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**Quarterly Compendium:  
Statistics of the  
Banking System**

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**[ September 2011 ]**

**State Bank of Pakistan**

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

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

	billion Rupees											
	CY05	CY06	CY07	CY08	CY09	Mar-10	Jun-10	Sep-10	Dec-10	Mar-11	Jun-11	Sep-11
Total Assets	3,660	4,353	5,172	5,628	6,516	6,435	6,782	6,626	7,138	7,190	7,715	7,763
Investments (net)	800	833	1,276	1,087	1,737	1,787	1,893	1,873	2,142	2,285	2,620	2,845
Advances (net)	1,991	2,428	2,688	3,173	3,240	3,170	3,231	3,167	3,349	3,335	3,383	3,263
Deposits	2,832	3,255	3,854	4,218	4,786	4,774	5,128	5,021	5,450	5,421	5,965	5,769
Equity	292	402	544	563	660	660	668	656	697	697	723	753
Profit Before Tax (ytd)	94	124	107	63	81	29	59	80	111	39	77	116
Profit After Tax (ytd)	63	84	73	43	54	18	36	49	65	25	51	76
Provisioning Charges (ytd)	19	22	60	106	97	15	30	50	70	14	30	44
Non-Performing Loans	177	177	218	359	446	457	460	494	548	574	579	613
Non-Performing Loans (net)	41	39	30	109	134	133	123	143	182	191	186	210

Note: Statistics for Mar, Jun, Sep and Dec 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												
	CY07	CY08	CY08	CY09	Sep-10	Dec-10	Mar-11	Jun-11	Sep-11				
<b>Growth Rates</b>	YoY	YoY	YoY	YoY	QoQ	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	18.8	8.8	8.8	15.8	(2.3)	7.7	9.3	0.7	11.7	7.3	13.7	0.6	17.2
Loans (Net)	10.7	18.0	18.3	2.1	(2.0)	5.7	3.1	(0.4)	5.2	1.4	4.7	(3.6)	3.0
Deposits	18.4	9.4	9.4	13.5	(2.1)	8.5	13.9	(0.5)	13.5	10.0	16.3	(3.3)	14.9
Investments (Net)	53.1	(14.8)	(15.4)	59.9	(1.0)	14.3	22.2	6.7	27.9	14.7	38.4	8.6	51.9
Equity	35.3	3.4	3.4	17.3	(1.9)	6.3	5.4	0.0	5.6	3.6	8.1	4.2	14.9
<b>KEY FSIs:</b>	CY07	CY08	CY08	CY09	Sep-10	Dec-10	Mar-11	Jun-11	Sep-11				
Capital Adequacy Ratio	12.3	12.2	12.3	14.0	13.8	14.0	13.6	14.1	14.9				
Capital to Total Assets	10.5	10.0	10.0	10.1	9.9	9.8	9.7	9.4	9.7				
NPLs to Loans (Gross)	7.6	10.5	10.5	12.6	14.0	14.7	15.4	15.3	16.7				
Net NPLs to Net Loans	1.1	3.4	3.4	4.1	4.5	5.4	5.7	5.5	6.4				
ROA (Before Tax)	2.2	1.2	1.2	1.3	1.6	1.7	2.2	2.1	2.1				
ROE^ (Before Tax)	22.6	11.4	11.4	13.2	16.2	16.7	22.4	21.8	21.5				
Liquid Assets/ Total Deposits	45.1	37.7	38.2	44.5	44.4	45.9	47.3	49.5	54.5				
Advances to Deposit Ratio	69.7	75.2	75.5	67.7	63.1	61.4	61.5	56.7	56.6				

^ Based on Average Equity plus Surplus on Revaluation.

Note: Growth rates for Dec, Mar, Jun and Sep are based on un-audited quarterly results.

**Table 1.3: Group wise Balance Sheets and Income Statements of Banks**  
(September 30, 2011)

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	million Rupees	
							Absolute change	
							QoQ	YoY
<b>ASSETS</b>								
Cash & Balances With Treasury Banks	92,195	440,974	38,035	571,205	2,635	573,840	(11,698)	71,969
Balances With Other Banks	50,801	109,656	3,353	163,811	6,931	170,743	6,408	124
Lending To Financial Institutions	27,084	136,282	40,235	203,601	1,140	204,741	(10,984)	(76,147)
Investments - Net	419,153	2,307,956	97,280	2,824,389	21,067	2,845,456	225,207	972,008
Advances - Net	675,883	2,429,069	65,267	3,170,219	92,730	3,262,949	(120,508)	95,849
Operating Fixed Assets	32,609	191,534	2,163	226,306	5,316	231,622	3,161	11,895
Deferred Tax Assets	23,766	54,671	5,738	84,175	1,087	85,261	4,788	13,068
Other Assets	116,607	252,854	6,321	375,781	12,518	388,300	(48,063)	48,328
<b>TOTAL ASSETS</b>	<b>1,438,100</b>	<b>5,922,995</b>	<b>258,392</b>	<b>7,619,487</b>	<b>143,424</b>	<b>7,762,911</b>	<b>48,311</b>	<b>1,137,092</b>
<b>LIABILITIES</b>								
Bills Payable	15,113	67,352	4,116	86,582	279	86,861	5,679	10,780
Borrowings From Financial Institution	90,252	579,758	14,608	684,619	80,806	765,424	203,404	248,101
Deposits And Other Accounts	1,090,594	4,486,292	176,939	5,753,825	14,763	5,768,588	(196,255)	747,275
Sub-ordinated Loans	-	52,418	-	52,418	3,405	55,823	(1,242)	4,289
Liabilities Against Assets Subject To Finance Lease	100	10	9	119	16	135	(17)	(29)
Deferred Tax Liabilities	3,769	8,903	117	12,789	261	13,050	881	2,892
Other Liabilities	78,558	184,850	19,686	283,093	36,756	319,849	5,199	26,248
<b>TOTAL LIABILITIES</b>	<b>1,278,386</b>	<b>5,379,583</b>	<b>215,475</b>	<b>6,873,444</b>	<b>136,287</b>	<b>7,009,731</b>	<b>17,649</b>	<b>1,039,555</b>
<b>NET ASSETS</b>	<b>159,714</b>	<b>543,412</b>	<b>42,917</b>	<b>746,042</b>	<b>7,137</b>	<b>753,180</b>	<b>30,661</b>	<b>97,537</b>
<b>NET ASSETS REPRESENTED BY:</b>								
Share Capital	41,114	340,655	39,590	421,359	15,508	436,867	62,377	77,767
Reserves	36,352	82,904	126	119,382	9,849	129,231	(52,334)	(29,096)
Unappropriated Profit	57,700	74,387	3,201	135,287	(22,951)	112,336	13,566	36,337
<b>Share Holders' Equity</b>	<b>135,166</b>	<b>497,945</b>	<b>42,916</b>	<b>676,028</b>	<b>2,406</b>	<b>678,434</b>	<b>23,609</b>	<b>85,008</b>
Surplus/Deficit On Revaluation Of Assets	24,547	45,466	1	70,014	4,731	74,746	7,053	12,528
<b>TOTAL</b>	<b>159,714</b>	<b>543,412</b>	<b>42,917</b>	<b>746,042</b>	<b>7,137</b>	<b>753,180</b>	<b>30,661</b>	<b>97,537</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	93,438	426,303	18,063	537,804	7,600	545,404	77,745	
Mark-Up/ Return/Interest Expenses	57,118	225,363	9,163	291,644	3,311	294,955	39,922	
<b>Net Mark-Up / Interest Income</b>	<b>36,321</b>	<b>200,940</b>	<b>8,900</b>	<b>246,160</b>	<b>4,289</b>	<b>250,449</b>	<b>37,823</b>	
Provisions & Bad Debts Written Off Directly/(Reversal)	7,364	34,290	852	42,506	1,830	44,336	(5,204)	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>28,957</b>	<b>166,650</b>	<b>8,048</b>	<b>203,655</b>	<b>2,459</b>	<b>206,113</b>	<b>43,027</b>	
Fees, Commission & Brokerage Income	7,603	25,980	1,426	35,008	22	35,030	1,697	
Dividend Income	1,351	6,205	-	7,556	82	7,637	2,912	
Income From Dealing In Foreign Currencies	2,423	12,457	3,549	18,429	(0)	18,428	4,250	
Other Income	3,771	11,429	(1,463)	13,737	2,176	15,912	(332)	
<b>Total Non - Markup / Interest Income</b>	<b>15,147</b>	<b>56,071</b>	<b>3,512</b>	<b>74,729</b>	<b>2,279</b>	<b>77,008</b>	<b>8,527</b>	
	44,103	222,720	11,560	278,384	4,738	283,122	51,555	
Administrative Expenses	26,534	126,060	7,184	159,778	4,398	164,175	15,052	
Other Expenses	449	2,536	77	3,062	(8)	3,054	1,388	
<b>Total Non-Markup/Interest Expenses</b>	<b>26,983</b>	<b>128,596</b>	<b>7,261</b>	<b>162,840</b>	<b>4,390</b>	<b>167,230</b>	<b>16,439</b>	
Profit before Tax and Extra ordinary Items	17,120	94,124	4,299	115,544	348	115,892	35,115	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	3.37	3.37	(467.81)	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>17,120</b>	<b>94,124</b>	<b>4,299</b>	<b>115,544</b>	<b>345</b>	<b>115,889</b>	<b>35,583</b>	
Less: Taxation	5,291	33,316	1,292	39,899	5	39,904	8,587	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>11,830</b>	<b>60,809</b>	<b>3,007</b>	<b>75,645</b>	<b>339</b>	<b>75,985</b>	<b>26,996</b>	

\* Un-audited results.

