

## Annexes

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**Note: Figures for the calendar years (CY) are based on annual audited accounts for that year. While, figures for quarters (Mar, Jun, Sep, and Dec) are based on unaudited Quarterly Report of Condition (QRC) submitted by banks.**

## **1. Statistics of the Overall Banking System**

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

	billion Rupees							
	CY06	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
Total Assets	4,353	5,172	5,628	6,516	7,117	7,715	8,171	8,653
Investments (net)	833	1,276	1,087	1,737	2,157	2,620	3,055	3,275
Advances (net)	2,428	2,688	3,173	3,240	3,358	3,383	3,349	3,573
Deposits	3,255	3,854	4,218	4,786	5,451	5,965	6,244	6,803
Equity	402	544	563	660	695	723	784	808
Profit Before Tax (ytd)	124	107	63	81	105	77	170	99
Profit After Tax (ytd)	84	73	43	54	65	51	112	64
Provisioning Charges (ytd)	22	60	106	97	75	30	50	11
Non-Performing Loans	177	218	359	446	556	579	592	635
Non-Performing Loans (net)	39	30	109	134	185	186	182	214

Note: Statistics of profits are on year-to-date (ytd) basis.

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

	Percent								
	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12		
<b>Growth Rates</b>	<b>YoY</b>	<b>YoY</b>	<b>YoY</b>	<b>YoY</b>	<b>QoQ</b>	<b>YoY</b>	<b>YoY</b>	<b>QoQ</b>	<b>YoY</b>
Assets	18.8	8.8	15.8	9.2	7.3	13.7	14.8	3.2	12.2
Loans (Net)	10.7	18.0	2.1	3.7	1.4	4.7	(0.3)	4.2	5.6
Deposits	18.4	9.4	13.5	13.9	10.0	16.3	14.5	7.7	14.0
Investments (Net)	53.1	(14.8)	59.9	24.2	14.7	38.4	41.6	2.7	25.0
Equity	35.3	3.4	17.3	5.2	3.6	8.1	12.9	2.6	11.8
<b>KEY FSIs:</b>	<b>CY07</b>	<b>CY08</b>	<b>CY09</b>	<b>CY10</b>	<b>Jun-11</b>	<b>CY11</b>	<b>Jun-12</b>		
Capital Adequacy Ratio	12.3	12.2	14.0	13.9	14.1	15.1	15.1		
Capital to Total Assets	10.5	10.0	10.1	9.8	9.4	9.6	9.3		
NPLs to Loans (Gross)	7.6	10.5	12.6	14.9	15.3	15.7	15.9		
Net NPLs to Net Loans	1.1	3.4	4.1	5.5	5.5	5.4	6.0		
ROA (Before Tax)	2.2	1.2	1.3	1.5	2.1	2.2	2.4		
ROE^ (Before Tax)	22.6	11.4	13.2	15.5	21.8	23.0	25.9		
Liquid Assets/ Total Deposits	45.1	37.7	44.5	47.1	49.5	59.5	54.3		
Advances to Deposit Ratio	69.7	75.2	67.7	61.6	56.7	53.6	52.5		

^ Based on Average Equity plus Surplus on Revaluation.

Table 1.3: Group wise Balance Sheets and Income Statements of Banks  
(June 30, 2012)

million Rupees

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	Absolute change	
							QoQ	YoY
<b>ASSETS</b>								
Cash & Balances With Treasury Banks	130,373	539,597	40,997	710,967	3,841	714,808	24,666	129,271
Balances With Other Banks	32,510	94,069	5,614	132,194	4,290	136,484	(21,414)	(27,851)
Lending To Financial Institutions	36,133	109,559	25,638	171,330	1,000	172,330	(12,826)	(43,395)
Investments - Net	456,008	2,697,062	90,755	3,243,825	31,644	3,275,470	87,402	655,220
Advances - Net	768,577	2,642,507	63,724	3,474,808	97,954	3,572,762	143,486	189,306
Operating Fixed Assets	33,538	201,939	2,002	237,478	4,773	242,251	3,813	13,791
Deferred Tax Assets	25,184	51,698	5,290	82,173	544	82,717	(136)	2,244
Other Assets	135,700	301,266	7,803	444,768	11,294	456,063	41,736	19,700
<b>TOTAL ASSETS</b>	<b>1,618,023</b>	<b>6,637,698</b>	<b>241,823</b>	<b>8,497,545</b>	<b>155,341</b>	<b>8,652,886</b>	<b>266,726</b>	<b>938,286</b>
<b>LIABILITIES</b>								
Bills Payable	12,851	85,223	4,866	102,941	472	103,412	3,850	22,230
Borrowings From Financial Institution	32,995	377,026	15,593	425,614	82,851	508,465	(220,895)	(53,555)
Deposits And Other Accounts	1,302,371	5,321,893	160,354	6,784,617	18,279	6,802,896	487,534	838,052
Sub-ordinated Loans	-	54,484	-	54,484	3,405	57,889	1,974	825
Liabilities Against Assets Subject To Finance Lease	61	1	8	71	12	83	(15)	(69)
Deferred Tax Liabilities	4,156	9,692	129	13,977	214	14,191	(230)	2,022
Other Liabilities	101,761	199,504	18,427	319,692	38,253	357,945	(26,299)	43,296
<b>TOTAL LIABILITIES</b>	<b>1,454,196</b>	<b>6,047,823</b>	<b>199,377</b>	<b>7,701,396</b>	<b>143,486</b>	<b>7,844,881</b>	<b>245,920</b>	<b>852,800</b>
<b>NET ASSETS</b>	<b>163,828</b>	<b>589,875</b>	<b>42,446</b>	<b>796,149</b>	<b>11,855</b>	<b>808,004</b>	<b>20,806</b>	<b>85,486</b>
<b>NET ASSETS REPRESENTED BY:</b>								
Share Capital	43,096	360,079	40,285	443,460	15,508	458,968	4,334	84,478
Reserves	47,497	86,947	149	134,594	11,429	146,023	4,590	(35,542)
Unappropriated Profit	49,815	97,245	2,175	149,235	(19,917)	129,318	21,660	30,547
<b>Share Holders' Equity</b>	<b>140,409</b>	<b>544,271</b>	<b>42,609</b>	<b>727,288</b>	<b>7,020</b>	<b>734,309</b>	<b>30,584</b>	<b>79,483</b>
Surplus/Deficit On Revaluation Of Assets	23,419	45,604	(163)	68,860	4,835	73,696	(9,778)	6,003
<b>TOTAL</b>	<b>163,828</b>	<b>589,875</b>	<b>42,446</b>	<b>796,149</b>	<b>11,855</b>	<b>808,004</b>	<b>20,806</b>	<b>85,486</b>
<b>PROFIT AND LOSS STATEMENT</b>								
	<b>PSCB</b>	<b>LPB</b>	<b>FB</b>	<b>CB</b>	<b>SB</b>	<b>All Banks</b>	<b>Change (YoY)</b>	
Mark-Up/ Return/Interest Earned	69,505	303,797	11,140	384,442	7,381	391,823	31,882	
Mark-Up/ Return/Interest Expenses	45,424	169,746	5,507	220,677	2,681	223,358	30,120	
<b>Net Mark-Up / Interest Income</b>	<b>24,081</b>	<b>134,051</b>	<b>5,633</b>	<b>163,765</b>	<b>4,700</b>	<b>168,465</b>	<b>1,762</b>	
Provisions & Bad Debts Written Off Directly/(Reversal)	1,361	9,058	298	10,717	471	11,188	(19,172)	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>22,720</b>	<b>124,992</b>	<b>5,336</b>	<b>153,048</b>	<b>4,229</b>	<b>157,277</b>	<b>20,934</b>	
Fees, Commission & Brokerage Income	5,474	19,789	909	26,172	42	26,215	1,982	
Dividend Income	2,073	8,740	-	10,814	102	10,915	6,570	
Income From Dealing In Foreign Currencies	1,682	7,871	1,652	11,205	3	11,208	(1,254)	
Other Income	2,785	11,385	(507)	13,662	2,650	16,313	4,321	
<b>Total Non - Markup / Interest Income</b>	<b>12,014</b>	<b>47,785</b>	<b>2,054</b>	<b>61,854</b>	<b>2,797</b>	<b>64,650</b>	<b>11,619</b>	
Administrative Expenses	34,734	172,778	7,389	214,901	7,026	221,928	32,553	
Other Expenses	18	1,108	55	1,180	(293)	888	(1,146)	
<b>Total Non-Markup/Interest Expenses</b>	<b>20,819</b>	<b>92,451</b>	<b>4,686</b>	<b>117,956</b>	<b>4,459</b>	<b>122,415</b>	<b>10,349</b>	
Profit before Tax and Extra ordinary Items	13,915	80,327	2,703	96,945	2,568	99,513	22,204	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	914.21	914.21	0.70	914.91	911.63	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>13,915</b>	<b>80,327</b>	<b>1,789</b>	<b>96,031</b>	<b>2,567</b>	<b>98,598</b>	<b>21,292</b>	
Less: Taxation	4,832	28,232	1,049	34,113	822	34,935	8,452	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>9,083</b>	<b>52,095</b>	<b>740</b>	<b>61,918</b>	<b>1,745</b>	<b>63,663</b>	<b>12,840</b>	

\* Un-audited results.

