

Quarterly Compendium:

# **Statistics of the Banking System**

[March 2015]

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 &amp; Loss Statement

PKR billion

	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
Total Assets	5,628	6,516	7,117	8,171	9,720	10,487	10,752	12,106	12,528
Investments (net)	1,087	1,737	2,157	3,055	4,013	4,313	4,662	5,310	5,954
Advances (net)	3,173	3,240	3,358	3,349	3,805	4,110	4,014	4,447	4,336
Deposits	4,218	4,786	5,451	6,244	7,291	8,311	8,151	9,230	9,236
Equity	563	660	695	784	873	943	956	1,207	1,248
Profit Before Tax (ytd)	63	81	105	170	176	162	51	247	80
Profit After Tax (ytd)	43	54	65	112	117	112	33	163	52
Provisioning Charges (ytd)	106	97	75	50	43	40	4	25	12
Non-Performing Loans	359	446	556	592	618	607	602	605	620
Non-Performing Loans (net)	109	134	185	182	176	139	134	122	123

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

	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14		Dec-14		Mar-15	
Growth Rates	YoY	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	8.8	15.8	9.2	14.8	19.0	7.9	2.0	10.5	8.8	14.9	3.5	16.5
Loans (Net)	18.0	2.1	3.7	(0.3)	12.9	8.0	(0.8)	7.6	5.7	9.9	(2.5)	8.0
Deposits	9.4	13.5	13.9	14.5	16.8	14.0	(2.0)	12.6	5.6	11.0	0.1	13.3
Investments (Net)	(14.8)	59.9	24.2	41.6	31.4	7.5	8.3	12.1	12.6	23.3	12.1	27.7
Equity	3.4	17.3	5.2	12.9	11.3	8.0	1.9	10.7	20.5	28.6	3.4	30.5
KEY FSIs:	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14		Dec-14		Mar-15	
Capital Adequacy Ratio	12.2	14.0	13.9	15.1	15.6	14.9	14.8		17.1		17.4	
Capital to Total Assets	10.0	10.1	9.8	9.6	9.0	9.0	8.9		10.0		10.0	
NPLs to Loans (Gross)	10.5	12.6	14.9	15.7	14.6	13.3	13.4		12.3		12.8	
Net NPLs to Net Loans	3.4	4.1	5.5	5.4	4.6	3.4	3.3		2.7		2.8	
ROA (Before Tax)	1.2	1.3	1.5	2.2	2.0	1.6	1.9		2.2		2.6	
ROE^ (Before Tax)	11.4	13.2	15.5	23.0	21.2	17.9	21.3		24.3		26.0	
Liquid Assets/ Total Deposits	37.7	44.5	47.1	59.5	64.4	61.3	63.7		64.5		70.4	
Advances to Deposit Ratio	75.2	67.7	61.6	53.6	52.2	49.5	49.2		48.2		46.9	

^ Based on Average Equity plus Surplus on Revaluation.

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

March 31 2015 (Un-audited)

PKR million

PKR million								
Financial Position	PSCB	LPB	FB	CB	SB	All Banks	Absolute change	
							QoQ	YoY
ASSETS								
Cash & Balances With Treasury Banks	141,856	633,484	28,300	803,641	3,511	807,152	83,488	14,364
Balances With Other Banks	17,835	96,437	6,276	120,547	4,854	125,401	(24,229)	(8,989)
Lending To Financial Institutions	18,509	328,032	21,938	368,480	1,356	369,835	(59,545)	102,563
Investments - Net	911,065	4,868,934	146,244	5,926,243	27,771	5,954,013	644,384	1,292,506
Advances - Net	871,913	3,287,006	52,451	4,211,369	124,977	4,336,347	(110,953)	322,096
Operating Fixed Assets	41,432	243,815	1,124	286,371	6,363	292,734	15,704	25,693
Deferred Tax Assets	31,437	28,219	1,431	61,087	2,526	63,613	(3,464)	(18,168)
Other Assets	189,806	367,781	6,699	564,286	14,637	578,922	(123,628)	45,705
TOTAL ASSETS	2,223,853	9,853,707	264,464	12,342,024	185,995	12,528,018	421,758	1,775,770
LIABILITIES								
	-	-	-	-	-	-	-	-
Bills Payable	10,213	118,123	3,728	132,064	756	132,820	(4,831)	8,795
Borrowings From Financial Institution	190,058	1,063,430	88,680	1,342,168	34,856	1,377,023	375,576	370,998
Deposits And Other Accounts	1,636,785	7,457,623	120,114	9,214,522	21,906	9,236,428	6,655	1,085,249
Sub-ordinated Loans	2,000	41,296	-	43,296	201	43,497	(832)	953
Liabilities Against Assets Subject To Finance Lease	11	16	-	27	-	27	(6)	(4)
Deferred Tax Liabilities	13,490	33,954	51	47,495	672	48,166	11,017	23,920
Other Liabilities	147,132	262,775	15,959	425,866	15,994	441,860	(6,572)	(6,191)
TOTAL LIABILITIES	1,999,689	8,977,217	228,532	11,205,438	74,385	11,279,823	381,007	1,483,720
NET ASSETS	224,164	876,490	35,932	1,136,586	111,610	1,248,196	40,751	292,050
NET ASSETS REPRESENTED BY:								
	-	-	-	-	-	-	-	-
Share Capital	59,323	387,993	32,629	479,945	106,344	586,289	(764)	92,414
Reserves	42,792	142,688	156	185,637	11,604	197,240	7,999	33,162
Unappropriated Profit	44,703	184,755	2,881	232,339	(14,893)	217,446	(9,704)	61,141
Share Holders' Equity	146,817	715,437	35,667	897,921	103,055	1,000,976	(2,469)	186,717
Surplus/Deficit On Revaluation Of Assets	77,347	161,053	265	238,665	8,555	247,219	43,220	105,333
TOTAL	224,164	876,490	35,932	1,136,586	111,610	1,248,196	40,751	292,050
PROFIT AND LOSS STATEMENT	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	47,309	197,295	4,882	249,486	5,773	255,258	45,400	
Mark-Up/ Return/Interest Expenses	32,438	102,575	1,686	136,699	453	137,152	16,125	
Net Mark-Up / Interest Income	14,870	94,720	3,197	112,787	5,320	118,106	29,275	
Provisions & Bad Debts Written Off Directly/(Reversals)	3,494	6,735	(81)	10,148	1,494	11,641	7,715	
Net Mark-Up / Interest Income After Provision	11,376	87,985	3,278	102,639	3,826	106,465	21,560	
Fees, Commission & Brokerage Income	2,922	15,050	355	18,328	34	18,362	1,989	
Dividend Income	796	3,176	-	3,972	76	4,047	207	
Income From Dealing In Foreign Currencies	2,263	4,909	81	7,253	0	7,253	1,998	
Other Income	5,909	15,816	1,665	23,390	1,521	24,911	12,420	
Total Non - Markup / Interest Income	11,890	38,951	2,101	52,943	1,631	54,574	16,614	
	23,267	126,936	5,379	155,582	5,457	161,039	38,174	
Administrative Expenses	14,365	60,372	1,302	76,039	3,363	79,402	8,120	
Other Expenses	229	1,436	57	1,723	28	1,751	767	
Total Non-Markup/Interest Expenses	14,594	61,808	1,359	77,761	3,391	81,152	8,888	
Profit before Tax and Extra ordinary Items	8,672	65,128	4,020	77,821	2,066	79,886	29,286	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	0.24	0.24	(2)	
PROFIT/ (LOSS) BEFORE TAXATION	8,672	65,128	4,020	77,821	2,065	79,886	29,288	
Less: Taxation	2,993	22,717	1,406	27,116	647	27,763	10,641	
PROFIT/ (LOSS) AFTER TAX	5,680	42,411	2,615	50,705	1,418	52,123	18,647	

