

Quarterly Compendium:

# **Statistics of the Banking System**

[September 2016]



Financial Stability Department

**State Bank of Pakistan**

# CONTENTS

<b>Data Conventions.....</b>	<b>1</b>
<b>1. Statistics of the Banking System .....</b>	<b>2</b>
Table 1.1: Financial Soundness Indicators.....	3
Table 1.2: Key variables of Balance Sheet and Profit & Loss Statement.....	7
Table 1.3: Growth Rates of Key Variables and Key Financial Soundness Indicators .....	7
Table 1.4: Group wise Balance Sheet and Income Statement of Banks.....	8
Table 1.5: Banks' Group-wise Key Variables .....	9
Table 1.6: Concentration in the Banking System .....	10
<b>Asset Quality:.....</b>	<b>11</b>
Table 1.7: Asset Quality of the Banking System .....	11
Table 1.8: Segment-wise Advances and Non Performing Loans (NPLs).....	12
Table 1.9: Sector-wise Advances and Non Performing Loans (NPLs).....	12
<b>Soundness &amp; Resilience:.....</b>	<b>13</b>
Table 1.10a: Break-up of Mark-up/Return/Interest Earned .....	13
Table 1.10b: Break-up of Mark-up/Return/Interest Expensed .....	13
Table 1.11: Distribution of Banks by Capital Adequacy Ratio (CAR) .....	13
Table 1.12: Capital Structure and Capital Adequacy of All Banks and DFIs.....	14
Table 1.13: Stress Testing Results of the Banking System.....	16
Table 1.14: List of Banks .....	17
<b>2. Islamic Banking.....</b>	<b>18</b>
Table 2.1: Financial Soundness Indicators of Islamic Banking^.....	19
Table 2.2: Group-wise Balance Sheet and Income Statement of Islamic Banks/Branches^.....	20
Table 2.3: List of Islamic Banking Institutions .....	21

<b>3. Development Finance Institutions.....</b>	<b>22</b>
Table 3.1: Financial Soundness Indicators of DFIs.....	23
Table 3.2: Balance Sheet and Income Statement of DFIs.....	24
Table 3.3: List of Development Finance Institutions.....	25
<b>4: Key Variables and FSIs for Other Sectors.....</b>	<b>26</b>

**For Queries & Comments:**

- Dr. Asif Ali [ [asif.ali@sbp.org.pk](mailto:asif.ali@sbp.org.pk) ]
- Syed Salman Bukhari [ [salman.bukhari@sbp.org.pk](mailto:salman.bukhari@sbp.org.pk) ]
- Muhammad Inaam Ashraf [ [inaam.ashraf@sbp.org.pk](mailto:inaam.ashraf@sbp.org.pk) ]

