

Quarterly Compendium:

# **Statistics of the Banking System**

[June 2016]



Financial Stability 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	Dec-14	Jun-15	Dec-15	Mar-16	Jun-16
<b>CAPITAL ADEQUACY</b>										
<b>Risk Weighted CAR<sup>^</sup></b>										
Public Sector Commercial Banks	15.1	14.7	16.5	16.7	15.4	16.8	15.7	17.1	15.1	15.2
Local Private Banks	13.9	13.6	14.4	14.9	14.4	15.2	15.6	15.7	15.8	15.6
Foreign Banks	23.0	23.8	31.3	30.7	30.2	25.0	26.8	24.4	27.1	21.3
<b>Commercial Banks</b>	<b>14.5</b>	<b>14.1</b>	<b>15.3</b>	<b>15.6</b>	<b>15.0</b>	<b>15.7</b>	<b>16.0</b>	<b>16.1</b>	<b>15.8</b>	<b>15.6</b>
Specialized Banks	-1.5	4.7	8.9	12.3	11.6	72.0	64.7	62.2	34.5	31.8
<b>All Banks</b>	<b>14.0</b>	<b>13.9</b>	<b>15.1</b>	<b>15.6</b>	<b>14.9</b>	<b>17.1</b>	<b>17.2</b>	<b>17.3</b>	<b>16.3</b>	<b>16.1</b>
<b>Tier 1 Capital to RWA<sup>^</sup></b>										
Public Sector Commercial Banks	12.6	12.2	14.4	13.9	11.7	12.5	11.1	13.0	11.5	11.6
Local Private Banks	11.4	11.4	12.3	12.4	12.4	12.7	12.9	12.9	12.7	12.5
Foreign Banks	22.5	23.5	31.1	30.5	30.1	24.5	26.6	24.2	26.7	20.9
<b>Commercial Banks</b>	<b>12.0</b>	<b>12.0</b>	<b>13.3</b>	<b>13.2</b>	<b>12.7</b>	<b>12.9</b>	<b>13.1</b>	<b>13.1</b>	<b>12.7</b>	<b>12.5</b>
Specialized Banks	-5.8	-0.9	3.4	6.8	7.9	68.3	60.2	59.3	31.6	29.1
<b>All Banks</b>	<b>11.6</b>	<b>11.6</b>	<b>13.0</b>	<b>13.0</b>	<b>12.6</b>	<b>14.3</b>	<b>14.1</b>	<b>14.4</b>	<b>13.2</b>	<b>13.0</b>
<b>Capital to Total Assets<sup>*</sup></b>										
Public Sector Commercial Banks	11.3	11.7	10.6	9.6	10.2	9.8	7.5	7.9	6.7	6.3
Local Private Banks	9.9	9.3	9.2	8.6	8.5	8.9	7.5	7.6	7.7	7.4
Foreign Banks	14.8	14.8	16.7	16.5	15.1	14.3	13.6	10.4	11.4	7.8
<b>Commercial Banks</b>	<b>10.4</b>	<b>9.9</b>	<b>9.7</b>	<b>9.0</b>	<b>9.0</b>	<b>9.2</b>	<b>7.6</b>	<b>7.7</b>	<b>7.6</b>	<b>7.2</b>
Specialized Banks	-1.7	1.2	5.4	8.0	10.1	58.7	57.6	52.8	30.1	28.6
<b>All Banks</b>	<b>10.1</b>	<b>9.8</b>	<b>9.6</b>	<b>9.0</b>	<b>9.0</b>	<b>10.0</b>	<b>8.3</b>	<b>8.4</b>	<b>7.9</b>	<b>7.5</b>
<b>ASSET QUALITY</b>										
<b>NPLs to Total Loans</b>										
Public Sector Commercial Banks	16.9	22.9	21.1	17.3	18.7	17.8	19.0	18.3	19.4	17.8
Local Private Banks	11.1	12.5	13.8	13.2	11.4	10.4	10.2	9.3	9.5	8.9
Foreign Banks	6.7	9.5	10.4	13.4	10.1	7.6	8.5	7.8	8.7	8.0
<b>Commercial Banks</b>	<b>12.1</b>	<b>14.5</b>	<b>15.3</b>	<b>14.2</b>	<b>12.9</b>	<b>11.9</b>	<b>12.1</b>	<b>11.1</b>	<b>11.5</b>	<b>10.7</b>
Specialized Banks	25.5	28.7	30.1	27.6	25.4	23.3	25.1	18.9	17.1	26.5
<b>All Banks</b>	<b>12.6</b>	<b>14.9</b>	<b>15.7</b>	<b>14.6</b>	<b>13.3</b>	<b>12.3</b>	<b>12.4</b>	<b>11.4</b>	<b>11.7</b>	<b>11.1</b>
<b>Provision to NPLs</b>										
Public Sector Commercial Banks	67.8	52.4	58.2	63.1	67.4	71.2	72.9	79.1	75.8	78.4
Local Private Banks	71.0	73.2	74.6	75.2	82.5	85.2	87.5	89.8	88.6	88.8
Foreign Banks	75.2	86.6	89.3	94.0	101.1	102.0	101.5	100.4	100.4	100.4
<b>Commercial Banks</b>	<b>70.1</b>	<b>66.9</b>	<b>69.9</b>	<b>72.1</b>	<b>78.0</b>	<b>80.9</b>	<b>82.7</b>	<b>86.3</b>	<b>84.3</b>	<b>85.4</b>
Specialized Banks	65.7	63.4	59.1	61.3	62.5	61.1	51.9	59.3	67.7	42.2
<b>All Banks</b>	<b>69.9</b>	<b>66.7</b>	<b>69.3</b>	<b>71.5</b>	<b>77.1</b>	<b>79.8</b>	<b>80.8</b>	<b>84.9</b>	<b>83.6</b>	<b>82.4</b>
<b>Net NPLs to Net Loans</b>										
Public Sector Commercial Banks	6.1	12.4	10.1	7.1	7.0	5.9	6.0	4.5	5.5	4.5
Local Private Banks	3.5	3.7	3.9	3.6	2.2	1.7	1.4	1.0	1.2	1.1
Foreign Banks	1.8	1.4	1.2	0.9	-0.1	-0.2	-0.1	0.0	0.0	0.0
<b>Commercial Banks</b>	<b>4.0</b>	<b>5.3</b>	<b>5.1</b>	<b>4.4</b>	<b>3.2</b>	<b>2.5</b>	<b>2.3</b>	<b>1.7</b>	<b>2.0</b>	<b>1.7</b>
Specialized Banks	10.5	12.8	14.9	12.9	11.3	10.5	13.9	8.7	6.2	17.2
<b>All Banks</b>	<b>4.1</b>	<b>5.5</b>	<b>5.4</b>	<b>4.6</b>	<b>3.4</b>	<b>2.7</b>	<b>2.7</b>	<b>1.9</b>	<b>2.1</b>	<b>2.2</b>
<b>Net NPLs to Capital<sup>*</sup></b>										
Public Sector Commercial Banks	27.4	48.8	41.8	34.6	30.0	22.9	30.3	19.8	28.9	24.9
Local Private Banks	17.4	18.9	17.1	15.8	9.9	6.9	6.3	4.6	5.0	4.9
Foreign Banks	4.4	2.6	1.9	1.3	-0.2	-0.3	-0.2	0.0	0.0	0.0
<b>Commercial Banks</b>	<b>18.8</b>	<b>25.0</b>	<b>21.6</b>	<b>19.0</b>	<b>13.7</b>	<b>10.0</b>	<b>10.3</b>	<b>7.3</b>	<b>8.6</b>	<b>7.9</b>
Specialized Banks	-	-	-	-	-	11.2	16.5	10.6	14.1	39.1
<b>All Banks</b>	<b>20.4</b>	<b>26.7</b>	<b>23.1</b>	<b>20.2</b>	<b>14.7</b>	<b>10.1</b>	<b>10.9</b>	<b>7.7</b>	<b>8.9</b>	<b>9.7</b>
<b>Investment in Equities to Capital<sup>#</sup></b>										
Public Sector Commercial Banks	14.7	20.2	23.3	21.9	20.5	21.6	25.6	20.8	27.7	27.1
Local Private Banks	9.0	8.6	10.7	8.2	9.6	11.9	12.5	12.2	12.2	13.3
Foreign Banks	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Commercial Banks</b>	<b>9.6</b>	<b>10.5</b>	<b>12.6</b>	<b>10.6</b>	<b>11.3</b>	<b>13.4</b>	<b>14.3</b>	<b>13.5</b>	<b>14.3</b>	<b>15.2</b>
Specialized Banks	-	26.8	4.6	3.3	4.8	4.1	3.9	3.1	5.1	5.3
<b>All Banks</b>	<b>9.8</b>	<b>10.6</b>	<b>12.5</b>	<b>10.5</b>	<b>11.2</b>	<b>12.4</b>	<b>13.3</b>	<b>12.5</b>	<b>13.8</b>	<b>14.7</b>

<sup>^</sup> 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.

<sup>\*</sup> 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.

