

Quarterly Compendium:

Statistics of the Banking System

[September 2014]

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	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
Total Assets	5,172	5,628	6,516	7,117	8,171	9,720	9,759	10,487	10,752	11,115	11,129
Investments (net)	1,276	1,087	1,737	2,157	3,055	4,013	4,029	4,313	4,662	4,512	4,717
Advances (net)	2,688	3,173	3,240	3,358	3,349	3,805	3,749	4,110	4,014	4,189	4,209
Deposits	3,854	4,218	4,786	5,451	6,244	7,291	7,698	8,311	8,151	8,774	8,740
Equity	544	563	660	695	784	873	903	943	956	976	1,002
Profit Before Tax (ytd)	107	63	81	105	170	176	123	162	51	113	176
Profit After Tax (ytd)	73	43	54	65	112	117	82	112	33	74	115
Provisioning Charges (ytd)	60	106	97	75	50	43	28	40	4	10	11
Non-Performing Loans	218	359	446	556	592	618	604	607	602	595	608
Non-Performing Loans (net)	30	109	134	185	182	176	142	139	134	122	136

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	CY12	Sep-13		CY13	Mar-14		Jun-14		Sep-14	
Growth Rates	YoY	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	18.8	8.8	15.8	9.2	14.8	19.0	(3.3)	7.1	7.9	2.0	10.5	3.4	10.2	0.1	14.0
Loans (Net)	10.7	18.0	2.1	3.7	(0.3)	12.9	0.6	5.6	8.0	(0.8)	7.6	4.3	12.4	0.5	12.3
Deposits	18.4	9.4	13.5	13.9	14.5	16.8	(0.7)	14.1	14.0	(2.0)	12.6	7.6	13.1	(0.4)	13.5
Investments (Net)	53.1	(14.8)	59.9	24.2	41.6	31.4	(5.3)	6.9	7.5	8.3	12.1	(3.2)	6.1	4.5	17.1
Equity	35.3	3.4	17.3	5.2	12.9	11.3	0.2	5.6	8.0	1.9	10.7	2.1	8.3	2.6	11.0
KEY FSIs:	CY07	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14				
Capital Adequacy Ratio	12.3	12.2	14.0	13.9	15.1	15.6	15.5	14.9	14.8	15.1	15.5				
Capital to Total Assets	10.5	10.0	10.1	9.8	9.6	9.0	9.3	9.0	8.9	8.8	9.0				
NPLs to Loans (Gross)	7.6	10.5	12.6	14.9	15.7	14.6	14.3	13.3	13.4	12.8	13.0				
Net NPLs to Net Loans	1.1	3.4	4.1	5.5	5.4	4.6	3.8	3.4	3.3	2.9	3.2				
ROA (Before Tax)	2.2	1.2	1.3	1.5	2.2	2.0	1.7	1.6	1.9	2.1	2.2				
ROE^ (Before Tax)	22.6	11.4	13.2	15.5	23.0	21.2	18.4	17.9	21.3	23.5	24.2				
Liquid Assets/ Total Deposits	45.1	37.7	44.5	47.1	59.5	64.4	59.2	61.3	63.7	60.6	61.4				
Advances to Deposit Ratio	69.7	75.2	67.7	61.6	53.6	52.2	48.7	49.5	49.2	47.7	48.2				

^ Based on Average Equity plus Surplus on Revaluation.

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

September 30, 2014 (Un-audited)

PKR million

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	Absolute change	
							QoQ	YoY
ASSETS								
Cash & Balances With Treasury Banks	136,741	543,655	39,523	719,919	3,736	723,655	(166,209)	(45,945)
Balances With Other Banks	21,152	109,329	6,724	137,205	2,298	139,503	(15,883)	4,438
Lending To Financial Institutions	68,560	317,814	27,296	413,669	5,140	418,810	17,917	164,919
Investments - Net	753,690	3,808,847	122,713	4,685,250	31,756	4,717,006	204,516	687,815
Advances - Net	847,747	3,197,960	49,815	4,095,522	113,523	4,209,044	20,494	460,439
Operating Fixed Assets	39,451	225,609	1,293	266,353	6,550	272,903	3,254	18,984
Deferred Tax Assets	31,653	47,558	2,214	81,424	1,215	82,639	153	(7,895)
Other Assets	144,881	391,646	12,451	548,978	16,599	565,577	(49,835)	87,829
TOTAL ASSETS	2,043,874	8,642,417	262,028	10,948,320	180,817	11,129,137	14,407	1,370,583
LIABILITIES								
Bills Payable	16,792	115,288	10,016	142,097	540	142,636	(42,555)	(4,094)
Borrowings From Financial Institution	105,166	516,892	55,069	677,127	82,176	759,303	40,693	191,334
Deposits And Other Accounts	1,582,075	6,993,723	138,473	8,714,271	25,568	8,739,840	(33,714)	1,042,202
Sub-ordinated Loans	-	44,379	-	44,379	3,405	47,784	7,333	4,716
Liabilities Against Assets Subject To Finance Lease	20	20	-	40	6	46	18	(3)
Deferred Tax Liabilities	9,946	11,581	37	21,564	767	22,332	852	2,838
Other Liabilities	120,973	227,169	18,861	367,003	47,991	414,994	16,043	34,079
TOTAL LIABILITIES	1,834,973	7,909,052	222,457	9,966,481	160,453	10,126,934	(11,330)	1,271,071
NET ASSETS	208,902	733,365	39,572	981,839	20,364	1,002,203	25,737	99,513
NET ASSETS REPRESENTED BY:								
Share Capital	58,823	382,114	41,145	482,081	16,853	498,934	1,719	18,666
Reserves	42,242	123,245	162	165,649	10,810	176,460	8,805	(2,265)
Unappropriated Profit	48,324	166,268	(1,675)	212,916	(14,971)	197,945	17,441	57,419
Share Holders' Equity	149,389	671,627	39,631	860,647	12,693	873,339	27,965	73,820
Surplus/Deficit On Revaluation Of Assets	59,513	61,739	(60)	121,192	7,671	128,863	(2,228)	25,693
TOTAL	208,902	733,365	39,572	981,839	20,364	1,002,203	25,737	99,513
PROFIT AND LOSS STATEMENT	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	118,455	526,015	14,852	659,321	11,887	671,209	96,346	
Mark-Up/ Return/Interest Expenses	78,429	288,033	6,667	373,129	2,591	375,720	44,936	
Net Mark-Up / Interest Income	40,026	237,982	8,184	286,192	9,297	295,489	51,410	
Provisions & Bad Debts Written Off Directly/(Reversals)	3,075	5,915	(167)	8,823	2,364	11,186	(16,557)	
Net Mark-Up / Interest Income After Provision	36,951	232,067	8,352	277,370	6,933	284,303	67,967	
Fees, Commission & Brokerage Income	9,311	41,413	1,142	51,866	30	51,897	7,036	
Dividend Income	1,902	8,606	-	10,508	177	10,685	(142)	
Income From Dealing In Foreign Currencies	3,635	15,426	1,089	20,150	0	20,150	5,316	
Other Income	10,578	22,643	(516)	32,704	2,967	35,672	2,930	
Total Non - Markup / Interest Income	25,426	88,089	1,715	115,229	3,175	118,403	15,140	
	62,376	320,156	10,067	392,599	10,108	402,706	83,107	
Administrative Expenses	37,560	172,464	6,023	216,047	6,042	222,089	27,660	
Other Expenses	1,643	2,947	62	4,652	31	4,684	2,146	
Total Non-Markup/Interest Expenses	39,203	175,411	6,085	220,699	6,073	226,772	29,807	
Profit before Tax and Extra ordinary Items	23,173	144,745	3,982	171,899	4,035	175,934	53,300	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	4.11	4.11	229.40%	
PROFIT/ (LOSS) BEFORE TAXATION	23,173	144,745	3,982	171,899	4,031	175,930	53,298	
Less: Taxation	7,778	49,845	1,433	59,057	1,480	60,537	19,992	
PROFIT/ (LOSS) AFTER TAX	15,394	94,899	2,548	112,842	2,551	115,393	33,306	