Table 1.4: Financial Soundness Indicators\*

Percent

Indicators	CY06	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
<b>CAPITAL ADEQUACY</b>								
<b>Risk Weighted CAR</b>								
Public Sector Commercial Banks	15.2	16.1	13.4	15.1	14.7	12.8	16.5	14.4
Local Private Banks	12.7	11.8	11.9	13.9	13.6	14.1	14.4	14.9
Foreign Banks	15.0	14.6	21.8	23.0	23.8	25.2	31.3	31.0
<b>Commercial Banks</b>	<b>13.3</b>	<b>12.8</b>	<b>12.6</b>	<b>14.5</b>	<b>14.1</b>	<b>14.2</b>	<b>15.3</b>	<b>15.2</b>
Specialized Banks	-8.3	-6.2	-4.9	-1.5	4.7	8.0	8.9	10.9
<b>All Banks</b>	<b>12.7</b>	<b>12.3</b>	<b>12.2</b>	<b>14.0</b>	<b>13.9</b>	<b>14.1</b>	<b>15.1</b>	<b>15.1</b>
<b>Tier 1 Capital to RWA</b>								
Public Sector Commercial Banks	11.1	12.2	10.9	12.6	12.2	10.8	14.4	12.3
Local Private Banks	10.4	9.9	10.0	11.4	11.4	12.0	12.3	12.7
Foreign Banks	14.3	14.0	21.3	22.5	23.5	25.0	31.1	30.8
<b>Commercial Banks</b>	<b>10.8</b>	<b>10.5</b>	<b>10.6</b>	<b>12.0</b>	<b>12.0</b>	<b>12.2</b>	<b>13.3</b>	<b>13.2</b>
Specialized Banks	-13.3	-12.5	-10.1	-5.8	-0.9	2.0	3.4	5.4
<b>All Banks</b>	<b>10.0</b>	<b>10.0</b>	<b>10.1</b>	<b>11.6</b>	<b>11.6</b>	<b>11.9</b>	<b>13.0</b>	<b>13.0</b>
<b>Capital to Total Assets</b>								
Public Sector Commercial Banks	12.2	13.7	10.7	11.3	11.7	10.5	10.6	10.1
Local Private Banks	9.2	10.2	10.0	9.9	9.3	8.9	9.2	8.9
Foreign Banks	10.1	11.2	14.5	14.8	14.8	15.1	16.7	17.6
<b>Commercial Banks</b>	<b>9.9</b>	<b>10.9</b>	<b>10.3</b>	<b>10.4</b>	<b>9.9</b>	<b>9.4</b>	<b>9.7</b>	<b>9.4</b>
Specialized Banks	-8.0	-5.4	-3.2	-1.7	1.2	5.7	5.4	7.6
<b>All Banks</b>	<b>9.4</b>	<b>10.5</b>	<b>10.0</b>	<b>10.1</b>	<b>9.8</b>	<b>9.4</b>	<b>9.6</b>	<b>9.3</b>
<b>ASSET QUALITY</b>								
<b>NPLs to Total Loans</b>								
Public Sector Commercial Banks	9.0	8.4	16.3	16.9	22.9	21.5	21.1	22.7
Local Private Banks	5.2	6.5	8.7	11.1	12.5	13.2	13.8	13.4
Foreign Banks	1.0	1.6	2.9	6.7	9.5	9.0	10.4	11.1
<b>Commercial Banks</b>	<b>5.7</b>	<b>6.7</b>	<b>9.9</b>	<b>12.1</b>	<b>14.5</b>	<b>14.8</b>	<b>15.3</b>	<b>15.5</b>
Specialized Banks	39.1	34.3	28.8	25.5	28.7	31.1	30.1	30.4
<b>All Banks</b>	<b>6.9</b>	<b>7.6</b>	<b>10.5</b>	<b>12.6</b>	<b>14.9</b>	<b>15.3</b>	<b>15.7</b>	<b>15.9</b>
<b>Provision to NPLs</b>								
Public Sector Commercial Banks	84.5	89.0	66.9	67.8	52.4	53.8	58.2	50.0
Local Private Banks	78.7	88.5	70.2	71.0	73.2	74.7	74.6	74.9
Foreign Banks	191.7	157.0	81.9	75.2	86.6	88.8	89.3	88.7
<b>Commercial Banks</b>	<b>81.5</b>	<b>89.1</b>	<b>69.3</b>	<b>70.1</b>	<b>66.9</b>	<b>68.5</b>	<b>69.9</b>	<b>66.9</b>
Specialized Banks	64.1	68.6	72.4	65.7	63.4	59.2	59.1	55.5
<b>All Banks</b>	<b>77.8</b>	<b>86.1</b>	<b>69.6</b>	<b>69.9</b>	<b>66.7</b>	<b>67.9</b>	<b>69.3</b>	<b>66.3</b>
<b>Net NPLs to Net Loans</b>								
Public Sector Commercial Banks	1.5	1.0	6.1	6.1	12.4	11.2	10.1	12.8
Local Private Banks	1.1	0.8	2.7	3.5	3.7	3.7	3.9	3.7
Foreign Banks	-1.0	-0.9	0.5	1.8	1.4	1.1	1.2	1.4
<b>Commercial Banks</b>	<b>1.1</b>	<b>0.8</b>	<b>3.3</b>	<b>4.0</b>	<b>5.3</b>	<b>5.2</b>	<b>5.1</b>	<b>5.7</b>
Specialized Banks	18.7	14.0	10.0	10.5	12.8	15.5	14.9	16.2
<b>All Banks</b>	<b>1.6</b>	<b>1.1</b>	<b>3.4</b>	<b>4.1</b>	<b>5.5</b>	<b>5.5</b>	<b>5.4</b>	<b>6.0</b>
<b>Net NPLs to Capital</b>								
Public Sector Commercial Banks	6.4	3.4	30.3	27.4	48.8	50.2	41.8	60.0
Local Private Banks	7.1	4.1	15.9	17.4	18.9	17.9	17.1	16.8
Foreign Banks	-5.1	-4.1	1.6	4.4	2.6	2.0	1.9	2.1
<b>Commercial Banks</b>	<b>6.2</b>	<b>3.7</b>	<b>17.9</b>	<b>18.8</b>	<b>25.0</b>	<b>24.0</b>	<b>21.6</b>	<b>24.9</b>
Specialized Banks	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>9.7</b>	<b>5.6</b>	<b>19.4</b>	<b>20.4</b>	<b>26.7</b>	<b>25.7</b>	<b>23.1</b>	<b>26.5</b>
<b>EARNINGS</b>								
<b>Return on Assets (Before Tax)</b>								
Public Sector Commercial Banks	4.0	3.5	0.6	1.5	1.8	1.8	2.0	1.8
Local Private Banks	3.1	2.0	1.3	1.3	1.5	2.2	2.3	2.5
Foreign Banks	3.2	1.5	0.0	-0.3	0.9	2.2	2.3	1.4
<b>Commercial Banks</b>	<b>3.2</b>	<b>2.3</b>	<b>1.1</b>	<b>1.3</b>	<b>1.5</b>	<b>2.1</b>	<b>2.2</b>	<b>2.3</b>
Specialized Banks	-1.3	1.4	3.2	3.1	2.0	1.1	2.4	3.1
<b>All Banks</b>	<b>3.1</b>	<b>2.2</b>	<b>1.2</b>	<b>1.3</b>	<b>1.5</b>	<b>2.1</b>	<b>2.2</b>	<b>2.4</b>

