

## List of Annexes

<b>1. Statistics of the Overall Banking System</b> .....	81
1.1: Key variables of Balance Sheet and Profit & Loss Statement .....	82
1.2: Growth Rates of Key Variables and Key Financial Soundness Indicators (FSIs).....	82
1.3: Group wise Balance Sheets and Income Statements of Banks .....	83
1.4: Financial Soundness Indicators* .....	84
1.5: Banks' category-wise key variables .....	86
1.6: Concentration in the Banking System .....	88
<b>Asset Quality:</b> .....	89
1.7: Asset Quality Indicators of the Banking System .....	89
1.8: Segment-wise Advances and Non Performing Loans (NPLs)* .....	91
1.9: Sector-wise Advances and Non Performing Loans (NPLs)* .....	91
<b>Soundness &amp; Resilience:</b> .....	92
1.10: Category-wise Profitability of the Banking System .....	92
1.11: Category-wise Profitability Indicators of the Banking System .....	92
1.12: Break-up of Mark-up/Return/Interest Earned .....	93
1.13: Distribution of Banks by Capital Adequacy Ratio (CAR) .....	93
1.14: Capital Structure and Capital Adequacy of All Banks and DFIS .....	94
1.15: Stress Testing Results of the Banking System.....	95
1.16: List of Banks .....	96
<b>2. Islamic Banking</b> .....	97
2.1: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches .....	98
2.2: Financial Soundness Indicators of Islamic Banking* .....	99

2.3: List of Islamic Banks .....	100
<b>3. Development Finance Institutions .....</b>	<b>101</b>
3.1: Balance Sheets and Income Statements of DFIs.....	102
3.2: Financial Soundness Indicators of DFIs.....	103
3.3: List of Development Finance Institutions.....	104

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

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

billion Rupees

	CY04	CY05	CY06	CY07	CY08	CY09	Jun-10	Dec-10	Mar-11	Jun-11
Total Assets	3,043	3,660	4,353	5,172	5,628	6,516	6,782	7,138	7,190	7,715
Investments (net)	679	800	833	1,276	1,087	1,737	1,893	2,142	2,285	2,620
Advances (net)	1,574	1,991	2,428	2,688	3,173	3,240	3,231	3,349	3,335	3,383
Deposits	2,393	2,832	3,255	3,854	4,218	4,786	5,128	5,450	5,421	5,965
Equity	202	292	402	544	563	660	668	697	697	723
Profit Before Tax (ytd)	52	94	124	107	63	81	59	111	39	77
Profit After Tax (ytd)	35	63	84	73	43	54	36	65	25	51
Provisioning Charges (ytd)	11	19	22	60	106	97	30	70	14	30
Non-Performing Loans	200	177	177	218	359	446	460	548	574	579
Non-Performing Loans (net)	59	41	39	30	109	134	123	182	191	186

Note: Statistics for Mar, Jun, Sep and Dec are based on un-audited accounts submitted by banks.

The statistics of profits and provision charges are on year-to-date (ytd) basis.

## Annex 1.2: Growth Rates of Key Variables and Key Financial Soundness Indicators (FSIs)

Percent

	CY04	CY07	CY08	CY08	CY09	Jun-10	Dec-10	Mar-11	Jun-11			
<b>Growth Rates</b>	<b>YoY</b>	<b>YoY</b>	<b>YoY</b>	<b>YoY</b>	<b>YoY</b>	<b>QoQ</b>	<b>QoQ</b>	<b>YoY</b>	<b>QoQ</b>	<b>YoY</b>	<b>QoQ</b>	<b>YoY</b>
Assets	19.7	18.8	8.8	8.8	15.8	5.4	7.7	9.3	0.7	11.7	7.3	13.7
Loans (Net)	42.1	10.7	18.0	18.3	2.1	1.9	5.7	3.1	(0.4)	5.2	1.4	4.7
Deposits	21.9	18.4	9.4	9.4	13.5	7.4	8.5	13.9	(0.5)	13.5	10.0	16.3
Investments (Net)	(13.6)	53.1	(14.8)	(15.4)	59.9	5.9	14.3	22.2	6.7	27.9	14.7	38.4
Equity	44.5	35.3	3.4	3.4	17.3	1.2	6.3	5.4	0.0	5.6	3.6	8.1
<b>KEY FSIs:</b>	<b>CY04</b>	<b>CY07</b>	<b>CY08</b>	<b>CY08</b>	<b>CY09</b>	<b>Jun-10</b>	<b>Dec-10</b>	<b>Mar-11</b>	<b>Jun-11</b>			
Capital Adequacy Ratio	10.5	12.3	12.2	12.3	14.0	13.9	14.0	13.6	14.1			
Capital to Total Assets	6.7	10.5	10.0	10.0	10.1	9.9	9.8	9.7	9.4			
NPLs to Loans (Gross)	11.6	7.6	10.5	10.5	12.6	12.9	14.7	15.4	15.3			
Net NPLs to Net Loans	3.8	1.1	3.4	3.4	4.1	3.8	5.4	5.7	5.5			
ROA (Before Tax)	1.9	2.2	1.2	1.2	1.3	1.8	1.7	2.2	2.1			
ROE^ (Before Tax)	30.5	22.6	11.4	11.4	13.2	17.7	16.7	22.4	21.8			
Liquid Assets/ Total Deposits	46.5	45.1	37.7	38.2	44.5	45.3	45.9	47.3	49.5			
Advances to Deposit Ratio	65.8	69.7	75.2	75.5	67.7	63.0	61.4	61.5	56.7			

^ Based on Average Equity plus Surplus on Revaluation.

Note: Growth rates for Dec-10 Mar-11 are based on quarterly basis.

## Annex 1.3: Group wise Balance Sheets and Income Statements of Banks

(June 30, 2011)

million Rupees

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	Absolute change	
							QoQ	YoY
<b>ASSETS</b>								
Cash & Balances With Treasury Banks	111,100	436,407	34,923	582,430	3,108	585,538	23,484	11,609
Balances With Other Banks	41,065	107,970	2,808	151,843	12,492	164,335	16,891	9,444
Lending To Financial Institutions	17,258	160,693	37,324	215,275	450	215,725	20,451	(76,268)
Investments - Net	396,274	2,115,413	87,888	2,599,575	20,675	2,620,249	335,114	727,513
Advances - Net	687,759	2,534,501	68,438	3,290,698	92,759	3,383,457	48,325	152,606
Operating Fixed Assets	32,423	188,949	1,990	223,362	5,099	228,461	1,809	(14,255)
Deferred Tax Assets	22,102	52,285	5,621	80,008	466	80,473	1,069	13,372
Other Assets	160,742	259,305	6,303	426,350	10,013	436,363	77,621	108,324
<b>TOTAL ASSETS</b>	<b>1,468,723</b>	<b>5,855,523</b>	<b>245,294</b>	<b>7,569,540</b>	<b>145,060</b>	<b>7,714,600</b>	<b>524,764</b>	<b>932,344</b>
<b>LIABILITIES</b>								
Bills Payable	10,973	65,370	4,545	80,887	295	81,182	(1,727)	8,616
Borrowings From Financial Institution	41,027	424,485	15,678	481,190	80,830	562,020	(38,645)	(2,758)
Deposits And Other Accounts	1,183,100	4,595,919	167,910	5,946,928	17,915	5,964,844	544,146	837,278
Sub-ordinated Loans	-	53,659	-	53,659	3,405	57,065	3,026	5,328
Liabilities Against Assets Subject To Finance Lease	112	13	10	134	18	152	(17)	7
Deferred Tax Liabilities	3,596	8,271	127	11,994	175	12,169	1	1,565
Other Liabilities	76,368	184,089	20,057	280,514	34,135	314,649	(7,065)	27,985
<b>TOTAL LIABILITIES</b>	<b>1,315,176</b>	<b>5,331,805</b>	<b>208,326</b>	<b>6,855,307</b>	<b>136,774</b>	<b>6,992,082</b>	<b>499,718</b>	<b>878,022</b>
<b>NET ASSETS</b>	<b>153,546</b>	<b>523,717</b>	<b>36,968</b>	<b>714,232</b>	<b>8,286</b>	<b>722,518</b>	<b>25,046</b>	<b>54,323</b>
<b>NET ASSETS REPRESENTED BY:</b>								
Share Capital	37,394	286,639	34,949	358,982	15,508	374,490	12,338	17,220
Reserves	39,678	132,809	126	172,613	8,952	181,565	(1,285)	29,948
Unappropriated Profit	55,192	63,027	2,137	120,356	(21,586)	98,771	17,207	2,408
<b>Share Holders' Equity</b>	<b>132,264</b>	<b>482,476</b>	<b>37,212</b>	<b>651,951</b>	<b>2,874</b>	<b>654,825</b>	<b>28,261</b>	<b>49,575</b>
Surplus/Deficit On Revaluation Of Assets	21,282	41,242	(243)	62,281	5,412	67,693	(3,215)	4,747
<b>TOTAL</b>	<b>153,546</b>	<b>523,717</b>	<b>36,968</b>	<b>714,232</b>	<b>8,286</b>	<b>722,518</b>	<b>25,046</b>	<b>54,323</b>
<b>PROFIT AND LOSS STATEMENT</b>								
	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	61,719	279,649	11,789	353,157	6,784	359,940	48,441	
Mark-Up/ Return/Interest Expenses	37,112	146,948	6,142	190,202	3,036	193,237	22,583	
<b>Net Mark-Up / Interest Income</b>	<b>24,607</b>	<b>132,701</b>	<b>5,648</b>	<b>162,955</b>	<b>3,748</b>	<b>166,703</b>	<b>25,858</b>	
Provisions & Bad Debts Written Off Directly/(Reversal)	5,156	24,305	294	29,756	604	30,360	(5)	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>19,450</b>	<b>108,396</b>	<b>5,354</b>	<b>133,199</b>	<b>3,144</b>	<b>136,343</b>	<b>25,862</b>	
Fees, Commission & Brokerage Income	5,532	17,697	949	24,178	55	24,233	1,410	
Dividend Income	883	3,337	-	4,220	126	4,346	1,383	
Income From Dealing In Foreign Currencies	1,535	9,017	1,903	12,455	6	12,462	3,611	
Other Income	2,504	8,373	(749)	10,128	1,863	11,991	(1,183)	
<b>Total Non - Markup / Interest Income</b>	<b>10,454</b>	<b>38,424</b>	<b>2,103</b>	<b>50,981</b>	<b>2,051</b>	<b>53,031</b>	<b>5,222</b>	
Administrative Expenses	29,904	146,819	7,457	184,180	5,194	189,374	31,084	
Other Expenses	17,110	84,029	4,784	105,923	4,109	110,032	12,046	
<b>Total Non-Markup/Interest Expenses</b>	<b>17,264</b>	<b>85,932</b>	<b>4,820</b>	<b>108,016</b>	<b>4,049</b>	<b>112,065</b>	<b>12,910</b>	
Profit before Tax and Extra ordinary Items	12,640	60,887	2,637	76,164	1,145	77,309	18,175	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	3.28	3.28	(470.89)	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>12,640</b>	<b>60,887</b>	<b>2,637</b>	<b>76,164</b>	<b>1,142</b>	<b>77,306</b>	<b>18,646</b>	
Less: Taxation	4,208	21,598	694	26,500	(17)	26,482	3,750	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>8,433</b>	<b>39,289</b>	<b>1,943</b>	<b>49,664</b>	<b>1,159</b>	<b>50,823</b>	<b>14,896</b>	

