

Will the Minister for Finance state that:

S. No	Assembly Question	Reply																				
A	How many banks are operating in Khyber Pakhtunkhwa ?	<p>Since the question pertains to seeking information from the Banking sectors therefore, State Bank of Pakistan as well as Bank of Khyber (being Provincial Bank) were asked for provision of the said information (<b>Annex-I &amp; II</b>). In reply the Bank of Khyber stated that the requisite information pertains to other Banks in the industry which is not publically available (<b>Annex-III</b>). The State Bank of Pakistan also replied that their regional offices of SBP-BSC do not have access to such information and suggested to approach the office of the Governor State Bank of Pakistan, Karachi (<b>Annex-IV</b>). Subsequently, office of the Governor SBP Karachi was requested (<b>Annex-V</b>), which now replied as under (<b>Annex-VI</b>):</p> <ul style="list-style-type: none"> <li>• <b>Reply to S.No A.</b> Total number of banking branches operating across the country is 16,567 as 30.06.2021. Currently, 27 commercial banks and 09 Microfinance banks are operating in KP with 1868 branches and 91 branches respectively. Moreover, 72,232 branchless banking agents are also operating in KP.</li> <li>• <b>Reply to S.No. B.</b> Each bank's profit is consolidated at their Head Office level country-wide and is disclosed in their annual financial statements. The financial statements (closing balances of schedule banks 2019) of the banks are at (<b>Annex-VII</b>). Besides, financial outreach of banks in the rural and underserved areas of the country with special focus on KP and Baluchistan has always remain one of the top most agendas of SBP's National Financial Inclusion Strategy.</li> <li>• <b>Reply to S.No C.</b> SBP encourages all the banks to enhance their footprint and lending in smaller provinces. Though, the banks do not maintain the information on appropriation of its profits in any particular province. However, the growing trend of bank's branch/ATM/BB Agent network in KP reflects that the banks are reinvesting considerable amount of resources in KP. Trend in bank's network expansion in KP is given below:</li> </ul> <table border="1" data-bbox="555 1509 1407 1644"> <thead> <tr> <th>Description</th> <th>Dec-17</th> <th>Dec-18</th> <th>Dec-19</th> <th>Dec-20</th> </tr> </thead> <tbody> <tr> <td>Branches</td> <td>1,537</td> <td>1,667</td> <td>1,744</td> <td>1,803</td> </tr> <tr> <td>ATMs</td> <td>1,160</td> <td>1,288</td> <td>1,393</td> <td>1,504</td> </tr> <tr> <td>Branchless Banking Agents</td> <td>41,369</td> <td>43,788</td> <td>68,946</td> <td>72,232</td> </tr> </tbody> </table>	Description	Dec-17	Dec-18	Dec-19	Dec-20	Branches	1,537	1,667	1,744	1,803	ATMs	1,160	1,288	1,393	1,504	Branchless Banking Agents	41,369	43,788	68,946	72,232
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B	How much profit are these banks making in Khyber Pakhtunkhwa ?																					
C	How much of their profit are these banks investing in Khyber Pakhtunkhwa.																					
D	All the details may be provided please.																					



Assembly business

**MOST IMMEDIATE**  
**ASSEMBLY BUSINESS**

No.3/1(F/L) FD/2020-21/AQ No. 12477 (12010,11099,10141)

Dated Peshawar the 23<sup>rd</sup> June 2021

To

The Chief Manager,  
State Bank of Pakistan,  
Peshawar

Subject: - **ADMITTED COPY OF STARRED / UN-STARRED ASSEMBLY QUESTION FOR THE NEXT/CURRENT SESSION OF THE PROVINCIAL ASSEMBLY**

Dear Sir,

I am directed to refer to this department letter of even number dated 06.01.2021, 08.04.2021 and 08.06.2021 on the subject noted above and to enclose herewith a copy of Assistant Secretary-II, Provincial Assembly of Khyber Pakhtunkhwa letter bearing No.PAVKhyber\_Pakhtunkhwa/LII(Q)/2021/12393 dated 16.06.2021 containing new Assembly Question No.12477 (old No.12010,11099,10141) moved by Mr.Salahuddin, MPA (self-explanatory) with the request to prepare necessary reply to the said Assembly Question (both Urdu and English version) already requested vide letters under reference and thereafter sent to this department for onward submission to the Provincial Assembly Secretariat at the earliest as desired please.