Table 1.4: Financial Soundness Indicators\*

Indicators	Percent								
	2006	2007	2008	2009	Sep-10	Dec-10	Mar-11	Jun-11	Sep-11
<b>CAPITAL ADEQUACY</b>									
<b>Risk Weighted CAR**</b>									
<b>Public Sector Commercial Banks</b>	15.2	16.1	13.4	15.1	12.5	12.8	13.2	12.8	13.2
Local Private Banks	12.7	11.8	11.9	13.9	14.1	14.2	13.5	14.1	15.0
Foreign Banks	15.0	14.6	21.8	23.0	23.9	24.6	25.0	25.2	29.4
<b>Commercial Banks</b>	<b>13.3</b>	<b>12.8</b>	<b>12.6</b>	<b>14.5</b>	<b>14.2</b>	<b>14.2</b>	<b>13.8</b>	<b>14.2</b>	<b>15.1</b>
Specialized Banks	-8.3	-6.2	-4.9	-1.5	2.2	4.7	7.2	8.0	7.3
<b>All Banks</b>	<b>12.7</b>	<b>12.3</b>	<b>12.2</b>	<b>14.0</b>	<b>13.8</b>	<b>14.0</b>	<b>13.6</b>	<b>14.1</b>	<b>14.9</b>
<b>Tier 1 Capital to RWA</b>									
						0.0			
Public Sector Commercial Banks	11.1	12.2	10.9	12.6	10.4	10.7	10.9	10.8	11.0
Local Private Banks	10.4	9.9	10.0	11.4	11.8	12.0	11.4	12.0	12.8
Foreign Banks	14.3	14.0	21.3	22.5	23.6	24.3	24.7	25.0	29.1
<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>12.1</b>	<b>11.7</b>	<b>12.2</b>	<b>12.9</b>
Specialized Banks	-13.3	-12.5	-10.1	-5.8	-3.4	-0.9	1.4	2.0	1.6
<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>11.8</b>	<b>11.4</b>	<b>11.9</b>	<b>12.6</b>
<b>Capital to Total Assets</b>									
Public Sector Commercial Banks	12.2	13.7	10.7	11.3	11.0	11.1	11.3	10.5	11.1
Local Private Banks	9.2	10.2	10.0	9.9	9.6	9.4	9.2	8.9	9.2
Foreign Banks	10.1	11.2	14.5	14.8	14.4	14.8	14.5	15.1	16.6
<b>Commercial Banks</b>	<b>9.9</b>	<b>10.9</b>	<b>10.3</b>	<b>10.4</b>	<b>10.1</b>	<b>9.9</b>	<b>9.8</b>	<b>9.4</b>	<b>9.8</b>
Specialized Banks	-8.0	-5.4	-3.2	-1.7	0.3	2.4	4.8	5.7	5.0
<b>All Banks</b>	<b>9.4</b>	<b>10.5</b>	<b>10.0</b>	<b>10.1</b>	<b>9.9</b>	<b>9.8</b>	<b>9.7</b>	<b>9.4</b>	<b>9.7</b>
<b>ASSET QUALITY</b>									
<b>NPLs to Total Loans</b>									
Public Sector Commercial Banks	9.0	8.4	16.3	16.9	17.6	22.9	23.6	21.5	25.2
Local Private Banks	5.2	6.5	8.7	11.1	12.6	12.2	13.0	13.2	13.9
Foreign Banks	1.0	1.6	2.9	6.7	9.2	9.8	9.1	9.0	10.1
<b>Commercial Banks</b>	<b>5.7</b>	<b>6.7</b>	<b>9.9</b>	<b>12.1</b>	<b>13.6</b>	<b>14.3</b>	<b>15.0</b>	<b>14.8</b>	<b>16.3</b>
Specialized Banks	39.1	34.3	28.8	25.5	27.9	28.4	27.6	31.1	30.9
<b>All Banks</b>	<b>6.9</b>	<b>7.6</b>	<b>10.5</b>	<b>12.6</b>	<b>14.0</b>	<b>14.7</b>	<b>15.4</b>	<b>15.3</b>	<b>16.7</b>
<b>Provision to NPLs</b>									
Public Sector Commercial Banks	84.5	89.0	66.9	67.8	69.3	54.1	51.2	53.8	47.2
Local Private Banks	78.7	88.5	70.2	71.0	72.2	72.6	73.4	74.7	75.3
Foreign Banks	191.7	157.0	81.9	75.2	80.5	86.5	87.0	88.8	88.6
<b>Commercial Banks</b>	<b>81.5</b>	<b>89.1</b>	<b>69.3</b>	<b>70.1</b>	<b>71.5</b>	<b>66.9</b>	<b>66.6</b>	<b>68.5</b>	<b>66.1</b>
Specialized Banks	64.1	68.6	72.4	65.7	65.1	64.2	67.6	59.2	61.6
<b>All Banks</b>	<b>77.8</b>	<b>86.1</b>	<b>69.6</b>	<b>69.9</b>	<b>71.1</b>	<b>66.7</b>	<b>66.7</b>	<b>67.9</b>	<b>65.8</b>
<b>Net NPLs to Net Loans</b>									
Public Sector Commercial Banks	1.5	1.0	6.1	6.1	6.2	12.0	13.1	11.2	15.1
Local Private Banks	1.1	0.8	2.7	3.5	3.9	3.7	3.8	3.7	3.8
Foreign Banks	-1.0	-0.9	0.5	1.8	1.9	1.4	1.3	1.1	1.3
<b>Commercial Banks</b>	<b>1.1</b>	<b>0.8</b>	<b>3.3</b>	<b>4.0</b>	<b>4.3</b>	<b>5.2</b>	<b>5.6</b>	<b>5.2</b>	<b>6.2</b>
Specialized Banks	18.7	14.0	10.0	10.5	11.9	12.5	11.0	15.5	14.7
<b>All Banks</b>	<b>1.6</b>	<b>1.1</b>	<b>3.4</b>	<b>4.1</b>	<b>4.5</b>	<b>5.4</b>	<b>5.7</b>	<b>5.5</b>	<b>6.4</b>
<b>Net NPLs to Capital</b>									
Public Sector Commercial Banks	6.4	3.4	30.3	27.4	27.6	49.9	54.2	50.2	63.9
Local Private Banks	7.1	4.1	15.9	17.4	19.1	18.6	19.3	17.9	17.1
Foreign Banks	-5.1	-4.1	1.6	4.4	4.4	4.4	4.4	2.0	1.9
<b>Commercial Banks</b>	<b>6.2</b>	<b>3.7</b>	<b>17.9</b>	<b>18.8</b>	<b>20.1</b>	<b>24.6</b>	<b>26.2</b>	<b>24.0</b>	<b>26.3</b>
Specialized Banks	-	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>9.7</b>	<b>5.6</b>	<b>19.4</b>	<b>20.4</b>	<b>21.8</b>	<b>26.1</b>	<b>27.4</b>	<b>25.7</b>	<b>27.8</b>
<b>EARNINGS</b>									
<b>Return on Assets (Before Tax)</b>									
Public Sector Commercial Banks	4.0	3.5	0.6	1.5	1.6	1.8	1.9	1.8	1.6
Local Private Banks	3.1	2.0	1.3	1.3	1.7	1.7	2.3	2.2	2.2
Foreign Banks	3.2	1.5	0.0	-0.3	0.3	0.3	0.3	2.2	2.3
<b>Commercial Banks</b>	<b>3.2</b>	<b>2.3</b>	<b>1.1</b>	<b>1.3</b>	<b>1.6</b>	<b>1.6</b>	<b>2.2</b>	<b>2.1</b>	<b>2.1</b>
Specialized Banks	-1.3	1.4	3.2	3.1	1.7	2.4	1.0	1.1	0.3
<b>All Banks</b>	<b>3.1</b>	<b>2.2</b>	<b>1.2</b>	<b>1.3</b>	<b>1.6</b>	<b>1.7</b>	<b>2.2</b>	<b>2.1</b>	<b>2.1</b>

