

Key Highlights on the Performance of Banking System during Q1CY19

 Overall performance remained satisfactory despite emerging Macrofinancial challenges

 Risks to solvency profile of banking sector somewhat increased

 Banking sector's assets contracted due to considerable divestments in Government securities

 NPLs to Loan Ratio increased

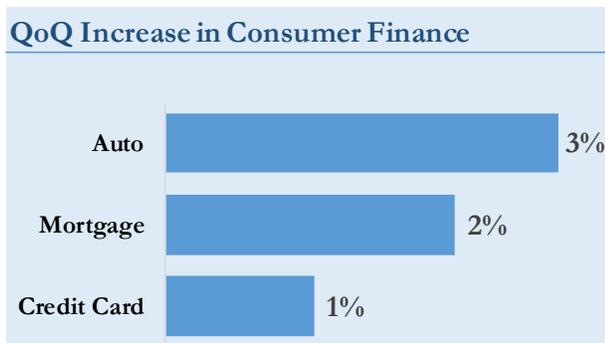
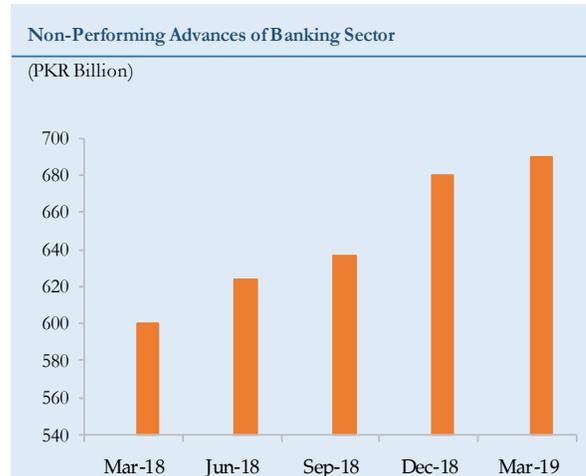
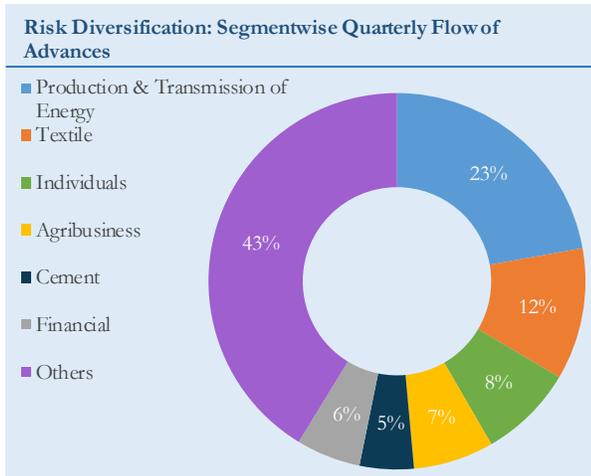
 Private sector advances continued to grow, though overall advances contracted

 Capital Adequacy Ratio declined marginally

 Profitability indicators improved as Islamic Banks enhanced share in total profitability

CAR	16.1% ↓	Advances to Deposit	55.6% ↓
Net NPLs to Capital	7.8% ↔	Provision to NPLs	84.1% ↑
NPLR	8.2% ↑		

Trends in Banking Sector Advances during CY18



Earning Indicators

ROA (After Tax)	0.8% ↔
ROE (After Tax)	10.8% ↑
NIM	3.8% ↑
Cost / Income Ratio	55.8% ↓