\* Un-audited results.

## Annex 1.4: Financial Soundness Indicators\*

Indicators	2004	2005	2006	2007	2008	2009	Jun-10	Dec-10	Mar-11	Percent Jun-11
<b>CAPITAL ADEQUACY</b>										
<b>Risk Weighted CAR**</b>										
<b>Public Sector Commercial Banks</b>	13.4	14.5	15.2	16.1	13.4	15.1	13.9	12.8	13.2	12.8
Local Private Banks	10.1	10.6	12.7	11.8	11.9	13.9	14.0	14.2	13.5	14.1
Foreign Banks	17.4	16.4	15.0	14.6	21.8	23.0	22.7	24.6	25.0	25.2
<b>Commercial Banks</b>	<b>11.4</b>	<b>11.9</b>	<b>13.3</b>	<b>12.8</b>	<b>12.6</b>	<b>14.5</b>	<b>14.3</b>	<b>14.2</b>	<b>13.8</b>	<b>14.2</b>
Specialized Banks	-9.0	-7.7	-8.3	-6.2	-4.9	-1.5	-1.5	4.7	7.2	8.0
<b>All Banks</b>	<b>10.5</b>	<b>11.3</b>	<b>12.7</b>	<b>12.3</b>	<b>12.2</b>	<b>14.0</b>	<b>13.9</b>	<b>14.0</b>	<b>13.6</b>	<b>14.1</b>
<b>Tier 1 Capital to RWA</b>										
Public Sector Commercial Banks	8.6	8.8	11.1	12.2	10.9	12.6	11.9	10.7	10.9	10.8
Local Private Banks	7.5	8.3	10.4	9.9	10.0	11.4	11.7	12.0	11.4	12.0
Foreign Banks	17.1	16.1	14.3	14.0	21.3	22.5	22.3	24.3	24.7	25.0
<b>Commercial Banks</b>	<b>8.6</b>	<b>9.1</b>	<b>10.8</b>	<b>10.5</b>	<b>10.6</b>	<b>12.0</b>	<b>12.1</b>	<b>12.1</b>	<b>11.7</b>	<b>12.2</b>
Specialized Banks	-15.0	-13.6	-13.3	-12.5	-10.1	-5.8	-5.6	-0.9	1.4	2.0
<b>All Banks</b>	<b>7.6</b>	<b>8.3</b>	<b>10.0</b>	<b>10.0</b>	<b>10.1</b>	<b>11.6</b>	<b>11.7</b>	<b>11.8</b>	<b>11.4</b>	<b>11.9</b>
<b>Capital to Total Assets</b>										
Public Sector Commercial Banks	8.7	12.6	12.2	13.7	10.7	11.3	10.0	11.1	11.3	10.5
Local Private Banks	6.5	7.0	9.2	10.2	10.0	9.9	9.9	9.4	9.2	8.9
Foreign Banks	8.9	9.5	10.1	11.2	14.5	14.8	14.6	14.8	14.5	15.1
<b>Commercial Banks</b>	<b>7.2</b>	<b>8.4</b>	<b>9.9</b>	<b>10.9</b>	<b>10.3</b>	<b>10.4</b>	<b>10.1</b>	<b>9.9</b>	<b>9.8</b>	<b>9.4</b>
Specialized Banks	-9.4	-8.1	-8.0	-5.4	-3.2	-1.7	-1.3	2.4	4.8	5.7
<b>All Banks</b>	<b>6.7</b>	<b>7.9</b>	<b>9.4</b>	<b>10.5</b>	<b>10.0</b>	<b>10.1</b>	<b>9.9</b>	<b>9.8</b>	<b>9.7</b>	<b>9.4</b>
<b>ASSET QUALITY</b>										
<b>NPLs to Total Loans</b>										
Public Sector Commercial Banks	13.3	10.0	9.0	8.4	16.3	16.9	16.5	22.9	23.6	21.5
Local Private Banks	9.0	6.4	5.2	6.5	8.7	11.1	11.6	12.2	13.0	13.2
Foreign Banks	1.6	1.2	1.0	1.6	2.9	6.7	8.6	9.8	9.1	9.0
<b>Commercial Banks</b>	<b>9.0</b>	<b>6.7</b>	<b>5.7</b>	<b>6.7</b>	<b>9.9</b>	<b>12.1</b>	<b>12.5</b>	<b>14.3</b>	<b>15.0</b>	<b>14.8</b>
Specialized Banks	54.1	46.0	39.1	34.3	28.8	25.5	24.9	28.4	27.6	31.1
<b>All Banks</b>	<b>11.6</b>	<b>8.3</b>	<b>6.9</b>	<b>7.6</b>	<b>10.5</b>	<b>12.6</b>	<b>12.9</b>	<b>14.7</b>	<b>15.4</b>	<b>15.3</b>
<b>Provision to NPLs</b>										
Public Sector Commercial Banks	77.0	86.8	84.5	89.0	66.9	67.8	72.3	54.1	51.2	53.8
Local Private Banks	69.9	76.4	78.7	88.5	70.2	71.0	74.1	72.6	73.4	74.7
Foreign Banks	101.9	145.9	191.7	157.0	81.9	75.2	78.7	86.5	87.0	88.8
<b>Commercial Banks</b>	<b>72.4</b>	<b>80.4</b>	<b>81.5</b>	<b>89.1</b>	<b>69.3</b>	<b>70.1</b>	<b>73.7</b>	<b>66.9</b>	<b>66.6</b>	<b>68.5</b>
Specialized Banks	64.9	64.8	64.1	68.6	72.4	65.7	66.5	64.2	67.6	59.2
<b>All Banks</b>	<b>70.4</b>	<b>76.7</b>	<b>77.8</b>	<b>86.1</b>	<b>69.6</b>	<b>69.9</b>	<b>73.2</b>	<b>66.7</b>	<b>66.7</b>	<b>67.9</b>
<b>Net NPLs to Net Loans</b>										
Public Sector Commercial Banks	3.4	1.5	1.5	1.0	6.1	6.1	5.2	12.0	13.1	11.2
Local Private Banks	2.9	1.6	1.1	0.8	2.7	3.5	3.3	3.7	3.8	3.7
Foreign Banks	0.0	-0.6	-1.0	-0.9	0.5	1.8	2.0	1.4	1.3	1.1
<b>Commercial Banks</b>	<b>2.7</b>	<b>1.4</b>	<b>1.1</b>	<b>0.8</b>	<b>3.3</b>	<b>4.0</b>	<b>3.6</b>	<b>5.2</b>	<b>5.6</b>	<b>5.2</b>
Specialized Banks	29.3	23.1	18.7	14.0	10.0	10.5	10.0	12.5	11.0	15.5
<b>All Banks</b>	<b>3.8</b>	<b>2.1</b>	<b>1.6</b>	<b>1.1</b>	<b>3.4</b>	<b>4.1</b>	<b>3.8</b>	<b>5.4</b>	<b>5.7</b>	<b>5.5</b>
<b>Net NPLs to Capital</b>										
Public Sector Commercial Banks	16.2	5.5	6.4	3.4	30.3	27.4	24.3	49.9	54.2	50.2
Local Private Banks	24.3	13.0	7.1	4.1	15.9	17.4	15.9	18.6	19.3	17.9
Foreign Banks	-0.2	-3.0	-5.1	-4.1	1.6	4.4	4.5	4.4	4.4	2.0
<b>Commercial Banks</b>	<b>19.0</b>	<b>9.0</b>	<b>6.2</b>	<b>3.7</b>	<b>17.9</b>	<b>18.8</b>	<b>17.0</b>	<b>24.6</b>	<b>26.2</b>	<b>24.0</b>
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	-
<b>All Banks</b>	<b>29.2</b>	<b>14.3</b>	<b>9.7</b>	<b>5.6</b>	<b>19.4</b>	<b>20.4</b>	<b>18.4</b>	<b>26.1</b>	<b>27.4</b>	<b>25.7</b>
<b>EARNINGS</b>										
<b>Return on Assets (Before Tax)</b>										
Public Sector Commercial Banks	2.4	3.3	4.0	3.5	0.6	1.5	1.8	1.8	1.9	1.8
Local Private Banks	1.7	2.7	3.1	2.0	1.3	1.3	1.8	1.7	2.3	2.2
Foreign Banks	2.5	3.6	3.2	1.5	0.0	-0.3	0.6	0.3	0.3	2.2
<b>Commercial Banks</b>	<b>2.0</b>	<b>2.9</b>	<b>3.2</b>	<b>2.3</b>	<b>1.1</b>	<b>1.3</b>	<b>1.8</b>	<b>1.6</b>	<b>2.2</b>	<b>2.1</b>
Specialized Banks	-0.4	-1.0	-1.3	1.4	3.2	3.1	2.6	2.4	1.0	1.1
<b>All Banks</b>	<b>1.9</b>	<b>2.8</b>	<b>3.1</b>	<b>2.2</b>	<b>1.2</b>	<b>1.3</b>	<b>1.8</b>	<b>1.7</b>	<b>2.2</b>	<b>2.1</b>

