

Annexes

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Note: Figures for the calendar years (CY) are based on annual audited accounts for that year. While, figures for quarters (Mar, Jun, Sep, and Dec) are based on unaudited Quarterly Report of Condition (QRC) submitted by banks.

1. Statistics of the Overall Banking System

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

PKR billion

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Total Assets	4,353	5,172	5,628	6,516	7,117	8,171	8,653	9,711
Investments (net)	833	1,276	1,087	1,737	2,157	3,055	3,275	4,013
Advances (net)	2,428	2,688	3,173	3,240	3,358	3,349	3,573	3,804
Deposits	3,255	3,854	4,218	4,786	5,451	6,244	6,803	7,294
Equity	402	544	563	660	695	784	808	882
Profit Before Tax (ytd)	124	107	63	81	105	170	99	178
Profit After Tax (ytd)	84	73	43	54	65	112	64	118
Provisioning Charges (ytd)	22	60	106	97	75	50	11	40
Non-Performing Loans	177	218	359	446	556	592	635	615
Non-Performing Loans (net)	39	30	109	134	185	182	214	176

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

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

Percent

	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Growth Rates	YoY	YoY	YoY	YoY	YoY	QoQ	YoY
Assets	18.8	8.8	15.8	9.2	14.8	3.2	12.2
Loans (Net)	10.7	18.0	2.1	3.7	(0.3)	4.2	5.6
Deposits	18.4	9.4	13.5	13.9	14.5	7.7	14.0
Investments (Net)	53.1	(14.8)	59.9	24.2	41.6	2.7	25.0
Equity	35.3	3.4	17.3	5.2	12.9	2.6	11.8
KEY FSIs:	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Capital Adequacy Ratio	12.3	12.2	14.0	13.9	15.1	15.1	15.6
Capital to Total Assets	10.5	10.0	10.1	9.8	9.6	9.3	9.1
NPLs to Loans (Gross)	7.6	10.5	12.6	14.9	15.7	15.9	14.5
Net NPLs to Net Loans	1.1	3.4	4.1	5.5	5.4	6.0	4.6
ROA (Before Tax)	2.2	1.2	1.3	1.5	2.2	2.4	2.0
ROE^ (Before Tax)	22.6	11.4	13.2	15.5	23.0	25.9	21.4
Liquid Assets/ Total Deposits	45.1	37.7	44.5	47.1	59.5	54.3	64.5
Advances to Deposit Ratio	69.7	75.2	67.7	61.6	53.6	52.5	52.2

^ Based on Average Equity plus Surplus on Revaluation.

Table 1.3: Group wise Balance Sheets and Income Statements of Banks

December 31, 2012 (Audited)

PKR million

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	Absolute change
							YoY
ASSETS							-
Cash & Balances With Treasury Banks	182,359	608,099	41,734	832,191	4,414	836,605	134,642
Balances With Other Banks	36,034	124,665	14,003	174,701	10,045	184,746	7,709
Lending To Financial Institutions	20,176	119,709	30,102	169,987	771	170,758	(37,448)
Investments - Net	588,623	3,312,668	85,519	3,986,810	26,430	4,013,239	958,370
Advances - Net	861,295	2,784,738	59,322	3,705,355	98,785	3,804,140	454,922
Operating Fixed Assets	33,353	208,801	1,713	243,868	4,805	248,673	10,407
Deferred Tax Assets	18,612	43,141	4,721	66,474	330	66,805	(11,211)
Other Assets	97,958	264,280	9,577	371,815	14,373	386,188	22,989
TOTAL ASSETS	1,838,410	7,466,101	246,690	9,551,201	159,952	9,711,154	1,540,380
LIABILITIES							-
Bills Payable	17,151	91,001	3,685	111,837	438	112,275	27,015
Borrowings From Financial Institution	151,030	772,499	23,816	947,345	79,753	1,027,098	351,848
Deposits And Other Accounts	1,414,547	5,702,710	158,703	7,275,960	17,738	7,293,698	1,050,092
Sub-ordinated Loans	-	51,754	-	51,754	3,405	55,160	(2,569)
Liabilities Against Assets Subject To Finance Lease	33	-	7	41	12	52	(61)
Deferred Tax Liabilities	58,858	11,537	-	70,395	4	70,399	49,481
Other Liabilities	8,248	196,954	19,697	224,899	45,363	270,262	(33,276)
TOTAL LIABILITIES	1,649,868	6,826,456	205,908	8,682,232	146,713	8,828,945	1,442,530
NET ASSETS	188,541	639,646	40,783	868,970	13,239	882,209	97,851
NET ASSETS REPRESENTED BY:							-
Share Capital	61,284	309,642	41,149	412,075	15,508	427,583	22,635
Reserves	31,565	151,093	155	182,813	11,730	194,543	16,592
Unappropriated Profit	57,724	110,143	(540)	167,328	(19,158)	148,169	20,934
Share Holders' Equity	150,572	570,878	40,765	762,215	8,080	770,295	60,161
Surplus/Deficit On Revaluation Of Assets	37,969	68,767	18	106,755	5,159	111,914	37,690
TOTAL	188,541	639,646	40,783	868,970	13,239	882,209	97,851
PROFIT AND LOSS STATEMENT	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)
Mark-Up/ Return/Interest Earned	139,903	618,483	20,465	778,851	13,898	792,749	45,033
Mark-Up/ Return/Interest Expenses	88,693	350,614	10,034	449,341	4,841	454,182	48,381
Net Mark-Up / Interest Income	51,210	267,869	10,431	329,510	9,057	338,567	(3,347)
Provisions & Bad Debts Written Off Directly/(Reversals)	7,970	28,547	1,903	38,420	1,248	39,668	(10,362)
Net Mark-Up / Interest Income After Provision	43,240	239,322	8,528	291,090	7,809	298,899	7,014
Fees, Commission & Brokerage Income	11,852	41,129	1,679	54,661	59	54,720	7,194
Dividend Income	4,216	17,311	-	21,528	102	21,630	9,590
Income From Dealing In Foreign Currencies	4,077	14,746	2,797	21,620	-	21,620	(3,175)
Other Income	8,493	25,915	202	34,609	4,993	39,602	16,141
Total Non - Markup / Interest Income	28,638	99,101	4,678	132,417	5,155	137,572	29,750
Administrative Expenses	71,878	338,423	13,206	423,507	12,964	436,471	36,764
Other Expenses	43,819	187,417	11,367	242,603	8,746	251,349	29,153
Total Non-Markup/Interest Expenses	44,273	192,857	11,447	248,577	8,873	257,450	27,433
Profit before Tax and Extra ordinary Items	27,606	145,566	1,759	174,930	4,091	179,021	9,331
Extra ordinary/unusual Items - Gain/(Loss)	-	-	842.88	842.88	-	842.88	108202.10%
PROFIT/ (LOSS) BEFORE TAXATION	27,606	145,566	916	174,087	4,091	178,178	8,249
Less: Taxation	7,803	49,670	1,143	58,615	1,331	59,946	1,615
PROFIT/ (LOSS) AFTER TAX	19,803	95,896	(227)	115,472	2,760	118,232	6,635

