

4.22 Non-Performing Loans

(Million Rupees)

Category	As on Mar 31, 2002				
	N P Ls			Net NPLs	Net NPLs / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	133,165	37,913	171,078	7,8847	10.46
Domestic Banks					
National Commercial Banks	86,414	29,230	115,644	46,568	13.85
Privatized Banks ¹	25,408	2,938	28,346	18,384	14.34
Private Banks	16,251	3,268	19,519	12,747	7.76
Foreign Banks	5,092	2,477	7,569	1,148	0.92
2. Specialized Banks and DFIs	59,861	34,571	94,432	36,142	35.91
Specialized Banks	46,003	24,117	70,120	28,615	37.27
DFIs ²	13,858	10,454	24,312	7,527	31.54

Category	As on June 30, 2002				
	N P Ls			Net NPLs	Net NPLs / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	129,127	38,595	16,7722	76,775	10.72
Domestic Bank					
National Commercial Banks	84,501	28,870	113,371	44,227	14.10
Privatized Banks	22,704	3,741	26,445	17,477	17.72
Private Banks	16,854	3,232	20,086	13,468	7.58
Foreign Banks	5,068	2,752	7,820	1,603	1.27
2. Specialized Banks and DFIs	55,662	34,590	90,252	30,089	30.82
Specialized Banks	42,698	24,243	66,941	24,934	32.90
DFIs	12,964	10,347	23,311	5,155	23.63

Category	As on September 30, 2002				
	N P Ls			Net NPLs	Net NPLs / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	127,912	38,466	166,378	75,695	10.41
Domestic Banks					
National Commercial Banks	68,665	23,929	92,594	34,170	12.81
Privatized Banks	37,921	8,626	46,547	26,667	16.05
Private Banks	16,775	3,378	20,153	13,266	7.16
Foreign Banks	4,551	2,533	7,084	1,592	1.46
2. Specialized Banks and DFIs	54,946	34,438	89,384	28,555	29.25
Specialized Banks	41,772	24,487	66,259	22,456	29.57
DFIs	13,174	9,951	23,125	6,099	28.14

Category	As on December 31, 2002				
	N P Ls			Net NPLs	Net NPLs / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	127,514	37,923	165,437	69,451	8.85
Domestic Banks					
National Commercial Banks	67,086	23,671	90,757	33,619	13.13
Privatized Banks	39,178	8,630	47,808	22,544	12.35
Private Banks	16,720	3,087	19,807	11,728	5.44
Foreign Banks	4,530	2,535	7,065	1,560	1.19
2. Specialized Banks and DFIs	63,238	37,913	101,151	36,682	38.18
Specialized Banks	50,664	28,129	78,793	31,045	41.74
DFIs	12,574	9,784	22,358	5,637	25.99

4.22 Non-Performing Loans

(Million Rupees)

Category	As on Mar 31, 2003				
	N P Ls			Net N P Ls	Net N P Ls / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	133,815	37,102	170,917	75,251.46	9.55
Domestic Banks					
National Commercial Banks	70,943	23,053	93,996	39,653.36	15.35
Privatized Banks	41,612	8,263	49,875	22,433.52	13.72
Private Banks	16,930	3,255	20,185	11,674.65	4.96
Foreign Banks	4,330	2,531	6,861	1,489.93	1.14
2. Specialized Banks and DFIs	57,923	35,698	93,621	28,089.05	30.69
Specialized Banks	45,350	25,971	71,321	23,080.59	32.43
DFIs	12,573	9,727	22,300	5,008.46	24.60
Category	As on June 30, 2003				
	N P Ls			Net N P Ls	Net N P Ls / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	124,267	38,159	162,426	67,658	7.90
Domestic Bank					
National Commercial Banks	65,880	23,425	89,305	36,272	13.86
Privatized Banks	37,408	8,884	46,292	18,776	10.03
Private Banks	16,654	3,239	19,893	11,165	4.08
Foreign Banks	4,325	2,610	6,935	1,445	1.08
2. Specialized Banks and DFIs	52,729	33,791	86,520	25,289	26.95
Specialized Banks	40,870	24,378	65,248	20,414	27.54
DFIs	11,859	9,413	21,272	4,875	24.75
Category	As on September 30, 2003				
	N P Ls			Net N P Ls	Net N P Ls / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	118,358	35,317	153,675	64,971	7.66
Domestic Bank					
National Commercial Banks	61,717	20,347	82,063	35,206	13.41
Privatized Banks	35,251	8,908	44,159	17,092	9.83
Private Banks	16,850	3,228	20,078	11,229	3.98
Foreign Banks	4,540	2,835	7,374	1,444	1.12
2. Specialized Banks and DFIs	60,165	38,856	99,021	26,838	31.46
Specialized Banks	48,057	28,933	76,990	22,480	32.70
DFIs	12,108	9,922	22,031	4,358	26.31

