

Annexes

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Annex 1.1: List of Scheduled and Microfinance Banks Operating in Pakistan

As on 31st December 2005

Public Sector Commercial Banks

- 1 First Women Bank Ltd.
- 2 National Bank of Pakistan
- 3 The Bank of Khyber
- 4 The Bank of Punjab

Local Private Banks

- 1 Allied Bank Ltd.
- 2 Askari Commercial Bank Ltd.
- 3 Bank Alfalah Ltd.
- 4 Bank Al-Habib Ltd.
- 5 MyBank Ltd.
- 6 Faysal Bank Ltd.
- 7 Crescent Commercial Bank Ltd.
- 8 Metropolitan Bank Ltd.
- 9 MCB Bank Limited
- 10 Dawood Bank Ltd.
- 11 Prime Commercial Bank Ltd.
- 12 Habib Bank Ltd.
- 13 Soneri Bank Ltd.
- 14 Union Bank Ltd.
- 15 United Bank Ltd.
- 16 KASB Bank Ltd.
- 17 Meezan Bank Ltd.
- 18 NIB Bank Ltd.
- 19 PICIC Commercial Bank Ltd.
- 20 Saudi Pak Commercial Bank Ltd.

Foreign Banks

- 1 ABN AMRO Bank N.V.
- 2 Al- Baraka Islamic Bank B.S.C. (EC)
- 3 American Express Bank Ltd.
- 4 The Bank of Tokyo-Mitsubishi UFJ Ltd.
- 5 Citibank, N.A.
- 6 Deutsche Bank A.G.
- 7 Habib Bank A.G. Zurich
The Hong Kong & Shanghai Banking
Corporation Ltd.
- 8 Oman International Bank S.A.O.G.
- 9 Rupali Bank Ltd.
- 11 Standard Chartered Bank¹³

Specialized banks

As on 30th June 2007

Public Sector Commercial Banks

- 1 First Women Bank Ltd.
- 2 National Bank of Pakistan
- 3 The Bank of Khyber
- 4 The Bank of Punjab

Local Private Banks

- 1 Allied Bank Ltd.
- 2 Askari Commercial Bank Ltd.
- 3 Bank Alfalah Ltd.
- 4 Bank Al-Habib Ltd.
- 5 MyBank Ltd.
- 6 Faysal Bank Ltd.
- 7 Crescent Commercial Bank Ltd.
- 8 Habib Metropolitan Bank Ltd.
- 9 MCB Bank Limited
- 10 Atlas Bank Ltd.
- 11 Prime Commercial Bank Ltd.
- 12 Habib Bank Ltd.
- 13 Soneri Bank Ltd.
- 14 Arif Habib Rupali Bank Ltd.
- 15 United Bank Ltd.
- 16 KASB Bank Ltd.
- 17 Meezan Bank Ltd.
- 18 NIB Bank Ltd.
- 19 PICIC Commercial Bank Ltd
- 20 Saudi Pak Commercial Bank Ltd.
- 21 Dubai Islamic Bank Pakistan Ltd.
- 22 Bankislami Pakistan Ltd
- 23 JS Bank Ltd
- 24 Emirates Global Islamic Bank Ltd
- 25 Dawood Islamic Bank Ltd
- 26 Standard Chartered Bank (Pakistan) Ltd

Foreign Banks

- 1 ABN AMRO Bank N.V.
- 2 Al- Baraka Islamic Bank B.S.C. (EC)
- 3 The Bank of Tokyo-Mitsubishi UFJ Ltd.
- 4 Citibank, N.A.
- 5 Deutsche Bank A.G.
The Hong Kong & Shanghai Banking
Corporation Ltd.
- 6 Oman International Bank S.A.O.G.