Table 1.4: Financial Soundness Indicators

Indicators	Percent										
	CY07	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
CAPITAL ADEQUACY											
Risk Weighted CAR*											
Public Sector Commercial Banks	16.1	13.4	15.1	14.7	16.5	16.7	16.1	15.4	15.2	15.5	16.6
Local Private Banks	11.8	11.9	13.9	13.6	14.4	14.9	15.0	14.4	14.4	14.6	14.9
Foreign Banks	14.6	21.8	23.0	23.8	31.3	30.7	31.2	30.2	26.7	28.6	30.3
Commercial Banks	12.8	12.6	14.5	14.1	15.3	15.6	15.6	15.0	14.8	15.1	15.6
Specialized Banks	-6.2	-4.9	-1.5	4.7	8.9	12.3	12.7	11.6	12.0	12.1	12.2
All Banks	12.3	12.2	14.0	13.9	15.1	15.6	15.5	14.9	14.8	15.1	15.5
Tier 1 Capital to RWA											
Public Sector Commercial Banks	12.2	10.9	12.6	12.2	14.4	13.9	13.0	11.7	11.4	12.0	12.8
Local Private Banks	9.9	10.0	11.4	11.4	12.3	12.4	12.9	12.4	12.4	12.7	12.9
Foreign Banks	14.0	21.3	22.5	23.5	31.1	30.5	31.1	30.1	26.6	28.6	30.2
Commercial Banks	10.5	10.6	12.0	12.0	13.3	13.2	13.4	12.7	12.6	12.9	13.3
Specialized Banks	-12.5	-10.1	-5.8	-0.9	3.4	6.8	6.7	7.9	8.1	8.5	8.8
All Banks	10.0	10.1	11.6	11.6	13.0	13.0	13.2	12.6	12.5	12.8	13.2
Capital to Total Assets											
Public Sector Commercial Banks	13.7	10.7	11.3	11.7	10.6	9.6	10.3	10.2	10.3	9.6	10.2
Local Private Banks	10.2	10.0	9.9	9.3	9.2	8.6	8.8	8.5	8.4	8.3	8.5
Foreign Banks	11.2	14.5	14.8	14.8	16.7	16.5	16.0	15.1	14.1	16.3	15.1
Commercial Banks	10.9	10.3	10.4	9.9	9.7	9.0	9.2	9.0	8.9	8.7	9.0
Specialized Banks	-5.4	-3.2	-1.7	1.2	5.4	8.0	9.7	10.1	11.0	11.2	11.3
All Banks	10.5	10.0	10.1	9.8	9.6	9.0	9.3	9.0	8.9	8.8	9.0
ASSET QUALITY											
NPLs to Total Loans											
Public Sector Commercial Banks	8.4	16.3	16.9	22.9	21.1	17.3	16.9	18.7	19.2	17.5	18.7
Local Private Banks	6.5	8.7	11.1	12.5	13.8	13.2	13.0	11.4	11.5	10.9	11.0
Foreign Banks	1.6	2.9	6.7	9.5	10.4	13.4	11.2	10.1	8.3	10.3	11.1
Commercial Banks	6.7	9.9	12.1	14.5	15.3	14.2	13.9	12.9	13.2	12.3	12.6
Specialized Banks	34.3	28.8	25.5	28.7	30.1	27.6	28.8	25.4	23.1	27.9	25.6
All Banks	7.6	10.5	12.6	14.9	15.7	14.6	14.3	13.3	13.4	12.8	13.0
Provision to NPLs											
Public Sector Commercial Banks	89.0	66.9	67.8	52.4	58.2	63.1	69.7	67.4	65.7	73.1	67.5
Local Private Banks	88.5	70.2	71.0	73.2	74.6	75.2	80.4	82.5	83.7	84.6	83.5
Foreign Banks	157.0	81.9	75.2	86.6	89.3	94.0	97.3	101.1	100.7	92.0	97.9
Commercial Banks	89.1	69.3	70.1	66.9	69.9	72.1	77.5	78.0	78.1	81.2	78.6
Specialized Banks	68.6	72.4	65.7	63.4	59.1	61.3	59.4	62.5	70.8	53.9	60.8
All Banks	86.1	69.6	69.9	66.7	69.3	71.5	76.5	77.1	77.8	79.5	77.6
Net NPLs to Net Loans											
Public Sector Commercial Banks	1.0	6.1	6.1	12.4	10.1	7.1	5.8	7.0	7.5	5.4	6.9
Local Private Banks	0.8	2.7	3.5	3.7	3.9	3.6	2.8	2.2	2.1	1.8	2.0
Foreign Banks	-0.9	0.5	1.8	1.4	1.2	0.9	0.3	-0.1	-0.1	0.9	0.3
Commercial Banks	0.8	3.3	4.0	5.3	5.1	4.4	3.5	3.2	3.2	2.6	3.0
Specialized Banks	14.0	10.0	10.5	12.8	14.9	12.9	14.1	11.3	8.1	15.1	11.9
All Banks	1.1	3.4	4.1	5.5	5.4	4.6	3.8	3.4	3.3	2.9	3.2
Net NPLs to Capital											
Public Sector Commercial Banks	3.4	30.3	27.4	48.8	41.8	34.6	26.9	30.0	31.5	23.1	28.2
Local Private Banks	4.1	15.9	17.4	18.9	17.1	15.8	11.8	9.9	8.9	8.2	8.7
Foreign Banks	-4.1	1.6	4.4	2.6	1.9	1.3	0.4	-0.2	-0.1	1.3	0.3
Commercial Banks	3.7	17.9	18.8	25.0	21.6	19.0	14.4	13.7	13.4	11.0	12.5
Specialized Banks	-	-	-	-	-	1.0	-	2.0	-	-	-
All Banks	5.6	19.4	20.4	26.7	23.1	20.2	15.7	14.7	14.0	12.5	13.6
EARNINGS											
Return on Assets (Before Tax)											
Public Sector Commercial Banks	3.5	0.6	1.5	1.8	2.0	1.5	0.9	0.7	1.1	1.3	1.5
Local Private Banks	2.0	1.3	1.3	1.5	2.3	2.1	1.8	1.8	2.1	2.2	2.3
Foreign Banks	1.5	0.0	-0.3	0.9	2.3	0.4	1.6	1.2	2.4	2.4	2.0
Commercial Banks	2.3	1.1	1.3	1.5	2.2	2.0	1.7	1.6	1.9	2.1	2.1
Specialized Banks	1.4	3.2	3.1	2.0	2.4	2.5	2.0	3.3	1.6	3.5	3.0
All Banks	2.2	1.2	1.3	1.5	2.2	2.0	1.7	1.6	1.9	2.1	2.2

Table 1.4: Financial Soundness Indicators (Continued)