4.22 Non-Performing Loans

(Million Rupees)

Category	As on December 31, 2003			As on Mar 31, 2004		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	222,657	79,309	7.0	219,679	72,905	6.3
All Banks	210,089	76,719	6.9	206,960	70,109	6.1
Commercial Banks	156,015	53,712	5.2	156,567	53,094	4.9
Public Sector Commercial Banks	85,903	28,886	7.9	44,038	14,453	7.8
Local Private Banks	66,373	24,306	4.4	108,786	38,283	5.0
Foreign Banks	3,739	520	0.4	3,743	358	0.3
Specialized Banks	54,074	23,007	34.2	50,393	17,015	26.4
DFIs	12,568	2,590	15.6	12,719	2,796	15.9

Category	As on June 30, 2004			As on September 30, 2004		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	220,032	71,319	5.4	218,574	62,432	4.5
All Banks	207,792	68,951	5.3	206,733	60,321	4.5
Commercial Banks	152,998	46,940	3.8	154,003	45,830	3.6
Public Sector Commercial Banks	43,198	13,058	5.7	43,961	12,801	5.7
Local Private Banks	106,959	33,880	3.9	107,296	33,024	3.6
Foreign Banks	2,841	2	0.0	2,746	5	0.0
Specialized Banks	54,794	22,011	33.4	52,730	14,491	23.1
DFIs	12,240	2,369	13.0	11,841	2,111	8.9

Category	As on December 31, 2004			As on Mar 31, 2005		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	211,166	58,579	3.7	203,719	50,352	3.0
All Banks	199,490	56,737	3.6	199,441	48,273	2.9
Commercial Banks	147,229	40,162	2.7	142,815	37,245	2.3
Public Sector Commercial Banks	40,557	9,836	3.6	41,347	10,218	3.6
Local Private Banks	104,027	30,376	2.8	99,081	27,261	2.4
Foreign Banks	2,644	-50	0.0	2,388	-234	-0.1
Specialized Banks	52,261	16,575	26.3	56,625	11,028	17.6
DFIs	11,676	1,841	6.4	4,279	2,079	6.5

4.22 Non-Performing Loans

(Million Rupees)

Category	As on June 30, 2005			As on September 30, 2005		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	205,448	55,200	3.1	195,719	48,972	2.4
All Banks	201,382	53,242	3.0	191,602	47,217	2.4
Commercial Banks	139,461	33,875	2.0	136,369	27,843	1.4
Public Sector Commercial Banks	39,795	8,546	2.8	37,315	4,171	1.2
Local Private Banks	97,274	25,773	2.1	96,664	24,670	1.8
Foreign Banks	2,393	-445	(0.3)	2,390	-998	-0.6
Specialized Banks³	61,921	19,367	29.9	55,233	19,374	28.5
DFIs	4,065	1,958	5.7	4,118	1,756	4.2

