

Quarterly Compendium:

Statistics of the Banking System

[March 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. Statistics of the Banking System

Table 1.1: Financial Soundness Indicators

Indicators	CY09	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Mar-16	Dec-16	Mar-17
CAPITAL ADEQUACY										
Risk Weighted CAR[^]										
Public Sector Commercial Banks	15.1	14.7	16.5	16.7	15.4	16.8	17.1	15.1	16.5	15.2
Local Private Banks	13.9	13.6	14.4	14.9	14.4	15.2	15.7	15.8	15.4	15.3
Foreign Banks	23.0	23.8	31.3	30.7	30.2	25.0	24.4	27.1	22.5	25.9
Commercial Banks	14.5	14.1	15.3	15.6	15.0	15.7	16.1	15.8	15.7	15.4
Specialized Banks	-1.5	4.7	8.9	12.3	11.6	72.0	62.2	34.5	32.5	33.2
All Banks	14.0	13.9	15.1	15.6	14.9	17.1	17.3	16.3	16.2	15.9
Tier 1 Capital to RWA[^]										
Public Sector Commercial Banks	12.6	12.2	14.4	13.9	11.7	12.5	13.0	11.5	12.6	11.7
Local Private Banks	11.4	11.4	12.3	12.4	12.4	12.7	12.9	12.7	12.3	12.3
Foreign Banks	22.5	23.5	31.1	30.5	30.1	24.5	24.2	26.7	22.5	25.9
Commercial Banks	12.0	12.0	13.3	13.2	12.7	12.9	13.1	12.7	12.6	12.4
Specialized Banks	-5.8	-0.9	3.4	6.8	7.9	68.3	59.3	31.6	29.6	30.1
All Banks	11.6	11.6	13.0	13.0	12.6	14.3	14.4	13.2	13.0	12.9
Capital to Total Assets[*]										
Public Sector Commercial Banks	11.3	11.7	10.6	9.6	10.2	9.8	7.9	6.7	6.8	6.3
Local Private Banks	9.9	9.3	9.2	8.6	8.5	8.9	7.6	7.7	7.7	7.6
Foreign Banks	14.8	14.8	16.7	16.5	15.1	14.3	10.4	11.4	7.0	6.8
Commercial Banks	10.4	9.9	9.7	9.0	9.0	9.2	7.7	7.6	7.5	7.3
Specialized Banks	-1.7	1.2	5.4	8.0	10.1	58.7	52.8	30.1	27.1	26.5
All Banks	10.1	9.8	9.6	9.0	9.0	10.0	8.4	7.9	7.8	7.6
ASSET QUALITY										
NPLs to Total Loans										
Public Sector Commercial Banks	16.9	22.9	21.1	17.3	18.7	17.8	18.3	19.4	15.9	16.1
Local Private Banks	11.1	12.5	13.8	13.2	11.4	10.4	9.3	9.5	8.1	8.0
Foreign Banks	6.7	9.5	10.4	13.4	10.1	7.6	7.8	8.7	8.3	9.3
Commercial Banks	12.1	14.5	15.3	14.2	12.9	11.9	11.1	11.5	9.7	9.6
Specialized Banks	25.5	28.7	30.1	27.6	25.4	23.3	18.9	17.1	21.8	19.5
All Banks	12.6	14.9	15.7	14.6	13.3	12.3	11.4	11.7	10.1	9.9
Provision to NPLs										
Public Sector Commercial Banks	67.8	52.4	58.2	63.1	67.4	71.2	79.1	75.8	81.4	81.5
Local Private Banks	71.0	73.2	74.6	75.2	82.5	85.2	89.8	88.6	90.1	89.5
Foreign Banks	75.2	86.6	89.3	94.0	101.1	102.0	100.4	100.4	100.2	100.2
Commercial Banks	70.1	66.9	69.9	72.1	78.0	80.9	86.3	84.3	87.3	86.9
Specialized Banks	65.7	63.4	59.1	61.3	62.5	61.1	59.3	67.7	50.1	60.3
All Banks	69.9	66.7	69.3	71.5	77.1	79.8	84.9	83.6	85.0	85.4
Net NPLs to Net Loans										
Public Sector Commercial Banks	6.1	12.4	10.1	7.1	7.0	5.9	4.5	5.5	3.4	3.4
Local Private Banks	3.5	3.7	3.9	3.6	2.2	1.7	1.0	1.2	0.9	0.9
Foreign Banks	1.8	1.4	1.2	0.9	-0.1	-0.2	0.0	0.0	0.0	0.0
Commercial Banks	4.0	5.3	5.1	4.4	3.2	2.5	1.7	2.0	1.4	1.4
Specialized Banks	10.5	12.8	14.9	12.9	11.3	10.5	8.7	6.2	12.2	8.8
All Banks	4.1	5.5	5.4	4.6	3.4	2.7	1.9	2.1	1.6	1.6
Net NPLs to Capital[*]										
Public Sector Commercial Banks	27.4	48.8	41.8	34.6	30.0	22.9	19.8	28.9	17.4	19.4
Local Private Banks	17.4	18.9	17.1	15.8	9.9	6.9	4.6	5.0	4.0	4.2
Foreign Banks	4.4	2.6	1.9	1.3	-0.2	-0.3	0.0	0.0	0.0	0.0
Commercial Banks	18.8	25.0	21.6	19.0	13.7	10.0	7.3	8.6	6.2	6.4
Specialized Banks	-	-	-	-	-	11.2	10.6	14.1	26.7	19.4
All Banks	20.4	26.7	23.1	20.2	14.7	10.1	7.7	8.9	7.3	7.1
Investment in Equities to Capital[#]										
Public Sector Commercial Banks	14.7	20.2	23.3	21.9	20.5	21.6	20.8	27.7	27.6	32.5
Local Private Banks	9.0	8.6	10.7	8.2	9.6	11.9	12.2	12.2	14.6	14.0
Foreign Banks	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Banks	9.6	10.5	12.6	10.6	11.3	13.4	13.5	14.3	16.5	16.6
Specialized Banks	-	26.8	4.6	3.3	4.8	4.1	3.1	5.1	6.2	6.6
All Banks	9.8	10.6	12.5	10.5	11.2	12.4	12.5	13.8	15.9	16.0

[^] 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.

^{*} 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.

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

Table 1.1: Financial Soundness Indicators (Continued)

Gross Asset Position in Financial Derivatives to Capital^{^^}										
Public Sector Commercial Banks	0.6	1.0	0.7	0.3	0.0					
Local Private Banks	0.9	0.4	0.6	0.4	0.3					
Foreign Banks	4.9	7.6	10.7	29.7	11.7					
Commercial Banks	1.0	0.7	0.9	1.1	0.6					
Specialized Banks	0.0	0.0	0.0	0.0	0.0					
All Banks	0.9	0.6	0.8	1.0	0.5					
Gross Liability Position in Financial Derivatives to Capital^{^^}										
Public Sector Commercial Banks	1.8	0.8	0.6	0.5	0.2					
Local Private Banks	1.2	0.5	0.4	0.6	0.3					
Foreign Banks	14.9	15.6	14.4	37.6	13.0					
Commercial Banks	1.8	0.9	0.8	1.5	0.6					
Specialized Banks	0.0	0.0	0.0	0.0	0.0					
All Banks	1.6	0.9	0.7	1.4	0.6					
EARNINGS										
Return on Assets (Before Tax)										
Public Sector Commercial Banks	1.5	1.8	2.0	1.5	0.7	1.5	2.0	1.6	2.0	1.4
Local Private Banks	1.3	1.5	2.3	2.1	1.8	2.3	2.5	2.4	2.1	2.0
Foreign Banks	-0.3	0.9	2.3	0.4	1.2	2.4	4.2	4.1	2.6	2.4
Commercial Banks	1.3	1.5	2.2	2.0	1.6	2.2	2.4	2.3	2.1	1.9
Specialized Banks	3.1	2.0	2.4	2.5	3.3	4.5	7.2	2.1	3.3	-0.1
All Banks	1.3	1.5	2.2	2.0	1.6	2.2	2.5	2.3	2.1	1.9
Return on Assets (After Tax)										
Public Sector Commercial Banks	1.3	1.3	1.4	1.1	0.5	1.0	1.2	1.1	1.2	0.9
Local Private Banks	0.9	0.9	1.5	1.4	1.3	1.5	1.5	1.6	1.3	1.3
Foreign Banks	-0.3	0.4	1.5	-0.1	0.6	1.7	2.6	2.7	1.5	1.6
Commercial Banks	0.9	0.9	1.5	1.3	1.1	1.4	1.5	1.5	1.3	1.2
Specialized Banks	1.2	1.2	1.6	1.6	2.2	3.0	4.5	1.3	2.1	0.9
All Banks	0.9	1.0	1.5	1.3	1.1	1.5	1.5	1.5	1.3	1.2
ROE (Avg. Equity & Surplus) (Before Tax)										
Public Sector Commercial Banks	13.3	15.2	18.0	15.0	6.7	15.5	19.9	18.5	23.3	16.7
Local Private Banks	13.2	15.6	24.7	24.1	21.3	27.3	28.9	28.2	24.9	24.7
Foreign Banks	-2.4	5.8	14.5	2.4	7.3	16.0	31.9	37.2	30.7	34.5
Commercial Banks	12.4	15.0	22.7	21.1	17.6	24.4	27.2	26.6	24.7	23.4
Specialized Banks	0.0	-	-	-	-	21.3	12.4	5.0	9.8	-0.2
All Banks	13.2	15.5	23.0	21.2	17.9	24.3	25.8	25.1	23.9	21.7
ROE (Avg. Equity & Surplus) (After Tax)										
Public Sector Commercial Banks	11.4	11.2	12.2	10.8	4.9	10.2	11.8	12.1	14.4	10.6
Local Private Banks	8.6	9.3	16.1	15.9	14.7	18.1	17.5	18.3	15.0	16.0
Foreign Banks	-2.3	2.7	9.5	-0.4	4.0	11.4	20.2	24.4	18.2	22.5
Commercial Banks	8.6	9.4	14.9	14.0	12.2	16.2	16.4	17.3	15.0	15.1
Specialized Banks	0.0	-	-	-	-	14.1	7.8	3.2	6.1	2.2
All Banks	8.9	9.6	15.1	14.1	12.4	16.1	15.6	16.3	14.4	14.2
NII/Gross Income										
Public Sector Commercial Banks	63.0	69.1	69.4	64.1	61.0	62.5	60.4	62.6	63.8	65.3
Local Private Banks	75.9	77.2	77.9	73.2	72.3	72.8	72.3	70.8	72.0	70.7
Foreign Banks	64.8	67.6	72.2	69.0	81.0	78.2	75.4	79.2	97.2	105.2
Commercial Banks	73.3	75.4	76.2	71.5	70.5	71.1	70.3	69.6	71.1	70.5
Specialized Banks	44.7	51.0	67.3	63.7	67.1	74.6	74.1	80.4	76.7	82.1
All Banks	72.4	74.7	76.0	71.3	70.4	71.3	70.4	70.0	71.2	70.9
Cost/Income Ratio										
Public Sector Commercial Banks	47.5	49.1	49.9	54.4	58.9	55.5	47.1	56.0	53.9	64.1
Local Private Banks	50.1	52.5	50.8	52.5	56.1	52.9	48.5	49.9	53.2	54.2
Foreign Banks	77.5	65.2	59.3	75.2	76.5	53.2	32.4	26.9	34.7	28.9
Commercial Banks	50.9	52.4	50.9	53.6	57.1	53.4	47.9	50.4	53.0	55.3
Specialized Banks	61.3	61.3	60.4	64.4	59.6	51.2	45.6	54.3	55.4	59.3
All Banks	51.2	52.7	51.1	53.9	57.2	53.3	47.8	50.6	53.1	55.5