Indicators	Percent										
	CY07	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
Return on Assets (After Tax)											
Public Sector Commercial Banks	2.5	0.5	1.3	1.3	1.4	1.1	0.6	0.5	0.8	0.9	1.0
Local Private Banks	1.4	0.9	0.9	0.9	1.5	1.4	1.2	1.3	1.4	1.5	1.5
Foreign Banks	0.7	0.3	(0.3)	0.4	1.5	(0.1)	1.0	0.6	1.5	1.5	1.3
Commercial Banks	1.6	0.8	0.9	0.9	1.5	1.3	1.1	1.1	1.3	1.3	1.4
Specialized Banks	0.7	1.8	1.2	1.2	1.6	1.6	1.2	2.2	0.7	2.3	1.9
All Banks	1.5	0.8	0.9	1.0	1.5	1.3	1.1	1.1	1.3	1.4	1.4
ROE (Avg. Equity & Surplus) (Before Tax)											
Public Sector Commercial Banks	27.2	5.2	13.3	15.2	18.0	15.0	8.8	6.7	11.3	13.5	15.5
Local Private Banks	20.4	12.9	13.2	15.6	24.7	24.1	21.6	21.3	24.6	26.5	27.2
Foreign Banks	13.1	0.0	(2.4)	5.8	14.5	2.4	9.5	7.3	16.2	15.6	13.3
Commercial Banks	21.8	10.6	12.4	15.0	22.7	21.1	18.4	17.6	21.4	23.3	24.2
Specialized Banks	-	-	-	-	-	1.0	-	2.0	-	-	-
All Banks	22.6	11.4	13.2	15.5	23.0	21.2	18.4	17.9	21.3	23.5	24.2
ROE (Avg. Equity & Surplus) (After Tax)											
Public Sector Commercial Banks	19.5	4.4	11.4	11.2	12.2	10.8	6.5	4.9	7.9	8.8	10.3
Local Private Banks	13.8	8.5	8.6	9.3	16.1	15.9	14.4	14.7	16.3	17.4	17.8
Foreign Banks	6.0	2.2	(2.3)	2.7	9.5	(0.4)	5.8	4.0	10.0	10.0	8.5
Commercial Banks	15.0	7.3	8.6	9.4	14.9	14.0	12.3	12.2	14.2	15.3	15.9
Specialized Banks	-	-	-	-	-	4.0	-	5.0	-	-	-
All Banks	15.4	7.8	8.9	9.6	15.1	14.1	12.3	12.4	14.1	15.4	15.9
NII/Gross Income											
Public Sector Commercial Banks	65.9	65.4	63.0	69.1	69.4	64.1	60.7	61.0	60.7	57.3	61.2
Local Private Banks	70.7	73.2	75.9	77.2	77.9	73.2	72.1	72.3	70.9	72.7	73.0
Foreign Banks	59.1	61.3	64.8	67.6	72.2	69.0	79.7	81.0	84.9	84.6	82.7
Commercial Banks	69.2	71.2	73.3	75.4	76.2	71.5	70.3	70.5	69.7	70.5	71.3
Specialized Banks	42.8	46.6	44.7	51.0	67.3	63.7	69.2	67.1	75.9	70.1	75.1
All Banks	68.2	70.3	72.4	74.7	76.0	71.3	70.3	70.4	69.9	70.5	71.4
Cost / Income Ratio											
Public Sector Commercial Banks	30.2	39.1	47.5	49.1	49.9	54.4	59.2	58.9	65.3	56.8	59.9
Local Private Banks	45.4	51.6	50.1	52.5	50.8	52.5	55.8	56.1	55.9	54.4	53.8
Foreign Banks	57.0	69.6	77.5	65.2	59.3	75.2	69.0	76.5	51.2	53.1	61.5
Commercial Banks	42.8	50.0	50.9	52.4	50.9	53.6	56.7	57.1	57.2	54.8	55.0
Specialized Banks	53.2	52.1	61.3	61.3	60.4	64.4	59.4	59.6	46.7	50.6	50.9
All Banks	43.2	50.1	51.2	52.7	51.1	53.9	56.8	57.2	56.8	54.6	54.9
LIQUIDITY											
Liquid Assets/Total Assets											
Public Sector Commercial Banks	37.0	30.6	31.1	34.6	40.9	38.0	33.8	41.3	38.8	40.3	41.4
Local Private Banks	32.5	26.8	32.3	35.7	46.2	50.7	49.4	50.0	50.4	49.5	49.7
Foreign Banks	41.6	45.2	55.0	64.6	68.6	69.4	73.3	73.0	68.2	69.5	74.5
Commercial Banks	33.8	28.3	32.9	36.4	45.9	48.7	47.1	49.0	48.7	48.2	48.7
Specialized Banks	27.9	24.5	19.8	19.6	23.5	23.5	21.4	25.1	20.6	23.8	21.1
All Banks	33.6	28.2	32.7	36.1	45.5	48.3	46.7	48.6	48.3	47.8	48.3
Liquid Assets/Total Deposits											
Public Sector Commercial Banks	47.1	38.9	40.1	43.5	51.3	49.5	42.5	51.2	51.9	51.1	53.4
Local Private Banks	42.9	35.0	43.4	45.8	59.5	66.5	61.0	61.7	64.6	61.1	61.4
Foreign Banks	61.1	71.6	82.4	96.4	104.3	107.9	129.7	127.4	121.9	135.2	141.1
Commercial Banks	44.3	37.1	44.0	46.8	59.1	64.1	58.9	60.9	63.4	60.3	61.2
Specialized Banks	247.7	229.4	167.1	149.4	202.0	211.5	206.3	202.3	186.0	178.3	149.0
All Banks	45.1	37.7	44.5	47.1	59.5	64.4	59.2	61.3	63.7	60.6	61.4
Advances/Deposits											
Public Sector Commercial Banks	60.0	68.4	65.2	58.0	55.2	60.7	60.0	54.5	57.4	52.3	53.6
Local Private Banks	70.1	75.1	66.6	61.3	52.0	48.9	44.9	47.1	46.1	45.3	45.7
Foreign Banks	75.2	68.9	56.1	42.0	39.6	37.4	34.6	36.8	43.4	46.1	36.0
Commercial Banks	73.8	73.6	66.0	60.1	52.3	51.0	47.5	48.3	48.0	46.6	47.0
Specialized Banks	507.3	577.0	560.8	491.5	540.1	556.9	606.0	488.9	569.9	464.3	444.0
All Banks	69.7	75.2	67.7	61.6	53.6	52.2	48.7	49.5	49.2	47.7	48.2

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

PKR billion

	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
Paid up Capital	281	325	358	405	463	480	482	494	497	499
Equity	563	660	695	784	873	903	943	956	976	1,002
Deposits	4,218	4,786	5,451	6,244	7,291	7,698	8,311	8,151	8,774	8,740
Liabilities	5,065	5,856	6,422	7,386	8,848	8,856	9,544	9,796	10,138	10,127
Advances (net of Provision)	3,173	3,240	3,358	3,349	3,805	3,749	4,110	4,014	4,189	4,209
Investments (net of Provisions)	1,087	1,737	2,157	3,055	4,013	4,029	4,313	4,662	4,512	4,717
Assets	5,628	6,516	7,117	8,171	9,720	9,759	10,487	10,752	11,115	11,129
Income	582	690	721	856	931	678	917	248	517	790
Expense	519	609	617	686	755	555	755	197	405	614
Profit before tax	63	81	105	170	176	123	162	51	113	176
Profit after tax	43	54	65	112	117	82	112	33	74	115

Public Sector Commercial Banks

PKR million

	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
Paid up Capital	18,544	21,339	34,030	41,414	44,284	52,322	53,320	58,323	58,823	58,823
Equity	111,986	139,219	159,790	166,172	177,165	183,699	195,286	199,694	199,671	208,902
Deposits	819,683	952,373	1,087,506	1,248,199	1,413,501	1,419,199	1,549,011	1,451,523	1,633,766	1,582,075
Liabilities	930,324	1,090,831	1,205,801	1,396,686	1,661,450	1,604,115	1,725,717	1,743,567	1,871,226	1,834,973
Advances (net of Provision)	560,666	620,596	630,704	689,423	858,633	851,903	843,984	833,610	854,334	847,747
Investments (net of Provisions)	204,784	297,689	383,310	479,609	588,623	534,349	619,522	696,271	726,333	753,690
Assets	1,042,310	1,230,050	1,365,591	1,562,858	1,838,614	1,787,814	1,921,003	1,943,261	2,070,897	2,043,874
Income	103,421	119,979	108,949	121,753	168,540	124,314	169,681	43,495	93,108	143,880
Expense	96,855	103,218	131,722	151,113	142,804	112,333	157,201	37,992	79,848	120,707
Profit before tax	6,566	16,762	22,773	29,359	25,735	11,981	12,479	5,503	13,260	23,173
Profit after tax	5,644	14,372	16,798	19,833	18,589	8,852	9,051	3,849	8,634	15,394

Local Private Banks

PKR million

	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
Paid up Capital	214,571	253,015	274,587	309,306	362,096	369,849	371,075	377,877	380,614	382,114
Equity	421,074	487,719	498,613	567,665	641,868	661,495	689,995	698,349	716,060	733,365
Deposits	3,236,220	3,655,994	4,188,181	4,810,209	5,700,887	6,113,918	6,588,746	6,524,351	6,988,118	6,993,723
Liabilities	3,799,764	4,417,543	4,875,191	5,635,806	6,833,231	6,885,202	7,436,911	7,660,920	7,898,545	7,909,052
Advances (net of Provision)	2,429,934	2,435,792	2,568,695	2,499,799	2,788,332	2,743,315	3,104,573	3,005,126	3,163,372	3,197,960
Investments (net of Provisions)	847,045	1,373,082	1,679,542	2,442,332	3,312,692	3,340,028	3,545,229	3,806,257	3,636,986	3,808,847
Assets	4,220,838	4,905,262	5,373,804	6,203,471	7,475,118	7,546,697	8,126,906	8,359,269	8,614,605	8,642,417
Income	437,498	524,275	470,401	528,855	717,920	525,834	707,641	192,712	401,402	614,103
Expense	385,022	463,734	547,425	660,306	572,482	420,524	566,054	150,016	308,579	469,359
Profit before tax	52,477	60,541	77,024	131,451	145,438	105,309	141,587	42,696	92,823	144,745
Profit after tax	34,704	39,265	45,646	85,716	95,831	69,945	98,168	28,231	61,043	94,899

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

	PKR million									
	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
Paid up Capital	32,130	34,885	33,992	38,720	41,149	42,745	42,344	40,822	40,925	41,145
Equity	33,971	35,739	34,509	42,530	40,738	41,714	39,823	39,346	40,466	39,572
Deposits	147,938	160,936	156,331	167,870	158,799	147,631	151,077	156,427	127,528	138,473
Liabilities	200,590	205,297	198,745	212,744	205,977	219,444	223,974	240,314	207,800	222,457
Advances (net of Provision)	101,921	90,325	65,628	66,411	59,322	51,036	55,536	67,931	58,752	49,815
Investments (net of Provisions)	22,593	52,373	79,809	113,382	85,519	127,337	120,714	131,559	117,898	122,713
Assets	234,562	241,037	233,253	255,274	246,715	261,158	263,787	279,660	248,266	262,028
Income	24,005	27,741	23,100	22,979	25,143	14,247	19,410	5,464	11,072	16,566
Expense	23,998	28,591	25,147	28,579	24,144	11,331	16,465	3,862	7,954	12,585
Profit before tax	7	(850)	2,046	5,601	999	2,917	2,945	1,602	3,119	3,982
Profit after tax	651	(809)	960	3,660	(174)	1,782	1,605	989	1,994	2,548

