

Quarterly Compendium:

Statistics of the Banking System

[September 2013]

Covers:

Banking Industry

Islamic Banking

Development Finance Institutions



Off-site Supervision & Enforcement Department

State Bank of Pakistan

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Data Conventions

1. Figures for the calendar years (CY) are based on annual audited accounts for that year.
2. Figures for quarters (Mar, Jun, Sep, and Dec) are based on unaudited Quarterly Report of Condition (QRC) submitted by banks/ DFIs.

1. Statistics of the Banking System

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

	PKR billion								
	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
Total Assets	5,172	5,628	6,516	7,117	8,171	9,109	9,711	10,090	9,759
Investments (net)	1,276	1,087	1,737	2,157	3,055	3,769	4,013	4,253	4,029
Advances (net)	2,688	3,173	3,240	3,358	3,349	3,549	3,804	3,727	3,749
Deposits	3,854	4,218	4,786	5,451	6,244	6,744	7,294	7,756	7,698
Equity	544	563	660	695	784	855	882	901	903
Profit Before Tax (ytd)	107	63	81	105	170	142	178	82	123
Profit After Tax (ytd)	73	43	54	65	112	92	118	55	82
Provisioning Charges (ytd)	60	106	97	75	50	26	40	18	28
Non-Performing Loans	218	359	446	556	592	617	615	616	604
Non-Performing Loans (net)	30	109	134	185	182	185	176	165	142

Note: Statistics of profits are on year-to-date (ytd) basis.

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

	Percent											
	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13			
<u>Growth Rates</u>	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	YoY	QoQ	YoY	QoQ	YoY
Assets	18.8	8.8	15.8	9.2	14.8	5.3	17.3	18.9	3.7	16.6	(3.3)	7.1
Loans (Net)	10.7	18.0	2.1	3.7	(0.3)	(0.7)	8.8	12.9	(0.1)	4.3	0.6	5.6
Deposits	18.4	9.4	13.5	13.9	14.5	(0.9)	16.9	16.8	7.2	14.0	(0.7)	14.1
Investments (Net)	53.1	(14.8)	59.9	24.2	41.6	15.1	32.5	31.4	2.2	29.8	(5.3)	6.9
Equity	35.3	3.4	17.3	5.2	12.9	5.8	13.5	12.5	4.3	11.5	0.2	5.6
<u>KEY FSIs:</u>	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13			
Capital Adequacy Ratio	12.3	12.2	14.0	13.9	15.1	16.0	15.6	15.5	15.5			
Capital to Total Assets	10.5	10.0	10.1	9.8	9.6	9.4	9.1	8.9	9.3			
NPLs to Loans (Gross)	7.6	10.5	12.6	14.9	15.7	15.5	14.5	14.8	14.3			
Net NPLs to Net Loans	1.1	3.4	4.1	5.5	5.4	5.2	4.6	4.4	3.8			
ROA (Before Tax)	2.2	1.2	1.3	1.5	2.2	2.2	2.0	1.7	1.7			
ROE^ (Before Tax)	22.6	11.4	13.2	15.5	23.0	23.4	21.4	18.5	18.4			
Liquid Assets/ Total Deposits	45.1	37.7	44.5	47.1	59.5	62.8	64.5	63.7	59.2			
Advances to Deposit Ratio	69.7	75.2	67.7	61.6	53.6	52.6	52.2	48.1	48.7			

^ Based on Average Equity plus Surplus on Revaluation.

Table 1.3: Group wise Balance Sheet and Income Statement of Banks

September 30, 2013 (Un-audited)

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	PKR million Absolute change	
							QoQ	YoY
ASSETS								-
Cash & Balances With Treasury Banks	130,996	594,637	40,401	766,034	3,565	769,599	(27,486)	57,037
Balances With Other Banks	26,410	100,945	3,261	130,616	4,450	135,065	(3,029)	(9,485)
Lending To Financial Institutions	49,769	178,587	22,298	250,653	3,238	253,891	(82,488)	93,372
Investments - Net	534,349	3,340,028	127,337	4,001,714	27,476	4,029,191	(223,917)	260,077
Advances - Net	851,903	2,743,315	51,036	3,646,254	102,351	3,748,605	21,867	199,639
Operating Fixed Assets	34,380	212,156	1,433	247,968	5,951	253,919	2,294	10,923
Deferred Tax Assets	32,149	53,343	4,071	89,563	971	90,534	11,611	13,511
Other Assets	127,858	323,685	11,322	462,866	14,883	477,748	(30,578)	24,194
TOTAL ASSETS	1,787,814	7,546,697	261,158	9,595,669	162,884	9,758,553	(331,726)	649,268
LIABILITIES								-
Bills Payable	18,797	123,246	4,331	146,374	357	146,731	(12,330)	44,347
Borrowings From Financial Institution	52,305	383,244	51,279	486,828	81,141	567,969	(266,572)	(404,356)
Deposits And Other Accounts	1,419,199	6,113,918	147,631	7,680,748	16,890	7,697,638	(58,020)	953,831
Sub-ordinated Loans	-	39,663	-	39,663	3,405	43,068	(10,071)	(13,134)
Liabilities Against Assets Subject To Finance Lease	34	-	6	40	9	49	(7)	(15)
Deferred Tax Liabilities	7,346	11,135	46	18,527	967	19,494	(3,280)	140
Other Liabilities	106,434	213,996	16,151	336,581	44,334	380,915	17,182	20,748
TOTAL LIABILITIES	1,604,115	6,885,202	219,444	8,708,760	147,103	8,855,864	(333,098)	601,559
NET ASSETS	183,699	661,495	41,714	886,909	15,781	902,690	1,372	47,709
NET ASSETS REPRESENTED BY:								-
Share Capital	52,322	369,849	42,745	464,915	15,353	480,268	8,952	20,393
Reserves	45,479	121,647	155	167,281	11,444	178,725	5,791	28,513
Unappropriated Profit	42,885	116,717	(1,048)	158,554	(18,028)	140,527	4,290	2,404
Share Holders' Equity	140,686	608,213	41,852	790,750	8,769	799,520	19,033	51,310
Surplus/Deficit On Revaluation Of Assets	43,013	53,283	(137)	96,159	7,012	103,170	(17,661)	(3,602)
TOTAL	183,699	661,495	41,714	886,909	15,781	902,690	1,372	47,709
PROFIT AND LOSS STATEMENT	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	101,804	450,085	12,526	564,415	10,448	574,863	(18,563)	
Mark-Up/ Return/Interest Expenses	66,974	254,628	5,759	327,360	3,424	330,784	(8,578)	
Net Mark-Up / Interest Income	34,830	195,457	6,767	237,055	7,025	244,079	(9,985)	
Provisions & Bad Debts Written Off								
Directly/(Reversals)	11,407	14,659	(287)	25,779	1,964	27,743	1,582	
Net Mark-Up / Interest Income After Provision	23,423	180,798	7,054	211,275	5,061	216,336	(11,566)	
Fees, Commission & Brokerage Income	8,850	34,917	1,061	44,828	33	44,860	6,404	
Dividend Income	2,632	8,018	-	10,650	177	10,827	(5,098)	
Income From Dealing In Foreign Currencies	3,126	11,267	438	14,832	3	14,834	(2,407)	
Other Income	7,902	21,547	222	29,670	3,072	32,742	3,370	
Total Non - Markup / Interest Income	22,510	75,749	1,721	99,980	3,283	103,263	2,270	
	45,933	256,547	8,775	311,255	8,344	319,599	(9,296)	
Administrative Expenses	33,366	149,350	5,792	188,508	5,920	194,428	11,237	
Other Expenses	586	1,887	67	2,540	(3)	2,537	(230)	
Total Non-Markup/Interest Expenses	33,952	151,237	5,859	191,048	5,917	196,966	11,006	
Profit before Tax and Extra ordinary Items	11,981	105,309	2,917	120,207	2,427	122,634	(20,303)	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	1.81	1.81	-87847.00%	
PROFIT/ (LOSS) BEFORE TAXATION	11,981	105,309	2,917	120,207	2,425	122,632	(19,424)	
Less: Taxation	3,129	35,365	1,135	39,628	917	40,545	(9,022)	
PROFIT/ (LOSS) AFTER TAX	8,852	69,945	1,782	80,579	1,508	82,087	(10,403)	