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

^{^^} Based on un-audited quarterly numbers only.

Table 1.1: Financial Soundness Indicators (Continued)

Trading Income to Gross Income [#]										
Public Sector Commercial Banks			4.1	6.2	7.3	10.9	18.7	14.6	13.9	12.2
Local Private Banks			1.1	1.7	3.1	4.7	7.9	8.5	7.7	8.4
Foreign Banks			4.1	7.1	0.8	1.9	15.4	15.6	12.1	3.0
Commercial Banks			1.7	2.7	3.8	5.7	10.0	9.6	8.9	8.9
Specialized Banks			0.0	0.0	0.1	1.0	1.6	1.5	1.0	0.7
All Banks			1.7	2.6	3.7	5.5	9.7	9.3	8.6	8.6
Personnel Expenses to Non-interest Expenses [#]										
Public Sector Commercial Banks	64.2	60.9	60.6	59.1	55.8	53.9	52.2	58.1	53.6	57.2
Local Private Banks	46.4	44.4	43.3	43.6	44.4	42.8	42.6	44.0	42.9	43.7
Foreign Banks	32.5	35.3	39.3	36.4	41.2	45.9	40.6	36.8	37.9	41.3
Commercial Banks	48.2	46.7	45.9	46.0	46.3	44.9	44.2	46.5	44.8	46.2
Specialized Banks	64.8	68.8	78.5	68.0	68.0	74.3	69.5	67.5	68.5	67.6
All Banks	48.8	47.4	46.8	46.7	47.1	45.8	45.1	47.3	45.5	47.1
LIQUIDITY										
Liquid Assets/Total Assets										
Public Sector Commercial Banks	31.1	34.6	40.9	38.0	41.3	44.0	48.6	50.8	51.2	51.0
Local Private Banks	32.3	35.7	46.2	50.7	50.0	50.5	55.0	57.1	53.8	54.0
Foreign Banks	55.0	64.6	68.6	69.4	73.0	70.7	82.0	84.5	88.3	90.4
Commercial Banks	32.9	36.4	45.9	48.7	49.0	49.6	54.3	56.5	54.2	54.5
Specialized Banks	19.8	19.6	23.5	23.5	25.1	22.5	20.8	16.1	27.3	26.7
All Banks	32.7	36.1	45.5	48.3	48.6	49.2	53.8	55.9	53.7	54.0
Liquid Assets/Total Deposits										
Public Sector Commercial Banks	40.1	43.5	51.3	49.5	51.2	58.6	61.4	67.7	63.2	63.2
Local Private Banks	43.4	45.8	59.5	66.5	61.7	64.2	74.3	78.0	71.6	73.6
Foreign Banks	82.4	96.4	104.3	107.9	127.4	156.7	202.1	173.1	234.6	238.2
Commercial Banks	44.0	46.8	59.1	64.1	60.9	64.2	73.1	77.3	72.0	73.8
Specialized Banks	167.1	149.4	202.0	211.5	202.3	125.2	100.3	87.4	97.1	92.0
All Banks	44.5	47.1	59.5	64.4	61.3	64.5	73.3	77.3	72.1	73.9
Liquid Assets/Short term Liabilities ^{^^#}										
Public Sector Commercial Banks			46.6	42.4	60.7	69.4	79.8	83.4	82.3	81.7
Local Private Banks			88.1	95.1	100.5	97.7	107.2	115.0	117.0	117.8
Foreign Banks			130.9	122.2	117.5	100.9	107.4	117.7	112.0	110.5
Commercial Banks			77.7	81.3	91.8	91.3	101.5	108.4	108.6	109.3
Specialized Banks			34.0	36.8	40.1	60.7	51.8	44.0	41.6	59.2
All Banks			76.8	80.5	90.7	91.0	100.9	107.8	107.2	108.6
Advances/Deposits										
Public Sector Commercial Banks	65.2	58.0	55.2	60.7	54.5	51.1	44.1	46.9	43.1	44.3
Local Private Banks	66.6	61.3	52.0	48.9	47.1	46.0	45.6	45.0	46.7	47.6
Foreign Banks	56.1	42.0	39.6	37.4	36.8	53.7	35.4	25.4	22.2	17.6
Commercial Banks	66.0	60.1	52.3	51.0	48.3	47.1	45.2	45.1	45.6	46.5
Specialized Banks	560.8	491.5	540.1	556.9	488.9	346.2	311.9	370.3	210.6	201.1
All Banks	67.7	61.6	53.6	52.2	49.5	48.2	46.4	46.3	46.6	47.5
Customer Deposits to Total Loans [#]										
Public Sector Commercial Banks			139.4	130.2	145.0	153.5	183.1	169.7	182.8	179.6
Local Private Banks			169.0	182.2	191.2	193.7	192.9	196.8	190.6	188.1
Foreign Banks			225.1	229.7	240.4	169.6	256.3	355.9	410.0	505.8
Commercial Banks			163.8	170.8	181.7	184.8	191.4	192.4	190.3	188.1
Specialized Banks			14.7	15.1	17.9	24.3	28.0	23.4	41.9	43.4
All Banks			159.2	166.4	177.2	180.2	186.5	187.3	186.2	184.1

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).^{^^} Based on un-audited quarterly numbers only.

