

Quarterly Compendium:

# Statistics of the Banking System

[June 2017]



Financial Stability Department

**State Bank of Pakistan**

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## Data Conventions

1. Figures for the calendar years (CY) are based on un-audited accounts for that year except for CY13 and earlier.
2. Figures for quarters (Mar (Q1), Jun (Q2), Sep (Q3) and Dec (Q4)) are based on unaudited Quarterly Report of Condition (QRC) submitted by banks/DFIs.
3. Data sources other than at point 1 and 2 are mentioned in respective tables.
4. From Jun-15 onwards, Quarterly Compendium has been revised to:
  - i. Remove redundancies, streamline and enhance disclosures, and synchronize the overall structure of the publication.
  - ii. Incorporate new FSIs (Core and Encouraged) as per IMF's current Compilation Guide and forthcoming suggestions that will help towards aligning our FSIs with the international best practices/definitions.
  - iii. Streamline reporting of Financings of Islamic Banks/ Islamic Bank Branches to include inventories and other related item(s) pertaining to Islamic modes of financing, which were previously reported under 'Other Assets'.

## **1. Banking System**

Table 1.1: Financial Soundness Indicators

Indicators	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
Percent										
<b>CAPITAL ADEQUACY</b>										
<b>Risk Weighted CAR<sup>^</sup></b>										
Public Sector Commercial Banks	14.7	16.5	16.7	15.4	16.8	17.1	15.2	16.5	15.2	15.1
Local Private Banks	13.6	14.4	14.9	14.4	15.2	15.7	15.6	15.4	15.3	15.0
Foreign Banks	23.8	31.3	30.7	30.2	25.0	24.4	21.3	22.5	25.9	23.4
<b>Commercial Banks</b>	<b>14.1</b>	<b>15.3</b>	<b>15.6</b>	<b>15.0</b>	<b>15.7</b>	<b>16.1</b>	<b>15.6</b>	<b>15.7</b>	<b>15.4</b>	<b>15.2</b>
Specialized Banks	4.7	8.9	12.3	11.6	72.0	62.2	31.8	32.5	33.2	29.8
<b>All Banks</b>	<b>13.9</b>	<b>15.1</b>	<b>15.6</b>	<b>14.9</b>	<b>17.1</b>	<b>17.3</b>	<b>16.1</b>	<b>16.2</b>	<b>15.9</b>	<b>15.6</b>
<b>Tier 1 Capital to RWA<sup>^</sup></b>										
Public Sector Commercial Banks	12.2	14.4	13.9	11.7	12.5	13.0	11.6	12.6	11.7	11.7
Local Private Banks	11.4	12.3	12.4	12.4	12.7	12.9	12.5	12.3	12.3	12.1
Foreign Banks	23.5	31.1	30.5	30.1	24.5	24.2	20.9	22.5	25.9	23.4
<b>Commercial Banks</b>	<b>12.0</b>	<b>13.3</b>	<b>13.2</b>	<b>12.7</b>	<b>12.9</b>	<b>13.1</b>	<b>12.5</b>	<b>12.6</b>	<b>12.4</b>	<b>12.3</b>
Specialized Banks	-0.9	3.4	6.8	7.9	68.3	59.3	29.1	29.6	30.1	26.8
<b>All Banks</b>	<b>11.6</b>	<b>13.0</b>	<b>13.0</b>	<b>12.6</b>	<b>14.3</b>	<b>14.4</b>	<b>13.0</b>	<b>13.0</b>	<b>12.9</b>	<b>12.7</b>
<b>Capital to Total Assets<sup>*</sup></b>										
Public Sector Commercial Banks	11.7	10.6	9.6	10.2	9.8	7.9	6.3	6.8	6.3	5.6
Local Private Banks	9.3	9.2	8.6	8.5	8.9	7.6	7.4	7.7	7.6	7.3
Foreign Banks	14.8	16.7	16.5	15.1	14.3	10.4	7.8	7.0	6.8	6.0
<b>Commercial Banks</b>	<b>9.9</b>	<b>9.7</b>	<b>9.0</b>	<b>9.0</b>	<b>9.2</b>	<b>7.7</b>	<b>7.2</b>	<b>7.5</b>	<b>7.3</b>	<b>6.9</b>
Specialized Banks	1.2	5.4	8.0	10.1	58.7	52.8	28.6	27.1	26.5	25.6
<b>All Banks</b>	<b>9.8</b>	<b>9.6</b>	<b>9.0</b>	<b>9.0</b>	<b>10.0</b>	<b>8.4</b>	<b>7.5</b>	<b>7.8</b>	<b>7.6</b>	<b>7.2</b>
<b>ASSET QUALITY</b>										
<b>NPLs to Total Loans</b>										
Public Sector Commercial Banks	22.9	21.1	17.3	18.7	17.8	18.3	17.8	15.9	16.1	14.4
Local Private Banks	12.5	13.8	13.2	11.4	10.4	9.3	8.9	8.1	8.0	7.3
Foreign Banks	9.5	10.4	13.4	10.1	7.6	7.8	8.0	8.3	9.3	7.6
<b>Commercial Banks</b>	<b>14.5</b>	<b>15.3</b>	<b>14.2</b>	<b>12.9</b>	<b>11.9</b>	<b>11.1</b>	<b>10.7</b>	<b>9.7</b>	<b>9.6</b>	<b>8.7</b>
Specialized Banks	28.7	30.1	27.6	25.4	23.3	18.9	26.5	21.8	19.5	30.7
<b>All Banks</b>	<b>14.9</b>	<b>15.7</b>	<b>14.6</b>	<b>13.3</b>	<b>12.3</b>	<b>11.4</b>	<b>11.1</b>	<b>10.1</b>	<b>9.9</b>	<b>9.3</b>
<b>Provision to NPLs</b>										
Public Sector Commercial Banks	52.4	58.2	63.1	67.4	71.2	79.1	78.4	81.4	81.5	84.8
Local Private Banks	73.2	74.6	75.2	82.5	85.2	89.8	88.8	90.1	89.5	89.7
Foreign Banks	86.6	89.3	94.0	101.1	102.0	100.4	100.4	100.2	100.2	100.3
<b>Commercial Banks</b>	<b>66.9</b>	<b>69.9</b>	<b>72.1</b>	<b>78.0</b>	<b>80.9</b>	<b>86.3</b>	<b>85.4</b>	<b>87.3</b>	<b>86.9</b>	<b>88.1</b>
Specialized Banks	63.4	59.1	61.3	62.5	61.1	59.3	42.2	50.1	60.3	36.6
<b>All Banks</b>	<b>66.7</b>	<b>69.3</b>	<b>71.5</b>	<b>77.1</b>	<b>79.8</b>	<b>84.9</b>	<b>82.4</b>	<b>85.0</b>	<b>85.4</b>	<b>83.7</b>
<b>Net NPLs to Net Loans</b>										
Public Sector Commercial Banks	12.4	10.1	7.1	7.0	5.9	4.5	4.5	3.4	3.4	2.5
Local Private Banks	3.7	3.9	3.6	2.2	1.7	1.0	1.1	0.9	0.9	0.8
Foreign Banks	1.4	1.2	0.9	-0.1	-0.2	0.0	0.0	0.0	0.0	0.0
<b>Commercial Banks</b>	<b>5.3</b>	<b>5.1</b>	<b>4.4</b>	<b>3.2</b>	<b>2.5</b>	<b>1.7</b>	<b>1.7</b>	<b>1.4</b>	<b>1.4</b>	<b>1.1</b>
Specialized Banks	12.8	14.9	12.9	11.3	10.5	8.7	17.2	12.2	8.8	21.9
<b>All Banks</b>	<b>5.5</b>	<b>5.4</b>	<b>4.6</b>	<b>3.4</b>	<b>2.7</b>	<b>1.9</b>	<b>2.2</b>	<b>1.6</b>	<b>1.6</b>	<b>1.6</b>
<b>Net NPLs to Capital<sup>*</sup></b>										
Public Sector Commercial Banks	48.8	41.8	34.6	30.0	22.9	19.8	24.9	17.4	19.4	15.2
Local Private Banks	18.9	17.1	15.8	9.9	6.9	4.6	4.9	4.0	4.2	4.0
Foreign Banks	2.6	1.9	1.3	-0.2	-0.3	0.0	0.0	0.0	0.0	0.0
<b>Commercial Banks</b>	<b>25.0</b>	<b>21.6</b>	<b>19.0</b>	<b>13.7</b>	<b>10.0</b>	<b>7.3</b>	<b>7.9</b>	<b>6.2</b>	<b>6.4</b>	<b>5.6</b>
Specialized Banks	-	-	-	-	11.2	10.6	39.1	26.7	19.4	50.0
<b>All Banks</b>	<b>26.7</b>	<b>23.1</b>	<b>20.2</b>	<b>14.7</b>	<b>10.1</b>	<b>7.7</b>	<b>9.7</b>	<b>7.3</b>	<b>7.1</b>	<b>8.0</b>
<b>Investment in Equities to Capital<sup>#</sup></b>										
Public Sector Commercial Banks	20.2	23.3	21.9	20.5	21.6	20.8	27.1	27.6	32.5	30.3
Local Private Banks	8.6	10.7	8.2	9.6	11.9	12.2	13.3	14.6	14.0	13.1
Foreign Banks	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Commercial Banks</b>	<b>10.5</b>	<b>12.6</b>	<b>10.6</b>	<b>11.3</b>	<b>13.4</b>	<b>13.5</b>	<b>15.2</b>	<b>16.5</b>	<b>16.6</b>	<b>15.4</b>
Specialized Banks	26.8	4.6	3.3	4.8	4.1	3.1	5.3	6.2	6.6	7.3
<b>All Banks</b>	<b>10.6</b>	<b>12.5</b>	<b>10.5</b>	<b>11.2</b>	<b>12.4</b>	<b>12.5</b>	<b>14.7</b>	<b>15.9</b>	<b>16.0</b>	<b>15.0</b>

<sup>^</sup> Data for Dec-13 and onwards is based on Basel III, and data from CY08 to Sep-13 is based on Basel II with the exception of IDBL, PPCBL, and SME Bank, which is based on Basel I.

<sup>\*</sup> Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Capital to Total Assets and Net NPLs to Capital Ratios (highlighted in Red). Prior to Jun-15, Balance Sheet Capital was used for calculation of these ratios.

