

Annexures

List of Annexures

1. Statistics of the Overall Banking System	64
Table 1.1: Key variables of Balance Sheet and Profit & Loss Statement	64
Table 1.2: Growth Rates of Key Variables and Key Financial Soundness Indicators (FSIs).....	64
Table 1.3: Group wise Balance Sheets and Income Statements of Banks.....	65
Table 1.4: Financial Soundness Indicators*	66
Table 1.5: Banks' category-wise key variables	68
Table 1.6: Concentration in the Banking System	70
Asset Quality:.....	71
Table 1.7: Asset Quality Indicators of the Banking System	71
Table 1.8: Segment-wise Advances and Non Performing Loans (NPLs).....	73
Table 1.9: Sector-wise Advances and Non Performing Loans (NPLs).....	73
Soundness & Resilience:.....	74
Table 1.10: Category-wise Profitability of the Banking System	74
Table 1.11: Category-wise Profitability Indicators of the Banking System	74
Table 1.12: Break-up of Mark-up/Return/Interest Earned	75
Table 1.13: Distribution of Banks by Capital Adequacy Ratio (CAR)	75
Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIS	76
Table 1.15: Stress Testing Results of the Banking System.....	77
Table 1.16: List of Banks	78
2. Islamic Banking.....	79
Table 2.1: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches.....	79
Table 2.2: Financial Soundness Indicators of Islamic Banking.....	80
Table 2.3: List of Islamic Banks	81
3. Non-Banking Financial Institutions.....	82
Table 3.1: Balance Sheets and Income Statements of DFIs.....	82
Table 3.2: Financial Soundness Indicators of DFIs.....	83
Table 3.3: List of Development Finance Institutions	84
Table 3.4: NBFC's category-wise key variables.....	85
Table 3.5: List of Non-Banking Finance Companies	86

4. Insurance Sector.....	88
Table 4.1: Insurance Sector: Category-wise key variables	88
Table 4.2: List of Insurance Companies	89

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. Moreover, FY stands for Financial Year.

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	Jun-13
Total Assets	4,353	5,172	5,628	6,516	7,117	8,171	8,653	9,711	10,090
Investments (net)	833	1,276	1,087	1,737	2,157	3,055	3,275	4,013	4,253
Advances (net)	2,428	2,688	3,173	3,240	3,358	3,349	3,573	3,804	3,727
Deposits	3,255	3,854	4,218	4,786	5,451	6,244	6,803	7,294	7,756
Equity	402	544	563	660	695	784	808	882	901
Profit Before Tax (ytd)	124	107	63	81	105	170	99	178	82
Profit After Tax (ytd)	84	73	43	54	65	112	64	118	55
Provisioning Charges (ytd)	22	60	106	97	75	50	11	40	18
Non-Performing Loans	177	218	359	446	556	592	635	615	616
Non-Performing Loans (net)	39	30	109	134	185	182	214	176	165

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

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

Percent

	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13		
Growth Rates	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	YoY	QoQ	YoY
Assets	18.8	8.8	15.8	9.2	14.8	3.2	12.2	18.9	3.7	16.6
Loans (Net)	10.7	18.0	2.1	3.7	(0.3)	4.2	5.6	12.9	(0.1)	4.3
Deposits	18.4	9.4	13.5	13.9	14.5	7.7	14.0	16.8	7.2	14.0
Investments (Net)	53.1	(14.8)	59.9	24.2	41.6	2.7	25.0	31.4	2.2	29.8
Equity	35.3	3.4	17.3	5.2	12.9	2.6	11.8	12.5	4.3	11.5
KEY FSIs:	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13		
Capital Adequacy Ratio	12.3	12.2	14.0	13.9	15.1	15.1	15.6	15.5		
Capital to Total Assets	10.5	10.0	10.1	9.8	9.6	9.3	9.1	8.9		
NPLs to Loans (Gross)	7.6	10.5	12.6	14.9	15.7	15.9	14.5	14.8		
Net NPLs to Net Loans	1.1	3.4	4.1	5.5	5.4	6.0	4.6	4.4		
ROA (Before Tax)	2.2	1.2	1.3	1.5	2.2	2.4	2.0	1.7		
ROE^ (Before Tax)	22.6	11.4	13.2	15.5	23.0	25.9	21.4	18.5		
Liquid Assets/ Total Deposits	45.1	37.7	44.5	47.1	59.5	54.3	64.5	63.7		
Advances to Deposit Ratio	69.7	75.2	67.7	61.6	53.6	52.5	52.2	48.1		

^ Based on Average Equity plus Surplus on Revaluation.

1. Statistics of the Overall Banking System

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

June 30, 2013 (Un-audited)

PKR million

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

1. Statistics of the Overall Banking System

Table 1.4: Financial Soundness Indicators*

Percent

Indicators	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
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	15.8
Local Private Banks	12.7	11.8	11.9	13.9	13.6	14.4	14.9	14.9	15.0
Foreign Banks	15.0	14.6	21.8	23.0	23.8	31.3	31.0	30.7	26.4
Commercial Banks	13.3	12.8	12.6	14.5	14.1	15.3	15.2	15.6	15.5
Specialized Banks	-8.3	-6.2	-4.9	-1.5	4.7	8.9	10.9	12.3	13.7
All Banks	12.7	12.3	12.2	14.0	13.9	15.1	15.1	15.6	15.5
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	12.7
Local Private Banks	10.4	9.9	10.0	11.4	11.4	12.3	12.7	12.4	12.7
Foreign Banks	14.3	14.0	21.3	22.5	23.5	31.1	30.8	30.5	26.2
Commercial Banks	10.8	10.5	10.6	12.0	12.0	13.3	13.2	13.2	13.1
Specialized Banks	-13.3	-12.5	-10.1	-5.8	-0.9	3.4	5.4	6.8	7.8
All Banks	10.0	10.0	10.1	11.6	11.6	13.0	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	9.6
Local Private Banks	9.2	10.2	10.0	9.9	9.3	9.2	8.9	8.6	8.5
Foreign Banks	10.1	11.2	14.5	14.8	14.8	16.7	17.6	16.5	16.3
Commercial Banks	9.9	10.9	10.3	10.4	9.9	9.7	9.4	9.1	8.9
Specialized Banks	-8.0	-5.4	-3.2	-1.7	1.2	5.4	7.6	8.3	10.5
All Banks	9.4	10.5	10.0	10.1	9.8	9.6	9.3	9.1	8.9
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	17.1
Local Private Banks	5.2	6.5	8.7	11.1	12.5	13.8	13.4	13.3	13.5
Foreign Banks	1.0	1.6	2.9	6.7	9.5	10.4	11.1	13.4	11.3
Commercial Banks	5.7	6.7	9.9	12.1	14.5	15.3	15.5	14.1	14.3
Specialized Banks	39.1	34.3	28.8	25.5	28.7	30.1	30.4	27.6	30.7
All Banks	6.9	7.6	10.5	12.6	14.9	15.7	15.9	14.5	14.8
Provision to NPLs									
Public Sector Commercial Banks	84.5	89.0	66.9	67.8	52.4	58.2	50.0	62.8	65.2
Local Private Banks	78.7	88.5	70.2	71.0	73.2	74.6	74.9	75.2	77.8
Foreign Banks	191.7	157.0	81.9	75.2	86.6	89.3	88.7	94.0	95.9
Commercial Banks	81.5	89.1	69.3	70.1	66.9	69.9	66.9	72.0	74.5
Specialized Banks	64.1	68.6	72.4	65.7	63.4	59.1	55.5	61.3	53.2
All Banks	77.8	86.1	69.6	69.9	66.7	69.3	66.3	71.5	73.2
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	6.7
Local Private Banks	1.1	0.8	2.7	3.5	3.7	3.9	3.7	3.6	3.3
Foreign Banks	-1.0	-0.9	0.5	1.8	1.4	1.2	1.4	1.0	0.5
Commercial Banks	1.1	0.8	3.3	4.0	5.3	5.1	5.7	4.4	4.1
Specialized Banks	18.7	14.0	10.0	10.5	12.8	14.9	16.2	12.9	17.2
All Banks	1.6	1.1	3.4	4.1	5.5	5.4	6.0	4.6	4.4
Net NPLs to Capital									
Public Sector Commercial Banks	6.4	3.4	30.3	27.4	48.8	41.8	60.0	32.2	31.0
Local Private Banks	7.1	4.1	15.9	17.4	18.9	17.1	16.8	15.9	13.7
Foreign Banks	-5.1	-4.1	1.6	4.4	2.6	1.9	2.1	1.4	0.7
Commercial Banks	6.2	3.7	17.9	18.8	25.0	21.6	24.9	18.7	16.7
Specialized Banks	-	-	-	-	-	-	-	1.0	-
All Banks	9.7	5.6	19.4	20.4	26.7	23.1	26.5	19.9	18.3
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	1.3
Local Private Banks	3.1	2.0	1.3	1.3	1.5	2.3	2.5	2.1	1.7
Foreign Banks	3.2	1.5	0.0	-0.3	0.9	2.3	1.4	0.4	1.9
Commercial Banks	3.2	2.3	1.1	1.3	1.5	2.2	2.3	2.0	1.6
Specialized Banks	-1.3	1.4	3.2	3.1	2.0	2.4	3.1	2.7	3.4
All Banks	3.1	2.2	1.2	1.3	1.5	2.2	2.4	2.0	1.7