Table 1.4: Financial Soundness Indicators

Percent

Indicators	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
<b>CAPITAL ADEQUACY</b>									
<b>Risk Weighted CAR*</b>									
Public Sector Commercial Banks	13.4	15.1	14.7	16.5	16.7	15.4	15.2	16.8	16.9
Local Private Banks	11.9	13.9	13.6	14.4	14.9	14.4	14.4	15.2	15.5
Foreign Banks	21.8	23.0	23.8	31.3	30.7	30.2	26.7	25.0	30.2
<b>Commercial Banks</b>	<b>12.6</b>	<b>14.5</b>	<b>14.1</b>	<b>15.3</b>	<b>15.6</b>	<b>15.0</b>	<b>14.8</b>	<b>15.7</b>	<b>16.0</b>
Specialized Banks	-4.9	-1.5	4.7	8.9	12.3	11.6	12.0	72.0	68.6
<b>All Banks</b>	<b>12.2</b>	<b>14.0</b>	<b>13.9</b>	<b>15.1</b>	<b>15.6</b>	<b>14.9</b>	<b>14.8</b>	<b>17.1</b>	<b>17.4</b>
<b>Tier 1 Capital to RWA</b>									
Public Sector Commercial Banks	10.9	12.6	12.2	14.4	13.9	11.7	11.4	12.5	11.9
Local Private Banks	10.0	11.4	11.4	12.3	12.4	12.4	12.4	12.7	12.6
Foreign Banks	21.3	22.5	23.5	31.1	30.5	30.1	26.6	24.5	29.8
<b>Commercial Banks</b>	<b>10.6</b>	<b>12.0</b>	<b>12.0</b>	<b>13.3</b>	<b>13.2</b>	<b>12.7</b>	<b>12.6</b>	<b>12.9</b>	<b>12.8</b>
Specialized Banks	-10.1	-5.8	-0.9	3.4	6.8	7.9	8.1	68.3	65.0
<b>All Banks</b>	<b>10.1</b>	<b>11.6</b>	<b>11.6</b>	<b>13.0</b>	<b>13.0</b>	<b>12.6</b>	<b>12.5</b>	<b>14.3</b>	<b>14.2</b>
<b>Capital to Total Assets</b>									
Public Sector Commercial Banks	10.7	11.3	11.7	10.6	9.6	10.2	10.3	9.8	10.1
Local Private Banks	10.0	9.9	9.3	9.2	8.6	8.5	8.4	8.9	8.9
Foreign Banks	14.5	14.8	14.8	16.7	16.5	15.1	14.1	14.3	13.6
<b>Commercial Banks</b>	<b>10.3</b>	<b>10.4</b>	<b>9.9</b>	<b>9.7</b>	<b>9.0</b>	<b>9.0</b>	<b>8.9</b>	<b>9.2</b>	<b>9.2</b>
Specialized Banks	-3.2	-1.7	1.2	5.4	8.0	10.1	11.0	58.7	60.0
<b>All Banks</b>	<b>10.0</b>	<b>10.1</b>	<b>9.8</b>	<b>9.6</b>	<b>9.0</b>	<b>9.0</b>	<b>8.9</b>	<b>10.0</b>	<b>10.0</b>
<b>ASSET QUALITY</b>									
<b>NPLs to Total Loans</b>									
Public Sector Commercial Banks	16.3	16.9	22.9	21.1	17.3	18.7	19.2	17.8	19.3
Local Private Banks	8.7	11.1	12.5	13.8	13.2	11.4	11.5	10.4	10.8
Foreign Banks	2.9	6.7	9.5	10.4	13.4	10.1	8.3	7.6	8.2
<b>Commercial Banks</b>	<b>9.9</b>	<b>12.1</b>	<b>14.5</b>	<b>15.3</b>	<b>14.2</b>	<b>12.9</b>	<b>13.2</b>	<b>11.9</b>	<b>12.6</b>
Specialized Banks	28.8	25.5	28.7	30.1	27.6	25.4	23.1	23.3	20.1
<b>All Banks</b>	<b>10.5</b>	<b>12.6</b>	<b>14.9</b>	<b>15.7</b>	<b>14.6</b>	<b>13.3</b>	<b>13.4</b>	<b>12.3</b>	<b>12.8</b>
<b>Provision to NPLs</b>									
Public Sector Commercial Banks	66.9	67.8	52.4	58.2	63.1	67.4	65.7	71.2	70.0
Local Private Banks	70.2	71.0	73.2	74.6	75.2	82.5	83.7	85.2	85.7
Foreign Banks	81.9	75.2	86.6	89.3	94.0	101.1	100.7	102.0	101.8
<b>Commercial Banks</b>	<b>69.3</b>	<b>70.1</b>	<b>66.9</b>	<b>69.9</b>	<b>72.1</b>	<b>78.0</b>	<b>78.1</b>	<b>80.9</b>	<b>80.7</b>
Specialized Banks	72.4	65.7	63.4	59.1	61.3	62.5	70.8	61.1	70.5
<b>All Banks</b>	<b>69.6</b>	<b>69.9</b>	<b>66.7</b>	<b>69.3</b>	<b>71.5</b>	<b>77.1</b>	<b>77.8</b>	<b>79.8</b>	<b>80.2</b>
<b>Net NPLs to Net Loans</b>									
Public Sector Commercial Banks	6.1	6.1	12.4	10.1	7.1	7.0	7.5	5.9	6.7
Local Private Banks	2.7	3.5	3.7	3.9	3.6	2.2	2.1	1.7	1.7
Foreign Banks	0.5	1.8	1.4	1.2	0.9	-0.1	-0.1	-0.2	-0.2
<b>Commercial Banks</b>	<b>3.3</b>	<b>4.0</b>	<b>5.3</b>	<b>5.1</b>	<b>4.4</b>	<b>3.2</b>	<b>3.2</b>	<b>2.5</b>	<b>2.7</b>
Specialized Banks	10.0	10.5	12.8	14.9	12.9	11.3	8.1	10.5	6.9
<b>All Banks</b>	<b>3.4</b>	<b>4.1</b>	<b>5.5</b>	<b>5.4</b>	<b>4.6</b>	<b>3.4</b>	<b>3.3</b>	<b>2.7</b>	<b>2.8</b>
<b>Net NPLs to Capital</b>									
Public Sector Commercial Banks	30.3	27.4	48.8	41.8	34.6	30.0	31.5	22.9	26.0
Local Private Banks	15.9	17.4	18.9	17.1	15.8	9.9	8.9	6.9	6.4
Foreign Banks	1.6	4.4	2.6	1.9	1.3	-0.2	-0.1	-0.3	-0.2
<b>Commercial Banks</b>	<b>17.9</b>	<b>18.8</b>	<b>25.0</b>	<b>21.6</b>	<b>19.0</b>	<b>13.7</b>	<b>13.4</b>	<b>10.0</b>	<b>10.0</b>
Specialized Banks	-	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>19.4</b>	<b>20.4</b>	<b>26.7</b>	<b>23.1</b>	<b>20.2</b>	<b>14.7</b>	<b>14.0</b>	<b>10.1</b>	<b>9.8</b>
<b>EARNINGS</b>									
<b>Return on Assets (Before Tax)</b>									
Public Sector Commercial Banks	0.6	1.5	1.8	2.0	1.5	0.7	1.1	1.5	1.5
Local Private Banks	1.3	1.3	1.5	2.3	2.1	1.8	2.1	2.3	2.7
Foreign Banks	0.0	-0.3	0.9	2.3	0.4	1.2	2.4	2.4	6.4
<b>Commercial Banks</b>	<b>1.1</b>	<b>1.3</b>	<b>1.5</b>	<b>2.2</b>	<b>2.0</b>	<b>1.6</b>	<b>1.9</b>	<b>2.2</b>	<b>2.6</b>
Specialized Banks	3.2	3.1	2.0	2.4	2.5	3.3	1.6	4.5	4.2
<b>All Banks</b>	<b>1.2</b>	<b>1.3</b>	<b>1.5</b>	<b>2.2</b>	<b>2.0</b>	<b>1.6</b>	<b>1.9</b>	<b>2.2</b>	<b>2.6</b>



Table 1.4: Financial Soundness Indicators (Continued)

