

Quarterly Compendium:

Statistics of the Banking System

[March 2012]

Covers:

Banking Industry

Islamic Banking

Development Finance Institutions



Banking Surveillance Department

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 & Loss Statement

| billion Rupees | | | | | | | | | | |
|----------------------------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|
| Column1 | CY06 | CY07 | CY08 | CY09 | Dec-10 | Mar-11 | Jun-11 | Sep-11 | Dec-11 | Mar-12 |
| Total Assets | 4,353 | 5,172 | 5,628 | 6,516 | 7,138 | 7,190 | 7,715 | 7,763 | 8,207 | 8,386 |
| Investments (net) | 833 | 1,276 | 1,087 | 1,737 | 2,142 | 2,285 | 2,620 | 2,845 | 3,053 | 3,188 |
| Advances (net) | 2,428 | 2,688 | 3,173 | 3,240 | 3,349 | 3,335 | 3,383 | 3,263 | 3,341 | 3,429 |
| Deposits | 3,255 | 3,854 | 4,218 | 4,786 | 5,450 | 5,421 | 5,965 | 5,769 | 6,238 | 6,315 |
| Equity | 402 | 544 | 563 | 660 | 697 | 697 | 723 | 753 | 784 | 787 |
| Profit Before Tax (ytd) | 124 | 107 | 63 | 81 | 111 | 39 | 77 | 116 | 170 | 48 |
| Profit After Tax (ytd) | 84 | 73 | 43 | 54 | 65 | 25 | 51 | 76 | 110 | 31 |
| Provisioning Charges (ytd) | 22 | 60 | 106 | 97 | 70 | 14 | 30 | 44 | 52 | 6 |
| Non-Performing Loans | 177 | 218 | 359 | 446 | 548 | 574 | 579 | 613 | 607 | 609 |
| Non-Performing Loans (net) | 39 | 30 | 109 | 134 | 182 | 191 | 186 | 210 | 202 | 192 |

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

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 | Mar-12 | | | | | |
| Growth Rates | YoY | YoY | YoY | YoY | QoQ | YoY | QoQ | YoY | QoQ | YoY | QoQ | YoY | QoQ | YoY | QoQ |
| 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 | 2.2 |
| 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) | 2.7 |
| 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 | 1.2 |
| 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 | 4.4 |
| 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 | 0.4 |
| KEY FSIs: | CY07 | CY08 | CY08 | CY09 | Dec-10 | Mar-11 | Jun-11 | Sep-11 | Dec-11 | Mar-12 | | | | | |
| Capital Adequacy Ratio | 12.3 | 12.2 | 12.3 | 14.0 | 14.0 | 13.6 | 14.1 | 14.9 | 14.6 | 14.7 | | | | | |
| Capital to Total Assets | 10.5 | 10.0 | 10.0 | 10.1 | 9.8 | 9.7 | 9.4 | 9.7 | 9.6 | 9.4 | | | | | |
| NPLs to Loans (Gross) | 7.6 | 10.5 | 10.5 | 12.6 | 14.7 | 15.4 | 15.3 | 16.7 | 16.2 | 15.8 | | | | | |
| Net NPLs to Net Loans | 1.1 | 3.4 | 3.4 | 4.1 | 5.4 | 5.7 | 5.5 | 6.4 | 6.0 | 5.6 | | | | | |
| ROA (Before Tax) | 2.2 | 1.2 | 1.2 | 1.3 | 1.7 | 2.2 | 2.1 | 2.1 | 2.2 | 2.5 | | | | | |
| ROE^ (Before Tax) | 22.6 | 11.4 | 11.4 | 13.2 | 16.7 | 22.4 | 21.8 | 21.5 | 23.4 | 26.3 | | | | | |
| Liquid Assets/ Total Deposits | 45.1 | 37.7 | 38.2 | 44.5 | 45.9 | 47.3 | 49.5 | 54.5 | 58.4 | 58.5 | | | | | |
| Advances to Deposit Ratio | 69.7 | 75.2 | 75.5 | 67.7 | 61.4 | 61.5 | 56.7 | 56.6 | 53.6 | 54.3 | | | | | |

^ Based on Average Equity including Surplus/ deficit on Revaluation.

Note: Growth rates for Dec, Mar, Jun, and Sep, are based on quarterly basis.

Table 1.3: Group wise Balance Sheets and Income Statements of Banks
(March 31, 2012)

| Financial Position | PSCBs | LPBs | FBs | CBs | SBs | All Banks | million Rupees | |
|---|------------------|------------------|----------------|------------------|----------------|------------------|---------------------|------------------|
| | | | | | | | Absolute change | |
| | | | | | | | QoQ | YoY |
| ASSETS | | | | | | | | |
| Cash & Balances With Treasury Banks | 168,445 | 479,828 | 39,346 | 687,618 | 2,525 | 690,143 | 20,865 | 128,089 |
| Balances With Other Banks | 29,948 | 111,409 | 5,865 | 147,222 | 10,676 | 157,898 | (29,588) | 10,455 |
| Lending To Financial Institutions | 21,408 | 132,441 | 30,312 | 184,161 | 995 | 185,156 | (15,043) | (10,117) |
| Investments - Net | 467,411 | 2,598,174 | 102,475 | 3,168,060 | 20,008 | 3,188,067 | 135,432 | 902,932 |
| Advances - Net | 702,696 | 2,565,007 | 67,178 | 3,334,880 | 94,396 | 3,429,276 | 88,567 | 94,145 |
| Operating Fixed Assets | 33,408 | 198,088 | 2,058 | 233,554 | 4,885 | 238,439 | 4,290 | 11,787 |
| Deferred Tax Assets | 24,857 | 51,625 | 5,334 | 81,817 | 1,037 | 82,853 | 1,691 | 3,449 |
| Other Assets | 112,191 | 283,064 | 5,840 | 401,096 | 13,231 | 414,327 | (26,974) | 55,585 |
| TOTAL ASSETS | 1,560,364 | 6,419,635 | 258,409 | 8,238,408 | 147,751 | 8,386,159 | 179,238 | 1,196,323 |
| LIABILITIES | | | | | | | | |
| Bills Payable | 12,965 | 81,102 | 5,043 | 99,111 | 451 | 99,562 | 12,351 | 16,652 |
| Borrowings From Financial Institution | 79,657 | 546,057 | 21,446 | 647,160 | 82,200 | 729,360 | 48,790 | 128,694 |
| Deposits And Other Accounts | 1,189,503 | 4,941,630 | 171,098 | 6,302,232 | 13,130 | 6,315,362 | 77,215 | 894,665 |
| Sub-ordinated Loans | - | 52,510 | - | 52,510 | 3,405 | 55,915 | (1,812) | 1,876 |
| Liabilities Against Assets Subject To Finance Lease | 74 | 3 | 9 | 86 | 13 | 98 | (16) | (71) |
| Deferred Tax Liabilities | 4,934 | 9,124 | 128 | 14,186 | 234 | 14,421 | 865 | 2,253 |
| Other Liabilities | 107,787 | 219,308 | 18,411 | 345,506 | 38,738 | 384,244 | 38,503 | 62,529 |
| TOTAL LIABILITIES | 1,394,920 | 5,849,735 | 216,135 | 7,460,790 | 138,172 | 7,598,961 | 175,898 | 1,106,598 |
| NET ASSETS | 165,445 | 569,900 | 42,274 | 777,619 | 9,579 | 787,198 | 3,341 | 89,725 |
| NET ASSETS REPRESENTED BY: | | | | | | | | |
| Share Capital | 41,414 | 358,977 | 38,735 | 439,126 | 15,508 | 454,634 | 3,790 | 92,482 |
| Reserves | 47,861 | 82,421 | 149 | 130,431 | 11,002 | 141,433 | 8,908 | (41,417) |
| Unappropriated Profit | 46,323 | 79,559 | 3,553 | 129,435 | (21,777) | 107,657 | (27,611) | 26,094 |
| Share Holders' Equity | 135,599 | 520,956 | 42,437 | 698,992 | 4,732 | 703,724 | (14,913) | 77,160 |
| Surplus/Deficit On Revaluation Of Assets | 29,845 | 48,945 | (163) | 78,627 | 4,847 | 83,473 | 18,254 | 12,565 |
| TOTAL | 165,445 | 569,900 | 42,274 | 777,619 | 9,579 | 787,198 | 3,341 | 89,725 |
| PROFIT AND LOSS STATEMENT | PSCBs | LPBs | FBs | CBs | SBs | All Banks | Change (YoY) | |
| Mark-Up/ Return/Interest Earned | 34,217 | 150,375 | 5,697 | 190,289 | 4,075 | 194,364 | 16,806 | |
| Mark-Up/ Return/Interest Expenses | 22,287 | 84,398 | 2,864 | 109,549 | 1,486 | 111,035 | 15,561 | |
| Net Mark-Up / Interest Income | 11,929 | 65,978 | 2,833 | 80,740 | 2,589 | 83,329 | 1,246 | |
| Provisions & Bad Debts Written Off Directly/(Reversals) | (626) | 4,960 | 64 | 4,398 | 1,665 | 6,063 | (7,958) | |
| Net Mark-Up / Interest Income After Provision | 12,556 | 61,018 | 2,769 | 76,342 | 924 | 77,266 | 9,203 | |
| Fees, Commission & Brokerage Income | 2,341 | 9,412 | 503 | 12,257 | 27 | 12,284 | 832 | |
| Dividend Income | 1,038 | 5,069 | - | 6,107 | 80 | 6,187 | 3,867 | |
| Income From Dealing In Foreign Currencies | 856 | 4,356 | 720 | 5,932 | 1 | 5,933 | (82) | |
| Other Income | 541 | 4,677 | (315) | 4,902 | 828 | 5,730 | 438 | |
| Total Non - Markup / Interest Income | 4,776 | 23,514 | 908 | 29,198 | 936 | 30,134 | 5,055 | |
| | 17,332 | 84,531 | 3,677 | 105,540 | 1,860 | 107,400 | 14,259 | |
| Administrative Expenses | 9,615 | 44,123 | 2,568 | 56,306 | 2,472 | 58,778 | 5,486 | |
| Other Expenses | 64 | 644 | 26 | 734 | 4 | 738 | 93 | |
| Total Non-Markup/Interest Expenses | 9,679 | 44,767 | 2,594 | 57,040 | 2,476 | 59,516 | 5,580 | |
| Profit before Tax and Extra ordinary Items | 7,653 | 39,764 | 1,083 | 48,500 | (616) | 47,884 | 8,679 | |
| Extra ordinary/unusual Items - Gain/(Loss) | - | - | - | - | 0.62 | 0.62 | (0.57) | |
| PROFIT/ (LOSS) BEFORE TAXATION | 7,653 | 39,764 | 1,083 | 48,500 | (617) | 47,883 | 8,680 | |
| Less: Taxation | 2,433 | 14,179 | 467 | 17,079 | (244) | 16,835 | 2,975 | |
| PROFIT/ (LOSS) AFTER TAX | 5,220 | 25,585 | 616 | 31,421 | (373) | 31,048 | 5,705 | |
| * Un-audited results. | | | | | | | | |
| PSCBs: Public Sector Commercial Banks | | | | | | | | |
| LPBs: Local Private Banks | | | | | | | | |
| FBs: Foreign banks | | | | | | | | |
| SBs: Specialized Banks | | | | | | | | |
| CBs: Commercial Banks | | | | | | | | |