## Financial Soundness Indicators\* cont'd:

Indicators	CY06	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
Percent								
<b>Return on Assets (After Tax)</b>								
Public Sector Commercial Banks	2.7	2.5	0.5	1.3	1.3	1.2	1.4	1.1
Local Private Banks	2.1	1.4	0.9	0.9	0.9	1.4	1.5	1.6
Foreign Banks	2.1	0.7	0.3	(0.3)	0.4	1.6	1.5	0.6
<b>Commercial Banks</b>	<b>2.2</b>	<b>1.6</b>	<b>0.8</b>	<b>0.9</b>	<b>0.9</b>	<b>1.4</b>	<b>1.5</b>	<b>1.5</b>
Specialized Banks	(1.8)	0.7	1.8	1.2	1.2	1.1	1.6	2.1
<b>All Banks</b>	<b>2.1</b>	<b>1.5</b>	<b>0.8</b>	<b>0.9</b>	<b>1.0</b>	<b>1.4</b>	<b>1.5</b>	<b>1.6</b>
<b>ROE (Avg. Equity &amp; Surplus) (Before Tax)</b>								
Public Sector Commercial Banks	32.4	27.2	5.2	13.3	15.2	16.6	18.0	16.9
Local Private Banks	36.2	20.4	12.9	13.2	15.6	23.8	24.7	27.9
Foreign Banks	30.0	13.1	0.0	(2.4)	5.8	14.8	14.5	8.4
<b>Commercial Banks</b>	<b>34.7</b>	<b>21.8</b>	<b>10.6</b>	<b>12.4</b>	<b>15.0</b>	<b>21.8</b>	<b>22.7</b>	<b>24.5</b>
Specialized Banks	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>35.2</b>	<b>22.6</b>	<b>11.4</b>	<b>13.2</b>	<b>15.5</b>	<b>21.8</b>	<b>23.0</b>	<b>25.9</b>
<b>ROE (Avg. Equity &amp; Surplus) (After Tax)</b>								
Public Sector Commercial Banks	21.7	19.5	4.4	11.4	11.2	11.0	12.2	11.0
Local Private Banks	25.0	13.8	8.5	8.6	9.3	15.4	16.1	18.1
Foreign Banks	20.4	6.0	2.2	(2.3)	2.7	10.9	9.5	3.5
<b>Commercial Banks</b>	<b>23.7</b>	<b>15.0</b>	<b>7.3</b>	<b>8.6</b>	<b>9.4</b>	<b>14.2</b>	<b>14.9</b>	<b>15.8</b>
Specialized Banks	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>23.8</b>	<b>15.4</b>	<b>7.8</b>	<b>8.9</b>	<b>9.6</b>	<b>14.3</b>	<b>15.1</b>	<b>17.3</b>
<b>NII/Gross Income</b>								
Public Sector Commercial Banks	69.5	65.9	65.4	63.0	69.1	70.2	69.4	66.7
Local Private Banks	73.5	70.7	73.2	75.9	77.2	77.5	77.9	73.7
Foreign Banks	65.8	59.1	61.3	64.8	67.6	72.9	72.2	73.3
<b>Commercial Banks</b>	<b>72.1</b>	<b>69.2</b>	<b>71.2</b>	<b>73.3</b>	<b>75.4</b>	<b>76.2</b>	<b>76.2</b>	<b>72.6</b>
Specialized Banks	40.1	42.8	46.6	44.7	51.0	64.6	67.3	62.7
<b>All Banks</b>	<b>70.9</b>	<b>68.2</b>	<b>70.3</b>	<b>72.4</b>	<b>74.7</b>	<b>75.9</b>	<b>76.0</b>	<b>72.3</b>
<b>Cost / Income Ratio</b>								
Public Sector Commercial Banks	31.8	30.2	39.1	47.5	49.1	49.2	49.9	57.7
Local Private Banks	40.7	45.4	51.6	50.1	52.5	50.2	50.8	50.8
Foreign Banks	49.8	57.0	69.6	77.5	65.2	62.2	59.3	61.0
<b>Commercial Banks</b>	<b>39.4</b>	<b>42.8</b>	<b>50.0</b>	<b>50.9</b>	<b>52.4</b>	<b>50.5</b>	<b>50.9</b>	<b>52.3</b>
Specialized Banks	62.6	53.2	52.1	61.3	61.3	69.8	60.4	59.5
<b>All Banks</b>	<b>40.3</b>	<b>43.2</b>	<b>50.1</b>	<b>51.2</b>	<b>52.7</b>	<b>51.0</b>	<b>51.1</b>	<b>52.5</b>
<b>LIQUIDITY</b>								
<b>Liquid Assets/Total Assets</b>								
Public Sector Commercial Banks	33.9	37.0	30.6	31.1	34.6	29.9	40.9	32.6
Local Private Banks	31.1	32.5	26.8	32.3	35.7	39.6	46.2	44.7
Foreign Banks	41.0	41.6	45.2	55.0	64.6	65.2	68.6	67.4
<b>Commercial Banks</b>	<b>32.2</b>	<b>33.8</b>	<b>28.3</b>	<b>32.9</b>	<b>36.4</b>	<b>38.5</b>	<b>45.9</b>	<b>43.1</b>
Specialized Banks	23.0	27.9	24.5	19.8	19.6	22.4	23.5	23.8
<b>All Banks</b>	<b>31.9</b>	<b>33.6</b>	<b>28.2</b>	<b>32.7</b>	<b>36.1</b>	<b>38.2</b>	<b>45.5</b>	<b>42.7</b>
<b>Liquid Assets/Total Deposits</b>								
Public Sector Commercial Banks	42.6	47.1	38.9	40.1	43.5	37.1	51.3	40.5
Local Private Banks	40.6	42.9	35.0	43.4	45.8	50.4	59.5	55.8
Foreign Banks	61.1	61.1	71.6	82.4	96.4	95.3	104.3	101.6
<b>Commercial Banks</b>	<b>42.0</b>	<b>44.3</b>	<b>37.1</b>	<b>44.0</b>	<b>46.8</b>	<b>49.1</b>	<b>59.1</b>	<b>54.0</b>
Specialized Banks	205.4	247.7	229.4	167.1	149.4	181.2	202.0	202.1
<b>All Banks</b>	<b>42.7</b>	<b>45.1</b>	<b>37.7</b>	<b>44.5</b>	<b>47.1</b>	<b>49.5</b>	<b>59.5</b>	<b>54.3</b>
<b>Advances/Deposits</b>								
Public Sector Commercial Banks	64.6	60.0	68.4	65.2	58.0	58.1	55.2	59.0
Local Private Banks	74.5	70.1	75.1	66.6	61.3	55.1	52.0	49.7
Foreign Banks	80.1	75.2	68.9	56.1	42.0	40.8	39.6	39.7
<b>Commercial Banks</b>	<b>72.7</b>	<b>73.8</b>	<b>73.6</b>	<b>66.0</b>	<b>60.1</b>	<b>55.3</b>	<b>52.3</b>	<b>51.2</b>
Specialized Banks	528.4	507.3	577.0	560.8	491.5	517.8	540.1	535.9
<b>All Banks</b>	<b>74.6</b>	<b>69.7</b>	<b>75.2</b>	<b>67.7</b>	<b>61.6</b>	<b>56.7</b>	<b>53.6</b>	<b>52.5</b>

\*\* Statistics for 2008 has been restated on the basis of audit for the year 2009.

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



**Table 1.5: Banks' category-wise key variables**

**All Banks**

billion Rupees

	CY06	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
Paid up Capital	168	248	281	325	358	374	405	459
Equity	402	544	563	660	695	723	784	808
Deposits	3,255	3,854	4,218	4,786	5,451	5,965	6,244	6,803
Liabilities	3,951	4,627	5,065	5,856	6,422	6,992	7,386	7,845
Advances (net of Provision)	2,428	2,688	3,173	3,240	3,358	3,383	3,349	3,573
Investments (net of Provisions)	833	1,276	1,087	1,737	2,157	2,620	3,055	3,275
Assets	4,353	5,172	5,628	6,516	7,117	7,715	8,171	8,653
Income	385	475	582	690	617	413	686	456
Expense	262	368	519	609	721	336	856	358
Profit before tax	124	107	63	81	105	77	170	99
Profit after tax	84	73	43	54	65	51	112	64

**Public Sector Commercial Banks**

million Rupees

	CY06	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
Paid up Capital	12,278	16,671	18,544	21,339	34,030	37,394	41,414	43,096
Equity	102,043	142,270	111,986	139,219	159,790	153,546	166,172	163,828
Deposits	665,642	812,856	819,683	952,373	1,087,506	1,183,100	1,248,199	1,302,371
Liabilities	734,145	893,622	930,324	1,090,831	1,205,801	1,315,176	1,396,686	1,454,196
Advances (net of Provision)	429,716	487,362	560,666	620,596	630,704	687,759	689,423	768,577
Investments (net of Provisions)	179,883	296,670	204,784	297,689	383,310	396,274	479,609	456,008
Assets	836,189	1,035,892	1,042,310	1,230,050	1,365,591	1,468,723	1,562,858	1,618,023
Income	73,519	90,970	103,421	119,979	108,949	72,172	121,753	81,519
Expense	41,961	57,748	96,855	103,218	131,722	59,532	151,113	67,604
Profit before tax	31,558	33,222	6,566	16,762	22,773	12,640	29,359	13,915
Profit after tax	21,192	23,851	5,644	14,372	16,798	8,433	19,833	9,083

**Local Private Banks**

million Rupees

	CY06	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
Paid up Capital	124,252	199,547	214,571	253,015	274,587	286,639	309,306	360,079
Equity	287,882	389,726	421,074	487,719	498,613	523,717	567,665	589,875
Deposits	2,425,781	2,909,310	3,236,220	3,655,994	4,188,181	4,595,919	4,810,209	5,321,893
Liabilities	2,886,107	3,446,053	3,799,764	4,417,543	4,875,191	5,331,805	5,635,806	6,047,823
Advances (net of Provision)	1,807,163	2,039,623	2,429,934	2,435,792	2,568,695	2,534,501	2,499,799	2,642,507
Investments (net of Provisions)	598,435	936,764	847,045	1,373,082	1,679,542	2,115,413	2,442,332	2,697,062
Assets	3,173,989	3,835,779	4,220,838	4,905,262	5,373,804	5,855,523	6,203,471	6,637,698
Income	273,918	348,149	437,498	524,275	470,401	318,073	528,855	351,582
Expense	187,158	278,615	385,022	463,734	547,425	257,186	660,306	271,255
Profit before tax	86,760	69,530	52,477	60,541	77,024	60,887	131,451	80,327
Profit after tax	59,490	47,263	34,704	39,265	45,646	39,289	85,716	52,095

## Foreign Banks

million Rupees

	CY06	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
Paid up Capital	17,469	17,085	32,130	34,885	33,992	34,949	38,720	40,285
Equity	22,686	19,373	33,971	35,739	34,509	36,968	42,530	42,446
Deposits	150,093	117,561	147,938	160,936	156,331	167,910	167,870	160,354
Liabilities	201,081	153,339	200,590	205,297	198,745	208,326	212,744	199,377
Advances (net of Provision)	120,223	88,455	101,921	90,325	65,628	68,438	66,411	63,724
Investments (net of Provisions)	38,477	26,427	22,593	52,373	79,809	87,888	113,382	90,755
Assets	223,783	172,711	234,562	241,037	233,253	245,294	255,274	241,823
Income	24,107	20,169	24,005	27,741	23,100	13,893	22,979	13,194
Expense	17,784	17,733	23,998	28,591	25,147	11,256	28,579	11,405
Profit before tax	6,323	2,435	7	(850)	2,046	2,637	5,601	1,789
Profit after tax	4,288	1,122	651	(809)	960	1,943	3,660	740

