

Quarterly Compendium:

Statistics of the Banking System

[June 2013]

Covers:

Banking Industry

Islamic Banking

Development Finance Institutions



Off-site Supervision & Enforcement Department

State Bank of Pakistan

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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/ DFIs.

1. Statistics of the Banking System

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

	PKR billion								
	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
Total Assets	5,172	5,628	6,516	7,117	8,171	8,653	9,761	9,735	10,090
Investments (net)	1,276	1,087	1,737	2,157	3,055	3,275	4,009	4,160	4,253
Advances (net)	2,688	3,173	3,240	3,358	3,349	3,573	3,760	3,731	3,727
Deposits	3,854	4,218	4,786	5,451	6,244	6,803	7,301	7,236	7,756
Equity	544	563	660	695	784	808	882	864	901
Profit Before Tax (ytd)	107	63	81	105	170	99	187	42	82
Profit After Tax (ytd)	73	43	54	65	112	64	121	28	55
Provisioning Charges (ytd)	60	106	97	75	50	11	32	5	18
Non-Performing Loans	218	359	446	556	592	635	607	613	616
Non-Performing Loans (net)	30	109	134	185	182	214	171	172	165

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

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

	Percent												
	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13				
Growth Rates	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	18.8	8.8	15.8	9.2	14.8	3.2	12.2	7.2	18.9	(0.3)	16.1	3.7	16.6
Loans (Net)	10.7	18.0	2.1	3.7	(0.3)	4.2	5.6	6.0	12.6	(0.8)	8.8	(0.1)	4.3
Deposits	18.4	9.4	13.5	13.9	14.5	7.7	14.0	8.3	17.0	(0.9)	14.6	7.2	14.0
Investments (Net)	53.1	(14.8)	59.9	24.2	41.6	2.7	25.0	6.4	31.3	3.8	30.5	2.2	29.8
Equity	35.3	3.4	17.3	5.2	12.9	2.6	11.8	3.1	12.5	(2.0)	9.7	4.3	11.5
KEY FSIs:	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13				
Capital Adequacy Ratio	12.3	12.2	14.0	13.9	15.1	15.1	15.4	15.1	15.5				
Capital to Total Assets	10.5	10.0	10.1	9.8	9.6	9.3	9.0	8.9	8.9				
NPLs to Loans (Gross)	7.6	10.5	12.6	14.9	15.7	15.9	14.5	14.7	14.8				
Net NPLs to Net Loans	1.1	3.4	4.1	5.5	5.4	6.0	4.6	4.6	4.4				
ROA (Before Tax)	2.2	1.2	1.3	1.5	2.2	2.4	2.1	1.8	1.7				
ROE^ (Before Tax)	22.6	11.4	13.2	15.5	23.0	25.9	22.9	20.3	18.5				
Liquid Assets/ Total Deposits	45.1	37.7	44.5	47.1	59.5	54.3	63.3	63.8	63.7				
Advances to Deposit Ratio	69.7	75.2	67.7	61.6	53.6	52.5	51.5	51.6	48.1				

^ Based on Average Equity plus Surplus on Revaluation.

Table 1.3: Group wise Balance Sheet and Income Statement of Banks
June 30, 2013 (Un-audited)

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	PKR million	
							Absolute change	
							QoQ	YoY
ASSETS								
Cash & Balances With Treasury Banks	115,635	638,208	38,883	792,726	4,359	797,085	112,420	82,277
Balances With Other Banks	25,613	99,308	1,769	126,690	11,405	138,094	(23,443)	1,610
Lending To Financial Institutions	132,474	175,755	26,596	334,826	1,553	336,379	131,756	164,049
Investments - Net	563,667	3,549,227	113,150	4,226,045	27,063	4,253,108	93,436	977,638
Advances - Net	849,470	2,723,378	51,639	3,624,487	102,251	3,726,738	(4,542)	153,976
Operating Fixed Assets	34,464	209,678	1,498	245,640	5,985	251,625	1,933	9,374
Deferred Tax Assets	26,763	47,548	4,041	78,351	572	78,923	(1,799)	(3,794)
Other Assets	159,620	327,169	8,268	495,057	13,270	508,327	45,627	52,264
TOTAL ASSETS	1,907,706	7,770,270	245,845	9,923,822	166,457	10,090,279	355,389	1,437,393
LIABILITIES								
Bills Payable	19,731	131,377	7,484	158,593	468	159,061	45,253	55,649
Borrowings From Financial Institution	26,400	668,927	56,385	751,712	82,829	834,541	(200,375)	326,076
Deposits And Other Accounts	1,563,995	6,046,280	127,023	7,737,297	18,360	7,755,658	519,529	952,761
Sub-ordinated Loans	-	49,734	-	49,734	3,405	53,139	(2,805)	(4,750)
Liabilities Against Assets Subject To Finance Lease	41	-	7	47	9	56	20	(27)
Deferred Tax Liabilities	7,046	15,320	56	22,422	352	22,774	3,914	8,584
Other Liabilities	107,317	198,019	14,878	320,214	43,519	363,733	(47,547)	5,788
TOTAL LIABILITIES	1,724,529	7,109,656	205,834	9,040,019	148,942	9,188,961	317,988	1,344,080
NET ASSETS	183,177	660,614	40,011	883,802	17,515	901,318	37,401	93,313
NET ASSETS REPRESENTED BY:								
Share Capital	47,059	367,866	41,040	455,965	15,351	471,316	5,049	12,348
Reserves	51,196	110,270	155	161,621	11,312	172,933	2,063	26,911
Unappropriated Profit	42,304	111,655	(1,286)	152,673	(16,436)	136,237	13,696	6,919
Share Holders' Equity	140,559	589,791	39,909	770,259	10,227	780,486	20,809	46,178
Surplus/Deficit On Revaluation Of Assets	42,618	70,823	102	113,543	7,288	120,831	16,593	47,135
TOTAL	183,177	660,614	40,011	883,802	17,515	901,318	37,401	93,313
PROFIT AND LOSS STATEMENT								
	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	69,221	301,629	8,332	379,181	8,141	387,323	(4,500)	
Mark-Up/ Return/Interest Expenses	45,295	174,994	3,839	224,128	2,436	226,564	3,207	
Net Mark-Up / Interest Income	23,926	126,634	4,492	155,053	5,705	160,758	(7,707)	
Provisions & Bad Debts Written Off Directly/(Reversals)	5,229	12,414	(362)	17,281	509	17,790	6,602	
Net Mark-Up / Interest Income After Provision	18,697	114,221	4,855	137,772	5,196	142,968	(14,309)	
Fees, Commission & Brokerage Income	6,121	23,040	702	29,863	46	29,909	3,695	
Dividend Income	1,732	4,253	-	5,986	144	6,129	(4,786)	
Income From Dealing In Foreign Currencies	2,090	5,560	345	7,995	1	7,996	(3,212)	
Other Income	5,743	16,336	213	22,292	2,458	24,750	8,437	
Total Non - Markup / Interest Income	15,686	49,190	1,260	66,136	2,649	68,784	4,134	
	34,383	163,410	6,115	203,908	7,844	211,752	(10,175)	
Administrative Expenses	21,976	97,445	3,823	123,244	4,790	128,034	6,507	
Other Expenses	407	1,165	22	1,594	(4)	1,590	702	
Total Non-Markup/Interest Expenses	22,383	98,610	3,845	124,838	4,786	129,623	7,209	
Profit before Tax and Extra ordinary Items	12,000	64,801	2,270	79,070	3,059	82,129	(17,384)	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	0.41	0.41	(915)	
PROFIT/ (LOSS) BEFORE TAXATION	12,000	64,801	2,270	79,070	3,058	82,129	(16,469)	
Less: Taxation	3,909	21,646	771	26,326	920	27,246	(7,688)	
PROFIT/ (LOSS) AFTER TAX	8,091	43,154	1,499	52,744	2,138	54,882	(8,781)	