<sup>#</sup> New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent									
	CY09	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	Jun-16
<b>Gross Asset Position in Financial Derivatives to Capital<sup>^^</sup></b>										
Public Sector Commercial Banks						0.6	0.8	1.0	0.7	0.7
Local Private Banks						0.9	0.7	0.4	0.6	0.5
Foreign Banks						4.9	4.9	7.6	10.7	10.1
<b>Commercial Banks</b>						<b>1.0</b>	<b>0.8</b>	<b>0.7</b>	<b>0.9</b>	<b>0.7</b>
Specialized Banks						0.0	0.0	0.0	0.0	0.0
<b>All Banks</b>						<b>0.9</b>	<b>0.7</b>	<b>0.6</b>	<b>0.8</b>	<b>0.7</b>
<b>Gross Liability Position in Financial Derivatives to Capital<sup>^^</sup></b>										
Public Sector Commercial Banks						1.8	0.6	0.8	0.6	0.7
Local Private Banks						1.2	0.6	0.5	0.4	0.8
Foreign Banks						14.9	6.1	15.6	14.4	12.4
<b>Commercial Banks</b>						<b>1.8</b>	<b>0.7</b>	<b>0.9</b>	<b>0.8</b>	<b>1.1</b>
Specialized Banks						0.0	0.0	0.0	0.0	0.0
<b>All Banks</b>						<b>1.6</b>	<b>0.7</b>	<b>0.9</b>	<b>0.7</b>	<b>1.0</b>
<b>EARNINGS</b>										
<b>Return on Assets (Before Tax)</b>										
Public Sector Commercial Banks	1.5	1.8	2.0	1.5	0.7	1.5	1.9	2.0	1.6	1.7
Local Private Banks	1.3	1.5	2.3	2.1	1.8	2.3	2.8	2.5	2.4	2.3
Foreign Banks	-0.3	0.9	2.3	0.4	1.2	2.4	5.4	4.2	4.1	3.4
<b>Commercial Banks</b>	<b>1.3</b>	<b>1.5</b>	<b>2.2</b>	<b>2.0</b>	<b>1.6</b>	<b>2.2</b>	<b>2.7</b>	<b>2.4</b>	<b>2.3</b>	<b>2.2</b>
Specialized Banks	3.1	2.0	2.4	2.5	3.3	4.5	5.0	7.2	2.1	1.7
<b>All Banks</b>	<b>1.3</b>	<b>1.5</b>	<b>2.2</b>	<b>2.0</b>	<b>1.6</b>	<b>2.2</b>	<b>2.7</b>	<b>2.5</b>	<b>2.3</b>	<b>2.2</b>
<b>Return on Assets (After Tax)</b>										
Public Sector Commercial Banks	1.3	1.3	1.4	1.1	0.5	1.0	1.1	1.2	1.1	1.0
Local Private Banks	0.9	0.9	1.5	1.4	1.3	1.5	1.6	1.5	1.6	1.3
Foreign Banks	-0.3	0.4	1.5	-0.1	0.6	1.7	3.5	2.6	2.7	2.0
<b>Commercial Banks</b>	<b>0.9</b>	<b>0.9</b>	<b>1.5</b>	<b>1.3</b>	<b>1.1</b>	<b>1.4</b>	<b>1.5</b>	<b>1.5</b>	<b>1.5</b>	<b>1.3</b>
Specialized Banks	1.2	1.2	1.6	1.6	2.2	3.0	3.2	4.5	1.3	1.0
<b>All Banks</b>	<b>0.9</b>	<b>1.0</b>	<b>1.5</b>	<b>1.3</b>	<b>1.1</b>	<b>1.5</b>	<b>1.6</b>	<b>1.5</b>	<b>1.5</b>	<b>1.3</b>
<b>ROE (Avg. Equity &amp; Surplus) (Before Tax)</b>										
Public Sector Commercial Banks	13.3	15.2	18.0	15.0	6.7	15.5	19.2	19.9	18.5	19.6
Local Private Banks	13.2	15.6	24.7	24.1	21.3	27.3	31.8	28.9	28.2	27.6
Foreign Banks	-2.4	5.8	14.5	2.4	7.3	16.0	39.0	31.9	37.2	35.3
<b>Commercial Banks</b>	<b>12.4</b>	<b>15.0</b>	<b>22.7</b>	<b>21.1</b>	<b>17.6</b>	<b>24.4</b>	<b>29.4</b>	<b>27.2</b>	<b>26.6</b>	<b>26.3</b>
Specialized Banks	0.0	-	-	-	-	21.3	8.4	12.4	5.0	4.5
<b>All Banks</b>	<b>13.2</b>	<b>15.5</b>	<b>23.0</b>	<b>21.2</b>	<b>17.9</b>	<b>24.3</b>	<b>27.5</b>	<b>25.8</b>	<b>25.1</b>	<b>24.9</b>
<b>ROE (Avg. Equity &amp; Surplus) (After Tax)</b>										
Public Sector Commercial Banks	11.4	11.2	12.2	10.8	4.9	10.2	11.4	11.8	12.1	11.4
Local Private Banks	8.6	9.3	16.1	15.9	14.7	18.1	18.1	17.5	18.3	15.9
Foreign Banks	-2.3	2.7	9.5	-0.4	4.0	11.4	25.0	20.2	24.4	20.9
<b>Commercial Banks</b>	<b>8.6</b>	<b>9.4</b>	<b>14.9</b>	<b>14.0</b>	<b>12.2</b>	<b>16.2</b>	<b>17.0</b>	<b>16.4</b>	<b>17.3</b>	<b>15.2</b>
Specialized Banks	0.0	-	-	-	-	14.1	5.5	7.8	3.2	2.7
<b>All Banks</b>	<b>8.9</b>	<b>9.6</b>	<b>15.1</b>	<b>14.1</b>	<b>12.4</b>	<b>16.1</b>	<b>15.9</b>	<b>15.6</b>	<b>16.3</b>	<b>14.4</b>
<b>NII/Gross Income</b>										
Public Sector Commercial Banks	63.0	69.1	69.4	64.1	61.0	62.5	58.1	60.4	62.6	64.0
Local Private Banks	75.9	77.2	77.9	73.2	72.3	72.8	69.5	72.3	70.8	71.7
Foreign Banks	64.8	67.6	72.2	69.0	81.0	78.2	67.5	75.4	79.2	81.7
<b>Commercial Banks</b>	<b>73.3</b>	<b>75.4</b>	<b>76.2</b>	<b>71.5</b>	<b>70.5</b>	<b>71.1</b>	<b>67.4</b>	<b>70.3</b>	<b>69.6</b>	<b>70.5</b>
Specialized Banks	44.7	51.0	67.3	63.7	67.1	74.6	71.3	74.1	80.4	73.0
<b>All Banks</b>	<b>72.4</b>	<b>74.7</b>	<b>76.0</b>	<b>71.3</b>	<b>70.4</b>	<b>71.3</b>	<b>67.5</b>	<b>70.4</b>	<b>70.0</b>	<b>70.6</b>
<b>Cost/Income Ratio</b>										
Public Sector Commercial Banks	47.5	49.1	49.9	54.4	58.9	55.5	48.1	47.1	56.0	54.5
Local Private Banks	50.1	52.5	50.8	52.5	56.1	52.9	46.0	48.5	49.9	50.2
Foreign Banks	77.5	65.2	59.3	75.2	76.5	53.2	26.6	32.4	26.9	29.3
<b>Commercial Banks</b>	<b>50.9</b>	<b>52.4</b>	<b>50.9</b>	<b>53.6</b>	<b>57.1</b>	<b>53.4</b>	<b>46.0</b>	<b>47.9</b>	<b>50.4</b>	<b>50.6</b>
Specialized Banks	61.3	61.3	60.4	64.4	59.6	51.2	51.2	45.6	54.3	66.6
<b>All Banks</b>	<b>51.2</b>	<b>52.7</b>	<b>51.1</b>	<b>53.9</b>	<b>57.2</b>	<b>53.3</b>	<b>46.1</b>	<b>47.8</b>	<b>50.6</b>	<b>51.0</b>

<sup>#</sup> New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

<sup>^^</sup> Based on un-audited quarterly numbers only.

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent									
	CY09	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	Jun-16
<b>Trading Income to Gross Income<sup>#</sup></b>										
Public Sector Commercial Banks			4.1	6.2	7.3	10.9	20.3	18.7	14.6	13.4
Local Private Banks			1.1	1.7	3.1	4.7	10.5	7.9	8.5	8.1
Foreign Banks			4.1	7.1	0.8	1.9	24.0	15.4	15.6	16.6
<b>Commercial Banks</b>			<b>1.7</b>	<b>2.7</b>	<b>3.8</b>	<b>5.7</b>	<b>12.6</b>	<b>10.0</b>	<b>9.6</b>	<b>9.2</b>
Specialized Banks			0.0	0.0	0.1	1.0	2.5	1.6	1.5	1.4
<b>All Banks</b>			<b>1.7</b>	<b>2.6</b>	<b>3.7</b>	<b>5.5</b>	<b>12.2</b>	<b>9.7</b>	<b>9.3</b>	<b>9.0</b>
<b>Personnel Expenses to Non-interest Expenses<sup>#</sup></b>										
Public Sector Commercial Banks	64.2	60.9	60.6	59.1	55.8	53.9	49.4	52.2	58.1	57.8
Local Private Banks	46.4	44.4	43.3	43.6	44.4	42.8	43.4	42.6	44.0	43.3
Foreign Banks	32.5	35.3	39.3	36.4	41.2	45.9	49.3	40.6	36.8	35.5
<b>Commercial Banks</b>	<b>48.2</b>	<b>46.7</b>	<b>45.9</b>	<b>46.0</b>	<b>46.3</b>	<b>44.9</b>	<b>44.6</b>	<b>44.2</b>	<b>46.5</b>	<b>46.0</b>
Specialized Banks	64.8	68.8	78.5	68.0	68.0	74.3	68.1	69.5	67.5	68.4
<b>All Banks</b>	<b>48.8</b>	<b>47.4</b>	<b>46.8</b>	<b>46.7</b>	<b>47.1</b>	<b>45.8</b>	<b>45.5</b>	<b>45.1</b>	<b>47.3</b>	<b>46.7</b>
<b>LIQUIDITY</b>										
<b>Liquid Assets/Total Assets</b>										
Public Sector Commercial Banks	31.1	34.6	40.9	38.0	41.3	44.0	45.2	48.6	50.8	50.3
Local Private Banks	32.3	35.7	46.2	50.7	50.0	50.5	54.1	55.0	57.1	56.1
Foreign Banks	55.0	64.6	68.6	69.4	73.0	70.7	76.6	82.0	84.5	87.0
<b>Commercial Banks</b>	<b>32.9</b>	<b>36.4</b>	<b>45.9</b>	<b>48.7</b>	<b>49.0</b>	<b>49.6</b>	<b>52.9</b>	<b>54.3</b>	<b>56.5</b>	<b>55.7</b>
Specialized Banks	19.8	19.6	23.5	23.5	25.1	22.5	16.8	20.8	16.1	21.9
<b>All Banks</b>	<b>32.7</b>	<b>36.1</b>	<b>45.5</b>	<b>48.3</b>	<b>48.6</b>	<b>49.2</b>	<b>52.3</b>	<b>53.8</b>	<b>55.9</b>	<b>55.2</b>
<b>Liquid Assets/Total Deposits</b>										
Public Sector Commercial Banks	40.1	43.5	51.3	49.5	51.2	58.6	57.0	61.4	67.7	67.0
Local Private Banks	43.4	45.8	59.5	66.5	61.7	64.2	71.1	74.3	78.0	77.2
Foreign Banks	82.4	96.4	104.3	107.9	127.4	156.7	170.5	202.1	173.1	222.9
<b>Commercial Banks</b>	<b>44.0</b>	<b>46.8</b>	<b>59.1</b>	<b>64.1</b>	<b>60.9</b>	<b>64.2</b>	<b>69.4</b>	<b>73.1</b>	<b>77.3</b>	<b>76.9</b>
Specialized Banks	167.1	149.4	202.0	211.5	202.3	125.2	97.3	100.3	87.4	91.0
<b>All Banks</b>	<b>44.5</b>	<b>47.1</b>	<b>59.5</b>	<b>64.4</b>	<b>61.3</b>	<b>64.5</b>	<b>69.5</b>	<b>73.3</b>	<b>77.3</b>	<b>77.0</b>
<b>Liquid Assets/Short term Liabilities<sup>^</sup><sup>#</sup></b>										
Public Sector Commercial Banks			46.6	42.4	60.7	69.4	74.3	79.8	83.4	81.4
Local Private Banks			88.1	95.1	100.5	97.7	110.3	107.2	115.0	115.0
Foreign Banks			130.9	122.2	117.5	100.9	102.4	107.4	117.7	112.2
<b>Commercial Banks</b>			<b>77.7</b>	<b>81.3</b>	<b>91.8</b>	<b>91.3</b>	<b>102.5</b>	<b>101.5</b>	<b>108.4</b>	<b>107.6</b>
Specialized Banks			34.0	36.8	40.1	60.7	45.9	51.8	44.0	33.5
<b>All Banks</b>			<b>76.8</b>	<b>80.5</b>	<b>90.7</b>	<b>91.0</b>	<b>101.9</b>	<b>100.9</b>	<b>107.8</b>	<b>106.2</b>
<b>Advances/Deposits</b>										
Public Sector Commercial Banks	65.2	58.0	55.2	60.7	54.5	51.1	47.7	44.1	46.9	46.4
Local Private Banks	66.6	61.3	52.0	48.9	47.1	46.0	43.8	45.6	45.0	46.1
Foreign Banks	56.1	42.0	39.6	37.4	36.8	53.7	38.0	35.4	25.4	26.8
<b>Commercial Banks</b>	<b>66.0</b>	<b>60.1</b>	<b>52.3</b>	<b>51.0</b>	<b>48.3</b>	<b>47.1</b>	<b>44.5</b>	<b>45.2</b>	<b>45.1</b>	<b>45.9</b>
Specialized Banks	560.8	491.5	540.1	556.9	488.9	346.2	395.4	311.9	370.3	269.9
<b>All Banks</b>	<b>67.7</b>	<b>61.6</b>	<b>53.6</b>	<b>52.2</b>	<b>49.5</b>	<b>48.2</b>	<b>45.7</b>	<b>46.4</b>	<b>46.3</b>	<b>47.0</b>
<b>Customer Deposits to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks			139.4	130.2	145.0	153.5	173.0	183.1	169.7	169.6
Local Private Banks			169.0	182.2	191.2	193.7	201.9	192.9	196.8	192.6
Foreign Banks			225.1	229.7	240.4	169.6	236.8	256.3	355.9	339.0
<b>Commercial Banks</b>			<b>163.8</b>	<b>170.8</b>	<b>181.7</b>	<b>184.8</b>	<b>196.1</b>	<b>191.4</b>	<b>192.4</b>	<b>188.9</b>
Specialized Banks			14.7	15.1	17.9	24.3	21.5	28.0	23.4	32.5
<b>All Banks</b>			<b>159.2</b>	<b>166.4</b>	<b>177.2</b>	<b>180.2</b>	<b>190.8</b>	<b>186.5</b>	<b>187.3</b>	<b>184.4</b>

<sup>#</sup> New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).<sup>^^</sup> Based on un-audited quarterly numbers only.



Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent									
	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Jun-15	Dec-15	Mar-16	Jun-16
<b>SECTORAL DISTRIBUTION OF LOANS</b>										
<b>Domestic Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks			92.3	92.4	92.7	93.7	94.1	94.0	94.4	94.6
Local Private Banks			92.9	92.2	90.7	91.2	91.7	91.2	91.3	91.4
Foreign Banks			100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Commercial Banks</b>			<b>92.9</b>	<b>92.4</b>	<b>91.3</b>	<b>91.9</b>	<b>92.3</b>	<b>91.9</b>	<b>92.0</b>	<b>92.1</b>
Specialized Banks			100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>All Banks</b>			<b>93.2</b>	<b>92.6</b>	<b>91.6</b>	<b>92.1</b>	<b>92.5</b>	<b>92.1</b>	<b>92.2</b>	<b>92.4</b>
<b>Public Sector Domestic Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks			19.4	25.8	24.8	27.9	28.8	25.5	25.6	28.6
Local Private Banks			12.2	18.0	18.0	19.8	21.5	20.7	19.5	22.0
Foreign Banks			1.5	4.1	3.5	1.3	0.8	0.0	0.0	0.0
<b>Commercial Banks</b>			<b>13.6</b>	<b>19.6</b>	<b>19.3</b>	<b>21.3</b>	<b>22.8</b>	<b>21.5</b>	<b>20.6</b>	<b>23.2</b>
Specialized Banks			0.4	0.3	0.4	0.2	0.2	0.2	0.2	0.2
<b>All Banks</b>			<b>13.2</b>	<b>19.1</b>	<b>18.7</b>	<b>20.7</b>	<b>22.1</b>	<b>20.8</b>	<b>20.0</b>	<b>22.5</b>
<b>Domestic Loans to Financial Institutions/Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks						0.7	0.7	0.8	0.7	0.7
Local Private Banks						1.3	1.3	1.5	1.6	1.7
Foreign Banks						0.0	0.0	0.3	0.4	0.3
<b>Commercial Banks</b>						<b>1.1</b>	<b>1.2</b>	<b>1.4</b>	<b>1.4</b>	<b>1.5</b>
Specialized Banks						0.1	0.1	0.1	0.1	0.1
<b>All Banks</b>						<b>1.1</b>	<b>1.1</b>	<b>1.3</b>	<b>1.3</b>	<b>1.5</b>
<b>Corporate &amp; SME Sector Domestic Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks			54.3	46.3	45.4	43.1	42.1	45.6	48.5	47.6
Local Private Banks			68.8	62.8	62.0	61.3	59.9	60.6	60.9	59.1
Foreign Banks			80.0	81.4	81.6	94.1	96.9	97.8	97.2	97.6
<b>Commercial Banks</b>			<b>65.9</b>	<b>59.2</b>	<b>58.6</b>	<b>57.8</b>	<b>56.5</b>	<b>57.9</b>	<b>58.7</b>	<b>57.1</b>
Specialized Banks			11.7	11.5	10.9	9.9	8.8	8.4	8.2	8.1
<b>All Banks</b>			<b>64.2</b>	<b>57.8</b>	<b>57.3</b>	<b>56.5</b>	<b>55.0</b>	<b>56.4</b>	<b>57.1</b>	<b>55.7</b>
<b>Other Domestic Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks						22.0	22.5	22.1	19.6	17.7
Local Private Banks						8.9	9.0	8.5	9.3	8.6
Foreign Banks						4.6	2.2	1.8	2.4	2.1
<b>Commercial Banks</b>						<b>11.6</b>	<b>11.8</b>	<b>11.1</b>	<b>11.3</b>	<b>10.4</b>
Specialized Banks						89.8	90.9	91.3	91.6	91.6
<b>All Banks</b>						<b>13.8</b>	<b>14.2</b>	<b>13.5</b>	<b>13.8</b>	<b>12.7</b>
<b>Overseas Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks			7.7	7.6	7.3	6.3	5.9	6.0	5.6	5.4
Local Private Banks			7.1	7.8	9.3	8.8	8.3	8.8	8.7	8.6
Foreign Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Commercial Banks</b>			<b>7.1</b>	<b>7.6</b>	<b>8.7</b>	<b>8.1</b>	<b>7.7</b>	<b>8.1</b>	<b>8.0</b>	<b>7.9</b>
Specialized Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>All Banks</b>			<b>6.8</b>	<b>7.4</b>	<b>8.4</b>	<b>7.9</b>	<b>7.5</b>	<b>7.9</b>	<b>7.8</b>	<b>7.6</b>
<b>Foreign Currency Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks			8.6	8.5	8.4	7.1	1.3	6.9	5.8	5.6
Local Private Banks			11.5	11.3	14.6	15.1	12.9	13.3	13.9	13.7
Foreign Banks			13.0	8.0	15.0	3.2	0.7	0.4	1.0	0.7
<b>Commercial Banks</b>			<b>10.9</b>	<b>10.6</b>	<b>13.2</b>	<b>13.3</b>	<b>10.3</b>	<b>11.9</b>	<b>12.2</b>	<b>11.9</b>
Specialized Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>All Banks</b>			<b>10.6</b>	<b>10.3</b>	<b>12.9</b>	<b>12.9</b>	<b>10.0</b>	<b>11.5</b>	<b>11.8</b>	<b>11.6</b>
<b>Foreign Currency Liabilities to Total Liabilities<sup>#</sup></b>										
Public Sector Commercial Banks			13.0	13.1	7.9	7.0	7.8	8.7	6.6	6.3
Local Private Banks			12.8	12.9	15.5	14.4	13.0	13.2	12.8	12.0
Foreign Banks			19.6	22.0	33.6	38.2	44.2	50.3	45.4	56.4
<b>Commercial Banks</b>			<b>13.0</b>	<b>13.2</b>	<b>14.5</b>	<b>13.4</b>	<b>12.6</b>	<b>13.1</b>	<b>12.3</b>	<b>12.0</b>
Specialized Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>All Banks</b>			<b>12.8</b>	<b>12.9</b>	<b>14.3</b>	<b>13.3</b>	<b>12.5</b>	<b>13.0</b>	<b>12.1</b>	<b>11.8</b>
<b>Banks<sup>#~</sup></b>	<b>4.2</b>	<b>4.2</b>	<b>4.0</b>	<b>3.4</b>	<b>3.9</b>	<b>1.5</b>	<b>2.3</b>	<b>3.1</b>		
<b>Banks<sup>#~</sup></b>	<b>10.1</b>	<b>8.5</b>	<b>10.1</b>	<b>8.6</b>	<b>8.9</b>	<b>9.2</b>	<b>10.0</b>	<b>9.2</b>		
basis points										
<b>Banks<sup>#&amp;</sup></b>						<b>603</b>	<b>583</b>	<b>524</b>	<b>526</b>	<b>532</b>
<b>All Banks<sup>#&amp;</sup></b>						<b>350</b>	<b>50</b>	<b>165</b>	<b>70</b>	<b>60</b>

<sup>#</sup> New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

<sup>\$</sup> Lending and deposit rates are taken from Table 3.39 of SBP's monthly 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).

<sup>&</sup> Interbank rates are taken from DMMD's daily publication of interbank call money rates (Maximum minus Minimum O/N rates).

<sup>~</sup> Real Estate numbers are taken from Table 3.8 of SBP's monthly Statistical Bulletin.

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

	PKR billion									
	CY09	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	Jun-16
Total Assets	6,516	7,117	8,171	9,720	10,487	12,106	13,244	14,143	14,281	15,374
Investments (net)	1,737	2,157	3,055	4,013	4,313	5,310	6,209	6,881	7,421	7,821
Advances (net)	3,240	3,358	3,349	3,805	4,110	4,447	4,552	4,816	4,782	5,180
Borrowings	654	538	675	1,033	723	1,001	1,322	1,766	1,967	2,305
Deposits	4,786	5,451	6,244	7,291	8,311	9,230	9,970	10,389	10,323	11,024
Liabilities	5,856	6,422	7,386	8,848	9,544	10,899	11,977	12,820	13,004	14,067
Paid up Capital	325	358	449	463	482	587	581	620	578	579
Equity	660	695	784	873	943	1,207	1,266	1,323	1,277	1,307
Profit Before Tax (ytd)	81	105	170	176	162	247	171	329	82	162
Profit After Tax (ytd)	54	65	112	117	112	163	99	199	53	94
Provisioning Charges (ytd)	97	75	50	43	40	25	25	39	3	10
Non-Performing Loans	446	556	592	618	607	605	630	605	619	635
Provisions Held Against NPLs	312	371	411	442	469	483	509	514	518	523
Non-Performing Loans (net)	134	185	182	176	139	122	121	91	102	112

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	Dec-14	Jun-15		Dec-15		Mar-16		Jun-16	
Growth Rates	YoY	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	15.8	9.2	14.8	19.0	7.9	14.9	5.7	19.2	4.6	16.8	1.0	14.0	7.7	16.1
Investments (Net)	59.9	24.2	41.6	31.4	7.5	23.3	4.3	37.6	2.5	29.6	7.8	24.6	5.4	26.0
Advances (Net)	2.1	3.7	(0.3)	12.9	8.0	9.9	5.0	8.7	6.2	8.3	(0.7)	10.3	8.3	13.8
Borrowings	1.7	42.3	(17.7)	25.4	53.0	38.4	(4.0)	84.0	(3.2)	76.4	11.4	42.9	17.2	74.3
Deposits	13.5	13.9	14.5	16.8	14.0	11.0	7.9	13.6	6.9	12.6	(0.6)	11.8	6.8	10.6
Liabilities	15.6	9.7	15.0	19.8	7.9	13.5	6.2	18.1	5.1	17.6	1.4	15.3	8.2	17.4
Paid up Capital	15.7	10.3	25.3	3.2	4.1	22.0	(0.8)	16.9	4.7	5.6	(6.7)	(1.4)	0.2	(0.4)
Equity	17.3	5.2	12.9	11.3	8.0	28.6	1.5	29.7	0.1	9.6	(3.4)	2.3	2.3	3.2
<b>KEY FSIs:</b>														
Capital Adequacy Ratio	14.0	13.9	15.1	15.6	14.9	17.1	17.2		17.3		16.3		16.1	
Capital to Total Assets*	10.1	9.8	9.6	9.0	9.0	10.0	8.3		8.4		7.9		7.5	
NPLs to Loans (Gross)	12.6	14.9	15.7	14.6	13.3	12.3	12.4		11.4		11.7		11.1	
Net NPLs to Net Loans	4.1	5.5	5.4	4.6	3.4	2.7	2.7		1.9		2.1		2.2	
ROA (Before Tax)	1.3	1.5	2.2	2.0	1.6	2.2	2.7		2.5		2.3		2.2	
ROE^ (Before Tax)	13.2	15.5	23.0	21.2	17.9	24.3	27.5		25.8		25.1		24.9	
Liquid Assets/ Total Deposits	44.5	47.1	59.5	64.4	61.3	64.5	69.5		73.3		77.3		77.0	
Advances to Deposit Ratio	67.7	61.6	53.6	52.2	49.5	48.2	45.7		46.4		46.3		47.0	