## **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	Sep-15	Dec-15	Jun-16	Sep-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	17.2	17.1	15.2	16.8
Local Private Banks	13.9	13.6	14.4	14.9	14.4	15.2	16.5	15.7	15.6	16.1
Foreign Banks	23.0	23.8	31.3	30.7	30.2	25.0	31.6	24.4	21.3	20.0
<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>16.9</b>	<b>16.1</b>	<b>15.6</b>	<b>16.3</b>
Specialized Banks	-1.5	4.7	8.9	12.3	11.6	72.0	65.0	62.2	31.8	31.9
<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>18.2</b>	<b>17.3</b>	<b>16.1</b>	<b>16.8</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	12.3	13.0	11.6	12.8
Local Private Banks	11.4	11.4	12.3	12.4	12.4	12.7	13.6	12.9	12.5	13.0
Foreign Banks	22.5	23.5	31.1	30.5	30.1	24.5	31.3	24.2	20.9	19.8
<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>13.7</b>	<b>13.1</b>	<b>12.5</b>	<b>13.1</b>
Specialized Banks	-5.8	-0.9	3.4	6.8	7.9	68.3	60.6	59.3	29.1	29.2
<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>15.0</b>	<b>14.4</b>	<b>13.0</b>	<b>13.6</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	7.8	7.9	6.3	6.9
Local Private Banks	9.9	9.3	9.2	8.6	8.5	8.9	7.6	7.6	7.4	7.8
Foreign Banks	14.8	14.8	16.7	16.5	15.1	14.3	13.7	10.4	7.8	7.2
<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>7.8</b>	<b>7.7</b>	<b>7.2</b>	<b>7.6</b>
Specialized Banks	-1.7	1.2	5.4	8.0	10.1	58.7	58.9	52.8	28.6	27.8
<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>8.5</b>	<b>8.4</b>	<b>7.5</b>	<b>7.9</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	19.6	18.3	17.8	18.6
Local Private Banks	11.1	12.5	13.8	13.2	11.4	10.4	10.2	9.3	8.9	9.0
Foreign Banks	6.7	9.5	10.4	13.4	10.1	7.6	8.9	7.8	8.0	8.5
<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>12.2</b>	<b>11.1</b>	<b>10.7</b>	<b>10.9</b>
Specialized Banks	25.5	28.7	30.1	27.6	25.4	23.3	22.4	18.9	26.5	24.1
<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>12.5</b>	<b>11.4</b>	<b>11.1</b>	<b>11.3</b>
<b>Provision to NPLs</b>										
Public Sector Commercial Banks	67.8	52.4	58.2	63.1	67.4	71.2	73.9	79.1	78.4	77.0
Local Private Banks	71.0	73.2	74.6	75.2	82.5	85.2	87.7	89.8	88.8	89.1
Foreign Banks	75.2	86.6	89.3	94.0	101.1	102.0	100.9	100.4	100.4	100.3
<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>83.2</b>	<b>86.3</b>	<b>85.4</b>	<b>85.0</b>
Specialized Banks	65.7	63.4	59.1	61.3	62.5	61.1	56.7	59.3	42.2	48.7
<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>81.8</b>	<b>84.9</b>	<b>82.4</b>	<b>82.7</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	4.5	5.0
Local Private Banks	3.5	3.7	3.9	3.6	2.2	1.7	1.4	1.0	1.1	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>1.7</b>	<b>1.8</b>
Specialized Banks	10.5	12.8	14.9	12.9	11.3	10.5	11.1	8.7	17.2	14.0
<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>2.5</b>	<b>1.9</b>	<b>2.2</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	28.0	19.8	24.9	24.9
Local Private Banks	17.4	18.9	17.1	15.8	9.9	6.9	5.9	4.6	4.9	4.6
Foreign Banks	4.4	2.6	1.9	1.3	-0.2	-0.3	-0.1	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>9.7</b>	<b>7.3</b>	<b>7.9</b>	<b>7.9</b>
Specialized Banks	-	-	-	-	-	11.2	13.2	10.6	39.1	31.7
<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>10.0</b>	<b>7.7</b>	<b>9.7</b>	<b>9.1</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	24.4	20.8	27.1	27.2
Local Private Banks	9.0	8.6	10.7	8.2	9.6	11.9	12.5	12.2	13.3	13.2
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>14.2</b>	<b>13.5</b>	<b>15.2</b>	<b>15.2</b>
Specialized Banks	-	26.8	4.6	3.3	4.8	4.1	4.0	3.1	5.3	5.5
<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>13.2</b>	<b>12.5</b>	<b>14.7</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	Sep-15	Dec-15	Jun-16	Sep-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	0.3
Local Private Banks						0.9	0.8	0.4	0.5	0.3
Foreign Banks						4.9	5.0	7.6	10.1	7.0
<b>Commercial Banks</b>						<b>1.0</b>	<b>0.9</b>	<b>0.7</b>	<b>0.7</b>	<b>0.5</b>
Specialized Banks						0.0	0.0	0.0	0.0	0.0
<b>All Banks</b>						<b>0.9</b>	<b>0.8</b>	<b>0.6</b>	<b>0.7</b>	<b>0.5</b>
<b>Gross Liability Position in Financial Derivatives to Capital<sup>^^</sup></b>										
Public Sector Commercial Banks						1.8	0.4	0.8	0.7	0.6
Local Private Banks						1.2	0.5	0.5	0.8	0.5
Foreign Banks						14.9	3.6	15.6	12.4	10.7
<b>Commercial Banks</b>						<b>1.8</b>	<b>0.6</b>	<b>0.9</b>	<b>1.1</b>	<b>0.7</b>
Specialized Banks						0.0	0.0	0.0	0.0	0.0
<b>All Banks</b>						<b>1.6</b>	<b>0.5</b>	<b>0.9</b>	<b>1.0</b>	<b>0.7</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	2.0	2.0	1.7	1.7
Local Private Banks	1.3	1.5	2.3	2.1	1.8	2.3	2.6	2.5	2.3	2.2
Foreign Banks	-0.3	0.9	2.3	0.4	1.2	2.4	4.9	4.2	3.4	2.8
<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>2.6</b>	<b>2.4</b>	<b>2.2</b>	<b>2.1</b>
Specialized Banks	3.1	2.0	2.4	2.5	3.3	4.5	5.9	7.2	1.7	1.4
<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>2.6</b>	<b>2.5</b>	<b>2.2</b>	<b>2.1</b>
<b>Return on Assets (After Tax)</b>										
Public Sector Commercial Banks	1.3	1.3	1.4	1.1	0.5	1.0	1.2	1.2	1.0	1.0
Local Private Banks	0.9	0.9	1.5	1.4	1.3	1.5	1.5	1.5	1.3	1.3
Foreign Banks	-0.3	0.4	1.5	-0.1	0.6	1.7	3.1	2.6	2.0	1.6
<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>1.3</b>	<b>1.3</b>
Specialized Banks	1.2	1.2	1.6	1.6	2.2	3.0	3.6	4.5	1.0	0.8
<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>1.5</b>	<b>1.5</b>	<b>1.3</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	20.0	19.9	19.6	19.5
Local Private Banks	13.2	15.6	24.7	24.1	21.3	27.3	30.2	28.9	27.6	26.2
Foreign Banks	-2.4	5.8	14.5	2.4	7.3	16.0	35.6	31.9	35.3	31.7
<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>28.3</b>	<b>27.2</b>	<b>26.3</b>	<b>25.1</b>
Specialized Banks	0.0	-	-	-	-	21.3	10.0	12.4	4.5	3.9
<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>26.6</b>	<b>25.8</b>	<b>24.9</b>	<b>23.8</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	12.3	11.8	11.4	11.7
Local Private Banks	8.6	9.3	16.1	15.9	14.7	18.1	17.5	17.5	15.9	15.6
Foreign Banks	-2.3	2.7	9.5	-0.4	4.0	11.4	22.4	20.2	20.9	18.1
<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>16.6</b>	<b>16.4</b>	<b>15.2</b>	<b>14.9</b>
Specialized Banks	0.0	-	-	-	-	14.1	6.2	7.8	2.7	2.2
<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>15.7</b>	<b>15.6</b>	<b>14.4</b>	<b>14.2</b>
<b>NII/Gross Income</b>										
Public Sector Commercial Banks	63.0	69.1	69.4	64.1	61.0	62.5	59.7	60.4	64.0	64.9
Local Private Banks	75.9	77.2	77.9	73.2	72.3	72.8	70.9	72.3	71.7	72.3
Foreign Banks	64.8	67.6	72.2	69.0	81.0	78.2	68.9	75.4	81.7	93.0
<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>68.9</b>	<b>70.3</b>	<b>70.5</b>	<b>71.4</b>
Specialized Banks	44.7	51.0	67.3	63.7	67.1	74.6	73.9	74.1	73.0	75.6
<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>69.1</b>	<b>70.4</b>	<b>70.6</b>	<b>71.6</b>
<b>Cost/Income Ratio</b>										
Public Sector Commercial Banks	47.5	49.1	49.9	54.4	58.9	55.5	47.6	47.1	54.5	55.2
Local Private Banks	50.1	52.5	50.8	52.5	56.1	52.9	47.4	48.5	50.2	51.8
Foreign Banks	77.5	65.2	59.3	75.2	76.5	53.2	28.3	32.4	29.3	32.2
<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>47.0</b>	<b>47.9</b>	<b>50.6</b>	<b>52.0</b>
Specialized Banks	61.3	61.3	60.4	64.4	59.6	51.2	44.0	45.6	66.6	60.2
<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>46.9</b>	<b>47.8</b>	<b>51.0</b>	<b>52.2</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	Sep-15	Dec-15	Jun-16	Sep-16
<b>Trading Income to Gross Income<sup>#</sup></b>										
Public Sector Commercial Banks			4.1	6.2	7.3	10.9	20.0	18.7	13.4	14.1
Local Private Banks			1.1	1.7	3.1	4.7	9.7	7.9	8.1	8.0
Foreign Banks			4.1	7.1	0.8	1.9	18.6	15.4	16.6	15.7
<b>Commercial Banks</b>			<b>1.7</b>	<b>2.7</b>	<b>3.8</b>	<b>5.7</b>	<b>11.7</b>	<b>10.0</b>	<b>9.2</b>	<b>9.2</b>
Specialized Banks			0.0	0.0	0.1	1.0	1.8	1.6	1.4	1.4
<b>All Banks</b>			<b>1.7</b>	<b>2.6</b>	<b>3.7</b>	<b>5.5</b>	<b>11.3</b>	<b>9.7</b>	<b>9.0</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	54.4	52.2	57.8	53.3
Local Private Banks	46.4	44.4	43.3	43.6	44.4	42.8	42.9	42.6	43.3	43.4
Foreign Banks	32.5	35.3	39.3	36.4	41.2	45.9	42.6	40.6	35.5	35.2
<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>44.9</b>	<b>44.2</b>	<b>46.0</b>	<b>45.1</b>
Specialized Banks	64.8	68.8	78.5	68.0	68.0	74.3	70.0	69.5	68.4	72.4
<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>45.7</b>	<b>45.1</b>	<b>46.7</b>	<b>45.9</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	46.1	48.6	50.3	51.4
Local Private Banks	32.3	35.7	46.2	50.7	50.0	50.5	55.6	55.0	56.1	56.2
Foreign Banks	55.0	64.6	68.6	69.4	73.0	70.7	81.9	82.0	87.0	89.4
<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>54.4</b>	<b>54.3</b>	<b>55.7</b>	<b>56.1</b>
Specialized Banks	19.8	19.6	23.5	23.5	25.1	22.5	13.2	20.8	21.9	22.4
<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>53.8</b>	<b>53.8</b>	<b>55.2</b>	<b>55.6</b>
<b>Liquid Assets/Total Deposits</b>										
Public Sector Commercial Banks	40.1	43.5	51.3	49.5	51.2	58.6	62.1	61.4	67.0	67.1
Local Private Banks	43.4	45.8	59.5	66.5	61.7	64.2	76.1	74.3	77.2	75.4
Foreign Banks	82.4	96.4	104.3	107.9	127.4	156.7	189.9	202.1	222.9	239.0
<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>74.8</b>	<b>73.1</b>	<b>76.9</b>	<b>75.8</b>
Specialized Banks	167.1	149.4	202.0	211.5	202.3	125.2	87.9	100.3	91.0	87.7
<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>74.8</b>	<b>73.3</b>	<b>77.0</b>	<b>75.9</b>
<b>Liquid Assets/Short term Liabilities<sup>^^#</sup></b>										
Public Sector Commercial Banks			46.6	42.4	60.7	69.4	74.1	79.8	81.4	82.4
Local Private Banks			88.1	95.1	100.5	97.7	109.1	107.2	115.0	118.9
Foreign Banks			130.9	122.2	117.5	100.9	108.6	107.4	112.2	114.7
<b>Commercial Banks</b>			<b>77.7</b>	<b>81.3</b>	<b>91.8</b>	<b>91.3</b>	<b>101.8</b>	<b>101.5</b>	<b>107.6</b>	<b>110.5</b>
Specialized Banks			34.0	36.8	40.1	60.7	37.9	51.8	33.5	34.6
<b>All Banks</b>			<b>76.8</b>	<b>80.5</b>	<b>90.7</b>	<b>91.0</b>	<b>101.2</b>	<b>100.9</b>	<b>106.2</b>	<b>109.0</b>
<b>Advances/Deposits</b>										
Public Sector Commercial Banks	65.2	58.0	55.2	60.7	54.5	51.1	49.1	44.1	46.4	44.7
Local Private Banks	66.6	61.3	52.0	48.9	47.1	46.0	44.8	45.6	46.1	44.8
Foreign Banks	56.1	42.0	39.6	37.4	36.8	53.7	34.0	35.4	26.8	23.6
<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>45.4</b>	<b>45.2</b>	<b>45.9</b>	<b>44.5</b>
Specialized Banks	560.8	491.5	540.1	556.9	488.9	346.2	466.0	311.9	269.9	246.7
<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>46.7</b>	<b>46.4</b>	<b>47.0</b>	<b>45.5</b>
<b>Customer Deposits to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks			139.4	130.2	145.0	153.5	164.1	183.1	169.6	177.7
Local Private Banks			169.0	182.2	191.2	193.7	197.9	192.9	192.6	198.4
Foreign Banks			225.1	229.7	240.4	169.6	264.3	256.3	339.0	384.3
<b>Commercial Banks</b>			<b>163.8</b>	<b>170.8</b>	<b>181.7</b>	<b>184.8</b>	<b>191.5</b>	<b>191.4</b>	<b>188.9</b>	<b>195.4</b>
Specialized Banks			14.7	15.1	17.9	24.3	18.3	28.0	32.5	35.3
<b>All Banks</b>			<b>159.2</b>	<b>166.4</b>	<b>177.2</b>	<b>180.2</b>	<b>186.1</b>	<b>186.5</b>	<b>184.4</b>	<b>190.7</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	Sep-15	Dec-15	Jun-16	Sep-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	93.9	94.0	94.6	94.7
Local Private Banks			92.9	92.2	90.7	91.2	91.1	91.2	91.4	90.9
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>91.8</b>	<b>91.9</b>	<b>92.1</b>	<b>91.8</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>92.0</b>	<b>92.1</b>	<b>92.4</b>	<b>92.0</b>
<b>Public Sector Domestic Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks			19.4	25.8	24.8	27.9	25.8	25.5	28.6	29.4
Local Private Banks			12.2	18.0	18.0	19.8	22.3	20.7	22.0	21.9
Foreign Banks			1.5	4.1	3.5	1.3	0.1	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>23.2</b>	<b>23.3</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>22.5</b>	<b>22.6</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	1.4	1.5	1.7	1.8
Foreign Banks						0.0	0.0	0.3	0.3	0.4
<b>Commercial Banks</b>						<b>1.1</b>	<b>1.2</b>	<b>1.4</b>	<b>1.5</b>	<b>1.6</b>
Specialized Banks						0.1	0.1	0.1	0.1	0.1
<b>All Banks</b>						<b>1.1</b>	<b>1.2</b>	<b>1.3</b>	<b>1.5</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	44.6	45.6	47.6	47.0
Local Private Banks			68.8	62.8	62.0	61.3	58.7	60.6	59.1	58.9
Foreign Banks			80.0	81.4	81.6	94.1	97.5	97.8	97.6	97.5
<b>Commercial Banks</b>			<b>65.9</b>	<b>59.2</b>	<b>58.6</b>	<b>57.8</b>	<b>56.1</b>	<b>57.9</b>	<b>57.1</b>	<b>56.7</b>
Specialized Banks			11.7	11.5	10.9	9.9	8.4	8.4	8.1	8.0
<b>All Banks</b>			<b>64.2</b>	<b>57.8</b>	<b>57.3</b>	<b>56.5</b>	<b>54.7</b>	<b>56.4</b>	<b>55.7</b>	<b>55.3</b>
<b>Other Domestic Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks						22.0	22.8	22.1	17.7	17.6
Local Private Banks						8.9	8.7	8.5	8.6	8.4
Foreign Banks						4.6	2.4	1.8	2.1	2.2
<b>Commercial Banks</b>						<b>11.6</b>	<b>11.6</b>	<b>11.1</b>	<b>10.4</b>	<b>10.2</b>
Specialized Banks						89.8	91.3	91.3	91.6	91.8
<b>All Banks</b>						<b>13.8</b>	<b>14.1</b>	<b>13.5</b>	<b>12.7</b>	<b>12.6</b>
<b>Overseas Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks			7.7	7.6	7.3	6.3	6.1	6.0	5.4	5.3
Local Private Banks			7.1	7.8	9.3	8.8	8.9	8.8	8.6	9.1
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>8.2</b>	<b>8.1</b>	<b>7.9</b>	<b>8.2</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>8.0</b>	<b>7.9</b>	<b>7.6</b>	<b>8.0</b>
<b>Foreign Currency Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks			8.6	8.5	8.4	7.1	1.1	6.9	5.6	5.5
Local Private Banks			11.5	11.3	14.6	15.1	13.1	13.3	13.7	13.3
Foreign Banks			13.0	8.0	15.0	3.2	0.2	0.4	0.7	0.3
<b>Commercial Banks</b>			<b>10.9</b>	<b>10.6</b>	<b>13.2</b>	<b>13.3</b>	<b>10.5</b>	<b>11.9</b>	<b>11.9</b>	<b>11.6</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>10.2</b>	<b>11.5</b>	<b>11.6</b>	<b>11.2</b>
<b>Foreign Currency Liabilities to Total Liabilities<sup>#</sup></b>										
Public Sector Commercial Banks			13.0	13.1	7.9	7.0	9.9	8.7	6.3	5.0
Local Private Banks			12.8	12.9	15.5	14.4	12.9	13.2	12.0	12.4
Foreign Banks			19.6	22.0	33.6	38.2	52.1	50.3	56.4	56.6
<b>Commercial Banks</b>			<b>13.0</b>	<b>13.2</b>	<b>14.5</b>	<b>13.4</b>	<b>13.0</b>	<b>13.1</b>	<b>12.0</b>	<b>12.2</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>12.9</b>	<b>13.0</b>	<b>11.8</b>	<b>12.0</b>
<b>Residential Real Estate Loans to Total Loans - All 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>3.1</b>	<b>3.0</b>	
<b>Commercial Real Estate Loans to Total Loans - All 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>9.2</b>	<b>8.0</b>	
basis points										Basis Points
<b>Spread between lending and deposit rates - All Banks<sup>#\$</sup></b>						<b>603</b>	<b>547</b>	<b>524</b>	<b>532</b>	<b>503</b>
<b>Spread between highest and lowest interbank rates - All Banks<sup>##</sup></b>						<b>350</b>	<b>150</b>	<b>165</b>	<b>60</b>	<b>75</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	Sep-15	Dec-15	Jun-16	Sep-16
Total Assets	6,516	7,117	8,171	9,720	10,487	12,106	13,518	14,143	15,374	15,134
Investments (net)	1,737	2,157	3,055	4,013	4,313	5,310	6,714	6,881	7,821	7,625
Advances (net)	3,240	3,358	3,349	3,805	4,110	4,447	4,536	4,816	5,180	5,052
Borrowings	654	538	675	1,033	723	1,001	1,825	1,766	2,305	2,012
Deposits	4,786	5,451	6,244	7,291	8,311	9,230	9,715	10,389	11,024	11,092
Liabilities	5,856	6,422	7,386	8,848	9,544	10,899	12,196	12,820	14,067	13,809
Paid up Capital	325	358	449	463	482	587	592	620	579	580
Equity	660	695	784	873	943	1,207	1,322	1,323	1,307	1,324
Profit Before Tax (ytd)	81	105	170	176	162	247	252	329	162	233
Profit After Tax (ytd)	54	65	112	117	112	163	148	199	94	139
Provisioning Charges (ytd)	97	75	50	43	40	25	30	39	10	10
Non-Performing Loans	446	556	592	618	607	605	630	605	635	631
Provisions Held Against NPLs	312	371	411	442	469	483	515	514	523	522
Non-Performing Loans (net)	134	185	182	176	139	122	115	91	112	109