1. Statistics of the Overall Banking System

Financial Soundness Indicators* cont'd:

Percent

Indicators	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
EARNINGS									
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	0.9
Local Private Banks	2.1	1.4	0.9	0.9	0.9	1.5	1.6	1.4	1.1
Foreign Banks	2.1	0.7	0.3	(0.3)	0.4	1.5	0.6	(0.1)	1.2
Commercial Banks	2.2	1.6	0.8	0.9	0.9	1.5	1.5	1.3	1.1
Specialized Banks	(1.8)	0.7	1.8	1.2	1.2	1.6	2.1	1.8	2.2
All Banks	2.1	1.5	0.8	0.9	1.0	1.5	1.6	1.3	1.1
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	13.3
Local Private Banks	36.2	20.4	12.9	13.2	15.6	24.7	27.9	24.1	20.1
Foreign Banks	30.0	13.1	0.0	(2.4)	5.8	14.5	8.4	2.2	11.2
Commercial Banks	34.7	21.8	10.6	12.4	15.0	22.7	24.5	21.2	18.2
Specialized Banks	-	-	-	-	-	-	-	1.0	-
All Banks	35.2	22.6	11.4	13.2	15.5	23.0	25.9	21.4	18.5
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	9.0
Local Private Banks	25.0	13.8	8.5	8.6	9.3	16.1	18.1	15.9	13.4
Foreign Banks	20.4	6.0	2.2	(2.3)	2.7	9.5	3.5	(0.5)	7.4
Commercial Banks	23.7	15.0	7.3	8.6	9.4	14.9	15.8	14.0	12.2
Specialized Banks	-	-	-	-	-	-	-	4.0	-
All Banks	23.8	15.4	7.8	8.9	9.6	15.1	17.3	14.2	12.4
NII/Gross Income									
Public Sector Commercial Banks	69.5	65.9	65.4	63.0	69.1	69.4	66.7	64.1	60.4
Local Private Banks	73.5	70.7	73.2	75.9	77.2	77.9	73.7	73.0	72.0
Foreign Banks	65.8	59.1	61.3	64.8	67.6	72.2	73.3	69.0	78.1
Commercial Banks	72.1	69.2	71.2	73.3	75.4	76.2	72.6	71.3	70.1
Specialized Banks	40.1	42.8	46.6	44.7	51.0	67.3	62.7	63.7	66.4
All Banks	70.9	68.2	70.3	72.4	74.7	76.0	72.3	71.1	70.0
Cost / Income Ratio									
Public Sector Commercial Banks	31.8	30.2	39.1	47.5	49.1	49.9	57.7	55.4	56.5
Local Private Banks	40.7	45.4	51.6	50.1	52.5	50.8	50.8	52.6	56.1
Foreign Banks	49.8	57.0	69.6	77.5	65.2	59.3	61.0	75.8	66.8
Commercial Banks	39.4	42.8	50.0	50.9	52.4	50.9	52.3	53.8	56.4
Specialized Banks	62.6	53.2	52.1	61.3	61.3	60.4	59.5	62.4	56.6
All Banks	40.3	43.2	50.1	51.2	52.7	51.1	52.5	54.1	56.4
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	37.0
Local Private Banks	31.1	32.5	26.8	32.3	35.7	46.2	44.7	50.8	51.7
Foreign Banks	41.0	41.6	45.2	55.0	64.6	68.6	67.4	69.4	72.7
Commercial Banks	32.2	33.8	28.3	32.9	36.4	45.9	43.1	48.8	49.4
Specialized Banks	23.0	27.9	24.5	19.8	19.6	23.5	23.8	23.7	24.1
All Banks	31.9	33.6	28.2	32.7	36.1	45.5	42.7	48.4	49.0
Liquid Assets/Total Deposits									
Public Sector Commercial Banks	42.6	47.1	38.9	40.1	43.5	51.3	40.5	49.4	45.1
Local Private Banks	40.6	42.9	35.0	43.4	45.8	59.5	55.8	66.5	66.5
Foreign Banks	61.1	61.1	71.6	82.4	96.4	104.3	101.6	108.0	140.8
Commercial Banks	42.0	44.3	37.1	44.0	46.8	59.1	54.0	64.1	63.4
Specialized Banks	205.4	247.7	229.4	167.1	149.4	202.0	202.1	214.0	218.4
All Banks	42.7	45.1	37.7	44.5	47.1	59.5	54.3	64.5	63.7
Advances/Deposits									
Public Sector Commercial Banks	64.6	60.0	68.4	65.2	58.0	55.2	59.0	60.9	54.3
Local Private Banks	74.5	70.1	75.1	66.6	61.3	52.0	49.7	48.8	45.0
Foreign Banks	80.1	75.2	68.9	56.1	42.0	39.6	39.7	37.4	40.7
Commercial Banks	72.7	73.8	73.6	66.0	60.1	52.3	51.2	50.9	46.8
Specialized Banks	528.4	507.3	577.0	560.8	491.5	540.1	535.9	556.9	556.9
All Banks	74.6	69.7	75.2	67.7	61.6	53.6	52.5	52.2	48.1