Table 1.4: Financial Soundness Indicators*

	Percent							
Indicators	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
CAPITAL ADEQUACY								
Risk Weighted CAR*								
Public Sector Commercial Banks	15.2	16.1	13.4	15.1	14.7	16.5	14.4	16.7
Local Private Banks	12.7	11.8	11.9	13.9	13.6	14.4	14.9	14.9
Foreign Banks	15.0	14.6	21.8	23.0	23.8	31.3	31.0	30.7
Commercial Banks	13.3	12.8	12.6	14.5	14.1	15.3	15.2	15.6
Specialized Banks	-8.3	-6.2	-4.9	-1.5	4.7	8.9	10.9	12.3
All Banks	12.7	12.3	12.2	14.0	13.9	15.1	15.1	15.6
Tier 1 Capital to RWA								
Public Sector Commercial Banks	11.1	12.2	10.9	12.6	12.2	14.4	12.3	13.9
Local Private Banks	10.4	9.9	10.0	11.4	11.4	12.3	12.7	12.4
Foreign Banks	14.3	14.0	21.3	22.5	23.5	31.1	30.8	30.5
Commercial Banks	10.8	10.5	10.6	12.0	12.0	13.3	13.2	13.2
Specialized Banks	-13.3	-12.5	-10.1	-5.8	-0.9	3.4	5.4	6.8
All Banks	10.0	10.0	10.1	11.6	11.6	13.0	13.0	13.0
Capital to Total Assets								
Public Sector Commercial Banks	12.2	13.7	10.7	11.3	11.7	10.6	10.1	10.3
Local Private Banks	9.2	10.2	10.0	9.9	9.3	9.2	8.9	8.6
Foreign Banks	10.1	11.2	14.5	14.8	14.8	16.7	17.6	16.5
Commercial Banks	9.9	10.9	10.3	10.4	9.9	9.7	9.4	9.1
Specialized Banks	-8.0	-5.4	-3.2	-1.7	1.2	5.4	7.6	8.3
All Banks	9.4	10.5	10.0	10.1	9.8	9.6	9.3	9.1
ASSET QUALITY								
NPLs to Total Loans								
Public Sector Commercial Banks	9.0	8.4	16.3	16.9	22.9	21.1	22.7	16.9
Local Private Banks	5.2	6.5	8.7	11.1	12.5	13.8	13.4	13.3
Foreign Banks	1.0	1.6	2.9	6.7	9.5	10.4	11.1	13.4
Commercial Banks	5.7	6.7	9.9	12.1	14.5	15.3	15.5	14.1
Specialized Banks	39.1	34.3	28.8	25.5	28.7	30.1	30.4	27.6
All Banks	6.9	7.6	10.5	12.6	14.9	15.7	15.9	14.5
Provision to NPLs								
Public Sector Commercial Banks	84.5	89.0	66.9	67.8	52.4	58.2	50.0	62.8
Local Private Banks	78.7	88.5	70.2	71.0	73.2	74.6	74.9	75.2
Foreign Banks	191.7	157.0	81.9	75.2	86.6	89.3	88.7	94.0
Commercial Banks	81.5	89.1	69.3	70.1	66.9	69.9	66.9	72.0
Specialized Banks	64.1	68.6	72.4	65.7	63.4	59.1	55.5	61.3
All Banks	77.8	86.1	69.6	69.9	66.7	69.3	66.3	71.5
Net NPLs to Net Loans								
Public Sector Commercial Banks	1.5	1.0	6.1	6.1	12.4	10.1	12.8	7.1
Local Private Banks	1.1	0.8	2.7	3.5	3.7	3.9	3.7	3.6
Foreign Banks	-1.0	-0.9	0.5	1.8	1.4	1.2	1.4	1.0
Commercial Banks	1.1	0.8	3.3	4.0	5.3	5.1	5.7	4.4
Specialized Banks	18.7	14.0	10.0	10.5	12.8	14.9	16.2	12.9
All Banks	1.6	1.1	3.4	4.1	5.5	5.4	6.0	4.6
Net NPLs to Capital								
Public Sector Commercial Banks	6.4	3.4	30.3	27.4	48.8	41.8	60.0	32.2
Local Private Banks	7.1	4.1	15.9	17.4	18.9	17.1	16.8	15.9
Foreign Banks	-5.1	-4.1	1.6	4.4	2.6	1.9	2.1	1.4
Commercial Banks	6.2	3.7	17.9	18.8	25.0	21.6	24.9	18.7
Specialized Banks	-	-	-	-	-	-	-	1.0
All Banks	9.7	5.6	19.4	20.4	26.7	23.1	26.5	19.9
EARNINGS								
Return on Assets (Before Tax)								
Public Sector Commercial Banks	4.0	3.5	0.6	1.5	1.8	2.0	1.8	1.6
Local Private Banks	3.1	2.0	1.3	1.3	1.5	2.3	2.5	2.1
Foreign Banks	3.2	1.5	0.0	-0.3	0.9	2.3	1.4	0.4
Commercial Banks	3.2	2.3	1.1	1.3	1.5	2.2	2.3	2.0
Specialized Banks	-1.3	1.4	3.2	3.1	2.0	2.4	3.1	2.7
All Banks	3.1	2.2	1.2	1.3	1.5	2.2	2.4	2.0

Financial Soundness Indicators* cont'd:

Indicators	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Percent								
Return on Assets (After Tax)								
Public Sector Commercial Banks	2.7	2.5	0.5	1.3	1.3	1.4	1.1	1.2
Local Private Banks	2.1	1.4	0.9	0.9	0.9	1.5	1.6	1.4
Foreign Banks	2.1	0.7	0.3	(0.3)	0.4	1.5	0.6	(0.1)
Commercial Banks	2.2	1.6	0.8	0.9	0.9	1.5	1.5	1.3
Specialized Banks	(1.8)	0.7	1.8	1.2	1.2	1.6	2.1	1.8
All Banks	2.1	1.5	0.8	0.9	1.0	1.5	1.6	1.3
ROE (Avg. Equity & Surplus) (Before Tax)								
Public Sector Commercial Banks	32.4	27.2	5.2	13.3	15.2	18.0	16.9	15.6
Local Private Banks	36.2	20.4	12.9	13.2	15.6	24.7	27.9	24.1
Foreign Banks	30.0	13.1	0.0	(2.4)	5.8	14.5	8.4	2.2
Commercial Banks	34.7	21.8	10.6	12.4	15.0	22.7	24.5	21.2
Specialized Banks	-	-	-	-	-	-	-	1.0
All Banks	35.2	22.6	11.4	13.2	15.5	23.0	25.9	21.4
ROE (Avg. Equity & Surplus) (After Tax)								
Public Sector Commercial Banks	21.7	19.5	4.4	11.4	11.2	12.2	11.0	11.2
Local Private Banks	25.0	13.8	8.5	8.6	9.3	16.1	18.1	15.9
Foreign Banks	20.4	6.0	2.2	(2.3)	2.7	9.5	3.5	(0.5)
Commercial Banks	23.7	15.0	7.3	8.6	9.4	14.9	15.8	14.0
Specialized Banks	-	-	-	-	-	-	-	4.0
All Banks	23.8	15.4	7.8	8.9	9.6	15.1	17.3	14.2
NII/Gross Income								
Public Sector Commercial Banks	69.5	65.9	65.4	63.0	69.1	69.4	66.7	64.1
Local Private Banks	73.5	70.7	73.2	75.9	77.2	77.9	73.7	73.0
Foreign Banks	65.8	59.1	61.3	64.8	67.6	72.2	73.3	69.0
Commercial Banks	72.1	69.2	71.2	73.3	75.4	76.2	72.6	71.3
Specialized Banks	40.1	42.8	46.6	44.7	51.0	67.3	62.7	63.7
All Banks	70.9	68.2	70.3	72.4	74.7	76.0	72.3	71.1
Cost / Income Ratio								
Public Sector Commercial Banks	31.8	30.2	39.1	47.5	49.1	49.9	57.7	55.4
Local Private Banks	40.7	45.4	51.6	50.1	52.5	50.8	50.8	52.6
Foreign Banks	49.8	57.0	69.6	77.5	65.2	59.3	61.0	75.8
Commercial Banks	39.4	42.8	50.0	50.9	52.4	50.9	52.3	53.8
Specialized Banks	62.6	53.2	52.1	61.3	61.3	60.4	59.5	62.4
All Banks	40.3	43.2	50.1	51.2	52.7	51.1	52.5	54.1
LIQUIDITY								
Liquid Assets/Total Assets								
Public Sector Commercial Banks	33.9	37.0	30.6	31.1	34.6	40.9	32.6	38.0
Local Private Banks	31.1	32.5	26.8	32.3	35.7	46.2	44.7	50.8
Foreign Banks	41.0	41.6	45.2	55.0	64.6	68.6	67.4	69.4
Commercial Banks	32.2	33.8	28.3	32.9	36.4	45.9	43.1	48.8
Specialized Banks	23.0	27.9	24.5	19.8	19.6	23.5	23.8	23.7
All Banks	31.9	33.6	28.2	32.7	36.1	45.5	42.7	48.4
Liquid Assets/Total Deposits								
Public Sector Commercial Banks	42.6	47.1	38.9	40.1	43.5	51.3	40.5	49.4
Local Private Banks	40.6	42.9	35.0	43.4	45.8	59.5	55.8	66.5
Foreign Banks	61.1	61.1	71.6	82.4	96.4	104.3	101.6	108.0
Commercial Banks	42.0	44.3	37.1	44.0	46.8	59.1	54.0	64.1
Specialized Banks	205.4	247.7	229.4	167.1	149.4	202.0	202.1	214.0
All Banks	42.7	45.1	37.7	44.5	47.1	59.5	54.3	64.5
Advances/Deposits								
Public Sector Commercial Banks	64.6	60.0	68.4	65.2	58.0	55.2	59.0	60.9
Local Private Banks	74.5	70.1	75.1	66.6	61.3	52.0	49.7	48.8
Foreign Banks	80.1	75.2	68.9	56.1	42.0	39.6	39.7	37.4
Commercial Banks	72.7	73.8	73.6	66.0	60.1	52.3	51.2	50.9
Specialized Banks	528.4	507.3	577.0	560.8	491.5	540.1	535.9	556.9
All Banks	74.6	69.7	75.2	67.7	61.6	53.6	52.5	52.2

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

Table 1.5: Banks' category-wise key variables

All Banks

PKR billion

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Paid up Capital	168	248	281	325	358	405	459	428
Equity	402	544	563	660	695	784	808	882
Deposits	3,255	3,854	4,218	4,786	5,451	6,244	6,803	7,294
Liabilities	3,951	4,627	5,065	5,856	6,422	7,386	7,845	8,829
Advances (net of Provision)	2,428	2,688	3,173	3,240	3,358	3,349	3,573	3,804
Investments (net of Provisions)	833	1,276	1,087	1,737	2,157	3,055	3,275	4,013
Assets	4,353	5,172	5,628	6,516	7,117	8,171	8,653	9,711
Income	385	475	582	690	721	856	456	930
Expense	262	368	519	609	617	686	358	752
Profit before tax	124	107	63	81	105	170	99	178
Profit after tax	84	73	43	54	65	112	64	118

