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Note: Statistics for CY10 and CY11 are based on audited results, unless mentioned otherwise.

1. Statistics of the Banking System

Table 1.1: Key variables of Balance Sheet and Profit & Loss Statement

	billion Rupees										
	CY02	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11	CY11
Total Assets	2,223	2,542	3043	3660	4,353	5,172	5,628	6,516	7,117	7,715	8,171
Investments (net)	701	787	679	800	833	1,276	1,087	1,737	2,157	2,620	3,055
Advances (net)	921	1,108	1574	1991	2,428	2,688	3,173	3,240	3,358	3,383	3,349
Deposits	1,678	1,964	2393	2832	3,255	3,854	4,218	4,786	5,451	5,965	6,244
Equity	107	140	202	292	402	544	563	660	695	723	784
Profit Before Tax (ytd)	19	44	52	94	124	107	63	81	105	77	170
Profit After Tax (ytd)	3	25	35	63	84	73	43	54	65	51	112
Provisioning Charges (ytd)	22	18	11	19	22	60	106	97	75	30	50
Non-Performing Loans	232	211	200	177	177	218	359	446	556	579	592
Non-Performing Loans (net)	91	76	59	41	39	30	109	134	185	186	182

Note: Statistics for Jun-11 are based on un-audited accounts submitted by banks.

The statistics of profits and provision charges are on year-to-date (ytd) basis.

Table 1.2: Growth Rates of Key Variables and Key Financial Soundness Indicators (FSIs)

	Percent									
	CY04	CY07	CY08	CY08	CY09	CY10	Jun-11	CY11		
Growth Rates	YoY	YoY	YoY	YoY	YoY	YoY	HY	YoY	HY	YoY
Assets	19.7	18.8	8.8	8.8	15.8	9.2	8.4	13.7	5.9	14.8
Loans (Net)	42.1	10.7	18.0	18.3	2.1	3.7	0.8	4.7	(1.0)	(0.3)
Deposits	21.9	18.4	9.4	9.4	13.5	13.9	9.4	16.3	4.7	14.5
Investments (Net)	(13.6)	53.1	(14.8)	(15.4)	59.9	24.2	21.5	38.4	16.6	41.6
Equity	44.5	35.3	3.4	3.4	17.3	5.2	4.0	8.1	8.6	12.9
KEY FSIs:	CY04	CY07	CY08	CY08	CY09	CY10	Jun-11	CY11		
Capital Adequacy Ratio	10.5	12.3	12.2	12.3	14.0	13.9	14.1	15.1		
Capital to Total Assets	6.7	10.5	10.0	10.0	10.1	9.8	9.4	9.6		
NPLs to Loans (Gross)	11.6	7.6	10.5	10.5	12.6	14.9	15.3	15.7		
Net NPLs to Net Loans	3.8	1.1	3.4	3.4	4.1	5.5	5.5	5.4		
ROA (Before Tax)	1.9	2.2	1.2	1.2	1.3	1.5	2.1	2.2		
ROE^ (Before Tax)	30.5	22.6	11.4	11.4	13.2	15.5	21.8	23.0		
Liquid Assets/ Total Deposits	46.5	45.1	37.7	38.2	44.5	36.1	49.5	45.5		
Advances to Deposit Ratio	65.8	69.7	75.2	75.5	67.7	61.6	56.7	53.6		

^ Based on Average Equity plus Surplus on Revaluation.

Note: Growth rates for Jun-11 are based on un-audited quarterly results.

Table 1.3: Group wise Balance Sheets and Income Statements
(December 31, 2011)

							million Rupees	
Financial Position	PSCB	LPB	FB	CB	SB	All Banks	Absolute change Half Yearly*	Year on Year
ASSETS								
Cash & Balances With Treasury Banks	153,807	505,803	38,476	698,086	3,878	701,963	116,426	107,655
Balances With Other Banks	33,521	125,722	4,428	163,672	13,365	177,037	12,702	(2,808)
Lending To Financial Institutions	66,140	122,836	18,354	207,330	876	208,205	(7,519)	(6,559)
Investments - Net	479,609	2,442,332	113,382	3,035,323	19,546	3,054,869	434,620	897,713
Advances - Net	689,423	2,499,799	66,411	3,255,634	93,585	3,349,219	(34,238)	(9,006)
Other Assets	85,114	258,739	6,831	350,685	12,514	363,198	(73,164)	55,411
Operating Fixed Assets	33,167	197,875	2,149	233,190	5,075	238,266	9,805	14,071
Deferred Tax Assets	22,077	50,364	5,243	77,684	331	78,016	(2,458)	(2,719)
TOTAL ASSETS	1,562,858	6,203,471	255,274	8,021,604	149,169	8,170,773	456,173	1,053,758
LIABILITIES								
Bills Payable	10,375	70,476	3,985	84,837	424	85,261	4,078	10,071
Borrowings From Financial Institution	74,791	501,115	21,464	597,370	77,881	675,251	113,231	136,817
Deposits And Other Accounts	1,248,199	4,810,209	167,870	6,226,278	17,327	6,243,606	278,762	792,626
Sub-ordinated Loans	-	54,323	-	54,323	3,405	57,728	663	3,234
Liabilities Against Assets Subject To Finance Lease	84	7	9	100	14	114	(39)	(51)
Other Liabilities	63,225	178,771	19,415	261,411	42,127	303,539	(11,110)	12,832
Deferred Tax Liabilities	12	20,906	-	20,917	-	20,917	8,748	8,573
TOTAL LIABILITIES	1,396,686	5,635,806	212,744	7,245,236	141,179	7,386,415	394,334	964,102
NET ASSETS	166,172	567,665	42,530	776,368	7,990	784,358	61,840	89,656
NET ASSETS REPRESENTED BY:								
Share Capital	41,414	309,306	38,720	389,440	15,508	404,948	30,458	46,832
Reserves	45,415	123,013	149	168,577	9,374	177,951	(3,614)	4,662
Unappropriated Profit	55,921	89,039	3,818	148,778	(21,543)	127,235	28,464	33,583
Share Holders' Equity	142,751	521,358	42,687	706,796	3,338	710,134	55,309	85,077
Surplus/Deficit On Revaluation Of Assets	23,422	46,307	(157)	69,572	4,652	74,224	6,531	4,578
TOTAL	166,172	567,665	42,530	776,368	7,990	784,358	61,840	89,655
PROFIT AND LOSS STATEMENT								
Mark-Up/ Return/Interest Earned	128,580	582,956	24,028	735,564	12,152	747,716	123,019	
Mark-Up/ Return/Interest Expenses	77,559	310,871	12,183	400,612	5,189	405,802	65,782	
Net Mark-Up / Interest Income	51,021	272,086	11,844	334,951	6,963	341,914	57,237	
Provisions & Bad Debts Written Off Directly/(Reversal)	7,518	40,629	1,305	49,452	578	50,030	(25,257)	
Net Mark-Up / Interest Income After Provision	43,503	231,456	10,540	285,499	6,385	291,884	82,494	
Fees, Commission & Brokerage Income	10,576	35,093	1,800	47,469	57	47,527	3,221	
Dividend Income	2,338	9,555	-	11,893	147	12,040	5,253	
Income From Dealing In Foreign Currencies	3,370	17,058	4,366	24,794	1	24,795	4,636	
Other Incomes	6,249	15,644	(1,615)	20,278	3,183	23,461	(1,793)	
Total Non - Markup / Interest Income	22,533	77,350	4,552	104,434	3,388	107,822	11,316	
	66,036	308,806	15,091	389,934	9,773	399,707	93,810	
Administrative Expenses	36,655	169,830	9,634	216,118	6,078	222,196	26,977	
Other Expenses	22	7,526	96	7,644	177	7,821	2,255	
Total Non-Markup/Interest Expenses	36,676	177,355	9,730	223,762	6,255	230,017	29,232	
Profit Before Tax and Extra Ordinary Items	29,359	131,451	5,361	166,172	3,518	169,690	64,578	
Extra ordinary/unusual Expense/(Gains)	-	-	(239)	(239)	-	(239.14)	(661.37)	
PROFIT/ (LOSS) BEFORE TAXATION	29,359	131,451	5,601	166,411	3,518	169,929	65,239	
Less: Taxation	9,526	45,735	1,940	57,201	1,130	58,331	18,710	
PROFIT/ (LOSS) AFTER TAX	19,833	85,716	3,660	109,210	2,388	111,598	46,529	

Based on un-audited results.