Table 1.4: Financial Soundness Indicators

Indicators	Percent								
	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
CAPITAL ADEQUACY									
Risk Weighted CAR									
Public Sector Commercial Banks	16.1	13.4	15.1	14.7	16.5	14.4	14.8	15.0	15.8
Local Private Banks	11.8	11.9	13.9	13.6	14.4	14.9	15.1	14.6	15.0
Foreign Banks	14.6	21.8	23.0	23.8	31.3	31.0	30.7	33.4	26.4
Commercial Banks	12.8	12.6	14.5	14.1	15.3	15.2	15.4	15.1	15.5
Specialized Banks	-6.2	-4.9	-1.5	4.7	8.9	10.9	12.4	12.5	13.7
All Banks	12.3	12.2	14.0	13.9	15.1	15.1	15.4	15.1	15.5
Tier 1 Capital to RWA									
Public Sector Commercial Banks	12.2	10.9	12.6	12.2	14.4	12.3	12.4	12.3	12.7
Local Private Banks	9.9	10.0	11.4	11.4	12.3	12.7	12.5	12.3	12.7
Foreign Banks	14.0	21.3	22.5	23.5	31.1	30.8	30.5	33.3	26.2
Commercial Banks	10.5	10.6	12.0	12.0	13.3	13.2	13.0	12.8	13.1
Specialized Banks	-12.5	-10.1	-5.8	-0.9	3.4	5.4	6.9	6.8	7.8
All Banks	10.0	10.1	11.6	11.6	13.0	13.0	12.8	12.7	13.0
Capital to Total Assets									
Public Sector Commercial Banks	13.7	10.7	11.3	11.7	10.6	10.1	9.9	9.9	9.6
Local Private Banks	10.2	10.0	9.9	9.3	9.2	8.9	8.6	8.4	8.5
Foreign Banks	11.2	14.5	14.8	14.8	16.7	17.6	16.6	17.2	16.3
Commercial Banks	10.9	10.3	10.4	9.9	9.7	9.4	9.0	8.9	8.9
Specialized Banks	-5.4	-3.2	-1.7	1.2	5.4	7.6	8.7	8.8	10.5
All Banks	10.5	10.0	10.1	9.8	9.6	9.3	9.0	8.9	8.9
ASSET QUALITY									
NPLs to Total Loans									
Public Sector Commercial Banks	8.4	16.3	16.9	22.9	21.1	22.7	17.2	17.3	17.1
Local Private Banks	6.5	8.7	11.1	12.5	13.8	13.4	13.2	13.5	13.5
Foreign Banks	1.6	2.9	6.7	9.5	10.4	11.1	13.4	11.1	11.3
Commercial Banks	6.7	9.9	12.1	14.5	15.3	15.5	14.2	14.4	14.3
Specialized Banks	34.3	28.8	25.5	28.7	30.1	30.4	25.4	25.7	30.7
All Banks	7.6	10.5	12.6	14.9	15.7	15.9	14.5	14.7	14.8
Provision to NPLs									
Public Sector Commercial Banks	89.0	66.9	67.8	52.4	58.2	50.0	61.6	62.5	65.2
Local Private Banks	88.5	70.2	71.0	73.2	74.6	74.9	76.1	75.6	77.8
Foreign Banks	157.0	81.9	75.2	86.6	89.3	88.7	93.9	92.7	95.9
Commercial Banks	89.1	69.3	70.1	66.9	69.9	66.9	72.2	72.1	74.5
Specialized Banks	68.6	72.4	65.7	63.4	59.1	55.5	64.3	68.2	53.2
All Banks	86.1	69.6	69.9	66.7	69.3	66.3	71.8	71.9	73.2
Net NPLs to Net Loans									
Public Sector Commercial Banks	1.0	6.1	6.1	12.4	10.1	12.8	7.4	7.3	6.7
Local Private Banks	0.8	2.7	3.5	3.7	3.9	3.7	3.5	3.7	3.3
Foreign Banks	-0.9	0.5	1.8	1.4	1.2	1.4	0.9	0.9	0.5
Commercial Banks	0.8	3.3	4.0	5.3	5.1	5.7	4.4	4.5	4.1
Specialized Banks	14.0	10.0	10.5	12.8	14.9	16.2	10.9	9.9	17.2
All Banks	1.1	3.4	4.1	5.5	5.4	6.0	4.6	4.6	4.4
Net NPLs to Capital									
Public Sector Commercial Banks	3.4	30.3	27.4	48.8	41.8	60.0	34.3	35.5	31.0
Local Private Banks	4.1	15.9	17.4	18.9	17.1	16.8	15.0	15.8	13.7
Foreign Banks	-4.1	1.6	4.4	2.6	1.9	2.1	1.4	1.2	0.7
Commercial Banks	3.7	17.9	18.8	25.0	21.6	24.9	18.5	19.1	16.7
Specialized Banks	-	-	-	-	-	-	-	-	-
All Banks	5.6	19.4	20.4	26.7	23.1	26.5	19.4	19.9	18.3
EARNINGS									
Return on Assets (Before Tax)									
Public Sector Commercial Banks	3.5	0.6	1.5	1.8	2.0	1.8	1.8	1.2	1.3
Local Private Banks	2.0	1.3	1.3	1.5	2.3	2.5	2.2	1.8	1.7
Foreign Banks	1.5	0.0	-0.3	0.9	2.3	1.4	0.6	2.0	1.9
Commercial Banks	2.3	1.1	1.3	1.5	2.2	2.3	2.1	1.7	1.6
Specialized Banks	1.4	3.2	3.1	2.0	2.4	3.1	4.0	1.1	3.4
All Banks	2.2	1.2	1.3	1.5	2.2	2.4	2.1	1.7	1.7

Table 1.4: Financial Soundness Indicators (Continued)