## Financial Soundness Indicators\* cont'd:

Indicators	Percent									
	2004	2005	2006	2007	2008	2009	Jun-10	Dec-10	Mar-11	Jun-11
<b>Return on Assets (After Tax)</b>										
Public Sector Commercial Banks	1.3	2.2	2.7	2.5	0.5	1.3	1.2	0.9	1.3	1.2
Local Private Banks	1.2	1.8	2.1	1.4	0.9	0.9	1.1	1.0	1.4	1.4
Foreign Banks	2.0	2.5	2.1	0.7	0.3	(0.3)	0.4	0.1	0.1	1.6
<b>Commercial Banks</b>	<b>1.3</b>	<b>2.0</b>	<b>2.2</b>	<b>1.6</b>	<b>0.8</b>	<b>0.9</b>	<b>1.1</b>	<b>1.0</b>	<b>1.4</b>	<b>1.4</b>
Specialized Banks	(0.8)	(1.2)	(1.8)	0.7	1.8	1.2	0.6	1.5	1.0	1.1
<b>All Banks</b>	<b>1.2</b>	<b>1.9</b>	<b>2.1</b>	<b>1.5</b>	<b>0.8</b>	<b>0.9</b>	<b>1.1</b>	<b>1.0</b>	<b>1.4</b>	<b>1.4</b>
<b>ROE (Avg. Equity &amp; Surplus) (Before Tax)</b>										
Public Sector Commercial Banks	30.8	30.7	32.4	27.2	5.2	13.3	16.8	16.3	17.1	16.6
Local Private Banks	28.8	40.1	36.2	20.4	12.9	13.2	18.2	16.8	24.4	23.8
Foreign Banks	26.7	38.9	30.0	13.1	0.0	(2.4)	3.8	2.7	2.7	14.8
<b>Commercial Banks</b>	<b>29.0</b>	<b>37.2</b>	<b>34.7</b>	<b>21.8</b>	<b>10.6</b>	<b>12.4</b>	<b>17.1</b>	<b>16.2</b>	<b>22.4</b>	<b>21.8</b>
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	-
<b>All Banks</b>	<b>30.5</b>	<b>38.2</b>	<b>35.2</b>	<b>22.6</b>	<b>11.4</b>	<b>13.2</b>	<b>17.7</b>	<b>16.7</b>	<b>22.4</b>	<b>21.8</b>
<b>ROE (Avg. Equity &amp; Surplus) (After Tax)</b>										
Public Sector Commercial Banks	17.2	20.9	21.7	19.5	4.4	11.4	11.2	8.7	11.6	11.0
Local Private Banks	20.2	27.2	25.0	13.8	8.5	8.6	11.2	10.1	15.5	15.4
Foreign Banks	21.5	27.1	20.4	6.0	2.2	(2.3)	2.5	1.5	1.5	10.9
<b>Commercial Banks</b>	<b>19.6</b>	<b>25.4</b>	<b>23.7</b>	<b>15.0</b>	<b>7.3</b>	<b>8.6</b>	<b>10.7</b>	<b>9.5</b>	<b>14.4</b>	<b>14.2</b>
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-	-
<b>All Banks</b>	<b>20.3</b>	<b>25.8</b>	<b>23.8</b>	<b>15.4</b>	<b>7.8</b>	<b>8.9</b>	<b>10.9</b>	<b>9.8</b>	<b>14.4</b>	<b>14.3</b>
<b>NI/Gross Income</b>										
Public Sector Commercial Banks	63.7	71.3	69.5	65.9	65.4	63.0	70.0	67.6	73.1	70.2
Local Private Banks	62.0	73.0	73.5	70.7	73.2	75.9	77.2	77.3	77.7	77.5
Foreign Banks	57.7	61.5	65.8	59.1	61.3	64.8	68.4	69.3	75.3	72.9
<b>Commercial Banks</b>	<b>61.9</b>	<b>71.3</b>	<b>72.1</b>	<b>69.2</b>	<b>71.2</b>	<b>73.3</b>	<b>75.6</b>	<b>75.3</b>	<b>76.9</b>	<b>76.2</b>
Specialized Banks	81.9	87.7	40.1	42.8	46.6	44.7	46.6	52.1	66.1	64.6
<b>All Banks</b>	<b>62.8</b>	<b>72.0</b>	<b>70.9</b>	<b>68.2</b>	<b>70.3</b>	<b>72.4</b>	<b>74.7</b>	<b>74.7</b>	<b>76.6</b>	<b>75.9</b>
<b>Cost / Income Ratio</b>										
Public Sector Commercial Banks	39.5	34.3	31.8	30.2	39.1	47.5	49.5	48.1	49.5	49.2
Local Private Banks	56.2	43.1	40.7	45.4	51.6	50.1	52.4	53.3	49.4	50.2
Foreign Banks	49.0	42.2	49.8	57.0	69.6	77.5	63.2	63.8	62.0	62.2
<b>Commercial Banks</b>	<b>51.7</b>	<b>41.2</b>	<b>39.4</b>	<b>42.8</b>	<b>50.0</b>	<b>50.9</b>	<b>52.4</b>	<b>52.8</b>	<b>49.9</b>	<b>50.5</b>
Specialized Banks	57.8	47.8	62.6	53.2	52.1	61.3	57.8	59.1	65.5	69.8
<b>All Banks</b>	<b>52.0</b>	<b>41.5</b>	<b>40.3</b>	<b>43.2</b>	<b>50.1</b>	<b>51.2</b>	<b>52.6</b>	<b>53.0</b>	<b>50.3</b>	<b>51.0</b>
<b>LIQUIDITY</b>										
<b>Liquid Assets/Total Assets</b>										
Public Sector Commercial Banks	43.9	35.6	33.9	37.0	30.6	31.1	33.6	31.8	31.6	29.9
Local Private Banks	34.3	32.4	31.1	32.5	26.8	32.3	33.6	35.0	35.8	39.6
Foreign Banks	39.8	41.8	41.0	41.6	45.2	55.0	58.5	65.5	62.5	65.2
<b>Commercial Banks</b>	<b>37.0</b>	<b>33.9</b>	<b>32.2</b>	<b>33.8</b>	<b>28.3</b>	<b>32.9</b>	<b>34.6</b>	<b>35.3</b>	<b>36.0</b>	<b>38.5</b>
Specialized Banks	25.3	25.8	23.0	27.9	24.5	19.8	17.3	20.1	19.2	22.4
<b>All Banks</b>	<b>36.6</b>	<b>33.7</b>	<b>31.9</b>	<b>33.6</b>	<b>28.2</b>	<b>32.7</b>	<b>34.2</b>	<b>35.0</b>	<b>35.7</b>	<b>38.2</b>
<b>Liquid Assets/Total Deposits</b>										
Public Sector Commercial Banks	52.6	44.7	42.6	47.1	38.9	40.1	41.9	39.7	41.6	37.1
Local Private Banks	42.3	40.3	40.6	42.9	35.0	43.4	44.0	45.1	46.3	50.4
Foreign Banks	53.4	57.9	61.1	61.1	71.6	82.4	85.7	97.9	94.0	95.3
<b>Commercial Banks</b>	<b>45.7</b>	<b>42.7</b>	<b>42.0</b>	<b>44.3</b>	<b>37.1</b>	<b>44.0</b>	<b>44.9</b>	<b>45.5</b>	<b>46.9</b>	<b>49.1</b>
Specialized Banks	154.1	183.2	205.4	247.7	229.4	167.1	134.5	161.4	181.4	181.2
<b>All Banks</b>	<b>46.5</b>	<b>43.5</b>	<b>42.7</b>	<b>45.1</b>	<b>37.7</b>	<b>44.5</b>	<b>45.3</b>	<b>45.9</b>	<b>47.3</b>	<b>49.5</b>
<b>Advances/Deposits</b>										
Public Sector Commercial Banks	49.7	59.8	64.6	60.0	68.4	65.2	58.3	57.7	61.7	58.1
Local Private Banks	67.3	70.8	74.5	70.1	75.1	66.6	62.7	61.2	60.3	55.1
Foreign Banks	70.1	68.7	80.1	75.2	68.9	56.1	49.6	47.6	47.6	40.8
<b>Commercial Banks</b>	<b>63.6</b>	<b>68.4</b>	<b>72.7</b>	<b>73.8</b>	<b>73.6</b>	<b>66.0</b>	<b>61.4</b>	<b>59.9</b>	<b>60.0</b>	<b>55.3</b>
Specialized Banks	370.5	400.7	528.4	507.3	577.0	560.8	534.5	526.6	622.6	517.8
<b>All Banks</b>	<b>65.8</b>	<b>70.2</b>	<b>74.6</b>	<b>69.7</b>	<b>75.2</b>	<b>67.7</b>	<b>63.0</b>	<b>61.4</b>	<b>61.5</b>	<b>56.7</b>

\* Source: FSIs are prepared on the basis of annual audited accounts except for quarter ended Dec-10, Mar-11 and Jun -11 which are based on unaudited Quarterly Report of Condition (QRC) submitted by banks.