Table 1.4: Financial Soundness Indicators*

Indicators	Percent						
	2006	2007	2008	2009	2010	Jun-11	2011
CAPITAL ADEQUACY							
Risk Weighted CAR**							
Public Sector Commercial Banks	15.2	16.1	13.4	15.1	14.7	12.8	16.5
Local Private Banks	12.7	11.8	11.9	13.9	13.6	14.1	14.4
Foreign Banks	15.0	14.6	21.8	23.0	23.8	25.2	31.3
Commercial Banks	13.3	12.8	12.6	14.5	14.1	14.2	15.3
Specialized Banks	-8.3	-6.2	-4.9	-1.5	4.7	8.0	8.9
All Banks	12.7	12.3	12.2	14.0	13.9	14.1	15.1
Tier 1 Capital to RWA							
Public Sector Commercial Banks	11.1	12.2	10.9	12.6	12.2	10.8	14.4
Local Private Banks	10.4	9.9	10.0	11.4	11.4	12.0	12.3
Foreign Banks	14.3	14.0	21.3	22.5	23.5	25.0	31.1
Commercial Banks	10.8	10.5	10.6	12.0	12.0	12.2	13.3
Specialized Banks	-13.3	-12.5	-10.1	-5.8	-0.9	2.0	3.4
All Banks	10.0	10.0	10.1	11.6	11.6	11.9	13.0
Capital to Total Assets							
Public Sector Commercial Banks	12.2	13.7	10.7	11.3	11.7	10.5	10.6
Local Private Banks	9.2	10.2	10.0	9.9	9.3	8.9	9.2
Foreign Banks	10.1	11.2	14.5	14.8	14.8	15.1	16.7
Commercial Banks	9.9	10.9	10.3	10.4	9.9	9.4	9.7
Specialized Banks	-8.0	-5.4	-3.2	-1.7	1.2	5.7	5.4
All Banks	9.4	10.5	10.0	10.1	9.8	9.4	9.6
ASSET QUALITY							
NPLs to Total Loans							
Public Sector Commercial Banks	9.0	8.4	16.3	16.9	22.9	21.5	21.1
Local Private Banks	5.2	6.5	8.7	11.1	12.5	13.2	13.8
Foreign Banks	1.0	1.6	2.9	6.7	9.5	9.0	10.4
Commercial Banks	5.7	6.7	9.9	12.1	14.5	14.8	15.3
Specialized Banks	39.1	34.3	28.8	25.5	28.7	31.1	30.1
All Banks	6.9	7.6	10.5	12.6	14.9	15.3	15.7
Provision to NPLs							
Public Sector Commercial Banks	84.5	89.0	66.9	67.8	52.4	53.8	58.2
Local Private Banks	78.7	88.5	70.2	71.0	73.2	74.7	74.6
Foreign Banks	191.7	157.0	81.9	75.2	86.6	88.8	89.3
Commercial Banks	81.5	89.1	69.3	70.1	66.9	68.5	69.9
Specialized Banks	64.1	68.6	72.4	65.7	63.4	59.2	59.1
All Banks	77.8	86.1	69.6	69.9	66.7	67.9	69.3
Net NPLs to Net Loans							
Public Sector Commercial Banks	1.5	1.0	6.1	6.1	12.4	11.2	10.1
Local Private Banks	1.1	0.8	2.7	3.5	3.7	3.7	3.9
Foreign Banks	-1.0	-0.9	0.5	1.8	1.4	1.1	1.2
Commercial Banks	1.1	0.8	3.3	4.0	5.3	5.2	5.1
Specialized Banks	18.7	14.0	10.0	10.5	12.8	15.5	14.9
All Banks	1.6	1.1	3.4	4.1	5.5	5.5	5.4
Net NPLs to Capital							
Public Sector Commercial Banks	6.4	3.4	30.3	27.4	48.8	50.2	41.8
Local Private Banks	7.1	4.1	15.9	17.4	18.9	17.9	17.1
Foreign Banks	-5.1	-4.1	1.6	4.4	2.6	2.0	1.9
Commercial Banks	6.2	3.7	17.9	18.8	25.0	24.0	21.6
Specialized Banks					2.0	-	3.0
All Banks	9.7	5.6	19.4	20.4	26.7	25.7	23.1
EARNINGS							
Return on Assets (Before Tax)							
Public Sector Commercial Banks	4.0	3.5	0.6	1.5	1.8	1.8	2.0
Local Private Banks	3.1	2.0	1.3	1.3	1.5	2.2	2.3
Foreign Banks	3.2	1.5	0.0	-0.3	0.9	2.2	2.3
Commercial Banks	3.2	2.3	1.1	1.3	1.5	2.1	2.2
Specialized Banks	-1.3	1.4	3.2	3.1	2.0	1.1	2.4
All Banks	3.1	2.2	1.2	1.3	1.5	2.1	2.2

Financial Soundness Indicators* cont'd:

Indicators	Percent						
	2006	2007	2008	2009	2010	Jun-11	2011
Return on Assets (After Tax)							
Public Sector Commercial Banks	2.7	2.5	0.5	1.3	1.3	1.2	1.4
Local Private Banks	2.1	1.4	0.9	0.9	0.9	1.4	1.5
Foreign Banks	2.1	0.7	0.3	(0.3)	0.4	1.6	1.5
Commercial Banks	2.2	1.6	0.8	0.9	0.9	1.4	1.5
Specialized Banks	(1.8)	0.7	1.8	1.2	1.2	1.1	1.6
All Banks	2.1	1.5	0.8	0.9	1.0	1.4	1.5
ROE (Avg. Equity & Surplus) (Before Tax)							
Public Sector Commercial Banks	32.4	27.2	5.2	13.3	15.2	16.6	18.0
Local Private Banks	36.2	20.4	12.9	13.2	15.6	23.8	24.7
Foreign Banks	30.0	13.1	0.0	(2.4)	5.8	14.8	14.5
Commercial Banks	34.7	21.8	10.6	12.4	15.0	21.8	22.7
Specialized Banks	-	-	-	-	2.0	-	3.0
All Banks	35.2	22.6	11.4	13.2	15.5	21.8	23.0
ROE (Avg. Equity & Surplus) (After Tax)							
Public Sector Commercial Banks	21.7	19.5	4.4	11.4	11.2	11.0	12.2
Local Private Banks	25.0	13.8	8.5	8.6	9.3	15.4	16.1
Foreign Banks	20.4	6.0	2.2	(2.3)	2.7	10.9	9.5
Commercial Banks	23.7	15.0	7.3	8.6	9.4	14.2	14.9
Specialized Banks	-	-	-	-	2.0	-	3.0
All Banks	23.8	15.4	7.8	8.9	9.6	14.3	15.1
NII/Gross Income							
Public Sector Commercial Banks	69.5	65.9	65.4	63.0	69.1	70.2	69.4
Local Private Banks	73.5	70.7	73.2	75.9	77.2	77.5	77.9
Foreign Banks	65.8	59.1	61.3	64.8	67.6	72.9	72.2
Commercial Banks	72.1	69.2	71.2	73.3	75.4	76.2	76.2
Specialized Banks	40.1	42.8	46.6	44.7	51.0	64.6	67.3
All Banks	70.9	68.2	70.3	72.4	74.7	75.9	76.0
Cost / Income Ratio							
Public Sector Commercial Banks	31.8	30.2	39.1	47.5	49.1	49.2	49.9
Local Private Banks	40.7	45.4	51.6	50.1	52.5	50.2	50.8
Foreign Banks	49.8	57.0	69.6	77.5	65.2	62.2	59.3
Commercial Banks	39.4	42.8	50.0	50.9	52.4	50.5	50.9
Specialized Banks	62.6	53.2	52.1	61.3	61.3	69.8	60.4
All Banks	40.3	43.2	50.1	51.2	52.7	51.0	51.1
LIQUIDITY							
Liquid Assets/Total Assets							
Public Sector Commercial Banks	33.9	37.0	30.6	31.1	34.6	29.9	40.9
Local Private Banks	31.1	32.5	26.8	32.3	35.7	39.6	46.2
Foreign Banks	41.0	41.6	45.2	55.0	64.6	65.2	68.6
Commercial Banks	32.2	33.8	28.3	32.9	36.4	38.5	45.9
Specialized Banks	23.0	27.9	24.5	19.8	19.6	22.4	23.5
All Banks	31.9	33.6	28.2	32.7	36.1	38.2	45.5
Liquid Assets/Total Deposits							
Public Sector Commercial Banks	42.6	47.1	38.9	40.1	43.5	37.1	51.3
Local Private Banks	40.6	42.9	35.0	43.4	45.8	50.4	59.5
Foreign Banks	61.1	61.1	71.6	82.4	96.4	95.3	104.3
Commercial Banks	42.0	44.3	37.1	44.0	46.8	49.1	59.1
Specialized Banks	205.4	247.7	229.4	167.1	149.4	181.2	202.0
All Banks	42.7	45.1	37.7	44.5	47.1	49.5	59.5
Advances/Deposits							
Public Sector Commercial Banks	64.6	60.0	68.4	65.2	58.0	58.1	55.2
Local Private Banks	74.5	70.1	75.1	66.6	61.3	55.1	52.0
Foreign Banks	80.1	75.2	68.9	56.1	42.0	40.8	39.6
Commercial Banks	72.7	73.8	73.6	66.0	60.1	55.3	52.3
Specialized Banks	528.4	507.3	577.0	560.8	491.5	517.8	540.1
All Banks	74.6	69.7	75.2	67.7	61.6	56.7	53.6

* Source: FSIs are prepared on the basis of annual audited accounts except for end Jun -11 which are based on unaudited Quarterly Report of Condition (QRC) submitted by banks.

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

Table 1.5: Banks' Group-wise Key Variables

All Banks

	billion Rupees										
	CY02	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
Paid up Capital	67	78	98	106	168	248	281	325	358	374	405
Equity	106.81	140.08	202	292	402	544	563	660	695	723	784
Deposits	1,678.40	1,963.59	2,393	2,832	3,255	3,854	4,218	4,786	5,451	5,965	6,244
Liabilities	2,116.25	2,402.19	2,841	3,367	3,951	4,627	5,065	5,856	6,422	6,992	7,386
Advances (net of Provision)	921.27	1,107.65	1,574	1,991	2,428	2,688	3,173	3,240	3,358	3,383	3,349
Investments (net of Provisions)	701.01	786.65	679	800	833	1,276	1,087	1,737	2,157	2,620	3,055
Assets	2,223.06	2,542.28	3,043	3,660	4,353	5,172	5,628	6,516	7,117	7,715	8,171
Income	181	167	168	271	385	475	582	690	721	413	856
Expense	162.10	123.43	116	177	262	368	519	609	617	336	686
Profit before tax	19	44	52	94	124	107	63	81	105	77	170
Profit after tax	3	25	35	63	84	73	43	54	65	51	112

* Un-audited results.