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

1. Statistics of the Overall Banking System

Table 1.5: Banks' category-wise key variables

All Banks

PKR billion

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
Paid up Capital	168	248	281	325	358	405	459	428	471
Equity	402	544	563	660	695	784	808	882	901
Deposits	3,255	3,854	4,218	4,786	5,451	6,244	6,803	7,294	7,756
Liabilities	3,951	4,627	5,065	5,856	6,422	7,386	7,845	8,829	9,189
Advances (net of Provision)	2,428	2,688	3,173	3,240	3,358	3,349	3,573	3,804	3,727
Investments (net of Provisions)	833	1,276	1,087	1,737	2,157	3,055	3,275	4,013	4,253
Assets	4,353	5,172	5,628	6,516	7,117	8,171	8,653	9,711	10,090
Income	385	475	582	690	721	856	456	930	456
Expense	262	368	519	609	617	686	358	752	374
Profit before tax	124	107	63	81	105	170	99	178	82
Profit after tax	84	73	43	54	65	112	64	118	55

Public Sector Commercial Banks

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
Paid up Capital	12,278	16,671	18,544	21,339	34,030	41,414	43,096	61,284	47,059
Equity	102,043	142,270	111,986	139,219	159,790	166,172	163,828	188,541	183,177
Deposits	665,642	812,856	819,683	952,373	1,087,506	1,248,199	1,302,371	1,414,547	1,563,995
Liabilities	734,145	893,622	930,324	1,090,831	1,205,801	1,396,686	1,454,196	1,649,868	1,724,529
Advances (net of Provision)	429,716	487,362	560,666	620,596	630,704	689,423	768,577	861,295	849,470
Investments (net of Provisions)	179,883	296,670	204,784	297,689	383,310	479,609	456,008	588,623	563,667
Assets	836,189	1,035,892	1,042,310	1,230,050	1,365,591	1,562,858	1,618,023	1,838,410	1,907,706
Income	73,519	90,970	103,421	119,979	108,949	121,753	81,519	168,541	84,907
Expense	41,961	57,748	96,855	103,218	131,722	151,113	67,604	140,935	72,907
Profit before tax	31,558	33,222	6,566	16,762	22,773	29,359	13,915	27,606	12,000
Profit after tax	21,192	23,851	5,644	14,372	16,798	19,833	9,083	19,803	8,091

Local Private Banks

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
Paid up Capital	124,252	199,547	214,571	253,015	274,587	309,306	360,079	309,642	367,866
Equity	287,882	389,726	421,074	487,719	498,613	567,665	589,875	639,646	660,614
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	6,046,280
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	7,109,656
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	2,723,378
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	3,549,227
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	7,770,270
Income	273,918	348,149	437,498	524,275	470,401	528,855	351,582	717,584	350,818
Expense	187,158	278,615	385,022	463,734	547,425	660,306	271,255	572,018	286,018
Profit before tax	86,760	69,530	52,477	60,541	77,024	131,451	80,327	145,566	64,801
Profit after tax	59,490	47,263	34,704	39,265	45,646	85,716	52,095	95,896	43,154

1. Statistics of the Overall Banking System

Foreign Banks

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
Paid up Capital	17,469	17,085	32,130	34,885	33,992	38,720	40,285	41,149	41,040
Equity	22,686	19,373	33,971	35,739	34,509	42,530	42,446	40,783	40,011
Deposits	150,093	117,561	147,938	160,936	156,331	167,870	160,354	158,703	127,023
Liabilities	201,081	153,339	200,590	205,297	198,745	212,744	199,377	205,908	205,834
Advances (net of Provision)	120,223	88,455	101,921	90,325	65,628	66,411	63,724	59,322	51,639
Investments (net of Provisions)	38,477	26,427	22,593	52,373	79,809	113,382	90,755	85,519	113,150
Assets	223,783	172,711	234,562	241,037	233,253	255,274	241,823	246,690	245,845
Income	24,107	20,169	24,005	27,741	23,100	22,979	13,194	25,143	9,592
Expense	17,784	17,733	23,998	28,591	25,147	28,579	11,405	24,227	7,322
Profit before tax	6,323	2,435	7	(850)	2,046	5,601	1,789	916	2,270
Profit after tax	4,288	1,122	651	(809)	960	3,660	740	(227)	1,499

Specialized Banks

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
Paid up Capital	14,452	14,849	15,506	15,507	15,507	15,508	15,508	15,508	15,351
Equity	(10,214)	(6,931)	(4,163)	(2,424)	1,791	7,990	11,855	13,239	17,515
Deposits	13,491	14,320	13,883	16,588	18,962	17,327	18,279	17,738	18,360
Liabilities	129,173	134,125	134,332	142,414	142,577	141,179	143,486	146,713	148,942
Advances (net of Provision)	70,617	72,647	80,114	93,031	93,197	93,585	97,954	98,785	102,251
Investments (net of Provisions)	16,581	15,926	12,147	13,819	14,495	19,546	31,644	26,430	27,063
Assets	118,959	127,193	130,178	139,990	144,367	149,169	155,341	159,952	166,457
Income	13,944	15,943	17,039	17,612	14,063	12,022	10,178	19,053	10,790
Expense	14,710	14,272	12,888	13,392	16,909	15,540	7,611	14,962	7,732
Profit before tax	(766)	1,671	4,151	4,220	2,846	3,518	2,567	4,091	3,058
Profit after tax	(1,075)	875	2,317	1,617	1,665	2,388	1,745	2,760	2,138

1. Statistics of the Overall Banking System

Table 1.6: Concentration in the Banking System

June 30, 2013 (Un-audited)

Percent

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

1. Statistics of the Overall Banking System

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	Jun-13
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	4,177,875
NPLs	176,766	217,998	359,238	446,005	555,968	591,579	634,790	614,929	616,470
Provision	137,672	187,603	249,914	311,588	370,778	410,016	420,864	439,421	451,136
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	3,726,738
Net NPLs	39,094	30,395	109,324	134,417	185,190	181,563	213,926	175,541	165,334

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

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
OAEM	12,660	8,999	11,558	12,152	14,141	15,521	17,429	14,320	19,811
Sub Standard	17,718	36,520	78,503	63,905	53,030	50,262	61,056	46,060	48,541
Doubtful	17,429	24,248	67,877	77,809	68,665	58,346	55,700	54,847	40,598
Loss	128,959	148,233	201,301	292,138	420,132	467,450	500,606	499,702	507,520
Total	176,766	217,999	359,238	446,005	555,968	591,579	634,790	614,929	616,470

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

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
OAEM	176	715	743	-	-	-	-	-	-
Sub Standard	3,516	9,366	17,490	13,666	11,787	9,669	11,684	9,172	8,927
Doubtful	6,670	12,454	29,782	32,386	31,255	20,196	15,940	19,978	16,625
Loss	107,147	144,173	185,746	251,691	311,391	364,059	375,971	393,684	407,546
Total	117,508	166,708	233,761	297,743	354,434	393,924	403,596	422,834	433,097