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

## Annex 1.5: Banks' category-wise key variables

### All Banks

	billion Rupees									
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	
Paid up Capital	98	106	168	248	281	325	379	362	374	
Equity	202	292	402	544	563	660	697	697	723	
Deposits	2,393	2,832	3,255	3,854	4,218	4,786	5,450	5,421	5,965	
Liabilities	2,841	3,367	3,951	4,627	5,065	5,856	6,441	6,492	6,992	
Advances (net of Provision)	1,574	1,991	2,428	2,688	3,173	3,240	3,349	3,335	3,383	
Investments (net of Provisions)	679	800	833	1,276	1,087	1,737	2,142	2,285	2,620	
Assets	3,043	3,660	4,353	5,172	5,628	6,516	7,138	7,190	7,715	
Income	168	271	385	475	582	690	731	203	413	
Expense	116	177	262	368	519	609	619	163	336	
Profit before tax	52	94	124	107	63	81	111	39	77	
Profit after tax	35	63	84	73	43	54	65	25	51	

\* Un-audited results.

### Public Sector Commercial Banks

	million Rupees									
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	
Paid up Capital	7,945	9,773	12,278	16,671	18,544	21,339	34,030	34,030	37,394	
Equity	56,856	92,712	102,043	142,270	111,986	139,219	151,134	153,395	153,546	
Deposits	544,817	578,060	665,642	812,856	819,683	952,373	1,087,745	1,027,260	1,183,100	
Liabilities	596,167	631,739	734,145	893,622	930,324	1,090,831	1,206,836	1,198,112	1,315,176	
Advances (net of Provision)	270,884	345,514	429,716	487,362	560,666	620,596	627,726	633,314	687,759	
Investments (net of Provisions)	176,159	188,088	179,883	296,670	204,784	297,689	350,702	384,143	396,274	
Assets	653,023	724,450	836,189	1,035,892	1,042,310	1,230,050	1,357,970	1,351,507	1,468,723	
Income	34,660	52,968	73,519	90,970	103,421	119,979	132,870	34,417	72,172	
Expense	20,437	30,328	41,961	57,748	96,855	103,218	110,348	27,898	59,532	
Profit before tax	14,223	22,640	31,558	33,222	6,566	16,762	22,522	6,519	12,640	
Profit after tax	7,952	15,379	21,192	23,851	5,644	14,372	12,019	4,397	8,433	

\* Un-audited results.

### Local Private Banks

	million Rupees									
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*	
Paid up Capital	58,130	59,376	124,252	199,547	214,571	253,015	295,257	278,499	286,639	
Equity	128,308	176,569	287,882	389,726	421,074	487,719	507,855	501,821	523,717	
Deposits	1,603,996	1,992,987	2,425,781	2,909,310	3,236,220	3,655,994	4,188,197	4,215,698	4,595,919	
Liabilities	1,851,966	2,306,329	2,886,107	3,446,053	3,799,764	4,417,543	4,895,750	4,951,354	5,331,805	
Advances (net of Provision)	1,080,089	1,413,072	1,807,163	2,039,623	2,429,934	2,435,792	2,562,263	2,540,368	2,534,501	
Investments (net of Provisions)	465,459	523,376	598,435	936,764	847,045	1,373,082	1,696,712	1,802,769	2,115,413	
Assets	1,980,274	2,482,898	3,173,989	3,835,779	4,220,838	4,905,262	5,403,606	5,453,175	5,855,523	
Income	105,596	177,860	273,918	348,149	437,498	524,275	556,987	156,676	318,073	
Expense	74,523	117,198	187,158	278,615	385,022	463,734	473,582	125,844	257,186	
Profit before tax	31,073	60,662	86,760	69,530	52,477	60,541	83,405	30,833	60,887	
Profit after tax	21,782	41,188	59,490	47,263	34,704	39,265	50,179	19,578	39,289	

\* Un-audited results.



## Foreign Banks

	million Rupees								
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*
Paid up Capital	20,053	23,111	17,469	17,085	32,130	34,885	33,847	34,115	34,949
Equity	27,184	32,202	22,686	19,373	33,971	35,739	34,698	35,541	36,968
Deposits	226,976	244,955	150,093	117,561	147,938	160,936	156,331	162,884	167,910
Liabilities	276,711	307,176	201,081	153,339	200,590	205,297	199,125	209,346	208,326
Advances (net of Provision)	159,172	168,439	120,223	88,455	101,921	90,325	65,627	68,957	68,438
Investments (net of Provisions)	30,949	67,383	38,477	26,427	22,593	52,373	79,863	79,571	87,888
Assets	303,896	339,378	223,783	172,711	234,562	241,037	233,823	244,887	245,294
Income	17,872	30,300	24,107	20,169	24,005	27,741	25,069	6,848	13,893
Expense	10,659	18,741	17,784	17,733	23,998	28,591	22,835	5,520	11,256
Profit before tax	7,212	11,559	6,323	2,435	7	(850)	2,234	1,328	2,637
Profit after tax	5,816	8,035	4,288	1,122	651	(809)	1,352	864	1,943

\* Un-audited results.

## Specialized Banks

	million Rupees								
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*
Paid up Capital	12,185	13,946	14,452	14,849	15,506	15,507	15,507	15,507	15,508
Equity	(9,971)	(9,106)	(10,214)	(6,931)	(4,163)	(2,424)	3,461	6,716	8,286
Deposits	17,356	15,861	13,491	14,320	13,883	16,588	17,693	14,856	17,915
Liabilities	115,755	121,961	129,173	134,125	134,332	142,414	138,795	133,552	136,774
Advances (net of Provision)	64,303	63,554	70,617	72,647	80,114	93,031	93,174	92,493	92,759
Investments (net of Provisions)	6,890	21,380	16,581	15,926	12,147	13,819	14,553	18,653	20,675
Assets	105,784	112,855	118,959	127,193	130,178	139,990	142,256	140,268	145,060
Income	9,896	9,531	13,944	15,943	17,039	17,612	15,678	4,696	8,834
Expense	10,256	10,626	14,710	14,272	12,888	13,392	12,579	4,172	7,692
Profit before tax	(360)	(1,095)	(766)	1,671	4,151	4,220	3,099	524	1,142
Profit after tax	(871)	(1,300)	(1,075)	875	2,317	1,617	1,876	504	1,159

\* Un-audited results.

**Annex 1.6: Concentration in the Banking System**  
(June 30, 2011)

Indicators	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Percent Industry
<b>Asset</b>							
Share of Total Assets	51.1	22.6	17.5	3.8	3.2	1.9	100
<b>Share of Total Investments</b>	48.4	24.6	18.8	4.1	3.3	0.8	100
<i>of which investment in Government Securities</i>	45.8	25.4	19.2	4.7	4.2	0.8	100
<b>Advances</b>							
Advances:public	72.9	16.6	8.3	1.9	0.3	0.1	100
Advances:private	48.6	22.7	19.4	3.4	2.3	3.6	100
<b>Sectoral Distribution of Loans</b>							
Corporate Sector	50.4	23.7	19.8	3.5	2.5	0.2	100
SMEs	41.9	23.3	28.9	2.5	0.2	3.2	100
Agriculture	29.6	9.7	3.8	0.1	0.0	56.8	100
Consumer Finance	55.3	29.3	6.8	5.7	3.0	0.0	100
Commodity Financing	70.7	13.9	13.5	2.0	0.0	0.0	100
Staff Loans	56.9	20.8	12.3	3.0	3.1	3.9	100
Others	84.6	6.2	3.8	0.3	4.7	0.3	100
<b>Total</b>	<b>52.6</b>	<b>21.7</b>	<b>17.6</b>	<b>3.1</b>	<b>2.0</b>	<b>3.0</b>	<b>100</b>
Net NPLs / Capital	3.8	2.6	14.7	8.2	1.3	11.0	5.4
<b>Liabilities</b>							
<b>Share of Total Deposits</b>	53.4	22.8	17.1	3.5	2.8	0.3	100
<i>Customer Fixed Deposits</i>	43.8	23.4	23.9	4.5	4.3	0.2	100
<i>Customer CASA</i>	57.6	22.5	14.3	3.1	2.2	0.3	100
<i>Customer Deposits others</i>	35.4	29.1	29.6	4.1	1.3	0.5	100
<i>Financial Institutions Remunerative Deposit</i>	43.5	36.2	14.5	3.5	1.7	0.6	100
<i>Financial Institutions Non-Remunerative De</i>	93.3	2.4	1.6	0.5	1.2	0.6	100
<b>Capital Adequacy</b>							
Capital/RWA (Capital Adequacy Ratio)	16.1	12.0	11.6	30.1	25.2	8.0	14.1
Tier 1 Capital / RWA	13.6	9.0	10.8	30.1	25.0	1.9	11.9
Net Worth / Total Assets	9.5	6.8	8.4	13.0	15.1	5.7	9.4
Share of Risk Weighted Assets	53.2	20.3	17.6	3.2	3.1	2.6	100.0
<b>Earning &amp; Profitability</b>							
Profit/Loss (Before Tax)	78.5	15.6	-0.6	1.6	3.4	1.5	100.0
Net Interest Income / Gross Income	78.1	75.7	63.3	85.6	72.9	64.6	75.9
Non-Interest Expense / Gross Income	40.0	60.0	80.1	81.8	62.2	69.8	51.0
<b>Provision Expense to Gross Income</b>	13.9	14.0	22.0	-0.2	3.8	10.4	13.8
<b>Liquidity</b>							
Liquid Assets / Total Assets	36.1	39.7	37.4	36.0	65.2	22.4	38.2
Liquid Assets / Total Deposits	44.7	50.9	49.4	50.0	95.3	181.2	49.5

\* Un-audited results.

## Asset Quality:

### Annex 1.7: Asset Quality Indicators of the Banking System

#### Banking System: Selected Indicators of Asset Quality

	million Rupees									
	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*
Advances	1,242,490	1,715,060	2,126,844	2,564,055	2,875,686	3,422,549	3,551,331	3,714,312	3,717,394	3,776,682
NPLs	211,305.0	199,754	177,433	176,766	217,998	359,238	446,005	547,770	573,524	579,197
Provision	135,104	140,613	136,264	137,672	187,603	249,914	311,588	365,521	382,262	393,226
Advances (net)	1,107,648.2	1,574,447	1,990,580	2,427,719	2,688,087	3,172,636	3,239,744	3,348,791	3,335,132	3,383,457
Net NPLs	76,196	59,141	41,169	39,094	30,395	109,324	134,417	182,249	191,262	185,972

\* Un-audited results.