Yours faithfully,

Encl: as above

Endost: of even No. & Date

Copy forwarded to the: -

1. Assistant Secretary-II, Provincial Assembly of Khyber Pakhtunkhwa, Peshawar with reference to his letter quoted above.
2. Budget Officer (Coord/PAC), Finance Department, Khyber Pakhtunkhwa, Peshawar for information.

(HAMMAD RAZA)

Budget Officer (Funds/Loans)

Budget Officer (Funds/Loans)



Assembly business

**MOST IMMEDIATE**  
**ASSEMBLY BUSINESS**

Annex-17  
Annex-17  
ب 21  
GOVERNMENT OF KHYBER PAKHTUNKHWA  
FINANCE DEPARTMENT

No.3/1(F/L) FD/2020-21/AQ No. 12477 (12010,11099,10141)  
Dated Peshawar the 23<sup>rd</sup> June 2021

To

The Acting Managing Director,  
Bank of Khyber, 34-the Mall,  
Peshawar Cantt

Subject: - ADMITTED COPY OF STARRED / UN-STARRED ASSEMBLY QUESTION FOR THE NEXT/CURRENT SESSION OF THE PROVINCIAL ASSEMBLY

Dear Sir,

I am directed to refer to this department letter of even number dated 06.01.2021, 08.04.2021 and 08.06.2021 on the subject noted above and to enclose herewith a copy of Assistant Secretary-II, Provincial Assembly of Khyber Pakhtunkhwa letter bearing No.PA/Khyber\_Pakhtunkhwa/LII(Q)/2021/12393 dated 16.06.2021 containing new Assembly Question No.12477 (old No.12010,11099,10141) moved by Mr.Salahuddin, MPA (self-explanatory) with the request to prepare necessary reply to the said Assembly Question (both Urdu and English version) already requested vide letters under reference and thereafter sent to this department for onward submission to the Provincial Assembly Secretariat at the earliest as desired please.

Yours faithfully,

Encl: as above

(HAMMAD RAZA)  
Budget Officer (Funds/Loans)

Endost: of even No. & Date

Copy forwarded to the: -

1. Assistant Secretary-II, Provincial Assembly of Khyber Pakhtunkhwa, Peshawar with reference to his letter quoted above.
2. Budget Officer (Coord/PAC), Finance Department, Khyber Pakhtunkhwa, Peshawar for information.

Budget Officer (Funds/Loans)

23/6

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23/6/21  
12000

Ref: BoK/HO/Finance Division/2021/905

Date: June 29, 2021

To

Mr. Hammad Raza  
Budget Officer (Funds/Loans)  
Finance Department  
Govt. of Khyber Pakhtunkhwa

Through MD Secretariat

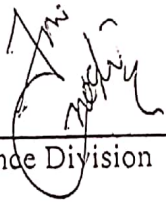
Subject: ADMITTED COPY OF STARRED/UNSTARRED ASSEMBLE QUESTION FOR THE NEXT/CURRENT SESSION OF THE PROVINCIAL ASSEMBLY


Dear Sir,

Reference to your Letter No. 3/1(F/L) FD /2020-21/AQ NOs. 12477 Dated January 06, April 08, June 8<sup>th</sup> and 23<sup>rd</sup>, 2021 and various telephonic conversations, it is to submit that we have provided the information pertaining to the Bank of Khyber vide our letter No. BoK/HO/Finance Division/2021/731 dated June 03, 2021. However, information which pertains to other Banks in the industry is not publically available.

Hope the above will suffice your requirement(s).

For your convenience, we hereby resubmit the same presentation for your ready reference.