## Specialized Banks

million Rupees

	CY06	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
Paid up Capital	14,452	14,849	15,506	15,507	15,507	15,508	15,508	15,508
Equity	(10,214)	(6,931)	(4,163)	(2,424)	1,791	8,286	7,990	11,855
Deposits	13,491	14,320	13,883	16,588	18,962	17,915	17,327	18,279
Liabilities	129,173	134,125	134,332	142,414	142,577	136,774	141,179	143,486
Advances (net of Provision)	70,617	72,647	80,114	93,031	93,197	92,759	93,585	97,954
Investments (net of Provisions)	16,581	15,926	12,147	13,819	14,495	20,675	19,546	31,644
Assets	118,959	127,193	130,178	139,990	144,367	145,060	149,169	155,341
Income	13,944	15,943	17,039	17,612	14,063	8,834	12,022	10,178
Expense	14,710	14,272	12,888	13,392	16,909	7,692	15,540	7,611
Profit before tax	(766)	1,671	4,151	4,220	2,846	1,142	3,518	2,567
Profit after tax	(1,075)	875	2,317	1,617	1,665	1,159	2,388	1,745

**Table 1.6: Concentration in the Banking System**  
(June 30, 2012)

Indicators	Top 5 Banks	6-10 Banks	11-20 Banks	21-27 Banks	FBs	SBs	Percent Industry
<b>Asset</b>							
Share of Total Assets	51.9	22.1	17.6	3.8	2.8	1.8	100
<b>Share of Total Investments</b>	51.7	23.3	17.5	3.8	2.7	1.0	100
<i>of which investment in Government Securities</i>	79.0	85.4	82.5	85.9	100.0	89.4	82
<b>Advances</b>							
Advances:public	70.6	17.2	9.2	2.9	0.1	0.1	100.0
Advances:private	47.7	22.4	20.9	3.1	2.2	3.7	100.0
<b>Sectoral Distribution of Loans</b>							
Corporate Sector	50.4	22.6	21.5	3.1	2.3	0.2	100.0
SMEs	42.4	19.5	32.7	1.3	0.2	3.8	100.0
Agriculture	34.1	8.0	5.0	0.1	0.0	52.7	100.0
Consumer Finance	58.1	21.3	11.6	6.5	2.4	0.0	100.0
Commodity Financing	64.9	22.7	8.8	3.6	0.0	0.0	100.0
Staff Loans	58.6	17.9	13.9	3.2	2.8	3.6	100.0
Others	81.2	13.1	1.3	0.1	3.8	0.5	100.0
<b>Total</b>	52.5	21.3	18.4	3.0	1.8	3.0	100.0
NPLs / Gross Loans	13.9	17.0	19.6	8.2	11.1	30.4	15.9
Net NPLs / Capital	17.3	46.6	44.7	10.4	2.1	134.2	26.5
<b>Liabilities</b>							
<b>Share of Total Deposits</b>	53.4	22.7	17.6	3.7	2.4	0.3	100.0
Customer Fixed Deposits	45.5	22.3	23.5	5.0	3.5	0.1	100.0
Customer CASA	56.1	23.3	15.0	3.2	2.0	0.3	100.0
Customer Deposits others	41.0	31.7	24.4	1.6	0.8	0.5	100.0
Financial Institutions Remunerative Deposit	52.1	21.3	21.9	3.9	0.6	0.2	100.0
Financial Institutions Non-Remunerative De	93.8	2.5	1.1	1.3	1.3	0.0	100.0
<b>Capital Adequacy</b>							
Capital/RWA (Capital Adequacy Ratio)	15.7	12.5	12.2	27.4	31.0	10.9	15.1
Tier 1 Capital / RWA	13.4	9.6	11.1	27.7	30.8	5.4	13.0
Net Worth / Total Assets	10.3	6.8	7.7	14.2	17.6	7.6	9.3
Share of Risk Weighted Assets	54.1	18.7	18.7	3.2	2.8	2.6	100.0
<b>Earning &amp; Profitability</b>							
Profit/Loss (Before Tax)	70.9	15.2	7.7	1.8	1.8	2.6	100.0
Net Interest Income / Gross Income	73.4	74.3	65.0	79.6	73.3	62.7	72.3
Non-Interest Expense / Gross Income	26.6	25.7	35.0	20.4	26.7	37.3	27.7
Provision Expense to Gross Income	4.2	6.8	5.3	0.6	3.9	6.3	4.8
<b>Liquidity</b>							
Liquid Assets / Total Assets	42.1	43.6	40.5	47.4	67.4	23.8	42.7
Liquid Assets / Total Deposits	52.0	54.1	51.6	61.5	101.6	202.1	54.3
Advances to deposits ratio	51.9	49.7	53.9	45.8	39.7	535.9	52.5

## Asset Quality:

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

### Banking System: Selected Indicators of Asset Quality

million Rupees

	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
Advances	2,875,686	3,422,549	3,551,331	3,729,003	3,776,682	3,759,235	3,993,626
NPLs	217,998	359,238	446,005	555,968	579,197	591,579	634,790
Provision	187,603	249,914	311,588	370,778	393,226	410,016	420,864
Advances (net)	2,688,087	3,172,636	3,239,744	3,358,225	3,383,457	3,349,219	3,572,762
Net NPLs	30,395	109,324	134,417	185,190	185,972	181,563	213,926

### Banking System: Break up of Non Performing Loans (NPLs)

million Rupees

	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
OAEM	8,999	11,558	12,152	14,141	16,686	15,521	17,429
Sub Standard	36,520	78,503	63,905	53,030	60,464	50,262	61,056
Doubtful	24,248	67,877	77,809	68,665	58,963	58,346	55,700
Loss	148,233	201,301	292,138	420,132	443,084	467,450	500,606
Total	217,999	359,238	446,005	555,968	579,197	591,579	634,790

### Banking System: Break up of Provisions against Advances (specific)

million Rupees

	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
OAEM	715	743	-	-	-	-	-
Sub Standard	9,366	17,490	13,666	11,787	13,278	9,669	11,684
Doubtful	12,454	29,782	32,386	31,255	28,221	20,196	15,940
Loss	144,173	185,746	251,691	311,391	333,347	364,059	375,971
Total	166,708	233,761	297,743	354,434	374,847	393,924	403,596

### Category-wise Break up of Banks' Advances

million Rupees

	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
PSCBs	526,566	629,389	700,902	716,562	777,606	786,264	866,735
LPBs	2,163,480	2,587,530	2,643,594	2,826,985	2,811,008	2,785,927	2,938,345
FBs	90,666	104,440	95,113	71,495	74,385	73,215	70,715
CBs	2,780,712	3,321,360	3,439,608	3,615,042	3,662,999	3,645,407	3,875,796
SBs	94,974	101,189	111,723	113,961	113,683	113,828	117,831
Total	2,875,686	3,422,549	3,551,331	3,729,003	3,776,682	3,759,235	3,993,626

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

million Rupees

	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
PSCBs	44,054	102,656	118,400	163,786	166,915	166,289	196,399
LPBs	139,997	224,395	292,780	352,672	370,244	383,437	394,720
FBs	1,409	3,077	6,369	6,774	6,701	7,623	7,883
CBs	185,460	330,128	417,549	523,232	543,860	557,349	599,003
SBs	32,538	29,110	28,456	32,736	35,337	34,230	35,788
Total	217,998	359,238	446,005	555,968	579,197	591,579	634,790

### Category-wise Banks' Provisions

million Rupees

	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
PSCBs	39,204	68,723	80,305	85,858	89,848	96,840	98,158
LPBs	123,855	157,598	207,803	258,289	276,507	286,128	295,838
FBs	2,211	2,519	4,788	5,867	5,947	6,804	6,991
CBs	165,271	228,839	292,896	350,014	372,302	389,773	400,987
SBs	22,332	21,075	18,692	20,764	20,924	20,244	19,877
Total	187,603	249,914	311,588	370,778	393,226	410,016	420,864

### Category-wise Banks' Advances (net of provisions)

million Rupees

	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
PSCBs	487,362	560,666	620,596	630,704	687,759	689,423	768,577
LPBs	2,039,623	2,429,934	2,435,792	2,568,695	2,534,501	2,499,799	2,642,507
FBs	88,455	101,922	90,325	65,628	68,438	66,411	63,724
CBs	2,615,440	3,092,522	3,146,713	3,265,028	3,290,698	3,255,634	3,474,808
SBs	72,647	80,114	93,031	93,197	92,759	93,585	97,954
Total	2,688,087	3,172,636	3,239,744	3,358,225	3,383,457	3,349,219	3,572,762

### Category-wise Banks' Non Performing Loans-NPLs (net of provisions)

million Rupees

	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
PSCBs	4,850	33,934	38,095	77,928	77,067	69,448	98,241
LPBs	16,142	66,797	84,977	94,382	93,737	97,309	98,882
FBs	(803)	558	1,581	907	754	819	892
CBs	20,189	101,289	124,653	173,218	171,558	167,576	198,016
SBs	10,206	8,035	9,764	11,972	14,414	13,987	15,911
Total	30,395	109,324	134,417	185,190	185,972	181,563	213,926