Specialized banks

1	Zarai Taraqati Bank Ltd.	1	Zarai Taraqati Bank Ltd.
2	SME Bank Ltd.	2	SME Bank Ltd.
3	Punjab Provincial Cooperative Bank Ltd.	3	Punjab Provincial Cooperative Bank Ltd.
4	Industrial Development Bank of Pakistan	4	Industrial Development Bank of Pakistan

Annex 1.2: List of NBFIs Operating in Pakistan

As on 30th June 2005

Development Finance Institutions

- 1 Pakistan Kuwait Investment Company (Pvt) Ltd.
- 2 Pak-Libya Holding Co. (Pvt) Ltd.
- 3 Pakistan Industrial Credit & Investment Corporation Ltd.
- 4 Saudi Pak Industrial & Agricultural Inv. Co. (Pvt) Ltd.
- 5 Pak-Oman Investment Company Limited

Investment Banks

- 1 Atlas Investment Bank Limited
- 2 Asset Investment Bank Limited
- 3 Crescent Standard Investment Bank Ltd
- 4 First Dawood Investment Bank Ltd.
- 5 Escort Investment Bank Limited
- 6 First International Investment Bank Ltd
- 7 Islamic Investment Bank Limited *
- 8 Jehangir Siddiqui Investment Bank
- 9 Orix Investment Bank Limited
- 10 Prudential Investment Bank Limited *
- 11 Security Investment Bank Limited
- 12 First Credit & Discount Corporation

Leasing Companies

- 1 Asian Leasing Corp. Ltd.
- 2 Askari Leasing Ltd.
- 3 Crescent Leasing Corp. Ltd.
- 4 English Leasing Ltd.
- 5 Grays Leasing Ltd.
- 6 Inter Asia Leasing Co. Ltd.
- 7 International Multi Leasing Corp. Ltd.
- 8 Lease Pak Ltd.
- 9 National Asset Leasing Corp. Ltd. *
- 10 Natover Lease & Refinance Ltd.
- 11 Network Leasing Corp. Ltd.
- 12 Orix Leasing Pak Ltd.
- 13 Pak Gulf Leasing Co. Ltd.
- 14 Pak. Ind. Comm Leasing Ltd.
- 15 Saudi Pak Leasing Co. Ltd.
- 16 Security Leasing Corp. Ltd.
- 17 Sigma Leasing Corp. Ltd.
- 18 SME Leasing Ltd.
- 19 Trust Leasing Corp. Ltd.
- 20 Union Leasing Co. Ltd.
- 21 Universal Leasing Corp. Ltd.

Modaraba Companies

- 1 Allied Bank Modaraba
- 2 Al-Noor Modaraba
- 3 Al-Zamin Leasing Modaraba
- 4 B.F. Modaraba
- 5 B.R.R. International Modaraba

As of 30th June 2006

Development Finance Institutions

- 1 Pak Oman Investment Company Limited
- 2 Pakistan Kuwait Investment Company (Private) Limited
- 3 Pak-Libya Holding Company (Private) Limited
- 4 Pakistan International Credit and Investment Corporation Limited
- 5 Saudi Pak Industrial Investment Company (PVT) Limited

Investment Banks

- 1 Atlas Investment Bank Limited
- 2 Crescent Standard Investment Bank Limited
- 3 Escort Investment Bank Limited
- 4 First Credit and investment bank limited
- 5 First Dawood Investment Bank Limited
- 6 First International Investment Bank Limited
- 7 Jehangir Siddiqui Investment Bank Limited
- 8 Orix Investment Bank Limited
- 9 Security Investment Bank Limited
- 10 Trust Leasing and Investment Bank Limited

Leasing Companies

- 1 Askari Leasing Ltd.
- 2 Crescent Leasing Corp. Ltd.
- 3 Grays Leasing Ltd.
- 4 Natover Lease & Refinance Ltd.
- 5 Network Leasing Company. Ltd.
- 6 Orix Leasing Pak Ltd.
- 7 Pak Gulf Leasing Co. Ltd.
- 8 Pak. Industrial and Commercial Leasing Ltd.
- 9 Saudi Pak Leasing Co. Ltd.
- 10 Security Leasing Corp. Ltd.
- 11 Sigma Leasing Corp. Ltd.
- 12 SME Leasing Ltd.
- 13 Union Leasing Co. Ltd.