Public Sector Commercial Banks

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Paid up Capital	12,278	16,671	18,544	21,339	34,030	41,414	43,096	61,284
Equity	102,043	142,270	111,986	139,219	159,790	166,172	163,828	188,541
Deposits	665,642	812,856	819,683	952,373	1,087,506	1,248,199	1,302,371	1,414,547
Liabilities	734,145	893,622	930,324	1,090,831	1,205,801	1,396,686	1,454,196	1,649,868
Advances (net of Provision)	429,716	487,362	560,666	620,596	630,704	689,423	768,577	861,295
Investments (net of Provisions)	179,883	296,670	204,784	297,689	383,310	479,609	456,008	588,623
Assets	836,189	1,035,892	1,042,310	1,230,050	1,365,591	1,562,858	1,618,023	1,838,410
Income	73,519	90,970	103,421	119,979	108,949	121,753	81,519	168,541
Expense	41,961	57,748	96,855	103,218	131,722	151,113	67,604	140,935
Profit before tax	31,558	33,222	6,566	16,762	22,773	29,359	13,915	27,606
Profit after tax	21,192	23,851	5,644	14,372	16,798	19,833	9,083	19,803

Local Private Banks

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Paid up Capital	124,252	199,547	214,571	253,015	274,587	309,306	360,079	309,642
Equity	287,882	389,726	421,074	487,719	498,613	567,665	589,875	639,646
Deposits	2,425,781	2,909,310	3,236,220	3,655,994	4,188,181	4,810,209	5,321,893	5,702,710
Liabilities	2,886,107	3,446,053	3,799,764	4,417,543	4,875,191	5,635,806	6,047,823	6,826,456
Advances (net of Provision)	1,807,163	2,039,623	2,429,934	2,435,792	2,568,695	2,499,799	2,642,507	2,784,738
Investments (net of Provisions)	598,435	936,764	847,045	1,373,082	1,679,542	2,442,332	2,697,062	3,312,668
Assets	3,173,989	3,835,779	4,220,838	4,905,262	5,373,804	6,203,471	6,637,698	7,466,101
Income	273,918	348,149	437,498	524,275	470,401	528,855	351,582	717,584
Expense	187,158	278,615	385,022	463,734	547,425	660,306	271,255	572,018
Profit before tax	86,760	69,530	52,477	60,541	77,024	131,451	80,327	145,566
Profit after tax	59,490	47,263	34,704	39,265	45,646	85,716	52,095	95,896

Foreign Banks

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Paid up Capital	17,469	17,085	32,130	34,885	33,992	38,720	40,285	41,149
Equity	22,686	19,373	33,971	35,739	34,509	42,530	42,446	40,783
Deposits	150,093	117,561	147,938	160,936	156,331	167,870	160,354	158,703
Liabilities	201,081	153,339	200,590	205,297	198,745	212,744	199,377	205,908
Advances (net of Provision)	120,223	88,455	101,921	90,325	65,628	66,411	63,724	59,322
Investments (net of Provisions)	38,477	26,427	22,593	52,373	79,809	113,382	90,755	85,519
Assets	223,783	172,711	234,562	241,037	233,253	255,274	241,823	246,690
Income	24,107	20,169	24,005	27,741	23,100	22,979	13,194	25,143
Expense	17,784	17,733	23,998	28,591	25,147	28,579	11,405	24,227
Profit before tax	6,323	2,435	7	(850)	2,046	5,601	1,789	916
Profit after tax	4,288	1,122	651	(809)	960	3,660	740	(227)

Specialized Banks

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Paid up Capital	14,452	14,849	15,506	15,507	15,507	15,508	15,508	15,508
Equity	(10,214)	(6,931)	(4,163)	(2,424)	1,791	7,990	11,855	13,239
Deposits	13,491	14,320	13,883	16,588	18,962	17,327	18,279	17,738
Liabilities	129,173	134,125	134,332	142,414	142,577	141,179	143,486	146,713
Advances (net of Provision)	70,617	72,647	80,114	93,031	93,197	93,585	97,954	98,785
Investments (net of Provisions)	16,581	15,926	12,147	13,819	14,495	19,546	31,644	26,430
Assets	118,959	127,193	130,178	139,990	144,367	149,169	155,341	159,952
Income	13,944	15,943	17,039	17,612	14,063	12,022	10,178	19,053
Expense	14,710	14,272	12,888	13,392	16,909	15,540	7,611	14,962
Profit before tax	(766)	1,671	4,151	4,220	2,846	3,518	2,567	4,091
Profit after tax	(1,075)	875	2,317	1,617	1,665	2,388	1,745	2,760

Table 1.6: Concentration in the Banking System

December 31, 2012 (Un-audited)

Indicators	Percent						
	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Industry
Asset							
Share of Total Assets	52.5	21.5	17.7	4.1	2.5	1.6	100
Share of Total Investments	53.3	21.2	18.9	3.9	2.1	0.6	100
<i>of which investment in Government Securities</i>	85.6	87.2	86.9	86.7	99.6	83.5	86
Advances							
Advances:public	69.8	17.8	10.1	1.9	0.3	0.0	100.0
Advances:private	48.1	22.4	20.0	3.9	1.9	3.5	100.0
Sectoral Distribution of Loans							
Corporate Sector	50.9	22.3	20.5	4.0	2.1	0.1	100.0
SMEs	47.0	19.7	27.8	1.8	0.2	3.6	100.0
Agriculture	36.2	7.7	6.3	0.0	0.0	49.8	100.0
Consumer Finance	58.8	20.4	12.0	6.6	2.2	0.0	100.0
Commodity Financing	59.9	26.5	11.1	2.5	0.0	0.0	100.0
Staff Loans	59.2	16.8	14.2	4.0	2.4	3.4	100.0
Others	83.0	13.2	1.3	0.0	2.2	0.4	100.0
Total	52.5	21.5	18.0	3.5	1.6	2.8	100.0
NPLs / Gross Loans	12.0	16.3	18.6	11.0	13.4	25.4	14.5
Net NPLs / Capital	8.9	41.5	37.1	19.0	1.4	77.0	19.4
Liabilities							
Share of Total Deposits							
Customer Fixed Deposits	49.2	20.1	21.5	6.6	2.6	0.1	100.0
Customer CASA	55.6	23.6	14.9	3.5	2.1	0.3	100.0
Customer Deposits others	31.0	36.0	28.6	2.8	1.1	0.5	100.0
Financial Institutions Remunerative Deposits	51.4	24.0	17.9	6.1	0.3	0.2	100.0
Financial Institutions Non-Remunerative Deposits	93.3	2.9	1.4	0.4	2.0	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	16.1	12.9	12.9	19.7	30.7	12.4	15.4
Tier 1 Capital / RWA	13.3	9.6	11.6	20.1	30.5	6.9	12.8
Net Worth / Total Assets	10.0	6.7	7.4	11.2	16.6	8.7	9.0
Share of Risk Weighted Assets	54.5	18.7	18.1	3.7	2.5	2.4	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	72.4	15.2	8.2	1.1	0.7	2.4	100.0
Net Interest Income / Gross Income	72.1	72.3	66.5	73.3	68.8	66.8	71.1
Non-Interest Expense / Gross Income	27.9	27.7	33.5	26.7	31.2	33.2	28.9
Provision Expense to Gross Income	5.6	10.4	6.5	6.0	12.6	2.4	6.8
Liquidity							
Liquid Assets / Total Assets	47.7	46.1	46.6	50.2	69.4	23.1	47.4
Liquid Assets / Total Deposits	62.0	59.0	66.1	62.2	108.0	201.9	63.3
Advances to deposits ratio	50.3	49.6	54.4	43.7	37.4	540.7	51.5

Asset Quality:

Table 1.7: Asset Quality Indicators of the Banking System

Banking System: Selected Indicators of Asset Quality

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Advances	2,564,055	2,875,686	3,422,549	3,551,331	3,729,003	3,759,235	3,993,626	4,243,561
NPLs	176,766	217,998	359,238	446,005	555,968	591,579	634,790	614,929
Provision	137,672	187,603	249,914	311,588	370,778	410,016	420,864	439,421
Advances (net)	2,427,719	2,688,087	3,172,636	3,239,744	3,358,225	3,349,219	3,572,762	3,804,140
Net NPLs	39,094	30,395	109,324	134,417	185,190	181,563	213,926	175,541

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

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
OAEM	12,660	8,999	11,558	12,152	14,141	15,521	17,429	14,320
Sub Standard	17,718	36,520	78,503	63,905	53,030	50,262	61,056	46,060
Doubtful	17,429	24,248	67,877	77,809	68,665	58,346	55,700	54,847
Loss	128,959	148,233	201,301	292,138	420,132	467,450	500,606	499,702
Total	176,766	217,999	359,238	446,005	555,968	591,579	634,790	614,929

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

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
OAEM	176	715	743	-	-	-	-	-
Sub Standard	3,516	9,366	17,490	13,666	11,787	9,669	11,684	9,172
Doubtful	6,670	12,454	29,782	32,386	31,255	20,196	15,940	19,978
Loss	107,147	144,173	185,746	251,691	311,391	364,059	375,971	393,684
Total	117,508	166,708	233,761	297,743	354,434	393,924	403,596	422,834