Table 1.4: Financial Soundness Indicators

Indicators	Percent								
	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
CAPITAL ADEQUACY									
Risk Weighted CAR*									
Public Sector Commercial Banks	16.1	13.4	15.1	14.7	16.5	16.2	16.7	15.8	16.1
Local Private Banks	11.8	11.9	13.9	13.6	14.4	15.6	14.9	15.0	15.0
Foreign Banks	14.6	21.8	23.0	23.8	31.3	33.1	30.7	26.4	31.2
Commercial Banks	12.8	12.6	14.5	14.1	15.3	16.2	15.6	15.5	15.6
Specialized Banks	-6.2	-4.9	-1.5	4.7	8.9	10.7	12.3	13.7	12.7
All Banks	12.3	12.2	14.0	13.9	15.1	16.0	15.6	15.5	15.5
Tier 1 Capital to RWA									
Public Sector Commercial Banks	12.2	10.9	12.6	12.2	14.4	13.3	13.9	12.7	13.0
Local Private Banks	9.9	10.0	11.4	11.4	12.3	13.1	12.4	12.7	12.9
Foreign Banks	14.0	21.3	22.5	23.5	31.1	32.9	30.5	26.2	31.1
Commercial Banks	10.5	10.6	12.0	12.0	13.3	13.7	13.2	13.1	13.4
Specialized Banks	-12.5	-10.1	-5.8	-0.9	3.4	5.2	6.8	7.8	6.7
All Banks	10.0	10.1	11.6	11.6	13.0	13.4	13.0	13.0	13.2
Capital to Total Assets									
Public Sector Commercial Banks	13.7	10.7	11.3	11.7	10.6	10.8	10.3	9.6	10.3
Local Private Banks	10.2	10.0	9.9	9.3	9.2	8.8	8.6	8.5	8.8
Foreign Banks	11.2	14.5	14.8	14.8	16.7	18.4	16.5	16.3	16.0
Commercial Banks	10.9	10.3	10.4	9.9	9.7	9.4	9.1	8.9	9.2
Specialized Banks	-5.4	-3.2	-1.7	1.2	5.4	7.7	8.3	10.5	9.7
All Banks	10.5	10.0	10.1	9.8	9.6	9.4	9.1	8.9	9.3
ASSET QUALITY									
NPLs to Total Loans									
Public Sector Commercial Banks	8.4	16.3	16.9	22.9	21.1	19.5	16.9	17.1	16.9
Local Private Banks	6.5	8.7	11.1	12.5	13.8	13.8	13.3	13.5	13.0
Foreign Banks	1.6	2.9	6.7	9.5	10.4	11.3	13.4	11.3	11.2
Commercial Banks	6.7	9.9	12.1	14.5	15.3	15.1	14.1	14.3	13.9
Specialized Banks	34.3	28.8	25.5	28.7	30.1	29.2	27.6	30.7	28.8
All Banks	7.6	10.5	12.6	14.9	15.7	15.5	14.5	14.8	14.3
Provision to NPLs									
Public Sector Commercial Banks	89.0	66.9	67.8	52.4	58.2	58.2	62.8	65.2	69.7
Local Private Banks	88.5	70.2	71.0	73.2	74.6	75.4	75.2	77.8	80.4
Foreign Banks	157.0	81.9	75.2	86.6	89.3	88.7	94.0	95.9	97.3
Commercial Banks	89.1	69.3	70.1	66.9	69.9	70.5	72.0	74.5	77.5
Specialized Banks	68.6	72.4	65.7	63.4	59.1	61.9	61.3	53.2	59.4
All Banks	86.1	69.6	69.9	66.7	69.3	70.0	71.5	73.2	76.5
Net NPLs to Net Loans									
Public Sector Commercial Banks	1.0	6.1	6.1	12.4	10.1	9.2	7.1	6.7	5.8
Local Private Banks	0.8	2.7	3.5	3.7	3.9	3.8	3.6	3.3	2.8
Foreign Banks	-0.9	0.5	1.8	1.4	1.2	1.4	1.0	0.5	0.3
Commercial Banks	0.8	3.3	4.0	5.3	5.1	5.0	4.4	4.1	3.5
Specialized Banks	14.0	10.0	10.5	12.8	14.9	13.6	12.9	17.2	14.1
All Banks	1.1	3.4	4.1	5.5	5.4	5.2	4.6	4.4	3.8
Net NPLs to Capital									
Public Sector Commercial Banks	3.4	30.3	27.4	48.8	41.8	39.5	32.2	31.0	26.9
Local Private Banks	4.1	15.9	17.4	18.9	17.1	16.1	15.9	13.7	11.8
Foreign Banks	-4.1	1.6	4.4	2.6	1.9	2.1	1.4	0.7	0.4
Commercial Banks	3.7	17.9	18.8	25.0	21.6	20.3	18.7	16.7	14.4
Specialized Banks	-	-	-	-	-	-	1.0	-	-
All Banks	5.6	19.4	20.4	26.7	23.1	21.6	19.9	18.3	15.7
EARNINGS									
Return on Assets (Before Tax)									
Public Sector Commercial Banks	3.5	0.6	1.5	1.8	2.0	1.7	1.6	1.3	0.9
Local Private Banks	2.0	1.3	1.3	1.5	2.3	2.4	2.1	1.7	1.8
Foreign Banks	1.5	0.0	-0.3	0.9	2.3	1.9	0.4	1.9	1.6
Commercial Banks	2.3	1.1	1.3	1.5	2.2	2.2	2.0	1.6	1.7
Specialized Banks	1.4	3.2	3.1	2.0	2.4	1.1	2.7	3.4	2.0
All Banks	2.2	1.2	1.3	1.5	2.2	2.2	2.0	1.7	1.7

Table 1.4: Financial Soundness Indicators (Continued)