Indicators	Percent								
	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
<b>EARNINGS</b>									
<b>Return on Assets (After Tax)</b>									
Public Sector Commercial Banks	0.5	1.3	1.3	1.4	1.1	0.5	0.8	1.0	1.0
Local Private Banks	0.9	0.9	0.9	1.5	1.4	1.3	1.4	1.5	1.8
Foreign Banks	0.3	(0.3)	0.4	1.5	(0.1)	0.6	1.5	1.7	4.2
<b>Commercial Banks</b>	<b>0.8</b>	<b>0.9</b>	<b>0.9</b>	<b>1.5</b>	<b>1.3</b>	<b>1.1</b>	<b>1.3</b>	<b>1.4</b>	<b>1.7</b>
Specialized Banks	1.8	1.2	1.2	1.6	1.6	2.2	0.7	3.0	2.9
<b>All Banks</b>	<b>0.8</b>	<b>0.9</b>	<b>1.0</b>	<b>1.5</b>	<b>1.3</b>	<b>1.1</b>	<b>1.3</b>	<b>1.5</b>	<b>1.7</b>
<b>ROE (Avg. Equity &amp; Surplus) (Before Tax)</b>									
Public Sector Commercial Banks	5.2	13.3	15.2	18.0	15.0	6.7	11.3	15.5	15.3
Local Private Banks	12.9	13.2	15.6	24.7	24.1	21.3	24.6	27.3	30.5
Foreign Banks	0.0	(2.4)	5.8	14.5	2.4	7.3	16.2	16.0	45.9
<b>Commercial Banks</b>	<b>10.6</b>	<b>12.4</b>	<b>15.0</b>	<b>22.7</b>	<b>21.1</b>	<b>17.6</b>	<b>21.4</b>	<b>24.4</b>	<b>27.9</b>
Specialized Banks	-	-	-	-	-	-	14.9	21.3	7.1
<b>All Banks</b>	<b>11.4</b>	<b>13.2</b>	<b>15.5</b>	<b>23.0</b>	<b>21.2</b>	<b>17.9</b>	<b>21.3</b>	<b>24.3</b>	<b>26.0</b>
<b>ROE (Avg. Equity &amp; Surplus) (After Tax)</b>									
Public Sector Commercial Banks	4.4	11.4	11.2	12.2	10.8	4.9	7.9	10.2	10.0
Local Private Banks	8.5	8.6	9.3	16.1	15.9	14.7	16.3	18.1	19.9
Foreign Banks	2.2	(2.3)	2.7	9.5	(0.4)	4.0	10.0	11.4	29.8
<b>Commercial Banks</b>	<b>7.3</b>	<b>8.6</b>	<b>9.4</b>	<b>14.9</b>	<b>14.0</b>	<b>12.2</b>	<b>14.2</b>	<b>16.2</b>	<b>18.2</b>
Specialized Banks	-	-	-	-	-	-	6.9	14.1	4.9
<b>All Banks</b>	<b>7.8</b>	<b>8.9</b>	<b>9.6</b>	<b>15.1</b>	<b>14.1</b>	<b>12.4</b>	<b>14.1</b>	<b>16.1</b>	<b>17.0</b>
<b>NII/Gross Income</b>									
Public Sector Commercial Banks	65.4	63.0	69.1	69.4	64.1	61.0	60.7	62.5	55.6
Local Private Banks	73.2	75.9	77.2	77.9	73.2	72.3	70.9	72.8	70.9
Foreign Banks	61.3	64.8	67.6	72.2	69.0	81.0	84.9	78.2	60.3
<b>Commercial Banks</b>	<b>71.2</b>	<b>73.3</b>	<b>75.4</b>	<b>76.2</b>	<b>71.5</b>	<b>70.5</b>	<b>69.7</b>	<b>71.1</b>	<b>68.1</b>
Specialized Banks	46.6	44.7	51.0	67.3	63.7	67.1	75.9	75.4	74.5
<b>All Banks</b>	<b>70.3</b>	<b>72.4</b>	<b>74.7</b>	<b>76.0</b>	<b>71.3</b>	<b>70.4</b>	<b>69.9</b>	<b>71.3</b>	<b>68.3</b>
<b>Cost / Income Ratio</b>									
Public Sector Commercial Banks	39.1	47.5	49.1	49.9	54.4	58.9	65.3	55.5	54.5
Local Private Banks	51.6	50.1	52.5	50.8	52.5	56.1	55.9	52.9	46.2
Foreign Banks	69.6	77.5	65.2	59.3	75.2	76.5	51.2	53.2	25.6
<b>Commercial Banks</b>	<b>50.0</b>	<b>50.9</b>	<b>52.4</b>	<b>50.9</b>	<b>53.6</b>	<b>57.1</b>	<b>57.2</b>	<b>53.4</b>	<b>46.9</b>
Specialized Banks	52.1	61.3	61.3	60.4	64.4	59.6	46.7	51.9	43.5
<b>All Banks</b>	<b>50.1</b>	<b>51.2</b>	<b>52.7</b>	<b>51.1</b>	<b>53.9</b>	<b>57.2</b>	<b>56.8</b>	<b>53.3</b>	<b>46.8</b>
<b>LIQUIDITY</b>									
<b>Liquid Assets/Total Assets</b>									
Public Sector Commercial Banks	30.6	31.1	34.6	40.9	38.0	41.3	38.8	44.0	42.7
Local Private Banks	26.8	32.3	35.7	46.2	50.7	50.0	50.4	50.5	54.0
Foreign Banks	45.2	55.0	64.6	68.6	69.4	73.0	68.2	70.7	75.8
<b>Commercial Banks</b>	<b>28.3</b>	<b>32.9</b>	<b>36.4</b>	<b>45.9</b>	<b>48.7</b>	<b>49.0</b>	<b>48.7</b>	<b>49.6</b>	<b>52.5</b>
Specialized Banks	24.5	19.8	19.6	23.5	23.5	25.1	20.6	22.5	17.2
<b>All Banks</b>	<b>28.2</b>	<b>32.7</b>	<b>36.1</b>	<b>45.5</b>	<b>48.3</b>	<b>48.6</b>	<b>48.3</b>	<b>49.2</b>	<b>51.9</b>
<b>Liquid Assets/Total Deposits</b>									
Public Sector Commercial Banks	38.9	40.1	43.5	51.3	49.5	51.2	51.9	58.6	58.0
Local Private Banks	35.0	43.4	45.8	59.5	66.5	61.7	64.6	64.2	71.4
Foreign Banks	71.6	82.4	96.4	104.3	107.9	127.4	121.9	156.7	167.0
<b>Commercial Banks</b>	<b>37.1</b>	<b>44.0</b>	<b>46.8</b>	<b>59.1</b>	<b>64.1</b>	<b>60.9</b>	<b>63.4</b>	<b>64.2</b>	<b>70.3</b>
Specialized Banks	229.4	167.1	149.4	202.0	211.5	202.3	186.0	125.2	146.3
<b>All Banks</b>	<b>37.7</b>	<b>44.5</b>	<b>47.1</b>	<b>59.5</b>	<b>64.4</b>	<b>61.3</b>	<b>63.7</b>	<b>64.5</b>	<b>70.4</b>
<b>Advances/Deposits</b>									
Public Sector Commercial Banks	68.4	65.2	58.0	55.2	60.7	54.5	57.4	51.1	53.3
Local Private Banks	75.1	66.6	61.3	52.0	48.9	47.1	46.1	46.0	44.1
Foreign Banks	68.9	56.1	42.0	39.6	37.4	36.8	43.4	53.7	43.7
<b>Commercial Banks</b>	<b>73.6</b>	<b>66.0</b>	<b>60.1</b>	<b>52.3</b>	<b>51.0</b>	<b>48.3</b>	<b>48.0</b>	<b>47.1</b>	<b>45.7</b>
Specialized Banks	577.0	560.8	491.5	540.1	556.9	488.9	569.9	346.2	570.5
<b>All Banks</b>	<b>75.2</b>	<b>67.7</b>	<b>61.6</b>	<b>53.6</b>	<b>52.2</b>	<b>49.5</b>	<b>49.2</b>	<b>48.2</b>	<b>46.9</b>

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

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

PKR billion

	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
Paid up Capital	281	325	358	405	463	482	494	587	586
Equity	563	660	695	784	873	943	956	1,207	1,248
Deposits	4,218	4,786	5,451	6,244	7,291	8,311	8,151	9,230	9,236
Liabilities	5,065	5,856	6,422	7,386	8,848	9,544	9,796	10,899	11,280
Advances (net of Provision)	3,173	3,240	3,358	3,349	3,805	4,110	4,014	4,447	4,336
Investments (net of Provisions)	1,087	1,737	2,157	3,055	4,013	4,313	4,662	5,310	5,954
Assets	5,628	6,516	7,117	8,171	9,720	10,487	10,752	12,106	12,528
Income	582	690	721	856	931	917	248	1,087	310
Expense	519	609	617	686	755	755	197	841	230
Profit before tax	63	81	105	170	176	162	51	247	80
Profit after tax	43	54	65	112	117	112	33	163	52

**Public Sector Commercial Banks**

PKR million

	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
Paid up Capital	18,544	21,339	34,030	41,414	44,284	53,320	58,323	59,323	59,323
Equity	111,986	139,219	159,790	166,172	177,165	195,286	199,694	229,502	224,164
Deposits	819,683	952,373	1,087,506	1,248,199	1,413,501	1,549,011	1,451,523	1,746,666	1,636,785
Liabilities	930,324	1,090,831	1,205,801	1,396,686	1,661,450	1,725,717	1,743,567	2,100,909	1,999,689
Advances (net of Provision)	560,666	620,596	630,704	689,423	858,633	843,984	833,610	893,321	871,913
Investments (net of Provisions)	204,784	297,689	383,310	479,609	588,623	619,522	696,271	850,795	911,065
Assets	1,042,310	1,230,050	1,365,591	1,562,858	1,838,614	1,921,003	1,943,261	2,330,411	2,223,853
Income	103,421	119,979	108,949	121,753	168,540	169,681	43,495	199,895	59,199
Expense	96,855	103,218	131,722	151,113	142,804	157,201	37,992	167,978	50,527
Profit before tax	6,566	16,762	22,773	29,359	25,735	12,479	5,503	31,917	8,672
Profit after tax	5,644	14,372	16,798	19,833	18,589	9,051	3,849	20,957	5,680