Specialized Banks

	PKR million									
	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
Paid up Capital	15,506	15,507	15,507	15,508	15,508	15,353	15,351	16,853	16,853	16,853
Equity	(4,163)	(2,424)	1,791	7,990	12,801	15,781	17,676	18,756	20,269	20,364
Deposits	13,883	16,588	18,962	17,327	17,738	16,890	21,695	18,879	24,141	25,568
Liabilities	134,332	142,414	142,577	141,179	146,942	147,103	157,322	151,303	160,693	160,453
Advances (net of Provision)	80,114	93,031	93,197	93,585	98,785	102,351	106,065	107,583	112,092	113,523
Investments (net of Provisions)	12,147	13,819	14,495	19,546	26,430	27,476	27,859	27,420	31,273	31,756
Assets	130,178	139,990	144,367	149,169	159,742	162,884	174,998	170,059	180,961	180,817
Income	17,039	17,612	14,063	12,022	19,053	13,732	20,757	6,148	11,568	15,062
Expense	12,888	13,392	16,909	15,540	15,242	11,307	15,316	5,351	8,251	11,031
Profit before tax	4,151	4,220	2,846	3,518	3,811	2,425	5,441	797	3,317	4,031
Profit after tax	2,317	1,617	1,665	2,388	2,486	1,508	3,609	407	2,234	2,551

Table 1.6: Concentration in the Banking System
September 30, 2014 (Un-audited)

Indicators	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Percent Industry
Asset							
Share of Total Assets	51.8	21.8	18.4	4.1	2.4	1.6	100
Share of Total Investments	55.7	21.9	15.9	3.3	2.6	0.7	100
<i>of which investment in Government Securities</i>	86.7	93.6	87.2	86.3	100.0	85.7	89
Advances							
Advances:public	66.6	19.4	11.0	2.8	0.2	0.0	100.0
Advances:private	46.1	22.1	21.5	5.1	1.5	3.7	100.0
Sectoral Distribution of Loans							
Corporate Sector	48.4	23.4	21.6	4.8	1.6	0.1	100.0
SMEs	41.0	21.8	30.1	3.1	0.1	3.8	100.0
Agriculture	38.7	7.6	6.5	1.0	0.0	46.2	100.0
Consumer Finance	56.2	19.0	16.4	8.0	0.3	0.0	100.0
Commodity Financing	58.2	24.5	12.4	4.9	0.0	0.0	100.0
Staff Loans	57.1	16.1	18.2	4.1	1.9	2.6	100.0
Others	95.0	2.6	0.6	0.3	1.0	0.4	100.0
Total	50.7	21.5	19.2	4.6	1.2	2.9	100.0
NPLs / Gross Loans	12.1	13.3	14.0	10.7	11.1	25.6	13.0
Net NPLs / Capital	8.1	26.1	19.6	13.5	0.3	66.3	13.6
Liabilities							
Share of Total Deposits	52.8	22.8	18.5	4.0	1.6	0.3	100.0
Customer Fixed Deposits	46.3	20.6	25.7	5.3	2.0	0.1	100.0
Customer CASA	55.0	23.7	16.0	3.4	1.5	0.4	100.0
Customer Deposits others	29.2	42.9	23.0	4.1	0.4	0.3	100.0
Financial Institutions Remunerative Deposits	47.6	20.3	20.8	10.7	0.2	0.3	100.0
Financial Institutions Non-Remunerative Deposits	89.8	4.2	3.4	0.4	2.3	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	16.7	13.1	12.7	17.5	30.3	12.2	15.5
Tier 1 Capital / RWA	13.9	10.3	11.5	16.7	30.2	8.8	13.2
Net Worth / Total Assets	10.4	6.3	7.1	9.8	15.1	11.3	9.0
Share of Risk Weighted Assets	53.2	18.8	18.7	4.5	2.2	2.5	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	67.3	18.1	9.2	0.8	2.3	2.3	100.0
Net Interest Income / Gross Income	69.9	73.7	69.9	79.1	82.7	74.5	71.4
Non-Interest Expense / Gross Income	47.3	60.1	68.4	84.4	61.5	48.7	54.8
Provision Expense to Gross Income	1.6	-0.8	7.6	5.5	-1.7	19.0	2.7
Liquidity							
Liquid Assets / Total Assets	49.9	50.7	40.9	42.6	74.5	21.1	48.3
Liquid Assets / Total Deposits	62.3	61.6	51.9	54.6	141.1	149.0	61.4
Advances to deposits ratio	46.3	45.8	49.5	56.1	36.0	444.0	48.2

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

	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
PKR million										
Advances	3,422,549	3,551,331	3,729,003	3,759,235	4,247,183	4,210,337	4,578,716	4,482,690	4,661,840	4,681,266
NPLs	359,238	446,005	555,968	591,579	618,225	603,770	607,410	602,442	595,298	608,326
Provision	249,914	311,588	370,778	410,016	442,111	461,732	468,557	468,439	473,290	472,221
Advances (net)	3,172,636	3,239,744	3,358,225	3,349,219	3,805,072	3,748,605	4,110,159	4,014,250	4,188,550	4,209,044
Net NPLs	109,324	134,417	185,190	181,563	176,114	142,038	138,853	134,003	122,008	136,105

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

	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
PKR million										
OAEM	11,558	12,152	14,141	15,521	14,320	18,434	13,785	13,751	18,771	22,253
Sub Standard	78,503	63,905	53,030	50,262	46,135	44,461	50,202	54,663	43,665	56,829
Doubtful	67,877	77,809	68,665	58,346	55,011	38,254	32,353	33,023	27,167	33,603
Loss	201,301	292,138	420,132	467,450	502,760	502,621	511,070	501,005	505,695	495,641
Total	359,238	446,005	555,968	591,579	618,225	603,770	607,410	602,442	595,298	608,326

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

	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
PKR million										
OAEM	743	-	-	-	-	-	26	-	-	-
Sub Standard	17,490	13,666	11,787	9,669	9,879	9,044	11,320	11,190	13,366	11,372
Doubtful	29,782	32,386	31,255	20,196	21,348	17,014	14,336	13,691	13,705	14,497
Loss	185,746	251,691	311,391	364,059	397,522	410,766	428,513	425,326	426,874	427,473
Total	233,761	297,743	354,434	393,924	428,750	436,825	454,195	450,207	453,944	453,341

Category-wise Break up of Banks' Advances

	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
PKR million										
PSCBs	629,389	700,902	716,562	786,264	963,653	965,599	965,549	954,295	979,577	969,879
LPBs	2,587,530	2,643,594	2,826,985	2,785,927	3,096,738	3,064,010	3,425,264	3,325,635	3,485,397	3,521,030
FBs	104,440	95,113	71,495	73,215	67,872	57,278	61,842	74,128	64,914	55,891
CBs	3,321,360	3,439,608	3,615,042	3,645,407	4,128,263	4,086,887	4,452,655	4,354,058	4,529,887	4,546,800
SBs	101,189	111,723	113,961	113,828	118,920	123,450	126,060	128,632	131,953	134,465
Industry	3,422,549	3,551,331	3,729,003	3,759,235	4,247,183	4,210,337	4,578,716	4,482,690	4,661,840	4,681,266

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

	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
PKR million										
PSCBs	102,656	118,400	163,786	166,289	166,353	163,182	180,240	183,561	171,294	180,986
LPBs	224,395	292,780	352,672	383,437	409,931	398,651	388,949	382,995	380,476	386,697
FBs	3,077	6,369	6,774	7,623	9,097	6,415	6,235	6,154	6,699	6,204
CBs	330,128	417,549	523,232	557,349	585,381	568,249	575,424	572,711	558,469	573,887
SBs	29,110	28,456	32,736	34,230	32,845	35,521	31,985	29,731	36,829	34,439
Industry	359,238	446,005	555,968	591,579	618,225	603,770	607,410	602,442	595,298	608,326

Category-wise Banks' Provisions

	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
PKR million										
PSCBs	68,723	80,305	85,858	96,840	105,020	113,696	121,565	120,685	125,243	122,132
LPBs	157,598	207,803	258,289	286,128	308,406	320,695	320,691	320,509	322,024	323,070
FBs	2,519	4,788	5,867	6,804	8,550	6,242	6,306	6,197	6,162	6,076
CBs	228,839	292,896	350,014	389,773	421,976	440,633	448,562	447,391	453,429	451,279
SBs	21,075	18,692	20,764	20,244	20,135	21,099	19,995	21,049	19,861	20,943
Industry	249,914	311,588	370,778	410,016	442,111	461,732	468,557	468,439	473,290	472,221

Category-wise Banks' Advances (net of provisions)