Modaraba Companies

- 1 Al-Noor Modaraba
- 2 Al-Zamin Leasing Modaraba
- 3 B.F. Modaraba
- 4 B.R.R. International Modaraba
- 5 Crescent Standard Modaraba

6	Constellation Modaraba	6	Elite Capital Modaraba
7	Crescent Standard	7	Equity Modaraba
8	Elite Capital Modaraba	8	Fayzan Manufacturing Modaraba
9	Equity Modaraba	9	Fidelity Leasing Modaraba
10	Fayzan Manufacturing Modaraba	10	First Allied Bank Modaraba
11	Fedility Leasing Modaraba	11	First Constellation Modaraba
12	Grindlays Modaraba	12	First Habib Bank Modaraba
13	Guardian Modaraba	13	First Habib Modaraba
14	Habib Bank Modaraba	14	First IBL Modaraba
15	Habib Modaraba	15	First National Bank Modaraba
16	IBL Modaraba	16	First Pak Modaraba
17	Imrooz Modaraba	17	First Prudential Modaraba
18	Mehran Modaraba	18	First Tri Star Modaraba
19	Modaraba Al-Tijarah	19	Guardian Modaraba
20	Modaraba Al-Mali	20	Imrooz Modaraba
21	National Modaraba	21	Mehran Modaraba
22	Pak Modaraba	22	Modaraba Al-Tijarah
23	Paramount Modaraba	23	Modaraba Al-Mali
24	Prudential 1 Modaraba	24	Paramount Modaraba
25	Punjab Modaraba	25	Punjab Modaraba
26	Tri Star Modaraba, 1st	26	Standard Chartered Modaraba
27	Tri Star Modaraba, 2nd	27	Trust Modaraba
28	Trust Modaraba	28	UDL Modaraba
29	UDL Modaraba	29	Unicap Modaraba
30	Unicap Modaraba		

Housing Finance Companies

1	Asian Housing Finance Limited
2	International Housing Finance Ltd
3	Citibank Housing finance Limited *

Housing Finance Companies

1	Asian Housing Finance Limited
2	House Building Finance Corporation
3	International Housing Finance Limited

Mutual Funds

1	Abamco Capital Fund
2	Abamco Composite Fund
3	Abamco Growth Fund
4	Abamco Stock Market Fund
5	Al Falah Ghp Value Fund
6	Al Meezan Mutual Fund
7	Asian Stocks Fund Ltd.
8	Askari Income Fund
9	Atlas Fund Of Funds
10	Atlas Income Fund
11	Atlas Stock Market Fund
12	Bsjs Balanced Fund Limited
13	Crosby Dragon Fund
14	Dawood Money Market Fund
15	Faysal Balanced Growth Fund
16	Faysal Income & Growth Fund
17	First Capital Mutual Fund Limited
18	First Dawood Mutual Fund
19	Golden Arrow Selected Stock Fund Ltd.
20	Meezan Balanced Fund
21	Meezan Islamic Fund
22	Metro Bank - Pakistan Sovereign Fund

Mutual Funds

1	AKD Opportunity Fund
2	ALFALAH GHP Value Fund
3	AMZ Plus Income Fund
4	Askari Income Fund
5	Atlas Income Fund
6	Atlas Stock Market Fund
7	Crosby Dragon Fund
8	Dawood Money Market Fund
9	Faysal Balanced Growth Fund
10	Faysal Income & Growth Fund
11	Meezan Islamic Fund
12	Metrobank Pak Sovereign Fund Consolidated
13	NAFA Cash Fund
14	National Investment Trust
15	Pak Int. Element Islamic Fund
16	Pak Int. Element Islamic Fund
17	Pakistan Capital Market Fund
18	Pakistan Income Fund
19	Pakistan Stock Market Fund
20	Unit Trust Of Pakistan
21	United Growth Fund
22	United Money Market Fund