Indicators	Percent								
	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
EARNINGS									
Return on Assets (After Tax)									
Public Sector Commercial Banks	2.5	0.5	1.3	1.3	1.4	1.2	1.2	0.9	0.6
Local Private Banks	1.4	0.9	0.9	0.9	1.5	1.5	1.4	1.1	1.2
Foreign Banks	0.7	0.3	(0.3)	0.4	1.5	1.0	(0.1)	1.2	1.0
Commercial Banks	1.6	0.8	0.9	0.9	1.5	1.5	1.3	1.1	1.1
Specialized Banks	0.7	1.8	1.2	1.2	1.6	0.7	1.8	2.2	1.2
All Banks	1.5	0.8	0.9	1.0	1.5	1.4	1.3	1.1	1.1
ROE (Avg. Equity& Surplus) (Before Tax)									
Public Sector Commercial Banks	27.2	5.2	13.3	15.2	18.0	15.9	15.6	13.3	8.8
Local Private Banks	20.4	12.9	13.2	15.6	24.7	26.7	24.1	20.1	21.6
Foreign Banks	13.1	0.0	(2.4)	5.8	14.5	10.9	2.2	11.2	9.5
Commercial Banks	21.8	10.6	12.4	15.0	22.7	23.5	21.2	18.2	18.4
Specialized Banks	-	-	-	-	-	-	1.0	-	-
All Banks	22.6	11.4	13.2	15.5	23.0	23.4	21.4	18.5	18.4
ROE (Avg. Equity & Surplus) (After Tax)									
Public Sector Commercial Banks	19.5	4.4	11.4	11.2	12.2	11.1	11.2	9.0	6.5
Local Private Banks	13.8	8.5	8.6	9.3	16.1	17.3	15.9	13.4	14.4
Foreign Banks	6.0	2.2	(2.3)	2.7	9.5	5.5	(0.5)	7.4	5.8
Commercial Banks	15.0	7.3	8.6	9.4	14.9	15.3	14.0	12.2	12.3
Specialized Banks	-	-	-	-	-	-	4.0	-	-
All Banks	15.4	7.8	8.9	9.6	15.1	15.3	14.2	12.4	12.3
NII/Gross Income									
Public Sector Commercial Banks	65.9	65.4	63.0	69.1	69.4	65.5	64.1	60.4	60.7
Local Private Banks	70.7	73.2	75.9	77.2	77.9	73.1	73.0	72.0	72.1
Foreign Banks	59.1	61.3	64.8	67.6	72.2	69.6	69.0	78.1	79.7
Commercial Banks	69.2	71.2	73.3	75.4	76.2	71.8	71.3	70.1	70.3
Specialized Banks	42.8	46.6	44.7	51.0	67.3	62.6	63.7	66.4	69.2
All Banks	68.2	70.3	72.4	74.7	76.0	71.6	71.1	70.0	70.3
Cost / Income Ratio									
Public Sector Commercial Banks	30.2	39.1	47.5	49.1	49.9	55.3	55.4	56.5	59.2
Local Private Banks	45.4	51.6	50.1	52.5	50.8	51.2	52.6	56.1	55.8
Foreign Banks	57.0	69.6	77.5	65.2	59.3	58.3	75.8	66.8	69.0
Commercial Banks	42.8	50.0	50.9	52.4	50.9	52.1	53.8	56.4	56.7
Specialized Banks	53.2	52.1	61.3	61.3	60.4	62.6	62.4	56.6	59.4
All Banks	43.2	50.1	51.2	52.7	51.1	52.4	54.1	56.4	56.8
LIQUIDITY									
Liquid Assets/Total Assets									
Public Sector Commercial Banks	37.0	30.6	31.1	34.6	40.9	33.6	38.0	37.0	33.8
Local Private Banks	32.5	26.8	32.3	35.7	46.2	49.5	50.8	51.7	49.4
Foreign Banks	41.6	45.2	55.0	64.6	68.6	66.7	69.4	72.7	73.3
Commercial Banks	33.8	28.3	32.9	36.4	45.9	47.0	48.8	49.4	47.1
Specialized Banks	27.9	24.5	19.8	19.6	23.5	19.8	23.7	24.1	21.4
All Banks	33.6	28.2	32.7	36.1	45.5	46.5	48.4	49.0	46.7
Liquid Assets/Total Deposits									
Public Sector Commercial Banks	47.1	38.9	40.1	43.5	51.3	45.3	49.4	45.1	42.5
Local Private Banks	42.9	35.0	43.4	45.8	59.5	65.4	66.5	66.5	61.0
Foreign Banks	61.1	71.6	82.4	96.4	104.3	99.0	108.0	140.8	129.7
Commercial Banks	44.3	37.1	44.0	46.8	59.1	62.5	64.1	63.4	58.9
Specialized Banks	247.7	229.4	167.1	149.4	202.0	212.6	214.0	218.4	206.3
All Banks	45.1	37.7	44.5	47.1	59.5	62.8	64.5	63.7	59.2
Advances/Deposits									
Public Sector Commercial Banks	60.0	68.4	65.2	58.0	55.2	62.7	60.9	54.3	60.0
Local Private Banks	70.1	75.1	66.6	61.3	52.0	49.0	48.8	45.0	44.9
Foreign Banks	75.2	68.9	56.1	42.0	39.6	40.0	37.4	40.7	34.6
Commercial Banks	73.8	73.6	66.0	60.1	52.3	51.3	50.9	46.8	47.5
Specialized Banks	507.3	577.0	560.8	491.5	540.1	693.6	556.9	556.9	606.0
All Banks	69.7	75.2	67.7	61.6	53.6	52.6	52.2	48.1	48.7

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

Table 1.5: Banks' category-wise key variables**All Banks**

	PKR billion								
	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
Paid up Capital	248	281	325	358	405	460	428	471	480
Equity	544	563	660	695	784	855	882	901	903
Deposits	3,854	4,218	4,786	5,451	6,244	6,744	7,294	7,756	7,698
Liabilities	4,627	5,065	5,856	6,422	7,386	8,254	8,829	9,189	8,856
Advances (net of Provision)	2,688	3,173	3,240	3,358	3,349	3,549	3,804	3,727	3,749
Investments (net of Provisions)	1,276	1,087	1,737	2,157	3,055	3,769	4,013	4,253	4,029
Assets	5,172	5,628	6,516	7,117	8,171	9,109	9,711	10,090	9,759
Income	475	582	690	721	856	694	930	456	678
Expense	368	519	609	617	686	552	752	374	555
Profit before tax	107	63	81	105	170	142	178	82	123
Profit after tax	73	43	54	65	112	92	118	55	82

Public Sector Commercial Banks

	PKR million								
	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
Paid up Capital	16,671	18,544	21,339	34,030	41,414	43,510	61,284	47,059	52,322
Equity	142,270	111,986	139,219	159,790	166,172	180,359	188,541	183,177	183,699
Deposits	812,856	819,683	952,373	1,087,506	1,248,199	1,234,522	1,414,547	1,563,995	1,419,199
Liabilities	893,622	930,324	1,090,831	1,205,801	1,396,686	1,484,082	1,649,868	1,724,529	1,604,115
Advances (net of Provision)	487,362	560,666	620,596	630,704	689,423	774,533	861,295	849,470	851,903
Investments (net of Provisions)	296,670	204,784	297,689	383,310	479,609	501,537	588,623	563,667	534,349
Assets	1,035,892	1,042,310	1,230,050	1,365,591	1,562,858	1,664,440	1,838,410	1,907,706	1,787,814
Income	90,970	103,421	119,979	108,949	121,753	123,774	168,541	84,907	124,314
Expense	57,748	96,855	103,218	131,722	151,113	103,729	140,935	72,907	112,333
Profit before tax	33,222	6,566	16,762	22,773	29,359	20,045	27,606	12,000	11,981
Profit after tax	23,851	5,644	14,372	16,798	19,833	13,969	19,803	8,091	8,852

Local Private Banks

	PKR million								
	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
Paid up Capital	199,547	214,571	253,015	274,587	309,306	360,279	309,642	367,866	369,849
Equity	389,726	421,074	487,719	498,613	567,665	618,892	639,646	660,614	661,495
Deposits	2,909,310	3,236,220	3,655,994	4,188,181	4,810,209	5,334,157	5,702,710	6,046,280	6,113,918
Liabilities	3,446,053	3,799,764	4,417,543	4,875,191	5,635,806	6,435,762	6,826,456	7,109,656	6,885,202
Advances (net of Provision)	2,039,623	2,429,934	2,435,792	2,568,695	2,499,799	2,612,632	2,784,738	2,723,378	2,743,315
Investments (net of Provisions)	936,764	847,045	1,373,082	1,679,542	2,442,332	3,145,335	3,312,668	3,549,227	3,340,028
Assets	3,835,779	4,220,838	4,905,262	5,373,804	6,203,471	7,054,654	7,466,101	7,770,270	7,546,697
Income	348,149	437,498	524,275	470,401	528,855	538,462	717,584	350,818	525,834
Expense	278,615	385,022	463,734	547,425	660,306	421,176	572,018	286,018	420,524
Profit before tax	69,530	52,477	60,541	77,024	131,451	117,285	145,566	64,801	105,309
Profit after tax	47,263	34,704	39,265	45,646	85,716	76,041	95,896	43,154	69,945

Table 1.5: Banks' category-wise key variables (Continued)**Foreign Banks**

	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
	PKR million								
Paid up Capital	17,085	32,130	34,885	33,992	38,720	40,578	41,149	41,040	42,745
Equity	19,373	33,971	35,739	34,509	42,530	44,125	40,783	40,011	41,714
Deposits	117,561	147,938	160,936	156,331	167,870	161,080	158,703	127,023	147,631
Liabilities	153,339	200,590	205,297	198,745	212,744	195,041	205,908	205,834	219,444
Advances (net of Provision)	88,455	101,921	90,325	65,628	66,411	64,355	59,322	51,639	51,036
Investments (net of Provisions)	26,427	22,593	52,373	79,809	113,382	98,934	85,519	113,150	127,337
Assets	172,711	234,562	241,037	233,253	255,274	239,166	246,690	245,845	261,158
Income	20,169	24,005	27,741	23,100	22,979	19,878	25,143	9,592	14,247
Expense	17,733	23,998	28,591	25,147	28,579	16,342	24,227	7,322	11,331
Profit before tax	2,435	7	(850)	2,046	5,601	3,535	916	2,270	2,917
Profit after tax	1,122	651	(809)	960	3,660	1,784	(227)	1,499	1,782