	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
PKR million										
PSCBs	560,666	620,596	630,704	689,423	858,633	851,903	843,984	833,610	854,334	847,747
LPBs	2,429,934	2,435,792	2,568,695	2,499,799	2,788,332	2,743,315	3,104,573	3,005,126	3,163,372	3,197,960
FBs	101,922	90,325	65,628	66,411	59,322	51,036	55,536	67,931	58,752	49,815
CBs	3,092,522	3,146,713	3,265,028	3,255,634	3,706,287	3,646,254	4,004,093	3,906,667	4,076,458	4,095,522
SBs	80,114	93,031	93,197	93,585	98,785	102,351	106,065	107,583	112,092	113,523
Industry	3,172,636	3,239,744	3,358,225	3,349,219	3,805,072	3,748,605	4,110,159	4,014,250	4,188,550	4,209,044

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

	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
PKR million										
PSCBs	33,934	38,095	77,928	69,448	61,333	49,486	58,675	62,876	46,051	58,854
LPBs	66,797	84,977	94,382	97,309	101,525	77,957	68,259	62,487	58,452	63,627
FBs	558	1,581	907	819	547	174	(71)	(42)	537	128
CBs	101,289	124,653	173,218	167,576	163,405	127,616	126,862	125,321	105,040	122,609
SBs	8,035	9,764	11,972	13,987	12,709	14,422	11,991	8,682	16,968	13,496
Industry	109,324	134,417	185,190	181,563	176,114	142,038	138,853	134,003	122,008	136,105

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

amount in PKR million, ratio in percent

	Sep-13			Dec-13			Jun-14			Sep-14		
	Infection			Infection			Infection			Infection		
	Advances	NPLs	Ratio	Advances	NPLs	Ratio	Advances	NPLs	Ratio	Advances	NPLs	Ratio
Corporate Sector	2,746,177	414,534	15.1	3,013,732	404,973	13.4	3,060,174	415,832	13.6	3,117,832	423,431	13.6
SMEs Sector	235,900	91,251	38.7	283,962	91,710	32.3	264,474	89,693	33.9	252,415	90,052	35.7
Agriculture Sector	221,664	38,997	17.6	230,748	32,331	14.0	245,597	36,437	14.8	254,584	40,700	16.0
Consumer sector	271,759	40,090	14.8	273,165	37,195	13.6	288,246	35,764	12.4	292,043	35,964	12.3
<i>i. Credit cards</i>	22,429	3,646	16.3	21,402	2,238	10.5	22,693	2,325	10.2	22,552	2,444	10.8
<i>ii. Auto loans</i>	54,263	4,361	8.0	55,825	3,706	6.6	64,938	3,556	5.5	68,705	3,978	5.8
<i>iii. Consumer durable</i>	158	75	47.4	209	74	35.3	265	72	27.0	332	71	21.4
<i>iv. Mortgage loans</i>	53,131	15,699	29.5	53,092	15,106	28.5	50,891	14,368	28.2	52,010	14,140	27.2
<i>v. Other personal loans</i>	141,780	16,310	11.5	142,638	16,070	11.3	149,459	15,443	10.3	148,445	15,330	10.3
Commodity financing	527,724	5,127	1.0	478,874	5,320	1.1	570,788	4,649	0.8	521,082	5,316	1.0
Staff Loans	86,082	1,211	1.4	85,854	1,261	1.5	86,668	1,292	1.5	91,581	1,337	1.5
Others	121,030	12,560	10.4	139,159	12,333	8.9	145,892	11,630	8.0	151,730	11,526	7.6
Total	4,210,337	603,770	14.3	4,505,495	585,124	13.0	4,661,840	595,298	12.8	4,681,266	608,326	13.0

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

amount in PKR million, ratio in percent

	Sep-13			Dec-13			Jun-14			Sep-14		
	Infection			Infection			Infection			Infection		
	Advances	NPLs	Ratio	Advances	NPLs	Ratio	Advances	NPLs	Ratio	Advances	NPLs	Ratio
Agribusiness	359,169	41,541	11.6	340,342	34,707	10.2	390,405	39,804	10.2	390,216	43,907	11.3
Automobile/Transportation	63,984	10,616	16.6	60,794	10,473	17.2	62,513	10,867	17.4	63,762	10,289	16.1
Cement	55,209	15,400	27.9	54,679	13,832	25.3	43,137	9,252	21.4	44,251	8,809	19.9
Chemical & Pharmaceuticals	148,858	14,610	9.8	150,256	13,440	8.9	186,569	12,762	6.8	192,907	16,573	8.6
Electronics	51,948	24,536	47.2	58,877	24,292	41.3	61,121	12,349	20.2	60,552	11,360	18.8
Financial	105,292	8,101	7.7	121,013	8,264	6.8	125,661	8,238	6.6	116,296	8,247	7.1
Individuals	353,504	49,736	14.1	383,162	47,090	12.3	401,748	49,199	12.2	405,663	54,078	13.3
Insurance	545	1	0.2	354	1	0.2	857	1	0.1	945	1	0.1
Others	1,814,656	205,841	11.3	1,917,127	204,589	10.7	1,923,321	211,315	11.0	1,962,244	217,123	11.1
Production/Transmission of Energy	455,035	14,987	3.3	493,122	14,956	3.0	559,233	30,852	5.5	587,490	29,018	4.9
Shoes & Leather garments	24,531	2,968	12.1	26,628	3,002	11.3	21,473	3,017	14.1	21,484	3,040	14.2
Sugar	107,970	6,866	6.4	120,274	6,290	5.2	165,339	5,269	3.2	139,169	5,382	3.9
Textile	669,636	208,568	31.1	778,868	204,187	26.2	720,463	202,373	28.1	696,287	200,499	28.8
Total	4,210,337	603,770	14.3	4,505,495	585,124	13.0	4,661,840	595,298	12.8	4,681,266	608,326	13.0

Soundness & Resilience:

Table 1.10: Category-wise Profitability of the Banking System

	PKR billion									
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14	Sep-14
Profit Before Tax										
PSCBs	6.6	16.8	22.8	29.4	25.7	12.0	12.5	5.5	13.3	23.2
LPBs	52.5	60.5	77.0	131.5	145.4	64.8	141.6	42.7	92.8	144.7
FBs	0.0	(0.9)	2.0	5.6	1.0	2.3	2.9	1.6	3.1	4.0
CBs	59.0	76.5	101.8	166.4	172.2	79.1	157.0	49.8	109.2	171.9
SBs	4.2	4.2	2.8	3.5	3.8	3.1	5.4	0.8	3.3	4.0
All Banks	63.2	80.7	104.7	169.9	176.0	82.1	162.5	50.6	112.5	175.9
Profit After Tax										
PSCBs	5.6	14.4	16.8	19.8	18.6	8.1	9.1	3.8	8.6	15.4
LPBs	34.7	39.3	45.6	85.7	95.8	43.2	98.2	28.2	61.0	94.9
FBs	0.6	(0.8)	1.0	3.7	(0.2)	1.5	1.6	1.0	2.0	2.5
CBs	41.0	52.8	63.4	109.2	114.2	52.7	108.8	33.1	71.7	112.8
SBs	2.3	1.6	1.7	2.4	2.5	2.1	3.6	0.4	2.2	2.6
All Banks	43.3	54.4	65.1	111.6	116.7	54.9	112.4	33.5	73.9	115.4

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

	Percent									
	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
Before Tax ROA										
PSCBs	0.6	1.5	1.8	2.0	1.5	0.9	0.7	1.1	1.3	1.5
LPBs	1.3	1.3	1.5	2.3	2.1	1.8	1.8	2.1	2.2	2.3
FBs	0.0	-0.3	0.9	2.3	0.4	1.6	1.2	2.4	2.4	2.0
CBs	1.1	1.3	1.5	2.2	2.0	1.7	1.6	1.9	2.1	2.1
SBs	3.2	3.1	2.0	2.4	2.5	2.0	3.3	1.6	3.5	3.0
All Banks	1.2	1.3	1.5	2.2	2.0	1.7	1.6	1.9	2.1	2.2
Before Tax ROE (based on Equity plus Surplus on Revaluation)										
PSCBs	5.2	13.3	15.2	18.0	15.0	8.8	6.7	11.3	13.5	15.5
LPBs	12.9	13.2	15.6	24.7	24.1	21.6	21.3	24.6	26.5	27.2
FBs	0.0	-2.4	5.8	14.5	2.4	9.5	7.3	16.2	15.6	13.3
CBs	10.6	12.4	15.0	22.7	21.1	18.4	17.6	21.4	23.3	24.2
SBs	-	-	-	-	1.0	-	2.0	-	-	-
All Banks	11.4	13.2	15.5	23.0	21.2	18.4	17.9	21.3	23.5	24.2

