

Quarterly Compendium:

Statistics of the Banking System

[September 2015]



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, unless mentioned otherwise in the footnotes.
- 2.** Figures for quarters (Mar, Jun, Sep, and Dec) are based on unaudited Quarterly Report of Condition (QRC) submitted by banks/ DFIs.
- 3.** Data sources other than at point 1 and 2 are mentioned in respective tables.
- 4.** From Jun-15 onwards, Quarterly Compendium has been revised to:
 - i. Remove redundancies, streamline and enhance disclosures, and synchronize the overall structure of the publication.
 - ii. Incorporate new FSIs (Core and Encouraged) as per IMF's current Compilation Guide and forthcoming suggestions that will help towards aligning our FSIs with the international best practices/definitions.
 - iii. Streamline reporting of Financings of Islamic Banks/ Islamic Bank Branches to include inventories and other related item(s) pertaining to Islamic modes of financing, which were previously reported under 'Other Assets'.

1. Statistics of the Banking System

Table 1.1: Financial Soundness Indicators

Indicators	Percent								
	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15
CAPITAL ADEQUACY									
Risk Weighted CAR[^]									
Public Sector Commercial Banks	15.1	14.7	16.5	16.7	15.4	16.6	16.8	15.7	17.2
Local Private Banks	13.9	13.6	14.4	14.9	14.4	14.9	15.2	15.6	16.5
Foreign Banks	23.0	23.8	31.3	30.7	30.2	30.3	25.0	26.8	31.6
Commercial Banks	14.5	14.1	15.3	15.6	15.0	15.6	15.7	16.0	16.9
Specialized Banks	-1.5	4.7	8.9	12.3	11.6	12.2	72.0	64.7	65.0
All Banks	14.0	13.9	15.1	15.6	14.9	15.5	17.1	17.2	18.2
Tier 1 Capital to RWA[^]									
Public Sector Commercial Banks	12.6	12.2	14.4	13.9	11.7	12.8	12.5	11.1	12.3
Local Private Banks	11.4	11.4	12.3	12.4	12.4	12.9	12.7	12.9	13.6
Foreign Banks	22.5	23.5	31.1	30.5	30.1	30.2	24.5	26.6	31.3
Commercial Banks	12.0	12.0	13.3	13.2	12.7	13.3	12.9	13.1	13.7
Specialized Banks	-5.8	-0.9	3.4	6.8	7.9	8.8	68.3	60.2	60.6
All Banks	11.6	11.6	13.0	13.0	12.6	13.1	14.3	14.1	15.0
Capital to Total Assets[*]									
Public Sector Commercial Banks	11.3	11.7	10.6	9.6	10.2	10.2	9.8	7.5	7.8
Local Private Banks	9.9	9.3	9.2	8.6	8.5	8.5	8.9	7.5	7.6
Foreign Banks	14.8	14.8	16.7	16.5	15.1	15.1	14.3	13.6	13.7
Commercial Banks	10.4	9.9	9.7	9.0	9.0	9.0	9.2	7.6	7.8
Specialized Banks	-1.7	1.2	5.4	8.0	10.1	11.3	58.7	57.6	58.9
All Banks	10.1	9.8	9.6	9.0	9.0	9.0	10.0	8.3	8.5
ASSET QUALITY									
NPLs to Total Loans									
Public Sector Commercial Banks	16.9	22.9	21.1	17.3	18.7	18.7	17.8	19.0	19.6
Local Private Banks	11.1	12.5	13.8	13.2	11.4	11.0	10.4	10.2	10.2
Foreign Banks	6.7	9.5	10.4	13.4	10.1	11.1	7.6	8.5	8.9
Commercial Banks	12.1	14.5	15.3	14.2	12.9	12.6	11.9	12.1	12.2
Specialized Banks	25.5	28.7	30.1	27.6	25.4	25.6	23.3	25.1	22.4
All Banks	12.6	14.9	15.7	14.6	13.3	13.0	12.3	12.4	12.5
Provision to NPLs									
Public Sector Commercial Banks	67.8	52.4	58.2	63.1	67.4	67.5	71.2	72.9	73.9
Local Private Banks	71.0	73.2	74.6	75.2	82.5	83.5	85.2	87.5	87.7
Foreign Banks	75.2	86.6	89.3	94.0	101.1	97.9	102.0	101.5	100.9
Commercial Banks	70.1	66.9	69.9	72.1	78.0	78.6	80.9	82.7	83.2
Specialized Banks	65.7	63.4	59.1	61.3	62.5	60.8	61.1	51.9	56.7
All Banks	69.9	66.7	69.3	71.5	77.1	77.6	79.8	80.8	81.8
Net NPLs to Net Loans									
Public Sector Commercial Banks	6.1	12.4	10.1	7.1	7.0	6.9	5.9	6.0	6.0
Local Private Banks	3.5	3.7	3.9	3.6	2.2	2.0	1.7	1.4	1.4
Foreign Banks	1.8	1.4	1.2	0.9	-0.1	0.3	-0.2	-0.1	-0.1
Commercial Banks	4.0	5.3	5.1	4.4	3.2	3.0	2.5	2.3	2.3
Specialized Banks	10.5	12.8	14.9	12.9	11.3	11.9	10.5	13.9	11.1
All Banks	4.1	5.5	5.4	4.6	3.4	3.2	2.7	2.7	2.5
Net NPLs to Capital[*]									
Public Sector Commercial Banks	27.4	48.8	41.8	34.6	30.0	28.2	22.9	30.3	28.0
Local Private Banks	17.4	18.9	17.1	15.8	9.9	8.7	6.9	6.3	5.9
Foreign Banks	4.4	2.6	1.9	1.3	-0.2	0.3	-0.3	-0.2	-0.1
Commercial Banks	18.8	25.0	21.6	19.0	13.7	12.5	10.0	10.3	9.7
Specialized Banks	-	-	-	-	66.3	11.2	16.5	13.2	13.2
All Banks	20.4	26.7	23.1	20.2	14.7	13.6	10.1	10.9	10.0
Investment in Equities to Capital[#]									
Public Sector Commercial Banks	14.7	20.2	23.3	21.9	20.5	21.2	21.6	25.6	24.4
Local Private Banks	9.0	8.6	10.7	8.2	9.6	11.7	11.9	12.5	12.5
Foreign Banks	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Banks	9.6	10.5	12.6	10.6	11.3	13.0	13.4	14.3	14.2
Specialized Banks	-	26.8	4.6	3.3	4.8	20.7	4.1	3.9	4.0
All Banks	9.8	10.6	12.5	10.5	11.2	13.2	12.4	13.3	13.2

[^] Data for Dec-13 and onwards is based on Basel III, and data from CY08 to Sep-13 is based on Basel II with the exception of IDBL, PPCBL, and SME Bank, which is based on Basel I.

^{*} Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Capital to Total Assets and Net NPLs to Capital Ratios (highlighted in Red). Prior to Jun-15, Balance Sheet Capital was used for calculation of these ratios.

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Percent Sep-15
Gross Asset Position in Financial Derivatives to Capital^{^^}									
Public Sector Commercial Banks						1.4	0.6	0.8	0.8
Local Private Banks						1.0	0.9	0.7	0.8
Foreign Banks						10.0	4.9	4.9	5.0
Commercial Banks						1.5	1.0	0.8	0.9
Specialized Banks						0.0	0.0	0.0	0.0
All Banks						1.5	0.9	0.7	0.8
Gross Liability Position in Financial Derivatives to Capital^{^^}									
Public Sector Commercial Banks						0.9	1.8	0.6	0.4
Local Private Banks						0.6	1.2	0.6	0.5
Foreign Banks						15.3	14.9	6.1	3.6
Commercial Banks						1.3	1.8	0.7	0.6
Specialized Banks						0.0	0.0	0.0	0.0
All Banks						1.3	1.6	0.7	0.5
EARNINGS									
Return on Assets (Before Tax)									
Public Sector Commercial Banks	1.5	1.8	2.0	1.5	0.7	1.5	1.5	1.9	2.0
Local Private Banks	1.3	1.5	2.3	2.1	1.8	2.3	2.3	2.8	2.6
Foreign Banks	-0.3	0.9	2.3	0.4	1.2	2.0	2.4	5.4	4.9
Commercial Banks	1.3	1.5	2.2	2.0	1.6	2.1	2.2	2.7	2.6
Specialized Banks	3.1	2.0	2.4	2.5	3.3	3.0	4.5	5.0	5.9
All Banks	1.3	1.5	2.2	2.0	1.6	2.2	2.2	2.7	2.6
Return on Assets (After Tax)									
Public Sector Commercial Banks	1.3	1.3	1.4	1.1	0.5	1.0	1.0	1.1	1.2
Local Private Banks	0.9	0.9	1.5	1.4	1.3	1.5	1.5	1.6	1.5
Foreign Banks	-0.3	0.4	1.5	-0.1	0.6	1.3	1.7	3.5	3.1
Commercial Banks	0.9	0.9	1.5	1.3	1.1	1.4	1.4	1.5	1.5
Specialized Banks	1.2	1.2	1.6	1.6	2.2	1.9	3.0	3.2	3.6
All Banks	0.9	1.0	1.5	1.3	1.1	1.4	1.5	1.6	1.5
ROE (Avg. Equity & Surplus) (Before Tax)									
Public Sector Commercial Banks	13.3	15.2	18.0	15.0	6.7	15.5	15.5	19.2	20.0
Local Private Banks	13.2	15.6	24.7	24.1	21.3	27.2	27.3	31.8	30.2
Foreign Banks	-2.4	5.8	14.5	2.4	7.3	13.3	16.0	39.0	35.6
Commercial Banks	12.4	15.0	22.7	21.1	17.6	24.2	24.4	29.4	28.3
Specialized Banks	0.0	-	-	-	-	27.6	21.3	8.4	10.0
All Banks	13.2	15.5	23.0	21.2	17.9	24.2	24.3	27.5	26.6
ROE (Avg. Equity & Surplus) (After Tax)									
Public Sector Commercial Banks	11.4	11.2	12.2	10.8	4.9	10.3	10.2	11.4	12.3
Local Private Banks	8.6	9.3	16.1	15.9	14.7	17.8	18.1	18.1	17.5
Foreign Banks	-2.3	2.7	9.5	-0.4	4.0	8.5	11.4	25.0	22.4
Commercial Banks	8.6	9.4	14.9	14.0	12.2	15.9	16.2	17.0	16.6
Specialized Banks	0.0	-	-	-	-	17.5	14.1	5.5	6.2
All Banks	8.9	9.6	15.1	14.1	12.4	15.9	16.1	15.9	15.7
NII/Gross Income									
Public Sector Commercial Banks	63.0	69.1	69.4	64.1	61.0	61.2	62.5	58.1	59.7
Local Private Banks	75.9	77.2	77.9	73.2	72.3	73.0	72.8	69.5	70.9
Foreign Banks	64.8	67.6	72.2	69.0	81.0	82.7	78.2	67.5	68.9
Commercial Banks	73.3	75.4	76.2	71.5	70.5	71.3	71.1	67.4	68.9
Specialized Banks	44.7	51.0	67.3	63.7	67.1	74.5	74.6	71.3	73.9
All Banks	72.4	74.7	76.0	71.3	70.4	71.4	71.3	67.5	69.1
Cost/Income Ratio									
Public Sector Commercial Banks	47.5	49.1	49.9	54.4	58.9	59.9	55.5	48.1	47.6
Local Private Banks	50.1	52.5	50.8	52.5	56.1	53.8	52.9	46.0	47.4
Foreign Banks	77.5	65.2	59.3	75.2	76.5	61.5	53.2	26.6	28.3
Commercial Banks	50.9	52.4	50.9	53.6	57.1	55.0	53.4	46.0	47.0
Specialized Banks	61.3	61.3	60.4	64.4	59.6	48.7	51.2	51.2	44.0
All Banks	51.2	52.7	51.1	53.9	57.2	54.8	53.3	46.1	46.9