23	Metro Bank - Pakistan Sovereign Fund-Perpetual	23	UTP - A30+ Fund
24	National Investment Trust	24	UTP - Aggressive Asset Allocation Fund
25	Pakistan Capital Market Fund	25	UTP - Fund Of Funds
26	Pakistan Income Fund	26	UTP - Islamic Fund
27	Pakistan Premier Fund Limited	27	UTP- Income Fund
28	Pakistan Stock Market Fund	28	AKD Index Tracker
29	Pakistan Strategic Allocation Fund	29	Al Meezan Mutual Fund Limited
30	Picic Growth Fund	30	Asian Stocks Fund Limited
31	Picic Investment Fund	31	Atlas Fund Of Funds
32	Prudential Stock Fund Limited	32	BSJS Balance Fund Limited
33	Safeway Mutual Fund Limited	33	First Capital Mutual Fund Ltd.
34	Tristar	34	Golden Arrow
35	Unit Trust Of Pakistan	35	Meezan Balanced Fund
36	United Growth And Income Fund	36	Pakistan Premier Fund Limited
37	United Money Market Fund	37	Pakistan Strategic Allocation Fund
38	UTP Aggressive Asset Alloc. Fund	38	PICICEnergy Fund
39	UTP Income Fund	39	PICIC Growth Fund
40	UTP Islamic Fund	40	PICIC Investment Fund
		41	Safeway Mutual Fund
		42	First Dawood Mutual Fund
		43	UTP Growth Fund
		44	UTP Large Cap Fund

Discount Houses

1	NBP Capital Limited
2	Prudential Discount House *
3	Speedway Fondmetal *

Venture Capital Companies

1	TRG Pakistan Limited
2	TMT Venture Limited
3	AMZ Venture Capital Ltd.

Discount Houses

1	NBP Capital Limited
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Venture Capital Companies

1	AMZ Ventures Capital Ltd.
2	TRG Pakistan Limited
3	TMT Venture Limited

**Annex 1.3: List of Insurance Companies Registered Under Section 6 of The Insurance Ordinance, 2000
As on 31st December 2005**

Non-Life Insurance

Domestic Private

1	Adamjee Insurance Company Ltd.
2	Agro General Insurance Company Ltd.
3	Allianz EFU Health Insurance Ld.
4	Alpha Insurance Company Ltd.
5	Asia Insurance Company Ltd.
6	Asian Mutual Insurance Company (Guarantee) Ltd.
7	Askari General Insurance Company Ltd.
8	Beema Pakistan Co., Ltd.
9	Business and Industrial Insurance Company Ltd.
10	Capital Insurance Company Ltd.
11	Central Insurance Company Ltd.
12	Century Insurance Company Ltd.
13	Credit Insurance Company Ltd.
14	Crescent Star Insurance Company Ltd.
15	The Cooperative Insurance Society of Pakistan Ltd.
16	Continental Insurance Company Ltd.
17	Dadabhoy Insurance Company Ltd.
18	EFU General Insurance Ltd.
19	East West Insurance Company Ltd.
20	Excel Insurance Company Ltd.
21	Habib Insurance Company Ltd.
22	International General Insurance Co. of Pakistan Ltd.
23	Muslim Insurance Company Ltd.
24	New Jubilee Insurance Company Ltd.
25	North Star Insurance Company Ltd.
26	Pak Equity Insurance Company Ltd.
27	Pakistan General Insurance Company Ltd.
28	Pakistan Mutual Insurance Company Ltd.
29	PICIC Insurance Ltd.
30	Platinum Insurance Company Ltd.
31	Premier Insurance Company Ltd.
32	Progressive Insurance Company Ltd.
33	Reliance Insurance Company Ltd.
34	Saudi Pak Insurance Co., Ltd.
35	Sea field Insurance Company Ltd.
36	Security General Insurance Company Ltd.
37	Shaheen Insurance Company Ltd.
38	Silver Star Insurance Company Ltd.
39	Tracker Direct Insurance Ltd.
40	Union Insurance Company of Pakistan Ld.
41	United Insurance Company of Pakistan Ld.
42	The Universal Insurance Company Ltd.