Table 1.4: Financial Soundness Indicators*

| Indicators | Percent | | | | | | | | | |
|--------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 2006 | 2007 | 2008 | 2009 | Dec-10 | Mar-11 | Jun-11 | Sep-11 | Dec-11 | Mar-12 |
| CAPITAL ADEQUACY | | | | | | | | | | |
| Risk Weighted CAR** | | | | | | | | | | |
| Public Sector Commercial Banks | 15.2 | 16.1 | 13.4 | 15.1 | 12.8 | 13.2 | 12.8 | 13.2 | 13.1 | 15.1 |
| Local Private Banks | 12.7 | 11.8 | 11.9 | 13.9 | 14.2 | 13.5 | 14.1 | 15.0 | 14.5 | 14.2 |
| Foreign Banks | 15.0 | 14.6 | 21.8 | 23.0 | 24.6 | 25.0 | 25.2 | 29.4 | 31.4 | 29.6 |
| Commercial Banks | 13.3 | 12.8 | 12.6 | 14.5 | 14.2 | 13.8 | 14.2 | 15.1 | 14.7 | 14.8 |
| Specialized Banks | -8.3 | -6.2 | -4.9 | -1.5 | 4.7 | 7.2 | 8.0 | 7.3 | 8.9 | 9.4 |
| All Banks | 12.7 | 12.3 | 12.2 | 14.0 | 14.0 | 13.6 | 14.1 | 14.9 | 14.6 | 14.7 |
| Tier 1 Capital to RWA | | | | | | | | | | |
| Public Sector Commercial Banks | | | | | 0.0 | | | | | |
| Local Private Banks | 11.1 | 12.2 | 10.9 | 12.6 | 10.7 | 10.9 | 10.8 | 11.0 | 11.7 | 12.8 |
| Foreign Banks | 10.4 | 9.9 | 10.0 | 11.4 | 12.0 | 11.4 | 12.0 | 12.8 | 12.5 | 12.1 |
| Foreign Banks | 14.3 | 14.0 | 21.3 | 22.5 | 24.3 | 24.7 | 25.0 | 29.1 | 31.2 | 29.4 |
| Commercial Banks | 10.8 | 10.5 | 10.6 | 12.0 | 12.1 | 11.7 | 12.2 | 12.9 | 12.8 | 12.8 |
| Specialized Banks | -13.3 | -12.5 | -10.1 | -5.8 | -0.9 | 1.4 | 2.0 | 1.6 | 3.4 | 3.7 |
| All Banks | 10.0 | 10.0 | 10.1 | 11.6 | 11.8 | 11.4 | 11.9 | 12.6 | 12.6 | 12.5 |
| Capital to Total Assets | | | | | | | | | | |
| Public Sector Commercial Banks | 12.2 | 13.7 | 10.7 | 11.3 | 11.1 | 11.3 | 10.5 | 11.1 | 10.3 | 10.6 |
| Local Private Banks | 9.2 | 10.2 | 10.0 | 9.9 | 9.4 | 9.2 | 8.9 | 9.2 | 9.1 | 8.9 |
| Foreign Banks | 10.1 | 11.2 | 14.5 | 14.8 | 14.8 | 14.5 | 15.1 | 16.6 | 17.1 | 16.4 |
| Commercial Banks | 9.9 | 10.9 | 10.3 | 10.4 | 9.9 | 9.8 | 9.4 | 9.8 | 9.6 | 9.4 |
| Specialized Banks | -8.0 | -5.4 | -3.2 | -1.7 | 2.4 | 4.8 | 5.7 | 5.0 | 6.3 | 6.5 |
| All Banks | 9.4 | 10.5 | 10.0 | 10.1 | 9.8 | 9.7 | 9.4 | 9.7 | 9.6 | 9.4 |
| ASSET QUALITY | | | | | | | | | | |
| NPLs to Total Loans | | | | | | | | | | |
| Public Sector Commercial Banks | 9.0 | 8.4 | 16.3 | 16.9 | 22.9 | 23.6 | 21.5 | 25.2 | 23.8 | 21.4 |
| Local Private Banks | 5.2 | 6.5 | 8.7 | 11.1 | 12.2 | 13.0 | 13.2 | 13.9 | 13.6 | 13.9 |
| Foreign Banks | 1.0 | 1.6 | 2.9 | 6.7 | 9.8 | 9.1 | 9.0 | 10.1 | 10.3 | 10.5 |
| Commercial Banks | 5.7 | 6.7 | 9.9 | 12.1 | 14.3 | 15.0 | 14.8 | 16.3 | 15.8 | 15.5 |
| Specialized Banks | 39.1 | 34.3 | 28.8 | 25.5 | 28.4 | 27.6 | 31.1 | 30.9 | 30.2 | 27.4 |
| All Banks | 6.9 | 7.6 | 10.5 | 12.6 | 14.7 | 15.4 | 15.3 | 16.7 | 16.2 | 15.8 |
| Provision to NPLs | | | | | | | | | | |
| Public Sector Commercial Banks | 84.5 | 89.0 | 66.9 | 67.8 | 54.1 | 51.2 | 53.8 | 47.2 | 50.1 | 57.1 |
| Local Private Banks | 78.7 | 88.5 | 70.2 | 71.0 | 72.6 | 73.4 | 74.7 | 75.3 | 75.1 | 73.1 |
| Foreign Banks | 191.7 | 157.0 | 81.9 | 75.2 | 86.5 | 87.0 | 88.8 | 88.6 | 90.4 | 87.7 |
| Commercial Banks | 81.5 | 89.1 | 69.3 | 70.1 | 66.9 | 66.6 | 68.5 | 66.1 | 67.2 | 68.5 |
| Specialized Banks | 64.1 | 68.6 | 72.4 | 65.7 | 64.2 | 67.6 | 59.2 | 61.6 | 60.1 | 68.3 |
| All Banks | 77.8 | 86.1 | 69.6 | 69.9 | 66.7 | 66.7 | 67.9 | 65.8 | 66.8 | 68.5 |
| Net NPLs to Net Loans | | | | | | | | | | |
| Public Sector Commercial Banks | 1.5 | 1.0 | 6.1 | 6.1 | 12.0 | 13.1 | 11.2 | 15.1 | 13.5 | 10.5 |
| Local Private Banks | 1.1 | 0.8 | 2.7 | 3.5 | 3.7 | 3.8 | 3.7 | 3.8 | 3.8 | 4.2 |
| Foreign Banks | -1.0 | -0.9 | 0.5 | 1.8 | 1.4 | 1.3 | 1.1 | 1.3 | 1.1 | 1.4 |
| Commercial Banks | 1.1 | 0.8 | 3.3 | 4.0 | 5.2 | 5.6 | 5.2 | 6.2 | 5.8 | 5.4 |
| Specialized Banks | 18.7 | 14.0 | 10.0 | 10.5 | 12.5 | 11.0 | 15.5 | 14.7 | 14.7 | 10.7 |
| All Banks | 1.6 | 1.1 | 3.4 | 4.1 | 5.4 | 5.7 | 5.5 | 6.4 | 6.0 | 5.6 |
| Net NPLs to Capital | | | | | | | | | | |
| Public Sector Commercial Banks | 6.4 | 3.4 | 30.3 | 27.4 | 49.9 | 54.2 | 50.2 | 63.9 | 56.7 | 44.4 |
| Local Private Banks | 7.1 | 4.1 | 15.9 | 17.4 | 18.6 | 19.3 | 17.9 | 17.1 | 16.6 | 18.8 |
| Foreign Banks | -5.1 | -4.1 | 1.6 | 4.4 | 4.4 | 4.4 | 2.0 | 1.9 | 1.7 | 2.3 |
| Commercial Banks | 6.2 | 3.7 | 17.9 | 18.8 | 24.6 | 26.2 | 24.0 | 26.3 | 24.3 | 23.3 |
| Specialized Banks | - | - | - | - | - | - | - | - | - | - |
| All Banks | 9.7 | 5.6 | 19.4 | 20.4 | 26.1 | 27.4 | 25.7 | 27.8 | 25.7 | 24.3 |
| EARNINGS | | | | | | | | | | |
| Return on Assets (Before Tax) | | | | | | | | | | |
| Public Sector Commercial Banks | 4.0 | 3.5 | 0.6 | 1.5 | 1.8 | 1.9 | 1.8 | 1.6 | 1.7 | 1.9 |
| Local Private Banks | 3.1 | 2.0 | 1.3 | 1.3 | 1.7 | 2.3 | 2.2 | 2.2 | 2.4 | 2.5 |
| Foreign Banks | 3.2 | 1.5 | 0.0 | -0.3 | 0.3 | 0.3 | 2.2 | 2.3 | 2.3 | 1.7 |
| Commercial Banks | 3.2 | 2.3 | 1.1 | 1.3 | 1.6 | 2.2 | 2.1 | 2.1 | 2.2 | 2.4 |
| Specialized Banks | -1.3 | 1.4 | 3.2 | 3.1 | 2.4 | 1.0 | 1.1 | 0.3 | 1.8 | -1.9 |
| All Banks | 3.1 | 2.2 | 1.2 | 1.3 | 1.7 | 2.2 | 2.1 | 2.1 | 2.2 | 2.5 |

Financial Soundness Indicators* cont'd:

| Indicators | 2006 | 2007 | 2008 | 2009 | Dec-10 | Mar-11 | Jun-11 | Sep-11 | Dec-11 | Mar-12 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Return on Assets (After Tax) | | | | | | | | | | |
| Public Sector Commercial Banks | 2.7 | 2.5 | 0.5 | 1.3 | 0.9 | 1.3 | 1.2 | 1.1 | 1.1 | 1.3 |
| Local Private Banks | 2.1 | 1.4 | 0.9 | 0.9 | 1.0 | 1.4 | 1.4 | 1.4 | 1.5 | 1.6 |
| Foreign Banks | 2.1 | 0.7 | 0.3 | (0.3) | 0.1 | 0.1 | 1.6 | 1.6 | 1.5 | 1.0 |
| Commercial Banks | 2.2 | 1.6 | 0.8 | 0.9 | 1.0 | 1.4 | 1.4 | 1.4 | 1.5 | 1.5 |
| Specialized Banks | (1.8) | 0.7 | 1.8 | 1.2 | 1.5 | 1.0 | 1.1 | 0.3 | 1.1 | (1.3) |
| All Banks | 2.1 | 1.5 | 0.8 | 0.9 | 1.0 | 1.4 | 1.4 | 1.4 | 1.5 | 1.7 |
| ROE (Average Equity including revaluation surplus/ deficit) (Before Tax) | | | | | | | | | | |
| Public Sector Commercial Banks | 32.4 | 27.2 | 5.2 | 13.3 | 16.3 | 17.1 | 16.6 | 14.8 | 15.9 | 18.6 |
| Local Private Banks | 36.2 | 20.4 | 12.9 | 13.2 | 16.8 | 24.4 | 23.8 | 24.2 | 25.8 | 28.0 |
| Foreign Banks | 30.0 | 13.1 | 0.0 | (2.4) | 2.7 | 2.7 | 14.8 | 15.3 | 14.5 | 10.1 |
| Commercial Banks | 34.7 | 21.8 | 10.6 | 12.4 | 16.2 | 22.4 | 21.8 | 21.7 | 23.1 | 25.0 |
| Specialized Banks | - | - | - | - | - | - | - | - | - | - |
| All Banks | 35.2 | 22.6 | 11.4 | 13.2 | 16.7 | 22.4 | 21.8 | 21.5 | 23.4 | 26.3 |
| ROE (Average Equity including revaluation surplus/ deficit) (After Tax) | | | | | | | | | | |
| Public Sector Commercial Banks | 21.7 | 19.5 | 4.4 | 11.4 | 8.7 | 11.6 | 11.0 | 10.2 | 10.5 | 12.7 |
| Local Private Banks | 25.0 | 13.8 | 8.5 | 8.6 | 10.1 | 15.5 | 15.4 | 15.6 | 16.8 | 18.0 |
| Foreign Banks | 20.4 | 6.0 | 2.2 | (2.3) | 1.5 | 1.5 | 10.9 | 10.7 | 9.4 | 5.7 |
| Commercial Banks | 23.7 | 15.0 | 7.3 | 8.6 | 9.5 | 14.4 | 14.2 | 14.2 | 15.0 | 16.2 |
| Specialized Banks | - | - | - | - | - | - | - | - | - | - |
| All Banks | 23.8 | 15.4 | 7.8 | 8.9 | 9.8 | 14.4 | 14.3 | 14.1 | 15.2 | 17.6 |
| NII/Gross Income | | | | | | | | | | |
| Public Sector Commercial Banks | 69.5 | 65.9 | 65.4 | 63.0 | 67.6 | 73.1 | 70.2 | 70.6 | 68.7 | 71.4 |
| Local Private Banks | 73.5 | 70.7 | 73.2 | 75.9 | 77.3 | 77.7 | 77.5 | 78.2 | 77.8 | 73.7 |
| Foreign Banks | 65.8 | 59.1 | 61.3 | 64.8 | 69.3 | 75.3 | 72.9 | 71.7 | 71.6 | 75.7 |
| Commercial Banks | 72.1 | 69.2 | 71.2 | 73.3 | 75.3 | 76.9 | 76.2 | 76.7 | 76.0 | 73.4 |
| Specialized Banks | 40.1 | 42.8 | 46.6 | 44.7 | 52.1 | 66.1 | 64.6 | 65.3 | 61.8 | 73.4 |
| All Banks | 70.9 | 68.2 | 70.3 | 72.4 | 74.7 | 76.6 | 75.9 | 76.5 | 75.7 | 73.4 |
| Cost / Income Ratio | | | | | | | | | | |
| Public Sector Commercial Banks | 31.8 | 30.2 | 39.1 | 47.5 | 48.1 | 49.5 | 49.2 | 52.4 | 51.3 | 57.9 |
| Local Private Banks | 40.7 | 45.4 | 51.6 | 50.1 | 53.3 | 49.4 | 50.2 | 50.0 | 50.0 | 50.0 |
| Foreign Banks | 49.8 | 57.0 | 69.6 | 77.5 | 63.8 | 62.0 | 62.2 | 58.5 | 58.9 | 69.3 |
| Commercial Banks | 39.4 | 42.8 | 50.0 | 50.9 | 52.8 | 49.9 | 50.5 | 50.7 | 50.5 | 51.9 |
| Specialized Banks | 62.6 | 53.2 | 52.1 | 61.3 | 59.1 | 65.5 | 69.8 | 66.8 | 64.1 | 70.2 |
| All Banks | 40.3 | 43.2 | 50.1 | 51.2 | 53.0 | 50.3 | 51.0 | 51.1 | 50.9 | 52.5 |
| LIQUIDITY | | | | | | | | | | |
| Liquid Assets/Total Assets | | | | | | | | | | |
| Public Sector Commercial Banks | 33.9 | 37.0 | 30.6 | 31.1 | 31.8 | 31.6 | 29.9 | 31.6 | 38.1 | 36.8 |
| Local Private Banks | 31.1 | 32.5 | 26.8 | 32.3 | 35.0 | 35.8 | 39.6 | 41.9 | 45.5 | 45.3 |
| Foreign Banks | 41.0 | 41.6 | 45.2 | 55.0 | 65.5 | 62.5 | 65.2 | 67.6 | 68.2 | 68.9 |
| Commercial Banks | 32.2 | 33.8 | 28.3 | 32.9 | 35.3 | 36.0 | 38.5 | 40.9 | 44.8 | 44.5 |
| Specialized Banks | 23.0 | 27.9 | 24.5 | 19.8 | 20.1 | 19.2 | 22.4 | 19.3 | 22.0 | 20.5 |
| All Banks | 31.9 | 33.6 | 28.2 | 32.7 | 35.0 | 35.7 | 38.2 | 40.5 | 44.4 | 44.0 |
| Liquid Assets/Total Deposits | | | | | | | | | | |
| Public Sector Commercial Banks | 42.6 | 47.1 | 38.9 | 40.1 | 39.7 | 41.6 | 37.1 | 41.7 | 48.7 | 48.3 |
| Local Private Banks | 40.6 | 42.9 | 35.0 | 43.4 | 45.1 | 46.3 | 50.4 | 55.4 | 58.8 | 58.9 |
| Foreign Banks | 61.1 | 61.1 | 71.6 | 82.4 | 97.9 | 94.0 | 95.3 | 98.7 | 103.7 | 104.1 |
| Commercial Banks | 42.0 | 44.3 | 37.1 | 44.0 | 45.5 | 46.9 | 49.1 | 54.1 | 58.0 | 58.1 |
| Specialized Banks | 205.4 | 247.7 | 229.4 | 167.1 | 161.4 | 181.4 | 181.2 | 187.2 | 186.5 | 231.2 |
| All Banks | 42.7 | 45.1 | 37.7 | 44.5 | 45.9 | 47.3 | 49.5 | 54.5 | 58.4 | 58.5 |
| Advances/Deposits | | | | | | | | | | |
| Public Sector Commercial Banks | 64.6 | 60.0 | 68.4 | 65.2 | 57.7 | 61.7 | 58.1 | 62.0 | 55.7 | 59.1 |
| Local Private Banks | 74.5 | 70.1 | 75.1 | 66.6 | 61.2 | 60.3 | 55.1 | 54.1 | 51.7 | 51.9 |
| Foreign Banks | 80.1 | 75.2 | 68.9 | 56.1 | 47.6 | 47.6 | 40.8 | 36.9 | 39.5 | 39.3 |
| Commercial Banks | 72.7 | 73.8 | 73.6 | 66.0 | 59.9 | 60.0 | 55.3 | 55.1 | 52.2 | 52.9 |
| Specialized Banks | 528.4 | 507.3 | 577.0 | 560.8 | 526.6 | 622.6 | 517.8 | 628.1 | 528.9 | 718.9 |
| All Banks | 74.6 | 69.7 | 75.2 | 67.7 | 61.4 | 61.5 | 56.7 | 56.6 | 53.6 | 54.3 |

* Source: FSIs are prepared on the basis of annual audited accounts except for quarter ended Dec, Mar, Jun, and Sep 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

million Rupees

| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
|---------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Paid up Capital | 106,206 | 168,451 | 248,153 | 280,752 | 324,746 | 378,641 | 362,152 | 450,844 | 454,634 |
| Equity | 292,377 | 402,413 | 544,437 | 562,877 | 660,254 | 697,148 | 697,473 | 783,857 | 787,198 |
| Deposits | 2,831,863 | 3,255,007 | 3,854,048 | 4,217,724 | 4,785,892 | 5,449,966 | 5,420,698 | 6,238,147 | 6,315,362 |
| Liabilities | 3,367,204 | 3,950,507 | 4,627,139 | 5,065,011 | 5,856,085 | 6,440,506 | 6,492,363 | 7,423,064 | 7,598,961 |
| Advances (net of Provision) | 1,990,580 | 2,427,719 | 2,688,087 | 3,172,636 | 3,239,744 | 3,348,791 | 3,335,132 | 3,340,710 | 3,429,276 |
| Investments (net of Provisions) | 800,228 | 833,377 | 1,275,788 | 1,086,567 | 1,736,963 | 2,141,831 | 2,285,135 | 3,052,635 | 3,188,067 |
| Assets | 3,659,581 | 4,352,920 | 5,171,576 | 5,627,888 | 6,516,340 | 7,137,654 | 7,189,836 | 8,206,921 | 8,386,159 |
| Income | 270,659 | 385,488 | 475,230 | 581,963 | 689,607 | 730,605 | 202,637 | 855,950 | 224,498 |
| Expense | 176,892 | 261,613 | 368,372 | 518,763 | 608,935 | 619,344 | 163,433 | 686,434 | 176,615 |
| Profit before tax | 93,767 | 123,875 | 106,858 | 63,200 | 80,673 | 111,261 | 39,204 | 169,516 | 47,883 |
| Profit after tax | 63,302 | 83,894 | 73,111 | 43,316 | 54,445 | 65,425 | 25,343 | 110,387 | 31,048 |

* Un-audited results.

Public Sector Commercial Banks

million Rupees

| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
|---------------------------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Paid up Capital | 9,773 | 12,278 | 16,671 | 18,544 | 21,339 | 34,030 | 34,030 | 41,414 | 41,414 |
| Equity | 92,712 | 102,043 | 142,270 | 111,986 | 139,219 | 151,134 | 153,395 | 163,937 | 165,445 |
| Deposits | 578,060 | 665,642 | 812,856 | 819,683 | 952,373 | 1,087,745 | 1,027,260 | 1,241,838 | 1,189,503 |
| Liabilities | 631,739 | 734,145 | 893,622 | 930,324 | 1,090,831 | 1,206,836 | 1,198,112 | 1,421,784 | 1,394,920 |
| Advances (net of Provision) | 345,514 | 429,716 | 487,362 | 560,666 | 620,596 | 627,726 | 633,314 | 691,432 | 702,696 |
| Investments (net of Provisions) | 188,088 | 179,883 | 296,670 | 204,784 | 297,689 | 350,702 | 384,143 | 478,061 | 467,411 |
| Assets | 724,450 | 836,189 | 1,035,892 | 1,042,310 | 1,230,050 | 1,357,970 | 1,351,507 | 1,585,721 | 1,560,364 |
| Income | 52,968 | 73,519 | 90,970 | 103,421 | 119,979 | 132,870 | 34,417 | 150,459 | 38,993 |
| Expense | 30,328 | 41,961 | 57,748 | 96,855 | 103,218 | 110,348 | 27,898 | 125,536 | 31,340 |
| Profit before tax | 22,640 | 31,558 | 33,222 | 6,566 | 16,762 | 22,522 | 6,519 | 24,923 | 7,653 |
| Profit after tax | 15,379 | 21,192 | 23,851 | 5,644 | 14,372 | 12,019 | 4,397 | 16,340 | 5,220 |

* Un-audited results.

Local Private Banks

million Rupees

| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
|---------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Paid up Capital | 59,376 | 124,252 | 199,547 | 214,571 | 253,015 | 295,257 | 278,499 | 353,898 | 358,977 |
| Equity | 176,569 | 287,882 | 389,726 | 421,074 | 487,719 | 507,855 | 501,821 | 566,655 | 569,900 |
| Deposits | 1,992,987 | 2,425,781 | 2,909,310 | 3,236,220 | 3,655,994 | 4,188,197 | 4,215,698 | 4,810,643 | 4,941,630 |
| Liabilities | 2,306,329 | 2,886,107 | 3,446,053 | 3,799,764 | 4,417,543 | 4,895,750 | 4,951,354 | 5,648,576 | 5,849,735 |
| Advances (net of Provision) | 1,413,072 | 1,807,163 | 2,039,623 | 2,429,934 | 2,435,792 | 2,562,263 | 2,540,368 | 2,489,002 | 2,565,007 |
| Investments (net of Provisions) | 523,376 | 598,435 | 936,764 | 847,045 | 1,373,082 | 1,696,712 | 1,802,769 | 2,441,659 | 2,598,174 |
| Assets | 2,482,898 | 3,173,989 | 3,835,779 | 4,220,838 | 4,905,262 | 5,403,606 | 5,453,175 | 6,215,231 | 6,419,635 |
| Income | 177,860 | 273,918 | 348,149 | 437,498 | 524,275 | 556,987 | 156,676 | 661,858 | 173,889 |
| Expense | 117,198 | 187,158 | 278,615 | 385,022 | 463,734 | 473,582 | 125,844 | 525,460 | 134,124 |
| Profit before tax | 60,662 | 86,760 | 69,530 | 52,477 | 60,541 | 83,405 | 30,833 | 136,397 | 39,764 |
| Profit after tax | 41,188 | 59,490 | 47,263 | 34,704 | 39,265 | 50,179 | 19,578 | 88,846 | 25,585 |

* Un-audited results.