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Mar-16	Dec-16	Mar-17
SECTORAL DISTRIBUTION OF LOANS										
Domestic Loans to Total Loans[#]										
Public Sector Commercial Banks			92.3	92.4	92.7	93.7	94.0	94.4	95.0	95.0
Local Private Banks			92.9	92.2	90.7	91.2	91.2	91.3	91.4	91.4
Foreign Banks			100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Commercial Banks			92.9	92.4	91.3	91.9	91.9	92.0	92.2	92.1
Specialized Banks			100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
All Banks			93.2	92.6	91.6	92.1	92.1	92.2	92.4	92.4
Public Sector Domestic Loans to Total Loans[#]										
Public Sector Commercial Banks			19.4	25.8	24.8	27.9	25.5	25.6	28.5	29.4
Local Private Banks			12.2	18.0	18.0	19.8	20.7	19.5	20.2	19.5
Foreign Banks			1.5	4.1	3.5	1.3	0.0	0.0	0.0	0.0
Commercial Banks			13.6	19.6	19.3	21.3	21.5	20.6	21.8	21.4
Specialized Banks			0.4	0.3	0.4	0.2	0.2	0.2	0.2	0.2
All Banks			13.2	19.1	18.7	20.7	20.8	20.0	21.2	20.8
Domestic Loans to Financial Institutions/Total Loans[#]										
Public Sector Commercial Banks						0.7	0.8	0.7	0.7	0.7
Local Private Banks						1.3	1.5	1.6	1.9	1.8
Foreign Banks						0.0	0.3	0.4	0.4	0.4
Commercial Banks						1.1	1.4	1.4	1.7	1.6
Specialized Banks						0.1	0.1	0.1	0.1	0.1
All Banks						1.1	1.3	1.3	1.6	1.5
Corporate & SME Sector Domestic Loans to Total Loans[#]										
Public Sector Commercial Banks			54.3	46.3	45.4	43.1	45.6	48.5	49.4	48.6
Local Private Banks			68.8	62.8	62.0	61.3	60.6	60.9	60.8	61.2
Foreign Banks			80.0	81.4	81.6	94.1	97.8	97.2	97.6	97.4
Commercial Banks			65.9	59.2	58.6	57.8	57.9	58.7	58.7	58.9
Specialized Banks			11.7	11.5	10.9	9.9	8.4	8.2	8.0	7.8
All Banks			64.2	57.8	57.3	56.5	56.4	57.1	57.3	57.5
Other Domestic Loans to Total Loans[#]										
Public Sector Commercial Banks						22.0	22.1	19.6	16.3	16.3
Local Private Banks						8.9	8.5	9.3	8.4	8.9
Foreign Banks						4.6	1.8	2.4	2.0	2.2
Commercial Banks						11.6	11.1	11.3	10.0	10.4
Specialized Banks						89.8	91.3	91.6	91.7	91.9
All Banks						13.8	13.5	13.8	12.3	12.6
Overseas Loans to Total Loans[#]										
Public Sector Commercial Banks			7.7	7.6	7.3	6.3	6.0	5.6	5.0	5.0
Local Private Banks			7.1	7.8	9.3	8.8	8.8	8.7	8.6	8.6
Foreign Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Banks			7.1	7.6	8.7	8.1	8.1	8.0	7.8	7.9
Specialized Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks			6.8	7.4	8.4	7.9	7.9	7.8	7.6	7.6
Foreign Currency Loans to Total Loans[#]										
Public Sector Commercial Banks			8.6	8.5	8.4	7.1	6.9	5.8	5.2	5.1
Local Private Banks			11.5	11.3	14.6	15.1	13.3	13.9	12.8	12.4
Foreign Banks			13.0	8.0	15.0	3.2	0.4	1.0	0.2	0.2
Commercial Banks			10.9	10.6	13.2	13.3	11.9	12.2	11.2	10.8
Specialized Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks			10.6	10.3	12.9	12.9	11.5	11.8	10.9	10.5
Foreign Currency Liabilities to Total Liabilities[#]										
Public Sector Commercial Banks			13.0	13.1	7.9	7.0	8.7	6.6	4.6	6.2
Local Private Banks			12.8	12.9	15.5	14.4	13.2	12.8	12.4	12.3
Foreign Banks			19.6	22.0	33.6	38.2	50.3	45.4	58.4	64.6
Commercial Banks			13.0	13.2	14.5	13.4	13.1	12.3	12.1	12.6
Specialized Banks			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks			12.8	12.9	14.3	13.3	13.0	12.1	11.9	12.5

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

^{\$} 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).

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

[~] Real Estate numbers are taken from Table 3.8 of SBP's monthly Statistical Bulletin.

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

PKR billion

	CY09	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Mar-16	Dec-16	Mar-17
Total Assets	6,516	7,117	8,171	9,720	10,487	12,106	14,143	14,281	15,831	16,155
Investments (net)	1,737	2,157	3,055	4,013	4,313	5,310	6,881	7,421	7,509	8,003
Advances (net)	3,240	3,358	3,349	3,805	4,110	4,447	4,816	4,782	5,499	5,605
Borrowings	654	538	675	1,033	723	1,001	1,766	1,967	1,942	2,183
Deposits	4,786	5,451	6,244	7,291	8,311	9,230	10,389	10,323	11,798	11,809
Liabilities	5,856	6,422	7,386	8,848	9,544	10,899	12,820	13,004	14,478	14,751
Paid up Capital	325	358	449	463	482	587	620	578	580	649
Equity	660	695	784	873	943	1,003	1,103	1,047	1,130	1,182
Profit Before Tax (ytd)	81	105	170	176	162	247	329	82	314	75
Profit After Tax (ytd)	54	65	112	117	112	163	199	53	190	49
Provisioning Charges (ytd)	97	75	50	43	40	25	39	3	5	1
Non-Performing Loans	446	556	592	618	607	605	605	619	605	604
Provisions Held Against NPLs	312	371	411	442	469	483	514	518	514	516
Non-Performing Loans (net)	134	185	182	176	139	122	91	102	90	88

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

	CY12	CY13	Dec-14	Dec-15		Mar-16		Dec-16		Mar-17	
Growth Rates	YoY	YoY	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	19.0	7.9	14.9	4.6	16.8	1.0	14.0	4.6	11.9	2.0	13.1
Investments (Net)	31.4	7.5	23.3	2.5	29.6	7.8	24.6	(1.5)	9.1	6.6	7.8
Advances (Net)	12.9	8.0	9.9	6.2	8.3	(0.7)	10.3	8.8	14.2	1.9	17.2
Borrowings	25.4	53.0	38.4	(3.2)	76.4	11.4	42.9	(3.5)	10.0	12.4	11.0
Deposits	16.8	14.0	11.0	6.9	12.6	(0.6)	11.8	6.4	13.6	0.1	14.4
Liabilities	19.8	7.9	13.5	5.1	17.6	1.4	15.3	4.8	12.9	1.9	13.4
Paid up Capital	3.2	4.1	22.0	4.7	5.6	(6.7)	(1.4)	(0.0)	(6.4)	11.9	12.2
Equity	11.3	8.0	28.6	0.1	9.6	(3.4)	2.3	3.4	2.4	4.6	12.9
KEY FSIs:											
Capital Adequacy Ratio	15.6	14.9	17.1		17.3		16.3		16.2		15.9
Capital to Total Assets*	9.0	9.0	10.0		8.4		7.9		7.8		7.6
NPLs to Loans (Gross)	14.6	13.3	12.3		11.4		11.7		10.1		9.9
Net NPLs to Net Loans	4.6	3.4	2.7		1.9		2.1		1.6		1.6
ROA (Before Tax)	2.0	1.6	2.2		2.5		2.3		2.1		1.9
ROE^ (Before Tax)	21.2	17.9	24.3		25.8		25.1		23.9		21.7
Liquid Assets/ Total Deposits	64.4	61.3	64.5		73.3		77.3		72.1		73.9
Advances to Deposit Ratio	52.2	49.5	48.2		46.4		46.3		46.6		47.5

^ 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

March 31, 2017 (Un-audited)

PKR million

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	Absolute change	
							QoQ	YoY
ASSETS								
Cash & Balances With Treasury Banks	160,710	842,648	20,548	1,023,907	3,250	1,027,157	(157,364)	213,096
Balances With Other Banks	26,750	101,310	1,388	129,448	14,441	143,889	(24,506)	(16,233)
Lending To Financial Institutions	83,014	346,011	68,826	497,851	3,261	501,113	(50,583)	226,881
Investments - Net	1,391,238	6,258,718	300,467	7,950,423	52,583	8,003,006	493,842	582,296
Advances - Net	1,035,376	4,393,296	28,613	5,457,284	147,856	5,605,140	106,327	823,192
Operating Fixed Assets	44,148	302,388	1,584	348,120	6,977	355,097	18,721	43,838
Deferred Tax Assets	29,834	33,376	118	63,328	2,943	66,271	1,589	(3,087)
Other Assets	122,199	303,684	6,261	432,143	21,680	453,822	(63,590)	4,299
TOTAL ASSETS	2,893,268	12,581,431	427,805	15,902,504	252,991	16,155,494	324,436	1,874,281
LIABILITIES								
	-	-	-	-	-	-	-	
Bills Payable	16,729	152,805	3,321	172,855	666	173,521	(9,337)	25,746
Borrowings From Financial Institution	134,578	1,800,600	215,939	2,151,117	32,294	2,183,411	240,953	216,222
Deposits And Other Accounts	2,335,144	9,237,987	162,321	11,735,452	73,520	11,808,972	11,105	1,485,628
Sub-ordinated Loans	4,500	51,276	-	55,776	201	55,978	(3,352)	(2,448)
Liabilities Against Assets Subject To Finance Lease	23	10	-	33	-	33	(8)	(14)
Deferred Tax Liabilities	18,839	40,675	-	59,514	1,494	61,008	(101)	(2,095)
Other Liabilities	150,442	279,373	17,046	446,861	20,821	467,682	33,084	23,493
TOTAL LIABILITIES	2,660,256	11,562,726	398,627	14,621,608	128,996	14,750,604	272,343	1,746,532
NET ASSETS	233,012	1,018,705	29,178	1,280,895	123,995	1,404,890	52,093	127,749
NET ASSETS REPRESENTED BY:								
	-	-	-	-	-	-	-	-
Share Capital	60,833	452,721	18,042	531,597	117,419	649,016	69,134	70,789
Reserves	59,537	136,207	169	195,913	6,680	202,593	(2,721)	9,505
Unappropriated Profit	48,302	278,475	10,995	337,772	(7,738)	330,034	(14,581)	54,426
Share Holders' Equity	168,672	867,404	29,206	1,065,281	116,362	1,181,643	51,832	134,719
Surplus/Deficit On Revaluation Of Assets	64,340	151,302	(27)	215,614	7,633	223,247	262	(6,971)
TOTAL	233,012	1,018,705	29,178	1,280,895	123,995	1,404,890	52,093	127,749
PROFIT AND LOSS STATEMENT	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	40,896	180,110	5,398	226,404	7,002	233,406	(704,620)	
Mark-Up/ Return/Interest Expenses	23,408	85,830	1,805	111,043	1,917	112,960	(340,272)	
Net Mark-Up / Interest Income	17,488	94,281	3,593	115,362	5,084	120,446	(364,348)	
Provisions & Bad Debts Written Off Directly/(Reversals)	(303)	(1,567)	(16)	(1,886)	2,402	516	(4,789)	
Net Mark-Up / Interest Income After Provision	17,790	95,848	3,609	117,248	2,682	119,930	(359,559)	
Fees, Commission & Brokerage Income	3,618	19,308	468	23,394	46	23,439	(66,826)	
Dividend Income	578	2,067	-	2,645	87	2,733	(14,454)	
Income From Dealing In Foreign Currencies	839	3,772	(923)	3,688	-	3,688	(10,327)	
Other Income	4,273	13,998	278	18,549	978	19,527	(54,733)	
Total Non - Markup / Interest Income	9,308	39,145	(178)	48,276	1,111	49,387	(146,341)	
	27,099	134,993	3,432	165,523	3,793	169,317	(505,900)	
Administrative Expenses	16,550	71,796	968	89,313	3,638	92,951	(263,232)	
Other Expenses	621	573	19	1,213	33	1,246	(3,758)	
Total Non-Markup/Interest Expenses	17,170	72,369	987	90,526	3,671	94,197	(266,989)	

