

Quarterly Compendium:

Statistics of the Banking System

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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	Mar-15	Dec-15	Mar-16
CAPITAL ADEQUACY									
Risk Weighted CAR[^]									
Public Sector Commercial Banks	15.1	14.7	16.5	16.7	15.4	16.8	16.9	17.1	15.1
Local Private Banks	13.9	13.6	14.4	14.9	14.4	15.2	15.5	15.7	15.8
Foreign Banks	23.0	23.8	31.3	30.7	30.2	25.0	30.2	24.4	27.1
Commercial Banks	14.5	14.1	15.3	15.6	15.0	15.7	16.0	16.1	15.8
Specialized Banks	-1.5	4.7	8.9	12.3	11.6	72.0	68.6	62.2	34.5
All Banks	14.0	13.9	15.1	15.6	14.9	17.1	17.4	17.3	16.3
Tier 1 Capital to RWA[^]									
Public Sector Commercial Banks	12.6	12.2	14.4	13.9	11.7	12.5	11.9	13.0	11.5
Local Private Banks	11.4	11.4	12.3	12.4	12.4	12.7	12.6	12.9	12.7
Foreign Banks	22.5	23.5	31.1	30.5	30.1	24.5	29.8	24.2	26.7
Commercial Banks	12.0	12.0	13.3	13.2	12.7	12.9	12.8	13.1	12.7
Specialized Banks	-5.8	-0.9	3.4	6.8	7.9	68.3	65.0	59.3	31.6
All Banks	11.6	11.6	13.0	13.0	12.6	14.3	14.2	14.4	13.2
Capital to Total Assets[*]									
Public Sector Commercial Banks	11.3	11.7	10.6	9.6	10.2	9.8	10.1	7.9	6.7
Local Private Banks	9.9	9.3	9.2	8.6	8.5	8.9	8.9	7.6	7.7
Foreign Banks	14.8	14.8	16.7	16.5	15.1	14.3	13.6	10.4	11.4
Commercial Banks	10.4	9.9	9.7	9.0	9.0	9.2	9.2	7.7	7.6
Specialized Banks	-1.7	1.2	5.4	8.0	10.1	58.7	60.0	52.8	30.1
All Banks	10.1	9.8	9.6	9.0	9.0	10.0	10.0	8.4	7.9
ASSET QUALITY									
NPLs to Total Loans									
Public Sector Commercial Banks	16.9	22.9	21.1	17.3	18.7	17.8	19.3	18.3	19.4
Local Private Banks	11.1	12.5	13.8	13.2	11.4	10.4	10.8	9.3	9.5
Foreign Banks	6.7	9.5	10.4	13.4	10.1	7.6	8.2	7.8	8.7
Commercial Banks	12.1	14.5	15.3	14.2	12.9	11.9	12.6	11.1	11.5
Specialized Banks	25.5	28.7	30.1	27.6	25.4	23.3	20.1	18.9	17.1
All Banks	12.6	14.9	15.7	14.6	13.3	12.3	12.8	11.4	11.7
Provision to NPLs									
Public Sector Commercial Banks	67.8	52.4	58.2	63.1	67.4	71.2	70.0	79.1	75.8
Local Private Banks	71.0	73.2	74.6	75.2	82.5	85.2	85.7	89.8	88.6
Foreign Banks	75.2	86.6	89.3	94.0	101.1	102.0	101.8	100.4	100.4
Commercial Banks	70.1	66.9	69.9	72.1	78.0	80.9	80.7	86.3	84.3
Specialized Banks	65.7	63.4	59.1	61.3	62.5	61.1	70.5	59.3	67.7
All Banks	69.9	66.7	69.3	71.5	77.1	79.8	80.2	84.9	83.6
Net NPLs to Net Loans									
Public Sector Commercial Banks	6.1	12.4	10.1	7.1	7.0	5.9	6.7	4.5	5.5
Local Private Banks	3.5	3.7	3.9	3.6	2.2	1.7	1.7	1.0	1.2
Foreign Banks	1.8	1.4	1.2	0.9	-0.1	-0.2	-0.2	0.0	0.0
Commercial Banks	4.0	5.3	5.1	4.4	3.2	2.5	2.7	1.7	2.0
Specialized Banks	10.5	12.8	14.9	12.9	11.3	10.5	6.9	8.7	6.2
All Banks	4.1	5.5	5.4	4.6	3.4	2.7	2.8	1.9	2.1
Net NPLs to Capital[*]									
Public Sector Commercial Banks	27.4	48.8	41.8	34.6	30.0	22.9	26.0	19.8	28.9
Local Private Banks	17.4	18.9	17.1	15.8	9.9	6.9	6.4	4.6	5.0
Foreign Banks	4.4	2.6	1.9	1.3	-0.2	-0.3	-0.2	0.0	0.0
Commercial Banks	18.8	25.0	21.6	19.0	13.7	10.0	10.0	7.3	8.6
Specialized Banks	-	-	-	-	-	11.2	7.7	10.6	14.1
All Banks	20.4	26.7	23.1	20.2	14.7	10.1	9.8	7.7	8.9
Investment in Equities to Capital[#]									
Public Sector Commercial Banks	14.7	20.2	23.3	21.9	20.5	21.6	21.2	20.8	27.7
Local Private Banks	9.0	8.6	10.7	8.2	9.6	11.9	11.9	12.2	12.2
Foreign Banks	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Banks	9.6	10.5	12.6	10.6	11.3	13.4	13.3	13.5	14.3
Specialized Banks	-	26.8	4.6	3.3	4.8	4.1	4.1	3.1	5.1
All Banks	9.8	10.6	12.5	10.5	11.2	12.4	12.3	12.5	13.8

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

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

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

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent								
	CY09	CY10	CY11	CY12	CY13	Dec-14	Mar-15	Dec-15	Mar-16
Gross Asset Position in Financial Derivatives to Capital^{^^}									
Public Sector Commercial Banks						0.6	0.4	1.0	0.7
Local Private Banks						0.9	0.6	0.4	0.6
Foreign Banks						4.9	4.1	7.6	10.7
Commercial Banks						1.0	0.7	0.7	0.9
Specialized Banks						0.0	0.0	0.0	0.0
All Banks						0.9	0.6	0.6	0.8
Gross Liability Position in Financial Derivatives to Capital^{^^}									
Public Sector Commercial Banks						1.8	0.8	0.8	0.6
Local Private Banks						1.2	0.6	0.5	0.4
Foreign Banks						14.9	13.0	15.6	14.4
Commercial Banks						1.8	1.1	0.9	0.8
Specialized Banks						0.0	0.0	0.0	0.0
All Banks						1.6	1.0	0.9	0.7
EARNINGS									
Return on Assets (Before Tax)									
Public Sector Commercial Banks	1.5	1.8	2.0	1.5	0.7	1.5	1.5	2.0	1.6
Local Private Banks	1.3	1.5	2.3	2.1	1.8	2.3	2.7	2.5	2.4
Foreign Banks	-0.3	0.9	2.3	0.4	1.2	2.4	6.4	4.2	4.1
Commercial Banks	1.3	1.5	2.2	2.0	1.6	2.2	2.6	2.4	2.3
Specialized Banks	3.1	2.0	2.4	2.5	3.3	4.5	4.2	7.2	2.1
All Banks	1.3	1.5	2.2	2.0	1.6	2.2	2.6	2.5	2.3
Return on Assets (After Tax)									
Public Sector Commercial Banks	1.3	1.3	1.4	1.1	0.5	1.0	1.0	1.2	1.1
Local Private Banks	0.9	0.9	1.5	1.4	1.3	1.5	1.8	1.5	1.6
Foreign Banks	-0.3	0.4	1.5	-0.1	0.6	1.7	4.2	2.6	2.7
Commercial Banks	0.9	0.9	1.5	1.3	1.1	1.4	1.7	1.5	1.5
Specialized Banks	1.2	1.2	1.6	1.6	2.2	3.0	2.9	4.5	1.3
All Banks	0.9	1.0	1.5	1.3	1.1	1.5	1.7	1.5	1.5
ROE (Avg. Equity & Surplus) (Before Tax)									
Public Sector Commercial Banks	13.3	15.2	18.0	15.0	6.7	15.5	15.3	19.9	18.5
Local Private Banks	13.2	15.6	24.7	24.1	21.3	27.3	30.5	28.9	28.2
Foreign Banks	-2.4	5.8	14.5	2.4	7.3	16.0	45.9	31.9	37.2
Commercial Banks	12.4	15.0	22.7	21.1	17.6	24.4	27.9	27.2	26.6
Specialized Banks	0.0	-	-	-	-	21.3	7.1	12.4	5.0
All Banks	13.2	15.5	23.0	21.2	17.9	24.3	26.0	25.8	25.1
ROE (Avg. Equity & Surplus) (After Tax)									
Public Sector Commercial Banks	11.4	11.2	12.2	10.8	4.9	10.2	10.0	11.8	12.1
Local Private Banks	8.6	9.3	16.1	15.9	14.7	18.1	19.9	17.5	18.3
Foreign Banks	-2.3	2.7	9.5	-0.4	4.0	11.4	29.8	20.2	24.4
Commercial Banks	8.6	9.4	14.9	14.0	12.2	16.2	18.2	16.4	17.3
Specialized Banks	0.0	-	-	-	-	14.1	4.9	7.8	3.2
All Banks	8.9	9.6	15.1	14.1	12.4	16.1	17.0	15.6	16.3
NII/Gross Income									
Public Sector Commercial Banks	63.0	69.1	69.4	64.1	61.0	62.5	55.6	60.4	62.6
Local Private Banks	75.9	77.2	77.9	73.2	72.3	72.8	70.9	72.3	70.8
Foreign Banks	64.8	67.6	72.2	69.0	81.0	78.2	60.3	75.4	79.2
Commercial Banks	73.3	75.4	76.2	71.5	70.5	71.1	68.1	70.3	69.6
Specialized Banks	44.7	51.0	67.3	63.7	67.1	74.6	76.5	74.1	80.4
All Banks	72.4	74.7	76.0	71.3	70.4	71.3	68.4	70.4	70.0
Cost/Income Ratio									
Public Sector Commercial Banks	47.5	49.1	49.9	54.4	58.9	55.5	54.5	47.1	56.0
Local Private Banks	50.1	52.5	50.8	52.5	56.1	52.9	46.2	48.5	49.9
Foreign Banks	77.5	65.2	59.3	75.2	76.5	53.2	25.6	32.4	26.9
Commercial Banks	50.9	52.4	50.9	53.6	57.1	53.4	46.9	47.9	50.4
Specialized Banks	61.3	61.3	60.4	64.4	59.6	51.2	48.8	45.6	54.3
All Banks	51.2	52.7	51.1	53.9	57.2	53.3	47.0	47.8	50.6