Foreign

1	Ace Insurance Limited
2	New Hampshire Insurance Company

As on 31st December 2006

Non-life insurance

Domestic Private

1	Adamjee Insurance Company Ltd.
2	Agro General Insurance Company Ltd.
3	Allianz EFU Health Insurance Ld.
4	Alpha Insurance Company Ltd.
5	Asia Insurance Company Ltd.
6	Asian Mutual Insurance Company (Guarantee) Ltd.
7	Askari General Insurance Company Ltd.
8	Beema Pakistan Co., Ltd.
9	Business and Industrial Insurance Company Ltd.
10	Capital Insurance Company Ltd.
11	Central Insurance Company Ltd.
12	Century Insurance Company Ltd.
13	Credit Insurance Company Ltd.
14	Crescent Star Insurance Company Ltd.
15	The Cooperative Insurance Society of Pakistan Ltd.
16	Continental Insurance Company Ltd.
17	Dadabhoy Insurance Company Ltd.
18	EFU General Insurance Ltd.
19	East West Insurance Company Ltd.
20	Excel Insurance Company Ltd.
21	Habib Insurance Company Ltd.
22	International General Insurance Co. of Pakistan Ltd.
23	Muslim Insurance Company Ltd.
24	New Jubilee Insurance Company Ltd.
25	North Star Insurance Company Ltd.
26	Pak Equity Insurance Company Ltd.
27	Pakistan General Insurance Company Ltd.
28	Pakistan Mutual Insurance Company Ltd.
29	PICIC Insurance Ltd.
30	Platinum Insurance Company Ltd.
31	Premier Insurance Company Ltd.
32	Progressive Insurance Company Ltd.
33	Reliance Insurance Company Ltd.
34	Saudi Pak Insurance Co., Ltd.
35	Sea field Insurance Company Ltd.
36	Security General Insurance Company Ltd.
37	Shaheen Insurance Company Ltd.
38	Silver Star Insurance Company Ltd.
39	Tracker Direct Insurance Ltd.
40	Union Insurance Company of Pakistan Ld.
41	United Insurance Company of Pakistan Ld.
42	The Universal Insurance Company Ltd.

Foreign

1	Ace Insurance Limited
2	New Hampshire Insurance Company

State Owned

1 National Insurance Company Limited

State Owned

1 National Insurance Company Limited

TAKAFUL (Non-Life) Company

1 Pak Kuwait Takaful Co., Ltd.

Life Insurance

Domestic Private

1 EFU Life Assurance Ltd.

2 Metropolitan Life Assurance Company

Life Insurance

Domestic Private

1 EFU Life Assurance Ltd.

2 Metropolitan Life Assurance Company

Foreign

1 American Life Insurance Company

2 Commercial Union Life Assurance Co. (Pakistan)
Ltd.

Foreign

1 American Life Insurance Company

2 New Jubilee Life Insurance Company Ltd.

State Owned

1 State Life Insurance Corporation Ltd.

State Owned

1 State Life Insurance Corporation Ltd.

Reinsurance

State Owned

1 Pakistan Reinsurance Company Limited

Reinsurance

State Owned

1 Pakistan Reinsurance Company Limited

Annex 2: Group-wise data of Select Financial Variables of Banks

Public Sector Commercial Banks								
billion Rupees								
	CY00	CY01	CY02	CY03	CY04	CY05	CY06	H1-CY07
Paid up Capital	45.7	48.3	18.1	18.5	7.9	9.8	12.3	16.3
Equity	41.1	35.1	49.2	58.9	56.9	92.7	102.0	119.9
Deposits	743.7	795.2	721.9	799.4	544.8	578.1	665.6	756.0
Liabilities	861.0	911.5	828.4	900.6	596.2	631.7	734.1	844.2
Advances	401.7	427.7	319.7	365.2	270.9	345.5	429.7	464.7
Investment	182.6	175.9	303.8	346.2	176.2	188.1	179.9	243.9
Assets	902.0	946.5	877.6	959.4	653.0	724.5	836.2	964.1
Income	85.0	86.8	66.3	57.3	34.7	53.0	73.6	39.8
Expense	81.0	86.6	55.4	41.2	20.4	30.3	42.0	23.1