Table 1.5: Banks' Group-wise Key Variables

Public Sector Commercial Banks

PKR million

	CY12	CY13	Dec-14	Dec-15	Mar-16	Dec-16	Mar-17
Total Assets	1,838,614	1,921,003	2,330,411	2,547,768	2,512,854	2,964,222	2,893,268
Investments (net of Provisions)	588,623	619,522	850,795	1,174,246	1,202,862	1,314,431	1,391,238
Advances (net of Provision)	858,633	843,984	893,321	889,248	884,738	1,035,158	1,035,376
Borrowings	152,076	76,763	146,058	126,224	227,820	123,006	134,578
Deposits	1,413,501	1,549,011	1,746,666	2,017,464	1,884,717	2,404,246	2,335,144
Liabilities	1,661,450	1,725,717	2,100,909	2,318,532	2,295,145	2,721,154	2,660,256
Paid up Capital	44,284	53,320	59,323	59,723	60,323	60,333	60,833
Equity	177,165	195,286	155,149	169,082	158,203	181,561	168,672
Profit before tax	25,735	12,479	31,917	46,127	10,332	53,320	9,928
Profit after tax	18,589	9,051	20,957	27,440	6,743	32,944	6,309
Provisioning Charges (ytd)	10,661	20,007	11,325	17,793	1,526	504	(303)
Non-Performing Loans	166,353	180,240	182,324	190,068	201,311	189,091	191,253
Provisions Held Against NPLs	105,020	121,565	129,824	150,256	152,622	153,980	155,875
Non-Performing Loans (net)	61,333	58,675	52,500	39,812	48,689	35,111	35,378

Local Private Banks

PKR million

	CY12	CY13	Dec-14	Dec-15	Mar-16	Dec-16	Mar-17
Total Assets	7,475,118	8,126,906	9,344,252	11,115,696	11,302,235	12,226,024	12,581,431
Investments (net of Provisions)	3,312,692	3,545,229	4,297,707	5,506,645	6,033,789	5,872,902	6,258,718
Advances (net of Provision)	2,788,332	3,104,573	3,376,319	3,747,469	3,722,492	4,283,219	4,393,296
Borrowings	777,546	510,010	750,014	1,495,745	1,570,340	1,544,678	1,800,600
Deposits	5,700,887	6,588,746	7,340,944	8,220,517	8,275,159	9,176,308	9,237,987
Liabilities	6,833,231	7,436,911	8,513,972	10,166,781	10,337,542	11,213,676	11,562,726
Paid up Capital	362,096	371,075	388,493	435,677	436,679	438,602	452,721
Equity	641,868	689,995	709,920	796,290	801,174	858,210	867,404
Profit before tax	145,438	141,587	200,556	258,376	67,351	244,954	62,624
Profit after tax	95,831	98,168	132,859	156,250	43,669	147,499	40,501
Provisioning Charges (ytd)	28,824	19,291	12,706	22,113	395	3,207	(1,567)
Non-Performing Loans	409,931	388,949	385,075	382,042	387,104	376,391	376,897
Provisions Held Against NPLs	308,406	320,691	328,097	342,999	343,149	339,172	337,200
Non-Performing Loans (net)	101,525	68,259	56,978	39,043	43,955	37,219	39,697

Foreign Banks

PKR million

	CY12	CY13	Dec-14	Dec-15	Mar-16	Dec-16	Mar-17
Total Assets	246,715	263,787	238,346	260,906	255,843	390,804	427,805
Investments (net of Provisions)	85,519	120,714	126,977	173,356	157,280	276,805	300,467
Advances (net of Provision)	59,322	55,536	57,688	37,538	31,684	32,585	28,613
Borrowings	23,816	51,550	76,235	108,506	85,117	188,783	215,939
Deposits	158,799	151,077	107,509	105,892	124,837	147,092	162,321
Liabilities	205,977	223,974	204,191	233,757	226,656	363,327	398,627
Paid up Capital	41,149	42,344	32,893	18,117	18,267	17,989	18,042
Equity	40,738	39,823	33,592	26,965	28,788	27,449	29,206
Profit before tax	999	2,945	6,193	10,210	2,619	8,366	2,445
Profit after tax	(174)	1,605	4,401	6,488	1,718	4,954	1,597
Provisioning Charges (ytd)	1,902	(210)	(141)	(510)	(32)	(98)	(16)
Non-Performing Loans	9,097	6,235	4,756	3,167	3,023	2,963	2,948
Provisions Held Against NPLs	8,550	6,306	4,849	3,178	3,034	2,971	2,954
Non-Performing Loans (net)	547	(71)	(93)	(11)	(11)	(7)	(6)

Specialized Banks

PKR million

	CY12	CY13	Dec-14	Dec-15	Mar-16	Dec-16	Mar-17
Total Assets	159,742	174,998	193,252	218,864	210,282	250,007	252,991
Investments (net of Provisions)	26,430	27,859	34,150	26,517	26,779	45,027	52,583
Advances (net of Provision)	98,785	106,065	119,972	141,572	143,035	147,852	147,856
Borrowings	79,753	84,320	29,141	35,670	83,912	85,991	32,294
Deposits	17,738	21,695	34,655	45,388	38,632	70,221	73,520
Liabilities	146,942	157,322	79,744	101,398	144,729	180,104	128,996
Paid up Capital	15,508	15,351	106,344	106,344	62,958	62,958	117,419
Equity	12,801	17,676	104,784	110,472	58,760	62,592	116,362
Profit before tax	3,811	5,441	7,873	14,103	1,251	7,390	122
Profit after tax	2,486	3,609	5,151	8,827	809	4,516	701
Provisioning Charges (ytd)	1,248	1,074	1,433	(523)	1,529	1,692	2,402
Non-Performing Loans	32,845	31,985	32,543	30,167	27,648	36,220	32,673
Provisions Held Against NPLs	20,135	19,995	19,886	17,878	18,708	18,144	19,690
Non-Performing Loans (net)	12,709	11,991	12,657	12,288	8,939	18,076	12,984

Table 1.6: Concentration in the Banking System

March 31, 2017 (Un-audited)