## Financial Soundness Indicators\* cont'd:

Percent

Indicators	2006	2007	2008	2009	Sep-10	Dec-10	Mar-11	Jun-11	Sep-11
<b>Return on Assets (After Tax)</b>									
Public Sector Commercial Banks	2.7	2.5	0.5	1.3	1.1	0.9	1.3	1.2	1.1
Local Private Banks	2.1	1.4	0.9	0.9	1.0	1.0	1.4	1.4	1.4
Foreign Banks	2.1	0.7	0.3	(0.3)	0.1	0.1	0.1	1.6	1.6
<b>Commercial Banks</b>	<b>2.2</b>	<b>1.6</b>	<b>0.8</b>	<b>0.9</b>	<b>1.0</b>	<b>1.0</b>	<b>1.4</b>	<b>1.4</b>	<b>1.4</b>
Specialized Banks	(1.8)	0.7	1.8	1.2	0.0	1.5	1.0	1.1	0.3
<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>1.0</b>	<b>1.4</b>	<b>1.4</b>	<b>1.4</b>
<b>ROE (Avg. Equity &amp; Surplus) (Before Tax)</b>									
Public Sector Commercial Banks	32.4	27.2	5.2	13.3	15.1	16.3	17.1	16.6	14.8
Local Private Banks	36.2	20.4	12.9	13.2	16.8	16.8	24.4	23.8	24.2
Foreign Banks	30.0	13.1	0.0	(2.4)	2.7	2.7	2.7	14.8	15.3
<b>Commercial Banks</b>	<b>34.7</b>	<b>21.8</b>	<b>10.6</b>	<b>12.4</b>	<b>15.8</b>	<b>16.2</b>	<b>22.4</b>	<b>21.8</b>	<b>21.7</b>
Specialized Banks	-	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>35.2</b>	<b>22.6</b>	<b>11.4</b>	<b>13.2</b>	<b>16.2</b>	<b>16.7</b>	<b>22.4</b>	<b>21.8</b>	<b>21.5</b>
<b>ROE (Avg. Equity &amp; Surplus) (After Tax)</b>									
Public Sector Commercial Banks	21.7	19.5	4.4	11.4	10.5	8.7	11.6	11.0	10.2
Local Private Banks	25.0	13.8	8.5	8.6	10.2	10.1	15.5	15.4	15.6
Foreign Banks	20.4	6.0	2.2	(2.3)	1.5	1.5	1.5	10.9	10.7
<b>Commercial Banks</b>	<b>23.7</b>	<b>15.0</b>	<b>7.3</b>	<b>8.6</b>	<b>9.9</b>	<b>9.5</b>	<b>14.4</b>	<b>14.2</b>	<b>14.2</b>
Specialized Banks	-	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>23.8</b>	<b>15.4</b>	<b>7.8</b>	<b>8.9</b>	<b>9.9</b>	<b>9.8</b>	<b>14.4</b>	<b>14.3</b>	<b>14.1</b>
<b>NII/Gross Income</b>									
Public Sector Commercial Banks	69.5	65.9	65.4	63.0	71.0	67.6	73.1	70.2	70.6
Local Private Banks	73.5	70.7	73.2	75.9	77.9	77.3	77.7	77.5	78.2
Foreign Banks	65.8	59.1	61.3	64.8	68.2	69.3	75.3	72.9	71.7
<b>Commercial Banks</b>	<b>72.1</b>	<b>69.2</b>	<b>71.2</b>	<b>73.3</b>	<b>76.3</b>	<b>75.3</b>	<b>76.9</b>	<b>76.2</b>	<b>76.7</b>
Specialized Banks	40.1	42.8	46.6	44.7	51.2	52.1	66.1	64.6	65.3
<b>All Banks</b>	<b>70.9</b>	<b>68.2</b>	<b>70.3</b>	<b>72.4</b>	<b>75.6</b>	<b>74.7</b>	<b>76.6</b>	<b>75.9</b>	<b>76.5</b>
<b>Cost / Income Ratio</b>									
Public Sector Commercial Banks	31.8	30.2	39.1	47.5	51.0	48.1	49.5	49.2	52.4
Local Private Banks	40.7	45.4	51.6	50.1	53.3	53.3	49.4	50.2	50.0
Foreign Banks	49.8	57.0	69.6	77.5	64.5	63.8	62.0	62.2	58.5
<b>Commercial Banks</b>	<b>39.4</b>	<b>42.8</b>	<b>50.0</b>	<b>50.9</b>	<b>53.4</b>	<b>52.8</b>	<b>49.9</b>	<b>50.5</b>	<b>50.7</b>
Specialized Banks	62.6	53.2	52.1	61.3	61.2	59.1	65.5	69.8	66.8
<b>All Banks</b>	<b>40.3</b>	<b>43.2</b>	<b>50.1</b>	<b>51.2</b>	<b>53.6</b>	<b>53.0</b>	<b>50.3</b>	<b>51.0</b>	<b>51.1</b>
<b>LIQUIDITY</b>									
<b>Liquid Assets/Total Assets</b>									
Public Sector Commercial Banks	33.9	37.0	30.6	31.1	29.4	31.8	31.6	29.9	31.6
Local Private Banks	31.1	32.5	26.8	32.3	33.8	35.0	35.8	39.6	41.9
Foreign Banks	41.0	41.6	45.2	55.0	59.6	65.5	62.5	65.2	67.6
<b>Commercial Banks</b>	<b>32.2</b>	<b>33.8</b>	<b>28.3</b>	<b>32.9</b>	<b>34.0</b>	<b>35.3</b>	<b>36.0</b>	<b>38.5</b>	<b>40.9</b>
Specialized Banks	23.0	27.9	24.5	19.8	15.9	20.1	19.2	22.4	19.3
<b>All Banks</b>	<b>31.9</b>	<b>33.6</b>	<b>28.2</b>	<b>32.7</b>	<b>33.6</b>	<b>35.0</b>	<b>35.7</b>	<b>38.2</b>	<b>40.5</b>
<b>Liquid Assets/Total Deposits</b>									
Public Sector Commercial Banks	42.6	47.1	38.9	40.1	37.4	39.7	41.6	37.1	41.7
Local Private Banks	40.6	42.9	35.0	43.4	43.8	45.1	46.3	50.4	55.4
Foreign Banks	61.1	61.1	71.6	82.4	86.6	97.9	94.0	95.3	98.7
<b>Commercial Banks</b>	<b>42.0</b>	<b>44.3</b>	<b>37.1</b>	<b>44.0</b>	<b>44.1</b>	<b>45.5</b>	<b>46.9</b>	<b>49.1</b>	<b>54.1</b>
Specialized Banks	205.4	247.7	229.4	167.1	157.7	161.4	181.4	181.2	187.2
<b>All Banks</b>	<b>42.7</b>	<b>45.1</b>	<b>37.7</b>	<b>44.5</b>	<b>44.4</b>	<b>45.9</b>	<b>47.3</b>	<b>49.5</b>	<b>54.5</b>
<b>Advances/Deposits</b>									
Public Sector Commercial Banks	64.6	60.0	68.4	65.2	62.7	57.7	61.7	58.1	62.0
Local Private Banks	74.5	70.1	75.1	66.6	61.7	61.2	60.3	55.1	54.1
Foreign Banks	80.1	75.2	68.9	56.1	47.6	47.6	47.6	40.8	36.9
<b>Commercial Banks</b>	<b>72.7</b>	<b>73.8</b>	<b>73.6</b>	<b>66.0</b>	<b>61.4</b>	<b>59.9</b>	<b>60.0</b>	<b>55.3</b>	<b>55.1</b>
Specialized Banks	528.4	507.3	577.0	560.8	693.1	526.6	622.6	517.8	628.1
<b>All Banks</b>	<b>74.6</b>	<b>69.7</b>	<b>75.2</b>	<b>67.7</b>	<b>63.1</b>	<b>61.4</b>	<b>61.5</b>	<b>56.7</b>	<b>56.6</b>

\* Source: FSIs are prepared on the basis of annual audited accounts except for quarter ended Dec, Mar, Jun and Sep; 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' category-wise key variables

## All Banks

	billion Rupees								
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
Paid up Capital	106	168	248	281	325	379	362	374	437
Equity	292	402	544	563	660	697	697	723	753
Deposits	2,832	3,255	3,854	4,218	4,786	5,450	5,421	5,965	5,769
Liabilities	3,367	3,951	4,627	5,065	5,856	6,441	6,492	6,992	7,010
Advances (net of Provision)	1,991	2,428	2,688	3,173	3,240	3,349	3,335	3,383	3,263
Investments (net of Provisions)	800	833	1,276	1,087	1,737	2,142	2,285	2,620	2,845
Assets	3,660	4,353	5,172	5,628	6,516	7,138	7,190	7,715	7,763
Income	271	385	475	582	690	731	203	413	622
Expense	177	262	368	519	609	619	163	336	507
Profit before tax	94	124	107	63	81	111	39	77	116
Profit after tax	63	84	73	43	54	65	25	51	76

\* Un-audited results.