^ 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

June 30, 2016 (Un-audited)

PKR million

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	Absolute change	
							QoQ	YoY
ASSETS								
PKR								
Cash & Balances With Treasury Banks	159,515	726,570	20,149	906,234	4,184	910,418	96,357	57,306
Balances With Other Banks	31,096	144,038	2,955	178,090	8,485	186,575	26,452	9,818
Lending To Financial Institutions	40,417	238,974	32,481	311,872	2,062	313,933	39,702	(183,158)
Investments - Net	1,315,785	6,232,934	233,772	7,782,490	38,854	7,821,344	400,634	1,612,212
Advances - Net	969,927	4,029,872	34,781	5,034,581	145,248	5,179,829	397,881	627,697
Operating Fixed Assets	42,744	266,955	1,548	311,247	6,900	318,147	6,888	20,549
Deferred Tax Assets	33,058	35,142	22	68,221	2,126	70,347	989	7,635
Other Assets	189,382	361,241	6,847	557,471	15,696	573,167	123,644	(22,187)
TOTAL ASSETS	2,781,924	12,035,726	332,556	15,150,206	223,555	15,373,761	1,092,548	2,129,872
LIABILITIES								
-								
Bills Payable	16,057	177,855	3,949	197,861	551	198,412	50,637	(6,339)
Borrowings From Financial Institution	280,463	1,784,605	158,807	2,223,875	80,861	2,304,736	337,548	982,359
Deposits And Other Accounts	2,089,821	8,750,759	129,810	10,970,389	53,810	11,024,200	700,856	1,054,284
Sub-ordinated Loans	2,000	49,278	-	51,278	3,405	54,683	(3,742)	13,325
Liabilities Against Assets Subject To Finance Lease	31	12	-	43	2	45	(1)	20
Deferred Tax Liabilities	16,359	50,519	29	66,906	1,175	68,081	4,978	14,924
Other Liabilities	153,411	231,614	14,004	399,029	17,595	416,624	(27,564)	30,750
TOTAL LIABILITIES	2,558,142	11,044,640	306,599	13,909,381	157,400	14,066,782	1,062,710	2,089,322
NET ASSETS	223,782	991,086	25,957	1,240,825	66,155	1,306,980	29,838	40,550
NET ASSETS REPRESENTED BY:								
-								
Share Capital	60,323	437,691	18,197	516,210	62,958	579,168	941	(2,275)
Reserves	58,005	130,118	165	188,287	6,751	195,038	1,950	(8,946)
Unappropriated Profit	43,365	249,952	7,228	300,545	(10,537)	290,008	14,400	45,381
Share Holders' Equity	161,693	817,760	25,590	1,005,043	59,172	1,064,215	17,291	34,160
Surplus/Deficit On Revaluation Of Assets	62,088	173,326	368	235,782	6,983	242,765	12,547	6,390
TOTAL	223,782	991,086	25,957	1,240,825	66,155	1,306,980	29,838	40,550
PROFIT AND LOSS STATEMENT	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	82,556	374,685	7,988	465,228	9,691	474,920	(20,188)	
Mark-Up/ Return/Interest Expenses	44,614	177,421	2,451	224,486	2,810	227,297	(21,893)	
Net Mark-Up / Interest Income	37,942	197,264	5,536	240,742	6,881	247,623	1,706	
Provisions & Bad Debts Written Off Directly/(Reversals)	5,092	3,468	(49)	8,512	1,181	9,692	(15,496)	
Net Mark-Up / Interest Income After Provision	32,849	193,796	5,585	232,230	5,700	237,930	17,201	
Fees, Commission & Brokerage Income	8,031	36,380	1,215	45,626	34	45,660	4,111	
Dividend Income	1,703	6,823	-	8,526	109	8,635	(1,010)	
Income From Dealing In Foreign Currencies	2,031	7,313	(1,250)	8,094	0	8,094	(4,041)	
Other Income	9,581	27,475	1,278	38,334	2,400	40,734	(14,184)	
Total Non - Markup / Interest Income	21,346	77,990	1,243	100,579	2,543	103,122	(15,124)	
	54,195	271,786	6,828	332,809	8,243	341,052	2,077	
Administrative Expenses	31,867	136,560	1,888	170,315	6,269	176,585	12,440	
Other Expenses	428	1,713	98	2,239	2	2,241	(1,594)	
Total Non-Markup/Interest Expenses	32,295	138,273	1,986	172,554	6,272	178,826	10,846	
Profit before Tax and Extra ordinary Items	21,900	133,513	4,841	160,255	1,971	162,226	(8,769)	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	0.33	0.33	0	
PROFIT/ (LOSS) BEFORE TAXATION	21,900	133,513	4,841	160,255	1,971	162,226	(8,769)	
Less: Taxation	9,131	56,626	1,975	67,732	750	68,482	(3,421)	
PROFIT/ (LOSS) AFTER TAX	12,769	76,887	2,867	92,523	1,221	93,744	(5,348)	

Table 1.5: Banks' Group-wise Key Variables

**Public Sector Commercial Banks**

	CY09	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	PKR million Jun-16
Total Assets	1,230,050	1,365,591	1,562,858	1,838,614	1,921,003	2,330,411	2,352,118	2,547,768	2,512,854	2,781,924
Investments (net of Provisions)	297,689	383,310	479,609	588,623	619,522	850,795	958,593	1,174,246	1,202,862	1,315,785
Advances (net of Provision)	620,596	630,704	689,423	858,633	843,984	893,321	890,624	889,248	884,738	969,927
Borrowings	64,424	35,496	74,791	152,076	76,763	146,058	86,410	126,224	227,820	280,463
Deposits	952,373	1,087,506	1,248,199	1,413,501	1,549,011	1,746,666	1,866,527	2,017,464	1,884,717	2,089,821
Liabilities	1,090,831	1,205,801	1,396,686	1,661,450	1,725,717	2,100,909	2,124,422	2,318,532	2,295,145	2,558,142
Paid up Capital	21,339	34,030	41,414	44,284	53,320	59,323	59,323	59,723	60,323	60,323
Equity	139,219	159,790	166,172	177,165	195,286	229,502	227,697	229,236	217,709	223,782
Profit before tax	16,762	22,773	29,359	25,735	12,479	31,917	21,766	46,127	10,332	21,900
Profit after tax	14,372	16,798	19,833	18,589	9,051	20,957	12,937	27,440	6,743	12,769
Provisioning Charges (ytd)	14,049	9,802	7,518	10,661	20,007	11,325	10,687	17,793	1,526	5,092
Non-Performing Loans	118,400	163,786	166,289	166,353	180,240	182,324	196,592	190,068	201,311	200,911
Provisions Held Against NPLs	80,305	85,858	96,840	105,020	121,565	129,824	143,367	150,256	152,622	157,607
Non-Performing Loans (net)	38,095	77,928	69,448	61,333	58,675	52,500	53,225	39,812	48,689	43,304

**Local Private Banks**

	CY09	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	PKR million Jun-16
Total Assets	4,905,262	5,373,804	6,203,471	7,475,118	8,126,906	9,344,252	10,471,406	11,115,696	11,302,235	12,035,726
Investments (net of Provisions)	1,373,082	1,679,542	2,442,332	3,312,692	3,545,229	4,297,707	5,103,300	5,506,645	6,033,789	6,232,934
Advances (net of Provision)	2,435,792	2,568,695	2,499,799	2,788,332	3,104,573	3,376,319	3,489,696	3,747,469	3,722,492	4,029,872
Borrowings	489,798	407,179	501,116	777,546	510,010	750,014	1,128,114	1,495,745	1,570,340	1,784,605
Deposits	3,655,994	4,188,181	4,810,209	5,700,887	6,588,746	7,340,944	7,968,803	8,220,517	8,275,159	8,750,759
Liabilities	4,417,543	4,875,191	5,635,806	6,833,231	7,436,911	8,513,972	9,576,431	10,166,781	10,337,542	11,044,640
Paid up Capital	253,015	274,587	309,306	362,096	371,075	388,493	393,904	435,677	436,679	437,691
Equity	487,719	498,613	567,665	641,868	689,995	830,280	894,975	948,915	964,693	991,086
Profit before tax	60,541	77,024	131,451	145,438	141,587	200,556	137,767	258,376	67,351	133,513
Profit after tax	39,265	45,646	85,716	95,831	98,168	132,859	78,688	156,250	43,669	76,887
Provisioning Charges (ytd)	77,896	61,330	40,966	28,824	19,291	12,706	13,888	22,113	395	3,468
Non-Performing Loans	292,780	352,672	383,517	409,931	388,949	385,075	391,272	382,042	387,104	387,335
Provisions Held Against NPLs	207,803	258,289	287,504	308,406	320,691	328,097	342,215	342,999	343,149	344,100
Non-Performing Loans (net)	84,977	94,382	96,013	101,525	68,259	56,978	49,057	39,043	43,955	43,235

**Foreign Banks**

	CY09	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	PKR million Jun-16
Total Assets	241,037	233,253	255,274	246,715	263,787	238,346	224,490	260,906	255,843	332,556
Investments (net of Provisions)	52,373	79,809	113,382	85,519	120,714	126,977	120,433	173,356	157,280	233,772
Advances (net of Provision)	90,325	65,628	66,411	59,322	55,536	57,688	38,352	37,538	31,684	34,781
Borrowings	16,731	15,425	21,464	23,816	51,550	76,235	76,516	108,506	85,117	158,807
Deposits	160,936	156,331	167,870	158,799	151,077	107,509	100,829	105,892	124,837	129,810
Liabilities	205,297	198,745	212,744	205,977	223,974	204,191	193,972	233,757	226,656	306,599
Paid up Capital	34,885	33,992	38,720	41,149	42,344	32,893	21,872	18,117	18,267	18,197
Equity	35,739	34,509	42,530	40,738	39,823	34,155	30,518	27,149	29,187	25,957
Profit before tax	(850)	2,046	5,601	999	2,945	6,193	6,537	10,210	2,619	4,841
Profit after tax	(809)	960	3,660	(174)	1,605	4,401	4,186	6,488	1,718	2,867
Provisioning Charges (ytd)	4,725	2,577	1,303	1,902	(210)	(141)	(368)	(510)	(32)	(49)
Non-Performing Loans	6,369	6,774	7,600	9,097	6,235	4,756	3,582	3,167	3,023	3,006
Provisions Held Against NPLs	4,788	5,867	6,804	8,550	6,306	4,849	3,635	3,178	3,034	3,019
Non-Performing Loans (net)	1,581	907	796	547	(71)	(93)	(54)	(11)	(11)	(12)

**Specialized Banks**

	CY09	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	PKR million Jun-16
Total Assets	139,990	144,367	149,169	159,742	174,998	193,252	195,875	218,864	210,282	223,555
Investments (net of Provisions)	13,819	14,495	19,546	26,430	27,859	34,150	26,806	26,517	26,779	38,854
Advances (net of Provision)	93,031	93,197	93,585	98,785	106,065	119,972	133,460	141,572	143,035	145,248
Borrowings	82,934	80,334	77,881	79,753	84,320	29,141	31,337	35,670	83,912	80,861
Deposits	16,588	18,962	17,327	17,738	21,695	34,655	33,757	45,388	38,632	53,810
Liabilities	142,414	142,577	141,179	146,942	157,322	79,744	82,635	101,398	144,729	157,400
Paid up Capital	15,507	15,507	15,508	15,508	15,351	106,344	106,344	106,344	62,958	62,958
Equity	(2,424)	1,791	7,990	12,801	17,676	113,508	113,240	117,467	65,553	66,155
Profit before tax	4,220	2,846	3,518	3,811	5,441	7,873	4,925	14,103	1,251	1,971
Profit after tax	1,617	1,665	2,388	2,486	3,609	5,151	3,282	8,827	809	1,221
Provisioning Charges (ytd)	405	1,578	578	1,248	1,074	1,433	981	(523)	1,529	1,181
Non-Performing Loans	28,456	32,736	34,252	32,845	31,985	32,543	38,584	30,167	27,648	43,294
Provisions Held Against NPLs	18,692	20,764	20,244	20,135	19,995	19,886	20,026	17,878	18,708	18,261
Non-Performing Loans (net)	9,764	11,972	14,009	12,709	11,991	12,657	18,558	12,288	8,939	25,033