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

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

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent								
	CY09	CY10	CY11	CY12	CY13	Dec-14	Mar-15	Dec-15	Mar-16
Trading Income to Gross Income[#]									
Public Sector Commercial Banks			4.1	6.2	7.3	10.9	20.7	18.7	14.6
Local Private Banks			1.1	1.7	3.1	4.7	10.0	7.9	8.5
Foreign Banks			4.1	7.1	0.8	1.9	31.3	15.4	15.6
Commercial Banks			1.7	2.7	3.8	5.7	12.4	10.0	9.6
Specialized Banks			0.0	0.0	0.1	1.0	2.4	1.6	1.5
All Banks			1.7	2.6	3.7	5.5	12.0	9.7	9.3
Personnel Expenses to Non-interest Expenses[#]									
Public Sector Commercial Banks	64.2	60.9	60.6	59.1	55.8	53.9	52.9	52.2	58.1
Local Private Banks	46.4	44.4	43.3	43.6	44.4	42.8	44.1	42.6	44.0
Foreign Banks	32.5	35.3	39.3	36.4	41.2	45.9	40.3	40.6	36.8
Commercial Banks	48.2	46.7	45.9	46.0	46.3	44.9	45.7	44.2	46.5
Specialized Banks	64.8	68.8	78.5	68.0	68.0	74.3	67.6	69.5	67.5
All Banks	48.8	47.4	46.8	46.7	47.1	45.8	46.6	45.1	47.3
LIQUIDITY									
Liquid Assets/Total Assets									
Public Sector Commercial Banks	31.1	34.6	40.9	38.0	41.3	44.0	42.7	48.6	50.8
Local Private Banks	32.3	35.7	46.2	50.7	50.0	50.5	54.0	55.0	57.1
Foreign Banks	55.0	64.6	68.6	69.4	73.0	70.7	75.8	82.0	84.5
Commercial Banks	32.9	36.4	45.9	48.7	49.0	49.6	52.5	54.3	56.5
Specialized Banks	19.8	19.6	23.5	23.5	25.1	22.5	17.2	20.8	16.1
All Banks	32.7	36.1	45.5	48.3	48.6	49.2	51.9	53.8	55.9
Liquid Assets/Total Deposits									
Public Sector Commercial Banks	40.1	43.5	51.3	49.5	51.2	58.6	58.0	61.4	67.7
Local Private Banks	43.4	45.8	59.5	66.5	61.7	64.2	71.4	74.3	78.0
Foreign Banks	82.4	96.4	104.3	107.9	127.4	156.7	167.0	202.1	173.1
Commercial Banks	44.0	46.8	59.1	64.1	60.9	64.2	70.3	73.1	77.3
Specialized Banks	167.1	149.4	202.0	211.5	202.3	125.2	146.3	100.3	87.4
All Banks	44.5	47.1	59.5	64.4	61.3	64.5	70.4	73.3	77.3
Liquid Assets/Short term Liabilities^{^^}									
Public Sector Commercial Banks			46.6	42.4	60.7	69.4	66.8	79.8	83.4
Local Private Banks			88.1	95.1	100.5	97.7	110.9	107.2	115.0
Foreign Banks			130.9	122.2	117.5	100.9	108.4	107.4	117.7
Commercial Banks			77.7	81.3	91.8	91.3	101.0	101.5	108.4
Specialized Banks			34.0	36.8	40.1	60.7	49.8	51.8	44.0
All Banks			76.8	80.5	90.7	91.0	100.5	100.9	107.8
Advances/Deposits									
Public Sector Commercial Banks	65.2	58.0	55.2	60.7	54.5	51.1	53.3	44.1	46.9
Local Private Banks	66.6	61.3	52.0	48.9	47.1	46.0	44.1	45.6	45.0
Foreign Banks	56.1	42.0	39.6	37.4	36.8	53.7	43.7	35.4	25.4
Commercial Banks	66.0	60.1	52.3	51.0	48.3	47.1	45.7	45.2	45.1
Specialized Banks	560.8	491.5	540.1	556.9	488.9	346.2	570.5	311.9	370.3
All Banks	67.7	61.6	53.6	52.2	49.5	48.2	46.9	46.4	46.3
Customer Deposits to Total Loans[#]									
Public Sector Commercial Banks			139.4	130.2	145.0	153.5	154.2	183.1	169.7
Local Private Banks			169.0	182.2	191.2	193.7	200.8	192.9	196.8
Foreign Banks			225.1	229.7	240.4	169.6	207.7	256.3	355.9
Commercial Banks			163.8	170.8	181.7	184.8	190.9	191.4	192.4
Specialized Banks			14.7	15.1	17.9	24.3	14.5	28.0	23.4
All Banks			159.2	166.4	177.2	180.2	185.6	186.5	187.3

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

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

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent								
	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Mar-15	Dec-15	Mar-16
SECTORAL DISTRIBUTION OF LOANS									
Domestic Loans to Total Loans[#]									
Public Sector Commercial Banks			92.3	92.4	92.7	93.7	93.6	94.0	94.4
Local Private Banks			92.9	92.2	90.7	91.2	91.2	91.2	91.3
Foreign Banks			100.0	100.0	100.0	100.0	100.0	100.0	100.0
Commercial Banks			92.9	92.4	91.3	91.9	91.8	91.9	92.0
Specialized Banks			100.0	100.0	100.0	100.0	100.0	100.0	100.0
All Banks			93.2	92.6	91.6	92.1	92.1	92.1	92.2
Public Sector Domestic Loans to Total Loans[#]									
Public Sector Commercial Banks			19.4	25.8	24.8	27.9	27.3	25.5	25.6
Local Private Banks			12.2	18.0	18.0	19.8	18.9	20.7	19.5
Foreign Banks			1.5	4.1	3.5	1.3	0.6	0.0	0.0
Commercial Banks			13.6	19.6	19.3	21.3	20.5	21.5	20.6
Specialized Banks			0.4	0.3	0.4	0.2	0.2	0.2	0.2
All Banks			13.2	19.1	18.7	20.7	19.9	20.8	20.0
Domestic Loans to Financial Institutions/Total Loans[#]									
Public Sector Commercial Banks						0.7	0.7	0.8	0.7
Local Private Banks						1.3	1.3	1.5	1.6
Foreign Banks						0.0	0.0	0.3	0.4
Commercial Banks						1.1	1.2	1.4	1.4
Specialized Banks						0.1	0.1	0.1	0.1
All Banks						1.1	1.2	1.3	1.3
Corporate & SME Sector Domestic Loans to Total Loans[#]									
Public Sector Commercial Banks			54.3	46.3	45.4	43.1	43.7	45.6	48.5
Local Private Banks			68.8	62.8	62.0	61.3	61.3	60.6	60.9
Foreign Banks			80.0	81.4	81.6	94.1	94.7	97.8	97.2
Commercial Banks			65.9	59.2	58.6	57.8	58.0	57.9	58.7
Specialized Banks			11.7	11.5	10.9	9.9	9.3	8.4	8.2
All Banks			64.2	57.8	57.3	56.5	56.5	56.4	57.1
Other Domestic Loans to Total Loans[#]									
Public Sector Commercial Banks						22.0	21.9	22.1	19.6
Local Private Banks						8.9	9.6	8.5	9.3
Foreign Banks						4.6	4.8	1.8	2.4
Commercial Banks						11.6	12.2	11.1	11.3
Specialized Banks						89.8	90.4	91.3	91.6
All Banks						13.8	14.5	13.5	13.8
Overseas Loans to Total Loans[#]									
Public Sector Commercial Banks			7.7	7.6	7.3	6.3	6.4	6.0	5.6
Local Private Banks			7.1	7.8	9.3	8.8	8.8	8.8	8.7
Foreign Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Banks			7.1	7.6	8.7	8.1	8.2	8.1	8.0
Specialized Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks			6.8	7.4	8.4	7.9	7.9	7.9	7.8
Foreign Currency Loans to Total Loans[#]									
Public Sector Commercial Banks			8.6	8.5	8.4	7.1	1.5	6.9	5.8
Local Private Banks			11.5	11.3	14.6	15.1	13.9	13.3	13.9
Foreign Banks			13.0	8.0	15.0	3.2	2.9	0.4	1.0
Commercial Banks			10.9	10.6	13.2	13.3	11.1	11.9	12.2
Specialized Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks			10.6	10.3	12.9	12.9	10.8	11.5	11.8
Foreign Currency Liabilities to Total Liabilities[#]									
Public Sector Commercial Banks			13.0	13.1	7.9	7.0	8.2	8.7	6.6
Local Private Banks			12.8	12.9	15.5	14.4	13.5	13.2	12.8
Foreign Banks			19.6	22.0	33.6	38.2	40.9	50.3	45.4
Commercial Banks			13.0	13.2	14.5	13.4	13.1	13.1	12.3
Specialized Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks			12.8	12.9	14.3	13.3	13.0	13.0	12.1
Residential Real Estate Loans to Total Loans - All Banks^{#~}	4.2	4.2	4.0	3.4	3.9	1.5			
Commercial Real Estate Loans to Total Loans - All Banks^{#~}	10.1	8.5	10.1	8.6	8.9	9.2			
basis points									
Spread between lending and deposit rates - All Banks^{##}						603	597	524	526
Spread between highest and lowest interbank rates - All Banks^{##&}						350	310	165	70

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

^{\$} Lending and deposit rates are taken from Table 3.39 of 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).