Specialized Banks

	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
	PKR million								
Paid up Capital	14,849	15,506	15,507	15,507	15,508	15,508	15,508	15,351	15,353
Equity	(6,931)	(4,163)	(2,424)	1,791	7,990	11,605	13,239	17,515	15,781
Deposits	14,320	13,883	16,588	18,962	17,327	14,049	17,738	18,360	16,890
Liabilities	134,125	134,332	142,414	142,577	141,179	139,419	146,713	148,942	147,103
Advances (net of Provision)	72,647	80,114	93,031	93,197	93,585	97,446	98,785	102,251	102,351
Investments (net of Provisions)	15,926	12,147	13,819	14,495	19,546	23,308	26,430	27,063	27,476
Assets	127,193	130,178	139,990	144,367	149,169	151,025	159,952	166,457	162,884
Income	15,943	17,039	17,612	14,063	12,022	12,306	19,053	10,790	13,732
Expense	14,272	12,888	13,392	16,909	15,540	11,115	14,962	7,732	11,307
Profit before tax	1,671	4,151	4,220	2,846	3,518	1,191	4,091	3,058	2,425
Profit after tax	875	2,317	1,617	1,665	2,388	695	2,760	2,138	1,508

Table 1.6: Concentration in the Banking System

September 30, 2013 (Un-audited)

Indicators							Percent
	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Industry
Asset							
Share of Total Assets	52.2	22.0	17.5	4.0	2.7	1.7	100
Share of Total Investments	54.9	21.7	15.9	3.7	3.1	0.7	100
<i>of which investment in Government Securities</i>	84.4	85.9	83.6	86.1	100.0	86.0	85
Advances							
Advances:public	64.3	18.6	13.7	3.1	0.2	0.1	100.0
Advances:private	47.6	22.3	20.5	4.2	1.7	3.8	100.0
Sectoral Distribution of Loans							
Corporate Sector	50.5	22.4	21.0	4.1	1.8	0.2	100.0
SMEs	39.4	21.3	32.3	2.8	0.2	4.1	100.0
Agriculture	39.1	6.6	5.6	0.6	0.0	48.0	100.0
Consumer Finance	59.4	18.9	13.1	8.0	0.6	0.0	100.0
Commodity Financing	51.2	29.4	15.5	3.9	0.0	0.0	100.0
Staff Loans	58.9	16.7	15.1	4.2	2.0	3.0	100.0
Others	91.9	3.4	0.6	0.4	3.4	0.3	100.0
Total	51.3	21.5	18.9	4.0	1.4	2.9	100.0
NPLs / Gross Loans	12.1	16.2	16.8	11.9	11.2	28.8	14.3
Net NPLs / Capital	5.6	36.7	31.1	15.3	0.4	91.4	15.7
Liabilities							
Share of Total Deposits	53.7	22.7	17.6	3.9	1.9	0.2	100.0
Customer Fixed Deposits	51.0	18.3	22.6	5.4	2.6	0.1	100.0
Customer CASA	55.0	24.1	15.5	3.4	1.7	0.3	100.0
Customer Deposits others	35.7	32.0	27.9	3.5	0.5	0.4	100.0
Financial Institutions Remunerative Deposits	36.1	35.5	24.7	3.2	0.2	0.3	100.0
Financial Institutions Non-Remunerative Deposits	87.0	4.0	4.0	1.3	3.8	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	16.7	12.7	12.4	19.3	31.2	12.7	15.5
Tier 1 Capital / RWA	13.9	9.6	11.8	19.7	31.1	6.7	13.2
Net Worth / Total Assets	10.5	6.4	7.5	11.3	16.0	9.7	9.3
Share of Risk Weighted Assets	53.8	18.6	18.6	3.9	2.5	2.5	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	72.2	14.3	9.5	-0.4	2.4	2.0	100.0
Net Interest Income / Gross Income	70.8	70.5	65.4	76.8	79.7	68.1	70.3
Non-Interest Expense / Gross Income	29.2	29.5	34.6	23.2	20.3	31.9	29.7
Provision Expense to Gross Income	6.4	12.0	7.0	14.3	-3.4	19.0	8.0
Liquidity							
Liquid Assets / Total Assets	48.0	46.5	42.4	42.5	73.3	21.4	46.7
Liquid Assets / Total Deposits	59.2	57.1	53.6	54.5	129.7	206.3	59.2
Advances to deposits ratio	46.7	46.3	52.1	51.2	34.6	606.0	48.7

Asset Quality:

Table 1.7: Asset Quality Indicators of the Banking System

Banking System: Selected Indicators of Asset Quality

	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
PKR million									
Advances	2,875,686	3,422,549	3,551,331	3,729,003	3,759,235	3,981,253	4,243,561	4,177,875	4,210,337
NPLs	217,998	359,238	446,005	555,968	591,579	617,144	614,929	616,470	603,770
Provision	187,603	249,914	311,588	370,778	410,016	432,286	439,421	451,136	461,732
Advances (net)	2,688,087	3,172,636	3,239,744	3,358,225	3,349,219	3,548,966	3,804,140	3,726,738	3,748,605
Net NPLs	30,395	109,324	134,417	185,190	181,563	184,858	175,541	165,334	142,038

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

	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
PKR million									
OAEM	8,999	11,558	12,152	14,141	15,521	16,243	14,320	19,811	18,434
Sub Standard	36,520	78,503	63,905	53,030	50,262	54,496	46,060	48,541	44,461
Doubtful	24,248	67,877	77,809	68,665	58,346	51,655	54,847	40,598	38,254
Loss	148,233	201,301	292,138	420,132	467,450	494,750	499,702	507,520	502,621
Total	217,999	359,238	446,005	555,968	591,579	617,144	614,929	616,470	603,770

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

	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
PKR million									
OAEM	715	743	-	-	-	-	-	-	-
Sub Standard	9,366	17,490	13,666	11,787	9,669	11,555	9,172	8,927	9,044
Doubtful	12,454	29,782	32,386	31,255	20,196	19,478	19,978	16,625	17,014
Loss	144,173	185,746	251,691	311,391	364,059	384,339	393,684	407,546	410,766
Total	166,708	233,761	297,743	354,434	393,924	415,372	422,834	433,097	436,825

Category-wise Break up of Banks' Advances

	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
PKR million									
PSCBs	526,566	629,389	700,902	716,562	786,264	874,010	963,624	955,840	965,599
LPBs	2,163,480	2,587,530	2,643,594	2,826,985	2,785,927	2,916,757	3,093,144	3,041,894	3,064,010
FBs	90,666	104,440	95,113	71,495	73,215	71,556	67,873	57,940	57,278
CBs	2,780,712	3,321,360	3,439,608	3,615,042	3,645,407	3,862,323	4,124,641	4,055,675	4,086,887
SBs	94,974	101,189	111,723	113,961	113,828	118,930	118,920	122,200	123,450
Industry	2,875,686	3,422,549	3,551,331	3,729,003	3,759,235	3,981,253	4,243,561	4,177,875	4,210,337

Table 1.7: Asset Quality Indicators of the Banking System (Continued)**Category-wise Break up of Banks' Non Performing Loans (NPLs)**

PKR million

	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
PSCBs	44,054	102,656	118,400	163,786	166,289	170,786	163,057	163,153	163,182
LPBs	139,997	224,395	292,780	352,672	383,437	403,506	409,930	409,260	398,651
FBs	1,409	3,077	6,369	6,774	7,623	8,120	9,097	6,572	6,415
CBs	185,460	330,128	417,549	523,232	557,349	582,411	582,085	578,984	568,249
SBs	32,538	29,110	28,456	32,736	34,230	34,733	32,845	37,485	35,521
Industry	217,998	359,238	446,005	555,968	591,579	617,144	614,929	616,470	603,770