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

June 30, 2016 (Un-audited)

Indicators							Percent
	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Industry
<b>Asset</b>							
Share of Total Assets	51.1	22.3	19.5	3.5	2.2	1.5	100
<b>Share of Total Investments</b>	54.9	22.1	17.0	2.6	3.0	0.5	100
<i>of which investment in Government Securities</i>	89.7	94.2	92.3	93.7	100.0	88.8	92
<b>Advances</b>							
Advances:public	58.0	23.7	16.9	1.4	0.0	0.0	100.0
Advances:private	44.2	21.6	24.6	4.7	0.9	3.7	100.0
<b>Sectoral Distribution of Loans</b>							
Corporate Sector	46.1	24.5	23.6	4.2	1.0	0.1	100.0
SMEs	38.3	16.7	36.1	5.9	0.1	3.0	100.0
Agriculture	34.1	5.8	9.1	1.3	0.0	49.7	100.0
Consumer Finance	48.7	19.6	24.7	7.0	0.1	0.0	100.0
Commodity Financing	51.9	24.0	22.1	2.0	0.0	0.0	100.0
Staff Loans	54.2	19.5	18.1	4.7	0.7	2.4	100.0
Others	95.9	2.2	1.8	0.0	0.0	0.1	100.0
<b>Total</b>	47.4	22.1	22.8	4.0	0.7	2.9	100.0
NPLs / Gross Loans	10.8	6.5	14.8	8.8	8.0	26.5	11.1
Net NPLs / Capital	5.3	1.9	23.9	5.7	0.0	39.1	9.7
<b>Liabilities</b>							
<b>Share of Total Deposits</b>	52.2	23.5	19.4	3.2	1.2	0.5	100.0
Customer Fixed Deposits	44.6	25.9	22.5	4.7	1.1	1.2	100.0
Customer CASA	54.1	23.2	18.4	2.7	1.3	0.3	100.0
Customer Deposits others	36.3	26.5	31.9	4.7	0.2	0.2	100.0
Financial Institutions Remunerative Deposits	46.4	22.1	25.8	5.5	0.0	0.2	100.0
Financial Institutions Non-Remunerative Deposits	90.8	4.1	3.8	0.4	0.9	0.0	100.0
<b>Capital Adequacy</b>							
Capital/RWA (Capital Adequacy Ratio)	16.4	13.8	14.1	19.1	21.3	31.8	16.1
Tier 1 Capital / RWA	12.7	10.8	11.8	17.4	20.9	29.1	13.0
Capital / Total Assets	7.8	5.6	6.5	11.9	7.8	28.6	7.5
Share of Risk Weighted Assets	52.3	19.3	19.3	4.6	1.7	2.8	100.0
<b>Earning &amp; Profitability</b>							
Profit/Loss (Before Tax)	61.8	17.5	15.4	1.1	3.0	1.2	100.0
Net Interest Income / Gross Income	72.0	72.8	63.7	63.2	81.7	73.0	70.6
Non-Interest Expense / Gross Income	45.3	58.1	56.8	71.2	29.3	66.6	51.0
Provision Expense to Gross Income	2.6	0.0	2.9	14.6	-0.7	12.5	2.8
<b>Liquidity</b>							
Liquid Assets / Total Assets	57.1	56.7	49.1	46.2	87.0	21.9	55.2
Liquid Assets / Total Deposits	78.0	75.2	68.6	69.6	222.9	91.0	77.0
Advances to deposits ratio	42.4	45.6	53.8	63.3	26.8	269.9	47.0

## Asset Quality:

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

### Selected Indicators of Asset Quality

PKR million

	CY09	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	Jun-16
Advances (Gross)	3,551,331	3,729,003	3,759,235	4,247,183	4,578,716	4,929,957	5,061,376	5,330,138	5,299,462	5,702,816
NPLs	446,005	555,968	591,579	618,225	607,410	604,698	630,030	605,444	619,086	634,546
Provisions	311,588	370,778	410,016	442,111	468,557	482,657	509,244	514,311	517,513	522,987
Advances (net)	3,239,744	3,358,225	3,349,219	3,805,072	4,110,159	4,447,300	4,552,132	4,815,827	4,781,948	5,179,829
Net NPLs	134,417	185,190	181,563	176,114	138,853	122,041	120,786	91,133	101,572	111,559

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

PKR million

	CY09	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	Jun-16
OAEM	12,152	14,141	15,521	14,320	13,785	15,260	25,759	17,475	17,651	30,185
Sub Standard	63,905	53,030	50,262	46,135	50,202	57,179	55,517	40,649	51,710	52,773
Doubtful	77,809	68,665	58,346	55,011	32,353	36,746	30,719	28,044	28,994	34,842
Loss	292,138	420,132	467,450	502,760	511,070	495,514	518,034	519,277	520,730	516,746
Total	446,005	555,968	591,579	618,225	607,410	604,698	630,030	605,444	619,086	634,546

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

PKR million

	CY09	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	Jun-16
OAEM	-	-	-	-	26	-	-	-	-	-
Sub Standard	13,666	11,787	9,669	9,879	11,320	14,748	11,676	8,539	10,517	13,322
Doubtful	32,386	31,255	20,196	21,348	14,336	16,306	13,421	11,523	11,462	13,683
Loss	251,691	311,391	364,059	397,522	428,513	433,552	458,854	468,847	468,239	466,859
Total	297,743	354,434	393,924	428,750	454,195	464,606	483,950	488,909	490,218	493,864

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

amount in PKR million, ratio in percent

	Mar-15			Jun-15			Mar-16			Jun-16		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
<b>Corporate Sector</b>	3,243,884	443,273	13.7	3,302,198	442,849	13.4	3,590,766	442,893	12.3	3,794,652	448,524	11.8
Fixed Investments	1,368,700	218,868	16.0	1,455,747	217,895	15.0	1,590,359	197,041	12.4	1,739,682	199,650	11.5
Working Capital	1,181,297	148,374	12.6	1,192,989	148,839	12.5	1,280,810	164,361	12.8	1,289,184	163,974	12.7
Trade Finance	693,887	76,031	11.0	653,462	76,114	11.6	719,597	81,491	11.3	765,786	84,900	11.1
<b>SMEs Sector</b>	274,065	87,789	32.0	279,332	88,269	31.6	294,890	82,987	28.1	310,009	82,170	26.5
Fixed Investments	42,019	10,835	25.8	52,323	11,420	21.8	69,316	10,818	15.6	70,887	11,023	15.6
Working Capital	199,064	69,047	34.7	195,987	68,773	35.1	193,508	64,514	33.3	204,678	61,273	29.9
Trade Finance	32,982	7,907	24.0	31,022	8,075	26.0	32,065	7,655	23.9	34,444	9,873	28.7
<b>Agriculture Sector</b>	260,320	36,578	14.1	276,118	45,756	16.6	284,320	34,866	12.3	296,641	45,949	15.5
<b>Consumer sector</b>	298,412	35,009	11.7	320,736	34,066	10.6	333,547	35,068	10.5	349,860	34,347	9.8
<i>i. Credit cards</i>	22,446	2,435	10.8	23,960	2,462	10.3	24,793	2,430	9.8	25,619	2,468	9.6
<i>ii. Auto loans</i>	76,071	3,764	4.9	84,437	3,594	4.3	102,006	2,749	2.7	109,752	2,628	2.4
<i>iii. Consumer durable</i>	345	70	20.4	347	69	20.0	311	71	22.8	283	68	24.0
<i>iv. Mortgage loans</i>	52,557	13,792	26.2	53,782	13,332	24.8	56,717	12,947	22.8	59,077	12,565	21.3
<i>v. Other personal loans</i>	146,994	14,947	10.2	158,210	14,609	9.2	149,722	16,871	11.3	155,129	16,618	10.7
<b>Commodity financing</b>	523,681	5,723	1.1	650,617	6,685	1.0	550,412	5,615	1.0	697,671	4,442	0.6
<i>Cotton</i>	29,079	1,406	4.8	18,790	1,401	7.5	15,351	1,218	7.9	9,833	1,213	12.3
<i>Rice</i>	26,439	2,770	10.5	14,942	2,951	19.8	17,971	3,086	17.2	16,511	2,852	17.3
<i>Sugar</i>	104,364	1,117	1.1	98,243	1,908	1.9	104,208	1,025	1.0	71,974	144	0.2
<i>Wheat</i>	301,806	240	0.1	460,325	236	0.1	330,975	116	0.0	535,552	76	0.0
<i>Others</i>	61,995	190	0.3	58,318	190	0.3	81,906	170	0.2	63,801	157	0.2
<b>Staff Loans</b>	94,166	1,236	1.3	98,538	1,211	1.2	99,878	1,336	1.3	102,035	1,365	1.3
<b>Others</b>	139,352	10,727	7.7	133,836	11,194	8.4	145,649	16,321	11.2	151,947	17,749	11.7
<b>Total</b>	4,833,880	620,335	12.8	5,061,376	630,030	12.4	5,299,462	619,086	11.7	5,702,816	634,546	11.1

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

amount in PKR million, ratio in percent

	Mar-15			Jun-15			Mar-16			Jun-16		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	384,791	40,382	10.5	425,285	50,190	11.8	417,359	42,872	10.3	504,205	58,082	11.5
Automobile/Transportation	72,018	14,949	20.8	62,533	11,990	19.2	70,919	12,177	17.2	81,750	12,335	15.1
Cement	39,784	8,559	21.5	57,871	8,595	14.9	61,757	7,111	11.5	62,406	6,992	11.2
Chemical & Pharmaceuticals	175,960	15,943	9.1	197,444	16,028	8.1	224,023	14,577	6.5	247,344	14,700	5.9
Electronics	67,861	11,995	17.7	71,649	12,012	16.8	70,098	10,573	15.1	69,105	10,730	15.5
Financial	112,153	8,746	7.8	115,753	8,681	7.5	142,779	10,177	7.1	162,359	9,445	5.8
Individuals	412,517	52,876	12.8	438,419	52,481	12.0	462,943	48,275	10.4	531,846	47,290	8.9
Insurance	599	1	0.1	63	1	1.3	1,383	1	0.1	1,713	1	0.0
Others	1,951,848	218,449	11.2	2,139,402	219,857	10.3	2,167,046	225,938	10.4	2,297,109	222,255	9.7
Production/Transmission of Energy	639,092	37,335	5.8	645,348	36,732	5.7	669,638	37,143	5.5	789,150	38,391	4.9
Shoes & Leather garments	22,955	3,763	16.4	24,777	3,935	15.9	23,396	3,815	16.3	24,365	3,781	15.5
Sugar	202,141	6,520	3.2	174,636	8,335	4.8	232,101	11,451	4.9	182,629	13,574	7.4
Textile	752,163	200,818	26.7	708,195	201,193	28.4	756,018	194,976	25.8	748,834	196,971	26.3
<b>Total</b>	4,833,880	620,335	12.8	5,061,376	630,030	12.4	5,299,462	619,086	11.7	5,702,816	634,546	11.1