**Local Private Banks**

PKR million

	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
Paid up Capital	214,571	253,015	274,587	309,306	362,096	371,075	377,877	388,493	387,993
Equity	421,074	487,719	498,613	567,665	641,868	689,995	698,349	830,280	876,490
Deposits	3,236,220	3,655,994	4,188,181	4,810,209	5,700,887	6,588,746	6,524,351	7,340,944	7,457,623
Liabilities	3,799,764	4,417,543	4,875,191	5,635,806	6,833,231	7,436,911	7,660,920	8,513,972	8,977,217
Advances (net of Provision)	2,429,934	2,435,792	2,568,695	2,499,799	2,788,332	3,104,573	3,005,126	3,376,319	3,287,006
Investments (net of Provisions)	847,045	1,373,082	1,679,542	2,442,332	3,312,692	3,545,229	3,806,257	4,297,707	4,868,934
Assets	4,220,838	4,905,262	5,373,804	6,203,471	7,475,118	8,126,906	8,359,269	9,344,252	9,853,707
Income	437,498	524,275	470,401	528,855	717,920	707,641	192,712	844,679	236,246
Expense	385,022	463,734	547,425	660,306	572,482	566,054	150,016	644,123	171,118
Profit before tax	52,477	60,541	77,024	131,451	145,438	141,587	42,696	200,556	65,128
Profit after tax	34,704	39,265	45,646	85,716	95,831	98,168	28,231	132,859	42,411

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

PKR million

	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
Paid up Capital	32,130	34,885	33,992	38,720	41,149	42,344	40,822	32,893	32,629
Equity	33,971	35,739	34,509	42,530	40,738	39,823	39,346	34,155	35,932
Deposits	147,938	160,936	156,331	167,870	158,799	151,077	156,427	107,509	120,114
Liabilities	200,590	205,297	198,745	212,744	205,977	223,974	240,314	204,191	228,532
Advances (net of Provision)	101,921	90,325	65,628	66,411	59,322	55,536	67,931	57,688	52,451
Investments (net of Provisions)	22,593	52,373	79,809	113,382	85,519	120,714	131,559	126,977	146,244
Assets	234,562	241,037	233,253	255,274	246,715	263,787	279,660	238,346	264,464
Income	24,005	27,741	23,100	22,979	25,143	19,410	5,464	20,440	6,984
Expense	23,998	28,591	25,147	28,579	24,144	16,465	3,862	14,247	2,964
Profit before tax	7	(850)	2,046	5,601	999	2,945	1,602	6,193	4,020
Profit after tax	651	(809)	960	3,660	(174)	1,605	989	4,401	2,615

**Specialized Banks**

PKR million

	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
Paid up Capital	15,506	15,507	15,507	15,508	15,508	15,351	16,853	106,344	106,344
Equity	(4,163)	(2,424)	1,791	7,990	12,801	17,676	18,756	113,508	111,610
Deposits	13,883	16,588	18,962	17,327	17,738	21,695	18,879	34,655	21,906
Liabilities	134,332	142,414	142,577	141,179	146,942	157,322	151,303	79,744	74,385
Advances (net of Provision)	80,114	93,031	93,197	93,585	98,785	106,065	107,583	119,972	124,977
Investments (net of Provisions)	12,147	13,819	14,495	19,546	26,430	27,859	27,420	34,150	27,771
Assets	130,178	139,990	144,367	149,169	159,742	174,998	170,059	193,252	185,995
Income	17,039	17,612	14,063	12,022	19,053	20,757	6,148	22,155	7,403
Expense	12,888	13,392	16,909	15,540	15,242	15,316	5,351	14,282	5,338
Profit before tax	4,151	4,220	2,846	3,518	3,811	5,441	797	7,873	2,065
Profit after tax	2,317	1,617	1,665	2,388	2,486	3,609	407	5,151	1,418

**Table 1.6: Concentration in the Banking System**

March 31, 2015 (Un-audited)

Indicators							Percent
	Top 5 Banks	6-10 Banks	11-20 Banks	21-27 Banks	FBs	SBs	Industry
<b>Asset</b>							
Share of Total Assets	51.7	21.9	18.9	3.8	2.1	1.5	100
<b>Share of Total Investments</b>	55.2	22.6	16.3	3.1	2.4	0.5	100
<i>of which investment in Government Securities</i>	88.4	94.9	89.7	89.0	100.0	80.3	90
<b>Advances</b>							
Advances:public	67.1	20.7	10.1	2.0	0.0	0.0	100.0
Advances:private	45.5	21.9	22.6	4.7	1.5	3.8	100.0
<b>Sectoral Distribution of Loans</b>							
Corporate Sector	47.9	23.4	22.2	4.6	1.7	0.1	100.0
SMEs	44.3	22.2	27.0	3.0	0.1	3.5	100.0
Agriculture	36.5	6.3	6.1	1.5	0.0	49.5	100.0
Consumer Finance	55.0	18.5	20.5	5.8	0.2	0.0	100.0
Commodity Financing	56.0	25.9	15.2	2.9	0.0	0.0	100.0
Staff Loans	57.6	15.9	18.6	4.1	1.3	2.5	100.0
Others	95.8	2.5	0.5	0.2	0.7	0.4	100.0
<b>Total</b>	50.0	21.7	20.0	4.1	1.2	3.0	100.0
NPLs / Gross Loans	12.3	13.2	13.2	11.0	8.2	20.1	12.8
Net NPLs / Capital	7.0	20.8	13.1	8.6	-0.2	7.7	9.8
<b>Liabilities</b>							
<b>Share of Total Deposits</b>	53.4	22.4	18.7	4.0	1.3	0.2	100.0
Customer Fixed Deposits	46.5	20.3	25.9	5.4	1.8	0.1	100.0
Customer CASA	56.9	21.5	16.7	3.5	1.2	0.3	100.0
Customer Deposits others	9.1	82.0	7.7	1.1	0.1	0.1	100.0
Financial Institutions Remunerative Deposits	48.6	20.6	20.6	9.9	0.0	0.4	100.0
Financial Institutions Non-Remunerative Deposits	87.8	5.8	3.8	0.8	1.9	0.0	100.0
<b>Capital Adequacy</b>							
Capital/RWA (Capital Adequacy Ratio)	16.9	13.5	14.4	17.6	30.2	68.6	17.4
Tier 1 Capital / RWA	13.2	9.9	12.5	15.7	29.8	65.0	14.2
Net Worth / Total Assets	10.6	6.7	7.6	10.1	13.6	60.0	10.0
Share of Risk Weighted Assets	53.8	19.3	18.3	4.2	1.9	2.5	100.0
<b>Earning &amp; Profitability</b>							
Profit/Loss (Before Tax)	62.8	16.5	12.4	0.7	5.0	2.6	100.0
Net Interest Income / Gross Income	67.3	72.9	66.1	70.2	60.3	76.5	68.4
Non-Interest Expense / Gross Income	42.2	50.6	56.6	74.9	25.6	48.8	47.0
Provision Expense to Gross Income	4.2	8.7	9.2	15.3	-1.5	21.5	6.7
<b>Liquidity</b>							
Liquid Assets / Total Assets	53.9	55.2	44.6	43.4	75.8	17.2	51.9
Liquid Assets / Total Deposits	70.9	73.2	61.1	56.8	167.0	146.3	70.4
Advances to deposits ratio	44.0	45.8	50.0	49.3	43.7	570.5	46.9

## Asset Quality:

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

### Banking System: Selected Indicators of Asset Quality

	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
	PKR million								
Advances	3,422,549	3,551,331	3,729,003	3,759,235	4,247,183	4,578,716	4,482,690	4,929,957	4,833,880
NPLs	359,238	446,005	555,968	591,579	618,225	607,410	602,442	604,698	620,335
Provision	249,914	311,588	370,778	410,016	442,111	468,557	468,439	482,657	497,533
Advances (net)	3,172,636	3,239,744	3,358,225	3,349,219	3,805,072	4,110,159	4,014,250	4,447,300	4,336,347
Net NPLs	109,324	134,417	185,190	181,563	176,114	138,853	134,003	122,041	122,802

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

	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
	PKR million								
OAEM	11,558	12,152	14,141	15,521	14,320	13,785	13,751	15,260	15,309
Sub Standard	78,503	63,905	53,030	50,262	46,135	50,202	54,663	57,179	57,550
Doubtful	67,877	77,809	68,665	58,346	55,011	32,353	33,023	36,746	42,542
Loss	201,301	292,138	420,132	467,450	502,760	511,070	501,005	495,514	504,934
Total	359,238	446,005	555,968	591,579	618,225	607,410	602,442	604,698	620,335

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

	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
	PKR million								
OAEM	743	-	-	-	-	26	-	-	-
Sub Standard	17,490	13,666	11,787	9,669	9,879	11,320	11,190	14,748	12,199
Doubtful	29,782	32,386	31,255	20,196	21,348	14,336	13,691	16,306	18,901
Loss	185,746	251,691	311,391	364,059	397,522	428,513	425,326	433,552	445,738
Total	233,761	297,743	354,434	393,924	428,750	454,195	450,207	464,606	476,838

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

	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
	PKR million								
PSCBs	629,389	700,902	716,562	786,264	963,653	965,549	954,295	1,023,145	1,007,932
LPBs	2,587,530	2,643,594	2,826,985	2,785,927	3,096,738	3,425,264	3,325,635	3,704,416	3,623,132
FBs	104,440	95,113	71,495	73,215	67,872	61,842	74,128	62,537	57,219
CBs	3,321,360	3,439,608	3,615,042	3,645,407	4,128,263	4,452,655	4,354,058	4,790,098	4,688,283
SBs	101,189	111,723	113,961	113,828	118,920	126,060	128,632	139,858	145,597
Industry	3,422,549	3,551,331	3,729,003	3,759,235	4,247,183	4,578,716	4,482,690	4,929,957	4,833,880