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	Sep-15		Dec-15		Jun-16		Sep-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	2.1	21.5	4.6	16.8	7.7	16.1	(1.6)	12.0
Investments (Net)	59.9	24.2	41.6	31.4	7.5	23.3	8.1	42.3	2.5	29.6	5.4	26.0	(2.5)	13.6
Advances (Net)	2.1	3.7	(0.3)	12.9	8.0	9.9	(0.4)	7.8	6.2	8.3	8.3	13.8	(2.5)	11.4
Borrowings	1.7	42.3	(17.7)	25.4	53.0	38.4	38.0	140.4	(3.2)	76.4	17.2	74.3	(12.7)	10.2
Deposits	13.5	13.9	14.5	16.8	14.0	11.0	(2.6)	11.2	6.9	12.6	6.8	10.6	0.6	14.2
Liabilities	15.6	9.7	15.0	19.8	7.9	13.5	1.8	20.4	5.1	17.6	8.2	17.4	(1.8)	13.2
Paid up Capital	15.7	10.3	25.3	3.2	4.1	22.0	1.8	18.6	4.7	5.6	0.2	(0.4)	0.2	(2.0)
Equity	17.3	5.2	12.9	11.3	8.0	28.6	4.4	31.9	0.1	9.6	2.3	3.2	1.3	0.2
KEY FSIs:														
Capital Adequacy Ratio	14.0	13.9	15.1	15.6	14.9	17.1	18.2		17.3		16.1		16.8	
Capital to Total Assets*	10.1	9.8	9.6	9.0	9.0	10.0	8.5		8.4		7.5		7.9	
NPLs to Loans (Gross)	12.6	14.9	15.7	14.6	13.3	12.3	12.5		11.4		11.1		11.3	
Net NPLs to Net Loans	4.1	5.5	5.4	4.6	3.4	2.7	2.5		1.9		2.2		2.2	
ROA (Before Tax)	1.3	1.5	2.2	2.0	1.6	2.2	2.6		2.5		2.2		2.1	
ROE^ (Before Tax)	13.2	15.5	23.0	21.2	17.9	24.3	26.6		25.8		24.9		23.8	
Liquid Assets/ Total Deposits	44.5	47.1	59.5	64.4	61.3	64.5	74.8		73.3		77.0		75.9	
Advances to Deposit Ratio	67.7	61.6	53.6	52.2	49.5	48.2	46.7		46.4		47.0		45.5	

^ Based on Average Equity plus Surplus on Revaluation.

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

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

September 30, 2016 (Un-audited)

PKR million

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	Absolute change	
							QoQ	YoY
PKR								
ASSETS								
Cash & Balances With Treasury Banks	226,437	856,109	21,669	1,104,216	2,144	1,106,360	195,942	360,383
Balances With Other Banks	22,395	125,295	1,740	149,430	6,857	156,287	(30,288)	13,388
Lending To Financial Institutions	32,533	256,140	40,834	329,507	2,490	331,997	18,064	(143,677)
Investments - Net	1,293,122	6,022,228	264,468	7,579,819	44,706	7,624,525	(196,819)	910,767
Advances - Net	942,870	3,931,647	32,422	4,906,939	145,144	5,052,083	(127,746)	516,162
Operating Fixed Assets	42,095	270,286	1,558	313,939	6,996	320,935	2,788	17,715
Deferred Tax Assets	30,007	34,884	70	64,961	2,327	67,288	(3,058)	5,190
Other Assets	162,112	287,705	5,054	454,872	19,435	474,307	(98,860)	(63,915)
TOTAL ASSETS	2,751,571	11,784,295	367,816	14,903,682	230,100	15,133,782	(239,979)	1,616,014
LIABILITIES	-	-	-	-	-	-	-	-
Bills Payable	11,787	137,984	3,854	153,624	871	154,495	(43,917)	11,108
Borrowings From Financial Institution	236,788	1,512,863	181,153	1,930,804	81,089	2,011,892	(292,844)	186,895
Deposits And Other Accounts	2,109,958	8,785,766	137,553	11,033,277	58,826	11,092,103	67,903	1,376,938
Sub-ordinated Loans	2,000	56,120	-	58,120	3,405	61,525	6,842	20,167
Liabilities Against Assets Subject To Finance Lease	28	12	-	40	5	45	(1)	30
Deferred Tax Liabilities	16,499	46,707	12	63,219	1,226	64,445	(3,636)	10,309
Other Liabilities	141,957	245,769	18,725	406,451	18,466	424,917	8,293	8,161
TOTAL LIABILITIES	2,519,018	10,785,220	341,297	13,645,535	163,888	13,809,423	(257,358)	1,613,607
NET ASSETS	232,553	999,075	26,519	1,258,147	66,212	1,324,359	17,379	2,406
NET ASSETS REPRESENTED BY:	-	-	-	-	-	-	-	-
Share Capital	60,333	438,588	18,194	517,115	62,958	580,073	905	(11,874)
Reserves	57,951	134,829	165	192,944	6,772	199,717	4,679	(25,137)
Unappropriated Profit	52,761	262,118	8,042	322,920	(10,521)	312,400	22,391	57,626
Share Holders' Equity	171,045	835,534	26,401	1,032,980	59,210	1,092,189	27,975	20,614
Surplus/Deficit On Revaluation Of Assets	61,508	163,542	118	225,167	7,003	232,169	(10,596)	(18,208)
TOTAL	232,553	999,075	26,519	1,258,147	66,212	1,324,359	17,379	2,406
PROFIT AND LOSS STATEMENT	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	122,776	552,529	12,812	688,116	13,877	701,993	(30,700)	
Mark-Up/ Return/Interest Expenses	67,610	261,818	4,033	333,461	4,232	337,693	(28,689)	
Net Mark-Up / Interest Income	55,166	290,711	8,779	354,656	9,644	364,300	(2,011)	
Provisions & Bad Debts Written Off Directly/(Reversals)	5,086	2,206	(57)	7,235	2,893	10,128	(20,041)	
Net Mark-Up / Interest Income After Provision	50,079	288,505	8,836	347,421	6,751	354,172	18,030	
Fees, Commission & Brokerage Income	11,192	52,506	1,620	65,318	31	65,349	4,924	
Dividend Income	2,401	9,446	-	11,847	214	12,061	(964)	
Income From Dealing In Foreign Currencies	1,873	10,680	(2,382)	10,172	0	10,172	(6,257)	
Other Income	14,389	38,580	1,422	54,390	2,863	57,253	(16,862)	
Total Non - Markup / Interest Income	29,854	111,212	660	141,727	3,109	144,835	(19,158)	
	79,934	399,718	9,496	489,147	9,860	499,007	(1,128)	
Administrative Expenses	46,125	205,351	2,919	254,395	7,679	262,074	19,493	
Other Expenses	777	2,768	116	3,660	1	3,661	(2,260)	
Total Non-Markup/Interest Expenses	46,902	208,119	3,035	258,055	7,680	265,735	17,232	
Profit before Tax and Extra ordinary Items	33,032	191,598	6,462	231,092	2,180	233,272	(18,361)	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	0.30	0.30	(0)	
PROFIT/ (LOSS) BEFORE TAXATION	33,032	191,598	6,462	231,092	2,180	233,272	(18,360)	
Less: Taxation	13,210	77,327	2,775	93,312	1,046	94,358	(8,990)	
PROFIT/ (LOSS) AFTER TAX	19,822	114,271	3,687	137,780	1,133	138,913	(9,370)	

