

Quarterly Compendium:

# Statistics of the Banking System

[September 2012]

Covers:

Banking Industry

Islamic Banking

Development Finance Institutions



Banking Surveillance Department

**State Bank of Pakistan**

## CONTENTS

<b>Data Conventions</b> .....	<b>1</b>
<b>1. Statistics of the Overall Banking System</b> .....	<b>2</b>
Table 1.1: Key variables of Balance Sheet and Profit & Loss Statement.....	3
Table 1.2: Growth Rates of Key Variables and Key Financial Soundness Indicators (FSIs) .....	3
Table 1.3: Group wise Balance Sheets and Income Statements of Banks.....	4
Table 1.4: Financial Soundness Indicators.....	5
Table 1.5: Banks' category-wise key variables.....	7
Table 1.6: Concentration in the Banking System.....	9
<b>Asset Quality:</b> .....	<b>10</b>
Table 1.7: Asset Quality Indicators of the Banking System.....	10
Table 1.8: Segment-wise Advances and Non Performing Loans (NPLs) .....	12
Table 1.9: Sector-wise Advances and Non Performing Loans (NPLs) .....	12
<b>Soundness &amp; Resilience:</b> .....	<b>13</b>
Table 1.10: Category-wise Profitability of the Banking System.....	13
Table 1.11: Category-wise Profitability Indicators of the Banking System.....	13
Table 1.12: Break-up of Mark-up/Return/Interest Earned.....	14
Table 1.13: Distribution of Banks by Capital Adequacy Ratio (CAR) .....	14
Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs.....	15
Table 1.15: Stress Testing Results of the Banking System .....	16
Table 1.16: List of Banks.....	17
<b>2. Islamic Banking</b> .....	<b>18</b>

Table 2.1: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches.....	19
Table 2.2: Financial Soundness Indicators of Islamic Banking.....	20
Table 2.3: List of Islamic Banks.....	21
<b>3. Development Finance Institutions .....</b>	<b>22</b>
Table 3.1: Balance Sheets and Income Statements of DFIs .....	23
Table 3.2: Financial Soundness Indicators of DFIs .....	24
Table 3.3: List of Development Finance Institutions .....	25

**For Queries & Comments:**

- Muhammad Javaid Ismail [ [Javaid.Ismail@sbp.org.pk](mailto:Javaid.Ismail@sbp.org.pk) ]
- Muhammad Inaam Ashraf [ [Inaam.Ashraf@sbp.org.pk](mailto:Inaam.Ashraf@sbp.org.pk) ]
- Ghulam Khadija [ [Ghulam.Khadija@sbp.org.pk](mailto:Ghulam.Khadija@sbp.org.pk) ]

## **Data Conventions**

- 1.** Figures for the calendar years (CY) are based on annual audited accounts for that year.
- 2.** 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								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
Total Assets	5,172	5,628	6,516	7,117	7,763	8,171	8,386	8,653	9,109
Investments (net)	1,276	1,087	1,737	2,157	2,845	3,055	3,188	3,275	3,769
Advances (net)	2,688	3,173	3,240	3,358	3,263	3,349	3,429	3,573	3,549
Deposits	3,854	4,218	4,786	5,451	5,769	6,244	6,315	6,803	6,744
Equity	544	563	660	695	753	784	787	808	855
Profit Before Tax (ytd)	107	63	81	105	116	170	48	99	142
Profit After Tax (ytd)	73	43	54	65	76	112	31	64	92
Provisioning Charges (ytd)	60	106	97	75	44	50	6	11	26
Non-Performing Loans	218	359	446	556	613	592	609	635	617
Non-Performing Loans (net)	30	109	134	185	210	182	192	214	185

Note: 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	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12				
<b>Growth Rates</b>	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	18.8	8.8	8.8	15.8	9.2	0.6	17.2	14.8	5.7	15.0	3.2	12.2	5.3	17.3
Loans (Net)	10.7	18.0	18.3	2.1	3.7	(3.6)	3.0	(0.3)	2.4	(0.2)	4.2	5.6	(0.7)	8.8
Deposits	18.4	9.4	9.4	13.5	13.9	(3.3)	14.9	14.5	8.1	14.5	7.7	14.0	(0.9)	16.9
Investments (Net)	53.1	(14.8)	(15.4)	59.9	24.2	8.6	51.9	41.6	7.3	42.5	2.7	25.0	15.1	32.5
Equity	35.3	3.4	3.4	17.3	5.2	4.2	14.9	12.9	4.1	12.4	2.6	11.8	5.8	13.5
<b>KEY FSIs:</b>	CY07	CY08	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12				
Capital Adequacy Ratio	12.3	12.2	12.3	14.0	13.9	14.9	15.1	14.7	15.1	16.0				
Capital to Total Assets	10.5	10.0	10.0	10.1	9.8	9.7	9.6	9.4	9.3	9.4				
NPLs to Loans (Gross)	7.6	10.5	10.5	12.6	14.9	16.7	15.7	15.8	15.9	15.5				
Net NPLs to Net Loans	1.1	3.4	3.4	4.1	5.5	6.4	5.4	5.6	6.0	5.2				
ROA (Before Tax)	2.2	1.2	1.2	1.3	1.5	2.1	2.2	2.5	2.4	2.2				
ROE <sup>^</sup> (Before Tax)	22.6	11.4	11.4	13.2	15.5	21.5	23.0	26.3	25.9	23.4				
Liquid Assets/ Total Deposits	45.1	37.7	38.2	44.5	47.1	54.5	59.5	58.5	54.3	62.8				
Advances to Deposit Ratio	69.7	75.2	75.5	67.7	61.6	56.6	53.6	54.3	52.5	52.6				

<sup>^</sup> Based on Average Equity plus Surplus on Revaluation.

**Table 1.3: Group wise Balance Sheet and Income Statement of Banks**  
September 30, 2012 (Un-audited)

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	million Rupees Absolute change	
							QoQ	YoY
<b>ASSETS</b>								-
Cash & Balances With Treasury Banks	143,102	526,125	40,559	709,787	2,776	712,562	(2,246)	138,722
Balances With Other Banks	28,711	102,624	6,917	138,251	6,299	144,551	8,067	(26,192)
Lending To Financial Institutions	21,808	124,196	13,175	159,179	1,340	160,519	(11,811)	(44,222)
Investments - Net	501,537	3,145,335	98,934	3,745,806	23,308	3,769,114	493,644	923,658
Advances - Net	774,533	2,612,632	64,355	3,451,521	97,446	3,548,966	(23,796)	286,018
Operating Fixed Assets	34,009	202,439	1,769	238,216	4,780	242,996	744	11,374
Deferred Tax Assets	24,774	46,811	4,381	75,967	1,057	77,023	(5,694)	(8,238)
Other Assets	135,965	294,493	9,077	439,534	14,020	453,554	(2,509)	65,254
<b>TOTAL ASSETS</b>	<b>1,664,440</b>	<b>7,054,654</b>	<b>239,166</b>	<b>8,958,261</b>	<b>151,025</b>	<b>9,109,285</b>	<b>456,399</b>	<b>1,346,375</b>
<b>LIABILITIES</b>								-
Bills Payable	12,503	84,984	4,542	102,029	355	102,384	(1,028)	15,523
Borrowings From Financial Institution	132,634	746,608	10,875	890,117	82,208	972,325	463,860	206,901
Deposits And Other Accounts	1,234,522	5,334,157	161,080	6,729,758	14,049	6,743,807	(59,089)	975,219
Sub-ordinated Loans	-	52,797	-	52,797	3,405	56,202	(1,687)	379
Liabilities Against Assets Subject To Finance Lease	44	0	8	52	12	64	(19)	(71)
Deferred Tax Liabilities	6,426	12,632	68	19,126	228	19,354	5,164	6,304
Other Liabilities	97,953	204,584	18,468	321,006	39,161	360,167	2,222	40,319
<b>TOTAL LIABILITIES</b>	<b>1,484,082</b>	<b>6,435,762</b>	<b>195,041</b>	<b>8,114,885</b>	<b>139,419</b>	<b>8,254,304</b>	<b>409,423</b>	<b>1,244,573</b>
<b>NET ASSETS</b>	<b>180,359</b>	<b>618,892</b>	<b>44,125</b>	<b>843,376</b>	<b>11,605</b>	<b>854,981</b>	<b>46,977</b>	<b>101,801</b>
<b>NET ASSETS REPRESENTED BY:</b>								-
Share Capital	43,510	360,279	40,578	444,367	15,508	459,875	908	23,009
Reserves	47,944	90,713	149	138,806	11,405	150,211	4,189	20,980
Unappropriated Profit	53,481	101,741	3,219	158,441	(20,319)	138,122	8,804	25,786
<b>Share Holders' Equity</b>	<b>144,935</b>	<b>552,733</b>	<b>43,947</b>	<b>741,615</b>	<b>6,594</b>	<b>748,209</b>	<b>13,901</b>	<b>69,775</b>
Surplus/Deficit On Revaluation Of Assets	35,423	66,160	178	101,761	5,011	106,772	33,076	32,026
<b>TOTAL</b>	<b>180,359</b>	<b>618,892</b>	<b>44,125</b>	<b>843,376</b>	<b>11,605</b>	<b>854,981</b>	<b>46,977</b>	<b>101,801</b>
<b>PROFIT AND LOSS STATEMENT</b>								
	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	104,566	463,687	16,261	584,514	8,912	593,426	48,022	
Mark-Up/ Return/Interest Expenses	68,042	260,105	7,974	336,121	3,241	339,362	44,407	
<b>Net Mark-Up / Interest Income</b>	<b>36,524</b>	<b>203,582</b>	<b>8,287</b>	<b>248,393</b>	<b>5,671</b>	<b>254,064</b>	<b>3,615</b>	
Provisions & Bad Debts Written Off Directly/(Reversal)	4,862	18,548	552	23,962	2,200	26,161	(18,174)	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>31,662</b>	<b>185,034</b>	<b>7,735</b>	<b>224,432</b>	<b>3,471</b>	<b>227,903</b>	<b>21,789</b>	
Fees, Commission & Brokerage Income	7,806	29,336	1,292	38,434	22	38,456	3,426	
Dividend Income	2,935	12,909	-	15,845	79	15,924	8,287	
Income From Dealing In Foreign Currencies	3,073	11,841	2,320	17,234	7	17,241	(1,188)	
Other Income	5,394	20,688	4	26,086	3,285	29,372	13,459	
<b>Total Non - Markup / Interest Income</b>	<b>19,208</b>	<b>74,774</b>	<b>3,616</b>	<b>97,599</b>	<b>3,394</b>	<b>100,993</b>	<b>23,985</b>	
Administrative Expenses	50,870	259,809	11,352	322,030	6,865	328,896	45,774	
Other Expenses	30,745	139,605	6,855	177,205	5,987	183,192	19,017	
<b>Total Non-Markup/Interest Expenses</b>	<b>30,825</b>	<b>142,523</b>	<b>6,936</b>	<b>180,285</b>	<b>5,675</b>	<b>185,959</b>	<b>18,730</b>	
Profit before Tax and Extra ordinary Items	20,045	117,285	4,416	141,746	1,191	142,936	27,044	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	880.24	880.24	0.04	880.28	87690.70%	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>20,045</b>	<b>117,285</b>	<b>3,535</b>	<b>140,865</b>	<b>1,191</b>	<b>142,056</b>	<b>26,167</b>	
Less: Taxation	6,076	41,244	1,751	49,071	495	49,567	9,662	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>13,969</b>	<b>76,041</b>	<b>1,784</b>	<b>91,794</b>	<b>695</b>	<b>92,490</b>	<b>16,505</b>	