Foreign Banks

| | million Rupees | | | | | | | | |
|---------------------------------|----------------|---------|---------|---------|---------|---------|---------|---------|---------|
| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
| Paid up Capital | 23,111 | 17,469 | 17,085 | 32,130 | 34,885 | 33,847 | 34,115 | 40,024 | 38,735 |
| Equity | 32,202 | 22,686 | 19,373 | 33,971 | 35,739 | 34,698 | 35,541 | 43,774 | 42,274 |
| Deposits | 244,955 | 150,093 | 117,561 | 147,938 | 160,936 | 156,331 | 162,884 | 167,911 | 171,098 |
| Liabilities | 307,176 | 201,081 | 153,339 | 200,590 | 205,297 | 199,125 | 209,346 | 211,656 | 216,135 |
| Advances (net of Provision) | 168,439 | 120,223 | 88,455 | 101,921 | 90,325 | 65,627 | 68,957 | 66,370 | 67,178 |
| Investments (net of Provisions) | 67,383 | 38,477 | 26,427 | 22,593 | 52,373 | 79,863 | 79,571 | 113,332 | 102,475 |
| Assets | 339,378 | 223,783 | 172,711 | 234,562 | 241,037 | 233,823 | 244,887 | 255,430 | 258,409 |
| Income | 30,300 | 24,107 | 20,169 | 24,005 | 27,741 | 25,069 | 6,848 | 28,615 | 6,606 |
| Expense | 18,741 | 17,784 | 17,733 | 23,998 | 28,591 | 22,835 | 5,520 | 22,976 | 5,522 |
| Profit before tax | 11,559 | 6,323 | 2,435 | 7 | (850) | 2,234 | 1,328 | 5,639 | 1,083 |
| Profit after tax | 8,035 | 4,288 | 1,122 | 651 | (809) | 1,352 | 864 | 3,647 | 616 |

* Un-audited results.

Specialized Banks

| | million Rupees | | | | | | | | |
|---------------------------------|----------------|----------|---------|---------|---------|---------|---------|---------|---------|
| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
| Paid up Capital | 13,946 | 14,452 | 14,849 | 15,506 | 15,507 | 15,507 | 15,507 | 15,508 | 15,508 |
| Equity | (9,106) | (10,214) | (6,931) | (4,163) | (2,424) | 3,461 | 6,716 | 9,492 | 9,579 |
| Deposits | 15,861 | 13,491 | 14,320 | 13,883 | 16,588 | 17,693 | 14,856 | 17,754 | 13,130 |
| Liabilities | 121,961 | 129,173 | 134,125 | 134,332 | 142,414 | 138,795 | 133,552 | 141,047 | 138,172 |
| Advances (net of Provision) | 63,554 | 70,617 | 72,647 | 80,114 | 93,031 | 93,174 | 92,493 | 93,905 | 94,396 |
| Investments (net of Provisions) | 21,380 | 16,581 | 15,926 | 12,147 | 13,819 | 14,553 | 18,653 | 19,583 | 20,008 |
| Assets | 112,855 | 118,959 | 127,193 | 130,178 | 139,990 | 142,256 | 140,268 | 150,539 | 147,751 |
| Income | 9,531 | 13,944 | 15,943 | 17,039 | 17,612 | 15,678 | 4,696 | 15,018 | 5,011 |
| Expense | 10,626 | 14,710 | 14,272 | 12,888 | 13,392 | 12,579 | 4,172 | 12,461 | 5,628 |
| Profit before tax | (1,095) | (766) | 1,671 | 4,151 | 4,220 | 3,099 | 524 | 2,557 | (617) |
| Profit after tax | (1,300) | (1,075) | 875 | 2,317 | 1,617 | 1,876 | 504 | 1,554 | (373) |

* Un-audited results.

Table 1.6: Concentration in the Banking System
(March 31, 2012)

| Indicators | Top 5 Banks | 6-10 Banks | 11-20 Banks | 21-28 Banks | FBs | SBs | Percent Industry |
|---|-------------|------------|-------------|-------------|-------|-------|------------------|
| Asset | | | | | | | |
| Share of Total Assets | 51.0 | 22.4 | 18.3 | 3.4 | 3.1 | 1.8 | 100 |
| Share of Total Investments | 50.9 | 23.3 | 18.8 | 3.3 | 3.2 | 0.6 | 100 |
| <i>of which investment in Government Securities</i> | 82.2 | 85.5 | 82.3 | 84.6 | 99.9 | 84.1 | 84 |
| Advances | | | | | | | |
| Advances-public | 49.2 | 43.6 | 0.1 | 0.0 | 0.0 | 7.2 | 100 |
| Advances-private | 43.8 | 24.0 | 24.1 | 1.6 | 1.3 | 5.2 | 100 |
| Sectoral Distribution of Loans | | | | | | | |
| Corporate Sector | 44.0 | 27.5 | 24.7 | 1.7 | 1.2 | 0.9 | 100 |
| SMEs | 39.5 | 15.1 | 36.6 | 0.6 | 0.3 | 8.0 | 100 |
| Agriculture | 24.2 | 9.1 | 3.9 | 0.0 | 0.0 | 62.8 | 100 |
| Consumer Finance | 53.0 | 26.9 | 10.0 | 4.7 | 5.3 | 0.0 | 100 |
| Commodity Financing | 42.3 | 42.2 | 15.5 | 0.0 | 0.0 | 0.0 | 100 |
| Staff Loans | 46.5 | 11.9 | 31.9 | 3.0 | 4.8 | 2.0 | 100 |
| Others | 93.9 | 3.7 | 0.1 | 0.2 | 1.3 | 0.9 | 100 |
| Total | 43.8 | 24.1 | 23.9 | 1.6 | 1.3 | 5.2 | 100 |
| NPLs / Gross Loans | 13.3 | 11.8 | 27.5 | 9.3 | 10.5 | 27.4 | 15.8 |
| Net NPLs / Capital | 12.9 | 18.1 | 87.9 | 10.9 | 2.3 | - | 23.4 |
| Liabilities | | | | | | | |
| Share of Total Deposits | 52.6 | 23.1 | 18.0 | 3.3 | 2.7 | 0.2 | 100.0 |
| Customer Fixed Deposits | 46.0 | 22.5 | 22.9 | 4.6 | 3.9 | 0.1 | 100.0 |
| Customer CASA | 55.2 | 23.4 | 16.0 | 2.9 | 2.3 | 0.2 | 100.0 |
| Customer Deposits others | 33.0 | 29.6 | 34.5 | 1.2 | 1.1 | 0.6 | 100.0 |
| Financial Institutions Remunerative Deposits | 54.1 | 28.6 | 14.3 | 2.3 | 0.6 | 0.1 | 100.0 |
| Financial Institutions Non-Remunerative Deposits | 90.0 | 3.9 | 1.4 | 2.1 | 2.7 | 0.0 | 100.0 |
| Capital Adequacy | | | | | | | |
| Capital/RWA (Capital Adequacy Ratio) | 15.5 | 12.1 | 11.1 | 19.2 | 29.6 | 9.4 | 14.7 |
| Tier 1 Capital / RWA | 13.1 | 9.3 | 10.3 | 18.7 | 29.4 | 3.7 | 12.5 |
| Net Worth / Total Assets | 10.5 | 7.1 | 6.9 | 15.9 | 16.4 | 6.5 | 9.4 |
| Share of Risk Weighted Assets | 53.5 | 20.0 | 18.1 | 4.6 | 2.9 | 2.5 | 100.0 |
| Earning & Profitability | | | | | | | |
| Profit/Loss (Before Tax) | 75.9 | 15.5 | 5.9 | 1.7 | 2.3 | -1.3 | 100.0 |
| Net Interest Income / Gross Income | 75.0 | 73.9 | 62.2 | 81.3 | 75.7 | 73.4 | 73.4 |
| Non-Interest Expense / Gross Income | 25.0 | 26.1 | 37.8 | 18.7 | 24.3 | 26.6 | 26.6 |
| Provision Expense to Gross Income | 2.0 | 10.1 | 4.8 | 0.0 | 1.7 | 47.2 | 5.3 |
| Liquidity | | | | | | | |
| Liquid Assets / Total Assets | 43.8 | 44.4 | 41.9 | 46.7 | 68.9 | 20.5 | 44.0 |
| Liquid Assets / Total Deposits | 56.4 | 57.0 | 56.5 | 63.9 | 104.1 | 231.2 | 58.5 |
| Advances to Deposits ratio | 53.9 | 52.9 | 52.8 | 48.6 | 39.3 | 718.9 | 54.3 |

* 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* | Dec-11* | Mar-12* |
| Advances | 2,126,844 | 2,564,055 | 2,875,686 | 3,422,549 | 3,551,331 | 3,714,312 | 3,717,394 | 3,746,149 | 3,846,411 |
| NPLs | 177,433 | 176,766 | 217,998 | 359,238 | 446,005 | 547,770 | 573,524 | 607,145 | 608,748 |
| Provision | 136,264 | 137,672 | 187,603 | 249,914 | 311,588 | 365,521 | 382,262 | 405,440 | 417,134 |
| Advances (net) | 1,990,580 | 2,427,719 | 2,688,087 | 3,172,636 | 3,239,744 | 3,348,791 | 3,335,132 | 3,340,710 | 3,429,276 |
| Net NPLs | 41,169 | 39,094 | 30,395 | 109,324 | 134,417 | 182,249 | 191,262 | 201,705 | 191,614 |

* Un-audited results.

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

| | million Rupees | | | | | | | | |
|--------------|----------------|---------|---------|---------|---------|---------|---------|---------|---------|
| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
| OAEM | 6,890 | 12,660 | 8,999 | 11,558 | 12,152 | 13,601 | 12,786 | 15,560 | 12,623 |
| Sub Standard | 17,405 | 17,718 | 36,520 | 78,503 | 63,905 | 56,146 | 59,850 | 60,369 | 56,346 |
| Doubtful | 12,206 | 17,429 | 24,248 | 67,877 | 77,809 | 66,264 | 64,349 | 64,037 | 55,210 |
| Loss | 140,814 | 128,959 | 148,233 | 201,301 | 292,138 | 411,758 | 436,539 | 467,180 | 484,569 |
| Total | 177,315 | 176,766 | 217,999 | 359,238 | 446,005 | 547,770 | 573,524 | 607,145 | 608,748 |

* Un-audited results.

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

| | million Rupees | | | | | | | | |
|--------------|----------------|---------|---------|---------|---------|---------|---------|---------|---------|
| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
| OAEM | 64 | 176 | 715 | 743 | - | - | - | - | - |
| Sub Standard | 3,097 | 3,516 | 9,366 | 17,490 | 13,666 | 12,417 | 12,287 | 10,558 | 11,230 |
| Doubtful | 4,926 | 6,670 | 12,454 | 29,782 | 32,386 | 30,363 | 30,073 | 29,521 | 19,765 |
| Loss | 113,354 | 107,147 | 144,173 | 185,746 | 251,691 | 304,892 | 321,382 | 349,816 | 369,254 |
| Total | 121,441 | 117,508 | 166,708 | 233,761 | 297,743 | 347,673 | 363,742 | 389,895 | 400,249 |

* Un-audited results.

Category-wise Break up of Banks' Advances

| | million Rupees | | | | | | | | |
|----------|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
| PSCBs | 378,514 | 465,065 | 526,566 | 629,389 | 700,902 | 716,562 | 720,467 | 785,014 | 800,568 |
| LPBs | 1,486,297 | 1,881,906 | 2,163,480 | 2,587,530 | 2,643,594 | 2,812,114 | 2,808,356 | 2,773,211 | 2,855,719 |
| FBs | 171,466 | 122,626 | 90,666 | 104,440 | 95,113 | 71,677 | 74,864 | 73,215 | 73,990 |
| CBs | 2,036,277 | 2,469,597 | 2,780,712 | 3,321,360 | 3,439,608 | 3,600,353 | 3,603,688 | 3,631,440 | 3,730,278 |
| SBs | 90,567 | 94,459 | 94,974 | 101,189 | 111,723 | 113,958 | 113,706 | 114,709 | 116,133 |
| Industry | 2,126,844 | 2,564,055 | 2,875,686 | 3,422,549 | 3,551,331 | 3,714,312 | 3,717,394 | 3,746,149 | 3,846,411 |

* Un-audited results.