Category-wise Break up of Banks' Advances

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
PSCBs	465,065	526,566	629,389	700,902	716,562	786,264	866,735	963,624
LPBs	1,881,906	2,163,480	2,587,530	2,643,594	2,826,985	2,785,927	2,938,345	3,093,144
FBs	122,626	90,666	104,440	95,113	71,495	73,215	70,715	67,873
CBs	2,469,597	2,780,712	3,321,360	3,439,608	3,615,042	3,645,407	3,875,796	4,124,641
SBs	94,459	94,974	101,189	111,723	113,961	113,828	117,831	118,920
Industry	2,564,055	2,875,686	3,422,549	3,551,331	3,729,003	3,759,235	3,993,626	4,243,561

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

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
PSCBs	41,841	44,054	102,656	118,400	163,786	166,289	196,399	163,057
LPBs	96,475	139,997	224,395	292,780	352,672	383,437	394,720	409,930
FBs	1,253	1,409	3,077	6,369	6,774	7,623	7,883	9,097
CBs	139,568	185,460	330,128	417,549	523,232	557,349	599,003	582,085
SBs	37,198	32,538	29,110	28,456	32,736	34,230	35,788	32,845
Industry	176,766	217,998	359,238	446,005	555,968	591,579	634,790	614,929

Category-wise Banks' Provisions

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
PSCBs	35,349	39,204	68,723	80,305	85,858	96,840	98,158	102,329
LPBs	76,080	123,855	157,598	207,803	258,289	286,128	295,838	308,406
FBs	2,403	2,211	2,519	4,788	5,867	6,804	6,991	8,551
CBs	113,831	165,271	228,839	292,896	350,014	389,773	400,987	419,285
SBs	23,841	22,332	21,075	18,692	20,764	20,244	19,877	20,135
Industry	137,672	187,603	249,914	311,588	370,778	410,016	420,864	439,421

Category-wise Banks' Advanes (net of provisions)

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
PSCBs	429,716	487,362	560,666	620,596	630,704	689,423	768,577	861,295
LPBs	1,807,163	2,039,623	2,429,934	2,435,792	2,568,695	2,499,799	2,642,507	2,784,738
FBs	120,223	88,455	101,922	90,325	65,628	66,411	63,724	59,322
CBs	2,357,102	2,615,440	3,092,522	3,146,713	3,265,028	3,255,634	3,474,808	3,705,355
SBs	70,617	72,647	80,114	93,031	93,197	93,585	97,954	98,785
Industry	2,427,719	2,688,087	3,172,636	3,239,744	3,358,225	3,349,219	3,572,762	3,804,140

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

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
PSCBs	6,492	4,850	33,934	38,095	77,928	69,448	98,241	60,729
LPBs	20,395	16,142	66,797	84,977	94,382	97,309	98,882	101,524
FBs	(1,150)	(803)	558	1,581	907	819	892	579
CBs	25,737	20,189	101,289	124,653	173,218	167,576	198,016	162,832
SBs	13,356	10,206	8,035	9,764	11,972	13,987	15,911	12,709
Industry	39,094	30,395	109,324	134,417	185,190	181,563	213,926	175,541

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

amount in PKR million, ratio in percent

	Dec-11			Jun-12			Dec-12		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	2,419,390	414,240	17.1	2,583,699	439,543	17.0	2,760,068	418,993	15.2
SMEs Sector	303,685	95,501	31.4	257,815	96,478	37.4	276,684	95,740	34.6
Agriculture Sector	176,860	34,105	19.3	190,630	34,610	18.2	203,503	29,587	14.5
Consumer sector	242,235	44,965	18.6	245,191	44,406	18.1	250,264	43,718	17.5
<i>i. Credit cards</i>	23,406	4,822	20.6	23,183	4,873	21.0	23,154	4,983	21.5
<i>ii. Auto loans</i>	46,785	4,868	10.4	45,496	4,731	10.4	45,348	4,653	10.3
<i>iii. Consumer durable</i>	126	100	79.1	135	93	68.9	126	90	71.7
<i>iv. Mortgage loans</i>	57,774	16,534	28.6	55,216	16,767	30.4	52,990	16,628	31.4
<i>v. Other personal loans</i>	114,144	18,642	16.3	121,160	17,942	14.8	128,647	17,364	13.5
Commodity financing	437,555	4,883	1.1	535,897	6,246	1.2	512,847	5,867	1.1
Staff Loans	75,771	1,395	1.8	80,838	1,463	1.8	84,515	1,588	1.9
Others	90,652	12,056	13.3	99,557	12,045	12.1	108,417	11,750	10.8
Total	3,746,149	607,145	16.2	3,993,626	634,790	15.9	4,196,299	607,243	14.5

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

amount in PKR million, ratio in percent

	Dec-11			Jun-12			Dec-12		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	312,087	36,504	11.7	350,683	37,133	10.6	354,343	32,343	9.1
Automobile/Transportation	53,727	10,928	20.3	56,011	11,050	19.7	56,329	11,140	19.8
Cement	81,119	18,804	23.2	63,352	17,989	28.4	58,351	17,112	29.3
Chemical & Pharmaceuticals	146,899	13,821	9.4	153,278	14,310	9.3	150,101	14,909	9.9
Electronics	60,347	30,358	50.3	55,164	24,485	44.4	57,003	23,894	41.9
Financial	70,533	8,424	11.9	77,027	10,051	13.0	81,725	8,547	10.5
Individuals	336,181	53,521	15.9	337,424	54,166	16.1	333,309	54,106	16.2
Insurance	508	1	0.2	684	1	0.1	340	1	0.2
Others	1,519,573	210,332	13.8	1,638,085	229,317	14.0	1,783,342	205,755	11.5
Production/Transmission of Energy	369,929	14,934	4.0	483,109	20,377	4.2	492,814	18,265	3.7
Shoes & Leather garments	30,930	3,128	10.1	24,513	3,351	13.7	23,742	3,048	12.8
Sugar	84,022	12,233	14.6	122,274	11,544	9.4	105,558	10,898	10.3
Textile	680,293	194,158	28.5	632,023	201,018	31.8	699,342	207,225	29.6
Total	3,746,149	607,145	16.2	3,993,626	634,790	15.9	4,196,299	607,243	14.5

Soundness & Resilience:

Table 1.10: Category-wise Profitability of the Banking System

PKR billion

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Profit Before Tax								
PSCBs	31.5	33.2	6.6	16.8	22.8	29.4	13.9	27.6
LPBs	85.6	69.5	52.5	60.5	77.0	131.5	80.3	145.6
FBs	6.3	2.4	0.0	(0.9)	2.0	5.6	1.8	0.9
CBs	123.5	105.2	59.0	76.5	101.8	166.4	96.0	174.1
SBs	0.1	1.7	4.2	4.2	2.8	3.5	2.6	4.1
All Banks	123.6	106.9	63.2	80.7	104.7	169.9	98.6	178.2
Profit After Tax								
PSCBs	21.2	23.9	5.6	14.4	16.8	19.8	9.1	19.8
LPBs	59.1	47.3	34.7	39.3	45.6	85.7	52.1	95.9
FBs	4.3	1.1	0.6	(0.8)	1.0	3.7	0.7	(0.2)
CBs	84.6	72.2	41.0	52.8	63.4	109.2	61.9	115.5
SBs	(0.5)	0.9	2.3	1.6	1.7	2.4	1.7	2.8
All Banks	84.1	73.1	43.3	54.4	65.1	111.6	63.7	118.2

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

Percent

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Before Tax ROA								
PSCBs	4.0	3.5	0.6	1.5	1.8	2.0	1.8	1.6
LPBs	3.1	2.0	1.3	1.3	1.5	2.3	2.5	2.1
FBs	3.2	1.5	0.0	-0.3	0.9	2.3	1.4	0.4
CBs	3.2	2.3	1.1	1.3	1.5	2.2	2.3	2.0
SBs	-1.3	1.4	3.2	3.1	2.0	2.4	3.1	2.7
All Banks	3.1	2.2	1.2	1.3	1.5	2.2	2.4	2.0
Before Tax ROE (based on Equity plus Surplus on Revaluation)								
PSCBs	32.4	27.2	5.2	13.3	15.2	18.0	16.9	15.6
LPBs	36.2	20.4	12.9	13.2	15.6	24.7	27.9	24.1
FBs	30.0	13.1	0.0	-2.4	5.8	14.5	8.4	2.2
CBs	34.7	21.8	10.6	12.4	15.0	22.7	24.5	21.2
SBs	-	-	-	-	-	-	-	1.0
All Banks	35.2	22.6	11.4	13.2	15.5	23.0	25.9	21.4

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

amount in PKR billion, share in percent

Items	CY09		CY10		CY11		Jun-12		CY12	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	411.0	69.7	398.9	63.9	423.5	56.6	211.8	54.1	420.9	53.1
Investments	149.3	25.1	196.3	31.4	297.8	39.8	169.7	43.3	350.4	44.2
Deposits, repo and others	29.1	5.2	29.4	4.8	26.4	3.5	10.3	2.6	21.1	2.7
Total	589.4	100.0	624.7	100.0	747.7	100.0	391.8	100.0	792.3	100.0

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

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12
Less than 10	7	9	9	6	5	5	5	5
10 to 15	15	12	10	15	13	10	11	9
Over 15	17	18	21	19	20	23	22	24
Total	39	39	40	40	38	38	38	38

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIS

December 31, 2012 (Un-audited)