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

	million Rupees									
	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*
OAEM	12,514	14,980	6,890	12,660	8,999	11,558	12,152	13,601	12,786	16,686
Sub Standard	10,566.0	13,853	17,405	17,718	36,520	78,503	63,905	56,146	59,850	60,464
Doubtful	7,291	15,103	12,206	17,429	24,248	67,877	77,809	66,264	64,349	58,963
Loss	69,887.2	155,817	140,814	128,959	148,233	201,301	292,138	411,758	436,539	443,084
Total		199,753	177,315	176,766	217,999	359,238	446,005	547,770	573,524	579,197

\* Un-audited results.

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

	million Rupees									
	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*
OAEM	-	125	64	176	715	743	-	-	-	-
Sub Standard	2,107.9	2,494	3,097	3,516	9,366	17,490	13,666	12,417	12,287	13,278
Doubtful	3,348	5,548	4,926	6,670	12,454	29,782	32,386	30,363	30,073	28,221
Loss	55,924.0	122,794	113,354	107,147	144,173	185,746	251,691	304,892	321,382	333,347
Total		130,960	121,441	117,508	166,708	233,761	297,743	347,673	363,742	374,847

\* Un-audited results.

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

	million Rupees									
	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*
PSCBs	421,676	301,794	378,514	465,065	526,566	629,389	700,902	716,562	720,467	777,606
LPBs	596,671.0	1,152,352	1,486,297	1,881,906	2,163,480	2,587,530	2,643,594	2,812,114	2,808,356	2,811,008
FBs	126,895	161,749	171,466	122,626	90,666	104,440	95,113	71,677	74,864	74,385
CBs	1,145,241.8	1,615,896	2,036,277	2,469,597	2,780,712	3,321,360	3,439,608	3,600,353	3,603,688	3,662,999
SBs	97,248	99,165	90,567	94,459	94,974	101,189	111,723	113,958	113,706	113,683
Industry	1,242,489.7	1,715,060	2,126,844	2,564,055	2,875,686	3,422,549	3,551,331	3,714,312	3,717,394	3,776,682

\* Un-audited results.

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

	million Rupees									
	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*
PSCBs	85,893	40,141	38,018	41,841	44,054	102,656	118,400	164,195	170,345	166,915
LPBs	67,350.7	103,401	95,672	96,475	139,997	224,395	292,780	344,183	365,026	370,244
FBs	3,983	2,530	2,074	1,253	1,409	3,077	6,369	6,996	6,789	6,701
CBs	157,226.6	146,072	135,765	139,568	185,460	330,128	417,549	515,373	542,160	543,860
SBs	54,078	53,682	41,668	37,198	32,538	29,110	28,456	32,396	31,364	35,337
Industry	211,305.0	199,754	177,433	176,766	217,998	359,238	446,005	547,770	573,524	579,197

\* Un-audited results.

**Category-wise Banks' Provisions**

million Rupees

	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*
PSCBs	56,488	30,911	32,999	35,349	39,204	68,723	80,305	88,836	87,154	89,848
LPBs	42,216.1	72,263	73,225	76,080	123,855	157,598	207,803	249,851	267,988	276,507
FBs	3,134	2,577	3,027	2,403	2,211	2,519	4,788	6,050	5,907	5,947
CBs	101,838.0	105,751	109,252	113,831	165,271	228,839	292,896	344,737	361,049	372,302
SBs	33,266	34,862	27,012	23,841	22,332	21,075	18,692	20,784	21,213	20,924
Industry	135,103.8	140,613	136,264	137,672	187,603	249,914	311,588	365,521	382,262	393,226

\* Un-audited results.

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

million Rupees

	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*
PSCBs	365,187	270,884	345,514	429,716	487,362	560,666	620,596	627,726	633,314	687,759
LPBs	554,722.4	1,080,089	1,413,072	1,807,163	2,039,623	2,429,934	2,435,792	2,562,263	2,540,368	2,534,501
FBs	123,762	159,172	168,439	120,223	88,455	101,922	90,325	65,627	68,957	68,438
CBs	1,043,671.3	1,510,144	1,927,026	2,357,102	2,615,440	3,092,522	3,146,713	3,255,617	3,242,639	3,290,698
SBs	63,977	64,303	63,554	70,617	72,647	80,114	93,031	93,174	92,493	92,759
Industry	1,107,648.2	1,574,447	1,990,580	2,427,719	2,688,087	3,172,636	3,239,744	3,348,791	3,335,132	3,383,457

\* Un-audited results.

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

million Rupees

	CY03	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*	Jun-11*
PSCBs	29,405	9,230	5,019	6,492	4,850	33,934	38,095	75,359	83,192	77,067
LPBs	25,134.6	31,138	22,447	20,395	16,142	66,797	84,977	94,332	97,039	93,737
FBs	849	(47)	(952)	(1,150)	(803)	558	1,581	946	881	754
CBs	55,388.6	40,321	26,513	25,737	20,189	101,289	124,653	170,637	181,111	171,558
SBs	20,807	18,820	14,655	13,356	10,206	8,035	9,764	11,612	10,151	14,414
Industry	76,196.1	59,141	41,169	39,094	30,395	109,324	134,417	182,249	191,262	185,972

\* Un-audited results.

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

amount in million Rupees, ratio in percent

	Dec-10			Mar-11			Jun-11		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
<b>Corporate Sector</b>	2,329,440	357,717	15.4	2,433,938	376,588	15.5	2,406,141	383,212	15.9
<b>SMEs Sector</b>	346,986	97,205	28.0	312,884	101,198	32.3	302,552	96,330	31.8
<b>Agriculture Sector</b>	169,315	30,359	17.9	165,860	33,296	20.1	170,128	36,205	21.3
<b>Consumer sector</b>	259,625	43,879	16.9	252,210	44,084	17.5	248,616	45,603	18.3
<i>i. Credit cards</i>	26,244	5,114	19.5	25,228	5,222	20.7	24,989	5,291	21.2
<i>ii. Auto loans</i>	57,341	5,839	10.2	53,670	5,621	10.5	50,659	5,137	10.1
<i>iii. Consumer durable</i>	1,003	109	10.8	693	113	16.2	687	108	15.7
<i>iv. Mortgage loans</i>	65,330	15,506	23.7	62,492	15,902	25.4	60,720	16,509	27.2
<i>v. Other personal loans</i>	109,707	17,311	15.8	110,127	17,226	15.6	111,560	18,557	16.6
<b>Commodity financing</b>	457,247	5,907	1.3	401,789	6,078	1.5	487,560	5,323	1.1
<b>Staff Loans</b>	77,535	1,293	1.7	76,340	1,288	1.7	76,745	1,283	1.7
<b>Others</b>	74,164	11,410	15.4	74,372	10,993	14.8	84,942	11,241	13.2
<b>Total</b>	3,714,312	547,770	14.7	3,717,394	573,524	15.4	3,776,682	579,197	15.3

\* Un-audited results.

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

amount in million Rupees, ratio in percent

	Dec-10			Mar-11			Jun-11		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	220,907	14,511	6.6	198,520	18,693	9.4	232,221	17,042	7.3
Automobile/Transportation	47,709	10,987	23.0	48,948	11,514	23.5	50,828	10,752	21.2
Cement	94,983	17,570	18.5	94,197	17,629	18.7	81,305	18,731	23.0
Chemical & Pharmaceuticals	143,357	11,396	7.9	140,391	13,048	9.3	144,834	12,972	9.0
Electronics	61,619	23,730	38.5	59,917	22,331	37.3	58,883	23,287	39.5
Financial	41,548	7,907	19.0	41,256	7,880	19.1	51,821	7,751	15.0
Individuals	446,106	71,784	16.1	427,067	72,796	17.0	425,462	73,751	17.3
Insurance	1,470	1	0.1	971	1	0.1	1,056	1	0.1
Others	1,504,600	188,026	12.5	1,431,317	192,629	13.5	1,534,503	196,971	12.8
Production/Transmission of Energy	350,434	13,283	3.8	373,272	22,985	6.2	380,260	17,670	4.6
Shoes & Leather garments	22,850	2,859	12.5	25,009	3,137	12.5	25,724	3,235	12.6
Sugar	73,565	14,245	19.4	139,303	14,287	10.3	122,089	14,083	11.5
Textile	705,164	171,472	24.3	737,225	176,594	24.0	667,697	182,951	27.4
<b>Total</b>	3,714,312	547,770	14.7	3,717,394	573,524	15.4	3,776,682	579,197	15.3

\* Un-audited results.

## Soundness & Resilience:

### Annex 1.10: Category-wise Profitability of the Banking System

billion Rupees

	CY05	CY06	CY07	CY08	CY09	Jun-10*	Dec-10*	Mar-11*	Jun-11*
<b>Profit Before Tax</b>									
PSCBs	22.8	31.5	33.2	6.6	16.8	11.3	22.5	6.5	12.6
LPBs	60.5	85.6	69.5	52.5	60.5	45.0	83.4	30.8	60.9
FBs	11.6	6.3	2.4	0.0	(0.9)	0.7	2.2	1.3	2.6
CBs	94.9	123.5	105.2	59.0	76.5	57.0	108.2	38.6	76.2
SBs	(1.1)	0.1	1.7	4.2	4.2	1.7	3.1	0.5	1.1
All Banks	93.8	123.6	106.9	63.2	80.7	58.7	111.3	39.2	77.3
<b>Profit After Tax</b>									
PSCBs	15.5	21.2	23.9	5.6	14.4	7.5	12.0	4.4	8.4
LPBs	41.1	59.1	47.3	34.7	39.3	27.6	50.2	19.6	39.3
FBs	8.0	4.3	1.1	0.6	(0.8)	0.4	1.4	0.8	1.9
CBs	64.6	84.6	72.2	41.0	52.8	35.6	63.5	24.9	49.7
SBs	(1.3)	(0.5)	0.9	2.3	1.6	0.3	1.9	0.5	1.2
All Banks	63.3	84.1	73.1	43.3	54.4	35.9	65.4	25.3	50.8

\* Un-audited results.