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

| | million Rupees | | | | | | | | |
|----------|----------------|---------|---------|---------|---------|---------|---------|---------|---------|
| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
| PSCBs | 38,018 | 41,841 | 44,054 | 102,656 | 118,400 | 164,195 | 170,345 | 186,606 | 171,411 |
| LPBs | 95,672 | 96,475 | 139,997 | 224,395 | 292,780 | 344,183 | 365,026 | 378,369 | 397,758 |
| FBs | 2,074 | 1,253 | 1,409 | 3,077 | 6,369 | 6,996 | 6,789 | 7,574 | 7,765 |
| CBs | 135,765 | 139,568 | 185,460 | 330,128 | 417,549 | 515,373 | 542,160 | 572,548 | 576,933 |
| SBs | 41,668 | 37,198 | 32,538 | 29,110 | 28,456 | 32,396 | 31,364 | 34,597 | 31,815 |
| Industry | 177,433 | 176,766 | 217,998 | 359,238 | 446,005 | 547,770 | 573,524 | 607,145 | 608,748 |

* Un-audited results.

Category-wise Banks' Provisions

| | million Rupees | | | | | | | | |
|----------|----------------|---------|---------|---------|---------|---------|---------|---------|---------|
| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
| PSCBs | 32,999 | 35,349 | 39,204 | 68,723 | 80,305 | 88,836 | 87,154 | 93,582 | 97,872 |
| LPBs | 73,225 | 76,080 | 123,855 | 157,598 | 207,803 | 249,851 | 267,988 | 284,208 | 290,713 |
| FBs | 3,027 | 2,403 | 2,211 | 2,519 | 4,788 | 6,050 | 5,907 | 6,845 | 6,813 |
| CBs | 109,252 | 113,831 | 165,271 | 228,839 | 292,896 | 344,737 | 361,049 | 384,635 | 395,398 |
| SBs | 27,012 | 23,841 | 22,332 | 21,075 | 18,692 | 20,784 | 21,213 | 20,804 | 21,737 |
| Industry | 136,264 | 137,672 | 187,603 | 249,914 | 311,588 | 365,521 | 382,262 | 405,440 | 417,134 |

* Un-audited results.

Category-wise Banks' Advances (net of provisions)

| | million Rupees | | | | | | | | |
|----------|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
| PSCBs | 345,514 | 429,716 | 487,362 | 560,666 | 620,596 | 627,726 | 633,314 | 691,432 | 702,696 |
| LPBs | 1,413,072 | 1,807,163 | 2,039,623 | 2,429,934 | 2,435,792 | 2,562,263 | 2,540,368 | 2,489,002 | 2,565,007 |
| FBs | 168,439 | 120,223 | 88,455 | 101,922 | 90,325 | 65,627 | 68,957 | 66,370 | 67,178 |
| CBs | 1,927,026 | 2,357,102 | 2,615,440 | 3,092,522 | 3,146,713 | 3,255,617 | 3,242,639 | 3,246,805 | 3,334,880 |
| SBs | 63,554 | 70,617 | 72,647 | 80,114 | 93,031 | 93,174 | 92,493 | 93,905 | 94,396 |
| Industry | 1,990,580 | 2,427,719 | 2,688,087 | 3,172,636 | 3,239,744 | 3,348,791 | 3,335,132 | 3,340,710 | 3,429,276 |

* Un-audited results.

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

| | million Rupees | | | | | | | | |
|----------|----------------|---------|--------|---------|---------|---------|---------|---------|---------|
| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
| PSCBs | 5,019 | 6,492 | 4,850 | 33,934 | 38,095 | 75,359 | 83,192 | 93,023 | 73,539 |
| LPBs | 22,447 | 20,395 | 16,142 | 66,797 | 84,977 | 94,332 | 97,039 | 94,161 | 107,045 |
| FBs | (952) | (1,150) | (803) | 558 | 1,581 | 946 | 881 | 729 | 952 |
| CBs | 26,513 | 25,737 | 20,189 | 101,289 | 124,653 | 170,637 | 181,111 | 187,913 | 181,536 |
| SBs | 14,655 | 13,356 | 10,206 | 8,035 | 9,764 | 11,612 | 10,151 | 13,792 | 10,078 |
| Industry | 41,169 | 39,094 | 30,395 | 109,324 | 134,417 | 182,249 | 191,262 | 201,705 | 191,614 |

* Un-audited results.

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

amount in million Rupees, ratio in percent

| | Dec-10 | | | Mar-11 | | | Dec-11 | | | Mar-12 | | |
|--------------------------------|-----------|---------|-----------------|-----------|---------|-----------------|-----------|---------|-----------------|-----------|---------|-----------------|
| | Advances | NPLs | Infection Ratio | Advances | NPLs | Infection Ratio | Advances | NPLs | Infection Ratio | Advances | NPLs | Infection Ratio |
| Corporate Sector | 2,329,440 | 357,717 | 15.4 | 2,433,938 | 376,588 | 15.5 | 2,419,390 | 414,240 | 17.1 | 2,575,733 | 414,198 | 16.1 |
| SMEs Sector | 346,986 | 97,205 | 28.0 | 312,884 | 101,198 | 32.3 | 303,685 | 95,501 | 31.4 | 269,067 | 99,164 | 36.9 |
| Agriculture Sector | 169,315 | 30,359 | 17.9 | 165,860 | 33,296 | 20.1 | 176,860 | 34,105 | 19.3 | 177,104 | 31,625 | 17.9 |
| Consumer sector | 259,625 | 43,879 | 16.9 | 252,210 | 44,084 | 17.5 | 242,235 | 44,965 | 18.6 | 240,764 | 44,824 | 18.6 |
| <i>i. Credit cards</i> | 26,244 | 5,114 | 19.5 | 25,228 | 5,222 | 20.7 | 23,406 | 4,822 | 20.6 | 23,143 | 4,855 | 21.0 |
| <i>ii. Auto loans</i> | 57,341 | 5,839 | 10.2 | 53,670 | 5,621 | 10.5 | 46,785 | 4,868 | 10.4 | 45,722 | 4,799 | 10.5 |
| <i>iii. Consumer durable</i> | 1,003 | 109 | 10.8 | 693 | 113 | 16.2 | 126 | 100 | 79.1 | 132 | 95 | 72.0 |
| <i>iv. Mortgage loans</i> | 65,330 | 15,506 | 23.7 | 62,492 | 15,902 | 25.4 | 57,774 | 16,534 | 28.6 | 56,398 | 16,704 | 29.6 |
| <i>v. Other personal loans</i> | 109,707 | 17,311 | 15.8 | 110,127 | 17,226 | 15.6 | 114,144 | 18,642 | 16.3 | 115,370 | 18,371 | 15.9 |
| Commodity financing | 457,247 | 5,907 | 1.3 | 401,789 | 6,078 | 1.5 | 437,555 | 4,883 | 1.1 | 414,347 | 5,975 | 1.4 |
| Staff Loans | 77,535 | 1,293 | 1.7 | 76,340 | 1,288 | 1.7 | 75,771 | 1,395 | 1.8 | 77,446 | 1,440 | 1.9 |
| Others | 74,164 | 11,410 | 15.4 | 74,372 | 10,993 | 14.8 | 90,652 | 12,056 | 13.3 | 91,949 | 11,524 | 12.5 |
| Total | 3,714,312 | 547,770 | 14.7 | 3,717,394 | 573,524 | 15.4 | 3,746,149 | 607,145 | 16.2 | 3,846,411 | 608,748 | 15.8 |

* Un-audited results.

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

amount in million Rupees, ratio in percent

| | Dec-10 | | | Mar-11 | | | Dec-11 | | | Mar-12 | | |
|--|-----------|---------|-----------------|-----------|---------|-----------------|-----------|---------|-----------------|-----------|---------|-----------------|
| | Advances | NPLs | Infection Ratio | Advances | NPLs | Infection Ratio | Advances | NPLs | Infection Ratio | Advances | NPLs | Infection Ratio |
| Agribusiness** | 310,735 | 32,018 | 10.3 | 288,319 | 35,309 | 12.2 | 312,087 | 36,504 | 11.7 | 297,195 | 34,511 | 11.6 |
| Automobile/Transportation | 47,709 | 10,987 | 23.0 | 48,948 | 11,514 | 23.5 | 53,727 | 10,928 | 20.3 | 53,047 | 11,216 | 21.1 |
| Cement | 94,983 | 17,570 | 18.5 | 94,197 | 17,629 | 18.7 | 81,119 | 18,804 | 23.2 | 73,463 | 18,770 | 25.5 |
| Chemical & Pharmaceuticals | 143,357 | 11,396 | 7.9 | 140,391 | 13,048 | 9.3 | 146,899 | 13,821 | 9.4 | 147,986 | 14,059 | 9.5 |
| Electronics | 61,619 | 23,730 | 38.5 | 59,917 | 22,331 | 37.3 | 60,347 | 30,358 | 50.3 | 55,362 | 24,791 | 44.8 |
| Financial | 41,548 | 7,907 | 19.0 | 41,256 | 7,880 | 19.1 | 70,533 | 8,424 | 11.9 | 72,849 | 9,361 | 12.8 |
| Individuals** | 356,279 | 54,277 | 15.2 | 337,268 | 56,180 | 16.7 | 336,181 | 53,521 | 15.9 | 330,841 | 53,674 | 16.2 |
| Insurance | 1,470 | 1 | 0.1 | 971 | 1 | 0.1 | 508 | 1 | 0.2 | 839 | 1 | 0.1 |
| Others | 1,504,600 | 188,026 | 12.5 | 1,431,317 | 192,629 | 13.5 | 1,519,573 | 210,332 | 13.8 | 1,515,849 | 206,057 | 13.6 |
| Production/Transmission of Energy | 350,434 | 13,283 | 3.8 | 373,272 | 22,985 | 6.2 | 369,929 | 14,934 | 4.0 | 452,829 | 19,557 | 4.3 |
| Shoes & Leather garments | 22,850 | 2,859 | 12.5 | 25,009 | 3,137 | 12.5 | 30,930 | 3,128 | 10.1 | 30,745 | 3,482 | 11.3 |
| Sugar | 73,565 | 14,245 | 19.4 | 139,303 | 14,287 | 10.3 | 84,022 | 12,233 | 14.6 | 130,025 | 11,831 | 9.1 |
| Textile | 705,164 | 171,472 | 24.3 | 737,225 | 176,594 | 24.0 | 680,293 | 194,158 | 28.5 | 685,381 | 201,441 | 29.4 |
| Total | 3,714,312 | 547,770 | 14.7 | 3,717,394 | 573,524 | 15.4 | 3,746,149 | 607,145 | 16.2 | 3,846,411 | 608,748 | 15.8 |

* Un-audited results.