Table 1.4: Financial Soundness Indicators

Indicators	Percent								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
<b>CAPITAL ADEQUACY</b>									
<b>Risk Weighted CAR**</b>									
<b>Public Sector Commercial Banks</b>	16.1	13.4	15.1	14.7	13.2	16.5	15.1	14.4	16.2
Local Private Banks	11.8	11.9	13.9	13.6	15.0	14.4	14.2	14.9	15.6
Foreign Banks	14.6	21.8	23.0	23.8	29.4	31.3	29.6	31.0	33.1
<b>Commercial Banks</b>	<b>12.8</b>	<b>12.6</b>	<b>14.5</b>	<b>14.1</b>	<b>15.1</b>	<b>15.3</b>	<b>14.8</b>	<b>15.2</b>	<b>16.2</b>
Specialized Banks	-6.2	-4.9	-1.5	4.7	7.3	8.9	9.4	10.9	10.7
<b>All Banks</b>	<b>12.3</b>	<b>12.2</b>	<b>14.0</b>	<b>13.9</b>	<b>14.9</b>	<b>15.1</b>	<b>14.7</b>	<b>15.1</b>	<b>16.0</b>
<b>Tier 1 Capital to RWA</b>									
Public Sector Commercial Banks	12.2	10.9	12.6	12.2	11.0	14.4	12.8	12.3	13.3
Local Private Banks	9.9	10.0	11.4	11.4	12.8	12.3	12.1	12.7	13.1
Foreign Banks	14.0	21.3	22.5	23.5	29.1	31.1	29.4	30.8	32.9
<b>Commercial Banks</b>	<b>10.5</b>	<b>10.6</b>	<b>12.0</b>	<b>12.0</b>	<b>12.9</b>	<b>13.3</b>	<b>12.8</b>	<b>13.2</b>	<b>13.7</b>
Specialized Banks	-12.5	-10.1	-5.8	-0.9	1.6	3.4	3.7	5.4	5.2
<b>All Banks</b>	<b>10.0</b>	<b>10.1</b>	<b>11.6</b>	<b>11.6</b>	<b>12.6</b>	<b>13.0</b>	<b>12.5</b>	<b>13.0</b>	<b>13.4</b>
<b>Capital to Total Assets</b>									
Public Sector Commercial Banks	13.7	10.7	11.3	11.7	11.1	10.6	10.6	10.1	10.8
Local Private Banks	10.2	10.0	9.9	9.3	9.2	9.2	8.9	8.9	8.8
Foreign Banks	11.2	14.5	14.8	14.8	16.6	16.7	16.4	17.6	18.4
<b>Commercial Banks</b>	<b>10.9</b>	<b>10.3</b>	<b>10.4</b>	<b>9.9</b>	<b>9.8</b>	<b>9.7</b>	<b>9.4</b>	<b>9.4</b>	<b>9.4</b>
Specialized Banks	-5.4	-3.2	-1.7	1.2	5.0	5.4	6.5	7.6	7.7
<b>All Banks</b>	<b>10.5</b>	<b>10.0</b>	<b>10.1</b>	<b>9.8</b>	<b>9.7</b>	<b>9.6</b>	<b>9.4</b>	<b>9.3</b>	<b>9.4</b>
<b>ASSET QUALITY</b>									
<b>NPLs to Total Loans</b>									
Public Sector Commercial Banks	8.4	16.3	16.9	22.9	25.2	21.1	21.4	22.7	19.5
Local Private Banks	6.5	8.7	11.1	12.5	13.9	13.8	13.9	13.4	13.8
Foreign Banks	1.6	2.9	6.7	9.5	10.1	10.4	10.5	11.1	11.3
<b>Commercial Banks</b>	<b>6.7</b>	<b>9.9</b>	<b>12.1</b>	<b>14.5</b>	<b>16.3</b>	<b>15.3</b>	<b>15.5</b>	<b>15.5</b>	<b>15.1</b>
Specialized Banks	34.3	28.8	25.5	28.7	30.9	30.1	27.4	30.4	29.2
<b>All Banks</b>	<b>7.6</b>	<b>10.5</b>	<b>12.6</b>	<b>14.9</b>	<b>16.7</b>	<b>15.7</b>	<b>15.8</b>	<b>15.9</b>	<b>15.5</b>
<b>Provision to NPLs</b>									
Public Sector Commercial Banks	89.0	66.9	67.8	52.4	47.2	58.2	57.1	50.0	58.2
Local Private Banks	88.5	70.2	71.0	73.2	75.3	74.6	73.1	74.9	75.4
Foreign Banks	157.0	81.9	75.2	86.6	88.6	89.3	87.7	88.7	88.7
<b>Commercial Banks</b>	<b>89.1</b>	<b>69.3</b>	<b>70.1</b>	<b>66.9</b>	<b>66.1</b>	<b>69.9</b>	<b>68.5</b>	<b>66.9</b>	<b>70.5</b>
Specialized Banks	68.6	72.4	65.7	63.4	61.6	59.1	68.3	55.5	61.9
<b>All Banks</b>	<b>86.1</b>	<b>69.6</b>	<b>69.9</b>	<b>66.7</b>	<b>65.8</b>	<b>69.3</b>	<b>68.5</b>	<b>66.3</b>	<b>70.0</b>
<b>Net NPLs to Net Loans</b>									
Public Sector Commercial Banks	1.0	6.1	6.1	12.4	15.1	10.1	10.5	12.8	9.2
Local Private Banks	0.8	2.7	3.5	3.7	3.8	3.9	4.2	3.7	3.8
Foreign Banks	-0.9	0.5	1.8	1.4	1.3	1.2	1.4	1.4	1.4
<b>Commercial Banks</b>	<b>0.8</b>	<b>3.3</b>	<b>4.0</b>	<b>5.3</b>	<b>6.2</b>	<b>5.1</b>	<b>5.4</b>	<b>5.7</b>	<b>5.0</b>
Specialized Banks	14.0	10.0	10.5	12.8	14.7	14.9	10.7	16.2	13.6
<b>All Banks</b>	<b>1.1</b>	<b>3.4</b>	<b>4.1</b>	<b>5.5</b>	<b>6.4</b>	<b>5.4</b>	<b>5.6</b>	<b>6.0</b>	<b>5.2</b>
<b>Net NPLs to Capital</b>									
Public Sector Commercial Banks	3.4	30.3	27.4	48.8	63.9	41.8	44.4	60.0	39.5
Local Private Banks	4.1	15.9	17.4	18.9	17.1	17.1	18.8	16.8	16.1
Foreign Banks	-4.1	1.6	4.4	2.6	1.9	1.9	2.3	2.1	2.1
<b>Commercial Banks</b>	<b>3.7</b>	<b>17.9</b>	<b>18.8</b>	<b>25.0</b>	<b>26.3</b>	<b>21.6</b>	<b>23.3</b>	<b>24.9</b>	<b>20.3</b>
Specialized Banks	-	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>5.6</b>	<b>19.4</b>	<b>20.4</b>	<b>26.7</b>	<b>27.8</b>	<b>23.1</b>	<b>24.3</b>	<b>26.5</b>	<b>21.6</b>
<b>EARNINGS</b>									
<b>Return on Assets (Before Tax)</b>									
Public Sector Commercial Banks	3.5	0.6	1.5	1.8	1.6	2.0	1.9	1.8	1.7
Local Private Banks	2.0	1.3	1.3	1.5	2.2	2.3	2.5	2.5	2.4
Foreign Banks	1.5	0.0	-0.3	0.9	2.3	2.3	1.7	1.4	1.9
<b>Commercial Banks</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>2.4</b>	<b>2.3</b>	<b>2.2</b>
Specialized Banks	1.4	3.2	3.1	2.0	0.3	2.4	-1.9	3.1	1.1
<b>All Banks</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>2.5</b>	<b>2.4</b>	<b>2.2</b>