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

amount in million Rupees, ratio in percent

	Jun-11			Dec-11			Jun-12		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
<b>Corporate Sector</b>	2,406,141	383,212	15.9	2,419,390	414,240	17.1	2,583,699	439,543	17.0
<b>SMEs Sector</b>	302,552	96,330	31.8	303,685	95,501	31.4	257,815	96,478	37.4
<b>Agriculture Sector</b>	170,128	36,205	21.3	176,860	34,105	19.3	190,630	34,610	18.2
<b>Consumer sector</b>	248,616	45,603	18.3	242,235	44,965	18.6	245,191	44,406	18.1
<i>i. Credit cards</i>	24,989	5,291	21.2	23,406	4,822	20.6	23,183	4,873	21.0
<i>ii. Auto loans</i>	50,659	5,137	10.1	46,785	4,868	10.4	45,496	4,731	10.4
<i>iii. Consumer durable</i>	687	108	15.7	126	100	79.1	135	93	68.9
<i>iv. Mortgage loans</i>	60,720	16,509	27.2	57,774	16,534	28.6	55,216	16,767	30.4
<i>v. Other personal loans</i>	111,560	18,557	16.6	114,144	18,642	16.3	121,160	17,942	14.8
<b>Commodity financing</b>	487,560	5,323	1.1	437,555	4,883	1.1	535,897	6,246	1.2
<b>Staff Loans</b>	76,745	1,283	1.7	75,771	1,395	1.8	80,838	1,463	1.8
<b>Others</b>	84,942	11,241	13.2	90,652	12,056	13.3	99,557	12,045	12.1
<b>Total</b>	3,776,682	579,197	15.3	3,746,149	607,145	16.2	3,993,626	634,790	15.9

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

amount in million Rupees, ratio in percent

	Jun-11			Dec-11			Jun-12		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	232,221	17,042	7.3	36,504	11.7	350,683	37,133	10.6	
Automobile/Transportation	50,828	10,752	21.2	10,928	20.3	56,011	11,050	19.7	
Cement	81,305	18,731	23.0	18,804	23.2	63,352	17,989	28.4	
Chemical & Pharmaceuticals	144,834	12,972	9.0	13,821	9.4	153,278	14,310	9.3	
Electronics	58,883	23,287	39.5	30,358	50.3	55,164	24,485	44.4	
Financial	51,821	7,751	15.0	8,424	11.9	77,027	10,051	13.0	
Individuals	425,462	73,751	17.3	53,521	15.9	337,424	54,166	16.1	
Insurance	1,056	1	0.1	1	0.2	684	1	0.1	
Others	1,534,503	196,971	12.8	210,332	13.8	1,638,085	229,317	14.0	
Production/Transmission of Energy	380,260	17,670	4.6	14,934	4.0	483,109	20,377	4.2	
Shoes & Leather garments	25,724	3,235	12.6	3,128	10.1	24,513	3,351	13.7	
Sugar	122,089	14,083	11.5	12,233	14.6	122,274	11,544	9.4	
Textile	667,697	182,951	27.4	194,158	28.5	632,023	201,018	31.8	
<b>Total</b>	3,776,682	579,197	15.3	607,145	16.2	3,993,626	634,790	15.9	

## Soundness & Resilience:

**Table 1.10: Category-wise Profitability of the Banking System**

	billion Rupees							
	CY06	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
<b><i>Profit Before Tax</i></b>								
PSCBs	31.5	33.2	6.6	16.8	22.8	12.6	29.4	13.9
LPBs	85.6	69.5	52.5	60.5	77.0	60.9	131.5	80.3
FBs	6.3	2.4	0.0	(0.9)	2.0	2.6	5.6	1.8
CBs	123.5	105.2	59.0	76.5	101.8	76.2	166.4	96.0
SBs	0.1	1.7	4.2	4.2	2.8	1.1	3.5	2.6
All Banks	123.6	106.9	63.2	80.7	104.7	77.3	169.9	98.6
<b><i>Profit After Tax</i></b>								
PSCBs	21.2	23.9	5.6	14.4	16.8	8.4	19.8	9.1
LPBs	59.1	47.3	34.7	39.3	45.6	39.3	85.7	52.1
FBs	4.3	1.1	0.6	(0.8)	1.0	1.9	3.7	0.7
CBs	84.6	72.2	41.0	52.8	63.4	49.7	109.2	61.9
SBs	(0.5)	0.9	2.3	1.6	1.7	1.2	2.4	1.7
All Banks	84.1	73.1	43.3	54.4	65.1	50.8	111.6	63.7

**Table 1.11: Category-wise Profitability Indicators of the Banking System**

	Percent							
	CY06	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
<b><i>Before Tax ROA</i></b>								
PSCBs	4.0	3.5	0.6	1.5	1.8	1.8	2.0	1.8
LPBs	3.1	2.0	1.3	1.3	1.5	2.2	2.3	2.5
FBs	3.2	1.5	0.0	-0.3	0.9	2.2	2.3	1.4
CBs	3.2	2.3	1.1	1.3	1.5	2.1	2.2	2.3
SBs	-1.3	1.4	3.2	3.1	2.0	1.1	2.4	3.1
All Banks	3.1	2.2	1.2	1.3	1.5	2.1	2.2	2.4
<b><i>Before Tax ROE (based on Equity plus Surplus/ Deficit on Revaluation)</i></b>								
PSCBs	32.4	27.2	5.2	13.3	15.2	16.6	18.0	16.9
LPBs	36.2	20.4	12.9	13.2	15.6	23.8	24.7	27.9
FBs	30.0	13.1	0.0	-2.4	5.8	14.8	14.5	8.4
CBs	34.7	21.8	10.6	12.4	15.0	21.8	22.7	24.5
SBs	-	-	-	-	-	-	-	-
All Banks	35.2	22.6	11.4	13.2	15.5	21.8	23.0	25.9

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

amount in billion Rupees, share in percent

Items	CY09		CY10		Jun-11		CY11		Jun-12	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	411.0	69.7	398.9	63.9	214.1	59.5	423.5	56.6	211.8	54.1
Investments	149.3	25.1	196.3	31.4	131.6	36.6	297.8	39.8	169.7	43.3
Deposits, repo and others	29.1	5.2	29.4	4.8	14.3	4.0	26.4	3.5	10.3	2.6
<b>Total</b>	<b>589.4</b>	<b>100.0</b>	<b>624.7</b>	<b>100.0</b>	<b>359.9</b>	<b>100.0</b>	<b>747.7</b>	<b>100.0</b>	<b>391.8</b>	<b>100.0</b>

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

	CY06	CY07	CY08	CY09	CY10	Jun-11	CY11	Jun-12
Less than 10	7	9	9	6	5	5	5	5
10 to 15	15	12	10	15	13	12	10	11
Over 15	17	18	21	19	20	21	23	22
<b>Total</b>	<b>39</b>	<b>39</b>	<b>40</b>	<b>40</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>38</b>



**Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs**  
(June 30, 2012)

million Rupees

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs	
<b>Equity</b>								
1.1	Fully Paid-up Capital/Capital Deposited with SBP	503,807	43,096	360,079	40,285	15,351	458,811	48,409
1.2	Balance in Share Premium Account	(35,262)	17,000	(52,262)	-	-	(35,262)	-
1.3	Reserve for issue of Bonus shares	-	-	-	-	-	-	-
1.4	General Reserves as disclosed on the Balance Sheet (including statutory reserve)	157,571	21,810	118,923	149	10,669	151,552	6,019
1.5	Un-appropriated/Unremitted profits (net of accumulated losses, if any)	161,103	49,490	95,487	2,175	8,986	156,138	4,739
1.6	Sub-Total (1.1 to 1.5)	<b>787,219</b>	<b>131,396</b>	<b>522,227</b>	<b>42,609</b>	<b>35,006</b>	<b>731,238</b>	<b>59,167</b>
<b>Deductions</b>								
1.7	Goodwill	41,679	1,066	40,258	300	0	41,624	56
1.8	Shortfall in Provisions required against Classified assets	9,536	5,253	3,861	422	-	9,536	-
1.9	Deficit on account of revaluation of AFS investment	1,035	279	105	248	28	660	375
1.10	Any increase in equity capital resulting from a securitization transaction	-	-	-	0	-	0	-
1.11	Investments in TFCs of other banks	2,912	-	43	-	-	43	2,869
1.12	<b>Other Deductions</b>	<b>15,589</b>	<b>3,004</b>	<b>10,934</b>	-	<b>103</b>	<b>14,060</b>	<b>1,548</b>
1.13	<b>Sub-Total (1.7 to 1.12)</b>	<b>70,789</b>	<b>9,602</b>	<b>55,240</b>	<b>971</b>	<b>130</b>	<b>65,923</b>	<b>4,847</b>
1.14	<b>Total Eligible Tier 1 capital(1.6 less 1.13)</b>	<b>716,429</b>	<b>121,794</b>	<b>466,988</b>	<b>41,638</b>	<b>34,876</b>	<b>665,315</b>	<b>54,320</b>
<b>Supplementary Capital</b>								
2.1	Freely available General Provisions or reserves for loan losses-upto maximum of 1.25% of Risk Weighted Assets	15,750	5,095	8,717	289	1,474	15,575	175
2.2	Revaluation reserves eligible upto 45%	40,025	11,698	25,012	0	2,358	39,068	958
2.3	Foreign Exchange Translation Reserves	27,948	6,898	21,050	-	-	27,948	-
2.4	Undisclosed reserves	-	-	-	-	-	-	-
2.5	Subordinated debt-upto maximum of 50% of total equity	37,526	-	34,322	-	3,204	37,526	-
2.6	<b>Total Tier 2 Supplementary Capital(2.1 to 2.5)</b>	<b>121,190</b>	<b>23,692</b>	<b>89,041</b>	<b>289</b>	<b>7,036</b>	<b>120,117</b>	<b>1,132</b>
<b>Deductions</b>								
2.7	Other deductions	15,589	3,004	10,934	-	103	14,060	1,548
2.8	Total Deductions	15,589	3,004	10,934	-	103	14,060	1,548
2.9	<b>Total eligible tier 2 capital</b>	<b>105,602</b>	<b>20,688</b>	<b>78,107</b>	<b>289</b>	<b>6,933</b>	<b>106,057</b>	<b>(415)</b>
2.10	<b>Eligible tier 3</b>							
2.11	Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)	105,602	20,688	78,107	289	6,933	106,017	(415)
2.13	<b>TOTAL CAPITAL (1.14 plus 2.9)</b>	<b>825,217</b>	<b>142,482</b>	<b>545,094</b>	<b>41,927</b>	<b>41,809</b>	<b>771,332</b>	<b>53,905</b>
<b>Risk Weighted Amounts</b>								
3.1	<b>Total Credit Risk Weighted Assets</b>	<b>3,935,724</b>	<b>826,073</b>	<b>2,841,072</b>	<b>99,723</b>	<b>106,874</b>	<b>3,873,742</b>	<b>65,142</b>
3.2	<b>Total Market Risk Weighted Assets</b>	<b>332,894</b>	<b>41,395</b>	<b>267,347</b>	<b>7,806</b>	<b>257</b>	<b>316,804</b>	<b>16,101</b>
3.3	<b>Total Operational Risk Assets</b>	<b>737,573</b>	<b>118,955</b>	<b>558,604</b>	<b>27,446</b>	<b>19,468</b>	<b>724,472</b>	<b>13,173</b>
3.4	<b>Total Risk Weighted Amount</b>	<b>5,009,435</b>	<b>986,423</b>	<b>3,667,023</b>	<b>134,976</b>	<b>126,598</b>	<b>4,915,019</b>	<b>94,416</b>
<b>Capital Adequacy Ratios</b>								
4.1	<b>Credit Risk Capital Adequacy Ratio</b>	<b>14.3%</b>	<b>12.3%</b>	<b>12.7%</b>	<b>30.8%</b>	<b>27.5%</b>	<b>13.5%</b>	<b>57.5%</b>
4.2	<b>Tier 1 capital to Total Risk Weighted Amount</b>	<b>16.5%</b>	<b>14.4%</b>	<b>14.9%</b>	<b>31.1%</b>	<b>33.0%</b>	<b>15.7%</b>	<b>57.1%</b>
4.3	<b>Total Capital Adequacy Ratio</b>	<b>2.1%</b>	<b>2.1%</b>	<b>2.1%</b>	<b>0.2%</b>	<b>5.5%</b>	<b>2.2%</b>	<b>-0.4%</b>
<b>Other Deductins from Tier 1 and Tier 2 Capital</b>								
5.1	Investments in equity and other regulatory capital of majority owned securities or other financial subsidiaries not consolidated in the balance sheet	24,245	4,520	18,659	-	205	23,385	860
5.2	Significant minority investments in banking, securities and other financial entities	5,755	1,488	2,205	-	-	3,693	2,062
5.3	Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)	537	-	364	-	-	364	173
5.4	Significant minority and majority investments in commercial entities exceeding 15% of Bank,s Capital	637	-	637	-	-	637	-
5.5	Securitization exposure subject to deduction (para 4.3.1 of instructions)	-	-	-	-	-	-	-
5.6	Others	41	-	41	-	-	41	-
5.7	<b>Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital ( 5.1 to 5.6)</b>	<b>31,215</b>	<b>6,008</b>	<b>21,907</b>	<b>-</b>	<b>205</b>	<b>28,120</b>	<b>3,095</b>