Domestic Private Banks								
billion Rupees								
	CY00	CY01	CY02	CY03	CY04	CY05	CY06	H1-CY07
Paid up Capital	11.6	14.1	24.1	30.2	58.1	59.4	121.7	145.7
Equity	17.9	21.7	50.6	64.3	128.3	176.6	285.9	352.6
Deposits	394.2	453.7	757.4	953.5	1604.0	1993.0	2372.7	2745.2
Liabilities	495.6	544.1	916.8	1147.4	1852.0	2306.3	2815.9	3258.4
Advances	266.2	262.6	395.8	554.7	1080.1	1413.1	1767.9	1838.4
Investment	94.6	127.8	334.4	389.8	465.5	523.4	588.1	879.7
Assets	513.5	565.9	967.5	1211.6	1980.3	2482.9	3101.8	3611.0
Income	48.9	56.1	76.7	76.3	105.6	177.9	267.3	162.8
Expense	49.6	51.1	64.8	52.5	74.5	117.2	181.7	113.6

Foreign Banks								
billion Rupees								
	CY00	CY01	CY02	CY03	CY04	CY05	CY06	H1-CY07
Paid up Capital	22.0	23.0	21.5	20.1	20.1	23.1	17.5	17.5
Equity	24.6	27.6	29.6	26.9	27.2	32.2	22.7	24.3
Deposits	187.4	207.8	182.8	193.8	227.0	245.0	150.1	168.9
Liabilities	256.0	296.1	249.9	244.7	276.7	307.2	201.1	229.6
Advances	134.0	138.8	131.6	123.8	159.2	168.4	120.2	124.2
Investment	21.2	42.7	57.3	43.8	30.9	67.4	38.5	41.8
Assets	280.6	323.7	279.6	271.5	303.9	339.4	223.8	253.8
Income	30.1	35.6	24.4	18.7	17.9	30.3	24.1	15.3
Expense	26.4	30.6	17.8	11.7	10.7	18.7	17.8	12.6

Specialized Banks								
billion Rupees								
	CY00	CY01	CY02	CY03	CY04	CY05	CY06	H1-CY07
Paid up Capital	3.7	3.7	3.5	9.2	12.2	13.9	14.5	14.8
Equity	-1.3	-10.9	-22.6	-9.9	-10.0	-9.1	-9.6	-7.6
Deposits	15.6	18.0	16.3	16.9	17.4	15.9	13.5	13.6
Liabilities	112.8	117.1	121.1	109.6	115.8	122.0	130.1	130.6
Advances	86.2	81.2	74.2	64.0	64.3	63.6	71.3	71.5
Investment	6.0	4.7	5.5	6.8	6.9	21.4	16.6	14.9
Assets	111.5	106.2	98.5	99.7	105.8	112.9	120.4	123.0
Income	12.6	13.7	13.7	14.8	9.9	9.5	13.9	9.2
Expense	15.1	22.8	24.1	18.1	10.3	10.6	13.8	9.3

All Banks								
billion Rupees								
	CY00	CY01	CY02	CY03	CY04	CY05	CY06	H1-CY07
Paid up Capital	82.9	89.1	67.2	78.1	98.3	106.2	165.9	194.3
Equity	82.2	73.4	106.8	140.1	202.4	292.4	401.0	489.2
Deposits	1340.9	1474.7	1678.4	1963.6	2393.1	2831.9	3202.0	3683.7
Liabilities	1725.4	1868.9	2116.2	2402.2	2840.6	3367.2	3881.2	4462.7
Advances	888.0	910.4	921.3	1107.6	1574.4	1990.6	2389.1	2498.9
Investment	304.3	351.1	701.0	786.7	679.5	800.2	823.1	1180.3
Assets	1807.6	1942.3	2223.1	2542.3	3043.0	3659.6	4282.2	4952.0
Income	176.6	192.1	181.1	167.2	168.0	270.7	379.0	227.1
Expense	172.1	191.1	162.1	123.4	115.9	176.9	255.4	158.6