Table 1.5: Banks' Group-wise Key Variables

**Public Sector Commercial Banks**

	CY09	CY10	CY11	CY12	CY13	Dec-14	Sep-15	Dec-15	Jun-16	Sep-16
PKR million										
Total Assets	1,230,050	1,365,591	1,562,858	1,838,614	1,921,003	2,330,411	2,370,887	2,547,768	2,781,924	2,751,571
Investments (net of Provisions)	297,689	383,310	479,609	588,623	619,522	850,795	1,041,166	1,174,246	1,315,785	1,293,122
Advances (net of Provision)	620,596	630,704	689,423	858,633	843,984	893,321	863,037	889,248	969,927	942,870
Borrowings	64,424	35,496	74,791	152,076	76,763	146,058	190,464	126,224	280,463	236,788
Deposits	952,373	1,087,506	1,248,199	1,413,501	1,549,011	1,746,666	1,759,072	2,017,464	2,089,821	2,109,958
Liabilities	1,090,831	1,205,801	1,396,686	1,661,450	1,725,717	2,100,909	2,121,650	2,318,532	2,558,142	2,519,018
Paid up Capital	21,339	34,030	41,414	44,284	53,320	59,323	59,323	59,723	60,323	60,333
Equity	139,219	159,790	166,172	177,165	195,286	229,502	249,238	229,236	223,782	232,553
Profit before tax	16,762	22,773	29,359	25,735	12,479	31,917	34,846	46,127	21,900	33,032
Profit after tax	14,372	16,798	19,833	18,589	9,051	20,957	21,528	27,440	12,769	19,822
Provisioning Charges (ytd)	14,049	9,802	7,518	10,661	20,007	11,325	11,017	17,793	5,092	5,086
Non-Performing Loans	118,400	163,786	166,289	166,353	180,240	182,324	197,829	190,068	200,911	205,011
Provisions Held Against NPLs	80,305	85,858	96,840	105,020	121,565	129,824	146,261	150,256	157,607	157,862
Non-Performing Loans (net)	38,095	77,928	69,448	61,333	58,675	52,500	51,568	39,812	43,304	47,148

**Local Private Banks**

	CY09	CY10	CY11	CY12	CY13	Dec-14	Sep-15	Dec-15	Jun-16	Sep-16
PKR million										
Total Assets	4,905,262	5,373,804	6,203,471	7,475,118	8,126,906	9,344,252	10,713,866	11,115,696	12,035,726	11,784,295
Investments (net of Provisions)	1,373,082	1,679,542	2,442,332	3,312,692	3,545,229	4,297,707	5,505,704	5,506,645	6,232,934	6,022,228
Advances (net of Provision)	2,435,792	2,568,695	2,499,799	2,788,332	3,104,573	3,376,319	3,501,433	3,747,469	4,029,872	3,931,647
Borrowings	489,798	407,179	501,116	777,546	510,010	750,014	1,515,564	1,495,745	1,784,605	1,512,863
Deposits	3,655,994	4,188,181	4,810,209	5,700,887	6,588,746	7,340,944	7,823,903	8,220,517	8,750,759	8,785,766
Liabilities	4,417,543	4,875,191	5,635,806	6,833,231	7,436,911	8,513,972	9,789,059	10,166,781	11,044,640	10,785,220
Paid up Capital	253,015	274,587	309,306	362,096	371,075	388,493	403,904	435,677	437,691	438,588
Equity	487,719	498,613	567,665	641,868	689,995	830,280	924,807	948,915	991,086	999,075
Profit before tax	60,541	77,024	131,451	145,438	141,587	200,556	199,431	258,376	133,513	191,598
Profit after tax	39,265	45,646	85,716	95,831	98,168	132,859	115,955	156,250	76,887	114,271
Provisioning Charges (ytd)	77,896	61,330	40,966	28,824	19,291	12,706	18,239	22,113	3,468	2,206
Non-Performing Loans	292,780	352,672	383,517	409,931	388,949	385,075	393,656	382,042	387,335	383,764
Provisions Held Against NPLs	207,803	258,289	287,504	308,406	320,691	328,097	345,394	342,999	344,100	342,067
Non-Performing Loans (net)	84,977	94,382	96,013	101,525	68,259	56,978	48,262	39,043	43,235	41,697

**Foreign Banks**

	CY09	CY10	CY11	CY12	CY13	Dec-14	Sep-15	Dec-15	Jun-16	Sep-16
PKR million										
Total Assets	241,037	233,253	255,274	246,715	263,787	238,346	238,512	260,906	332,556	367,816
Investments (net of Provisions)	52,373	79,809	113,382	85,519	120,714	126,977	144,639	173,356	233,772	264,468
Advances (net of Provision)	90,325	65,628	66,411	59,322	55,536	57,688	35,035	37,538	34,781	32,422
Borrowings	16,731	15,425	21,464	23,816	51,550	76,235	87,333	108,506	158,807	181,153
Deposits	160,936	156,331	167,870	158,799	151,077	107,509	102,914	105,892	129,810	137,553
Liabilities	205,297	198,745	212,744	205,977	223,974	204,191	206,058	233,757	306,599	341,297
Paid up Capital	34,885	33,992	38,720	41,149	42,344	32,893	22,376	18,117	18,197	18,194
Equity	35,739	34,509	42,530	40,738	39,823	34,155	32,454	27,149	25,957	26,519
Profit before tax	(850)	2,046	5,601	999	2,945	6,193	8,875	10,210	4,841	6,462
Profit after tax	(809)	960	3,660	(174)	1,605	4,401	5,591	6,488	2,867	3,687
Provisioning Charges (ytd)	4,725	2,577	1,303	1,902	(210)	(141)	(460)	(510)	(49)	(57)
Non-Performing Loans	6,369	6,774	7,600	9,097	6,235	4,756	3,405	3,167	3,006	3,002
Provisions Held Against NPLs	4,788	5,867	6,804	8,550	6,306	4,849	3,434	3,178	3,019	3,010
Non-Performing Loans (net)	1,581	907	796	547	(71)	(93)	(29)	(11)	(12)	(8)

**Specialized Banks**

	CY09	CY10	CY11	CY12	CY13	Dec-14	Sep-15	Dec-15	Jun-16	Sep-16
PKR million										
Total Assets	139,990	144,367	149,169	159,742	174,998	193,252	194,503	218,864	223,555	230,100
Investments (net of Provisions)	13,819	14,495	19,546	26,430	27,859	34,150	22,249	26,517	38,854	44,706
Advances (net of Provision)	93,031	93,197	93,585	98,785	106,065	119,972	136,415	141,572	145,248	145,144
Borrowings	82,934	80,334	77,881	79,753	84,320	29,141	31,637	35,670	80,861	81,089
Deposits	16,588	18,962	17,327	17,738	21,695	34,655	29,276	45,388	53,810	58,826
Liabilities	142,414	142,577	141,179	146,942	157,322	79,744	79,050	101,398	157,400	163,888
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	115,453	117,467	66,155	66,212
Profit before tax	4,220	2,846	3,518	3,811	5,441	7,873	8,479	14,103	1,971	2,180
Profit after tax	1,617	1,665	2,388	2,486	3,609	5,151	5,209	8,827	1,221	1,133
Provisioning Charges (ytd)	405	1,578	578	1,248	1,074	1,433	1,374	(523)	1,181	2,893
Non-Performing Loans	28,456	32,736	34,252	32,845	31,985	32,543	34,966	30,167	43,294	39,550
Provisions Held Against NPLs	18,692	20,764	20,244	20,135	19,995	19,886	19,831	17,878	18,261	19,264
Non-Performing Loans (net)	9,764	11,972	14,009	12,709	11,991	12,657	15,135	12,288	25,033	20,286

Table 1.6: Concentration in the Banking System

September 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	22.2	19.3	3.5	2.4	1.5	100
<b>Share of Total Investments</b>	53.8	22.1	17.5	2.5	3.4	0.6	100
<i>of which investment in Government Securities</i>	88.9	93.2	92.6	92.9	100.0	90.1	91
<b>Advances</b>							
Advances:public	62.1	22.4	14.0	1.5	0.0	0.0	100.0
Advances:private	44.2	21.5	24.4	4.9	0.8	3.8	100.0
<b>Sectoral Distribution of Loans</b>							
Corporate Sector	46.6	24.1	23.4	4.4	0.9	0.1	100.0
SMEs	33.6	19.7	37.1	6.7	0.0	2.8	100.0
Agriculture	34.0	5.2	8.9	1.3	0.0	50.6	100.0
Consumer Finance	47.3	20.3	25.5	6.9	0.0	0.0	100.0
Commodity Financing	60.8	22.5	15.1	1.6	0.0	0.0	100.0
Staff Loans	53.6	19.9	18.4	4.6	0.7	2.5	100.0
Others	96.4	1.9	1.6	0.0	0.0	0.1	100.0
<b>Total</b>	48.4	21.7	22.0	4.1	0.6	2.9	100.0
NPLs / Gross Loans	11.0	6.6	15.5	9.4	8.5	24.1	11.3
Net NPLs / Capital	5.7	1.7	22.2	6.9	0.0	31.7	9.1
<b>Liabilities</b>							
<b>Share of Total Deposits</b>	51.5	23.9	19.5	3.3	1.2	0.5	100.0
Customer Fixed Deposits	43.1	25.7	23.6	4.9	1.3	1.4	100.0
Customer CASA	53.8	23.8	18.1	2.7	1.3	0.3	100.0
Customer Deposits others	36.0	24.1	34.6	4.8	0.2	0.2	100.0
Financial Institutions Remunerative Deposits	45.3	21.0	27.2	6.3	0.0	0.2	100.0
Financial Institutions Non-Remunerative Deposits	89.6	4.6	4.5	0.4	0.9	0.0	100.0
<b>Capital Adequacy</b>							
Capital/RWA (Capital Adequacy Ratio)	17.2	15.1	14.4	18.3	20.0	31.9	16.8
Tier 1 Capital / RWA	13.4	11.5	12.2	16.8	19.8	29.2	13.6
Capital / Total Assets	8.3	6.0	6.9	12.0	7.2	27.8	7.9
Share of Risk Weighted Assets	52.1	18.8	19.6	4.8	1.9	2.8	100.0
<b>Earning &amp; Profitability</b>							
Profit/Loss (Before Tax)	63.7	17.3	14.5	0.9	2.8	0.9	100.0
Net Interest Income / Gross Income	72.1	73.6	66.3	63.7	93.0	75.6	71.6
Non-Interest Expense / Gross Income	45.9	59.9	60.1	73.7	32.2	60.2	52.2
Provision Expense to Gross Income	1.2	-0.2	1.6	15.4	-0.6	22.7	2.0
<b>Liquidity</b>							
Liquid Assets / Total Assets	57.2	56.6	50.6	45.1	89.4	22.4	55.6
Liquid Assets / Total Deposits	77.4	71.7	68.2	64.7	239.0	87.7	75.9
Advances to deposits ratio	42.7	42.7	49.8	61.6	23.6	246.7	45.5