## Soundness & Resilience:

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

amount in PKR billion, share in percent

Items	CY11		CY12		CY13		Dec-14		Jun-15		Dec-15		Mar-16		Jun-16	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	423.5	56.6	422.1	53.2	396.0	50.9	437.0	47.5	210.5	42.5	403.8	41.1	91.3	38.9	186.5	39.3
Investments	297.8	39.8	352.7	44.4	361.0	46.4	450.2	48.9	267.7	54.1	544.5	55.5	136.0	58.0	276.8	58.3
Deposits, repo and others	26.4	3.5	19.1	2.4	20.4	2.6	32.6	3.5	16.9	3.4	33.5	3.4	7.3	3.1	11.5	2.4
<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>919.8</b>	<b>100.0</b>	<b>495.1</b>	<b>100.0</b>	<b>981.8</b>	<b>100.0</b>	<b>234.5</b>	<b>100.0</b>	<b>474.9</b>	<b>100.0</b>

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

amount in PKR billion, share in percent

Items	CY11		CY12		CY13		Dec-14		Jun-15		Dec-15		Mar-16		Jun-16	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Deposits	332.5	81.9	369.7	81.3	372.5	83.9	431.9	85.5	197.7	79.3	375.0	77.2	83.7	73.3	165.8	73.0
Securities sold under repurchased agreement	29.3	7.2	43.3	9.5	31.9	7.2	30.9	6.1	32.1	12.9	73.2	15.1	21.7	19.0	43.7	19.2
Borrowings	37.2	9.2	33.8	7.4	31.2	7.0	39.8	7.9	17.0	6.8	32.8	6.7	7.8	6.8	15.4	6.8
Others	7.0	1.7	7.9	1.7	8.4	1.9	2.5	0.5	2.3	0.9	4.6	0.9	1.1	1.0	2.3	1.0
<b>Total</b>	<b>405.9</b>	<b>100.0</b>	<b>454.7</b>	<b>100.0</b>	<b>444.0</b>	<b>100.0</b>	<b>505.0</b>	<b>100.0</b>	<b>249.2</b>	<b>100.0</b>	<b>485.6</b>	<b>100.0</b>	<b>114.2</b>	<b>100.0</b>	<b>227.3</b>	<b>100.0</b>

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

	CY07	CY08	CY09	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	Jun-16
Less than the minimum required level	9	9	6	5	5	5	5	3	2	3	3	3
Above minimum required level but below 15 percent	12	10	15	13	10	9	12	12	15	13	16	16
Over 15 percent	18	21	19	20	23	24	21	22	18	19	16	16
<b>Total</b>	<b>39</b>	<b>40</b>	<b>40</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>37</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>



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

June 30, 2016 (Un-audited)

PKR million

		All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
<b>1.1</b>	<b>Common Equity Tier 1</b>							
1.1.1	Fully Paid-up capital/Capital deposited with SBP	630,708	60,323	440,003	18,197	62,958	581,481	49,227
1.1.2	Balance in Share Premium Account	25,933	7,038	18,895	-	-	25,933	-
1.1.3	Reserve for issue of Bonus Shares	-	-	-	-	-	-	-
1.1.4	Discount on issue of Shares (enter negative number)	(100,498)	(263)	(100,235)	-	-	(100,498)	-
1.1.5	General/Statutory Reserves as (disclosed on the Balance Sheet)	229,422	29,411	181,455	165	6,751	217,781	11,641
1.1.6	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-	-	-	-	-	-
1.1.7	Un-appropriated/ un-remitted profits/ (Losses)	303,309	43,305	248,231	7,228	(10,537)	288,227	15,083
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", )	-	-	-	-	-	-	-
	<b>CET 1 before Regulatory Adjustments</b>	<b>1,088,874</b>	<b>139,813</b>	<b>788,349</b>	<b>25,590</b>	<b>59,172</b>	<b>1,012,923</b>	<b>75,951</b>
1.1.9	<b>Regulatory Adjustments for calculation of CET1</b>	-	-	-	-	-	-	-
1.1.10	Goodwill (net of related deferred tax liability)	19,984	283	19,692	8	1	19,984	-
1.1.11	All other intangibles (net of any associated deferred tax liability)	12,638	789	11,815	0	0	12,604	34
1.1.12	Shortfall in provisions against classified assets (without considering any tax impact)	2,763	923	1,770	-	70	2,763	-
1.1.13	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	5,960	-	5,554	-	-	5,554	405
1.1.14	Defined benefit pension fund net assets	3,823	-	3,186	-	637	3,823	-
1.1.15	Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	9,349	1,099	8,250	-	-	9,349	-
1.1.16	Cash flow hedge reserve	-	-	-	-	-	-	-
1.1.17	Investment in own shares/ CET1 instruments	124	-	124	-	-	124	-
1.1.18	transaction	-	-	-	-	-	-	-
1.1.19	Capital shortfall of regulated subsidiaries	-	-	-	-	-	-	-
1.1.20	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	179	-	219	-	(40)	179	-
	Regulatory Adjustments for calculation of Common Equity Tier 1	54,820	3,094	50,610	9	669	54,381	439
1.1.21	<b>CET 1 after Regulatory Adjustments above</b>	<b>1,034,054</b>	<b>136,719</b>	<b>737,739</b>	<b>25,581</b>	<b>58,503</b>	<b>958,542</b>	<b>75,512</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)	665	56	497	-	-	552	113
1.1.23	<b>CET1 after Regulatory Adjustment above</b>	<b>1,033,389</b>	<b>136,664</b>	<b>737,242</b>	<b>25,581</b>	<b>58,503</b>	<b>957,989</b>	<b>75,399</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)	4,256	-	1,205	-	-	1,205	3,051
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	7,523	2,072	5,452	-	-	7,523	-
1.1.26	<b>CET1 after Regulatory Adjustment above</b>	<b>1,021,609</b>	<b>134,592</b>	<b>730,585</b>	<b>25,581</b>	<b>58,503</b>	<b>949,261</b>	<b>72,348</b>
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	-	-	-	-	-	-	-
1.1.28	CET1 after above adjustment	1,021,609	134,592	730,585	25,581	58,503	949,261	72,348
1.1.29	National specific regulatory adjustments applied to CET1 capital	641	59	40	-	-	98	542
1.1.30	Investment in TFCs of other banks exceeding the prescribed limit	601	59	-	-	-	59	542
1.1.31	Any other deduction specified by SBP	40	-	40	-	-	40	-
1.1.32	CET1 after Regulatory Adjustment above	1,020,968	134,533	730,545	25,581	58,503	949,162	71,806
1.1.33	Adjustment to CET1 due to insufficient AT 1 and T2 to cover adjustment	27,706	2,246	17,294	-	30	19,569	8,137
1.1.34	<b>Common Equity Tier 1 (after regulatory adjustments)</b>	<b>993,262</b>	<b>132,287</b>	<b>713,251</b>	<b>25,581</b>	<b>58,473</b>	<b>929,593</b>	<b>63,669</b>
1.2	<b>Additional Tier 1</b>	-	-	-	-	-	-	-
1.2.1	Qualifying Additional Tier-1 instruments plus any related share premium	6,905	-	6,905	-	-	6,905	-
1.2.1.1	of which Classified as equity	3,656	-	3,656	-	-	3,656	-
1.2.1.2	of which Classified as liabilities	3,249	-	3,249	-	-	3,249	-
1.2.2	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	-	-	-	-	-	-	-
1.2.3	AT1 before Regulatory Adjustments	6,905	-	6,905	-	-	6,905	-
1.2.4	Regulatory Adjustments for calculation of Additional Tier 1 Capital	-	-	-	-	-	-	-
1.2.5	Investment in mutual funds exceeding the prescribed limit	6,870	-	3,621	-	-	3,621	3,249
1.2.6	Investment in own AT1 capital instruments	-	-	-	-	-	-	-

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

June 30, 2016 (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 the	-	-	-	-	-	-	-
1.2.9	financial and insurance entities that are outside the scope of	-	-	-	-	-	-	-
1.2.10	on pre-Basel III treatment which, during transitional period, remain	19,399	2,246	14,328	-	30	16,604	2,796
1.2.11	Adjustment to AT1 due to insufficient Tier 2 to cover deductions	2,093	-	-	-	-	-	2,093
	Regulatory Adjustments for calculation of Additional Tier 1 Capital	28,361	2,246	17,949	-	30	20,225	8,137
1.2.12	Amount of Regulatory Adjustment applied to AT1 capital	655	-	655	-	-	655	-
1.2.13	Additional Tier 1 (after regulatory adjustments)	6,250	-	6,250	-	-	6,250	-
1.2.14	Additional Tier 1 capital recognized for capital adequacy	4,795	-	4,795	-	-	4,795	-
<b>1.2.15</b>	<b>Tier 1 Capital</b>	<b>999,512</b>	<b>132,287</b>	<b>719,501</b>	<b>25,581</b>	<b>58,473</b>	<b>935,843</b>	<b>63,669</b>
1.2.16	Tier 1 Capital recognized for CAR (CET1 + Admissible AT1)	998,057	132,287	718,046	25,581	58,473	934,388	63,669
<b>2</b>	<b>Tier 2 Capital</b>	-	-	-	-	-	-	-
2.1	Qualifying Tier 2 capital instruments under Basel 3 plus any related share premium	32,004	2,000	30,004	-	-	32,004	-
<b>2.2</b>	<b>Tier 2 capital instruments subject to phase out arrangement issued under pre-Basel 3</b>	<b>6,572</b>	<b>-</b>	<b>6,572</b>	<b>-</b>	<b>-</b>	<b>6,572</b>	<b>-</b>
<b>2.3</b>	<b>Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2 - from "Consolidation sheet")</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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	30,141	9,075	19,038	25	1,790	29,928	213
2.5.0	Revaluation Reserves (net of taxes)**	167,789	46,076	114,540	366	3,768	164,751	3,038
2.5.1	Pertaining to Fixed Assets	66,564	16,687	46,138	-	2,391	65,217	1,348
2.5.2	Unrealized Gains/Losses on AFS	101,224	29,389	68,402	366	1,377	99,534	1,690
2.6	Foreign Exchange Translation Reserves	36,017	9,234	26,783	-	-	36,017	-
2.7	Undisclosed/Other Reserves (if any)	-	-	-	-	-	-	-
2.8	T2 before regulatory adjustments	272,523	66,384	196,938	391	5,559	269,272	3,251
2.9	Regulatory Adjustments for calculation of Tier 2 Capital	-	-	-	-	-	-	-
<b>2.1</b>	<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>	<b>19,399</b>	<b>2,246</b>	<b>14,328</b>	<b>-</b>	<b>30</b>	<b>16,604</b>	<b>2,796</b>
2.11	Reciprocal cross holdings in Tier 2 of banking, financial, and insurance entities	2,220	-	2,220	-	-	2,220	-
<b>2.12</b>	<b>Investment in own Tier 2 capital instrument</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>-</b>
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)	833	15	398	-	-	413	420
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	1,258	-	1,258	-	-	1,258	-
	Sum regulatory adjustment for calculation of Tier-2 capital	23,712	2,260	18,205	-	30	20,496	3,216
2.15	Amount of Regulatory Adjustment applied to T2 capital	21,619	2,260	18,205	-	30	20,496	1,123
2.16	Tier 2 Capital (after regulatory adjustments)	250,904	64,124	178,733	391	5,529	248,776	2,128
<b>2.17</b>	<b>Tier 2 Capital recognized for capital adequacy</b>	<b>221,439</b>	<b>41,877</b>	<b>171,610</b>	<b>391</b>	<b>5,520</b>	<b>219,399</b>	<b>2,040</b>
2.18	Portion of Additional Tier 1 capital recognized in Tier 2 Capital	1,455	-	1,455	-	-	1,455	-
2.19	Total Tier 2 admissible for capital adequacy	222,903	41,877	173,066	391	5,529	220,862	2,040
	TOTAL CAPITAL	1,250,416	196,411	898,234	25,972	64,002	1,184,619	65,797
<b>3</b>	<b>Total Capital Recognized for Capital Adequacy Ratio (T1 recognized + Tier 2 admissible)</b>	<b>1,220,960</b>	<b>174,165</b>	<b>891,112</b>	<b>25,972</b>	<b>64,002</b>	<b>1,155,250</b>	<b>65,710</b>
<b>4</b>	<b>Total Risk Weighted Assets</b>	<b>7,348,426</b>	<b>1,143,136</b>	<b>5,721,542</b>	<b>122,199</b>	<b>201,034</b>	<b>7,187,910</b>	<b>160,516</b>
4.1	Total Credit Risk Weighted Assets	5,496,482	897,339	4,239,115	89,099	160,456	5,386,009	110,473
4.2	Total Market Risk Weighted Assets	859,492	82,849	720,562	14,275	10,027	827,712	31,780
4.3	Total Operational Risk Weighted Assets	992,452	162,949	761,865	18,825	30,551	974,190	18,262
<b>5</b>	<b>Capital Adequacy Ratios</b>							
5.1	CET1 to total RWA	13.5%	11.6%	12.5%	20.9%	29.1%	12.9%	39.7%
5.2	Tier-1 capital to total RWA	13.6%	11.6%	12.5%	20.9%	29.1%	13.0%	39.7%
5.3	Total capital to total RWA	16.6%	15.2%	15.6%	21.3%	31.8%	16.1%	40.9%