Category-wise Break up of Banks' Advances

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
PSCBs	465,065	526,566	629,389	700,902	716,562	786,264	866,735	963,624	955,840
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	3,041,894
FBs	122,626	90,666	104,440	95,113	71,495	73,215	70,715	67,873	57,940
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	4,055,675
SBs	94,459	94,974	101,189	111,723	113,961	113,828	117,831	118,920	122,200
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	4,177,875

1. Statistics of the Overall Banking System

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

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
PSCBs	41,841	44,054	102,656	118,400	163,786	166,289	196,399	163,057	163,153
LPBs	96,475	139,997	224,395	292,780	352,672	383,437	394,720	409,930	409,260
FBs	1,253	1,409	3,077	6,369	6,774	7,623	7,883	9,097	6,572
CBs	139,568	185,460	330,128	417,549	523,232	557,349	599,003	582,085	578,984
SBs	37,198	32,538	29,110	28,456	32,736	34,230	35,788	32,845	37,485
Industry	176,766	217,998	359,238	446,005	555,968	591,579	634,790	614,929	616,470

Category-wise Banks' Provisions

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
PSCBs	35,349	39,204	68,723	80,305	85,858	96,840	98,158	102,329	106,371
LPBs	76,080	123,855	157,598	207,803	258,289	286,128	295,838	308,406	318,516
FBs	2,403	2,211	2,519	4,788	5,867	6,804	6,991	8,551	6,301
CBs	113,831	165,271	228,839	292,896	350,014	389,773	400,987	419,285	431,188
SBs	23,841	22,332	21,075	18,692	20,764	20,244	19,877	20,135	19,949
Industry	137,672	187,603	249,914	311,588	370,778	410,016	420,864	439,421	451,136

Category-wise Banks' Advanes (net of provisions)

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
PSCBs	429,716	487,362	560,666	620,596	630,704	689,423	768,577	861,295	849,470
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	2,723,378
FBs	120,223	88,455	101,922	90,325	65,628	66,411	63,724	59,322	51,639
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	3,624,487
SBs	70,617	72,647	80,114	93,031	93,197	93,585	97,954	98,785	102,251
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	3,726,738

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

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
PSCBs	6,492	4,850	33,934	38,095	77,928	69,448	98,241	60,729	56,782
LPBs	20,395	16,142	66,797	84,977	94,382	97,309	98,882	101,524	90,743
FBs	(1,150)	(803)	558	1,581	907	819	892	579	271
CBs	25,737	20,189	101,289	124,653	173,218	167,576	198,016	162,832	147,797
SBs	13,356	10,206	8,035	9,764	11,972	13,987	15,911	12,709	17,537
Industry	39,094	30,395	109,324	134,417	185,190	181,563	213,926	175,541	165,334

1. Statistics of the Overall Banking System

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

amount in PKR million, ratio in percent

	Jun-12			Dec-12			Jun-13		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	2,583,699	439,543	17.0	2,760,068	418,993	15.2	2,698.3	425.9	15.8
SMEs Sector	257,815	96,478	37.4	276,684	95,740	34.6	244.2	90.1	36.9
Agriculture Sector	190,630	34,610	18.2	203,503	29,587	14.5	213.9	39.6	18.5
Consumer sector	245,191	44,406	18.1	250,264	43,718	17.5	262.4	40.8	15.6
<i>i. Credit cards</i>	23,183	4,873	21.0	23,154	4,983	21.5	21.9	3.6	16.4
<i>ii. Auto loans</i>	45,496	4,731	10.4	45,348	4,653	10.3	51.2	4.4	8.6
<i>iii. Consumer durable</i>	135	93	68.9	126	90	71.7	0.1	0.1	68.3
<i>iv. Mortgage loans</i>	55,216	16,767	30.4	52,990	16,628	31.4	51.9	16.1	31.1
<i>v. Other personal loans</i>	121,160	17,942	14.8	128,647	17,364	13.5	137.4	16.7	12.1
Commodity financing	535,897	6,246	1.2	512,847	5,867	1.1	565.5	5.8	1.0
Staff Loans	80,838	1,463	1.8	84,515	1,588	1.9	85.1	1.2	1.4
Others	99,557	12,045	12.1	108,417	11,750	10.8	108.5	13.0	12.0
Total	3,993,626	634,790	15.9	4,196,299	607,243	14.5	4,177.9	616.5	14.8

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

amount in PKR million, ratio in percent

	Jun-12			Dec-12			Jun-13		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	350,683	37,133	10.6	354,343	32,343	9.1	364.1	42.3	11.6
Automobile/Transportation	56,011	11,050	19.7	56,329	11,140	19.8	58.1	12.9	22.2
Cement	63,352	17,989	28.4	58,351	17,112	29.3	53.8	15.9	29.5
Chemical & Pharmaceuticals	153,278	14,310	9.3	150,101	14,909	9.9	151.7	15.5	10.2
Electronics	55,164	24,485	44.4	57,003	23,894	41.9	53.9	24.8	46.0
Financial	77,027	10,051	13.0	81,725	8,547	10.5	106.2	8.1	7.6
Individuals	337,424	54,166	16.1	333,309	54,106	16.2	341.9	49.7	14.5
Insurance	684	1	0.1	340	1	0.2	0.2	0.0	0.4
Others	1,638,085	229,317	14.0	1,783,342	205,755	11.5	1,764.2	207.8	11.8
Production/Transmission of Energy	483,109	20,377	4.2	492,814	18,265	3.7	443.3	19.9	4.5
Shoes & Leather garments	24,513	3,351	13.7	23,742	3,048	12.8	24.4	3.0	12.1
Sugar	122,274	11,544	9.4	105,558	10,898	10.3	134.3	7.1	5.3
Textile	632,023	201,018	31.8	699,342	207,225	29.6	681.8	209.5	30.7
Total	3,993,626	634,790	15.9	4,196,299	607,243	14.5	4,177.9	616.5	14.8

1. Statistics of the Overall Banking System

Soundness & Resilience:

Table 1.10: Category-wise Profitability of the Banking System

PKR billion

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun13
Profit Before Tax									
PSCBs	31.5	33.2	6.6	16.8	22.8	29.4	13.9	27.6	12.0
LPBs	85.6	69.5	52.5	60.5	77.0	131.5	80.3	145.6	64.8
FBs	6.3	2.4	0.0	(0.9)	2.0	5.6	1.8	0.9	2.3
CBs	123.5	105.2	59.0	76.5	101.8	166.4	96.0	174.1	79.1
SBs	0.1	1.7	4.2	4.2	2.8	3.5	2.6	4.1	3.1
All Banks	123.6	106.9	63.2	80.7	104.7	169.9	98.6	178.2	82.1
Profit After Tax									
PSCBs	21.2	23.9	5.6	14.4	16.8	19.8	9.1	19.8	8.1
LPBs	59.1	47.3	34.7	39.3	45.6	85.7	52.1	95.9	43.2
FBs	4.3	1.1	0.6	(0.8)	1.0	3.7	0.7	(0.2)	1.5
CBs	84.6	72.2	41.0	52.8	63.4	109.2	61.9	115.5	52.7
SBs	(0.5)	0.9	2.3	1.6	1.7	2.4	1.7	2.8	2.1
All Banks	84.1	73.1	43.3	54.4	65.1	111.6	63.7	118.2	54.9