Public Sector Commercial Banks

	million Rupees										
	CY02	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
Paid up Capital	18,113	18,536	7,945	9,773	12,278	16,671	18,544	21,339	34,030	37,394	41,414
Equity	49,166	58,862	56,856	92,712	102,043	142,270	111,986	139,219	159,790	153,546	166,172
Deposits	721,899	799,359	544,817	578,060	665,642	812,856	819,683	952,373	1,087,506	1,183,100	1,248,199
Liabilities	828,402	900,571	596,167	631,739	734,145	893,622	930,324	1,090,831	1,205,801	1,315,176	1,396,686
Advances (net of Provision)	319,684	365,187	270,884	345,514	429,716	487,362	560,666	620,596	630,704	687,759	689,423
Investments (net of Provisions)	303,759	346,246	176,159	188,088	179,883	296,670	204,784	297,689	383,310	396,274	479,609
Assets	877,568	959,434	653,023	724,450	836,189	1,035,892	1,042,310	1,230,050	1,365,591	1,468,723	1,562,858
Income	29,083	57,346	34,660	52,968	73,519	90,970	103,421	119,979	131,722	72,172	151,113
Expense	55,372	41,205	20,437	30,328	41,961	57,748	96,855	103,218	108,949	59,532	121,753
Profit before tax	10,909	16,141	14,223	22,640	31,558	33,222	6,566	16,762	22,773	12,640	29,359
Profit after tax	4,768	9,365	7,952	15,379	21,192	23,851	5,644	14,372	16,798	8,433	19,833

* Un-audited results.

Local Private Banks

	million Rupees										
	CY02	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
Paid up Capital	24,119	30,232	58,130	59,376	124,252	199,547	214,571	253,015	274,587	286,639	309,306
Equity	50,638	64,273	128,308	176,569	287,882	389,726	421,074	487,719	498,613	523,717	567,665
Deposits	757,403	953,507	1,603,996	1,992,987	2,425,781	2,909,310	3,236,220	3,655,994	4,188,181	4,595,919	4,810,209
Liabilities	916,818	1,147,357	1,851,966	2,306,329	2,886,107	3,446,053	3,799,764	4,417,543	4,875,191	5,331,805	5,635,806
Advances (net of Provision)	395,810	554,722	1,080,089	1,413,072	1,807,163	2,039,623	2,429,934	2,435,792	2,568,695	2,534,501	2,499,799
Investments (net of Provisions)	334,395	389,798	465,459	523,376	598,435	936,764	847,045	1,373,082	1,679,542	2,115,413	2,442,332
Assets	967,456	1,211,630	1,980,274	2,482,898	3,173,989	3,835,779	4,220,838	4,905,262	5,373,804	5,855,523	6,203,471
Income	29,083	76,326	105,596	177,860	273,918	348,149	437,498	524,275	547,425	318,073	660,306
Expense	64,818	52,481	74,523	117,198	187,158	278,615	385,022	463,734	470,401	257,186	528,855
Profit before tax	11,892	23,845	31,073	60,662	86,760	69,530	52,477	60,541	77,024	60,887	131,451
Profit after tax	6,368	14,813	21,782	41,188	59,490	47,263	34,704	39,265	45,646	39,289	85,716

* Un-audited results.

Foreign Banks

	million Rupees										
	CY02	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
Paid up Capital	21,482	20,058	20,053	23,111	17,469	17,085	32,130	34,885	33,992	34,949	38,720
Equity	29,632	26,889	27,184	32,202	22,686	19,373	33,971	35,739	34,508	36,968	42,530
Deposits	182,753	193,845	226,976	244,955	150,093	117,561	147,938	160,936	156,331	167,910	167,870
Liabilities	249,946	244,659	276,711	307,176	201,081	153,339	200,590	205,297	198,746	208,326	212,744
Advances (net of Provision)	131,604	123,762	159,172	168,439	120,223	88,455	101,921	90,325	65,628	68,438	66,411
Investments (net of Provisions)	57,323	43,844	30,949	67,383	38,477	26,427	22,593	52,373	79,809	87,888	113,382
Assets	279,578	271,548	303,896	339,378	223,783	172,711	234,562	241,037	233,253	245,294	255,274
Income	24,413	18,724	17,872	30,300	24,107	20,169	24,005	27,741	25,147	13,893	28,579
Expense	17,795	11,653	10,659	18,741	17,784	17,733	23,998	28,591	23,100	11,256	22,979
Profit before tax	6,618	7,071	7,212	11,559	6,323	2,435	7	(850)	2,046	2,637	5,601
Profit after tax	4,156	4,180	5,816	8,035	4,288	1,122	651	(809)	960	1,943	3,660

* Un-audited results.

Specialized Banks

	million Rupees										
	CY02	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
Paid up Capital	3,500	9,243	12,185	13,946	14,452	14,849	15,506	15,507	15,507	15,508	15,508
Equity	(22,626)	(9,942)	(9,971)	(9,106)	(10,214)	(6,931)	(4,163)	(2,424)	1,791	8,286	7,990
Deposits	16,344	16,878	17,356	15,861	13,491	14,320	13,883	16,588	18,962	17,915	17,327
Liabilities	121,082	109,607	115,755	121,961	129,173	134,125	134,332	142,414	142,577	136,774	141,179
Advances (net of Provision)	74,173	63,977	64,303	63,554	70,617	72,647	80,114	93,031	93,197	92,759	93,585
Investments (net of Provisions)	5,534	6,764	6,890	21,380	16,581	15,926	12,147	13,819	14,495	20,675	19,546
Assets	98,456	99,666	105,784	112,855	118,959	127,193	130,178	139,990	144,367	145,060	149,169
Income	13,685	14,785	9,896	9,531	13,944	15,943	17,039	17,612	16,909	8,834	15,540
Expense	24,112	18,088	10,256	10,626	14,710	14,272	12,888	13,392	14,063	7,692	12,022
Profit before tax	(10,428)	(3,302)	(360)	(1,095)	(766)	1,671	4,151	4,220	2,846	1,142	3,518
Profit after tax	(12,366)	(3,677)	(871)	(1,300)	(1,075)	875	2,317	1,617	1,665	1,159	2,388

* Un-audited results.

Table 1.6: Concentration in the Banking System
(December 31, 2011)

							Percent
Indicators	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Industry
Asset							
Share of Total Assets	50.9	22.6	18.1	3.5	3.1	1.8	100
Share of Total Investments	49.9	23.6	18.7	3.5	3.7	0.6	100
<i>of which investment in Government Securities</i>	83.6	91.8	83.9	87.9	99.9	91.7	86
Advances*							
Advances:public*	70.8	17.7	8.4	2.8	0.2	0.1	100
Advances:private*	48.8	22.1	20.5	2.9	2.2	3.5	100
Sectoral Distribution of Loans*							
Corporate Sector	49.5	23.2	21.5	3.1	2.4	0.2	100
SMEs	45.9	18.7	30.9	1.1	0.2	3.2	100
Agriculture	30.6	9.1	5.2	0.0	0.0	55.0	100
Consumer Finance	57.0	22.5	11.8	5.9	2.7	0.0	100
Commodity Financing	66.6	21.3	9.5	2.6	0.0	0.0	100
Staff Loans	56.0	19.6	14.1	3.1	3.0	4.1	100
Others	85.0	8.1	1.3	0.3	5.1	0.3	100
Total	51.8	21.5	18.8	2.9	2.0	3.1	100
NPLs / Gross Loans	12.9	12.0	27.0	9.1	10.4	30.1	15.7
Net NPLs / Capital	10.3	17.2	87.4	10.7	1.9	175.0	23.1
Liabilities							
Share of Total Deposits	53.0	23.2	17.6	3.3	2.7	0.3	100
Customer Fixed Deposits	45.2	23.0	23.5	4.2	3.9	0.2	100
Customer CASA	56.1	23.6	14.9	2.9	2.2	0.3	100
Customer Deposits others	39.5	28.5	28.4	1.5	1.4	0.7	100
Financial Institutions Remunerative Deposits	48.3	25.3	21.1	4.1	0.8	0.4	100
Financial Institutions Non-Remunerative Deposits	95.0	1.9	1.0	0.3	1.8	0.0	100
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	16.2	12.5	11.3	29.3	31.3	8.9	15.1
Tier 1 Capital / RWA	13.8	9.6	10.4	29.6	31.1	3.4	13.0
Net Worth / Total Assets	10.7	7.4	7.2	16.0	16.7	5.4	9.6
Share of Risk Weighted Assets	52.8	20.6	18.3	3.0	2.8	2.6	100
Earning & Profitability							
Profit/Loss (Before Tax)	75.8	14.7	2.5	1.7	3.3	2.1	100
Net Interest Income / Gross Income	78.1	77.4	62.3	83.1	72.2	67.3	76.0
Non-Interest Expense / Gross Income	21.9	22.6	37.7	16.9	27.8	32.7	24.0
Provision Expense to Gross Income	11.4	14.0	8.7	0.8	8.0	5.6	11.1
Liquidity							
Liquid Assets / Total Assets	45.0	47.2	42.8	46.1	68.6	23.5	45.5
Liquid Assets / Total Deposits	56.6	60.2	57.5	63.5	104.3	202.0	59.5
Advances to deposits ratio	52.5	51.3	55.2	49.9	39.6	540.1	53.6

* Based on un-audited results.

Asset Quality:

Table 1.7: Asset Quality Indicators

Break up of NPLs by Classification

	CY04	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
OAEM	14,980	6,890	12,660	8,999	11,558	12,152	14,141	16,686	15,521
Sub Standard	13,853	17,405	17,718	36,520	78,503	63,905	53,030	60,464	50,262
Doubtful	15,103	12,206	17,429	24,248	67,877	77,809	68,665	58,963	58,346
Loss	155,817	140,814	128,959	148,233	201,301	292,138	420,132	443,084	467,450
Total	199,753	177,315	176,766	217,999	359,238	446,005	555,968	579,197	591,579

* Un-audited results.

