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# **Quarterly Compendium: Statistics of the Banking System**

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**[ December 2011 ]**

**State Bank of Pakistan**

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## **1. Statistics of the Overall Banking System**

Table 1.1: Key variables of Balance Sheet and Profit &amp; Loss Statement

billion Rupees

	CY07	CY08	CY09	Mar-10	Jun-10	Sep-10	Dec-10	Mar-11	Jun-11	Sep-11	Dec-11
Total Assets	5,172	5,628	6,516	6,435	6,782	6,626	7,138	7,190	7,715	7,763	8,207
Investments (net)	1,276	1,087	1,737	1,787	1,893	1,873	2,142	2,285	2,620	2,845	3,053
Advances (net)	2,688	3,173	3,240	3,170	3,231	3,167	3,349	3,335	3,383	3,263	3,341
Deposits	3,854	4,218	4,786	4,774	5,128	5,021	5,450	5,421	5,965	5,769	6,238
Equity	544	563	660	660	668	656	697	697	723	753	784
Profit Before Tax (ytd)	107	63	81	29	59	80	111	39	77	116	170
Profit After Tax (ytd)	73	43	54	18	36	49	65	25	51	76	110
Provisioning Charges (ytd)	60	106	97	15	30	50	70	14	30	44	52
Non-Performing Loans	218	359	446	457	460	494	548	574	579	613	607
Non-Performing Loans (net)	30	109	134	133	123	143	182	191	186	210	202

Note: Statistics for Mar, Jun, Sep and Dec are based on un-audited accounts submitted by banks.

The statistics of profits and provision charges are on year-to-date (ytd) basis.

Table 1.2: Growth Rates of Key Variables and Key Financial Soundness Indicators (FSIs)

														Percent
	CY07	CY08	CY08	CY09	Dec-10	Mar-11	Jun-11	Sep-11	Dec-11					
<b>Growth Rates</b>	<b>YoY</b>	<b>YoY</b>	<b>YoY</b>	<b>YoY</b>	<b>QoQ</b>	<b>YoY</b>	<b>QoQ</b>	<b>YoY</b>	<b>QoQ</b>	<b>YoY</b>	<b>QoQ</b>	<b>YoY</b>	<b>QoQ</b>	<b>YoY</b>
Assets	18.8	8.8	8.8	15.8	7.7	9.3	0.7	11.7	7.3	13.7	0.6	17.2	5.7	15.0
Loans (Net)	10.7	18.0	18.3	2.1	5.7	3.1	(0.4)	5.2	1.4	4.7	(3.6)	3.0	2.4	(0.2)
Deposits	18.4	9.4	9.4	13.5	8.5	13.9	(0.5)	13.5	10.0	16.3	(3.3)	14.9	8.1	14.5
Investments (Net)	53.1	(14.8)	(15.4)	59.9	14.3	22.2	6.7	27.9	14.7	38.4	8.6	51.9	7.3	42.5
Equity	35.3	3.4	3.4	17.3	6.3	5.4	0.0	5.6	3.6	8.1	4.2	14.9	4.1	12.4
<b>KEY FSIs:</b>	<b>CY07</b>	<b>CY08</b>	<b>CY08</b>	<b>CY09</b>	<b>Dec-10</b>	<b>Mar-11</b>	<b>Jun-11</b>	<b>Sep-11</b>	<b>Dec-11</b>					
Capital Adequacy Ratio	12.3	12.2	12.3	14.0	14.0	13.6	14.1	14.9	14.6					
Capital to Total Assets	10.5	10.0	10.0	10.1	9.8	9.7	9.4	9.7	9.6					
NPLs to Loans (Gross)	7.6	10.5	10.5	12.6	14.7	15.4	15.3	16.7	16.2					
Net NPLs to Net Loans	1.1	3.4	3.4	4.1	5.4	5.7	5.5	6.4	6.0					
ROA (Before Tax)	2.2	1.2	1.2	1.3	1.7	2.2	2.1	2.1	2.2					
ROE^ (Before Tax)	22.6	11.4	11.4	13.2	16.7	22.4	21.8	21.5	23.4					
Liquid Assets/ Total Deposits	45.1	37.7	38.2	44.5	45.9	47.3	49.5	54.5	58.4					
Advances to Deposit Ratio	69.7	75.2	75.5	67.7	61.4	61.5	56.7	56.6	53.6					

^ Based on Average Equity plus Surplus on Revaluation.

Note: Growth rates for Mar, Jun, Sep and Dec, are based on un-audited quarterly results.

**Table 1.3: Group wise Balance Sheets and Income Statements of Banks**  
(December 31, 2011)

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	million Rupees	
							Absolute change	
							QoQ	YoY
<b>ASSETS</b>								
Cash & Balances With Treasury Banks	121,884	504,595	38,573	665,052	4,226	669,278	95,438	109,813
Balances With Other Banks	40,331	129,638	4,428	174,398	13,088	187,486	16,743	2,280
Lending To Financial Institutions	58,124	122,921	18,354	199,399	800	200,199	(4,541)	(18,947)
Investments - Net	478,061	2,441,659	113,332	3,033,052	19,583	3,052,635	207,179	910,804
Advances - Net	691,432	2,489,002	66,370	3,246,805	93,905	3,340,710	77,761	(8,081)
Operating Fixed Assets	32,391	194,596	1,954	228,941	5,208	234,149	2,527	9,922
Deferred Tax Assets	21,985	53,099	5,330	80,414	749	81,163	(4,099)	8,615
Other Assets	141,512	279,720	7,090	428,321	12,980	441,301	53,002	54,861
<b>TOTAL ASSETS</b>	<b>1,585,721</b>	<b>6,215,231</b>	<b>255,430</b>	<b>8,056,382</b>	<b>150,539</b>	<b>8,206,921</b>	<b>444,010</b>	<b>1,069,267</b>
<b>LIABILITIES</b>								
Bills Payable	12,302	70,460	4,017	86,780	431	87,211	349	13,993
Borrowings From Financial Institution	74,668	503,421	21,450	599,540	81,030	680,570	(84,855)	130,005
Deposits And Other Accounts	1,241,838	4,810,643	167,911	6,220,393	17,754	6,238,147	469,558	788,181
Sub-ordinated Loans	-	54,322	-	54,322	3,405	57,727	1,904	3,230
Liabilities Against Assets Subject To Finance Lease	85	7	9	100	14	114	(21)	(50)
Deferred Tax Liabilities	3,559	9,623	111	13,293	262	13,555	506	1,938
Other Liabilities	89,332	200,100	18,157	307,589	38,151	345,740	25,892	45,262
<b>TOTAL LIABILITIES</b>	<b>1,421,784</b>	<b>5,648,576</b>	<b>211,656</b>	<b>7,282,016</b>	<b>141,047</b>	<b>7,423,064</b>	<b>413,333</b>	<b>982,558</b>
<b>NET ASSETS</b>	<b>163,937</b>	<b>566,655</b>	<b>43,774</b>	<b>774,365</b>	<b>9,492</b>	<b>783,857</b>	<b>30,677</b>	<b>86,709</b>
<b>NET ASSETS REPRESENTED BY:</b>								
Share Capital	41,414	353,898	40,024	435,336	15,508	450,844	13,977	72,203
Reserves	43,540	77,903	126	121,569	10,956	132,525	3,294	(31,763)
Unappropriated Profit	61,379	91,873	3,796	157,048	(21,780)	135,268	22,932	48,380
<b>Share Holders' Equity</b>	<b>146,334</b>	<b>523,674</b>	<b>43,945</b>	<b>713,953</b>	<b>4,684</b>	<b>718,637</b>	<b>40,203</b>	<b>88,820</b>
Surplus/Deficit On Revaluation Of Assets	17,603	42,981	(171)	60,412	4,808	65,220	(9,526)	(2,112)
<b>TOTAL</b>	<b>163,937</b>	<b>566,655</b>	<b>43,774</b>	<b>774,365</b>	<b>9,492</b>	<b>783,857</b>	<b>30,677</b>	<b>86,709</b>
<b>PROFIT AND LOSS STATEMENT</b>								
	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	127,549	583,959	23,954	735,462	11,053	746,514	113,693	
Mark-Up/ Return/Interest Expenses	77,233	311,270	12,186	400,690	4,628	405,318	60,768	
<b>Net Mark-Up / Interest Income</b>	<b>50,315</b>	<b>272,689</b>	<b>11,767</b>	<b>334,772</b>	<b>6,425</b>	<b>341,197</b>	<b>52,925</b>	
Provisions & Bad Debts Written Off Directly/(Reversal)	10,713	38,926	1,352	50,991	1,168	52,159	(17,632)	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>39,602</b>	<b>233,763</b>	<b>10,415</b>	<b>283,781</b>	<b>5,257</b>	<b>289,037</b>	<b>70,556</b>	
Fees, Commission & Brokerage Income	10,838	35,194	1,802	47,834	34	47,868	2,902	
Dividend Income	2,197	9,560	-	11,757	100	11,857	5,090	
Income From Dealing In Foreign Currencies	3,507	17,231	4,390	25,129	(0)	25,129	5,129	
Other Income	6,368	15,914	(1,530)	20,751	3,831	24,583	(1,468)	
<b>Total Non - Markup / Interest Income</b>	<b>22,911</b>	<b>77,898</b>	<b>4,662</b>	<b>105,471</b>	<b>3,965</b>	<b>109,436</b>	<b>11,653</b>	
	62,513	311,662	15,077	389,252	9,222	398,473	82,209	
Administrative Expenses	36,982	171,267	9,612	217,861	6,664	224,526	23,166	
Other Expenses	608	3,997	65	4,670	(4)	4,665	1,483	
<b>Total Non-Markup/Interest Expenses</b>	<b>37,590</b>	<b>175,264</b>	<b>9,677</b>	<b>222,531</b>	<b>6,660</b>	<b>229,191</b>	<b>24,649</b>	
Profit before Tax and Extra ordinary Items	24,923	136,397	5,400	166,720	2,562	169,282	57,560	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	(239)	(239)	5.03	(234.11)	(695.77)	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>24,923</b>	<b>136,397</b>	<b>5,639</b>	<b>166,960</b>	<b>2,557</b>	<b>169,516</b>	<b>58,256</b>	
Less: Taxation	8,582	47,552	1,993	58,127	1,003	59,129	13,294	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>16,340</b>	<b>88,846</b>	<b>3,647</b>	<b>108,833</b>	<b>1,554</b>	<b>110,387</b>	<b>44,962</b>	

\* Un-audited results.