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

^{^^} Based on un-audited quarterly numbers only.

Table 1.1: Financial Soundness Indicators (Continued)

Percent									Percent	
Indicators		CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15
Trading Income to Gross Income [#]										
Public Sector Commercial Banks				4.1	6.2	7.3	10.5	10.9	20.3	20.0
Local Private Banks				1.1	1.7	3.1	4.0	4.7	10.5	9.7
Foreign Banks				4.1	7.1	0.8	-0.8	1.9	24.0	18.6
Commercial Banks				1.7	2.7	3.8	4.9	5.7	12.6	11.7
Specialized Banks				0.0	0.0	0.1	0.4	1.0	2.5	1.8
All Banks				1.7	2.6	3.7	4.8	5.5	12.2	11.3
Personnel Expenses to Non-interest Expenses [#]										
Public Sector Commercial Banks		64.2	60.9	60.6	59.1	55.8	56.6	53.9	49.4	54.4
Local Private Banks		46.4	44.4	43.3	43.6	44.4	44.0	42.8	43.4	42.9
Foreign Banks		32.5	35.3	39.3	36.4	41.2	46.9	45.9	49.3	42.6
Commercial Banks		48.2	46.7	45.9	46.0	46.3	46.3	44.9	44.6	44.9
Specialized Banks		64.8	68.8	78.5	68.0	68.0	72.0	74.3	68.1	70.0
All Banks		48.8	47.4	46.8	46.7	47.1	47.0	45.8	45.5	45.7
LIQUIDITY										
Liquid Assets/Total Assets										
Public Sector Commercial Banks		31.1	34.6	40.9	38.0	41.3	41.4	44.0	45.2	46.1
Local Private Banks		32.3	35.7	46.2	50.7	50.0	49.7	50.5	54.1	55.6
Foreign Banks		55.0	64.6	68.6	69.4	73.0	74.5	70.7	76.6	81.9
Commercial Banks		32.9	36.4	45.9	48.7	49.0	48.7	49.6	52.9	54.4
Specialized Banks		19.8	19.6	23.5	23.5	25.1	21.1	22.5	16.8	13.2
All Banks		32.7	36.1	45.5	48.3	48.6	48.3	49.2	52.3	53.8
Liquid Assets/Total Deposits										
Public Sector Commercial Banks		40.1	43.5	51.3	49.5	51.2	53.4	58.6	57.0	62.1
Local Private Banks		43.4	45.8	59.5	66.5	61.7	61.4	64.2	71.1	76.1
Foreign Banks		82.4	96.4	104.3	107.9	127.4	141.1	156.7	170.5	189.9
Commercial Banks		44.0	46.8	59.1	64.1	60.9	61.2	64.2	69.4	74.8
Specialized Banks		167.1	149.4	202.0	211.5	202.3	149.0	125.2	97.3	87.9
All Banks		44.5	47.1	59.5	64.4	61.3	61.4	64.5	69.5	74.8
Liquid Assets/Short term Liabilities ^{^^#}										
Public Sector Commercial Banks				46.6	42.4	60.7	67.0	69.4	74.3	74.1
Local Private Banks				88.1	95.1	100.5	105.8	97.7	110.3	109.1
Foreign Banks				130.9	122.2	117.5	115.5	100.9	102.4	108.6
Commercial Banks				77.7	81.3	91.8	97.2	91.3	102.5	101.8
Specialized Banks				34.0	36.8	40.1	33.3	60.7	45.9	37.9
All Banks				76.8	80.5	90.7	95.9	91.0	101.9	101.2
Advances/Deposits										
Public Sector Commercial Banks		65.2	58.0	55.2	60.7	54.5	53.6	51.1	47.7	49.1
Local Private Banks		66.6	61.3	52.0	48.9	47.1	45.7	46.0	43.8	44.8
Foreign Banks		56.1	42.0	39.6	37.4	36.8	36.0	53.7	38.0	34.0
Commercial Banks		66.0	60.1	52.3	51.0	48.3	47.0	47.1	44.5	45.4
Specialized Banks		560.8	491.5	540.1	556.9	488.9	444.0	346.2	395.4	466.0
All Banks		67.7	61.6	53.6	52.2	49.5	48.2	48.2	45.7	46.7
Customer Deposits to Total Loans [#]										
Public Sector Commercial Banks				139.4	130.2	145.0	151.6	153.5	173.0	164.1
Local Private Banks				169.0	182.2	191.2	194.5	193.7	201.9	197.9
Foreign Banks				225.1	229.7	240.4	243.8	169.6	236.8	264.3
Commercial Banks				163.8	170.8	181.7	185.9	184.8	196.1	191.5
Specialized Banks				14.7	15.1	17.9	18.6	24.3	21.5	18.3
All Banks				159.2	166.4	177.2	181.1	180.2	190.8	186.1

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

^{^^} Based on un-audited quarterly numbers only.

Table 1.1: Financial Soundness Indicators (Continued)

Percent									
Indicators	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Sep-14	Dec-14	Jun-15	Sep-15
SECTORAL DISTRIBUTION OF LOANS									
Domestic Loans to Total Loans [#]									
Public Sector Commercial Banks			92.3	92.4	92.7	93.2	93.7	94.1	93.9
Local Private Banks			92.9	92.2	90.7	90.9	91.2	91.7	91.1
Foreign Banks			100.0	100.0	100.0	100.0	100.0	100.0	100.0
Commercial Banks			92.9	92.4	91.3	91.5	91.9	92.3	91.8
Specialized Banks			100.0	100.0	100.0	100.0	100.0	100.0	100.0
All Banks			93.2	92.6	91.6	91.7	92.1	92.5	92.0
Public Sector Domestic Loans to Total Loans [#]									
Public Sector Commercial Banks			19.4	25.8	24.8	27.6	27.9	28.8	25.8
Local Private Banks			12.2	18.0	18.0	20.9	19.8	21.5	22.3
Foreign Banks			1.5	4.1	3.5	2.9	1.3	0.8	0.1
Commercial Banks			13.6	19.6	19.3	22.1	21.3	22.8	22.8
Specialized Banks			0.4	0.3	0.4	0.2	0.2	0.2	0.2
All Banks			13.2	19.1	18.7	21.4	20.7	22.1	22.1
Domestic Loans to Fiancial Institutions/Total Loans [#]									
Public Sector Commercial Banks						0.6	0.7	0.7	0.7
Local Private Banks						1.1	1.3	1.3	1.4
Foreign Banks						0.3	0.0	0.0	0.0
Commercial Banks						1.0	1.1	1.2	1.2
Specialized Banks						0.1	0.1	0.1	0.1
All Banks						1.0	1.1	1.1	1.2
Corporate & SME Sector Domestic Loans to Total Loans [#]									
Public Sector Commercial Banks			54.3	46.3	45.4	41.5	43.1	42.1	44.6
Local Private Banks			68.8	62.8	62.0	60.2	61.3	59.9	58.7
Foreign Banks			80.0	81.4	81.6	89.5	94.1	96.9	97.5
Commercial Banks			65.9	59.2	58.6	56.6	57.8	56.5	56.1
Specialized Banks			11.7	11.5	10.9	10.2	9.9	8.8	8.4
All Banks			64.2	57.8	57.3	55.3	56.5	55.0	54.7
Other Domestic Loans to Total Loans [#]									
Public Sector Commercial Banks						23.5	22.0	22.5	22.8
Local Private Banks						8.6	8.9	9.0	8.7
Foreign Banks						7.3	4.6	2.2	2.4
Commercial Banks						11.8	11.6	11.8	11.6
Specialized Banks						89.5	89.8	90.9	91.3
All Banks						14.0	13.8	14.2	14.1
Overseas Loans to Total Loans [#]									
Public Sector Commercial Banks			7.7	7.6	7.3	6.8	6.3	5.9	6.1
Local Private Banks			7.1	7.8	9.3	9.1	8.8	8.3	8.9
Foreign Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Banks			7.1	7.6	8.7	8.5	8.1	7.7	8.2
Specialized Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks			6.8	7.4	8.4	8.3	7.9	7.5	8.0
Foreign Currency Loans to Total Loans [#]									
Public Sector Commercial Banks			8.6	8.5	8.4	8.3	7.1	1.3	1.1
Local Private Banks			11.5	11.3	14.6	15.8	15.1	12.9	13.1
Foreign Banks			13.0	8.0	15.0	10.2	3.2	0.7	0.2
Commercial Banks			10.9	10.6	13.2	14.2	13.3	10.3	10.5
Specialized Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks			10.6	10.3	12.9	13.8	12.9	10.0	10.2
Foreign Currency Liabilities to Total Liabilities [#]									
Public Sector Commercial Banks			13.0	13.1	7.9	8.0	7.0	7.8	9.9
Local Private Banks			12.8	12.9	15.5	15.2	14.4	13.0	12.9
Foreign Banks			19.6	22.0	33.6	35.6	38.2	44.2	52.1
Commercial Banks			13.0	13.2	14.5	14.4	13.4	12.6	13.0
Specialized Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks			12.8	12.9	14.3	14.1	13.3	12.5	12.9
Residential Real Estate Loans to Total Loans - All Banks ^{#~}	4.2	4.2	4.0	3.4	3.9		1.5	2.3	
Commercial Real Estate Loans to Total Loans - All Banks ^{#~}	10.1	8.5	10.1	8.6	8.9		9.2	10.0	
basis points									
Spread between lending and deposit rates - All Banks ^{#\$}						594	603	583	547
Spread between highest and lowest interbank rates - All Banks ^{#&}						240	350	50	150