<sup>#</sup> New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17	Percent
<b>ASSET QUALITY</b>											
<b>Gross Asset Position in Financial Derivatives to Capital<sup>^^</sup></b>											
Public Sector Commercial Banks					0.6	1.0	0.7	0.3	0.0	0.0	
Local Private Banks					0.9	0.4	0.5	0.4	0.3	0.6	
Foreign Banks					4.9	7.6	10.1	29.7	11.7	5.8	
<b>Commercial Banks</b>					<b>1.0</b>	<b>0.7</b>	<b>0.7</b>	<b>1.1</b>	<b>0.6</b>	<b>0.7</b>	
Specialized Banks					0.0	0.0	0.0	0.0	0.0	0.0	
<b>All Banks</b>					<b>0.9</b>	<b>0.6</b>	<b>0.7</b>	<b>1.0</b>	<b>0.5</b>	<b>0.6</b>	
<b>Gross Liability Position in Financial Derivatives to Capital<sup>^^</sup></b>											
Public Sector Commercial Banks					1.8	0.8	0.7	0.5	0.2	0.2	
Local Private Banks					1.2	0.5	0.8	0.6	0.3	0.3	
Foreign Banks					14.9	15.6	12.4	37.6	13.0	7.4	
<b>Commercial Banks</b>					<b>1.8</b>	<b>0.9</b>	<b>1.1</b>	<b>1.5</b>	<b>0.6</b>	<b>0.5</b>	
Specialized Banks					0.0	0.0	0.0	0.0	0.0	0.0	
<b>All Banks</b>					<b>1.6</b>	<b>0.9</b>	<b>1.0</b>	<b>1.4</b>	<b>0.6</b>	<b>0.4</b>	
<b>EARNINGS</b>											
<b>Return on Assets (Before Tax)</b>											
Public Sector Commercial Banks	1.8	2.0	1.5	0.7	1.5	2.0	1.7	2.0	1.4	1.3	
Local Private Banks	1.5	2.3	2.1	1.8	2.3	2.5	2.3	2.1	2.0	2.0	
Foreign Banks	0.9	2.3	0.4	1.2	2.4	4.2	3.4	2.6	2.4	2.6	
<b>Commercial Banks</b>	<b>1.5</b>	<b>2.2</b>	<b>2.0</b>	<b>1.6</b>	<b>2.2</b>	<b>2.4</b>	<b>2.2</b>	<b>2.1</b>	<b>1.9</b>	<b>1.9</b>	
Specialized Banks	2.0	2.4	2.5	3.3	4.5	7.2	1.7	3.3	-0.1	-0.3	
<b>All Banks</b>	<b>1.5</b>	<b>2.2</b>	<b>2.0</b>	<b>1.6</b>	<b>2.2</b>	<b>2.5</b>	<b>2.2</b>	<b>2.1</b>	<b>1.9</b>	<b>1.8</b>	
<b>Return on Assets (After Tax)</b>											
Public Sector Commercial Banks	1.3	1.4	1.1	0.5	1.0	1.2	1.0	1.2	0.9	0.8	
Local Private Banks	0.9	1.5	1.4	1.3	1.5	1.5	1.3	1.3	1.3	1.2	
Foreign Banks	0.4	1.5	-0.1	0.6	1.7	2.6	2.0	1.5	1.6	1.6	
<b>Commercial Banks</b>	<b>0.9</b>	<b>1.5</b>	<b>1.3</b>	<b>1.1</b>	<b>1.4</b>	<b>1.5</b>	<b>1.3</b>	<b>1.3</b>	<b>1.2</b>	<b>1.1</b>	
Specialized Banks	1.2	1.6	1.6	2.2	3.0	4.5	1.0	2.1	0.9	-0.2	
<b>All Banks</b>	<b>1.0</b>	<b>1.5</b>	<b>1.3</b>	<b>1.1</b>	<b>1.5</b>	<b>1.5</b>	<b>1.3</b>	<b>1.3</b>	<b>1.2</b>	<b>1.1</b>	
<b>ROE (Avg. Equity &amp; Surplus) (Before Tax)</b>											
Public Sector Commercial Banks	15.2	18.0	15.0	6.7	15.5	19.9	19.6	23.3	16.7	17.5	
Local Private Banks	15.6	24.7	24.1	21.3	27.3	28.9	27.6	24.9	24.7	24.4	
Foreign Banks	5.8	14.5	2.4	7.3	16.0	31.9	35.3	30.7	34.5	39.3	
<b>Commercial Banks</b>	<b>15.0</b>	<b>22.7</b>	<b>21.1</b>	<b>17.6</b>	<b>24.4</b>	<b>27.2</b>	<b>26.3</b>	<b>24.7</b>	<b>23.4</b>	<b>23.5</b>	
Specialized Banks	-	-	-	-	21.3	12.4	4.5	9.8	-0.2	-1.0	
<b>All Banks</b>	<b>15.5</b>	<b>23.0</b>	<b>21.2</b>	<b>17.9</b>	<b>24.3</b>	<b>25.8</b>	<b>24.9</b>	<b>23.9</b>	<b>21.7</b>	<b>21.9</b>	
<b>ROE (Avg. Equity &amp; Surplus) (After Tax)</b>											
Public Sector Commercial Banks	11.2	12.2	10.8	4.9	10.2	11.8	11.4	14.4	10.6	9.8	
Local Private Banks	9.3	16.1	15.9	14.7	18.1	17.5	15.9	15.0	16.0	14.7	
Foreign Banks	2.7	9.5	-0.4	4.0	11.4	20.2	20.9	18.2	22.5	23.9	
<b>Commercial Banks</b>	<b>9.4</b>	<b>14.9</b>	<b>14.0</b>	<b>12.2</b>	<b>16.2</b>	<b>16.4</b>	<b>15.2</b>	<b>15.0</b>	<b>15.1</b>	<b>14.0</b>	
Specialized Banks	-	-	-	-	14.1	7.8	2.7	6.1	2.2	-0.4	
<b>All Banks</b>	<b>9.6</b>	<b>15.1</b>	<b>14.1</b>	<b>12.4</b>	<b>16.1</b>	<b>15.6</b>	<b>14.4</b>	<b>14.4</b>	<b>14.2</b>	<b>13.1</b>	
<b>NII/Gross Income</b>											
Public Sector Commercial Banks	69.1	69.4	64.1	61.0	62.5	60.4	64.0	63.8	65.3	64.3	
Local Private Banks	77.2	77.9	73.2	72.3	72.8	72.3	71.7	72.0	70.7	71.1	
Foreign Banks	67.6	72.2	69.0	81.0	78.2	75.4	81.7	97.2	105.2	100.9	
<b>Commercial Banks</b>	<b>75.4</b>	<b>76.2</b>	<b>71.5</b>	<b>70.5</b>	<b>71.1</b>	<b>70.3</b>	<b>70.5</b>	<b>71.1</b>	<b>70.5</b>	<b>70.6</b>	
Specialized Banks	51.0	67.3	63.7	67.1	74.6	74.1	73.0	76.7	82.1	73.4	
<b>All Banks</b>	<b>74.7</b>	<b>76.0</b>	<b>71.3</b>	<b>70.4</b>	<b>71.3</b>	<b>70.4</b>	<b>70.6</b>	<b>71.2</b>	<b>70.9</b>	<b>70.7</b>	
<b>Cost/Income Ratio</b>											
Public Sector Commercial Banks	49.1	49.9	54.4	58.9	55.5	47.1	54.5	53.9	64.1	58.9	
Local Private Banks	52.5	50.8	52.5	56.1	52.9	48.5	50.2	53.2	54.2	55.2	
Foreign Banks	65.2	59.3	75.2	76.5	53.2	32.4	29.3	34.7	28.9	26.5	
<b>Commercial Banks</b>	<b>52.4</b>	<b>50.9</b>	<b>53.6</b>	<b>57.1</b>	<b>53.4</b>	<b>47.9</b>	<b>50.6</b>	<b>53.0</b>	<b>55.3</b>	<b>55.1</b>	
Specialized Banks	61.3	60.4	64.4	59.6	51.2	45.6	66.6	55.4	59.3	82.7	
<b>All Banks</b>	<b>52.7</b>	<b>51.1</b>	<b>53.9</b>	<b>57.2</b>	<b>53.3</b>	<b>47.8</b>	<b>51.0</b>	<b>53.1</b>	<b>55.5</b>	<b>55.8</b>	

<sup>#</sup> New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

<sup>^^</sup> Based on un-audited quarterly numbers only.

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
Percent										
<b>EARNINGS</b>										
<b>Trading Income to Gross Income<sup>#</sup></b>										
Public Sector Commercial Banks		4.1	6.2	7.3	10.9	18.7	13.4	13.9	12.2	12.5
Local Private Banks		1.1	1.7	3.1	4.7	7.9	8.1	7.7	8.4	7.2
Foreign Banks		4.1	7.1	0.8	1.9	15.4	16.6	12.1	3.0	1.2
<b>Commercial Banks</b>		<b>1.7</b>	<b>2.7</b>	<b>3.8</b>	<b>5.7</b>	<b>10.0</b>	<b>9.2</b>	<b>8.9</b>	<b>8.9</b>	<b>8.0</b>
Specialized Banks		0.0	0.0	0.1	1.0	1.6	1.4	1.0	0.7	0.5
<b>All Banks</b>		<b>1.7</b>	<b>2.6</b>	<b>3.7</b>	<b>5.5</b>	<b>9.7</b>	<b>9.0</b>	<b>8.6</b>	<b>8.6</b>	<b>7.8</b>
<b>Personnel Expenses to Non-interest Expenses<sup>#</sup></b>										
Public Sector Commercial Banks	60.9	60.6	59.1	55.8	53.9	52.2	57.8	53.6	57.2	51.7
Local Private Banks	44.4	43.3	43.6	44.4	42.8	42.6	43.3	42.9	43.7	43.4
Foreign Banks	35.3	39.3	36.4	41.2	45.9	40.6	35.5	37.9	41.3	37.9
<b>Commercial Banks</b>	<b>46.7</b>	<b>45.9</b>	<b>46.0</b>	<b>46.3</b>	<b>44.9</b>	<b>44.2</b>	<b>46.0</b>	<b>44.8</b>	<b>46.2</b>	<b>44.9</b>
Specialized Banks	68.8	78.5	68.0	68.0	74.3	69.5	68.4	68.5	67.6	67.5
<b>All Banks</b>	<b>47.4</b>	<b>46.8</b>	<b>46.7</b>	<b>47.1</b>	<b>45.8</b>	<b>45.1</b>	<b>46.7</b>	<b>45.5</b>	<b>47.1</b>	<b>45.8</b>
<b>LIQUIDITY</b>										
<b>Liquid Assets/Total Assets</b>										
Public Sector Commercial Banks	34.6	40.9	38.0	41.3	44.0	48.6	50.3	51.2	51.0	54.0
Local Private Banks	35.7	46.2	50.7	50.0	50.5	55.0	56.1	53.8	54.0	53.0
Foreign Banks	64.6	68.6	69.4	73.0	70.7	82.0	87.0	88.3	90.4	86.7
<b>Commercial Banks</b>	<b>36.4</b>	<b>45.9</b>	<b>48.7</b>	<b>49.0</b>	<b>49.6</b>	<b>54.3</b>	<b>55.7</b>	<b>54.2</b>	<b>54.5</b>	<b>54.2</b>
Specialized Banks	19.6	23.5	23.5	25.1	22.5	20.8	21.9	27.3	26.7	27.1
<b>All Banks</b>	<b>36.1</b>	<b>45.5</b>	<b>48.3</b>	<b>48.6</b>	<b>49.2</b>	<b>53.8</b>	<b>55.2</b>	<b>53.7</b>	<b>54.0</b>	<b>53.8</b>
<b>Liquid Assets/Total Deposits</b>										
Public Sector Commercial Banks	43.5	51.3	49.5	51.2	58.6	61.4	67.0	63.2	63.2	72.5
Local Private Banks	45.8	59.5	66.5	61.7	64.2	74.3	77.2	71.6	73.6	72.0
Foreign Banks	96.4	104.3	107.9	127.4	156.7	202.1	222.9	234.6	238.2	272.9
<b>Commercial Banks</b>	<b>46.8</b>	<b>59.1</b>	<b>64.1</b>	<b>60.9</b>	<b>64.2</b>	<b>73.1</b>	<b>76.9</b>	<b>72.0</b>	<b>73.8</b>	<b>74.7</b>
Specialized Banks	149.4	202.0	211.5	202.3	125.2	100.3	91.0	97.1	92.0	104.4
<b>All Banks</b>	<b>47.1</b>	<b>59.5</b>	<b>64.4</b>	<b>61.3</b>	<b>64.5</b>	<b>73.3</b>	<b>77.0</b>	<b>72.1</b>	<b>73.9</b>	<b>74.9</b>
<b>Liquid Assets/Short term Liabilities<sup>^^#</sup></b>										
Public Sector Commercial Banks	46.6	42.4	60.7	69.4	79.8	81.4	82.3	81.7	85.5	
Local Private Banks	88.1	95.1	100.5	97.7	107.2	115.0	117.0	117.8	114.0	
Foreign Banks	130.9	122.2	117.5	100.9	107.4	112.2	112.0	110.5	105.8	
<b>Commercial Banks</b>	<b>77.7</b>	<b>81.3</b>	<b>91.8</b>	<b>91.3</b>	<b>101.5</b>	<b>107.6</b>	<b>108.6</b>	<b>109.3</b>	<b>106.7</b>	
Specialized Banks	34.0	36.8	40.1	60.7	51.8	33.5	41.6	59.2	58.7	
<b>All Banks</b>	<b>76.8</b>	<b>80.5</b>	<b>90.7</b>	<b>91.0</b>	<b>100.9</b>	<b>106.2</b>	<b>107.2</b>	<b>108.6</b>	<b>106.0</b>	
<b>Advances/Deposits</b>										
Public Sector Commercial Banks	58.0	55.2	60.7	54.5	51.1	44.1	46.4	43.1	44.3	45.7
Local Private Banks	61.3	52.0	48.9	47.1	46.0	45.6	46.1	46.7	47.6	48.7
Foreign Banks	42.0	39.6	37.4	36.8	53.7	35.4	26.8	22.2	17.6	21.6
<b>Commercial Banks</b>	<b>60.1</b>	<b>52.3</b>	<b>51.0</b>	<b>48.3</b>	<b>47.1</b>	<b>45.2</b>	<b>45.9</b>	<b>45.6</b>	<b>46.5</b>	<b>47.7</b>
Specialized Banks	491.5	540.1	556.9	488.9	346.2	311.9	269.9	210.6	201.1	225.7
<b>All Banks</b>	<b>61.6</b>	<b>53.6</b>	<b>52.2</b>	<b>49.5</b>	<b>48.2</b>	<b>46.4</b>	<b>47.0</b>	<b>46.6</b>	<b>47.5</b>	<b>48.7</b>
<b>Customer Deposits to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks	139.4	130.2	145.0	153.5	183.1	169.6	182.8	179.6	187.9	
Local Private Banks	169.0	182.2	191.2	193.7	192.9	192.6	190.6	188.1	184.6	
Foreign Banks	225.1	229.7	240.4	169.6	256.3	339.0	410.0	505.8	417.6	
<b>Commercial Banks</b>	<b>163.8</b>	<b>170.8</b>	<b>181.7</b>	<b>184.8</b>	<b>191.4</b>	<b>188.9</b>	<b>190.3</b>	<b>188.1</b>	<b>186.7</b>	
Specialized Banks	14.7	15.1	17.9	24.3	28.0	32.5	41.9	43.4	38.9	
<b>All Banks</b>	<b>159.2</b>	<b>166.4</b>	<b>177.2</b>	<b>180.2</b>	<b>186.5</b>	<b>184.4</b>	<b>186.2</b>	<b>184.1</b>	<b>182.9</b>	

<sup>#</sup> New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

<sup>^^</sup> Based on un-audited quarterly numbers only.