Indicators							Percent
	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Industry
Asset							
Share of Total Assets	51.8	21.9	18.6	3.4	2.6	1.6	100
Share of Total Investments	57.7	17.8	17.5	2.7	3.7	0.7	100
<i>of which investment in Government Securities</i>	88.3	93.1	92.0	93.1	99.9	88.8	90
Advances							
Advances:public	54.0	30.6	14.0	1.2	0.0	0.0	100.0
Advances:private	43.2	24.7	22.8	4.8	0.7	3.5	100.0
Sectoral Distribution of Loans							
Corporate Sector	45.7	27.1	21.6	4.4	0.7	0.1	100.0
SMEs	37.3	26.5	27.9	5.7	0.0	2.6	100.0
Agriculture	33.0	7.6	6.3	0.9	0.0	52.3	100.0
Consumer Finance	44.5	24.6	24.4	6.4	0.0	0.0	100.0
Commodity Financing	40.1	35.4	22.7	1.4	0.0	0.0	100.0
Staff Loans	53.7	19.7	18.7	4.7	0.6	2.3	100.0
Others	96.4	3.0	0.5	0.0	0.0	0.1	100.0
Total	45.5	26.0	20.9	4.0	0.5	2.7	100.0
NPLs / Gross Loans	10.1	7.2	12.0	7.2	9.3	19.5	9.9
Net NPLs / Capital	3.8	13.9	11.8	2.9	0.0	19.4	7.1
Liabilities							
Share of Total Deposits	52.5	22.9	19.2	3.3	1.4	0.6	100.0
Customer Fixed Deposits	46.0	20.5	25.6	4.6	1.7	1.7	100.0
Customer CASA	54.1	24.3	17.1	2.9	1.3	0.3	100.0
Customer Deposits others	36.0	34.3	22.6	4.1	2.7	0.2	100.0
Financial Institutions Remunerative Deposits	51.2	13.5	28.5	6.6	0.0	0.2	100.0
Financial Institutions Non-Remunerative Deposits	88.2	5.3	4.7	0.3	1.6	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	16.4	12.7	13.8	18.4	25.9	33.2	15.9
Tier 1 Capital / RWA	12.8	9.6	11.7	16.4	25.9	30.1	12.9
Capital / Total Assets	7.8	4.7	7.0	17.9	6.8	26.5	7.6
Share of Risk Weighted Assets	51.5	16.8	19.5	7.0	1.5	2.6	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	60.4	18.7	15.8	1.7	3.3	0.2	100.0
Net Interest Income / Gross Income	69.7	74.3	65.3	67.5	105.2	82.1	70.9
Non-Interest Expense / Gross Income	50.7	60.8	61.8	76.7	28.9	59.3	55.5
Provision Expense to Gross Income	-0.8	-2.9	-1.1	3.2	-0.5	38.8	0.3
Liquidity							
Liquid Assets / Total Assets	54.6	47.0	53.6	45.2	80.7	26.9	52.7
Liquid Assets / Total Deposits	73.6	61.5	70.9	64.3	212.6	92.7	72.0
Advances to deposits ratio	40.8	55.3	50.7	64.0	17.6	201.1	47.5

Asset Quality:

Table 1.7: Asset Quality of the Banking System

Selected Indicators of Asset Quality

	CY09	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Mar-16	Dec-16	Mar-17
PKR million										
Advances (Gross)	3,551,331	3,729,003	3,759,235	4,247,183	4,578,716	4,929,957	5,330,138	5,299,462	6,013,080	6,120,858
NPLs	446,005	555,968	591,579	618,225	607,410	604,698	605,444	619,086	604,666	603,771
Provisions	311,588	370,778	410,016	442,111	468,557	482,657	514,311	517,513	514,267	515,718
Advances (net)	3,239,744	3,358,225	3,349,219	3,805,072	4,110,159	4,447,300	4,815,827	4,781,948	5,498,813	5,605,140
Net NPLs	134,417	185,190	181,563	176,114	138,853	122,041	91,133	101,572	90,399	88,053

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

	CY09	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Mar-16	Dec-16	Mar-17
PKR million										
OAEM	12,152	14,141	15,521	14,320	13,785	15,260	17,475	17,651	22,599	17,580
Sub Standard	63,905	53,030	50,262	46,135	50,202	57,179	40,649	51,710	34,260	43,101
Doubtful	77,809	68,665	58,346	55,011	32,353	36,746	28,044	28,994	34,175	35,542
Loss	292,138	420,132	467,450	502,760	511,070	495,514	519,277	520,730	513,631	507,549
Total	446,005	555,968	591,579	618,225	607,410	604,698	605,444	619,086	604,666	603,771

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

	CY09	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Mar-16	Dec-16	Mar-17
PKR million										
OAEM	-	-	-	-	26	-	-	-	-	-
Sub Standard	13,666	11,787	9,669	9,879	11,320	14,748	8,539	10,517	7,291	8,205
Doubtful	32,386	31,255	20,196	21,348	14,336	16,306	11,523	11,462	16,746	17,312
Loss	251,691	311,391	364,059	397,522	428,513	433,552	468,847	468,239	466,870	462,346
Total	297,743	354,434	393,924	428,750	454,195	464,606	488,909	490,218	490,907	487,863

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

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

Amount in PKR million, ratio in percent

	Dec-15			Mar-16			Dec-16			Mar-17		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	3,533,889	433,657	12.3	3,590,766	442,893	12.3	4,056,705.4	431,280.1	10.6	4,209,440	432,524	10.3
Fixed Investments	1,556,224	209,772	13.5	1,590,359	197,041	12.4	1,911,180.8	193,440.3	10.1	1,986,410	195,037	9.8
Working Capital	1,269,905	146,854	11.6	1,280,810	164,361	12.8	1,371,718.0	155,375.3	11.3	1,419,604	156,271	11.0
Trade Finance	707,759	77,031	10.9	719,597	81,491	11.3	773,806	82,465	10.7	803,425	81,216	10.1
SMEs Sector	318,298	82,966	26.1	294,890	82,987	28.1	404,618	82,078	20.3	374,802	81,969	21.9
Fixed Investments	71,442	10,695	15.0	69,316	10,818	15.6	88,294	11,149	12.6	87,115	11,348	13.0
Working Capital	216,856	65,606	30.3	193,508	64,514	33.3	270,820	62,584	23.1	238,064	61,899	26.0
Trade Finance	30,000	6,665	22.2	32,065	7,655	23.9	45,504	8,345	18.3	49,624	8,723	17.6
Agriculture Sector	291,183	37,815	13.0	284,320	34,866	12.3	294,339	38,064	12.9	289,629	37,716	13.0
Consumer sector	335,583	29,047	8.7	333,547	35,068	10.5	371,804	30,159	8.1	387,426	29,741	7.7
<i>i. Credit cards</i>	24,666	2,384	9.7	24,793	2,430	9.8	28,307	2,340	8.3	28,606	2,336	8.2
<i>ii. Auto loans</i>	95,089	2,686	2.8	102,006	2,749	2.7	125,898	2,600	2.1	137,381	2,440	1.8
<i>iii. Consumer durable</i>	326	69	21.0	311	71	22.8	318	67	21.2	415	68	16.4
<i>iv. Mortgage loans</i>	54,404	13,467	24.8	56,717	12,947	22.8	61,609	10,894	17.7	65,093	10,836	16.6
<i>v. Other personal loans</i>	161,099	10,441	6.5	149,722	16,871	11.3	155,671	14,258	9.2	155,932	14,061	9.0
Commodity financing	594,121	7,015	1.2	550,412	5,615	1.0	619,347	4,571	0.7	579,323	4,242	0.7
Staff Loans	103,406	1,284	1.2	99,878	1,336	1.3	104,139	1,409	1.4	107,166	1,460	1.4
Others	153,659	13,660	8.9	145,649	16,321	11.2	162,128	17,104	10.5	173,072	16,118	9.3
Total	5,330,138	605,444	11.4	5,299,462	619,086	11.7	6,013,080	604,666	10.1	6,120,858	603,771	9.9

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

amount in PKR million, ratio

	Dec-15			Mar-16			Dec-16			Mar-17	
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs
Agribusiness	473,845	40,315	8.5	417,359	42,872	10.3	548,099	41,706	7.6	476,019	41,045
Automobile/Transportation	53,312	12,331	23.1	70,919	12,177	17.2	95,274	12,604	13.2	105,531	12,587
Cement	57,623	7,361	12.8	61,757	7,111	11.5	71,722	6,789	9.5	73,252	6,694
Chemical & Pharmaceuticals	223,608	13,517	6.0	224,023	14,577	6.5	250,092	12,780	5.1	236,823	12,471
Electronics	81,159	10,456	12.9	70,098	10,573	15.1	78,173	13,326	17.0	82,994	13,114
Financial	148,136	9,601	6.5	142,779	10,177	7.1	182,648	10,544	5.8	195,646	10,346
Individuals	454,622	45,779	10.1	462,943	48,275	10.4	550,384	58,023	10.5	551,533	57,537
Insurance	379	1	0.2	1,383	1	0.1	3,013	1	0.0	2,731	1
Others	2,223,916	215,255	9.7	2,167,046	225,938	10.4	2,285,719	205,981	9.0	2,326,624	206,141
Production/Transmission of Energy	681,463	40,698	6.0	669,638	37,143	5.5	892,059	31,095	3.5	918,636	32,305
Shoes & Leather garments	25,388	3,811	15.0	23,396	3,815	16.3	27,171	3,770	13.9	25,028	3,673
Sugar	144,716	8,549	5.9	232,101	11,451	4.9	176,250	15,563	8.8	275,636	15,288
Textile	761,973	197,771	26.0	756,018	194,976	25.8	852,476	192,483	22.6	850,406	192,570
Total	5,330,138	605,444	11.4	5,299,462	619,086	11.7	6,013,080	604,666	10.1	6,120,858	603,771

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		Mar-16		Dec-16		Mar-17	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	422.1	53.2	396.0	50.9	437.0	47.5	403.8	41.1	91.3	38.9	383.7	40.9	98.7	42.3
Investments	352.7	44.4	361.0	46.4	450.2	48.9	544.5	55.5	136.0	58.0	527.2	56.2	129.1	55.3
Deposits, repo and others	19.1	2.4	20.4	2.6	32.6	3.5	33.5	3.4	7.3	3.1	27.1	2.9	5.6	2.4
Total	793.9	100.0	777.4	100.0	919.8	100.0	981.8	100.0	234.5	100.0	938.0	100.0	233.4	100.0