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

[§] Lending and deposit rates are taken from Table 3.39 of Statistical Bulletin, wherein Lending rates are for outstanding loans (including zero mark up and excluding interbank), and Deposit rates are for outstanding deposits (including zero mark up and excluding interbank).

[&] Interbank rates are taken from DMMD's daily publication of interbank call money rates (O/N maturity).

[~] Real Estate numbers are taken from Table 3.8 of Statistical Bulletin.

Table 1.2: Key variables of Balance Sheet and Profit & Loss Statement

PKR billion

	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15
Total Assets	6,516	7,117	8,171	9,720	10,487	11,129	12,106	13,244	13,518
Investments (net)	1,737	2,157	3,055	4,013	4,313	4,717	5,310	6,209	6,714
Advances (net)	3,240	3,358	3,349	3,805	4,110	4,209	4,447	4,552	4,536
Borrowings	654	538	675	1,033	723	759	1,001	1,322	1,825
Deposits	4,786	5,451	6,244	7,291	8,311	8,740	9,230	9,970	9,715
Liabilities	5,856	6,422	7,386	8,848	9,544	10,127	10,899	11,977	12,196
Paid up Capital	325	358	449	463	482	499	587	581	592
Equity	660	695	784	873	943	1,002	1,207	1,266	1,322
Profit Before Tax (ytd)	81	105	170	176	162	176	247	171	252
Profit After Tax (ytd)	54	65	112	117	112	115	163	99	148
Provisioning Charges (ytd)	97	75	50	43	40	11	25	25	30
Non-Performing Loans	446	556	592	618	607	608	605	630	630
Provisions Held Against NPLs	312	371	411	442	469	472	483	509	515
Non-Performing Loans (net)	134	185	182	176	139	136	122	121	115

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

Table 1.3: Growth Rates of Key Variables and Key Financial Soundness Indicators

Percent

	CY09	CY10	CY11	CY12	CY13	Sep-14		Dec-14		Jun-15		Sep-15	
Growth Rates	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	15.8	9.2	14.8	19.0	7.9	0.1	14.0	8.8	14.9	5.7	19.2	2.1	21.5
Investments (Net)	59.9	24.2	41.6	31.4	7.5	4.5	17.1	12.6	23.3	4.3	37.6	8.1	42.3
Advances (Net)	2.1	3.7	(0.3)	12.9	8.0	0.5	12.3	5.7	9.9	5.0	8.7	(0.4)	7.8
Borrowings	1.7	42.3	(17.7)	25.4	53.0	5.7	33.7	31.9	38.4	(4.0)	84.0	38.0	140.4
Deposits	13.5	13.9	14.5	16.8	14.0	(0.4)	13.5	5.6	11.0	7.9	13.6	(2.6)	11.2
Liabilities	15.6	9.7	15.0	19.8	7.9	(0.1)	14.4	7.6	13.5	6.2	18.1	1.8	20.4
Paid up Capital	15.7	10.3	25.3	3.2	4.1	0.3	3.9	17.7	22.0	(0.8)	16.9	1.8	18.6
Equity	17.3	5.2	12.9	11.3	8.0	2.6	11.0	20.5	28.6	1.5	29.7	4.4	31.9
KEY FSIs:													
Capital Adequacy Ratio	14.0	13.9	15.1	15.6	14.9	15.5		17.1		17.2		18.2	
Capital to Total Assets*	10.1	9.8	9.6	9.0	9.0	9.0		10.0		8.3		8.5	
NPLs to Loans (Gross)	12.6	14.9	15.7	14.6	13.3	13.0		12.3		12.4		12.5	
Net NPLs to Net Loans	4.1	5.5	5.4	4.6	3.4	3.2		2.7		2.7		2.5	
ROA (Before Tax)	1.3	1.5	2.2	2.0	1.6	2.2		2.2		2.7		2.6	
ROE^ (Before Tax)	13.2	15.5	23.0	21.2	17.9	24.2		24.3		27.5		26.6	
Liquid Assets/ Total Deposits	44.5	47.1	59.5	64.4	61.3	61.4		64.5		69.5		74.8	
Advances to Deposit Ratio	67.7	61.6	53.6	52.2	49.5	48.2		48.2		45.7		46.7	

^ Based on Average Equity plus Surplus on Revaluation.

* Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Capital to Total Assets Ratio (highlighted in Red). Prior to Jun-15, Balance Sheet Capital was used for calculation of this ratio.

Table 1.4: Group wise Balance Sheet and Income Statement of Banks

September 30, 2015 (Un-audited)

PKR million

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	Absolute change	
							QoQ	YoY
ASSETS								
Cash & Balances With Treasury Banks	144,070	576,045	23,773	743,889	2,088	745,977	(107,136)	22,322
Balances With Other Banks	29,113	105,409	3,025	137,546	5,352	142,899	(33,858)	3,396
Lending To Financial Institutions	17,105	432,396	24,773	474,274	1,400	475,674	(21,417)	56,865
Investments - Net	1,041,166	5,505,704	144,639	6,691,509	22,249	6,713,758	504,626	1,996,753
Advances - Net	863,037	3,501,433	35,035	4,399,506	136,415	4,535,921	(16,212)	326,876
Operating Fixed Assets	42,685	252,370	1,498	296,554	6,666	303,220	5,621	30,317
Deferred Tax Assets	29,307	30,235	303	59,845	2,253	62,098	(614)	(20,542)
Other Assets	204,404	310,274	5,465	520,143	18,080	538,223	(57,132)	(27,354)
TOTAL ASSETS	2,370,887	10,713,866	238,512	13,323,266	194,503	13,517,769	273,879	2,388,632
LIABILITIES								
Bills Payable	14,933	125,313	2,585	142,831	557	143,388	(61,363)	751
Borrowings From Financial Institution	190,464	1,515,564	87,333	1,793,361	31,637	1,824,998	502,620	1,065,695
Deposits And Other Accounts	1,759,072	7,823,903	102,914	9,685,889	29,276	9,715,165	(254,751)	975,326
Sub-ordinated Loans	2,000	39,157	-	41,157	201	41,358	(1)	(6,426)
Liabilities Against Assets Subject To Finance Lease	-	15	-	15	-	15	(11)	(31)
Deferred Tax Liabilities	12,748	40,644	23	53,415	721	54,137	979	31,805
Other Liabilities	142,433	244,463	13,202	400,098	16,658	416,756	30,882	1,762
TOTAL LIABILITIES	2,121,650	9,789,059	206,058	12,116,767	79,050	12,195,816	218,357	2,068,882
NET ASSETS	249,238	924,807	32,454	1,206,499	115,453	1,321,952	55,522	319,750
NET ASSETS REPRESENTED BY:								
Share Capital	59,323	403,904	22,376	485,603	106,344	591,947	10,504	93,013
Reserves	56,472	155,876	156	212,504	12,350	224,854	20,870	48,395
Unappropriated Profit	48,137	208,744	9,733	266,614	(11,840)	254,774	10,146	56,828
Share Holders' Equity	163,931	768,525	32,266	964,721	106,854	1,071,575	41,521	198,236
Surplus/Deficit On Revaluation Of Assets	85,306	156,283	188	241,778	8,599	250,377	14,002	121,514
TOTAL	249,238	924,807	32,454	1,206,499	115,453	1,321,952	55,522	319,750
PROFIT AND LOSS STATEMENT	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	123,466	583,931	11,489	718,886	13,808	732,693	61,485	
Mark-Up/ Return/Interest Expenses	71,226	290,958	3,394	365,578	804	366,382	(9,337)	
Net Mark-Up / Interest Income	52,240	292,972	8,095	353,307	13,004	366,311	70,822	
Provisions & Bad Debts Written Off Directly/(Reversals)	11,017	18,239	(460)	28,795	1,374	30,170	18,983	
Net Mark-Up / Interest Income After Provision	41,223	274,734	8,555	324,512	11,630	336,142	51,839	
Fees, Commission & Brokerage Income	9,279	50,000	1,098	60,377	47	60,425	8,528	
Dividend Income	2,812	10,075	-	12,886	139	13,025	2,341	
Income From Dealing In Foreign Currencies	3,313	12,665	450	16,428	1	16,429	(3,721)	
Other Income	19,874	47,730	2,100	69,704	4,412	74,115	38,443	
Total Non - Markup / Interest Income	35,279	120,469	3,648	159,395	4,598	163,994	45,590	
	76,502	395,203	12,203	483,907	16,228	500,135	97,429	
Administrative Expenses	41,146	190,560	3,211	234,917	7,664	242,581	20,492	
Other Expenses	510	5,212	116	5,838	84	5,922	1,238	
Total Non-Markup/Interest Expenses	41,656	195,772	3,327	240,755	7,748	248,503	21,730	
Profit before Tax and Extra ordinary Items	34,846	199,431	8,875	243,153	8,480	251,632	75,698	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	0.45	0.45	(4)	
PROFIT/ (LOSS) BEFORE TAXATION	34,846	199,431	8,875	243,153	8,479	251,632	75,702	
Less: Taxation	13,318	83,476	3,284	100,078	3,270	103,348	42,811	
PROFIT/ (LOSS) AFTER TAX	21,528	115,955	5,591	143,074	5,209	148,284	32,891	