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

	PKR million								
	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
PSCBs	102,656	118,400	163,786	166,289	166,353	180,240	183,561	182,324	194,209
LPBs	224,395	292,780	352,672	383,437	409,931	388,949	382,995	385,075	392,186
FBs	3,077	6,369	6,774	7,623	9,097	6,235	6,154	4,756	4,684
CBs	330,128	417,549	523,232	557,349	585,381	575,424	572,711	572,155	591,079
SBs	29,110	28,456	32,736	34,230	32,845	31,985	29,731	32,543	29,256
Industry	359,238	446,005	555,968	591,579	618,225	607,410	602,442	604,698	620,335

**Category-wise Banks' Provisions**

	PKR million								
	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
PSCBs	68,723	80,305	85,858	96,840	105,020	121,565	120,685	129,824	136,019
LPBs	157,598	207,803	258,289	286,128	308,406	320,691	320,509	328,097	336,127
FBs	2,519	4,788	5,867	6,804	8,550	6,306	6,197	4,849	4,767
CBs	228,839	292,896	350,014	389,773	421,976	448,562	447,391	462,771	476,914
SBs	21,075	18,692	20,764	20,244	20,135	19,995	21,049	19,886	20,619
Industry	249,914	311,588	370,778	410,016	442,111	468,557	468,439	482,657	497,533

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

	PKR million								
	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
PSCBs	560,666	620,596	630,704	689,423	858,633	843,984	833,610	893,321	871,913
LPBs	2,429,934	2,435,792	2,568,695	2,499,799	2,788,332	3,104,573	3,005,126	3,376,319	3,287,006
FBs	101,922	90,325	65,628	66,411	59,322	55,536	67,931	57,688	52,451
CBs	3,092,522	3,146,713	3,265,028	3,255,634	3,706,287	4,004,093	3,906,667	4,327,328	4,211,369
SBs	80,114	93,031	93,197	93,585	98,785	106,065	107,583	119,972	124,977
Industry	3,172,636	3,239,744	3,358,225	3,349,219	3,805,072	4,110,159	4,014,250	4,447,300	4,336,347

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

	PKR million								
	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
PSCBs	33,934	38,095	77,928	69,448	61,333	58,675	62,876	52,500	58,190
LPBs	66,797	84,977	94,382	97,309	101,525	68,259	62,487	56,978	56,059
FBs	558	1,581	907	819	547	(71)	(42)	(93)	(83)
CBs	101,289	124,653	173,218	167,576	163,405	126,862	125,321	109,384	114,165
SBs	8,035	9,764	11,972	13,987	12,709	11,991	8,682	12,657	8,636
Industry	109,324	134,417	185,190	181,563	176,114	138,853	134,003	122,041	122,802

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

amount in PKR million, ratio in percent

	Dec-13			Mar-14			Dec-14			Mar-15		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
<b>Corporate Sector</b>	3,013,732	404,973	13.4	3,050,213	421,194	13.8	3,289,490	429,132	13.0	3,243,884	443,273	13.7
<b>SMEs Sector</b>	283,962	91,710	32.3	261,717	92,430	35.3	299,303	91,247	30.5	274,065	87,789	32.0
<b>Agriculture Sector</b>	230,748	32,331	14.0	232,610	34,068	14.6	264,369	32,907	12.4	260,320	36,578	14.1
<b>Consumer sector</b>	273,165	37,195	13.6	284,311	36,197	12.7	294,025	34,172	11.6	298,412	35,009	11.7
<i>i. Credit cards</i>	21,402	2,238	10.5	21,227	2,286	10.8	22,793	2,391	10.5	22,446	2,435	10.8
<i>ii. Auto loans</i>	55,825	3,706	6.6	59,315	3,622	6.1	70,906	3,620	5.1	76,071	3,764	4.9
<i>iii. Consumer durable</i>	209	74	35.3	264	72	27.5	345	70	20.3	345	70	20.4
<i>iv. Mortgage loans</i>	53,092	15,106	28.5	51,565	14,476	28.1	52,304	14,105	27.0	52,557	13,792	26.2
<i>v. Other personal loans</i>	142,638	16,070	11.3	151,939	15,740	10.4	147,678	13,987	9.5	146,994	14,947	10.2
<b>Commodity financing</b>	478,874	5,320	1.1	435,327	5,190	1.2	548,524	5,390	1.0	523,681	5,723	1.1
<b>Staff Loans</b>	85,854	1,261	1.5	85,188	1,269	1.5	93,555	1,249	1.3	94,166	1,236	1.3
<b>Others</b>	139,159	12,333	8.9	133,325	12,094	9.1	140,691	10,603	7.5	139,352	10,727	7.7
<b>Total</b>	4,505,495	585,124	13.0	4,482,690	602,442	13.4	4,929,957	604,698	12.3	4,833,880	620,335	12.8

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

amount in PKR million, ratio in percent

	Dec-13			Mar-14			Dec-14			Mar-15		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	340,342	34,707	10.2	335,485	37,403	11.1	393,871	37,115	9.4	384,791	40,382	10.5
Automobile/Transportation	60,794	10,473	17.2	62,062	10,721	17.3	72,273	9,560	13.2	72,018	14,949	20.8
Cement	54,679	13,832	25.3	48,803	10,661	21.8	45,634	8,910	19.5	39,784	8,559	21.5
Chemical & Pharmaceuticals	150,256	13,440	8.9	159,245	13,372	8.4	190,392	16,186	8.5	175,960	15,943	9.1
Electronics	58,877	24,292	41.3	67,461	11,016	16.3	65,871	11,006	16.7	67,861	11,995	17.7
Financial	121,013	8,264	6.8	105,125	9,582	9.1	125,251	7,601	6.1	112,153	8,746	7.8
Individuals	383,162	47,090	12.3	401,785	48,088	12.0	432,837	53,287	12.3	412,517	52,876	12.8
Insurance	354	1	0.2	225	1	0.4	699	1	0.1	599	1	0.1
Others	1,917,127	204,589	10.7	1,780,573	222,641	12.5	2,027,955	224,390	11.1	1,951,848	218,449	11.2
Production/Transmission of Energy	493,122	14,956	3.0	554,432	30,271	5.5	621,298	29,420	4.7	639,092	37,335	5.8
Shoes & Leather garments	26,628	3,002	11.3	25,008	2,794	11.2	23,066	3,471	15.0	22,955	3,763	16.4
Sugar	120,274	6,290	5.2	175,431	5,369	3.1	138,382	5,764	4.2	202,141	6,520	3.2
Textile	778,868	204,187	26.2	767,054	200,523	26.1	792,429	197,987	25.0	752,163	200,818	26.7
<b>Total</b>	4,505,495	585,124	13.0	4,482,690	602,442	13.4	4,929,957	604,698	12.3	4,833,880	620,335	12.8

## Soundness & Resilience:

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

	PKR billion								
	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
<b>Profit Before Tax</b>									
PSCBs	6.6	16.8	22.8	29.4	25.7	12.5	5.5	31.9	8.7
LPBs	52.5	60.5	77.0	131.5	145.4	141.6	42.7	200.6	65.1
FBs	0.0	(0.9)	2.0	5.6	1.0	2.9	1.6	6.2	4.0
CBs	59.0	76.5	101.8	166.4	172.2	157.0	49.8	238.7	77.8
SBs	4.2	4.2	2.8	3.5	3.8	5.4	0.8	7.9	2.1
All Banks	63.2	80.7	104.7	169.9	176.0	162.5	50.6	246.5	79.9
<b>Profit After Tax</b>									
PSCBs	5.6	14.4	16.8	19.8	18.6	9.1	3.8	21.0	5.7
LPBs	34.7	39.3	45.6	85.7	95.8	98.2	28.2	132.9	42.4
FBs	0.6	(0.8)	1.0	3.7	(0.2)	1.6	1.0	4.4	2.6
CBs	41.0	52.8	63.4	109.2	114.2	108.8	33.1	158.2	50.7
SBs	2.3	1.6	1.7	2.4	2.5	3.6	0.4	5.2	1.4
All Banks	43.3	54.4	65.1	111.6	116.7	112.4	33.5	163.4	52.1

**Table 1.11: Break-up of Mark-up/Return/Interest Earned**

	amount in PKR billion, share in percent											
	CY11		CY12		CY13		Mar-14		Dec-14		Mar-15	
Items	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	423.5	56.6	422.1	53.2	396.0	50.9	104.0	49.6	437.0	47.5	113.8	44.6
Investments	297.8	39.8	352.7	44.4	361.0	46.4	99.4	47.3	450.2	48.9	133.2	52.2
Deposits, repo and others	26.4	3.5	19.1	2.4	20.4	2.6	6.5	3.1	32.6	3.5	8.2	3.2
<b>Total</b>	<b>747.7</b>	<b>100.0</b>	<b>793.9</b>	<b>100.0</b>	<b>777.4</b>	<b>100.0</b>	<b>209.9</b>	<b>100.0</b>	<b>919.8</b>	<b>100.0</b>	<b>255.3</b>	<b>100.0</b>