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

[~] 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 & Loss Statement

PKR billion

	CY09	CY10	CY11	CY12	CY13	Dec-14	Mar-15	Dec-15	Mar-16
Total Assets	6,516	7,117	8,171	9,720	10,487	12,106	12,528	14,143	14,281
Investments (net)	1,737	2,157	3,055	4,013	4,313	5,310	5,954	6,881	7,421
Advances (net)	3,240	3,358	3,349	3,805	4,110	4,447	4,336	4,816	4,782
Borrowings	654	538	675	1,033	723	1,001	1,377	1,766	1,967
Deposits	4,786	5,451	6,244	7,291	8,311	9,230	9,236	10,389	10,323
Liabilities	5,856	6,422	7,386	8,848	9,544	10,899	11,280	12,820	13,004
Paid up Capital	325	358	449	463	482	587	586	620	578
Equity	660	695	784	873	943	1,207	1,248	1,323	1,277
Profit Before Tax (ytd)	81	105	170	176	162	247	80	329	82
Profit After Tax (ytd)	54	65	112	117	112	163	52	199	53
Provisioning Charges (ytd)	97	75	50	43	40	25	12	39	3
Non-Performing Loans	446	556	592	618	607	605	620	605	619
Provisions Held Against NPLs	312	371	411	442	469	483	498	514	518
Non-Performing Loans (net)	134	185	182	176	139	122	123	91	102

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	Mar-15		Dec-15		Mar-16	
Growth Rates	YoY	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	15.8	9.2	14.8	19.0	7.9	14.9	3.5	16.5	4.6	16.8	1.0	14.0
Investments (Net)	59.9	24.2	41.6	31.4	7.5	23.3	12.1	27.7	2.5	29.6	7.8	24.6
Advances (Net)	2.1	3.7	(0.3)	12.9	8.0	9.9	(2.5)	8.0	6.2	8.3	(0.7)	10.3
Borrowings	1.7	42.3	(17.7)	25.4	53.0	38.4	37.5	36.9	(3.2)	76.4	11.4	42.9
Deposits	13.5	13.9	14.5	16.8	14.0	11.0	0.1	13.3	6.9	12.6	(0.6)	11.8
Liabilities	15.6	9.7	15.0	19.8	7.9	13.5	3.5	15.1	5.1	17.6	1.4	15.3
Paid up Capital	15.7	10.3	25.3	3.2	4.1	22.0	(0.1)	18.7	4.7	5.6	(6.7)	(1.4)
Equity	17.3	5.2	12.9	11.3	8.0	28.6	3.4	30.5	0.1	9.6	(3.4)	2.3
KEY FSIs:												
Capital Adequacy Ratio	14.0	13.9	15.1	15.6	14.9	17.1	17.4		17.3		16.3	
Capital to Total Assets*	10.1	9.8	9.6	9.0	9.0	10.0	10.0		8.4		7.9	
NPLs to Loans (Gross)	12.6	14.9	15.7	14.6	13.3	12.3	12.8		11.4		11.7	
Net NPLs to Net Loans	4.1	5.5	5.4	4.6	3.4	2.7	2.8		1.9		2.1	
ROA (Before Tax)	1.3	1.5	2.2	2.0	1.6	2.2	2.6		2.5		2.3	
ROE^ (Before Tax)	13.2	15.5	23.0	21.2	17.9	24.3	26.0		25.8		25.1	
Liquid Assets/ Total Deposits	44.5	47.1	59.5	64.4	61.3	64.5	70.4		73.3		77.3	
Advances to Deposit Ratio	67.7	61.6	53.6	52.2	49.5	48.2	46.9		46.4		46.3	

^ 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

March 31, 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	171,428	619,791	20,751	811,970	2,091	814,061	(95,368)	6,909		
Balances With Other Banks	20,496	127,724	4,418	152,637	7,485	160,122	(38,272)	34,721		
Lending To Financial Institutions	18,588	220,447	33,704	272,739	1,493	274,231	(86,541)	(95,604)		
Investments - Net	1,202,862	6,033,789	157,280	7,393,931	26,779	7,420,710	539,946	1,466,697		
Advances - Net	884,738	3,722,492	31,684	4,638,913	143,035	4,781,948	(33,878)	445,602		
Operating Fixed Assets	42,438	260,431	1,538	304,406	6,853	311,259	1,157	18,525		
Deferred Tax Assets	32,564	34,658	42	67,264	2,094	69,357	3,714	5,744		
Other Assets	139,740	282,904	6,426	429,071	20,453	449,523	(152,777)	(129,399)		
TOTAL ASSETS	2,512,854	11,302,235	255,843	14,070,932	210,282	14,281,213	137,979	1,753,195		
LIABILITIES										
Bills Payable	11,455	133,242	2,644	147,341	434	147,775	2,685	14,955		
Borrowings From Financial Institution	227,820	1,570,340	85,117	1,883,277	83,912	1,967,189	201,044	590,165		
Deposits And Other Accounts	1,884,717	8,275,159	124,837	10,284,712	38,632	10,323,344	(65,916)	1,086,916		
Sub-ordinated Loans	2,000	53,020	-	55,020	3,405	58,426	7,060	14,928		
Liabilities Against Assets Subject To Finance Lease	33	13	-	47	-	47	(3)	19		
Deferred Tax Liabilities	15,752	46,191	12	61,956	1,147	63,103	15,481	14,937		
Other Liabilities	153,367	259,576	14,047	426,989	17,199	444,189	23,253	2,328		
TOTAL LIABILITIES	2,295,145	10,337,542	226,656	12,859,343	144,729	13,004,072	183,604	1,724,249		
NET ASSETS	217,709	964,693	29,187	1,211,589	65,553	1,277,142	(45,625)	28,946		
NET ASSETS REPRESENTED BY:										
Share Capital	60,323	436,679	18,267	515,269	62,958	578,227	(41,635)	(8,062)		
Reserves	58,240	128,030	165	186,435	6,653	193,088	1,050	(4,152)		
Unappropriated Profit	39,640	236,464	10,356	286,460	(10,851)	275,609	(15,300)	58,162		
Share Holders' Equity	158,203	801,174	28,788	988,164	58,760	1,046,924	(55,885)	45,948		
Surplus/Deficit On Revaluation Of Assets	59,506	163,520	399	223,425	6,793	230,218	10,260	(17,001)		
TOTAL	217,709	964,693	29,187	1,211,589	65,553	1,277,142	(45,625)	28,946		
PROFIT AND LOSS STATEMENT	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)			
Mark-Up/ Return/Interest Earned	39,521	184,668	3,972	228,161	6,371	234,533	(20,726)			
Mark-Up/ Return/Interest Expenses	22,627	88,924	1,173	112,724	1,482	114,206	(22,946)			
Net Mark-Up / Interest Income	16,894	95,744	2,800	115,437	4,889	120,327	2,220			
Provisions & Bad Debts Written Off										
Directly/(Reversals)	1,526	395	(32)	1,889	1,529	3,418	(8,223)			
Net Mark-Up / Interest Income After Provision	15,367	95,349	2,832	113,548	3,360	116,908	10,443			
Fees, Commission & Brokerage Income	3,142	17,310	722	21,174	20	21,194	2,832			
Dividend Income	1,013	3,576	-	4,588	69	4,657	610			
Income From Dealing In Foreign Currencies	1,060	3,716	(725)	4,051	-	4,051	(3,202)			
Other Income	4,862	14,941	741	20,544	1,106	21,650	(3,261)			
Total Non - Markup / Interest Income	10,077	39,543	737	50,357	1,195	51,553	(3,021)			
	25,444	134,892	3,569	163,905	4,555	168,461	7,422			
Administrative Expenses	15,015	66,749	916	82,680	3,304	85,984	6,582			
Other Expenses	98	792	34	924	1	925	(826)			
Total Non-Markup/Interest Expenses	15,113	67,541	950	83,604	3,305	86,909	5,756			
Profit before Tax and Extra ordinary Items	10,332	67,351	2,619	80,302	1,251	81,552	1,666			
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	0.17	0.17	(0)			
PROFIT/ (LOSS) BEFORE TAXATION	10,332	67,351	2,619	80,302	1,251	81,552	1,666			
Less: Taxation	3,588	23,682	901	28,172	441	28,613	850			
PROFIT/ (LOSS) AFTER TAX	6,743	43,669	1,718	52,130	809	52,939	816			

