

Annexures

Annexure I - Balance Sheet and Profit & Loss Statement of Banks

PKR million

BALANCE SHEET	Dec-12	Dec-13	Dec-14	Dec-15	Dec-16
ASSETS					
Cash & Balances With Treasury Banks	805,672	840,233	723,664	909,429	1,184,521
Balances With Other Banks	191,599	186,221	149,631	198,395	168,394
Lending To Financial Institutions	169,630	273,991	429,380	360,772	551,695
Investments - Net	4,009,213	4,305,484	5,309,630	6,880,765	7,509,164
Advances - Net	3,760,289	4,046,587	4,447,300	4,815,827	5,498,813
Operating Fixed Assets	247,678	259,405	277,030	310,102	336,376
Deferred Tax Assets	75,542	78,855	67,077	65,644	64,681
Other Assets	501,219	546,214	702,550	602,301	517,412
TOTAL ASSETS	9,760,842	10,536,989	12,106,261	14,143,234	15,831,058
LIABILITIES					
Bills Payable	110,077	122,707	137,651	145,089	182,858
Borrowings From Financial Institution	1,035,671	723,828	1,001,447	1,766,145	1,942,458
Deposits And Other Accounts	7,300,687	8,318,058	9,229,773	10,389,260	11,797,867
Sub-ordinated Loans	55,160	40,070	44,329	51,366	59,330
Liabilities Against Assets Subject To Finance Lease	52	34	33	50	41
Deferred Tax Liabilities	17,924	18,288	37,149	47,622	61,109
Other Liabilities	359,444	375,374	448,432	420,935	434,598
TOTAL LIABILITIES	8,879,016	9,598,360	10,898,816	12,820,468	14,478,261
NET ASSETS	881,826	938,629	1,207,445	1,322,767	1,352,797
NET ASSETS REPRESENTED BY:					
Share Capital	463,647	481,250	587,053	619,862	579,882
Reserves	155,287	175,593	189,242	192,039	205,314
Unappropriated Profit	154,610	164,440	227,151	290,908	344,615
Share Holders' Equity	773,544	821,283	1,003,446	1,102,809	1,129,812
Surplus/Deficit On Revaluation Of Assets	108,281	117,346	203,999	219,958	222,985
TOTAL	881,826	938,629	1,207,445	1,322,767	1,352,797
PROFIT AND LOSS STATEMENT	Dec-12	Dec-13	Dec-14	Dec-15	Dec-16
Mark-Up/ Return/Interest Earned	800,800	776,653	919,821	981,760	938,026
Mark-Up/ Return/Interest Expenses	460,918	444,431	504,990	485,575	453,232
Net Mark-Up / Interest Income	339,882	332,222	414,830	496,185	484,793
Provisions & Bad Debts Written Off Directly/(Reversals)	32,492	36,252	25,323	38,874	5,305
Net Mark-Up / Interest Income After Provision	307,390	295,970	389,507	457,311	479,489
Fees, Commission & Brokerage Income	54,002	62,337	70,421	82,640	90,266
Dividend Income	21,686	14,606	14,098	16,910	17,187
Income From Dealing In Foreign Currencies	21,745	21,431	28,396	22,824	14,015
Other Income	40,559	42,036	54,434	86,369	74,260
Total Non - Markup / Interest Income	137,993	140,409	167,349	208,743	195,728
	445,383	436,379	556,856	666,053	675,217
Administrative Expenses	252,861	267,990	304,588	330,006	356,183
Other Expenses	4,813	3,237	5,726	7,231	5,003
Total Non-Markup/Interest Expenses	257,674	271,227	310,313	337,237	361,186
Profit before Tax and Extra ordinary Items	187,709	165,153	246,543	328,817	314,031
Extra ordinary/unusual Items - Gain/(Loss)	848.99	2.01	3.79	0.51	0.27
PROFIT/ (LOSS) BEFORE TAXATION	186,860	165,151	246,539	328,816	314,030
Less: Taxation	65,480	54,176	83,171	129,811	124,117
PROFIT/ (LOSS) AFTER TAX	121,380	110,975	163,368	199,006	189,914