### Annex 1.11: Category-wise Profitability Indicators of the Banking System

Percent

	CY05	CY06	CY07	CY08	CY09	Jun-10*	Dec-10*	Mar-11*	Jun-11*
<b>Before Tax ROA</b>									
PSCBs	3.3	4.0	3.5	0.6	1.5	1.8	1.8	1.9	1.8
LPBs	2.7	3.1	2.0	1.3	1.3	1.8	1.7	2.3	2.2
FBs	3.6	3.2	1.5	0.0	-0.3	0.6	0.3	0.3	2.2
CBs	2.9	3.2	2.3	1.1	1.3	1.8	1.6	2.2	2.1
SBs	-1.0	-1.3	1.4	3.2	3.1	2.6	2.4	1.0	1.1
All Banks	2.8	3.1	2.2	1.2	1.3	1.8	1.7	2.2	2.1
<b>Before Tax ROE (based on Equity plus Surplus on Revaluation)</b>									
PSCBs	30.7	32.4	27.2	5.2	13.3	16.8	16.3	17.1	16.6
LPBs	40.1	36.2	20.4	12.9	13.2	18.2	16.8	24.4	23.8
FBs	38.9	30.0	13.1	0.0	-2.4	3.8	2.7	2.7	14.8
CBs	37.2	34.7	21.8	10.6	12.4	17.1	16.2	22.4	21.8
SBs	-	-	-	-	-	-	-	-	-
All Banks	38.2	35.2	22.6	11.4	13.2	17.7	16.7	22.4	21.8

\* Un-audited results.

## Annex 1.12: Break-up of Mark-up/Return/Interest Earned

amount in billion Rupees, share in percent

Items	Dec-07		Dec-08		Dec-09		Jun-10		Dec-10		Mar-11		Jun-11	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	273.8	71.3	359.0	74.2	412.1	69.7	203.0	65.2	404.1	63.9	107.1	60.3	214.06	59.5
Investments	81	21	93	19.1	148.4	25.1	93.5	30.0	198	31	63	35.6	131.6	36.6
Deposits, repo and others	29.8	7.7	32.4	6.7	30.6	5.2	15.0	4.8	30.4	4.8	7.3	4.1	14.2573	4.0
<b>Total</b>	<b>384.1</b>	<b>100</b>	<b>484</b>	<b>100</b>	<b>591.1</b>	<b>100</b>	<b>311.5</b>	<b>100</b>	<b>633</b>	<b>100</b>	<b>177.6</b>	<b>100</b>	<b>359.9</b>	<b>100</b>

\* Un-audited results.

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

	CY04	CY05	CY06	CY07	CY08	CY09	Jun-10*	Dec-10*	Mar-11*	Jun-11*
Less than 10	14	9	7	9	9	6	6	6	6	5
10 to 15	9	13	15	12	10	15	15	12	13	12
Over 15	15	17	17	18	21	19	19	20	19	21
<b>Total</b>	<b>38</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>38</b>	<b>38</b>	<b>38</b>

\* Un-audited results.

While amalgamation of MyBank with and into Summit bank Ltd came into effect on Jun 29, 2011, both banks reported their results for Jun-11 quarter separately.

**Annex 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs**  
(June 30, 2011)

million Rupees

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs	
<b>Equity</b>								
1.1	Fully Paid-up Capital/Capital Deposited with SBP	429,123	40,618	289,639	34,949	15,508	380,714	48,409
1.2	Balance in Share Premium Account	18,721	10,000	8,721	-	-	18,721	-
1.3	Reserve for issue of Bonus shares	-	-	-	-	-	-	-
1.4	General Reserves as disclosed on the Balance Sheet (including statutory reserve)	145,293	21,385	107,886	126	8,952	138,348	6,945
1.5	Un-appropriated/Unremitting profits (net of accumulated losses, if any)	81,767	38,252	59,915	2,137	(21,586)	78,718	3,049
1.6	Sub-Total (1.1 to 1.5)	674,905	110,254	466,161	37,212	2,874	616,501	58,403
<b>Deductions</b>								
1.7	Goodwill	40,671	762	39,605	280	8	40,654	16
1.8	Shortfall in Provisions required against Classified assets	4,968	4,164	620	184	-	4,968	-
1.9	Deficit on account of revaluation of AFS investment	4,388	851	2,256	371	354	3,833	556
1.10	Any increase in equity capital resulting from a securitization transaction	-	-	-	-	-	-	-
1.11	Investments in TFCs of other banks	1,650	385	48	-	-	433	1,217
1.12	<b>Other Deductions</b>	<b>13,492</b>	<b>2,115</b>	<b>9,927</b>	<b>-</b>	<b>158</b>	<b>12,210</b>	<b>1,292</b>
1.13	Sub-Total (1.7 to 1.12)	65,188	8,278	52,475	836	520	62,098	3,080
1.14	<b>Total Eligible Tier 1 capital(1.6 less 1.13)</b>	<b>609,717</b>	<b>101,977</b>	<b>413,686</b>	<b>36,376</b>	<b>2,354</b>	<b>554,403</b>	<b>55,323</b>
<b>Supplementary Capital</b>								
2.1	Freely available General Provisions or reserves for loan losses-up to maximum of 1.25% of Risk Weighted Assets	13,626	3,872	7,777	346	1,471	13,466	160
2.2	Revaluation reserves eligible upto 45%	36,455	10,536	22,537	-	2,769	35,843	612
2.3	Foreign Exchange Translation Reserves	23,453	7,105	16,348	-	-	23,453	-
2.4	Undisclosed reserves	-	-	-	-	-	-	-
2.5	Subordinated debt-up to maximum of 50% of total equity	39,322	-	36,118	-	3,204	39,322	-
2.6	Total Tier 2 Supplementary Capital(2.1 to 2.5)	112,712	21,513	82,636	346	7,445	112,083	773
<b>Deductions</b>								
2.7	Other deductions	13,492	2,115	9,927	-	158	12,210	1,292
2.8	Total Deductions	13,492	2,115	9,927	-	158	12,210	1,292
2.9	<b>Total eligible tier 2 capital</b>	<b>99,221</b>	<b>19,398</b>	<b>72,709</b>	<b>346</b>	<b>7,287</b>	<b>99,873</b>	<b>(519)</b>
2.10	<b>Eligible tier 3</b>							
2.11	Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)	98,890	19,068	72,709	346	7,287	99,409	(519)
2.13	<b>TOTAL CAPITAL (1.14 plus 2.9)</b>	<b>708,607</b>	<b>121,044</b>	<b>486,395</b>	<b>36,721</b>	<b>9,641</b>	<b>653,812</b>	<b>54,804</b>
<b>Risk Weighted Amounts</b>								
3.1	<b>Total Credit Risk Weighted Assets</b>	<b>3,750,380</b>	<b>742,896</b>	<b>2,730,488</b>	<b>111,055</b>	<b>101,632</b>	<b>3,686,071</b>	<b>64,309</b>
3.2	<b>Total Market Risk Weighted Assets</b>	<b>315,398</b>	<b>84,456</b>	<b>203,850</b>	<b>6,898</b>	<b>25</b>	<b>295,230</b>	<b>20,168</b>
3.3	<b>Total Operational Risk Assets</b>	<b>680,654</b>	<b>117,393</b>	<b>504,444</b>	<b>27,614</b>	<b>18,955</b>	<b>668,404</b>	<b>12,249</b>
3.4	<b>Total Risk Weighted Amount</b>	<b>4,746,432</b>	<b>944,744</b>	<b>3,438,781</b>	<b>145,567</b>	<b>120,612</b>	<b>4,649,705</b>	<b>96,727</b>
<b>Capital Adequacy Ratios</b>								
4.1	<b>Credit Risk Capital Adequacy Ratio</b>	<b>18.9%</b>	<b>16.3%</b>	<b>17.8%</b>	<b>33.1%</b>	<b>9.5%</b>	<b>17.7%</b>	<b>85.2%</b>
4.2	<b>Tier 1 capital to Total Risk Weighted Amount</b>	<b>12.8%</b>	<b>10.8%</b>	<b>12.0%</b>	<b>25.0%</b>	<b>2.0%</b>	<b>11.9%</b>	<b>57.2%</b>
4.3	<b>Total Capital Adequacy Ratio</b>	<b>14.9%</b>	<b>12.8%</b>	<b>14.1%</b>	<b>25.2%</b>	<b>8.0%</b>	<b>14.1%</b>	<b>56.7%</b>
<b>Other Deductible Items from Tier 1 and Tier 2 Capital</b>								
5.1	Investments in equity and other regulatory capital of majority owned securities or other financial subsidiaries not consolidated in the balance sheet	21,613	2,388	17,236	-	315	19,939	1,674
5.2	Significant minority investments in banking, securities and other financial entities	3,863	1,843	1,456	-	-	3,299	564
5.3	Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)	793	-	448	-	-	448	345
5.4	Significant minority and majority investments in commercial entities exceeding 15% of Banks Capital	714	-	714	-	-	714	-
5.5	Securitization exposure subject to deduction (para 4.3.1 of instructions)	-	-	-	-	-	-	-
5.6	Others	19	-	19	-	-	19	-
5.7	<b>Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital ( 5.1 to 5.6)</b>	<b>27,003</b>	<b>4,231</b>	<b>19,874</b>	<b>-</b>	<b>315</b>	<b>24,420</b>	<b>2,583</b>

\* Un-audited results.