Category-wise Banks' Provisions

PKR million

	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
PSCBs	39,204	68,723	80,305	85,858	96,840	99,477	102,329	106,371	113,696
LPBs	123,855	157,598	207,803	258,289	286,128	304,124	308,406	318,516	320,695
FBs	2,211	2,519	4,788	5,867	6,804	7,201	8,551	6,301	6,242
CBs	165,271	228,839	292,896	350,014	389,773	410,802	419,285	431,188	440,633
SBs	22,332	21,075	18,692	20,764	20,244	21,484	20,135	19,949	21,099
Industry	187,603	249,914	311,588	370,778	410,016	432,286	439,421	451,136	461,732

Category-wise Banks' Advances (net of provisions)

PKR million

	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
PSCBs	487,362	560,666	620,596	630,704	689,423	774,533	861,295	849,470	851,903
LPBs	2,039,623	2,429,934	2,435,792	2,568,695	2,499,799	2,612,632	2,784,738	2,723,378	2,743,315
FBs	88,455	101,922	90,325	65,628	66,411	64,355	59,322	51,639	51,036
CBs	2,615,440	3,092,522	3,146,713	3,265,028	3,255,634	3,451,521	3,705,355	3,624,487	3,646,254
SBs	72,647	80,114	93,031	93,197	93,585	97,446	98,785	102,251	102,351
Industry	2,688,087	3,172,636	3,239,744	3,358,225	3,349,219	3,548,966	3,804,140	3,726,738	3,748,605

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

PKR million

	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
PSCBs	4,850	33,934	38,095	77,928	69,448	71,309	60,729	56,782	49,486
LPBs	16,142	66,797	84,977	94,382	97,309	99,382	101,524	90,743	77,957
FBs	(803)	558	1,581	907	819	919	579	271	174
CBs	20,189	101,289	124,653	173,218	167,576	171,609	162,832	147,797	127,616
SBs	10,206	8,035	9,764	11,972	13,987	13,249	12,709	17,537	14,422
Industry	30,395	109,324	134,417	185,190	181,563	184,858	175,541	165,334	142,038

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

amount in PKR billion, ratio in percent

	Sep-12			Dec-12			Jun-13			Sep-13		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	2,592.3	418.3	16.1	2,760.1	419.0	15.2	2,698.3	425.9	15.8	2,746.2	414.5	15.1
SMEs Sector	238.8	96.2	40.3	276.7	95.7	34.6	244.2	90.1	36.9	235.9	91.3	38.7
Agriculture Sector	196.6	37.3	19.0	203.5	29.6	14.5	213.9	39.6	18.5	221.7	39.0	17.6
Consumer sector	244.7	44.5	18.2	250.3	43.7	17.5	262.4	40.8	15.6	271.8	40.1	14.8
<i>i. Credit cards</i>	23.2	5.0	21.3	23.2	5.0	21.5	21.9	3.6	16.4	22.4	3.6	16.3
<i>ii. Auto loans</i>	44.6	4.8	10.7	45.3	4.7	10.3	51.2	4.4	8.6	54.3	4.4	8.0
<i>iii. Consumer durable</i>	0.1	0.1	68.9	0.1	0.1	71.7	0.1	0.1	68.3	0.2	0.1	47.4
<i>iv. Mortgage loans</i>	53.7	16.9	31.6	53.0	16.6	31.4	51.9	16.1	31.1	53.1	15.7	29.5
<i>v. Other personal loans</i>	123.1	17.7	14.4	128.6	17.4	13.5	137.4	16.7	12.1	141.8	16.3	11.5
Commodity financing	523.1	6.4	1.2	512.8	5.9	1.1	565.5	5.8	1.0	527.7	5.1	1.0
Staff Loans	83.1	1.5	1.9	84.5	1.6	1.9	85.1	1.2	1.4	86.1	1.2	1.4
Others	102.6	12.9	12.6	108.4	11.8	10.8	108.5	13.0	12.0	121.0	12.6	10.4
Total	3,981.3	617.1	15.5	4,196.3	607.2	14.5	4,177.9	616.5	14.8	4,210.3	603.8	14.3

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

amount in PKR billion, ratio in percent

	Sep-12			Dec-12			Jun-13			Sep-13		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	352.5	39.9	11.3	354.3	32.3	9.1	364.1	42.3	11.6	359.2	41.5	11.6
Automobile/Transportation	53.1	11.0	20.7	56.3	11.1	19.8	58.1	12.9	22.2	64.0	10.6	16.6
Cement	64.0	18.0	28.2	58.4	17.1	29.3	53.8	15.9	29.5	55.2	15.4	27.9
Chemical & Pharmaceuticals	160.1	15.1	9.4	150.1	14.9	9.9	151.7	15.5	10.2	148.9	14.6	9.8
Electronics	52.6	24.5	46.6	57.0	23.9	41.9	53.9	24.8	46.0	51.9	24.5	47.2
Financial	72.0	9.6	13.3	81.7	8.5	10.5	106.2	8.1	7.6	105.3	8.1	7.7
Individuals	334.5	54.3	16.2	333.3	54.1	16.2	341.9	49.7	14.5	353.5	49.7	14.1
Insurance	0.6	0.0	3.9	0.3	0.0	0.2	0.2	0.0	0.4	0.5	0.0	0.2
Others	1,677.4	203.9	12.2	1,783.3	205.8	11.5	1,764.2	207.8	11.8	1,814.7	205.8	11.3
Production/Transmission of Energy	488.8	18.8	3.9	492.8	18.3	3.7	443.3	19.9	4.5	455.0	15.0	3.3
Shoes & Leather garments	22.3	3.1	13.9	23.7	3.0	12.8	24.4	3.0	12.1	24.5	3.0	12.1
Sugar	97.8	11.3	11.6	105.6	10.9	10.3	134.3	7.1	5.3	108.0	6.9	6.4
Textile	605.5	207.4	34.3	699.3	207.2	29.6	681.8	209.5	30.7	669.6	208.6	31.1
Total	3,981.3	617.1	15.5	4,196.3	607.2	14.5	4,177.9	616.5	14.8	4,210.3	603.8	14.3

Soundness & Resilience:

Table 1.10: Category-wise Profitability of the Banking System

	PKR billion								
	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
Profit Before Tax									
PSCBs	33.2	6.6	16.8	22.8	29.4	20.0	27.6	12.0	12.0
LPBs	69.5	52.5	60.5	77.0	131.5	117.3	145.6	64.8	105.3
FBs	2.4	0.0	(0.9)	2.0	5.6	3.5	0.9	2.3	2.9
CBs	105.2	59.0	76.5	101.8	166.4	140.9	174.1	79.1	120.2
SBs	1.7	4.2	4.2	2.8	3.5	1.2	4.1	3.1	2.4
All Banks	106.9	63.2	80.7	104.7	169.9	142.1	178.2	82.1	122.6
Profit After Tax									
PSCBs	23.9	5.6	14.4	16.8	19.8	14.0	19.8	8.1	8.9
LPBs	47.3	34.7	39.3	45.6	85.7	76.0	95.9	43.2	69.9
FBs	1.1	0.6	(0.8)	1.0	3.7	1.8	(0.2)	1.5	1.8
CBs	72.2	41.0	52.8	63.4	109.2	91.8	115.5	52.7	80.6
SBs	0.9	2.3	1.6	1.7	2.4	0.7	2.8	2.1	1.5
All Banks	73.1	43.3	54.4	65.1	111.6	92.5	118.2	54.9	82.1

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

	Percent								
	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
Before Tax ROA									
PSCBs	3.5	0.6	1.5	1.8	2.0	1.7	1.6	1.3	0.9
LPBs	2.0	1.3	1.3	1.5	2.3	2.4	2.1	1.7	1.8
FBs	1.5	0.0	-0.3	0.9	2.3	1.9	0.4	1.9	1.6
CBs	2.3	1.1	1.3	1.5	2.2	2.2	2.0	1.6	1.7
SBs	1.4	3.2	3.1	2.0	2.4	1.1	2.7	3.4	2.0
All Banks	2.2	1.2	1.3	1.5	2.2	2.2	2.0	1.7	1.7
Before Tax ROE (based on Equity plus Surplus on Revaluation)									
PSCBs	27.2	5.2	13.3	15.2	18.0	15.9	15.6	13.3	8.8
LPBs	20.4	12.9	13.2	15.6	24.7	26.7	24.1	20.1	21.6
FBs	13.1	0.0	-2.4	5.8	14.5	10.9	2.2	11.2	9.5
CBs	21.8	10.6	12.4	15.0	22.7	23.5	21.2	18.2	18.4
SBs	-	-	-	-	-	-	1.0	-	-
All Banks	22.6	11.4	13.2	15.5	23.0	23.4	21.4	18.5	18.4