Group-wise Break up of Advances

	CY04	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
PSCBs	301,794	378,514	465,065	526,566	629,389	700,902	716,562	777,606	786,264
LPBs	1,152,352	1,486,297	1,881,906	2,163,480	2,587,530	2,643,594	2,826,985	2,811,008	2,785,927
FBs	161,749	171,466	122,626	90,666	104,440	95,113	71,495	74,385	73,215
CBs	1,615,896	2,036,277	2,469,597	2,780,712	3,321,360	3,439,608	3,615,042	3,662,999	3,645,407
SBs	99,165	90,567	94,459	94,974	101,189	111,723	113,961	113,683	113,828
Industry	1,715,060	2,126,844	2,564,055	2,875,686	3,422,549	3,551,331	3,729,003	3,776,682	3,759,235

* Un-audited results.

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

	CY04	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
PSCBs	40,141	38,018	41,841	44,054	102,656	118,400	163,786	166,915	166,289
LPBs	103,401	95,672	96,475	139,997	224,395	292,780	352,672	370,244	383,437
FBs	2,530	2,074	1,253	1,409	3,077	6,369	6,774	6,701	7,623
CBs	146,072	135,765	139,568	185,460	330,128	417,549	523,232	543,860	557,349
SBs	53,682	41,668	37,198	32,538	29,110	28,456	32,736	35,337	34,230
Industry	199,754	177,433	176,766	217,998	359,238	446,005	555,968	579,197	591,579

* Un-audited results.

Group-wise Provisions

	CY04	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
PSCBs	30,911	32,999	35,349	39,204	68,723	80,305	85,858	89,848	96,840
LPBs	72,263	73,225	76,080	123,855	157,598	207,803	258,289	276,507	286,128
FBs	2,577	3,027	2,403	2,211	2,519	4,788	5,867	5,947	6,804
CBs	105,751	109,252	113,831	165,271	228,839	292,896	350,014	372,302	389,773
SBs	34,862	27,012	23,841	22,332	21,075	18,692	20,764	20,924	20,244
Industry	140,613	136,264	137,672	187,603	249,914	311,588	370,778	393,226	410,016

* Un-audited results.

Group-wise Advances (net of provisions)

	CY04	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
PSCBs	270,884	345,514	429,716	487,362	560,666	620,596	630,704	687,759	689,423
LPBs	1,080,089	1,413,072	1,807,163	2,039,623	2,429,934	2,435,792	2,568,695	2,534,501	2,499,799
FBs	159,172	168,439	120,223	88,455	101,922	90,325	65,628	68,438	66,411
CBs	1,510,144	1,927,026	2,357,102	2,615,440	3,092,522	3,146,713	3,265,028	3,290,698	3,255,634
SBs	64,303	63,554	70,617	72,647	80,114	93,031	93,197	92,759	93,585
Industry	1,574,447	1,990,580	2,427,719	2,688,087	3,172,636	3,239,744	3,358,225	3,383,457	3,349,219

* Un-audited results.

Group-wise Non Performing Loans-NPLs (net of provisions)

	CY04	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
PSCBs	9,230	5,019	6,492	4,850	33,934	38,095	77,928	77,067	69,448
LPBs	31,138	22,447	20,395	16,142	66,797	84,977	94,382	93,737	97,309
FBs	(47)	(952)	(1,150)	(803)	558	1,581	907	754	819
CBs	40,321	26,513	25,737	20,189	101,289	124,653	173,218	171,558	167,576
SBs	18,820	14,655	13,356	10,206	8,035	9,764	11,972	14,414	13,987
Industry	59,141	41,169	39,094	30,395	109,324	134,417	185,190	185,972	181,563

* Un-audited results.

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

amount in million Rupees, ratio in percent

	Dec-10			Sep-11			Dec-11		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	2,329,440	357,717	15.4	2,345,911	415,502	17.7	2,419,390	414,240	17.1
SMEs Sector	346,986	97,205	28.0	277,613	97,789	35.2	303,685	95,501	31.4
Agriculture Sector	169,315	30,359	17.9	174,693	35,964	20.6	176,860	34,105	19.3
Consumer sector	259,625	43,879	16.9	244,450	45,568	18.6	242,235	44,965	18.6
<i>i. Credit cards</i>	26,244	5,114	19.5	23,935	4,777	20.0	23,406	4,822	20.6
<i>ii. Auto loans</i>	57,341	5,839	10.2	48,383	5,166	10.7	46,785	4,868	10.4
<i>iii. Consumer durable</i>	1,003	109	10.8	609	104	17.0	126	100	79.1
<i>iv. Mortgage loans</i>	65,330	15,506	23.7	58,694	16,626	28.3	57,774	16,534	28.6
<i>v. Other personal loans</i>	109,707	17,311	15.8	112,828	18,895	16.7	114,144	18,642	16.3
Commodity financing	457,247	5,907	1.3	467,965	5,051	1.1	437,555	4,883	1.1
Staff Loans	77,535	1,293	1.7	75,415	1,356	1.8	75,771	1,395	1.8
Others	74,164	11,410	15.4	80,488	11,989	14.9	90,652	12,056	13.3
Total	3,714,312	547,770	14.7	3,666,535	613,219	16.7	3,746,149	607,145	16.2

* Un-audited results.

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

amount in million Rupees, ratio in percent

	Dec-10			Sep-11			Dec-11		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	220,907	14,511	6.6	324,933	38,442	11.8	312,087	36,504	11.7
Automobile/Transportation	47,709	10,987	23.0	50,380	11,081	22.0	53,727	10,928	20.3
Cement	94,983	17,570	18.5	82,872	18,897	22.8	81,119	18,804	23.2
Chemical & Pharmaceuticals	143,357	11,396	7.9	137,823	13,531	9.8	146,899	13,821	9.4
Electronics	61,619	23,730	38.5	56,949	29,121	51.1	60,347	30,358	50.3
Financial	41,548	7,907	19.0	58,339	8,382	14.4	70,533	8,424	11.9
Individuals	446,106	71,784	16.1	339,266	54,141	16.0	336,181	53,521	15.9
Insurance	1,470	1	0.1	1,087	1	0.1	508	1	0.2
Others	1,504,600	188,026	12.5	1,501,109	218,315	14.5	1,519,573	210,332	13.8
Production/Transmission of Energy	350,434	13,283	3.8	396,337	16,835	4.2	369,929	14,934	4.0
Shoes & Leather garments	22,850	2,859	12.5	24,872	3,068	12.3	30,930	3,128	10.1
Sugar	73,565	14,245	19.4	94,968	12,975	13.7	84,022	12,233	14.6
Textile	705,164	171,472	24.3	597,600	188,431	31.5	680,293	194,158	28.5
Total	3,714,312	547,770	14.7	3,666,535	613,219	16.7	3,746,149	607,145	16.2

* Un-audited results.

Soundness & Resilience:

Table 1.10: Category-wise Profitability

	billion Rupees							
	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
Profit Before Tax								
PSCBs	22.8	31.5	33.2	6.6	16.8	22.8	12.6	29.4
LPBs	60.5	85.6	69.5	52.5	60.5	77.0	60.9	131.5
FBs	11.6	6.3	2.4	0.0	(0.9)	2.0	2.6	5.6
CBs	94.9	123.5	105.2	59.0	76.5	101.8	76.2	166.4
SBs	(1.1)	0.1	1.7	4.2	4.2	2.8	1.1	3.5
All Banks	93.8	123.6	106.9	63.2	80.7	104.7	77.3	169.9
Profit After Tax								
PSCBs	15.5	21.2	23.9	5.6	14.4	16.8	8.4	19.8
LPBs	41.1	59.1	47.3	34.7	39.3	45.6	39.3	85.7
FBs	8.0	4.3	1.1	0.6	(0.8)	1.0	1.9	3.7
CBs	64.6	84.6	72.2	41.0	52.8	63.4	49.7	109.2
SBs	(1.3)	(0.5)	0.9	2.3	1.6	1.7	1.2	2.4
All Banks	63.3	84.1	73.1	43.3	54.4	65.1	50.8	111.6

* Un-audited results.

Table 1.11: Category-wise Profitability Indicators

	Percent							
	CY05	CY06	CY07	CY08	CY09	CY10	Jun-11*	CY11
Before Tax ROA								
PSCBs	3.3	4.0	3.5	0.6	1.5	1.8	1.8	2.0
LPBs	2.7	3.1	2.0	1.3	1.3	1.5	2.2	2.3
FBs	3.6	3.2	1.5	0.0	-0.3	0.9	2.2	2.3
CBs	2.9	3.2	2.3	1.1	1.3	1.5	2.1	2.2
SBs	-1.0	-1.3	1.4	3.2	3.1	2.0	1.1	2.4
All Banks	2.8	3.1	2.2	1.2	1.3	1.5	2.1	2.2
Before Tax ROE (based on Equity plus Surplus on Revaluation)								
PSCBs	30.7	32.4	27.2	5.2	13.3	15.2	16.6	18.0
LPBs	40.1	36.2	20.4	12.9	13.2	15.6	23.8	24.7
FBs	38.9	30.0	13.1	0.0	-2.4	5.8	14.8	14.5
CBs	37.2	34.7	21.8	10.6	12.4	15.0	21.8	22.7
SBs	-	-	-	-	-	-	-	-
All Banks	38.2	35.2	22.6	11.4	13.2	15.5	21.8	23.0

* Un-audited results.