## Financial Soundness Indicators cont'd:

Indicators	Percent								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
<b>Return on Assets (After Tax)</b>									
Public Sector Commercial Banks	2.5	0.5	1.3	1.3	1.1	1.4	1.3	1.1	1.2
Local Private Banks	1.4	0.9	0.9	0.9	1.4	1.5	1.6	1.6	1.5
Foreign Banks	0.7	0.3	(0.3)	0.4	1.6	1.5	1.0	0.6	1.0
<b>Commercial Banks</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>	<b>1.5</b>	<b>1.5</b>
Specialized Banks	0.7	1.8	1.2	1.2	0.3	1.6	(1.3)	2.1	0.7
<b>All Banks</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>1.7</b>	<b>1.6</b>	<b>1.4</b>
<b>ROE (Avg. Equity &amp; Surplus) (Before Tax)</b>									
Public Sector Commercial Banks	27.2	5.2	13.3	15.2	14.8	18.0	18.6	16.9	15.9
Local Private Banks	20.4	12.9	13.2	15.6	24.2	24.7	28.0	27.9	26.7
Foreign Banks	13.1	0.0	(2.4)	5.8	15.3	14.5	10.1	8.4	10.9
<b>Commercial Banks</b>	<b>21.8</b>	<b>10.6</b>	<b>12.4</b>	<b>15.0</b>	<b>21.7</b>	<b>22.7</b>	<b>25.0</b>	<b>24.5</b>	<b>23.5</b>
Specialized Banks	-	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>22.6</b>	<b>11.4</b>	<b>13.2</b>	<b>15.5</b>	<b>21.5</b>	<b>23.0</b>	<b>26.3</b>	<b>25.9</b>	<b>23.4</b>
<b>ROE (Avg. Equity &amp; Surplus) (After Tax)</b>									
Public Sector Commercial Banks	19.5	4.4	11.4	11.2	10.2	12.2	12.7	11.0	11.1
Local Private Banks	13.8	8.5	8.6	9.3	15.6	16.1	18.0	18.1	17.3
Foreign Banks	6.0	2.2	(2.3)	2.7	10.7	9.5	5.7	3.5	5.5
<b>Commercial Banks</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>16.2</b>	<b>15.8</b>	<b>15.3</b>
Specialized Banks	-	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>15.4</b>	<b>7.8</b>	<b>8.9</b>	<b>9.6</b>	<b>14.1</b>	<b>15.1</b>	<b>17.6</b>	<b>17.3</b>	<b>15.3</b>
<b>NII/Gross Income</b>									
Public Sector Commercial Banks	65.9	65.4	63.0	69.1	70.6	69.4	71.4	66.7	65.5
Local Private Banks	70.7	73.2	75.9	77.2	78.2	77.9	73.7	73.7	73.1
Foreign Banks	59.1	61.3	64.8	67.6	71.7	72.2	75.7	73.3	69.6
<b>Commercial Banks</b>	<b>69.2</b>	<b>71.2</b>	<b>73.3</b>	<b>75.4</b>	<b>76.7</b>	<b>76.2</b>	<b>73.4</b>	<b>72.6</b>	<b>71.8</b>
Specialized Banks	42.8	46.6	44.7	51.0	65.3	67.3	73.4	62.7	62.6
<b>All Banks</b>	<b>68.2</b>	<b>70.3</b>	<b>72.4</b>	<b>74.7</b>	<b>76.5</b>	<b>76.0</b>	<b>73.4</b>	<b>72.3</b>	<b>71.6</b>
<b>Cost / Income Ratio</b>									
Public Sector Commercial Banks	30.2	39.1	47.5	49.1	52.4	49.9	57.9	57.7	55.3
Local Private Banks	45.4	51.6	50.1	52.5	50.0	50.8	50.0	50.8	51.2
Foreign Banks	57.0	69.6	77.5	65.2	58.5	59.3	69.3	61.0	58.3
<b>Commercial Banks</b>	<b>42.8</b>	<b>50.0</b>	<b>50.9</b>	<b>52.4</b>	<b>50.7</b>	<b>50.9</b>	<b>51.9</b>	<b>52.3</b>	<b>52.1</b>
Specialized Banks	53.2	52.1	61.3	61.3	66.8	60.4	70.2	59.5	62.6
<b>All Banks</b>	<b>43.2</b>	<b>50.1</b>	<b>51.2</b>	<b>52.7</b>	<b>51.1</b>	<b>51.1</b>	<b>52.5</b>	<b>52.5</b>	<b>52.4</b>
<b>LIQUIDITY</b>									
<b>Liquid Assets/Total Assets</b>									
Public Sector Commercial Banks	37.0	30.6	31.1	34.6	31.6	40.9	36.8	32.6	33.6
Local Private Banks	32.5	26.8	32.3	35.7	41.9	46.2	45.3	44.7	49.5
Foreign Banks	41.6	45.2	55.0	64.6	67.6	68.6	68.9	67.4	66.7
<b>Commercial Banks</b>	<b>33.8</b>	<b>28.3</b>	<b>32.9</b>	<b>36.4</b>	<b>40.9</b>	<b>45.9</b>	<b>44.5</b>	<b>43.1</b>	<b>47.0</b>
Specialized Banks	27.9	24.5	19.8	19.6	19.3	23.5	20.5	23.8	19.8
<b>All Banks</b>	<b>33.6</b>	<b>28.2</b>	<b>32.7</b>	<b>36.1</b>	<b>40.5</b>	<b>45.5</b>	<b>44.0</b>	<b>42.7</b>	<b>46.5</b>
<b>Liquid Assets/Total Deposits</b>									
Public Sector Commercial Banks	47.1	38.9	40.1	43.5	41.7	51.3	48.3	40.5	45.3
Local Private Banks	42.9	35.0	43.4	45.8	55.4	59.5	58.9	55.8	65.4
Foreign Banks	61.1	71.6	82.4	96.4	98.7	104.3	104.1	101.6	99.0
<b>Commercial Banks</b>	<b>44.3</b>	<b>37.1</b>	<b>44.0</b>	<b>46.8</b>	<b>54.1</b>	<b>59.1</b>	<b>58.1</b>	<b>54.0</b>	<b>62.5</b>
Specialized Banks	247.7	229.4	167.1	149.4	187.2	202.0	231.2	202.1	212.6
<b>All Banks</b>	<b>45.1</b>	<b>37.7</b>	<b>44.5</b>	<b>47.1</b>	<b>54.5</b>	<b>59.5</b>	<b>58.5</b>	<b>54.3</b>	<b>62.8</b>
<b>Advances/Deposits</b>									
Public Sector Commercial Banks	60.0	68.4	65.2	58.0	62.0	55.2	59.1	59.0	62.7
Local Private Banks	70.1	75.1	66.6	61.3	54.1	52.0	51.9	49.7	49.0
Foreign Banks	75.2	68.9	56.1	42.0	36.9	39.6	39.3	39.7	40.0
<b>Commercial Banks</b>	<b>73.8</b>	<b>73.6</b>	<b>66.0</b>	<b>60.1</b>	<b>55.1</b>	<b>52.3</b>	<b>52.9</b>	<b>51.2</b>	<b>51.3</b>
Specialized Banks	507.3	577.0	560.8	491.5	628.1	540.1	718.9	535.9	693.6
<b>All Banks</b>	<b>69.7</b>	<b>75.2</b>	<b>67.7</b>	<b>61.6</b>	<b>56.6</b>	<b>53.6</b>	<b>54.3</b>	<b>52.5</b>	<b>52.6</b>

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

Table 1.5: Banks' category-wise key variables

**All Banks**

	billion Rupees								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
Paid up Capital	248	281	325	358	437	405	455	459	460
Equity	544	563	660	695	753	784	787	808	855
Deposits	3,854	4,218	4,786	5,451	5,769	6,244	6,315	6,803	6,744
Liabilities	4,627	5,065	5,856	6,422	7,010	7,386	7,599	7,845	8,254
Advances (net of Provision)	2,688	3,173	3,240	3,358	3,263	3,349	3,429	3,573	3,549
Investments (net of Provisions)	1,276	1,087	1,737	2,157	2,845	3,055	3,188	3,275	3,769
Assets	5,172	5,628	6,516	7,117	7,763	8,171	8,386	8,653	9,109
Income	475	582	690	617	622	686	224	456	694
Expense	368	519	609	721	507	856	177	358	552
Profit before tax	107	63	81	105	116	170	48	99	142
Profit after tax	73	43	54	65	76	112	31	64	92