PKR million

		All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
Equity								
1.1	Fully Paid-up Capital/Capital Deposited with SBP	508,841	44,284	363,155	41,149	15,351	463,939	48,409
1.2	Balance in Share Premium Account	(35,262)	17,000	(52,262)	-	-	(35,262)	-
1.3	Reserve for issue of Bonus shares	163	-	163	-	-	163	-
1.4	General Reserves as disclosed on the Balance Sheet (including statutory reserve)	163,546	22,852	124,317	149	10,218	157,536	6,010
1.5	Un-appropriated/Unremitted profits (net of accumulated losses, if any)	160,103	58,245	112,423	(368)	(16,732)	153,569	6,169
1.6	Sub-Total (1.1 to 1.5)	797,390	142,381	547,796	40,930	8,837	739,944	60,588
Deductions								
1.7	Goodwill	43,957	1,230	42,367	296	0	43,893	64
1.8	Shortfall in Provisions required against Classified assets	6,686	5,253	1,133	300	-	6,686	-
1.9	Deficit on account of revaluation of AFS investment	318	53	82	35	(20)	151	167
1.10	Any increase in equity capital resulting from a securitization transaction	-	-	-	-	-	-	-
1.11	Investments in TFCs of other banks	3,035	-	66	-	-	66	2,969
1.12	Other Deductions	17,742	3,024	13,062	-	114	16,206	1,542
1.13	Sub-Total (1.7 to 1.12)	71,748	9,560	56,720	632	95	67,002	4,741
1.14	Total Eligible Tier 1 capital(1.6 less 1.13)	725,642	132,820	491,075	40,299	8,743	672,943	55,847
Supplementary Capital								
2.1	Freely available General Provisions or reserves for loan losses- upto maximum of 1.25% of Risk Weighted Assets	16,089	5,189	9,129	205	1,397	15,920	169
2.2	Revaluation reserves eligible upto 45%	60,461	17,508	39,349	6	2,477	59,340	1,127
2.3	Foreign Exchange Translation Reserves	34,199	6,317	27,882	-	-	34,199	-
2.4	Undisclosed reserves	-	-	-	-	-	-	-
2.5	Subordinated debt-upto maximum of 50% of total equity	39,051	-	35,847	-	3,204	39,051	-
2.6	Total Tier 2 Supplementary Capital(2.1 to 2.5)	149,768	29,014	112,175	212	7,078	148,510	1,296
Deductions								
2.7	Other deductions	17,742	3,024	13,062	-	114	16,206	1,542
2.8	Total Deductions	17,742	3,024	13,062	-	114	16,206	1,542
2.9	Total eligible tier 2 capital	132,025	25,990	99,113	212	6,963	132,304	(246)
2.10	Eligible tier 3							
2.11	Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)	132,025	25,990	99,113	212	6,963	132,277	(246)
2.13	TOTAL CAPITAL (1.14 plus 2.9)	860,816	158,810	590,188	40,511	15,706	805,220	55,601
Risk Weighted Amounts								
3.1	Total Credit Risk Weighted Assets	4,172,804	898,589	3,000,870	98,909	108,876	4,107,244	69,782
3.2	Total Market Risk Weighted Assets	389,555	46,506	320,296	5,900	253	372,954	16,950
3.3	Total Operational Risk Assets	779,129	127,681	592,754	27,163	17,744	765,341	14,030
3.4	Total Risk Weighted Amount	5,346,301	1,072,775	3,913,920	131,972	126,872	5,245,539	100,762
Capital Adequacy Ratios								
4.1	Credit Risk Capital Adequacy Ratio	20.6%	17.7%	19.7%	41.0%	14.4%	19.6%	79.7%
4.2	Tier 1 capital to Total Risk Weighted Amount	13.6%	12.4%	12.5%	30.5%	6.9%	12.8%	55.4%
4.3	Total Capital Adequacy Ratio	16.1%	14.8%	15.1%	30.7%	12.4%	15.4%	55.2%
Other Deductins from Tier 1 and Tier 2 Capital								
5.1	Investments in equity and other regulatory capital of majority owned securities or other financial subsidiaries not consolidated in the balance sheet	28,464	4,561	22,818	-	229	27,608	856
5.2	Significant minority investments in banking, securities and other financial entities	5,750	1,488	2,200	-	-	3,688	2,062
5.3	Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)	549	-	382	-	-	382	166
5.4	Significant minority and majority investments in commercial entities exceeding 15% of Banks Capital	723	-	723	-	-	723	-
5.5	Securitization exposure subject to deduction (para 4.3.1 of instructions)	-	-	-	-	-	-	-
5.6	Others	11	-	11	-	-	11	-
5.7	Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital (5.1 to 5.6)	35,496	6,048	26,135	-	229	32,412	3,083

Table 1.15: Stress Testing Results of the Banking System

December 31, 2012 (Un-audited)

Shock Details		Number of Banks with CAR*				
		< 0%	0% > 8%	8% > 10%	> 10%	
Pre-Shock Position		0	4	0	33	
Credit Shocks		Nature of Shock	< 0%	0% > 8%	8% > 10%	> 10%
C-1	10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss.	Hypothetical	1	4	5	27
C-2	Default of top 3 private sector individual borrowers (fund based exposures only) of the banks.	Hypothetical	1	3	3	30
C-3	Default of top 3 private sector Individuals (both fund based and non-fund based exposures) of the banks.	Hypothetical	1	4	4	28
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	1	3	0	33
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	1	3	0	33
C-6	Increase in NPLs to Loans Ratio (NPLR) equivalent to the maximum quarterly increase in NPLs to Loans Ratio of the individual banks during the last 5 years.	Historical	1	3	0	33
C-7	Increase in NPLs of all banks by 21% which is equivalent to the maximum quarterly increase in NPLs of the banking system during the last 5 years (Mar-09).	Historical	1	3	0	33
C-8	Increase in NPLs to Loans Ratio of Textile Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years.	Historical	1	3	0	33
C-9	Increase in NPLs to Loans Ratio of Consumer Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years.	Historical	0	4	0	33
C-10	Increase in NPLs to Loans Ratio of Agriculture & SME Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years.	Historical	0	4	0	33
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		NPLR 14.30%	Critical NPLR 53.50%	Difference 39.20%
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	3	1	32
IR-2	Upward shift coupled with steepening of the yield curve by increasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the maximum quarterly increase experienced during the last 4 years (July-08).	Historical	1	3	1	32
IR-3	Downward Shift plus flattening of the yield curve by decreasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the maximum quarterly increase experienced during the last 4 years (April-09).	Historical	0	3	1	33
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	0	4	0	33
ER-2	Depreciation of Pak Rupee exchange rate by 14.5% equivalent to the quarterly high depreciation of rupee against dollar experienced during the last 4 years (May08-Aug08).	Historical	0	4	0	33
ER-3	Appreciation of Pak Rupee exchange rate by 3.2% equivalent to the quarterly high level of appreciation of rupee against dollar experienced during the last 4 years (Oct08-09).	Historical	0	4	0	33
EQ-1	Fall in general equity prices by 41.4% (Oct08-Jan09).	Historical	0	4	0	33
EQ-2	Fall in general equity prices by 50%.	Hypothetical	0	4	0	33
Combined Credit & Market Shocks			< 0%	0% > 8%	8% > 10%	> 10%
COMB-1	Increase in NPLs equivalent to historically high quarterly increase in NPLs to Loan Ratio (Shock C-6) and upward shift plus steepening of the yield curve (Shock IR-2) and fall in equity prices (Shock- EQ-1)	Historical	1	3	2	31
COMB-2	10% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss (Shock- C-1), parallel upward shift in the yield curve by 3% (Shock IR-1) and fall in equity prices by 50% (Shock- EQ-2)	Hypothetical	1	7	4	25
Liquidity Shocks			No. of Banks with no liquidity after			
L-1	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	Hypothetical	3 Days	4 Days	5 Days	
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 25%, 50%, and 100% for three consecutive days respectively.	Hypothetical	1 Day	2 Days	3 Days	
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government Securities*	Hypothetical	LCR<1	LCR 1-2	LCR>2	
			2	4	31	