Table 1.5: Banks' Group-wise Key Variables

Public Sector Commercial Banks

	PKR million								
	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15
Total Assets	1,230,050	1,365,591	1,562,858	1,838,614	1,921,003	2,043,874	2,330,411	2,352,118	2,370,887
Investments (net of Provisions)	297,689	383,310	479,609	588,623	619,522	753,690	850,795	958,593	1,041,166
Advances (net of Provision)	620,596	630,704	689,423	858,633	843,984	847,747	893,321	890,624	863,037
Borrowings	64,424	35,496	74,791	152,076	76,763	105,166	146,058	86,410	190,464
Deposits	952,373	1,087,506	1,248,199	1,413,501	1,549,011	1,582,075	1,746,666	1,866,527	1,759,072
Liabilities	1,090,831	1,205,801	1,396,686	1,661,450	1,725,717	1,834,973	2,100,909	2,124,422	2,121,650
Paid up Capital	21,339	34,030	41,414	44,284	53,320	58,823	59,323	59,323	59,323
Equity	139,219	159,790	166,172	177,165	195,286	208,902	229,502	227,697	249,238
Profit before tax	16,762	22,773	29,359	25,735	12,479	23,173	31,917	21,766	34,846
Profit after tax	14,372	16,798	19,833	18,589	9,051	15,394	20,957	12,937	21,528
Provisioning Charges (ytd)	14,049	9,802	7,518	10,661	20,007	3,075	11,325	10,687	11,017
Non-Performing Loans	118,400	163,786	166,289	166,353	180,240	180,986	182,324	196,592	197,829
Provisions Held Against NPLs	80,305	85,858	96,840	105,020	121,565	122,132	129,824	143,367	146,261
Non-Performing Loans (net)	38,095	77,928	69,448	61,333	58,675	58,854	52,500	53,225	51,568

Local Private Banks

	PKR million								
	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15
Total Assets	4,905,262	5,373,804	6,203,471	7,475,118	8,126,906	8,642,417	9,344,252	10,471,406	10,713,866
Investments (net of Provisions)	1,373,082	1,679,542	2,442,332	3,312,692	3,545,229	3,808,847	4,297,707	5,103,300	5,505,704
Advances (net of Provision)	2,435,792	2,568,695	2,499,799	2,788,332	3,104,573	3,197,960	3,376,319	3,489,696	3,501,433
Borrowings	489,798	407,179	501,116	777,546	510,010	516,892	750,014	1,128,114	1,515,564
Deposits	3,655,994	4,188,181	4,810,209	5,700,887	6,588,746	6,993,723	7,340,944	7,968,803	7,823,903
Liabilities	4,417,543	4,875,191	5,635,806	6,833,231	7,436,911	7,909,052	8,513,972	9,576,431	9,789,059
Paid up Capital	253,015	274,587	309,306	362,096	371,075	382,114	388,493	393,904	403,904
Equity	487,719	498,613	567,665	641,868	689,995	733,365	830,280	894,975	924,807
Profit before tax	60,541	77,024	131,451	145,438	141,587	144,745	200,556	137,767	199,431
Profit after tax	39,265	45,646	85,716	95,831	98,168	94,899	132,859	78,688	115,955
Provisioning Charges (ytd)	77,896	61,330	40,966	28,824	19,291	5,915	12,706	13,888	18,239
Non-Performing Loans	292,780	352,672	383,517	409,931	388,949	386,697	385,075	391,272	393,656
Provisions Held Against NPLs	207,803	258,289	287,504	308,406	320,691	323,070	328,097	342,215	345,394
Non-Performing Loans (net)	84,977	94,382	96,013	101,525	68,259	63,627	56,978	49,057	48,262

Foreign Banks

	PKR million								
	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15
Total Assets	241,037	233,253	255,274	246,715	263,787	262,028	238,346	224,490	238,512
Investments (net of Provisions)	52,373	79,809	113,382	85,519	120,714	122,713	126,977	120,433	144,639
Advances (net of Provision)	90,325	65,628	66,411	59,322	55,536	49,815	57,688	38,352	35,035
Borrowings	16,731	15,425	21,464	23,816	51,550	55,069	76,235	76,516	87,333
Deposits	160,936	156,331	167,870	158,799	151,077	138,473	107,509	100,829	102,914
Liabilities	205,297	198,745	212,744	205,977	223,974	222,457	204,191	193,972	206,058
Paid up Capital	34,885	33,992	38,720	41,149	42,344	41,145	32,893	21,872	22,376
Equity	35,739	34,509	42,530	40,738	39,823	39,572	34,155	30,518	32,454
Profit before tax	(850)	2,046	5,601	999	2,945	3,982	6,193	6,537	8,875
Profit after tax	(809)	960	3,660	(174)	1,605	2,548	4,401	4,186	5,591
Provisioning Charges (ytd)	4,725	2,577	1,303	1,902	(210)	(167)	(141)	(368)	(460)
Non-Performing Loans	6,369	6,774	7,600	9,097	6,235	6,204	4,756	3,582	3,405
Provisions Held Against NPLs	4,788	5,867	6,804	8,550	6,306	6,076	4,849	3,635	3,434
Non-Performing Loans (net)	1,581	907	796	547	(71)	128	(93)	(54)	(29)

Specialized Banks

	PKR million								
	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15
Total Assets	139,990	144,367	149,169	159,742	174,998	180,817	193,252	195,875	194,503
Investments (net of Provisions)	13,819	14,495	19,546	26,430	27,859	31,756	34,150	26,806	22,249
Advances (net of Provision)	93,031	93,197	93,585	98,785	106,065	113,523	119,972	133,460	136,415
Borrowings	82,934	80,334	77,881	79,753	84,320	82,176	29,141	31,337	31,637
Deposits	16,588	18,962	17,327	17,738	21,695	25,568	34,655	33,757	29,276
Liabilities	142,414	142,577	141,179	146,942	157,322	160,453	79,744	82,635	79,050
Paid up Capital	15,507	15,507	15,508	15,508	15,351	16,853	106,344	106,344	106,344
Equity	(2,424)	1,791	7,990	12,801	17,676	20,364	113,508	113,240	115,453
Profit before tax	4,220	2,846	3,518	3,811	5,441	4,031	7,873	4,925	8,479
Profit after tax	1,617	1,665	2,388	2,486	3,609	2,551	5,151	3,282	5,209
Provisioning Charges (ytd)	405	1,578	578	1,248	1,074	2,364	1,433	981	1,374
Non-Performing Loans	28,456	32,736	34,252	32,845	31,985	34,439	32,543	38,584	34,966
Provisions Held Against NPLs	18,692	20,764	20,244	20,135	19,995	20,943	19,886	20,026	19,831
Non-Performing Loans (net)	9,764	11,972	14,009	12,709	11,991	13,496	12,657	18,558	15,135

Table 1.6: Concentration in the Banking System

September 30, 2015 (Un-audited)

Indicators							Percent
	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Industry
Asset							
Share of Total Assets	51.1	22.1	21.0	2.6	1.8	1.4	100
Share of Total Investments	55.1	23.4	17.4	1.6	2.1	0.3	100
<i>of which investment in Government Securities</i>	88.6	95.5	90.3	94.2	100.0	75.4	91
Advances							
Advances:public	58.5	24.4	16.2	0.8	0.0	0.0	100.0
Advances:private	45.5	21.4	23.7	4.4	1.0	4.0	100.0
Sectoral Distribution of Loans							
Corporate Sector	47.4	23.4	24.0	4.0	1.1	0.1	100.0
SMEs	40.7	27.3	22.0	6.5	0.1	3.4	100.0
Agriculture	34.0	8.0	7.6	0.6	0.0	49.8	100.0
Consumer Finance	55.0	13.7	24.7	6.6	0.1	0.0	100.0
Commodity Financing	48.0	29.0	22.2	0.8	0.0	0.0	100.0
Staff Loans	58.0	17.3	17.2	4.4	0.7	2.4	100.0
Others	97.4	1.9	0.4	0.1	0.0	0.2	100.0
Total	48.5	22.1	22.0	3.6	0.8	3.1	100.0
NPLs / Gross Loans	12.2	11.9	12.7	10.8	8.9	22.4	12.5
Net NPLs / Capital	6.8	19.5	11.2	10.3	-0.1	13.2	10.0
Liabilities							
Share of Total Deposits	52.3	22.9	21.1	2.4	1.1	0.3	100.0
Customer Fixed Deposits	43.8	26.0	25.2	3.6	1.1	0.3	100.0
Customer CASA	55.1	22.0	19.7	1.8	1.1	0.3	100.0
Customer Deposits others	32.2	40.1	22.4	4.7	0.3	0.3	100.0
Financial Institutions Remunerative Deposits	52.3	18.7	20.9	7.8	0.0	0.3	100.0
Financial Institutions Non-Remunerative Deposits	65.1	10.7	20.8	0.8	2.6	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	17.3	14.6	15.8	21.5	31.6	65.0	18.2
Tier 1 Capital / RWA	13.7	11.4	13.3	19.3	31.3	60.6	15.0
Capital / Total Assets	8.5	5.7	7.1	12.8	13.7	58.9	8.5
Share of Risk Weighted Assets	53.4	18.5	20.3	3.3	1.6	2.8	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	62.6	16.7	13.6	0.2	3.5	3.4	100.0
Net Interest Income / Gross Income	69.0	70.0	67.9	67.4	68.9	73.9	69.1
Non-Interest Expense / Gross Income	41.8	49.4	56.1	95.9	28.3	44.0	46.9
Provision Expense to Gross Income	3.6	8.1	10.5	-0.3	-3.9	7.8	5.7
Liquidity							
Liquid Assets / Total Assets	55.7	57.9	46.5	42.4	81.9	13.2	53.8
Liquid Assets / Total Deposits	75.7	77.8	64.5	64.3	189.9	87.9	74.8
Advances to deposits ratio	43.2	45.6	49.2	64.6	34.0	466.0	46.7