Table 1.12: Break-up of Mark-up/Return/Interest Earned

amount in billion Rupees, share in percent

Items	CY10		Mar-11*		Jun-11*		Sep-11*		CY11	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	398.9	63.9	107.1	60.3	214.1	59.5	312.2	57.5	423.5	56.6
Investments	196.3	31.4	63	35.6	131.6	36.6	210.2	38.7	297.8	39.8
Deposits, repo and others	29.4	4.7	7.3	4.1	14.3	4.0	20.2	3.7	26.4	3.5
Total	624.7	100.0	177.6	100	359.9	100.0	542.7	100.0	747.7	100.0

* Un-audited results.

Table 1.13: Distribution of Banks by Capital Adequacy Ratio (CAR)

	CY05	CY06	CY07	CY08	CY09	CY10	Mar-11*	Jun-11*	Sep-11*	CY11
Less than 10	9	7	9	9	6	5	6	5	5	5
10 to 15	13	15	12	10	15	12	13	12	8	10
Over 15	17	17	18	21	19	21	19	21	25	23
Total	39	39	39	40	40	38	38	38**	38	38

* Un-audited results.

**While amalgamation of MyBank with and into Summit bank Ltd came into effect on Jun 29, 2011, both banks reported their results for Jun-11 quarter separately.

Table 1.14: Capital Structure and Capital Adequacy of Banks and DFIS
(December 31, 2011)

million Rupees

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
Equity							
1.1 Fully Paid-up Capital/Capital Deposited with SBP	494,974	41,414	353,898	38,720	15,508	449,540	48,627
1.2 Balance in Share Premium Account	(35,060)	17,000	(52,060)	-	-	(35,060)	-
1.3 Reserve for issue of Bonus shares	38	38	-	-	-	38	-
General Reserves as disclosed on the Balance Sheet (including statutory reserve)	151,195	20,519	112,330	149	10,956	143,954	7,241
1.5 Un-appropriated/Unremitted profits (net of accumulated losses, if any)	128,865	55,921	88,303	3,818	(21,894)	126,147	2,533
1.6 Sub-Total (1.1 to 1.5)	740,011	134,892	502,471	42,687	4,569	684,619	58,401
Deductions							
1.7 Goodwill	41,770	1,132	40,266	342	0	41,740	30
1.8 Shortfall in Provisions required against Classified assets	7,149	3,717	2,997	436	-	7,149	-
1.9 Deficit on account of revaluation of AFS investment	1,749	570	127	247	234	1,179	570
1.10 Any increase in equity capital resulting from a securitization transaction	7	-	7	-	-	7	-
1.11 Investments in TFCs of other banks	1,573	-	16	-	-	16	1,557
1.12 Other Deductions	14,176	2,727	9,789	-	103	12,667	1,557
1.13 Sub-Total (1.7 to 1.12)	66,546	8,172	53,298	1,025	337	62,759	3,714
1.14 Total Eligible Tier 1 capital(1.6 less 1.13)	673,465	126,720	449,173	41,662	4,232	621,860	54,687
Supplementary Capital							
2.1 Freely available General Provisions or reserves for loan losses-up to maximum of 1.25% of Risk Weighted Assets	13,132	3,081	8,171	310	1,389	12,952	180
2.2 Revaluation reserves eligible upto 45%	40,324	11,893	25,056	6	2,454	39,409	916
2.3 Foreign Exchange Translation Reserves	24,267	6,051	18,216	-	-	24,267	-
2.4 Undisclosed reserves	-	-	-	-	-	-	-
2.5 Subordinated debt-up to maximum of 50% of total equity	38,326	-	35,121	-	3,204	38,326	-
2.6 Total Tier 2 Supplementary Capital(2.1 to 2.5)	115,953	21,025	86,469	316	7,047	114,954	1,097
Deductions							
2.7 Other deductions	14,176	2,727	9,789	-	103	12,667	1,557
2.8 Total Deductions	14,176	2,727	9,789	-	103	12,667	1,557
2.9 Total eligible tier 2 capital	101,777	18,298	76,680	316	6,944	102,286	(460)
2.10 Eligible tier 3							
Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)	101,777	18,298	76,680	316	6,944	102,239	(460)
2.13 TOTAL CAPITAL (1.14 plus 2.9)	778,253	145,018	525,853	41,978	11,177	724,099	54,227
Risk Weighted Amounts							
3.1 Total Credit Risk Weighted Assets	3,811,998	714,508	2,826,404	102,121	105,626	3,748,660	63,921
3.2 Total Market Risk Weighted Assets	331,660	44,862	263,860	4,570	28	313,320	18,378
3.3 Total Operational Risk Assets	735,598	120,985	554,826	27,458	19,468	722,737	12,934
3.4 Total Risk Weighted Amount	4,879,949	880,355	3,645,090	134,149	125,122	4,784,716	95,233
Capital Adequacy Ratios							
4.1 Credit Risk Capital Adequacy Ratio	20.4%	20.3%	18.6%	41.1%	10.6%	19.3%	84.8%
4.2 Tier 1 capital to Total Risk Weighted Amount	13.8%	14.4%	12.3%	31.1%	3.4%	13.0%	57.4%
4.3 Total Capital Adequacy Ratio	15.9%	16.5%	14.4%	31.3%	8.9%	15.1%	56.9%
Other Deductibles from Tier 1 and Tier 2 Capital							
5.1 Investments in equity and other regulatory capital of majority owned securities or other financial subsidiaries not consolidated in the balance sheet	21,757	3,567	17,125	-	205	20,897	860
5.2 Significant minority investments in banking, securities and other financial entities	5,319	1,888	1,369	-	-	3,257	2,062
5.3 Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)	552	-	361	-	-	361	191
5.4 Significant minority and majority investments in commercial entities exceeding 15% of Banks Capital	724	-	724	-	-	724	-
5.5 Securitization exposure subject to deduction (para 4.3.1 of instructions)							
5.6 Others	96	-	96	-	-	96	-
5.7 Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital (5.1 to 5.6)	28,448	5,454	19,675	-	205	25,335	3,113

Table 1.15: Stress Testing Results
(December 31, 2011)

		Number of banks with CAR		
	Shock Details	< 0%	0% - 10%	> 10%
	Pre-Shock Position	1	4	33
Credit Risk Shocks		< 0%	0% - 10%	> 10%
C-1	10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss.	2	9	27
C-2	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	2	3	33
C-3	Default of top 3 borrowers of the banks.	3	3	32
C-4	Default of top 3 borrowing groups of the banks.	3	4	31
C-5	Increase in provisions against NPLs equivalent to 50% of Net NPLs.	2	4	32
C-6	Increase in NPLs to Loans Ratio equivalent to the maximum quarterly increase in NPLs to Loans Ratio of the individual banks during the last 5 years.	2	4	32
C-7	Increase in NPLs of all banks by 21% which is equivalent to the maximum quarterly increase in NPLs of the banking system during the last 5 years (Mar-09).	2	3	33
C-8	Increase in NPLs to Loans Ratio of Textile Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years.	2	4	32
		NPLR	Critical NPLR	Difference
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 3 years.	16.2	56.3	40.0
Market Shocks				
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	2	4	32
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 3 years (Julv-08).	2	4	32
IR-3	Downward Shift plus flattening of the yield curve by decreasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the maximum quarterly increase experienced during the last 3 years (April-09).	1	5	32
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	2	4	32
ER-2	Depreciation of Pak Rupee exchange rate equivalent to the quarterly highest depreciation of rupee against dollar experienced during the last 3 years (14.5% during May08-Aug08).	2	3	33
ER-3	Appreciation of Pak Rupee exchange rate equivalent to the quarterly highest appreciation of rupee against dollar experienced during the last 3 years (3.2% during Oct08-Jan09).	1	4	33
EQ-1	Fall in general equity prices (41.1% during Oct08-Jan09).	2	4	32
EQ-2	Fall in general equity prices by 50%.	2	4	32
Combined Credit & Market Shocks				
COMB-1	Increase in NPLs equivalent to historically high quarterly increase in NPLs to Loan Ratio (Shock C-3) and upward shift plus steepening of the yield curve (Shock IR-2) and fall in equity prices (Shock- EO-1)	3	6	29
COMB-2	10% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss (Shock- C-1), parallel upward shift in the yield curve by 3% (Shock IR-1) and fall in equity prices by 50% (Shock- EO-2)	2	15	21
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.	0	0	0
		1 Day	2 Days	3 Days
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 25%, 50%, and 100% for three consecutive days respectively.	0	0	0

* Stress test shocks for various factors have been redefined on historical data/events basis. Therefore stress test shocks, stated above, vary from those reported in previous compendiums.