**Table 1.12: Distribution of Banks by Capital Adequacy Ratio (CAR)**

	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
Less than 10	9	6	5	5	5	5	5	3	3
10 to 15	10	15	13	10	9	12	10	12	12
Over 15	21	19	20	23	24	21	23	22	22
<b>Total</b>	<b>40</b>	<b>40</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>37</b>	<b>37</b>



**Table 1.13: Capital Structure and Capital Adequacy of All Banks and DFIs**

March 31, 2015 (Un-audited)

PKR million

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
<b>1.1 Common Equity Tier 1</b>							
1.1.1 Fully Paid-up capital/Capital deposited with SBP	637,227	59,323	390,521	32,629	106,344	588,817	48,409
1.1.2 Balance in Share Premium Account	18,116	7,038	11,078	-	-	18,116	-
1.1.3 Reserve for issue of Bonus Shares	-	-	-	-	-	-	-
1.1.4 Discount on issue of Shares (enter negative number)	(63,506)	32	(63,537)	-	-	(63,506)	-
1.1.5 General/Statutory Reserves as (disclosed on the Balance Sheet)	211,257	27,775	161,546	156	11,604	201,082	10,175
1.1.6 Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-	-	-	-	-	-
1.1.7 Un-appropriated/ un-remitted profits/ (Losses)	258,808	46,022	182,993	2,881	11,779	243,674	15,134
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", )	-	-	-	-	-	-	-
1.1.8	-	-	-	-	-	-	-
<b>CET 1 before Regulatory Adjustments</b>	<b>1,061,901</b>	<b>140,190</b>	<b>682,601</b>	<b>35,667</b>	<b>129,727</b>	<b>988,183</b>	<b>73,718</b>
1.1.9 <b>Regulatory Adjustments for calculation of CET1</b>	-	-	-	-	-	-	-
1.1.10 Goodwill (net of related deferred tax liability)	21,847	166	21,667	13	1	21,847	-
1.1.11 All other intangibles (net of any associated deferred tax liability)	13,076	1,514	11,516	3	-	13,033	44
1.1.12 Shortfall in provisions against classified assets (without considering any tax impact)	887	-	887	-	-	887	-
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	5,169	607	4,248	205	-	5,059	110
1.1.13	5,169	607	4,248	205	-	5,059	110
1.1.14 Defined benefit pension fund net assets	1,904	-	1,904	-	-	1,904	-
1.1.15 Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	6,363	1,789	4,574	-	-	6,363	-
1.1.16 Cash flow hedge reserve	-	-	-	-	-	-	-
1.1.17 Investment in own shares/ CET1 instruments	2	-	2	-	-	2	-
1.1.18 Any increase in equity capital resulting from a securitization	-	-	-	-	-	-	-
1.1.19 Capital shortfall of regulated subsidiaries	1,142	-	-	-	-	-	1,142
1.1.20 Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	297	-	272	18	8	297	-
Regulatory Adjustments for calculation of Common Equity Tier 1	50,687	4,076	45,070	238	8	49,392	1,295
1.1.21 <b>CET 1 after Regulatory Adjustments above</b>	<b>1,011,214</b>	<b>136,114</b>	<b>637,531</b>	<b>35,429</b>	<b>129,718</b>	<b>938,792</b>	<b>72,423</b>
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)	261	170	43	-	-	213	48
1.1.23 <b>CET1 after Regulatory Adjustment above</b>	<b>1,010,953</b>	<b>135,944</b>	<b>637,488</b>	<b>35,429</b>	<b>129,718</b>	<b>938,579</b>	<b>72,375</b>
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)	1,761	-	251	-	-	251	1,510
Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	3,783	1,076	2,707	-	-	3,783	-
1.1.25	3,783	1,076	2,707	-	-	3,783	-
1.1.26 <b>CET1 after Regulatory Adjustment above</b>	<b>1,005,409</b>	<b>134,868</b>	<b>634,530</b>	<b>35,429</b>	<b>129,718</b>	<b>934,545</b>	<b>70,864</b>
Amount exceeding 15% threshold (significant Investments and DTA)	121	-	121	-	-	121	-
1.1.27	121	-	121	-	-	121	-
1.1.28 CET1 after above adjustment	1,005,288	134,868	634,409	35,429	129,718	934,424	70,864
1.1.29 National specific regulatory adjustments applied to CET1 capital	977	59	62	-	-	120	856
1.1.30 Investment in TFCs of other banks exceeding the prescribed limit	937	59	22	-	-	81	856
1.1.31 Any other deduction specified by SBP	40	-	40	-	-	40	-
1.1.32 CET1 after Regulatory Adjustment above	1,004,312	134,809	634,347	35,429	129,718	934,304	70,008
1.1.33 Adjustment to CET1 due to insufficient AT 1 and T2 to cover adju	31,591	2,965	19,916	-	109	22,991	8,601
1.1.34 Common Equity Tier 1 (after regulatory adjustments)	972,720	131,844	614,431	35,429	129,609	911,313	61,407
<b>1.2 Additional Tier 1</b>	-	-	-	-	-	-	-
Qualifying Additional Tier-1 instruments plus any related share premium	10,138	-	10,138	-	-	10,138	-
1.2.1	10,138	-	10,138	-	-	10,138	-
1.2.1.1 of which Classified as equity	-	-	-	-	-	-	-
1.2.1.2 of which Classified as liabilities	-	-	-	-	-	-	-
Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	-	-	-	-	-	-	-
1.2.2	-	-	-	-	-	-	-
1.2.3 AT1 before Regulatory Adjustments	10,138	-	10,138	-	-	10,138	-
1.2.4 Regulatory Adjustments for calculation of Additional Tier 1 Capital	-	-	-	-	-	-	-
1.2.5 Investment in mutual funds exceeding the prescribed limit	8,126	246	5,605	-	-	5,851	2,275
1.2.6 Investment in own AT1 capital instruments	-	-	-	-	-	-	-
Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial, and insurance entities	-	-	-	-	-	-	-
1.2.7	-	-	-	-	-	-	-

**Table 1.13: Capital Structure and Capital Adequacy of All Banks and DFIs (Continued)**

March 31, 2015 (Un-audited)