**Table 1.13: Stress Testing Results of the Banking System**

June 30, 2016 (Un-audited)

Shock Details			Number of Banks with CAR*			
Pre-Shock Position			< 0%	0% > 8%	8% > 10.25%	> 10.25%
			1	0	1	32
	Credit Shocks	Nature of Shock	< 0%	0% > 8%	8% > 10.25%	> 10.25%
C-1	10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss.	Hypothetical	1	6	8	19
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	1	6	3	24
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	1	7	4	22
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	1	0	1	32
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	1	0	2	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 9 years.	Historical	1	1	3	29
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 9 years (Mar-09).	Historical	1	0	1	32
C-8	Increase in NPLs to Loans Ratio of Textile Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 5 years.	Historical	1	0	1	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 9 years.	Historical	1	0	1	32
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 9 years.	Historical	1	0	1	32
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		NPLR	Critical NPLR	Difference
				11.04%	46.39%	35.36%
			Number of Banks with CAR			
	Market Shocks		< 0%	0% > 8%	8% > 10%	> 10%
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	Hypothetical	1	4	1	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 8 years (July-08).	Historical	1	3	2	28
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 8 years (April-09).	Historical	1	0	0	33
IR-4	Impact of Increase in interest rate by 100bps on investment portfolio only		1	0	2	31
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	1	0	1	32
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	32
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	2	0	1	31
EQ-1	Fall in general equity prices by 41.4% equivalent to maximum decline in the index during last 9 years (Oct08-Jan09).	Historical	1	0	1	32
EQ-2	Fall in general equity prices by 50%.	Hypothetical	1	0	1	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	1	
				1 Day	2 Days	3 Days
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 10%, 20%, and 50% for three consecutive days respectively.	Hypothetical		0	0	2
				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		3		

\*Excluding IDBL.

Table 1.14: List of Banks

Dec-14	Dec-15	Mar-16	Jun-16
<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.*	MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
MCB Bank Ltd.	MCB Islamic Bank Ltd.***	MCB Islamic Bank Ltd.	MCB Islamic 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 (6)</b>	<b>C. Foreign Banks (4)</b>	<b>C. Foreign Banks (4)</b>	<b>C. Foreign Banks (4)</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**	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.	Industrial and Commercial Bank of China Ltd.
Industrial and Commercial Bank of China Ltd.			
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 Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.
<b>All Commercial Banks (33)</b>	<b>All Commercial Banks (31)</b>	<b>All Commercial Banks (31)</b>	<b>All Commercial Banks (31)</b>
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
<b>All Banks (37)</b>	<b>All Banks (35)</b>	<b>All Banks (35)</b>	<b>All Banks (35)</b>
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.

# HSBC Bank Oman S.A.O.G. was de-scheduled on November 04, 2015, on account of its merger with and into Meezan Bank Limited.

## **2. Islamic Banking**

**Table 2.1: Financial Soundness Indicators of Islamic Banking<sup>^</sup>**

	Percent									
	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Jun-15	Dec-15	Mar-16	Jun-16
<b>Capital</b>										
Total Capital to Total RWA*	18.5	16.8	18.0	15.3	13.4	13.8	14.6	13.8	13.9	13.4
Tier 1 Capital to Total RWA*	18.4	16.3	17.2	14.7	12.4	12.5	13.5	12.2	12.3	11.9
Capital to Total Assets	11.4	9.7	8.7	7.6	6.9	6.5	6.0	6.6	6.6	6.2
<b>Asset Quality</b>										
NPFs to Total Financing	6.3	7.3	7.6	7.6	5.7	4.7	5.8	4.9	5.0	4.5
Provision to NPFs	51.7	58.6	63.0	66.5	74.4	83.9	90.4	95.6	90.6	91.5
Net NPFs to Net Financing	3.1	3.2	2.9	2.7	1.5	0.8	0.6	0.2	0.5	0.4
Net NPFs to Capital <sup>#</sup>	11.5	12.3	10.5	9.8	6.9	3.9	3.3	1.4	2.9	2.6
<b>Earnings</b>										
ROA before Tax	0.7	0.6	1.9	1.4	1.0	1.5	1.2	1.2	1.0	1.0
ROA after Tax	0.6	0.6	1.6	1.2	0.9	1.2	0.6	0.9	0.7	0.7
ROE before Tax	5.9	5.9	20.8	16.8	14.4	20.9	19.5	18.7	15.0	16.1
ROE after Tax	4.6	5.2	17.3	14.1	12.0	16.5	9.8	13.3	10.8	11.3
Net Mark-Up Income to Gross Income	79.4	78.5	82.4	80.1	78.5	77.9	80.8	80.9	81.0	80.5
Operating Expense to Gross Income	70.3	72.6	60.4	67.3	69.7	66.0	66.0	70.0	77.6	75.6
Trading Income to Gross Income <sup>#</sup>	0.9	0.5	1.2	3.9	4.2	3.7	2.6	2.0	2.5	2.3
Personnel Expenses to Non-interest Expenses <sup>#</sup>	36.6	37.8	38.1	37.8	40.8	40.0	40.6	41.1	42.3	41.8
<b>Liquidity</b>										
Liquid Assets to Total Assets	25.1	31.4	40.0	46.7	41.9	32.6	34.4	35.1	36.7	38.6
Liquid Assets to Total Deposits	32.5	38.4	49.3	55.3	49.0	38.4	40.1	41.2	44.6	46.2
Liquid Assets/Short term Liabilities <sup>#</sup>	33.8	43.6	57.5	68.3	62.0	66.4	68.2	72.1	72.4	80.8
Financing to Deposits	54.3	46.2	38.4	32.7	36.3	38.2	40.0	46.9	48.5	47.6
Customer Deposits to Total Financing <sup>#</sup>	166.1	192.7	229.8	271.3	242.7	236.0	223.5	189.6	184.6	187.5

<sup>^</sup> 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.

<sup>#</sup> 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^**

June 30, 2016 (Un-audited)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Absolute change	
ASSETS				QoQ	YoY
Cash & Balances With Treasury Banks	78,003	48,010	126,013	25,593	22,114
Balances With Other Banks	25,645	24,830	50,475	12,020	10,133
Due from Financial Institutions	83,135	62,954	146,090	(21,621)	(216,312)
Investments - Net	334,202	307,499	641,701	54,798	262,527
Financing - Net	485,909	209,047	694,957	46,616	183,063
Operating Fixed Assets	21,654	4,820	26,474	606	2,318
Deferred Tax Assets	9,947	16	9,963	459	2,370
Other Assets	23,733	25,907	49,639	2,161	(15,788)
TOTAL ASSETS	1,062,227	683,084	1,745,311	120,632	250,424
LIABILITIES					
Bills Payable	17,321	6,887	24,208	5,241	4,505
Due to Financial Institution	54,923	34,958	89,881	(9,634)	34,930
Deposits And Other Accounts	887,547	573,182	1,460,729	124,839	180,161
Sub-ordinated Loans	6,865	-	6,865	4	(132)
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Deferred Tax Liabilities	1,495	156	1,651	633	1,121
Other Liabilities	25,428	27,903	53,331	(1,282)	11,205
TOTAL LIABILITIES	993,579	643,086	1,636,665	119,800	231,790
NET ASSETS	68,648	39,998	108,646	831	18,634
NET ASSETS REPRESENTED BY: -					
Share Capital	54,185	17,274	71,459	(1,650)	(7,859)
Reserves	8,532	38	8,570	286	7,393
Unappropriated Profit	3,937	20,817	24,754	1,840	18,864
Share Holders' Equity	66,654	38,128	104,782	475	18,398
Surplus/Deficit On Revaluation Of Assets	1,994	1,870	3,864	356	236
TOTAL	68,648	39,998	108,646	831	18,634
PROFIT AND LOSS STATEMENT	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Absolute change	
				YoY	
Mark-Up Income	29,000	17,675	46,675	(5,008)	
Mark-Up Expenses	13,287	8,784	22,071	(3,965)	
Net Mark-Up Income	15,713	8,891	24,604	(1,044)	
Provisions & Bad Debts Written Off Directly/(Reversals)	(1,196)	(21)	(1,217)	(3,707)	
Net Mark-Up Income After Provision	16,909	8,912	25,821	2,663	
Fees, Commission & Brokerage Income	2,601	958	3,559	409	
Dividend Income	325	48	373	(119)	
Income From Dealing In Foreign Currencies	765	131	896	(194)	
Other Income	940	198	1,138	(218)	
Total Non - Markup Income	4,632	1,334	5,966	(121)	
Total Income	21,540	10,247	31,787	2,542	
Administrative Expenses	16,069	6,568	22,636	2,274	
Other Expenses	66	412	478	(117)	
Total Non-Markup Expenses	16,135	6,980	23,114	2,157	
Profit before Tax and Extra ordinary Items	5,406	3,267	8,673	385	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	5,406	3,267	8,673	385	
Less: Taxation	2,080	494	2,574	(1,563)	
PROFIT/ (LOSS) AFTER TAX	3,326	2,772	6,099	1,948	

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

Table 2.3: List of Islamic Banking Institutions

As of March 31, 2016	As of June 30, 2016
<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 MCB Islamic Bank Ltd.	5 MCB Islamic Bank Ltd.
6 Meezan Bank Ltd	6 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 National Bank of Pakistan
9 National Bank of Pakistan	9 Silk Bank Ltd
10 Silk Bank Ltd	10 Sindh Bank Ltd
11 Sindh Bank Ltd	11 Soneri Bank Ltd
12 Soneri Bank Ltd	12 Standard Chartered Bank
13 Standard Chartered Bank	13 Summit Bank Ltd.
14 Summit Bank Ltd.	14 The Bank of Khyber
15 The Bank of Khyber	15 The Bank of Punjab
16 The Bank of Punjab	16 United Bank Ltd.
17 United Bank Ltd.	
<b>Grand Total 23 (6+17)</b>	<b>Grand Total 22 (6+16)</b>