**Public Sector Commercial Banks**

	million Rupees								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
Paid up Capital	16,671	18,544	21,339	34,030	41,114	41,414	41,414	43,096	43,510
Equity	142,270	111,986	139,219	159,790	159,714	166,172	165,445	163,828	180,359
Deposits	812,856	819,683	952,373	1,087,506	1,090,594	1,248,199	1,189,503	1,302,371	1,234,522
Liabilities	893,622	930,324	1,090,831	1,205,801	1,278,386	1,396,686	1,394,920	1,454,196	1,484,082
Advances (net of Provision)	487,362	560,666	620,596	630,704	675,883	689,423	702,696	768,577	774,533
Investments (net of Provisions)	296,670	204,784	297,689	383,310	419,153	479,609	467,411	456,008	501,537
Assets	1,035,892	1,042,310	1,230,050	1,365,591	1,438,100	1,562,858	1,560,364	1,618,023	1,664,440
Income	90,970	103,421	119,979	108,949	108,585	121,753	38,993	81,519	123,774
Expense	57,748	96,855	103,218	131,722	91,464	151,113	31,340	67,604	103,729
Profit before tax	33,222	6,566	16,762	22,773	17,120	29,359	7,653	13,915	20,045
Profit after tax	23,851	5,644	14,372	16,798	11,830	19,833	5,220	9,083	13,969

**Local Private Banks**

	million Rupees								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
Paid up Capital	199,547	214,571	253,015	274,587	340,655	309,306	358,977	360,079	360,279
Equity	389,726	421,074	487,719	498,613	543,412	567,665	569,900	589,875	618,892
Deposits	2,909,310	3,236,220	3,655,994	4,188,181	4,486,292	4,810,209	4,941,630	5,321,893	5,334,157
Liabilities	3,446,053	3,799,764	4,417,543	4,875,191	5,379,583	5,635,806	5,849,735	6,047,823	6,435,762
Advances (net of Provision)	2,039,623	2,429,934	2,435,792	2,568,695	2,429,069	2,499,799	2,565,007	2,642,507	2,612,632
Investments (net of Provisions)	936,764	847,045	1,373,082	1,679,542	2,307,956	2,442,332	2,598,174	2,697,062	3,145,335
Assets	3,835,779	4,220,838	4,905,262	5,373,804	5,922,995	6,203,471	6,419,635	6,637,698	7,054,654
Income	348,149	437,498	524,275	470,401	482,373	528,855	173,889	351,582	538,462
Expense	278,615	385,022	463,734	547,425	388,249	660,306	134,124	271,255	421,176
Profit before tax	69,530	52,477	60,541	77,024	94,124	131,451	39,764	80,327	117,285
Profit after tax	47,263	34,704	39,265	45,646	60,809	85,716	25,585	52,095	76,041

**Foreign Banks**

million Rupees

	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
Paid up Capital	17,085	32,130	34,885	33,992	39,590	38,720	38,735	40,285	40,578
Equity	19,373	33,971	35,739	34,509	42,917	42,530	42,274	42,446	44,125
Deposits	117,561	147,938	160,936	156,331	176,939	167,870	171,098	160,354	161,080
Liabilities	153,339	200,590	205,297	198,745	215,475	212,744	216,135	199,377	195,041
Advances (net of Provision)	88,455	101,921	90,325	65,628	65,267	66,411	67,178	63,724	64,355
Investments (net of Provisions)	26,427	22,593	52,373	79,809	97,280	113,382	102,475	90,755	98,934
Assets	172,711	234,562	241,037	233,253	258,392	255,274	258,409	241,823	239,166
Income	20,169	24,005	27,741	23,100	21,575	22,979	6,606	13,194	19,878
Expense	17,733	23,998	28,591	25,147	17,276	28,579	5,522	11,405	16,342
Profit before tax	2,435	7	(850)	2,046	4,299	5,601	1,083	1,789	3,535
Profit after tax	1,122	651	(809)	960	3,007	3,660	616	740	1,784

**Specialized Banks**

million Rupees

	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
Paid up Capital	14,849	15,506	15,507	15,507	15,508	15,508	15,508	15,508	15,508
Equity	(6,931)	(4,163)	(2,424)	1,791	7,137	7,990	9,579	11,855	11,605
Deposits	14,320	13,883	16,588	18,962	14,763	17,327	13,130	18,279	14,049
Liabilities	134,125	134,332	142,414	142,577	136,287	141,179	138,172	143,486	139,419
Advances (net of Provision)	72,647	80,114	93,031	93,197	92,730	93,585	94,396	97,954	97,446
Investments (net of Provisions)	15,926	12,147	13,819	14,495	21,067	19,546	20,008	31,644	23,308
Assets	127,193	130,178	139,990	144,367	143,424	149,169	147,751	155,341	151,025
Income	15,943	17,039	17,612	14,063	9,879	12,022	5,011	10,178	12,306
Expense	14,272	12,888	13,392	16,909	9,534	15,540	5,628	7,611	11,115
Profit before tax	1,671	4,151	4,220	2,846	345	3,518	(617)	2,567	1,191
Profit after tax	875	2,317	1,617	1,665	339	2,388	(373)	1,745	695

**Table 1.6: Concentration in the Banking System**  
September 30, 2012 (Un-audited)

Indicators	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Percent Industry
<b>Asset</b>							
Share of Total Assets	51.6	22.5	17.8	3.8	2.6	1.7	100
<b>Share of Total Investments</b>	51.6	23.2	18.4	3.6	2.6	0.6	100
<i>of which investment in Government Securities</i>	84.1	87.7	85.6	88.8	99.7	85.4	86
<b>Advances</b>							
Advances:public	68.5	18.7	9.6	3.0	0.2	0.0	100.0
Advances:private	47.5	22.4	20.8	3.3	2.2	3.8	100.0
<b>Sectoral Distribution of Loans</b>							
Corporate Sector	50.3	22.7	21.3	3.3	2.3	0.2	100.0
SMEs	41.2	19.6	33.0	1.8	0.2	4.1	100.0
Agriculture	35.1	7.7	5.4	0.2	0.0	51.6	100.0
Consumer Finance	58.6	21.0	11.2	6.9	2.3	0.0	100.0
Commodity Financing	62.3	24.8	9.4	3.6	0.0	0.0	100.0
Staff Loans	59.1	17.2	14.4	3.2	2.6	3.5	100.0
Others	81.1	14.2	1.0	0.0	3.1	0.5	100.0
<b>Total</b>	52.1	21.6	18.3	3.2	1.8	3.0	100.0
NPLs / Gross Loans	13.0	16.8	20.1	10.4	11.3	29.2	15.5
Net NPLs / Capital	10.8	42.2	43.3	13.4	2.1	114.2	21.6
<b>Liabilities</b>							
<b>Share of Total Deposits</b>	53.0	22.9	17.7	3.9	2.4	0.2	100.0
Customer Fixed Deposits	46.5	21.1	23.2	5.7	3.4	0.1	100.0
Customer CASA	55.3	23.8	15.4	3.2	2.0	0.2	100.0
Customer Deposits others	36.5	34.6	25.7	2.2	0.6	0.4	100.0
Financial Institutions Remunerative Deposits	57.9	22.2	16.0	2.9	0.7	0.3	100.0
Financial Institutions Non-Remunerative Deposits	91.0	2.9	2.3	0.5	3.3	0.0	100.0
<b>Capital Adequacy</b>							
Capital/RWA (Capital Adequacy Ratio)	17.1	12.9	12.7	26.0	33.1	10.7	16.0
Tier 1 Capital / RWA	14.1	9.7	11.4	25.8	32.9	5.2	13.4
Net Worth / Total Assets	10.5	6.6	7.7	13.0	18.4	7.7	9.4
Share of Risk Weighted Assets	53.4	19.0	18.8	3.4	2.7	2.6	100.0
<b>Earning &amp; Profitability</b>							
Profit/Loss (Before Tax)	71.9	15.4	8.5	0.8	2.5	0.8	100.0
Net Interest Income / Gross Income	72.7	73.4	65.0	80.2	69.6	62.6	71.6
Non-Interest Expense / Gross Income	27.3	26.6	35.0	19.8	30.4	37.4	28.4
Provision Expense to Gross Income	6.2	8.8	7.5	8.6	4.6	24.3	7.4
<b>Liquidity</b>							
Liquid Assets / Total Assets	46.3	47.3	45.2	48.3	66.7	19.8	46.5
Liquid Assets / Total Deposits	60.9	62.8	61.6	64.7	99.0	212.6	62.8
Advances to deposits ratio	51.9	50.1	53.5	46.5	40.0	693.6	52.6

## 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	Sep-11	CY11	Mar-12	Jun-12	Sep-12
Advances	2,875,686	3,422,549	3,551,331	3,729,003	3,666,535	3,759,235	3,846,411	3,993,626	3,981,253
NPLs	217,998	359,238	446,005	555,968	613,219	591,579	608,748	634,790	617,144
Provision	187,603	249,914	311,588	370,778	403,587	410,016	417,134	420,864	432,286
Advances (net)	2,688,087	3,172,636	3,239,744	3,358,225	3,262,949	3,349,219	3,429,276	3,572,762	3,548,966
Net NPLs	30,395	109,324	134,417	185,190	209,632	181,563	191,614	213,926	184,858

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

	million Rupees								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
OAEM	8,999	11,558	12,152	14,141	15,811	15,521	12,623	17,429	16,243
Sub Standard	36,520	78,503	63,905	53,030	68,984	50,262	56,346	61,056	54,496
Doubtful	24,248	67,877	77,809	68,665	63,223	58,346	55,210	55,700	51,655
Loss	148,233	201,301	292,138	420,132	465,200	467,450	484,569	500,606	494,750
Total	217,999	359,238	446,005	555,968	613,219	591,579	608,748	634,790	617,144