PKR million

		All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
1.2.8	insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of	17	-	-	-	-	-	17
1.2.9	banking, financial and insurance entities that are outside the	-	-	-	-	-	-	-
1.2.10	based on pre-Basel III treatment which, during transitional	21,592	2,719	15,240	-	85	18,043	3,548
1.2.11	Adjustment to AT1 due to insufficient Tier 2 to cover deductions	2,786	-	-	-	24	24	2,761
	Regulatory Adjustments for calculation of Additional Tier 1 Capital	32,520	2,965	20,845	-	109	23,919	8,601
1.2.12	Amount of Regulatory Adjustment applied to AT1 capital	928	-	928	-	-	928	-
1.2.13	Additional Tier 1 (after regulatory adjustments)	9,209	-	9,209	-	-	9,209	-
1.2.14	Additional Tier 1 capital recognized for capital adequacy	6,882	-	6,882	-	-	6,882	-
1.2.15	<b>Tier 1 Capital</b>	<b>981,930</b>	<b>131,844</b>	<b>623,640</b>	<b>35,429</b>	<b>129,609</b>	<b>920,522</b>	<b>61,407</b>
1.2.16	Tier 1 Capital recognized for CAR (CET1 + Admissible AT1)	979,602	131,844	621,313	35,429	129,609	918,195	61,407
<b>2</b>	<b>Tier 2 Capital</b>	-	-	-	-	-	-	-
2.1	Qualifying Tier 2 capital instruments under Basel 3 plus any related share premium	21,827	2,000	19,827	-	-	21,827	-
2.2	<b>Tier 2 capital instruments subject to phase out arrangement issued under pre-Basel 3</b>	<b>6,522</b>	<b>-</b>	<b>6,522</b>	<b>-</b>	<b>-</b>	<b>6,522</b>	<b>-</b>
	<b>Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2 - from "Consolidation sheet")</b>							
2.3		958	-	958	-	-	958	-
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	19,851	3,943	13,844	113	1,702	19,602	249
2.5.0	Revaluation Reserves (net of taxes)**	144,427	43,321	94,287	277	4,041	141,927	2,500
2.5.1	Pertaining to Fixed Assets	54,202	13,176	37,954	-	2,315	53,445	757
2.5.2	Unrealized Gains/Losses on AFS	90,225	30,145	56,334	277	1,725	88,481	1,743
2.6	Foreign Exchange Translation Reserves	34,689	8,577	26,112	-	-	34,689	-
2.7	Undisclosed/Other Reserves (if any)	-	-	-	-	-	-	-
2.8	T2 before regulatory adjustments	228,275	57,842	161,552	390	5,743	225,526	2,749
2.9	Regulatory Adjustments for calculation of Tier 2 Capital	-	-	-	-	-	-	-
	<b>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</b>							
2.1		21,592	2,719	15,240	-	85	18,043	3,548
2.11	Reciprocal cross holdings in Tier 2 of banking, financial, and insurance entities	3,150	-	3,150	-	-	3,150	-
2.12	<b>Investment in own Tier 2 capital instrument</b>	<b>429</b>	<b>-</b>	<b>429</b>	<b>-</b>	<b>-</b>	<b>429</b>	<b>-</b>
	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)	463	35	89	-	-	125	338
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	1,284	-	1,284	-	-	1,284	-
	Sum regulatory adjustment for calculation of Tier-2 capital	26,918	2,754	20,192	-	85	23,032	3,886
2.15	Amount of Regulatory Adjustment applied to T2 capital	24,132	2,754	20,192	-	61	23,007	1,125
2.16	Tier 2 Capital (after regulatory adjustments)	204,143	55,088	141,359	390	5,682	202,518	1,624
2.17	<b>Tier 2 Capital recognized for capital adequacy</b>	<b>203,567</b>	<b>55,088</b>	<b>140,783</b>	<b>390</b>	<b>5,682</b>	<b>201,943</b>	<b>1,624</b>
2.18	Portion of Additional Tier 1 capital recognized in Tier 2 Capital	2,327	-	2,327	-	-	2,327	-
2.19	Total Tier 2 admissible for capital adequacy	205,894	55,088	143,111	390	5,682	204,270	1,624
	TOTAL CAPITAL	1,186,073	186,932	765,000	35,819	135,291	1,123,041	63,032
	<b>Total Capital Recognized for Capital Adequacy Ratio (T1 recognized + Tier 2 admissible)</b>							
<b>3</b>		<b>1,185,497</b>	<b>186,932</b>	<b>764,424</b>	<b>35,819</b>	<b>135,291</b>	<b>1,122,465</b>	<b>63,032</b>
		-	-	-	-	-	-	-
<b>4</b>	<b>Total Risk Weighted Assets</b>	<b>6,442,095</b>	<b>1,101,476</b>	<b>4,929,727</b>	<b>118,765</b>	<b>157,086</b>	<b>6,307,054</b>	<b>135,041</b>
4.1	Total Credit Risk Weighted Assets	4,746,791	849,998	3,596,050	92,694	123,777	4,662,519	84,272
4.2	Total Market Risk Weighted Assets	806,403	103,694	655,138	5,187	9,203	773,222	33,181
4.3	Total Operational Risk Weighted Assets	888,901	147,784	678,539	20,884	24,106	871,313	17,588
<b>5</b>	<b>Capital Adequacy Ratios</b>							
5.1	CET1 to total RWA							
5.2	Tier-1 capital to total RWA							
5.3	Total capital to total RWA	18.4%	17.0%	15.5%	30.2%	86.1%	17.8%	46.7%

\* Excluding IDBL.

**Table 1.14: Stress Testing Results of the Banking System**

March 31, 2015 (Un-audited)

Shock Details			Number of Banks with CAR*			
Pre-Shock Position			< 0%	0% > 8%	8% > 10%	> 10%
			1	0	1	34
Credit Shocks						
		Nature of Shock	< 0%	0% > 8%	8% > 10%	> 10%
C-1	10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss.	Hypothetical	1	3	7	25
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	2	2	6	26
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	2	5	7	22
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	1	0	2	33
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	1	0	2	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	0	1	34
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	0	2	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	0	1	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	0	1	34
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	0	1	34
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		NPLR 12.73%	Critical NPLR 52.27%	Difference 39.54%
Market Shocks			Number of Banks with CAR			
			< 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	1	4	30
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	1	1	2	32
IR-3	Downward Shift plus flattening of the yield curve by decreasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the maximum quarterly increase experienced during the last 6 years (April-09).	Historical	1	0	0	35
IR-4	Impact of Increase in interest rate by 100bps on investment portfolio only		1	0	2	33
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	1	0	1	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	0	1	35
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	1	0	1	35
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	0	2	34
EQ-2	Fall in general equity prices by 50%.	Hypothetical	1	0	2	34
Liquidity Shocks			No. of Banks with no liquidity after			
			3 Days	4 Days	5 Days	
L-1	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	Hypothetical		0	0	0
				1 Day	2 Days	3 Days
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 25%, 50%, and 100% for three consecutive days respectively.	Hypothetical		0	0	5
			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		

\* Excluding IDBL.

Table 1.15: List of Banks

CY12	CY13	Dec-14	Mar-15
<b>A. Public Sector Com. Banks (5)</b>	<b>A. Public Sector Com. Banks (5)</b>	<b>A. Public Sector Com. Banks (5)</b>	<b>A. Public Sector Com. Banks (5)</b>
First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.
National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan
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>B. Local Private Banks (22)</b>	<b>B. Local Private Banks (22)</b>	<b>B. Local Private Banks (22)</b>	<b>B. Local Private Banks (22)</b>
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.
<b>C. Foreign Banks (7)</b>	<b>C. Foreign Banks (7)</b>	<b>C. Foreign Banks (6) ###</b>	<b>C. Foreign Banks (6) ###</b>
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.	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. #		
<b>D. Specialized Banks (4)</b>	<b>D. Specialized Banks (4)</b>	<b>D. Specialized Banks (4)</b>	<b>D. Specialized Banks (4)</b>
Industrial Development Bank 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 Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.
<b>All Commercial Banks (34)</b>	<b>All Commercial Banks (34)</b>	<b>All Commercial Banks (33)</b>	<b>All Commercial Banks (33)</b>
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
<b>All Banks (38)</b>	<b>All Banks (38)</b>	<b>All Banks (37)</b>	<b>All Banks (37)</b>
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

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

## **2. Islamic Banking**

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

March 31, 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	59,375	27,114	86,489	4,427	(7,267)
Balances With Other Banks	7,368	12,353	19,720	(2,491)	(21,606)
Due from Financial Institutions	193,626	83,075	276,701	54,061	186,204
Investments - Net	183,499	184,683	368,181	11,450	14,226
Financing - Net	250,356	149,163	399,519	(9,236)	91,722
Operating Fixed Assets	15,089	6,710	21,800	1,865	2,101
Deferred Tax Assets	3,148	5	3,153	(322)	460
Other Assets	76,315	50,442	126,757	(16,275)	20,649
TOTAL ASSETS	788,776	513,544	1,302,320	43,478	286,489
LIABILITIES					
Bills Payable	9,508	4,273	13,781	2,197	2,238
Due to Financial Institution	20,414	13,491	33,905	(6,893)	13,421
Deposits And Other Accounts	683,467	438,856	1,122,323	52,609	250,228
Sub-ordinated Loans	6,139	-	6,139	(81)	2,001
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Deferred Tax Liabilities	254	72	326	11	(1,000)
Other Liabilities	19,843	22,731	42,574	(5,958)	11,385
TOTAL LIABILITIES	739,625	479,422	1,219,047	41,885	278,272
NET ASSETS	49,151	34,122	83,273	1,593	8,217
NET ASSETS REPRESENTED BY: -					
Share Capital	39,865	15,049	54,913	600	2,929
Reserves	6,805	47	6,853	(223)	4,296
Unappropriated Profit	1,490	17,554	19,044	531	4,494
Share Holders' Equity	48,161	32,650	80,811	908	11,720
Surplus/Deficit On Revaluation Of Assets	990	1,472	2,462	684	(3,503)
TOTAL	49,151	34,122	83,273	1,593	8,217
PROFIT AND LOSS STATEMENT	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions	Absolute change YoY	
Mark-Up Income	14,883	9,626	24,509	4,673	
Mark-Up Expenses	7,723	4,905	12,628	1,016	
Net Mark-Up Income	7,161	4,721	11,881	3,657	
Provisions & Bad Debts Written Off Directly/(Reversals)	253	147	400	192	
Net Mark-Up Income After Provision	6,907	4,573	11,481	3,464	
Fees, Commission & Brokerage Income	884	527	1,411	244	
Dividend Income	65	3	68	8	
Income From Dealing In Foreign Currencies	548	36	585	(339)	
Other Income	306	158	464	(212)	
Total Non - Markup Income	1,804	724	2,528	(299)	
Total Income	8,711	5,298	14,009	3,165	
Administrative Expenses	6,348	2,712	9,060	1,616	
Other Expenses	52	89	141	(14)	
Total Non-Markup Expenses	6,400	2,801	9,202	1,602	
Profit before Tax and Extra ordinary Items	2,311	2,497	4,807	1,563	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	2,311	2,497	4,807	1,563	
Less: Taxation	788	159	947	195	
PROFIT/ (LOSS) AFTER TAX	1,523	2,337	3,861	1,368	