Table 1.4: Financial Soundness Indicators\*

Indicators	Percent								
	2006	2007	2008	2009	Dec-10	Mar-11	Jun-11	Sep-11	Dec-11
<b>CAPITAL ADEQUACY</b>									
<b>Risk Weighted CAR**</b>									
Public Sector Commercial Banks	15.2	16.1	13.4	15.1	12.8	13.2	12.8	13.2	13.1
Local Private Banks	12.7	11.8	11.9	13.9	14.2	13.5	14.1	15.0	14.5
Foreign Banks	15.0	14.6	21.8	23.0	24.6	25.0	25.2	29.4	31.4
<b>Commercial Banks</b>	<b>13.3</b>	<b>12.8</b>	<b>12.6</b>	<b>14.5</b>	<b>14.2</b>	<b>13.8</b>	<b>14.2</b>	<b>15.1</b>	<b>14.7</b>
Specialized Banks	-8.3	-6.2	-4.9	-1.5	4.7	7.2	8.0	7.3	8.9
<b>All Banks</b>	<b>12.7</b>	<b>12.3</b>	<b>12.2</b>	<b>14.0</b>	<b>14.0</b>	<b>13.6</b>	<b>14.1</b>	<b>14.9</b>	<b>14.6</b>
<b>Tier 1 Capital to RWA</b>									
Public Sector Commercial Banks	11.1	12.2	10.9	12.6	10.7	10.9	10.8	11.0	11.7
Local Private Banks	10.4	9.9	10.0	11.4	12.0	11.4	12.0	12.8	12.5
Foreign Banks	14.3	14.0	21.3	22.5	24.3	24.7	25.0	29.1	31.2
<b>Commercial Banks</b>	<b>10.8</b>	<b>10.5</b>	<b>10.6</b>	<b>12.0</b>	<b>12.1</b>	<b>11.7</b>	<b>12.2</b>	<b>12.9</b>	<b>12.8</b>
Specialized Banks	-13.3	-12.5	-10.1	-5.8	-0.9	1.4	2.0	1.6	3.4
<b>All Banks</b>	<b>10.0</b>	<b>10.0</b>	<b>10.1</b>	<b>11.6</b>	<b>11.8</b>	<b>11.4</b>	<b>11.9</b>	<b>12.6</b>	<b>12.6</b>
<b>Capital to Total Assets</b>									
Public Sector Commercial Banks	12.2	13.7	10.7	11.3	11.1	11.3	10.5	11.1	10.3
Local Private Banks	9.2	10.2	10.0	9.9	9.4	9.2	8.9	9.2	9.1
Foreign Banks	10.1	11.2	14.5	14.8	14.8	14.5	15.1	16.6	17.1
<b>Commercial Banks</b>	<b>9.9</b>	<b>10.9</b>	<b>10.3</b>	<b>10.4</b>	<b>9.9</b>	<b>9.8</b>	<b>9.4</b>	<b>9.8</b>	<b>9.6</b>
Specialized Banks	-8.0	-5.4	-3.2	-1.7	2.4	4.8	5.7	5.0	6.3
<b>All Banks</b>	<b>9.4</b>	<b>10.5</b>	<b>10.0</b>	<b>10.1</b>	<b>9.8</b>	<b>9.7</b>	<b>9.4</b>	<b>9.7</b>	<b>9.6</b>
<b>ASSET QUALITY</b>									
<b>NPLs to Total Loans</b>									
Public Sector Commercial Banks	9.0	8.4	16.3	16.9	22.9	23.6	21.5	25.2	23.8
Local Private Banks	5.2	6.5	8.7	11.1	12.2	13.0	13.2	13.9	13.6
Foreign Banks	1.0	1.6	2.9	6.7	9.8	9.1	9.0	10.1	10.3
<b>Commercial Banks</b>	<b>5.7</b>	<b>6.7</b>	<b>9.9</b>	<b>12.1</b>	<b>14.3</b>	<b>15.0</b>	<b>14.8</b>	<b>16.3</b>	<b>15.8</b>
Specialized Banks	39.1	34.3	28.8	25.5	28.4	27.6	31.1	30.9	30.2
<b>All Banks</b>	<b>6.9</b>	<b>7.6</b>	<b>10.5</b>	<b>12.6</b>	<b>14.7</b>	<b>15.4</b>	<b>15.3</b>	<b>16.7</b>	<b>16.2</b>
<b>Provision to NPLs</b>									
Public Sector Commercial Banks	84.5	89.0	66.9	67.8	54.1	51.2	53.8	47.2	50.1
Local Private Banks	78.7	88.5	70.2	71.0	72.6	73.4	74.7	75.3	75.1
Foreign Banks	191.7	157.0	81.9	75.2	86.5	87.0	88.8	88.6	90.4
<b>Commercial Banks</b>	<b>81.5</b>	<b>89.1</b>	<b>69.3</b>	<b>70.1</b>	<b>66.9</b>	<b>66.6</b>	<b>68.5</b>	<b>66.1</b>	<b>67.2</b>
Specialized Banks	64.1	68.6	72.4	65.7	64.2	67.6	59.2	61.6	60.1
<b>All Banks</b>	<b>77.8</b>	<b>86.1</b>	<b>69.6</b>	<b>69.9</b>	<b>66.7</b>	<b>66.7</b>	<b>67.9</b>	<b>65.8</b>	<b>66.8</b>
<b>Net NPLs to Net Loans</b>									
Public Sector Commercial Banks	1.5	1.0	6.1	6.1	12.0	13.1	11.2	15.1	13.5
Local Private Banks	1.1	0.8	2.7	3.5	3.7	3.8	3.7	3.8	3.8
Foreign Banks	-1.0	-0.9	0.5	1.8	1.4	1.3	1.1	1.3	1.1
<b>Commercial Banks</b>	<b>1.1</b>	<b>0.8</b>	<b>3.3</b>	<b>4.0</b>	<b>5.2</b>	<b>5.6</b>	<b>5.2</b>	<b>6.2</b>	<b>5.8</b>
Specialized Banks	<b>18.7</b>	<b>14.0</b>	<b>10.0</b>	<b>10.5</b>	<b>12.5</b>	<b>11.0</b>	<b>15.5</b>	<b>14.7</b>	<b>14.7</b>
<b>All Banks</b>	<b>1.6</b>	<b>1.1</b>	<b>3.4</b>	<b>4.1</b>	<b>5.4</b>	<b>5.7</b>	<b>5.5</b>	<b>6.4</b>	<b>6.0</b>
<b>Net NPLs to Capital</b>									
Public Sector Commercial Banks	6.4	3.4	30.3	27.4	49.9	54.2	50.2	63.9	56.7
Local Private Banks	7.1	4.1	15.9	17.4	18.6	19.3	17.9	17.1	16.6
Foreign Banks	-5.1	-4.1	1.6	4.4	4.4	4.4	2.0	1.9	1.7
<b>Commercial Banks</b>	<b>6.2</b>	<b>3.7</b>	<b>17.9</b>	<b>18.8</b>	<b>24.6</b>	<b>26.2</b>	<b>24.0</b>	<b>26.3</b>	<b>24.3</b>
Specialized Banks	-	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>9.7</b>	<b>5.6</b>	<b>19.4</b>	<b>20.4</b>	<b>26.1</b>	<b>27.4</b>	<b>25.7</b>	<b>27.8</b>	<b>25.7</b>
<b>EARNINGS</b>									
<b>Return on Assets (Before Tax)</b>									
Public Sector Commercial Banks	4.0	3.5	0.6	1.5	1.8	1.9	1.8	1.6	1.7
Local Private Banks	3.1	2.0	1.3	1.3	1.7	2.3	2.2	2.2	2.4
Foreign Banks	3.2	1.5	0.0	-0.3	0.3	0.3	2.2	2.3	2.3
<b>Commercial Banks</b>	<b>3.2</b>	<b>2.3</b>	<b>1.1</b>	<b>1.3</b>	<b>1.6</b>	<b>2.2</b>	<b>2.1</b>	<b>2.1</b>	<b>2.2</b>
Specialized Banks	-1.3	1.4	3.2	3.1	2.4	1.0	1.1	0.3	1.8
<b>All Banks</b>	<b>3.1</b>	<b>2.2</b>	<b>1.2</b>	<b>1.3</b>	<b>1.7</b>	<b>2.2</b>	<b>2.1</b>	<b>2.1</b>	<b>2.2</b>