Annexure II - Financial Soundness Indicators of the Banking Sector

percent

Indicators	Dec-12	Dec-13	Dec-14	Dec-15	Dec-16
CAPITAL ADEQUACY					
Risk Weighted CAR [^]	15.4	14.9	17.1	17.3	16.2
Tier 1 Capital to RWA	12.8	12.6	14.3	14.4	13.0
Capital to Total Assets	9.0	8.9	10.0	8.4	7.8
ASSET QUALITY					
NPLs to Total Loans	14.5	13.0	12.3	11.4	10.1
Provision to NPLs	71.8	78.4	79.8	84.9	85.0
Net NPLs to Net Loans	4.6	3.1	2.7	1.9	1.6
Net NPLs to Capital ^{^^}	19.4	13.4	10.1	7.7	7.3
EARNINGS					
Return on Assets (Before Tax)	2.1	1.7	2.2	2.5	2.1
Return on Assets (After Tax)	1.4	1.1	1.5	1.5	1.3
ROE (Avg. Equity & Surplus) (Before Tax)	22.7	18.4	24.3	25.8	23.9
ROE (Avg. Equity & Surplus) (After Tax)	14.7	12.4	16.1	15.6	14.4
NII/Gross Income	71.1	70.3	71.3	70.4	71.2
Cost / Income Ratio	53.9	57.4	53.3	47.8	53.1
LIQUIDITY					
Liquid Assets/Total Assets	47.4	47.3	49.2	53.8	53.7
Liquid Assets/Total Deposits	63.3	60.0	64.5	73.3	72.1
Advances/Deposits	51.5	48.6	48.2	46.4	46.6

[^] Data for Dec-13 and onwards is based on Basel III, and data from CY08 to Sep-13 is based on Basel II with the exception of IDBL, PPCBL, and SME Bank, which is based on Basel I.

^{^^} Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Net NPLs to Capital Ratio. Prior to Jun-15, Balance Sheet Capital was used for calculation of this ratio.

Annexure III - List of Banks

Dec-15	Dec-16
A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)
First Women Bank Ltd.	First Women Bank Ltd.
National Bank of Pakistan	National Bank of Pakistan
Sindh Bank Ltd.	Sindh Bank Ltd.
The Bank of Khyber	The Bank of Khyber
The Bank of Punjab	The Bank of Punjab
B. Local Private Banks (22)	B. Local Private Banks (21)
AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.*
Allied Bank Ltd.	Allied Bank Ltd.
Askari Bank Ltd.	Askari Bank Ltd.
Bank AL Habib Ltd.	Bank AL Habib Ltd.
Bank Alfalah Ltd.	Bank Alfalah Ltd.
BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.
Burj Bank Ltd.	Dubai Islamic Bank Pakistan Ltd.
Dubai Islamic Bank Pakistan Ltd.	Faysal Bank Ltd.
Faysal Bank Ltd.	Habib Bank Ltd.
Habib Bank Ltd.	Habib Metropolitan Bank Ltd.
Habib Metropolitan Bank Ltd.	JS Bank Ltd.
JS Bank Ltd.	MCB Bank Ltd.
MCB Bank Ltd.	MCB Islamic Bank Ltd.
MCB Islamic Bank Ltd	Meezan Bank Ltd.
Meezan Bank Ltd.	NIB Bank Ltd.
NIB Bank Ltd.	SAMBA Bank Ltd.
SAMBA Bank Ltd.	Silk Bank Ltd
Silk Bank Ltd	Soneri Bank Ltd.
Soneri Bank Ltd.	Standard Chartered Bank (Pakistan) Ltd.
Standard Chartered Bank (Pakistan) Ltd.	Summit Bank Ltd
Summit Bank Ltd	United Bank Ltd.
United Bank Ltd.	
C. Foreign Banks (4)	C. Foreign Banks (4)
Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.
Citibank N.A.	Citibank N.A.
Deutsche Bank AG	Deutsche Bank AG
Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.
D. Specialized Banks (4)	D. Specialized Banks (4)
Industrial Development Bank Ltd.	Industrial Development Bank Ltd.
Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.
SME Bank Ltd.	SME Bank Ltd.
Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.
All Commercial Banks (31)	All Commercial Banks (31)
Include A + B + C	Include A + B + C
All Banks (35)	All Banks (34)
Include A + B + C + D	Include A + B + C + D

* Burj Bank Ltd has been acquired by AlBaraka Bank on October 30, 2016.