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		Mar-16		Dec-16		Mar-17	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Deposits	369.7	81.3	372.5	83.9	431.9	85.5	375.0	77.2	83.7	73.3	343.3	75.8	87.0	77.1
Securities sold under repurchased agreement	43.3	9.5	31.9	7.2	30.9	6.1	73.2	15.1	21.7	19.0	76.5	16.9	16.1	14.2
Borrowings	33.8	7.4	31.2	7.0	39.8	7.9	32.8	6.7	7.8	6.8	28.9	6.4	8.9	7.9
Others	7.9	1.7	8.4	1.9	2.5	0.5	4.6	0.9	1.1	1.0	4.5	1.0	1.0	0.9
Total	454.7	100.0	444.0	100.0	505.0	100.0	485.6	100.0	114.2	100.0	453.2	100.0	113.0	100.0

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

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

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

March 31, 2017 (Un-audited)

PKR million

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
1.1 Common Equity Tier 1							
1.1.1 Fully Paid-up capital/Capital deposited with SBP	678,786	60,333	439,051	17,989	62,958	629,559	49,227
1.1.2 Balance in Share Premium Account	25,989	7,038	18,952	-	-	25,989	-
1.1.3 Reserve for issue of Bonus Shares	-	-	-	-	-	-	-
1.1.4 Discount on issue of Shares (enter negative number)	(106,849)	(263)	(106,585)	-	-	(106,849)	-
1.1.5 General/Statutory Reserves as (disclosed on the Balance Sheet)	261,323	31,888	197,491	165	7,460	249,163	12,160
1.1.6 Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-	-	-	-	-	-
1.1.7 Un-appropriated/ un-remitted profits/ (Losses)	377,438	63,340	279,611	9,295	(7,825)	360,930	16,508
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",)	-	-	-	-	-	-	-
1.1.8	-	-	-	-	-	-	-
CET 1 before Regulatory Adjustments	1,236,688	162,336	828,519	27,449	62,592	1,158,793	77,896
1.1.9 Regulatory Adjustments for calculation of CET1	-	-	-	-	-	-	-
1.1.10 Goodwill (net of related deferred tax liability)	20,598	396	20,194	7	1	20,598	-
1.1.11 All other intangibles (net of any associated deferred tax liability)	13,533	996	12,467	-	0	13,498	35
1.1.12 Shortfall in provisions against classified assets (without considering any tax impact)	2,060	955	977	-	128	2,060	-
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	9,037	-	8,909	-	-	8,973	64
1.1.13	9,037	-	8,909	-	-	8,973	64
1.1.14 Defined benefit pension fund net assets	6,826	-	5,840	-	986	6,826	-
1.1.15 Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	7,208	1,859	5,349	-	-	7,208	-
1.1.16 Cash flow hedge reserve	-	-	-	-	-	-	-
1.1.17 Investment in own shares/ CET1 instruments	131	-	131	-	-	131	-
1.1.18 Any increase in equity capital resulting from a securitization	-	-	-	-	-	-	-
1.1.19 Capital shortfall of regulated subsidiaries	-	-	-	-	-	-	-
Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	92	-	130	39	(77)	92	-
1.1.20	92	-	130	39	(77)	92	-
Regulatory Adjustments for calculation of Common Equity Tier 1	59,486	4,206	53,997	45	1,038	59,386	100
1.1.21 CET 1 after Regulatory Adjustments above	1,177,203	158,131	774,523	27,404	61,554	1,099,407	77,796
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)	1,395	24	1,171	-	-	1,295	100
1.1.23 CET1 after Regulatory Adjustment above	1,175,808	158,107	773,351	27,404	61,554	1,098,112	77,696
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)	12,402	-	2,602	-	-	7,502	4,900
Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	10,090	1,971	8,119	-	-	10,090	-
1.1.25 CET1 after Regulatory Adjustment above	1,153,316	156,136	762,630	27,404	61,554	1,080,520	72,796
Amount exceeding 15% threshold (significant Investments and DTA)	-	-	-	-	-	-	-
1.1.27	-	-	-	-	-	-	-
1.1.28 CET1 after above adjustment	1,153,316	156,136	762,630	27,404	61,554	1,080,520	72,796
1.1.29 National specific regulatory adjustments applied to CET1 capital	1,823	59	120	-	-	1,001	822
1.1.30 Investment in TFCs of other banks exceeding the prescribed limit	1,703	59	-	-	-	881	822
1.1.31 Any other deduction specified by SBP	120	-	120	-	-	120	-
1.1.32 CET1 after Regulatory Adjustment above	1,151,493	156,078	762,510	27,404	61,554	1,079,519	71,974
1.1.33 Adjustment to CET1 due to insufficient AT 1 and T2 to cover adju	28,551	2,123	14,210	-	20	22,452	6,099
1.1.34 Common Equity Tier 1 (after regulatory adjustments)	1,122,942	153,954	748,300	27,404	61,534	1,057,067	65,875
1.2 Additional Tier 1	-	-	-	-	-	-	-
Qualifying Additional Tier-1 instruments plus any related share premium	3,656	-	3,656	-	-	3,656	-
1.2.1	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	-	-	-	-	-	-	-
Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	-	-	-	-	-	-	-
1.2.2	-	-	-	-	-	-	-
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	8,617	-	3,736	-	-	6,177	2,440
1.2.6 Investment in own AT1 capital instruments	-	-	-	-	-	-	-

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

March 31, 2017 (Un-audited)

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks
1.1 Common Equity Tier 1						
1.1.1 Fully Paid-up capital/Capital deposited with SBP	691,458	60,833	451,171	18,042	62,958	642,231
1.1.2 Balance in Share Premium Account	25,989	7,038	18,952	-	-	25,989
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)	273,173	33,272	206,706	169	6,680	260,000
1.1.6 Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-	-	-	-	-
1.1.7 Un-appropriated/ un-remitted profits/ (Losses)	359,699	48,311	277,645	10,995	(7,738)	344,456
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",)	-	-	-	-	-	-
CET 1 before Regulatory Adjustments	1,232,785	149,190	837,202	29,206	61,901	1,155,142
1.1.9 Regulatory Adjustments for calculation of CET1	-	-	-	-	-	-
1.1.10 Goodwill (net of related deferred tax liability)	20,639	433	20,199	7	1	20,639
1.1.11 All other intangibles (net of any associated deferred tax liability)	13,396	936	12,385	-	6	13,362
1.1.12 Shortfall in provisions against classified assets (without considering any tax impact)	2,280	1,090	1,061	-	128	2,280
1.1.13 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,538	65	6,473	-	-	6,538
1.1.14 Defined benefit pension fund net assets	7,250	-	6,166	-	#####	7,250
1.1.15 Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	9,077	1,549	7,528	-	-	9,077
1.1.16 Cash flow hedge reserve	-	-	-	-	-	-
1.1.17 Investment in own shares/ CET1 instruments	701	-	701	-	-	701
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	169	-	144	33	(92)	127
Regulatory Adjustments for calculation of Common Equity Tier 1	60,050	4,073	54,657	39	1,128	59,974
1.1.21 CET 1 after Regulatory Adjustments above	1,172,735	145,118	782,544	29,166	60,773	1,095,168
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)	1,665	268	1,200	-	-	1,567
1.1.23 CET1 after Regulatory Adjustment above	1,171,070	144,849	781,344	29,166	60,773	1,093,601
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)	11,307	-	433	-	-	5,870
1.1.25 Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	8,005	1,802	6,203	-	-	8,005
1.1.26 CET1 after Regulatory Adjustment above	1,151,758	143,048	774,707	29,166	60,773	1,079,726
1.1.27 Amount exceeding 15% threshold (significant Investments and DTA)	-	-	-	-	-	-
1.1.28 CET1 after above adjustment	1,151,758	143,048	774,707	29,166	60,773	1,079,726
1.1.29 National specific regulatory adjustments applied to CET1 capital	2,376	59	144	-	-	1,289
1.1.30 Investment in TFCs of other banks exceeding the prescribed limit	2,232	59	-	-	-	1,146
1.1.31 Any other deduction specified by SBP	144	-	144	-	-	144
1.1.32 CET1 after Regulatory Adjustment above	1,149,382	142,989	774,564	29,166	60,773	1,078,437
1.1.33 Adjustment to CET1 due to insufficient AT 1 and T2 to cover adju:	22,848	2,123	11,035	-	20	18,013

Table 1.13: Stress Testing Results of the Banking System

March 31, 2017 (Un-audited)

Shock Details			Number of Banks with CAR*			
Pre-Shock Position			< 0%	0% > 8%	8% > 10.25%	> 10.25%
			1	0	0	33
	Credit Shocks	Nature of Shock	< 0%	0% > 8%	8% > 10.25%	> 10.25%
C-1	10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss.	Hypothetical	1	10	4	18
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	5	8	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	5	9	18
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	1	0	3	29
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	1	0	3	29
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	5	26
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	0	3	29
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	0	3	29
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	0	3	29
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	0	3	29
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		NPLR 9.78%	Critical NPLR 44.23%	Difference 34.45%
Market Shocks			< 0%	0% > 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	1	1	7	24
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	1	7	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	0	1	31
IR-4	Impact of Increase in interest rate by 100bps on investment portfolio only		1	0	3	29
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	1	0	3	29
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	0	3	29
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	0	3	29
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	0	3	29
EQ-2	Fall in general equity prices by 50%.	Hypothetical	1	0	4	28
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	1	1	3	
			1 Day	2 Days	3 Days	
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 10%, 20%, and 50% for three consecutive days respectively.	Hypothetical	0	0	2	
			Number of Banks with			
			LCR<1			
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government Securities*	Hypothetical	2			

* Excluding IDBL.