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

amount in PKR billion, share in percent

Items	CY11		Sep-12		CY12		Jun-13		Sep-13	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	423.5	56.6	317.9	53.6	420.9	53.1	195.7	50.5	287.4	50.0
Investments	297.8	39.8	260.5	43.9	350.4	44.2	183.3	47.3	273.1	47.5
Deposits, repo and others	26.4	3.5	15.0	2.5	21.1	2.7	8.3	2.1	14.4	2.5
Total	747.7	100.0	593.4	100.0	792.3	100.0	387.3	100.0	574.9	100.0

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

	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
Less than 10	9	9	6	5	5	5	5	5	5
10 to 15	12	10	15	13	10	8	9	11	11
Over 15	18	21	19	20	23	25	24	22	22
Total	39	40	40	38	38	38	38	38	38

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs

September 30, 2013 (Un-audited)

PKR million

		All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
Equity								
1.1	Fully Paid-up Capital/Capital Deposited with SBP	534,502	52,322	375,673	42,745	15,353	486,092	48,409
1.2	Balance in Share Premium Account	(40,262)	12,000	(52,262)	-	-	(40,262)	-
1.3	Reserve for issue of Bonus shares	(263)	(263)	-	-	-	(263)	-
1.4	General Reserves as disclosed on the Balance Sheet (including statutory reserve)	179,774	25,192	136,310	155	11,444	173,100	6,674
1.5	Un-appropriated/Unremitted profits (net of accumulated losses, if any)	142,787	42,885	114,988	(1,048)	(18,028)	138,797	3,990
1.6	Sub-Total (1.1 to 1.5)	818,737	132,135	576,908	41,852	8,769	759,664	59,073
Deductions								
1.7	Goodwill	42,173	1,374	40,458	278	-	42,110	64
1.8	Shortfall in Provisions required against Classified assets	1,667	-	1,552	114	-	1,667	-
1.9	Deficit on account of revaluation of AFS investment	3,121	1,006	1,436	188	199	2,828	293
1.10	Any increase in equity capital resulting from a securitization transaction	243	-	243	-	-	243	-
1.11	Investments in TFCs of other banks	6,193	538	2,295	-	-	2,834	3,359
1.12	Other Deductions	18,886	2,964	14,202	-	91	17,256	1,630
1.13	Sub-Total (1.7 to 1.12)	73,022	5,882	61,096	580	119	67,676	5,345
1.14	Total Eligible Tier 1 capital(1.6 less 1.13)	745,886	126,253	515,813	41,271	8,822	692,159	53,727
Supplementary Capital								
2.1	Freely available General Provisions or reserves for loan losses-up to maximum of 1.25% of Risk Weighted Assets	15,713	2,960	10,978	152	1,437	15,526	187
2.2	Revaluation reserves eligible upto 45%	56,810	22,278	30,000	-	3,308	55,586	1,224
2.3	Foreign Exchange Translation Reserves	38,904	8,551	30,353	-	-	38,904	-
2.4	Undisclosed reserves	(10)	-	(10)	-	-	(10)	-
2.5	Subordinated debt-up to maximum of 50% of total equity	29,030	-	25,826	-	3,204	29,030	-
2.6	Total Tier 2 Supplementary Capital(2.1 to 2.5)	138,178	33,789	97,147	152	5,680	136,767	1,411
Deductions								
2.7	Other deductions	18,886	2,964	14,202	-	91	17,256	1,630
2.8	Total Deductions	18,886	2,964	14,202	-	91	17,256	1,630
2.9	Total eligible tier 2 capital	121,561	30,825	82,945	152	7,859	121,780	(219)
2.10	Eligible tier 3							
2.11	Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)	121,561	30,825	82,945	152	7,859	121,780	(219)
2.13	TOTAL CAPITAL (1.14 plus 2.9)	867,447	157,078	598,758	41,423	16,680	813,940	53,508
Risk Weighted Amounts								
3.1	Total Credit Risk Weighted Assets	4,097,790	771,675	3,060,642	89,808	112,938	4,035,063	62,727
3.2	Total Market Risk Weighted Assets	436,380	71,218	334,035	11,346	394	416,993	19,387
3.3	Total Operational Risk Assets	803,606	130,491	609,816	31,521	17,621	789,449	14,156
3.4	Total Risk Weighted Amount	5,337,776	973,384	4,004,493	132,675	130,954	5,241,506	96,270
Capital Adequacy Ratios								
4.1	Credit Risk Capital Adequacy Ratio	21.2%	20.4%	19.6%	46.1%	14.8%	20.2%	85.3%
4.2	Tier 1 capital to Total Risk Weighted Amount	14.0%	13.0%	12.9%	31.1%	6.7%	13.2%	55.8%
4.3	Total Capital Adequacy Ratio	16.3%	16.1%	15.0%	31.2%	12.7%	15.5%	55.6%
Other Deductible Items from Tier 1 and Tier 2 Capital								
5.1	Investments in equity and other regulatory capital of majority owned securities or other financial subsidiaries not consolidated in the balance sheet	30,392	4,356	25,073	-	182	29,611	782
5.2	Significant minority investments in banking, securities and other financial entities	6,211	1,572	2,311	-	-	3,883	2,328
5.3	Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)	534	-	384	-	-	384	150
5.4	Significant minority and majority investments in commercial entities exceeding 15% of Banks Capital	635	-	635	-	-	635	-
5.5	Securitization exposure subject to deduction (para 4.3.1 of instructions)	-	-	-	-	-	-	-
5.6	Others	910	-	910	-	-	910	-
5.7	Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital (5.1 to 5.6)	37,772	5,927	28,403	-	182	34,512	3,260

Table 1.15: Stress Testing Results of the Banking System
September 30, 2013 (Un-audited)

Shock Details			Number of Banks with CAR*			
Pre-Shock Position			< 0%	0% > 8%	8% > 10%	> 10%
			1	2	1	33
	Credit Shocks	Nature of Shock	< 0%	0% > 8%	8% > 10%	> 10%
C-1	10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss.	Hypothetical	1	6	5	25
C-2	Default of top 3 private sector individual borrowers (fund based exposures only) of the banks.	Hypothetical	1	5	6	25
C-3	Default of top 3 private sector Individuals (both fund based and non-fund based exposures) of the banks.	Hypothetical	1	5	7	24
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	1	2	1	33
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	1	3	1	32
C-6	Increase in NPLs to Loans Ratio (NPLR) equivalent to the maximum quarterly increase in NPLs to Loans Ratio of the individual banks during the last 5 years.	Historical	1	3	1	32
C-7	Increase in NPLs of all banks by 21% which is equivalent to the maximum quarterly increase in NPLs of the banking system during the last 5 years (Mar-09).	Historical	1	2	2	32
C-8	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.	Historical	1	3	0	33
C-9	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.	Historical	1	2	1	33
C-10	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.	Historical	1	2	1	33
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		NPLR 14.21%	Critical NPLR 51.75%	Difference 37.54%
	Market Shocks		< 0%	0% > 8%	8% > 10%	> 10%
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	Hypothetical	1	2	2	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 4 years (July-08).	Historical	1	2	2	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 4 years (April-09).	Historical	1	2	0	34
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	1	2	1	33
ER-2	Depreciation of Pak Rupee exchange rate by 14.5% equivalent to the quarterly high depreciation of rupee against dollar experienced during the last 4 years (May08-Aug08).	Historical	1	2	1	33
ER-3	Appreciation of Pak Rupee exchange rate by 3.2% equivalent to the quarterly high level of appreciation of rupee against dollar experienced during the last 4 years (Oct08-Jan09).	Historical	1	2	1	33
EQ-1	Fall in general equity prices by 41.4% (Oct08-Jan09).	Historical	1	2	1	33
EQ-2	Fall in general equity prices by 50%.	Hypothetical	1	2	1	33
	Liquidity Shocks		No. of Banks with no liquidity after			
L-1	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	Hypothetical		3 Days	4 Days	5 Days
				0	0	0
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 25%, 50%, and 100% for three consecutive days respectively.	Hypothetical		1 Day	2 Days	3 Days
				0	0	3
			Number of Banks with			
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government Securities*	Hypothetical		LCR<1	LCR>2	
				1	2	
* Excluding IDBL.						