**Table 1.15: Stress Testing Results of the Banking System**  
(June 30, 2012)

Shock Details		Number of Banks with CAR*			
		< 0%	0% - 10%	> 10%	
Pre-Shock Position		0	4	33	
Credit Shocks		Nature of Shock	< 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.	Hypothetical	1	8	28
C-2	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	0	4	33
C-3	Default of top 3 private sector individual borrowers (fund based exposures only) of the banks.	Hypothetical	1	5	31
C-4	Default of top 3 private sector Individuals (both fund based and non-fund based exposures) of the banks.	Hypothetical	1	5	31
C-5	Increase in provisions against NPLs equivalent to 50% of Net NPLs.	Hypothetical	2	3	32
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 5 years.	Historical	2	4	31
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).	Historical	1	4	32
C-8	Increase in NPLs to Loans Ratio of Textile Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years.	Historical	0	4	33
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.	Historical	0	4	33
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 3 years.	Historical	0	4	33
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical	NPLR 15.8	Critical NPLR 54.9	Difference 39.2
Market Shocks			Number of Banks with CAR		
			< 0%	0% - 10%	> 10%
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	Hypothetical	0	5	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 4 years (July-08).	Historical	0	5	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 4 years (April-09).	Historical	0	5	32
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	0	4	33
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 4 years (May08-Aug08).	Historical	0	4	33
ER-3	Appreciation of Pak Rupee exchange rate by 3.2% equivalent to the quarterly high level of appreciation of rupee against dollar experienced during the last 4 years (Oct08-Jan09).	Historical	0	4	33
EQ-1	Fall in general equity prices by 41.4% (Oct08-Jan09).	Historical	0	5	32
EQ-2	Fall in general equity prices by 50%.	Hypothetical	0	5	32
Combined Credit & Market Shocks			< 0%	0% - 10%	> 10%
COMB-1	Increase in NPLs equivalent to historically high quarterly increase in NPLs to Loan Ratio (Shock C-6) and upward shift plus steepening of the yield curve (Shock IR-2) and fall in equity prices (Shock- EQ-1)	Historical	2	7	28
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- EQ-2)	Hypothetical	1	14	22
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	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.	Hypothetical	0	0	0
			Number of Banks with		
			LCR<1	LCR 1-2	LCR>2
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government Securities*	Hypothetical	0	0	37

\* Excluding IDBP, which has negative equity and is in process of liquidation.

**Table 1.16: List of Banks**

CY09	CY10	CY11	Jun-12
<b>A. Public Sector Com. Banks (4)</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
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
	The Bank of Punjab	The Bank of Punjab	The Bank of Punjab
<b>B. Local Private Banks (25)</b>	<b>B. Local Private Banks (23)</b>	<b>B. Local Private Banks (22)</b>	<b>B. Local Private Banks (22)</b>
Allied Bank Ltd.	<i>AlBaraka Bank (Pakistan) Ltd.*</i>	AlBaraka Bank (Pakistan) Ltd.*	AlBaraka Bank (Pakistan) Ltd.*
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.
Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.	<i>Burj Bank Ltd. #</i>	Burj Bank Ltd. #
<i>Emirates Global Islamic Bank Ltd.*</i>	<i>Faysal Bank Ltd.**</i>	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
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.			
<b>C. Foreign Banks (7)</b>	<b>C. Foreign Banks (6)</b>	<b>C. Foreign Banks (7)</b>	<b>C. Foreign Banks (7)</b>
<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.	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.
HSBC Bank Middle East Ltd.		Oman International Bank S.A.O.G.	Oman International Bank 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 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 Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.
<b>All Commercial Banks (36)</b>	<b>All Commercial Banks (34)</b>	<b>All Commercial Banks (34)</b>	<b>All Commercial Banks (34)</b>
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
<b>All Banks (40)</b>	<b>All Banks (38)</b>	<b>All Banks (38)</b>	<b>All Banks (38)</b>
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 Ltd. with effect from October 29, 2010.

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

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

# Name was changed to "Burj Bank Ltd." vide BPRD notification dated July 09, 2011.

## The name of "Oman International Bank S.A.O.G." was changed to "HSBC Bank Oman S.A.O.G." with effect from June 03, 2012.

^ Descheduling and amalgamation of Mybank Ltd. (MBL) with and into Summit Bank Ltd. with effect from Jun 29, 2011.

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

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

## **2. Islamic Banking**

**Table 2.1: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches**  
(June 30, 2012)

million Rupees

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking	Absolute change	
				QoQ	YoY
<b>ASSETS</b>					
<b>Cash &amp; Balances With Treasury Banks</b>	31,382	14,749	46,131	8,939	6,727
Balances With Other Banks	9,888	10,570	20,458	(156)	1,087
Due from Financial Institutions	16,968	2,200	19,168	(1,363)	12
Investments - Net	218,788	126,891	345,679	52,780	114,401
Financing - Net	121,411	75,424	196,834	2,288	8,223
Operating Fixed Assets	11,166	4,789	15,956	998	2,241
Deferred Tax Assets	2,778	44	2,822	(366)	441
Other Assets	44,960	19,156	64,116	4,226	17,555
<b>TOTAL ASSETS</b>	<b>457,342</b>	<b>253,823</b>	<b>711,165</b>	<b>67,345</b>	<b>150,688</b>
<b>LIABILITIES</b>					
<b>Bills Payable</b>	6,159	1,704	7,863	710	2,152
Due to Financial Institution	9,893	8,158	18,051	(6,857)	(5,911)
Deposits And Other Accounts	390,082	212,438	602,521	72,279	150,393
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	1	-	1	(2)	(10)
Deferred Tax Liabilities	-	1	1	-	(3)
Other Liabilities	12,067	11,693	23,760	(238)	(3,418)
<b>TOTAL LIABILITIES</b>	<b>418,203</b>	<b>233,995</b>	<b>652,197</b>	<b>65,893</b>	<b>143,202</b>
<b>NET ASSETS</b>					
<b>NET ASSETS REPRESENTED BY: -</b>	<b>39,139</b>	<b>19,828</b>	<b>58,968</b>	<b>1,452</b>	<b>7,486</b>
<b>Share Capital</b>	37,435	8,923	46,358	50	1,194
Reserves	1,251	11	1,262	191	839
Unappropriated Profit	383	10,288	10,671	1,551	5,898
Share Holders' Equity	39,069	19,223	58,292	1,792	7,930
Surplus/Deficit On Revaluation Of Assets	70	606	676	(339)	(444)
<b>TOTAL</b>	<b>39,139</b>	<b>19,828</b>	<b>58,968</b>	<b>1,452</b>	<b>7,486</b>
<b>PROFIT AND LOSS STATEMENT</b>					
	<b>Islamic Banks</b>	<b>Islamic Banking Branches</b>	<b>Islamic Banking</b>	<b>Absolute change</b>	
				<b>YoY</b>	
Mark-Up Income	20,901	12,076	32,977	4,901	
<b>Mark-Up Expenses</b>	<b>11,981</b>	<b>7,061</b>	<b>19,042</b>	<b>3,113</b>	
Net Mark-Up	8,920	5,015	13,935	1,789	
<b>Provisions &amp; Bad Debts Written Off Directly/(Reversals)</b>	<b>589</b>	<b>(372)</b>	<b>217</b>	<b>(503)</b>	
Net Mark-Up After Provision	8,331	5,387	13,718	2,292	
Fees, Commission & Brokerage Income	804	590	1,394	356	
Dividend Income	393	92	485	60	
Income From Dealing In Foreign Currencies	395	69	465	(168)	
<b>Other Income</b>	<b>772</b>	<b>334</b>	<b>1,106</b>	<b>646</b>	
Total Non - Markup	2,365	1,085	3,450	893	
	10,696	6,472	17,168	3,185	
Administrative Expenses	7,511	3,574	11,085	2,165	
<b>Other Expenses</b>	<b>33</b>	<b>126</b>	<b>159</b>	<b>119</b>	
Total Non-Markup	7,544	3,700	11,244	2,284	
<b>Profit before Tax and Extra ordinary Items</b>	<b>3,152</b>	<b>2,772</b>	<b>5,923</b>	<b>901</b>	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>3,152</b>	<b>2,772</b>	<b>5,923</b>	<b>901</b>	
Less: Taxation	1,097	42	1,139	123	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>2,054</b>	<b>2,730</b>	<b>4,784</b>	<b>777</b>	