Table 1.14: List of Banks

Dec-15	Mar-16	Dec-16	Mar-17
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 (21)	B. Local Private Banks (21)
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.
Burj Bank Ltd.	Burj Bank Ltd.	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.		
C. Foreign Banks (4)	C. Foreign Banks (4)	C. Foreign Banks (4)	C. Foreign Banks (4)
Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	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.	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.
D. Specialized Banks (4)	D. Specialized Banks (4)	D. Specialized Banks (4)	D. Specialized Banks (4)
Industrial Development Bank Ltd.	Industrial Development Bank Ltd.	Industrial Development Bank Ltd.	Industrial Development Bank Ltd.
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 (31)	All Commercial Banks (31)	All Commercial Banks (30)	All Commercial Banks (30)
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
All Banks (35)	All Banks (35)	All Banks (34)	All Banks (34)
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

* KASB Bank Limited was de-scheduled on May 7, 2015, on account of its amalgamation with and into BankIslami Pakistan Limited, under Section 47 of the Banking Companies Ordinance, 1962.

** Barclays Bank PLC (Pakistan Branch Business) was de-scheduled on June 11, 2015, on account of its merger with and into Habib Bank Limited.

*** "MCB Islamic Bank Limited" was declared as a Scheduled Bank with effect from September 14, 2015.

* HSBC Bank Oman S.A.O.G. was de-scheduled on November 04, 2015, on account of its merger with and into Meezan Bank Limited.

2. Islamic Banking

Table 2.1: Financial Soundness Indicators of Islamic Banking[^]

	Percent									
	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Mar-16	Dec-16	Mar-17
Capital										
Total Capital to Total RWA*	18.5	16.8	18.0	15.3	13.4	13.8	13.8	13.9	12.9	13.4
Tier 1 Capital to Total RWA*	18.4	16.3	17.2	14.7	12.4	12.5	12.2	12.3	10.5	11.1
Capital to Total Assets	11.4	9.7	8.7	7.6	6.9	6.5	6.6	6.6	6.7	6.7
Asset Quality										
NPFs to Total Financing	6.3	7.3	7.6	7.6	5.7	4.7	4.9	5.0	4.1	3.9
Provision to NPFs	51.7	58.6	63.0	66.5	74.4	83.9	95.6	90.6	84.7	80.5
Net NPFs to Net Financing	3.1	3.2	2.9	2.7	1.5	0.8	0.2	0.5	0.7	0.8
Net NPFs to Capital [#]	11.5	12.3	10.5	9.8	6.9	3.9	1.4	2.9	4.3	5.7
Earnings										
ROA before Tax	0.7	0.6	1.9	1.4	1.0	1.5	1.2	1.0	1.0	1.1
ROA after Tax	0.6	0.6	1.6	1.2	0.9	1.2	0.9	0.7	0.7	0.8
ROE before Tax	5.9	5.9	20.8	16.8	14.4	20.9	18.7	15.0	15.4	16.3
ROE after Tax	4.6	5.2	17.3	14.1	12.0	16.5	13.3	10.8	10.6	12.2
Net Mark-Up Income to Gross Income	79.4	78.5	82.4	80.1	78.5	77.9	80.9	81.0	80.4	77.9
Operating Expense to Gross Income	70.3	72.6	60.4	67.3	69.7	66.0	70.0	77.6	75.1	71.1
Trading Income to Gross Income [#]	0.9	0.5	1.2	3.9	4.2	3.7	2.0	2.5	2.7	3.5
Personnel Expenses to Non-interest Expenses [#]	36.6	37.8	38.1	37.8	40.8	40.0	41.1	42.3	41.4	43.5
Liquidity										
Liquid Assets to Total Assets	25.1	31.4	40.0	46.7	41.9	32.6	35.1	36.7	32.9	29.3
Liquid Assets to Total Deposits	32.5	38.4	49.3	55.3	49.0	38.4	41.2	44.6	38.8	35.3
Liquid Assets/Short term Liabilities [#]	33.8	43.6	57.5	68.3	62.0	66.4	72.1	72.4	72.8	65.2
Financing to Deposits	54.3	46.2	38.4	32.7	36.3	38.2	46.9	48.5	52.2	59.0
Customer Deposits to Total Financing [#]	166.1	192.7	229.8	271.3	242.7	236.0	189.6	184.6	172.0	155.6

[^] 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

[#] 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[^]

March 31, 2017 (Un-audited)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Absolute change	
				QoQ	YoY
ASSETS					
Cash & Balances With Treasury Banks	82,670	42,128	124,797	(22,885)	24,378
Balances With Other Banks	7,382	12,388	19,770	(20,518)	(18,686)
Due from Financial Institutions	169,048	80,622	249,670	(16,244)	81,959
Investments - Net	232,174	256,484	488,659	(1,334)	(98,245)
Financing - Net	611,846	310,999	922,845	101,966	274,505
Operating Fixed Assets	26,922	6,043	32,965	470	7,097
Deferred Tax Assets	10,133	-	10,133	229	629
Other Assets	21,869	14,149	36,018	(9,743)	(11,460)
TOTAL ASSETS	1,162,044	722,813	1,884,857	31,941	260,178
LIABILITIES					
Bills Payable	17,634	6,221	23,855	2,683	4,888
Due to Financial Institution	70,140	32,391	102,531	33,106	3,016
Deposits And Other Accounts	957,188	606,691	1,563,879	(9,446)	227,988
Sub-ordinated Loans	8,286	-	8,286	(143)	1,424
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Deferred Tax Liabilities	2,069	358	2,427	(568)	1,409
Other Liabilities	28,917	28,052	56,969	3,838	2,356
TOTAL LIABILITIES	1,084,234	673,713	1,757,947	29,469	241,082
NET ASSETS	77,810	49,100	126,910	2,472	19,096
NET ASSETS REPRESENTED BY: -					
Share Capital	55,498	28,199	78,697	2,924	5,588
Reserves	10,556	23	10,579	560	2,295
Unappropriated Profit	8,040	22,888	30,928	949	8,014
Share Holders' Equity	74,095	46,110	120,204	4,433	15,897
Surplus/Deficit On Revaluation Of Assets	3,715	2,990	6,706	(1,960)	3,198
TOTAL	77,810	49,100	126,910	2,472	19,096
PROFIT AND LOSS STATEMENT	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Absolute change	
				YoY	
Mark-Up Income	15,264	9,844	25,108	2,331	
Mark-Up Expenses	6,674	4,577	11,251	115	
Net Mark-Up Income	8,590	5,267	13,857	2,217	
Provisions & Bad Debts Written Off Directly/(Reversals)	17	3	19	825	
Net Mark-Up Income After Provision	8,573	5,265	13,837	1,392	
Fees, Commission & Brokerage Income	1,853	686	2,539	868	
Dividend Income	59	1	60	(84)	
Income From Dealing In Foreign Currencies	198	297	495	121	
Other Income	776	71	848	313	
Total Non - Markup Income	2,886	1,055	3,941	1,217	
Total Income	11,459	6,320	17,779	2,609	
Administrative Expenses	8,763	3,916	12,680	1,741	
Other Expenses	(98)	71	(27)	(234)	
Total Non-Markup Expenses	8,665	3,988	12,653	1,507	
Profit before Tax and Extra ordinary Items	2,794	2,332	5,126	1,102	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	2,794	2,332	5,126	1,102	
Less: Taxation	976	328	1,304	175	
PROFIT/ (LOSS) AFTER TAX	1,818	2,004	3,822	927	

[^] Statistics for Islamic Banking are also part of the overall Banking Statistics (Section 1)

Table 2.3: List of Islamic Banking Institutions

As of December 31, 2016	As of March 31, 2017
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 Dubai Islamic Bank Pakistan Ltd
4 Dubai Islamic Bank Pakistan Ltd	4 MCB Islamic Bank Ltd.
5 MCB Islamic Bank Ltd.	5 Meezan Bank Ltd
6 Meezan Bank Ltd	
Conventional Banks having Islamic Banking Branches	Conventional Banks having Islamic Banking Branches
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.
Grand Total 22 (6+16)	Grand Total 21 (5+16)

