

Preface

Statistics & DWH Department of State Bank of Pakistan makes all out efforts to publish quality statistics with minimum possible time lag. Annual Banking Statistics of Pakistan is very important publication of this department which covers 10 years data series on multi aspects of the financial sector which is widely used by users working in various disciplines.

The publication is divided in five different parts each part possesses its own significance. The data tables are supported by easy-to-understand graphs and charts which help to provide the insight of the complicated numbers in a glance. The quality of graphs and printing has been improved significantly over the years. I appreciate the efforts of the team in compiling this valuable publication.

Dr. Azizullah Khattak
Director
Statistics & DWH Department

Acknowledgement

The team is greatly indebted to Dr. Azizullah Khattak and Dr. Ishaque Ahmed Ansari, for their invaluable feedback and continuous guidance in the preparation of this publication. We are grateful to members of Banking Statistics Division of Statistics & DWH Department (Mr. Abdul Rasul Tariq, Mr. Abdul Haq Awan, Mr. Ahmad Nadeem, Mr. Muhammad Tariq Azeem, Mr. Wajid Ali & Ms. Sadaf Yaqoob) for their valuable contribution in providing data for the publication.

We are grateful to Finance Department, Off-Site Supervision & Enforcement Department, SBP-BSC (Bank), Agricultural Credit and Microfinance Department, Banking Policy and Regulation Department of the State Bank of Pakistan, Karachi Stock Exchange, all commercial banks, all microfinance banks, all NBFCs and DFIs, Investment Banks and Central Directorate of National Saving for their valuable contribution in providing data for the publication.

Team

Table of Contents

	Page No.
A. Introduction and Explanatory Notes	vii-xiv
B. Tables & Graphs	
PART - I State Bank of Pakistan and Scheduled Banks	
1. Liabilities and Assets of the State Bank of Pakistan	
1.1 Issue Department	2-3
1.2 Banking Department	4-7
2. Liquidity position of Scheduled Banks	
2.1 All Banks	10-11
2.2 Pakistani Banks	12-13
2.3 Pakistani Banks - excluding Specialised Banks	14-15
2.4 Foreign Banks	16-17
3. Liabilities and Assets of Scheduled Banks –All Banks & Commercial Banks	18-23
4. Distribution of Scheduled Banks' Deposits	
4.1 By Type of Account	24-27
4.2 By Category of Deposits Holder	30-37
4.3 By Size of Account	40-44
4.4 By Rates of Interest	45-47
4.5 PLS Deposits by Rate of Return	48-49
4.6 Weighted Average Rates of Return on Deposits	50-55
4.7 Weighted Average Rates of Return by Category of Deposits Holders-Sector wise	56-59
5. Classification of Scheduled Banks' Advances	
5.1 By Borrower-All Banks	60-67
5.2 By Borrower-Commercial Banks	70-77
5.3 By Securities Pledged-All Banks	78-85
5.4 By Securities Pledged-Commercial Banks	88-95
5.5 By Size of Account-All Banks	96-100
5.6 By Size of Account- Commercial Banks	101-105
5.7 By Rates of Margin	106-109

5.8	By Rates of Return	110-113
5.9	Financing under Islamic Modes by Rates of Return	114-118
5.10	Weighted Average Rates of Return	119-120
5.11	Weighted Average Rates of Return by Borrowers-Sector wise	121-125
6.	Classification of Scheduled Banks' Bills Purchased and Discounted	128-137
7.	Classification of Scheduled Banks' Investments in Securities and Shares - (Book Value)	138-141
8.	Agricultural Loans Disbursed by Holdings and Sectors	142-151
9.	National Savings Schemes (Outstanding Amount)	152-153
10.	Telegraphic Transfers Issued and Encashed by the State Bank of Pakistan	154-155
11.	Clearing House Statistics	156-157
12.	Paid-up Capital and Reserves of Scheduled Banks registered in Pakistan and Commencing Business since 1947	158

PART - II Co-operative Banks

13.	Liabilities and Assets of Co-operative Banks	160-163
14.	Distribution of Co-operative Banks' Deposits	
14.1	By Type of Account	164-165
14.2	By Category of Deposit Holders	166-167
14.3	By Size of Account	168-172
14.4	By Rates of Return	173-174
14.5	Weighted Average Rates of Return	175
15.	Classification of Co-operative Banks' Advances	
15.1	By Economic Group	176-177
15.2	By Securities Pledged	178-179
15.3	By Size of Accounts	180-184
15.4	By Rates of Margin	185-186
15.5	By Rates of Return	187-188
15.6	Weighted Average Rates of Return	189
16.	Classification of Co-operative Banks' Investments in Securities and Shares - (Book Value)	190-191

***PART - III* Annual Accounts of SBP, SBP BSC and Scheduled Banks**

17.	Annual Accounts of State Bank of Pakistan	194-199
18.	Annual Accounts of SBP Banking Services Corporation	200-201
19.	Financial Position of Scheduled Banks	
19.1	All Banks-Overall	202-203
19.2	Banks Incorporated in Pakistan-Overall	204-205
19.3	Banks Incorporated outside Pakistan-Overall	206-207
19.4	Banks Incorporated in Pakistan	208-276
19.5	Banks Incorporated outside Pakistan	277-295
20.	Stock Prices of Scheduled Banks listed at Karachi Stock Exchange	296-297
21.	Financial Position of Microfinance Banks	298-314

***PART - IV* Financial Position of NBFCs and DFI**

22.	Financial Position of Pakistan Industrial Credit and Investment Corporation	316
23.	Financial Position of House Building Finance Company Ltd.	317-318
24.	Financial Position of Pakistan-Kuwait Investment Company Ltd.	319-320
25.	Financial Position of Pak-Libya Holding Company Ltd.	321-322
26.	Financial Position of Saudi-Pak Industrial and Agricultural Investment Company Ltd.	323-324
27.	Financial Position of Pak-Oman Investment Company Ltd.	325-326
28.	Financial Position of Pak Brunei Investment Company Ltd.	327-328
29.	Financial Position of PAIR Investment Company Ltd.	329-330
30.	Financial Position of Pak China Investment Company Ltd.	331-332

***PART - V* Financial Position of Investment Banks**

31.	Financial Position of First Credit and Investment Bank Ltd.	334-335
32.	Financial Position of First Dawood Investment Bank Ltd.	336-337
33.	Financial Position of IGI Investment Bank Ltd.	338-339
34.	Financial Position of Innovative Investment Bank Ltd.	340-341
35.	Financial Position of Invest Capital Investment Bank Ltd.	342-343
36.	Financial Position of Security Investment Bank Ltd.	344-345
37.	Financial Position of Trust Investment Bank Ltd.	346-347

C. Appendices

I. (a)	Scheduled Banks' Offices by Nationality	349-350
(b)	Scheduled Banks & their Branches by Group	351
II.	Pakistani Scheduled Banks Branches	352-416
III.	Foreign Banks' Branches in Pakistan	417
IV.	Scheduled Banks' Islamic Banking Branches in Pakistan	418-427
V.	Pakistani Banks Overseas Branches, Booths and Units	428-431
VI.	List of Co-operative Banks and their Branches in Pakistan	432-433
VII.	Bank Wise ATMs' Location	434-485