## Public Sector Commercial Banks

	million Rupees								
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
Paid up Capital	9,773	12,278	16,671	18,544	21,339	34,030	34,030	37,394	41,114
Equity	92,712	102,043	142,270	111,986	139,219	151,134	153,395	153,546	159,714
Deposits	578,060	665,642	812,856	819,683	952,373	1,087,745	1,027,260	1,183,100	1,090,594
Liabilities	631,739	734,145	893,622	930,324	1,090,831	1,206,836	1,198,112	1,315,176	1,278,386
Advances (net of Provision)	345,514	429,716	487,362	560,666	620,596	627,726	633,314	687,759	675,883
Investments (net of Provisions)	188,088	179,883	296,670	204,784	297,689	350,702	384,143	396,274	419,153
Assets	724,450	836,189	1,035,892	1,042,310	1,230,050	1,357,970	1,351,507	1,468,723	1,438,100
Income	52,968	73,519	90,970	103,421	119,979	132,870	34,417	72,172	108,585
Expense	30,328	41,961	57,748	96,855	103,218	110,348	27,898	59,532	91,464
Profit before tax	22,640	31,558	33,222	6,566	16,762	22,522	6,519	12,640	17,120
Profit after tax	15,379	21,192	23,851	5,644	14,372	12,019	4,397	8,433	11,830

\* Un-audited results.

## Local Private Banks

	million Rupees								
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
Paid up Capital	59,376	124,252	199,547	214,571	253,015	295,257	278,499	286,639	340,655
Equity	176,569	287,882	389,726	421,074	487,719	507,855	501,821	523,717	543,412
Deposits	1,992,987	2,425,781	2,909,310	3,236,220	3,655,994	4,188,197	4,215,698	4,595,919	4,486,292
Liabilities	2,306,329	2,886,107	3,446,053	3,799,764	4,417,543	4,895,750	4,951,354	5,331,805	5,379,583
Advances (net of Provision)	1,413,072	1,807,163	2,039,623	2,429,934	2,435,792	2,562,263	2,540,368	2,534,501	2,429,069
Investments (net of Provisions)	523,376	598,435	936,764	847,045	1,373,082	1,696,712	1,802,769	2,115,413	2,307,956
Assets	2,482,898	3,173,989	3,835,779	4,220,838	4,905,262	5,403,606	5,453,175	5,855,523	5,922,995
Income	177,860	273,918	348,149	437,498	524,275	556,987	156,676	318,073	482,373
Expense	117,198	187,158	278,615	385,022	463,734	473,582	125,844	257,186	388,249
Profit before tax	60,662	86,760	69,530	52,477	60,541	83,405	30,833	60,887	94,124
Profit after tax	41,188	59,490	47,263	34,704	39,265	50,179	19,578	39,289	60,809

\* Un-audited results.

## Foreign Banks

	million Rupees								
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
Paid up Capital	23,111	17,469	17,085	32,130	34,885	33,847	34,115	34,949	39,590
Equity	32,202	22,686	19,373	33,971	35,739	34,698	35,541	36,968	42,917
Deposits	244,955	150,093	117,561	147,938	160,936	156,331	162,884	167,910	176,939
Liabilities	307,176	201,081	153,339	200,590	205,297	199,125	209,346	208,326	215,475
Advances (net of Provision)	168,439	120,223	88,455	101,921	90,325	65,627	68,957	68,438	65,267
Investments (net of Provisions)	67,383	38,477	26,427	22,593	52,373	79,863	79,571	87,888	97,280
Assets	339,378	223,783	172,711	234,562	241,037	233,823	244,887	245,294	258,392
Income	30,300	24,107	20,169	24,005	27,741	25,069	6,848	13,893	21,575
Expense	18,741	17,784	17,733	23,998	28,591	22,835	5,520	11,256	17,276
Profit before tax	11,559	6,323	2,435	7	(850)	2,234	1,328	2,637	4,299
Profit after tax	8,035	4,288	1,122	651	(809)	1,352	864	1,943	3,007

\* Un-audited results.

## Specialized Banks

	million Rupees								
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
Paid up Capital	13,946	14,452	14,849	15,506	15,507	15,507	15,507	15,508	15,508
Equity	(9,106)	(10,214)	(6,931)	(4,163)	(2,424)	3,461	6,716	8,286	7,137
Deposits	15,861	13,491	14,320	13,883	16,588	17,693	14,856	17,915	14,763
Liabilities	121,961	129,173	134,125	134,332	142,414	138,795	133,552	136,774	136,287
Advances (net of Provision)	63,554	70,617	72,647	80,114	93,031	93,174	92,493	92,759	92,730
Investments (net of Provisions)	21,380	16,581	15,926	12,147	13,819	14,553	18,653	20,675	21,067
Assets	112,855	118,959	127,193	130,178	139,990	142,256	140,268	145,060	143,424
Income	9,531	13,944	15,943	17,039	17,612	15,678	4,696	8,834	9,879
Expense	10,626	14,710	14,272	12,888	13,392	12,579	4,172	7,692	9,534
Profit before tax	(1,095)	(766)	1,671	4,151	4,220	3,099	524	1,142	345
Profit after tax	(1,300)	(1,075)	875	2,317	1,617	1,876	504	1,159	339

\* Un-audited results.

**Table 1.6: Concentration in the Banking System**  
(September 30, 2011)

Indicators	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Percent Industry
<b>Asset</b>							
Share of Total Assets	50.7	22.5	18.2	3.3	3.3	1.8	100
<b>Share of Total Investments</b>	49.5	23.5	19.1	3.7	3.4	0.7	100
<i>of which investment in Government Securities</i>	73.5	79.9	79.5	87.5	96.9	84.1	100
<b>Advances</b>							
Advances:public	71.8	18.5	7.5	2.1	0.1	0.1	100
Advances:private	48.3	22.5	20.7	2.4	2.3	3.8	100
<b>Sectoral Distribution of Loans</b>							
Corporate Sector	50.1	23.7	21.0	2.5	2.5	0.2	100
SMEs	42.3	19.7	33.4	1.0	0.2	3.5	100
Agriculture	30.6	8.9	4.5	0.1	0.0	55.8	100
Consumer Finance	56.1	23.2	12.1	5.7	2.9	0.0	100
Commodity Financing	69.8	20.1	8.2	1.9	0.0	0.0	100
Staff Loans	56.5	19.9	13.7	2.9	3.1	3.9	100
Others	87.2	6.6	1.2	0.3	4.3	0.4	100
Total	52.4	21.8	18.4	2.3	2.0	3.1	100
Net NPLs / Net Loans	4.8	8.7	7.6	6.6	1.3	14.7	6.4
NPLs / Gross Loans	14.8	17.4	20.2	12.1	10.1	30.9	16.7
<b>Liabilities</b>							
<b>Share of Total Deposits</b>	52.4	23.7	17.4	3.1	3.1	0.3	100
Customer Fixed Deposits	44.2	23.4	23.8	4.1	4.3	0.2	100
Customer CASA	56.2	23.8	14.4	2.8	2.5	0.3	100
Customer Deposits others	39.5	31.0	26.6	0.8	1.6	0.5	100
Financial Institutions Remunerative Deposits	51.6	29.1	15.7	1.5	1.5	0.6	100
Financial Institutions Non-Remunerative Deposits	89.9	4.0	2.1	0.4	3.6	0.0	100
<b>Capital Adequacy</b>							
Capital/RWA (Capital Adequacy Ratio)	16.3	10.0	12.4	25.1	29.4	7.3	14.9
Teir 1/RWA	13.6	7.4	11.5	24.7	29.1	1.6	12.6
Net Worth / Total Assets	10.9	7.0	7.6	16.8	16.6	5.0	9.7
Share of Risk Weighted Assets	53.3	19.5	17.6	3.9	3.1	2.6	100.0
<b>Earning &amp; Profitability</b>							
Profit/Loss (Before Tax)	79.1	13.2	2.0	1.8	3.7	0.3	100.0
Net Interest Income / Gross Income	78.6	76.9	67.0	86.9	71.7	65.3	76.5
Provision Expense to Gross Income	12.3	15.0	19.8	0.8	6.9	27.9	13.5
<b>Liquidity</b>							
Liquid Assets / Total Assets	38.8	40.6	40.3	36.9	67.6	19.3	40.5
Liquid Assets / Total Deposits	50.5	52.0	56.8	52.9	98.7	187.2	54.5

\* Un-audited results.

## Asset Quality:

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

### Banking System: Selected Indicators of Asset Quality

	million Rupees								
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
Advances	2,126,844	2,564,055	2,875,686	3,422,549	3,551,331	3,714,312	3,717,394	3,776,682	3,666,535
NPLs	177,433	176,766	217,998	359,238	446,005	547,770	573,524	579,197	613,219
Provision	136,264	137,672	187,603	249,914	311,588	365,521	382,262	393,226	403,587
Advances (net)	1,990,580	2,427,719	2,688,087	3,172,636	3,239,744	3,348,791	3,335,132	3,383,457	3,262,949
Net NPLs	41,169	39,094	30,395	109,324	134,417	182,249	191,262	185,972	209,632

\* Un-audited results.