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

	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15
PKR million									
Advances (Gross)	3,551,331	3,729,003	3,759,235	4,247,183	4,578,716	4,681,266	4,929,957	5,061,376	5,050,841
NPLs	446,005	555,968	591,579	618,225	607,410	608,326	604,698	630,030	629,856
Provisions	311,588	370,778	410,016	442,111	468,557	472,221	482,657	509,244	514,921
Advances (net)	3,239,744	3,358,225	3,349,219	3,805,072	4,110,159	4,209,044	4,447,300	4,552,132	4,535,921
Net NPLs	134,417	185,190	181,563	176,114	138,853	136,105	122,041	120,786	114,936

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

	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15
PKR million									
OAEM	12,152	14,141	15,521	14,320	13,785	22,253	15,260	25,759	25,692
Sub Standard	63,905	53,030	50,262	46,135	50,202	56,829	57,179	55,517	48,785
Doubtful	77,809	68,665	58,346	55,011	32,353	33,603	36,746	30,719	35,037
Loss	292,138	420,132	467,450	502,760	511,070	495,641	495,514	518,034	520,343
Total	446,005	555,968	591,579	618,225	607,410	608,326	604,698	630,030	629,856

Category-wise Break up of Provisions against NPLs (specific)

	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15
PKR million									
OAEM	-	-	-	-	26	-	-	-	-
Sub Standard	13,666	11,787	9,669	9,879	11,320	11,372	14,748	11,676	9,905
Doubtful	32,386	31,255	20,196	21,348	14,336	14,497	16,306	13,421	15,835
Loss	251,691	311,391	364,059	397,522	428,513	427,473	433,552	458,854	465,413
Total	297,743	354,434	393,924	428,750	454,195	453,341	464,606	483,950	491,153

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

amount in PKR million, ratio in percent

	Jun-14			Sep-14			Jun-15			Sep-15		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	3,060,174	415,832	13.6	3,117,832	423,431	13.6	3,302,198	442,849	13.4	3,281,330	440,592	13.4
Fixed Investments	1,211,455	200,496	16.5	1,180,174	202,287	17.1	1,455,747	217,895	15.0	1,489,971	214,726	14.4
Working Capital	1,200,902	139,921	11.7	1,194,532	147,927	12.4	1,192,989	148,839	12.5	1,116,586	151,281	13.5
Trade Finance	647,818	75,415	11.6	743,126	73,217	9.9	653,462	76,114	11.6	674,773	74,585	11.1
SMEs Sector	264,474	89,693	33.9	252,415	90,052	35.7	279,332	88,269	31.6	273,746	86,507	31.6
Fixed Investments	33,112	11,754	35.5	36,142	11,434	31.6	52,323	11,420	21.8	56,780	11,233	19.8
Working Capital	193,713	70,317	36.3	182,751	70,467	38.6	195,987	68,773	35.1	184,497	68,139	36.9
Trade Finance	37,650	7,622	20.2	33,522	8,151	24.3	31,022	8,075	26.0	32,469	7,135	22.0
Agriculture Sector	245,597	36,437	14.8	254,584	40,700	16.0	276,118	45,756	16.6	281,003	48,983	17.4
Consumer sector	288,246	35,764	12.4	292,043	35,964	12.3	320,736	34,066	10.6	328,949	34,072	10.4
i. Credit cards	22,693	2,325	10.2	22,552	2,444	10.8	23,960	2,462	10.3	24,142	2,379	9.9
ii. Auto loans	64,938	3,556	5.5	68,705	3,978	5.8	84,437	3,594	4.3	89,987	3,632	4.0
iii. Consumer durable	265	72	27.0	332	71	21.4	347	69	20.0	323	69	21.4
iv. Mortgage loans	50,891	14,368	28.2	52,010	14,140	27.2	53,782	13,332	24.8	53,991	13,437	24.9
v. Other personal loans	149,459	15,443	10.3	148,445	15,330	10.3	158,210	14,609	9.2	160,505	14,554	9.1
Commodity financing	570,788	4,649	0.8	521,082	5,316	1.0	650,617	6,685	1.0	636,885	6,988	1.1
Cotton	21,113	1,472	7.0	15,832	1,479	9.3	18,790	1,401	7.5	16,262	1,264	7.8
Rice	15,843	2,594	16.4	11,700	2,645	22.6	14,942	2,951	19.8	12,922	3,193	24.7
Suger	89,637	169	0.2	73,307	652	0.9	98,243	1,908	1.9	78,647	1,922	2.4
Wheat	381,790	225	0.1	362,670	351	0.1	460,325	236	0.1	429,095	201	0.0
Others	62,406	190	0.3	57,573	190	0.3	58,318	190	0.3	99,959	408	0.4
Staff Loans	86,668	1,292	1.5	91,581	1,337	1.5	98,538	1,211	1.2	100,694	1,174	1.2
Others	145,892	11,630	8.0	151,730	11,526	7.6	133,836	11,194	8.4	148,235	11,541	7.8
Total	4,661,840	595,298	12.8	4,681,266	608,326	13.0	5,061,376	630,030	12.4	5,050,841	629,856	12.5

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

amount in PKR million, ratio in percent

	Jun-14			Sep-14			Jun-15			Sep-15		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	390,405	39,804	10.2	390,216	43,907	11.3	425,285	50,190	11.8	478,058	48,869	10.2
Automobile/Transportation	62,513	10,867	17.4	63,762	10,289	16.1	62,533	11,990	19.2	57,611	12,809	22.2
Cement	43,137	9,252	21.4	44,251	8,809	19.9	57,871	8,595	14.9	63,199	8,776	13.9
Chemical & Pharmaceuticals	186,569	12,762	6.8	192,907	16,573	8.6	197,444	16,028	8.1	216,774	17,298	8.0
Electronics	61,121	12,349	20.2	60,552	11,360	18.8	71,649	12,012	16.8	71,188	11,933	16.8
Financial	125,661	8,238	6.6	116,296	8,247	7.1	115,753	8,681	7.5	136,633	9,048	6.6
Individuals	401,748	49,199	12.2	405,663	54,078	13.3	438,419	52,481	12.0	429,195	48,071	11.2
Insurance	857	1	0.1	945	1	0.1	63	1	1.3	72	1	1.2
Others	1,923,321	211,315	11.0	1,962,244	217,123	11.1	2,139,402	219,857	10.3	2,102,233	220,921	10.5
Production/Transmission of Energy	559,233	30,852	5.5	587,490	29,018	4.9	645,348	36,732	5.7	659,147	36,784	5.6
Shoes & Leather garments	21,473	3,017	14.1	21,484	3,040	14.2	24,777	3,935	15.9	24,885	3,984	16.0
Sugar	165,339	5,269	3.2	139,169	5,382	3.9	174,636	8,335	4.8	135,632	9,378	6.9
Textile	720,463	202,373	28.1	696,287	200,499	28.8	708,195	201,193	28.4	676,215	201,985	29.9
Total	4,661,840	595,298	12.8	4,681,266	608,326	13.0	5,061,376	630,030	12.4	5,050,841	629,856	12.5

Soundness & Resilience:

Table 1.10a: Break-up of Mark-up/Return/Interest Earned

amount in PKR billion, share in percent

Items	CY11		CY12		CY13		Sep-14		Dec-14		Jun-15		Sep-15	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	423.5	56.6	422.1	53.2	396.0	50.9	321.2	47.8	437.0	47.5	210.5	42.5	300.9	41.1
Investments	297.8	39.8	352.7	44.4	361.0	46.4	326.6	48.7	450.2	48.9	267.7	54.1	406.8	55.5
Deposits, repo and others	26.4	3.5	19.1	2.4	20.4	2.6	23.4	3.5	32.6	3.5	16.9	3.4	25.0	3.4
Total	747.7	100.0	793.9	100.0	777.4	100.0	671.2	100.0	919.8	100.0	495.1	100.0	732.7	100.0

Table 1.10b: Break-up of Mark-up/Return/Interest Expensed

amount in PKR billion, share in percent

Items	CY11		CY12		CY13		Sep-14		Dec-14		Jun-15		Sep-15	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Deposits	332.5	44.5	369.7	46.6	372.5	47.9	321.6	47.9	431.9	46.9	197.7	79.3	285.8	78.0
Securities sold under repurchased agreement	29.3	3.9	43.3	5.5	31.9	4.1	20.0	3.0	30.9	3.4	32.1	12.9	51.8	14.1
Borrowings	37.2	5.0	33.8	4.3	31.2	4.0	30.8	4.6	39.8	4.3	17.0	6.8	25.4	6.9
Others	7.0	0.9	7.9	1.0	8.4	1.1	3.3	0.5	2.5	0.3	2.3	0.9	3.4	0.9
Total	405.9	54.3	454.7	57.3	444.0	57.1	375.7	56.0	505.0	54.9	249.2	100.0	366.4	100.0

Table 1.11: Distribution of Banks by Capital Adequacy Ratio (CAR)

	CY07	CY08	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15
Less than 10	9	9	6	5	5	5	5	4	3	2	2
10 to 15	12	10	15	13	10	9	12	10	12	15	11
Over 15	18	21	19	20	23	24	21	24	22	18	23
Total	39	40	40	38	38	38	38	38	37	35	36

Table 1.12: Capital Structure and Capital Adequacy of All Banks and DFIs

September 30, 2015 (Un-audited)

