

## 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 timely manner. The 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) operating in Pakistan. 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, enhancement of the coverage of the data in various dimensions, increase in frequency of data dissemination and reduction in lags involved in compilation/dissemination of various datasets by SBP.

The deposits and advances are classified in accordance with International Standard Industrial Classification (ISIC Rev. 4.0) developed by United Nations. ISIC Rev. 4.0 facilitates in classifying the data according to economic activities and provides basis for data comparison across countries. Deposits and advances are further bifurcated into foreign and domestic constituents, whereas domestic constituents are stratified into Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal and Others. Advances and investments have been classified by maturity. Statistics on Profit and Loss (P/L) accounts of all Scheduled Banks, MFBs and DFIs have also been shared in this publication.

The current issue of this publication also contains new tables on deposits and advances on Islamic Banking as well as Conventional Banking. CSD has also been compiling gender segregated data on deposits and advances of all Scheduled Banks, MFBs and DFIs since last couple of quarters, which will be released through this publication effective from Dec 2023 issue regularly. Gender segregated data on advances and deposits will help analyst, researchers, academicians and decision makers to assess the state of financial inclusion in Pakistan; and to develop necessary evidence based policies to improve financial inclusion in the country.

The content of this publication is for information purposes only and should not be construed as legal, tax, investment, financial or other advice. State Bank of Pakistan shall not be responsible for any liability arising out of any action taken or not taken, based on the contents of this publication.

We appreciate the efforts of the compilation team for preparation of this valuable publication and of the reviewer for ensuring quality statistics dissemination.

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

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