## Financial Soundness Indicators\* cont'd:

Indicators	2006	2007	2008	2009	Dec-10	Mar-11	Jun-11	Sep-11	Dec-11
<b>Return on Assets (After Tax)</b>									
Public Sector Commercial Banks	2.7	2.5	0.5	1.3	0.9	1.3	1.2	1.1	1.1
Local Private Banks	2.1	1.4	0.9	0.9	1.0	1.4	1.4	1.4	1.5
Foreign Banks	2.1	0.7	0.3	(0.3)	0.1	0.1	1.6	1.6	1.5
<b>Commercial Banks</b>	<b>2.2</b>	<b>1.6</b>	<b>0.8</b>	<b>0.9</b>	<b>1.0</b>	<b>1.4</b>	<b>1.4</b>	<b>1.4</b>	<b>1.5</b>
Specialized Banks	(1.8)	0.7	1.8	1.2	1.5	1.0	1.1	0.3	1.1
<b>All Banks</b>	<b>2.1</b>	<b>1.5</b>	<b>0.8</b>	<b>0.9</b>	<b>1.0</b>	<b>1.4</b>	<b>1.4</b>	<b>1.4</b>	<b>1.5</b>
<b>ROE (Avg. Equity &amp; Surplus) (Before Tax)</b>									
Public Sector Commercial Banks	32.4	27.2	5.2	13.3	16.3	17.1	16.6	14.8	15.9
Local Private Banks	36.2	20.4	12.9	13.2	16.8	24.4	23.8	24.2	25.8
Foreign Banks	30.0	13.1	0.0	(2.4)	2.7	2.7	14.8	15.3	14.5
<b>Commercial Banks</b>	<b>34.7</b>	<b>21.8</b>	<b>10.6</b>	<b>12.4</b>	<b>16.2</b>	<b>22.4</b>	<b>21.8</b>	<b>21.7</b>	<b>23.1</b>
Specialized Banks	-	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>35.2</b>	<b>22.6</b>	<b>11.4</b>	<b>13.2</b>	<b>16.7</b>	<b>22.4</b>	<b>21.8</b>	<b>21.5</b>	<b>23.4</b>
<b>ROE (Avg. Equity &amp; Surplus) (After Tax)</b>									
Public Sector Commercial Banks	21.7	19.5	4.4	11.4	8.7	11.6	11.0	10.2	10.5
Local Private Banks	25.0	13.8	8.5	8.6	10.1	15.5	15.4	15.6	16.8
Foreign Banks	20.4	6.0	2.2	(2.3)	1.5	1.5	10.9	10.7	9.4
<b>Commercial Banks</b>	<b>23.7</b>	<b>15.0</b>	<b>7.3</b>	<b>8.6</b>	<b>9.5</b>	<b>14.4</b>	<b>14.2</b>	<b>14.2</b>	<b>15.0</b>
Specialized Banks	-	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>23.8</b>	<b>15.4</b>	<b>7.8</b>	<b>8.9</b>	<b>9.8</b>	<b>14.4</b>	<b>14.3</b>	<b>14.1</b>	<b>15.2</b>
<b>NII/Gross Income</b>									
Public Sector Commercial Banks	69.5	65.9	65.4	63.0	67.6	73.1	70.2	70.6	68.7
Local Private Banks	73.5	70.7	73.2	75.9	77.3	77.7	77.5	78.2	77.8
Foreign Banks	65.8	59.1	61.3	64.8	69.3	75.3	72.9	71.7	71.6
<b>Commercial Banks</b>	<b>72.1</b>	<b>69.2</b>	<b>71.2</b>	<b>73.3</b>	<b>75.3</b>	<b>76.9</b>	<b>76.2</b>	<b>76.7</b>	<b>76.0</b>
Specialized Banks	40.1	42.8	46.6	44.7	52.1	66.1	64.6	65.3	61.8
<b>All Banks</b>	<b>70.9</b>	<b>68.2</b>	<b>70.3</b>	<b>72.4</b>	<b>74.7</b>	<b>76.6</b>	<b>75.9</b>	<b>76.5</b>	<b>75.7</b>
<b>Cost / Income Ratio</b>									
Public Sector Commercial Banks	31.8	30.2	39.1	47.5	48.1	49.5	49.2	52.4	51.3
Local Private Banks	40.7	45.4	51.6	50.1	53.3	49.4	50.2	50.0	50.0
Foreign Banks	49.8	57.0	69.6	77.5	63.8	62.0	62.2	58.5	58.9
<b>Commercial Banks</b>	<b>39.4</b>	<b>42.8</b>	<b>50.0</b>	<b>50.9</b>	<b>52.8</b>	<b>49.9</b>	<b>50.5</b>	<b>50.7</b>	<b>50.5</b>
Specialized Banks	62.6	53.2	52.1	61.3	59.1	65.5	69.8	66.8	64.1
<b>All Banks</b>	<b>40.3</b>	<b>43.2</b>	<b>50.1</b>	<b>51.2</b>	<b>53.0</b>	<b>50.3</b>	<b>51.0</b>	<b>51.1</b>	<b>50.9</b>
<b>LIQUIDITY</b>									
<b>Liquid Assets/Total Assets</b>									
Public Sector Commercial Banks	33.9	37.0	30.6	31.1	31.8	31.6	29.9	31.6	38.1
Local Private Banks	31.1	32.5	26.8	32.3	35.0	35.8	39.6	41.9	45.5
Foreign Banks	41.0	41.6	45.2	55.0	65.5	62.5	65.2	67.6	68.2
<b>Commercial Banks</b>	<b>32.2</b>	<b>33.8</b>	<b>28.3</b>	<b>32.9</b>	<b>35.3</b>	<b>36.0</b>	<b>38.5</b>	<b>40.9</b>	<b>44.8</b>
Specialized Banks	23.0	27.9	24.5	19.8	20.1	19.2	22.4	19.3	22.0
<b>All Banks</b>	<b>31.9</b>	<b>33.6</b>	<b>28.2</b>	<b>32.7</b>	<b>35.0</b>	<b>35.7</b>	<b>38.2</b>	<b>40.5</b>	<b>44.4</b>
<b>Liquid Assets/Total Deposits</b>									
Public Sector Commercial Banks	42.6	47.1	38.9	40.1	39.7	41.6	37.1	41.7	48.7
Local Private Banks	40.6	42.9	35.0	43.4	45.1	46.3	50.4	55.4	58.8
Foreign Banks	61.1	61.1	71.6	82.4	97.9	94.0	95.3	98.7	103.7
<b>Commercial Banks</b>	<b>42.0</b>	<b>44.3</b>	<b>37.1</b>	<b>44.0</b>	<b>45.5</b>	<b>46.9</b>	<b>49.1</b>	<b>54.1</b>	<b>58.0</b>
Specialized Banks	205.4	247.7	229.4	167.1	161.4	181.4	181.2	187.2	186.5
<b>All Banks</b>	<b>42.7</b>	<b>45.1</b>	<b>37.7</b>	<b>44.5</b>	<b>45.9</b>	<b>47.3</b>	<b>49.5</b>	<b>54.5</b>	<b>58.4</b>
<b>Advances/Deposits</b>									
Public Sector Commercial Banks	64.6	60.0	68.4	65.2	57.7	61.7	58.1	62.0	55.7
Local Private Banks	74.5	70.1	75.1	66.6	61.2	60.3	55.1	54.1	51.7
Foreign Banks	80.1	75.2	68.9	56.1	47.6	47.6	40.8	36.9	39.5
<b>Commercial Banks</b>	<b>72.7</b>	<b>73.8</b>	<b>73.6</b>	<b>66.0</b>	<b>59.9</b>	<b>60.0</b>	<b>55.3</b>	<b>55.1</b>	<b>52.2</b>
Specialized Banks	528.4	507.3	577.0	560.8	526.6	622.6	517.8	628.1	528.9
<b>All Banks</b>	<b>74.6</b>	<b>69.7</b>	<b>75.2</b>	<b>67.7</b>	<b>61.4</b>	<b>61.5</b>	<b>56.7</b>	<b>56.6</b>	<b>53.6</b>

\* Source: FSIs are prepared on the basis of annual audited accounts except for quarter ended Dec-10, Mar-11 and Jun -11 which are based on unaudited Quarterly Report of Condition (QRC) submitted by banks.

\*\* Data of IDBP, PPCBL, and SME is based on Basel I.

Table 1.5: Banks' category-wise key variables

## All Banks

billion Rupees

	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
Paid up Capital	78	98	106	168	248	281	325	379	362	374	437	451
Equity	140.08	202	292	402	544	563	660	697	697	723	753	784
Deposits	1,963.59	2,393	2,832	3,255	3,854	4,218	4,786	5,450	5,421	5,965	5,769	6,238
Liabilities	2,402.19	2,841	3,367	3,951	4,627	5,065	5,856	6,441	6,492	6,992	7,010	7,423
Advances (net of Provision)	1,107.65	1,574	1,991	2,428	2,688	3,173	3,240	3,349	3,335	3,383	3,263	3,341
Investments (net of Provisions)	786.65	679	800	833	1,276	1,087	1,737	2,142	2,285	2,620	2,845	3,053
Assets	2,542.28	3,043	3,660	4,353	5,172	5,628	6,516	7,138	7,190	7,715	7,763	8,207
Income	167	168	271	385	475	582	690	731	203	413	622	856
Expense	123.43	116	177	262	368	519	609	619	163	336	507	686
Profit before tax	44	52	94	124	107	63	81	111	39	77	116	170
Profit after tax	25	35	63	84	73	43	54	65	25	51	76	110

\* Un-audited results.

## Public Sector Commercial Banks

million Rupees

	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
Paid up Capital	18,536	7,945	9,773	12,278	16,671	18,544	21,339	34,030	34,030	37,394	41,114	41,414
Equity	58,862.00	56,856	92,712	102,043	142,270	111,986	139,219	151,134	153,395	153,546	159,714	163,937
Deposits	799,359.00	544,817	578,060	665,642	812,856	819,683	952,373	1,087,745	1,027,260	1,183,100	1,090,594	1,241,838
Liabilities	900,571.00	596,167	631,739	734,145	893,622	930,324	1,090,831	1,206,836	1,198,112	1,315,176	1,278,386	1,421,784
Advances (net of Provision)	365,187.00	270,884	345,514	429,716	487,362	560,666	620,596	627,726	633,314	687,759	675,883	691,432
Investments (net of Provisions)	346,246.00	176,159	188,088	179,883	296,670	204,784	297,689	350,702	384,143	396,274	419,153	478,061
Assets	959,434.00	653,023	724,450	836,189	1,035,892	1,042,310	1,230,050	1,357,970	1,351,507	1,468,723	1,438,100	1,585,721
Income	57,346	34,660	52,968	73,519	90,970	103,421	119,979	132,870	34,417	72,172	108,585	150,459
Expense	41,205.00	20,437	30,328	41,961	57,748	96,855	103,218	110,348	27,898	59,532	91,464	125,536
Profit before tax	16,141	14,223	22,640	31,558	33,222	6,566	16,762	22,522	6,519	12,640	17,120	24,923
Profit after tax	9,365	7,952	15,379	21,192	23,851	5,644	14,372	12,019	4,397	8,433	11,830	16,340

\* Un-audited results.