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent									
	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
<b>SECTORAL DISTRIBUTION OF LOANS</b>										
<b>Domestic Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks		92.3	92.4	92.7	93.7	94.0	94.6	95.0	95.0	95.1
Local Private Banks		92.9	92.2	90.7	91.2	91.2	91.4	91.4	91.4	91.8
Foreign Banks		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Commercial Banks</b>		<b>92.9</b>	<b>92.4</b>	<b>91.3</b>	<b>91.9</b>	<b>91.9</b>	<b>92.1</b>	<b>92.2</b>	<b>92.1</b>	<b>92.5</b>
Specialized Banks		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>All Banks</b>		<b>93.2</b>	<b>92.6</b>	<b>91.6</b>	<b>92.1</b>	<b>92.1</b>	<b>92.4</b>	<b>92.4</b>	<b>92.4</b>	<b>92.7</b>
<b>Public Sector Domestic Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks		19.4	25.8	24.8	27.9	25.5	28.6	28.5	29.4	31.2
Local Private Banks		12.2	18.0	18.0	19.8	20.7	22.0	20.2	19.5	21.3
Foreign Banks		1.5	4.1	3.5	1.3	0.0	0.0	0.0	0.0	0.0
<b>Commercial Banks</b>		<b>13.6</b>	<b>19.6</b>	<b>19.3</b>	<b>21.3</b>	<b>21.5</b>	<b>23.2</b>	<b>21.8</b>	<b>21.4</b>	<b>23.2</b>
Specialized Banks		0.4	0.3	0.4	0.2	0.2	0.2	0.2	0.2	0.2
<b>All Banks</b>		<b>13.2</b>	<b>19.1</b>	<b>18.7</b>	<b>20.7</b>	<b>20.8</b>	<b>22.5</b>	<b>21.2</b>	<b>20.8</b>	<b>22.6</b>
<b>Domestic Loans to Financial Institutions/Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks					0.7	0.8	0.7	0.7	0.7	0.6
Local Private Banks					1.3	1.5	1.7	1.9	1.8	1.8
Foreign Banks					0.0	0.3	0.3	0.4	0.4	0.0
<b>Commercial Banks</b>					<b>1.1</b>	<b>1.4</b>	<b>1.5</b>	<b>1.7</b>	<b>1.6</b>	<b>1.6</b>
Specialized Banks					0.1	0.1	0.1	0.1	0.1	0.1
<b>All Banks</b>					<b>1.1</b>	<b>1.3</b>	<b>1.5</b>	<b>1.6</b>	<b>1.5</b>	<b>1.5</b>
<b>Corporate &amp; SME Sector Domestic Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks		54.3	46.3	45.4	43.1	45.6	47.6	49.4	48.6	48.0
Local Private Banks		68.8	62.8	62.0	61.3	60.6	59.1	60.8	61.2	60.0
Foreign Banks		80.0	81.4	81.6	94.1	97.8	97.6	97.6	97.4	98.0
<b>Commercial Banks</b>		<b>65.9</b>	<b>59.2</b>	<b>58.6</b>	<b>57.8</b>	<b>57.9</b>	<b>57.1</b>	<b>58.7</b>	<b>58.9</b>	<b>57.8</b>
Specialized Banks		11.7	11.5	10.9	9.9	8.4	8.1	8.0	7.8	7.6
<b>All Banks</b>		<b>64.2</b>	<b>57.8</b>	<b>57.3</b>	<b>56.5</b>	<b>56.4</b>	<b>55.7</b>	<b>57.3</b>	<b>57.5</b>	<b>56.5</b>
<b>Other Domestic Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks					22.0	22.1	17.7	16.3	16.3	15.3
Local Private Banks					8.9	8.5	8.6	8.4	8.9	8.6
Foreign Banks					4.6	1.8	2.1	2.0	2.2	2.0
<b>Commercial Banks</b>					<b>11.6</b>	<b>11.1</b>	<b>10.4</b>	<b>10.0</b>	<b>10.4</b>	<b>9.9</b>
Specialized Banks					89.8	91.3	91.6	91.7	91.9	92.1
<b>All Banks</b>					<b>13.8</b>	<b>13.5</b>	<b>12.7</b>	<b>12.3</b>	<b>12.6</b>	<b>12.0</b>
<b>Overseas Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks		7.7	7.6	7.3	6.3	6.0	5.4	5.0	5.0	4.9
Local Private Banks		7.1	7.8	9.3	8.8	8.8	8.6	8.6	8.6	8.2
Foreign Banks		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Commercial Banks</b>		<b>7.1</b>	<b>7.6</b>	<b>8.7</b>	<b>8.1</b>	<b>8.1</b>	<b>7.9</b>	<b>7.8</b>	<b>7.9</b>	<b>7.5</b>
Specialized Banks		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>All Banks</b>		<b>6.8</b>	<b>7.4</b>	<b>8.4</b>	<b>7.9</b>	<b>7.9</b>	<b>7.6</b>	<b>7.6</b>	<b>7.6</b>	<b>7.3</b>
<b>Foreign Currency Loans to Total Loans<sup>#</sup></b>										
Public Sector Commercial Banks		8.6	8.5	8.4	7.1	6.9	5.6	5.2	5.1	5.0
Local Private Banks		11.5	11.3	14.6	15.1	13.3	13.7	12.8	12.4	12.3
Foreign Banks		13.0	8.0	15.0	3.2	0.4	0.7	0.2	0.2	0.5
<b>Commercial Banks</b>		<b>10.9</b>	<b>10.6</b>	<b>13.2</b>	<b>13.3</b>	<b>11.9</b>	<b>11.9</b>	<b>11.2</b>	<b>10.8</b>	<b>10.8</b>
Specialized Banks		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>All Banks</b>		<b>10.6</b>	<b>10.3</b>	<b>12.9</b>	<b>12.9</b>	<b>11.5</b>	<b>11.6</b>	<b>10.9</b>	<b>10.5</b>	<b>10.5</b>
<b>Foreign Currency Liabilities to Total Liabilities<sup>#</sup></b>										
Public Sector Commercial Banks		13.0	13.1	7.9	7.0	8.7	6.3	4.6	6.2	4.1
Local Private Banks		12.8	12.9	15.5	14.4	13.2	12.0	12.4	12.3	11.9
Foreign Banks		19.6	22.0	33.6	38.2	50.3	56.4	58.4	64.6	66.6
<b>Commercial Banks</b>		<b>13.0</b>	<b>13.2</b>	<b>14.5</b>	<b>13.4</b>	<b>13.1</b>	<b>12.0</b>	<b>12.1</b>	<b>12.6</b>	<b>12.0</b>
Specialized Banks		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>All Banks</b>		<b>12.8</b>	<b>12.9</b>	<b>14.3</b>	<b>13.3</b>	<b>13.0</b>	<b>11.8</b>	<b>11.9</b>	<b>12.5</b>	<b>11.9</b>
<b>Residential Real Estate Loans to Total Loans - All Banks<sup>#~</sup></b>		<b>4.2</b>	<b>4.0</b>	<b>3.4</b>	<b>3.9</b>	<b>1.5</b>	<b>3.1</b>	<b>3.0</b>	<b>2.7</b>	<b>-</b>
<b>Commercial Real Estate Loans to Total Loans - All Banks<sup>#~</sup></b>		<b>8.5</b>	<b>10.1</b>	<b>8.6</b>	<b>8.9</b>	<b>9.2</b>	<b>9.2</b>	<b>8.0</b>	<b>9.6</b>	<b>-</b>
basis points										
<b>Spread between lending and deposit rates - All Banks<sup>#§</sup></b>					<b>603</b>	<b>524</b>	<b>532</b>	<b>505</b>	<b>498</b>	<b>503</b>
<b>Spread between highest and lowest interbank rates - All Banks<sup>#&amp;</sup></b>					<b>350</b>	<b>165</b>	<b>60</b>	<b>55</b>	<b>35</b>	<b>125</b>

<sup>#</sup> New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

<sup>§</sup> Lending and deposit rates are taken from Table 3.39 of SBP's monthly Statistical Bulletin, wherein Lending rates are for outstanding loans (including zero mark up and excluding interbank), and Deposit rates are for outstanding deposits (including zero mark up and excluding interbank).

<sup>&</sup> Interbank rates are taken from DMMD's daily publication of interbank call money rates (Maximum minus Minimum O/N rates).

<sup>~</sup> Real Estate numbers are taken from Table 3.8 of SBP's monthly Statistical Bulletin.

## Statistics of the Banking System:

### Table 1.2: Key variables of Balance Sheet and Profit & Loss Statement

PKR billion

	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
Total Assets	7,117	8,171	9,720	10,487	12,106	14,143	15,374	15,831	16,155	17,500
Investments (net)	2,157	3,055	4,013	4,313	5,310	6,881	7,821	7,509	8,003	8,449
Advances (net)	3,358	3,349	3,805	4,110	4,447	4,816	5,180	5,499	5,605	6,119
Borrowings	538	675	1,033	723	1,001	1,766	2,305	1,942	2,183	2,815
Deposits	5,451	6,244	7,291	8,311	9,230	10,389	11,024	11,798	11,809	12,573
Liabilities	6,422	7,386	8,848	9,544	10,899	12,820	14,067	14,478	14,751	16,141
Paid up Capital	358	449	463	482	587	620	579	580	649	596
Equity	695	784	873	943	1,207	1,323	1,307	1,353	1,405	1,359
Profit Before Tax (ytd)	105	170	176	162	247	329	162	314	75	150
Profit After Tax (ytd)	65	112	117	112	163	199	94	190	49	90
Provisioning Charges (ytd)	75	50	43	40	25	39	10	5	1	3
Non-Performing Loans	556	592	618	607	605	605	635	605	604	615
Provisions Held Against NPLs	371	411	442	469	483	514	523	514	516	515
Non-Performing Loans (net)	185	182	176	139	122	91	112	90	88	100

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

### Table 1.3: Growth Rates of Key Variables and Key Financial Soundness Indicators

Percent

Growth Rates	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16		Dec-16		Mar-17		Jun-17	
	YoY	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	9.2	14.8	19.0	7.9	14.9	16.8	7.7	16.1	4.6	11.9	2.0	13.1	8.3	13.8
Investments (Net)	24.2	41.6	31.4	7.5	23.3	29.6	5.4	26.0	(1.5)	9.1	6.6	7.8	5.6	8.0
Advances (Net)	3.7	(0.3)	12.9	8.0	9.9	8.3	8.3	13.8	8.8	14.2	1.9	17.2	9.2	18.1
Borrowings	42.3	(17.7)	25.4	53.0	38.4	76.4	17.2	74.3	(3.5)	10.0	12.4	11.0	28.9	22.1
Deposits	13.9	14.5	16.8	14.0	11.0	12.6	6.8	10.6	6.4	13.6	0.1	14.4	6.5	14.1
Liabilities	9.7	15.0	19.8	7.9	13.5	17.6	8.2	17.4	4.8	12.9	1.9	13.4	9.4	14.7
Paid up Capital	10.3	25.3	3.2	4.1	22.0	5.6	0.2	(0.4)	(0.0)	(6.4)	11.9	12.2	(8.1)	2.9
Equity	5.2	12.9	11.3	8.0	28.6	9.6	2.3	3.2	2.1	2.3	3.9	10.0	(3.3)	4.0
<b>KEY FSIs:</b>														
Capital Adequacy Ratio	13.9	15.1	15.6	14.9	17.1	17.3	16.1	16.2	15.9	15.6	15.6	15.6	15.6	15.6
Capital to Total Assets*	9.8	9.6	9.0	9.0	10.0	8.4	7.5	7.8	7.6	7.2	7.2	7.2	7.2	7.2
NPLs to Loans (Gross)	14.9	15.7	14.6	13.3	12.3	11.4	11.1	10.1	9.9	9.3	9.3	9.3	9.3	9.3
Net NPLs to Net Loans	5.5	5.4	4.6	3.4	2.7	1.9	2.2	1.6	1.6	1.6	1.6	1.6	1.6	1.6
ROA (Before Tax)	1.5	2.2	2.0	1.6	2.2	2.5	2.2	2.1	1.9	1.8	1.8	1.8	1.8	1.8
ROE^ (Before Tax)	15.5	23.0	21.2	17.9	24.3	25.8	24.9	23.9	21.7	21.9	21.9	21.9	21.9	21.9
Liquid Assets/ Total Deposits	47.1	59.5	64.4	61.3	64.5	73.3	77.0	72.1	73.9	74.9	74.9	74.9	74.9	74.9
Advances to Deposit Ratio	61.6	53.6	52.2	49.5	48.2	46.4	47.0	46.6	47.5	48.7	48.7	48.7	48.7	48.7

^ Based on Average Equity plus Surplus on Revaluation.

\* Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Capital to Total Assets Ratio (highlighted in Red). Prior to Jun-15, Balance Sheet Capital was used for calculation of this ratio.