## Annex 1.15: Stress Testing Results of the Banking System

(June 30, 2011)

Shock Details		Number of Banks with CAR		
		< 0%	0% - 10%	> 10%
Pre-Shock Position		3	2	33
<b>Credit Risk Shocks</b>		<b>&lt; 0%</b>	<b>0% - 10%</b>	<b>&gt; 10%</b>
<b>C-1</b>	20% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss.	3	6	29
<b>C-2</b>	Tightening of loan classification i.e. All NPLs under substandard downgraded to doubtful and all doubtful downgraded to loss.	3	4	31
<b>C-3</b>	Deterioration in performing loans of the textile sector (30%) directly downgraded to doubtful category of NPLs.	3	5	30
<b>C-4</b>	50% of consumer loans (credit cards, auto loans, personal loans & consumer durables only) directly classified into doubtful category of NPLs.	4	5	29
<b>C-5</b>	Deterioration in performing loans of the SME Sector (25%) and Agri Sector (25%) downgraded to Doubtful category of NPLs.	3	4	31
<b>C-6</b>	Critical Infection Ratio (The ratio of NPLs to Loans where capital wipes out)	3	4	31
<b>Market Risk Shocks</b>		<b>&lt; 0%</b>	<b>0% - 10%</b>	<b>&gt; 10%</b>
<b>IR-1</b>	Increase in interest rates by 300 basis points.	3	3	32
<b>IR-2</b>	Flattening of yield curve by increasing 300, 200 and 100 basis points at the short, middle and long end respectively.	3	3	32
<b>ER-1</b>	Depreciation of Pak Rupee exchange rate by 25%	1	4	33
<b>ER-2</b>	Appreciation of Pak Rupee exchange rate by 5%	2	3	33
<b>EQ-1</b>	Fall in general equity prices by 30%.	3	3	32
<b>EQ-2</b>	Fall in general equity prices by 50%.	4	2	32
<b>Combined Credit &amp; Market Shocks</b>		<b>&lt; 0%</b>	<b>0% - 10%</b>	<b>&gt; 10%</b>
<b>COMB-1</b>	Increase in General Interest rates by 3%, deterioration in performing loans of the SME Sector (25%) and Agri Sector (25%) downgraded to Doubtful category of NPLs, deterioration of loans to the textile sector (30%) directly downgraded to doubtful category, and fall in equity prices by 30%.	4	4	30
<b>COMB-2</b>	Flattening of yield curve by increasing 300, 200 and 100 basis points at the short, middle and long end respectively, 20% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss., fall in equity prices by 50%.	4	6	28
<b>Liquidity Risk Shocks</b>		<b>3 Days</b>	<b>4 Days</b>	<b>5 Days</b>
<b>L-1</b>	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	0	0	2

While amalgamation of MyBank with and into Summit bank Ltd came into effect on Jun 29, 2011, both banks reported their results for Jun-11 quarter separately.

## Annex 1.16: List of Banks

2008	2009	2010	Jun-11
<b>A. Public Sector Com. Banks (4)</b>	<b>A. Public Sector Com. Banks (4)</b>	<b>A. Public Sector Com. Banks (5)</b>	<b>A. Public Sector Com. Banks (5)</b>
First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.
National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan
The Bank of Khyber	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
		<i>Sindh Bank Ltd.</i>	<i>Sindh Bank Ltd.</i>
<b>B. Local Private Banks (25)</b>	<b>B. Local Private Banks (25)</b>	<b>B. Local Private Banks (23)</b>	<b>B. Local Private Banks (22)</b>
Allied Bank Ltd.	Allied Bank Ltd.	<i>AlBaraka Bank (Pakistan) Limited.*</i>	<i>AlBaraka Bank (Pakistan) Limited.*</i>
Askari Bank Ltd.	Askari Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.
Atlas Bank Ltd.	<i>Atlas Bank Ltd.**</i>	Askari Bank Ltd.	Askari Bank Ltd.
Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.
Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.
BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.
Dawood Islamic Bank Ltd	Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.
Emirates Global Islamic Bank Ltd.	<i>Emirates Global Islamic Bank Ltd.*</i>	<i>Faysal Bank Ltd.**</i>	<i>Faysal Bank Ltd.**</i>
Faysal Bank Ltd.	Faysal Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
Habib Bank Ltd.	Habib Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
JS Bank Ltd.	JS Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.
KASB Bank Ltd.	KASB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
MCB Bank Ltd.	MCB Bank Ltd.	Meezan Bank Ltd.	Meezan Bank Ltd.
Meezan Bank Ltd.	Meezan Bank Ltd.	<i>Mybank Ltd.†</i>	NIB Bank Ltd.
Mybank Ltd.	Mybank Ltd.	NIB Bank Ltd.	SAMBA Bank Ltd.
NIB Bank Ltd.	NIB Bank Ltd.	SAMBA Bank Ltd.	Silk Bank Ltd
SAMBA Bank Ltd.	SAMBA Bank Ltd.	Silk Bank Ltd	Soneri Bank Ltd.
Saudi Pak Commercial Bank Ltd.	Silk Bank Ltd	Soneri Bank Ltd.	Standard Chartered Bank (Pakistan) Ltd.
Soneri Bank Ltd.	Soneri Bank Ltd.	Standard Chartered Bank (Pakistan) Ltd.	United Bank Ltd.
Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.	United Bank Ltd.	Dubai Islamic Bank Pakistan Ltd.
The Royal Bank of Scotland Ltd.	<i>The Royal Bank of Scotland Ltd.</i>	Dubai Islamic Bank Pakistan Ltd.	Summit Bank Ltd (formerly Arif Habib Bank)***
United Bank Ltd.	United Bank Ltd.	Summit Bank Ltd (formerly Arif Habib Bank)***	
Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.		
Arif Habib Bank Ltd.	Arif Habib Bank Ltd.		
<b>C. Foreign Banks (7)</b>	<b>C. Foreign Banks (7)</b>	<b>C. Foreign Banks (6)</b>	<b>C. Foreign Banks (6)</b>
Albaraka Islamic Bank B.S.C.	<i>Albaraka Islamic Bank B.S.C.</i>	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.
Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Deutsche Bank AG	Deutsche Bank AG
Deutsche Bank AG	Deutsche Bank AG	Citibank N.A.	Citibank N.A.
Citibank N.A.	Citibank N.A.	Oman International Bank S.A.O.G.	Oman International Bank S.A.O.G.
Oman International Bank S.A.O.G.	Oman International Bank S.A.O.G.	Barclays Bank PLC	Barclays Bank PLC
Barclays Bank PLC	Barclays Bank PLC	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.
HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.		
<b>D. Specialized Banks (4)</b>	<b>D. Specialized Banks (4)</b>	<b>D. Specialized Banks (4)</b>	<b>D. Specialized Banks (4)</b>
Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan
Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.
SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.
Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.
<b>All Commercial Banks (36)</b>	<b>All Commercial Banks (36)</b>	<b>All Commercial Banks (34)</b>	<b>All Commercial Banks (33)</b>
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
<b>All Banks (40)</b>	<b>All Banks (40)</b>	<b>All Banks (38)</b>	<b>All Banks (37)</b>
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

\* Descheduling of Albaraka Islamic Bank Pakistan Operations and merger into Emirates Global Islamic Bank Limited with effect from October 29, 2010. Subsequent upon its merger, name has been changed from "Emirates Global Islamic Bank Limited" to "AlBaraka Bank (Pakistan) Limited" with effect from

\*\* Royal Bank of Scotland Limited (RBS Pakistan) Amalgamated with and into Faysal Bank Limited on December 29, 2010.

\*\*\* De-scheduling of Atlas Bank Limited with effect from the close of business on December 31, 2010, on account of its merger with and into Summit Bank Limited.

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

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

Note: While amalgamation of MyBank with and into Summit bank Ltd came into effect on Jun 29, 2011, both banks reported their results for Jun-11 quarter separately.

## **2. Islamic Banking**

## Annex 2.1: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches (June 30, 2011)

million Rupees					
Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking	Absolute change	
ASSETS				QoQ	YoY
<b>Cash &amp; Balances With Treasury Banks</b>	<b>25,518</b>	13,887	39,405	6,728	6,027
Balances With Other Banks	11,780	7,591	19,371	5,651	(10,915)
Due from Financial Institutions	19,156	-	19,156	138	(39,726)
Investments - Net	146,815	84,462	231,277	36,843	153,278
Financing - Net	115,841	72,770	188,611	9,025	31,101
Operating Fixed Assets	10,469	3,245	13,714	450	1,566
Deferred Tax Assets	2,326	55	2,380	(296)	318
Other Assets	27,841	18,720	46,561	4,767	7,762
<b>TOTAL ASSETS</b>	<b>359,747</b>	<b>200,730</b>	<b>560,477</b>	<b>63,306</b>	<b>149,412</b>
<b>LIABILITIES</b>					
<b>Bills Payable</b>	4,327	1,384	5,711	321	665
Due to Financial Institution	9,376	14,586	23,962	(243)	8,820
Deposits And Other Accounts	299,011	153,116	452,127	54,149	122,349
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	11	-	11	(3)	(19)
Deferred Tax Liabilities	-	5	5	1	(9)
Other Liabilities	10,912	16,267	27,179	4,966	8,959
<b>TOTAL LIABILITIES</b>	<b>323,637</b>	<b>185,358</b>	<b>508,995</b>	<b>59,191</b>	<b>140,766</b>
<b>NET ASSETS</b>	<b>36,110</b>	<b>15,371</b>	<b>51,482</b>	<b>4,115</b>	<b>8,646</b>
<b>NET ASSETS REPRESENTED BY: -</b>					
<b>Share Capital</b>	36,431	8,733	45,164	2,635	6,099
Reserves	411	13	424	(399)	(853)
Unappropriated Profit	(1,213)	5,986	4,773	1,920	3,068
Share Holders' Equity	35,630	14,732	50,362	4,156	8,314
Surplus/Deficit On Revaluation Of Assets	480	640	1,120	(40)	332
<b>TOTAL</b>	<b>36,110</b>	<b>15,371</b>	<b>51,482</b>	<b>4,115</b>	<b>8,646</b>
<b>PROFIT AND LOSS STATEMENT</b>	<b>Islamic Banks</b>	<b>Islamic Banking Branches</b>	<b>Islamic Banking</b>	<b>Absolute change</b>	
				<b>YoY</b>	
Mark-Up Income	18,213	9,863	28,076	9,660	
<b>Mark-Up Expenses</b>	<b>10,211</b>	<b>5,718</b>	<b>15,929</b>	<b>5,919</b>	
Net Mark-Up	8,001	4,145	12,146	3,741	
<b>Provisions &amp; Bad Debts Written Off Directly/(Reversals)</b>	<b>424</b>	<b>296</b>	<b>720</b>	<b>(473)</b>	
Net Mark-Up After Provision	7,577	3,849	11,426	4,214	
Fees, Commission & Brokerage Income	632	406	1,038	132	
Dividend Income	394	32	426	361	
Income From Dealing In Foreign Currencies	583	50	633	(110)	
<b>Other Income</b>	<b>197</b>	<b>263</b>	<b>459</b>	<b>165</b>	
Total Non - Markup	1,806	751	2,557	548	
	9,383	4,600	13,983	4,762	
Administrative Expenses	6,449	2,471	8,920	1,518	
<b>Other Expenses</b>	<b>(7)</b>	<b>47</b>	<b>40</b>	<b>(39)</b>	
Total Non-Markup	6,442	2,518	8,960	1,479	
<b>Profit before Tax and Extra ordinary Items</b>	<b>2,941</b>	<b>2,082</b>	<b>5,023</b>	<b>3,283</b>	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,941</b>	<b>2,082</b>	<b>5,023</b>	<b>3,283</b>	
Less: Taxation	1,016	-	1,016	744	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>1,925</b>	<b>2,082</b>	<b>4,007</b>	<b>2,538</b>	

\* Un-audited results.