## Local Private Banks

million Rupees

	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
Paid up Capital	30,232	58,130	59,376	124,252	199,547	214,571	253,015	295,257	278,499	286,639	340,655	353,898
Equity	64,273.00	128,308	176,569	287,882	389,726	421,074	487,719	507,855	501,821	523,717	543,412	566,655
Deposits	953,507.00	1,603,996	1,992,987	2,425,781	2,909,310	3,236,220	3,655,994	4,188,197	4,215,698	4,595,919	4,486,292	4,810,643
Liabilities	1,147,357.00	1,851,966	2,306,329	2,886,107	3,446,053	3,799,764	4,417,543	4,895,750	4,951,354	5,331,805	5,379,583	5,648,576
Advances (net of Provision)	554,722.00	1,080,089	1,413,072	1,807,163	2,039,623	2,429,934	2,435,792	2,562,263	2,540,368	2,534,501	2,429,069	2,489,002
Investments (net of Provisions)	389,798.00	465,459	523,376	598,435	936,764	847,045	1,373,082	1,696,712	1,802,769	2,115,413	2,307,956	2,441,659
Assets	1,211,630.00	1,980,274	2,482,898	3,173,989	3,835,779	4,220,838	4,905,262	5,403,606	5,453,175	5,855,523	5,922,995	6,215,231
Income	76,326	105,596	177,860	273,918	348,149	437,498	524,275	556,987	156,676	318,073	482,373	661,858
Expense	52,481.00	74,523	117,198	187,158	278,615	385,022	463,734	473,582	125,844	257,186	388,249	525,460
Profit before tax	23,845	31,073	60,662	86,760	69,530	52,477	60,541	83,405	30,833	60,887	94,124	136,397
Profit after tax	14,813	21,782	41,188	59,490	47,263	34,704	39,265	50,179	19,578	39,289	60,809	88,846

\* Un-audited results.

## Foreign Banks

	million Rupees											
	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
Paid up Capital	20,058	20,053	23,111	17,469	17,085	32,130	34,885	33,847	34,115	34,949	39,590	40,024
Equity	26,889.00	27,184	32,202	22,686	19,373	33,971	35,739	34,698	35,541	36,968	42,917	43,774
Deposits	193,845.00	226,976	244,955	150,093	117,561	147,938	160,936	156,331	162,884	167,910	176,939	167,911
Liabilities	244,659.00	276,711	307,176	201,081	153,339	200,590	205,297	199,125	209,346	208,326	215,475	211,656
Advances (net of Provision)	123,762.00	159,172	168,439	120,223	88,455	101,921	90,325	65,627	68,957	68,438	65,267	66,370
Investments (net of Provisions)	43,844.00	30,949	67,383	38,477	26,427	22,593	52,373	79,863	79,571	87,888	97,280	113,332
Assets	271,548.00	303,896	339,378	223,783	172,711	234,562	241,037	233,823	244,887	245,294	258,392	255,430
Income	18,724	17,872	30,300	24,107	20,169	24,005	27,741	25,069	6,848	13,893	21,575	28,615
Expense	11,653.00	10,659	18,741	17,784	17,733	23,998	28,591	22,835	5,520	11,256	17,276	22,976
Profit before tax	7,071	7,212	11,559	6,323	2,435	7	(850)	2,234	1,328	2,637	4,299	5,639
Profit after tax	4,180	5,816	8,035	4,288	1,122	651	(809)	1,352	864	1,943	3,007	3,647

\* Un-audited results.

## Specialized Banks

	million Rupees											
	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
Paid up Capital	9,243	12,185	13,946	14,452	14,849	15,506	15,507	15,507	15,507	15,508	15,508	15,508
Equity	(9,942.00)	(9,971)	(9,106)	(10,214)	(6,931)	(4,163)	(2,424)	3,461	6,716	8,286	7,137	9,492
Deposits	16,878.00	17,356	15,861	13,491	14,320	13,883	16,588	17,693	14,856	17,915	14,763	17,754
Liabilities	109,607.00	115,755	121,961	129,173	134,125	134,332	142,414	138,795	133,552	136,774	136,287	141,047
Advances (net of Provision)	63,977.00	64,303	63,554	70,617	72,647	80,114	93,031	93,174	92,493	92,759	92,730	93,905
Investments (net of Provisions)	6,764.00	6,890	21,380	16,581	15,926	12,147	13,819	14,553	18,653	20,675	21,067	19,583
Assets	99,666.00	105,784	112,855	118,959	127,193	130,178	139,990	142,256	140,268	145,060	143,424	150,539
Income	14,785	9,896	9,531	13,944	15,943	17,039	17,612	15,678	4,696	8,834	9,879	15,018
Expense	18,088.00	10,256	10,626	14,710	14,272	12,888	13,392	12,579	4,172	7,692	9,534	12,461
Profit before tax	(3,302)	(360)	(1,095)	(766)	1,671	4,151	4,220	3,099	524	1,142	345	2,557
Profit after tax	(3,677)	(871)	(1,300)	(1,075)	875	2,317	1,617	1,876	504	1,159	339	1,554

\* Un-audited results.

**Table 1.6: Concentration in the Banking System**  
(December 31, 2011)

Indicators	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Percent Industry
<b>Asset</b>							
Share of Total Assets	50.7	22.7	18.2	3.5	3.1	1.8	100
<b>Share of Total Investments</b>	50.0	23.6	18.6	3.5	3.7	0.6	100
<i>of which investment in Government Securities</i>	83.6	86.3	82.2	86.3	99.9	78.8	85
<b>Advances</b>							
Advances:public	70.8	17.7	8.4	2.8	0.2	0.1	100
Advances:private	48.8	22.1	20.5	2.9	2.2	3.5	100
<b>Sectoral Distribution of Loans</b>							
Corporate Sector	49.5	23.2	21.5	3.1	2.4	0.2	100
SMEs	45.9	18.7	30.9	1.1	0.2	3.2	100
Agriculture	30.6	9.1	5.2	0.0	0.0	55.0	100
Consumer Finance	57.0	22.5	11.8	5.9	2.7	0.0	100
Commodity Financing	66.6	21.3	9.5	2.6	0.0	0.0	100
Staff Loans	56.0	19.6	14.1	3.1	3.0	4.1	100
Others	85.0	8.1	1.3	0.3	5.1	0.3	100
<b>Total</b>	51.8	21.5	18.8	2.9	2.0	3.1	100
NPLs / Gross Loans	14.3	17.3	19.5	9.3	10.3	30.2	16.2
Net NPLs / Capital	15.9	46.3	44.7	11.2	1.7	145.3	25.7
<b>Liabilities</b>							
<b>Share of Total Deposits</b>	52.9	23.6	17.3	3.3	2.7	0.3	100
Customer Fixed Deposits	45.2	23.2	23.3	4.2	3.9	0.2	100
Customer CASA	55.9	24.0	14.6	2.9	2.2	0.3	100
Customer Deposits others	34.9	33.7	28.3	1.1	1.2	0.7	100
Financial Institutions Remunerative Deposits	50.6	26.4	17.5	4.3	0.8	0.5	100
Financial Institutions Non-Remunerative Deposits	94.8	2.2	0.9	0.3	1.8	0.0	100
<b>Capital Adequacy</b>							
Capital/RWA (Capital Adequacy Ratio)	15.6	10.5	11.8	19.9	31.4	8.9	14.6
Tier 1 Capital / RWA	13.4	8.0	10.7	19.4	31.2	3.4	12.6
Net Worth / Total Assets	10.5	7.2	7.6	16.0	17.1	6.3	9.6
Share of Risk Weighted Assets	53.7	19.0	19.1	4.3	2.8	2.6	100
<b>Earning &amp; Profitability</b>							
Profit/Loss (Before Tax)	75.5	12.9	4.9	1.9	3.3	1.5	100
Net Interest Income / Gross Income	77.8	76.8	66.3	83.4	71.6	61.8	75.7
Non-Interest Expense / Gross Income	22.2	23.2	33.7	16.6	28.4	38.2	24.3
Provision Expense to Gross Income	11.9	14.9	9.1	-0.6	8.2	11.2	11.6
<b>Liquidity</b>							
Liquid Assets / Total Assets	44.3	44.8	41.5	48.2	68.2	22.0	44.4
Liquid Assets / Total Deposits	55.8	56.9	57.4	66.5	103.7	186.5	58.4
Advances to deposits ratio	52.5	49.4	57.4	49.9	39.5	528.9	53.6

\* Un-audited results.

## Asset Quality:

**Table 1.7: Asset Quality Indicators of the Banking System**

### Banking System: Selected Indicators of Asset Quality

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
Advances	2,126,844	2,564,055	2,875,686	3,422,549	3,551,331	3,714,312	3,717,394	3,776,682	3,666,535	3,746,149
NPLs	177,433	176,766	217,998	359,238	446,005	547,770	573,524	579,197	613,219	607,145
Provision	136,264	137,672	187,603	249,914	311,588	365,521	382,262	393,226	403,587	405,440
Advances (net)	1,990,580	2,427,719	2,688,087	3,172,636	3,239,744	3,348,791	3,335,132	3,383,457	3,262,949	3,340,710
Net NPLs	41,169	39,094	30,395	109,324	134,417	182,249	191,262	185,972	209,632	201,705

\* Un-audited results.

### Banking System: Break up of Non Performing Loans (NPLs)

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
OAEM	6,890	12,660	8,999	11,558	12,152	13,601	12,786	16,686	15,811	15,560
Sub Standard	17,405	17,718	36,520	78,503	63,905	56,146	59,850	60,464	68,984	60,369
Doubtful	12,206	17,429	24,248	67,877	77,809	66,264	64,349	58,963	63,223	64,037
Loss	140,814	128,959	148,233	201,301	292,138	411,758	436,539	443,084	465,200	467,180
Total	177,315	176,766	217,999	359,238	446,005	547,770	573,524	579,197	613,219	607,145

\* Un-audited results.

### Banking System: Break up of Provisions against Advances (specific)

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
OAEM	64	176	715	743	-	-	-	-	-	-
Sub Standard	3,097	3,516	9,366	17,490	13,666	12,417	12,287	13,278	13,113	10,558
Doubtful	4,926	6,670	12,454	29,782	32,386	30,363	30,073	28,221	28,515	29,521
Loss	113,354	107,147	144,173	185,746	251,691	304,892	321,382	333,347	345,230	349,816
Total	121,441	117,508	166,708	233,761	297,743	347,673	363,742	374,847	386,858	389,895

\* Un-audited results.

### Category-wise Break up of Banks' Advances

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
PSCBs	378,514	465,065	526,566	629,389	700,902	716,562	720,467	777,606	767,053	785,014
LPBs	1,486,297	1,881,906	2,163,480	2,587,530	2,643,594	2,812,114	2,808,356	2,811,008	2,713,250	2,773,211
FBs	171,466	122,626	90,666	104,440	95,113	71,677	74,864	74,385	71,674	73,215
CBs	2,036,277	2,469,597	2,780,712	3,321,360	3,439,608	3,600,353	3,603,688	3,662,999	3,551,977	3,631,440
SBs	90,567	94,459	94,974	101,189	111,723	113,958	113,706	113,683	114,559	114,709
Industry	2,126,844	2,564,055	2,875,686	3,422,549	3,551,331	3,714,312	3,717,394	3,776,682	3,666,535	3,746,149

\* Un-audited results.

