

INTRODUCTION

1. The present volume on “Banking Statistics of Pakistan” is the 69th of the series. It incorporates detailed information regarding State Bank of Pakistan (SBP), SBP-Banking Services Corporation, Scheduled Banks and other financial institutions of Pakistan up to December 2020. The data for earlier periods have also been provided.

2. Apart from the SBP and statutory corporations, the present volume uses the material supplied by 14,851 branches of scheduled banks as on 31st December, 2020. It incorporates statements on their liabilities and assets. The following table shows the latest position of the branches of scheduled banks.

<i>Banks Operating in Pakistan</i>	2019		2020	
	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>
<i>(i) Pakistani Banks</i>	29	14,592	29	14,842
<i>(ii) Foreign Banks</i>	4	9	4	9
<i>Total (i + ii)</i>	33	14,601	33	14,851

3. This volume comprises of three parts: -

- (i) The first part consists of tables based on statement of affairs of the SBP and Liquidity position of scheduled banks. These tables present the overall position of the SBP as well as the consolidate position of various items of interest regarding scheduled banks. This part also consists of data on National savings schemes, Telegraphic transfers and Clearing house statistics.
- (ii) The second part consists of tables prepared by making use of the published balance sheets and profit and loss accounts of the State Bank of Pakistan, SBP-Banking Services Corporation, and scheduled banks. Data tables in this part gives the overall position of individual banks and also consolidated position of All Banks, Pakistani Banks and Foreign Banks.
- (iii) The third part consists of tables relating to Microfinance Banks, Development Financial Institutions and Investment Banks, which provide medium and long-term finance to industry.

EXPLANATORY NOTES TO THE STATISTICAL TABLES

PART - I

4. The term "Scheduled Banks" means, "All commercial banks and specialized banks (like ZTBL, SME Bank Limited etc.) which are included in the list of scheduled banks maintained under sub-section (1) of section 37 of the State Bank of Pakistan Act, 1956."

5. Tables 1.1 & 1.2 – *Liabilities and Assets of the State Bank of Pakistan*: The figures relating to assets and liabilities of the State Bank of Pakistan presented in this table are based on the statutory weekly statements of affairs of the Issue and Banking Departments of the State Bank of Pakistan issued in pursuance of section 40 (I) of the State Bank of Pakistan Act, 1956.

6. Tables 2.1 to 2.4 – *Liquidity Positions of Scheduled Banks*: These tables show the consolidated liquidity position of Pakistani and Foreign Scheduled Banks maintained in terms of section 29 of the Banking Companies Ordinance, 1962. The data have been derived from the returns in Form IX submitted by these banks as prescribed under section 29(3) of the Banking Companies Ordinance, 1962.

7. Table 3 – *Agricultural Loans Disbursed by Holdings and Sectors*: This table shows amount of Agricultural Loan disbursed by the banks by "Holdings & Purpose". The holdings are further bifurcated into "Subsistence, Economic and Above Economic Holdings".

8. Table 4 – *National Savings Schemes*: This table presents the outstanding balances of various National Saving Schemes derived from the information received from the Central Directorate of National Savings.

9. Table 5 – *Telegraphic Transfers Issued and Encashed by the State Bank of Pakistan*: The statistics appearing in this table are based on the accounts maintained by the State Bank at its offices in respect of Telegraphic Transfers issued and encashed as provided under Section 17 (7) of the State Bank of Pakistan Act, 1956.

10. Table 6 – *Clearing House Statistics*: This table shows the total number and amount of cheques presented for clearing at different Clearing Houses in Pakistan.

11. Table 7 – *Paid-up Capital and Reserves of Scheduled Banks Registered in Pakistan*: This table gives information about the dates of registration and commencement of business, paid-up capital and reserves of banks incorporated in Pakistan.

P A R T – II

12. Table 8 – *Annual Accounts of State Bank of Pakistan*: The table is based on the annual balance sheets and the profit and loss accounts of the State Bank of Pakistan for the years ended 30th June published in SBP annual reports.

13. Table 9 – *Annual Accounts of SBP-Banking Services Corporation*: The table is based on the annual balance sheets and the profit and loss accounts of the SBP- Banking Services Corporation for the years ended 30th June published in SBP annual reports.

14. Table 10.1 to 10.5 – *Annual Accounts of Scheduled Banks*: The table shows the annual position of Scheduled Banks incorporated in and outside Pakistan under revised classification adopted by BSD vide Circular No.36 dated 10th October, 2001. The data is taken from the published/audited financial statements of the scheduled banks submitted under Section 34 of the Banking Companies Ordinance of 1962.

15. Table 11 – *Stock Prices of Scheduled Banks listed at Pakistan Stock Exchange*: The table shows the Stock Prices of Scheduled Banks share listed at Pakistan Stock Exchange on June & December basis.

P A R T – III

16. Table 12– *Annual Accounts of Microfinance Banks*: This table shows the financial position of Microfinance Banks which have been derived from the published/audited annual accounts of the banks.

17. Table 13– *Annual Accounts of Development Finance Institutions*: This table shows the financial position of Development Finance Institutions, which have been derived from the published/audited annual accounts of the institutions.

18. Table 14– *Annual Accounts of Investment Banks*: This table shows the financial position of Investment Banks, which have been derived from the published/audited annual accounts of the banks.