Indicators	Percent								
	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
EARNINGS									
Return on Assets (After Tax)									
Public Sector Commercial Banks	2.5	0.5	1.3	1.3	1.4	1.1	1.2	0.8	0.9
Local Private Banks	1.4	0.9	0.9	0.9	1.5	1.6	1.5	1.2	1.1
Foreign Banks	0.7	0.3	(0.3)	0.4	1.5	0.6	(0.0)	1.2	1.2
Commercial Banks	1.6	0.8	0.9	0.9	1.5	1.5	1.4	1.1	1.1
Specialized Banks	0.7	1.8	1.2	1.2	1.6	2.1	2.7	0.8	2.2
All Banks	1.5	0.8	0.9	1.0	1.5	1.6	1.4	1.1	1.1
ROE (Avg. Equity & Surplus) (Before Tax)									
Public Sector Commercial Banks	27.2	5.2	13.3	15.2	18.0	16.9	17.7	12.2	13.3
Local Private Banks	20.4	12.9	13.2	15.6	24.7	27.9	25.2	21.6	20.1
Foreign Banks	13.1	0.0	(2.4)	5.8	14.5	8.4	3.3	11.7	11.2
Commercial Banks	21.8	10.6	12.4	15.0	22.7	24.5	22.5	19.1	18.2
Specialized Banks	-	-	-	-	-	-	-	-	-
All Banks	22.6	11.4	13.2	15.5	23.0	25.9	22.9	19.0	18.5
ROE (Avg. Equity & Surplus) (After Tax)									
Public Sector Commercial Banks	19.5	4.4	11.4	11.2	12.2	11.0	11.9	8.5	9.0
Local Private Banks	13.8	8.5	8.6	9.3	16.1	18.1	16.4	14.2	13.4
Foreign Banks	6.0	2.2	(2.3)	2.7	9.5	3.5	(0.1)	7.2	7.4
Commercial Banks	15.0	7.3	8.6	9.4	14.9	15.8	14.6	12.7	12.2
Specialized Banks	-	-	-	-	-	-	-	-	-
All Banks	15.4	7.8	8.9	9.6	15.1	17.3	14.9	12.6	12.4
NII/Gross Income									
Public Sector Commercial Banks	65.9	65.4	63.0	69.1	69.4	66.7	64.1	61.5	60.4
Local Private Banks	70.7	73.2	75.9	77.2	77.9	73.7	72.9	73.5	72.0
Foreign Banks	59.1	61.3	64.8	67.6	72.2	73.3	68.8	74.0	78.1
Commercial Banks	69.2	71.2	73.3	75.4	76.2	72.6	71.3	71.5	70.1
Specialized Banks	42.8	46.6	44.7	51.0	67.3	62.7	66.8	73.0	66.4
All Banks	68.2	70.3	72.4	74.7	76.0	72.3	71.1	71.6	70.0
Cost / Income Ratio									
Public Sector Commercial Banks	30.2	39.1	47.5	49.1	49.9	57.7	55.2	63.9	56.5
Local Private Banks	45.4	51.6	50.1	52.5	50.8	50.8	52.5	55.9	56.1
Foreign Banks	57.0	69.6	77.5	65.2	59.3	61.0	72.6	69.8	66.8
Commercial Banks	42.8	50.0	50.9	52.4	50.9	52.3	53.6	57.6	56.4
Specialized Banks	53.2	52.1	61.3	61.3	60.4	59.5	64.7	54.7	56.6
All Banks	43.2	50.1	51.2	52.7	51.1	52.5	53.9	57.5	56.4
LIQUIDITY									
Liquid Assets/Total Assets									
Public Sector Commercial Banks	37.0	30.6	31.1	34.6	40.9	32.6	35.1	32.9	37.0
Local Private Banks	32.5	26.8	32.3	35.7	46.2	44.7	50.2	50.6	51.7
Foreign Banks	41.6	45.2	55.0	64.6	68.6	67.4	69.4	70.7	72.7
Commercial Banks	33.8	28.3	32.9	36.4	45.9	43.1	47.8	47.8	49.4
Specialized Banks	27.9	24.5	19.8	19.6	23.5	23.8	23.1	22.5	24.1
All Banks	33.6	28.2	32.7	36.1	45.5	42.7	47.4	47.4	49.0
Liquid Assets/Total Deposits									
Public Sector Commercial Banks	47.1	38.9	40.1	43.5	51.3	40.5	46.1	44.1	45.1
Local Private Banks	42.9	35.0	43.4	45.8	59.5	55.8	65.9	66.3	66.5
Foreign Banks	61.1	71.6	82.4	96.4	104.3	101.6	108.0	128.1	140.8
Commercial Banks	44.3	37.1	44.0	46.8	59.1	54.0	63.0	63.4	63.4
Specialized Banks	247.7	229.4	167.1	149.4	202.0	202.1	201.9	235.4	218.4
All Banks	45.1	37.7	44.5	47.1	59.5	54.3	63.3	63.8	63.7
Advances/Deposits									
Public Sector Commercial Banks	60.0	68.4	65.2	58.0	55.2	59.0	60.5	64.9	54.3
Local Private Banks	70.1	75.1	66.6	61.3	52.0	49.7	48.1	47.2	45.0
Foreign Banks	75.2	68.9	56.1	42.0	39.6	39.7	37.4	41.5	40.7
Commercial Banks	73.8	73.6	66.0	60.1	52.3	51.2	50.3	50.3	46.8
Specialized Banks	507.3	577.0	560.8	491.5	540.1	535.9	540.7	646.3	556.9
All Banks	69.7	75.2	67.7	61.6	53.6	52.5	51.5	51.6	48.1

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

Table 1.5: Banks' category-wise key variables

All Banks

	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
Paid up Capital	281	325	358	405	459	464	466	471
Equity	563	660	695	784	808	882	864	901
Deposits	4,218	4,786	5,451	6,244	6,803	7,301	7,236	7,756
Liabilities	5,065	5,856	6,422	7,386	7,845	8,879	8,871	9,189
Advances (net of Provision)	3,173	3,240	3,358	3,349	3,573	3,760	3,731	3,727
Investments (net of Provisions)	1,087	1,737	2,157	3,055	3,275	4,009	4,160	4,253
Assets	5,628	6,516	7,117	8,171	8,653	9,761	9,735	10,090
Income	582	690	617	686	456	939	225	456
Expense	519	609	721	856	358	752	183	374
Profit before tax	63	81	105	170	99	187	42	82
Profit after tax	43	54	65	112	64	121	28	55

Public Sector Commercial Banks

PKR million

	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
Paid up Capital	18,544	21,339	34,030	41,414	43,096	44,284	44,284	47,059
Equity	111,986	139,219	159,790	166,172	163,828	184,887	173,479	183,177
Deposits	819,683	952,373	1,087,506	1,248,199	1,302,371	1,420,163	1,304,323	1,563,995
Liabilities	930,324	1,090,831	1,205,801	1,396,686	1,454,196	1,683,401	1,576,126	1,724,529
Advances (net of Provision)	560,666	620,596	630,704	689,423	768,577	859,733	846,170	849,470
Investments (net of Provisions)	204,784	297,689	383,310	479,609	456,008	583,577	542,628	563,667
Assets	1,042,310	1,230,050	1,365,591	1,562,858	1,618,023	1,868,288	1,749,604	1,907,706
Income	103,421	119,979	108,949	121,753	81,519	175,824	40,645	84,907
Expense	96,855	103,218	131,722	151,113	67,604	145,404	35,168	72,907
Profit before tax	6,566	16,762	22,773	29,359	13,915	30,420	5,478	12,000
Profit after tax	5,644	14,372	16,798	19,833	9,083	20,388	3,798	8,091

Local Private Banks

PKR million

	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
Paid up Capital	214,571	253,015	274,587	309,306	360,079	362,863	365,723	367,866
Equity	421,074	487,719	498,613	567,665	589,875	641,973	635,189	660,614
Deposits	3,236,220	3,655,994	4,188,181	4,810,209	5,321,893	5,703,439	5,784,077	6,046,280
Liabilities	3,799,764	4,417,543	4,875,191	5,635,806	6,047,823	6,843,013	6,950,425	7,109,656
Advances (net of Provision)	2,429,934	2,435,792	2,568,695	2,499,799	2,642,507	2,741,828	2,731,404	2,723,378
Investments (net of Provisions)	847,045	1,373,082	1,679,542	2,442,332	2,697,062	3,315,399	3,491,575	3,549,227
Assets	4,220,838	4,905,262	5,373,804	6,203,471	6,637,698	7,484,986	7,585,613	7,770,270
Income	437,498	524,275	470,401	528,855	351,582	719,524	173,681	350,818
Expense	385,022	463,734	547,425	660,306	271,255	569,019	139,262	286,018
Profit before tax	52,477	60,541	77,024	131,451	80,327	150,504	34,420	64,801
Profit after tax	34,704	39,265	45,646	85,716	52,095	98,118	22,687	43,154

Table 1.5: Banks' category-wise key variables (Continued)

Foreign Banks

	PKR million							
	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
Paid up Capital	32,130	34,885	33,992	38,720	40,285	41,149	40,909	41,040
Equity	33,971	35,739	34,509	42,530	42,446	40,949	41,155	40,011
Deposits	147,938	160,936	156,331	167,870	160,354	158,703	132,449	127,023
Liabilities	200,590	205,297	198,745	212,744	199,377	206,085	198,785	205,834
Advances (net of Provision)	101,921	90,325	65,628	66,411	63,724	59,332	54,953	51,639
Investments (net of Provisions)	22,593	52,373	79,809	113,382	90,755	85,583	94,244	113,150
Assets	234,562	241,037	233,253	255,274	241,823	247,034	239,940	245,845
Income	24,005	27,741	23,100	22,979	13,194	25,208	4,717	9,592
Expense	23,998	28,591	25,147	28,579	11,405	23,813	3,512	7,322
Profit before tax	7	(850)	2,046	5,601	1,789	1,394	1,205	2,270
Profit after tax	651	(809)	960	3,660	740	(64)	737	1,499