Table 1.5: Banks' Group-wise Key Variables

Public Sector Commercial Banks

	PKR million								
	CY09	CY10	CY11	CY12	CY13	Dec-14	Mar-15	Dec-15	Mar-16
Total Assets	1,230,050	1,365,591	1,562,858	1,838,614	1,921,003	2,330,411	2,223,853	2,547,768	2,512,854
Investments (net of Provisions)	297,689	383,310	479,609	588,623	619,522	850,795	911,065	1,174,246	1,202,862
Advances (net of Provision)	620,596	630,704	689,423	858,633	843,984	893,321	871,913	889,248	884,738
Borrowings	64,424	35,496	74,791	152,076	76,763	146,058	190,058	126,224	227,820
Deposits	952,373	1,087,506	1,248,199	1,413,501	1,549,011	1,746,666	1,636,785	2,017,464	1,884,717
Liabilities	1,090,831	1,205,801	1,396,686	1,661,450	1,725,717	2,100,909	1,999,689	2,318,532	2,295,145
Paid up Capital	21,339	34,030	41,414	44,284	53,320	59,323	59,323	59,723	60,323
Equity	139,219	159,790	166,172	177,165	195,286	229,502	224,164	229,236	217,709
Profit before tax	16,762	22,773	29,359	25,735	12,479	31,917	8,672	46,127	10,332
Profit after tax	14,372	16,798	19,833	18,589	9,051	20,957	5,680	27,440	6,743
Provisioning Charges (ytd)	14,049	9,802	7,518	10,661	20,007	11,325	3,494	17,793	1,526
Non-Performing Loans	118,400	163,786	166,289	166,353	180,240	182,324	194,209	190,068	201,311
Provisions Held Against NPLs	80,305	85,858	96,840	105,020	121,565	129,824	136,019	150,256	152,622
Non-Performing Loans (net)	38,095	77,928	69,448	61,333	58,675	52,500	58,190	39,812	48,689

Local Private Banks

	PKR million								
	CY09	CY10	CY11	CY12	CY13	Dec-14	Mar-15	Dec-15	Mar-16
Total Assets	4,905,262	5,373,804	6,203,471	7,475,118	8,126,906	9,344,252	9,853,707	11,115,696	11,302,235
Investments (net of Provisions)	1,373,082	1,679,542	2,442,332	3,312,692	3,545,229	4,297,707	4,868,934	5,506,645	6,033,789
Advances (net of Provision)	2,435,792	2,568,695	2,499,799	2,788,332	3,104,573	3,376,319	3,287,006	3,747,469	3,722,492
Borrowings	489,798	407,179	501,116	777,546	510,010	750,014	1,063,430	1,495,745	1,570,340
Deposits	3,655,994	4,188,181	4,810,209	5,700,887	6,588,746	7,340,944	7,457,623	8,220,517	8,275,159
Liabilities	4,417,543	4,875,191	5,635,806	6,833,231	7,436,911	8,513,972	8,977,217	10,166,781	10,337,542
Paid up Capital	253,015	274,587	309,306	362,096	371,075	388,493	387,993	435,677	436,679
Equity	487,719	498,613	567,665	641,868	689,995	830,280	876,490	948,915	964,693
Profit before tax	60,541	77,024	131,451	145,438	141,587	200,556	65,128	258,376	67,351
Profit after tax	39,265	45,646	85,716	95,831	98,168	132,859	42,411	156,250	43,669
Provisioning Charges (ytd)	77,896	61,330	40,966	28,824	19,291	12,706	6,735	22,113	395
Non-Performing Loans	292,780	352,672	383,517	409,931	388,949	385,075	392,186	382,042	387,104
Provisions Held Against NPLs	207,803	258,289	287,504	308,406	320,691	328,097	336,127	342,999	343,149
Non-Performing Loans (net)	84,977	94,382	96,013	101,525	68,259	56,978	56,059	39,043	43,955

Foreign Banks

	PKR million								
	CY09	CY10	CY11	CY12	CY13	Dec-14	Mar-15	Dec-15	Mar-16
Total Assets	241,037	233,253	255,274	246,715	263,787	238,346	264,464	260,906	255,843
Investments (net of Provisions)	52,373	79,809	113,382	85,519	120,714	126,977	146,244	173,356	157,280
Advances (net of Provision)	90,325	65,628	66,411	59,322	55,536	57,688	52,451	37,538	31,684
Borrowings	16,731	15,425	21,464	23,816	51,550	76,235	88,680	108,506	85,117
Deposits	160,936	156,331	167,870	158,799	151,077	107,509	120,114	105,892	124,837
Liabilities	205,297	198,745	212,744	205,977	223,974	204,191	228,532	233,757	226,656
Paid up Capital	34,885	33,992	38,720	41,149	42,344	32,893	32,629	18,117	18,267
Equity	35,739	34,509	42,530	40,738	39,823	34,155	35,932	27,149	29,187
Profit before tax	(850)	2,046	5,601	999	2,945	6,193	4,020	10,210	2,619
Profit after tax	(809)	960	3,660	(174)	1,605	4,401	2,615	6,488	1,718
Provisioning Charges (ytd)	4,725	2,577	1,303	1,902	(210)	(141)	(81)	(510)	(32)
Non-Performing Loans	6,369	6,774	7,600	9,097	6,235	4,756	4,684	3,167	3,023
Provisions Held Against NPLs	4,788	5,867	6,804	8,550	6,306	4,849	4,767	3,178	3,034
Non-Performing Loans (net)	1,581	907	796	547	(71)	(93)	(83)	(11)	(11)

Specialized Banks

	PKR million								
	CY09	CY10	CY11	CY12	CY13	Dec-14	Mar-15	Dec-15	Mar-16
Total Assets	139,990	144,367	149,169	159,742	174,998	193,252	185,995	218,864	210,282
Investments (net of Provisions)	13,819	14,495	19,546	26,430	27,859	34,150	27,771	26,517	26,779
Advances (net of Provision)	93,031	93,197	93,585	98,785	106,065	119,972	124,977	141,572	143,035
Borrowings	82,934	80,334	77,881	79,753	84,320	29,141	34,856	35,670	83,912
Deposits	16,588	18,962	17,327	17,738	21,695	34,655	21,906	45,388	38,632
Liabilities	142,414	142,577	141,179	146,942	157,322	79,744	74,385	101,398	144,729
Paid up Capital	15,507	15,507	15,508	15,508	15,351	106,344	106,344	106,344	62,958
Equity	(2,424)	1,791	7,990	12,801	17,676	113,508	111,610	117,467	65,553
Profit before tax	4,220	2,846	3,518	3,811	5,441	7,873	2,065	14,103	1,251
Profit after tax	1,617	1,665	2,388	2,486	3,609	5,151	1,418	8,827	809
Provisioning Charges (ytd)	405	1,578	578	1,248	1,074	1,433	1,494	(523)	1,529
Non-Performing Loans	28,456	32,736	34,252	32,845	31,985	32,543	29,256	30,167	27,648
Provisions Held Against NPLs	18,692	20,764	20,244	20,135	19,995	19,886	20,619	17,878	18,708
Non-Performing Loans (net)	9,764	11,972	14,009	12,709	11,991	12,657	8,636	12,288	8,939

Table 1.6: Concentration in the Banking System

March 31, 2016 (Un-audited)

Indicators							Percent
	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Industry
Asset							
Share of Total Assets	51.2	22.5	19.6	3.5	1.8	1.5	100
Share of Total Investments	56.2	22.5	16.2	2.7	2.1	0.4	100
<i>of which investment in Government Securities</i>	90.0	94.5	93.7	95.4	100.0	84.6	92
Advances							
Advances:public	54.2	23.4	20.6	1.7	0.0	0.0	100.0
Advances:private	43.8	21.6	25.2	4.7	0.8	3.9	100.0
Sectoral Distribution of Loans							
Corporate Sector	46.6	24.1	24.0	4.2	0.9	0.1	100.0
SMEs	38.8	15.9	36.7	5.5	0.1	3.1	100.0
Agriculture	34.2	4.7	8.6	1.3	0.0	51.2	100.0
Consumer Finance	49.8	18.9	24.1	7.1	0.1	0.0	100.0
Commodity Financing	34.6	28.5	34.1	2.7	0.0	0.0	100.0
Staff Loans	55.2	19.0	17.8	4.7	0.8	2.4	100.0
Others	95.6	2.1	1.6	0.0	0.0	0.1	100.0
Total	46.0	22.0	24.2	4.1	0.7	3.1	100.0
NPLs / Gross Loans	12.1	6.9	15.0	9.5	8.7	17.1	11.7
Net NPLs / Capital	6.1	1.4	26.1	5.9	0.0	14.1	8.9
Liabilities							
Share of Total Deposits	51.6	24.1	19.7	3.1	1.2	0.4	100.0
Customer Fixed Deposits	43.2	26.8	23.5	4.5	1.3	0.7	100.0
Customer CASA	54.2	23.6	18.2	2.5	1.2	0.3	100.0
Customer Deposits others	35.1	25.4	33.1	5.8	0.3	0.3	100.0
Financial Institutions Remunerative Deposits	46.0	19.7	27.7	6.4	0.0	0.2	100.0
Financial Institutions Non-Remunerative Deposits	86.1	6.3	5.8	0.5	1.3	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	16.5	13.8	14.0	20.7	27.1	34.5	16.3
Tier 1 Capital / RWA	12.9	10.8	11.6	19.0	26.7	31.6	13.2
Capital / Total Assets	8.3	5.8	6.8	12.6	11.4	30.1	7.9
Share of Risk Weighted Assets	52.5	19.3	19.6	4.4	1.6	2.6	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	59.6	17.6	16.8	1.2	3.2	1.5	100.0
Net Interest Income / Gross Income	70.8	73.4	63.0	59.6	79.2	80.4	70.0
Non-Interest Expense / Gross Income	45.4	58.1	56.1	70.6	26.9	54.3	50.6
Provision Expense to Gross Income	2.2	-2.0	-1.1	13.9	-0.9	25.1	2.0
Liquidity							
Liquid Assets / Total Assets	59.2	57.4	47.3	48.4	84.5	16.1	55.9
Liquid Assets / Total Deposits	81.2	74.2	65.2	75.6	173.1	87.4	77.3
Advances to deposits ratio	40.9	43.8	56.2	63.1	25.4	370.3	46.3

Asset Quality:

Table 1.7: Asset Quality of the Banking System

Selected Indicators of Asset Quality

	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Mar-15	Dec-15	Mar-16
PKR million										
Advances (Gross)	3,551,331	3,729,003	3,759,235	4,247,183	4,578,716	4,681,266	4,929,957	4,833,880	5,330,138	5,299,462
NPLs	446,005	555,968	591,579	618,225	607,410	608,326	604,698	620,335	605,444	619,086
Provisions	311,588	370,778	410,016	442,111	468,557	472,221	482,657	497,533	514,311	517,513
Advances (net)	3,239,744	3,358,225	3,349,219	3,805,072	4,110,159	4,209,044	4,447,300	4,336,347	4,815,827	4,781,948
Net NPLs	134,417	185,190	181,563	176,114	138,853	136,105	122,041	122,802	91,133	101,572

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

	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Mar-15	Dec-15	Mar-16
PKR million										
OAEM	12,152	14,141	15,521	14,320	13,785	22,253	15,260	15,309	17,475	17,651
Sub Standard	63,905	53,030	50,262	46,135	50,202	56,829	57,179	57,550	40,649	51,710
Doubtful	77,809	68,665	58,346	55,011	32,353	33,603	36,746	42,542	28,044	28,994
Loss	292,138	420,132	467,450	502,760	511,070	495,641	495,514	504,934	519,277	520,730
Total	446,005	555,968	591,579	618,225	607,410	608,326	604,698	620,335	605,444	619,086

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

	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Mar-15	Dec-15	Mar-16
PKR million										
OAEM	-	-	-	-	26	-	-	-	-	-
Sub Standard	13,666	11,787	9,669	9,879	11,320	11,372	14,748	12,199	8,539	10,517
Doubtful	32,386	31,255	20,196	21,348	14,336	14,497	16,306	18,901	11,523	11,462
Loss	251,691	311,391	364,059	397,522	428,513	427,473	433,552	445,738	468,847	468,239
Total	297,743	354,434	393,924	428,750	454,195	453,341	464,606	476,838	488,909	490,218

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

amount in PKR million, ratio in percent

	Dec-14			Mar-15			Dec-15			Mar-16		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	3,289,490	429,132	13.0	3,243,884	443,273	13.7	3,533,889	433,657	12.3	3,590,766	442,893	12.3
Fixed Investments	1,257,212	209,715	16.7	1,368,700	218,868	16.0	1,556,224	209,772	13.5	1,590,359	197,041	12.4
Working Capital	1,250,668	144,896	11.6	1,181,297	148,374	12.6	1,269,905	146,854	11.6	1,280,810	164,361	12.8
Trade Finance	781,610	74,521	9.5	693,887	76,031	11.0	707,759	77,031	10.9	719,597	81,491	11.3
SMEs Sector	299,303	91,247	30.5	274,065	87,789	32.0	318,298	82,966	26.1	294,890	82,987	28.1
Fixed Investments	37,874	12,058	31.8	42,019	10,835	25.8	71,442	10,695	15.0	69,316	10,818	15.6
Working Capital	221,304	70,045	31.7	199,064	69,047	34.7	216,856	65,606	30.3	193,508	64,514	33.3
Trade Finance	40,124	9,144	22.8	32,982	7,907	24.0	30,000	6,665	22.2	32,065	7,655	23.9
Agriculture Sector	264,369	32,907	12.4	260,320	36,578	14.1	291,183	37,815	13.0	284,320	34,866	12.3
Consumer sector	294,025	34,172	11.6	298,412	35,009	11.7	335,583	29,047	8.7	333,547	35,068	10.5
i. Credit cards	22,793	2,391	10.5	22,446	2,435	10.8	24,666	2,384	9.7	24,793	2,430	9.8
ii. Auto loans	70,906	3,620	5.1	76,071	3,764	4.9	95,089	2,686	2.8	102,006	2,749	2.7
iii. Consumer durable	345	70	20.3	345	70	20.4	326	69	21.0	311	71	22.8
iv. Mortgage loans	52,304	14,105	27.0	52,557	13,792	26.2	54,404	13,467	24.8	56,717	12,947	22.8
v. Other personal loans	147,678	13,987	9.5	146,994	14,947	10.2	161,099	10,441	6.5	149,722	16,871	11.3
Commodity financing	548,524	5,390	1.0	523,681	5,723	1.1	594,121	7,015	1.2	550,412	5,615	1.0
Cotton	34,120	1,416	4.1	29,079	1,406	4.8	17,488	1,314	7.5	15,351	1,218	7.9
Rice	24,748	2,708	10.9	26,439	2,770	10.5	19,073	3,403	17.8	17,971	3,086	17.2
Suger	70,977	850	1.2	104,364	1,117	1.1	78,305	1,922	2.5	104,208	1,025	1.0
Wheat	340,412	221	0.1	301,806	240	0.1	390,201	200	0.1	330,975	116	0.0
Others	78,267	196	0.2	61,995	190	0.3	89,054	176	0.2	81,906	170	0.2
Staff Loans	93,555	1,249	1.3	94,166	1,236	1.3	103,406	1,284	1.2	99,878	1,336	1.3
Others	140,691	9,958	7.1	139,352	10,727	7.7	153,659	13,660	8.9	145,649	16,321	11.2
Total	4,929,957	604,054	12.3	4,833,880	620,335	12.8	5,330,138	605,444	11.4	5,299,462	619,086	11.7

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

amount in PKR million, ratio in percent

	Dec-14			Mar-15			Dec-15			Mar-16		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	393,871	37,115	9.4	384,791	40,382	10.5	473,845	40,315	8.5	417,359	42,872	10.3
Automobile/Transportation	72,273	9,560	13.2	72,018	14,949	20.8	53,312	12,331	23.1	70,919	12,177	17.2
Cement	45,634	8,910	19.5	39,784	8,559	21.5	57,623	7,361	12.8	61,757	7,111	11.5
Chemical & Pharmaceuticals	190,392	16,186	8.5	175,960	15,943	9.1	223,608	13,517	6.0	224,023	14,577	6.5
Electronics	65,871	11,006	16.7	67,861	11,995	17.7	81,159	10,456	12.9	70,098	10,573	15.1
Financial	125,251	7,601	6.1	112,153	8,746	7.8	148,136	9,601	6.5	142,779	10,177	7.1
Individuals	432,837	53,287	12.3	412,517	52,876	12.8	454,622	45,779	10.1	462,943	48,275	10.4
Insurance	699	1	0.1	599	1	0.1	379	1	0.2	1,383	1	0.1
Others	2,027,955	224,390	11.1	1,951,848	218,449	11.2	2,223,916	215,255	9.7	2,180,519	225,938	10.4
Production/Transmission of Energy	621,298	29,420	4.7	639,092	37,335	5.8	681,463	40,698	6.0	669,638	37,143	5.5
Shoes & Leather garments	23,066	3,471	15.0	22,955	3,763	16.4	25,388	3,811	15.0	23,396	3,815	16.3
Sugar	138,382	5,764	4.2	202,141	6,520	3.2	144,716	8,549	5.9	232,101	11,451	4.9
Textile	792,429	197,987	25.0	752,163	200,818	26.7	761,973	197,771	26.0	742,545	194,976	26.3
Total	4,929,957	604,698	12.3	4,833,880	620,335	12.8	5,330,138	605,444	11.4	5,299,462	619,086	11.7

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		Mar-15		Dec-15		Mar-16	
	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	113.8	44.6	403.8	41.1	91.3	38.9
Investments	297.8	39.8	352.7	44.4	361.0	46.4	450.2	48.9	133.2	52.2	544.5	55.5	136.0	58.0
Deposits, repo and others	26.4	3.5	19.1	2.4	20.4	2.6	32.6	3.5	8.2	3.2	33.5	3.4	7.3	3.1
Total	747.7	100.0	793.9	100.0	777.4	100.0	919.8	100.0	255.3	100.0	981.8	100.0	234.5	100.0

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

amount in PKR billion, share in percent

Items	CY11		CY12		CY13		Dec-14		Mar-15		Dec-15		Mar-16	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Deposits	332.5	81.9	369.7	81.3	372.5	83.9	431.9	85.5	110.9	80.9	375.0	77.2	83.7	73.3
Securities sold under repurchased agreement	29.3	7.2	43.3	9.5	31.9	7.2	30.9	6.1	16.7	12.2	73.2	15.1	21.7	19.0
Borrowings	37.2	9.2	33.8	7.4	31.2	7.0	39.8	7.9	8.4	6.1	32.8	6.7	7.8	6.8
Others	7.0	1.7	7.9	1.7	8.4	1.9	2.5	0.5	1.2	0.9	4.6	0.9	1.1	1.0
Total	405.9	100.0	454.7	100.0	444.0	100.0	505.0	100.0	137.2	100.0	485.6	100.0	114.2	100.0

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

	CY07	CY08	CY09	CY10	CY11	CY12	CY13	Sep-14	Dec-14	Mar-15	Dec-15	Dec-16
Less than the minimum required level	9	9	6	5	5	5	5	4	3	3	3	3
Above minimum required level but below 15 percent	12	10	15	13	10	9	12	10	12	12	13	16
Over 15 percent	18	21	19	20	23	24	21	24	22	22	19	16
Total	39	40	40	38	38	38	38	38	37	37	35	35

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

March 31, 2016 (Un-audited)