Table 1.4: Group wise Balance Sheet and Income Statement of Banks

June 30, 2017 (Un-audited)

PKR million

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	Absolute change	
							QoQ	YoY
<b>ASSETS</b>								
Cash & Balances With Treasury Banks	205,450	1,006,777	24,407	1,236,634	5,006	1,241,640	214,484	331,222
Balances With Other Banks	29,376	105,825	1,818	137,019	21,071	158,090	14,202	(28,484)
Lending To Financial Institutions	52,741	370,148	138,515	561,404	1,979	563,382	62,270	249,449
Investments - Net	1,714,250	6,372,393	313,787	8,400,430	48,110	8,448,540	445,534	627,196
Advances - Net	1,145,126	4,786,518	35,798	5,967,442	151,380	6,118,822	513,682	938,993
Operating Fixed Assets	45,024	310,037	1,576	356,637	7,032	363,668	8,571	45,521
Deferred Tax Assets	29,653	33,514	145	63,312	2,423	65,735	(536)	(4,612)
Other Assets	139,196	374,816	5,170	519,182	21,427	540,609	86,787	(32,558)
<b>TOTAL ASSETS</b>	<b>3,360,816</b>	<b>13,360,028</b>	<b>521,217</b>	<b>17,242,060</b>	<b>258,428</b>	<b>17,500,488</b>	<b>1,344,994</b>	<b>2,126,727</b>
<b>LIABILITIES</b>								
Bills Payable	18,548	175,048	5,347	198,943	718	199,661	26,141	1,249
Borrowings From Financial Institution	443,944	1,972,020	300,206	2,716,170	98,606	2,814,776	631,365	510,040
Deposits And Other Accounts	2,505,503	9,835,189	165,521	12,506,214	67,082	12,573,296	764,324	1,549,096
Sub-ordinated Loans	4,500	48,864	-	53,364	201	53,565	(2,413)	(1,119)
Liabilities Against Assets Subject To Finance Lease	20	9	-	29	-	29	(4)	(16)
Deferred Tax Liabilities	17,021	37,212	-	54,233	1,682	55,915	(5,093)	(12,166)
Other Liabilities	139,364	264,586	18,798	422,747	21,383	444,131	(23,551)	27,507
<b>TOTAL LIABILITIES</b>	<b>3,128,900</b>	<b>12,332,928</b>	<b>489,873</b>	<b>15,951,701</b>	<b>189,672</b>	<b>16,141,373</b>	<b>1,390,769</b>	<b>2,074,591</b>
<b>NET ASSETS</b>	<b>231,915</b>	<b>1,027,100</b>	<b>31,344</b>	<b>1,290,359</b>	<b>68,756</b>	<b>1,359,115</b>	<b>(45,775)</b>	<b>52,136</b>
<b>NET ASSETS REPRESENTED BY:</b>								
Share Capital	60,833	454,045	18,288	533,166	62,958	596,124	(52,892)	16,956
Reserves	60,150	139,045	169	199,363	7,188	206,552	3,959	11,514
Unappropriated Profit	52,019	292,574	12,907	357,499	(9,316)	348,183	18,149	58,175
<b>Share Holders' Equity</b>	<b>173,002</b>	<b>885,664</b>	<b>31,363</b>	<b>1,090,029</b>	<b>60,830</b>	<b>1,150,859</b>	<b>(30,784)</b>	<b>86,644</b>
Surplus/Deficit On Revaluation Of Assets	58,913	141,436	(19)	200,330	7,926	208,256	(14,991)	(34,509)
<b>TOTAL</b>	<b>231,915</b>	<b>1,027,100</b>	<b>31,344</b>	<b>1,290,359</b>	<b>68,756</b>	<b>1,359,115</b>	<b>(45,775)</b>	<b>52,136</b>
<b>PROFIT AND LOSS STATEMENT</b>								
	<b>PSCB</b>	<b>LPB</b>	<b>FB</b>	<b>CB</b>	<b>SB</b>	<b>All Banks</b>	<b>Change (YoY)</b>	
Mark-Up/ Return/Interest Earned	86,745	370,335	11,807	468,887	10,346	479,233	4,313	
Mark-Up/ Return/Interest Expenses	49,260	177,321	3,927	230,508	3,836	234,345	7,048	
<b>Net Mark-Up / Interest Income</b>	<b>37,484</b>	<b>193,014</b>	<b>7,880</b>	<b>238,378</b>	<b>6,510</b>	<b>244,888</b>	<b>(2,734)</b>	
Provisions & Bad Debts Written Off Directly/(Reversals)	3,273	(2,517)	(18)	738	1,851	2,589	(7,103)	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>34,212</b>	<b>195,531</b>	<b>7,898</b>	<b>237,640</b>	<b>4,659</b>	<b>242,299</b>	<b>4,369</b>	
Fees, Commission & Brokerage Income	8,390	40,099	1,033	49,522	34	49,556	3,896	
Dividend Income	1,898	6,704	-	8,603	161	8,763	129	
Income From Dealing In Foreign Currencies	1,301	8,005	(1,402)	7,905	0	7,905	(189)	
Other Income	9,201	23,587	302	33,090	2,167	35,257	(5,476)	
<b>Total Non - Markup / Interest Income</b>	<b>20,790</b>	<b>78,396</b>	<b>(67)</b>	<b>99,120</b>	<b>2,361</b>	<b>101,481</b>	<b>(1,641)</b>	
	55,002	273,926	7,831	336,760	7,020	343,780	2,728	
Administrative Expenses	32,545	147,272	2,029	181,846	7,263	189,108	12,524	
Other Expenses	1,777	2,415	40	4,232	76	4,308	2,066	
<b>Total Non-Markup/Interest Expenses</b>	<b>34,321</b>	<b>149,687</b>	<b>2,069</b>	<b>186,078</b>	<b>7,339</b>	<b>193,416</b>	<b>14,590</b>	
Profit before Tax and Extra ordinary Items	20,681	124,240	5,762	150,682	(318)	150,364	(11,862)	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	0.15	0.15	(0.18)	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>20,681</b>	<b>124,240</b>	<b>5,762</b>	<b>150,682</b>	<b>(318)</b>	<b>150,364</b>	<b>(11,862)</b>	
Less: Taxation	9,120	49,372	2,255	60,747	(241)	60,506	(7,976)	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>11,561</b>	<b>74,867</b>	<b>3,507</b>	<b>89,935</b>	<b>(77)</b>	<b>89,858</b>	<b>(3,886)</b>	

Table 1.5: Banks' Group-wise Key Variables

## Public Sector Commercial Banks

	PKR million									
	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
Total Assets	1,365,591	1,562,858	1,838,614	1,921,003	2,330,411	2,547,768	2,781,924	2,964,222	2,893,268	3,360,816
Investments (net of Provisions)	383,310	479,609	588,623	619,522	850,795	1,174,246	1,315,785	1,314,431	1,391,238	1,714,250
Advances (net of Provision)	630,704	689,423	858,633	843,984	893,321	889,248	969,927	1,035,158	1,035,376	1,145,126
Borrowings	35,496	74,791	152,076	76,763	146,058	126,224	280,463	123,006	134,578	443,944
Deposits	1,087,506	1,248,199	1,413,501	1,549,011	1,746,666	2,017,464	2,089,821	2,404,246	2,335,144	2,505,503
Liabilities	1,205,801	1,396,686	1,661,450	1,725,717	2,100,909	2,318,532	2,558,142	2,721,154	2,660,256	3,128,900
Paid up Capital	34,030	41,414	44,284	53,320	59,323	59,723	60,323	60,333	60,833	60,833
Equity	159,790	166,172	177,165	195,286	229,502	229,236	223,782	243,068	233,012	231,915
Profit before tax	22,773	29,359	25,735	12,479	31,917	46,127	21,900	53,320	9,928	20,681
Profit after tax	16,798	19,833	18,589	9,051	20,957	27,440	12,769	32,944	6,309	11,561
Provisioning Charges (ytd)	9,802	7,518	10,661	20,007	11,325	17,793	5,092	504	(303)	3,273
Non-Performing Loans	163,786	166,289	166,353	180,240	182,324	190,068	200,911	189,091	191,253	187,586
Provisions Held Against NPLs	85,858	96,840	105,020	121,565	129,824	150,256	157,607	153,980	155,875	159,116
Non-Performing Loans (net)	77,928	69,448	61,333	58,675	52,500	39,812	43,304	35,111	35,378	28,470

## Local Private Banks

	PKR million									
	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
Total Assets	5,373,804	6,203,471	7,475,118	8,126,906	9,344,252	11,115,696	12,035,726	12,226,024	12,581,431	13,360,028
Investments (net of Provisions)	1,679,542	2,442,332	3,312,692	3,545,229	4,297,707	5,506,645	6,232,934	5,872,902	6,258,718	6,372,393
Advances (net of Provision)	2,568,695	2,499,799	2,788,332	3,104,573	3,376,319	3,747,469	4,029,872	4,283,219	4,393,296	4,786,518
Borrowings	407,179	501,116	777,546	510,010	750,014	1,495,745	1,784,605	1,544,678	1,800,600	1,972,020
Deposits	4,188,181	4,810,209	5,700,887	6,588,746	7,340,944	8,220,517	8,750,759	9,176,308	9,237,987	9,835,189
Liabilities	4,875,191	5,635,806	6,833,231	7,436,911	8,513,972	10,166,781	11,044,640	11,213,676	11,562,726	12,332,928
Paid up Capital	274,587	309,306	362,096	371,075	388,493	435,677	437,691	438,602	452,721	454,045
Equity	498,613	567,665	641,868	689,995	830,280	948,915	991,086	1,012,348	1,018,705	1,027,100
Profit before tax	77,024	131,451	145,438	141,587	200,556	258,376	133,513	244,954	62,624	124,240
Profit after tax	45,646	85,716	95,831	98,168	132,859	156,250	76,887	147,499	40,501	74,867
Provisioning Charges (ytd)	61,330	40,966	28,824	19,291	12,706	22,113	3,468	3,207	(1,567)	(2,517)
Non-Performing Loans	352,672	383,517	409,931	388,949	385,075	382,042	387,335	376,391	376,897	371,956
Provisions Held Against NPLs	258,289	287,504	308,406	320,691	328,097	342,999	344,100	339,172	337,200	333,468
Non-Performing Loans (net)	94,382	96,013	101,525	68,259	56,978	39,043	43,235	37,219	39,697	38,488

## Foreign Banks

	PKR million									
	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
Total Assets	233,253	255,274	246,715	263,787	238,346	260,906	332,556	390,804	427,805	521,217
Investments (net of Provisions)	79,809	113,382	85,519	120,714	126,977	173,356	233,772	276,805	300,467	313,787
Advances (net of Provision)	65,628	66,411	59,322	55,536	57,688	37,538	34,781	32,585	28,613	35,798
Borrowings	15,425	21,464	23,816	51,550	76,235	108,506	158,807	188,783	215,939	300,206
Deposits	156,331	167,870	158,799	151,077	107,509	105,892	129,810	147,092	162,321	165,521
Liabilities	198,745	212,744	205,977	223,974	204,191	233,757	306,599	363,327	398,627	489,873
Paid up Capital	33,992	38,720	41,149	42,344	32,893	18,117	18,197	17,989	18,042	18,288
Equity	34,509	42,530	40,738	39,823	34,155	27,149	25,957	27,477	29,178	31,344
Profit before tax	2,046	5,601	999	2,945	6,193	10,210	4,841	8,366	2,445	5,762
Profit after tax	960	3,660	(174)	1,605	4,401	6,488	2,867	4,954	1,597	3,507
Provisioning Charges (ytd)	2,577	1,303	1,902	(210)	(141)	(510)	(49)	(98)	(16)	(18)
Non-Performing Loans	6,774	7,600	9,097	6,235	4,756	3,167	3,006	2,963	2,948	2,937
Provisions Held Against NPLs	5,867	6,804	8,550	6,306	4,849	3,178	3,019	2,971	2,954	2,947
Non-Performing Loans (net)	907	796	547	(71)	(93)	(11)	(12)	(7)	(6)	(10)

## Specialized Banks

	PKR million									
	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
Total Assets	144,367	149,169	159,742	174,998	193,252	218,864	223,555	250,007	252,991	258,428
Investments (net of Provisions)	14,495	19,546	26,430	27,859	34,150	26,517	38,854	45,027	52,583	48,110
Advances (net of Provision)	93,197	93,585	98,785	106,065	119,972	141,572	145,248	147,852	147,856	151,380
Borrowings	80,334	77,881	79,753	84,320	29,141	35,670	80,861	85,991	32,294	98,606
Deposits	18,962	17,327	17,738	21,695	34,655	45,388	53,810	70,221	73,520	67,082
Liabilities	142,577	141,179	146,942	157,322	79,744	101,398	157,400	180,104	128,996	189,672
Paid up Capital	15,507	15,508	15,508	15,351	106,344	106,344	62,958	62,958	117,419	62,958
Equity	1,791	7,990	12,801	17,676	113,508	117,467	66,155	69,903	123,995	68,756
Profit before tax	2,846	3,518	3,811	5,441	7,873	14,103	1,971	7,390	122	(318)
Profit after tax	1,665	2,388	2,486	3,609	5,151	8,827	1,221	4,516	701	(77)
Provisioning Charges (ytd)	1,578	578	1,248	1,074	1,433	(523)	1,181	1,692	2,402	1,851
Non-Performing Loans	32,736	34,252	32,845	31,985	32,543	30,167	43,294	36,220	32,673	52,337
Provisions Held Against NPLs	20,764	20,244	20,135	19,995	19,886	17,878	18,261	18,144	19,690	19,174
Non-Performing Loans (net)	11,972	14,009	12,709	11,991	12,657	12,288	25,033	18,076	12,984	33,163

Table 1.6: Concentration in the Banking System

June 30, 2017 (Un-audited)