Specialized Banks

	PKR million							
	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
Paid up Capital	15,506	15,507	15,507	15,508	15,508	15,351	15,351	15,351
Equity	(4,163)	(2,424)	1,791	7,990	11,855	14,016	14,094	17,515
Deposits	13,883	16,588	18,962	17,327	18,279	18,383	15,280	18,360
Liabilities	134,332	142,414	142,577	141,179	143,486	146,517	145,638	148,942
Advances (net of Provision)	80,114	93,031	93,197	93,585	97,954	99,397	98,752	102,251
Investments (net of Provisions)	12,147	13,819	14,495	19,546	31,644	24,654	31,224	27,063
Assets	130,178	139,990	144,367	149,169	155,341	160,533	159,732	166,457
Income	17,039	17,612	14,063	12,022	10,178	18,237	5,863	10,790
Expense	12,888	13,392	16,909	15,540	7,611	13,696	5,140	7,732
Profit before tax	4,151	4,220	2,846	3,518	2,567	4,541	723	3,058
Profit after tax	2,317	1,617	1,665	2,388	1,745	2,938	591	2,138

Table 1.6: Concentration in the Banking System

June 30, 2013 (Un-audited)

Indicators	Percent						
	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Industry
Asset							
Share of Total Assets	53.2	21.2	17.7	3.8	2.4	1.6	100
Share of Total Investments	54.9	21.5	16.9	3.5	2.6	0.6	100
<i>of which investment in Government Securities</i>	86.3	85.7	86.5	86.0	100.0	84.8	87
Advances							
Advances:public	66.6	14.3	15.7	3.1	0.2	0.1	100.0
Advances:private	47.6	22.0	20.8	4.2	1.7	3.7	100.0
Sectoral Distribution of Loans							
Corporate Sector	50.1	21.7	22.0	4.2	1.9	0.2	100.0
SMEs	40.3	23.0	29.9	2.7	0.2	4.0	100.0
Agriculture	37.5	4.6	8.3	0.5	0.0	49.1	100.0
Consumer Finance	59.8	15.2	16.4	7.9	0.6	0.0	100.0
Commodity Financing	57.0	25.4	13.9	3.6	0.0	0.0	100.0
Staff Loans	59.1	11.9	19.7	4.2	2.0	3.1	100.0
Others	91.3	3.4	0.9	0.4	3.6	0.4	100.0
Total	51.7	20.3	19.7	4.0	1.4	2.9	100.0
NPLs / Gross Loans	12.2	15.8	18.7	12.3	11.3	30.7	14.8
Net NPLs / Capital	7.3	34.5	41.6	17.4	0.7	100.1	18.3
Liabilities							
Share of Total Deposits	54.9	21.3	18.1	3.9	1.6	0.2	100.0
Customer Fixed Deposits	51.7	20.5	20.1	5.2	2.4	0.1	100.0
Customer CASA	55.8	21.6	17.4	3.5	1.4	0.3	100.0
Customer Deposits others	32.0	37.3	26.0	3.1	1.3	0.4	100.0
Financial Institutions Remunerative Deposits	44.7	29.2	22.7	2.5	0.5	0.4	100.0
Financial Institutions Non-Remunerative Deposits	93.6	2.6	1.9	0.7	1.2	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	16.5	13.7	11.8	19.6	26.4	13.7	15.5
Tier 1 Capital / RWA	13.7	10.7	10.4	19.9	26.2	7.8	13.0
Net Worth / Total Assets	9.9	6.9	6.8	11.3	16.3	10.5	8.9
Share of Risk Weighted Assets	54.0	18.2	18.4	3.9	2.9	2.6	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	74.2	21.1	-1.1	-0.7	2.8	3.7	100.0
Net Interest Income / Gross Income	70.8	67.6	67.4	77.5	78.1	68.3	70.0
Non-Interest Expense / Gross Income	29.2	32.4	32.6	22.5	21.9	31.7	30.0
Provision Expense to Gross Income	6.0	2.3	22.3	17.1	-6.3	6.1	7.8
Liquidity							
Liquid Assets / Total Assets	50.5	48.9	44.7	44.7	72.7	24.1	49.0
Liquid Assets / Total Deposits	63.5	63.5	57.0	57.5	140.8	218.4	63.7
Advances to deposits ratio	45.4	46.4	51.3	51.0	40.7	556.9	48.1

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

	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
Advances (Gross)	3,422,549	3,551,331	3,729,003	3,759,235	3,993,626	4,196,299	4,171,696	4,177,875
NPLs	359,238	446,005	555,968	591,579	634,790	607,243	612,609	616,470
Provision	249,914	311,588	370,778	410,016	420,864	436,010	440,416	451,136
Advances (net)	3,172,636	3,239,744	3,358,225	3,349,219	3,572,762	3,760,289	3,731,280	3,726,738
Net NPLs	109,324	134,417	185,190	181,563	213,926	171,233	172,193	165,334

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

	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
OAEM	11,558	12,152	14,141	15,521	17,429	12,884	13,843	19,811
Sub Standard	78,503	63,905	53,030	50,262	61,056	43,619	53,951	48,541
Doubtful	67,877	77,809	68,665	58,346	55,700	53,863	52,522	40,598
Loss	201,301	292,138	420,132	467,450	500,606	496,877	492,292	507,520
Total	359,238	446,005	555,968	591,579	634,790	607,243	612,609	616,470

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

	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
OAEM	743	-	-	-	-	-	-	-
Sub Standard	17,490	13,666	11,787	9,669	11,684	8,439	9,246	8,927
Doubtful	29,782	32,386	31,255	20,196	15,940	20,684	18,563	16,625
Loss	185,746	251,691	311,391	364,059	375,971	390,084	395,560	407,546
Total	233,761	297,743	354,434	393,924	403,596	419,207	423,369	433,097

Category-wise Break up of Banks' Advances

	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
PSCBs	629,389	700,902	716,562	786,264	866,735	961,597	948,687	955,840
LPBs	2,587,530	2,643,594	2,826,985	2,785,927	2,938,345	3,048,005	3,042,000	3,041,894
FBs	104,440	95,113	71,495	73,215	70,715	67,872	61,241	57,940
CBs	3,321,360	3,439,608	3,615,042	3,645,407	3,875,796	4,077,474	4,051,928	4,055,675
SBs	101,189	111,723	113,961	113,828	117,831	118,825	119,768	122,200
Industry	3,422,549	3,551,331	3,729,003	3,759,235	3,993,626	4,196,299	4,171,696	4,177,875

Table 1.7: Asset Quality Indicators of the Banking System (Continued)**Category-wise Break up of Banks' Non Performing Loans (NPLs)**

	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
PSCBs	102,656	118,400	163,786	166,289	196,399	165,328	164,019	163,153
LPBs	224,395	292,780	352,672	383,437	394,720	402,591	410,972	409,260
FBs	3,077	6,369	6,774	7,623	7,883	9,097	6,786	6,572
CBs	330,128	417,549	523,232	557,349	599,003	577,016	581,776	578,984
SBs	29,110	28,456	32,736	34,230	35,788	30,227	30,833	37,485
Industry	359,238	446,005	555,968	591,579	634,790	607,243	612,609	616,470