Category	As on December 31, 2005			As on March 31, 2006		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	204,984	49,523	2.7	181,781	41,333	2.0
All Banks	201,192	47,853	2.7	176,714	38,923	1.9
Commercial Banks	141,591	33,287	1.9	139,126	28,298	1.4
Public Sector Commercial Banks	39,539	7,474	2.4	39,040	5,787	1.6
Local Private Banks	99,663	26,519	2.1	98,090	23,615	1.6
Foreign Banks	2,390	-706	(0.4)	1,995	-1,104	-0.6
Specialized Banks	59,601	14,566	22.6	37,588	10,625	17.2
DFIs	3,792	1,670	4.4	5,067	2,410	5.7

Category	As on June 30, 2006			As on September 30, 2006		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	189,418	48,313	2.2	187,858	43,859	2.0
All Banks	183,847	45,477	2.1	181,363	40,235	1.8
Commercial Banks	141,477	28,648	1.4	143,521	27,919	1.3
Public Sector Commercial Banks	39,599	5,922	1.5	40,571	6,240	1.6
Local Private Banks	99,846	23,934	1.6	101,033	23,084	1.5
Foreign Banks	2,031	-1,208	(0.6)	1,916	-1,405	-0.7
Specialized Banks	42,370	16,829	25.3	37,841	12,315	17.3
DFIs	5,571	2,836	6.8	6,495	3,624	8.8

4.22 Non-Performing Loans

(Million Rupees)

Category	As on December 31, 2006			As on March 31, 2007		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	186,397	44,857	1.8	197,848	55,224	2.3
All Banks	173,178	36,453	1.5	184,154	46,999	2.0
Commercial Banks	134,512	22,686	1.0	142,823	29,648	1.3
Public Sector Commercial Banks	40,945	6,274	1.5	41,352	6,531	1.5
Local Private Banks	92,325	17,564	1.0	100,126	24,231	1.4
Foreign Banks	1,242	-1,152	(1.0)	1,345	-1,114	-0.9
Specialized Banks	38,666	13,768	19.5	41,331	17,352	25.0
DFIs	13,219	8,403	15.3	13,694	8,225	15.2

Category	As on June 30, 2007			As on September 30, 2007		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	201,624	53,320	2.1	215,075	64,940	2.6
All Banks	187,356	44,882	1.8	200,745	56,852	2.3
Commercial Banks	151,930	35,025	1.5	164,036	43,110	1.8
Public Sector Commercial Banks	41,390	6,420	1.4	44,344	8,947	2.0
Local Private Banks	109,177	29,800	1.6	118,690	34,991	1.9
Foreign Banks	1,362	-1,195	(1.0)	1,002	-828	-1.0
Specialized Banks	35,427	9,856	14.4	36,709	13,742	19.2
DFIs	14,267	8,439	15.7	14,330	8,088	16.3

Category	As on December 31, 2007			As on March 31, 2008		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	224,629	34,140	1.3	239,565	37,803	1.3
All Banks	216,447	31,795	1.2	231,432	36,195	1.2
Commercial Banks	183,702	21,805	0.8	199,200	25,561	0.8
Public Sector Commercial Banks	43,882	4,757	1.0	52,588	6,588	1.0
Local Private Banks	138,641	17,811	0.9	145,041	19,620	0.9
Foreign Banks	1,179	-764	(0.9)	1,572	-647	-0.9
Specialized Banks	32,745	9,991	13.8	32,232	10,634	13.8
DFIs	8,181	2,345	6.6	8,133	1,608	6.6

4.22 Non-Performing Loans

Category	(Million Rupees)					
	As on June 30, 2008			As on September 30, 2008		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	250,594	35,306	1.2	288,343	60,904	2.0
All Banks	241,334	33,336	1.1	278,122	58,201	1.9
Commercial Banks	212,365	25,782	0.9	245,057	46,040	1.5
Public Sector Commercial Banks	57,396	8,254	1.6	70,720	13,340	2.5
Local Private Banks	153,372	18,068	0.8	172,640	33,142	1.4
Foreign Banks	1,597	-540	(0.6)	1,698	-442	-0.5
Specialized Banks	28,969	7,554	10.0	33,065	12,161	15.6
DFIs	9,259	1,969	5.6	10,221	2,703	7.4

