

Preface

Statistics & DWH Department of State Bank of Pakistan makes all out efforts to publish quality statistics on timely basis. Annual Banking Statistics of Pakistan covers 10 years data series on multi aspects of the financial sector used in various disciplines for analysis and policy formulation.

The publication is divided in five different parts and each part possesses its own significance. The data tables are supported by easy-to-understand graphs and charts which help to provide insight of the numbers in a glance. The quality of data has been improved significantly over the years. It is noteworthy to mention here that printing of this publication has been discontinued from this year whereas online dissemination will continue as it is. 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 for their valuable feedback and continuous guidance in the preparation of this publication. We are grateful to members of Banking Statistics Division of Statistics & DWH Department for their valuable contribution in providing data for the publication.

The valuable contribution of 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 in providing data for the publication is also appreciated.

Team

Table of Contents

Page No.
vii-xiii

A. Introduction and Explanatory Notes

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	19-10
2.2 Pakistani Banks	11-12
2.3 Pakistani Banks - excluding Specialized Banks	13-14
2.4 Foreign Banks	15-16
3. Liabilities and Assets of Scheduled Banks –All Banks & Commercial Banks	17-22
4. Classification of Scheduled Banks’ Deposits	
4.1 By Type of Account	23-27
4.2 By Category of Deposits Holder	28-29
4.3 By Size of Account	30-34
4.4 By Rates of Interest (Conventional Banking)	35-35
4.5 By Rate of Return (Islamic Banking)	36-36
4.6 Weighted Average Rates of Return on Deposits	37-39
4.7 Weighted Average Rates of Return by Category of Deposits Holders-Sector wise	40-43
5. Classification of Scheduled Banks’ Advances	
5.1 By Borrower-All Banks	44-45
5.2 By Borrower-Commercial Banks	46-47
5.3 By Securities Pledged-All Banks	48-49
5.4 By Securities Pledged-Commercial Banks	50-51
5.5 By Size of Account-All Banks	52-56
5.6 By Size of Account- Commercial Banks	57-61
5.7 By Rates of Margin	62-65
5.8 By Rates of Interest (Conventional Banking)	66-66
5.9 By Rates of Return (Islamic Banking)	67-67
5.10 Weighted Average Rates of Return/Interest	68-68
5.11 Weighted Average Rates of Return by Borrowers-Sector wise	69-74
6. Classification of Scheduled Banks’ Bills Purchased and Discounted	75-75
7. Classification of Scheduled Banks’ Investments in Securities and Shares-	76-76
8. Agricultural Loans Disbursed by Holdings and Sectors	77-86
9. National Savings Schemes (Outstanding Amount)	87-88
10. Telegraphic Transfers Issued and Encashed by the State Bank of Pakistan	89-90
11. Clearing House Statistics	91-92
12. Paid-up Capital and Reserves of Scheduled Banks registered in Pakistan and Commencing Business since 1947	93

PART - II Annual Accounts of SBP, SBP BSC and Scheduled Banks

13. Annual Accounts of State Bank of Pakistan	94-97
14. Annual Accounts of SBP Banking Services Corporation	98-99
15. Annual Accounts of Scheduled Banks	
15.1 All Banks-Overall	100-101
15.2 Banks Incorporated in Pakistan-Overall	102-103
15.3 Banks Incorporated outside Pakistan-Overall	104-105
15.4 Banks Incorporated in Pakistan	106-171
15.5 Banks Incorporated outside Pakistan	172-183
16. Stock Prices of Scheduled Banks listed at Pakistan Stock Exchange	184-185

PART - IV Annual Accounts of Microfinance Banks, DFIs & Investment Banks

17 Annual Accounts of Microfinance Banks	186-205
17.1 ADVANS Pakistan Microfinance Bank Ltd.	186-187
17.2 Apna Microfinance Bank Ltd.	188-189
17.3 FINCA Microfinance Bank Ltd.	190-191
17.4 Khushhali Bank Ltd.	192-193
17.5 NRSP Microfinance Bank Ltd.	194-195
17.6 Pak Oman Microfinance Bank Ltd.	196-197
17.7 Sindh Microfinance Bank Ltd.	198-198
17.8 Telenor Micro Finance Bank Ltd.	199-200
17.9 The First Microfinance Bank Ltd.	201-202
17.10 U Microfinance Bank Ltd.	203-204
17.11 Mobilink Microfinance Bank Ltd.	205-205
18 Annual Accounts of Development Finance Institutions	206-221
18.1 House Building Finance Company Ltd.	206-207
18.2 Pakistan-Kuwait Investment Company Ltd.	208-209
18.3 Pak-Libya Holding Company Ltd.	210-211
18.4 Saudi-Pak Industrial and Agricultural Investment Company Ltd.	212-213
18.5 Pak-Oman Investment Company Ltd.	214-215
18.6 Pak Brunei Investment Company Ltd.	216-217
18.7 PAIR Investment Company Ltd.	218-219
18.8 Pak China Investment Company Ltd.	220-221
19 Annual Accounts of Investment Banks	222-236
19.1 Escort Investment Bank Ltd.	222-223
19.2 First Credit and Investment Bank Ltd.	224-225
19.3 First Dawood Investment Bank Ltd.	226-227
19.4 IGI Investment Bank Ltd.	228-229
19.5 Innovative Investment Bank Ltd.	230
19.6 Invest Capital Investment Bank Ltd.	231-232
19.7 Security Investment Bank Ltd.	233-234
19.8 Trust Investment Bank Ltd.	235-236
C. Appendices	
I Number of Scheduled Banks and their Branches	237-238
2 Scheduled Banks & their Branches by Group	239