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

	million Rupees								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
OAEM	715	743	-	-	-	-	-	-	-
Sub Standard	9,366	17,490	13,666	11,787	13,113	9,669	11,230	11,684	11,555
Doubtful	12,454	29,782	32,386	31,255	28,515	20,196	19,765	15,940	19,478
Loss	144,173	185,746	251,691	311,391	345,230	364,059	369,254	375,971	384,339
Total	166,708	233,761	297,743	354,434	386,858	393,924	400,249	403,596	415,372

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

	million Rupees								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
PSCBs	526,566	629,389	700,902	716,562	767,053	786,264	800,568	866,735	874,010
LPBs	2,163,480	2,587,530	2,643,594	2,826,985	2,713,250	2,785,927	2,855,719	2,938,345	2,916,757
FBs	90,666	104,440	95,113	71,495	71,674	73,215	73,990	70,715	71,556
CBs	2,780,712	3,321,360	3,439,608	3,615,042	3,551,977	3,645,407	3,730,278	3,875,796	3,862,323
SBs	94,974	101,189	111,723	113,961	114,559	113,828	116,133	117,831	118,930
Industry	2,875,686	3,422,549	3,551,331	3,729,003	3,666,535	3,759,235	3,846,411	3,993,626	3,981,253

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

	million Rupees								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
PSCBs	44,054	102,656	118,400	163,786	193,214	166,289	171,411	196,399	170,786
LPBs	139,997	224,395	292,780	352,672	377,334	383,437	397,758	394,720	403,506
FBs	1,409	3,077	6,369	6,774	7,230	7,623	7,765	7,883	8,120
CBs	185,460	330,128	417,549	523,232	577,778	557,349	576,933	599,003	582,411
SBs	32,538	29,110	28,456	32,736	35,441	34,230	31,815	35,788	34,733
Industry	217,998	359,238	446,005	555,968	613,219	591,579	608,748	634,790	617,144

**Category-wise Banks' Provisions**

	million Rupees								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
PSCBs	39,204	68,723	80,305	85,858	91,170	96,840	97,872	98,158	99,477
LPBs	123,855	157,598	207,803	258,289	284,180	286,128	290,713	295,838	304,124
FBs	2,211	2,519	4,788	5,867	6,407	6,804	6,813	6,991	7,201
CBs	165,271	228,839	292,896	350,014	381,758	389,773	395,398	400,987	410,802
SBs	22,332	21,075	18,692	20,764	21,829	20,244	21,737	19,877	21,484
Industry	187,603	249,914	311,588	370,778	403,587	410,016	417,134	420,864	432,286

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

	million Rupees								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
PSCBs	487,362	560,666	620,596	630,704	675,883	689,423	702,696	768,577	774,533
LPBs	2,039,623	2,429,934	2,435,792	2,568,695	2,429,069	2,499,799	2,565,007	2,642,507	2,612,632
FBs	88,455	101,922	90,325	65,628	65,267	66,411	67,178	63,724	64,355
CBs	2,615,440	3,092,522	3,146,713	3,265,028	3,170,219	3,255,634	3,334,880	3,474,808	3,451,521
SBs	72,647	80,114	93,031	93,197	92,730	93,585	94,396	97,954	97,446
Industry	2,688,087	3,172,636	3,239,744	3,358,225	3,262,949	3,349,219	3,429,276	3,572,762	3,548,966

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

	million Rupees								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
PSCBs	4,850	33,934	38,095	77,928	102,044	69,448	73,539	98,241	71,309
LPBs	16,142	66,797	84,977	94,382	93,154	97,309	107,045	98,882	99,382
FBs	(803)	558	1,581	907	822	819	952	892	919
CBs	20,189	101,289	124,653	173,218	196,020	167,576	181,536	198,016	171,609
SBs	10,206	8,035	9,764	11,972	13,612	13,987	10,078	15,911	13,249
Industry	30,395	109,324	134,417	185,190	209,632	181,563	191,614	213,926	184,858

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

	amount in million Rupees, ratio in percent											
	Dec-10			Sep-11			Dec-11			Sep-12		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
<b>Corporate Sector</b>	2,329,440	357,717	15.4	2,345,911	415,502	17.7	2,419,390	414,240	17.1	2,592,261	418,330	16.1
<b>SMEs Sector</b>	346,986	97,205	28.0	277,613	97,789	35.2	303,685	95,501	31.4	238,838	96,161	40.3
<b>Agriculture Sector</b>	169,315	30,359	17.9	174,693	35,964	20.6	176,860	34,105	19.3	196,647	37,314	19.0
<b>Consumer sector</b>	259,625	43,879	16.9	244,450	45,568	18.6	242,235	44,965	18.6	244,720	44,489	18.2
<i>i. Credit cards</i>	26,244	5,114	19.5	23,935	4,777	20.0	23,406	4,822	20.6	23,233	4,952	21.3
<i>ii. Auto loans</i>	57,341	5,839	10.2	48,383	5,166	10.7	46,785	4,868	10.4	44,551	4,780	10.7
<i>iii. Consumer durable</i>	1,003	109	10.8	609	104	17.0	126	100	79.1	130	90	68.9
<i>iv. Mortgage loans</i>	65,330	15,506	23.7	58,694	16,626	28.3	57,774	16,534	28.6	53,672	16,943	31.6
<i>v. Other personal loans</i>	109,707	17,311	15.8	112,828	18,895	16.7	114,144	18,642	16.3	123,135	17,724	14.4
<b>Commodity financing</b>	457,247	5,907	1.3	467,965	5,051	1.1	437,555	4,883	1.1	523,099	6,397	1.2
<b>Staff Loans</b>	77,535	1,293	1.7	75,415	1,356	1.8	75,771	1,395	1.8	83,074	1,544	1.9
<b>Others</b>	74,164	11,410	15.4	80,488	11,989	14.9	90,652	12,056	13.3	102,613	12,909	12.6
<b>Total</b>	3,714,312	547,770	14.7	3,666,535	613,219	16.7	3,746,149	607,145	16.2	3,981,253	617,144	15.5

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

	amount in million Rupees, ratio in percent											
	Dec-10			Sep-11			Dec-11			Sep-12		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	220,907	14,511	6.6	324,933	38,442	11.8	312,087	36,504	11.7	352,503	39,925	11.3
Automobile/Transportation	47,709	10,987	23.0	50,380	11,081	22.0	53,727	10,928	20.3	53,082	10,982	20.7
Cement	94,983	17,570	18.5	82,872	18,897	22.8	81,119	18,804	23.2	64,007	18,046	28.2
Chemical & Pharmaceuticals	143,357	11,396	7.9	137,823	13,531	9.8	146,899	13,821	9.4	160,063	15,065	9.4
Electronics	61,619	23,730	38.5	56,949	29,121	51.1	60,347	30,358	50.3	52,624	24,544	46.6
Financial	41,548	7,907	19.0	58,339	8,382	14.4	70,533	8,424	11.9	71,985	9,589	13.3
Individuals	446,106	71,784	16.1	339,266	54,141	16.0	336,181	53,521	15.9	334,536	54,334	16.2
Insurance	1,470	1	0.1	1,087	1	0.1	508	1	0.2	598	23	3.9
Others	1,504,600	188,026	12.5	1,501,109	218,315	14.5	1,519,573	210,332	13.8	1,677,431	203,933	12.2
Production/Transmission of Energy	350,434	13,283	3.8	396,337	16,835	4.2	369,929	14,934	4.0	488,759	18,849	3.9
Shoes & Leather garments	22,850	2,859	12.5	24,872	3,068	12.3	30,930	3,128	10.1	22,329	3,093	13.9
Sugar	73,565	14,245	19.4	94,968	12,975	13.7	84,022	12,233	14.6	97,788	11,318	11.6
Textile	705,164	171,472	24.3	597,600	188,431	31.5	680,293	194,158	28.5	605,548	207,443	34.3
<b>Total</b>	3,714,312	547,770	14.7	3,666,535	613,219	16.7	3,746,149	607,145	16.2	3,981,253	617,144	15.5

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

billion Rupees

	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
<b>Profit Before Tax</b>									
PSCBs	33.2	6.6	16.8	22.8	17.1	29.4	7.7	13.9	20.0
LPBs	69.5	52.5	60.5	77.0	94.1	131.5	39.8	80.3	117.3
FBs	2.4	0.0	(0.9)	2.0	4.3	5.6	1.1	1.8	3.5
CBs	105.2	59.0	76.5	101.8	115.5	166.4	48.5	96.0	140.9
SBs	1.7	4.2	4.2	2.8	0.3	3.5	(0.6)	2.6	1.2
All Banks	106.9	63.2	80.7	104.7	115.9	169.9	47.9	98.6	142.1
<b>Profit After Tax</b>									
PSCBs	23.9	5.6	14.4	16.8	11.8	19.8	5.2	9.1	14.0
LPBs	47.3	34.7	39.3	45.6	60.8	85.7	25.6	52.1	76.0
FBs	1.1	0.6	(0.8)	1.0	3.0	3.7	0.6	0.7	1.8
CBs	72.2	41.0	52.8	63.4	75.6	109.2	31.4	61.9	91.8
SBs	0.9	2.3	1.6	1.7	0.3	2.4	(0.4)	1.7	0.7
All Banks	73.1	43.3	54.4	65.1	76.0	111.6	31.0	63.7	92.5