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

	million Rupees								
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
OAEM	6,890	12,660	8,999	11,558	12,152	13,601	12,786	16,686	15,811
Sub Standard	17,405	17,718	36,520	78,503	63,905	56,146	59,850	60,464	68,984
Doubtful	12,206	17,429	24,248	67,877	77,809	66,264	64,349	58,963	63,223
Loss	140,814	128,959	148,233	201,301	292,138	411,758	436,539	443,084	465,200
Total	177,315	176,766	217,999	359,238	446,005	547,770	573,524	579,197	613,219

\* Un-audited results.

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

	million Rupees								
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
OAEM	64	176	715	743	-	-	-	-	-
Sub Standard	3,097	3,516	9,366	17,490	13,666	12,417	12,287	13,278	13,113
Doubtful	4,926	6,670	12,454	29,782	32,386	30,363	30,073	28,221	28,515
Loss	113,354	107,147	144,173	185,746	251,691	304,892	321,382	333,347	345,230
Total	121,441	117,508	166,708	233,761	297,743	347,673	363,742	374,847	386,858

\* Un-audited results.

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

	million Rupees								
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
PSCBs	378,514	465,065	526,566	629,389	700,902	716,562	720,467	777,606	767,053
LPBs	1,486,297	1,881,906	2,163,480	2,587,530	2,643,594	2,812,114	2,808,356	2,811,008	2,713,250
FBs	171,466	122,626	90,666	104,440	95,113	71,677	74,864	74,385	71,674
CBs	2,036,277	2,469,597	2,780,712	3,321,360	3,439,608	3,600,353	3,603,688	3,662,999	3,551,977
SBs	90,567	94,459	94,974	101,189	111,723	113,958	113,706	113,683	114,559
Industry	2,126,844	2,564,055	2,875,686	3,422,549	3,551,331	3,714,312	3,717,394	3,776,682	3,666,535

\* Un-audited results.

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

	million Rupees								
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
PSCBs	38,018	41,841	44,054	102,656	118,400	164,195	170,345	166,915	193,214
LPBs	95,672	96,475	139,997	224,395	292,780	344,183	365,026	370,244	377,334
FBs	2,074	1,253	1,409	3,077	6,369	6,996	6,789	6,701	7,230
CBs	135,765	139,568	185,460	330,128	417,549	515,373	542,160	543,860	577,778
SBs	41,668	37,198	32,538	29,110	28,456	32,396	31,364	35,337	35,441
Industry	177,433	176,766	217,998	359,238	446,005	547,770	573,524	579,197	613,219

\* Un-audited results.

**Category-wise Banks' Provisions**

million Rupees

	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
PSCBs	32,999	35,349	39,204	68,723	80,305	88,836	87,154	89,848	91,170
LPBs	73,225	76,080	123,855	157,598	207,803	249,851	267,988	276,507	284,180
FBs	3,027	2,403	2,211	2,519	4,788	6,050	5,907	5,947	6,407
CBs	109,252	113,831	165,271	228,839	292,896	344,737	361,049	372,302	381,758
SBs	27,012	23,841	22,332	21,075	18,692	20,784	21,213	20,924	21,829
Industry	136,264	137,672	187,603	249,914	311,588	365,521	382,262	393,226	403,587

\* Un-audited results.

**Category-wise Banks' Advanes (net of provisions)**

million Rupees

	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
PSCBs	345,514	429,716	487,362	560,666	620,596	627,726	633,314	687,759	675,883
LPBs	1,413,072	1,807,163	2,039,623	2,429,934	2,435,792	2,562,263	2,540,368	2,534,501	2,429,069
FBs	168,439	120,223	88,455	101,922	90,325	65,627	68,957	68,438	65,267
CBs	1,927,026	2,357,102	2,615,440	3,092,522	3,146,713	3,255,617	3,242,639	3,290,698	3,170,219
SBs	63,554	70,617	72,647	80,114	93,031	93,174	92,493	92,759	92,730
Industry	1,990,580	2,427,719	2,688,087	3,172,636	3,239,744	3,348,791	3,335,132	3,383,457	3,262,949

\* Un-audited results.

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

million Rupees

	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	Sep-11*
PSCBs	5,019	6,492	4,850	33,934	38,095	75,359	83,192	77,067	102,044
LPBs	22,447	20,395	16,142	66,797	84,977	94,332	97,039	93,737	93,154
FBs	(952)	(1,150)	(803)	558	1,581	946	881	754	822
CBs	26,513	25,737	20,189	101,289	124,653	170,637	181,111	171,558	196,020
SBs	14,655	13,356	10,206	8,035	9,764	11,612	10,151	14,414	13,612
Industry	41,169	39,094	30,395	109,324	134,417	182,249	191,262	185,972	209,632

\* Un-audited results.

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

amount in million Rupees, ratio in percent

	Dec-10			Jun-11			Sep-11		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
<b>Corporate Sector</b>	2,329,440	357,717	15.4	2,406,141	383,212	15.9	2,345,911	415,502	17.7
<b>SMEs Sector</b>	346,986	97,205	28.0	302,552	96,330	31.8	277,613	97,789	35.2
<b>Agriculture Sector</b>	169,315	30,359	17.9	170,128	36,205	21.3	174,693	35,964	20.6
<b>Consumer sector</b>	259,625	43,879	16.9	248,616	45,603	18.3	244,450	45,568	18.6
<i>i. Credit cards</i>	26,244	5,114	19.5	24,989	5,291	21.2	23,935	4,777	20.0
<i>ii. Auto loans</i>	57,341	5,839	10.2	50,659	5,137	10.1	48,383	5,166	10.7
<i>iii. Consumer durable</i>	1,003	109	10.8	687	108	15.7	609	104	17.0
<i>iv. Mortgage loans</i>	65,330	15,506	23.7	60,720	16,509	27.2	58,694	16,626	28.3
<i>v. Other personal loans</i>	109,707	17,311	15.8	111,560	18,557	16.6	112,828	18,895	16.7
<b>Commodity financing</b>	457,247	5,907	1.3	487,560	5,323	1.1	467,965	5,051	1.1
<b>Staff Loans</b>	77,535	1,293	1.7	76,745	1,283	1.7	75,415	1,356	1.8
<b>Others</b>	74,164	11,410	15.4	84,942	11,241	13.2	80,488	11,989	14.9
<b>Total</b>	3,714,312	547,770	14.7	3,776,682	579,197	15.3	3,666,535	613,219	16.7

\* Un-audited results.

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

amount in million Rupees, ratio in percent

	Dec-10			Jun-11			Sep-11		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	220,907	14,511	6.6	232,221	17,042	7.3	324,933	38,442	11.8
Automobile/Transportation	47,709	10,987	23.0	50,828	10,752	21.2	50,380	11,081	22.0
Cement	94,983	17,570	18.5	81,305	18,731	23.0	82,872	18,897	22.8
Chemical & Pharmaceuticals	143,357	11,396	7.9	144,834	12,972	9.0	137,823	13,531	9.8
Electronics	61,619	23,730	38.5	58,883	23,287	39.5	56,949	29,121	51.1
Financial	41,548	7,907	19.0	51,821	7,751	15.0	58,339	8,382	14.4
Individuals	446,106	71,784	16.1	425,462	73,751	17.3	339,266	54,141	16.0
Insurance	1,470	1	0.1	1,056	1	0.1	1,087	1	0.1
Others	1,504,600	188,026	12.5	1,534,503	196,971	12.8	1,501,109	218,315	14.5
Production/Transmission of Energy	350,434	13,283	3.8	380,260	17,670	4.6	396,337	16,835	4.2
Shoes & Leather garments	22,850	2,859	12.5	25,724	3,235	12.6	24,872	3,068	12.3
Sugar	73,565	14,245	19.4	122,089	14,083	11.5	94,968	12,975	13.7
Textile	705,164	171,472	24.3	667,697	182,951	27.4	597,600	188,431	31.5
<b>Total</b>	3,714,312	547,770	14.7	3,776,682	579,197	15.3	3,666,535	613,219	16.7

\* Un-audited results.

## Soundness & Resilience:

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

billion Rupees

	CY05	CY06	CY07	CY08	CY09	Sep-10*	Dec-10*	Mar-11*	Jun-11*	Sep-11*
<b>Profit Before Tax</b>										
PSCBs	22.8	31.5	33.2	6.6	16.8	15.2	22.5	6.5	12.6	17.1
LPBs	60.5	85.6	69.5	52.5	60.5	62.0	83.4	30.8	60.9	94.1
FBs	11.6	6.3	2.4	0.0	(0.9)	1.5	2.2	1.3	2.6	4.3
CBs	94.9	123.5	105.2	59.0	76.5	78.7	108.2	38.6	76.2	115.5
SBs	(1.1)	0.1	1.7	4.2	4.2	1.6	3.1	0.5	1.1	0.3
All Banks	93.8	123.6	106.9	63.2	80.7	80.3	111.3	39.2	77.3	115.9
<b>Profit After Tax</b>										
PSCBs	15.5	21.2	23.9	5.6	14.4	10.6	12.0	4.4	8.4	11.8
LPBs	41.1	59.1	47.3	34.7	39.3	37.7	50.2	19.6	39.3	60.8
FBs	8.0	4.3	1.1	0.6	(0.8)	0.9	1.4	0.8	1.9	3.0
CBs	64.6	84.6	72.2	41.0	52.8	49.1	63.5	24.9	49.7	75.6
SBs	(1.3)	(0.5)	0.9	2.3	1.6	(0.1)	1.9	0.5	1.2	0.3
All Banks	63.3	84.1	73.1	43.3	54.4	49.0	65.4	25.3	50.8	76.0

\* Un-audited results.