PKR million

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
1.1 Common Equity Tier 1							
1.1.1 Fully Paid-up capital/Capital deposited with SBP	629,519	60,323	438,962	18,267	62,958	580,510	49,009
1.1.2 Balance in Share Premium Account	25,902	7,038	18,864	-	-	25,902	-
1.1.3 Reserve for issue of Bonus Shares	-	-	-	-	-	-	-
1.1.4 Discount on issue of Shares (enter negative number)	(100,467)	(263)	(100,204)	-	-	(100,467)	-
1.1.5 General/Statutory Reserves as (disclosed on the Balance Sheet)	228,084	31,107	178,688	165	6,653	216,612	11,472
1.1.6 Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-	-	-	-	-	-
1.1.7 Un-appropriated/ un-remitted profits/ (Losses)	287,480	38,256	234,943	10,417	(10,851)	272,765	14,715
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	-	-	-	-	-	-	-
CET 1 before Regulatory Adjustments	1,070,518	136,461	771,253	28,849	58,760	995,323	75,196
1.1.9 Regulatory Adjustments for calculation of CET1	-	-	-	-	-	-	-
1.1.10 Goodwill (net of related deferred tax liability)	20,243	243	19,989	9	1	20,243	-
1.1.11 All other intangibles (net of any associated deferred tax liability)	12,470	873	11,564	-	0	12,437	33
1.1.12 Shortfall in provisions against classified assets (without considering any tax impact)	2,763	923	1,770	-	70	2,763	-
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,071	177	5,619	-	-	5,797	274
1.1.13	6,071	177	5,619	-	-	5,797	274
1.1.14 Defined benefit pension fund net assets	3,698	-	3,069	-	629	3,698	-
1.1.15 Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	7,147	1,053	6,094	-	-	7,147	-
1.1.16 Cash flow hedge reserve	-	-	-	-	-	-	-
1.1.17 Investment in own shares/ CET1 instruments	115	-	115	-	-	115	-
1.1.18 Any increase in equity capital resulting from a securitization	-	-	-	-	-	-	-
1.1.19 Capital shortfall of regulated subsidiaries	-	-	-	-	-	-	-
Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	257	-	297	(8)	(31)	257	-
1.1.20	257	-	297	(8)	(31)	257	-
Regulatory Adjustments for calculation of Common Equity Tier 1	52,765	3,269	48,519	1	669	52,457	307
1.1.21 CET 1 after Regulatory Adjustments above	1,017,754	133,192	722,734	28,848	58,091	942,865	74,888
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)	728	57	582	-	-	639	89
1.1.23 CET1 after Regulatory Adjustment above	1,017,026	133,135	722,152	28,848	58,091	942,227	74,799
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)	4,088	-	1,223	-	-	1,223	2,864
Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	8,187	2,425	5,762	-	-	8,187	-
1.1.26 CET1 after Regulatory Adjustment above	1,004,751	130,710	715,167	28,848	58,091	932,816	71,935
Amount exceeding 15% threshold (significant Investments and DTA)	-	-	-	-	-	-	-
1.1.27	-	-	-	-	-	-	-
1.1.28 CET1 after above adjustment	1,004,751	130,710	715,167	28,848	58,091	932,816	71,935
1.1.29 National specific regulatory adjustments applied to CET1 capital	691	59	40	-	-	98	592
1.1.30 Investment in TFCs of other banks exceeding the prescribed limit	651	59	-	-	-	59	592
1.1.31 Any other deduction specified by SBP	40	-	40	-	-	40	-
1.1.32 CET1 after Regulatory Adjustment above	1,004,060	130,651	715,127	28,848	58,091	932,717	71,343
1.1.33 Adjustment to CET1 due to insufficient AT 1 and T2 to cover adju:	24,181	2,059	16,236	-	30	18,325	5,856
1.1.34 Common Equity Tier 1 (after regulatory adjustments)	979,879	128,592	698,890	28,848	58,061	914,392	65,487
1.2 Additional Tier 1	-	-	-	-	-	-	-
Qualifying Additional Tier-1 instruments plus any related share premium	6,903	-	6,903	-	-	6,903	-
1.2.1	6,903	-	6,903	-	-	6,903	-
1.2.1.1 of which Classified as equity	3,656	-	3,656	-	-	3,656	-
1.2.1.2 of which Classified as liabilities	3,247	-	3,247	-	-	3,247	-
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	6,903	-	6,903	-	-	6,903	-
1.2.4 Regulatory Adjustments for calculation of Additional Tier 1 Capital	-	-	-	-	-	-	-
1.2.5 Investment in mutual funds exceeding the prescribed limit	4,612	-	3,334	-	-	3,334	1,278
1.2.6 Investment in own AT1 capital instruments	-	-	-	-	-	-	-

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

March 31, 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	-	-	-	-	-	-	-
1.2.9	banking, financial and insurance entities that are outside the	-	-	-	-	-	-	-
1.2.10	based on pre-Basel III treatment which, during transitional	18,272	2,059	13,557	-	30	15,647	2,625
1.2.11	Adjustment to AT1 due to insufficient Tier 2 to cover	1,953	-	-	-	-	-	1,953
	Regulatory Adjustments for calculation of Additional Tier 1 Capital	24,836	2,059	16,892	-	30	18,981	5,856
1.2.12	Amount of Regulatory Adjustment applied to AT1 capital	655	-	655	-	-	655	-
1.2.13	Additional Tier 1 (after regulatory adjustments)	6,248	-	6,248	-	-	6,248	-
1.2.14	Additional Tier 1 capital recognized for capital adequacy	4,633	-	4,633	-	-	4,633	-
1.2.15	Tier 1 Capital	986,127	128,592	705,138	28,848	58,061	920,640	65,487
1.2.16	Tier 1 Capital recognized for CAR (CET1 + Admissible AT1)	984,512	128,592	703,524	28,848	58,061	919,025	65,487
2	Tier 2 Capital	-	-	-	-	-	-	-
2.1	Qualifying Tier 2 capital instruments under Basel 3 plus any related share premium	34,746	2,000	32,746	-	-	34,746	-
2.2	Tier 2 capital instruments subject to phase out arrangement issued under pre-Basel 3	8,866	-	8,866	-	-	8,866	-
2.3	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2 - from "Consolidation sheet")	-	-	-	-	-	-	-
2.3.1	of which: instruments issued by subsidiaries subject to phase out	-	-	-	-	-	-	-
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	27,896	8,045	17,919	25	1,664	27,653	244
2.5	Revaluation Reserves (net of taxes)**	159,372	43,504	108,705	405	3,668	156,282	3,090
2.5.1	Pertaining to Fixed Assets	66,243	15,945	46,576	-	2,360	64,881	1,362
2.5.2	Unrealized Gains/Losses on AFS	93,129	27,559	62,130	405	1,308	91,401	1,729
2.6	Foreign Exchange Translation Reserves	35,745	8,358	27,387	-	-	35,745	-
2.7	Undisclosed/Other Reserves (if any)	-	-	-	-	-	-	-
2.8	T2 before regulatory adjustments	266,625	61,907	195,623	429	5,332	263,291	3,334
2.9	Regulatory Adjustments for calculation of Tier 2 Capital	-	-	-	-	-	-	-
2.1	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	18,272	2,059	13,557	-	30	15,647	2,625
2.11	Reciprocal cross holdings in Tier 2 of banking, financial, and insurance entities	1,742	-	1,742	-	-	1,742	-
2.12	Investment in own Tier 2 capital instrument	1	-	1	-	-	1	-
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	891	18	413	-	-	431	459
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	1,257	-	1,257	-	-	1,257	-
	Sum regulatory adjustment for calculation of Tier-2 capital	22,163	2,078	16,970	-	30	19,078	3,085
2.15	Amount of Regulatory Adjustment applied to T2 capital	20,210	2,078	16,970	-	30	19,078	1,132
2.16	Tier 2 Capital (after regulatory adjustments)	246,415	59,830	178,653	429	5,302	244,213	2,202
2.17	Tier 2 Capital recognized for capital adequacy	216,918	39,768	169,218	429	5,302	214,716	2,202
2.18	Portion of Additional Tier 1 capital recognized in Tier 2 Capital	1,615	-	1,615	-	-	1,615	-
2.19	Total Tier 2 admissible for capital adequacy	218,533	39,768	170,833	429	5,302	216,331	2,202
	TOTAL CAPITAL	1,232,542	188,422	883,791	29,278	63,363	1,164,853	67,689
3	Total Capital Recognized for Capital Adequacy Ratio (T1 recognized + Tier 2 admissible)	1,203,045	168,360	874,356	29,278	63,363	1,135,356	67,689
4	Total Risk Weighted Assets	7,108,479	1,117,553	5,541,237	107,886	183,766	6,950,442	158,037
4.1	Total Credit Risk Weighted Assets	5,280,509	858,161	4,082,719	84,761	150,157	5,175,799	104,711
4.2	Total Market Risk Weighted Assets	843,390	95,970	700,733	5,008	6,616	808,326	35,064
4.3	Total Operational Risk Weighted Assets	984,579	163,422	757,784	18,117	26,993	966,317	18,262
5	Capital Adequacy Ratios							
5.1	CET1 to total RWA	13.8%	11.5%	12.6%	26.7%	31.6%	13.2%	41.4%
5.2	Tier-1 capital to total RWA	13.8%	11.5%	12.7%	26.7%	31.6%	13.2%	41.4%
5.3	Total capital to total RWA	16.9%	15.1%	15.8%	27.1%	34.5%	16.3%	42.8%

Table 1.13: Stress Testing Results of the Banking System

March 31, 2016 (Un-audited)

Shock Details			Number of Banks with CAR*			
Pre-Shock Position			< 0%	0% > 8%	8% > 10.25%	> 10.25%
			0	1	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	7	6	20
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	6	4	23
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	0	1	1	32
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	0	1	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	0	2	2	30
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	2	31
C-8	Increase in NPLs to Loans Ratio of Textile Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 5 years.	Historical	0	1	2	31
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	0	1	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	0	1	1	32
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		NPLR 11.58%	Critical NPLR 49.17%	Difference 37.59%
	Market Shocks		< 0%	0% > 8%	8% > 10%	> 10%
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	Hypothetical	0	3	3	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	0	3	3	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	0	1	0	33
IR-4	Impact of Increase in interest rate by 100bps on investment portfolio only		0	1	1	32
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	0	1	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	0	1	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	0	1	1	32
EQ-1	Fall in general equity prices by 41.4% equivalent to maximum decline in the index during last 9 years (Oct08-Jan09).	Historical	0	2	0	32
EQ-2	Fall in general equity prices by 50%.	Hypothetical	0	2	0	32
	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	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