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

Percent

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
Before Tax ROA									
PSCBs	4.0	3.5	0.6	1.5	1.8	2.0	1.8	1.6	1.3
LPBs	3.1	2.0	1.3	1.3	1.5	2.3	2.5	2.1	1.7
FBs	3.2	1.5	0.0	-0.3	0.9	2.3	1.4	0.4	1.9
CBs	3.2	2.3	1.1	1.3	1.5	2.2	2.3	2.0	1.6
SBs	-1.3	1.4	3.2	3.1	2.0	2.4	3.1	2.7	3.4
All Banks	3.1	2.2	1.2	1.3	1.5	2.2	2.4	2.0	1.7
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	13.3
LPBs	36.2	20.4	12.9	13.2	15.6	24.7	27.9	24.1	20.1
FBs	30.0	13.1	0.0	-2.4	5.8	14.5	8.4	2.2	11.2
CBs	34.7	21.8	10.6	12.4	15.0	22.7	24.5	21.2	18.2
SBs	-	-	-	-	-	-	-	1.0	-
All Banks	35.2	22.6	11.4	13.2	15.5	23.0	25.9	21.4	18.5

1. Statistics of the Overall Banking System

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

amount in PKR billion, share in percent

Items	CY10		CY11		Jun-12		CY12		Jun-13	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	398.9	63.9	423.5	56.6	211.8	54.1	420.9	53.1	195.7	50.5
Investments	196.3	31.4	297.8	39.8	169.7	43.3	350.4	44.2	183.3	47.3
Deposits, repo and others	29.4	4.8	26.4	3.5	10.3	2.6	21.1	2.7	8.3	2.1
Total	624.7	100.0	747.7	100.0	391.8	100.0	792.3	100.0	387.3	100.0

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

	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun13
Less than 10	7	9	9	6	5	5	5	5	5
10 to 15	15	12	10	15	13	10	11	9	11
Over 15	17	18	21	19	20	23	22	24	22
Total	39	39	40	40	38	38	38	38	38

1. Statistics of the Overall Banking System

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

June 30, 2013 (Un-audited)

PKR million

	All Banks and DFIs	PSCBs	LPBs	FBs	SBs	All Banks	DFIs
Equity							
1.1	Fully Paid-up Capital/Capital Deposited with SBP	521,851	47,520	369,531	41,040	15,351	473,442 48,409
1.2	Balance in Share Premium Account	(35,262)	17,000	(52,262)	-	-	(35,262) -
1.3	Reserve for issue of Bonus shares	-	-	-	-	-	-
General Reserves as disclosed on the Balance Sheet (including statutory reserve)							
1.4		175,934	25,139	132,785	155	11,312	169,391 6,543
1.5	Un-appropriated/Unremitted profits (net of accumulated loss	136,436	41,604	110,178	(1,286)	(16,436)	134,060 2,376
1.6	Sub-Total (1.1 to 1.5)	798,959	131,262	562,432	39,909	10,227	741,631 57,328
Deductions							
1.7	Goodwill	42,557	1,361	40,860	269	0	42,491 66
1.8	Shortfall in Provisions required against Classified assets	2,253	204	1,816	234	-	2,253 -
1.9	Deficit on account of revaluation of AFS investment	35	68	201	4	(280)	(8) 43
1.10	Any increase in equity capital resulting from a securitization t	399	-	399	-	-	399 -
1.11	Investments in TFCs of other banks	9,771	536	2,874	-	-	3,410 6,361
1.12	Other Deductions	18,620	3,019	13,834	-	98	16,952 1,668
1.13	Sub-Total (1.7 to 1.12)	73,635	5,188	60,913	507	(182)	65,498 8,137
1.14	Total Eligible Tier 1 capital(1.6 less 1.13)	725,324	126,074	501,520	39,403	10,409	676,133 49,190
Supplementary Capital							
Freely available General Provisions or reserves for loan losses-up to maximum of 1.25% of Risk Weighted Assets							
2.1		15,823	3,524	10,481	162	1,472	15,639 184
2.2	Revaluation reserves eligible upto 45%	67,177	21,357	40,989	69	3,370	65,784 1,392
2.3	Foreign Exchange Translation Reserves	34,825	9,116	25,709	-	-	34,825 -
2.4	Undisclosed reserves	(16)	-	(16)	-	-	(16) -
2.5	Subordinated debt-up to maximum of 50% of total equity	30,483	-	27,278	-	3,204	30,483 -
2.6	Total Tier 2 Supplementary Capital(2.1 to 2.5)	148,292	33,998	104,441	231	8,046	146,716 1,576
Deductions							
2.7	Other deductions	18,620	3,019	13,834	-	98	16,952 1,668
2.8	Total Deductions	18,620	3,019	13,834	-	98	16,952 1,668
2.9	Total eligible tier 2 capital	129,672	30,979	90,607	231	7,947	129,764 (92)
2.10	Eligible tier 3						
Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)							
2.11		129,672	30,979	90,607	231	7,947	129,764 (92)
2.13	TOTAL CAPITAL (1.14 plus 2.9)	854,996	157,053	592,126	39,634	18,356	805,897 49,098
Risk Weighted Amounts							
3.1	Total Credit Risk Weighted Assets	4,061,006	792,118	2,984,018	109,305	115,825	4,001,265 59,741
3.2	Total Market Risk Weighted Assets	450,801	72,844	349,227	12,418	318	434,808 15,993
3.3	Total Operational Risk Assets	798,036	130,491	607,191	28,576	17,621	783,879 14,156
3.4	Total Risk Weighted Amount	5,309,843	995,453	3,943,061	150,300	133,764	5,219,952 89,891
Capital Adequacy Ratios							
4.1	Credit Risk Capital Adequacy Ratio	21.1%	19.8%	19.8%	36.3%	15.8%	20.1% 82.2%
4.2	Tier 1 capital to Total Risk Weighted Amount	13.7%	12.7%	12.7%	26.2%	7.8%	13.0% 54.7%
4.3	Total Capital Adequacy Ratio	16.1%	15.8%	15.0%	26.4%	13.7%	15.4% 54.6%
Other Deductins from Tier 1 and Tier 2 Capital							
Investments in equity and other regulatory capital of majority owned securities or other financial subsidiaries not consolidated in the balance sheet							
5.1		97	-	-	-	97	97 -
Significant minority investments in banking, securities and other financial entities							
5.2		29,629	4,356	24,325	-	100	28,781 849
Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)							
5.3		6,322	1,683	2,312	-	-	3,994 2,328
Significant minority and majority investments in commercial entities exceeding 15% of Banks Capital							
5.4		542	-	384	-	-	384 159
Securitization exposure subject to deduction (para 4.3.1 of instructions)							
5.5		648	-	648	-	-	648 -
5.6	Others	-	-	-	-	-	-
5.7	Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital (5.1 to 5.6)	37,239	6,038	27,668	-	197	33,903 3,336

1. Statistics of the Overall Banking System

Table 1.15: Stress Testing Results of the Banking System

June 30, 2013 (Un-audited)