Category	(Million Rupees)					
	As on December 31, 2008			As on March 31, 2009		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	325,380	82,787	2.6	391,936	121,092	4.0
All Banks	313,657	79,427	2.5	379,259	116,688	3.9
Commercial Banks	284,515	71,282	2.3	349,721	106,784	3.6
Public Sector Commercial Banks	77,607	16,424	2.9	107,887	37,477	6.9
Local Private Banks	203,905	54,683	2.2	238,209	68,628	3.0
Foreign Banks	3,003	175	0.2	3,624	679	0.7
Specialized Banks	29,143	8,145	10.2	29,538	9,904	12.0
DFIs	11,722	3,359	9.3	12,677	4,405	12.0

Category	(Million Rupees)					
	As on June 30, 2009			As on September 30, 2009		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	412,126	123,712	3.9	435,078	131,998	4.2
All Banks	399,316	119,913	3.8	421,630	127,905	4.1
Commercial Banks	372,179	112,542	3.6	387,757	113,381	3.7
Public Sector Commercial Banks	112,914	38,563	6.5	115,460	37,827	6.5
Local Private Banks	255,100	73,286	3.1	267,725	74,700	3.2
Foreign Banks	4,165	693	0.8	4,571	854	1.0
Specialized Banks	27,137	7,371	8.6	33,873	14,523	16.4
DFIs	12,810	3,799	9.9	13,448	4,093	10.5

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(Million Rupees)

Category	As on December 31, 2009			As on March 31, 2010		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	452,023	134,991	4.10	471,984	138,339	4.31
All Banks	438,175	130,924	4.03	457,244	133,277	4.20
Commercial Banks	409,945	121,410	3.85	429,865	124,544	4.05
Public Sector Commercial Banks	115,997	36,476	5.87	120,286	38,517	6.41
Local Private Banks	287,764	83,228	3.41	302,948	84,577	3.54
Foreign Banks	6,184	1,706	1.89	6,631	1,450	1.70
Specialized Banks	28,231	9,514	10.28	27,379	8,733	9.26
DFIs	13,847	4,067	9.75	14,740	5,062	11.78

Category	As on June 30, 2010			As on September 30, 2010		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	473,891	128,369	3.92	508,832	148,395	4.65
All Banks	459,840	123,094	3.81	494,012	143,458	4.56
Commercial Banks	431,352	113,563	3.62	461,988	132,286	4.33
Public Sector Commercial Banks	115,996	32,104	5.19	122,513	37,620	6.17
Local Private Banks	307,630	79,811	3.28	332,489	93,565	3.93
Foreign Banks	7,726	1,648	1.96	6,986	1,101	1.67
Specialized Banks	28,488	9,531	10.00	32,024	11,172	11.87
DFIs	14,051	5,276	11.74	14,820	4,937	11.38

Category	As on December 31, 2010			As on March 31, 2011		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	562,404	187,190	5.51	588,933	196,873	5.82
All Banks	547,770	182,249	5.44	573,524	191,262	5.73
Commercial Banks	515,373	170,637	5.24	542,160	181,111	5.59
Public Sector Commercial Banks	164,195	75,359	12.01	170,345	83,192	13.14
Local Private Banks	344,183	94,332	3.68	365,026	97,039	3.82
Foreign Banks	6,996	946	1.44	6,789	881	1.28
Specialized Banks	32,396	11,612	12.46	31,364	10,151	10.97
DFIs	14,634	4,941	10.88	15,409	5,611	12.45

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(Million Rupees)