* Excluding IDBL

Table 1.16: List of Banks

CY10	CY11	Jun-12	Dec-12
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
<i>Sindh Bank Ltd. ^^</i>	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 (23)	B. Local Private Banks (22)	B. Local Private Banks (22)	B. Local Private Banks (22)
<i>AlBaraka Bank (Pakistan) Ltd.*</i>	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.
Dawood Islamic Bank Ltd.	<i>Burj Bank Ltd. #</i>	Burj Bank Ltd. #	Burj Bank Ltd. #
<i>Faysal Bank Ltd.**</i>	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
Habib Bank Ltd.	Faysal Bank Ltd.**	Faysal Bank Ltd.**	Faysal Bank Ltd.**
Habib Metropolitan Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
JS Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
KASB Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
MCB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.
Meezan Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
<i>Mybank Ltd.^</i>	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.
United Bank Ltd.	Summit Bank Ltd (formerly Arif Habib Bank)***	Summit Bank Ltd (formerly Arif Habib Bank)***	Summit Bank Ltd.***
Dubai Islamic Bank Pakistan Ltd.	United Bank Ltd.	United Bank Ltd.	United Bank Ltd.
Summit Bank Ltd (formerly Arif Habib Bank)***			
C. Foreign Banks (6)	C. Foreign Banks (7)	C. Foreign Banks (7)	C. Foreign Banks (7)
Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.
Deutsche Bank AG	Barclays Bank PLC	Barclays Bank PLC	Barclays Bank PLC
Citibank N.A.	Citibank N.A.	Citibank N.A.	Citibank N.A.
Oman International Bank S.A.O.G.	Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG
Barclays Bank PLC	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.
HSBC Bank Middle East Ltd.	<i>Industrial and Commercial Bank of China Ltd.^^^</i>	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.^^^
	Oman International Bank S.A.O.G.	Oman International Bank S.A.O.G.	HSBC Bank Oman S.A.O.G. ##
D. Specialized Banks (4)	D. Specialized Banks (4)	D. Specialized Banks (4)	D. Specialized Banks (4)
Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan	<i>Industrial Development Bank Ltd. ###</i>
Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.
SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.
Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.
All Commercial Banks (34)	All Commercial Banks (34)	All Commercial Banks (34)	All Commercial Banks (34)
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
All Banks (38)	All Banks (38)	All Banks (38)	All Banks (38)
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

* Descheduling of Albaraka Islamic Bank Pakistan Operations and merger into Emirates Global Islamic Bank Ltd. with effect from October 29, 2010. Subsequent upon its merger, name has been changed from

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

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

Name was changed to "Burj Bank Ltd." vide BPRD notification dated July 09, 2011.

The name of "Oman International Bank S.A.O.G." was changed to "HSBC Bank Oman S.A.O.G." with effect from June 03, 2012.☐

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

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

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

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

2. Islamic Banking

Table 2.1: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches

(December 31, 2012)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions	Absolute change	
				QoQ	YoY
ASSETS					
Cash & Balances With Treasury Banks	35,189	22,681	57,870	15,294	9,588
Balances With Other Banks	17,654	18,960	36,613	14,049	13,267
Due from Financial Institutions	13,282	7,748	21,030	1,103	7,203
Investments - Net	247,618	146,759	394,377	20,396	120,108
Financing - Net	153,292	78,036	231,328	34,454	31,081
Operating Fixed Assets	11,827	4,959	16,787	603	2,041
Deferred Tax Assets	3,008	34	3,042	310	17
Other Assets	51,709	23,900	75,608	8,675	12,345
TOTAL ASSETS	533,579	303,077	836,656	94,884	195,649
LIABILITIES					
Bills Payable	6,106	1,672	7,778	(1,130)	2,499
Due to Financial Institution	26,762	10,034	36,795	16,498	9,385
Deposits And Other Accounts	446,969	259,501	706,470	78,610	185,470
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	(0)	(5)
Deferred Tax Liabilities	-	37	37	(37)	25
Other Liabilities	12,534	9,731	22,265	(1,313)	(8,960)
TOTAL LIABILITIES	492,371	280,975	773,346	92,628	188,413
NET ASSETS	41,208	22,102	63,310	2,257	7,236
NET ASSETS REPRESENTED BY: -					
Share Capital	37,635	9,648	47,283	300	1,979
Reserves	1,674	70	1,743	311	896
Unappropriated Profit	268	11,569	11,836	1,716	3,369
Share Holders' Equity	39,577	21,287	60,863	2,327	6,245
Surplus/Deficit On Revaluation Of Assets	1,632	815	2,447	(70)	991
TOTAL	41,208	22,102	63,310	2,257	7,236
PROFIT AND LOSS STATEMENT					
	Islamic Banks	Islamic Banking	Islamic Banking	Absolute YoY	
Mark-Up Income	43,345	25,109	68,454	9,981	
Mark-Up Expenses	25,006	14,802	39,808	7,287	
Net Mark-Up Income	18,339	10,307	28,646	2,694	
Provisions & Bad Debts Written Off Directly/(Reversals)	1,668	41	1,709	(132)	
Net Mark-Up Income After Provision	16,671	10,266	26,937	2,826	
Fees, Commission & Brokerage Income	1,678	1,507	3,185	907	
Dividend Income	610	155	766	(356)	
Income From Dealing In Foreign Currencies	805	181	986	(86)	
Other Income	1,646	553	2,199	1,134	
Total Non - Markup Income	4,739	2,396	7,136	1,599	
Total Income	21,410	12,663	34,073	4,425	
Administrative Expenses	16,048	7,717	23,764	5,127	
Other Expenses	106	229	334	(34)	
Total Non-Markup Expenses	16,153	7,946	24,099	5,092	
Profit before Tax and Extra ordinary Items	5,257	4,717	9,974	(668)	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	5,257	4,717	9,974	(668)	
Less: Taxation	1,540	80	1,620	(201)	
PROFIT/ (LOSS) AFTER TAX	3,717	4,637	8,353	(467)	

Table 2.2: Financial Soundness Indicators of Islamic Banking

Percent

	Dec-09	Dec-10	Dec-11	Jun-12	Dec-12
Capital					
Total Capital to Total RWA*	18.5	16.8	18.0	18.1	15.3
Tier 1 Capital to Total RWA*	18.4	16.3	17.2	17.4	14.7
Capital to Total Assets	11.4	9.7	8.7	8.3	7.6
Asset Quality					
NPFs to Total Financing	6.3	7.3	7.6	8.8	7.6
Net NPFs to Net Financing	3.1	3.2	2.9	3.8	2.7
Provision to NPFs	51.7	58.6	63.0	59.5	66.5
Earnings					
ROA before Tax	0.7	0.6	1.9	1.8	1.4
ROA after Tax	0.6	0.6	1.6	1.4	1.2
ROE before Tax	5.9	5.9	20.8	20.6	16.8
ROE after Tax	4.6	5.2	17.3	16.6	14.1
Net Mark-Up Income to Gross Income	79.4	78.5	82.4	80.2	80.1
Non Mark-Up Income to Gross Income	20.6	21.5	17.6	19.8	19.9
Operating Expense to Gross Income	70.3	72.6	60.4	64.7	67.3
Liquidity					
Financing to Deposits	54.3	46.2	38.4	32.7	32.7

**Ratio pertains to Islamic Banks only*

Table 2.3: List of Islamic Banks

As of June 30, 2012	As of December 31, 2012
Islamic Banks	Islamic Banks
1 AlBaraka Bank (Pakistan) Limited	1 AlBaraka Bank (Pakistan) Ltd.
2 BankIslami Pakistan Limited	2 BankIslami Pakistan Ltd.
3 Burj Bank Limited	3 Burj Bank Ltd.
4 Dubai Islamic Bank Pakistan Ltd	4 Dubai Islamic Bank Pakistan Ltd
5 Meezan Bank Ltd	5 Meezan Bank Ltd
Conventional Banks having Islamic Banking Branches	Conventional Banks having Islamic Banking Branches
1 Askari Bank Limited	1 Askari Bank Ltd.
2 Bank Al Habib Ltd	2 Bank Al Habib Ltd
3 Bank Alfalah Ltd	3 Bank Alfalah Ltd
4 Faysal Bank Limited	4 Faysal Bank Ltd.
5 Habib Bank Ltd	5 Habib Bank Ltd
6 Habib Metropolitan Bank	6 Habib Metropolitan Bank
7 MCB Bank Ltd	7 MCB Bank Ltd
8 National Bank of Pakistan	8 National Bank of Pakistan
9 Soneri Bank Ltd	9 Soneri Bank Ltd
10 Standard Chartered Bank	10 Standard Chartered Bank
11 The Bank of Khyber	11 The Bank of Khyber
12 United Bank Limited	12 United Bank Ltd.
	13 Silk Bank Ltd
Grand Total 17 (5+12)	Grand Total 18 (5+13)