Category-wise Banks' Provisions

	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
PSCBs	68,723	80,305	85,858	96,840	98,158	101,865	102,517	106,371
LPBs	157,598	207,803	258,289	286,128	295,838	306,176	310,596	318,516
FBs	2,519	4,788	5,867	6,804	6,991	8,540	6,288	6,301
CBs	228,839	292,896	350,014	389,773	400,987	416,581	419,401	431,188
SBs	21,075	18,692	20,764	20,244	19,877	19,429	21,015	19,949
Industry	249,914	311,588	370,778	410,016	420,864	436,010	440,416	451,136

Category-wise Banks' Advances (net of provisions)

	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
PSCBs	560,666	620,596	630,704	689,423	768,577	859,733	846,170	849,470
LPBs	2,429,934	2,435,792	2,568,695	2,499,799	2,642,507	2,741,828	2,731,404	2,723,378
FBs	101,922	90,325	65,628	66,411	63,724	59,332	54,953	51,639
CBs	3,092,522	3,146,713	3,265,028	3,255,634	3,474,808	3,660,892	3,632,528	3,624,487
SBs	80,114	93,031	93,197	93,585	97,954	99,397	98,752	102,251
Industry	3,172,636	3,239,744	3,358,225	3,349,219	3,572,762	3,760,289	3,731,280	3,726,738

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

	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
PSCBs	33,934	38,095	77,928	69,448	98,241	63,464	61,502	56,782
LPBs	66,797	84,977	94,382	97,309	98,882	96,414	100,376	90,743
FBs	558	1,581	907	819	892	556	497	271
CBs	101,289	124,653	173,218	167,576	198,016	160,435	162,376	147,797
SBs	8,035	9,764	11,972	13,987	15,911	10,799	9,817	17,537
Industry	109,324	134,417	185,190	181,563	213,926	171,233	172,193	165,334

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

amount in PKR billion, ratio in percent

	Dec-11			Jun-12			Dec-12			Jun-13		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	2,419.4	414.2	17.1	2,583.7	439.5	17.0	2,760.1	419.0	15.2	2,698.3	425.9	15.8
SMEs Sector	303.7	95.5	31.4	257.8	96.5	37.4	276.7	95.7	34.6	244.2	90.1	36.9
Agriculture Sector	176.9	34.1	19.3	190.6	34.6	18.2	203.5	29.6	14.5	213.9	39.6	18.5
Consumer sector	242.2	45.0	18.6	245.2	44.4	18.1	250.3	43.7	17.5	262.4	40.8	15.6
<i>i. Credit cards</i>	23.4	4.8	20.6	23.2	4.9	21.0	23.2	5.0	21.5	21.9	3.6	16.4
<i>ii. Auto loans</i>	46.8	4.9	10.4	45.5	4.7	10.4	45.3	4.7	10.3	51.2	4.4	8.6
<i>iii. Consumer durable</i>	0.1	0.1	79.1	0.1	0.1	68.9	0.1	0.1	71.7	0.1	0.1	68.3
<i>iv. Mortgage loans</i>	57.8	16.5	28.6	55.2	16.8	30.4	53.0	16.6	31.4	51.9	16.1	31.1
<i>v. Other personal loans</i>	114.1	18.6	16.3	121.2	17.9	14.8	128.6	17.4	13.5	137.4	16.7	12.1
Commodity financing	437.6	4.9	1.1	535.9	6.2	1.2	512.8	5.9	1.1	565.5	5.8	1.0
Staff Loans	75.8	1.4	1.8	80.8	1.5	1.8	84.5	1.6	1.9	85.1	1.2	1.4
Others	90.7	12.1	13.3	99.6	12.0	12.1	108.4	11.8	10.8	108.5	13.0	12.0
Total	3,746.1	607.1	16.2	3,993.6	634.8	15.9	4,196.3	607.2	14.5	4,177.9	616.5	14.8

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

amount in PKR billion, ratio in percent

	Dec-11			Jun-12			Dec-12			Jun-13		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	312.1	36.5	11.7	350.7	37.1	10.6	354.3	32.3	9.1	364.1	42.3	11.6
Automobile/Transportation	53.7	10.9	20.3	56.0	11.0	19.7	56.3	11.1	19.8	58.1	12.9	22.2
Cement	81.1	18.8	23.2	63.4	18.0	28.4	58.4	17.1	29.3	53.8	15.9	29.5
Chemical & Pharmaceuticals	146.9	13.8	9.4	153.3	14.3	9.3	150.1	14.9	9.9	151.7	15.5	10.2
Electronics	60.3	30.4	50.3	55.2	24.5	44.4	57.0	23.9	41.9	53.9	24.8	46.0
Financial	70.5	8.4	11.9	77.0	10.1	13.0	81.7	8.5	10.5	106.2	8.1	7.6
Individuals	336.2	53.5	15.9	337.4	54.2	16.1	333.3	54.1	16.2	341.9	49.7	14.5
Insurance	0.5	0.0	0.2	0.7	0.0	0.1	0.3	0.0	0.2	0.2	0.0	0.4
Others	1,519.6	210.3	13.8	1,638.1	229.3	14.0	1,783.3	205.8	11.5	1,764.2	207.8	11.8
Production/Transmission of Energy	369.9	14.9	4.0	483.1	20.4	4.2	492.8	18.3	3.7	443.3	19.9	4.5
Shoes & Leather garments	30.9	3.1	10.1	24.5	3.4	13.7	23.7	3.0	12.8	24.4	3.0	12.1
Sugar	84.0	12.2	14.6	122.3	11.5	9.4	105.6	10.9	10.3	134.3	7.1	5.3
Textile	680.3	194.2	28.5	632.0	201.0	31.8	699.3	207.2	29.6	681.8	209.5	30.7
Total	3,746.1	607.1	16.2	3,993.6	634.8	15.9	4,196.3	607.2	14.5	4,177.9	616.5	14.8

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

PKR billion

	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun13
Profit Before Tax									
PSCBs	33.2	6.6	16.8	22.8	29.4	13.9	30.4	5.5	12.0
LPBs	69.5	52.5	60.5	77.0	131.5	80.3	150.5	34.4	64.8
FBs	2.4	0.0	(0.9)	2.0	5.6	1.8	1.4	1.2	2.3
CBs	105.2	59.0	76.5	101.8	166.4	96.0	182.3	41.1	79.1
SBs	1.7	4.2	4.2	2.8	3.5	2.6	4.5	0.7	3.1
All Banks	106.9	63.2	80.7	104.7	169.9	98.6	186.9	41.8	82.1
Profit After Tax									
PSCBs	23.9	5.6	14.4	16.8	19.8	9.1	20.4	3.8	8.1
LPBs	47.3	34.7	39.3	45.6	85.7	52.1	98.1	22.7	43.2
FBs	1.1	0.6	(0.8)	1.0	3.7	0.7	(0.1)	0.7	1.5
CBs	72.2	41.0	52.8	63.4	109.2	61.9	118.4	27.2	52.7
SBs	0.9	2.3	1.6	1.7	2.4	1.7	2.9	0.6	2.1
All Banks	73.1	43.3	54.4	65.1	111.6	63.7	121.4	27.8	54.9

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

Percent

	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
Before Tax ROA									
PSCBs	3.5	0.6	1.5	1.8	2.0	1.8	1.8	1.2	1.3
LPBs	2.0	1.3	1.3	1.5	2.3	2.5	2.2	1.8	1.7
FBs	1.5	0.0	-0.3	0.9	2.3	1.4	0.6	2.0	1.9
CBs	2.3	1.1	1.3	1.5	2.2	2.3	2.1	1.7	1.6
SBs	1.4	3.2	3.1	2.0	2.4	3.1	4.0	1.1	3.4
All Banks	2.2	1.2	1.3	1.5	2.2	2.4	2.1	1.7	1.7
Before Tax ROE (based on Equity plus Surplus on Revaluation)									
PSCBs	27.2	5.2	13.3	15.2	18.0	16.9	17.7	12.2	13.3
LPBs	20.4	12.9	13.2	15.6	24.7	27.9	25.2	21.6	20.1
FBs	13.1	0.0	-2.4	5.8	14.5	8.4	3.3	11.7	11.2
CBs	21.8	10.6	12.4	15.0	22.7	24.5	22.5	19.1	18.2
SBs	-	-	-	-	-	-	-	-	-
All Banks	22.6	11.4	13.2	15.5	23.0	25.9	22.9	19.0	18.5