Table 1.16: List of Banks

2009	2010	Jun-11	2011
A. Public Sector Com. Banks (4)	A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)
First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.
National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan
The Bank of Khyber	Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.
The Bank of Punjab	The Bank of Khyber	The Bank of Khyber	The Bank of Khyber
	<i>The Bank of Punjab</i>	<i>The Bank of Punjab</i>	<i>The Bank of Punjab</i>
B. Local Private Banks (25)	B. Local Private Banks (23)	B. Local Private Banks (22)	B. Local Private Banks (22)
Allied Bank Ltd.	<i>AlBaraka Bank (Pakistan) Ltd.*</i>	<i>AlBaraka Bank (Pakistan) Ltd.*</i>	<i>AlBaraka Bank (Pakistan) Ltd.*</i>
Askari Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.
<i>Atlas Bank Ltd***</i>	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.
<i>Dawood Islamic Bank Ltd. ^</i>	<i>Dawood Islamic Bank Ltd. ^</i>	<i>Dawood Islamic Bank Ltd. ^</i>	<i>Burj Bank Ltd. ^</i>
<i>Emirates Global Islamic Bank Ltd.*</i>	<i>Faysal Bank Ltd.**</i>	<i>Dubai Islamic Bank Pakistan Ltd.</i>	<i>Dubai Islamic Bank Pakistan Ltd.</i>
Faysal Bank Ltd.	Habib Bank Ltd.	Faysal Bank Ltd.**	Faysal Bank Ltd.**
Habib Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
Habib Metropolitan Bank Ltd.	JS Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
JS Bank Ltd.	KASB Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
KASB Bank Ltd.	MCB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.
MCB Bank Ltd.	Meezan Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
Meezan Bank Ltd.	<i>Mybank Ltd. ^</i>	Meezan Bank Ltd.	Meezan Bank Ltd.
Mybank 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.	United Bank Ltd.	Summit Bank Ltd (formerly Arif Habib Bank)***	Summit Bank Ltd (formerly Arif Habib Bank)***
<i>The Royal Bank of Scotland Ltd.</i>	Dubai Islamic Bank Pakistan Ltd.	United Bank Ltd.	United Bank Ltd.
United Bank Ltd.	Summit Bank Ltd (formerly Arif Habib Bank)***		
Dubai Islamic Bank Pakistan Ltd.			
Arif Habib Bank Ltd.			
C. Foreign Banks (7)	C. Foreign Banks (6)	C. Foreign Banks (6)	C. Foreign Banks (7)
<i>Albaraka Islamic Bank B.S.C.</i>	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.
Bank of Tokyo - Mitsubishi UFJ, Ltd.	Deutsche Bank AG	Barclays Bank PLC	Barclays Bank PLC
Deutsche Bank AG	Citibank N.A.	Citibank N.A.	Citibank N.A.
Citibank N.A.	Oman International Bank S.A.O.G.	Deutsche Bank AG	Deutsche Bank AG
Oman International Bank S.A.O.G.	Barclays Bank PLC	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.
Barclays Bank PLC	HSBC Bank Middle East Ltd.	Oman International Bank S.A.O.G.	Industrial and Commercial Bank of China Ltd ^
HSBC Bank Middle East Ltd.			Oman International Bank S.A.O.G.
D. Specialized Banks (4)	D. Specialized Banks (4)	D. Specialized Banks (4)	D. Specialized Banks (4)
Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan
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.
All Commercial Banks (36)	All Commercial Banks (34)	All Commercial Banks (33)	All Commercial Banks (34)
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
All Banks (40)	All Banks (38)	All Banks (37)	All Banks (38)
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

* Descheduling of Albaraka Islamic Bank Pakistan Operations and merger into Emirates Global Islamic Bank Limited with effect from October 29, 2010. Subsequent upon its merger, name has been changed from "Emirates Global

** Royal Bank of Scotland Limited (RBS Pakistan) Amalgamated with and into Faysal Bank Limited on December 29, 2010.

***De-scheduling of Atlas Bank Limited with effect from the close of business on December 31, 2010, on account of its merger with and into Summit Bank Limited.

* Name has been changed to "Summit Bank Limited" vide BPRD notification dated August 16, 2010.

SBP declared "Sindh Bank Limited" as a scheduled bank with effect from December 24, 2010.

[#] Descheduling and amalgamation of Mybank Limited (MBL) with and into Summit Bank Limited with effect from Jun 29, 2011.

[^] Name of Dawood Islamic Bank changed to Burj Bank Limited with effect from July 11, 2011.

^{^^} Scheduling of Industrial and Commercial Bank of China Limited took place vide No. BPRD (LD-06)/602-ICBC/2011/10416 dated August 16, 2011.

2. Islamic Banking

Table 2.1: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches
(December 31, 2011)

million Rupees

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking	Absolute change	
ASSETS				Half Yearly	Year on Year
Cash & Balances With Treasury Banks	30,081	17,982	48,064	8,659	11,934
Balances With Other Banks	13,807	9,756	23,563	4,192	(3,643)
Due from Financial Institutions	12,327	1,500	13,827	(5,329)	(5,528)
Investments - Net	168,656	105,705	274,361	43,083	116,598
Financing - Net	140,727	71,069	211,796	23,184	25,573
Operating Fixed Assets	10,865	4,064	14,929	1,214	4,480
Deferred Tax Assets	2,878	32	2,910	529	(8,312)
Other Assets	28,417	22,572	50,989	4,428	22,907
TOTAL ASSETS	407,758	232,681	640,439	79,962	164,008
LIABILITIES					
Bills Payable	4,137	1,142	5,280	(432)	1,143
Due to Financial Institution	14,118	13,293	27,410	3,448	9,102
Deposits And Other Accounts	340,990	180,008	520,999	68,871	130,936
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	5	-	5	(6)	(14)
Deferred Tax Liabilities	-	12	12	7	(5,479)
Other Liabilities	10,845	19,604	30,449	3,270	(8,560)
TOTAL LIABILITIES	370,095	214,059	584,154	75,159	154,308
NET ASSETS	37,662	18,622	56,284	4,803	9,700
NET ASSETS REPRESENTED BY: -					
Share Capital	35,665	8,873	44,538	(627)	44,538
Reserves	2,333	10	2,344	1,920	(37,796)
Unappropriated Profit	(983)	8,830	7,847	3,074	6,393
Share Holders' Equity	37,015	17,714	54,728	4,367	51,851
Surplus/Deficit On Revaluation Of Assets	648	908	1,556	436	(42,915)
TOTAL	37,662	18,622	56,284	4,803	54,171
PROFIT AND LOSS STATEMENT	Islamic Banks	Islamic Banking Branches	Islamic Banking	Absolute change	
				YoY	
Mark-Up Income	37,242	21,207	58,449		22,109
Mark-Up Expenses	20,370	12,190	32,559		12,435
Net Mark-Up	16,873	9,017	25,889		9,673
Provisions & Bad Debts Written Off Directly/(Reversals)	1,445	415	1,861		(1,603)
Net Mark-Up After Provision	15,427	8,601	24,028		11,276
Fees, Commission & Brokerage Income	1,345	928	2,273		649
Dividend Income	1,051	71	1,122		748
Income From Dealing In Foreign Currencies	975	102	1,076		(732)
Other Income	489	550	1,039		389
Total Non - Markup	3,859	1,651	5,509		1,054
Administrative Expenses	19,286	10,252	29,538		12,330
Other Expenses	13,584	5,122	18,706		4,000
Total Non-Markup	288	219	507		218
Profit before Tax and Extra ordinary Items	13,872	5,341	19,213		4,218
Profit before Tax and Extra ordinary Items	5,414	4,911	10,325		8,112
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-		-
PROFIT/ (LOSS) BEFORE TAXATION	5,414	4,911	10,325		8,112
Less: Taxation	1,300	94	1,394		665
PROFIT/ (LOSS) AFTER TAX	4,114	4,817	8,931		7,447

*Based on audited results of Islamic banks, while results of Islamic banking branches are based on un-audited data.

Table 2.2: Financial Soundness Indicators of Islamic Banking*

	Jun-10	Sep-10	CY10	Mar-11	Jun-11	Sep-11	Percent CY11
Asset Quality							
NPLs to Total Loans	6.5	8.4	8.1	8.0	7.5	8.4	8.0
Net NPLs to Net Loans	2.8	4.1	3.4	3.4	3.2	3.3	2.9
Provision to NPLs	58.8	54.1	59.9	58.7	60.0	62.4	65.8
Earnings							
ROA before Tax	0.9	0.6	0.3	1.8	2.0	2.0	1.8
ROA after Tax	0.8	0.6	0.3	1.4	1.6	1.7	1.4
ROE before Tax	8.2	5.5	3.1	18.3	20.7	21.3	18.7
ROE after Tax	6.9	5.3	3.2	15.0	16.5	17.6	15.0
Net Interest Income to Gross Income	80.7	80.0	77.4	80.8	82.6	81.9	82.0
Non Interest Income to Gross Income	19.3	20.0	22.6	19.2	17.4	18.1	18.0
Operating Expense to Gross Income	71.8	73.9	75.9	62.3	60.9	58.6	63.0
Liquidity							
Loans to Deposits	47.8	45.2	46.9	45.1	41.7	38.3	39.6

* Statistics for CY10 and CY11 are based on audited results of islamic banks, while statistics for islamic banking branches are based on un-audited results.

Meanwhile, statistics for Mar, Jun and Sep are based on un-audited quarterly results, both of islamic banks and branches.

Table 2.3: List of Islamic Banks and Conventional Banks with Islamic Banking Branches

As of June 30, 2011		As of December 31, 2011	
Islamic Banks		Islamic Banks	
1	AlBaraka Bank (Pakistan) Ltd	1	AlBaraka Bank (Pakistan) Ltd
2	BankIslami Pakistan Ltd	2	BankIslami Pakistan Ltd
3	Dawood Islamic Bank Ltd	3	Burj Bank Ltd
4	Dubai Islamic Bank Pakistan Ltd	4	Dubai Islamic Bank Pakistan Ltd
5	Meezan Bank Ltd	5	Meezan Bank Ltd
Conventional Banks having Islamic Banking Branches		Conventional Banks having Islamic Banking Branches	
1	Askari Bank Ltd	1	Askari Bank Ltd
2	Bank Al Habib Ltd	2	Bank Al Habib Ltd
3	Bank Alfalah Ltd	3	Bank Alfalah Ltd
4	Faysal Bank Ltd	4	Faysal Bank Ltd
5	Habib Bank Ltd	5	Habib Bank Ltd
6	Habib Metropolitan Bank	6	Habib Metropolitan Bank
7	MCB Bank Ltd	7	MCB Bank Ltd
8	National Bank of Pakistan	8	National Bank of Pakistan
9	Soneri Bank Ltd	9	Soneri Bank Ltd
10	Standard Chartered Bank	10	Standard Chartered Bank
11	The Bank of Khyber	11	The Bank of Khyber
12	United Bank Ltd	12	United Bank Ltd
Grand Total 17 (5+12)		Grand Total 17 (5+12)	