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

amount in PKR billion, share in percent

Items	CY11	CY12		Sep-13		CY13		Mar-14		Jun-14		Sep-14	
	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	56.6	422.1	53.2	287.4	50.0	396.0	50.9	104.0	49.6	213.8	48.8	321.2	47.8
Investments	39.8	352.7	44.4	273.1	47.5	361.0	46.4	99.4	47.3	209.1	47.8	326.6	48.7
Deposits, repo and others	3.5	19.1	2.4	14.4	2.5	20.4	2.6	6.5	3.1	14.8	3.4	23.4	3.5
Total	100.0	793.9	100.0	574.9	100.0	777.4	100.0	209.9	100.0	437.7	100.0	671.2	100.0

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

	CY07	CY08	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14
Less than 10	9	9	6	5	5	5	5	5	5	5	4
10 to 15	12	10	15	13	10	9	11	12	10	10	10
Over 15	18	21	19	20	23	24	22	21	23	23	24
Total	39	40	40	38	38	38	38	38	38	38	38

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs
September 30, 2014 (Un-audited)

PKR million

Column1	Column2	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
1	Tier 1 Capital							
1.1	Common Equity Tier 1							
1.1.1	Fully Paid-up Capital/ Capital deposited with SBP	544,947	58,823	379,717	41,145	16,853	496,538	48,409
1.1.2	Balance in Share Premium Account	(45,224)	7,038	(52,262)	-	-	(45,224)	-
1.1.3	Reserve for issue of Bonus Shares	(263)	(263)	-	-	-	(263)	-
1.1.4	General/ Statutory Reserves (as disclosed on Balance Sheet)	190,279	26,980	144,748	162	10,810	182,700	7,579
1.1.5	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-	-	-	-	-	-
1.1.6	Unappropriated/unremitted profits - net of accumulated losses, if any (losses as negative number)	234,929	48,324	164,641	(1,675)	12,059	223,349	11,581
1.1.7	Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (from "Consolidation sheet")	0	-	-	-	0	0	-
1.1.8	CET 1 before Regulatory Adjustments	924,952	140,901	-	-	40,006	180,908	-
1.1.9	Regulatory Adjustments for calculation of Common Equity Tier 1	47,759	4,941	42,197	312	0	47,451	309
1.1.10	Goodwill (net of any associated deferred tax liability)	23,526	1,328	22,185	13	0	23,526	-
1.1.11	All other intangibles (net of any associated deferred tax liability)	12,872	103	12,468	240	-	12,810	62
1.1.12	Shortfall in provisions required against classified assets (without considering any tax impact)	3,432	1,718	1,714	-	-	3,432	-
1.1.13	Deferred tax assets (net of any associated deferred tax liability) excluding DTAs arising from temporary differences such as allowance for credit losses	-	-	-	-	-	-	-
1.1.14	Defined benefit pension fund assets (net of any associated deferred tax liability)	-	-	-	-	-	-	-
1.1.15	Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	5,639	1,167	4,472	-	-	5,639	-
1.1.16	Cash flow hedge reserve	-	-	-	-	-	-	-
1.1.17	Investment in own shares/ CET1 instruments	409	-	409	-	0	409	-
1.1.18	Any increase in equity capital resulting from a securitization transaction	-	-	-	-	-	-	-
1.1.19	Capital shortfall of regulated subsidiaries	-	-	-	-	-	-	-
1.1.20	Deficit on account of revaluation from bank's holdings of property/ AFS	1,881	625	949	60	-	1,653	247
1.1.21	CET 1 after Regulatory Adjustments above	869,391	135,960	594,647	39,319	32,205	802,131	67,260
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	-	-	-	-	-
1.1.23	CET1 after Regulatory Adjustment above	869,391	135,960	594,647	39,319	32,205	802,131	67,260
1.1.24	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-	-	-	-	-	-
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-	-	-	-	-	-
1.1.26	CET1 after Regulatory Adjustment above	869,391	135,960	594,647	39,319	32,205	802,131	67,260
1.1.29	Amount exceeding 15% threshold (significant Investments and DTA)	-	-	-	-	-	-	-
1.1.29		-	-	-	-	-	-	-
1.1.30	CET1 after above adjustment	869,391	135,960	594,647	39,319	32,205	802,131	67,260
1.1.31	National specific regulatory adjustments applied to CET1 capital	620	-	-	-	-	-	620
1.1.32	Investment in TFCs of other banks exceeding the prescribed limit	620	-	-	-	-	-	620
1.1.33	Any other deduction specified by SBP	-	-	-	-	-	-	-
	CET1 after Regulatory Adjustment above	868,771	135,960	594,647	39,319	32,205	802,131	66,640
	Adjustment to CET1 to cover shortfall in AT1 adjustments	34,161	3,105	19,907	-	50	23,062	11,099
		-	-	-	-	-	-	-
1.1.34	Common Equity Tier 1	842,017	132,855	574,740	39,319	39,561	786,475	55,541
		0	-	-	-	0	0	-
1.2	Additional Tier 1							
1.2.1	Qualifying Additional Tier-1 instruments plus any related share premium	6,985	-	6,985	-	-	6,985	-
1.2.1.1	Classified as equity	6,985	-	6,985	-	-	6,985	-
1.2.1.2	Classified as liabilities	-	-	-	-	-	-	-
1.2.2	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	-	-	-	-	-	-	-
1.2.3	AT1 before Regulatory Adjustments	6,985	-	6,985	-	-	6,985	-

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs (Continued)
September 30, 2014 (Un-audited)

Column1	Column2	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs	PKR million
1.2.4	Regulatory Adjustments for calculation of Additional Tier 1 Capital	35,795	3,105	21,542	-	50	24,697	11,099	
1.2.5	Investment in mutual funds exceeding the prescribed limit	5,869	265	3,196	-	-	3,462	2,408	
	Investment in own AT1 capital instruments	-	-	-	-	-	-	-	
1.2.6	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial, and insurance entities	-	-	-	-	-	-	-	
1.2.7	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	-	-	-	-	-	
1.2.8	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	96	-	96	-	-	96	-	
1.2.9	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital	24,002	2,840	16,387	-	50	19,277	4,725	
1.2.10	Adjustment to AT1 to cover shortfall in T2 adjustments	5,829	-	1,863	-	-	1,863	3,966	
1.2.11	Amount of Regulatory Adjustment applied to AT1 capital	1,635	-	-	-	-	-	-	
1.2.11		-	-	-	-	-	-	-	
1.2.12	Additional Tier 1	5,350	-	5,350	-	-	5,350	-	
		-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	
2	Tier 2 Capital	139,648	39,921	93,778	102	5,123	138,923	725	
2.1	Qualifying (Basel III) Tier 2 capital instruments	17,622	-	17,622	-	-	17,622	-	
2.2	Capital instruments subject to phase out from tier 2	16,269	-	16,269	-	-	16,269	-	
2.3	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2 - from "Consolidation sheet")	-	-	-	-	-	-	-	
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	17,191	3,378	11,864	102	1,619	16,963	228	
2.5	Revaluation Reserves (without any adjustment)**	67,833	30,895	34,433	-	1,249	66,577	1,256	
2.5.1	Property Revaluation Reserves	38,282	10,436	27,234	-	-	37,669	612	
2.5.2	Unrealized Gains/Losses on AFS	29,552	20,459	7,200	-	1,249	28,908	644	
2.6	Foreign Exchange Translation Reserves	36,701	8,488	28,213	-	-	36,701	-	
2.7	Undisclosed/Other Reserves (if any)	-	-	-	-	-	-	-	
2.8	T2 before regulatory adjustments	155,616	42,761	108,401	102	2,868	154,132	1,484	
2.8		-	-	-	-	-	-	-	
2.9	Regulatory Adjustments for calculation of Tier 2 Capital	24,101	2,840	16,487	-	50	19,376	4,725	
2.10	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	20,950	2,840	13,335	-	50	16,225	4,725	
2.11	Reciprocal cross holdings in Tier 2 of banking, financial, and insurance entities	3,119	-	3,119	-	-	3,119	-	
2.12	Investment in own Tier 2 capital instrument	33	-	33	-	-	33	-	
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	-	-	-	-	-	
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-	-	-	-	-	-	
2.15	Amount of Regulatory Adjustment applied to T2 capital	18,272	2,840	14,624	-	50	17,514	759	
		-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	
3	TOTAL CAPITAL	987,015	172,776	673,868	39,421	44,684	930,748	56,267	
		-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	
4	Total Risk Weighted Assets	5,948,220	1,037,761	4,508,824	130,114	146,161	5,822,859	125,361	
4.1	Total Credit Risk Weighted Assets	4,481,590	819,759	3,361,113	101,374	119,591	4,401,836	79,754	
4.2	Total Market Risk Weighted Assets	638,812	81,453	518,159	2,980	7,403	609,996	28,816	
4.3	Total Operational Risk Weighted Assets	827,818	136,549	629,551	25,760	19,167	811,027	16,791	
		-	-	-	-	-	-	-	
		-	-	-	385	-	-	-	
5	Capital Adequacy Ratios	-	-	-	-	-	-	-	
5.1	CET1 to total RWA	14.2%	12.8%	12.7%	30.2%	27.1%	13.5%	44.3%	
5.2	Tier-1 capital to total RWA	14.2%	12.8%	12.9%	30.2%	27.1%	13.6%	44.3%	
5.3	Total capital to RWA	16.6%	16.6%	14.9%	30.3%	30.6%	16.0%	44.9%	