Category	As on June 30, 2011			As on September 30, 2011		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	594,475	191,362	5.58	629,555	215,975	5.82
All Banks	579,197	185,972	5.50	613,219	209,631	5.73
Commercial Banks	543,860	171,558	5.21	577,778	196,019	5.59
Public Sector Commercial Banks	166,915	77,067	11.21	193,214	102,044	15.11
Local Private Banks	370,244	93,737	3.70	377,334	93,154	3.83
Foreign Banks	6,701	754	1.10	7,230	822	1.26
Specialized Banks	35,337	14,414	15.54	35,441	13,612	14.68
DFIs	15,278	5,391	11.37	16,336	6,344	13.49

Category	As on December 31, 2011			As on March 31, 2012		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	623,194	207,810	5.58	625,443	198,539	5.71
All Banks	607,146	201,705	5.50	608,759	191,625	5.59
Commercial Banks	572,549	187,913	5.21	576,946	181,547	5.44
Public Sector Commercial Banks	186,606	93,023	13.45	171,422	73,550	10.47
Local Private Banks	378,369	94,161	3.78	397,758	107,045	4.17
Foreign Banks	7,574	729	1.10	7,765	952	1.42
Specialized Banks	34,597	13,792	14.69	31,815	10,078	10.68
DFIs	16,048	6,106	13.13	16,683	6,914	14.81

Category	As on June 30, 2012			As on September 30, 2012		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	652,991	222,490	6.15	635,831	193,702	5.39
All Banks	634,790	213,926	5.99	617,144	184,858	5.21
Commercial Banks	599,003	198,016	5.70	582,411	171,609	4.97
Public Sector Commercial Banks	196,399	98,241	12.78	170,786	71,309	9.21
Local Private Banks	394,720	98,882	3.74	403,506	99,382	3.80
Foreign Banks	7,883	892	1.40	8,120	919	1.43
Specialized Banks	35,788	15,911	16.24	34,733	13,249	13.60
DFIs	18,200	8,564	18.32	18,687	8,844	18.58

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(Million Rupees)

Category	As on December 31, 2012			As on March 31, 2013		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	629,005	183,092	4.81	630,411	178,395	4.73
All Banks	610,234	174,224	4.63	612,609	172,193	4.61
Commercial Banks	580,006	163,426	4.46	581,776	162,376	4.47
Public Sector Commercial Banks	165,328	63,464	7.38	164,019	61,502	7.27
Local Private Banks	405,581	99,405	3.63	410,972	100,376	3.67
Foreign Banks	9,097	556	0.94	6,786	497	0.91
Specialized Banks	30,227	10,799	10.86	30,833	9,817	9.94
DFIs	18,771	8,868	18.60	17,802	6,202	14.04

Category	As on June 30, 2013			As on September 30, 2013		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	632,130	169,607	4.50	620,978	148,056	3.90
All Banks	614,739	163,603	4.39	603,770	142,038	3.79
Commercial Banks	577,253	146,066	4.03	568,249	127,616	3.50
Public Sector Commercial Banks	163,153	56,782	6.68	163,182	49,486	5.81
Local Private Banks	407,529	89,012	3.27	398,651	77,957	2.84
Foreign Banks	6,572	271	0.52	6,415	174	0.34
Specialized Banks	37,485	17,537	17.15	35,521	14,422	14.09
DFIs	17,391	6,004	13.73	17,208	6,018	13.73

Category	As on December 31, 2013			As on March 31, 2014		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	602,179	131,844	3.22	619,563	139,749	3.44
All Banks	585,124	126,216	3.12	602,554	134,115	3.34
Commercial Banks	553,040	114,128	2.90	572,823	125,432	3.21
Public Sector Commercial Banks	164,003	47,289	5.58	183,561	62,876	7.54
Local Private Banks	382,802	66,910	2.20	383,107	62,598	2.08
Foreign Banks	6,235	-71	(0.13)	6,154	-42	(0.06)
Specialized Banks	32,084	12,088	11.44	29,731	8,682	8.07
DFIs	17,055	5,628	12.41	17,009	5,634	12.06