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

Percent

	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
<b>Before Tax ROA</b>									
PSCBs	3.5	0.6	1.5	1.8	1.6	2.0	1.9	1.8	1.7
LPBs	2.0	1.3	1.3	1.5	2.2	2.3	2.5	2.5	2.4
FBs	1.5	0.0	-0.3	0.9	2.3	2.3	1.7	1.4	1.9
CBs	2.3	1.1	1.3	1.5	2.1	2.2	2.4	2.3	2.2
SBs	1.4	3.2	3.1	2.0	0.3	2.4	-1.9	3.1	1.1
All Banks	2.2	1.2	1.3	1.5	2.1	2.2	2.5	2.4	2.2
<b>Before Tax ROE (based on Equity plus Surplus on Revaluation)</b>									
PSCBs	27.2	5.2	13.3	15.2	14.8	18.0	18.6	16.9	15.9
LPBs	20.4	12.9	13.2	15.6	24.2	24.7	28.0	27.9	26.7
FBs	13.1	0.0	-2.4	5.8	15.3	14.5	10.1	8.4	10.9
CBs	21.8	10.6	12.4	15.0	21.7	22.7	25.0	24.5	23.5
SBs	-	-	-	-	-	-	-	-	-
All Banks	22.6	11.4	13.2	15.5	21.5	23.0	26.3	25.9	23.4



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

Items	amount in billion Rupees, share in percent											
	Dec-10		Sep-11		Dec-11		Mar-12		Jun-12		Sep-12	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	404.1	63.9	312.2	57.5	422.7	56.6	104.3	53.7	211.8	54.1	317.9	53.6
Investments	198	31	210.2	38.7	297.1	39.8	85.3	43.9	169.7	43.3	260.5	43.9
Deposits, repo and others	30.4	4.8	20.2	3.7	26.6	3.6	4.8	2.5	10.3	2.6	15.0	2.5
<b>Total</b>	<b>633</b>	<b>100</b>	<b>542.7</b>	<b>100.0</b>	<b>746.5</b>	<b>100.0</b>	<b>194.4</b>	<b>100.0</b>	<b>391.8</b>	<b>100.0</b>	<b>593.4</b>	<b>100.0</b>

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

	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
Less than 10	9	9	6	5	5	5	5	5	5
10 to 15	12	10	15	13	8	10	12	11	8
Over 15	18	21	19	20	25	23	21	22	25
<b>Total</b>	<b>39</b>	<b>40</b>	<b>40</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>38</b>

\*\*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, 2012 (Un-audited)

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	504,862	43,510	360,279	40,578	15,508	459,875	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)	162,206	22,040	122,501	149	11,405	156,095	6,111
1.5	Un-appropriated/Unremitted profits (net of accumulated losses, if any)	141,869	53,095	99,968	3,219	(20,319)	135,963	5,634
1.6	Sub-Total (1.1 to 1.5)	<b>773,675</b>	<b>135,645</b>	<b>530,486</b>	<b>43,947</b>	<b>6,594</b>	<b>716,672</b>	<b>60,154</b>
<b>Deductions</b>								
1.7	Goodwill	41,398	1,159	39,905	280	0	41,345	53
1.8	Shortfall in Provisions required against Classified assets	9,928	5,485	4,143	300	-	9,928	-
1.9	Deficit on account of revaluation of AFS investment	493	53	-	239	(59)	234	273
1.10	Any increase in equity capital resulting from a securitization transaction	-	-	-	-	-	-	-
1.11	Investments in TFCs of other banks	2,973	-	47	-	-	47	2,926
1.12	<b>Other Deductions</b>	<b>15,684</b>	<b>3,024</b>	<b>11,000</b>	-	<b>114</b>	<b>14,164</b>	<b>1,546</b>
1.13	Sub-Total (1.7 to 1.12)	<b>70,529</b>	<b>9,722</b>	<b>55,147</b>	<b>820</b>	<b>56</b>	<b>65,718</b>	<b>4,798</b>
1.14	<b>Total Eligible Tier 1 capital(1.6 less 1.13)</b>	<b>703,146</b>	<b>125,923</b>	<b>475,339</b>	<b>43,127</b>	<b>6,539</b>	<b>650,953</b>	<b>55,356</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	16,500	6,017	8,729	210	1,369	16,325	175
2.2	Revaluation reserves eligible upto 45%	59,468	18,140	37,802	-	2,385	58,327	1,141
2.3	Foreign Exchange Translation Reserves	28,640	7,114	21,525	0	-	28,640	-
2.4	Undisclosed reserves	-	-	-	-	-	-	-
2.5	Subordinated debt-upto maximum of 50% of total equity	36,898	-	33,693	-	3,204	36,898	-
2.6	<b>Total Tier 2 Supplementary Capital(2.1 to 2.5)</b>	<b>141,461</b>	<b>31,271</b>	<b>101,705</b>	<b>211</b>	<b>6,958</b>	<b>140,190</b>	<b>1,316</b>
<b>Deductions</b>								
2.7	Other deductions	15,684	3,024	11,000	-	114	14,164	1,546
2.8	Total Deductions	15,684	3,024	11,000	-	114	14,164	1,546
2.9	<b>Total eligible tier 2 capital</b>	<b>125,777</b>	<b>28,247</b>	<b>90,705</b>	<b>211</b>	<b>6,844</b>	<b>126,025</b>	<b>(230)</b>
2.10	Eligible tier 3	-	-	-	-	-	-	-
2.11	Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)	125,777	28,247	90,705	211	6,844	126,007	(230)
2.13	<b>TOTAL CAPITAL (1.14 plus 2.9)</b>	<b>832,060</b>	<b>154,170</b>	<b>566,044</b>	<b>43,338</b>	<b>13,383</b>	<b>776,960</b>	<b>55,126</b>
<b>Risk Weighted Amounts</b>								
3.1	<b>Total Credit Risk Weighted Assets</b>	<b>3,848,328</b>	<b>788,791</b>	<b>2,789,768</b>	<b>96,910</b>	<b>107,069</b>	<b>3,782,538</b>	<b>68,873</b>
3.2	<b>Total Market Risk Weighted Assets</b>	<b>353,903</b>	<b>42,462</b>	<b>288,534</b>	<b>6,651</b>	<b>148</b>	<b>337,795</b>	<b>16,310</b>
3.3	<b>Total Operational Risk Assets</b>	<b>735,674</b>	<b>118,955</b>	<b>558,429</b>	<b>27,553</b>	<b>17,744</b>	<b>722,680</b>	<b>13,173</b>
3.4	<b>Total Risk Weighted Amount</b>	<b>4,941,369</b>	<b>950,207</b>	<b>3,636,732</b>	<b>131,114</b>	<b>124,960</b>	<b>4,843,013</b>	<b>98,356</b>
<b>Capital Adequacy Ratios</b>								
4.1	<b>Credit Risk Capital Adequacy Ratio</b>	<b>21.5%</b>	<b>19.5%</b>	<b>20.3%</b>	<b>44.7%</b>	<b>12.5%</b>	<b>20.5%</b>	<b>80.0%</b>
4.2	<b>Tier 1 capital to Total Risk Weighted Amount</b>	<b>14.2%</b>	<b>13.3%</b>	<b>13.1%</b>	<b>32.9%</b>	<b>5.2%</b>	<b>13.4%</b>	<b>56.3%</b>
4.3	<b>Total Capital Adequacy Ratio</b>	<b>16.8%</b>	<b>16.2%</b>	<b>15.6%</b>	<b>33.1%</b>	<b>10.7%</b>	<b>16.0%</b>	<b>56.0%</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	24,395	4,561	18,750	-	229	23,540	856
5.2	Significant minority investments in banking, securities and other financial entities	5,759	1,488	2,209	-	-	3,697	2,062
5.3	Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)	538	-	364	-	-	364	174
5.4	Significant minority and majority investments in commercial entities exceeding 15% of Banks Capital	676	-	676	-	-	676	-
5.5	Securitization exposure subject to deduction (para 4.3.1 of instructions)	-	-	-	-	-	-	-
5.6	Others	52	-	52	-	-	52	-
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>31,421</b>	<b>6,048</b>	<b>22,051</b>	<b>-</b>	<b>229</b>	<b>28,329</b>	<b>3,092</b>

**Table 1.15: Stress Testing Results of the Banking System**  
September 30, 2012 (Un-audited)

Shock Details		Number of Banks with CAR*			
Pre-Shock Position		< 0%	0% - 10%	> 10%	
		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	10	26
C-2	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	2	5	30
C-3	Default of top 3 private sector individual borrowers (fund based exposures only) of the banks.	Hypothetical	3	7	27
C-4	Default of top 3 private sector Individuals (both fund based and non-fund based exposures) of the banks.	Hypothetical	1	3	33
C-5	Increase in provisions against NPLs equivalent to 50% of Net NPLs.	Hypothetical	1	3	33
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	1	3	33
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	0	4	33
C-8	Increase in NPLs to Loans Ratio of Textile Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years.	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 15.1	Critical NPLR 55.6	Difference 40.6
Market Shocks			< 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	4	33
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	4	33
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	4	33
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	4	33
EQ-2	Fall in general equity prices by 50%.	Hypothetical	0	4	33
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	1	5	31
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	12	24
Liquidity Shocks			No. of Banks with no liquidity after		
L-1	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	Hypothetical	3 Days	4 Days	5 Days
L-1			0	0	1
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 25%, 50%, and 100% for three consecutive days respectively.	Hypothetical	1 Day	2 Days	3 Days
L-2			0	0	2
			Number of Banks with		
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government Securities*	Hypothetical	LCR<1	LCR 1-2	LCR>2
L-3			3	5	29

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

Table 1.16: List of Banks

CY09	CY10	CY11	Sep-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 Millde East Ltd.	HSBC Bank Millde East Ltd.
Barclays Bank PLC	HSBC Bank Millde East Ltd.	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.
HSBC Bank Millde East Ltd.		Oman International Bank S.A.O.G.	<i>HSBC Bank Oman S.A.O.G. ##</i>
<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.