Shock Details		Number of Banks with CAR*			
		< 8%	8% > 10%	> 10%	
Pre-Shock Position		2	1	33	
Credit Shocks		Nature of Shock	< 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	7	3	27
C-2	Default of top 3 private sector individual borrowers (fund based exposures only) of the banks.	Hypothetical	5	3	29
C-3	Default of top 3 private sector Individuals (both fund based and non-fund based exposures) of the banks.	Hypothetical	6	4	27
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	4	0	33
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	4	2	31
C-6	Increase in NPLs to Loans Ratio (NPLR) equivalent to the maximum quarterly increase in NPLs to Loans Ratio of the individual banks during the last 5 years.	Historical	4	0	33
C-7	Increase in NPLs of all banks by 21% which is equivalent to the maximum quarterly increase in NPLs of the banking system during the last 5 years (Mar-09).	Historical	4	0	33
C-8	Increase in NPLs to Loans Ratio of Textile Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years.	Historical	4	0	33
C-9	Increase in NPLs to Loans Ratio of Consumer Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years.	Historical	3	1	33
C-10	Increase in NPLs to Loans Ratio of Agriculture & SME Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years.	Historical	3	1	33
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical	NPLR 13.99%	Critical NPLR 51.98%	Difference 37.99%
Market Shocks			< 8%	8% > 10%	> 10%
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	Hypothetical	4	2	31
IR-2	Upward shift coupled with steepening of the yield curve by increasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the maximum quarterly increase experienced during the last 4 years (July-08).	Historical	4	2	31
IR-3	Downward Shift plus flattening of the yield curve by decreasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the maximum quarterly increase experienced during the last 4 years (April-09).	Historical	2	2	33
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	3	1	33
ER-2	Depreciation of Pak Rupee exchange rate by 14.5% equivalent to the quarterly high depreciation of rupee against dollar experienced during the last 4 years (May08-Aug08).	Historical	3	1	33
ER-3	Appreciation of Pak Rupee exchange rate by 3.2% equivalent to the quarterly high level of appreciation of rupee against dollar experienced during the last 4 years (Oct08-Jan09).	Historical	3	1	33
EQ-1	Fall in general equity prices by 41.4% (Oct08-Jan09).	Historical	4	1	32
EQ-2	Fall in general equity prices by 50%.	Hypothetical	4	1	32
Combined Credit & Market Shocks			< 8%	8% > 10%	> 10%
COMB-1	Increase in NPLs equivalent to historically high quarterly increase in NPLs to Loan Ratio (Shock C-6) and upward shift plus steepening of the yield curve (Shock IR-2) and fall in equity prices (Shock- EQ-1)	Historical	5	1	31
COMB-2	10% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss (Shock- C-1), parallel upward shift in the yield curve by 3% (Shock IR-1) and fall in equity prices by 50% (Shock- EQ-2)	Hypothetical	9	6	22
Liquidity Shocks			No. of Banks with no liquidity after		
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	Number of Banks with		
			LCR<1		LCR>2
			8		7

* Excluding IDBL.

1. Statistics of the Overall Banking System

Table 1.16: List of Banks

CY11	Jun-12	CY12	Jun-13
A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)
First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.
National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan
Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.
The Bank of Khyber	The Bank of Khyber	The Bank of Khyber	The Bank of Khyber
The Bank of Punjab	The Bank of Punjab	The Bank of Punjab	The Bank of Punjab
B. Local Private Banks (22)	B. Local Private Banks (22)	B. Local Private Banks (22)	B. Local Private Banks (22)
AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.
Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.
Askari Bank Ltd.	Askari Bank Ltd.	Askari Bank Ltd.	Askari Bank Ltd.
Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.
Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.
BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.
Burj Bank Ltd. #	Burj Bank Ltd. #	Burj Bank Ltd. #	Burj Bank Ltd. #
Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
Faysal Bank Ltd.	Faysal Bank Ltd.	Faysal Bank Ltd.	Faysal Bank Ltd.
Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
KASB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.
MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
Meezan Bank Ltd.	Meezan Bank Ltd.	Meezan Bank Ltd.	Meezan Bank Ltd.
NIB Bank Ltd.	NIB Bank Ltd.	NIB Bank Ltd.	NIB Bank Ltd.
SAMBA Bank Ltd.	SAMBA Bank Ltd.	SAMBA Bank Ltd.	SAMBA Bank Ltd.
Silk Bank Ltd.	Silk Bank Ltd.	Silk Bank Ltd.	Silk Bank Ltd.
Soneri Bank Ltd.	Soneri Bank Ltd.	Soneri Bank Ltd.	Soneri Bank Ltd.
Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.
Summit Bank Ltd. ^	Summit Bank Ltd. ^	Summit Bank Ltd. ^	Summit Bank Ltd. ^
United Bank Ltd.	United Bank Ltd.	United Bank Ltd.	United Bank Ltd.
C. Foreign Banks (7)	C. Foreign Banks (7)	C. Foreign Banks (7)	C. Foreign Banks (7)
Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.
Barclays Bank PLC	Barclays Bank PLC	Barclays Bank PLC	Barclays Bank PLC
Citibank N.A.	Citibank N.A.	Citibank N.A.	Citibank N.A.
Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG
HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.
Industrial and Commercial Bank of China Ltd.^^	Industrial and Commercial Bank of China Ltd.^^	Industrial and Commercial Bank of China Ltd.^^	Industrial and Commercial Bank of China Ltd.^^
Oman International Bank S.A.O.G.	HSBC Bank Oman S.A.O.G. ##	HSBC Bank Oman 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 Ltd. ###	Industrial Development Bank Ltd. ###	Industrial Development Bank Ltd. ###
Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.
SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.
Zarai 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

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.

^^ 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

(June 30, 2013)

PKR million

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

2. Islamic Banking

Table 2.2: Financial Soundness Indicators of Islamic Banking

Percent

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

* Ratio pertains to Islamic Banks only and does not include Islamic Banking Branches

2. Islamic Banking

Table 2.3: List of Islamic Banks

As of December 31, 2012	As of June 30, 2013
Islamic Banks	Islamic Banks
1 AlBaraka Bank (Pakistan) Ltd.	1 AlBaraka Bank (Pakistan) Ltd.
2 BankIslami Pakistan Ltd.	2 BankIslami Pakistan Ltd.
3 Burj Bank Ltd.	3 Burj Bank Ltd.
4 Dubai Islamic Bank Pakistan Ltd	4 Dubai Islamic Bank Pakistan Ltd
5 Meezan Bank Ltd	5 Meezan Bank Ltd
Conventional Banks having Islamic Banking Branches	Conventional Banks having Islamic Banking Branches
1 Askari Bank Ltd.	1 Askari Bank Ltd.
2 Bank Al Habib Ltd	2 Bank Al Habib Ltd
3 Bank Alfalah Ltd	3 Bank Alfalah Ltd
4 Faysal Bank Ltd.	4 Faysal Bank Ltd.
5 Habib Bank Ltd	5 Habib Bank Ltd
6 Habib Metropolitan Bank	6 Habib Metropolitan Bank
7 MCB Bank Ltd	7 MCB Bank Ltd
8 National Bank of Pakistan	8 National Bank of Pakistan
9 Silk Bank Ltd	9 Silk Bank Ltd
10 Soneri Bank Ltd	10 Soneri Bank Ltd
11 Standard Chartered Bank	11 Standard Chartered Bank
12 The Bank of Khyber	12 The Bank of Khyber
13 United Bank Ltd.	13 <i>The Bank of Punjab*</i>
	14 United Bank Ltd.
Grand Total 18 (5+13)	Grand Total 19 (5+14)