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

Percent

	CY05	CY06	CY07	CY08	CY09	Sep-10	Dec-10*	Mar-11*	Jun-11*	Sep-11*
<b>Before Tax ROA</b>										
PSCBs	3.3	4.0	3.5	0.6	1.5	1.6	1.8	1.9	1.8	1.6
LPBs	2.7	3.1	2.0	1.3	1.3	1.7	1.7	2.3	2.2	2.2
FBs	3.6	3.2	1.5	0.0	-0.3	0.3	0.3	0.3	2.2	2.3
CBs	2.9	3.2	2.3	1.1	1.3	1.6	1.6	2.2	2.1	2.1
SBs	-1.0	-1.3	1.4	3.2	3.1	1.7	2.4	1.0	1.1	0.3
All Banks	2.8	3.1	2.2	1.2	1.3	1.6	1.7	2.2	2.1	2.1
<b>Before Tax ROE (based on Equity plus Surplus on Revaluation)</b>										
PSCBs	30.7	32.4	27.2	5.2	13.3	15.1	16.3	17.1	16.6	14.8
LPBs	40.1	36.2	20.4	12.9	13.2	16.8	16.8	24.4	23.8	24.2
FBs	38.9	30.0	13.1	0.0	-2.4	2.7	2.7	2.7	14.8	15.3
CBs	37.2	34.7	21.8	10.6	12.4	15.8	16.2	22.4	21.8	21.7
SBs	-	-	-	-	-	-	-	-	-	-
All Banks	38.2	35.2	22.6	11.4	13.2	16.2	16.7	22.4	21.8	21.5

\* Un-audited results.

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

amount in billion Rupees, share in percent

Items	Dec-09		Sep-10		Dec-10		Mar-11		Jun-11		Sep-11	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	412.1	69.7	300.6	64.3	404.1	63.9	107.1	60.3	214.1	59.5	312.2	57.5
Investments	148.4	25.1	143.9	30.8	198	31	63	35.6	131.6	36.6	210.2	38.7
Deposits, repo and others	30.6	5.2	23.1	4.9	30.4	4.8	7.3	4.1	14.3	4.0	20.2	3.7
<b>Total</b>	<b>591.1</b>	<b>100</b>	<b>467.7</b>	<b>100</b>	<b>633</b>	<b>100</b>	<b>177.6</b>	<b>100</b>	<b>359.9</b>	<b>100.0</b>	<b>542.7</b>	<b>100.0</b>

\* Un-audited results.

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

	CY05	CY06	CY07	CY08	CY09	Sep-10*	Dec-10*	Mar-11*	Jun-11*	Sep-11*
Less than 10	9	7	9	9	6	6	6	6	5	5
10 to 15	13	15	12	10	15	14	12	13	12	8
Over 15	17	17	18	21	19	20	20	19	21	25
<b>Total</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>38</b>	<b>38</b>	<b>38**</b>	<b>38</b>

\* 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 All Banks and DFIS**  
(September 30, 2011)

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	483,902	41,114	343,655	38,386	15,508	438,663	48,409
1.2	Balance in Share Premium Account	(35,295)	10,000	(45,295)	-	-	(35,295)	-
1.3	Reserve for issue of Bonus shares	-	-	-	-	-	-	-
1.4	General Reserves as disclosed on the Balance Sheet (including statutory reserve)	149,038	21,802	110,229	126	9,849	142,006	7,032
1.5	Un-appropriated/Unremitted profits (net of accumulated losses, if any)	97,086	39,270	74,572	3,201	(22,951)	94,092	2,929
1.6	Sub-Total (1.1 to 1.5)	694,731	112,186	483,161	41,713	2,406	639,466	58,370
<b>Deductions</b>								
1.7	Goodwill	40,601	961	39,266	356	-	40,584	17
1.8	Shortfall in Provisions required against Classified assets	5,537	4,480	1,043	14	-	5,537	-
1.9	Deficit on account of revaluation of AFS investment	1,714	269	644	15	269	1,197	517
1.10	Any increase in equity capital resulting from a securitization transaction	-	-	-	-	-	-	-
1.11	Investments in TFCs of other banks	2,225	373	631	-	-	1,004	1,221
1.12	<b>Other Deductions</b>	<b>12,947</b>	<b>2,705</b>	<b>8,845</b>	-	<b>158</b>	<b>11,745</b>	<b>1,239</b>
1.13	Sub-Total (1.7 to 1.12)	63,098	8,789	50,504	385	426	60,067	2,994
1.14	<b>Total Eligible Tier 1 capital (1.6 less 1.13)</b>	<b>631,632</b>	<b>103,397</b>	<b>432,658</b>	<b>41,327</b>	<b>1,980</b>	<b>579,399</b>	<b>55,376</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	14,029	3,913	8,269	340	1,354	13,876	154
2.2	Revaluation reserves eligible upto 45%	40,425	12,471	24,569	-	2,432	39,471	955
2.3	Foreign Exchange Translation Reserves	23,246	6,580	16,667	-	-	23,246	-
2.4	Undisclosed reserves	-	-	-	-	-	-	-
2.5	Subordinated debt-upto maximum of 50% of total equity	38,373	-	35,169	-	3,204	38,373	-
2.6	Total Tier 2 Supplementary Capital(2.1 to 2.5)	115,955	22,964	84,554	340	6,990	114,966	1,108
<b>Deductions</b>								
2.7	Other deductions	12,947	2,705	8,845	-	158	11,745	1,239
2.8	Total Deductions	12,947	2,705	8,845	-	158	11,745	1,239
2.9	<b>Total eligible tier 2 capital</b>	<b>103,009</b>	<b>20,259</b>	<b>75,709</b>	<b>340</b>	<b>6,832</b>	<b>103,222</b>	<b>(131)</b>
2.10	<b>Eligible tier 3</b>							
2.11	Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)	103,005	20,255	75,709	340	6,832	103,135	(131)
2.13	<b>TOTAL CAPITAL (1.14 plus 2.9)</b>	<b>737,743</b>	<b>123,653</b>	<b>508,367</b>	<b>41,667</b>	<b>8,812</b>	<b>682,535</b>	<b>55,245</b>
<b>Risk Weighted Amounts</b>								
3.1	<b>Total Credit Risk Weighted Assets</b>	<b>3,647,274</b>	<b>722,364</b>	<b>2,650,435</b>	<b>107,590</b>	<b>102,403</b>	<b>3,582,792</b>	<b>65,114</b>
3.2	<b>Total Market Risk Weighted Assets</b>	<b>347,195</b>	<b>100,244</b>	<b>224,977</b>	<b>6,534</b>	<b>27</b>	<b>331,781</b>	<b>15,426</b>
3.3	<b>Total Operational Risk Assets</b>	<b>680,787</b>	<b>117,393</b>	<b>504,439</b>	<b>27,666</b>	<b>18,955</b>	<b>668,452</b>	<b>12,334</b>
3.4	<b>Total Risk Weighted Amount</b>	<b>4,675,901</b>	<b>940,000</b>	<b>3,379,850</b>	<b>141,790</b>	<b>121,385</b>	<b>4,583,026</b>	<b>92,875</b>
<b>Capital Adequacy Ratios</b>								
4.1	<b>Credit Risk Capital Adequacy Ratio</b>	<b>20.2%</b>	<b>17.1%</b>	<b>19.2%</b>	<b>38.7%</b>	<b>8.6%</b>	<b>19.1%</b>	<b>84.8%</b>
4.2	<b>Tier 1 capital to Total Risk Weighted Amount</b>	<b>13.5%</b>	<b>11.0%</b>	<b>12.8%</b>	<b>29.1%</b>	<b>1.6%</b>	<b>12.6%</b>	<b>59.6%</b>
4.3	<b>Total Capital Adequacy Ratio</b>	<b>15.8%</b>	<b>13.2%</b>	<b>15.0%</b>	<b>29.4%</b>	<b>7.3%</b>	<b>14.9%</b>	<b>59.5%</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	19,062	3,567	14,993	-	315	18,875	186
5.2	Significant minority investments in banking, securities and other financial entities	5,363	1,843	1,458	-	-	3,301	2,062
5.3	Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)	678	-	448	-	-	448	230
5.4	Significant minority and majority investments in commercial entities exceeding 15% of Banks Capital	-	-	-	-	-	-	-
5.5	Securitization exposure subject to deduction (para 4.3.1 of instructions)	-	-	-	-	-	-	-
5.6	Others	74	-	74	-	-	74	-
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>25,967</b>	<b>5,409</b>	<b>17,764</b>	<b>-</b>	<b>315</b>	<b>23,489</b>	<b>2,478</b>

\* Un-audited results.