## Asset Quality:

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

### Selected Indicators of Asset Quality

	CY09	CY10	CY11	CY12	CY13	Dec-14	Sep-15	Dec-15	Jun-16	Sep-16
PKR million										
Advances (Gross)	3,551,331	3,729,003	3,759,235	4,247,183	4,578,716	4,929,957	5,050,841	5,330,138	5,702,816	5,574,287
NPLs	446,005	555,968	591,579	618,225	607,410	604,698	629,856	605,444	634,546	631,326
Provisions	311,588	370,778	410,016	442,111	468,557	482,657	514,921	514,311	522,987	522,204
Advances (net)	3,239,744	3,358,225	3,349,219	3,805,072	4,110,159	4,447,300	4,535,921	4,815,827	5,179,829	5,052,083
Net NPLs	134,417	185,190	181,563	176,114	138,853	122,041	114,936	91,133	111,559	109,123

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

	CY09	CY10	CY11	CY12	CY13	Dec-14	Sep-15	Dec-15	Jun-16	Sep-16
PKR million										
OAEM	12,152	14,141	15,521	14,320	13,785	15,260	25,692	17,475	30,185	27,098
Sub Standard	63,905	53,030	50,262	46,135	50,202	57,179	48,785	40,649	52,773	53,884
Doubtful	77,809	68,665	58,346	55,011	32,353	36,746	35,037	28,044	34,842	34,513
Loss	292,138	420,132	467,450	502,760	511,070	495,514	520,343	519,277	516,746	515,832
Total	446,005	555,968	591,579	618,225	607,410	604,698	629,856	605,444	634,546	631,326

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

	CY09	CY10	CY11	CY12	CY13	Dec-14	Sep-15	Dec-15	Jun-16	Sep-16
PKR million										
OAEM	-	-	-	-	26	-	-	-	-	-
Sub Standard	13,666	11,787	9,669	9,879	11,320	14,748	9,905	8,539	13,322	11,101
Doubtful	32,386	31,255	20,196	21,348	14,336	16,306	15,835	11,523	13,683	15,114
Loss	251,691	311,391	364,059	397,522	428,513	433,552	465,413	468,847	466,859	466,339
Total	297,743	354,434	393,924	428,750	454,195	464,606	491,153	488,909	493,864	492,553

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

Amount in PKR million, ratio in percent

	Jun-15			Sep-15			Jun-16			Sep-16		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
<b>Corporate Sector</b>	3,302,198	442,849	13.4	3,281,305	440,592	13.4	3,794,652	448,524	11.8	3,689,535	443,632	12.0
Fixed Investments	1,455,747	217,895	15.0	1,489,971	214,726	14.4	1,739,682	199,650	11.5	1,801,992	197,070	10.9
Working Capital	1,192,989	148,839	12.5	1,116,561	151,281	13.5	1,289,184	163,974	12.7	1,167,987	164,529	14.1
Trade Finance	653,462	76,114	11.6	674,773	74,585	11.1	765,786	84,900	11.1	719,555	82,033	11.4
<b>SMEs Sector</b>	279,332	88,269	31.6	273,746	86,507	31.6	310,009	82,170	26.5	335,266	84,746	25.3
Fixed Investments	52,323	11,420	21.8	56,780	11,233	19.8	70,887	11,023	15.6	75,761	11,706	15.5
Working Capital	195,987	68,773	35.1	184,497	68,139	36.9	204,678	61,273	29.9	218,091	64,704	29.7
Trade Finance	31,022	8,075	26.0	32,469	7,135	22.0	34,444	9,873	28.7	41,414	8,337	20.1
<b>Agriculture Sector</b>	276,118	45,756	16.6	281,003	48,983	17.4	296,641	45,949	15.5	293,197	46,269	15.8
<b>Consumer sector</b>	320,736	34,066	10.6	328,949	34,072	10.4	349,860	34,347	9.8	359,903	33,295	9.3
<i>i. Credit cards</i>	23,960	2,462	10.3	24,142	2,379	9.9	25,619	2,468	9.6	27,067	2,498	9.2
<i>ii. Auto loans</i>	84,437	3,594	4.3	89,987	3,632	4.0	109,752	2,628	2.4	116,824	2,667	2.3
<i>iii. Consumer durable</i>	347	69	20.0	323	69	21.4	283	68	24.0	303	69	22.6
<i>iv. Mortgage loans</i>	53,782	13,332	24.8	53,991	13,437	24.9	59,077	12,565	21.3	61,753	12,102	19.6
<i>v. Other personal loans</i>	158,210	14,609	9.2	160,505	14,554	9.1	155,129	16,618	10.7	153,955	15,960	10.4
<b>Commodity financing</b>	650,617	6,685	1.0	636,885	6,988	1.1	697,671	4,442	0.6	635,649	4,611	0.7
<i>Cotton</i>	18,790	1,401	7.5	16,262	1,264	7.8	9,833	1,213	12.3	9,130	1,148	12.6
<i>Rice</i>	14,942	2,951	19.8	12,922	3,193	24.7	16,511	2,852	17.3	10,530	2,829	26.9
<i>Suger</i>	98,243	1,908	1.9	78,647	1,922	2.4	71,974	144	0.2	46,243	405	0.9
<i>Wheat</i>	460,325	236	0.1	429,095	201	0.0	535,552	76	0.0	504,551	133	0.0
<i>Others</i>	58,318	190	0.3	99,959	408	0.4	63,801	157	0.2	65,195	95	0.1
<b>Staff Loans</b>	98,538	1,211	1.2	100,694	1,174	1.2	102,035	1,365	1.3	102,922	2,060	2.0
<b>Others</b>	133,836	11,194	8.4	148,235	11,541	7.8	151,947	17,749	11.7	157,815	16,715	10.6
<b>Total</b>	5,061,376	630,030	12.4	5,050,816	629,856	12.5	5,702,816	634,546	11.1	5,574,287	631,326	11.3

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

amount in PKR million, ratio in percent

	Jun-15			Sep-15			Jun-16			Sep-16		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	425,285	50,190	11.8	478,058	48,869	10.2	504,205	58,082	11.5	571,671	51,613	9.0
Automobile/Transportation	62,533	11,990	19.2	57,611	12,809	22.2	81,750	12,335	15.1	82,498	12,211	14.8
Cement	57,871	8,595	14.9	63,199	8,776	13.9	62,406	6,992	11.2	60,254	6,894	11.4
Chemical & Pharmaceuticals	197,444	16,028	8.1	216,774	17,298	8.0	247,344	14,700	5.9	244,563	14,044	5.7
Electronics	71,649	12,012	16.8	71,188	11,933	16.8	69,105	10,730	15.5	70,781	12,187	17.2
Financial	115,753	8,681	7.5	136,633	9,048	6.6	162,359	9,445	5.8	168,200	10,527	6.3
Individuals	438,419	52,481	12.0	429,195	48,071	11.2	531,846	47,290	8.9	522,171	57,594	11.0
Insurance	63	1	1.3	72	1	1.2	1,713	1	0.0	3,480	1	0.0
Others	2,139,402	219,857	10.3	2,102,208	220,921	10.5	2,297,109	222,255	9.7	2,134,828	209,368	9.8
Production/Transmission of												
Energy	645,348	36,732	5.7	659,147	36,784	5.6	789,150	38,391	4.9	822,337	36,594	4.4
Shoes & Leather garments	24,777	3,935	15.9	24,885	3,984	16.0	24,365	3,781	15.5	24,369	3,728	15.3
Sugar	174,636	8,335	4.8	135,632	9,378	6.9	182,629	13,574	7.4	141,288	20,029	14.2
Textile	708,195	201,193	28.4	676,215	201,985	29.9	748,834	196,971	26.3	727,848	196,537	27.0
<b>Total</b>	5,061,376	630,030	12.4	5,050,816	629,856	12.5	5,702,816	634,546	11.1	5,574,287	631,326	11.3