### Category-wise Break up of Banks' Non Performing Loans (NPLs)

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
PSCBs	38,018	41,841	44,054	102,656	118,400	164,195	170,345	166,915	193,214	186,606
LPBs	95,672	96,475	139,997	224,395	292,780	344,183	365,026	370,244	377,334	378,369
FBs	2,074	1,253	1,409	3,077	6,369	6,996	6,789	6,701	7,230	7,574
CBs	135,765	139,568	185,460	330,128	417,549	515,373	542,160	543,860	577,778	572,548
SBs	41,668	37,198	32,538	29,110	28,456	32,396	31,364	35,337	35,441	34,597
Industry	177,433	176,766	217,998	359,238	446,005	547,770	573,524	579,197	613,219	607,145

\* Un-audited results.

**Category-wise Banks' Provisions**

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
PSCBs	32,999	35,349	39,204	68,723	80,305	88,836	87,154	89,848	91,170	93,582
LPBs	73,225	76,080	123,855	157,598	207,803	249,851	267,988	276,507	284,180	284,208
FBs	3,027	2,403	2,211	2,519	4,788	6,050	5,907	5,947	6,407	6,845
CBs	109,252	113,831	165,271	228,839	292,896	344,737	361,049	372,302	381,758	384,635
SBs	27,012	23,841	22,332	21,075	18,692	20,784	21,213	20,924	21,829	20,804
Industry	136,264	137,672	187,603	249,914	311,588	365,521	382,262	393,226	403,587	405,440

\* Un-audited results.

**Category-wise Banks' Advances (net of provisions)**

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
PSCBs	345,514	429,716	487,362	560,666	620,596	627,726	633,314	687,759	675,883	691,432
LPBs	1,413,072	1,807,163	2,039,623	2,429,934	2,435,792	2,562,263	2,540,368	2,534,501	2,429,069	2,489,002
FBs	168,439	120,223	88,455	101,922	90,325	65,627	68,957	68,438	65,267	66,370
CBs	1,927,026	2,357,102	2,615,440	3,092,522	3,146,713	3,255,617	3,242,639	3,290,698	3,170,219	3,246,805
SBs	63,554	70,617	72,647	80,114	93,031	93,174	92,493	92,759	92,730	93,905
Industry	1,990,580	2,427,719	2,688,087	3,172,636	3,239,744	3,348,791	3,335,132	3,383,457	3,262,949	3,340,710

\* Un-audited results.

**Category-wise Banks' Non Performing Loans-NPLs (net of provisions)**

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
PSCBs	5,019	6,492	4,850	33,934	38,095	75,359	83,192	77,067	102,044	93,023
LPBs	22,447	20,395	16,142	66,797	84,977	94,332	97,039	93,737	93,154	94,161
FBs	(952)	(1,150)	(803)	558	1,581	946	881	754	822	729
CBs	26,513	25,737	20,189	101,289	124,653	170,637	181,111	171,558	196,020	187,913
SBs	14,655	13,356	10,206	8,035	9,764	11,612	10,151	14,414	13,612	13,792
Industry	41,169	39,094	30,395	109,324	134,417	182,249	191,262	185,972	209,632	201,705

\* Un-audited results.

Table 1.8: Segment-wise Advances and Non Performing Loans (NPLs)\*

amount in million Rupees, ratio in percent

	Dec-10			Sep-11			Dec-11		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
<b>Corporate Sector</b>	2,329,440	357,717	15.4	2,345,911	415,502	17.7	2,419,390	414,240	17.1
<b>SMEs Sector</b>	346,986	97,205	28.0	277,613	97,789	35.2	303,685	95,501	31.4
<b>Agriculture Sector</b>	169,315	30,359	17.9	174,693	35,964	20.6	176,860	34,105	19.3
<b>Consumer sector</b>	259,625	43,879	16.9	244,450	45,568	18.6	242,235	44,965	18.6
<i>i. Credit cards</i>	26,244	5,114	19.5	23,935	4,777	20.0	23,406	4,822	20.6
<i>ii. Auto loans</i>	57,341	5,839	10.2	48,383	5,166	10.7	46,785	4,868	10.4
<i>iii. Consumer durable</i>	1,003	109	10.8	609	104	17.0	126	100	79.1
<i>iv. Mortgage loans</i>	65,330	15,506	23.7	58,694	16,626	28.3	57,774	16,534	28.6
<i>v. Other personal loans</i>	109,707	17,311	15.8	112,828	18,895	16.7	114,144	18,642	16.3
<b>Commodity financing</b>	457,247	5,907	1.3	467,965	5,051	1.1	437,555	4,883	1.1
<b>Staff Loans</b>	77,535	1,293	1.7	75,415	1,356	1.8	75,771	1,395	1.8
<b>Others</b>	74,164	11,410	15.4	80,488	11,989	14.9	90,652	12,056	13.3
<b>Total</b>	3,714,312	547,770	14.7	3,666,535	613,219	16.7	3,746,149	607,145	16.2

\* Un-audited results.

Table 1.9: Sector-wise Advances and Non Performing Loans (NPLs)\*

amount in million Rupees, ratio in percent

	Dec-10			Sep-11			Dec-11		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	220,907	14,511	6.6	324,933	38,442	11.8	312,087	36,504	11.7
Automobile/Transportation	47,709	10,987	23.0	50,380	11,081	22.0	53,727	10,928	20.3
Cement	94,983	17,570	18.5	82,872	18,897	22.8	81,119	18,804	23.2
Chemical & Pharmaceuticals	143,357	11,396	7.9	137,823	13,531	9.8	146,899	13,821	9.4
Electronics	61,619	23,730	38.5	56,949	29,121	51.1	60,347	30,358	50.3
Financial	41,548	7,907	19.0	58,339	8,382	14.4	70,533	8,424	11.9
Individuals	446,106	71,784	16.1	339,266	54,141	16.0	336,181	53,521	15.9
Insurance	1,470	1	0.1	1,087	1	0.1	508	1	0.2
Others	1,504,600	188,026	12.5	1,501,109	218,315	14.5	1,519,573	210,332	13.8
Production/Transmission of Energy	350,434	13,283	3.8	396,337	16,835	4.2	369,929	14,934	4.0
Shoes & Leather garments	22,850	2,859	12.5	24,872	3,068	12.3	30,930	3,128	10.1
Sugar	73,565	14,245	19.4	94,968	12,975	13.7	84,022	12,233	14.6
Textile	705,164	171,472	24.3	597,600	188,431	31.5	680,293	194,158	28.5
<b>Total</b>	3,714,312	547,770	14.7	3,666,535	613,219	16.7	3,746,149	607,145	16.2

\* Un-audited results.

## Soundness & Resilience:

**Table 1.10: Category-wise Profitability of the Banking System**

	billion Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
<b>Profit Before Tax</b>										
PSCBs	22.8	31.5	33.2	6.6	16.8	22.5	6.5	12.6	17.1	24.9
LPBs	60.5	85.6	69.5	52.5	60.5	83.4	30.8	60.9	94.1	136.4
FBs	11.6	6.3	2.4	0.0	(0.9)	2.2	1.3	2.6	4.3	5.6
CBs	94.9	123.5	105.2	59.0	76.5	108.2	38.6	76.2	115.5	167.0
SBs	(1.1)	0.1	1.7	4.2	4.2	3.1	0.5	1.1	0.3	2.6
All Banks	93.8	123.6	106.9	63.2	80.7	111.3	39.2	77.3	115.9	169.5
<b>Profit After Tax</b>										
PSCBs	15.5	21.2	23.9	5.6	14.4	12.0	4.4	8.4	11.8	16.3
LPBs	41.1	59.1	47.3	34.7	39.3	50.2	19.6	39.3	60.8	88.8
FBs	8.0	4.3	1.1	0.6	(0.8)	1.4	0.8	1.9	3.0	3.6
CBs	64.6	84.6	72.2	41.0	52.8	63.5	24.9	49.7	75.6	108.8
SBs	(1.3)	(0.5)	0.9	2.3	1.6	1.9	0.5	1.2	0.3	1.6
All Banks	63.3	84.1	73.1	43.3	54.4	65.4	25.3	50.8	76.0	110.4

\* Un-audited results.

**Table 1.11: Category-wise Profitability Indicators of the Banking System**

	Percent									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
<b>Before Tax ROA</b>										
PSCBs	3.3	4.0	3.5	0.6	1.5	1.8	1.9	1.8	1.6	1.7
LPBs	2.7	3.1	2.0	1.3	1.3	1.7	2.3	2.2	2.2	2.4
FBs	3.6	3.2	1.5	0.0	-0.3	0.3	0.3	2.2	2.3	2.3
CBs	2.9	3.2	2.3	1.1	1.3	1.6	2.2	2.1	2.1	2.2
SBs	-1.0	-1.3	1.4	3.2	3.1	2.4	1.0	1.1	0.3	1.8
All Banks	2.8	3.1	2.2	1.2	1.3	1.7	2.2	2.1	2.1	2.2
<b>Before Tax ROE (based on Equity plus Surplus on Revaluation)</b>										
PSCBs	30.7	32.4	27.2	5.2	13.3	16.3	17.1	16.6	14.8	15.9
LPBs	40.1	36.2	20.4	12.9	13.2	16.8	24.4	23.8	24.2	25.8
FBs	38.9	30.0	13.1	0.0	-2.4	2.7	2.7	14.8	15.3	14.5
CBs	37.2	34.7	21.8	10.6	12.4	16.2	22.4	21.8	21.7	23.1
SBs	-	-	-	-	-	-	-	-	-	-
All Banks	38.2	35.2	22.6	11.4	13.2	16.7	22.4	21.8	21.5	23.4

\* Un-audited results.