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

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

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

## **2. Islamic Banking**

**Table 2.1: Group-wise Balance Sheet and Income Statement of Islamic Banks/Branches**  
September 30, 2012 (Un-audited)

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking	million Rupees	
				Absolute change QoQ	YoY
<b>ASSETS</b>					
<b>Cash &amp; Balances With Treasury Banks</b>	26,622	15,955	42,576	(3,555)	5,843
Balances With Other Banks	13,569	8,996	22,564	2,106	(418)
Due from Financial Institutions	15,027	4,901	19,927	759	(8,544)
Investments - Net	233,295	140,686	373,981	28,302	137,629
Financing - Net	123,884	72,990	196,874	39	19,323
Operating Fixed Assets	11,188	4,996	16,184	228	1,722
Deferred Tax Assets	2,732	-	2,732	(90)	77
Other Assets	45,490	21,443	66,933	2,817	17,727
<b>TOTAL ASSETS</b>	<b>471,805</b>	<b>269,966</b>	<b>741,771</b>	<b>30,606</b>	<b>173,359</b>
<b>LIABILITIES</b>					
<b>Bills Payable</b>	6,977	1,931	8,908	1,045	2,398
Due to Financial Institution	9,371	10,927	20,298	2,246	(469)
Deposits And Other Accounts	402,698	225,162	627,860	25,339	164,795
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	0	-	0	(1)	(8)
Deferred Tax Liabilities	-	75	75	73	35
Other Liabilities	13,202	10,376	23,578	(183)	(378)
<b>TOTAL LIABILITIES</b>	<b>432,248</b>	<b>248,470</b>	<b>680,718</b>	<b>28,521</b>	<b>166,372</b>
<b>NET ASSETS</b>	<b>39,558</b>	<b>21,495</b>	<b>61,053</b>	<b>2,085</b>	<b>6,987</b>
<b>NET ASSETS REPRESENTED BY: -</b>					
<b>Share Capital</b>	37,635	9,348	46,983	625	1,819
Reserves	1,414	19	1,432	170	854
Unappropriated Profit	(672)	10,792	10,120	(551)	3,516
Share Holders' Equity	38,376	20,160	58,536	244	6,189
Surplus/Deficit On Revaluation Of Assets	1,181	1,336	2,517	1,841	798
<b>TOTAL</b>	<b>39,558</b>	<b>21,495</b>	<b>61,053</b>	<b>2,085</b>	<b>6,987</b>
<b>PROFIT AND LOSS STATEMENT</b>	<b>Islamic Banks</b>	<b>Islamic Banking Branches</b>	<b>Islamic Banking</b>	<b>Absolute change YoY</b>	
Mark-Up Income	32,223	18,776	51,000	8,222	
<b>Mark-Up Expenses</b>	<b>18,536</b>	<b>10,928</b>	<b>29,464</b>	<b>5,810</b>	
Net Mark-Up	13,688	7,848	21,536	2,412	
<b>Provisions &amp; Bad Debts Written Off Directly/(Reversals)</b>	<b>1,505</b>	<b>(62)</b>	<b>1,443</b>	<b>(278)</b>	
Net Mark-Up After Provision	12,183	7,910	20,093	2,690	
Fees, Commission & Brokerage Income	1,208	1,053	2,261	545	
Dividend Income	451	99	550	(307)	
Income From Dealing In Foreign Currencies	632	127	759	(127)	
<b>Other Income</b>	<b>1,286</b>	<b>432</b>	<b>1,718</b>	<b>955</b>	
Total Non - Markup	3,577	1,710	5,287	1,065	
Administrative Expenses	15,760	9,620	25,380	3,755	
<b>Other Expenses</b>	<b>302</b>	<b>207</b>	<b>509</b>	<b>333</b>	
Total Non-Markup	11,868	5,812	17,680	4,006	
<b>Profit before Tax and Extra ordinary Items</b>	<b>3,892</b>	<b>3,809</b>	<b>7,701</b>	<b>(251)</b>	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>3,892</b>	<b>3,809</b>	<b>7,701</b>	<b>(251)</b>	
Less: Taxation	1,376	72	1,447	57	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>2,517</b>	<b>3,737</b>	<b>6,253</b>	<b>(308)</b>	

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

	Dec-09	Mar-10	Jun-10	Sep-10	Dec-10	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12
	Percent											
<b>Capital</b>												
Total Capital to Total RWA	18.5	18.2	17.2	17.3	16.8	17.0	18.7	19.1	18.0	17.3	18.1	17.4
Tier 1 Capital to Total RWA	18.4	18.1	17.1	16.9	16.3	16.5	18.2	18.4	17.2	16.6	17.4	16.7
Capital to Total Assets	11.4	11.4	10.4	10.3	9.7	9.5	9.2	9.5	8.7	8.9	8.3	8.2
<b>Asset Quality</b>												
NPLs to Total Loans	6.3	7.3	6.5	8.4	7.3	8.0	7.5	8.4	7.6	8.4	8.8	9.0
Net NPLs to Net Loans	3.1	3.8	2.8	4.1	3.2	3.4	3.2	3.3	2.9	3.3	3.8	3.5
Provision to NPLs	51.7	50.0	58.8	54.1	58.6	58.7	60.0	62.4	63.0	62.5	59.5	63.7
<b>Earnings</b>												
ROA before Tax	0.7	0.9	0.9	0.6	0.6	1.8	2.0	2.0	1.9	1.9	1.8	1.5
ROA after Tax	0.6	0.8	0.8	0.6	0.6	1.4	1.6	1.7	1.6	1.6	1.4	1.2
ROE before Tax	5.9	7.7	8.2	5.5	5.9	18.3	20.7	21.3	20.8	21.1	20.6	17.6
ROE after Tax	4.6	7.0	6.9	5.3	5.2	15.0	16.5	17.6	17.3	17.8	16.6	14.3
Net Mark-Up Income to Gross Income	79.4	81.1	80.7	80.0	78.5	80.8	82.6	81.9	82.4	79.7	80.2	80.3
Non Mark-Up Income to Gross Income	20.6	18.9	19.3	20.0	21.5	19.2	17.4	18.1	17.6	20.3	19.8	19.7
Operating Expense to Gross Income	70.3	70.2	71.8	73.9	72.6	62.3	60.9	58.6	60.4	62.3	64.7	65.9
<b>Liquidity</b>												
Loans to Deposits	54.3	53.9	47.8	45.2	46.2	45.1	41.7	38.3	38.4	36.7	32.7	31.4

**Table 2.3: List of Islamic Banks**

<b>As of June 30, 2012</b>	<b>As of September 30, 2012</b>
<b>Islamic Banks</b>	<b>Islamic Banks</b>
1 AlBaraka Bank (Pakistan) Ltd.	1 AlBaraka Bank (Pakistan) Ltd.
2 BankIslami Pakistan Ltd.	2 BankIslami Pakistan Ltd.
3 Burj Bank Ltd.	3 Burj Bank Ltd.
4 Dubai Islamic Bank Pakistan Ltd	4 Dubai Islamic Bank Pakistan Ltd
5 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 Ltd.	1 Askari Bank Ltd.
2 Bank Al Habib Ltd	2 Bank Al Habib Ltd
3 Bank Alfalah Ltd	3 Bank Alfalah Ltd
4 Faysal Bank Ltd.	4 Faysal Bank Ltd.
5 Habib Bank Ltd	5 Habib Bank Ltd
6 Habib Metropolitan Bank	6 Habib Metropolitan Bank
7 MCB Bank Ltd	7 MCB Bank Ltd
8 National Bank of Pakistan	8 National Bank of Pakistan
9 Soneri Bank Ltd	9 Silk Bank Ltd
10 Standard Chartered Bank	10 Soneri Bank Ltd
11 The Bank of Khyber	11 Standard Chartered Bank
12 United Bank Ltd.	12 The Bank of Khyber
	13 United Bank Ltd.
<b>Grand Total 17 (5+12)</b>	<b>Grand Total 18 (5+13)</b>