Table 1.16: List of Banks

Sep-12	CY12	Jun-13	Sep-13
A. Public Sector Com. Banks (5)	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
Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.
The Bank of Khyber	The Bank of Khyber	The Bank of Khyber	The Bank of Khyber
The Bank of Punjab	The Bank of Punjab	The Bank of Punjab	The Bank of Punjab
B. Local Private Banks (22)	B. Local Private Banks (22)	B. Local Private Banks (22)	B. Local Private Banks (22)
AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.
Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.
Askari Bank Ltd.	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.
Burj Bank Ltd.	Burj Bank Ltd.	Burj Bank Ltd.	Burj Bank Ltd.
Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
Faysal Bank Ltd.	Faysal Bank Ltd.	Faysal Bank Ltd.	Faysal Bank Ltd.
Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
KASB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.
MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
Meezan Bank Ltd.	Meezan Bank Ltd.	Meezan Bank Ltd.	Meezan Bank 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.
Summit Bank Ltd (formerly Arif Habib Bank)	Summit Bank Ltd (formerly Arif Habib Bank)	Summit Bank Ltd (formerly Arif Habib Bank)	Summit Bank Ltd (formerly Arif Habib Bank)
United Bank Ltd.	United Bank Ltd.	United Bank Ltd.	United Bank Ltd.
C. Foreign Banks (7)	C. Foreign Banks (7)	C. Foreign Banks (7)	C. Foreign Banks (7)
Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.
Barclays Bank PLC	Barclays Bank PLC	Barclays Bank PLC	Barclays Bank PLC
Citibank N.A.	Citibank N.A.	Citibank N.A.	Citibank N.A.
Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG
HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.
Industrial and Commercial Bank of China	Industrial and Commercial Bank of China	Industrial and Commercial Bank of China	Industrial and Commercial Bank of China
HSBC Bank Oman S.A.O.G.	HSBC Bank Oman S.A.O.G.	HSBC Bank Oman S.A.O.G.	HSBC Bank Oman 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	<i>Industrial Development Bank Ltd. #</i>	Industrial Development Bank Ltd. #	Industrial Development Bank Ltd. #
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 (34)	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 (38)	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

#The name of "Industrial Development Bank of Pakistan" was changed to "Industrial Development Bank Ltd." with effect from November 13, 2012.

2. Islamic Banking

Table 2.1: Group-wise Balance Sheet and Income Statement of Islamic Banks/Branches

September 30, 2013 (Un-audited)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions	Absolute change	
				QoQ	YoY
ASSETS					
Cash & Balances With Treasury Banks	40,143	21,390	61,533	(1,661)	18,957
Balances With Other Banks	9,088	13,757	22,845	(7,051)	281
Due from Financial Institutions	23,184	6,849	30,033	9,618	10,106
Investments - Net	279,885	165,594	445,479	6,724	71,498
Financing - Net	167,640	97,886	265,526	4,760	68,653
Operating Fixed Assets	12,597	5,778	18,376	512	2,192
Deferred Tax Assets	3,363	-	3,363	176	631
Other Assets	59,093	19,834	78,927	9,893	11,994
TOTAL ASSETS	594,994	331,089	926,083	22,972	184,312
LIABILITIES					
Bills Payable	12,035	3,542	15,578	5,708	6,670
Due to Financial Institution	20,015	12,885	32,899	2,367	12,602
Deposits And Other Accounts	506,630	268,783	775,413	4,468	147,553
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	(0)
Deferred Tax Liabilities	-	21	21	7	(54)
Other Liabilities	15,493	20,883	36,376	9,020	12,798
TOTAL LIABILITIES	554,173	306,114	860,287	21,570	179,569
NET ASSETS	40,821	24,975	65,796	1,402	4,743
NET ASSETS REPRESENTED BY: -					
Share Capital	39,386	10,399	49,784	957	2,801
Reserves	2,226	13	2,238	195	806
Unappropriated Profit	(824)	13,642	12,818	173	2,698
Share Holders' Equity	40,788	24,053	64,841	1,325	6,305
Surplus/Deficit On Revaluation Of Assets	33	922	954	77	(1,563)
TOTAL	40,821	24,975	65,796	1,402	4,743
PROFIT AND LOSS STATEMENT					
	Islamic Banks	Islamic Banking	Islamic Banking	Absolute change	
				YoY	
Mark-Up Income	33,305	19,464	52,769	1,769	
Mark-Up Expenses	19,080	11,031	30,111	647	
Net Mark-Up Income	14,225	8,433	22,658	1,122	
Provisions & Bad Debts Written Off Directly/(Reversals)	1,238	574	1,812	370	
Net Mark-Up Income After Provision	12,987	7,859	20,846	752	
Fees, Commission & Brokerage Income	1,828	1,193	3,021	761	
Dividend Income	351	86	437	(113)	
Income From Dealing In Foreign Currencies	673	139	812	53	
Other Income	1,293	476	1,769	51	
Total Non - Markup Income	4,146	1,894	6,039	752	
Total Income	17,132	9,752	26,885	1,504	
Administrative Expenses	13,791	5,997	19,788	2,618	
Other Expenses	137	161	298	(211)	
Total Non-Markup Expenses	13,928	6,158	20,086	2,406	
Profit before Tax and Extra ordinary Items	3,204	3,594	6,799	(902)	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	3,204	3,594	6,799	(902)	
Less: Taxation	1,081	116	1,197	(250)	
PROFIT/ (LOSS) AFTER TAX	2,124	3,478	5,602	(652)	

Table 2.2: Financial Soundness Indicators of Islamic Banking

	Percent						
	Dec-09	Dec-10	Dec-11	Sep-12	Dec-12	Jun-13	Sep-13
Capital							
Total Capital to Total RWA*	18.5	16.8	18.0	17.4	15.3	15.4	14.9
Tier 1 Capital to Total RWA*	18.4	16.3	17.2	16.7	14.7	14.8	14.4
Capital to Total Assets	11.4	9.7	8.7	8.2	7.6	7.1	7.1
Asset Quality							
NPFs to Total Financing	6.3	7.3	7.6	9.0	7.6	7.1	7.0
Net NPFs to Net Financing	3.1	3.2	2.9	3.5	2.7	2.5	2.3
Provision to NPFs	51.7	58.6	63.0	63.7	66.5	66.1	69.4
Earnings							
ROA before Tax	0.7	0.6	1.9	1.5	1.4	1.0	1.0
ROA after Tax	0.6	0.6	1.6	1.2	1.2	0.8	0.9
ROE before Tax	5.9	5.9	20.8	17.6	16.8	13.6	14.1
ROE after Tax	4.6	5.2	17.3	14.3	14.1	11.1	11.6
Net Mark-Up Income to Gross Income	79.4	78.5	82.4	80.3	80.1	79.1	79.0
Non Mark-Up Income to Gross Income	20.6	21.5	17.6	19.7	19.9	20.9	21.0
Operating Expense to Gross Income	70.3	72.6	60.4	65.9	67.3	71.7	70.0
Liquidity							
Financing to Deposits	54.3	46.2	38.4	31.4	32.7	33.8	34.2

*Ratio pertains to Islamic Banks only

Table 2.3: List of Islamic Banking Institutions

As of June 30, 2013	As of September 30, 2013
Islamic Banks	Islamic Banks
1 AlBaraka Bank (Pakistan) Ltd.	1 AlBaraka Bank (Pakistan) Ltd.
2 BankIslami Pakistan Ltd.	2 BankIslami Pakistan Ltd.
3 Burj Bank Ltd.	3 Burj Bank Ltd.
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 Ltd.	1 Askari Bank Ltd.
2 Bank Al Habib Ltd	2 Bank Al Habib Ltd
3 Bank Alfalah Ltd	3 Bank Alfalah Ltd
4 Faysal Bank Ltd.	4 Faysal Bank Ltd.
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 The Bank of Punjab	12 The Bank of Punjab
13 United Bank Ltd.	13 United Bank Ltd.
14 Silk Bank Ltd	14 Silk Bank Ltd
Grand Total 19 (5+14)	Grand Total 19 (5+14)