* *The Bank of Punjab started its Islamic Banking operations during H1CY13*

3. Non-Banking Financial Institutions

Table 3.1: Balance Sheets and Income Statements of DFIs

Financial Position	CY09	CY10	CY11	Jun-12	CY12	Jun-13	PKR million
							Absolute change YoY
ASSETS							
Cash & Balances With Treasury Banks	1,716	1,740	2,341	481	519	513	32
Balances With Other Banks	6,713	2,866	1,423	2,522	3,601	2,518	(4)
Lending To Financial Institutions	12,085	8,720	2,909	3,172	2,198	5,534	2,362
Investments - Net	62,102	64,115	81,379	88,005	79,065	75,773	(12,233)
Advances - Net	41,416	45,234	46,547	46,737	45,988	43,726	(3,011)
Operating Fixed Assets	3,098	2,974	2,930	2,960	4,545	3,329	369
Deferred Tax Assets	1,277	1,098	1,193	1,219	3,345	1,116	(102)
Other Assets	3,786	5,500	5,103	5,572	1,164	4,710	(862)
TOTAL ASSETS	132,193	132,248	143,825	150,669	140,426	137,218	(13,450)
LIABILITIES							
Bills Payable	-	-	-	-	-	-	-
Borrowings From Financial Institution	51,522	50,306	64,885	67,693	58,165	50,610	(17,083)
Deposits And Other Accounts	18,074	15,856	12,074	14,081	13,510	15,578	1,497
Sub-ordinated Loans	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	30	15	19	14	11	8	(6)
Deferred Tax Liabilities	2	637	669	719	8,181	914	195
Other Liabilities	5,814	6,757	6,899	7,537	898	9,956	2,419
TOTAL LIABILITIES	75,442	73,571	84,546	90,045	80,764	77,066	(12,980)
NET ASSETS	56,751	58,677	59,279	60,624	59,662	60,153	(471)
NET ASSETS REPRESENTED BY: -							
Share Capital	47,269	48,343	48,409	48,627	48,409	48,627	-
Reserves	7,250	7,272	7,454	6,018	6,638	6,226	208
Unappropriated Profit	342	2,116	2,513	4,776	2,501	3,048	(1,728)
Share Holders' Equity	54,860	57,732	58,375	59,421	57,548	57,901	(1,520)
Surplus/Deficit On Revaluation Of Assets	1,891	945	904	1,203	2,114	2,252	1,049
TOTAL	56,751	58,677	59,279	60,624	59,662	60,153	(471)
OPERATING POSITION							
	CY09	CY10	CY11	Jun-12	CY12	Jun-13	Change YoY
Mark-Up/ Return/Interest Earned	12,592	13,942	15,202	7,501	14,928	5,814	(1,687)
Mark-Up/ Return/Interest Expenses	6,720	7,318	8,030	4,463	8,524	3,148	(1,316)
Net Mark-Up / Interest Income	5,872	6,625	7,172	3,038	6,403	2,667	(371)
Provisions & Bad Debts Written Off Directly/(Reversals)	3,133	1,238	941	(129)	3,975	(175)	(46)
Net Mark-Up / Interest Income After Provision	2,739	5,386	6,231	3,167	2,428	2,842	(325)
Fees, Commission & Brokerage Income	191	148	124	56	108	36	(20)
Dividend Income	423	484	854	223	1,036	338	115
Income From Dealing In Foreign Currencies	20	(483)	(160)	73	148	29	(44)
Other Income	844	1,194	534	593	1,329	1,087	494
Total Non - Markup / Interest Income	1,479	1,343	1,352	945	2,620	1,491	546
Total Income	4,217	6,729	7,583	4,112	5,049	4,333	221
Administrative Expenses	2,647	2,977	3,102	1,547	3,397	1,724	177
Other Expenses	62	166	1,905	18	399	(33)	(50)
Total Non-Markup/Interest Expenses	2,709	3,144	5,007	1,565	3,796	1,692	126
Profit before Tax and Extra ordinary Items	1,508	3,586	2,576	2,547	1,253	2,642	95
Extra ordinary/unusual Items -- Gain/(Loss)	(25)	-	-	-	-	-	-
Profit/ (Loss) Before Taxation	1,533	3,586	2,576	2,547	1,253	2,642	95
Less: Taxation	630	1,690	1,690	754	1,500	608	(146)
Profit/ (Loss) after Taxation	904	1,896	886	1,793	(248)	2,034	241

3. Non-Banking Financial Institutions

Table 3.2: Financial Soundness Indicators of DFIs

	Percent						
	CY08	CY09	CY10	CY11	Jun-12	CY12	Jun-13
Capital							
Total Capital to Total RWA	53.4	52.5	56.1	56.9	57.1	54.8	54.6
Tier 1 Capital to Total RWA	53.3	52.4	56.5	57.4	57.5	54.9	54.7
Capital to Total Assets	47.1	42.9	44.4	41.2	40.2	42.5	43.8
Asset Quality							
NPLs to Total Loans	27.0	27.1	29.9	29.3	32.3	31.8	31.6
Net NPLs to Net Loans	11.2	10.1	14.8	14.4	18.3	14.7	13.7
Provision to NPLs	65.9	69.8	59.4	59.4	52.9	63.1	65.5
Net NPLs to Capital	8.4	7.4	11.4	11.3	14.1	11.3	10.0
Earnings							
ROA before Tax	1.5	1.3	2.7	1.9	3.4	0.9	3.8
ROA after Tax	0.7	0.8	1.4	0.6	2.4	-0.2	2.9
ROE before Tax	3.4	2.9	6.2	4.4	8.4	2.1	8.7
ROE after Tax	1.6	1.7	3.3	1.5	5.9	-0.4	6.7
Net Interest Income to Gross Income	34.8	79.9	83.1	84.1	76.3	71.0	64.1
Operating Expense to Gross Income	22.7	36.9	39.5	58.7	39.3	42.1	40.7
Liquidity							
Loans to Deposits	622.9	229.2	285.3	385.5	331.9	340.4	280.7
Liquid Assets/Total Assets	31.2	35.9	32.6	40.3	42.3	39.5	37.9
Liquid Assets/Total Deposits	547.3	262.4	271.6	480.6	453.0	410.7	333.8

3. Non-Banking Financial Institutions

Table 3.3: List of Development Finance Institutions

As of December 31, 2012	As of June 30, 2013
1. House Building Finance Company Ltd.	1. House Building Finance Company Ltd.
2. PAIR Investment Company Ltd.	2. PAIR Investment Company Ltd.
3. Pak Brunei investment Company Ltd.	3. Pak Brunei investment Company Ltd.
4. Pak Libya Holding Company Ltd.	4. Pak Libya Holding Company Ltd.
5. Pak Oman Investment Company Ltd.	5. Pak Oman Investment Company Ltd.
6. Pak-China Investment Company Ltd.	6. Pak-China Investment Company Ltd.
7. Pakistan Kuwait Investment Company Ltd.	7. Pakistan Kuwait Investment Company Ltd.
8. Saudi Pak Industrial & Agricultural Investment Company Ltd.	8. Saudi Pak Industrial & Agricultural Investment Company Ltd.

