

Annexures

Annexure I - Balance Sheet and Profit & Loss Statement of Banks

PKR million

BALANCE SHEET	Dec-12	Dec-13	Dec-14	Dec-15
ASSETS				
Cash & Balances With Treasury Banks	805,672	840,233	723,664	909,429
Balances With Other Banks	191,599	186,221	149,631	198,395
Lending To Financial Institutions	169,630	273,991	429,380	360,772
Investments - Net	4,009,213	4,305,484	5,309,630	6,880,765
Advances - Net	3,760,289	4,046,587	4,447,300	4,815,827
Operating Fixed Assets	247,678	259,405	277,030	310,102
Deferred Tax Assets	75,542	78,855	67,077	65,644
Other Assets	501,219	546,214	702,550	602,301
TOTAL ASSETS	9,760,842	10,536,989	12,106,261	14,143,234
LIABILITIES			-	
Bills Payable	110,077	122,707	137,651	145,089
Borrowings From Financial Institution	1,035,671	723,828	1,001,447	1,766,145
Deposits And Other Accounts	7,300,687	8,318,058	9,229,773	10,389,260
Sub-ordinated Loans	55,160	40,070	44,329	51,366
Liabilities Against Assets Subject To Finance Lease	52	34	33	50
Deferred Tax Liabilities	17,924	18,288	37,149	47,622
Other Liabilities	359,444	375,374	448,432	420,935
TOTAL LIABILITIES	8,879,016	9,598,360	10,898,816	12,820,468
NET ASSETS	881,826	938,629	1,207,445	1,322,767
NET ASSETS REPRESENTED BY:			-	
Share Capital	463,647	481,250	587,053	619,862
Reserves	155,287	175,593	189,242	192,039
Unappropriated Profit	154,610	164,440	227,151	290,908
Share Holders' Equity	773,544	821,283	1,003,446	1,102,809
Surplus/Deficit On Revaluation Of Assets	108,281	117,346	203,999	219,958
TOTAL	881,826	938,629	1,207,445	1,322,767
PROFIT AND LOSS STATEMENT	Dec-12	Dec-13	Dec-14*	Dec-15*
Mark-Up/ Return/Interest Earned	800,800	776,653	919,821	981,760
Mark-Up/ Return/Interest Expenses	460,918	444,431	504,990	485,575
Net Mark-Up / Interest Income	339,882	332,222	414,830	496,185
Provisions & Bad Debts Written Off Directly/(Reversals)	32,492	36,252	25,323	38,874
Net Mark-Up / Interest Income After Provision	307,390	295,970	389,507	457,311
Fees, Commission & Brokerage Income	54,002	62,337	70,421	82,640
Dividend Income	21,686	14,606	14,098	16,910
Income From Dealing In Foreign Currencies	21,745	21,431	28,396	22,824
Other Income	40,559	42,036	54,434	86,369
Total Non - Markup / Interest Income	137,993	140,409	167,349	208,743
	445,383	436,379	556,856	666,053
Administrative Expenses	252,861	267,990	304,588	330,006
Other Expenses	4,813	3,237	5,726	7,231
Total Non-Markup/Interest Expenses	257,674	271,227	310,313	337,237
Profit before Tax and Extra ordinary Items	187,709	165,153	246,543	328,817
Extra ordinary/unusual Items - Gain/(Loss)	848.99	2.01	3.79	0.51
PROFIT/ (LOSS) BEFORE TAXATION	186,860	165,151	246,539	328,816
Less: Taxation	65,480	54,176	83,171	129,811
PROFIT/ (LOSS) AFTER TAX	121,380	110,975	163,368	199,006

Annexure II - Financial Soundness Indicators of the Banking Sector

percent

Indicators	Dec-12	Dec-13	14-Dec	Dec-15
CAPITAL ADEQUACY				
Risk Weighted CAR [^]	15.4	14.9	17.1	17.3
Tier 1 Capital to RWA	12.8	12.6	14.3	14.4
Capital to Total Assets	9.0	8.9	10.0	8.4
ASSET QUALITY				
NPLs to Total Loans	14.5	13.0	12.3	11.4
Provision to NPLs	71.8	78.4	79.8	84.9
Net NPLs to Net Loans	4.6	3.1	2.7	1.9
Net NPLs to Capital ^{^^}	19.4	13.4	10.1	7.7
EARNINGS				
Return on Assets (Before Tax)	2.1	1.7	2.2	2.5
Return on Assets (After Tax)	1.4	1.1	1.5	1.5
ROE (Avg. Equity & Surplus) (Before Tax)	22.7	18.4	24.3	25.8
ROE (Avg. Equity & Surplus) (After Tax)	14.7	12.4	16.1	15.6
NII/Gross Income	71.1	70.3	71.3	70.4
Cost / Income Ratio	53.9	57.4	53.3	47.8
LIQUIDITY				
Liquid Assets/Total Assets	47.4	47.3	49.2	53.8
Liquid Assets/Total Deposits	63.3	60.0	64.5	73.3
Advances/Deposits	51.5	48.6	48.2	46.4

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

^{^^} Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Net NPLs to Capital Ratio. Prior to Jun-15, Balance Sheet Capital was used for calculation of this ratio.