  
Officer-Finance Division

  
Departmental Head, Finance Division

Encl: Presentation on brief performance of the Bank of Khyber

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29/6/21

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STATE BANK OF PAKISTAN  
SBP Banking Services Corporation (Bank)  
SBP BSC Peshawar Office

No. SBP-BSC/DFD/2021/45587

29<sup>th</sup> June, 2021

Mr. Hammad Raza.  
Budget Officer (Funds/Loans).  
Finance Department.  
Government of Khyber Pakhtunkhwa.

ADMITTED COPY OF STARRED/UN-STARRED ASSEMBLY QUESTIONS FOR  
THE NEXT/CURRENT SESSION OF THE PROVINCIAL ASSEMBLY

Dear Sir,

Please refer to your department letters of even number dated 06-01-2021, 08-04-2021, 08-06-2021, 23-06-2021 and 28-06-2021 on the captioned subject requesting therein response against starred/un-starred queries prompted from SBP-BSC Peshawar.

In this regard, it is informed that the regional offices of SBP-BSC do not have access to such information. You are, therefore, suggested to direct such queries to the office of the Governor State Bank of Pakistan-Karachi in the present and future cases.

Regards

(Abid Hussain)  
Deputy Chief Manager

Copy to:

- i. Assistant Secretary-II, Provincial Assembly of Khyber Pakhtunkhwa, Peshawar.
- ii. Budget Officer (Coord/PAC), Finance Department, Khyber Pakhtunkhwa, Peshawar.

Deputy Chief Manager

Development Finance Division | SBP BSC (Bank) Peshawar Phone: (92-91) 9211976  
Email | Abid.Hussain@sbp.org.pk



Assembly business

GOVERNMENT OF KHYBER PAKHTUNKHWA  
FINANCE DEPARTMENT

**MOST IMMEDIATE**  
**ASSEMBLY BUSINESS**

No.3/1(F/L) FD/2020-21/AQ No. 12477  
Dated Peshawar the 30<sup>th</sup> June 2021

To

The Governor,  
State Bank of Pakistan,  
I.I.Chundrigar Road,  
Karachi

Subject: - **ADMITTED COPY OF STARRED / UN-STARRED ASSEMBLY QUESTION FOR THE NEXT/CURRENT SESSION OF THE PROVINCIAL ASSEMBLY**

Dear Sir,

I am directed to refer to the subject noted above and to state that State Bank of Pakistan, Peshawar was requested to prepare necessary reply to the Assembly Question No.12477 moved by Mr.Salahuddin, MPA (self-explanatory) (both Urdu and English version) for onward submission to the Provincial Assembly Secretariat (copy enclosed). However, SBP, Peshawar vide letter No.SBP-BSC/DFD/2021/45587 dated 29.06.2021 (copy enclosed) advised to approach the office of the Governor State Bank of Pakistan, Karachi for the same. The contents of said Assembly Question are as under:

1. How many banks are operating in Khyber Pakhtunkhwa?
2. How much profit are these banks making in Khyber Pakhtunkhwa?
3. How much of their profit are these banks investing in Khyber Pakhtunkhwa.

It is, therefore, requested to kindly provide aforementioned details (as the Question will be discussed in the current Assembly Session commencing from 1<sup>st</sup> week of July 2021) to this department through return Fax No.091-9210352.

Yours faithfully,

Encl: as above

(HAMMAD RAZA)

Budget Officer (Funds/Loans)

Endost: of even No. & Date

Copy forwarded to the: -

1. Assistant Secretary-II, Provincial Assembly of Khyber Pakhtunkhwa, Peshawar with reference to his letter quoted above.
2. Budget Officer (Coord/PAC), Finance Department, Khyber Pakhtunkhwa, Peshawar for information.

Budget Officer (Funds/Loans)

STATE BANK OF PAKISTAN  
BANKING POLICY & REGULATIONS DEPARTMENT  
I. I. CHUNDRIGAR ROAD  
KARACHI

No. BPRD(LD-01)/850-KPK/31910/2021-7671

July 12, 2021

Mr. Hammad Raza,  
Budget officer, (Funds/Loans)  
Finance Department  
Government of Khyber Pakhtunkhwa  
Peshawar.