Table 1.15: Stress Testing Results of the Banking System
September 30, 2014 (Un-audited)

Shock Details			Number of Banks with CAR*			
Pre-Shock Position			< 0%	0% > 8%	8% > 10%	> 10%
			1	2	0	34
Credit Shocks						
C-1	10% of performing loans become non-performing, 50% of substandard loans	Hypothetical	1	6	4	26
C-2	Default of top 3 private sector individual borrowers (fund based exposures only) of the	Hypothetical	2	5	4	26
C-3	Default of top 3 private sector Individuals (both fund based and non-fund based exposures) of the banks.	Hypothetical	2	5	8	22
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	0	33
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	0	33
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	1	33
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 5 years.	Historical	1	2	0	34
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 5 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 5 years.	Historical	1	2	1	33
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		NPLR	Critical NPLR	Difference
				12.88%	47.96%	34.90%
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	6	28
IR-2	Upward shift coupled with steepening of the yield curve by increasing the interest rates	Historical	1	2	4	30
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 6 years (April-09).	Historical	1	2	0	34
IR-4			1	2	1	
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	1	2	0	34
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 6 years (May08-Aug08).	Historical	1	2	0	34
ER-3	Appreciation of Pak Rupee exchange rate by 7.5% equivalent to the quarterly high level of appreciation of rupee against dollar experienced during the last 5 years (Jun13-Sep13)	Historical	0	0	0	37
EQ-1	Fall in general equity prices by 41.4% equivalent to maximum decline in the index during last 6 years (Oct08-Jan09).	Historical	1	2	1	33
EQ-2	Fall in general equity prices by 50%.	Hypothetical	1	2	1	33
Liquidity !						
			No. of Banks with no liquidity after			
L-1	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive	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	6
				Number of Banks with		
				LCR<1		
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government Securities*	Hypothetical		2		
Regulatory Shock						
			< 0%	0% > 8%	8% > 10%	> 10%
R-1	Increase in credit risk weight of the unrated corporate credit portfolio from 100% to	Hypothetical	1	2	2	32

Table 1.16: List of Banks

CY12	CY13	Jun-14	Sep-14
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.	Summit Bank Ltd.	Summit Bank Ltd.	Summit Bank Ltd.
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 Ltd.	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.
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 Ltd. ##	Industrial Development Bank Ltd. ##	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 "Oman International Bank S.A.O.G." was changed to "HSBC Bank Oman S.A.O.G." with effect from June 03, 2012.

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, 2014 (Un-audited)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions	Absolute change	
ASSETS				QoQ	YoY
Cash & Balances With Treasury Banks	45,922	22,818	68,740	(17,825)	12,737
Balances With Other Banks	15,342	11,351	26,693	11,591	23,022
Due from Financial Institutions	106,964	61,257	168,221	64,960	135,041
Investments - Net	207,739	146,308	354,047	3,818	(80,982)
Financing - Net	214,571	124,069	338,640	16,724	63,755
Operating Fixed Assets	14,301	6,079	20,380	69	1,905
Deferred Tax Assets	2,765	5	2,770	(85)	(580)
Other Assets	94,416	28,473	122,889	(6,542)	30,532
TOTAL ASSETS	702,021	400,360	1,102,380	72,710	185,430
LIABILITIES					
Bills Payable	8,368	3,286	11,653	2,613	4,286
Due to Financial Institution	21,779	15,793	37,572	6,093	(3,956)
Deposits And Other Accounts	603,660	330,080	933,741	59,841	160,990
Sub-ordinated Loans	6,311	-	6,311	12	4,150
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Deferred Tax Liabilities	417	126	544	(189)	1,123
Other Liabilities	15,729	18,987	34,716	1,343	5,176
TOTAL LIABILITIES	656,263	368,273	1,024,536	69,712	171,770
NET ASSETS	45,757	32,087	77,845	2,998	13,661
NET ASSETS REPRESENTED BY: -					
Share Capital	39,386	13,699	53,084	1,000	4,157
Reserves	3,343	44	3,386	527	1,040
Unappropriated Profit	1,175	16,281	17,456	1,236	3,141
Share Holders' Equity	43,903	30,023	73,926	2,763	8,338
Surplus/Deficit On Revaluation Of Assets	1,854	2,064	3,918	235	5,323
TOTAL	45,757	32,087	77,845	2,998	13,661
PROFIT AND LOSS STATEMENT	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions	Absolute change	
				YoY	
Mark-Up Income	40,236	22,706	62,942	6,044	
Mark-Up Expenses	22,709	12,069	34,777	3,068	
Net Mark-Up Income	17,527	10,637	28,165	2,976	
Provisions & Bad Debts Written Off Directly/(Reversals)	201	346	547	(778)	
Net Mark-Up Income After Provision	17,326	10,292	27,618	3,754	
Fees, Commission & Brokerage Income	2,360	1,726	4,086	701	
Dividend Income	158	153	311	18	
Income From Dealing In Foreign Currencies	1,645	347	1,992	1,024	
Other Income	1,358	699	2,056	153	
Total Non - Markup Income	5,521	2,924	8,445	1,896	
Total Income	22,847	13,216	36,063	5,650	
Administrative Expenses	16,292	7,381	23,673	2,304	
Other Expenses	149	199	348	(17)	
Total Non-Markup Expenses	16,441	7,580	24,021	2,287	
Profit before Tax and Extra ordinary Items	6,406	5,636	12,042	3,363	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	1	
PROFIT/ (LOSS) BEFORE TAXATION	6,406	5,636	12,042	3,362	
Less: Taxation	2,266	359	2,625	911	
PROFIT/ (LOSS) AFTER TAX	4,140	5,277	9,417	2,452	

Table 2.2: Financial Soundness Indicators of Islamic Banking

	Percent								
	Dec-09	Dec-10	Dec-11	Dec-12	Sep-13	Dec-13	Mar-14	Jun-14	Sep-14
Capital									
Total Capital to Total RWA*	18.5	16.8	18.0	15.3	14.9	13.4	14.4	15.0	14.8
Tier 1 Capital to Total RWA*	18.4	16.3	17.2	14.7	14.4	12.4	13.0	13.2	12.6
Capital to Total Assets	11.4	9.7	8.7	7.6	7.1	6.9	7.4	7.2	7.1
Asset Quality									
NPFs to Total Financing	6.3	7.3	7.6	7.6	7.0	5.7	5.8	5.3	5.2
Net NPFs to Net Financing	3.1	3.2	2.9	2.7	2.3	1.5	1.4	1.1	1.1
Provision to NPFs	51.7	58.6	63.0	66.5	69.4	74.4	76.5	79.7	79.9
Earnings									
ROA before Tax	0.7	0.6	1.9	1.4	1.0	1.0	1.3	1.5	1.5
ROA after Tax	0.6	0.6	1.6	1.2	0.9	0.9	1.0	1.2	1.2
ROE before Tax	5.9	5.9	20.8	16.8	14.1	14.4	17.8	20.6	21.3
ROE after Tax	4.6	5.2	17.3	14.1	11.6	12.0	13.7	16.1	16.7
Net Mark-Up Income to Gross Income	79.4	78.5	82.4	80.1	79.0	78.5	74.4	75.4	76.9
Non Mark-Up Income to Gross Income	20.6	21.5	17.6	19.9	21.0	21.5	25.6	24.6	23.1
Operating Expense to Gross Income	70.3	72.6	60.4	67.3	70.0	69.7	68.8	66.6	65.6
Liquidity									
Financing to Deposits	54.3	46.2	38.4	32.7	34.2	36.3	35.3	34.8	36.3