Annexure IV - Composition of Islamic Banking Institutions

Dec-15		Dec-16	
Islamic Banks		Islamic Banks	
1	AlBaraka Bank (Pakistan) Ltd.	1	AlBaraka Bank (Pakistan) Ltd.
2	BankIslami Pakistan Ltd.	2	BankIslami Pakistan Ltd.
3	Burj Bank Ltd.	3	Dubai Islamic Bank Pakistan Ltd
4	Dubai Islamic Bank Pakistan Ltd	4	MCB Islamic Bank Ltd.
5	MCB Islamic Bank Ltd.	5	Meezan Bank Ltd
6	Meezan Bank Ltd		
Conventional Banks having Islamic Banking Branches		Conventional Banks having Islamic Banking Branches	
1	Askari Bank Ltd.	1	Askari Bank Ltd.
2	Allied Bank Ltd.	2	Allied Bank Ltd.
3	Bank Al Habib Ltd	3	Bank Al Habib Ltd
4	Bank Alfalah Ltd	4	Bank Alfalah Ltd
5	Faysal Bank Ltd.	5	Faysal Bank Ltd.
6	Habib Bank Ltd	6	Habib Bank Ltd
7	Habib Metropolitan Bank	7	Habib Metropolitan Bank
8	MCB Bank Ltd	8	National Bank of Pakistan
9	National Bank of Pakistan	9	Silk Bank Ltd
10	Silk Bank Ltd	10	Sindh Bank Ltd
11	Sindh Bank Ltd	11	Soneri Bank Ltd
12	Soneri Bank Ltd	12	Standard Chartered Bank
13	Standard Chartered Bank	13	Summit Bank Ltd.
14	Summit Bank Ltd.	14	The Bank of Khyber
15	The Bank of Khyber	15	The Bank of Punjab
16	The Bank of Punjab	16	United Bank Ltd.
17	United Bank Ltd.		
Grand Total 23 (6+17)		Grand Total 21 (5+16)	

Annexure V - List of Non-Banking Financial Institutions

Modarabas	
1	Allied Rental Modaraba
2	Awwal Modaraba
3	B.F. Modaraba
4	B.R.R. Guardian Modaraba
5	Crescent Standard Modaraba
6	First Al-Noor Modaraba
7	First Elite Capital Modaraba
8	First Equity Modaraba
9	First Fidelity Leasing Modaraba
10	First Habib Modaraba
11	First IBL Modaraba
12	First Imrooz Modaraba
13	Popular Islamic Modaraba
14	First National Bank Modaraba
15	First Pak Modaraba
16	First Paramount Modaraba
17	First Prudential Modaraba
18	First Punjab Modaraba
19	First Treet Manufacturing Modaraba
20	First UDL Modaraba
21	KASB Modaraba
22	Modaraba Al-Mali
23	Orix Modaraba
24	Trust Modaraba
25	Sindh Modaraba

Annexure VI - List of Insurance Companies*

Non-Life Insurance Companies	
1	Adamjee Insurance Company Limited
2	Alfalah Insurance Company Limited**
3	Asia Insurance Company Limited**
4	Askari General Insurance Company Limited**
5	Atlas Insurance Limited**
6	Century Insurance Company Limited
7	East West Insurance Company Limited
8	EFU General Insurance Limited**
9	Habib Insurance Company Limited
10	IGI Insurance Limited
11	Jubilee General Insurance Company Limited**
12	PICIC Insurance Limited
13	Premier Insurance Limited**
14	Reliance Insurance Company Limited**
15	SPI Insurance Company Limited**
16	Shaheen Insurance Company Limited
17	The Crescent Star Insurance Company Limited
18	The Pakistan General Insurance Company Limited
19	The United Insurance Company of Pakistan Limited**
20	The Universal Insurance Company Limited
21	TPL Direct Insurance Limited**
General Takaful Companies	
1	Pak-Kuwait Takaful Company Ltd.
2	Pak Qatar General Takaful Ltd.
3	Takaful Pakistan Ltd.
Life Insurance Companies	
1	East West Life Assurance Company Ltd.
2	EFU Life Assurance Limited**
3	IGI Life Insurance Limited**
4	Jubilee Life Insurance Company Ltd.**
5	State Life Insurance Company Limited
Family Takaful Companies	
1	Dawood Family Takaful
2	Pak Qatar Family Takaful
Reinsurance Companies	
1	Pakistan Reinsurance Company Ltd.

* This list contains those insurance companies whose data has been used to conduct risk analysis for the insurance sector. In total, there are 35 non-life insurance companies (including National Insurance Company Limited) and 8 life insurance companies (including Postal Life Insurance) besides the aforementioned 3 General Takaful companies

** The proceedings seeking sanction under Section 309 (b) of the Companies Ordinance, 1984 for winding up of the Company are underway.

Source: Securities & Exchange Commission of Pakistan (SECP)