Dear Sir,

**Subject:** Brief - Starred-Unstarred Assembly Question-KPK Assembly

This is with reference to your letter dated June 30, 2021 and earlier correspondence on the subject matter.

2. In this regard, please find attached SBP's brief on the subject queries for necessary action at your end.

Yours truly,

(Samiullah Khan)  
Deputy Director

Enclosed as above:

16/7/21  
Supd r

Admitted Copy of Starred/Unstarred Assembly Question for the Next/Current Session of the Provincial Assembly

PUC is a letter received from Finance Department, KP Govt. through SBP BSC, Peshawar. The KP Government has desired the following information from SBP, which was raised in the KPK Assembly through Starred Assembly Question by Mr. Salahuddin (MPA) as under:

- i. How many Banks are operating in KPK?
- ii. How many profits are these banks making in KPK?
- iii. How much of their profits are these banks investing in KPK?

SBP response to the previously mentioned queries is as under:

i) How many Banks are operating in KPK?

Total number of banking branches operating across the country is 16,567 as of June 30, 2021. Currently, 27 commercial banks and 09 Microfinance banks are operating in KPK with 1868 and branches 91 branches respectively. Moreover, 72,232 branchless banking agents are also operating in KPK.

ii) How many profits are these banks making in KPK?

Each bank's profit is consolidated at their Head Office level country-wide and is disclosed in their annual financial statements. The Financial statements of the banks are available at the link:

[https://www.sbp.org.pk/publications/anu\\_stats/2019/Part-2/15.4-Scheduled%20Banks%20Incorporated%20in%20Pakistan.pdf](https://www.sbp.org.pk/publications/anu_stats/2019/Part-2/15.4-Scheduled%20Banks%20Incorporated%20in%20Pakistan.pdf).

Besides, financial outreach of banks in the rural and underserved areas of the country with special focus on KPK and Baluchistan has always remain one of the top most agendas of SBP's National Financial Inclusion Strategy.

iii) How much of their profits are these banks investing in KPK?

SBP encourages all the banks to enhance their footprint and lending in smaller provinces. Though, the banks do not maintain the information on appropriation of its profits in any particular province. However, the growing trend of bank's branch / ATM/ BB Agent network in KPK reflects that the banks are reinvesting considerable amount of resources in KPK. Trend in banks' network expansion in KPK is given below:

Description	Dec-17	Dec-18	Dec-19	Dec-20
Branches	1537	1667	1744	1803
ATMs	1,160	1,288	1,393	1,504
Branchless Banking Agents	41,369	43,788	68,946	72,232



2019 closing balances of schdeule banks

Bank Name	Profit/Loss (Rs. 2019)
Al Baraka Bank Ltd.	-191,686,000
Allied Bank Ltd.	14,488,763,000
Askari Bank Ltd.	7,017,901,000
Bank Alfalah Ltd.	13,031,807,000
Bank Al-Habib Ltd.	11,191,630,000
Bank Islami Pakistan Ltd.	1,103,805,000
Dubai Islamic Bank Pakistan Ltd.	3,345,597,000
Faysal Bank Ltd.	6,004,041,000
First Women Bank Ltd.	247,414,000
Habib Bank Ltd.	15,499,795,000
Habib Metropolitan Bank Ltd.	6,961,746,000
JS Bank Ltd.	24,653,000
MCB Bank Ltd.	23,947,211,000
MCB Islamic Bank Ltd.	-243,612,000
Meezan Bank Ltd.	15,779,639,000
National Bank of Pakistan Ltd.	16,647,192,000
Samba Bank Ltd.	686,458,000
Silkbank Ltd.	-854,659,000
Sindh Bank Ltd.	-8,259,860,000
SME Bank Ltd.	-1,105,914
Soneri Bank Ltd.	1,906,024,000
Standard Chartered Bank (Pakistan) Ltd.	16,017,447,000
Summit Bank Ltd.	-9,306,440,000
The Bank of Khyber Ltd.	1,306,039,000
The Bank of Punjab	8,277,550,000
United Bank Ltd.	20,273,496,000
Zarai Taraqati Bank Ltd.	-17,466,268,000