## 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		Sep-15		Dec-15		Jun-16		Sep-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	300.9	41.1	403.8	41.1	186.5	39.3	280.5	40.0
Investments	297.8	39.8	352.7	44.4	361.0	46.4	450.2	48.9	406.8	55.5	544.5	55.5	276.8	58.3	404.5	57.6
Deposits, repo and others	26.4	3.5	19.1	2.4	20.4	2.6	32.6	3.5	25.0	3.4	33.5	3.4	11.5	2.4	17.0	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>732.7</b>	<b>100.0</b>	<b>981.8</b>	<b>100.0</b>	<b>474.9</b>	<b>100.0</b>	<b>702.0</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		Sep-15		Dec-15		Jun-16		Sep-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	285.8	78.0	375.0	77.2	165.8	73.0	251.0	74.3
Securities sold under repurchased	29.3	7.2	43.3	9.5	31.9	7.2	30.9	6.1	51.8	14.1	73.2	15.1	43.7	19.2	61.9	18.3
Borrowings	37.2	9.2	33.8	7.4	31.2	7.0	39.8	7.9	25.4	6.9	32.8	6.7	15.4	6.8	21.5	6.4
Others	7.0	1.7	7.9	1.7	8.4	1.9	2.5	0.5	3.4	0.9	4.6	0.9	2.3	1.0	3.3	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>366.4</b>	<b>100.0</b>	<b>485.6</b>	<b>100.0</b>	<b>227.3</b>	<b>100.0</b>	<b>337.7</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	Sep-15	Dec-15	Jun-16	Sep-16
Less than the minimum required level	9	9	6	5	5	5	5	3	2	3	3	2
Above minimum required level but below 15 percent	12	10	15	13	10	9	12	12	11	13	16	12
Over 15 percent	18	21	19	20	23	24	21	22	23	19	16	21
<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>36</b>	<b>35</b>	<b>35</b>	<b>35</b>



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

September 30, 2016 (Un-audited)

PKR million

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
<b>1.1 Common Equity Tier 1</b>							
<b>1.1.1 Fully Paid-up capital/Capital deposited with SBP</b>	<b>631,484</b>	<b>60,333</b>	<b>440,771</b>	<b>18,194</b>	<b>62,958</b>	<b>582</b>	<b>49,227</b>
1.1.2 Balance in Share Premium Account	25,989	7,038	18,952	-	-	26	-
1.1.3 Reserve for issue of Bonus Shares	96	-	96	-	-	0	-
1.1.4 Discount on issue of Shares (enter negative number)	(106,849)	(263)	(106,585)	-	-	(107)	-
1.1.5 General/Statutory Reserves as (disclosed on the Balance Sheet)	241,324	30,062	192,591	165	6,772	230	11,734
1.1.6 Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-	-	-	-	-	-
1.1.7 Un-appropriated/ un-remitted profits/ (Losses)	327,249	52,761	260,450	8,042	(10,521)	311	16,517
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>1,119,294</b>	<b>149,931</b>	<b>806,275</b>	<b>26,401</b>	<b>59,210</b>	<b>1,042</b>	<b>77,478</b>
<b>1.1.9 Regulatory Adjustments for calculation of CET1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1.1.10 Goodwill (net of related deferred tax liability)	19,631	291	19,332	8	1	20	-
1.1.11 All other intangibles (net of any associated deferred tax liability)	12,790	506	12,252	0	0	13	32
1.1.12 Shortfall in provisions against classified assets (without considering any tax impact)	2,590	955	1,506	-	128	3	-
1.1.13 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,036	-	5,634	-	-	6	401
1.1.14 Defined benefit pension fund net assets	3,726	-	3,078	-	647	4	-
1.1.15 Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	7,778	979	6,800	-	-	8	-
1.1.16 Cash flow hedge reserve	-	-	-	-	-	-	-
1.1.17 Investment in own shares/ CET1 instruments	114	-	114	-	-	0	-
1.1.18 Any increase in equity capital resulting from a securitization	-	-	-	-	-	-	-
1.1.19 Capital shortfall of regulated subsidiaries	-	-	-	-	-	-	-
1.1.20 Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	112	-	145	39	(72)	0	-
1.1.21 Regulatory Adjustments for calculation of Common Equity Tier 1	52,776	2,731	48,861	46	705	52	434
<b>CET 1 after Regulatory Adjustments above</b>	<b>1,066,518</b>	<b>147,200</b>	<b>757,414</b>	<b>26,355</b>	<b>58,505</b>	<b>989</b>	<b>77,044</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)	587	-	480	-	-	0	107
<b>CET1 after Regulatory Adjustment above</b>	<b>1,065,931</b>	<b>147,200</b>	<b>756,934</b>	<b>26,355</b>	<b>58,505</b>	<b>989</b>	<b>76,938</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)	5,127	-	1,880	-	-	2	3,248
1.1.25 Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	6,155	994	5,160	-	-	6	-
<b>CET1 after Regulatory Adjustment above</b>	<b>1,054,649</b>	<b>146,206</b>	<b>749,894</b>	<b>26,355</b>	<b>58,505</b>	<b>981</b>	<b>73,690</b>
1.1.27 Amount exceeding 15% threshold (significant Investments and DTA)	-	-	-	-	-	-	-
1.1.28 CET1 after above adjustment	1,054,649	146,206	749,894	26,355	58,505	981	73,690
1.1.29 National specific regulatory adjustments applied to CET1 capital	673	59	80	-	-	0	534
1.1.30 Investment in TFCs of other banks exceeding the prescribed limit	593	59	-	-	-	0	534
1.1.31 Any other deduction specified by SBP	80	-	80	-	-	0	-
1.1.32 CET1 after Regulatory Adjustment above	1,053,977	146,147	749,814	26,355	58,505	981	73,156
1.1.33 Adjustment to CET1 due to insufficient AT 1 and T2 to cover adju	25,570	2,127	17,240	-	30	19	6,173
1.1.34 Common Equity Tier 1 (after regulatory adjustments)	1,028,407	144,021	732,574	26,355	58,475	961	66,983
<b>1.2 Additional Tier 1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1.2.1 Qualifying Additional Tier-1 instruments plus any related share premium	6,899	-	6,899	-	-	7	-
1.2.1.1 of which Classified as equity	3,656	-	3,656	-	-	4	-
1.2.1.2 of which Classified as liabilities	3,243	-	3,243	-	-	3	-
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	6,899	-	6,899	-	-	7	-
1.2.4 Regulatory Adjustments for calculation of Additional Tier 1 Capital	-	-	-	-	-	-	-
1.2.5 Investment in mutual funds exceeding the prescribed limit	4,950	-	3,919	-	-	4	1,031
1.2.6 Investment in own AT1 capital instruments	-	-	-	-	-	-	-

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

September 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	-	-	-	-	-	-	-
1.2.9	banking, financial and insurance entities that are outside the	-	-	-	-	-	-	-
1.2.10	based on pre-Basel III treatment which, during transitional	19,075	2,127	13,977	-	30	16	2,942
1.2.11	Adjustment to AT1 due to insufficient Tier 2 to cover	2,200	-	-	-	-	-	2,200
	Regulatory Adjustments for calculation of Additional Tier 1 Capital	26,225	2,127	17,896	-	30	20	6,173
1.2.12	Amount of Regulatory Adjustment applied to AT1 capital	655	-	655	-	-	1	-
1.2.13	Additional Tier 1 (after regulatory adjustments)	6,244	-	6,244	-	-	6	-
1.2.14	Additional Tier 1 capital recognized for capital adequacy	5,034	-	5,034	-	-	5	-
<b>1.2.15</b>	<b>Tier 1 Capital</b>	<b>1,034,651</b>	<b>144,021</b>	<b>738,817</b>	<b>26,355</b>	<b>58,475</b>	<b>968</b>	<b>66,983</b>
1.2.16	Tier 1 Capital recognized for CAR (CET1 + Admissible AT1)	1,033,441	144,021	737,607	26,355	58,475	966	66,983
<b>2</b>	<b>Tier 2 Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
2.1	Qualifying Tier 2 capital instruments under Basel 3 plus any related share premium	38,836	2,000	36,836	-	-	39	-
<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>7</b>	<b>-</b>
	<b>Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2 - from "Consolidation sheet")</b>	<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	28,363	8,242	18,112	19	1,781	28	208
2.5.0	Revaluation Reserves (net of taxes)**	156,393	41,372	108,013	156	3,777	153	3,075
2.5.1	Pertaining to Fixed Assets	66,580	17,214	45,660	-	2,372	65	1,334
2.5.2	Unrealized Gains/Losses on AFS	89,813	24,158	62,353	156	1,405	88	1,741
2.6	Foreign Exchange Translation Reserves	35,228	8,593	26,635	-	-	35	-
2.7	Undisclosed/Other Reserves (if any)	-	-	-	-	-	-	-
2.8	T2 before regulatory adjustments	265,393	60,207	196,169	175	5,558	262	3,283
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>19,075</b>	<b>2,127</b>	<b>13,977</b>	<b>-</b>	<b>30</b>	<b>16</b>	<b>2,942</b>
2.11	Reciprocal cross holdings in Tier 2 of banking, financial, and insurance entities	1,871	-	1,871	-	-	2	-
<b>2.12</b>	<b>Investment in own Tier 2 capital instrument</b>	<b>3</b>	<b>-</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>0</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)	873	-	455	-	-	0	418
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	1,450	-	1,450	-	-	1	-
	Sum regulatory adjustment for calculation of Tier-2 capital	23,273	2,127	17,756	-	30	20	3,361
2.15	Amount of Regulatory Adjustment applied to T2 capital	21,073	2,127	17,756	-	30	20	1,161
2.16	Tier 2 Capital (after regulatory adjustments)	244,320	58,080	178,413	175	5,528	242	2,123
<b>2.17</b>	<b>Tier 2 Capital recognized for capital adequacy</b>	<b>228,739</b>	<b>45,240</b>	<b>175,787</b>	<b>175</b>	<b>5,517</b>	<b>227</b>	<b>2,020</b>
2.18	Portion of Additional Tier 1 capital recognized in Tier 2 Capital	1,210	-	1,210	-	-	1	-
2.19	Total Tier 2 admissible for capital adequacy	229,960	45,240	176,997	175	5,528	228	2,020
		-	-	-	-	-	-	-
	TOTAL CAPITAL	1,278,971	202,101	917,231	26,530	64,003	1,210	69,105
<b>3</b>	<b>Total Capital Recognized for Capital Adequacy Ratio (T1 recognized + Tier 2 admissible)</b>	<b>1,263,401</b>	<b>189,261</b>	<b>914,605</b>	<b>26,530</b>	<b>64,003</b>	<b>1,194</b>	<b>69,002</b>
		-	-	-	-	-	-	-
<b>4</b>	<b>Total Risk Weighted Assets</b>	<b>7,288,759</b>	<b>1,129,370</b>	<b>5,666,940</b>	<b>132,921</b>	<b>200,430</b>	<b>7,130</b>	<b>159,098</b>
4.1	Total Credit Risk Weighted Assets	5,395,746	862,388	4,169,206	91,291	159,926	5,283	112,936
4.2	Total Market Risk Weighted Assets	899,340	103,560	735,122	22,804	9,953	871	27,900
4.3	Total Operational Risk Weighted Assets	993,673	163,422	762,612	18,825	30,551	975	18,262
<b>5</b>	<b>Capital Adequacy Ratios</b>							
5.1	CET1 to total RWA	14.1%	12.8%	12.9%	19.8%	29.2%	13.5%	42.1%
5.2	Tier-1 capital to total RWA	14.2%	12.8%	13.0%	19.8%	29.2%	13.6%	42.1%
5.3	Total capital to total RWA	17.3%	16.8%	16.1%	20.0%	31.9%	16.8%	43.4%