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

**Table 3.1: Balance Sheet and Income Statement of DFIs**  
September 30, 2012 (Un-audited)

Financial Position	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12	million Rupees	
										Absolute change QoQ	YoY
<b>ASSETS</b>											
Cash & Balances With Treasury Banks	637	701	1,716	1,740	1,897	2,341	1,838	481	421	(60)	(1,476)
Balances With Other Banks	12,508	10,905	6,713	2,866	603	1,423	835	2,522	2,691	168	2,087
Lending To Financial Institutions	19,864	8,245	12,085	8,720	2,439	2,909	4,263	3,172	1,710	(1,462)	(729)
Investments - Net	41,389	38,536	62,102	64,115	69,929	81,379	84,858	88,005	92,511	4,505	22,581
Advances - Net	33,392	36,673	41,416	45,234	47,035	46,547	46,678	46,737	47,588	851	553
Operating Fixed Assets	2,969	2,918	3,098	2,974	2,926	2,930	2,970	2,960	2,947	(13)	21
Deferred Tax Assets	545	790	1,277	1,098	1,068	1,193	1,207	1,219	1,154	(64)	86
Other Assets	5,029	4,522	3,786	5,500	6,147	5,103	5,403	5,572	5,297	(275)	(850)
<b>TOTAL ASSETS</b>	<b>116,332</b>	<b>103,290</b>	<b>132,193</b>	<b>132,248</b>	<b>132,045</b>	<b>143,825</b>	<b>148,052</b>	<b>150,669</b>	<b>154,319</b>	<b>3,650</b>	<b>22,274</b>
<b>LIABILITIES</b>											
Bills Payable	-	-	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	51,664	43,838	51,522	50,306	49,898	64,885	64,314	67,693	68,876	1,183	18,977
Deposits And Other Accounts	11,868	5,881	18,074	15,856	14,258	12,074	14,853	14,081	14,571	490	313
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	38	36	30	15	11	19	17	14	12	(2)	1
Deferred Tax Liabilities	564	-	2	637	16	669	755	719	934	215	918
Other Liabilities	4,552	4,841	5,814	6,757	7,745	6,899	7,623	7,537	7,975	437	230
<b>TOTAL LIABILITIES</b>	<b>68,686</b>	<b>54,595</b>	<b>75,442</b>	<b>73,571</b>	<b>71,928</b>	<b>84,546</b>	<b>87,562</b>	<b>90,045</b>	<b>92,367</b>	<b>2,322</b>	<b>20,439</b>
<b>NET ASSETS</b>	<b>47,646</b>	<b>48,695</b>	<b>56,751</b>	<b>58,677</b>	<b>60,116</b>	<b>59,279</b>	<b>60,490</b>	<b>60,624</b>	<b>61,952</b>	<b>1,328</b>	<b>1,835</b>
<b>NET ASSETS REPRESENTED BY: -</b>											
Share Capital	31,993	42,750	47,269	48,343	48,409	48,409	48,627	48,627	48,627	-	218
Reserves	11,159	11,610	7,250	7,272	7,032	7,454	5,905	6,018	6,111	94	(921)
Unappropriated Profit	1,522	(5,008)	342	2,116	3,039	2,513	4,389	4,776	5,532	757	2,493
<b>Share Holders' Equity</b>	<b>44,673</b>	<b>49,352</b>	<b>54,860</b>	<b>57,732</b>	<b>58,481</b>	<b>58,375</b>	<b>58,922</b>	<b>59,421</b>	<b>60,271</b>	<b>850</b>	<b>1,790</b>
Surplus/Deficit On Revaluation Of Assets	2,973	(657)	1,891	945	1,636	904	1,568	1,203	1,681	478	45
<b>TOTAL</b>	<b>47,646</b>	<b>48,695</b>	<b>56,751</b>	<b>58,677</b>	<b>60,116</b>	<b>59,279</b>	<b>60,490</b>	<b>60,624</b>	<b>61,952</b>	<b>1,328</b>	<b>1,835</b>
<b>OPERATING POSITION</b>											
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12	Change YoY	
Mark-Up/ Return/Interest Earned	7,315	10,350	12,592	13,942	11,018	15,202	3,658	7,501	11,271	253	
Mark-Up/ Return/Interest Expenses	4,538	5,873	6,720	7,318	5,940	8,030	2,175	4,463	6,714	774	
<b>Net Mark-Up / Interest Income</b>	<b>2,777</b>	<b>4,478</b>	<b>5,872</b>	<b>6,625</b>	<b>5,078</b>	<b>7,172</b>	<b>1,483</b>	<b>3,038</b>	<b>4,557</b>	<b>(521)</b>	
Provisions & Bad Debts Written Off Directly/(Reversals)	2,863	6,159	3,133	1,238	614	941	(27)	(129)	230	(384)	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>(86)</b>	<b>(1,681)</b>	<b>2,739</b>	<b>5,386</b>	<b>4,464</b>	<b>6,231</b>	<b>1,510</b>	<b>3,167</b>	<b>4,327</b>	<b>(137)</b>	
Fees, Commission & Brokerage Income	79	123	191	148	108	124	15	56	70	(37)	
Dividend Income	391	669	423	484	701	854	168	223	700	(0)	
Income From Dealing In Foreign Currencies	(45)	560	20	(483)	24	(160)	15	73	81	58	
Other Income	3,010	6,412	844	1,194	187	534	288	593	1,126	938	
<b>Total Non - Markup / Interest Income</b>	<b>3,434</b>	<b>7,763</b>	<b>1,479</b>	<b>1,343</b>	<b>1,019</b>	<b>1,352</b>	<b>486</b>	<b>945</b>	<b>1,978</b>	<b>958</b>	
	3,349	6,082	4,217	6,729	5,483	7,583	1,996	4,112	6,305	821	
Administrative Expenses	2,330	2,413	2,647	2,977	2,175	3,102	706	1,547	2,324	149	
Other Expenses	102	2,022	62	166	859	1,905	11	18	206	(653)	
Total Non-Markup/Interest Expenses	2,432	4,435	2,709	3,144	3,034	5,007	717	1,565	2,529	(504)	
Profit before Tax and Extra ordinary Items	917	1,647	1,508	3,586	2,449	2,576	1,279	2,547	3,775	1,326	
Extra ordinary/unusual Items -- Gain/(Loss)	22	(48)	(25)	-	-	-	-	-	-	-	
<b>Profit/ (Loss) Before Taxation</b>	<b>895</b>	<b>1,696</b>	<b>1,533</b>	<b>3,586</b>	<b>2,449</b>	<b>2,576</b>	<b>1,279</b>	<b>2,547</b>	<b>3,775</b>	<b>1,326</b>	
Less: Taxation	1,020	886	630	1,690	1,225	1,690	386	754	1,096	(129)	
<b>Profit/ (Loss) after Taxation</b>	<b>(125)</b>	<b>810</b>	<b>904</b>	<b>1,896</b>	<b>1,225</b>	<b>886</b>	<b>893</b>	<b>1,793</b>	<b>2,679</b>	<b>1,454</b>	

Table 3.2: Financial Soundness Indicators of DFIs

	Percent								
	CY07	CY08	CY09	CY10	Sep-11	CY11	Mar-12	Jun-12	Sep-12
<b>Capital</b>									
Total Capital to Total RWA	43.7	53.4	52.5	56.1	59.5	56.9	56.5	57.1	56.0
Tier 1 Capital to Total RWA	44.0	53.3	52.4	56.5	59.6	57.4	57.2	57.5	56.3
Capital to Total Assets	41.0	47.1	42.9	44.4	45.5	41.2	40.9	40.2	40.1
<b>Asset Quality</b>									
NPLs to Total Loans	20.8	27.0	27.1	29.9	28.6	29.3	29.6	32.3	32.5
Net NPLs to Net Loans	4.6	11.2	10.1	59.4	13.5	59.4	58.6	52.9	52.7
Provision to NPLs	81.6	65.9	69.8	14.8	61.2	14.4	14.8	18.3	18.6
Net NPLs to Capital	3.2	8.4	7.4	11.4	10.6	11.3	11.4	14.1	14.3
<b>Earnings</b>									
ROA before Tax	0.8	1.5	1.3	2.7	2.4	1.9	3.5	3.4	3.4
ROA after Tax	-0.1	0.7	0.8	1.4	1.2	0.6	2.4	2.4	2.4
ROE before Tax	2.2	3.4	2.9	6.2	5.5	4.4	8.5	8.4	8.3
ROE after Tax	-0.3	1.6	1.7	3.3	2.7	1.5	5.9	5.9	5.9
Net Interest Income to Gross Income	44.7	34.8	79.9	83.1	83.3	84.1	75.3	76.3	69.7
Operating Expense to Gross Income	39.1	22.7	36.9	39.5	49.8	58.7	36.4	39.3	38.7
<b>Liquidity</b>									
Loans to Deposits	281.4	622.9	229.2	285.3	329.9	385.5	314.3	331.9	326.6
Liquid Assets/Total Assets	29.3	31.2	35.9	32.6	34.3	40.3	41.2	42.3	42.9
Liquid Assets/Total Deposits	287.3	547.3	262.4	271.6	317.6	480.6	410.9	453.0	453.9

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

As of June 30, 2012	As of September 30, 2012
1. House Building Finance Company Ltd.	1. House Building Finance Company Ltd.
2. PAIR Investment Company Ltd.	2. PAIR Investment Company Ltd.
3. Pak Brunei investment Company Ltd.	3. Pak Brunei investment Company Ltd.
4. Pak Libya Holding Company Ltd.	4. Pak Libya Holding Company Ltd.
5. Pak Oman Investment Company Ltd.	5. Pak Oman Investment Company Ltd.
6. Pak-China Investment Company Ltd.	6. Pak-China Investment Company Ltd.
7. Pakistan Kuwait Investment Company Ltd.	7. Pakistan Kuwait Investment Company Ltd.
8. Saudi Pak Industrial & Agricultural Investment Company Ltd.	8. Saudi Pak Industrial & Agricultural Investment Company Ltd.