Indicators							Percent
	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Industry
<b>Asset</b>							
Share of Total Assets	52.2	21.4	18.4	3.5	0.0	0.0	100
<b>Share of Total Investments</b>	58.3	17.0	18.2	2.3	0.0	0.0	100
<i>of which investment in Government Securities</i>	88.9	92.7	92.1	92.8	1.0	0.9	91
<b>Advances</b>							
Advances:public	54.5	29.3	14.9	1.3	0.0	0.0	100.0
Advances:private	43.6	24.8	21.5	6.1	0.0	0.0	100.0
<b>Sectoral Distribution of Loans</b>							
Corporate Sector	46.5	26.3	20.6	5.6	0.0	0.0	100.0
SMEs	36.1	28.3	25.3	7.8	0.0	0.0	100.0
Agriculture	32.2	8.7	7.0	0.0	0.0	0.5	100.0
Consumer Finance	43.0	24.9	24.5	7.6	0.0	0.0	100.0
Commodity Financing	43.1	35.2	20.6	1.1	0.0	0.0	100.0
Staff Loans	53.6	19.9	17.5	6.2	0.0	0.0	100.0
Others	96.6	2.8	0.5	0.0	0.0	0.0	100.0
<b>Total</b>	46.1	25.9	19.9	4.9	0.0	0.0	100.0
NPLs / Gross Loans	9.0	6.5	9.5	13.9	0.1	0.3	9.3
Net NPLs / Capital	3.1	9.4	7.6	15.0	0.0	0.5	8.0
<b>Liabilities</b>							
<b>Share of Total Deposits</b>							
Customer Fixed Deposits	46.4	21.2	26.2	3.3	0.0	0.0	100.0
Customer CASA	54.6	24.3	16.8	2.7	0.0	0.0	100.0
Customer Deposits others	31.6	35.2	26.7	3.8	0.0	0.0	100.0
Financial Institutions Remunerative Deposits	44.4	18.0	29.6	7.8	0.0	0.0	100.0
Financial Institutions Non-Remunerative Deposits	67.9	13.9	11.3	1.8	0.1	0.0	100.0
<b>Capital Adequacy</b>							
Capital/RWA (Capital Adequacy Ratio)	16.2	12.7	14.4	15.2	0.2	0.3	15.6
Tier 1 Capital / RWA	12.7	9.8	12.6	13.1	0.2	0.3	12.7
Capital / Total Assets	7.3	5.7	6.7	10.6	0.1	0.3	7.2
Share of Risk Weighted Assets	50.9	20.7	18.7	5.3	0.0	0.0	100.0
<b>Earning &amp; Profitability</b>							
Profit/Loss (Before Tax)	61.0	20.0	14.8	0.5	0.0	0.0	100.0
Net Interest Income / Gross Income	69.7	71.5	67.8	73.5	1.0	0.7	70.7
Non-Interest Expense / Gross Income	50.4	58.5	62.3	91.5	0.3	0.8	55.8
Provision Expense to Gross Income	-0.1	0.5	0.5	1.5	0.0	0.2	0.7
<b>Liquidity</b>							
Liquid Assets / Total Assets	57.7	45.1	52.6	38.5	0.9	0.3	53.8
Liquid Assets / Total Deposits	80.1	57.2	70.0	62.9	2.7	1.0	74.9
Advances to deposits ratio	42.6	54.9	50.0	77.6	0.2	2.3	48.7

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

	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
Advances (Gross)	3,729,003	3,759,235	4,247,183	4,578,716	4,929,957	5,330,138	5,702,816	6,013,080	6,120,858	6,633,527
NPLs	555,968	591,579	618,225	607,410	604,698	605,444	634,546	604,666	603,771	614,816
Provisions	370,778	410,016	442,111	468,557	482,657	514,311	522,987	514,267	515,718	514,705
Advances (net)	3,358,225	3,349,219	3,805,072	4,110,159	4,447,300	4,815,827	5,179,829	5,498,813	5,605,140	6,118,822
Net NPLs	185,190	181,563	176,114	138,853	122,041	91,133	111,559	90,399	88,053	100,111

PKR million

**Category-wise Break up of Non Performing Loans (NPLs)**

	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
OAEM	14,141	15,521	14,320	13,785	15,260	17,475	30,185	22,599	17,580	35,534
Sub Standard	53,030	50,262	46,135	50,202	57,179	40,649	52,773	34,260	43,101	35,238
Doubtful	68,665	58,346	55,011	32,353	36,746	28,044	34,842	34,175	35,542	37,526
Loss	420,132	467,450	502,760	511,070	495,514	519,277	516,746	513,631	507,549	506,518
Total	555,968	591,579	618,225	607,410	604,698	605,444	634,546	604,666	603,771	614,816

PKR million

**Category-wise Break up of Provisions against NPLs (specific)**

	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
OAEM	-	-	-	26	-	-	-	-	-	-
Sub Standard	11,787	9,669	9,879	11,320	14,748	8,539	13,322	7,291	8,205	6,890
Doubtful	31,255	20,196	21,348	14,336	16,306	11,523	13,683	16,746	17,312	15,604
Loss	311,391	364,059	397,522	428,513	433,552	468,847	466,859	466,870	462,346	463,067
Total	354,434	393,924	428,750	454,195	464,606	488,909	493,864	490,907	487,863	485,560

PKR million

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

Amount in PKR million, ratio in percent

	Mar-16			Jun-16			Mar-17			Jun-17		
	Advances	NPLs	Infection Ratio									
<b>Corporate Sector</b>	<b>3,590,766</b>	<b>442,893</b>	<b>12.3</b>	<b>3,794,652</b>	<b>448,524</b>	<b>11.8</b>	<b>4,209,440</b>	<b>434,788</b>	<b>10.3</b>	<b>4,479,094</b>	<b>429,961</b>	<b>9.6</b>
Fixed Investments	1,590,359	197,041	12.4	1,739,682	199,650	11.5	1,986,410	195,037	9.8	2,095,189	195,591	9.3
Working Capital	1,280,810	164,361	12.8	1,289,184	163,974	12.7	1,419,604	158,535	11.2	1,507,133	154,058	10.2
Trade Finance	719,597	81,491	11.3	765,786	84,900	11.1	803,425	81,216	10.1	876,771	80,312	9.2
<b>SMEs Sector</b>	<b>294,890</b>	<b>82,987</b>	<b>28.1</b>	<b>310,009</b>	<b>82,170</b>	<b>26.5</b>	<b>374,802</b>	<b>81,986</b>	<b>21.9</b>	<b>388,482</b>	<b>79,609</b>	<b>20.5</b>
Fixed Investments	69,316	10,818	15.6	70,887	11,023	15.6	87,120	11,348	13.0	90,338	11,113	12.3
Working Capital	193,508	64,514	33.3	204,678	61,273	29.9	238,058	61,916	26.0	246,316	59,870	24.3
Trade Finance	32,065	7,655	23.9	34,444	9,873	28.7	49,624	8,723	17.6	51,828	8,626	16.6
<b>Agriculture Sector</b>	<b>284,320</b>	<b>34,866</b>	<b>12.3</b>	<b>296,641</b>	<b>45,949</b>	<b>15.5</b>	<b>289,629</b>	<b>35,452</b>	<b>12.2</b>	<b>296,989</b>	<b>53,205</b>	<b>17.9</b>
<b>Consumer sector</b>	<b>333,547</b>	<b>35,068</b>	<b>10.5</b>	<b>349,860</b>	<b>34,347</b>	<b>9.8</b>	<b>387,426</b>	<b>29,724</b>	<b>7.7</b>	<b>409,712</b>	<b>29,883</b>	<b>7.3</b>
<i>i. Credit cards</i>	24,793	2,430	9.8	25,619	2,468	9.6	28,606	2,336	8.2	30,077	2,329	7.7
<i>ii. Auto loans</i>	102,006	2,749	2.7	109,752	2,628	2.4	137,381	2,440	1.8	150,313	2,635	1.8
<i>iii. Consumer durable</i>	311	71	22.8	283	68	24.0	415	68	16.4	479	72	15.0
<i>iv. Mortgage loans</i>	56,717	12,947	22.8	59,077	12,565	21.3	65,093	10,836	16.6	70,855	11,290	15.9
<i>v. Other personal loans</i>	149,722	16,871	11.3	155,129	16,618	10.7	155,932	14,045	9.0	157,988	13,557	8.6
<b>Commodity financing</b>	<b>550,412</b>	<b>5,615</b>	<b>1.0</b>	<b>697,671</b>	<b>4,442</b>	<b>0.6</b>	<b>579,323</b>	<b>4,242</b>	<b>0.7</b>	<b>771,114</b>	<b>4,800</b>	<b>0.6</b>
<i>Cotton</i>	15,351	1,218	7.9	9,833	1,213	12.3	13,243	728	5.5	8,989	942	10.5
<i>Rice</i>	17,971	3,086	17.2	16,511	2,852	17.3	17,610	2,844	16.1	13,482	2,786	20.7
<i>Suger</i>	104,208	1,025	1.0	71,974	144	0.2	85,608	392	0.5	72,068	392	0.5
<i>Wheat</i>	330,975	116	0.0	535,552	76	0.0	398,320	45	0.0	613,057	45	0.0
<i>Others</i>	81,906	170	0.2	63,801	157	0.2	64,542	234	0.4	63,519	635	1.0
<b>Staff Loans</b>	<b>99,878</b>	<b>1,336</b>	<b>1.3</b>	<b>102,035</b>	<b>1,365</b>	<b>1.3</b>	<b>107,166</b>	<b>1,460</b>	<b>1.4</b>	<b>110,281</b>	<b>1,462</b>	<b>1.3</b>
<b>Others</b>	<b>145,649</b>	<b>16,321</b>	<b>11.2</b>	<b>151,947</b>	<b>17,749</b>	<b>11.7</b>	<b>173,072</b>	<b>16,118</b>	<b>9.3</b>	<b>177,855</b>	<b>15,896</b>	<b>8.9</b>
<b>Total</b>	<b>5,299,462</b>	<b>619,086</b>	<b>11.7</b>	<b>5,702,816</b>	<b>634,546</b>	<b>11.1</b>	<b>6,120,858</b>	<b>603,771</b>	<b>9.9</b>	<b>6,633,527</b>	<b>614,816</b>	<b>9.3</b>

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

amount in PKR million, ratio in percent

	Mar-16			Jun-16			Mar-17			Jun-17		
	Advances	NPLs	Infection Ratio									
Agribusiness	417,359	42,872	10.3	504,205	58,082	11.5	476,019	41,045	8.6	592,496	56,330	9.5
Automobile/Transportation	70,919	12,177	17.2	81,750	12,335	15.1	105,531	12,587	11.9	98,122	12,518	12.8
Cement	61,757	7,111	11.5	62,406	6,992	11.2	73,252	6,694	9.1	87,601	6,620	7.6
Chemical & Pharmaceuticals	224,023	14,577	6.5	247,344	14,700	5.9	236,823	12,471	5.3	273,440	13,173	4.8
Electronics	70,098	10,573	15.1	69,105	10,730	15.5	82,994	13,114	15.8	81,809	12,755	15.6
Financial	142,779	10,177	7.1	162,359	9,445	5.8	195,663	10,346	5.3	208,486	9,521	4.6
Individuals	462,943	48,275	10.4	531,846	47,290	8.9	551,533	57,537	10.4	589,900	56,069	9.5
Insurance	1,383	1	0.1	1,713	1	0.0	2,731	1	0.0	4,554	1	0.0
Others	2,167,046	225,938	10.4	2,297,109	222,255	9.7	2,326,607	206,141	8.9	2,595,288	203,801	7.9
Production/Transmission of Energy	669,638	37,143	5.5	789,150	38,391	4.9	918,636	32,305	3.5	971,125	36,789	3.8
Shoes & Leather garments	23,396	3,815	16.3	24,365	3,781	15.5	25,028	3,673	14.7	26,030	3,596	13.8
Sugar	232,101	11,451	4.9	182,629	13,574	7.4	275,636	15,288	5.5	258,219	15,743	6.1
Textile	756,018	194,976	25.8	748,834	196,971	26.3	850,406	192,570	22.6	846,457	187,899	22.2
<b>Total</b>	<b>5,299,462</b>	<b>619,086</b>	<b>11.7</b>	<b>5,702,816</b>	<b>634,546</b>	<b>11.1</b>	<b>6,120,858</b>	<b>603,771</b>	<b>9.9</b>	<b>6,633,527</b>	<b>614,816</b>	<b>9.3</b>

**Soundness & Resilience:****Table 1.10a: Break-up of Mark-up/Return/Interest Earned**

amount in PKR billion, share in percent

Items	CY12		CY13		Dec-14		Dec-15		Jun-16		Dec-16		Mar-17		Jun-17	
	Amount	%														
Loans & advances	422.1	53.2	396.0	50.9	437.0	47.5	403.8	41.1	186.5	39.3	383.7	40.9	98.7	42.3	204.1	42.6
Investments	352.7	44.4	361.0	46.4	450.2	48.9	544.5	55.5	276.8	58.3	527.2	56.2	129.1	55.3	263.6	55.0
Deposits, repo and others	19.1	2.4	20.4	2.6	32.6	3.5	33.5	3.4	11.5	2.4	27.1	2.9	5.6	2.4	11.6	2.4
<b>Total</b>	<b>793.9</b>	<b>100.0</b>	<b>777.4</b>	<b>100.0</b>	<b>919.8</b>	<b>100.0</b>	<b>981.8</b>	<b>100.0</b>	<b>474.9</b>	<b>100.0</b>	<b>938.0</b>	<b>100.0</b>	<b>233.4</b>	<b>100.0</b>	<b>479.2</b>	<b>100.0</b>