3. Development Finance Institutions

Table 3.1: Financial Soundness Indicators of DFIs

	Percent											
	CY07	CY08	CY09	CY10	CY11	CY12	CY13	Dec-14	Dec-15	Mar-16	Dec-16	Mar-17
Capital												
Total Capital to Total RWA	43.7	53.4	52.5	56.3	56.9	54.8	51.4	44.8	43.6	42.8	40.8	38.2
Tier 1 Capital to Total RWA	44.0	53.3	52.4	56.6	57.4	54.9	50.7	43.6	42.5	41.4	39.6	37.1
Capital to Total Assets	41.0	47.1	42.9	44.4	41.2	41.3	40.9	43.4	34.1	33.0	32.5	28.9
Asset Quality												
NPLs to Total Loans	20.8	27.0	27.1	29.9	29.3	31.8	30.0	25.3	22.0	20.6	17.5	19.5
Provision to NPLs	81.6	65.9	69.8	59.4	59.4	63.1	67.5	74.5	76.5	72.8	77.7	74.7
Net NPLs to Net Loans	4.6	11.2	10.1	14.8	14.4	14.7	12.2	7.9	6.2	6.6	4.5	5.8
Net NPLs to Capital	3.2	8.4	7.4	11.4	11.3	11.6	9.1	5.0	4.4	4.9	3.8	4.9
Investment in Equities to Capital [#]			19.5	17.0	15.6	10.8	11.9	15.4	15.2	13.9	15.4	17.8
Earnings												
ROA before Tax	0.8	1.5	1.3	2.7	1.9	0.9	3.6	5.4	4.8	5.7	4.7	3.2
ROA after Tax	-0.1	0.7	0.8	1.4	0.6	-0.2	8.8	4.5	3.4	4.7	3.6	2.5
ROE before Tax	2.2	3.4	2.9	6.2	4.4	2.1	3.1	12.7	11.3	14.2	11.4	8.7
ROE after Tax	-0.3	1.6	1.7	3.3	1.5	-0.4	7.5	10.6	7.9	11.7	8.7	6.7
Net Interest Income to Gross Income	44.7	34.8	79.9	83.1	84.1	71.0	60.7	56.0	55.6	55.1	47.8	57.4
Operating Expense to Gross Income	39.1	22.7	36.9	39.5	58.7	42.1	40.9	31.0	32.6	38.3	38.8	41.3
Trading Income to Gross Income [#]			7.6	5.4	2.6	6.0	10.8	16.0	18.5	11.2	18.3	17.4
Personnel Expenses to Non-interest Expenses [#]			53.0	56.2	35.3	50.0	59.6	59.0	61.0	51.9	56.7	50.3
Liquidity												
Liquid Assets/Total Assets	29.3	31.2	35.9	32.6	40.3	39.5	41.3	43.3	42.8	46.0	41.4	47.7
Liquid Assets/Total Deposits	287.3	547.3	262.4	271.6	480.6	410.7	688.2	508.6	677.6	835.5	790.0	1203.8
Liquid Assets/Short term Liabilities ^{^#}	281.4	622.9	70.4	65.3	80.4	81.3	84.8	84.8	86.3	90.1	90.2	91.0
Advances/Deposits	281.4	622.9	229.2	285.3	385.5	340.4	505.9	323.9	471.6	525.0	627.7	739.2
Customer Deposits to Total Loans [#]	287.3	547.3	24.0	14.4	13.0	15.2	14.0	11.4	7.9	9.9	9.5	9.5

* 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.

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

[^] Based on un-audited quarterly numbers only.

Table 3.2: Balance Sheet and Income Statement of DFIs

										PKR million
Financial Position	CY12	CY13	Sep-15	Dec-15	Jun-16	Sep-16	Dec-16	Mar-17	Absolute change	
									QoQ	YoY
ASSETS										
Cash & Balances With Treasury Banks	519	447	461	636	786	402	2,794	2,451	(343)	1,978
Balances With Other Banks	3,601	3,041	3,947	5,241	4,284	3,167	7,676	6,338	(1,337)	3,472
Lending To Financial Institutions	2,198	10,788	2,696	863	1,500	2,446	8,405	4,263	(4,141)	3,312
Investments - Net	79,065	79,497	113,137	115,307	108,401	103,985	108,943	141,701	32,759	12,809
Advances - Net	45,988	45,263	53,190	56,795	63,352	62,229	68,630	69,202	572	9,940
Operating Fixed Assets	3,345	3,468	3,274	3,239	3,827	3,779	3,727	3,675	(52)	(105)
Deferred Tax Assets	1,169	1,392	1,308	1,348	1,651	1,825	973	1,010	37	(284)
Other Assets	4,545	5,240	6,183	7,029	7,477	8,976	7,656	7,515	(141)	52
TOTAL ASSETS	140,431	149,137	184,195	190,457	191,278	186,809	208,802	236,155	27,353	31,174
LIABILITIES										
Bills Payable	-	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	58,165	67,306	77,203	86,520	82,255	75,830	98,404	128,053	29,649	30,106
Deposits And Other Accounts	13,510	8,947	15,717	12,043	12,209	12,395	10,934	9,361	(1,573)	(1,927)
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	11	6	0	2	2	2	2	2	(0)	(0)
Deferred Tax Liabilities	897	550	1,735	1,674	1,686	1,800	1,901	1,968	67	323
Other Liabilities	8,203	9,702	11,036	10,924	14,961	15,062	15,333	15,121	(212)	851
TOTAL LIABILITIES	80,786	86,511	105,691	111,163	111,114	105,089	126,574	154,505	27,931	29,352
NET ASSETS	59,646	62,626	78,504	79,294	80,163	81,720	82,229	81,650	(578)	1,822
NET ASSETS REPRESENTED BY: -	-	-	-	-	-	-	-	-	-	-
Share Capital	48,409	48,627	49,227	49,227	49,227	49,227	49,227	49,227	-	-
Reserves	6,637	7,248	10,259	10,839	11,518	11,642	11,941	13,077	1,136	1,728
Unappropriated Profit	2,485	4,579	15,014	15,867	15,202	16,601	16,711	14,965	(1,746)	128
Share Holders' Equity	57,532	60,454	74,500	75,934	75,948	77,471	77,879	77,269	(610)	1,856
Surplus/Deficit On Revaluation Of Assets	443	537	4,004	3,361	4,216	4,249	4,350	4,381	32	(34)
TOTAL	57,975	60,992	78,504	79,294	80,163	81,720	82,229	81,650	(578)	1,822
OPERATING POSITION	CY12	CY13	Sep-15	Dec-15	Jun-16	Sep-16	Dec-16	Mar-17	Change YoY	
Mark-Up/ Return/Interest Earned	14,928	11,320	10,620	13,945	6,187	8,954	11,985	3,105	(176)	
Mark-Up/ Return/Interest Expenses	8,524	5,906	4,567	5,927	3,131	4,539	6,027	1,467	(162)	
Net Mark-Up / Interest Income	6,403	5,414	6,054	8,019	3,056	4,415	5,959	1,638	(15)	
Provisions & Bad Debts Written Off Directly/(Reversals)	3,975	63	751	920	(504)	(520)	(1,608)	(109)	873	
Net Mark-Up / Interest Income After Provision	2,428	5,350	5,303	7,099	3,560	4,935	7,567	1,747	(887)	
Fees, Commission & Brokerage Income	108	134	92	135	134	182	275	46	(35)	
Dividend Income	1,036	1,469	630	803	375	632	978	484	248	
Income From Dealing In Foreign Currencies	148	143	71	79	2	2	3	(1)	(4)	
Other Income	1,329	1,766	4,486	5,384	3,001	4,640	5,240	688	(336)	
Total Non - Markup / Interest Income	2,620	3,511	5,280	6,401	3,512	5,456	6,496	1,217	(127)	
Total Income	5,049	8,861	10,583	13,500	7,072	10,391	14,063	2,964	(1,014)	
Administrative Expenses	3,396	3,659	3,414	4,598	2,192	3,459	4,614	1,139	176	
Other Expenses	399	(12)	97	101	175	164	215	38	(145)	
Total Non-Markup/Interest Expenses	3,795	3,646	3,510	4,699	2,367	3,623	4,829	1,178	31	
Profit before Tax and Extra ordinary Items	1,254	5,215	7,072	8,801	4,705	6,768	9,233	1,787	(1,045)	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	-	-	-	-	-	
Profit/ (Loss) Before Taxation	1,254	5,215	7,072	8,801	4,705	6,768	9,233	1,787	(1,045)	
Less: Taxation	1,501	758	2,339	2,639	1,327	1,884	2,248	415	(96)	
Profit/ (Loss) after Taxation	(247)	4,458	4,733	6,162	3,378	4,884	6,985	1,371	(949)	

Table 3.3: List of Development Finance Institutions

As of December 31, 2016	As of March 31, 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	Mar-16	Jun-16	Sep-16
Other financial corporations* (OFCs)							
OFCs' financial assets to total financial assets	11.9	12.4	12.9	11.6	12.3	12.6	12.7
OFCs' financial assets	1,318,861	1,489,349	1,786,569	1,854,956	2,008,133	2,213,177	2,197,967
Total financial assets	11,079,703	12,026,338	13,892,830	15,998,190	16,289,346	17,586,938	17,331,749
OFCs' financial assets to gross domestic product	6.6	6.6	6.5	6.8	6.8	7.5	7.4
OFCs' financial assets	1,318,861	1,489,349	1,786,569	1,854,956	2,008,133	2,213,177	2,197,967
Gross domestic product [#]	20,046,500	22,385,657	25,168,805	27,493,105	27,493,105	29,597,905	29,597,905
Nonfinancial corporations**							
Total debt to equity	212.5	163.6	163.1	147.8			
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			
Return on equity	21.1	19.7	17.2	16.6			
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			
Earnings to interest and principal expenses	178.7	204.6	205.5	238.7			
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			
Market liquidity							
Average daily turnover ratio in the securities market[^]		0.6	0.5	0.3	0.5	0.4	0.5

* 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&DWH's publication "Financial Statement Analysis of companies (Non-

[^] 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 Govt Securities"

[#] Gross domestic product figures revised since June 2013 onwards