**Revised due to readjustments, and therefore, may vary from statistics reported earlier.

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* | Mar-12* |
| Profit Before Tax | | | | | | | | | | | |
| PSCBs | 22.8 | 31.5 | 33.2 | 6.6 | 16.8 | 22.5 | 6.5 | 12.6 | 17.1 | 24.9 | 7.7 |
| LPBs | 60.5 | 85.6 | 69.5 | 52.5 | 60.5 | 83.4 | 30.8 | 60.9 | 94.1 | 136.4 | 39.8 |
| FBs | 11.6 | 6.3 | 2.4 | 0.0 | (0.9) | 2.2 | 1.3 | 2.6 | 4.3 | 5.6 | 1.1 |
| CBs | 94.9 | 123.5 | 105.2 | 59.0 | 76.5 | 108.2 | 38.6 | 76.2 | 115.5 | 167.0 | 48.5 |
| SBs | (1.1) | 0.1 | 1.7 | 4.2 | 4.2 | 3.1 | 0.5 | 1.1 | 0.3 | 2.6 | (0.6) |
| All Banks | 93.8 | 123.6 | 106.9 | 63.2 | 80.7 | 111.3 | 39.2 | 77.3 | 115.9 | 169.5 | 47.9 |
| Profit After Tax | | | | | | | | | | | |
| PSCBs | 15.5 | 21.2 | 23.9 | 5.6 | 14.4 | 12.0 | 4.4 | 8.4 | 11.8 | 16.3 | 5.2 |
| LPBs | 41.1 | 59.1 | 47.3 | 34.7 | 39.3 | 50.2 | 19.6 | 39.3 | 60.8 | 88.8 | 25.6 |
| FBs | 8.0 | 4.3 | 1.1 | 0.6 | (0.8) | 1.4 | 0.8 | 1.9 | 3.0 | 3.6 | 0.6 |
| CBs | 64.6 | 84.6 | 72.2 | 41.0 | 52.8 | 63.5 | 24.9 | 49.7 | 75.6 | 108.8 | 31.4 |
| SBs | (1.3) | (0.5) | 0.9 | 2.3 | 1.6 | 1.9 | 0.5 | 1.2 | 0.3 | 1.6 | (0.4) |
| All Banks | 63.3 | 84.1 | 73.1 | 43.3 | 54.4 | 65.4 | 25.3 | 50.8 | 76.0 | 110.4 | 31.0 |

* 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* | Mar-12* |
| Before Tax ROA | | | | | | | | | | | |
| PSCBs | 3.3 | 4.0 | 3.5 | 0.6 | 1.5 | 1.8 | 1.9 | 1.8 | 1.6 | 1.7 | 1.9 |
| LPBs | 2.7 | 3.1 | 2.0 | 1.3 | 1.3 | 1.7 | 2.3 | 2.2 | 2.2 | 2.4 | 2.5 |
| FBs | 3.6 | 3.2 | 1.5 | 0.0 | -0.3 | 0.3 | 0.3 | 2.2 | 2.3 | 2.3 | 1.7 |
| CBs | 2.9 | 3.2 | 2.3 | 1.1 | 1.3 | 1.6 | 2.2 | 2.1 | 2.1 | 2.2 | 2.4 |
| SBs | -1.0 | -1.3 | 1.4 | 3.2 | 3.1 | 2.4 | 1.0 | 1.1 | 0.3 | 1.8 | -1.9 |
| All Banks | 2.8 | 3.1 | 2.2 | 1.2 | 1.3 | 1.7 | 2.2 | 2.1 | 2.1 | 2.2 | 2.5 |
| Before Tax ROE (based on Equity plus Surplus on Revaluation) | | | | | | | | | | | |
| PSCBs | 30.7 | 32.4 | 27.2 | 5.2 | 13.3 | 16.3 | 17.1 | 16.6 | 14.8 | 15.9 | 18.6 |
| LPBs | 40.1 | 36.2 | 20.4 | 12.9 | 13.2 | 16.8 | 24.4 | 23.8 | 24.2 | 25.8 | 28.0 |
| FBs | 38.9 | 30.0 | 13.1 | 0.0 | -2.4 | 2.7 | 2.7 | 14.8 | 15.3 | 14.5 | 10.1 |
| CBs | 37.2 | 34.7 | 21.8 | 10.6 | 12.4 | 16.2 | 22.4 | 21.8 | 21.7 | 23.1 | 25.0 |
| SBs | - | - | - | - | - | - | - | - | - | - | - |
| All Banks | 38.2 | 35.2 | 22.6 | 11.4 | 13.2 | 16.7 | 22.4 | 21.8 | 21.5 | 23.4 | 26.3 |

* Un-audited results.

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

| Items | Dec-09 | | Dec-10 | | Mar-11 | | Dec-11 | | Mar-12 | |
|---------------------------|--------------|------------|------------|------------|--------------|------------|--------------|--------------|--------------|--------------|
| | Amount | % | Amount | % | Amount | % | Amount | % | Amount | % |
| Loans & advances | 412.1 | 69.7 | 404.1 | 63.9 | 107.1 | 60.3 | 422.7 | 56.6 | 104.3 | 53.7 |
| Investments | 148.4 | 25.1 | 198 | 31 | 63 | 35.6 | 297.1 | 39.8 | 85.3 | 43.9 |
| Deposits, repo and others | 30.6 | 5.2 | 30.4 | 4.8 | 7.3 | 4.1 | 26.6 | 3.6 | 4.8 | 2.5 |
| Total | 591.1 | 100 | 633 | 100 | 177.6 | 100 | 746.5 | 100.0 | 194.4 | 100.0 |

* Un-audited results.

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

| | CY05 | CY06 | CY07 | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Mar-12* |
|--------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Less than 10 | 9 | 7 | 9 | 9 | 6 | 6 | 6 | 5 | 5 |
| 10 to 15 | 13 | 15 | 12 | 10 | 15 | 12 | 13 | 12 | 12 |
| Over 15 | 17 | 17 | 18 | 21 | 19 | 20 | 19 | 21 | 21 |
| Total | 39 | 39 | 39 | 40 | 40 | 38 | 38 | 38 | 38 |

* Un-audited results.


Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs
(March 31, 2012)

million Rupees

| | All Banks and DFIs | PSCBs | LPBs | FBs | SBs | All Banks | DFIs |
|---|--------------------|----------------|------------------|----------------|----------------|------------------|---------------|
| Equity | | | | | | | |
| 1.1 Fully Paid-up Capital/Capital Deposited with SBP | 499,825 | 41,414 | 358,977 | 38,735 | 15,508 | 454,634 | 48,409 |
| 1.2 Balance in Share Premium Account | (35,262) | 17,000 | (52,262) | - | - | (35,262) | - |
| 1.3 Reserve for issue of Bonus shares | 2,784 | 1,682 | 1,102 | - | - | 2,784 | - |
| General Reserves as disclosed on the Balance Sheet (including statutory reserve) | | | | | | | |
| 1.4 | 154,051 | 21,108 | 115,860 | 149 | 11,002 | 148,120 | 5,931 |
| 1.5 Un-appropriated/Unremitted profits (net of accumulated losses, if any) | 110,805 | 46,073 | 78,352 | 3,555 | (21,777) | 106,203 | 4,357 |
| 1.6 Sub-Total (1.1 to 1.5) | 732,203 | 127,278 | 502,029 | 42,440 | 4,732 | 676,479 | 58,698 |
| Deductions | | | | | | | |
| 1.7 Goodwill | 41,042 | 1,058 | 39,618 | 320 | 12 | 41,008 | 34 |
| 1.8 Shortfall in Provisions required against Classified assets | 6,540 | 3,163 | 2,941 | 436 | - | 6,540 | - |
| 1.9 Deficit on account of revaluation of AFS investment | 772 | 189 | 22 | 246 | 150 | 607 | 165 |
| 1.10 Any increase in equity capital resulting from a securitization transaction | - | - | - | - | - | - | - |
| 1.11 Investments in TFCs of other banks | 1,562 | - | 37 | - | - | 37 | 1,525 |
| 1.12 Other Deductions | 14,232 | 2,727 | 9,850 | - | 103 | 12,753 | 1,552 |
| 1.13 Sub-Total (1.7 to 1.12) | 64,293 | 7,137 | 52,614 | 1,002 | 265 | 60,945 | 3,276 |
| 1.14 Total Eligible Tier 1 capital(1.6 less 1.13) | 667,910 | 120,141 | 449,416 | 41,438 | 4,467 | 615,534 | 55,422 |
| Supplementary Capital | | | | | | | |
| Freely available General Provisions or reserves for loan losses-up to maximum of 1.25% of Risk Weighted Assets | | | | | | | |
| 2.1 | | 2,976 | 8,516 | 301 | 1,344 | 13,137 | 176 |
| 2.2 Revaluation reserves eligible upto 45% | 13,313 | 14,941 | 26,407 | (2) | 2,417 | 43,763 | 758 |
| 2.3 Foreign Exchange Translation Reserves | 44,524 | 6,282 | 18,478 | - | - | 24,760 | - |
| 2.4 Undisclosed reserves | 24,760 | - | - | - | - | - | - |
| 2.5 Subordinated debt-up to maximum of 50% of total equity | 36,327 | - | 33,122 | - | 3,204 | 36,327 | - |
| 2.6 Total Tier 2 Supplementary Capital(2.1 to 2.5) | 118,850 | 24,199 | 86,451 | 299 | 6,965 | 117,987 | 934 |
| Deductions | | | | | | | |
| 2.7 Other deductions | 14,232 | 2,727 | 9,850 | - | 103 | 12,753 | 1,552 |
| 2.8 Total Deductions | 14,232 | 2,727 | 9,850 | - | 103 | 12,753 | 1,552 |
| 2.9 Total eligible tier 2 capital | 104,618 | 21,472 | 76,600 | 299 | 6,863 | 105,234 | (618) |
| 2.10 Eligible tier 3 | | | | | | | |
| 2.11 Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity) | 104,618 | 21,472 | 76,600 | 299 | 6,863 | 105,233 | (618) |
| 2.13 TOTAL CAPITAL (1.14 plus 2.9) | 775,500 | 141,613 | 526,016 | 41,737 | 11,330 | 720,768 | 54,805 |
| Risk Weighted Amounts | | | | | | | |
| 3.1 Total Credit Risk Weighted Assets | 3,898,856 | 770,535 | 2,858,300 | 104,334 | 101,250 | 3,834,419 | 65,334 |
| 3.2 Total Market Risk Weighted Assets | 367,160 | 48,137 | 291,367 | 9,380 | 29 | 348,913 | 18,429 |
| 3.3 Total Operational Risk Assets | 736,834 | 118,955 | 557,873 | 27,463 | 19,467 | 723,758 | 13,166 |
| 3.4 Total Risk Weighted Amount | 5,004,018 | 937,627 | 3,707,540 | 141,177 | 120,746 | 4,907,090 | 96,929 |
| Capital Adequacy Ratios | | | | | | | |
| 4.1 Credit Risk Capital Adequacy Ratio | 19.9% | 18.4% | 18.4% | 40.0% | 11.2% | 18.8% | 83.9% |
| 4.2 Tier 1 capital to Total Risk Weighted Assets | 13.3% | 12.8% | 12.1% | 29.4% | 3.7% | 12.5% | 57.2% |
| 4.3 Total Capital Adequacy Ratio | 15.5% | 15.1% | 14.2% | 29.6% | 9.4% | 14.7% | 56.5% |
| Other Deductions from Tier 1 and Tier 2 Capital | | | | | | | |
| Investments in equity and other regulatory capital of majority owned securities or other financial subsidiaries not consolidated in the balance sheet | | | | | | | |
| 5.1 | 21,787 | 3,567 | 17,155 | - | 205 | 20,927 | 860 |
| 5.2 Significant minority investments in banking, securities and other financial entities | 5,331 | 1,888 | 1,380 | - | - | 3,268 | 2,062 |
| 5.3 Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application) | 580 | - | 399 | - | - | 399 | 182 |
| 5.4 Significant minority and majority investments in commercial entities exceeding 15% of Banks Capital | 764 | - | 764 | - | - | 764 | - |
| 5.5 Securitization exposure subject to deduction (para 4.3.1 of instructions) | - | - | - | - | - | - | - |
| 5.6 Others | 149 | - | 149 | - | - | 149 | - |
| 5.7 Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital (5.1 to 5.6) | 28,610 | 5,454 | 19,846 | - | 205 | 25,506 | 3,104 |

* Un-audited results.