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

amount in PKR billion, share in percent

Items	CY11		Jun-12		Dec-12		Mar-13		Jun-13	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	423.5	56.6	211.8	54.1	428.4	53.5	97.5	50.4	195.7	50.5
Investments	297.8	39.8	169.7	43.3	353.3	44.1	92.1	47.6	183.3	47.3
Deposits, repo and others	26.4	3.5	10.3	2.6	19.1	2.4	3.8	1.9	8.3	2.1
Total	747.7	100.0	391.8	100.0	800.8	100.0	193.3	100.0	387.3	100.0

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

	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun13
Less than 10	9	9	6	5	5	5	5	5	5
10 to 15	12	10	15	13	10	11	9	12	11
Over 15	18	21	19	20	23	22	24	21	22
Total	39	40	40	38	38	38	38	38	38

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs
June 30, 2013 (Un-audited)

		PKR million						
		All Banks and DFIs	PSCBs	LPBs	FBs	SBs	All Banks	DFIs
Equity								
1.1	Fully Paid-up Capital/Capital Deposited with SBP	521,851	47,520	369,531	41,040	15,351	473,442	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	-	-	-	-	-	-	-
General Reserves as disclosed on the Balance Sheet (including statutory reserve)								
1.4		175,934	25,139	132,785	155	11,312	169,391	6,543
1.5	Un-appropriated/Unremitted profits (net of accumulated loss	136,436	41,604	110,178	(1,286)	(16,436)	134,060	2,376
1.6	Sub-Total (1.1 to 1.5)	798,959	131,262	562,432	39,909	10,227	741,631	57,328
Deductions								
1.7	Goodwill	42,557	1,361	40,860	269	0	42,491	66
1.8	Shortfall in Provisions required against Classified assets	2,253	204	1,816	234	-	2,253	-
1.9	Deficit on account of revaluation of AFS investment	35	68	201	4	(280)	(8)	43
1.10	Any increase in equity capital resulting from a securitization t	399	-	399	-	-	399	-
1.11	Investments in TFCs of other banks	9,771	536	2,874	-	-	3,410	6,361
1.12	Other Deductions	18,620	3,019	13,834	-	98	16,952	1,668
1.13	Sub-Total (1.7 to 1.12)	73,635	5,188	60,913	507	(182)	65,498	8,137
1.14	Total Eligible Tier 1 capital(1.6 less 1.13)	725,324	126,074	501,520	39,403	10,409	676,133	49,190
Supplementary Capital								
Freely available General Provisions or reserves for loan losses-up to maximum of 1.25% of Risk Weighted Assets								
2.1		15,823	3,524	10,481	162	1,472	15,639	184
2.2	Revaluation reserves eligible upto 45%	67,177	21,357	40,989	69	3,370	65,784	1,392
2.3	Foreign Exchange Translation Reserves	34,825	9,116	25,709	-	-	34,825	-
2.4	Undisclosed reserves	(16)	-	(16)	-	-	(16)	-
2.5	Subordinated debt-up to maximum of 50% of total equity	30,483	-	27,278	-	3,204	30,483	-
2.6	Total Tier 2 Supplementary Capital(2.1 to 2.5)	148,292	33,998	104,441	231	8,046	146,716	1,576
Deductions								
2.7	Other deductions	18,620	3,019	13,834	-	98	16,952	1,668
2.8	Total Deductions	18,620	3,019	13,834	-	98	16,952	1,668
2.9	Total eligible tier 2 capital	129,672	30,979	90,607	231	7,947	129,764	(92)
2.10	Eligible tier 3							
Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)								
2.11		129,672	30,979	90,607	231	7,947	129,764	(92)
2.13	TOTAL CAPITAL (1.14 plus 2.9)	854,996	157,053	592,126	39,634	18,356	805,897	49,098
Risk Weighted Amounts								
3.1	Total Credit Risk Weighted Assets	4,061,006	792,118	2,984,018	109,305	115,825	4,001,265	59,741
3.2	Total Market Risk Weighted Assets	450,801	72,844	349,227	12,418	318	434,808	15,993
3.3	Total Operational Risk Assets	798,036	130,491	607,191	28,576	17,621	783,879	14,156
3.4	Total Risk Weighted Amount	5,309,843	995,453	3,943,061	150,300	133,764	5,219,952	89,891
Capital Adequacy Ratios								
4.1	Credit Risk Capital Adequacy Ratio	21.1%	19.8%	19.8%	36.3%	15.8%	20.1%	82.2%
4.2	Tier 1 capital to Total Risk Weighted Amount	13.7%	12.7%	12.7%	26.2%	7.8%	13.0%	54.7%
4.3	Total Capital Adequacy Ratio	16.1%	15.8%	15.0%	26.4%	13.7%	15.4%	54.6%
Other Deductible Items from Tier 1 and Tier 2 Capital								
Investments in equity and other regulatory capital of majority owned securities or other financial subsidiaries not consolidated in the balance sheet								
5.1		97	-	-	-	97	97	-
Significant minority investments in banking, securities and other financial entities								
5.2		29,629	4,356	24,325	-	100	28,781	849
Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)								
5.3		6,322	1,683	2,312	-	-	3,994	2,328
Significant minority and majority investments in commercial entities exceeding 15% of Banks Capital								
5.4		542	-	384	-	-	384	159
Securitization exposure subject to deduction (para 4.3.1 of instructions)								
5.5		648	-	648	-	-	648	-
5.6	Others	-	-	-	-	-	-	-
5.7	Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital (5.1 to 5.6)	37,239	6,038	27,668	-	197	33,903	3,336

Table 1.15: Stress Testing Results of the Banking System
June 30, 2013 (Un-audited)

Shock Details			Number of Banks with CAR*		
Pre-Shock Position			< 8%	8% > 10%	> 10%
			2	1	33
Credit Shocks			< 8%	8% > 10%	> 10%
		Nature of Shock			
C-1	10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss.	Hypothetical	7	3	27
C-2	Default of top 3 private sector individual borrowers (fund based exposures only) of the banks.	Hypothetical	5	3	29
C-3	Default of top 3 private sector Individuals (both fund based and non-fund based exposures) of the banks.	Hypothetical	6	4	27
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	4	0	33
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	4	2	31
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	4	0	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	4	0	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	4	0	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	3	1	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	3	1	33
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical	NPLR 13.99%	Critical NPLR 51.98%	Difference 37.99%
Market Shocks			< 8%	8% > 10%	> 10%
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	Hypothetical	4	2	31
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	4	2	31
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	2	2	33
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	3	1	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	3	1	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	3	1	33
EQ-1	Fall in general equity prices by 41.4% (Oct08-Jan09).	Historical	4	1	32
EQ-2	Fall in general equity prices by 50%.	Hypothetical	4	1	32
Combined Credit & Market Shocks			< 8%	8% > 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	5	1	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	9	6	22
Liquidity Shocks			No. of Banks with no liquidity after		
			3 Days	4 Days	5 Days
L-1	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	Hypothetical	0	0	0
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 25%, 50%, and 100% for three consecutive days respectively.	Hypothetical	0	0	2
			Number of Banks with		
			LCR<1	LCR>2	
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government Securities*	Hypothetical	8	7	

* Excluding IDBL.

