely manner. The quarterly publication “*Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan*” is a reflection of one of such efforts.

The publication is based, largely, on branch wise data collected from the Scheduled Banks, Microfinance Banks (MFBs), and Development Finance Institutions (DFIs) in Pakistan (domestic operations). The data is collected on various dimensions of Scheduled Banks/MFBs/DFIs’ assets and liabilities i.e. deposits, advances, investments and bills purchased & discounted etc. This publication has significant importance as it provides statistics on multiple aspects of banking sector of Pakistan and is widely used by the analysts/researchers and academia working in various disciplines in Pakistan as well as abroad.

CSD has been continuously striving towards data quality improvement, increase in frequency of data dissemination, reduction in lags involved in compilation of various datasets, and, more importantly, enhancing the coverage of the data in various dimensions.

Considering national level focus on gender equality, the importance of gender disaggregated statistics on deposits, advances and number of employees of Scheduled Banks, MFBs and DFIs in Pakistan cannot be overstressed. We have, therefore, introduced gender disaggregated statistics on deposits, advances and number of employees in this publication, effective from December 2023. The gender is mainly classified as male and female. Non-natural entities like non-financial corporate sector, public sector enterprises, and government are classified as ‘others’. These gender disaggregated deposits and advances are also presented in accordance with International Standard Industrial Classification (ISIC Rev. 4.0) of depositors’/ borrowers’ economic activities as developed by United Nations Organization. We expect these data will help building deeper understanding of Pakistan’s banking and finance landscape with reference to SBP’s National Financial Inclusion Strategy (adopted in 2015) and SBP’s ‘Banking on Equality (BoE)’ policy initiative (launched in 2021). Future issues of this quarterly publication will disseminate trends in gender disaggregated deposits, advances and number of employees to help various stakeholders, including policy makers, to evaluate ongoing efforts of financial inclusion and BoE policies and designing intervention(s) as and when necessary.

We would like to thank all reporting institutions, regulated by SBP, for generation of necessary fields in their information systems to ensure timely provision of desired data to CSD for compilation of gender disaggregated deposits and advances over and above their regular data submissions for this quarterly publication. We are also thankful to Financial Stability Department and Agriculture Credit & Financial Inclusion Department of State Bank of Pakistan for reviewing these statistics before dissemination.

We appreciate the untiring efforts of our motivated and passionate team responsible for compilation of this valuable publication and of Mr. Muhammad Ali Shah (Additional Director, CSD) for reviewing the same.

Comments and suggestions for further improvement in this publication are welcome (Email: feedback.statistics@sbp.org.pk).

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