3. Non-Banking Financial Institutions

Table 3.4: NBFC's category-wise key variables

Investment Banks

PKR million

	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	H1FY13	FY13
Equity	4,811	6,236	6,659	5,921	9,038	7,482	4,349	4,286	3,503	1,707	1,750	1,066
Deposits	12,810	12,263	19,907	25,024	15,204	12,593	8,869	6,472	7,176	6,071	4,513	4,005
Liabilities	31,258	29,338	44,382	48,606	35,550	35,896	26,526	22,007	20,648	17,493	12,070	10,767
Advances	10,715	13,535	21,274	22,502	18,537	18,721	14,181	7,852	4,774	3,913	2,569	3,294
Investments	19,888	17,386	20,931	24,088	20,854	17,070	11,196	9,270	11,167	5,696	5,413	3,873
Assets	36,069	35,568	51,041	54,527	44,588	43,378	30,875	26,294	24,140	16,644	13,821	11,762
Income	4,699	3,690	4,598	6,441	4,662	5,201	2,835	2,767	2,462	1,602	775	976
Expense	3,959	2,051	4,302	5,058	4,278	4,695	4,953	4,563	2,961	3,291	943	1,788

Leasing Companies

PKR million

	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	H1FY13	FY13
Paid up Capital	3,713	3,554	4,683	5,104	5,259	6,467	7,666	4,277	4,277	3,977	3,977	4,505
Equity	4,811	6,236	6,659	5,921	9,038	7,482	4,349	4,582	4,950	4,223	4,181	5,023
Deposits	12,810	12,263	19,907	25,024	15,204	12,593	8,869	13,290	5,295	6,358	7,020	8,386
Liabilities	31,258	29,338	44,382	48,606	35,550	35,896	26,526	32,406	28,568	28,692	29,174	29,290
Advances	10,715	13,535	21,274	22,502	18,537	18,721	14,181	29,285	26,934	26,551	25,274	28,543
Investments	19,888	17,386	20,931	24,088	20,854	17,070	11,196	3,635	2,799	2,993	3,095	4,048
Assets	36,069	35,568	51,041	54,527	44,588	43,378	30,875	36,989	33,473	32,874	33,356	34,341
Income	4,699	3,690	4,598	6,441	4,662	5,201	2,835	4,686	4,078	4,411	2,323	4,526
Expense	3,959	2,051	4,302	5,058	4,278	4,695	4,953	5,053	3,900	4,379	2,075	3,880

Modarabas

PKR million

	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	H1FY13	FY13
Paid up Capital	8,187	8,081	7,912	7,547	7,193	7,828	8,529	8,439	8,746	12,103	13,245	9,367
Equity	7,983	8,652	9,965	10,326	11,148	11,845	10,839	11,489	12,455	13,013	13,313	13,824
Liabilities	7,990	9,471	11,607	13,602	15,191	17,805	12,248	13,000	13,921	16,512	16,177	17,610
Assets	15,973	18,026	21,572	23,927	26,339	29,643	23,087	24,489	26,343	29,522	29,988	31,434

3. Non-Banking Financial Institutions

Table 3.5: List of Non-Banking Finance Companies

<u>Investment Banks</u>	
As of June 30,2013	As of December 31,2013
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 Inevstment Bank Limited	3 First Dawood Inevstment 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 30,2013	As of December 31,2013
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 SME Leasing Limited	7 SME Leasing Limited
8 Standard Chartered Leasing Limited	8 Standard Chartered Leasing Limited

3. Non-Banking Financial Institutions

<u>Modarabas</u>			
As of June 30,2013		As of December 31,2013	
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	Trust Modaraba	22	Trust Modaraba
23	UDL Modaraba	23	UDL Modaraba
24	Unicap Modaraba		

4. Insurance Sector

Table 4.1: Insurance Sector: Category-wise key variables

Non-Life Insurance Business

PKR million

	CY05	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Jun-13
Paid-up capital	7,734	8,807	10,245	11,827	13,909	13,347	14,601	16,205	16,277	17,698
Investments	22,528	34,419	69,677	60,195	63,122	59,268	56,821	55,018	59,096	59,951
Gross Premium	27,712	33,250	38,196	41,707	43,441	45,813	45,717	23,289	48,706	27,175
Net Premium	15,931	20,403	23,076	26,293	25,298	25,491	24,743	11,919	24,505	13,282
Net Claims Incurred	9,017	11,807	17,378	26,297	21,283	17,162	14,640	7,406	14,380	7,354
Net Profit after tax	5,863	16,819	56,153	(4,089)	5,995	3,605	3,066	3,473	5,025	4,387
Total Assets	53,753	74,334	121,771	114,497	123,654	121,856	112,883	117,694	120,881	126,737

Life Insurance Business

PKR million

	CY05	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Jun-13
Paid-up capital	2,362	2,748	2,847	3,391	4,467	5,895	5,895	6,273	6,273	6,624
Investments	109,581	129,084	154,675	165,319	199,364	227,547	269,330	307,356	329,505	369,131
Gross premium	18,552	22,571	27,692	34,861	41,943	53,831	69,936	38,909	91,406	45,666
Net premium	17,964	21,848	26,818	33,786	40,771	52,531	66,274	37,770	89,385	44,644
Net claims incurred	8,818	10,994	13,353	16,737	19,774	21,214	20,469	14,045	32,916	17,532
Net profit (after tax)	393	657	1,679	(137)	1,068	940	1,519	834	2,447	881
Total assets	142,329	164,605	191,746	213,959	228,581	292,810	348,993	380,271	428,884	470,068

Reinsurance Business

PKR million

	CY05	CY06	CY07	CY08	CY09	CY10	CY11	Jun-12	Dec-12	Jun-13
Paid up Capital	450	450	540	3,000	3,000	3,000	3,000	3,000	3,000	6,061
Investments	2,873	3,588	6,412	5,459	5,481	4,674	5,793	5,226	6,434	6,137
Gross Premium	4,160	4,499	4,731	4,555	5,839	6,552	6,893	3,081	8,154	3,404
Net Premium	2,005	1,415	1,695	1,896	2,170	2,940	3,535	2,069	4,096	2,178
Net Claims incurred	823	777	931	962	904	1,688	2,018	1,009	2,217	1,006
Net Profit after tax	594	672	3,727	886	269	526	844	446	1,104	597
Total Assets	5,634	6,464	10,447	12,528	12,372	12,535	12,878	12,523	14,565	14,645

4. Insurance Sector

Table 4.2: List of Insurance Companies

Non-Life Insurance

As on December 2012		As on June 2013	
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 December 2012		As on June 2013	
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

4. Insurance Sector

Life Insurance

As on December 2012	As on June 2013
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 December 2012	As on June 2013
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 December 2012	As on June 2013
1 Pakistan Reinsurance Company Limited	1 Pakistan Reinsurance Company Limited