

## 12. BANKING

### 12.1 Scheduled Banks Operating in Pakistan

#### Pakistani Banks

##### Public Sector Banks

###### Nationalized Banks

1. First Women Bank Limited
2. National Bank of Pakistan

###### Specialized Banks

1. Industrial Development Bank of Pakistan (IDBP)
2. Punjab Provincial Co-operative Bank Limited (PPCB)
3. Zarai Traqiati Bank Limited
4. SME Bank Ltd.

###### Provincial Banks

1. The Bank of Khyber
2. The Bank of Punjab

##### Private Domestic Banks

###### Privatized Bank

1. Allied Bank of Pakistan Limited
2. Muslim Commercial Bank Limited
3. United Bank Limited
4. Habib Bank Ltd.

###### Private Banks

1. Askari Commercial Bank Limited
2. Bank Al-Falah Ltd.
3. Bank Al-Habib Ltd.
4. Bolan Bank Ltd.
5. Faysal Bank Ltd.
6. KASB Bank Limited
7. Meezan Bank Ltd.
8. Metropolitan Bank Ltd
9. Prime Commercial Bank Ltd.
10. PICIC Commercial Bank Ltd.
11. Saudi-Pak Commercial Bank Limited
12. Soneri Bank Ltd.
13. Union Bank Ltd.

Contd.

## 12.1 Scheduled Banks Operating in Pakistan

### Private Banks

14. Crescent Commercial Bank Ltd.
15. Dawood bank Ltd.
16. NDLC - IFIC Bank Ltd.

### Foreign Banks

1. ABN AMRO Bank NV
2. Al-Baraka Islamic Bank BSC
3. American Express Bank Ltd.
4. Citi Bank NA
5. Deutsche Bank AE
6. Habib Bank AG Zurich
7. Oman International Bank SAOG
8. Rupali Bank Ltd
9. Standard Chartered Bank Ltd.
10. The Bank of Tokyo-Mitsubishi Ltd.
11. The Hong Kong & Shanghai Banking Corporation Ltd.

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Source: SBP

Note: Banks operating as on 30th June, 2004

**12.2 State Bank of Pakistan - Assets of the Issue Department**

(Million Rupees)

Particulars	Last Day of June		
	2003	2004	2005
Total Assets	522,891.0	611,903.7	705,865.7
1. Gold & Foreign Assets	500,898.2	562,214.7	538,771.3
i) Gold	41,246.5	47,532.1	53,870.0
ii) Approved Foreign Exchange	459,116.6	514,138.8	484,901.3
iii) Government of India Notes	535.2	543.8	539.0
2. Domestic Assets	20,988.3	48,549.2	165,842.3
i) Govt. of Pakistan Securities	18,558.7	45,671.5	62,802.6
ii) Other Assets	2,429.6	2,877.7	3,039.7
3. Assets held with Reserve			
Bank of India	1,004.5	1,139.8	1,252.0

**12.3 State Bank of Pakistan - Liabilities and Assets of the Banking Department**

(Million Rupees)

Particulars	Last Day of June		
	2003	2004	2005
<b>LIABILITIES:</b>			
Deposits:			
Federal Government	36,841.9	2,681.5	47,286.1
Provincial Government	32,836.0	34,207.5	45,632.0
Banks	140,989.7	156,204.2	196,302.3
Others	285,682.1	273,562.7	273,550.2
Other Liabilities	93,523.9	102,986.4	125,878.7
Total Liabilities or Assets	589,873.5	569,642.3	688,649.3
<b>ASSET:</b>			
Notes	214.2	160.8	145.6
Government			
Debtor Balance	-	5,533.1	10,814.0
Loans & Advances	157,934.3	183,132.9	197,241.3
Investments	134,112.9	124,564.0	199,272.6
Balance held Outside			
Pakistan	104,384.1	132,021.4	139,513.0
Other Assets	193,227.4	124,230.1	141,662.4

Source: SBP

**12.4 Scheduled Banks and their Branches Operating  
in Pakistan as on the Last Day of June**

Schedule Banks	2003		2004		2005	
	No.	Branches	No.	Branches	No.	Branches
<b>Pakistan</b>						
1. Domestic	25	7115	28	6947	28	7155
2. Foreign	16	81	11	81	11	93
Total	41	7196	39	7028	39	7248
<b>Punjab</b>						
1. Domestic	25	4046	27	3802	27	3917
2. Foreign	10	37	8	29	8	35
Total	35	4083	35	3831	35	3952
<b>Sindh</b>						
1. Domestic	25	1464	27	1408	27	1515
2. Foreign	16	42	11	81	11	46
Total	41	1506	38	1489	38	1561
<b>NWFP</b>						
1. Domestic	22	973	23	952	25	963
2. Foreign	1	1	1	1	1	1
Total	23	974	24	953	26	964
<b>Balochistan</b>						
1. Domestic	22	283	22	269	22	275
2. Foreign	1	1	1	1	1	1
Total	23	284	23	270	23	276
Azad Kashmir	20	349	19	336	20	330
<b>Islamabad</b>						
1. Domestic	24	138	27	140	27	155
2. Foreign	5	8	5	9	5	10
Total	29	146	32	149	32	165