Table 1.16: List of Banks

CY11	Dec-12	Mar-13	Jun-13
A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)
First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.
National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan
Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.
The Bank of Khyber	The Bank of Khyber	The Bank of Khyber	The Bank of Khyber
The Bank of Punjab	The Bank of Punjab	The Bank of Punjab	The Bank of Punjab
B. Local Private Banks (22)	B. Local Private Banks (22)	B. Local Private Banks (22)	B. Local Private Banks (22)
AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.
Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.
Askari Bank Ltd.	Askari Bank Ltd.	Askari Bank Ltd.	Askari Bank Ltd.
Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.
Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.
BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.
<i>Burj Bank Ltd. #</i>	<i>Burj Bank Ltd. #</i>	<i>Burj Bank Ltd. #</i>	<i>Burj Bank Ltd. #</i>
Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
Faysal Bank Ltd.	Faysal Bank Ltd.	Faysal Bank Ltd.	Faysal Bank Ltd.
Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
KASB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.
MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
Meezan Bank Ltd.	Meezan Bank Ltd.	Meezan Bank Ltd.	Meezan Bank 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.
<i>Summit Bank Ltd. ^</i>	<i>Summit Bank Ltd. ^</i>	<i>Summit Bank Ltd. ^</i>	<i>Summit Bank Ltd. ^</i>
United Bank Ltd.	United Bank Ltd.	United Bank Ltd.	United Bank Ltd.
C. Foreign Banks (7)	C. Foreign Banks (7)	C. Foreign Banks (7)	C. Foreign Banks (7)
Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.
Barclays Bank PLC	Barclays Bank PLC	Barclays Bank PLC	Barclays Bank PLC
Citibank N.A.	Citibank N.A.	Citibank N.A.	Citibank N.A.
Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG
HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.
<i>Industrial and Commercial Bank of China Ltd.^^</i>	<i>Industrial and Commercial Bank of China Ltd.^^</i>	<i>Industrial and Commercial Bank of China Ltd.^^</i>	<i>Industrial and Commercial Bank of China Ltd.^^</i>
Oman International Bank S.A.O.G.	<i>HSBC Bank Oman S.A.O.G. ##</i>	<i>HSBC Bank Oman S.A.O.G. ##</i>	<i>HSBC Bank Oman S.A.O.G. ##</i>
D. Specialized Banks (4)	D. Specialized Banks (4)	D. Specialized Banks (4)	D. Specialized Banks (4)
Industrial Development Bank of Pakistan	<i>Industrial Development Bank Ltd. ###</i>	<i>Industrial Development Bank Ltd. ###</i>	<i>Industrial Development Bank Ltd. ###</i>
Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.
SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.
Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.
All Commercial Banks (34)	All Commercial Banks (34)	All Commercial Banks (34)	All Commercial Banks (34)
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
All Banks (38)	All Banks (38)	All Banks (38)	All Banks (38)
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

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.¶

The name of "Industrial Development Bank of Pakistan" was changed to "Industrial Development Bank Ltd." with effect from November 13, 2012.

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

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

2. Islamic Banking

Table 2.1: Group-wise Balance Sheet and Income Statement of Islamic Banks/Branches

June 30, 2013 (Un-audited)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions	Absolute change	
				QoQ	YoY
ASSETS					
Cash & Balances With Treasury Banks	43,137	20,057	63,194	17,863	17,063
Balances With Other Banks	13,958	15,937	29,896	6,422	9,437
Due from Financial Institutions	15,977	4,439	20,416	(2,792)	1,247
Investments - Net	273,605	165,149	438,754	8,580	93,076
Financing - Net	169,733	91,034	260,766	24,597	63,932
Operating Fixed Assets	12,477	5,387	17,863	101	1,908
Deferred Tax Assets	3,187	-	3,187	237	365
Other Assets	47,373	21,662	69,034	1,578	4,918
TOTAL ASSETS	579,447	323,664	903,111	56,586	191,946
LIABILITIES					
Bills Payable	7,296	2,574	9,870	781	2,007
Due to Financial Institution	21,529	9,003	30,532	(11,188)	12,481
Deposits And Other Accounts	497,220	273,726	770,945	66,937	168,425
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	(1)
Deferred Tax Liabilities	-	13	13	(18)	12
Other Liabilities	12,170	15,187	27,357	(760)	3,596
TOTAL LIABILITIES	538,214	300,503	838,717	55,752	186,520
NET ASSETS	41,233	23,161	64,394	834	5,426
NET ASSETS REPRESENTED BY: -					
Share Capital	38,629	10,198	48,827	50	2,469
Reserves	2,037	7	2,044	187	781
Unappropriated Profit	537	12,108	12,645	1,545	1,974
Share Holders' Equity	41,203	22,314	63,516	1,782	5,224
Surplus/Deficit On Revaluation Of Assets	30	847	878	(948)	202
TOTAL	41,233	23,161	64,394	834	5,426
PROFIT AND LOSS STATEMENT					
	Islamic Banks	Islamic Banking Branches	Islamic Banking	Absolute change YoY	
Mark-Up Income	22,030	12,711	34,740	1,763	
Mark-Up Expenses	12,627	7,316	19,943	901	
Net Mark-Up Income	9,402	5,395	14,797	863	
Provisions & Bad Debts Written Off Directly/(Reversals)	576	388	964	747	
Net Mark-Up Income After Provision	8,826	5,007	13,833	115	
Fees, Commission & Brokerage Income	1,149	807	1,956	562	
Dividend Income	108	23	132	(354)	
Income From Dealing In Foreign Currencies	480	43	523	58	
Other Income	982	318	1,300	194	
Total Non - Markup Income	2,719	1,191	3,910	460	
Total Income	11,546	6,197	17,743	575	
Administrative Expenses	9,071	4,091	13,162	2,077	
Other Expenses	141	111	252	93	
Total Non-Markup Expenses	9,211	4,202	13,414	2,169	
Profit before Tax and Extra ordinary Items	2,334	1,995	4,330	(1,594)	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	2,334	1,995	4,330	(1,594)	
Less: Taxation	732	70	802	(337)	
PROFIT/ (LOSS) AFTER TAX	1,602	1,926	3,528	(1,257)	

Table 2.2: Financial Soundness Indicators of Islamic Banking

	Percent						
	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12	Mar-13	Jun-13
Capital							
Total Capital to Total RWA*	18.5	16.8	18.0	18.1	15.3	15.5	15.4
Tier 1 Capital to Total RWA*	18.4	16.3	17.2	17.4	14.7	14.9	14.8
Capital to Total Assets	11.4	9.7	8.7	8.3	7.6	7.5	7.1
Asset Quality							
NPFs to Total Financing	6.3	7.3	7.6	8.8	7.6	7.9	7.1
Net NPFs to Net Financing	3.1	3.2	2.9	3.8	2.7	3.0	2.5
Provision to NPFs	51.7	58.6	63.0	59.5	66.5	63.9	66.1
Earnings							
ROA before Tax	0.7	0.6	1.9	1.8	1.4	1.0	1.0
ROA after Tax	0.6	0.6	1.6	1.4	1.2	0.8	0.8
ROE before Tax	5.9	5.9	20.8	20.6	16.8	13.9	13.6
ROE after Tax	4.6	5.2	17.3	16.6	14.1	11.2	11.1
Net Mark-Up Income to Gross Income	79.4	78.5	82.4	80.2	80.1	78.7	79.1
Non Mark-Up Income to Gross Income	20.6	21.5	17.6	19.8	19.9	21.3	20.9
Operating Expense to Gross Income	70.3	72.6	60.4	64.7	67.3	70.7	71.7
Liquidity							
Financing to Deposits	54.3	46.2	38.4	32.7	32.7	33.5	33.8