PKR million

		All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
1.1	Common Equity Tier 1							
1.1.1	Fully Paid-up capital/Capital deposited with SBP	630,652	59,323	393,600	22,376	106,344	581,643	49,009
1.1.2	Balance in Share Premium Account	25,108	7,038	18,070	-	-	25,108	-
1.1.3	Reserve for issue of Bonus Shares	-	-	-	-	-	-	-
1.1.4	Discount on issue of Shares (enter negative number)	(70,259)	(263)	(69,996)	-	-	(70,259)	-
1.1.5	General/Statutory Reserves as (disclosed on the Balance Sheet)	222,067	28,371	170,711	156	12,350	211,589	10,478
1.1.6	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-	-	-	-	-	-
1.1.7	Un-appropriated/ un-remitted profits/ (Losses)	281,725	45,571	223,308	9,905	(11,854)	266,930	14,794
1.1.8	Minority Interest arising from CET 1 capital instruments issued to third party by consolidated bank's subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)	-	-	-	-	-	-	-
	CET 1 before Regulatory Adjustments	1,089,293	140,040	735,693	32,437	106,841	1,015,011	74,282
1.1.9	Regulatory Adjustments for calculation of CET1	-	-	-	-	-	-	-
1.1.10	Goodwill (net of related deferred tax liability)	22,817	1,776	21,028	11	1	22,817	-
1.1.11	All other intangibles (net of any associated deferred tax liability)	11,028	215	10,775	0	0	10,990	38
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)	1,979	-	1,909	-	70	1,979	-
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,381	358	3,884	-	-	4,242	139
1.1.14	Defined benefit pension fund net assets	1,800	-	1,800	-	-	1,800	-
1.1.15	Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	6,490	1,808	4,682	-	-	6,490	-
1.1.16	Cash flow hedge reserve	-	-	-	-	-	-	-
1.1.17	Investment in own shares/ CET1 instruments	8	-	8	-	-	8	-
1.1.18	Any increase in equity capital resulting from a securitization	-	-	-	-	-	-	-
1.1.19	Capital shortfall of regulated subsidiaries	1,290	-	-	-	-	-	1,290
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	151	-	87	6	(40)	53	98
	Regulatory Adjustments for calculation of Common Equity Tier 1	49,945	4,156	44,175	17	32	48,380	1,566
1.1.21	CET 1 after Regulatory Adjustments above	1,039,347	135,884	691,518	32,420	106,808	966,632	72,716
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)	300	116	135	-	-	251	50
1.1.23	CET1 after Regulatory Adjustment above	1,039,047	135,769	691,383	32,420	106,808	966,381	72,666
1.1.24	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	2,049	-	626	-	-	626	1,423
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	3,273	914	2,359	-	-	3,273	-
1.1.26	CET1 after Regulatory Adjustment above	1,033,725	134,855	688,398	32,420	106,808	962,482	71,244
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	282	-	282	-	-	282	-
1.1.28	CET1 after above adjustment	1,033,443	134,855	688,116	32,420	106,808	962,199	71,244
1.1.29	National specific regulatory adjustments applied to CET1 capital	765	59	40	-	-	98	666
1.1.30	Investment in TFCs of other banks exceeding the prescribed limit	725	59	-	-	-	59	666
1.1.31	Any other deduction specified by SBP	40	-	40	-	-	40	-
1.1.32	CET1 after Regulatory Adjustment above	1,032,678	134,796	688,076	32,420	106,808	962,101	70,577
1.1.33	Adjustment to CET1 due to insufficient AT 1 and T2 to cover adju	34,552	3,351	22,172	-	40	25,563	8,989
1.1.34	Common Equity Tier 1 (after regulatory adjustments)	998,126	131,445	665,904	32,420	106,768	936,538	61,588
1.2	Additional Tier 1	-	-	-	-	-	-	-
1.2.1	Qualifying Additional Tier-1 instruments plus any related share premium	11,134	-	11,134	-	-	11,134	-
1.2.1.1	of which Classified as equity	11,134	-	11,134	-	-	11,134	-
1.2.1.2	of which 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	11,134	-	11,134	-	-	11,134	-
1.2.4	Regulatory Adjustments for calculation of Additional Tier 1 Capital	-	-	-	-	-	-	-
1.2.5	Investment in mutual funds exceeding the prescribed limit	4,141	246	898	-	-	1,144	2,997
1.2.6	Investment in own AT1 capital instruments	3,225	-	3,225	-	-	3,225	-

Table 1.12: Capital Structure and Capital Adequacy of All Banks and DFIs (Continued)

September 30, 2015 (Un-audited)

PKR million

		All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
1.2.7	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial, and insurance entities	-	-	-	-	-	-	-
1.2.8	insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of	16	-	-	-	-	-	16
1.2.9	banking, financial and insurance entities that are outside the	-	-	-	-	-	-	-
1.2.10	based on pre-Basel III treatment which, during transitional	25,545	3,105	18,994	-	40	22,139	3,406
1.2.11	Adjustment to AT1 due to insufficient Tier 2 to cover	2,570	-	-	-	-	-	2,570
	Regulatory Adjustments for calculation of Additional Tier 1 Capital	35,497	3,351	23,117	-	40	26,508	8,989
1.2.12	Amount of Regulatory Adjustment applied to AT1 capital	945	-	945	-	-	945	-
1.2.13	Additional Tier 1 (after regulatory adjustments)	10,189	-	10,189	-	-	10,189	-
1.2.14	Additional Tier 1 capital recognized for capital adequacy	7,530	-	7,530	-	-	7,530	-
1.2.15	Tier 1 Capital	1,008,315	131,445	676,093	32,420	106,768	946,727	61,588
1.2.16	Tier 1 Capital recognized for CAR (CET1 + Admissible AT1)	1,005,656	131,445	673,434	32,420	106,768	944,068	61,588
2	Tier 2 Capital	-	-	-	-	-	-	-
2.1	Qualifying Tier 2 capital instruments under Basel 3 plus any related share premium	21,893	2,000	19,893	-	-	21,893	-
2.2	Tier 2 capital instruments subject to phase out arrangement issued under pre-Basel 3	10,892	-	10,892	-	-	10,892	-
2.3	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2 - from "Consolidation sheet")	-	-	-	-	-	-	-
2.3.1	of which: instruments issued by subsidiaries subject to phase out	-	-	-	-	-	-	-
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	25,899	8,171	15,849	50	1,569	25,640	259
2.50	Revaluation Reserves (net of taxes)	136,525	36,840	90,719	191	6,202	133,952	2,573
2.5.1	Pertaining to Fixed Assets	51,954	11,444	37,379	-	2,363	51,185	769
2.5.2	Unrealized Gains/Losses on AFS	84,571	25,396	53,340	191	3,839	82,766	1,804
2.6	Foreign Exchange Translation Reserves	35,807	8,572	27,235	-	-	35,807	-
2.7	Undisclosed/Other Reserves (if any)	-	-	-	-	-	-	-
2.8	T2 before regulatory adjustments	231,016	55,583	164,588	241	7,772	228,184	2,832
2.9	Regulatory Adjustments for calculation of Tier 2 Capital	-	-	-	-	-	-	-
2.1	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	25,545	3,105	18,994	-	40	22,139	3,406
2.11	Reciprocal cross holdings in Tier 2 of banking, financial, and insurance entities	1,311	-	1,311	-	-	1,311	-
2.12	Investment in own Tier 2 capital instrument	1	-	1	-	-	1	-
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)	424	21	99	-	-	120	304
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	1,317	-	1,317	-	-	1,317	-
	Sum regulatory adjustment for calculation of Tier-2 capital	28,598	3,126	21,723	-	40	24,888	3,710
2.15	Amount of Regulatory Adjustment applied to T2 capital	26,028	3,126	21,723	-	40	24,888	1,140
2.16	Tier 2 Capital (after regulatory adjustments)	204,988	52,457	142,866	241	7,732	203,296	1,692
2.17	Tier 2 Capital recognized for capital adequacy	202,879	52,457	140,757	241	7,732	201,187	1,692
2.18	Portion of Additional Tier 1 capital recognized in Tier 2 Capital	2,659	-	2,659	-	-	2,659	-
2.19	Total Tier 2 admissible for capital adequacy	205,538	52,457	143,416	241	7,732	203,846	1,692
	TOTAL CAPITAL	1,213,303	183,903	818,958	32,662	114,500	1,150,023	63,280
3	Total Capital Recognized for Capital Adequacy Ratio (T1 recognized + Tier 2 admissible)	1,211,194	183,903	816,850	32,662	114,500	1,147,914	63,280
4	Total Risk Weighted Assets	6,447,531	1,067,157	4,961,003	103,447	176,168	6,307,775	139,756
4.1	Total Credit Risk Weighted Assets	4,749,100	814,580	3,620,683	77,743	142,221	4,655,227	93,873
4.2	Total Market Risk Weighted Assets	817,243	104,793	665,460	8,802	9,841	788,897	28,347
4.3	Total Operational Risk Weighted Assets	881,188	147,784	674,860	16,902	24,106	863,652	17,536
5	Capital Adequacy Ratios							
5.1	CET1 to total RWA	15.5%						
5.2	Tier-1 capital to total RWA	15.6%						
5.3	Total capital to total RWA	18.8%	17.2%	16.5%	31.6%	65.0%	18.2%	45.3%

Table 1.13: Stress Testing Results of the Banking System

September 30, 2015 (Un-audited)

Shock Details			Number of Banks with CAR*			
Pre-Shock Position			< 0%	0% > 8%	8% > 10%	> 10%
			0	0	1	33
Credit Shocks			< 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	0	4	7	23
C-2	Default of top 3 private sector borrowers/Groups (fund based) exposures, including outstanding or limit which ever is higher and investments in borrowers' TFCs, equity etc., as defined under Revised PRs, net of deductions.	Hypothetical	0	7	0	27
C-3	Default of top 3 private sector borrowers/Groups (fund based and Non-Fund based) exposures, including outstanding or limit which ever is higher and investments in borrowers' TFCs, equity etc., as defined under Revised PRs, net of deductions.	Hypothetical	0	7	1	26
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	0	0	1	33
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	0	0	3	31
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	0	0	3	31
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	0	1	2	31
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	0	0	2	32
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	0	0	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	0	0	2	32
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		NPLR 12.37%	Critical NPLR 52.13%	Difference 39.76%
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	0	2	4	28
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 6 years (July-08).	Historical	0	1	3	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	0	0	0	34
IR-4	Impact of Increase in interest rate by 100bps on investment portfolio only		0	0	3	31
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	0	0	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 6 years (May08-Aug08).	Historical	0	0	1	33
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	1	33
EQ-1	Fall in general equity prices by 41.4% equivalent to maximum decline in the index during last 6 years (Oct08-Jan09).	Historical	0	0	2	32
EQ-2	Fall in general equity prices by 50%.	Hypothetical	0	0	2	32
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	2
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 10%, 20%, and 50% for three consecutive days respectively.	Hypothetical		1 Day	2 Days	3 Days
				0	0	0
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government Securities*	Hypothetical		Number of Banks with LCR<1		
				4		

* Excluding IDBL.