**Table 1.15: Stress Testing Results of the Banking System**  
(September 30, 2011)

Shock Details		Number of Banks with CAR		
		< 0%	0% - 10%	> 10%
Pre-Shock Position		3	2	33
<b>Credit Risk Shocks</b>		<b>&lt; 0%</b>	<b>0% - 10%</b>	<b>&gt; 10%</b>
<b>C-1</b>	20% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss.	3	4	31
<b>C-2</b>	Tightening of loan classification i.e. All NPLs under substandard downgraded to doubtful and all doubtful downgraded to loss.	3	2	33
<b>C-3</b>	Deterioration in performing loans of the textile sector (30%) directly downgraded to doubtful category of NPLs.	3	3	32
<b>C-4</b>	50% of consumer loans (credit cards, auto loans, personal loans & consumer durables only) directly classified into doubtful category of NPLs.	3	4	31
<b>C-5</b>	Deterioration in performing loans of the SME Sector (25%) and Agri Sector (25%) downgraded to Doubtful category of NPLs.	3	2	33
<b>C-6</b>	Critical Infection Ratio (The ratio of NPLs to Loans where capital wipes out)	3	2	33
<b>Market Risk Shocks</b>		<b>&lt; 0%</b>	<b>0% - 10%</b>	<b>&gt; 10%</b>
<b>IR-1</b>	Increase in interest rates by 300 basis points.	3	3	32
<b>IR-2</b>	Flattening of yield curve by increasing 300, 200 and 100 basis points at the short, middle and long end respectively.	3	3	32
<b>ER-1</b>	Depreciation of Pak Rupee exchange rate by 25%	3	3	32
<b>ER-2</b>	Appreciation of Pak Rupee exchange rate by 5%	3	2	33
<b>EQ-1</b>	Fall in general equity prices by 30%.	3	3	32
<b>EQ-2</b>	Fall in general equity prices by 50%.	3	3	32
<b>Combined Credit &amp; Market Shocks</b>		<b>&lt; 0%</b>	<b>0% - 10%</b>	<b>&gt; 10%</b>
<b>COMB-1</b>	Increase in General Interest rates by 3%, deterioration in performing loans of the SME Sector (25%) and Agri Sector (25%) downgraded to Doubtful category of NPLs, deterioration of loans to the textile sector (30%) directly downgraded to doubtful category, and fall in equity prices by 30%.	3	3	32
<b>COMB-2</b>	Flattening of yield curve by increasing 300, 200 and 100 basis points at the short, middle and long end respectively, 20% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss., fall in equity prices by 50%.	3	3	32
<b>Liquidity Risk Shocks</b>		<b>3 Days</b>	<b>4 Days</b>	<b>5 Days</b>
<b>L-1</b>	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	0	0	0

Table 1.16: List of Banks

2009	2010	Jun-11	Sep-11
<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 <i>The Bank of Punjab</i>	The Bank of Khyber <i>The Bank of Punjab</i>	The Bank of Khyber <i>The Bank of Punjab</i>
<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) Limited.*</i>	<i>AlBaraka Bank (Pakistan) Limited.*</i>	<i>AlBaraka Bank (Pakistan) Limited.*</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.
Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.
<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.			
<b>C. Foreign Banks (7)</b>	<b>C. Foreign Banks (6)</b>	<b>C. Foreign Banks (6)</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 Millde East Ltd.	HSBC Bank Millde East Ltd.
Barclays Bank PLC	HSBC Bank Millde East Ltd.	Oman International Bank S.A.O.G.	<i>Industrial and Commercial Bank of China Limited</i>
HSBC Bank Millde East Ltd.			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 Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.
<b>All Commercial Banks (36)</b>	<b>All Commercial Banks (34)</b>	<b>All Commercial Banks (33)</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 (37)</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 Limited with effect from October 29, 2010. Subsequent upon its merger, name has been changed from "Emirates Global Islamic Bank Limited" to "AlBaraka Bank (Pakistan) Limited" with effect from the close of business on October 29, 2010.

\*\* 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.

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

† Descheduling and amalgamation of Mybank

Note: 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**  
(September 30, 2011)

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking	million Rupees	
				QoQ	YoY
<b>ASSETS</b>					
<b>Cash &amp; Balances With Treasury Banks</b>	23,210	13,524	36,734	(2,671)	3,018
Balances With Other Banks	15,286	7,696	22,983	3,611	(12,506)
Due from Financial Institutions	27,971	500	28,471	9,315	(31,787)
Investments - Net	146,400	89,952	236,352	5,075	155,662
Financing - Net	109,506	68,045	177,550	(11,061)	24,741
Operating Fixed Assets	10,605	3,857	14,462	747	2,080
Deferred Tax Assets	2,655	-	2,655	274	187
Other Assets	34,225	14,981	49,206	2,645	2,921
<b>TOTAL ASSETS</b>	<b>369,858</b>	<b>198,554</b>	<b>568,412</b>	<b>7,936</b>	<b>144,315</b>
<b>LIABILITIES</b>					
<b>Bills Payable</b>	5,207	1,304	6,510	799	734
Due to Financial Institution	9,525	11,241	20,767	(3,196)	6,609
Deposits And Other Accounts	306,813	156,252	463,065	10,938	124,848
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	8	-	8	(3)	(16)
Deferred Tax Liabilities	-	40	40	36	17
Other Liabilities	11,583	12,373	23,956	(3,223)	1,570
<b>TOTAL LIABILITIES</b>	<b>333,136</b>	<b>181,210</b>	<b>514,346</b>	<b>5,351</b>	<b>133,762</b>
<b>NET ASSETS</b>	<b>36,722</b>	<b>17,344</b>	<b>54,066</b>	<b>2,585</b>	<b>10,553</b>
<b>NET ASSETS REPRESENTED BY: -</b>					
<b>Share Capital</b>	36,431	8,733	45,164	0	5,844
Reserves	567	12	579	155	(750)
Unappropriated Profit	(1,038)	7,642	6,604	1,831	4,764
Share Holders' Equity	35,960	16,387	52,347	1,985	9,859
Surplus/Deficit On Revaluation Of Assets	762	958	1,719	599	694
<b>TOTAL</b>	<b>36,722</b>	<b>17,344</b>	<b>54,066</b>	<b>2,585</b>	<b>10,553</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	27,286	15,492	42,777		14,738
<b>Mark-Up Expenses</b>	<b>14,727</b>	<b>8,927</b>	<b>23,654</b>		<b>8,125</b>
Net Mark-Up	12,559	6,565	19,124		6,614
<b>Provisions &amp; Bad Debts Written Off Directly/(Reversals)</b>	<b>1,248</b>	<b>473</b>	<b>1,721</b>		<b>(603)</b>
Net Mark-Up After Provision	11,311	6,092	17,403		7,216
Fees, Commission & Brokerage Income	983	734	1,716		<b>390</b>
Dividend Income	794	62	856		732
Income From Dealing In Foreign Currencies	810	77	886		<b>(327)</b>
<b>Other Income</b>	<b>362</b>	<b>401</b>	<b>763</b>		308
Total Non - Markup	2,949	1,273	4,222		<b>1,104</b>
	14,259	7,366	21,625		8,320
Administrative Expenses	9,818	3,679	13,497		<b>2,106</b>
<b>Other Expenses</b>	<b>74</b>	<b>102</b>	<b>176</b>		24
Total Non-Markup	9,892	3,782	13,674		<b>2,130</b>
<b>Profit before Tax and Extra ordinary Items</b>	<b>4,368</b>	<b>3,584</b>	<b>7,952</b>		6,190
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-		-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>4,368</b>	<b>3,584</b>	<b>7,952</b>		6,190
Less: Taxation	1,309	81	1,390		<b>1,307</b>
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>3,059</b>	<b>3,502</b>	<b>6,561</b>		4,883

\* Un-audited results.

Table 2.2: Financial Soundness Indicators of Islamic Banking\*

	Percent							
	Dec-09	Mar-10	Jun-10	Sep-10	Dec-10	Mar-11	Jun-11	Sep-11
<b>Asset Quality</b>								
NPLs to Total Loans	6.3	7.3	6.5	8.4	7.3	8.0	7.5	8.4
Net NPLs to Net Loans	3.1	3.8	2.8	4.1	3.2	3.4	3.2	3.3
Provision to NPLs	51.7	50.0	58.8	54.1	58.6	58.7	60.0	62.4
<b>Earnings</b>								
ROA before Tax	0.7	0.9	0.9	0.6	0.6	1.8	2.0	2.0
ROA after Tax	0.6	0.8	0.8	0.6	0.6	1.4	1.6	1.7
ROE before Tax	5.9	7.7	8.2	5.5	5.9	18.3	20.7	21.3
ROE after Tax	4.6	7.0	6.9	5.3	5.2	15.0	16.5	17.6
Net Interest Income to Gross Income	79.4	81.1	80.7	80.0	78.5	80.8	82.6	81.9
Non Interest Income to Gross Income	20.6	18.9	19.3	20.0	21.5	19.2	17.4	18.1
Operating Expense to Gross Income	70.3	70.2	71.8	73.9	72.6	62.3	60.9	58.6
<b>Liquidity</b>								
Loans to Deposits	54.3	53.9	47.8	45.2	46.2	45.1	41.7	38.3

\* Un-audited results.