3. Non-Banking Financial Institutions

Table 3.1: Balance Sheets and Income Statements of DFIs
(December 31, 2011)

million Rupees							
Financial Position	CY07	CY08	CY09	CY10	Jun-11*	CY11	Absolute change Half Yearly Year on Year
ASSETS							
Cash & Balances With Treasury Banks	637	701	1,716	1,740	1,766	2,341	575 601
Balances With Other Banks	12,508	10,905	6,713	2,866	758	1,423	665 (1,443)
Lending To Financial Institutions	19,864	8,245	12,085	8,720	2,253	2,909	656 (5,811)
Investments - Net	41,389	38,536	62,102	64,115	72,055	81,379	9,324 17,264
Advances - Net	33,392	36,673	41,416	45,234	47,394	46,547	(846) 1,313
Operating Fixed Assets	2,969	2,918	3,098	2,974	2,944	2,930	(14) (44)
Deferred Tax Assets	545	790	1,277	1,098	1,193	1,193	0 95
Other Assets	5,029	4,522	3,786	5,500	5,951	5,103	(848) (398)
TOTAL ASSETS	116,332	103,290	132,193	132,248	134,312	143,825	9,513 11,577
LIABILITIES							
Bills Payable	-	-	-	-	-	-	- -
Borrowings From Financial Institution	51,664	43,838	51,522	50,306	51,789	64,885	13,096 14,579
Deposits And Other Accounts	11,868	5,881	18,074	15,856	15,841	12,074	(3,767) (3,783)
Sub-ordinated Loans	-	-	-	-	-	-	- -
Liabilities Against Assets Subject To Finance Lease	38	36	30	15	12	19	7 4
Deferred Tax Liabilities	564	-	2	637	76	669	594 33
Other Liabilities	4,552	4,841	5,814	6,757	7,167	6,899	(268) 142
TOTAL LIABILITIES	68,686	54,595	75,442	73,571	74,884	84,546	9,661 10,975
NET ASSETS	47,646	48,695	56,751	58,677	59,428	59,279	(149) 602
NET ASSETS REPRESENTED BY: -							
Share Capital	31,993	42,750	47,269	48,343	48,409	48,409	- 66
Reserves	11,159	11,610	7,250	7,272	6,930	7,454	523 181
Unappropriated Profit	1,522	(5,008)	342	2,116	3,064	2,513	(551) 396
Share Holders' Equity	44,673	49,352	54,860	57,732	58,403	58,375	(28) 643
Surplus/Deficit On Revaluation Of Assets	2,973	(657)	1,891	945	1,025	904	(121) (41)
TOTAL	47,646	48,695	56,751	58,677	59,428	59,279	(149) 602
OPERATING POSITION							
Mark-Up/ Return/Interest Earned	7,315	10,350	12,592	13,942	7,190	15,202	1,260
Mark-Up/ Return/Interest Expenses	4,538	5,873	6,720	7,318	3,814	8,030	713
Net Mark-Up / Interest Income	2,777	4,478	5,872	6,625	3,376	7,172	547
Provisions & Bad Debts Written Off Directly/(Reversals)	2,863	6,159	3,133	1,238	342	941	(298)
Net Mark-Up / Interest Income After Provision	(86)	(1,681)	2,739	5,386	3,035	6,231	845
Fees, Commission & Brokerage Income	79	123	191	148	42	124	(24)
Dividend Income	391	669	423	484	228	854	370
Income From Dealing In Foreign Currencies	(45)	560	20	(483)	2	(160)	323
Other Income	3,010	6,412	844	1,194	235	534	(660)
Total Non - Markup / Interest Income	3,434	7,763	1,479	1,343	507	1,352	9
Administrative Expenses	3,349	6,082	4,217	6,729	3,542	7,583	853
Other Expenses	2,330	2,413	2,647	2,977	1,425	3,102	125
Total Non-Markup/Interest Expenses	102	2,022	62	166	76	1,905	1,738
Profit before Tax and Extra ordinary Items	2,432	4,435	2,709	3,144	1,501	5,007	1,863
Extra ordinary/unusual Items -- Gain/(Loss)	917	1,647	1,508	3,586	2,041	2,576	(1,010)
Profit/ (Loss) Before Taxation	895	1,696	1,533	3,586	2,041	2,576	(1,010)
Less: Taxation	1,020	886	630	1,452	883	1,690	238
Profit/ (Loss) after Taxation	(125)	810	904	2,134	1,158	886	(1,248)

* Un-audited results.

Table 3.2: Financial Soundness Indicators of DFIs

					Percent
	CY08	CY09	CY10	Jun-11*	CY11
Capital					
Total Capital to Total RWA	53.4	52.5	54.4	56.7	56.9
Tier 1 Capital to Total RWA	53.3	52.4	54.9	57.2	57.2
Capital to Total Assets	47.1	42.9	44.4	44.2	41.2
Asset Quality					
NPLs to Total Loans	27.0	27.1	27.5	26.7	29.3
Net NPLs to Net Loans	11.2	10.1	11.6	11.4	14.4
Provision to NPLs	65.9	69.8	65.4	64.7	59.4
Net NPLs to Capital	8.4	7.4	8.9	9.1	11.3
Earnings					
ROA before Tax	1.5	1.3	2.7	3.1	1.9
ROA after Tax	0.7	0.8	1.6	1.7	0.6
ROE before Tax	3.4	2.9	6.2	6.9	4.4
ROE after Tax	1.6	1.7	3.7	3.9	1.5
Net Interest Income to Gross Income	34.8	79.9	83.1	86.9	84.1
Operating Expense to Gross Income	22.7	36.9	39.5	38.7	58.7
Liquidity					
Loans to Deposits	622.9	229.2	285.3	299.2	385.5
Liquid Assets/Total Assets	31.2	35.9	32.6	33.5	40.3
Liquid Assets/Total Deposits	547.3	262.4	271.6	284.3	480.6

* Un-audited results.

Table 3.3: List of DFLs

As of June 30, 2011	As of December 31, 2011
1. House Building Finance Company Limited	1. House Building Finance Company Limited
2. PAIR Investment Company Limited	2. PAIR Investment Company Limited
3. Pak Brunei investment Company Limited	3. Pak Brunei investment Company Limited
4. Pak Libya Holding Company Limited	4. Pak Libya Holding Company Limited
5. Pak Oman Investment Company Limited	5. Pak Oman Investment Company Limited
6. Pak-China Investment Company Limited	6. Pak-China Investment Company Limited
7. Pakistan Kuwait Investment Company Limited	7. Pakistan Kuwait Investment Company Limited
8. Saudi Pak Industrial & Agricultural Investment Company Limited	8. Saudi Pak Industrial & Agricultural Investment Company Limited

Table 3.4: NBFC's category-wise key variables

Investment Banks

	million Rupees										
	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10*	FY11*
Equity	2,796	4,112	4,811	6,236	6,659	5,921	9,038	7,482	4,349	4,286	3,501
Deposits	11,208	11,062	12,810	12,263	19,907	25,024	15,204	12,593	8,869	6,472	5,199
Liabilities	25,211	22,916	31,258	29,338	44,382	48,606	35,550	35,896	26,526	22,007	20,640
Advances	12,513	10,058	10,715	13,535	21,274	22,502	18,537	18,721	14,181	7,852	4,432
Investments	11,557	11,333	19,888	17,386	20,931	24,088	20,854	17,070	11,196	9,270	10,085
Assets	28,007	27,028	36,069	35,568	51,041	54,527	44,588	43,378	30,875	26,294	24,140
Income	2,808	4,770	4,699	3,690	4,598	6,441	4,662	5,201	2,835	2,767	2,462
Expense	3,641	4,403	3,959	2,051	4,302	5,058	4,278	4,695	4,953	4,563	2,961

* Statistics for FY10 and FY11 comprised of seven investment banks as one Investment bank is under winding-up process.

Leasing Companies

	million Rupees										
	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11
Paid up Capital	3,173	3,879	3,713	3,554	4,683	5,104	5,259	6,467	7,666	4,277	4,277
Equity	2,796	4,112	4,811	6,236	6,659	5,921	9,038	7,482	4,349	4,582	4,799
Deposits	11,208	11,062	12,810	12,263	19,907	25,024	15,204	12,593	8,869	13,290	11,481
Liabilities	25,211	22,916	31,258	29,338	44,382	48,606	35,550	35,896	26,526	32,406	28,674
Advances	12,513	10,058	10,715	13,535	21,274	22,502	18,537	18,721	14,181	29,285	26,934
Investments	11,557	11,333	19,888	17,386	20,931	24,088	20,854	17,070	11,196	3,635	2,799
Assets	28,007	27,028	36,069	35,568	51,041	54,527	44,588	43,378	30,875	36,989	33,473
Income	2,808	4,770	4,699	3,690	4,598	6,441	4,662	5,201	2,835	4,686	4,198
Expense	3,641	4,403	3,959	2,051	4,302	5,058	4,278	4,695	4,953	5,053	3,724

Modarabas

	million Rupees										
	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11
Paid up Capital	7,467	8,616	8,187	8,081	7,912	7,547	7,193	7,828	8,529	8,439	8,746
Equity	6,671	7,727	7,983	8,652	9,965	10,326	11,148	11,845	10,839	11,489	12,422
Liabilities	8,833	9,785	7,990	9,471	11,607	13,602	15,191	17,805	12,248	13,000	13,921
Assets	15,504	17,512	15,973	18,026	21,572	23,927	26,339	29,643	23,087	24,489	26,343