*Ratio pertains to Islamic Banks only

Table 2.3: List of Islamic Banking Institutions

As of March 31, 2013	As of June 30, 2013
Islamic Banks	Islamic Banks
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
Conventional Banks having Islamic Banking Branches	Conventional Banks having Islamic Banking Branches
1 Askari Bank Ltd.	1 Askari Bank Ltd.
2 Bank Al Habib Ltd	2 Bank Al Habib Ltd
3 Bank Alfalah Ltd	3 Bank Alfalah Ltd
4 Faysal Bank Ltd.	4 Faysal Bank Ltd.
5 Habib Bank Ltd	5 Habib Bank Ltd
6 Habib Metropolitan Bank	6 Habib Metropolitan Bank
7 MCB Bank Ltd	7 MCB Bank Ltd
8 National Bank of Pakistan	8 National Bank of Pakistan
9 Soneri Bank Ltd	9 Soneri Bank Ltd
10 Standard Chartered Bank	10 Standard Chartered Bank
11 The Bank of Khyber	11 The Bank of Khyber
12 The Bank of Punjab	12 The Bank of Punjab
13 United Bank Ltd.	13 United Bank Ltd.
14 Silk Bank Ltd	14 Silk Bank Ltd
Grand Total 19 (5+14)	Grand Total 19 (5+14)

3. Development Finance Institutions

Table 3.1: Balance Sheet and Income Statement of DFIs

June 30, 2013 (Un-audited)

PKR million

Financial Position	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13	Absolute change	
								QoQ	YoY
ASSETS									
Cash & Balances With Treasury Banks	1,716	1,740	2,341	481	502	367	513	146	32
Balances With Other Banks	6,713	2,866	1,423	2,522	3,571	2,975	2,518	(457)	(4)
Lending To Financial Institutions	12,085	8,720	2,909	3,172	2,198	3,243	5,534	2,290	2,362
Investments - Net	62,102	64,115	81,379	88,005	80,225	77,352	75,773	(1,579)	(12,233)
Advances - Net	41,416	45,234	46,547	46,737	47,668	44,170	43,726	(445)	(3,011)
Operating Fixed Assets	3,098	2,974	2,930	2,960	2,982	3,327	3,329	2	369
Deferred Tax Assets	1,277	1,098	1,193	1,219	1,179	1,186	1,116	(70)	(102)
Other Assets	3,786	5,500	5,103	5,572	4,852	4,769	4,710	(60)	(862)
TOTAL ASSETS	132,193	132,248	143,825	150,669	143,179	137,391	137,218	(172)	(13,450)
LIABILITIES									
Bills Payable	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	51,522	50,306	64,885	67,693	58,166	53,983	50,610	(3,373)	(17,083)
Deposits And Other Accounts	18,074	15,856	12,074	14,081	13,515	13,923	15,578	1,655	1,497
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	30	15	19	14	11	9	8	(1)	(6)
Deferred Tax Liabilities	2	637	669	719	792	923	914	(9)	195
Other Liabilities	5,814	6,757	6,899	7,537	8,138	8,844	9,956	1,112	2,419
TOTAL LIABILITIES	75,442	73,571	84,546	90,045	80,621	77,681	77,066	(616)	(12,980)
NET ASSETS	56,751	58,677	59,279	60,624	62,558	59,709	60,153	443	(471)
NET ASSETS REPRESENTED BY: -									
Share Capital	47,269	48,343	48,409	48,627	48,627	48,627	48,627	-	-
Reserves	7,250	7,272	7,454	6,018	6,010	6,016	6,226	210	208
Unappropriated Profit	342	2,116	2,513	4,776	6,244	2,974	3,048	74	(1,728)
Share Holders' Equity	54,860	57,732	58,375	59,421	60,881	57,617	57,901	284	(1,520)
Surplus/Deficit On Revaluation Of Assets	1,891	945	904	1,203	1,677	2,093	2,252	159	1,049
TOTAL	56,751	58,677	59,279	60,624	62,558	59,709	60,153	443	(471)
OPERATING POSITION									
	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13	Change YoY	
Mark-Up/ Return/Interest Earned	12,592	13,942	15,202	7,501	14,674	2,896	5,814	(1,687)	
Mark-Up/ Return/Interest Expenses	6,720	7,318	8,030	4,463	8,526	1,596	3,148	(1,316)	
Net Mark-Up / Interest Income	5,872	6,625	7,172	3,038	6,148	1,300	2,667	(371)	
Provisions & Bad Debts Written Off Directly/(Reversals)	3,133	1,238	941	(129)	607	43	(175)	(46)	
Net Mark-Up / Interest Income After Provision	2,739	5,386	6,231	3,167	5,541	1,257	2,842	(325)	
Fees, Commission & Brokerage Income	191	148	124	56	108	8	36	(20)	
Dividend Income	423	484	854	223	1,035	134	338	115	
Income From Dealing In Foreign Currencies	20	(483)	(160)	73	122	20	29	(44)	
Other Income	844	1,194	534	593	1,526	536	1,087	494	
Total Non - Markup / Interest Income	1,479	1,343	1,352	945	2,791	699	1,491	546	
Total Income	4,217	6,729	7,583	4,112	8,332	1,956	4,333	221	
Administrative Expenses	2,647	2,977	3,102	1,547	3,140	816	1,724	177	
Other Expenses	62	166	1,905	18	454	11	(33)	(50)	
Total Non-Markup/Interest Expenses	2,709	3,144	5,007	1,565	3,594	827	1,692	126	
Profit before Tax and Extra ordinary Items	1,508	3,586	2,576	2,547	4,738	1,129	2,642	95	
Extra ordinary/unusual Items -- Gain/(Loss)	(25)	-	-	-	-	-	-	-	
Profit/ (Loss) Before Taxation	1,533	3,586	2,576	2,547	4,738	1,129	2,642	95	
Less: Taxation	630	1,690	1,690	754	1,463	327	608	(146)	
Profit/ (Loss) after Taxation	904	1,896	886	1,793	3,275	802	2,034	241	

Table 3.2: Financial Soundness Indicators of DFIs

	Percent							
	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Mar-13	Jun-13
Capital								
Total Capital to Total RWA	53.4	52.5	56.1	56.9	57.1	55.2	54.6	54.6
Tier 1 Capital to Total RWA	53.3	52.4	56.5	57.4	57.5	55.4	54.7	54.7
Capital to Total Assets	47.1	42.9	44.4	41.2	40.2	43.7	43.5	43.8
Asset Quality								
NPLs to Total Loans	27.0	27.1	29.9	29.3	32.3	31.7	31.9	31.6
Net NPLs to Net Loans	11.2	10.1	14.8	14.4	18.3	17.5	14.0	13.7
Provision to NPLs	65.9	69.8	59.4	59.4	52.9	54.3	65.2	65.5
Net NPLs to Capital	8.4	7.4	11.4	11.3	14.1	13.3	10.4	10.0
Earnings								
ROA before Tax	1.5	1.3	2.7	1.9	3.4	3.2	3.2	3.8
ROA after Tax	0.7	0.8	1.4	0.6	2.4	2.2	2.3	2.9
ROE before Tax	3.4	2.9	6.2	4.4	8.4	7.7	7.4	8.7
ROE after Tax	1.6	1.7	3.3	1.5	5.9	5.4	5.2	6.7
Net Interest Income to Gross Income	34.8	79.9	83.1	84.1	76.3	68.8	65.1	64.1
Operating Expense to Gross Income	22.7	36.9	39.5	58.7	39.3	40.2	41.4	40.7
Liquidity								
Loans to Deposits	622.9	229.2	285.3	385.5	331.9	352.7	317.3	280.7
Liquid Assets/Total Assets	31.2	35.9	32.6	40.3	42.3	38.5	38.5	37.9
Liquid Assets/Total Deposits	547.3	262.4	271.6	480.6	453.0	407.4	380.3	333.8

Table 3.3: List of Development Finance Institutions

As of March 31, 2013	As of June 30, 2013
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.