**Table 1.12: Break-up of Mark-up/Return/Interest Earned**

amount in billion Rupees, share in percent

Items	Dec-09		Dec-10		Mar-11		Jun-11		Sep-11		Dec-11	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	412.1	69.7	404.1	63.9	107.1	60.3	214.1	59.5	312.2	57.5	422.7	56.6
Investments	148.4	25.1	198	31	63	35.6	131.6	36.6	210.2	38.7	297.1	39.8
Deposits, repo and others	30.6	5.2	30.4	4.8	7.3	4.1	14.3	4.0	20.2	3.7	26.6	3.6
<b>Total</b>	<b>591.1</b>	<b>100</b>	<b>633</b>	<b>100</b>	<b>177.6</b>	<b>100</b>	<b>359.9</b>	<b>100.0</b>	<b>542.7</b>	<b>100.0</b>	<b>746.5</b>	<b>100.0</b>

\* Un-audited results.

**Table 1.13: Distribution of Banks by Capital Adequacy Ratio (CAR)**

	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
Less than 10	9	7	9	9	6	6	6	5	5	5
10 to 15	13	15	12	10	15	12	13	12	8	12
Over 15	17	17	18	21	19	20	19	21	25	21
<b>Total</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>40</b>	<b>40</b>	<b>38</b>	<b>38</b>	<b>38**</b>	<b>38</b>	<b>38</b>

\* Un-audited results.

\*\*While amalgamation of MyBank with and into Summit bank Ltd came into effect on Jun 29, 2011, both banks reported their results for Jun-11 quarter separately.

**Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIS**  
(December 31, 2011)

million Rupees

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
<b>Equity</b>							
1.1 Fully Paid-up Capital/Capital Deposited with SBP	494,974	41,414	353,898	38,720	15,508	449,540	48,627
1.2 Balance in Share Premium Account	(35,295)	17,000	(52,295)	-	-	(35,295)	-
1.3 Reserve for issue of Bonus shares	-	-	-	-	-	-	-
1.4 General Reserves as disclosed on the Balance Sheet (including statutory reserve)	151,602	20,363	112,868	126	10,956	144,312	7,290
1.5 Un-appropriated/Unremitted profits (net of accumulated losses, if any)	119,051	42,803	90,901	3,796	(21,780)	115,720	3,147
1.6 Sub-Total (1.1 to 1.5)	<b>730,332</b>	<b>121,580</b>	<b>505,371</b>	<b>42,641</b>	<b>4,684</b>	<b>674,276</b>	<b>59,064</b>
<b>Deductions</b>							
1.7 Goodwill	41,370	1,057	39,941	344	0	41,342	28
1.8 Shortfall in Provisions required against Classified assets	4,793	4,480	27	286	-	4,793	-
1.9 Deficit on account of revaluation of AFS investment	3,487	1,122	1,071	262	234	2,689	799
1.10 Any increase in equity capital resulting from a securitization transaction	-	-	-	-	-	-	-
1.11 Investments in TFCs of other banks	2,501	934	16	-	-	951	1,551
1.12 Other Deductions	<b>14,073</b>	<b>2,684</b>	<b>9,907</b>	<b>-</b>	<b>158</b>	<b>12,797</b>	<b>1,324</b>
1.13 Sub-Total (1.7 to 1.12)	<b>66,320</b>	<b>10,278</b>	<b>51,058</b>	<b>891</b>	<b>392</b>	<b>62,571</b>	<b>3,701</b>
1.14 Total Eligible Tier 1 capital(1.6 less 1.13)	<b>664,012</b>	<b>111,302</b>	<b>454,313</b>	<b>41,750</b>	<b>4,292</b>	<b>611,705</b>	<b>55,363</b>
<b>Supplementary Capital</b>							
2.1 Freely available General Provisions or reserves for loan losses-up to maximum of 1.25% of Risk Weighted Assets	12,005	1,580	8,589	310	1,389	11,868	137
2.2 Revaluation reserves eligible upto 45%	35,899	8,787	23,757	-	2,451	34,996	903
2.3 Foreign Exchange Translation Reserves	23,864	6,177	17,687	-	-	23,864	-
2.4 Undisclosed reserves	-	-	-	-	-	-	-
2.5 Subordinated debt-up to maximum of 50% of total equity	38,630	-	35,426	-	3,204	38,630	-
2.6 Total Tier 2 Supplementary Capital(2.1 to 2.5)	<b>110,303</b>	<b>16,544</b>	<b>85,364</b>	<b>310</b>	<b>7,045</b>	<b>109,358</b>	<b>1,040</b>
<b>Deductions</b>							
2.7 Other deductions	14,073	2,684	9,907	-	158	12,797	1,324
2.8 Total Deductions	14,073	2,684	9,907	-	158	12,797	1,324
2.9 Total eligible tier 2 capital	<b>96,230</b>	<b>13,860</b>	<b>75,457</b>	<b>310</b>	<b>6,887</b>	<b>96,561</b>	<b>(284)</b>
2.10 Eligible tier 3	-	-	-	-	-	-	-
2.11 Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)	96,230	13,860	75,457	310	6,887	96,514	(284)
2.13 TOTAL CAPITAL (1.14 plus 2.9)	<b>763,250</b>	<b>125,162</b>	<b>529,770</b>	<b>42,060</b>	<b>11,179</b>	<b>708,219</b>	<b>55,079</b>
<b>Risk Weighted Amounts</b>							
3.1 Total Credit Risk Weighted Assets	3,867,557	739,870	2,855,656	102,678	105,632	3,803,835	64,323
3.2 Total Market Risk Weighted Assets	366,016	85,995	257,247	4,556	28	347,826	18,227
3.3 Total Operational Risk Assets	717,294	126,740	531,547	26,517	19,468	704,272	13,094
3.4 Total Risk Weighted Amount	<b>4,951,578</b>	<b>952,606</b>	<b>3,644,450</b>	<b>133,750</b>	<b>125,127</b>	<b>4,855,933</b>	<b>95,644</b>
<b>Capital Adequacy Ratios</b>							
4.1 Credit Risk Capital Adequacy Ratio	19.7%	16.9%	18.6%	41.0%	10.6%	18.6%	85.6%
4.2 Tier 1 capital to Total Risk Weighted Amount	13.4%	11.7%	12.5%	31.2%	3.4%	12.6%	57.9%
4.3 Total Capital Adequacy Ratio	15.4%	13.1%	14.5%	31.4%	8.9%	14.6%	57.6%
<b>Other Deductibles from Tier 1 and Tier 2 Capital</b>							
5.1 Investments in equity and other regulatory capital of majority owned securities or other financial subsidiaries not consolidated in the balance sheet	21,521	3,567	17,273	-	315	21,156	365
5.2 Significant minority investments in banking, securities and other financial entities	5,243	1,802	1,379	-	-	3,181	2,062
5.3 Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)	582	-	361	-	-	361	220
5.4 Significant minority and majority investments in commercial entities exceeding 15% of Banks Capital	800	-	800	-	-	800	-
5.5 Securitization exposure subject to deduction (para 4.3.1 of instructions)	-	-	-	-	-	-	-
5.6 Others	96	-	96	-	-	96	-
5.7 Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital ( 5.1 to 5.6)	<b>28,242</b>	<b>5,369</b>	<b>19,909</b>	<b>-</b>	<b>315</b>	<b>25,594</b>	<b>2,648</b>

\* Un-audited results.

**Table 1.15: Stress Testing Results of the Banking System**  
(December 31, 2011)

Shock Details		Number of Banks with CAR		
		< 0%	0% - 10%	> 10%
Pre-Shock Position		3	2	33
<b>Credit Risk Shocks</b>		<b>&lt; 0%</b>	<b>0% - 10%</b>	<b>&gt; 10%</b>
<b>C-1</b>	20% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss.	3	8	27
<b>C-2</b>	Tightening of loan classification i.e. All NPLs under substandard downgraded to doubtful and all doubtful downgraded to loss.	3	3	32
<b>C-3</b>	Deterioration in performing loans of the textile sector (30%) directly downgraded to doubtful category of NPLs.	3	5	30
<b>C-4</b>	50% of consumer loans (credit cards, auto loans, personal loans & consumer durables only) directly classified into doubtful category of NPLs.	3	8	27
<b>C-5</b>	Deterioration in performing loans of the SME Sector (25%) and Agri Sector (25%) downgraded to Doubtful category of NPLs.	3	3	32
<b>C-6</b>	Critical Infection Ratio (The ratio of NPLs to Loans where capital wipes out)	3	3	32
<b>Market Risk Shocks</b>		<b>&lt; 0%</b>	<b>0% - 10%</b>	<b>&gt; 10%</b>
<b>IR-1</b>	Increase in interest rates by 300 basis points.	3	3	32
<b>IR-2</b>	Flattening of yield curve by increasing 300, 200 and 100 basis points at the short, middle and long end respectively.	3	3	32
<b>ER-1</b>	Depreciation of Pak Rupee exchange rate by 25%	3	3	32
<b>ER-2</b>	Appreciation of Pak Rupee exchange rate by 5%	3	3	32
<b>EQ-1</b>	Fall in general equity prices by 30%.	3	3	32
<b>EQ-2</b>	Fall in general equity prices by 50%.	3	3	32
<b>Combined Credit &amp; Market Shocks</b>		<b>&lt; 0%</b>	<b>0% - 10%</b>	<b>&gt; 10%</b>
<b>COMB-1</b>	Increase in General Interest rates by 3%, deterioration in performing loans of the SME Sector (25%) and Agri Sector (25%) downgraded to Doubtful category of NPLs, deterioration of loans to the textile sector (30%) directly downgraded to doubtful category, and fall in equity prices by 30%.	3	7	28
<b>COMB-2</b>	Flattening of yield curve by increasing 300, 200 and 100 basis points at the short, middle and long end respectively, 20% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss., fall in equity prices by 50%.	3	14	21
<b>Liquidity Risk Shocks</b>		<b>3 Days</b>	<b>4 Days</b>	<b>5 Days</b>
<b>L-1</b>	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	0	0	0