**Table 2.2: Financial Soundness Indicators of Islamic Banking**

	Percent				
	Dec-09	Dec-10	Jun-11	Dec-11	Jun-12
<b>Capital</b>					
Total Capital to Total RWA	18.5	16.8	18.7	18.0	18.1
Tier 1 Capital to Total RWA	18.4	16.3	18.2	17.2	17.4
Capital to Total Assets	11.4	9.7	9.2	8.7	8.3
<b>Asset Quality</b>					
NPLs to Total Loans	6.3	7.3	7.5	7.6	8.8
Net NPLs to Net Loans	3.1	3.2	3.2	2.9	3.8
Provision to NPLs	51.7	58.6	60.0	63.0	59.5
<b>Earnings</b>					
ROA before Tax	0.7	0.6	2.0	1.9	1.8
ROA after Tax	0.6	0.6	1.6	1.6	1.4
ROE before Tax	5.9	5.9	20.7	20.8	20.6
ROE after Tax	4.6	5.2	16.5	17.3	16.6
Net Interest Income to Gross Income	79.4	78.5	82.6	82.4	80.2
Non Interest Income to Gross Income	20.6	21.5	17.4	17.6	19.8
Operating Expense to Gross Income	70.3	72.6	60.9	60.4	64.7
<b>Liquidity</b>					
Loans to Deposits	54.3	46.2	41.7	38.4	32.7

**Table 2.3: List of Islamic Banks**

As of December 31, 2011		As of June 30, 2012	
<b>Islamic Banks</b>		<b>Islamic Banks</b>	
1	AlBaraka Bank (Pakistan) Limited	1	AlBaraka Bank (Pakistan) Limited
2	BankIslami Pakistan Limited	2	BankIslami Pakistan Limited
3	Dawood Islamic Bank Limited	3	Burj Bank Limited
4	Dubai Islamic Bank Pakistan Ltd	4	Dubai Islamic Bank Pakistan Ltd
5	Meezan Bank Ltd	5	Meezan Bank Ltd
<b>Conventional Banks having Islamic Banking Branches</b>		<b>Conventional Banks having Islamic Banking Branches</b>	
1	Askari Bank Limited	1	Askari Bank Limited
2	Bank Al Habib Ltd	2	Bank Al Habib Ltd
3	Bank Alfalah Ltd	3	Bank Alfalah Ltd
4	Faysal Bank Limited	4	Faysal Bank Limited
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 Limited	12	United Bank Limited
<b>Grand Total 17 (5+12)</b>		<b>Grand Total 17 (5+12)</b>	

### **3. Non-Banking Financial Institutions**



**Table 3.1: Balance Sheets and Income Statements of DFIs**

million Rupees

Financial Position	CY08	CY09	CY10	Jun-11	CY11	Jun-12	Absolute change	
							QoQ	YoY
<b>ASSETS</b>								
Cash & Balances With Treasury Banks	701	1,716	1,740	1,766	2,341	481	81	(1,839)
Balances With Other Banks	10,905	6,713	2,866	758	1,423	2,522	881	2,152
Lending To Financial Institutions	8,245	12,085	8,720	2,253	2,909	3,172	489	(710)
Investments - Net	38,536	62,102	64,115	72,055	81,379	88,005	(12,286)	(1,270)
Advances - Net	36,673	41,416	45,234	47,394	46,547	46,737	80	1,170
Operating Fixed Assets	2,918	3,098	2,974	2,944	2,930	2,960	36	58
Deferred Tax Assets	790	1,277	1,098	1,193	1,193	1,219	25	(19)
Other Assets	4,522	3,786	5,500	5,951	5,103	5,572	(444)	(934)
<b>TOTAL ASSETS</b>	<b>103,290</b>	<b>132,193</b>	<b>132,248</b>	<b>134,312</b>	<b>143,825</b>	<b>150,669</b>	<b>(11,140)</b>	<b>(1,391)</b>
<b>LIABILITIES</b>								
Bills Payable	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	43,838	51,522	50,306	51,789	64,885	67,693	(10,710)	(6,719)
Deposits And Other Accounts	5,881	18,074	15,856	15,841	12,074	14,081	(1,056)	1,441
Sub-ordinated Loans	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	36	30	15	12	19	14	(2)	(9)
Deferred Tax Liabilities	-	2	637	76	669	719	(142)	768
Other Liabilities	4,841	5,814	6,757	7,167	6,899	7,537	164	936
<b>TOTAL LIABILITIES</b>	<b>54,595</b>	<b>75,442</b>	<b>73,571</b>	<b>74,884</b>	<b>84,546</b>	<b>90,045</b>	<b>(11,746)</b>	<b>(3,582)</b>
<b>NET ASSETS</b>	<b>48,695</b>	<b>56,751</b>	<b>58,677</b>	<b>59,428</b>	<b>59,279</b>	<b>60,624</b>	<b>607</b>	<b>2,191</b>
<b>NET ASSETS REPRESENTED BY: -</b>								
Share Capital	42,750	47,269	48,343	48,409	48,409	48,627	-	-
Reserves	11,610	7,250	7,272	6,930	7,454	6,018	(101)	(1,201)
Unappropriated Profit	(5,008)	342	2,116	3,064	2,513	4,776	711	3,014
<b>Share Holders' Equity</b>	<b>49,352</b>	<b>54,860</b>	<b>57,732</b>	<b>58,403</b>	<b>58,375</b>	<b>59,421</b>	<b>610</b>	<b>1,813</b>
Surplus/Deficit On Revaluation Of Assets	(657)	1,891	945	1,025	904	1,203	(3)	378
<b>TOTAL</b>	<b>48,695</b>	<b>56,751</b>	<b>58,677</b>	<b>59,428</b>	<b>59,279</b>	<b>60,624</b>	<b>607</b>	<b>2,191</b>

OPERATING POSITION	CY08	CY09	CY10	Jun-11*	CY11	Jun-12	Change YoY
Mark-Up/ Return/Interest Earned	10,350	12,592	13,942	7,190	15,202	7,501	(167)
Mark-Up/ Return/Interest Expenses	5,873	6,720	7,318	3,814	8,030	4,463	496
<b>Net Mark-Up / Interest Income</b>	<b>4,478</b>	<b>5,872</b>	<b>6,625</b>	<b>3,376</b>	<b>7,172</b>	<b>3,038</b>	<b>(662)</b>
Provisions & Bad Debts Written Off Directly/(Reversals)	6,159	3,133	1,238	342	941	(129)	(221)
<b>Net Mark-Up / Interest Income After Provision</b>	<b>(1,681)</b>	<b>2,739</b>	<b>5,386</b>	<b>3,035</b>	<b>6,231</b>	<b>3,167</b>	<b>(441)</b>
Fees, Commission & Brokerage Income	123	191	148	42	124	56	(15)
Dividend Income	669	423	484	228	854	223	180
Income From Dealing In Foreign Currencies	560	20	(483)	2	(160)	73	58
Other Income	6,412	844	1,194	235	534	593	1,147
<b>Total Non - Markup / Interest Income</b>	<b>7,763</b>	<b>1,479</b>	<b>1,343</b>	<b>507</b>	<b>1,352</b>	<b>945</b>	<b>1,370</b>
<b>Total Income</b>	<b>6,082</b>	<b>4,217</b>	<b>6,729</b>	<b>3,542</b>	<b>7,583</b>	<b>4,112</b>	<b>929</b>
Administrative Expenses	2,413	2,647	2,977	1,425	3,102	1,547	(25)
Other Expenses	2,022	62	166	76	1,905	18	(563)
Total Non-Markup/Interest Expenses	4,435	2,709	3,144	1,501	5,007	1,565	(588)
Profit before Tax and Extra ordinary Items	1,647	1,508	3,586	2,041	2,576	2,547	1,516
Extra ordinary/unusual Items -- Gain/(Loss)	(48)	(25)	-	-	-	-	-
<b>Profit/ (Loss) Before Taxation</b>	<b>1,696</b>	<b>1,533</b>	<b>3,586</b>	<b>2,041</b>	<b>2,576</b>	<b>2,547</b>	<b>1,516</b>
Less: Taxation	886	630	1,690	883	1,690	754	(182)
<b>Profit/ (Loss) after Taxation</b>	<b>810</b>	<b>904</b>	<b>1,896</b>	<b>1,158</b>	<b>886</b>	<b>1,793</b>	<b>1,698</b>