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

Table 3.1: Financial Soundness Indicators of DFIs

	Percent									
	CY09	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	Jun-16
<b>Capital</b>										
Total Capital to Total RWA	52.5	56.3	56.9	54.8	51.4	44.8	45.0	43.6	42.8	40.9
Tier 1 Capital to Total RWA	52.4	56.6	57.4	54.9	50.7	43.6	43.8	42.5	41.4	39.7
Capital to Total Assets	42.9	44.4	41.2	41.3	40.9	43.4	34.3	34.1	33.0	34.4
<b>Asset Quality</b>										
NPLs to Total Loans	27.1	29.9	29.3	31.8	30.0	25.3	22.0	22.0	20.6	19.5
Provision to NPLs	69.8	59.4	59.4	63.1	67.5	74.5	78.7	76.5	72.8	75.5
Net NPLs to Net Loans	10.1	14.8	14.4	14.7	12.2	7.9	5.7	6.2	6.6	5.6
Net NPLs to Capital	7.4	11.4	11.3	11.6	9.1	5.0	3.9	4.4	4.9	4.4
Investment in Equities to Capital <sup>#</sup>	19.5	17.0	15.6	10.8	11.9	15.4	15.4	15.2	13.9	15.1
<b>Earnings</b>										
ROA before Tax	1.3	2.7	1.9	0.9	3.6	5.4	5.8	4.8	5.7	4.8
ROA after Tax	0.8	1.4	0.6	-0.2	8.8	4.5	4.4	3.4	4.7	3.5
ROE before Tax	2.9	6.2	4.4	2.1	3.1	12.7	13.5	11.3	14.2	11.8
ROE after Tax	1.7	3.3	1.5	-0.4	7.5	10.6	10.3	7.9	11.7	8.5
Net Interest Income to Gross Income	79.9	83.1	84.1	71.0	60.7	56.0	52.2	55.6	55.1	46.5
Operating Expense to Gross Income	36.9	39.5	58.7	42.1	40.9	31.0	30.8	32.6	38.3	36.0
Trading Income to Gross Income <sup>#</sup>	7.6	5.4	2.6	6.0	10.8	16.0	24.3	18.5	11.2	22.7
Personnel Expenses to Non-interest Expenses <sup>#</sup>	53.0	56.2	35.3	50.0	59.6	59.0	61.1	61.0	51.9	55.2
<b>Liquidity</b>										
Liquid Assets/Total Assets	35.9	32.6	40.3	39.5	41.3	43.3	43.1	42.8	46.0	37.8
Liquid Assets/Total Deposits	262.4	271.6	480.6	410.7	688.2	508.6	413.9	677.6	835.5	591.8
Liquid Assets/Short term Liabilities <sup>^#</sup>	70.4	65.3	80.4	81.3	84.8	84.8	86.4	86.3	90.1	84.5
Advances/Deposits	229.2	285.3	385.5	340.4	505.9	323.9	279.7	471.6	525.0	518.9
Customer Deposits to Total Loans <sup>#</sup>	24.0	14.4	13.0	15.2	14.0	11.4	16.8	7.9	9.9	8.7

\* 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.

<sup>#</sup> New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

<sup>^</sup> Based on un-audited quarterly numbers only.

Table 3.2: Balance Sheet and Income Statement of DFIs

											PKR million
Financial Position	CY10	CY11	CY12	CY13	Dec-14	Jun-15	Dec-15	Mar-16	Jun-16	Absolute change QoQ	YoY
<b>ASSETS</b>											
Cash & Balances With Treasury Banks	1,740	2,341	519	447	550	653	636	472	786	313	133
Balances With Other Banks	2,866	1,423	3,601	3,041	3,509	3,419	5,241	2,866	4,284	1,418	865
Lending To Financial Institutions	8,720	2,909	2,198	10,788	3,548	4,304	863	952	1,500	548	(2,804)
Investments - Net	64,115	81,379	79,065	79,497	108,317	110,666	115,307	128,892	108,401	(20,492)	(2,265)
Advances - Net	45,234	46,547	45,988	45,263	48,594	53,651	56,795	59,262	63,352	4,090	9,701
Operating Fixed Assets	2,974	2,930	3,345	3,468	3,392	3,310	3,239	3,780	3,827	47	517
Deferred Tax Assets	1,098	1,193	1,169	1,392	1,180	1,427	1,348	1,294	1,651	357	224
Other Assets	5,500	5,103	4,545	5,240	7,037	6,675	7,029	7,462	7,477	15	802
<b>TOTAL ASSETS</b>	<b>132,248</b>	<b>143,825</b>	<b>140,431</b>	<b>149,137</b>	<b>176,127</b>	<b>184,104</b>	<b>190,457</b>	<b>204,981</b>	<b>191,278</b>	<b>(13,704)</b>	<b>7,174</b>
<b>LIABILITIES</b>											
Bills Payable	-	-	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	50,306	64,885	58,165	67,306	74,450	75,099	86,520	97,947	82,255	(15,692)	7,156
Deposits And Other Accounts	15,856	12,074	13,510	8,947	15,002	19,179	12,043	11,288	12,209	921	(6,969)
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	15	19	11	6	0	0	2	2	2	(0)	1
Deferred Tax Liabilities	637	669	897	550	1,195	1,463	1,674	1,645	1,686	41	224
Other Liabilities	6,757	6,899	8,203	9,702	9,063	10,508	10,924	14,270	14,961	691	4,453
<b>TOTAL LIABILITIES</b>	<b>73,571</b>	<b>84,546</b>	<b>80,786</b>	<b>86,511</b>	<b>99,710</b>	<b>106,249</b>	<b>111,163</b>	<b>125,152</b>	<b>111,114</b>	<b>(14,038)</b>	<b>4,866</b>
<b>NET ASSETS</b>	<b>58,677</b>	<b>59,279</b>	<b>59,646</b>	<b>62,626</b>	<b>76,417</b>	<b>77,855</b>	<b>79,294</b>	<b>79,829</b>	<b>80,163</b>	<b>335</b>	<b>2,308</b>
<b>NET ASSETS REPRESENTED BY: -</b>											
Share Capital	48,343	48,409	48,409	48,627	48,627	49,227	49,227	49,227	49,227	-	-
Reserves	7,272	7,454	6,637	7,248	9,409	10,099	10,839	11,349	11,518	169	1,419
Unappropriated Profit	2,116	2,513	2,485	4,579	14,358	14,433	15,867	14,837	15,202	366	770
<b>Share Holders' Equity</b>	<b>57,732</b>	<b>58,375</b>	<b>57,532</b>	<b>60,454</b>	<b>72,395</b>	<b>73,759</b>	<b>75,934</b>	<b>75,413</b>	<b>75,948</b>	<b>535</b>	<b>2,189</b>
Surplus/Deficit On Revaluation Of Assets	945	904	443	537	4,022	4,096	3,361	4,416	4,216	(200)	120
<b>TOTAL</b>	<b>58,677</b>	<b>59,279</b>	<b>57,975</b>	<b>60,992</b>	<b>76,417</b>	<b>77,855</b>	<b>79,294</b>	<b>79,829</b>	<b>80,163</b>	<b>335</b>	<b>2,308</b>
<b>OPERATING POSITION</b>											
	<b>CY10</b>	<b>CY11</b>	<b>CY12</b>	<b>CY13</b>	<b>Dec-14</b>	<b>Jun-15</b>	<b>Dec-15</b>	<b>Mar-16</b>	<b>Jun-16</b>	<b>Change YoY</b>	
Mark-Up/ Return/Interest Earned	13,942	15,202	14,928	11,320	14,001	7,217	13,945	3,281	6,187	(1,030)	
Mark-Up/ Return/Interest Expenses	7,318	8,030	8,524	5,906	6,949	3,165	5,927	1,629	3,131	(35)	
<b>Net Mark-Up / Interest Income</b>	<b>6,625</b>	<b>7,172</b>	<b>6,403</b>	<b>5,414</b>	<b>7,052</b>	<b>4,052</b>	<b>8,019</b>	<b>1,652</b>	<b>3,056</b>	<b>(995)</b>	
Provisions & Bad Debts Written Off Directly/(Reversals)	1,238	941	3,975	63	(6)	176	920	(982)	(504)	(679)	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>5,386</b>	<b>6,231</b>	<b>2,428</b>	<b>5,350</b>	<b>7,059</b>	<b>3,876</b>	<b>7,099</b>	<b>2,634</b>	<b>3,560</b>	<b>(316)</b>	
Fees, Commission & Brokerage Income	148	124	108	134	158	70	135	81	134	64	
Dividend Income	484	854	1,036	1,469	764	442	803	236	375	(67)	
Income From Dealing In Foreign Currencies	(483)	(160)	148	143	(81)	20	79	3	2	(19)	
Other Income	1,194	534	1,329	1,766	4,700	3,184	5,384	1,024	3,001	(183)	
<b>Total Non - Markup / Interest Income</b>	<b>1,343</b>	<b>1,352</b>	<b>2,620</b>	<b>3,511</b>	<b>5,541</b>	<b>3,717</b>	<b>6,401</b>	<b>1,344</b>	<b>3,512</b>	<b>(205)</b>	
<b>Total Income</b>	<b>6,729</b>	<b>7,583</b>	<b>5,049</b>	<b>8,861</b>	<b>12,600</b>	<b>7,593</b>	<b>13,500</b>	<b>3,979</b>	<b>7,072</b>	<b>(521)</b>	
Administrative Expenses	2,977	3,102	3,396	3,659	3,866	2,311	4,598	964	2,192	(119)	
Other Expenses	166	1,905	399	(12)	33	81	101	183	175	94	
Total Non-Markup/Interest Expenses	3,144	5,007	3,795	3,646	3,899	2,391	4,699	1,147	2,367	(25)	
Profit before Tax and Extra ordinary Items	3,586	2,576	1,254	5,215	8,701	5,202	8,801	2,832	4,705	(497)	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	-	-	-	-	-	-	
<b>Profit/ (Loss) Before Taxation</b>	<b>3,586</b>	<b>2,576</b>	<b>1,254</b>	<b>5,215</b>	<b>8,701</b>	<b>5,202</b>	<b>8,801</b>	<b>2,832</b>	<b>4,705</b>	<b>(497)</b>	
Less: Taxation	1,690	1,690	1,501	758	1,425	1,230	2,639	511	1,327	97	
<b>Profit/ (Loss) after Taxation</b>	<b>1,896</b>	<b>886</b>	<b>(247)</b>	<b>4,458</b>	<b>7,276</b>	<b>3,972</b>	<b>6,162</b>	<b>2,321</b>	<b>3,378</b>	<b>(594)</b>	

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

As of March 31, 2016	As of June 30, 2016
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	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16
<b>Other financial corporations* (OFCs)</b>								
<b>OFCs' financial assets to total financial assets</b>	<b>12.4</b>	<b>12.9</b>	<b>12.5</b>	<b>12.1</b>	<b>11.9</b>	<b>11.6</b>		
OFCs' financial assets	1,489,349	1,786,569	1,787,065	1,818,981	1,829,181	1,854,956		
Total financial assets	12,026,338	13,892,830	14,315,083	15,062,870	15,346,950	15,998,190		
<b>OFCs' financial assets to gross domestic product</b>	<b>6.6</b>	<b>6.5</b>	<b>6.5</b>	<b>6.6</b>	<b>6.7</b>	<b>6.8</b>		
OFCs' financial assets	1,489,349	1,786,569	1,787,065	1,818,981	1,829,181	1,854,956		
Gross domestic product	22,489,077	27,383,722	27,383,722	27,383,722	27,383,722	27,383,722		
<b>Nonfinancial corporations**</b>								
<b>Total debt to equity</b>	<b>163.6</b>	<b>160.8</b>						
Total debt	3,358,595	3,780,948						
Equity	2,053,038	2,351,363						
<b>Return on equity</b>	<b>19.7</b>	<b>18.7</b>						
Earnings before interest and tax (EBIT)	379,056	412,312						
Equity	1,921,588	2,202,200						
<b>Earnings to interest and principal expenses</b>	<b>204.6</b>	<b>227.1</b>						
Earnings before interest and tax (EBIT)	379,056	412,312						
Debt service payments	185,306	181,548						
<b>Market liquidity</b>								
<b>Average daily turnover ratio in the securities market^</b>	<b>0.6</b>	<b>0.5</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>0.3</b>	<b>0.5</b>	<b>0.4</b>

\* 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&DWDH'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"