Table 1.15: Stress Testing Results of the Banking System
(March 31, 2012)

| | | Number of banks with CAR | | |
|--|--|--------------------------------------|----------------------|-------------------|
| Shock Details | | < 0% | 0% - 10% | > 10% |
| Pre-Shock Position  | | 2 | 3 | 33 |
| Credit Risk Shocks | | < 0% | 0% - 10% | > 10% |
| C-1 | 10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss. | 2 | 9 | 27 |
| C-2 | All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss. | 2 | 3 | 33 |
| C-3 | Increase in provisions against NPLs equivalent to 50% of Net NPLs. | 3 | 4 | 31 |
| C-4 | Increase in NPLs to Loans Ratio equivalent to the maximum quarterly increase in NPLs to Loans Ratio of the individual banks during the last 5 years. | 3 | 5 | 30 |
| C-5 | Increase in NPLs of all banks equivalent to the maximum quarterly increase in NPLs of the banking system during the last 5 years (21% during Mar-09 quarter). | 2 | 5 | 31 |
| C-6 | Increase in NPLs to Loans Ratio of Textile Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years. | 2 | 4 | 32 |
| C-7 | Increase in NPLs to Loans Ratio of Consumer Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years. | 2 | 3 | 33 |
| C-8 | Increase in NPLs to Loans Ratio of Agriculture & SME Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years. | 2 | 4 | 32 |
| | | NPLR | Critical NPLR | Difference |
| C-9 | Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out) | 15.8 | 53.8 | 37.9 |
| Market Shocks | | | | |
| IR-1 | Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities. | 2 | 4 | 32 |
| IR-2 | Upward shift coupled with steepening of the yield curve by increasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the maximum quarterly increase experienced during the last 3 years (July-08). | 2 | 4 | 32 |
| IR-3 | Downward Shift plus flattening of the yield curve by decreasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the maximum quarterly increase experienced during the last 3 years (April-09). | 1 | 5 | 32 |
| ER-1 | Depreciation of Pak Rupee exchange rate by 30%. | 2 | 3 | 33 |
| ER-2 | Depreciation of Pak Rupee exchange rate equivalent to the quarterly highest depreciation of rupee against dollar experienced during the last 3 years (14.5% during May08-Aug08). | 2 | 2 | 34 |
| ER-3 | Appreciation of Pak Rupee exchange rate equivalent to the quarterly highest appreciation of rupee against dollar experienced during the last 3 years (3.2% during Oct08-Jan09). | 1 | 5 | 32 |
| EQ-1 | Fall in general equity prices (41.1% during Oct08-Jan09). | 2 | 4 | 32 |
| EQ-2 | Fall in general equity prices by 50%. | 2 | 4 | 32 |
| Combined Credit & Market Shocks | | | | |
| COMB-1 | Increase in NPLs equivalent to historically high quarterly increase in NPLs to Loan Ratio (Shock C-3) and upward shift plus steepening of the yield curve (Shock IR-2) and fall in equity prices (Shock- EQ-1) | 3 | 7 | 28 |
| COMB-2 | 10% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss (Shock- C-1), parallel upward shift in the yield curve by 3% (Shock IR-1) and fall in equity prices by 50% (Shock- EQ-2) | 2 | 16 | 20 |
| Liquidity Shocks | | No. of Banks with no liquidity after | | |
| | | 3 Days | 4 Days | 5 Days |
| L-1 | Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively. | 0 | 0 | 0 |
| | | 1 Day | 2 Days | 3 Days |
| L-2 | Withdrawal of Wholesale Deposits and Unsecured Borrowings by 25%, 50%, and 100% for three consecutive days respectively. | 0 | 0 | 0 |

* Stress test shocks for various factors have been redefined on historical data/events basis. Therefore stress test shocks, stated above, vary from those reported in previous compendiums.

Table 1.16: List of Banks

| 2009 | 2010 | Dec-11 | Mar-12 |
|---|---|---|---|
| A. Public Sector Com. Banks (4) | A. Public Sector Com. Banks (5) | A. Public Sector Com. Banks (5) | A. Public Sector Com. Banks (5) |
| 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. Local Private Banks (25) | B. Local Private Banks (23) | B. Local Private Banks (22) | B. Local Private Banks (22) |
| 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. | | | |
| | | | |
| | | | |
| | | | |
| C. Foreign Banks (7) | C. Foreign Banks (6) | C. Foreign Banks (7) | C. Foreign Banks (7) |
| <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. | Industrial and Commercial Bank of China Limited | 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. |
| | | | |
| | | | |
| | | | |
| D. Specialized Banks (4) | D. Specialized Banks (4) | D. Specialized Banks (4) | D. Specialized Banks (4) |
| 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 Taraqiati Bank Ltd. | Zarai Taraqiati Bank Ltd. | Zarai Taraqiati Bank Ltd. | Zarai Taraqiati Bank Ltd. |
| | | | |
| | | | |
| All Commercial Banks (36) | All Commercial Banks (34) | All Commercial Banks (34) | All Commercial Banks (34) |
| Include A + B + C | Include A + B + C | Include A + B + C | Include A + B + C |
| All Banks (40) | All Banks (38) | All Banks (38) | All Banks (38) |
| 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 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 on August 16, 2011.

2. Islamic Banking

Table 2.1: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches
(March 31, 2012)

| million Rupees | | | | | |
|--|----------------------|---------------------------------|------------------------|------------------------|----------------|
| Financial Position | Islamic Banks | Islamic Banking Branches | Islamic Banking | Absolute change | |
| ASSETS | | | | QoQ | YoY |
| Cash & Balances With Treasury Banks | 23,316 | 13,876 | 37,192 | (11,090) | 4,516 |
| Balances With Other Banks | 12,606 | 8,008 | 20,615 | (2,732) | 6,894 |
| Due from Financial Institutions | 18,331 | 2,200 | 20,531 | 6,704 | 1,513 |
| Investments - Net | 181,010 | 111,889 | 292,899 | 18,631 | 98,465 |
| Financing - Net | 125,236 | 69,311 | 194,547 | (5,700) | 14,961 |
| Operating Fixed Assets | 10,876 | 4,082 | 14,958 | 212 | 1,694 |
| Deferred Tax Assets | 3,135 | 53 | 3,188 | 163 | 511 |
| Other Assets | 41,707 | 18,182 | 59,890 | (3,373) | 18,096 |
| TOTAL ASSETS | 416,218 | 227,602 | 643,820 | 2,814 | 146,649 |
| LIABILITIES | - | - | - | - | - |
| Bills Payable | 5,471 | 1,681 | 7,152 | 1,873 | 1,762 |
| Due to Financial Institution | 11,362 | 13,546 | 24,908 | (2,502) | 703 |
| Deposits And Other Accounts | 349,133 | 181,108 | 530,241 | 9,241 | 132,263 |
| Sub-ordinated Loans | - | - | - | - | - |
| Liabilities Against Assets Subject To Finance Lease | 3 | - | 3 | (2) | (11) |
| Deferred Tax Liabilities | - | 1 | 1 | (11) | (2) |
| Other Liabilities | 11,884 | 12,114 | 23,998 | (7,227) | 1,786 |
| TOTAL LIABILITIES | 377,853 | 208,451 | 586,304 | 1,372 | 136,501 |
| NET ASSETS | 38,365 | 19,151 | 57,515 | 1,441 | 10,149 |
| NET ASSETS REPRESENTED BY: - | - | - | - | - | - |
| Share Capital | 37,435 | 8,873 | 46,308 | 1,004 | 3,779 |
| Reserves | 1,062 | 10 | 1,071 | 224 | 248 |
| Unappropriated Profit | (542) | 9,663 | 9,120 | 653 | 6,267 |
| Share Holders' Equity | 37,954 | 18,546 | 56,500 | 1,881 | 10,294 |
| Surplus/Deficit On Revaluation Of Assets | 410 | 605 | 1,015 | (440) | (145) |
| TOTAL | 38,365 | 19,151 | 57,515 | 1,441 | 10,149 |
| PROFIT AND LOSS STATEMENT | Islamic Banks | Islamic Banking Branches | Islamic Banking | Absolute change | |
| | | | | YoY | |
| Mark-Up Income | 10,048 | 5,951 | 15,999 | 2,879 | |
| Mark-Up Expenses | 5,787 | 3,429 | 9,216 | 1,607 | |
| Net Mark-Up | 4,261 | 2,523 | 6,784 | 1,273 | |
| Provisions & Bad Debts Written Off Directly/(Reversals) | 374 | (171) | 203 | (216) | |
| Net Mark-Up After Provision | 3,887 | 2,693 | 6,580 | 1,489 | |
| Fees, Commission & Brokerage Income | 358 | 296 | 654 | 118 | |
| Dividend Income | 353 | 44 | 396 | 131 | |
| Income From Dealing In Foreign Currencies | 200 | 32 | 233 | (78) | |
| Other Income | 284 | 160 | 444 | 243 | |
| Total Non - Markup | 1,195 | 532 | 1,727 | 414 | |
| Administrative Expenses | 5,082 | 3,226 | 8,307 | 1,903 | |
| Other Expenses | 3,689 | 1,537 | 5,226 | 994 | |
| Total Non-Markup | 4 | 76 | 79 | 56 | |
| Total Non-Markup | 3,693 | 1,612 | 5,305 | 1,051 | |
| Profit before Tax and Extra ordinary Items | 1,389 | 1,613 | 3,002 | 852 | |
| Extra ordinary/unusual Items -- Gain/(Loss) | - | - | - | - | |
| PROFIT/ (LOSS) BEFORE TAXATION | 1,389 | 1,613 | 3,002 | 852 | |
| Less: Taxation | 450 | 25 | 475 | 85 | |
| PROFIT/ (LOSS) AFTER TAX | 939 | 1,588 | 2,527 | 767 | |

* 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 | Mar-12 |
| Capital | | | | | | | | | | |
| Total Capital to Total RWA** | 18.5 | 18.2 | 17.2 | 17.3 | 16.8 | 17.0 | 18.7 | 19.1 | 18.0 | 17.3 |
| Tier 1 Capital to Total RWA** | 18.4 | 18.1 | 17.1 | 16.9 | 16.3 | 16.5 | 18.2 | 18.4 | 17.2 | 16.6 |
| Capital to Total Assets | 11.4 | 11.4 | 10.4 | 10.3 | 9.7 | 9.5 | 9.2 | 9.5 | 8.7 | 8.9 |
| Asset Quality | | | | | | | | | | |
| Non-Performing Financing to Total Loans | 6.3 | 7.3 | 6.5 | 8.4 | 7.3 | 8.0 | 7.5 | 8.4 | 7.6 | 8.4 |
| Net Non-Performing Financing to Net Loans | 3.1 | 3.8 | 2.8 | 4.1 | 3.2 | 3.4 | 3.2 | 3.3 | 2.9 | 62.5 |
| Provision to Non-Performing Financing | 51.7 | 50.0 | 58.8 | 54.1 | 58.6 | 58.7 | 60.0 | 62.4 | 63.0 | 3.3 |
| Earnings | | | | | | | | | | |
| ROA before Tax | 0.7 | 0.9 | 0.9 | 0.6 | 0.6 | 1.8 | 2.0 | 2.0 | 1.9 | 1.9 |
| ROA after Tax | 0.6 | 0.8 | 0.8 | 0.6 | 0.6 | 1.4 | 1.6 | 1.7 | 1.6 | 1.6 |
| ROE (Average Equity including revaluation surplus/ deficit) before Tax | 5.9 | 7.7 | 8.2 | 5.5 | 5.9 | 18.3 | 20.7 | 21.3 | 20.8 | 21.1 |
| ROE (Average Equity including revaluation surplus/ deficit) after Tax | 4.6 | 7.0 | 6.9 | 5.3 | 5.2 | 15.0 | 16.5 | 17.6 | 17.3 | 17.8 |
| Net Mark-up Income to Gross Income | 79.4 | 81.1 | 80.7 | 80.0 | 78.5 | 80.8 | 82.6 | 81.9 | 82.4 | 79.7 |
| Non Mark-up Income to Gross Income | 20.6 | 18.9 | 19.3 | 20.0 | 21.5 | 19.2 | 17.4 | 18.1 | 17.6 | 20.3 |
| Operating Expense to Gross Income | 70.3 | 70.2 | 71.8 | 73.9 | 72.6 | 62.3 | 60.9 | 58.6 | 60.4 | 62.3 |
| Liquidity | | | | | | | | | | |
| Financing to Deposits | 54.3 | 53.9 | 47.8 | 45.2 | 46.2 | 45.1 | 41.7 | 38.3 | 38.4 | 36.7 |

* Un-audited results.