Table 1.16: List of Banks

2009	2010	Sep-11	Dec-11
<b>A. Public Sector Com. Banks (4)</b>	<b>A. Public Sector Com. Banks (5)</b>	<b>A. Public Sector Com. Banks (5)</b>	<b>A. Public Sector Com. Banks (5)</b>
First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.
National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan
The Bank of Khyber	Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.
The Bank of Punjab	The Bank of Khyber	The Bank of Khyber	The Bank of Khyber
	<i>The Bank of Punjab</i>	<i>The Bank of Punjab</i>	<i>The Bank of Punjab</i>
<b>B. Local Private Banks (25)</b>	<b>B. Local Private Banks (23)</b>	<b>B. Local Private Banks (22)</b>	<b>B. Local Private Banks (22)</b>
Allied Bank Ltd.	<i>AlBaraka Bank (Pakistan) Limited.*</i>	<i>AlBaraka Bank (Pakistan) Limited.*</i>	<i>AlBaraka Bank (Pakistan) Limited.*</i>
Askari Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.
<i>Atlas Bank Ltd.**</i>	Askari Bank Ltd.	Askari Bank Ltd.	Askari Bank Ltd.
Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.
Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.
BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.
Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.
<i>Emirates Global Islamic Bank Ltd.*</i>	<i>Faysal Bank Ltd.**</i>	<i>Dubai Islamic Bank Pakistan Ltd.</i>	<i>Dubai Islamic Bank Pakistan Ltd.</i>
Faysal Bank Ltd.	Habib Bank Ltd.	Faysal Bank Ltd.**	Faysal Bank Ltd.**
Habib Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
Habib Metropolitan Bank Ltd.	JS Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
JS Bank Ltd.	KASB Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
KASB Bank Ltd.	MCB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.
MCB Bank Ltd.	Meezan Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
Meezan Bank Ltd.	<i>Mybank Ltd.*</i>	Meezan Bank Ltd.	Meezan Bank Ltd.
Mybank Ltd.	NIB Bank Ltd.	NIB Bank Ltd.	NIB Bank Ltd.
NIB Bank Ltd.	SAMBA Bank Ltd.	SAMBA Bank Ltd.	SAMBA Bank Ltd.
SAMBA Bank Ltd.	Silk Bank Ltd.	Silk Bank Ltd.	Silk Bank Ltd.
Silk Bank Ltd.	Soneri Bank Ltd.	Soneri Bank Ltd.	Soneri Bank Ltd.
Soneri Bank Ltd.	Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.
Standard Chartered Bank (Pakistan) Ltd.	United Bank Ltd.	Summit Bank Ltd (formerly Arif Habib Bank)***	Summit Bank Ltd (formerly Arif Habib Bank)***
<i>The Royal Bank of Scotland Ltd.</i>	Dubai Islamic Bank Pakistan Ltd.	United Bank Ltd.	United Bank Ltd.
United Bank Ltd.	Summit Bank Ltd (formerly Arif Habib Bank)***		
Dubai Islamic Bank Pakistan Ltd.			
Arif Habib Bank Ltd.			
<b>C. Foreign Banks (7)</b>	<b>C. Foreign Banks (6)</b>	<b>C. Foreign Banks (7)</b>	<b>C. Foreign Banks (7)</b>
<i>AlBaraka Islamic Bank B.S.C.</i>	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.
Bank of Tokyo - Mitsubishi UFJ, Ltd.	Deutsche Bank AG	Barclays Bank PLC	Barclays Bank PLC
Deutsche Bank AG	Citibank N.A.	Citibank N.A.	Citibank N.A.
Citibank N.A.	Oman International Bank S.A.O.G.	Deutsche Bank AG	Deutsche Bank AG
Oman International Bank S.A.O.G.	Barclays Bank PLC	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.
Barclays Bank PLC	HSBC Bank Middle East Ltd.	<i>Industrial and Commercial Bank of China Limited</i>	Industrial and Commercial Bank of China Limited
HSBC Bank Middle East Ltd.		Oman International Bank S.A.O.G.	Oman International Bank S.A.O.G.
<b>D. Specialized Banks (4)</b>	<b>D. Specialized Banks (4)</b>	<b>D. Specialized Banks (4)</b>	<b>D. Specialized Banks (4)</b>
Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan
Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.
SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.
Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.
<b>All Commercial Banks (36)</b>	<b>All Commercial Banks (34)</b>	<b>All Commercial Banks (34)</b>	<b>All Commercial Banks (34)</b>
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
<b>All Banks (40)</b>	<b>All Banks (38)</b>	<b>All Banks (38)</b>	<b>All Banks (38)</b>
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

\* Descheduling of AlBaraka Islamic Bank Pakistan Operations and merger into Emirates Global Islamic Bank Limited with effect from October 29, 2010. Subsequent upon its merger, name has been changed from "Emirates Global Islamic Bank Limited" to "AlBaraka Bank (Pakistan) Limited" with effect from the close of business on October 29, 2010.

\*\* Royal Bank of Scotland Limited (RBS Pakistan) Amalgamated with and into Faysal Bank Limited on December 29, 2010.

\*\*\*De-scheduling of Atlas Bank Limited with effect from the close of business on December 31, 2010, on account of its merger with and into Summit Bank Limited. SBP declared "Sindh Bank Limited" as a scheduled bank with effect from December 24, 2010.

\* Descheduling and amalgamation of Mybank Limited (MBL) with and into Summit Bank Limited with effect from Jun 29, 2011.

Note: Scheduling of Industrial and Commercial Bank of China Limited took place vide No. BPRD (LD-06)/602- ICBC/2011/10416 dated August 16, 2011.

## **2. Islamic Banking**

**Table 2.1: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches**  
(December 31, 2011)

million Rupees					
Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking	Absolute change	
ASSETS				QoQ	YoY
<b>Cash &amp; Balances With Treasury Banks</b>	30,300	17,982	48,282	11,549	12,094
Balances With Other Banks	13,591	9,756	23,347	364	(3,878)
Due from Financial Institutions	12,328	1,500	13,828	(14,643)	(5,429)
Investments - Net	168,564	105,705	274,268	37,916	116,465
Financing - Net	129,178	71,069	200,247	22,697	19,848
Operating Fixed Assets	10,681	4,064	14,746	284	1,701
Deferred Tax Assets	2,993	32	3,025	370	872
Other Assets	40,691	22,572	63,263	14,057	22,353
<b>TOTAL ASSETS</b>	<b>408,325</b>	<b>232,681</b>	<b>641,006</b>	<b>72,594</b>	<b>164,025</b>
<b>LIABILITIES</b>				-	-
<b>Bills Payable</b>	4,137	1,142	5,280	(1,231)	1,144
Due to Financial Institution	14,118	13,293	27,410	6,644	9,102
Deposits And Other Accounts	340,992	180,008	521,000	57,935	130,940
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	5	-	5	(3)	(14)
Deferred Tax Liabilities	-	12	12	(28)	(505)
Other Liabilities	11,621	19,604	31,225	7,269	13,704
<b>TOTAL LIABILITIES</b>	<b>370,873</b>	<b>214,059</b>	<b>584,932</b>	<b>70,586</b>	<b>154,371</b>
<b>NET ASSETS</b>	<b>37,452</b>	<b>18,622</b>	<b>56,074</b>	<b>2,007</b>	<b>9,655</b>
<b>NET ASSETS REPRESENTED BY: -</b>				-	-
<b>Share Capital</b>	36,431	8,873	45,305	140	4,397
Reserves	837	10	847	268	194
Unappropriated Profit	(363)	8,830	8,467	1,863	5,839
Share Holders' Equity	36,905	17,714	54,619	2,272	10,431
Surplus/Deficit On Revaluation Of Assets	547	908	1,455	(264)	(776)
<b>TOTAL</b>	<b>37,452</b>	<b>18,622</b>	<b>56,074</b>	<b>2,007</b>	<b>9,655</b>
<b>PROFIT AND LOSS STATEMENT</b>	<b>Islamic Banks</b>	<b>Islamic Banking Branches</b>	<b>Islamic Banking</b>	<b>Absolute change</b>	
				<b>YoY</b>	
Mark-Up Income	37,267	21,207	58,473	22,092	
<b>Mark-Up Expenses</b>	<b>20,331</b>	<b>12,190</b>	<b>32,521</b>	<b>12,396</b>	
Net Mark-Up	16,936	9,017	25,953	9,696	
<b>Provisions &amp; Bad Debts Written Off Directly/(Reversals)</b>	<b>1,426</b>	<b>415</b>	<b>1,841</b>	<b>(1,293)</b>	
Net Mark-Up After Provision	15,510	8,601	24,111	10,988	
Fees, Commission & Brokerage Income	1,350	928	2,278	649	
Dividend Income	1,050	71	1,122	748	
Income From Dealing In Foreign Currencies	971	102	1,072	(737)	
<b>Other Income</b>	<b>515</b>	<b>550</b>	<b>1,065</b>	<b>414</b>	
Total Non - Markup	3,886	1,651	5,537	1,075	
	19,396	10,252	29,648	12,063	
Administrative Expenses	13,515	5,122	18,638	3,876	
<b>Other Expenses</b>	<b>150</b>	<b>219</b>	<b>369</b>	<b>89</b>	
Total Non-Markup	13,665	5,341	19,006	3,966	
<b>Profit before Tax and Extra ordinary Items</b>	<b>5,731</b>	<b>4,911</b>	<b>10,642</b>	<b>8,097</b>	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>5,731</b>	<b>4,911</b>	<b>10,642</b>	<b>8,097</b>	
Less: Taxation	1,727	94	1,821	1,543	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>4,003</b>	<b>4,817</b>	<b>8,821</b>	<b>6,554</b>	

\* Un-audited results.

Table 2.2: Financial Soundness Indicators of Islamic Banking\*

	Percent								
	Dec-09	Mar-10	Jun-10	Sep-10	Dec-10	Mar-11	Jun-11	Sep-11	Dec-11
<b>Asset Quality</b>									
NPLs to Total Loans	6.3	7.3	6.5	8.4	7.3	8.0	7.5	8.4	7.6
Net NPLs to Net Loans	3.1	3.8	2.8	4.1	3.2	3.4	3.2	3.3	2.9
Provision to NPLs	51.7	50.0	58.8	54.1	58.6	58.7	60.0	62.4	63.0
<b>Earnings</b>									
ROA before Tax	0.7	0.9	0.9	0.6	0.6	1.8	2.0	2.0	1.9
ROA after Tax	0.6	0.8	0.8	0.6	0.6	1.4	1.6	1.7	1.6
ROE before Tax	5.9	7.7	8.2	5.5	5.9	18.3	20.7	21.3	20.8
ROE after Tax	4.6	7.0	6.9	5.3	5.2	15.0	16.5	17.6	17.3
Net Interest Income to Gross Income	79.4	81.1	80.7	80.0	78.5	80.8	82.6	81.9	82.4
Non Interest Income to Gross Income	20.6	18.9	19.3	20.0	21.5	19.2	17.4	18.1	17.6
Operating Expense to Gross Income	70.3	70.2	71.8	73.9	72.6	62.3	60.9	58.6	60.4
<b>Liquidity</b>									
Loans to Deposits	54.3	53.9	47.8	45.2	46.2	45.1	41.7	38.3	38.4

\* Un-audited results.