CY13	Dec-14	Dec-15	Mar-16
A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)
First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.
National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan
Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.
The Bank of Khyber	The Bank of Khyber	The Bank of Khyber	The Bank of Khyber
The Bank of Punjab	The Bank of Punjab	The Bank of Punjab	The Bank of Punjab
B. Local Private Banks (22)	B. Local Private Banks (22)	B. Local Private Banks (22)	B. Local Private Banks (22)
AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.
Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.
Askari Bank Ltd.	Askari Bank Ltd.	Askari Bank Ltd.	Askari Bank Ltd.
Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.
Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.
BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.
Burj Bank Ltd.	Burj Bank Ltd.	Burj Bank Ltd.	Burj Bank Ltd.
Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
Faysal Bank Ltd.	Faysal Bank Ltd.	Faysal Bank Ltd.	Faysal Bank Ltd.
Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
KASB Bank Ltd.	KASB Bank Ltd.*	MCB Bank Ltd.	MCB Bank Ltd.
MCB Bank Ltd.	MCB 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.
C. Foreign Banks (7)	C. Foreign Banks (6)	C. Foreign Banks (4)	C. Foreign Banks (4)
Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.
Barclays Bank PLC	Barclays Bank PLC**	Citibank N.A.	Citibank N.A.
Citibank N.A.	Citibank N.A.	Deutsche Bank AG	Deutsche Bank AG
Deutsche Bank AG	Deutsche Bank AG	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.
HSBC Bank Middle East Ltd. #	Industrial and Commercial Bank of China Ltd.		
Industrial and Commercial Bank of China Ltd.	HSBC Bank Oman S.A.O.G. ##		
HSBC Bank Oman S.A.O.G.			
D. Specialized Banks (4)	D. Specialized Banks (4)	D. Specialized Banks (4)	D. Specialized Banks (4)
Industrial Development Bank Ltd.	Industrial Development Bank Ltd.	Industrial Development Bank Ltd.	Industrial Development Bank Ltd.
Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.
SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.
Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.
All Commercial Banks (34)	All Commercial Banks (33)	All Commercial Banks (31)	All Commercial Banks (31)
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
All Banks (38)	All Banks (37)	All Banks (35)	All Banks (35)
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

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

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

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

The name of "Oman International Bank S.A.O.G." was changed to "HSBC Bank Oman S.A.O.G." with effect

The name of "Industrial Development Bank of Pakistan" was changed to "Industrial Development Bank

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

** 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[^]

	Percent								
	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Mar-15	Dec-15	Mar-16
Capital									
Total Capital to Total RWA*	18.5	16.8	18.0	15.3	13.4	13.8	14.6	13.8	13.9
Tier 1 Capital to Total RWA*	18.4	16.3	17.2	14.7	12.4	12.5	13.5	12.2	12.3
Capital to Total Assets	11.4	9.7	8.7	7.6	6.9	6.5	6.4	6.6	6.6
Asset Quality									
NPFs to Total Financing	6.3	7.3	7.6	7.6	5.7	4.7	4.8	4.9	5.0
Provision to NPFs	51.7	58.6	63.0	66.5	74.4	83.9	87.2	95.6	90.6
Net NPFs to Net Financing	3.1	3.2	2.9	2.7	1.5	0.8	0.6	0.2	0.5
Net NPFs to Capital [#]	11.5	12.3	10.5	9.8	6.9	3.9	3.1	1.4	2.9
Earnings									
ROA before Tax	0.7	0.6	1.9	1.4	1.0	1.5	1.5	1.2	1.0
ROA after Tax	0.6	0.6	1.6	1.2	0.9	1.2	1.2	0.9	0.7
ROE before Tax	5.9	5.9	20.8	16.8	14.4	20.9	23.3	18.7	15.0
ROE after Tax	4.6	5.2	17.3	14.1	12.0	16.5	18.7	13.3	10.8
Net Mark-Up Income to Gross Income	79.4	78.5	82.4	80.1	78.5	77.9	82.5	80.9	81.0
Operating Expense to Gross Income	70.3	72.6	60.4	67.3	69.7	66.0	63.9	70.0	77.6
Trading Income to Gross Income [#]	0.9	0.5	1.2	3.9	4.2	3.7	1.8	2.0	2.5
Personnel Expenses to Non-interest Expenses [#]	36.6	37.8	38.1	37.8	40.8	40.0	41.8	41.1	42.3
Liquidity									
Liquid Assets to Total Assets	25.1	31.4	40.0	46.7	41.9	32.6	31.7	35.1	36.7
Liquid Assets to Total Deposits	32.5	38.4	49.3	55.3	49.0	38.4	36.8	41.2	44.6
Liquid Assets/Short term Liabilities [#]	33.8	43.6	57.5	68.3	62.0	66.4	63.0	72.1	72.4
Financing to Deposits	54.3	46.2	38.4	32.7	36.3	38.2	35.6	46.9	48.5
Customer Deposits to Total Financing [#]	166.1	192.7	229.8	271.3	242.7	236.0	255.9	189.6	184.6

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

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

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

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

March 31, 2016 (Un-audited)

PKR million

PERCENTAGE CHANGES					
Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Absolute change	
ASSETS				QoQ	YoY
Cash & Balances With Treasury Banks	68,264	32,156	100,420	(16,303)	13,931
Balances With Other Banks	22,684	15,772	38,455	(24,536)	18,735
Due from Financial Institutions	100,507	67,204	167,711	(93,929)	(108,990)
Investments - Net	315,082	271,821	586,903	154,995	218,722
Financing - Net	440,137	208,203	648,340	3,059	248,821
Operating Fixed Assets	20,136	5,732	25,868	(961)	4,068
Deferred Tax Assets	9,488	16	9,504	(53)	6,350
Other Assets	28,853	18,626	47,478	(7,611)	(79,278)
TOTAL ASSETS	1,005,149	619,530	1,624,680	14,661	322,360
LIABILITIES					
Bills Payable	13,807	5,160	18,967	4,025	5,186
Due to Financial Institution	53,633	45,882	99,515	39,548	65,610
Deposits And Other Accounts	835,599	500,292	1,335,890	(38,862)	213,568
Sub-ordinated Loans	6,862	-	6,862	(142)	723
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Deferred Tax Liabilities	938	80	1,018	519	692
Other Liabilities	26,902	27,711	54,613	8,006	12,039
TOTAL LIABILITIES	937,741	579,125	1,516,865	13,095	297,818
NET ASSETS	67,409	40,406	107,814	1,566	24,541
NET ASSETS REPRESENTED BY: -					
Share Capital	54,185	18,924	73,109	1,700	18,195
Reserves	8,248	36	8,284	291	1,431
Unappropriated Profit	3,151	19,763	22,914	(434)	3,870
Share Holders' Equity	65,585	38,722	104,307	1,557	23,497
Surplus/Deficit On Revaluation Of Assets	1,824	1,684	3,507	9	1,045
TOTAL	67,409	40,406	107,814	1,566	24,541
PROFIT AND LOSS STATEMENT	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Absolute change	
				YoY	
Mark-Up Income	13,929	8,848	22,777	(1,732)	
Mark-Up Expenses	6,639	4,498	11,137	(1,491)	
Net Mark-Up Income	7,290	4,350	11,640	(241)	
Provisions & Bad Debts Written Off Directly/(Reversals)	(862)	57	(806)	(1,206)	
Net Mark-Up Income After Provision	8,152	4,293	12,445	964	
Fees, Commission & Brokerage Income	1,187	484	1,671	260	
Dividend Income	143	1	144	76	
Income From Dealing In Foreign Currencies	321	53	374	(211)	
Other Income	437	98	535	71	
Total Non - Markup Income	2,088	636	2,724	196	
Total Income	10,240	4,929	15,169	1,160	
Administrative Expenses	7,667	3,272	10,939	1,879	
Other Expenses	8	198	206	65	
Total Non-Markup Expenses	7,676	3,470	11,145	1,944	
Profit before Tax and Extra ordinary Items	2,565	1,459	4,024	(783)	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	2,565	1,459	4,024	(783)	
Less: Taxation	896	233	1,130	183	
PROFIT/ (LOSS) AFTER TAX	1,669	1,226	2,895	(966)	

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

Table 2.3: List of Islamic Banking Institutions

As of December 31, 2015	As of March 31, 2016
Islamic Banks	Islamic Banks
1 AlBaraka Bank (Pakistan) Ltd.	1 AlBaraka Bank (Pakistan) Ltd.
2 BankIslami Pakistan Ltd.	2 BankIslami Pakistan Ltd.
3 Burj Bank Ltd.	3 Burj Bank Ltd.
4 Dubai Islamic Bank Pakistan Ltd	4 Dubai Islamic Bank Pakistan Ltd
5 MCB Islamic Bank Ltd.	5 MCB Islamic Bank Ltd.
6 Meezan Bank Ltd	6 Meezan Bank Ltd
Conventional Banks having Islamic Banking Branches	Conventional Banks having Islamic Banking Branches
1 Askari Bank Ltd.	1 Askari Bank Ltd.
2 Allied Bank Ltd.	2 Allied Bank Ltd.
3 Bank Al Habib Ltd	3 Bank Al Habib Ltd
4 Bank Alfalah Ltd	4 Bank Alfalah Ltd
5 Faysal Bank Ltd.	5 Faysal Bank Ltd.
6 Habib Bank Ltd	6 Habib Bank Ltd
7 Habib Metropolitan Bank	7 Habib Metropolitan Bank
8 MCB Bank Ltd	8 MCB Bank Ltd
9 National Bank of Pakistan	9 National Bank of Pakistan
10 Silk Bank Ltd	10 Silk Bank Ltd
11 Sindh Bank Ltd	11 Sindh Bank Ltd
12 Soneri Bank Ltd	12 Soneri Bank Ltd
13 Standard Chartered Bank	13 Standard Chartered Bank
14 Summit Bank Ltd.	14 Summit Bank Ltd.
15 The Bank of Khyber	15 The Bank of Khyber
16 The Bank of Punjab	16 The Bank of Punjab
17 United Bank Ltd.	17 United Bank Ltd.
Grand Total 23 (6+17)	Grand Total 23 (6+17)