**Table 3.2: Financial Soundness Indicators of DFIs**

	Percent					
	CY08	CY09	CY10	Jun-11	CY11	Jun-12
<b>Capital</b>						
Total Capital to Total RWA	53.4	52.5	56.1	56.7	56.9	57.1
Tier 1 Capital to Total RWA	53.3	52.4	56.5	57.2	57.4	57.5
Capital to Total Assets	47.1	42.9	44.4	44.2	41.2	40.2
<b>Asset Quality</b>						
NPLs to Total Loans	27.0	27.1	29.9	26.7	29.3	32.3
Net NPLs to Net Loans	11.2	10.1	59.4	11.4	59.4	52.9
Provision to NPLs	65.9	69.8	14.8	64.7	14.4	18.3
Net NPLs to Capital	8.4	7.4	11.4	9.1	11.3	14.1
<b>Earnings</b>						
ROA before Tax	1.5	1.3	2.7	3.1	1.9	3.4
ROA after Tax	0.7	0.8	1.4	1.7	0.6	2.4
ROE before Tax	3.4	2.9	6.2	6.9	4.4	8.4
ROE after Tax	1.6	1.7	3.3	3.9	1.5	5.9
Net Interest Income to Gross Income	34.8	79.9	83.1	86.9	84.1	76.3
Operating Expense to Gross Income	22.7	36.9	39.5	38.7	58.7	39.3
<b>Liquidity</b>						
Loans to Deposits	622.9	229.2	285.3	299.2	385.5	331.9
Liquid Assets/Total Assets	31.2	35.9	32.6	33.5	40.3	42.3
Liquid Assets/Total Deposits	547.3	262.4	271.6	284.3	480.6	453.0

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

As of December 31, 2011	As of June 30, 2012
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	FY12
Equity	2,796	4,112	4,811	6,236	6,659	5,921	9,038	7,482	4,349	4,286	3,503	1,707
Deposits	11,208	11,062	12,810	12,263	19,907	25,024	15,204	12,593	8,869	6,472	7,176	6,071
Liabilities	25,211	22,916	31,258	29,338	44,382	48,606	35,550	35,896	26,526	22,007	20,648	17,493
Advances	12,513	10,058	10,715	13,535	21,274	22,502	18,537	18,721	14,181	7,852	4,774	3,913
Investments	11,557	11,333	19,888	17,386	20,931	24,088	20,854	17,070	11,196	9,270	11,167	5,696
Assets	28,007	27,028	36,069	35,568	51,041	54,527	44,588	43,378	30,875	26,294	24,140	16,644
Income	2,808	4,770	4,699	3,690	4,598	6,441	4,662	5,201	2,835	2,767	2,462	1,602
Expense	3,641	4,403	3,959	2,051	4,302	5,058	4,278	4,695	4,953	4,563	2,961	3,291

\* Un-audited results.

**Leasing Companies**

million Rupees

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12
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	3,977
Equity	2,796	4,112	4,811	6,236	6,659	5,921	9,038	7,482	4,349	4,582	4,950	4,223
Deposits	11,208	11,062	12,810	12,263	19,907	25,024	15,204	12,593	8,869	13,290	5,295	6,358
Liabilities	25,211	22,916	31,258	29,338	44,382	48,606	35,550	35,896	26,526	32,406	28,568	28,692
Advances	12,513	10,058	10,715	13,535	21,274	22,502	18,537	18,721	14,181	29,285	26,934	26,551
Investments	11,557	11,333	19,888	17,386	20,931	24,088	20,854	17,070	11,196	3,635	2,799	2,993
Assets	28,007	27,028	36,069	35,568	51,041	54,527	44,588	43,378	30,875	36,989	33,473	32,874
Income	2,808	4,770	4,699	3,690	4,598	6,441	4,662	5,201	2,835	4,686	4,078	4,411
Expense	3,641	4,403	3,959	2,051	4,302	5,058	4,278	4,695	4,953	5,053	3,900	4,379

\* Un-audited results.

**Modarabas**

million Rupees

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12
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	12,103
Equity	6,671	7,727	7,983	8,652	9,965	10,326	11,148	11,845	10,839	11,489	12,455	13,013
Liabilities	8,833	9,785	7,990	9,471	11,607	13,602	15,191	17,805	12,248	13,000	13,921	16,512
Assets	15,504	17,512	15,973	18,026	21,572	23,927	26,339	29,643	23,087	24,489	26,343	29,522

\* Un-audited results.

**Table 3.5: List of Non-Banking Finance Companies**

<b><u>Investment Banks</u></b>			
<b>As of June 30, 2011</b>		<b>As of June 30, 2012</b>	
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	Invest Capital Investment Bank Limited	5	Invest Capital Investment Bank Limited
6	Security Investment Bank Limited	6	Security Investment Bank Limited
7	Trust Investment Bank Limited	7	Trust Investment Bank Limited
<b><u>Leasing Companies</u></b>			
<b>As of June 30, 2011</b>		<b>As of June 30, 2012</b>	
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, 2011		As of June 30, 2012	
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 Pak Modaraba
10	First Pak Modaraba	10	First Treet Manufacturing Modaraba
11	First Treet Manufacturing Modaraba	11	Habib Bank Modaraba
12	Habib Bank Modaraba	12	Habib Modaraba
13	Habib Modaraba	13	IBL Modaraba
14	IBL Modaraba	14	Imrooz Modaraba
15	Imrooz Modaraba	15	KASB Modaraba
16	KASB Modaraba	16	Modaraba Al-Mali
17	Modaraba Al-Mali	17	National Bank Modaraba
18	National Bank Modaraba	18	Paramount Modaraba
19	Paramount Modaraba	19	Prudential Modaraba
20	Prudential Modaraba	20	Punjab Modaraba
21	Punjab Modaraba	21	Standard Chartered Modaraba
22	Standard Chartered Modaraba	22	Tri-Star Modaraba 1st
23	Tri-Star Modaraba 1st	23	Trust Modaraba
24	Trust Modaraba	24	UDL Modaraba
25	UDL 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	Jun-12
Paid-up capital	5,965	7,101	7,734	8,807	10,245	11,827	13,909	13,347	14,601	16,205
Investments	14,605	16,402	22,528	34,419	69,677	60,195	63,122	59,268	56,821	55,018
Gross Premium	19,571	22,052	27,712	33,250	38,196	41,707	43,441	45,813	45,717	23,289
Net Premium	9,740	11,749	15,931	20,403	23,076	26,293	25,298	25,491	24,743	11,919
Net Claims Incurred	5,266	6,565	9,017	11,807	17,378	26,297	21,283	17,162	14,640	7,406
Net Profit after tax	2,642	3,358	5,863	16,819	56,153	(4,089)	5,995	3,605	3,066	3,473
Total Assets	37,013	44,041	53,753	74,334	121,771	114,497	123,654	121,856	112,883	117,694

**Life Insurance Business**

million Rupees

	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12
Paid-up capital	2,202	2,317	2,362	2,748	2,847	3,391	4,467	5,895	5,895	6,273
Investments	87,125	99,026	109,581	129,084	154,675	165,319	199,364	227,547	269,330	307,356
Gross premium	13,029	14,682	18,552	22,571	27,692	34,861	41,943	53,831	69,936	38,909
Net premium	12,662	14,236	17,964	21,848	26,818	33,786	40,771	52,531	66,274	37,770
Gross claims incurred	6,687	7,887	8,818	10,994	13,353	16,737	19,774	21,214	20,469	14,045
Net profit (after tax)	395	320	393	657	1,679	(137)	1,068	940	1,519	834
Total assets	108,036	123,899	142,329	164,605	191,746	213,959	228,581	292,810	348,993	380,271

**Reinsurance Business**

million Rupees

	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12
Paid up Capital	450	450	450	450	540	3,000	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	5,226
Gross Premium	4,697	5,241	4,160	4,499	4,731	4,555	5,839	6,552	6,893	3,081
Net Premium	1,447	2,289	2,005	1,415	1,695	1,896	2,170	2,940	3,535	2,069
Net Claims incurred	1,011	1,329	823	777	931	962	904	1,688	2,018	1,009
Net Profit after tax	333	325	594	672	3,727	886	269	526	844	446
Total Assets	6,232	6,613	5,634	6,464	10,447	12,528	12,372	12,535	12,878	12,523



**Table 4.2: List of Insurance Companies**

**Non-Life Insurance**

As on 2011	As on June 2012
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 2011	As on June 2012
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

<b>As on 2011</b>	<b>As on June 2012</b>
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

<b>As on 2011</b>	<b>As on June 2012</b>
1 Dawood Family Takaful Limited	1 Dawood Family Takaful Limited
2 Pak Qatar Family Takaful Limited	2 Pak Qatar Family Takaful Limited

### Reinsurance

<b>As on 2011</b>	<b>As on June 2012</b>
1 Pakistan Reinsurance Company Limited	1 Pakistan Reinsurance Company Limited