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

September 30, 2016 (Un-audited)

Shock Details			Number of Banks with CAR*			
Pre-Shock Position			< 0%	0% > 8%	8% > 10.25%	> 10.25%
			1	0	0	33
	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	5	7	21
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	5	22
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	5	21
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	1	0	2	31
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	0	4	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	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	1	0	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	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	2	31
				NPLR	Critical NPLR	Difference
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		11.82%	49.51%	37.70%
	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	1	3	29
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	1	2	30
IR-3	Downward Shift plus flattening of the yield curve by decreasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the maximum quarterly increase experienced during the last 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	2	31
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	0	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	1	0	2	31
EQ-2	Fall in general equity prices by 50%.	Hypothetical	1	0	2	31
	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

Dec-14	Dec-15	Jun-16	Sep-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	Industrial and Commercial Bank of China
Industrial and Commercial Bank of China			
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	Sep-15	Dec-15	Jun-16	Sep-16
<b>Capital</b>										
Total Capital to Total RWA*	18.5	16.8	18.0	15.3	13.4	13.8	16.9	13.8	13.4	15.1
Tier 1 Capital to Total RWA*	18.4	16.3	17.2	14.7	12.4	12.5	14.5	12.2	11.9	12.2
Capital to Total Assets	11.4	9.7	8.7	7.6	6.9	6.5	6.6	6.6	6.2	6.1
<b>Asset Quality</b>										
NPFs to Total Financing	6.3	7.3	7.6	7.6	5.7	4.7	5.6	4.9	4.5	4.8
Provision to NPFs	51.7	58.6	63.0	66.5	74.4	83.9	90.2	95.6	91.5	88.1
Net NPFs to Net Financing	3.1	3.2	2.9	2.7	1.5	0.8	0.6	0.2	0.4	0.6
Net NPFs to Capital <sup>#</sup>	11.5	12.3	10.5	9.8	6.9	3.9	3.1	1.4	2.6	3.7
<b>Earnings</b>										
ROA before Tax	0.7	0.6	1.9	1.4	1.0	1.5	1.1	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	17.9	18.7	16.1	15.0
ROE after Tax	4.6	5.2	17.3	14.1	12.0	16.5	9.8	13.3	11.3	10.4
Net Mark-Up Income to Gross Income	79.4	78.5	82.4	80.1	78.5	77.9	79.6	80.9	80.5	80.4
Operating Expense to Gross Income	70.3	72.6	60.4	67.3	69.7	66.0	68.2	70.0	75.6	76.6
Trading Income to Gross Income <sup>#</sup>	0.9	0.5	1.2	3.9	4.2	3.7	3.4	2.0	2.3	2.7
Personnel Expenses to Non-interest Expenses <sup>#</sup>	36.6	37.8	38.1	37.8	40.8	40.0	40.9	41.1	41.8	41.6
<b>Liquidity</b>										
Liquid Assets to Total Assets	25.1	31.4	40.0	46.7	41.9	32.6	33.8	35.1	38.6	41.8
Liquid Assets to Total Deposits	32.5	38.4	49.3	55.3	49.0	38.4	40.2	41.2	46.2	50.6
Liquid Assets/Short term Liabilities <sup>#</sup>	33.8	43.6	57.5	68.3	62.0	66.4	68.7	72.1	80.8	88.3
Financing to Deposits	54.3	46.2	38.4	32.7	36.3	38.2	41.9	46.9	47.6	46.3
Customer Deposits to Total Financing <sup>#</sup>	166.1	192.7	229.8	271.3	242.7	236.0	211.7	189.6	187.5	194.3

<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<sup>^</sup>**

September 30, 2016 (Un-audited)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Absolute change	
				QoQ	YoY
ASSETS					
Cash & Balances With Treasury Banks	81,463	44,253	125,716	(297)	23,148
Balances With Other Banks	29,548	14,715	44,263	(6,213)	1,964
Due from Financial Institutions	115,745	62,891	178,636	32,546	(171,012)
Investments - Net	329,468	333,171	662,639	20,939	270,253
Financing - Net	474,100	208,890	682,990	(11,966)	150,036
Operating Fixed Assets	22,112	5,101	27,213	739	2,219
Deferred Tax Assets	10,360	13	10,373	410	2,761
Other Assets	27,495	28,837	56,332	6,692	(2,632)
TOTAL ASSETS	1,090,291	697,871	1,788,162	42,851	276,736
LIABILITIES					
Bills Payable	13,479	5,456	18,935	(5,274)	2,490
Due to Financial Institution	68,030	45,476	113,506	23,625	48,533
Deposits And Other Accounts	897,617	578,481	1,476,099	15,369	205,263
Sub-ordinated Loans	13,712	-	13,712	6,847	6,720
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Deferred Tax Liabilities	1,858	318	2,176	525	1,685
Other Liabilities	26,731	27,041	53,772	441	2,188
TOTAL LIABILITIES	1,021,428	656,771	1,678,199	41,534	266,879
NET ASSETS	68,863	41,100	109,963	1,317	9,857
NET ASSETS REPRESENTED BY: -					
Share Capital	54,185	17,574	71,759	300	(18,059)
Reserves	8,961	39	9,000	430	7,556
Unappropriated Profit	3,078	20,791	23,869	(885)	18,126
Share Holders' Equity	66,224	38,404	104,628	(155)	7,624
Surplus/Deficit On Revaluation Of Assets	2,640	2,696	5,336	1,472	2,233
TOTAL	68,863	41,100	109,963	1,317	9,857
PROFIT AND LOSS STATEMENT	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Absolute change	
				YoY	
Mark-Up Income	43,548	27,029	70,578	(4,988)	
Mark-Up Expenses	19,970	13,719	33,689	(4,768)	
Net Mark-Up Income	23,578	13,310	36,888	(220)	
Provisions & Bad Debts Written Off Directly/(Reversals)	(1,480)	46	(1,434)	(4,337)	
Net Mark-Up Income After Provision	25,058	13,264	38,322	4,117	
Fees, Commission & Brokerage Income	3,750	1,370	5,120	339	
Dividend Income	683	60	743	(103)	
Income From Dealing In Foreign Currencies	1,068	165	1,234	(283)	
Other Income	1,604	295	1,899	(460)	
Total Non - Markup Income	7,105	1,890	8,996	(507)	
Total Income	32,163	15,154	47,318	3,610	
Administrative Expenses	24,366	10,376	34,742	4,039	
Other Expenses	105	308	413	(681)	
Total Non-Markup Expenses	24,471	10,684	35,155	3,357	
Profit before Tax and Extra ordinary Items	7,693	4,470	12,163	253	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	7,693	4,470	12,163	253	
Less: Taxation	3,043	716	3,759	(1,632)	
PROFIT/ (LOSS) AFTER TAX	4,649	3,754	8,404	1,884	

<sup>^</sup> Statistics for Islamic Banking are also part of the overall Banking Statistics (Section 1)

Table 2.3: List of Islamic Banking Institutions

As of June 30, 2016	As of September 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 National Bank of Pakistan	8 National Bank of Pakistan
9 Silk Bank Ltd	9 Silk Bank Ltd
10 Sindh Bank Ltd	10 Sindh Bank Ltd
11 Soneri Bank Ltd	11 Soneri Bank Ltd
12 Standard Chartered Bank	12 Standard Chartered Bank
13 Summit Bank Ltd.	13 Summit Bank Ltd.
14 The Bank of Khyber	14 The Bank of Khyber
15 The Bank of Punjab	15 The Bank of Punjab
16 United Bank Ltd.	16 United Bank Ltd.
<b>Grand Total 22 (6+16)</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	Sep-15	Dec-15	Jun-16	Sep-16
<b>Capital</b>										
Total Capital to Total RWA	52.5	56.3	56.9	54.8	51.4	44.8	45.3	43.6	40.9	43.4
Tier 1 Capital to Total RWA	52.4	56.6	57.4	54.9	50.7	43.6	44.1	42.5	39.7	42.1
Capital to Total Assets	42.9	44.4	41.2	41.3	40.9	43.4	34.4	34.1	34.4	36.9
<b>Asset Quality</b>										
NPLs to Total Loans	27.1	29.9	29.3	31.8	30.0	25.3	23.7	22.0	19.5	20.3
Provision to NPLs	69.8	59.4	59.4	63.1	67.5	74.5	74.6	76.5	75.5	74.3
Net NPLs to Net Loans	10.1	14.8	14.4	14.7	12.2	7.9	7.3	6.2	5.6	6.1
Net NPLs to Capital	7.4	11.4	11.3	11.6	9.1	5.0	5.0	4.4	4.4	4.7
Investment in Equities to Capital <sup>#</sup>	19.5	17.0	15.6	10.8	11.9	15.4	15.3	15.2	15.1	13.5
<b>Earnings</b>										
ROA before Tax	1.3	2.7	1.9	0.9	3.6	5.4	5.2	4.8	4.8	4.7
ROA after Tax	0.8	1.4	0.6	-0.2	8.8	4.5	3.5	3.4	3.5	3.4
ROE before Tax	2.9	6.2	4.4	2.1	3.1	12.7	12.2	11.3	11.8	11.2
ROE after Tax	1.7	3.3	1.5	-0.4	7.5	10.6	8.1	7.9	8.5	8.1
Net Interest Income to Gross Income	79.9	83.1	84.1	71.0	60.7	56.0	53.4	55.6	46.5	44.7
Operating Expense to Gross Income	36.9	39.5	58.7	42.1	40.9	31.0	31.0	32.6	36.0	36.7
Trading Income to Gross Income <sup>#</sup>	7.6	5.4	2.6	6.0	10.8	16.0	21.0	18.5	22.7	18.6
Personnel Expenses to Non-interest Expenses <sup>#</sup>	53.0	56.2	35.3	50.0	59.6	59.0	61.7	61.0	55.2	58.1
<b>Liquidity</b>										
Liquid Assets/Total Assets	35.9	32.6	40.3	39.5	41.3	43.3	43.7	42.8	37.8	38.4
Liquid Assets/Total Deposits	262.4	271.6	480.6	410.7	688.2	508.6	512.4	677.6	591.8	578.7
Liquid Assets/Short term Liabilities <sup>^#</sup>	70.4	65.3	80.4	81.3	84.8	84.8	90.4	86.3	84.5	94.7
Advances/Deposits	229.2	285.3	385.5	340.4	505.9	323.9	338.4	471.6	518.9	502.1
Customer Deposits to Total Loans <sup>#</sup>	24.0	14.4	13.0	15.2	14.0	11.4	16.5	7.9	8.7	9.0