Table 2.3: List of Islamic Banks

As of December 31, 2011	
<b>Islamic Banks</b>	
1	AlBaraka Bank (Pakistan) Limited
2	BankIslami Pakistan Limited
3	Dawood Islamic Bank Limited
4	Dubai Islamic Bank Pakistan Ltd
5	Meezan Bank Ltd
<b>Conventional Banks having Islamic Banking Branches</b>	
1	Askari Bank Limited
2	Bank Al Habib Ltd
3	Bank Alfalah Ltd
4	Faysal Bank Limited
5	Habib Bank Ltd
6	Habib Metropolitan Bank
7	MCB Bank Ltd
8	National Bank of Pakistan
9	Soneri Bank Ltd
10	Standard Chartered Bank
11	The Bank of Khyber
12	United Bank Limited
<b>Grand Total 17 (5+12)</b>	

### **3. Development Finance Institutions**

**Table 3.1: Balance Sheets and Income Statements of DFIs**  
(December 31, 2011)

million Rupees									
Financial Position	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*	Absolute change QoQ YoY
<b>ASSETS</b>									
Cash & Balances With Treasury Banks	637	701	1,716	1,761	1,747	1,766	1,897	2,341	444 580
Balances With Other Banks	12,508	10,905	6,713	2,545	800	758	603	1,419	816 (1,126)
Lending To Financial Institutions	19,864	8,245	12,085	8,971	9,297	2,253	2,439	2,908	469 (6,063)
Investments - Net	41,389	38,536	62,102	64,395	65,950	72,055	69,929	81,495	11,565 17,100
Advances - Net	33,392	36,673	41,416	45,410	45,078	47,394	47,035	46,499	(537) 1,088
Operating Fixed Assets	2,969	2,918	3,098	3,046	2,956	2,944	2,926	2,925	(1) (122)
Deferred Tax Assets	545	790	1,277	1,318	1,243	1,193	1,068	1,198	130 (120)
Other Assets	5,029	4,522	3,786	6,814	5,515	5,951	6,147	5,786	(360) (1,027)
<b>TOTAL ASSETS</b>	<b>116,332</b>	<b>103,290</b>	<b>132,193</b>	<b>134,261</b>	<b>132,586</b>	<b>134,312</b>	<b>132,045</b>	<b>144,571</b>	<b>12,526 10,310</b>
<b>LIABILITIES</b>									
Bills Payable	-	-	-	-	-	-	-	-	- -
Borrowings From Financial Institution	51,664	43,838	51,522	50,306	49,096	51,789	49,898	64,885	14,986 14,579
Deposits And Other Accounts	11,868	5,881	18,074	15,856	16,756	15,841	14,258	12,074	(2,184) (3,783)
Sub-ordinated Loans	-	-	-	-	-	-	-	-	- -
Liabilities Against Assets Subject To Finance Lease	38	36	30	15	13	12	11	19	8 4
Deferred Tax Liabilities	564	-	2	51	50	76	16	24	7 (28)
Other Liabilities	4,552	4,841	5,814	8,522	7,384	7,167	7,745	7,202	(543) (1,320)
<b>TOTAL LIABILITIES</b>	<b>68,686</b>	<b>54,595</b>	<b>75,442</b>	<b>74,751</b>	<b>73,299</b>	<b>74,884</b>	<b>71,928</b>	<b>84,204</b>	<b>12,275 9,453</b>
<b>NET ASSETS</b>	<b>47,646</b>	<b>48,695</b>	<b>56,751</b>	<b>59,510</b>	<b>59,288</b>	<b>59,428</b>	<b>60,116</b>	<b>60,367</b>	<b>251 857</b>
<b>NET ASSETS REPRESENTED BY: -</b>									
Share Capital	31,993	42,750	47,269	48,385	45,750	48,409	48,409	48,627	218 242
Reserves	11,159	11,610	7,250	7,211	9,455	6,930	7,032	7,210	178 (1)
Unappropriated Profit	1,522	(5,008)	342	2,602	2,805	3,064	3,039	3,230	191 628
<b>Share Holders' Equity</b>	<b>44,673</b>	<b>49,352</b>	<b>54,860</b>	<b>58,198</b>	<b>58,009</b>	<b>58,403</b>	<b>58,481</b>	<b>59,068</b>	<b>587 870</b>
Surplus/Deficit On Revaluation Of Assets	2,973	(657)	1,891	1,312	1,279	1,025	1,636	1,299	(336) (13)
<b>TOTAL</b>	<b>47,646</b>	<b>48,695</b>	<b>56,751</b>	<b>59,510</b>	<b>59,288</b>	<b>59,428</b>	<b>60,116</b>	<b>60,367</b>	<b>251 857</b>
<b>OPERATING POSITION</b>	<b>CY07</b>	<b>CY08</b>	<b>CY09</b>	<b>Dec-10</b>	<b>Mar-11</b>	<b>Jun-11*</b>	<b>Sep-11*</b>	<b>Dec-11*</b>	<b>Change YoY</b>
Mark-Up/ Return/Interest Earned	7,315	10,350	12,592	13,785	3,611	7,190	11,018	14,841	1,056
Mark-Up/ Return/Interest Expenses	4,538	5,873	6,720	7,317	1,960	3,814	5,940	8,030	713
<b>Net Mark-Up / Interest Income</b>	<b>2,777</b>	<b>4,478</b>	<b>5,872</b>	<b>6,468</b>	<b>1,651</b>	<b>3,376</b>	<b>5,078</b>	<b>6,810</b>	<b>342</b>
Provisions & Bad Debts Written Off Directly/(Reversed)	2,863	6,159	3,133	790	(15)	342	614	828	38
<b>Net Mark-Up / Interest Income After Provision</b>	<b>(86)</b>	<b>(1,681)</b>	<b>2,739</b>	<b>5,678</b>	<b>1,666</b>	<b>3,035</b>	<b>4,464</b>	<b>5,983</b>	<b>304</b>
Fees, Commission & Brokerage Income	79	123	191	79	24	42	108	123	44
Dividend Income	391	669	423	484	128	228	701	855	371
Income From Dealing In Foreign Currencies	(45)	560	20	-	(11)	2	24	63	63
Other Income	3,010	6,412	844	904	219	235	187	379	(525)
<b>Total Non - Markup / Interest Income</b>	<b>3,434</b>	<b>7,763</b>	<b>1,479</b>	<b>1,468</b>	<b>359</b>	<b>507</b>	<b>1,019</b>	<b>1,421</b>	<b>(47)</b>
	3,349	6,082	4,217	7,146	2,025	3,542	5,483	7,403	258
Administrative Expenses	2,330	2,413	2,647	2,878	698	1,425	2,175	3,164	287
Other Expenses	102	2,022	62	(5)	81	76	859	1,017	1,022
Total Non-Markup/Interest Expenses	2,432	4,435	2,709	2,873	778	1,501	3,034	4,181	1,309
Profit before Tax and Extra ordinary Items	917	1,647	1,508	4,273	1,247	2,041	2,449	3,222	(1,051)
Extra ordinary/unusual Items -- Gain/(Loss)	22	(48)	(25)	-	-	-	-	-	-
<b>Profit/ (Loss) Before Taxation</b>	<b>895</b>	<b>1,696</b>	<b>1,533</b>	<b>4,273</b>	<b>1,247</b>	<b>2,041</b>	<b>2,449</b>	<b>3,222</b>	<b>(1,051)</b>
Less: Taxation	1,020	886	630	1,561	403	883	1,225	1,645	84
<b>Profit/ (Loss) after Taxation</b>	<b>(125)</b>	<b>810</b>	<b>904</b>	<b>2,712</b>	<b>844</b>	<b>1,158</b>	<b>1,225</b>	<b>1,577</b>	<b>(1,135)</b>

\* Un-audited results.

Table 3.2: Financial Soundness Indicators of DFIs

	Percent						
	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*
<b>Capital</b>							
Total Capital to Total RWA	53.4	52.5	54.4	55.9	56.7	59.5	59.5
Tier 1 Capital to Total RWA	53.3	52.4	54.9	56.4	57.2	59.6	57.9
Capital to Total Assets	47.1	42.9	44.3	44.7	44.2	45.5	41.8
<b>Asset Quality</b>							
NPLs to Total Loans	27.0	27.1	26.6	28.1	26.7	28.6	28.4
Net NPLs to Net Loans	11.2	10.1	10.9	12.4	11.4	13.5	13.1
Provision to NPLs	65.9	69.8	66.2	63.6	64.7	61.2	62.0
Net NPLs to Capital	8.4	7.4	8.3	9.5	9.1	10.6	10.1
<b>Earnings</b>							
ROA before Tax	1.5	1.3	3.2	3.7	3.1	2.4	2.4
ROA after Tax	0.7	0.8	2.0	2.5	1.7	1.2	1.2
ROE before Tax	3.4	2.9	7.3	8.4	6.9	5.5	5.4
ROE after Tax	1.6	1.7	4.6	5.7	3.9	2.7	2.6
Net Interest Income to Gross Income	34.8	79.9	81.5	82.1	86.9	83.3	82.7
Operating Expense to Gross Income	22.7	36.9	36.2	38.7	38.7	49.8	50.8
<b>Liquidity</b>							
Loans to Deposits	622.9	229.2	286.4	269.0	299.2	329.9	385.1
Liquid Assets/Total Assets	31.2	35.9	30.9	34.6	33.5	34.3	40.0
Liquid Assets/Total Deposits	547.3	262.4	261.6	273.5	284.3	317.6	479.5

\* Un-audited results.

**Table 3.3: List of Development Finance Institutions**

As of December 31, 2011	
1.	House Building Finance Company Limited
2.	PAIR Investment Company Limited
3.	Pak Brunei investment Company Limited
4.	Pak Libya Holding Company Limited
5.	Pak Oman Investment Company Limited
6.	Pak-China Investment Company Limited
7.	Pakistan Kuwait Investment Company Limited
8.	Saudi Pak Industrial & Agricultural Investment Company Limited