**12.5 Bank Credit to Private and Public Sector**

(Million Rupees)

Sector	Last Day of June		
	2003	2004	2005
Private Sector @	996,190	1,292,073	1,809,386
Public Sector (a)	74,047	65,873	87,836
Total (b)	1,070,237	1,357,946	1,897,222

Source: SBP @ Includes credit to PESs/Autonomous Bodies

- (a) Refers to advances given by scheduled banks to Govt. for financing commodity operations.
- (b) Comprises scheduled banks advances excluding inter bank advance but including foreign currency loans of ADBP & IDBP bills purchased & discounted.

**12.6 Consolidated Position of Scheduled Banks  
Selected Items**

(Million Rupees)

Item	Last Day of June		
	2003	2004 (R)	2005
<b>No. of Reporting Scheduled Banks</b>	<b>40</b>	<b>39</b>	<b>39</b>
<b>Liabilities:</b>			
Total Demand Liabilities	848,622	1,092,234	1,304,774
Total Time Liabilities	923,164	1,052,428	1,269,789
Borrowing from State Bank	137,882	162,335	185,068
Borrowing from Banks Abroad	21,243	9,872	6,245
Call Money	28,551	27,479	22,243
Paid up Capital	112,230	131,225	190,652
Other Liabilities.	468,312	527,452	645,616
Total Liabilities	2,540,004	3,003,025	3,624,387
<b>Assets:</b>			
Cash in Pakistan	30,415	36,432	43,462
Balance with State Bank and Other Banks	171,383	188,168	237,113
Foreign Currency Held in Pakistan & Balances with Banks Abroad	74,013	65,782	123,404
Call Money	28,686	30,444	22,166
Total Bank Credit	1,069,512	1,358,009	1,801,161
Total Investment	723,626	781,383	729,334
Other Assets	442,369	542,807	667,747
<b>Reserves:</b>			
Total Statutory Reserves on Demand & Time Liabilities	90,017	108,607	129,840
Excess Reserves	50,060	42,799	58,252

Source: SBP

**12.7 Classification of Scheduled Banks Advances by Borrowers**

(Million Rupees)

Groups	As on 31st December		
	2002	2003	2004
A. Foreign Constituents	-	-	-
B. Domestic Constituents	936,194.7	1,095,749	1,535,891.5
i. Government	74,689.2	37,455.8	58,255.7
ii. Public Sector Enterprises	81,400.0	53,163.7	80,929.9
iii. Non Banking Financial Inst.	10,759.5	21,487.1	35,444.3
iv. Private Sector Enterprises	679,322.5	835,684.7	1,135,797.3
v. Trust Funds & Nonprofit Organizations	8,482.9	143,911.0	13,029.2
vi. Personal	77,324.2	128,449.3	203,725.3
vii. Other Activities not Adequately Described	4,216.4	5,117.4	8,709.8
Total (A+B)	936,194.7	1,095,749	1,535,891.5

**12.8 Weighted Average Rates of Return on PLS Deposits for all Banks in Pakistan. (% per Annum)**

Categories of Deposits	Last Day of June		
	2003	2004	2005
1. Current Deposits	-	-	-
2. Call Deposits	2.13	1.13	1.40
3. Other Deposit Accounts	-	-	0.11
4. Saving Deposits	1.76	0.99	1.29
5. Fixed Deposits:			
i. Less than 3 months	2.05	1.23	3.18
ii. For 3 months and over but less than 6 months	2.34	1.52	3.75
iii. For 6 months and over but less than one year	3.01	2.21	4.35
iv. For 1 year and over but less than 2 years	3.17	2.78	4.37
v. For 2 years and over but less than 3 years	3.44	2.81	3.99
vi. For 3 years and over but less than 4 years	3.85	3.01	4.03
vii. For 4 years and over but less than 5 years	4.36	2.95	3.84
viii. For 5 years and over	4.71	3.22	3.99
6. Total Deposits	2.17	1.31	1.98

Source: SBP