Table 2.3: List of Islamic Banks

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

### **3. Development Finance Institutions**



**Table 3.1: Balance Sheets and Income Statements of DFIs**  
(September 30, 2011)

Financial Position	CY08	CY09	Mar-11	Sep-10*	Dec-10*	Mar-11*	Jun-11*	Sep-11*	million Rupees	
									Absolute change QoQ	YoY
<b>ASSETS</b>										
Cash & Balances With Treasury Banks	701	1,716	1,671	1,792	1,761	1,747	1,766	1,897	132	105
Balances With Other Banks	10,905	6,713	2,424	541	2,545	800	758	603	(155)	62
Lending To Financial Institutions	8,245	12,085	9,687	9,916	8,971	9,297	2,253	2,439	186	(7,477)
Investments - Net	38,536	62,102	65,105	63,519	64,395	65,950	72,055	69,929	(2,125)	6,410
Advances - Net	36,673	41,416	42,966	43,386	45,410	45,078	47,394	47,035	(358)	3,650
Operating Fixed Assets	2,918	3,098	2,979	2,899	3,046	2,956	2,944	2,926	(19)	27
Deferred Tax Assets	790	1,277	1,216	1,458	1,318	1,243	1,193	1,068	(124)	(389)
Other Assets	4,522	3,786	4,280	5,731	6,814	5,515	5,951	6,147	196	416
<b>TOTAL ASSETS</b>	<b>103,290</b>	<b>132,193</b>	<b>130,328</b>	<b>129,241</b>	<b>134,261</b>	<b>132,586</b>	<b>134,312</b>	<b>132,045</b>	<b>(2,268)</b>	<b>2,804</b>
<b>LIABILITIES</b>										
Bills Payable	-	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	43,838	51,522	49,238	45,886	50,306	49,096	51,789	49,898	(1,891)	4,012
Deposits And Other Accounts	5,881	18,074	16,411	17,360	15,856	16,756	15,841	14,258	(1,583)	(3,102)
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	36	30	28	16	15	13	12	11	(1)	(5)
Deferred Tax Liabilities	-	2	4	-	51	50	76	16	(60)	16
Other Liabilities	4,841	5,814	5,997	7,504	8,522	7,384	7,167	7,745	578	241
<b>TOTAL LIABILITIES</b>	<b>54,595</b>	<b>75,442</b>	<b>71,679</b>	<b>70,766</b>	<b>74,751</b>	<b>73,299</b>	<b>74,884</b>	<b>71,928</b>	<b>(2,956)</b>	<b>1,163</b>
<b>NET ASSETS</b>	<b>48,695</b>	<b>56,751</b>	<b>58,650</b>	<b>58,475</b>	<b>59,510</b>	<b>59,288</b>	<b>59,428</b>	<b>60,116</b>	<b>688</b>	<b>1,641</b>
<b>NET ASSETS REPRESENTED BY: -</b>										
Share Capital	42,750	47,269	48,278	48,278	48,385	45,750	48,409	48,409	-	131
Reserves	11,610	7,250	6,986	7,040	7,211	9,455	6,930	7,032	102	(7)
Unappropriated Profit	(5,008)	342	1,520	2,717	2,602	2,805	3,064	3,039	(24)	322
<b>Share Holders' Equity</b>	<b>49,352</b>	<b>54,860</b>	<b>56,783</b>	<b>58,035</b>	<b>58,198</b>	<b>58,009</b>	<b>58,403</b>	<b>58,481</b>	<b>78</b>	<b>446</b>
Surplus/Deficit On Revaluation Of Assets	(657)	1,891	1,866	440	1,312	1,279	1,025	1,636	610	1,195
<b>TOTAL</b>	<b>48,695</b>	<b>56,751</b>	<b>58,650</b>	<b>58,475</b>	<b>59,510</b>	<b>59,288</b>	<b>59,428</b>	<b>60,116</b>	<b>688</b>	<b>1,641</b>
<b>OPERATING POSITION</b>										
	CY08	CY09	Mar-10	Sep-10	Dec-10	Mar-11	Jun-11*	Sep-11*	Change YoY	
Mark-Up / Return/Interest Earned	10,350	12,592	3,239	10,281	13,785	3,611	7,190	11,018	737	
Mark-Up / Return/Interest Expenses	5,873	6,720	1,735	5,615	7,317	1,960	3,814	5,940	325	
<b>Net Mark-Up / Interest Income</b>	<b>4,478</b>	<b>5,872</b>	<b>1,504</b>	<b>4,666</b>	<b>6,468</b>	<b>1,651</b>	<b>3,376</b>	<b>5,078</b>	<b>412</b>	
Provisions & Bad Debts Written Off Directly/(Reversed)	6,159	3,133	(23)	506	790	(15)	342	614	108	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>(1,681)</b>	<b>2,739</b>	<b>1,527</b>	<b>4,160</b>	<b>5,678</b>	<b>1,666</b>	<b>3,035</b>	<b>4,464</b>	<b>303</b>	
Fees, Commission & Brokerage Income	123	191	(6)	291	79	24	42	108	(183)	
Dividend Income	669	423	104	312	484	128	228	701	389	
Income From Dealing In Foreign Currencies	560	20	(2)	-	-	(11)	2	24	24	
Other Income	6,412	844	378	658	904	219	235	187	(470)	
<b>Total Non - Markup / Interest Income</b>	<b>7,763</b>	<b>1,479</b>	<b>474</b>	<b>1,260</b>	<b>1,468</b>	<b>359</b>	<b>507</b>	<b>1,019</b>	<b>(241)</b>	
Administrative Expenses	6,082	4,217	2,001	5,421	7,146	2,025	3,542	5,483	62	
Other Expenses	2,413	2,647	693	2,238	2,878	698	1,425	2,175	(63)	
Total Non-Markup/Interest Expenses	2,022	62	(24)	112	(5)	81	76	859	747	
Profit before Tax and Extra ordinary Items	4,435	2,709	668	2,349	2,873	778	1,501	3,034	684	
Extra ordinary/unusual Items -- Gain/(Loss)	1,647	1,508	1,333	3,071	4,273	1,247	2,041	2,449	(622)	
<b>Profit/ (Loss) Before Taxation</b>	<b>1,696</b>	<b>1,533</b>	<b>1,333</b>	<b>3,071</b>	<b>4,273</b>	<b>1,247</b>	<b>2,041</b>	<b>2,449</b>	<b>(622)</b>	
Less: Taxation	(86)	630	405	920	1,561	403	883	1,225	304	
<b>Profit/ (Loss) after Taxation</b>	<b>810</b>	<b>904</b>	<b>928</b>	<b>2,151</b>	<b>2,712</b>	<b>844</b>	<b>1,158</b>	<b>1,225</b>	<b>(926)</b>	

\* Un-audited results.

Table 3.2: Financial Soundness Indicators of DFIs

	Percent						
	CY08	CY09	Sep-10*	Dec-10*	Mar-11*	Jun-11*	Sep-11*
<b>Capital</b>							
Total Capital to Total RWA	53.4	52.5	52.9	54.4	55.9	56.7	59.5
Tier 1 Capital to Total RWA	53.3	52.4	53.2	54.9	56.4	57.2	59.6
Capital to Total Assets	47.1	42.9	45.2	44.3	44.7	44.2	45.5
<b>Asset Quality</b>							
NPLs to Total Loans	27.0	27.1	27.8	26.6	28.1	26.7	28.6
Net NPLs to Net Loans	11.2	10.1	11.4	10.9	12.4	11.4	13.5
Provision to NPLs	65.9	69.8	66.7	66.2	63.6	64.7	61.2
Net NPLs to Capital	8.4	7.4	8.4	8.3	9.5	9.1	10.6
<b>Earnings</b>							
ROA before Tax	1.5	1.3	3.1	3.2	3.7	3.1	2.4
ROA after Tax	0.7	0.8	2.1	2.0	2.5	1.7	5.5
ROE before Tax	3.4	2.9	7.0	7.3	8.4	6.9	1.2
ROE after Tax	1.6	1.7	4.9	4.6	5.7	3.9	2.7
Net Interest Income to Gross Income	34.8	79.9	78.7	81.5	82.1	86.9	83.3
Operating Expense to Gross Income	22.7	36.9	39.6	36.2	38.7	38.7	49.8
<b>Liquidity</b>							
Loans to Deposits	622.9	229.2	249.9	286.4	269.0	299.2	329.9
Liquid Assets/Total Assets	31.2	35.9	33.0	30.9	34.6	33.5	34.3
Liquid Assets/Total Deposits	547.3	262.4	245.6	261.6	273.5	284.3	317.6

\* Un-audited results.

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

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