3. Non-Banking Financial Institutions

Table 3.1: Balance Sheets and Income Statements of DFIs

							PKR million
Financial Position	CY08	CY09	CY10	CY11	Jun-12	CY12	Absolute change YoY
ASSETS							
Cash & Balances With Treasury Banks	701	1,716	1,740	2,341	481	519	(1,822)
Balances With Other Banks	10,905	6,713	2,866	1,423	2,522	3,601	2,178
Lending To Financial Institutions	8,245	12,085	8,720	2,909	3,172	2,198	(711)
Investments - Net	38,536	62,102	64,115	81,379	88,005	79,065	(2,314)
Advances - Net	36,673	41,416	45,234	46,547	46,737	45,988	(559)
Operating Fixed Assets	2,918	3,098	2,974	2,930	2,960	4,545	1,615
Deferred Tax Assets	790	1,277	1,098	1,193	1,219	3,345	2,152
Other Assets	4,522	3,786	5,500	5,103	5,572	1,164	(3,938)
TOTAL ASSETS	103,290	132,193	132,248	143,825	150,669	140,426	(3,399)
LIABILITIES							
Bills Payable	-	-	-	-	-	-	-
Borrowings From Financial Institution	43,838	51,522	50,306	64,885	67,693	58,165	(6,720)
Deposits And Other Accounts	5,881	18,074	15,856	12,074	14,081	13,510	1,436
Sub-ordinated Loans	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	36	30	15	19	14	11	(9)
Deferred Tax Liabilities	-	2	637	669	719	8,181	7,511
Other Liabilities	4,841	5,814	6,757	6,899	7,537	898	(6,000)
TOTAL LIABILITIES	54,595	75,442	73,571	84,546	90,045	80,764	(3,781)
NET ASSETS	48,695	56,751	58,677	59,279	60,624	59,662	383
NET ASSETS REPRESENTED BY: -							
Share Capital	42,750	47,269	48,343	48,409	48,627	48,409	-
Reserves	11,610	7,250	7,272	7,454	6,018	6,638	(815)
Unappropriated Profit	(5,008)	342	2,116	2,513	4,776	2,501	(12)
Share Holders' Equity	49,352	54,860	57,732	58,375	59,421	57,548	(827)
Surplus/Deficit On Revaluation Of Assets	(657)	1,891	945	904	1,203	2,114	1,210
TOTAL	48,695	56,751	58,677	59,279	60,624	59,662	383
OPERATING POSITION							
	CY08	CY09	CY10	CY11	Jun-12	CY12	Change YoY
Mark-Up/ Return/Interest Earned	10,350	12,592	13,942	15,202	7,501	14,928	(274)
Mark-Up/ Return/Interest Expenses	5,873	6,720	7,318	8,030	4,463	8,524	494
Net Mark-Up / Interest Income	4,478	5,872	6,625	7,172	3,038	6,403	(768)
Provisions & Bad Debts Written Off Directly/(Reversals)	6,159	3,133	1,238	941	(129)	3,975	3,034
Net Mark-Up / Interest Income After Provision	(1,681)	2,739	5,386	6,231	3,167	2,428	(3,803)
Fees, Commission & Brokerage Income	123	191	148	124	56	108	(16)
Dividend Income	669	423	484	854	223	1,036	181
Income From Dealing In Foreign Currencies	560	20	(483)	(160)	73	148	308
Other Income	6,412	844	1,194	534	593	1,329	795
Total Non - Markup / Interest Income	7,763	1,479	1,343	1,352	945	2,620	1,269
Total Income	6,082	4,217	6,729	7,583	4,112	5,049	(2,534)
Administrative Expenses	2,413	2,647	2,977	3,102	1,547	3,397	295
Other Expenses	2,022	62	166	1,905	18	399	(1,505)
Total Non-Markup/Interest Expenses	4,435	2,709	3,144	5,007	1,565	3,796	(1,211)
Profit before Tax and Extra ordinary Items	1,647	1,508	3,586	2,576	2,547	1,253	(1,323)
Extra ordinary/unusual Items -- Gain/(Loss)	(48)	(25)	-	-	-	-	-
Profit/ (Loss) Before Taxation	1,696	1,533	3,586	2,576	2,547	1,253	(1,323)
Less: Taxation	886	630	1,690	1,690	754	1,500	(189)
Profit/ (Loss) after Taxation	810	904	1,896	886	1,793	(248)	(1,134)

Table 3.2: Financial Soundness Indicators of DFIs

	Percent					
	CY08	CY09	CY10	CY11	Jun-12	CY12
Capital						
Total Capital to Total RWA	53.4	52.5	56.1	56.9	57.1	54.8
Tier 1 Capital to Total RWA	53.3	52.4	56.5	57.4	57.5	54.9
Capital to Total Assets	47.1	42.9	44.4	41.2	40.2	42.5
Asset Quality						0.0
NPLs to Total Loans	27.0	27.1	29.9	29.3	32.3	31.8
Net NPLs to Net Loans	11.2	10.1	14.8	14.4	18.3	14.7
Provision to NPLs	65.9	69.8	59.4	59.4	52.9	63.1
Net NPLs to Capital	8.4	7.4	11.4	11.3	14.1	11.3
Earnings						0.0
ROA before Tax	1.5	1.3	2.7	1.9	3.4	0.9
ROA after Tax	0.7	0.8	1.4	0.6	2.4	-0.2
ROE before Tax	3.4	2.9	6.2	4.4	8.4	2.1
ROE after Tax	1.6	1.7	3.3	1.5	5.9	-0.4
Net Interest Income to Gross Income	34.8	79.9	83.1	84.1	76.3	71.0
Operating Expense to Gross Income	22.7	36.9	39.5	58.7	39.3	42.1
Liquidity						0.0
Loans to Deposits	622.9	229.2	285.3	385.5	331.9	340.4
Liquid Assets/Total Assets	31.2	35.9	32.6	40.3	42.3	39.5
Liquid Assets/Total Deposits	547.3	262.4	271.6	480.6	453.0	410.7

Table 3.3: List of Development Finance Institutions

As of June 30, 2012	As of December 31, 2012
1. House Building Finance Company Ltd.	1. House Building Finance Company Ltd.
2. PAIR Investment Company Ltd.	2. PAIR Investment Company Ltd.
3. Pak Brunei investment Company Ltd.	3. Pak Brunei investment Company Ltd.
4. Pak Libya Holding Company Ltd.	4. Pak Libya Holding Company Ltd.
5. Pak Oman Investment Company Ltd.	5. Pak Oman Investment Company Ltd.
6. Pak-China Investment Company Ltd.	6. Pak-China Investment Company Ltd.
7. Pakistan Kuwait Investment Company Ltd.	7. Pakistan Kuwait Investment Company Ltd.
8. Saudi Pak Industrial & Agricultural Investment Company Ltd.	8. Saudi Pak Industrial & Agricultural Investment Company Ltd.

Table 3.4: NBFC's category-wise key variables

Investment Banks

PKR million

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	H1FY13
Equity	2,796	4,112	4,811	6,236	6,659	5,921	9,038	7,482	4,349	4,286	3,503	1,707	1,750
Deposits	11,208	11,062	12,810	12,263	19,907	25,024	15,204	12,593	8,869	6,472	7,176	6,071	4,513
Liabilities	25,211	22,916	31,258	29,338	44,382	48,606	35,550	35,896	26,526	22,007	20,648	17,493	12,070
Advances	12,513	10,058	10,715	13,535	21,274	22,502	18,537	18,721	14,181	7,852	4,774	3,913	2,569
Investments	11,557	11,333	19,888	17,386	20,931	24,088	20,854	17,070	11,196	9,270	11,167	5,696	5,413
Assets	28,007	27,028	36,069	35,568	51,041	54,527	44,588	43,378	30,875	26,294	24,140	16,644	13,821
Income	2,808	4,770	4,699	3,690	4,598	6,441	4,662	5,201	2,835	2,767	2,462	1,602	775
Expense	3,641	4,403	3,959	2,051	4,302	5,058	4,278	4,695	4,953	4,563	2,961	3,291	943

* Un-audited results.

Leasing Companies

PKR million

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	H1FY13
Paid up Capital	3,173	3,879	3,713	3,554	4,683	5,104	5,259	6,467	7,666	4,277	4,277	3,977	3,977
Equity	2,796	4,112	4,811	6,236	6,659	5,921	9,038	7,482	4,349	4,582	4,950	4,223	4,181
Deposits	11,208	11,062	12,810	12,263	19,907	25,024	15,204	12,593	8,869	13,290	5,295	6,358	7,020
Liabilities	25,211	22,916	31,258	29,338	44,382	48,606	35,550	35,896	26,526	32,406	28,568	28,692	29,174
Advances	12,513	10,058	10,715	13,535	21,274	22,502	18,537	18,721	14,181	29,285	26,934	26,551	25,274
Investments	11,557	11,333	19,888	17,386	20,931	24,088	20,854	17,070	11,196	3,635	2,799	2,993	3,095
Assets	28,007	27,028	36,069	35,568	51,041	54,527	44,588	43,378	30,875	36,989	33,473	32,874	33,356
Income	2,808	4,770	4,699	3,690	4,598	6,441	4,662	5,201	2,835	4,686	4,078	4,411	2,323
Expense	3,641	4,403	3,959	2,051	4,302	5,058	4,278	4,695	4,953	5,053	3,900	4,379	2,075

* Un-audited results.

Modarabas

PKR million

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	H1FY13
Paid up Capital	7,467	8,616	8,187	8,081	7,912	7,547	7,193	7,828	8,529	8,439	8,746	12,103	13,245
Equity	6,671	7,727	7,983	8,652	9,965	10,326	11,148	11,845	10,839	11,489	12,455	13,013	13,313
Liabilities	8,833	9,785	7,990	9,471	11,607	13,602	15,191	17,805	12,248	13,000	13,921	16,512	16,177
Assets	15,504	17,512	15,973	18,026	21,572	23,927	26,339	29,643	23,087	24,489	26,343	29,522	29,988

* Un-audited results.