4.22 Non-Performing Loans

Category	(Million Rupees)					
	As on June 30, 2014			As on September 30, 2014		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	612,749	127,904	3.02	624,704	140,952	3.31
All Banks	595,781	122,491	2.92	607,963	135,741	3.22
Commercial Banks	558,952	105,523	2.59	573,524	122,245	2.98
Public Sector Commercial Banks	172,114	46,871	5.49	180,986	58,854	6.94
Local Private Banks	380,139	58,114	1.84	387,611	64,541	2.02
Foreign Banks	6,699	537	0.91	4,926	-1150	(2.31)
Specialized Banks	36,829	16,968	15.14	34,439	13,496	11.89
DFIs	16,968	5,413	11.74	16,741	5,211	11.07
Category	(Million Rupees)					
	As on December 31, 2014			As on March 31, 2015		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	623,769	125,896	2.80	635,494	126,584	2.89
All Banks	608,636	122,041	2.74	620,335	122,802	2.83
Commercial Banks	576,093	109,384	2.53	591,079	114,165	2.71
Public Sector Commercial Banks	182,581	52,500	5.88	194,209	58,190	6.67
Local Private Banks	388,755	56,978	1.69	392,186	56,059	1.71
Foreign Banks	4,756	-93	(0.16)	4,684	-83	(0.16)
Specialized Banks	32,543	12,657	10.55	29,256	8,636	6.91
DFIs	15,133	3,854	7.93	15,159	3,782	7.52
Category	(Million Rupees)					
	As on June 30, 2015			As on September 30, 2015		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	644,315	123,826	2.72	645,179	118,834	2.59
All Banks	630,010	120,783	2.69	629,856	114,936	2.53
Commercial Banks	591,426	102,226	2.35	594,890	99,801	2.27
Public Sector Commercial Banks	196,592	53,225	5.98	197,829	51,568	5.98
Local Private Banks	391,252	49,054	1.43	393,656	48,262	1.38
Foreign Banks	3,582	-54	(0.14)	3,405	-29	(0.08)
Specialized Banks	38,584	18,558	13.90	34,966	15,135	11.09
DFIs	14,305	3,043	5.67	15,322	3,899	7.33

4.22 Non-Performing Loans

Category	As on December 31, 2015		
	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	620,448	94,660	1.94
All Banks	605,444	91,133	1.89
Commercial Banks	575,277	78,844	1.69
Public Sector Commercial Banks	190,068	39,812	4.48
Local Private Banks	382,042	39,043	1.04
Foreign Banks	3,167	-11	(0.03)
Specialized Banks	30,167	12,288	8.68
DFIs	15,004	3,527	6.21

Source: Off-site Supervision and Enforcement Department, SBP

1. Category of UBL has been changed from Nationalized to privatized Bank.
2. ICP and NIT have been excluded from DFIs since the affairs of the same have been transferred to SECP.
3. SME Bank has been transferred from DFIs to Specialized Banks from June 05 quarter. For consistency purposes the Bank has been taken in Specialized Banks in the previous quarter as well.

Note:

1. Based on audited data submitted by the banks and DFIs
2. "The data has been compiled as per revised methodology according to which unrealized mark- up does not become part of NPLs as it is kept in memorandum account. Besides, coverage of data has been enhanced by including overseas NPLs of Pakistan Banks having overseas branches in the total NPLs. Rescheduled and restructured NPLs are not excluded from the total NPLs unless they have become regular by meeting the criterion of one-year satisfactory performance. This condition however, will not apply in case the borrower has repaid or adjusted in cash at least 50% of the total restructured loan amount (principal + mark- up) either at the time of restructuring agreement or later on during the grace period if any. The cash recovery position represents recovery made against principal amount of domestic plus overseas NPLs".