Annex 3: Group-wise data of Select Financial Variables of NBFIs

	CY95	CY00	CY01	CY02	CY03	CY04	CY05	CY06
Paid-up capital	6.5	7.6	6.7	8.2	8.7	10.4	11.4	19.4
Equity	14.8	-10.7	9.7	17.3	24.9	30.0	33.4	37.4
Deposits	45.2	43.4	10.9	12.9	16.8	22.6	35.2	26.1
Liabilities	98.7	102.2	51.4	51.4	53.9	64.8	74.3	79.6
Advances	62.8	45.3	21.1	19.2	17.8	29.7	42.0	41.7
Investment	25.5	25.6	21.9	30.2	41.9	43.0	43.1	37.9
Assets	113.5	91.5	61.1	68.7	78.8	94.8	107.7	116.9
Income	12.3	9.9	7.8	8.1	10.2	8.7	11.9	11.7
Expense	10.1	14.4	6.3	4.0	4.3	2.8	5.9	9.3

	FY95	FY00	FY01	FY02	FY03	FY04	FY05	FY06
Paid-up capital	2.6	3.0	3.3	3.8	4.2	3.6	4.7	5.1
Equity	3.9	5.7	3.2	4.1	5.0	6.2	6.7	5.9
Deposits	23.0	26.0	12.6	10.8	13.7	12.3	19.9	25.0
Liabilities	26.5	35.8	27.7	22.9	32.9	29.3	44.4	48.6
Loans & advances	16.4	19.5	13.6	9.8	13.1	13.5	21.3	22.5
Investment	8.9	11.8	11.9	11.4	19.4	17.4	20.9	24.1
Assets	30.5	41.0	30.9	27.0	37.9	35.6	51.0	54.5
Income	4.4	7.4	3.4	4.5	4.8	3.7	4.6	6.4
Expense	3.6	5.9	4.6	3.9	3.6	2.0	4.3	5.1

	FY95	FY00	FY01	FY02	FY03	FY04	FY05	FY06
Paid-up capital	3,139	5,012	5,496	5,563	5,548	4,569	4,538	4,791
Equity	5,330	8,501	8,928	8,037	7,692	7,319	7,123	7,519
Deposits	2,112	10,121	12,353	17,140	16,201	16,120	21,501	23,969
Liabilities	15,094	32,640	39,455	36,566	39,149	37,487	46,512	56,481
Lease finance	10,237	27,123	32,047	30,744	34,846	34,660	42,111	51,681
Investment	458	2,716	3,789	3,202	5,864	4,800	5,428	4,550
Assets	20,424	41,141	48,384	46,948	46,842	44,806	53,635	63,999

	FY00	FY01	FY02	FY03	FY04	FY05	FY06
Paid-up capital	7,432	7,467	8,616	8,187	8,081	7,912	7,347
Equity	7,467	6,671	7,727	7,983	8,652	9,965	10,326
Deposits	839	888	1,361	1,955	2,756	3,273	3,811
Liabilities	7,898	8,833	9,785	7,916	9,471	11,607	13,602
Advances	9,354	9,835	10,212	10,313	10,560	13,625	14,986
Investment	2,625	2,744	2,657	1,969	3,235	3,594	4,125
Assets	15,365	15,504	17,512	15,973	18,025	21,572	23,927