## Annex 2.2: Financial Soundness Indicators of Islamic Banking\*

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

\* Un-audited results.

### Annex 2.3: List of Islamic Banks

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

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

**Annex 3.1: Balance Sheets and Income Statements of DFIs**  
(June 30, 2011)

Financial Position	CY07	CY08	CY09	Jun-10*	Dec-10*	Mar-11*	Jun-11*	million Rupees	
								Absolute change QoQ	YoY
<b>ASSETS</b>									
Cash & Balances With Treasury Banks	637	701	1,716	1,745	1,761	1,747	1,766	18	21
Balances With Other Banks	12,508	10,905	6,713	2,186	2,545	800	758	(42)	(1,428)
Lending To Financial Institutions	19,864	8,245	12,085	9,825	8,971	9,297	2,253	(7,044)	(7,572)
Investments - Net	41,389	38,536	62,102	73,154	64,395	65,950	72,055	6,105	(1,100)
Advances - Net	33,392	36,673	41,416	44,943	45,410	45,078	47,394	2,315	2,451
Operating Fixed Assets	2,969	2,918	3,098	2,957	3,046	2,956	2,944	(12)	(13)
Deferred Tax Assets	545	790	1,277	1,394	1,318	1,243	1,193	(51)	(202)
Other Assets	5,029	4,522	3,786	4,132	6,814	5,515	5,951	436	1,819
<b>TOTAL ASSETS</b>	<b>116,332</b>	<b>103,290</b>	<b>132,193</b>	<b>140,336</b>	<b>134,261</b>	<b>132,586</b>	<b>134,312</b>	<b>1,726</b>	<b>(6,024)</b>
<b>LIABILITIES</b>									
Bills Payable	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	51,664	43,838	51,522	57,288	50,306	49,096	51,789	2,693	(5,499)
Deposits And Other Accounts	11,868	5,881	18,074	17,580	15,856	16,756	15,841	(915)	(1,739)
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	38	36	30	18	15	13	12	(1)	(6)
Deferred Tax Liabilities	564	-	2	-	51	50	76	26	76
Other Liabilities	4,552	4,841	5,814	7,216	8,522	7,384	7,167	(217)	(49)
<b>TOTAL LIABILITIES</b>	<b>68,686</b>	<b>54,595</b>	<b>75,442</b>	<b>82,102</b>	<b>74,751</b>	<b>73,299</b>	<b>74,884</b>	<b>1,585</b>	<b>(7,217)</b>
<b>NET ASSETS</b>	<b>47,646</b>	<b>48,695</b>	<b>56,751</b>	<b>58,235</b>	<b>59,510</b>	<b>59,288</b>	<b>59,428</b>	<b>141</b>	<b>1,194</b>
<b>NET ASSETS REPRESENTED BY: -</b>									
Share Capital	31,993	42,750	47,269	48,278	48,385	45,750	48,409	2,659	131
Reserves	11,159	11,610	7,250	7,170	7,211	9,455	6,930	(2,524)	(240)
Unappropriated Profit	1,522	(5,008)	342	2,135	2,602	2,805	3,064	259	928
<b>Share Holders' Equity</b>	<b>44,673</b>	<b>49,352</b>	<b>54,860</b>	<b>57,583</b>	<b>58,198</b>	<b>58,009</b>	<b>58,403</b>	<b>394</b>	<b>820</b>
Surplus/Deficit On Revaluation Of Assets	2,973	(657)	1,891	651	1,312	1,279	1,025	(253)	374
<b>TOTAL</b>	<b>47,646</b>	<b>48,695</b>	<b>56,751</b>	<b>58,235</b>	<b>59,510</b>	<b>59,288</b>	<b>59,428</b>	<b>141</b>	<b>1,194</b>
<b>OPERATING POSITION</b>									
	<b>CY07</b>	<b>CY08</b>	<b>CY09</b>	<b>Jun-10</b>	<b>Dec-10</b>	<b>Mar-11</b>	<b>Jun-11*</b>	<b>Change YoY</b>	
Mark-Up/ Return/Interest Earned	7,315	10,350	12,592	6,786	13,785	3,611	7,190	404	
Mark-Up/ Return/Interest Expenses	4,538	5,873	6,720	3,620	7,317	1,960	3,814	194	
<b>Net Mark-Up / Interest Income</b>	<b>2,777</b>	<b>4,478</b>	<b>5,872</b>	<b>3,166</b>	<b>6,468</b>	<b>1,651</b>	<b>3,376</b>	<b>211</b>	
Provisions & Bad Debts Written Off Directly/(Reverse)	2,863	6,159	3,133	(863)	790	(15)	342	1,204	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>(86)</b>	<b>(1,681)</b>	<b>2,739</b>	<b>4,029</b>	<b>5,678</b>	<b>1,666</b>	<b>3,035</b>	<b>(994)</b>	
Fees, Commission & Brokerage Income	79	123	191	(755)	79	24	42	797	
Dividend Income	391	669	423	168	484	128	228	60	
Income From Dealing In Foreign Currencies	(45)	560	20	21	-	(11)	2	(19)	
Other Income	3,010	6,412	844	361	904	219	235	(126)	
<b>Total Non - Markup / Interest Income</b>	<b>3,434</b>	<b>7,763</b>	<b>1,479</b>	<b>(205)</b>	<b>1,468</b>	<b>359</b>	<b>507</b>	<b>712</b>	
	3,349	6,082	4,217	3,823	7,146	2,025	3,542	(281)	
Administrative Expenses	2,330	2,413	2,647	1,433	2,878	698	1,425	(9)	
Other Expenses	102	2,022	62	4	(5)	81	76	72	
<b>Total Non-Markup/Interest Expenses</b>	<b>2,432</b>	<b>4,435</b>	<b>2,709</b>	<b>1,437</b>	<b>2,873</b>	<b>778</b>	<b>1,501</b>	<b>64</b>	
Profit before Tax and Extra ordinary Items	917	1,647	1,508	2,386	4,273	1,247	2,041	(345)	
Extra ordinary/unusual Items -- Gain/(Loss)	22	(48)	(25)	-	-	-	-	-	
<b>Profit/ (Loss) Before Taxation</b>	<b>895</b>	<b>1,696</b>	<b>1,533</b>	<b>2,386</b>	<b>4,273</b>	<b>1,247</b>	<b>2,041</b>	<b>(345)</b>	
Less: Taxation	1,020	886	630	673	1,561	403	883	210	
<b>Profit/ (Loss) after Taxation</b>	<b>(125)</b>	<b>810</b>	<b>904</b>	<b>1,714</b>	<b>2,712</b>	<b>844</b>	<b>1,158</b>	<b>(556)</b>	

\* Un-audited results.



### Annex 3.2: Financial Soundness Indicators of DFIs

	Percent						
	CY07	CY08	CY09	Jun-10*	Dec-10*	Mar-11*	Jun-11*
<b>Capital</b>							
Total Capital to Total RWA	43.7	53.4	52.5	53.3	54.4	55.9	56.7
Tier 1 Capital to Total RWA	44.0	53.3	52.4	53.5	54.9	56.4	57.2
Capital to Total Assets	41.0	47.1	42.9	41.5	44.3	44.7	44.2
<b>Asset Quality</b>							
NPLs to Total Loans	20.8	27.0	27.1	26.2	26.6	28.1	26.7
Net NPLs to Net Loans	4.6	11.2	10.1	11.7	10.9	12.4	11.4
Provision to NPLs	81.6	65.9	69.8	62.5	66.2	63.6	64.7
Net NPLs to Capital	3.2	8.4	7.4	9.1	8.3	9.5	9.1
<b>Earnings</b>							
ROA before Tax	0.8	1.5	1.3	3.5	3.2	3.7	3.1
ROA after Tax	-0.1	0.7	0.8	2.5	2.0	2.5	1.7
ROE before Tax	2.2	3.4	2.9	8.2	7.3	8.4	6.9
ROE after Tax	-0.3	1.6	1.7	5.9	4.6	5.7	3.9
Net Interest Income to Gross Income	44.7	34.8	79.9	106.9	81.5	82.1	86.9
Operating Expense to Gross Income	39.1	22.7	36.9	48.5	36.2	38.7	38.7
<b>Liquidity</b>							
Loans to Deposits	281.4	622.9	229.2	255.7	286.4	269.0	299.2
Liquid Assets/Total Assets	29.3	31.2	35.9	36.2	30.9	34.6	33.5
Liquid Assets/Total Deposits	287.3	547.3	262.4	289.3	261.6	273.5	284.3

\* Un-audited results.

### Annex 3.3: List of Development Finance Institutions

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