3. Development Finance Institutions

Table 3.1: Balance Sheet and Income Statement of DFIs

September 30, 2013 (Un-audited)

PKR million

Financial Position	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13	Absolute change QoQ	YoY
ASSETS									
Cash & Balances With Treasury Banks	1,716	1,740	2,341	421	519	513	411	(103)	(11)
Balances With Other Banks	6,713	2,866	1,423	2,691	3,601	2,518	2,441	(77)	(250)
Lending To Financial Institutions	12,085	8,720	2,909	1,710	2,198	5,534	5,987	453	4,277
Investments - Net	62,102	64,115	81,379	92,511	79,065	75,773	73,040	(2,732)	(19,470)
Advances - Net	41,416	45,234	46,547	47,588	45,988	43,726	43,839	113	(3,750)
Operating Fixed Assets	3,098	2,974	2,930	2,947	4,545	3,329	3,514	185	567
Deferred Tax Assets	1,277	1,098	1,193	1,154	3,345	1,116	1,279	163	125
Other Assets	3,786	5,500	5,103	5,297	1,164	4,710	5,011	302	(285)
TOTAL ASSETS	132,193	132,248	143,825	154,319	140,426	137,218	135,522	(1,696)	(18,797)
LIABILITIES									
Bills Payable	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	51,522	50,306	64,885	68,876	58,165	50,610	53,587	2,977	(15,289)
Deposits And Other Accounts	18,074	15,856	12,074	14,571	13,510	15,578	10,317	(5,261)	(4,254)
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To									
Finance Lease	30	15	19	12	11	8	7	(1)	(6)
Deferred Tax Liabilities	2	637	669	934	8,181	914	894	(21)	(40)
Other Liabilities	5,814	6,757	6,899	7,975	898	9,956	9,511	(445)	1,537
TOTAL LIABILITIES	75,442	73,571	84,546	92,367	80,764	77,066	74,316	(2,750)	(18,052)
NET ASSETS	56,751	58,677	59,279	61,952	59,662	60,153	61,206	1,054	(745)
NET ASSETS REPRESENTED BY: -									
Share Capital	47,269	48,343	48,409	48,627	48,409	48,627	48,627	-	-
Reserves	7,250	7,272	7,454	6,111	6,638	6,226	6,674	448	562
Unappropriated Profit	342	2,116	2,513	5,532	2,501	3,048	4,277	1,229	(1,256)
Share Holders' Equity	54,860	57,732	58,375	60,271	57,548	57,901	59,578	1,677	(693)
Surplus/Deficit On Revaluation Of Assets	1,891	945	904	1,681	2,114	2,252	1,629	(623)	(52)
TOTAL	56,751	58,677	59,279	61,952	59,662	60,153	61,206	1,054	(745)
OPERATING POSITION									
	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13	Change YoY	
Mark-Up/ Return/Interest Earned	12,592	13,942	15,202	11,271	14,928	5,814	8,464	(2,807)	
Mark-Up/ Return/Interest Expenses	6,720	7,318	8,030	6,714	8,524	3,148	4,487	(2,227)	
Net Mark-Up / Interest Income	5,872	6,625	7,172	4,557	6,403	2,667	3,977	(579)	
Provisions & Bad Debts Written Off Directly/(Reversals)	3,133	1,238	941	230	3,975	(175)	(332)	(562)	
Net Mark-Up / Interest Income After Provision	2,739	5,386	6,231	4,327	2,428	2,842	4,309	(18)	
Fees, Commission & Brokerage Income	191	148	124	70	108	36	83	12	
Dividend Income	423	484	854	700	1,036	338	1,096	396	
Income From Dealing In Foreign Currencies	20	(483)	(160)	81	148	29	145	64	
Other Income	844	1,194	534	1,126	1,329	1,087	1,747	621	
Total Non - Markup / Interest Income	1,479	1,343	1,352	1,978	2,620	1,491	3,070	1,093	
Total Income	4,217	6,729	7,583	6,305	5,049	4,333	7,379	1,075	
Administrative Expenses	2,647	2,977	3,102	2,324	3,397	1,724	2,683	359	
Other Expenses	62	166	1,905	206	399	(33)	(10)	(216)	
Total Non-Markup/Interest Expenses	2,709	3,144	5,007	2,529	3,796	1,692	2,672	143	
Profit before Tax and Extra ordinary Items	1,508	3,586	2,576	3,775	1,253	2,642	4,707	932	
Extra ordinary/unusual Items -- Gain/(Loss)	(25)	-	-	-	-	-	-	-	
Profit/ (Loss) Before Taxation	1,533	3,586	2,576	3,775	1,253	2,642	4,707	932	
Less: Taxation	630	1,690	1,690	1,096	1,500	608	1,007	(89)	
Profit/ (Loss) after Taxation	904	1,896	886	2,679	(248)	2,034	3,700	1,021	

Table 3.2: Financial Soundness Indicators of DFIs

	Percent								
	CY07	CY08	CY09	CY10	CY11	Sep-12	CY12	Jun-13	Sep-13
Capital									
Total Capital to Total RWA	43.7	53.4	52.5	56.1	56.9	56.0	54.8	54.6	55.6
Tier 1 Capital to Total RWA	44.0	53.3	52.4	56.5	57.4	56.3	54.9	54.7	55.8
Capital to Total Assets	41.0	47.1	42.9	44.4	41.2	40.1	42.5	43.8	45.2
Asset Quality							0.0		
NPLs to Total Loans	20.8	27.0	27.1	29.9	29.3	32.5	31.8	31.6	31.3
Net NPLs to Net Loans	4.6	11.2	10.1	14.8	14.4	18.6	14.7	13.7	13.7
Provision to NPLs	81.6	65.9	69.8	59.4	59.4	52.7	63.1	65.5	65.0
Net NPLs to Capital	3.2	8.4	7.4	11.4	11.3	14.3	11.3	10.0	9.8
Earnings							0.0		
ROA before Tax	0.8	1.5	1.3	2.7	1.9	3.4	0.9	3.8	4.5
ROA after Tax	-0.1	0.7	0.8	1.4	0.6	2.4	-0.2	2.9	3.6
ROE before Tax	2.2	3.4	2.9	6.2	4.4	8.3	2.1	8.7	10.3
ROE after Tax	-0.3	1.6	1.7	3.3	1.5	5.9	-0.4	6.7	8.1
Net Interest Income to Gross Income	44.7	34.8	79.9	83.1	84.1	69.7	71.0	64.1	56.4
Operating Expense to Gross Income	39.1	22.7	36.9	39.5	58.7	38.7	42.1	40.7	37.9
Liquidity							0.0		
Loans to Deposits	281.4	622.9	229.2	285.3	385.5	326.6	340.4	280.7	424.9
Liquid Assets/Total Assets	29.3	31.2	35.9	32.6	40.3	42.9	39.5	37.9	37.2
Liquid Assets/Total Deposits	287.3	547.3	262.4	271.6	480.6	453.9	410.7	333.8	488.6

Table 3.3: List of Development Finance Institutions

As of June 30, 2013	As of September 30, 2013
1. House Building Finance Company Ltd.	1. House Building Finance Company Ltd.
2. PAIR Investment Company Ltd.	2. PAIR Investment Company Ltd.
3. Pak Brunei investment Company Ltd.	3. Pak Brunei investment Company Ltd.
4. Pak Libya Holding Company Ltd.	4. Pak Libya Holding Company Ltd.
5. Pak Oman Investment Company Ltd.	5. Pak Oman Investment Company Ltd.
6. Pak-China Investment Company Ltd.	6. Pak-China Investment Company Ltd.
7. Pakistan Kuwait Investment Company Ltd.	7. Pakistan Kuwait Investment Company Ltd.
8. Saudi Pak Industrial & Agricultural Investment Company Ltd.	8. Saudi Pak Industrial & Agricultural Investment Company Ltd.