\* 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	CY09	CY10	CY11	CY12	CY13	Dec-14	Sep-15	Dec-15	Jun-16	Sep-16	Absolute change QoQ    YoY
<b>ASSETS</b>											
Cash & Balances With Treasury Banks	1,716	1,740	2,341	519	447	550	461	636	786	402	(384)    (60)
Balances With Other Banks	6,713	2,866	1,423	3,601	3,041	3,509	3,947	5,241	4,284	3,167	(1,117)    (780)
Lending To Financial Institutions	12,085	8,720	2,909	2,198	10,788	3,548	2,696	863	1,500	2,446	946    (250)
Investments - Net	62,102	64,115	81,379	79,065	79,497	108,317	113,137	115,307	108,401	103,985	(4,416)    (9,151)
Advances - Net	41,416	45,234	46,547	45,988	45,263	48,594	53,190	56,795	63,352	62,229	(1,123)    9,039
Operating Fixed Assets	3,098	2,974	2,930	3,345	3,468	3,392	3,274	3,239	3,827	3,779	(48)    505
Deferred Tax Assets	1,277	1,098	1,193	1,169	1,392	1,180	1,308	1,348	1,651	1,825	174    517
Other Assets	3,786	5,500	5,103	4,545	5,240	7,037	6,183	7,029	7,477	8,976	1,499    2,793
<b>TOTAL ASSETS</b>	<b>132,193</b>	<b>132,248</b>	<b>143,825</b>	<b>140,431</b>	<b>149,137</b>	<b>176,127</b>	<b>184,195</b>	<b>190,457</b>	<b>191,278</b>	<b>186,809</b>	<b>(4,469)    2,614</b>
<b>LIABILITIES</b>											
Bills Payable	-	-	-	-	-	-	-	-	-	-	-    -
Borrowings From Financial Institution	51,522	50,306	64,885	58,165	67,306	74,450	77,203	86,520	82,255	75,830	(6,425)    (1,372)
Deposits And Other Accounts	18,074	15,856	12,074	13,510	8,947	15,002	15,717	12,043	12,209	12,395	186    (3,322)
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-	-    -
Liabilities Against Assets Subject To Finance Lease	30	15	19	11	6	0	0	2	2	2	(0)    2
Deferred Tax Liabilities	2	637	669	897	550	1,195	1,735	1,674	1,686	1,800	114    66
Other Liabilities	5,814	6,757	6,899	8,203	9,702	9,063	11,036	10,924	14,961	15,062	100    4,025
<b>TOTAL LIABILITIES</b>	<b>75,442</b>	<b>73,571</b>	<b>84,546</b>	<b>80,786</b>	<b>86,511</b>	<b>99,710</b>	<b>105,691</b>	<b>111,163</b>	<b>111,114</b>	<b>105,089</b>	<b>(6,025)    (602)</b>
<b>NET ASSETS</b>	<b>56,751</b>	<b>58,677</b>	<b>59,279</b>	<b>59,646</b>	<b>62,626</b>	<b>76,417</b>	<b>78,504</b>	<b>79,294</b>	<b>80,163</b>	<b>81,720</b>	<b>1,556    3,216</b>
<b>NET ASSETS REPRESENTED BY: -</b>											
Share Capital	47,269	48,343	48,409	48,409	48,627	48,627	49,227	49,227	49,227	49,227	-    -
Reserves	7,250	7,272	7,454	6,637	7,248	9,409	10,259	10,839	11,518	11,642	124    1,383
Unappropriated Profit	342	2,116	2,513	2,485	4,579	14,358	15,014	15,867	15,202	16,601	1,399    1,588
<b>Share Holders' Equity</b>	<b>54,860</b>	<b>57,732</b>	<b>58,375</b>	<b>57,532</b>	<b>60,454</b>	<b>72,395</b>	<b>74,500</b>	<b>75,934</b>	<b>75,948</b>	<b>77,471</b>	<b>1,523    2,971</b>
Surplus/Deficit On Revaluation Of Assets	1,891	945	904	443	537	4,022	4,004	3,361	4,216	4,249	33    245
<b>TOTAL</b>	<b>56,751</b>	<b>58,677</b>	<b>59,279</b>	<b>57,975</b>	<b>60,992</b>	<b>76,417</b>	<b>78,504</b>	<b>79,294</b>	<b>80,163</b>	<b>81,720</b>	<b>1,556    3,216</b>
<b>OPERATING POSITION</b>	<b>CY09</b>	<b>CY10</b>	<b>CY11</b>	<b>CY12</b>	<b>CY13</b>	<b>Dec-14</b>	<b>Sep-15</b>	<b>Dec-15</b>	<b>Jun-16</b>	<b>Sep-16</b>	<b>Change YoY</b>
Mark-Up/ Return/Interest Earned	12,592	13,942	15,202	14,928	11,320	14,001	10,620	13,945	6,187	8,954	(1,666)
Mark-Up/ Return/Interest Expenses	6,720	7,318	8,030	8,524	5,906	6,949	4,567	5,927	3,131	4,539	(28)
<b>Net Mark-Up / Interest Income</b>	<b>5,872</b>	<b>6,625</b>	<b>7,172</b>	<b>6,403</b>	<b>5,414</b>	<b>7,052</b>	<b>6,054</b>	<b>8,019</b>	<b>3,056</b>	<b>4,415</b>	<b>(1,638)</b>
Provisions & Bad Debts Written Off Directly/(Reversals)	3,133	1,238	941	3,975	63	(6)	751	920	(504)	(520)	(1,270)
<b>Net Mark-Up / Interest Income After Provision</b>	<b>2,739</b>	<b>5,386</b>	<b>6,231</b>	<b>2,428</b>	<b>5,350</b>	<b>7,059</b>	<b>5,303</b>	<b>7,099</b>	<b>3,560</b>	<b>4,935</b>	<b>(368)</b>
Fees, Commission & Brokerage Income	191	148	124	108	134	158	92	135	134	182	89
Dividend Income	423	484	854	1,036	1,469	764	630	803	375	632	3
Income From Dealing In Foreign Currencies	20	(483)	(160)	148	143	(81)	71	79	2	2	(69)
Other Income	844	1,194	534	1,329	1,766	4,700	4,486	5,384	3,001	4,640	153
<b>Total Non - Markup / Interest Income</b>	<b>1,479</b>	<b>1,343</b>	<b>1,352</b>	<b>2,620</b>	<b>3,511</b>	<b>5,541</b>	<b>5,280</b>	<b>6,401</b>	<b>3,512</b>	<b>5,456</b>	<b>176</b>
<b>Total Income</b>	<b>4,217</b>	<b>6,729</b>	<b>7,583</b>	<b>5,049</b>	<b>8,861</b>	<b>12,600</b>	<b>10,583</b>	<b>13,500</b>	<b>7,072</b>	<b>10,391</b>	<b>(192)</b>
Administrative Expenses	2,647	2,977	3,102	3,396	3,659	3,866	3,414	4,598	2,192	3,459	45
Other Expenses	62	166	1,905	399	(12)	33	97	101	175	164	67
Total Non-Markup/Interest Expenses	2,709	3,144	5,007	3,795	3,646	3,899	3,510	4,699	2,367	3,623	113
Profit before Tax and Extra ordinary Items	1,508	3,586	2,576	1,254	5,215	8,701	7,072	8,801	4,705	6,768	(304)
Extra ordinary/unusual Items -- Gain/(Loss)	(25)	-	-	-	-	-	-	-	-	-	-
<b>Profit/ (Loss) Before Taxation</b>	<b>1,533</b>	<b>3,586</b>	<b>2,576</b>	<b>1,254</b>	<b>5,215</b>	<b>8,701</b>	<b>7,072</b>	<b>8,801</b>	<b>4,705</b>	<b>6,768</b>	<b>(304)</b>
Less: Taxation	630	1,690	1,690	1,501	758	1,425	2,339	2,639	1,327	1,884	(455)
<b>Profit/ (Loss) after Taxation</b>	<b>904</b>	<b>1,896</b>	<b>886</b>	<b>(247)</b>	<b>4,458</b>	<b>7,276</b>	<b>4,733</b>	<b>6,162</b>	<b>3,378</b>	<b>4,884</b>	<b>151</b>

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

As of June 30, 2016	As of September 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	Sep-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>	<b>12.3</b>	<b>12.6</b>	
OFCs' financial assets	1,489,349	1,786,569	1,787,065	1,818,981	1,829,181	1,854,956	2,008,133	2,213,177	
Total financial assets	12,026,338	13,892,830	14,315,083	15,062,870	15,346,950	15,998,190	16,289,346	17,586,938	
<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>	<b>6.8</b>	<b>7.5</b>	
OFCs' financial assets	1,489,349	1,786,569	1,787,065	1,818,981	1,829,181	1,854,956	2,008,133	2,213,177	
Gross domestic product	22,489,077	27,383,722	27,383,722	27,383,722	27,383,722	27,383,722	29,597,905	29,597,906	
<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>	<b>0.5</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&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"