**Table 1.10b: Break-up of Mark-up/Return/Interest Expensed**

amount in PKR billion, share in percent

Items	CY12		CY13		Dec-14		Dec-15		Jun-16		Dec-16		Mar-17		Jun-17	
	Amount	%														
Deposits	369.7	81.3	372.5	83.9	431.9	85.5	375.0	77.2	165.8	73.0	343.3	75.8	87.0	77.1	177.2	75.6
Securities sold under repurchased agreement	43.3	9.5	31.9	7.2	30.9	6.1	73.2	15.1	43.7	19.2	76.5	16.9	16.1	14.2	36.7	15.7
Borrowings	33.8	7.4	31.2	7.0	39.8	7.9	32.8	6.7	15.4	6.8	28.9	6.4	8.9	7.9	18.5	7.9
Others	7.9	1.7	8.4	1.9	2.5	0.5	4.6	0.9	2.3	1.0	4.5	1.0	1.0	0.9	1.9	0.8
<b>Total</b>	<b>454.7</b>	<b>100.0</b>	<b>444.0</b>	<b>100.0</b>	<b>505.0</b>	<b>100.0</b>	<b>485.6</b>	<b>100.0</b>	<b>227.3</b>	<b>100.0</b>	<b>453.2</b>	<b>100.0</b>	<b>113.0</b>	<b>100.0</b>	<b>234.3</b>	<b>100.0</b>

**Table 1.11: Distribution of Banks by Capital Adequacy Ratio (CAR)**

	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
Less than the minimum required level	5	5	5	5	3	3	3	4	5	4
Above minimum required level but below 15 percent	13	10	9	12	12	13	16	13	11	14
Over 15 percent	20	23	24	21	22	19	16	17	18	16
<b>Total</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>37</b>	<b>35</b>	<b>35</b>	<b>34</b>	<b>34</b>	<b>34</b>

Table 1.12: Capital Structure and Capital Adequacy of All Banks and DFIs

June 30, 2017 (Un-audited)

PKR million

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
<b>1.1 Common Equity Tier 1</b>							
<b>1.1.1 Fully Paid-up capital/Capital deposited with SBP</b>	<b>659,946</b>	<b>60,833</b>	<b>452,494</b>	<b>18,288</b>	<b>62,958</b>	<b>594,573</b>	<b>65,373</b>
1.1.2 Balance in Share Premium Account	26,058	7,038	19,020	-	-	26,058	-
1.1.3 Reserve for issue of Bonus Shares	-	-	-	-	-	-	-
1.1.4 Discount on issue of Shares (enter negative number)	(117,535)	(263)	(117,271)	-	-	(117,535)	-
1.1.5 General/Statutory Reserves as (disclosed on the Balance Sheet)	264,590	33,760	210,151	169	7,188	251,268	13,322
1.1.6 Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-	-	-	-	-	-
1.1.7 Un-appropriated/ un-remitted profits/ (Losses)	363,557	51,922	291,699	12,906	(9,333)	347,194	16,362
1.1.8 Minority Interest arising from CET 1 capital instruments issued to third party by consolidated bank's subsidiaries (amount allowed in group CET1 - from "Consolidation sheet", )	-	-	-	-	-	-	-
<b>CET 1 before Regulatory Adjustments</b>	<b>1,196,616</b>	<b>153,290</b>	<b>856,093</b>	<b>31,363</b>	<b>60,813</b>	<b>1,101,559</b>	<b>95,057</b>
<b>1.1.9 Regulatory Adjustments for calculation of CET1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1.1.10 Goodwill (net of related deferred tax liability)	21,057	386	20,664	5	0	21,057	-
1.1.11 All other intangibles (net of any associated deferred tax liability)	12,721	748	11,941	-	0	12,689	32
1.1.12 Shortfall in provisions against classified assets (without considering any tax impact)	2,314	955	1,231	-	128	2,314	-
1.1.13 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	8,126	65	8,061	-	-	8,126	-
1.1.14 Defined benefit pension fund net assets	7,163	-	6,001	-	1,162	7,163	-
1.1.15 Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	7,537	1,194	6,343	-	-	7,537	-
1.1.16 Cash flow hedge reserve	-	-	-	-	-	-	-
1.1.17 Investment in own shares/ CET1 instruments	336	-	336	-	-	336	-
1.1.18 Any increase in equity capital resulting from a securitization	-	-	-	-	-	-	-
1.1.19 Capital shortfall of regulated subsidiaries	-	-	-	-	-	-	-
1.1.20 Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	101	-	34	31	(92)	(26)	127
1.1.21 Regulatory Adjustments for calculation of Common Equity Tier 1	59,356	3,348	54,612	37	1,200	59,196	159
<b>CET 1 after Regulatory Adjustments above</b>	<b>1,137,261</b>	<b>149,941</b>	<b>801,480</b>	<b>31,327</b>	<b>59,614</b>	<b>1,042,363</b>	<b>94,898</b>
1.1.22 Investments in the capital instruments of banking, financial and insurance entities (that are outside the scope of regulatory consolidation), where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	1,339	111	1,061	-	-	1,172	167
<b>CET1 after Regulatory Adjustment above</b>	<b>1,135,922</b>	<b>149,831</b>	<b>800,419</b>	<b>31,327</b>	<b>59,614</b>	<b>1,041,190</b>	<b>94,731</b>
1.1.24 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	5,828	-	401	-	-	401	5,426
1.1.25 Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	8,444	2,131	6,312	-	-	8,444	-
<b>CET1 after Regulatory Adjustment above</b>	<b>1,121,650</b>	<b>147,699</b>	<b>793,705</b>	<b>31,327</b>	<b>59,614</b>	<b>1,032,345</b>	<b>89,305</b>
1.1.27 Amount exceeding 15% threshold (significant Investments and DTA)	-	-	-	-	-	-	-
1.1.28 CET1 after above adjustment	1,121,650	147,699	793,705	31,327	59,614	1,032,345	89,305
1.1.29 National specific regulatory adjustments applied to CET1 capital	1,169	59	144	-	-	202	966
1.1.30 Investment in TFCs of other banks exceeding the prescribed limit	1,025	59	-	-	-	59	966
1.1.31 Any other deduction specified by SBP	144	-	144	-	-	144	-
1.1.32 CET1 after Regulatory Adjustment above	1,120,481	147,640	793,562	31,327	59,614	1,032,143	88,338
1.1.33 Adjustment to CET1 due to insufficient AT 1 and T2 to cover adjustment	18,395	2,589	10,646	-	20	13,255	5,140
1.1.34 Common Equity Tier 1 (after regulatory adjustments)	1,102,087	145,051	782,916	31,327	59,594	1,018,888	83,199
<b>1.2 Additional Tier 1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1.2.1 Qualifying Additional Tier-1 instruments plus any related share premium	3,656	-	3,656	-	-	3,656	-
1.2.1.1 of which Classified as equity	3,656	-	3,656	-	-	3,656	-
1.2.1.2 of which Classified as liabilities	-	-	-	-	-	-	-
1.2.2 Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	-	-	-	-	-	-	-
1.2.3 AT1 before Regulatory Adjustments	3,656	-	3,656	-	-	3,656	-
1.2.4 Regulatory Adjustments for calculation of Additional Tier 1 Capital	-	-	-	-	-	-	-
1.2.5 Investment in mutual funds exceeding the prescribed limit	4,626	-	3,872	-	-	3,872	755
1.2.6 Investment in own AT1 capital instruments	-	-	-	-	-	-	-

Table 1.12: Capital Structure and Capital Adequacy of All Banks and DFIs (Continued)

June 30, 2017 (Un-audited)

PKR million

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
1.2.7	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial, and insurance entities	-	-	-	-	-	-
1.2.8	insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of	-	-	-	-	-	-
1.2.9	banking, financial and insurance entities that are outside the	-	-	-	-	-	-
1.2.10	based on pre-Basel III treatment which, during transitional	12,057	2,589	7,206	-	20	9,815
1.2.11	Adjustment to AT1 due to insufficient Tier 2 to cover	2,143	-	-	-	-	2,143
	Regulatory Adjustments for calculation of Additional Tier 1 Capital	18,827	2,589	11,078	-	20	13,687
1.2.12	Amount of Regulatory Adjustment applied to AT1 capital	432	-	432	-	-	432
1.2.13	Additional Tier 1 (after regulatory adjustments)	3,224	-	3,224	-	-	3,224
1.2.14	Additional Tier 1 capital recognized for capital adequacy	2,275	-	2,275	-	-	2,275
1.2.15	<b>Tier 1 Capital</b>	<b>1,105,311</b>	<b>145,051</b>	<b>786,140</b>	<b>31,327</b>	<b>59,594</b>	<b>1,022,112</b>
1.2.16	Tier 1 Capital recognized for CAR (CET1 + Admissible AT1)	1,104,917	145,051	785,746	31,327	59,594	1,021,718
<b>2</b>	<b>Tier 2 Capital</b>	-	-	-	-	-	-
2.1	Qualifying Tier 2 capital instruments under Basel 3 plus any related share premium	44,360	4,100	40,260	-	-	44,360
2.2	<b>Tier 2 capital instruments subject to phase out arrangement issued under pre-Basel 3</b>	<b>5,156</b>	<b>-</b>	<b>5,156</b>	<b>-</b>	<b>-</b>	<b>5,156</b>
2.3	<b>Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2 - from "Consolidation sheet")</b>	-	-	-	-	-	-
2.3.1	of which: instruments issued by subsidiaries subject to phase out	-	-	-	-	-	-
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	28,570	9,057	17,242	21	2,003	28,322
2.50	Revaluation Reserves (net of taxes)**	161,493	45,147	108,776	10	4,699	158,631
2.5.1	Pertaining to Fixed Assets	88,465	26,862	57,825	-	2,484	87,172
2.5.2	Unrealized Gains/Losses on AFS	73,028	18,285	50,951	10	2,214	71,460
2.6	Foreign Exchange Translation Reserves	32,986	7,614	25,371	-	-	32,986
2.7	Undisclosed/Other Reserves (if any)	-	-	-	-	-	-
2.8	T2 before regulatory adjustments	272,566	65,918	196,806	31	6,701	269,456
2.9	Regulatory Adjustments for calculation of Tier 2 Capital	-	-	-	-	-	-
2.1	<b>Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital</b>	<b>12,057</b>	<b>2,589</b>	<b>7,206</b>	<b>-</b>	<b>20</b>	<b>9,815</b>
2.11	Reciprocal cross holdings in Tier 2 of banking, financial, and insurance entities	1,374	-	1,374	-	-	1,374
2.12	<b>Investment in own Tier 2 capital instrument</b>	<b>130</b>	<b>-</b>	<b>130</b>	<b>-</b>	<b>-</b>	<b>130</b>
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	2,057	24	976	-	-	1,000
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	1,971	-	1,887	-	-	1,887
	Sum regulatory adjustment for calculation of Tier-2 capital	17,589	2,613	11,573	-	20	14,206
2.15	Amount of Regulatory Adjustment applied to T2 capital	15,446	2,613	11,573	-	20	14,206
2.16	Tier 2 Capital (after regulatory adjustments)	257,120	63,304	185,233	31	6,681	255,249
2.17	<b>Tier 2 Capital recognized for capital adequacy</b>	<b>235,789</b>	<b>41,985</b>	<b>185,233</b>	<b>31</b>	<b>6,670</b>	<b>233,918</b>
2.18	Portion of Additional Tier 1 capital recognized in Tier 2 Capital	255	-	255	-	-	255
2.19	Total Tier 2 admissible for capital adequacy	236,055	41,985	185,488	31	6,681	234,185
	TOTAL CAPITAL	1,362,431	208,356	971,373	31,358	66,275	1,277,362
<b>3</b>	<b>Total Capital Recognized for Capital Adequacy Ratio (T1 recognized + Tier 2 admissible)</b>	<b>1,340,972</b>	<b>187,036</b>	<b>971,234</b>	<b>31,358</b>	<b>66,275</b>	<b>85,069</b>
<b>4</b>	<b>Total Risk Weighted Assets</b>	<b>8,235,402</b>	<b>1,236,950</b>	<b>6,468,354</b>	<b>133,914</b>	<b>222,621</b>	<b>8,061,839</b>
4.1	Total Credit Risk Weighted Assets	6,237,603	948,359	4,876,987	106,468	178,525	6,110,339
4.2	Total Market Risk Weighted Assets	884,188	107,585	733,991	5,484	10,742	857,802
4.3	Total Operational Risk Weighted Assets	1,113,611	181,006	857,375	21,962	33,355	1,093,698
<b>5</b>	<b>Capital Adequacy Ratios</b>						
5.1	CET1 to total RWA	13.4%	11.7%	12.1%	23.4%	26.8%	12.6%
5.2	Tier-1 capital to total RWA	13.4%	11.7%	12.1%	23.4%	26.8%	12.7%
5.3	Total capital to total RWA	16.3%	15.1%	15.0%	23.4%	29.8%	15.6%

**Table 1.13: Stress Testing Results of the Banking System**

June 30, 2017 (Un-audited)

Shock Details		Pre-Shock Position	Number of Banks with CAR*			
			< 0%	0% > 8%	8% > 10.65%	> 10.65%
			1	1	1	30
Credit Shocks		Nature of Shock	< 0%	0% > 8%	8% > 10.65%	> 10.65%
C-1	10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss.	Hypothetical	1	11	2	19
C-2	Default of top 3 private sector borrowers/Groups (fund based ) exposures, including outstanding or limit which ever is higher and investments in borrowers' TFCs, equity etc., as defined under Revised PRs, net of deductions.	Hypothetical	1	6	7	19
C-3	Default of top 3 private sector borrowers/Groups (fund based and Non-Fund based ) exposures, including outstanding or limit which ever is higher and investments in borrowers' TFCs, equity etc., as defined under Revised PRs, net of deductions.	Hypothetical	1	6	8	18
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	1	1	1	30
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	1	1	1	30
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 9 years.	Historical	1	1	4	27
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 9 years (Mar-09).	Historical	1	1	1	30
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 5 years.	Historical	1	1	1	30
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 9 years.	Historical	1	1	1	30
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 9 years.	Historical	1	1	1	30
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		NPLR 9.19%	Critical NPLR 41.36%	Difference 32.17%
Market Shocks			< 0%	0% > 8%	8% > 10.65%	> 10.65%
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	Hypothetical	1	2	8	22
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 8 years (July-08).	Historical	1	2	6	24
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 8 years (April-09).	Historical	1	1	1	30
IR-4	Impact of Increase in interest rate by 100bps on investment portfolio only		1	1	2	29
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	1	1	1	30
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 6 years (May08-Aug08).	Historical	1	1	1	30
ER-3	Appreciation of Pak Rupee exchange rate by 7.5% equivalent to the quarterly high level of appreciation of rupee against dollar experienced during the last 5 years (Jun13-Sep13)	Historical	1	1	1	30
EQ-1	Fall in general equity prices by 41.4% equivalent to maximum decline in the index during last 9 years (Oct08-Jan09).	Historical	1	1	3	28
EQ-2	Fall in general equity prices by 50%.	Hypothetical	1	1	3	28
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
				1	1	1
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 10%, 20%, and 50% for three consecutive days respectively.	Hypothetical		1 Day	2 Days	3 Days
				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		
				2		

\* Excluding IDBL.