Table 1.14: List of Banks

CY13	Dec-14	Jun-15	Sep-15
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 (21)	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.	MCB Bank Ltd.	MCB Bank Ltd.
MCB Bank Ltd.	MCB Bank Ltd.	Meezan Bank Ltd.	MCB Islamic Bank Ltd.***
Meezan Bank Ltd.	Meezan Bank Ltd.	NIB Bank Ltd.	Meezan Bank Ltd.
NIB Bank Ltd.	NIB Bank Ltd.	SAMBA Bank Ltd.	NIB Bank Ltd.
SAMBA Bank Ltd.	SAMBA Bank Ltd.	Silk Bank Ltd.	SAMBA Bank Ltd.
Silk Bank Ltd.	Silk Bank Ltd.	Soneri Bank Ltd.	Silk Bank Ltd.
Soneri Bank Ltd.	Soneri Bank Ltd.	Standard Chartered Bank (Pakistan) Ltd.	Soneri Bank Ltd.
Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.	Summit Bank Ltd.	Standard Chartered Bank (Pakistan) Ltd.
Summit Bank Ltd.	Summit Bank Ltd.	United Bank Ltd.	Summit Bank Ltd.
United Bank Ltd.	United Bank Ltd.		United Bank Ltd.
C. Foreign Banks (7)	C. Foreign Banks (6)	C. Foreign Banks (5)	C. Foreign Banks (5)
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 **	Citibank N.A.	Citibank N.A.
Citibank N.A.	Citibank N.A.	Deutsche Bank AG	Deutsche Bank AG
Deutsche Bank AG	Deutsche Bank AG	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.
HSBC Bank Middle East Ltd. ###	Industrial and Commercial Bank of China Ltd.	HSBC Bank Oman S.A.O.G.	HSBC Bank Oman S.A.O.G.
Industrial and Commercial Bank of China Ltd.	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 (33)	All Commercial Banks (31)	All Commercial Banks (32)
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
All Banks (38)	All Banks (37)	All Banks (35)	All Banks (36)
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

* KASB Bank Limited was de-scheduled on May 7, 2015, on account of its amalgamation with and into BankIslami Pakistan Limited, under Section 47 of the Banking Companies Ordinance, 1962.

** Barclays Bank PLC (Pakistan Branch Business) was de-scheduled on June 11, 2015, on account of its merger with and into Habib Bank Limited.

*** "MCB Islamic Bank Limited" was declared as a Scheduled Bank with effect from September 14, 2015.

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.

HSBC Bank Middle East Limited (HBME Branch Business) was de-scheduled on October 17, 2014, on account of its merger with and into Meezan Bank Limited.

2. Islamic Banking

Table 2.1: Financial Soundness Indicators of Islamic Banking[^]

	Percent								
	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Sep-14	Dec-14	Jun-15	Sep-15
Capital									
Total Capital to Total RWA*	18.5	16.8	18.0	15.3	13.4	14.8	13.8	14.6	16.9
Tier 1 Capital to Total RWA*	18.4	16.3	17.2	14.7	12.4	12.6	12.5	13.5	14.5
Capital to Total Assets	11.4	9.7	8.7	7.6	6.9	7.1	6.5	6.0	6.6
Asset Quality									
NPFs to Total Financing	6.3	7.3	7.6	7.6	5.7	5.2	4.7	5.8	5.6
Provision to NPFs	51.7	58.6	63.0	66.5	74.4	79.9	83.9	90.4	90.2
Net NPFs to Net Financing	3.1	3.2	2.9	2.7	1.5	1.1	0.8	0.6	0.6
Net NPFs to Capital [#]	11.5	12.3	10.5	9.8	6.9	4.8	3.9	3.3	3.1
Earnings									
ROA before Tax	0.7	0.6	1.9	1.4	1.0	1.5	1.5	1.2	1.1
ROA after Tax	0.6	0.6	1.6	1.2	0.9	1.2	1.2	0.6	0.6
ROE before Tax	5.9	5.9	20.8	16.8	14.4	21.3	20.9	19.5	17.9
ROE after Tax	4.6	5.2	17.3	14.1	12.0	16.7	16.5	9.8	9.8
Net Mark-Up Income to Gross Income	79.4	78.5	82.4	80.1	78.5	76.9	77.9	80.8	79.6
Operating Expense to Gross Income	70.3	72.6	60.4	67.3	69.7	65.6	66.0	66.0	68.2
Trading Income to Gross Income [#]	0.9	0.5	1.2	3.9	4.2	3.8	3.7	2.6	3.4
Personnel Expenses to Non-interest Expenses [#]	36.6	37.8	38.1	37.8	40.8	41.2	40.0	40.6	40.9
Liquidity									
Liquid Assets to Total Assets	25.1	31.4	40.0	46.7	41.9	34.7	32.6	34.4	33.8
Liquid Assets to Total Deposits	32.5	38.4	49.3	55.3	49.0	40.9	38.4	40.1	40.2
Liquid Assets/Short term Liabilities [#]	33.8	43.6	57.5	68.3	62.0	71.1	66.4	68.2	68.7
Financing to Deposits	54.3	46.2	38.4	32.7	36.3	36.3	38.2	40.0	41.9
Customer Deposits to Total Financing [#]	166.1	192.7	229.8	271.3	242.7	250.0	236.0	223.5	211.7

[^] Statistics for Islamic Banking are also part of the overall Banking Statistics (Section 1)

* Capital Adequacy Ratios pertain to Islamic Banks only, while remaining FSIs are based on statistics of Islamic Banks and Islamic Banking Branches.

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in *Blue*).

Table 2.2: Group-wise Balance Sheet and Income Statement of Islamic Banks/Branches[^]

September 30, 2015 (Un-audited)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Absolute change	
				QoQ	YoY
ASSETS					
Cash & Balances With Treasury Banks	70,245	32,323	102,568	(1,331)	33,827
Balances With Other Banks	18,426	23,873	42,299	1,956	15,606
Due from Financial Institutions	242,343	107,305	349,648	(12,753)	181,427
Investments - Net	198,306	194,081	392,387	13,213	38,340
Financing - Net	356,428	176,525	532,954	21,060	194,313
Operating Fixed Assets	18,262	6,732	24,994	838	4,614
Deferred Tax Assets	7,608	5	7,612	19	4,842
Other Assets	35,710	23,255	58,964	(6,463)	(63,924)
TOTAL ASSETS	947,328	564,099	1,511,426	16,540	409,046
LIABILITIES					
Bills Payable	11,502	4,943	16,445	(3,259)	4,792
Due to Financial Institution	41,119	23,854	64,973	10,022	27,401
Deposits And Other Accounts	794,085	476,750	1,270,836	(9,733)	337,095
Sub-ordinated Loans	6,992	-	6,992	(5)	681
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Deferred Tax Liabilities	417	74	491	(39)	(53)
Other Liabilities	30,494	21,089	51,584	9,458	16,868
TOTAL LIABILITIES	884,609	526,711	1,411,320	6,445	386,784
NET ASSETS	62,718	37,388	100,106	10,094	22,262
NET ASSETS REPRESENTED BY: -					
Share Capital	73,694	16,124	89,817	10,500	36,733
Reserves	1,400	43	1,444	267	(1,943)
Unappropriated Profit	(14,025)	19,768	5,743	(147)	(11,713)
Share Holders' Equity	61,069	35,935	97,004	10,620	23,077
Surplus/Deficit On Revaluation Of Assets	1,649	1,453	3,102	(525)	(816)
TOTAL	62,718	37,388	100,106	10,094	22,262
PROFIT AND LOSS STATEMENT					
	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Absolute change	
				YoY	
Mark-Up Income	47,010	28,555	75,565	12,623	
Mark-Up Expenses	23,681	14,776	38,457	3,680	
Net Mark-Up Income	23,329	13,779	37,108	8,944	
Provisions & Bad Debts Written Off Directly/(Reversals)	2,420	483	2,904	2,357	
Net Mark-Up Income After Provision	20,909	13,296	34,205	6,587	
Fees, Commission & Brokerage Income	3,095	1,686	4,781	695	
Dividend Income	493	352	846	534	
Income From Dealing In Foreign Currencies	1,334	182	1,517	(475)	
Other Income	1,501	859	2,360	303	
Total Non - Markup Income	6,424	3,079	9,503	1,058	
Total Income	27,332	16,375	43,708	7,645	
Administrative Expenses	21,801	8,902	30,703	7,031	
Other Expenses	558	536	1,094	746	
Total Non-Markup Expenses	22,360	9,438	31,798	7,777	
Profit before Tax and Extra ordinary Items	4,973	6,937	11,910	(132)	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	4,973	6,937	11,910	(132)	
Less: Taxation	4,508	882	5,391	2,765	
PROFIT/ (LOSS) AFTER TAX	465	6,055	6,519	(2,898)	

[^] Statistics for Islamic Banking are also part of the overall Banking Statistics (Section 1)

Table 2.3: List of Islamic Banking Institutions

As of June 30, 2015	As of September 30, 2015
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
	6 MCB Islamic 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 23 (6+17)