**Ratios are based on Islamic banks data only (i.e. excluding Islamic banking branches of conventional banks).

Table 2.3: List of Islamic Banks

| As at December 31, 2011 | As at March 31, 2012 |
|---|---|
| Islamic Banks | Islamic Banks |
| 1 AlBaraka Bank (Pakistan) Limited | 1 AlBaraka Bank (Pakistan) Limited |
| 2 BankIslami Pakistan Limited | 2 BankIslami Pakistan Limited |
| 3 Burj Bank Limited | 3 Burj Bank Limited |
| 4 Dubai Islamic Bank Pakistan Ltd | 4 Dubai Islamic Bank Pakistan Ltd |
| 5 Meezan Bank Ltd | 5 Meezan Bank Ltd |
| Conventional Banks having Islamic Banking Branches | Conventional Banks having Islamic Banking Branches |
| 1 Askari Bank Limited | 1 Askari Bank Limited |
| 2 Bank Al Habib Ltd | 2 Bank Al Habib Ltd |
| 3 Bank Alfalah Ltd | 3 Bank Alfalah Ltd |
| 4 Faysal Bank Limited | 4 Faysal Bank Limited |
| 5 Habib Bank Ltd | 5 Habib Bank Ltd |
| 6 Habib Metropolitan Bank | 6 Habib Metropolitan Bank |
| 7 MCB Bank Ltd | 7 MCB Bank Ltd |
| 8 National Bank of Pakistan | 8 National Bank of Pakistan |
| 9 Soneri Bank Ltd | 9 Soneri Bank Ltd |
| 10 Standard Chartered Bank | 10 Standard Chartered Bank |
| 11 The Bank of Khyber | 11 The Bank of Khyber |
| 12 United Bank Limited | 12 United Bank Limited |
| Grand Total 17 (5+12) | Grand Total 17 (5+12) |

3. Development Finance Institutions

Table 3.1: Balance Sheets and Income Statements of DFIs
(March 31, 2012)

| | | | | | | | | | | million Rupees |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------------|----------------|
| Financial Position | CY08 | CY09 | Dec-10* | Mar-11* | Jun-11* | Sep-11* | Dec-11* | Mar-12* | Absolute change QoQ | YoY |
| ASSETS | | | | | | | | | | |
| Cash & Balances With Treasury Banks | 701 | 1,716 | 1,761 | 1,747 | 1,766 | 1,897 | 2,341 | 1,838 | (503) | 91 |
| Balances With Other Banks | 10,905 | 6,713 | 2,545 | 800 | 758 | 603 | 1,419 | 835 | (584) | 35 |
| Lending To Financial Institutions | 8,245 | 12,085 | 8,971 | 9,297 | 2,253 | 2,439 | 2,908 | 4,263 | 1,355 | (5,034) |
| Investments - Net | 38,536 | 62,102 | 64,395 | 65,950 | 72,055 | 69,929 | 81,495 | 84,858 | 3,363 | 18,908 |
| Advances - Net | 36,673 | 41,416 | 45,410 | 45,078 | 47,394 | 47,035 | 46,499 | 46,678 | 180 | 1,600 |
| Operating Fixed Assets | 2,918 | 3,098 | 3,046 | 2,956 | 2,944 | 2,926 | 2,925 | 2,970 | 45 | 14 |
| Deferred Tax Assets | 790 | 1,277 | 1,318 | 1,243 | 1,193 | 1,068 | 1,198 | 1,207 | 9 | (36) |
| Other Assets | 4,522 | 3,786 | 6,814 | 5,515 | 5,951 | 6,147 | 5,786 | 5,403 | (383) | (112) |
| TOTAL ASSETS | 103,290 | 132,193 | 134,261 | 132,586 | 134,312 | 132,045 | 144,571 | 148,052 | 3,481 | 15,465 |
| LIABILITIES | | | | | | | | | | |
| Bills Payable | - | - | - | - | - | - | - | - | - | - |
| Borrowings From Financial Institution | 43,838 | 51,522 | 50,306 | 49,096 | 51,789 | 49,898 | 64,885 | 64,314 | (571) | 15,217 |
| Deposits And Other Accounts | 5,881 | 18,074 | 15,856 | 16,756 | 15,841 | 14,258 | 12,074 | 14,853 | 2,780 | (1,903) |
| Sub-ordinated Loans | - | - | - | - | - | - | - | - | - | - |
| Liabilities Against Assets Subject To Finance Lease | 36 | 30 | 15 | 13 | 12 | 11 | 19 | 17 | (2) | 5 |
| Deferred Tax Liabilities | - | 2 | 51 | 50 | 76 | 16 | 24 | 755 | 732 | 706 |
| Other Liabilities | 4,841 | 5,814 | 8,522 | 7,384 | 7,167 | 7,745 | 7,202 | 7,623 | 420 | 239 |
| TOTAL LIABILITIES | 54,595 | 75,442 | 74,751 | 73,299 | 74,884 | 71,928 | 84,204 | 87,562 | 3,359 | 14,264 |
| NET ASSETS | 48,695 | 56,751 | 59,510 | 59,288 | 59,428 | 60,116 | 60,367 | 60,490 | 123 | 1,202 |
| NET ASSETS REPRESENTED BY: - | | | | | | | | | | |
| Share Capital | 42,750 | 47,269 | 48,385 | 45,750 | 48,409 | 48,409 | 48,627 | 48,627 | - | 2,877 |
| Reserves | 11,610 | 7,250 | 7,211 | 9,455 | 6,930 | 7,032 | 7,210 | 5,905 | (1,305) | (3,549) |
| Unappropriated Profit | (5,008) | 342 | 2,602 | 2,805 | 3,064 | 3,039 | 3,230 | 4,389 | 1,159 | 1,585 |
| Share Holders' Equity | 49,352 | 54,860 | 58,198 | 58,009 | 58,403 | 58,481 | 59,068 | 58,922 | (146) | 913 |
| Surplus/Deficit On Revaluation Of Assets | (657) | 1,891 | 1,312 | 1,279 | 1,025 | 1,636 | 1,299 | 1,568 | 268 | 289 |
| TOTAL | 48,695 | 56,751 | 59,510 | 59,288 | 59,428 | 60,116 | 60,367 | 60,490 | 123 | 1,202 |
| OPERATING POSITION | | | | | | | | | | |
| | CY08 | CY09 | Dec-10 | Mar-11 | Jun-11* | Sep-11* | Dec-11* | Mar-12* | Change YoY | |
| Mark-Up/ Return/Interest Earned | 10,350 | 12,592 | 13,785 | 3,611 | 7,190 | 11,018 | 14,841 | 3,658 | 47 | |
| Mark-Up/ Return/Interest Expenses | 5,873 | 6,720 | 7,317 | 1,960 | 3,814 | 5,940 | 8,030 | 2,175 | 215 | |
| Net Mark-Up / Interest Income | 4,478 | 5,872 | 6,468 | 1,651 | 3,376 | 5,078 | 6,810 | 1,483 | (168) | |
| Provisions & Bad Debts Written Off Directly/(Reversals) | 6,159 | 3,133 | 790 | (15) | 342 | 614 | 828 | (27) | (12) | |
| Net Mark-Up / Interest Income After Provision | (1,681) | 2,739 | 5,678 | 1,666 | 3,035 | 4,464 | 5,983 | 1,510 | (156) | |
| Fees, Commission & Brokerage Income | 123 | 191 | 79 | 24 | 42 | 108 | 123 | 15 | (9) | |
| Dividend Income | 669 | 423 | 484 | 128 | 228 | 701 | 855 | 168 | 39 | |
| Income From Dealing In Foreign Currencies | 560 | 20 | - | (11) | 2 | 24 | 63 | 15 | 26 | |
| Other Income | 6,412 | 844 | 904 | 219 | 235 | 187 | 379 | 288 | 70 | |
| Total Non - Markup / Interest Income | 7,763 | 1,479 | 1,468 | 359 | 507 | 1,019 | 1,421 | 486 | 126 | |
| | 6,082 | 4,217 | 7,146 | 2,025 | 3,542 | 5,483 | 7,403 | 1,996 | (30) | |
| Administrative Expenses | 2,413 | 2,647 | 2,878 | 698 | 1,425 | 2,175 | 3,164 | 706 | 8 | |
| Other Expenses | 2,022 | 62 | (5) | 81 | 76 | 859 | 1,017 | 11 | (70) | |
| Total Non-Markup/Interest Expenses | 4,435 | 2,709 | 2,873 | 778 | 1,501 | 3,034 | 4,181 | 717 | (61) | |
| Profit before Tax and Extra ordinary Items | 1,647 | 1,508 | 4,273 | 1,247 | 2,041 | 2,449 | 3,222 | 1,279 | 32 | |
| Extra ordinary/unusual Items -- Gain/(Loss) | (48) | (25) | - | - | - | - | - | - | - | |
| Profit/ (Loss) Before Taxation | 1,696 | 1,533 | 4,273 | 1,247 | 2,041 | 2,449 | 3,222 | 1,279 | 32 | |
| Less: Taxation | 886 | 630 | 1,561 | 403 | 883 | 1,225 | 1,645 | 386 | (17) | |
| Profit/ (Loss) after Taxation | 810 | 904 | 2,712 | 844 | 1,158 | 1,225 | 1,577 | 893 | 49 | |

* Un-audited results.

Table 3.2: Financial Soundness Indicators of DFIs

| | CY08 | CY09 | Dec-10* | Mar-11* | Dec-11* | Percent Mar-12* |
|--|-------|-------|---------|---------|---------|--------------------|
| Capital | | | | | | |
| Total Capital to Total RWA | 53.4 | 52.5 | 54.4 | 55.9 | 59.5 | 56.5 |
| Tier 1 Capital to Total RWA | 53.3 | 52.4 | 54.9 | 56.4 | 57.9 | 57.2 |
| Capital to Total Assets | 47.1 | 42.9 | 44.3 | 44.7 | 41.8 | 40.9 |
| Asset Quality | | | | | | |
| NPLs to Total Loans | 27.0 | 27.1 | 26.6 | 28.1 | 28.4 | 29.6 |
| Net NPLs to Net Loans | 11.2 | 10.1 | 10.9 | 12.4 | 13.1 | 58.6 |
| Provision to NPLs | 65.9 | 69.8 | 66.2 | 63.6 | 62.0 | 14.8 |
| Net NPLs to Capital | 8.4 | 7.4 | 8.3 | 9.5 | 10.1 | 11.4 |
| Earnings | | | | | | |
| ROA before Tax | 1.5 | 1.3 | 3.2 | 3.7 | 2.4 | 3.5 |
| ROA after Tax | 0.7 | 0.8 | 2.0 | 2.5 | 1.2 | 2.4 |
| ROE (Average Equity including revaluation surplus/ deficit) before Tax | 3.4 | 2.9 | 7.3 | 8.4 | 5.4 | 8.5 |
| ROE (Average Equity including revaluation surplus/ deficit) after Tax | 1.6 | 1.7 | 4.6 | 5.7 | 2.6 | 5.9 |
| Net Interest Income to Gross Income | 34.8 | 79.9 | 81.5 | 82.1 | 82.7 | 75.3 |
| Operating Expense to Gross Income | 22.7 | 36.9 | 36.2 | 38.7 | 50.8 | 36.4 |
| Liquidity | | | | | | |
| Loans to Deposits | 622.9 | 229.2 | 286.4 | 269.0 | 385.1 | 314.3 |
| Liquid Assets/Total Assets | 31.2 | 35.9 | 30.9 | 34.6 | 40.0 | 41.2 |
| Liquid Assets/Total Deposits | 547.3 | 262.4 | 261.6 | 273.5 | 479.5 | 410.9 |

* Un-audited results.

Table 3.3: List of Development Finance Institutions

| As of December 31, 2011 | As of March 31, 2012 |
|---|---|
| 1. House Building Finance Company Limited | 1. House Building Finance Company Limited |
| 2. PAIR Investment Company Limited | 2. PAIR Investment Company Limited |
| 3. Pak Brunei investment Company Limited | 3. Pak Brunei investment Company Limited |
| 4. Pak Libya Holding Company Limited | 4. Pak Libya Holding Company Limited |
| 5. Pak Oman Investment Company Limited | 5. Pak Oman Investment Company Limited |
| 6. Pak-China Investment Company Limited | 6. Pak-China Investment Company Limited |
| 7. Pakistan Kuwait Investment Company Limited | 7. Pakistan Kuwait Investment Company Limited |
| 8. Saudi Pak Industrial & Agricultural Investment Company Limited | 8. Saudi Pak Industrial & Agricultural Investment Company Limited |