Table 1.14: List of Banks

Dec-15	Dec-16	Mar-17	Jun-17
<b>A. Public Sector Com. Banks (5)</b>			
First Women Bank Ltd.			
National Bank of Pakistan			
Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.
The Bank of Khyber			
The Bank of Punjab			
<b>B. Local Private Banks (22)</b>	<b>B. Local Private Banks (21)</b>	<b>B. Local Private Banks (21)</b>	<b>B. Local Private Banks (21)</b>
AlBaraka Bank (Pakistan) Ltd.	<i>AlBaraka Bank (Pakistan) Ltd.*</i>	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 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>	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.	MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
MCB Bank Ltd.	MCB Islamic Bank Ltd.	MCB Islamic Bank Ltd.	MCB Islamic Bank Ltd.
MCB Islamic 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.	Summit Bank Ltd	Summit Bank Ltd	Summit Bank Ltd
Summit Bank Ltd	United Bank Ltd.	United Bank Ltd.	United Bank Ltd.
United Bank Ltd.			
<b>C. Foreign Banks (4)</b>			
Bank of Tokyo - Mitsubishi UFJ, Ltd.			
Citibank N.A.	Citibank N.A.	Citibank N.A.	Citibank N.A.
Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG
Industrial and Commercial Bank of China Ltd.			
<b>D. Specialized Banks (4)</b>			
Industrial Development Bank Ltd.			
Punjab Provincial Co-operative Bank Ltd.			
SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.
Zarai Taraqiat Bank Ltd.			
<b>All Commercial Banks (31)</b>	<b>All Commercial Banks (30)</b>	<b>All Commercial Banks (30)</b>	<b>All Commercial Banks (30)</b>
Include A + B + C			
<b>All Banks (35)</b>	<b>All Banks (34)</b>	<b>All Banks (34)</b>	<b>All Banks (34)</b>
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

\*Burj Bank Ltd. was de-scheduled with effect from close of business on October 31, 2016, on account of its merger with and into Al Baraka Bank (Pakistan) Ltd.

## **2. Islamic Banking**

Table 2.1: Financial Soundness Indicators of Islamic Banking<sup>^</sup>

	Percent									
	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
<b>Capital</b>										
Total Capital to Total RWA*	16.8	18.0	15.3	13.4	13.8	13.8	13.4	12.9	13.4	12.9
Tier 1 Capital to Total RWA*	16.3	17.2	14.7	12.4	12.5	12.2	11.9	10.5	11.1	10.7
Capital to Total Assets	9.7	8.7	7.6	6.9	6.5	6.6	6.2	6.7	6.7	6.6
<b>Asset Quality</b>										
NPFs to Total Financing	7.3	7.6	7.6	5.7	4.7	4.9	4.5	4.1	3.9	3.7
Provision to NPFs	58.6	63.0	66.5	74.4	83.9	95.6	91.5	84.7	80.5	79.6
Net NPFs to Net Financing	3.2	2.9	2.7	1.5	0.8	0.2	0.4	0.7	0.8	0.8
Net NPFs to Capital <sup>#</sup>	12.3	10.5	9.8	6.9	3.9	1.4	2.6	4.3	5.7	5.7
<b>Earnings</b>										
ROA before Tax	0.6	1.9	1.4	1.0	1.5	1.2	1.0	1.0	1.1	1.3
ROA after Tax	0.6	1.6	1.2	0.9	1.2	0.9	0.7	0.7	0.8	0.9
ROE before Tax	5.9	20.8	16.8	14.4	20.9	18.7	16.1	15.4	16.3	19.1
ROE after Tax	5.2	17.3	14.1	12.0	16.5	13.3	11.3	10.6	12.2	13.8
Net Mark-Up Income to Gross Income	78.5	82.4	80.1	78.5	77.9	80.9	80.5	80.4	77.9	77.3
Operating Expense to Gross Income	72.6	60.4	67.3	69.7	66.0	70.0	75.6	75.1	71.1	68.2
Trading Income to Gross Income <sup>#</sup>	0.5	1.2	3.9	4.2	3.7	2.0	2.3	2.7	3.5	3.8
Personnel Expenses to Non-interest Expenses <sup>#</sup>	37.8	38.1	37.8	40.8	40.0	41.1	41.8	41.4	43.5	42.3
<b>Liquidity</b>										
Liquid Assets to Total Assets	31.4	40.0	46.7	41.9	32.6	35.1	38.6	32.9	29.3	30.2
Liquid Assets to Total Deposits	38.4	49.3	55.3	49.0	38.4	41.2	46.2	38.8	35.3	35.7
Liquid Assets/Short term Liabilities <sup>#</sup>	43.6	57.5	68.3	62.0	66.4	72.1	80.8	72.8	65.2	70.3
Financing to Deposits	46.2	38.4	32.7	36.3	38.2	46.9	47.6	52.2	59.0	56.8
Customer Deposits to Total Financing <sup>#</sup>	192.7	229.8	271.3	242.7	236.0	189.6	187.5	172.0	155.6	160.6

<sup>^</sup> Statistics for Islamic Banking are also part of the overall Banking Statistics (Section 1)

\* Capital Adequacy Ratios pertain to Islamic Banks only, while remaining FSIs are based on statistics of Islamic Banks and Islamic Banking Branches.

<sup>#</sup> New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

Table 2.2: Group-wise Balance Sheet and Income Statement of Islamic Banks/Branches<sup>^</sup>

June 30, 2017 (Un-audited)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions <sup>^</sup>	Absolute change	
				QoQ	YoY
<b>ASSETS</b>					
Cash & Balances With Treasury Banks	98,956	53,889	152,845	28,048	26,832
Balances With Other Banks	9,959	18,082	28,041	8,271	(22,434)
Due from Financial Institutions	169,522	78,844	248,366	(1,304)	102,277
Investments - Net	225,940	311,185	537,125	48,466	(104,576)
Financing - Net	640,146	337,241	977,386	54,541	282,430
Operating Fixed Assets	29,521	6,151	35,672	2,707	9,198
Deferred Tax Assets	10,161	-	10,161	28	198
Other Assets	25,793	19,753	45,546	9,528	(4,093)
<b>TOTAL ASSETS</b>	<b>1,209,998</b>	<b>825,144</b>	<b>2,035,143</b>	<b>150,285</b>	<b>289,831</b>
<b>LIABILITIES</b>					
Bills Payable	17,586	6,600	24,186	331	(22)
Due to Financial Institution	46,255	36,600	82,854	(19,676)	(7,026)
Deposits And Other Accounts	1,027,619	692,659	1,720,279	156,400	259,549
Sub-ordinated Loans	8,286	-	8,286	-	1,421
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Deferred Tax Liabilities	1,914	586	2,500	73	849
Other Liabilities	28,692	34,266	62,958	5,989	9,627
<b>TOTAL LIABILITIES</b>	<b>1,130,352</b>	<b>770,712</b>	<b>1,901,064</b>	<b>143,117</b>	<b>264,398</b>
<b>NET ASSETS</b>	<b>79,646</b>	<b>54,433</b>	<b>134,079</b>	<b>7,169</b>	<b>25,433</b>
<b>NET ASSETS REPRESENTED BY: -</b>					
Share Capital	55,498	24,299	79,797	1,100	8,338
Reserves	11,146	38	11,184	605	2,614
Unappropriated Profit	9,440	25,929	35,369	4,440	10,615
Share Holders' Equity	76,084	50,265	126,349	6,145	21,567
Surplus/Deficit On Revaluation Of Assets	3,562	4,168	7,730	1,024	3,866
<b>TOTAL</b>	<b>79,646</b>	<b>54,433</b>	<b>134,079</b>	<b>7,169</b>	<b>25,433</b>
<b>PROFIT AND LOSS STATEMENT</b>					
	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions <sup>^</sup>	Absolute change	
				YoY	
Mark-Up Income	31,500	21,151	52,651	5,976	
Mark-Up Expenses	13,623	9,269	22,891	820	
<b>Net Mark-Up Income</b>	<b>17,878</b>	<b>11,883</b>	<b>29,760</b>	<b>5,156</b>	
Provisions & Bad Debts Written Off Directly/(Reversals)	59	(69)	(10)	1,207	
<b>Net Mark-Up Income After Provision</b>	<b>17,819</b>	<b>11,951</b>	<b>29,770</b>	<b>3,949</b>	
Fees, Commission & Brokerage Income	3,715	1,374	5,089	1,530	
Dividend Income	596	10	606	233	
Income From Dealing In Foreign Currencies	587	557	1,143	248	
Other Income	1,516	376	1,892	754	
<b>Total Non - Markup Income</b>	<b>6,414</b>	<b>2,317</b>	<b>8,731</b>	<b>2,765</b>	
<b>Total Income</b>	<b>24,233</b>	<b>14,268</b>	<b>38,501</b>	<b>6,714</b>	
Administrative Expenses	17,825	8,298	26,122	3,486	
Other Expenses	(59)	185	126	(353)	
<b>Total Non-Markup Expenses</b>	<b>17,765</b>	<b>8,483</b>	<b>26,248</b>	<b>3,133</b>	
Profit before Tax and Extra ordinary Items	6,468	5,785	12,253	3,581	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>6,468</b>	<b>5,785</b>	<b>12,253</b>	<b>3,581</b>	
Less: Taxation	2,661	757	3,418	844	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>3,807</b>	<b>5,028</b>	<b>8,835</b>	<b>2,737</b>	

<sup>^</sup> Statistics for Islamic Banking are also part of the overall Banking Statistics (Section 1)

Table 2.3: List of Islamic Banking Institutions

As of March 31, 2017	As of June 30, 2017
<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 Dubai Islamic Bank Pakistan Ltd	3 Dubai Islamic Bank Pakistan Ltd
4 MCB Islamic Bank Ltd.	4 MCB Islamic Bank 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 Allied Bank Ltd.	2 Allied Bank Ltd.
3 Bank Al Habib Ltd	3 Bank Al Habib Ltd
4 Bank Alfalah Ltd	4 Bank Alfalah Ltd
5 Faysal Bank Ltd.	5 Faysal Bank Ltd.
6 Habib Bank Ltd	6 Habib Bank Ltd
7 Habib Metropolitan Bank	7 Habib Metropolitan Bank
8 National Bank of Pakistan	8 National Bank of Pakistan
9 Silk Bank Ltd	9 Silk Bank Ltd
10 Sindh Bank Ltd	10 Sindh Bank Ltd
11 Soneri Bank Ltd	11 Soneri Bank Ltd
12 Standard Chartered Bank	12 Standard Chartered Bank
13 Summit Bank Ltd.	13 Summit Bank Ltd.
14 The Bank of Khyber	14 The Bank of Khyber
15 The Bank of Punjab	15 The Bank of Punjab
16 United Bank Ltd.	16 United Bank Ltd.
<b>Grand Total 21 (5+16)</b>	<b>Grand Total 21 (5+16)</b>