*Ratio pertains to Islamic Banks only

Table 2.3: List of Islamic Banking Institutions

As of June 30, 2014	As of September 30, 2014
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 Allied Bank Ltd.	2 Allied Bank Ltd.
3 Bank Al Habib Ltd	3 Bank Al Habib Ltd
4 Bank Alfalah Ltd	4 Bank Alfalah Ltd
5 Faysal Bank Ltd.	5 Faysal Bank Ltd.
6 Habib Bank Ltd	6 Habib Bank Ltd
7 Habib Metropolitan Bank	7 Habib Metropolitan Bank
8 MCB Bank Ltd	8 MCB Bank Ltd
9 National Bank of Pakistan	9 National Bank of Pakistan
10 Silk Bank Ltd	10 Silk Bank Ltd
11 Sindh Bank Ltd	11 Sindh Bank Ltd
12 Soneri Bank Ltd	12 Soneri Bank Ltd
13 Standard Chartered Bank	13 Standard Chartered Bank
14 Summit Bank Ltd.	14 Summit Bank Ltd.
15 The Bank of Khyber	15 The Bank of Khyber
16 The Bank of Punjab	16 The Bank of Punjab
17 United Bank Ltd.	17 United Bank Ltd.
Grand Total 22 (5+17)	Grand Total 22 (5+17)

3. Development Finance Institutions

Table 3.1: Balance Sheet and Income Statement of DFIs
September 30, 2014 (Un-audited)

PKR million											
Financial Position	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14	Absolute change QoQ	YoY
ASSETS											
Cash & Balances With Treasury Banks	1,716	1,740	2,341	519	411	447	459	475	458	(0)	0
Balances With Other Banks	6,713	2,866	1,423	3,601	2,441	3,041	2,566	2,978	3,090	112	649
Lending To Financial Institutions	12,085	8,720	2,909	2,198	5,987	10,788	5,383	8,833	3,009	(5,823)	(2,978)
Investments - Net	62,102	64,115	81,379	79,065	73,040	79,497	85,259	94,496	106,070	11,574	33,030
Advances - Net	41,416	45,234	46,547	45,988	43,839	45,263	46,736	46,960	47,073	113	3,234
Operating Fixed Assets	3,098	2,974	2,930	3,345	3,514	3,468	3,420	3,383	3,366	(17)	(148)
Deferred Tax Assets	1,277	1,098	1,193	1,169	1,279	1,392	1,360	1,124	1,145	21	(134)
Other Assets	3,786	5,500	5,103	4,545	5,011	5,240	5,878	6,963	6,565	(399)	1,553
TOTAL ASSETS	132,193	132,248	143,825	140,431	135,522	149,137	151,062	165,213	170,775	5,563	35,253
LIABILITIES											
Bills Payable	-	-	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	51,522	50,306	64,885	58,165	53,587	67,306	64,562	72,511	76,841	4,330	23,254
Deposits And Other Accounts	18,074	15,856	12,074	13,510	10,317	8,947	12,302	11,599	12,864	1,265	2,547
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	30	15	19	11	7	6	1	1	1	(0)	(6)
Deferred Tax Liabilities	2	637	669	897	894	550	567	937	1,086	150	192
Other Liabilities	5,814	6,757	6,899	8,203	9,511	9,702	10,542	10,926	9,222	(1,705)	(289)
TOTAL LIABILITIES	75,442	73,571	84,546	80,786	74,316	86,511	87,973	95,974	100,013	4,040	25,698
NET ASSETS	56,751	58,677	59,279	59,646	61,206	62,626	63,088	69,239	70,762	1,523	9,555
NET ASSETS REPRESENTED BY: -											
Share Capital	47,269	48,343	48,409	48,409	48,627	48,627	48,627	48,627	48,627	-	-
Reserves	7,250	7,272	7,454	6,637	6,674	7,248	7,155	7,523	7,579	56	905
Unappropriated Profit	342	2,116	2,513	2,485	4,277	4,579	5,076	10,806	12,192	1,386	7,916
Share Holders' Equity	54,860	57,732	58,375	57,532	59,578	60,454	60,858	66,957	68,399	1,442	8,821
Surplus/Deficit On Revaluation Of Assets	1,891	945	904	443	1,629	537	2,230	2,282	2,363	81	734
TOTAL	56,751	58,677	59,279	57,975	61,206	60,992	63,088	69,239	70,762	1,523	9,555
OPERATING POSITION	CY09	CY10	CY11	CY12	Sep-13	CY13	Mar-14	Jun-14	Sep-14	Change YoY	
Mark-Up/ Return/Interest Earned	12,592	13,942	15,202	14,928	8,464	11,320	2,986	6,130	10,037	1,573	
Mark-Up/ Return/Interest Expenses	6,720	7,318	8,030	8,524	4,487	5,906	1,543	3,129	5,132	646	
Net Mark-Up / Interest Income	5,872	6,625	7,172	6,403	3,977	5,414	1,444	3,001	4,905	927	
Provisions & Bad Debts Written Off Directly/(Reversals)	3,133	1,238	941	3,975	(332)	63	(222)	53	116	448	
Net Mark-Up / Interest Income After Provision	2,739	5,386	6,231	2,428	4,309	5,350	1,665	2,948	4,788	479	
Fees, Commission & Brokerage Income	191	148	124	108	83	134	36	75	109	27	
Dividend Income	423	484	854	1,036	1,096	1,469	360	424	535	(561)	
Income From Dealing In Foreign Currencies	20	(483)	(160)	148	145	143	(129)	(114)	(43)	(188)	
Other Income	844	1,194	534	1,329	1,747	1,766	493	1,974	2,867	1,120	
Total Non - Markup / Interest Income	1,479	1,343	1,352	2,620	3,070	3,511	759	2,359	3,469	398	
Total Income	4,217	6,729	7,583	5,049	7,379	8,861	2,425	5,308	8,257	877	
Administrative Expenses	2,647	2,977	3,102	3,396	2,683	3,659	899	1,678	2,821	138	
Other Expenses	62	166	1,905	399	(10)	(12)	(20)	(1)	4	14	
Total Non-Markup/Interest Expenses	2,709	3,144	5,007	3,795	2,672	3,646	879	1,677	2,824	152	
Profit before Tax and Extra ordinary Items	1,508	3,586	2,576	1,254	4,707	5,215	1,546	3,631	5,432	725	
Extra ordinary/unusual Items -- Gain/(Loss)	(25)	-	-	-	-	-	-	-	-	-	
Profit/ (Loss) Before Taxation	1,533	3,586	2,576	1,254	4,707	5,215	1,546	3,631	5,432	725	
Less: Taxation	630	1,690	1,690	1,501	1,007	758	270	610	975	(32)	
Profit/ (Loss) after Taxation	904	1,896	886	(247)	3,700	4,458	1,276	3,021	4,457	757	

Table 3.2: Financial Soundness Indicators of DFIs

	Percent										
	CY07	CY08	CY09	CY10	CY11	CY12	Sep-13	Dec-13	Mar-14	Jun-14	Sep-14
Capital											
Total Capital to Total RWA	43.7	53.4	52.5	56.1	56.9	54.8	55.6	51.4	50.1	44.4	44.9
Tier 1 Capital to Total RWA	44.0	53.3	52.4	56.5	57.4	54.9	55.8	50.7	49.4	43.8	44.3
Capital to Total Assets	41.0	47.1	42.9	44.4	41.2	41.3	45.2	40.9	41.8	41.9	41.4
Asset Quality											
NPLs to Total Loans	20.8	27.0	27.1	29.9	29.3	31.8	31.3	30.0	29.3	28.9	28.6
Net NPLs to Net Loans	4.6	11.2	10.1	14.8	14.4	63.1	13.7	67.5	12.1	11.3	11.1
Provision to NPLs	81.6	65.9	69.8	59.4	59.4	14.7	65.0	12.2	66.9	68.8	68.9
Net NPLs to Capital	3.2	8.4	7.4	11.4	11.3	11.6	9.8	9.1	8.9	7.7	7.4
Earnings											
ROA before Tax	0.8	1.5	1.3	2.7	1.9	0.9	4.5	3.6	4.1	4.7	4.6
ROA after Tax	-0.1	0.7	0.8	1.4	0.6	-0.2	3.6	3.1	3.4	3.9	3.7
ROE before Tax	2.2	3.4	2.9	6.2	4.4	2.1	10.3	8.8	9.9	11.2	10.9
ROE after Tax	-0.3	1.6	1.7	3.3	1.5	-0.4	8.1	7.5	8.1	9.3	9.0
Net Interest Income to Gross Income	44.7	34.8	79.9	83.1	84.1	71.0	56.4	60.7	65.5	56.0	58.6
Operating Expense to Gross Income	39.1	22.7	36.9	39.5	58.7	42.1	37.9	40.9	39.9	31.3	33.7
Liquidity											
Loans to Deposits	281.4	622.9	229.2	285.3	385.5	39.5	424.9	41.3	379.9	404.9	365.9
Liquid Assets/Total Assets	29.3	31.2	35.9	32.6	40.3	410.7	37.2	688.2	39.8	41.1	42.6
Liquid Assets/Total Deposits	287.3	547.3	262.4	271.6	480.6	340.4	488.6	505.9	488.7	584.7	564.9

Table 3.3: List of Development Finance Institutions

As of June 30, 2014	As of September 30, 2014
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.