Table 3.5: List of Non-Banking Finance Companies

Investment Banks

As of June 30, 2010	As of June 30, 2011
1 Escort Investment Bank Limited	1 Escort Investment Bank Limited
2 First Credit and Investment Bank	2 First Credit and Investment Bank
3 First Dawood Investment Bank Limited	3 First Dawood Investment Bank Limited
4 IGI Investment Bank Limited	4 IGI Investment Bank Limited
5 Innovative Investment Bank Limited (Winding up filed in Sep., 2010)	5 Invest Capital Investment Bank Limited
6 Invest Capital Investment Bank Limited	6 Security Investment Bank Limited
7 Security Investment Bank Limited	7 Trust Investment Bank Limited
8 Trust Investment Bank Limited	

Leasing Companies

As of June 30, 2010	As of June 30, 2011
1 Grays Leasing Limited	1 Grays Leasing Limited
2 NBP Leasing Limited	2 NBP Leasing Limited
3 Orix Leasing Pakistan Limited	3 Orix Leasing Pakistan Limited
4 Pak Gulf Leasing Limited	4 Pak Gulf Leasing Limited
5 Saudi Pak Leasing Limited	5 Saudi Pak Leasing Limited
6 Security Leasing Corporation Limited	6 Security Leasing Corporation Limited
7 Sigma Leasing Corporation Limited	7 Sigma Leasing Corporation Limited
8 SME Leasing Limited	8 SME Leasing Limited
9 Standard Chartered Leasing Limited	9 Standard Chartered Leasing Limited

Modarabas

As of June 30, 2010	As of June 30, 2011
1 Al -Noor Modaraba	1 Al -Noor Modaraba
2 Allied Rental Modaraba	2 Allied Rental Modaraba
3 B.F. Modaraba	3 B.F. Modaraba
4 BRR Guardian Modaraba	4 BRR Guardian Modaraba
5 Crescent Standard Modaraba	5 Crescent Standard Modaraba
6 Elite Capital Modaraba	6 Elite Capital Modaraba
7 Equity Modaraba	7 Equity Modaraba
8 Fidelity Leasing Modaraba	8 Fidelity Leasing Modaraba
9 First Constellation Modaraba	9 First Constellation Modaraba
10 First Pak Modaraba	10 First Pak Modaraba
11 First Treet Manufacturing Modaraba	11 First Treet Manufacturing Modaraba
12 Habib Bank Modaraba	12 Habib Bank Modaraba
13 Habib Modaraba	13 Habib Modaraba
14 IBL Modaraba	14 IBL Modaraba
15 Imrooz Modaraba	15 Imrooz Modaraba
16 KASB Modaraba	16 KASB Modaraba
17 Modaraba Al-Mali	17 Modaraba Al-Mali
18 National Bank Modaraba	18 National Bank Modaraba
19 Paramount Modaraba	19 Paramount Modaraba
20 Prudential Modaraba	20 Prudential Modaraba
21 Punjab Modaraba	21 Punjab Modaraba
22 Standard Chartered Modaraba	22 Standard Chartered Modaraba
23 Tri-Star Modaraba 1st	23 Tri-Star Modaraba 1st
24 Trust Modaraba	24 Trust Modaraba
25 UDL Modaraba	25 UDL Modaraba
26 Unicap Modaraba	26 Unicap Modaraba

4. Insurance Sector

Table 4.1: Insurance Sector: Category-wise key variables

Non-Life Insurance Business

	million Rupees								
	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	CY11
Paid-up capital	5,965	7,101	7,734	8,807	10,245	11,827	13,909	13,347	14,601
Investments	14,605	16,402	22,528	34,419	69,677	60,195	63,122	59,268	56,821
Gross Premium	19,571	22,052	27,712	33,250	38,196	41,707	43,441	45,813	45,717
Net Premium	9,740	11,749	15,931	20,403	23,076	26,293	25,298	25,491	24,743
Net Claims Incurred	5,266	6,565	9,017	11,807	17,378	26,297	21,283	17,162	14,640
Net Profit after tax	2,642	3,358	5,863	16,819	56,153	(4,089)	5,995	3,605	3,066
Total Assets	37,013	44,041	53,753	74,334	121,771	114,497	123,654	121,856	112,883

Life Insurance Business

	million Rupees								
	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	CY11
Paid-up capital	2,202	2,317	2,362	2,748	2,847	3,391	4,467	5,895	5,895
Investments	87,125	99,026	109,581	129,084	154,675	165,319	199,364	227,547	269,330
Gross premium	13,029	14,682	18,552	22,571	27,692	34,861	41,943	53,831	69,936
Net premium	12,662	14,236	17,964	21,848	26,818	33,786	40,771	52,531	66,274
Gross claims incurred	6,687	7,887	8,818	10,994	13,353	16,737	19,774	21,214	20,469
Net profit (after tax)	395	320	393	657	1,679	(137)	1,068	940	1,519
Total assets	108,036	123,899	142,329	164,605	191,746	213,959	228,581	292,810	348,993

Reinsurance Business

	million Rupees								
	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	CY11
Paid up Capital	450	450	450	450	540	3,000	3,000	3,000	3,000
Investments	1,886	2,719	2,873	3,588	6,412	5,459	5,481	4,674	5,793
Gross Premium	4,697	5,241	4,160	4,499	4,731	4,555	5,839	6,552	6,893
Net Premium	1,447	2,289	2,005	1,415	1,695	1,896	2,170	2,940	3,535
Net Claims incurred	1,011	1,329	823	777	931	962	904	1,688	2,018
Net Profit after tax	333	325	594	672	3,727	886	269	526	844
Total Assets	6,232	6,613	5,634	6,464	10,447	12,528	12,372	12,535	12,878

Table 4.2: List of Insurance Companies

Non-Life Insurance

As on 2010	As on 2011
1 ACE Insurance Limited	1 ACE Insurance Limited
2 Adamjee Insurance Company Limited	2 Adamjee Insurance Company Limited
3 Allianz EFU Health Insurance Limited	3 Allianz EFU Health Insurance Limited
4 Alfalah Insurance	4 Alfalah Insurance
5 Alpha Insurance Company Limited	5 Alpha Insurance Company Limited
6 Asia Insurance Company Limited	6 Asia Insurance Company Limited
7 Askari General Insurance	7 Askari General Insurance
8 Atlas Insurance Limited	8 Atlas Insurance Limited
9 Capital Insurance Company Limited	9 Capital Insurance Company Limited
10 Central Insurance Company Limited	10 Central Insurance Company Limited
11 Century Insurance Company Limited	11 Century Insurance Company Limited
12 Continental Insurance Company Limited	12 Continental Insurance Company Limited
13 East West Insurance Company Limited	13 East West Insurance Company Limited
14 EFU General Insurance Limited	14 EFU General Insurance Limited
15 Habib Insurance Company limited	15 Habib Insurance Company limited
16 IGI Insurance Limited	16 IGI Insurance Limited
17 National Insurance Company Limited	17 National Insurance Company Limited
18 New Hampshire Insurance Company	18 New Hampshire Insurance Company
19 New Jubilee Insurance Company Limited	19 New Jubilee Insurance Company Limited
20 PICIC Insurance Limited	20 PICIC Insurance Limited
21 Premier Insurance Limited	21 Premier Insurance Limited
22 Reliance Insurance Company Limited	22 Reliance Insurance Company Limited
23 Saudi Pak Insurance Company Limited	23 Saudi Pak Insurance Company Limited
24 Security General Insurance Company Limited	24 Security General Insurance Company Limited
25 Shaheen Insurance Company Limited	25 Shaheen Insurance Company Limited
26 Silver Star Insurance Company Limited	26 Silver Star Insurance Company Limited
27 The Asian Mutual Insurance Company (Guarantee) Limited	27 The Asian Mutual Insurance Company (Guarantee) Limited
28 The Cooperative Insurance Society of Pakistan	28 The Cooperative Insurance Society of Pakistan
29 The Crescent Star Insurance Company Limited	29 The Crescent Star Insurance Company Limited
30 The Pakistan General Insurance Company Limited	30 The Pakistan General Insurance Company Limited
31 The United Insurance Company of Pakistan Limited	31 The United Insurance Company of Pakistan Limited
32 The Universal Insurance Company Limited	32 The Universal Insurance Company Limited
33 TPL Direct Insurance Limited	33 TPL Direct Insurance Limited
34 UBL Insurers Limited	34 UBL Insurers Limited

Non-Life Takaful Companies

As on 2010	As on 2011
1 Pak Kuwait Takaful Company Limited	1 Pak Kuwait Takaful Company Limited
2 Pak Qatar General Takaful Limited	2 Pak Qatar General Takaful Limited
3 Takaful Pakistan Limited	3 Takaful Pakistan Limited

Life Insurance

As on 2010	As on 2011
1 Adamjee Life Assurance Company Limited	1 Adamjee Life Assurance Company Limited
2 American Life insurance Company (Pakistan) Limited	2 American Life insurance Company (Pakistan) Limited
3 Asia Care Health & Life Insurance Company Limited	3 Asia Care Health & Life Insurance Company Limited
4 East West Life Assurance Company Limited	4 East West Life Assurance Company Limited
5 EFU Life Assurance Limited	5 EFU Life Assurance Limited
6 New Jublee Life Insurance Company limited	6 New Jublee Life Insurance Company limited
7 State Life Insurance Corporation of Pakistan	7 State Life Insurance Corporation of Pakistan

Life Takaful Companies

As on 2010	As on 2011
1 Dawood Family Takaful Limited	1 Dawood Family Takaful Limited
2 Pak Qatar Family Takaful Limited	2 Pak Qatar Family Takaful Limited

Reinsurance

As on 2010	As on 2011
1 Pakistan Reinsurance Company Limited	1 Pakistan Reinsurance Company Limited