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

Table 3.1: Financial Soundness Indicators of DFIs

	Percent									
	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
<b>Capital</b>										
Total Capital to Total RWA	56.3	56.9	54.8	51.4	44.8	43.6	40.9	40.8	38.2	49.0
Tier 1 Capital to Total RWA	56.6	57.4	54.9	50.7	43.6	42.5	39.7	39.6	37.1	47.9
Capital to Total Assets	44.4	41.2	41.3	40.9	43.4	34.1	34.4	32.5	28.9	35.5
<b>Asset Quality</b>										
NPLs to Total Loans	29.9	29.3	31.8	30.0	25.3	22.0	19.5	17.5	19.5	18.2
Provision to NPLs	59.4	59.4	63.1	67.5	74.5	76.5	75.5	77.7	74.7	74.6
Net NPLs to Net Loans	14.8	14.4	14.7	12.2	7.9	6.2	5.6	4.5	5.8	5.3
Net NPLs to Capital	11.4	11.3	11.6	9.1	5.0	4.4	4.4	3.8	4.9	4.0
Investment in Equities to Capital <sup>#</sup>	17.0	15.6	10.8	11.9	15.4	15.2	15.1	15.4	17.8	13.4
<b>Earnings</b>										
ROA before Tax	2.7	1.9	0.9	3.6	5.4	4.8	4.8	4.7	3.2	3.5
ROA after Tax	1.4	0.6	-0.2	8.8	4.5	3.4	3.5	3.6	2.5	2.6
ROE before Tax	6.2	4.4	2.1	3.1	12.7	11.3	11.8	11.4	8.7	9.2
ROE after Tax	3.3	1.5	-0.4	7.5	10.6	7.9	8.5	8.7	6.7	6.7
Net Interest Income to Gross Income	83.1	84.1	71.0	60.7	56.0	55.6	46.5	47.8	57.4	56.1
Operating Expense to Gross Income	39.5	58.7	42.1	40.9	31.0	32.6	36.0	38.8	41.3	37.6
Trading Income to Gross Income <sup>#</sup>	5.4	2.6	6.0	10.8	16.0	18.5	22.7	18.3	17.4	15.0
Personnel Expenses to Non-interest Expenses <sup>#</sup>	56.2	35.3	50.0	59.6	59.0	61.0	55.2	56.7	50.3	54.2
<b>Liquidity</b>										
Liquid Assets/Total Assets	32.6	40.3	39.5	41.3	43.3	42.8	37.8	41.4	47.7	46.5
Liquid Assets/Total Deposits	271.6	480.6	410.7	688.2	508.6	677.6	591.8	790.0	1203.8	1028.3
Liquid Assets/Short term Liabilities <sup>^#</sup>	65.3	80.4	81.3	84.8	84.8	86.3	84.5	90.2	91.0	96.3
Advances/Deposits	285.3	385.5	340.4	505.9	323.9	471.6	518.9	627.7	739.2	687.5
Customer Deposits to Total Loans <sup>#</sup>	14.4	13.0	15.2	14.0	11.4	7.9	8.7	9.5	9.5	9.4

\* Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Capital to Total Assets and Net NPLs to Capital Ratios (highlighted in Red). Prior to Jun-15, Balance Sheet Capital was used for calculation of these ratios.

<sup>#</sup> New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

<sup>^</sup> Based on un-audited quarterly numbers only.

Table 3.2: Balance Sheet and Income Statement of DFIs

Financial Position	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17	PKR million	
											Absolute change QoQ	YoY
<b>ASSETS</b>												
Cash & Balances With Treasury Banks	1,740	2,341	519	447	550	636	786	2,794	2,451	413	(2,038)	(373)
Balances With Other Banks	2,866	1,423	3,601	3,041	3,509	5,241	4,284	7,676	6,338	6,594	255	2,309
Lending To Financial Institutions	8,720	2,909	2,198	10,788	3,548	863	1,500	8,405	4,263	6,091	1,828	4,591
Investments - Net	64,115	81,379	79,065	79,497	108,317	115,307	108,401	108,943	141,701	140,219	(1,482)	31,818
Advances - Net	45,234	46,547	45,988	45,263	48,594	56,795	63,352	68,630	69,202	74,474	5,273	11,123
Operating Fixed Assets	2,974	2,930	3,345	3,468	3,392	3,239	3,827	3,727	3,675	3,597	(78)	(230)
Deferred Tax Assets	1,098	1,193	1,169	1,392	1,180	1,348	1,651	973	1,010	1,002	(8)	(649)
Other Assets	5,500	5,103	4,545	5,240	7,037	7,029	7,477	7,656	7,515	7,391	(124)	(86)
<b>TOTAL ASSETS</b>	<b>132,248</b>	<b>143,825</b>	<b>140,431</b>	<b>149,137</b>	<b>176,127</b>	<b>190,457</b>	<b>191,278</b>	<b>208,802</b>	<b>236,155</b>	<b>239,781</b>	<b>3,626</b>	<b>48,503</b>
<b>LIABILITIES</b>												
Bills Payable	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	50,306	64,885	58,165	67,306	74,450	86,520	82,255	98,404	128,053	119,552	(8,501)	37,297
Deposits And Other Accounts	15,856	12,074	13,510	8,947	15,002	12,043	12,209	10,934	9,361	10,832	1,471	(1,377)
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	15	19	11	6	0	2	2	2	2	2	(0)	(0)
Deferred Tax Liabilities	637	669	897	550	1,195	1,674	1,686	1,901	1,968	1,931	(37)	245
Other Liabilities	6,757	6,899	8,203	9,702	9,063	10,924	14,961	15,333	15,121	8,956	(6,165)	(6,005)
<b>TOTAL LIABILITIES</b>	<b>73,571</b>	<b>84,546</b>	<b>80,786</b>	<b>86,511</b>	<b>99,710</b>	<b>111,163</b>	<b>111,114</b>	<b>126,574</b>	<b>154,505</b>	<b>141,273</b>	<b>#####</b>	<b>30,159</b>
<b>NET ASSETS</b>	<b>58,677</b>	<b>59,279</b>	<b>59,646</b>	<b>62,626</b>	<b>76,417</b>	<b>79,294</b>	<b>80,163</b>	<b>82,229</b>	<b>81,650</b>	<b>98,508</b>	<b>16,858</b>	<b>18,345</b>
<b>NET ASSETS REPRESENTED BY: -</b>												
Share Capital	48,343	48,409	48,409	48,627	48,627	49,227	49,227	49,227	49,227	65,373	16,146	16,146
Reserves	7,272	7,454	6,637	7,248	9,409	10,839	11,518	11,941	13,077	13,191	114	1,673
Unappropriated Profit	2,116	2,513	2,485	4,579	14,358	15,867	15,202	16,711	14,965	16,493	1,528	1,290
<b>Share Holders' Equity</b>	<b>57,732</b>	<b>58,375</b>	<b>57,532</b>	<b>60,454</b>	<b>72,395</b>	<b>75,934</b>	<b>75,948</b>	<b>77,879</b>	<b>77,269</b>	<b>95,057</b>	<b>17,788</b>	<b>19,110</b>
Surplus/Deficit On Revaluation Of Assets	945	904	443	537	4,022	3,361	4,216	4,350	4,381	3,451	(931)	(765)
<b>TOTAL</b>	<b>58,677</b>	<b>59,279</b>	<b>57,975</b>	<b>60,992</b>	<b>76,417</b>	<b>79,294</b>	<b>80,163</b>	<b>82,229</b>	<b>81,650</b>	<b>98,508</b>	<b>16,858</b>	<b>18,345</b>
<b>OPERATING POSITION</b>												
	<b>CY10</b>	<b>CY11</b>	<b>CY12</b>	<b>CY13</b>	<b>Dec-14</b>	<b>Dec-15</b>	<b>Jun-16</b>	<b>Dec-16</b>	<b>Mar-17</b>	<b>Jun-17</b>	<b>Change</b>	<b>YoY</b>
Mark-Up/ Return/Interest Earned	13,942	15,202	14,928	11,320	14,001	13,945	6,187	11,985	3,105	6,556	369	
Mark-Up/ Return/Interest Expenses	7,318	8,030	8,524	5,906	6,949	5,927	3,131	6,027	1,467	3,264	134	
<b>Net Mark-Up / Interest Income</b>	<b>6,625</b>	<b>7,172</b>	<b>6,403</b>	<b>5,414</b>	<b>7,052</b>	<b>8,019</b>	<b>3,056</b>	<b>5,959</b>	<b>1,638</b>	<b>3,292</b>	<b>235</b>	
Provisions & Bad Debts Written Off Directly/(Reversals)	1,238	941	3,975	63	(6)	920	(504)	(1,608)	(109)	(374)	130	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>5,386</b>	<b>6,231</b>	<b>2,428</b>	<b>5,350</b>	<b>7,059</b>	<b>7,099</b>	<b>3,560</b>	<b>7,567</b>	<b>1,747</b>	<b>3,666</b>	<b>106</b>	
Fees, Commission & Brokerage Income	148	124	108	134	158	135	134	275	46	231	97	
Dividend Income	484	854	1,036	1,469	764	803	375	978	484	436	61	
Income From Dealing In Foreign Currencies	(483)	(160)	148	143	(81)	79	2	3	(1)	2	0	
Other Income	1,194	534	1,329	1,766	4,700	5,384	3,001	5,240	688	1,905	(1,096)	
<b>Total Non - Markup / Interest Income</b>	<b>1,343</b>	<b>1,352</b>	<b>2,620</b>	<b>3,511</b>	<b>5,541</b>	<b>6,401</b>	<b>3,512</b>	<b>6,496</b>	<b>1,217</b>	<b>2,574</b>	<b>(938)</b>	
<b>Total Income</b>	<b>6,729</b>	<b>7,583</b>	<b>5,049</b>	<b>8,861</b>	<b>12,600</b>	<b>13,500</b>	<b>7,072</b>	<b>14,063</b>	<b>2,964</b>	<b>6,239</b>	<b>(832)</b>	
Administrative Expenses	2,977	3,102	3,396	3,659	3,866	4,598	2,192	4,614	1,139	2,085	(107)	
Other Expenses	166	1,905	399	(12)	33	101	175	215	38	122	(53)	
Total Non-Markup/Interest Expenses	3,144	5,007	3,795	3,646	3,899	4,699	2,367	4,829	1,178	2,207	(160)	
Profit before Tax and Extra ordinary Items	3,586	2,576	1,254	5,215	8,701	8,801	4,705	9,233	1,787	4,033	(672)	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	-	-	-	-	-	-	-	
<b>Profit/ (Loss) Before Taxation</b>	<b>3,586</b>	<b>2,576</b>	<b>1,254</b>	<b>5,215</b>	<b>8,701</b>	<b>8,801</b>	<b>4,705</b>	<b>9,233</b>	<b>1,787</b>	<b>4,033</b>	<b>(672)</b>	
Less: Taxation	1,690	1,690	1,501	758	1,425	2,639	1,327	2,248	415	1,117	(210)	
<b>Profit/ (Loss) after Taxation</b>	<b>1,896</b>	<b>886</b>	<b>(247)</b>	<b>4,458</b>	<b>7,276</b>	<b>6,162</b>	<b>3,378</b>	<b>6,985</b>	<b>1,371</b>	<b>2,916</b>	<b>(462)</b>	

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

As of March 31, 2017	As of June 30, 2017
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.

**Table 4: Key Variables and FSIs for Other Sectors**

amount in PKR million, ratio in percent

	Dec-12	Dec-13	Dec-14	Dec-15	Jun-16	Dec-16	Mar-17	Jun-17
<b>Other financial corporations* (OFCs)</b>								
<b>OFCs' financial assets to total financial assets</b>	<b>11.9</b>	<b>12.4</b>	<b>12.9</b>	<b>11.6</b>	<b>12.6</b>	<b>13.0</b>	<b>12.7</b>	
OFCs' financial assets	1,318,861	1,489,349	1,786,569	1,854,956	2,213,177	2,363,862	2,339,709	
Total financial assets	11,079,703	12,026,338	13,892,830	15,998,190	17,586,938	18,194,919	18,495,203	
<b>OFCs' financial assets to gross domestic product</b>	<b>6.6</b>	<b>6.6</b>	<b>6.5</b>	<b>6.8</b>	<b>7.5</b>	<b>7.4</b>	<b>7.3</b>	
OFCs' financial assets	1,318,861	1,489,349	1,786,569	1,854,956	2,213,177	2,363,862	2,339,709	
Gross domestic product <sup>#</sup>	20,046,500	22,385,657	25,168,805	27,493,105	29,597,906	31,862,167	31,862,167	
<b>Nonfinancial corporations**</b>								
<b>Total debt to equity</b>	<b>212.5</b>	<b>163.6</b>	<b>163.1</b>	<b>147.8</b>				
Total debt	3,804,635	3,358,595	3,877,233	3,946,854				
Equity	1,790,137	2,053,038	2,377,407	2,671,272				
<b>Return on equity</b>	<b>21.1</b>	<b>19.7</b>	<b>17.2</b>	<b>16.6</b>				
Earnings before interest and tax (EBIT)	360,718	379,056	381,698	419,528				
Equity	1,707,718	1,921,588	2,215,222	2,524,339				
<b>Earnings to interest and principal expenses</b>	<b>178.7</b>	<b>204.6</b>	<b>205.5</b>	<b>238.7</b>				
Earnings before interest and tax (EBIT)	360,718	379,056	381,698	419,528				
Debt service payments	201,895	185,306	185,762	175,725				
<b>Market liquidity</b>								
<b>Average daily turnover ratio in the securities market<sup>^</sup></b>		<b>0.56</b>	<b>0.52</b>	<b>0.35</b>	<b>0.39</b>	<b>0.42</b>	<b>0.51</b>	<b>0.52</b>

\* Other financial corporations (OFCs) include insurance, development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, and microfinance banks. The numbers are taken from Table 2.10 of the Statistical Bulletin.

\*\* Nonfinancial corporations include listed non-financial companies. The numbers are taken from S&DWDH's publication "Financial Statement Analysis of companies (Non-Financial) listed at KSE".

<sup>^</sup> The ratio is based on banks' and non-banks' dealings in Government Securities. It is calculated by dividing the daily average traded volume of Government Securities by the quarterly average outstanding Government Securities. The numbers are taken from DMMD's publications "Cumulative Trading Volumes of Government Securities" & "Bank & Non-Bank Holding of GoP Securities"