**Table 2.2: Financial Soundness Indicators of Islamic Banking**

	Percent							
	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Mar-14	Dec-14	Mar-15
<b>Capital</b>								
Total Capital to Total RWA*	18.5	16.8	18.0	15.3	13.4	14.4	13.8	14.6
Tier 1 Capital to Total RWA*	18.4	16.3	17.2	14.7	12.4	13.0	12.5	13.5
Capital to Total Assets	11.4	9.7	8.7	7.6	6.9	7.4	6.5	6.4
<b>Asset Quality</b>								
NPFs to Total Financing	6.3	7.3	7.6	7.6	5.7	5.8	4.7	4.8
Net NPFs to Net Financing	3.1	3.2	2.9	2.7	1.5	1.4	0.8	0.6
Provision to NPFs	51.7	58.6	63.0	66.5	74.4	76.5	83.9	87.2
<b>Earnings</b>								
ROA before Tax	0.7	0.6	1.9	1.4	1.0	1.3	1.5	1.5
ROA after Tax	0.6	0.6	1.6	1.2	0.9	1.0	1.2	1.2
ROE before Tax	5.9	5.9	20.8	16.8	14.4	17.8	20.9	23.3
ROE after Tax	4.6	5.2	17.3	14.1	12.0	13.7	16.5	18.7
Net Mark-Up Income to Gross Income	79.4	78.5	82.4	80.1	78.5	74.4	77.9	82.5
Non Mark-Up Income to Gross Income	20.6	21.5	17.6	19.9	21.5	25.6	22.1	17.5
Operating Expense to Gross Income	70.3	72.6	60.4	67.3	69.7	68.8	66.0	63.9
<b>Liquidity</b>								
Financing to Deposits	54.3	46.2	38.4	32.7	36.3	35.3	38.2	35.6

\*Ratio pertains to Islamic Banks only

**Table 2.3: List of Islamic Banking Institutions**

As of December 31, 2014	As of March 31, 2015
<b>Islamic Banks</b>	<b>Islamic Banks</b>
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
<b>Conventional Banks having Islamic Banking Branches</b>	<b>Conventional Banks having Islamic Banking Branches</b>
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.
<b>Grand Total 22 (5+17)</b>	<b>Grand Total 22 (5+17)</b>



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

Table 3.1: Balance Sheet and Income Statement of DFIs

PKR million

Financial Position									Absolute change	
	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15	QoQ	YoY
ASSETS										
Cash & Balances With Treasury Banks	1,716	1,740	2,341	519	447	459	550	441	(109)	(18)
Balances With Other Banks	6,713	2,866	1,423	3,601	3,041	2,566	3,509	2,803	(707)	236
Lending To Financial Institutions	12,085	8,720	2,909	2,198	10,788	5,383	3,548	1,712	(1,836)	(3,671)
Investments - Net	62,102	64,115	81,379	79,065	79,497	85,259	108,317	115,793	7,476	30,535
Advances - Net	41,416	45,234	46,547	45,988	45,263	46,736	48,594	50,266	1,672	3,529
Operating Fixed Assets	3,098	2,974	2,930	3,345	3,468	3,420	3,392	3,357	(35)	(63)
Deferred Tax Assets	1,277	1,098	1,193	1,169	1,392	1,360	1,180	1,146	(35)	(215)
Other Assets	3,786	5,500	5,103	4,545	5,240	5,878	7,037	6,235	(802)	357
TOTAL ASSETS	132,193	132,248	143,825	140,431	149,137	151,062	176,127	181,753	5,625	30,691
LIABILITIES										
Bills Payable	-	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	51,522	50,306	64,885	58,165	67,306	64,562	74,450	80,099	5,650	15,538
Deposits And Other Accounts	18,074	15,856	12,074	13,510	8,947	12,302	15,002	13,107	(1,895)	805
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	30	15	19	11	6	1	0	0	(0)	(0)
Deferred Tax Liabilities	2	637	669	897	550	567	1,195	1,382	187	816
Other Liabilities	5,814	6,757	6,899	8,203	9,702	10,542	9,063	10,114	1,051	(428)
TOTAL LIABILITIES	75,442	73,571	84,546	80,786	86,511	87,973	99,710	104,704	4,993	16,730
NET ASSETS	56,751	58,677	59,279	59,646	62,626	63,088	76,417	77,049	632	13,961
NET ASSETS REPRESENTED BY: -										
Share Capital	47,269	48,343	48,409	48,409	48,627	48,627	48,627	48,627	-	-
Reserves	7,250	7,272	7,454	6,637	7,248	7,155	9,409	9,911	501	2,756
Unappropriated Profit	342	2,116	2,513	2,485	4,579	5,076	14,358	14,573	215	9,497
Share Holders' Equity	54,860	57,732	58,375	57,532	60,454	60,858	72,395	73,111	716	12,253
Surplus/Deficit On Revaluation Of Assets	1,891	945	904	443	537	2,230	4,022	3,938	(84)	1,708
TOTAL	56,751	58,677	59,279	57,975	60,992	63,088	76,417	77,049	632	13,961
OPERATING POSITION										
	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15	Change YoY	
Mark-Up/ Return/Interest Earned	12,592	13,942	15,202	14,928	11,320	2,986	14,001	3,706	719	
Mark-Up/ Return/Interest Expenses	6,720	7,318	8,030	8,524	5,906	1,543	6,949	1,651	108	
Net Mark-Up / Interest Income	5,872	6,625	7,172	6,403	5,414	1,444	7,052	2,055	611	
Provisions & Bad Debts Written Off Directly/(Reversals)	3,133	1,238	941	3,975	63	(222)	(6)	234	456	
Net Mark-Up / Interest Income After Provision	2,739	5,386	6,231	2,428	5,350	1,665	7,059	1,821	155	
Fees, Commission & Brokerage Income	191	148	124	108	134	36	158	19	(17)	
Dividend Income	423	484	854	1,036	1,469	360	764	212	(148)	
Income From Dealing In Foreign Currencies	20	(483)	(160)	148	143	(129)	(81)	20	150	
Other Income	844	1,194	534	1,329	1,766	493	4,700	1,509	1,016	
Total Non - Markup / Interest Income	1,479	1,343	1,352	2,620	3,511	759	5,541	1,761	1,001	
Total Income	4,217	6,729	7,583	5,049	8,861	2,425	12,600	3,581	1,157	
Administrative Expenses	2,647	2,977	3,102	3,396	3,659	899	3,866	1,200	301	
Other Expenses	62	166	1,905	399	(12)	(20)	33	24	44	
Total Non-Markup/Interest Expenses	2,709	3,144	5,007	3,795	3,646	879	3,899	1,224	345	
Profit before Tax and Extra ordinary Items	1,508	3,586	2,576	1,254	5,215	1,546	8,701	2,357	811	
Extra ordinary/unusual Items -- Gain/(Loss)	(25)	-	-	-	-	-	-	-	-	
Profit/ (Loss) Before Taxation	1,533	3,586	2,576	1,254	5,215	1,546	8,701	2,357	811	
Less: Taxation	630	1,690	1,690	1,501	758	270	1,425	534	265	
Profit/ (Loss) after Taxation	904	1,896	886	(247)	4,458	1,276	7,276	1,823	547	

Table 3.2: Financial Soundness Indicators of DFIs

	Percent								
	CY08	CY09	CY10	CY11	CY12	CY13	Mar-14	Dec-14	Mar-15
<b>Capital</b>									
Total Capital to Total RWA	53.4	52.5	56.1	56.9	54.8	51.4	50.1	44.8	46.4
Tier 1 Capital to Total RWA	53.3	52.4	56.5	57.4	54.9	50.7	49.4	43.6	45.2
Capital to Total Assets	47.1	42.9	44.4	41.2	41.3	40.9	41.8	43.4	42.4
<b>Asset Quality</b>									
NPLs to Total Loans	27.0	27.1	29.9	29.3	31.8	30.0	29.3	25.3	24.6
Net NPLs to Net Loans	11.2	10.1	14.8	14.4	14.7	12.2	12.1	7.9	7.5
Provision to NPLs	65.9	69.8	59.4	59.4	63.1	67.5	66.9	74.5	75.0
Net NPLs to Capital	8.4	7.4	11.4	11.3	11.6	9.1	8.9	5.0	4.9
<b>Earnings</b>									
ROA before Tax	1.5	1.3	2.7	1.9	0.9	3.6	4.1	5.4	5.3
ROA after Tax	0.7	0.8	1.4	0.6	-0.2	8.8	3.4	4.5	4.1
ROE before Tax	3.4	2.9	6.2	4.4	2.1	3.1	9.9	12.7	12.3
ROE after Tax	1.6	1.7	3.3	1.5	-0.4	7.5	8.1	10.6	9.5
Net Interest Income to Gross Income	34.8	79.9	83.1	84.1	71.0	60.7	65.5	56.0	53.9
Operating Expense to Gross Income	22.7	36.9	39.5	58.7	42.1	40.9	39.9	31.0	32.1
<b>Liquidity</b>									
Loans to Deposits	622.9	229.2	285.3	385.5	340.4	505.9	379.9	323.9	383.5
Liquid Assets/Total Assets	31.2	35.9	32.6	40.3	39.5	41.3	39.8	43.3	44.3
Liquid Assets/Total Deposits	547.3	262.4	271.6	480.6	410.7	688.2	488.7	508.6	614.8

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

As of December 31, 2014	As of March 31, 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.