3. Development Finance Institutions

Table 3.1: Financial Soundness Indicators of DFIs

	Percent								
	CY09	CY10	CY11	CY12	CY13	Dec-14	Mar-15	Dec-15	Mar-16
Capital									
Total Capital to Total RWA	52.5	56.3	56.9	54.8	51.4	44.8	46.4	43.6	42.8
Tier 1 Capital to Total RWA	52.4	56.6	57.4	54.9	50.7	43.6	45.2	42.5	41.4
Capital to Total Assets	42.9	44.4	41.2	41.3	40.9	43.4	42.4	34.1	33.0
Asset Quality									
NPLs to Total Loans	27.1	29.9	29.3	31.8	30.0	25.3	24.6	22.0	20.6
Provision to NPLs	69.8	59.4	59.4	63.1	67.5	74.5	75.0	76.5	72.8
Net NPLs to Net Loans	10.1	14.8	14.4	14.7	12.2	7.9	7.5	6.2	6.6
Net NPLs to Capital	7.4	11.4	11.3	11.6	9.1	5.0	4.9	4.4	4.9
Investment in Equities to Capital [#]	19.5	17.0	15.6	10.8	11.9	15.4	12.9	15.2	13.9
Earnings									
ROA before Tax	1.3	2.7	1.9	0.9	3.6	5.4	5.3	4.8	5.7
ROA after Tax	0.8	1.4	0.6	-0.2	8.8	4.5	4.1	3.4	4.7
ROE before Tax	2.9	6.2	4.4	2.1	3.1	12.7	12.3	11.3	14.2
ROE after Tax	1.7	3.3	1.5	-0.4	7.5	10.6	9.5	7.9	11.7
Net Interest Income to Gross Income	79.9	83.1	84.1	71.0	60.7	56.0	53.9	55.6	55.1
Operating Expense to Gross Income	36.9	39.5	58.7	42.1	40.9	31.0	32.1	32.6	38.3
Trading Income to Gross Income [#]	7.6	5.4	2.6	6.0	10.8	16.0	26.9	18.5	11.2
Personnel Expenses to Non-interest Expenses [#]	53.0	56.2	35.3	50.0	59.6	59.0	69.3	61.0	51.9
Liquidity									
Liquid Assets/Total Assets	35.9	32.6	40.3	39.5	41.3	43.3	44.3	42.8	46.0
Liquid Assets/Total Deposits	262.4	271.6	480.6	410.7	688.2	508.6	614.8	677.6	835.5
Liquid Assets/Short term Liabilities [^]	70.4	65.3	80.4	81.3	84.8	84.8	88.1	86.3	90.1
Advances/Deposits	229.2	285.3	385.5	340.4	505.9	323.9	383.5	471.6	525.0
Customer Deposits to Total Loans [#]	24.0	14.4	13.0	15.2	14.0	11.4	10.3	7.9	9.9

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

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

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

Table 3.2: Balance Sheet and Income Statement of DFIs

PKR million										
Financial Position	CY10	CY11	CY12	CY13	Dec-14	Mar-15	Dec-15	Mar-16	Absolute change	
									QoQ	YoY
ASSETS										
Cash & Balances With Treasury Banks	1,740	2,341	519	447	550	441	636	472	(163)	32
Balances With Other Banks	2,866	1,423	3,601	3,041	3,509	2,803	5,241	2,866	(2,375)	64
Lending To Financial Institutions	8,720	2,909	2,198	10,788	3,548	1,712	863	952	89	(761)
Investments - Net	64,115	81,379	79,065	79,497	108,317	115,793	115,307	128,892	13,586	13,099
Advances - Net	45,234	46,547	45,988	45,263	48,594	50,266	56,795	59,262	2,467	8,996
Operating Fixed Assets	2,974	2,930	3,345	3,468	3,392	3,357	3,239	3,780	541	424
Deferred Tax Assets	1,098	1,193	1,169	1,392	1,180	1,146	1,348	1,294	(54)	148
Other Assets	5,500	5,103	4,545	5,240	7,037	6,235	7,029	7,462	433	1,227
TOTAL ASSETS	132,248	143,825	140,431	149,137	176,127	181,753	190,457	204,981	14,524	23,229
LIABILITIES										
Bills Payable	-	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	50,306	64,885	58,165	67,306	74,450	80,099	86,520	97,947	11,428	17,848
Deposits And Other Accounts	15,856	12,074	13,510	8,947	15,002	13,107	12,043	11,288	(755)	(1,819)
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	15	19	11	6	0	0	2	2	(0)	2
Deferred Tax Liabilities	637	669	897	550	1,195	1,382	1,674	1,645	(29)	263
Other Liabilities	6,757	6,899	8,203	9,702	9,063	10,114	10,924	14,270	3,346	4,156
TOTAL LIABILITIES	73,571	84,546	80,786	86,511	99,710	104,704	111,163	125,152	13,990	20,449
NET ASSETS	58,677	59,279	59,646	62,626	76,417	77,049	79,294	79,829	534	2,780
NET ASSETS REPRESENTED BY: -										
Share Capital	48,343	48,409	48,409	48,627	48,627	48,627	49,227	49,227	-	600
Reserves	7,272	7,454	6,637	7,248	9,409	9,911	10,839	11,349	510	1,438
Unappropriated Profit	2,116	2,513	2,485	4,579	14,358	14,573	15,867	14,837	(1,031)	264
Share Holders' Equity	57,732	58,375	57,532	60,454	72,395	73,111	75,934	75,413	(521)	2,302
Surplus/Deficit On Revaluation Of Assets	945	904	443	537	4,022	3,938	3,361	4,416	1,055	478
TOTAL	58,677	59,279	57,975	60,992	76,417	77,049	79,294	79,829	534	2,780
OPERATING POSITION	CY10	CY11	CY12	CY13	Dec-14	Mar-15	Dec-15	Mar-16	Change YoY	
Mark-Up/ Return/Interest Earned	13,942	15,202	14,928	11,320	14,001	3,706	13,945	3,281	(425)	
Mark-Up/ Return/Interest Expenses	7,318	8,030	8,524	5,906	6,949	1,651	5,927	1,629	(22)	
Net Mark-Up / Interest Income	6,625	7,172	6,403	5,414	7,052	2,055	8,019	1,652	(402)	
Provisions & Bad Debts Written Off Directly/(Reversals)	1,238	941	3,975	63	(6)	234	920	(982)	(1,216)	
Net Mark-Up / Interest Income After Provision	5,386	6,231	2,428	5,350	7,059	1,821	7,099	2,634	814	
Fees, Commission & Brokerage Income	148	124	108	134	158	19	135	81	62	
Dividend Income	484	854	1,036	1,469	764	212	803	236	24	
Income From Dealing In Foreign Currencies	(483)	(160)	148	143	(81)	20	79	3	(18)	
Other Income	1,194	534	1,329	1,766	4,700	1,509	5,384	1,024	(485)	
Total Non - Markup / Interest Income	1,343	1,352	2,620	3,511	5,541	1,761	6,401	1,344	(416)	
Total Income	6,729	7,583	5,049	8,861	12,600	3,581	13,500	3,979	398	
Administrative Expenses	2,977	3,102	3,396	3,659	3,866	1,200	4,598	964	(236)	
Other Expenses	166	1,905	399	(12)	33	24	101	183	159	
Total Non-Markup/Interest Expenses	3,144	5,007	3,795	3,646	3,899	1,224	4,699	1,147	(77)	
Profit before Tax and Extra ordinary Items	3,586	2,576	1,254	5,215	8,701	2,357	8,801	2,832	475	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	-	-	-	-	-	
Profit/ (Loss) Before Taxation	3,586	2,576	1,254	5,215	8,701	2,357	8,801	2,832	475	
Less: Taxation	1,690	1,690	1,501	758	1,425	534	2,639	511	(23)	
Profit/ (Loss) after Taxation	1,896	886	(247)	4,458	7,276	1,823	6,162	2,321	498	

Table 3.3: List of Development Finance Institutions

As of December 31, 2015	As of March 31, 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	Mar-14	Jun-14	Sep-14	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16
Other financial corporations* (OFCs)										
OFCs' financial assets to total financial assets	12.4	12.5	12.5	12.3	12.9	12.5	12.1	11.9		
OFCs' financial assets	1,489,349	1,535,489	1,589,645	1,557,636	1,786,569	1,787,065	1,818,981	1,829,181		
Total financial assets	12,026,338	12,287,737	12,704,374	12,686,773	13,892,830	14,315,083	15,062,870	15,346,950		
OFCs' financial assets to gross domestic product	6.6	6.8	6.3	6.1	6.5	6.5	6.6	6.7		
OFCs' financial assets	1,489,349	1,535,489	1,589,645	1,557,636	1,786,569	1,787,065	1,818,981	1,829,181		
Gross domestic product	22,489,077	22,489,077	25,401,895	25,401,895	27,383,722	27,383,722	27,383,722	27,383,722		
Nonfinancial corporations**										
Total debt to equity	163.6				160.8					
Total debt	3,358,595				3,780,948					
Equity	2,053,038				2,351,363					
Return on equity	19.7				18.7					
Earnings before interest and tax (EBIT)	379,056				412,312					
Equity	1,921,588				2,202,200					
Earnings to interest and principal expenses	204.6				227.1					
Earnings before interest and tax (EBIT)	379,056				412,312					
Debt service payments	185,306				181,548					
Market liquidity										
Average daily turnover ratio in the securities market^	0.6	0.6	0.6	0.4	0.5	0.4	0.4	0.4	0.3	0.5

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

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

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