Table 3A.5: Housing Finance Companies

million Rupees

	FY95	FY00	FY01	FY02	FY03	FY04	FY05	FY06
Paid-up capital	423	485.0	485.0	525.0	425.0	526.2	726	3,576
Equity	1,165	3,698.9	4,506.8	4,860.6	4,886.4	4,349.9	4,256	4,406
Deposits	57	132.7	68.3	20.1	34.6	20.7	317	355
Liabilities	18,277	18,368.3	19,092.4	17,573.8	16,676.1	15,143.4	14,401	15,296
Advances	13,738	11,260.5	11,401.4	10,584.0	11,143.2	12,042.0	12,209	12,615
Investment	3,445	5,379.4	5,908.9	5,064.7	4,342.6	1,781.7	3,552	4,460
Assets	19,443	22,067.2	23,599.2	22,434.5	21,562.4	19,493.3	18,657	19,702
Income	1,680	1,026.5	505.8	1,193.4	1,198.8	974.0	1,742	2,043
Expense	372	1274	1923	1240	1252	2295	1,575	1,157

Table 3A.6: Discount Houses

million Rupees

	FY95	FY00	FY01	FY02	FY03	FY04	FY05	FY06
Paid-up capital	110.0	647.4	707.0	707.0	707.0	500.0	500	500
Equity	259.0	1,011.9	1,038.3	1,171.5	1,208.3	640.1	614	639
Liabilities	553.0	793.5	357.1	355.7	778.7	700.7	891	1,195
Investment	445.0	566.4	721.1	666.7	1,345.8	828.4	992	1,006
Assets	812.0	1,805.4	1,395.4	1,527.2	1,986.9	1,340.8	1,504	1,834
Income	63.0	221.8	259.6	174.2	256.0	102.0	130	176
Expense	22.0	108.6	140.1	96.4	251.9	45.4	84	120

Table 3A.7: Venture Capital Companies

million Rupees

	FY95	FY00	FY01	FY02	FY03	FY04	FY05	FY06
Paid-up capital	100	475	475	480	807	738	2,722	2,724
Equity	127	368	279	228	809	640	2,614	2,474
Liabilities	7	660	67	44	45	365	586	1,656
Investment	97	772	284	191	161	0	0	0
Assets	134	1,027	346	272	854	1,005	3,200	4,131
Income	4	646	167	88	6	0	33	66
Expense	3	367	135	-2	97	62	42	206

Annex 4: Group-wise data of Selected Financial Variables of Insurance Companies**Table 4A.1: Non-Life Insurance Business in Pakistan**

million Rupees

	CY01	CY02	CY03	CY04	CY05	CY06
Paid-up capital	5,005	5,477	5,965	7,101	7,734	8,807
Investments	12,114	10,720	14,605	16,402	22,528	34,419
Gross Premium	12,643	15,221	19,571	22,052	27,712	33,250
Net Premium	7,835	8,810	9,740	11,749	15,931	20,403
Net Claims Incurred	5,088	4,949	5,266	6,565	9,017	11,807
Net Profit after tax	1,514	2,731	2,642	3,358	5,863	16,819
Total Assets	26,534	29,981	37,013	44,041	53,753	74,334

Table 4A.2: Life Insurance Business in Pakistan

million Rupees

	CY01	CY02	CY03	CY04	CY05	CY06
Paid-up capital	1,937	1,977	2,202	2,317	2,362	2,748
Investments	66,791	77,326	87,125	99,026	109,581	129,084
Gross premium	8,328	10,315	13,029	14,682	18,552	22,571
Net premium	8,068	9,994	12,662	14,236	17,964	21,848
Net claims incurred	5,833	5,388	6,687	7,887	8,818	10,994
Net profit (after tax)	302	246	395	320	393	657
Total assets	83,543	95,563	108,036	123,899	142,329	164,605

Table 4A.3: Reinsurance Business in Pakistan

million Rupees

	CY01	CY02	CY03	CY04	CY05	CY06
Paid up Capital	50	450	450	450	450	450
Investments	1,661	1,905	1,886	2,719	2,873	3,588
Gross Premium	3,045	3,500	4,697	5,241	4,160	4,499
Net Premium	1,312	1,588	1,447	2,289	2,005	1,415
Net Claims incurred	709	848	1,011	1,329	823	777
Net Profit after tax	67	297	333	325	594	672
Total Assets	3,332	4,192	6,232	6,613	5,634	6,464