3. Development Finance Institutions

Table 3.1: Financial Soundness Indicators of DFIs

	Percent								
	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15
Capital									
Total Capital to Total RWA	52.5	56.3	56.9	54.8	51.4	44.9	44.8	45.0	45.3
Tier 1 Capital to Total RWA	52.4	56.6	57.4	54.9	50.7	44.3	43.6	43.8	44.1
Capital to Total Assets*	42.9	44.4	41.2	41.3	40.9	41.4	43.4	34.3	34.4
Asset Quality									
NPLs to Total Loans	27.1	29.9	29.3	31.8	30.0	28.6	25.3	22.0	23.7
Provision to NPLs	69.8	59.4	59.4	63.1	67.5	68.9	74.5	78.7	74.6
Net NPLs to Net Loans	10.1	14.8	14.4	14.7	12.2	11.1	7.9	5.7	7.3
Net NPLs to Capital*	7.4	11.4	11.3	11.6	9.1	7.4	5.0	3.9	5.0
Investment in Equities to Capital [#]	19.5	17.0	15.6	10.8	11.9	16.2	15.4	15.4	15.3
Earnings									
ROA before Tax	1.3	2.7	1.9	0.9	3.6	4.6	5.4	5.8	5.2
ROA after Tax	0.8	1.4	0.6	-0.2	8.8	3.7	4.5	4.4	3.5
ROE before Tax	2.9	6.2	4.4	2.1	3.1	10.9	12.7	13.5	12.2
ROE after Tax	1.7	3.3	1.5	-0.4	7.5	9.0	10.6	10.3	8.1
Net Interest Income to Gross Income	79.9	83.1	84.1	71.0	60.7	58.6	56.0	52.2	53.4
Operating Expense to Gross Income	36.9	39.5	58.7	42.1	40.9	33.7	31.0	30.8	31.0
Trading Income to Gross Income [#]	7.6	5.4	2.6	6.0	10.8	11.4	16.0	24.3	21.0
Personnel Expenses to Non-interest Expenses [#]	53.0	56.2	35.3	50.0	59.6	60.1	59.0	61.1	61.7
Liquidity									
Liquid Assets/Total Assets	35.9	32.6	40.3	39.5	41.3	42.6	43.3	43.1	43.7
Liquid Assets/Total Deposits	262.4	271.6	480.6	410.7	688.2	564.9	508.6	413.9	512.4
Liquid Assets/Short term Liabilities [^] [#]	70.4	65.3	80.4	81.3	84.8	83.1	84.8	86.4	90.4
Advances/Deposits	229.2	285.3	385.5	340.4	505.9	365.9	323.9	279.7	338.4
Customer Deposits to Total Loans [#]	24.0	14.4	13.0	15.2	14.0	9.8	11.4	16.8	16.5

* Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Capital to Total Assets and Net NPLs to Capital Ratios (highlighted in Red). Prior to Jun-15, Balance Sheet Capital was used for calculation of these ratios.

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

[^] Based on un-audited quarterly numbers only.

Table 3.2: Balance Sheet and Income Statement of DFIs

Financial Position	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15	PKR million	
									Absolute change	
									QoQ	YoY
ASSETS										
Cash & Balances With Treasury Banks	1,740	2,341	519	447	458	550	653	461	(191)	4
Balances With Other Banks	2,866	1,423	3,601	3,041	3,090	3,509	3,419	3,947	528	857
Lending To Financial Institutions	8,720	2,909	2,198	10,788	3,009	3,548	4,304	2,696	(1,608)	(313)
Investments - Net	64,115	81,379	79,065	79,497	106,070	108,317	110,666	113,137	2,471	7,067
Advances - Net	45,234	46,547	45,988	45,263	47,073	48,594	53,651	53,190	(461)	6,117
Operating Fixed Assets	2,974	2,930	3,345	3,468	3,366	3,392	3,310	3,274	(36)	(92)
Deferred Tax Assets	1,098	1,193	1,169	1,392	1,145	1,180	1,427	1,308	(118)	164
Other Assets	5,500	5,103	4,545	5,240	6,565	7,037	6,675	6,183	(492)	(382)
TOTAL ASSETS	132,248	143,825	140,431	149,137	170,775	176,127	184,104	184,195	91	13,419
LIABILITIES										
Bills Payable	-	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	50,306	64,885	58,165	67,306	76,841	74,450	75,099	77,203	2,104	362
Deposits And Other Accounts	15,856	12,074	13,510	8,947	12,864	15,002	19,179	15,717	(3,462)	2,853
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	15	19	11	6	1	0	0	0	(0)	(0)
Deferred Tax Liabilities	637	669	897	550	1,086	1,195	1,463	1,735	272	648
Other Liabilities	6,757	6,899	8,203	9,702	9,222	9,063	10,508	11,036	528	1,815
TOTAL LIABILITIES	73,571	84,546	80,786	86,511	100,013	99,710	106,249	105,691	(558)	5,677
NET ASSETS	58,677	59,279	59,646	62,626	70,762	76,417	77,855	78,504	649	7,742
NET ASSETS REPRESENTED BY: -										
Share Capital	48,343	48,409	48,409	48,627	48,627	48,627	49,227	49,227	-	600
Reserves	7,272	7,454	6,637	7,248	7,579	9,409	10,099	10,259	160	2,680
Unappropriated Profit	2,116	2,513	2,485	4,579	12,192	14,358	14,433	15,014	581	2,821
Share Holders' Equity	57,732	58,375	57,532	60,454	68,399	72,395	73,759	74,500	741	6,101
Surplus/Deficit On Revaluation Of Assets	945	904	443	537	2,363	4,022	4,096	4,004	(92)	1,641
TOTAL	58,677	59,279	57,975	60,992	70,762	76,417	77,855	78,504	649	7,742
OPERATING POSITION	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Jun-15	Sep-15	Change	YoY
Mark-Up/ Return/Interest Earned	13,942	15,202	14,928	11,320	10,037	14,001	7,217	10,620	583	
Mark-Up/ Return/Interest Expenses	7,318	8,030	8,524	5,906	5,132	6,949	3,165	4,567	(566)	
Net Mark-Up / Interest Income	6,625	7,172	6,403	5,414	4,905	7,052	4,052	6,054	1,149	
Provisions & Bad Debts Written Off Directly/(Reversals)	1,238	941	3,975	63	116	(6)	176	751	634	
Net Mark-Up / Interest Income After Provision	5,386	6,231	2,428	5,350	4,788	7,059	3,876	5,303	515	
Fees, Commission & Brokerage Income	148	124	108	134	109	158	70	92	(17)	
Dividend Income	484	854	1,036	1,469	535	764	442	630	94	
Income From Dealing In Foreign Currencies	(483)	(160)	148	143	(43)	(81)	20	71	114	
Other Income	1,194	534	1,329	1,766	2,867	4,700	3,184	4,486	1,620	
Total Non - Markup / Interest Income	1,343	1,352	2,620	3,511	3,469	5,541	3,717	5,280	1,811	
Total Income	6,729	7,583	5,049	8,861	8,257	12,600	7,593	10,583	2,326	
Administrative Expenses	2,977	3,102	3,396	3,659	2,821	3,866	2,311	3,414	593	
Other Expenses	166	1,905	399	(12)	4	33	81	97	93	
Total Non-Markup/Interest Expenses	3,144	5,007	3,795	3,646	2,824	3,899	2,391	3,510	686	
Profit before Tax and Extra ordinary Items	3,586	2,576	1,254	5,215	5,432	8,701	5,202	7,072	1,640	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	-	-	-	-	-	
Profit/ (Loss) Before Taxation	3,586	2,576	1,254	5,215	5,432	8,701	5,202	7,072	1,640	
Less: Taxation	1,690	1,690	1,501	758	975	1,425	1,230	2,339	1,364	
Profit/ (Loss) after Taxation	1,896	886	(247)	4,458	4,457	7,276	3,972	4,733	276	

Table 3.3: List of Development Finance Institutions

As of June 30, 2015	As of September 30, 2015
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.

Table 4: Key Variables and FSIs for Other Sectors

	amount in PKR million, ratio in percent							
	Dec-13	Mar-14	Jun-14	Sep-14	Dec-14	Mar-15	Jun-15	Sep-15
Other financial corporations* (OFCs)								
OFCs' financial assets to total financial assets	12.4	12.5	12.5	12.3	12.9	12.5	12.1	
OFCs' financial assets	1,489,349	1,535,489	1,589,645	1,557,636	1,786,569	1,787,065	1,818,981	
Total financial assets	12,026,338	12,287,737	12,704,374	12,686,773	13,892,830	14,315,083	15,062,870	
OFCs' financial assets to gross domestic product	6.6	6.8	6.3	6.1	6.5	6.5	6.6	
OFCs' financial assets	1,489,349	1,535,489	1,589,645	1,557,636	1,786,569	1,787,065	1,818,981	
Gross domestic product	22,489,077	22,489,077	25,401,895	25,401,895	27,383,722	27,383,722	27,383,722	
Nonfinancial corporations**								
Total debt to equity	163.6				160.8			
Total debt	3,358,595				3,780,948			
Equity	2,053,038				2,351,363			
Return on equity	19.7				18.7			
Earnings before interest and tax (EBIT)	379,056				412,312			
Equity	1,921,588				2,202,200			
Earnings to interest and principal expenses	204.6				227.1			
Earnings before interest and tax (EBIT)	379,056				412,312			
Debt service payments	185,306				181,548			
Market liquidity								
Average daily turnover ratio in the securities market[^]	0.6	0.6	0.6	0.4	0.5	0.5	0.4	0.4

* Other financial corporations (OFCs) include insurance, development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, and microfinance banks. The numbers are taken from Table 2.10 of the Statistical Bulletin.

** Nonfinancial corporations include listed non-financial companies. The numbers are taken from S&DWH's publication "Financial Statement Analysis of companies (Non-Financial) listed at KSE".

[^] The ratio is based on banks' and non-banks' dealings in Government Securities. It is calculated by dividing the daily average traded volume of Government Securities by the quarterly average outstanding Government Securities. The numbers are taken from DMMD's publications "Cumulative Trading Volumes of Government Securities" & "Bank & Non-Bank Holding of GoP Securities".