Table 3.5: List of Non-Banking Finance Companies

<u>Investment Banks</u>			
As of June 30, 2012		As of December 31, 2012	
1	Escort Investment Bank Limited	1	Escort Investment Bank Limited
2	First Credit and Investment Bank	2	First Credit and Investment Bank
3	First Dawood Investment Bank Limited	3	First Dawood Investment Bank Limited
4	IGI Investment Bank Limited	4	IGI Investment Bank Limited
5	Invest Capital Investment Bank Limited	5	Invest Capital Investment Bank Limited
6	Security Investment Bank Limited	6	Security Investment Bank Limited
7	Trust Investment Bank Limited	7	Trust Investment Bank Limited
<u>Leasing Companies</u>			
As of June 30, 2012		As of December 31, 2012	
1	Grays Leasing Limited	1	Grays Leasing Limited
2	NBP Leasing Limited	2	NBP Leasing Limited
3	Orix Leasing Pakistan Limited	3	Orix Leasing Pakistan Limited
4	Pak Gulf Leasing Limited	4	Pak Gulf Leasing Limited
5	Saudi Pak Leasing Limited	5	Saudi Pak Leasing Limited
6	Security Leasing Corporation Limited	6	Security Leasing Corporation Limited
7	Sigma Leasing Corporation Limited	7	Sigma Leasing Corporation Limited
8	SME Leasing Limited	8	SME Leasing Limited
9	Standard Chartered Leasing Limited	9	Standard Chartered Leasing Limited

Modarabas

As of June 30, 2012		As of December 31, 2012	
1	Al -Noor Modaraba	1	Al -Noor Modaraba
2	Allied Rental Modaraba	2	Allied Rental Modaraba
3	B.F. Modaraba	3	B.F. Modaraba
4	BRR Guardian Modaraba	4	BRR Guardian Modaraba
5	Crescent Standard Modaraba	5	Crescent Standard Modaraba
6	Elite Capital Modaraba	6	Elite Capital Modaraba
7	Equity Modaraba	7	Equity Modaraba
8	Fidelity Leasing Modaraba	8	Fidelity Leasing Modaraba
9	First Pak Modaraba	9	First Pak Modaraba
10	First Treet Manufacturing Modaraba	10	First Treet Manufacturing Modaraba
11	Habib Bank Modaraba	11	Habib Bank Modaraba
12	Habib Modaraba	12	Habib Modaraba
13	IBL Modaraba	13	IBL Modaraba
14	Imrooz Modaraba	14	Imrooz Modaraba
15	KASB Modaraba	15	KASB Modaraba
16	Modaraba Al-Mali	16	Modaraba Al-Mali
17	National Bank Modaraba	17	National Bank Modaraba
18	Paramount Modaraba	18	Paramount Modaraba
19	Prudential Modaraba	19	Prudential Modaraba
20	Punjab Modaraba	20	Punjab Modaraba
21	Standard Chartered Modaraba	21	Standard Chartered Modaraba
22	Tri-Star Modaraba 1st	22	Trust Modaraba
23	Trust Modaraba	23	UDL Modaraba
24	UDL Modaraba		

4. Insurance Sector

Table 4.1: Insurance Sector: Category-wise key variables

Non-Life Insurance Business

PKR million

	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12
Paid-up capital	5,965	7,101	7,734	8,807	10,245	11,827	13,909	13,347	14,601	16,205	16,277
Investments	14,605	16,402	22,528	34,419	69,677	60,195	63,122	59,268	56,821	55,018	59,096
Gross Premium	19,571	22,052	27,712	33,250	38,196	41,707	43,441	45,813	45,717	23,289	48,706
Net Premium	9,740	11,749	15,931	20,403	23,076	26,293	25,298	25,491	24,743	11,919	24,505
Net Claims Incurred	5,266	6,565	9,017	11,807	17,378	26,297	21,283	17,162	14,640	7,406	14,380
Net Profit after tax	2,642	3,358	5,863	16,819	56,153	(4,089)	5,995	3,605	3,066	3,473	5,025
Total Assets	37,013	44,041	53,753	74,334	121,771	114,497	123,654	121,856	112,883	117,694	120,881

Life Insurance Business

PKR million

	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12
Paid-up capital	2,202	2,317	2,362	2,748	2,847	3,391	4,467	5,895	5,895	6,273	6,273
Investments	87,125	99,026	109,581	129,084	154,675	165,319	199,364	227,547	269,330	307,356	329,505
Gross premium	13,029	14,682	18,552	22,571	27,692	34,861	41,943	53,831	69,936	38,909	91,406
Net premium	12,662	14,236	17,964	21,848	26,818	33,786	40,771	52,531	66,274	37,770	89,385
Gross claims incurred	6,687	7,887	8,818	10,994	13,353	16,737	19,774	21,214	20,469	14,045	32,916
Net profit (after tax)	395	320	393	657	1,679	(137)	1,068	940	1,519	834	2,447
Total assets	108,036	123,899	142,329	164,605	191,746	213,959	228,581	292,810	348,993	380,271	428,884

Reinsurance Business

PKR million

	CY03	CY04	CY05	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12
Paid up Capital	450	450	450	450	540	3,000	3,000	3,000	3,000	3,000	3,000
Investments	1,886	2,719	2,873	3,588	6,412	5,459	5,481	4,674	5,793	5,226	6,434
Gross Premium	4,697	5,241	4,160	4,499	4,731	4,555	5,839	6,552	6,893	3,081	8,154
Net Premium	1,447	2,289	2,005	1,415	1,695	1,896	2,170	2,940	3,535	2,069	4,096
Net Claims incurred	1,011	1,329	823	777	931	962	904	1,688	2,018	1,009	2,217
Net Profit after tax	333	325	594	672	3,727	886	269	526	844	446	1,104
Total Assets	6,232	6,613	5,634	6,464	10,447	12,528	12,372	12,535	12,878	12,523	14,565

Table 4.2: List of Insurance Companies

Non-Life Insurance

As on June 2012	As on December 2012
1 ACE Insurance Limited	1 ACE Insurance Limited
2 Adamjee Insurance Company Limited	2 Adamjee Insurance Company Limited
3 Allianz EFU Health Insurance Limited	3 Allianz EFU Health Insurance Limited
4 Alfalah Insurance	4 Alfalah Insurance
5 Alpha Insurance Company Limited	5 Alpha Insurance Company Limited
6 Asia Insurance Company Limited	6 Asia Insurance Company Limited
7 Askari General Insurance	7 Askari General Insurance
8 Atlas Insurance Limited	8 Atlas Insurance Limited
9 Capital Insurance Company Limited	9 Capital Insurance Company Limited
10 Central Insurance Company Limited	10 Central Insurance Company Limited
11 Century Insurance Company Limited	11 Century Insurance Company Limited
12 Continental Insurance Company Limited	12 Continental Insurance Company Limited
13 East West Insurance Company Limited	13 East West Insurance Company Limited
14 EFU General Insurance Limited	14 EFU General Insurance Limited
15 Habib Insurance Company limited	15 Habib Insurance Company limited
16 IGI Insurance Limited	16 IGI Insurance Limited
17 National Insurance Company Limited	17 National Insurance Company Limited
18 New Hampshire Insurance Company	18 New Hampshire Insurance Company
19 New Jubilee Insurance Company Limited	19 New Jubilee Insurance Company Limited
20 PICIC Insurance Limited	20 PICIC Insurance Limited
21 Premier Insurance Limited	21 Premier Insurance Limited
22 Reliance Insurance Company Limited	22 Reliance Insurance Company Limited
23 Saudi Pak Insurance Company Limited	23 Saudi Pak Insurance Company Limited
24 Security General Insurance Company Limited	24 Security General Insurance Company Limited
25 Shaheen Insurance Company Limited	25 Shaheen Insurance Company Limited
26 Silver Star Insurance Company Limited	26 Silver Star Insurance Company Limited
27 The Asian Mutual Insurance Company (Guarantee) Limited	27 The Asian Mutual Insurance Company (Guarantee) Limited
28 The Cooperative Insurance Society of Pakistan	28 The Cooperative Insurance Society of Pakistan
29 The Crescent Star Insurance Company Limited	29 The Crescent Star Insurance Company Limited
30 The Pakistan General Insurance Company Limited	30 The Pakistan General Insurance Company Limited
31 The United Insurance Company of Pakistan Limited	31 The United Insurance Company of Pakistan Limited
32 The Universal Insurance Company Limited	32 The Universal Insurance Company Limited
33 TPL Direct Insurance Limited	33 TPL Direct Insurance Limited
34 UBL Insurers Limited	34 UBL Insurers Limited

Non-Life Takaful Companies

As on June 2012	As on December 2012
1 Pak Kuwait Takaful Company Limited	1 Pak Kuwait Takaful Company Limited
2 Pak Qatar General Takaful Limited	2 Pak Qatar General Takaful Limited
3 Takaful Pakistan Limited	3 Takaful Pakistan Limited

Life Insurance

As on June 2012	As on December 2012
1 Adamjee Life Assurance Company Limited	1 Adamjee Life Assurance Company Limited
2 American Life insurance Company (Pakistan) Limited	2 American Life insurance Company (Pakistan) Limited
3 Asia Care Health & Life Insurance Company Limited	3 Asia Care Health & Life Insurance Company Limited
4 East West Life Assurance Company Limited	4 East West Life Assurance Company Limited
5 EFU Life Assurance Limited	5 EFU Life Assurance Limited
6 New Jublee Life Insurance Company limited	6 New Jublee Life Insurance Company limited
7 State Life Insurance Corporation of Pakistan	7 State Life Insurance Corporation of Pakistan

Life Takaful Companies

As on June 2012	As on December 2012
1 Dawood Family Takaful Limited	1 Dawood Family Takaful Limited
2 Pak Qatar Family Takaful Limited	2 Pak Qatar Family Takaful Limited

Reinsurance

As on June 2012	As on December 2012
1 Pakistan Reinsurance Company Limited	1 Pakistan Reinsurance Company Limited