Annexure III - List of Banks

Dec-14	Dec-15
A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)
First Women Bank Ltd.	First Women Bank Ltd.
National Bank of Pakistan	National Bank of Pakistan
Sindh Bank Ltd.	Sindh Bank Ltd.
The Bank of Khyber	The Bank of Khyber
The Bank of Punjab	The Bank of Punjab
B. Local Private Banks (22)	B. Local Private Banks (22)
AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.
Allied Bank Ltd.	Allied Bank Ltd.
Askari Bank Ltd.	Askari Bank Ltd.
Bank AL Habib Ltd.	Bank AL Habib Ltd.
Bank Alfalah Ltd.	Bank Alfalah Ltd.
BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.
Burj Bank Ltd.	Burj Bank Ltd.
Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
Faysal Bank Ltd.	Faysal Bank Ltd.
Habib Bank Ltd.	Habib Bank Ltd.
Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
JS Bank Ltd.	JS Bank Ltd.
<i>KASB Bank Ltd.*</i>	MCB Bank Ltd.
MCB Bank Ltd.	<i>MCB Islamic Bank Ltd.***</i>
Meezan Bank Ltd.	Meezan Bank Ltd.
NIB Bank Ltd.	NIB Bank Ltd.
SAMBA Bank Ltd.	SAMBA Bank Ltd.
Silk Bank Ltd	Silk Bank Ltd
Soneri Bank Ltd.	Soneri Bank Ltd.
Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.
Summit Bank Ltd	Summit Bank Ltd
United Bank Ltd.	United Bank Ltd.
C. Foreign Banks (6)	C. Foreign Banks (4)
Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.
<i>Barclays Bank PLC.**</i>	Citibank N.A.
Citibank N.A.	Deutsche Bank AG
Deutsche Bank AG	Industrial and Commercial Bank of China Ltd.
Industrial and Commercial Bank of China Ltd.	
<i>HSBC Bank Oman S.A.O.G. #</i>	
D. Specialized Banks (4)	D. Specialized Banks (4)
Industrial Development Bank Ltd.	Industrial Development Bank Ltd.
Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.
SME Bank Ltd.	SME Bank Ltd.
Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.
All Commercial Banks (33)	All Commercial Banks (31)
Include A + B + C	Include A + B + C
All Banks (37)	All Banks (35)
Include A + B + C + D	Include A + B + C + D

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

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

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

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

Annexure IV - Composition of Islamic Banking Institutions

Dec-14		Dec-15	
	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	MCB Islamic Bank Ltd.
		6	Meezan Bank Ltd
	Conventional Banks having Islamic Banking Branches		Conventional Banks having Islamic Banking Branches
1	Askari Bank Ltd.	1	Askari Bank Ltd.
2	Allied Bank Ltd.	2	Allied Bank Ltd.
3	Bank Al Habib Ltd	3	Bank Al Habib Ltd
4	Bank Alfalah Ltd	4	Bank Alfalah Ltd
5	Faysal Bank Ltd.	5	Faysal Bank Ltd.
6	Habib Bank Ltd	6	Habib Bank Ltd
7	Habib Metropolitan Bank	7	Habib Metropolitan Bank
8	MCB Bank Ltd	8	MCB Bank Ltd
9	National Bank of Pakistan	9	National Bank of Pakistan
10	Silk Bank Ltd	10	Silk Bank Ltd
11	Sindh Bank Ltd	11	Sindh Bank Ltd
12	Soneri Bank Ltd	12	Soneri Bank Ltd
13	Standard Chartered Bank	13	Standard Chartered Bank
14	Summit Bank Ltd.	14	Summit Bank Ltd.
15	The Bank of Khyber	15	The Bank of Khyber
16	The Bank of Punjab	16	The Bank of Punjab
17	United Bank Ltd.	17	United Bank Ltd.
	Grand Total 22 (5+17)		Grand Total 23 (6+17)

Annexure V - List of Non-Banking Financial Institutions

Development Finance Institutions	
1	House Building Finance Company Ltd.
2	PAIR Investment Company Ltd.
3	Pak Brunei Investment Company Ltd.
4	Pak Libya Holding Company Ltd.
5	Pak Oman Investment Company Ltd.
6	Pak-China Investment Company Ltd.
7	Pakistan Kuwait Investment Company Ltd.
8	Saudi Pak Industrial & Agricultural Investment Company Ltd.
Leasing Companies	
1	Grays Leasing Limited
2	NBP Leasing Limited
3	Orix Leasing Pakistan Limited
4	Pak-Gulf Leasing Company Limited
5	Saudi Pak Leasing
6	Security Leasing Corporation Limited
7	Sindh Leasing
8	SME Leasing Limited
9	Standard Chartered Leasing Limited
Investment Finance Companies	
1	Escorts Investment Bank
2	First Credit and Investment Bank Ltd.
3	First Dawood Investment Bank Limited
4	IGI Investment Bank
5	Invest Capital Investment Bank Limited
6	Security Investment Bank Ltd.
7	Trust Investment Bank Limited

Annexure V - List of Non-Banking Financial Institutions

Modarabas	
1	Allied Rental Modaraba
2	B.F. Modaraba
3	B.R.R. Guardian Modaraba
4	Crescent Standarad Modaraba
5	First Al-Noor Modaraba
6	First Elite Capital Modaraba
7	First Equity Modaraba
8	First Fidelity Leasing Modaraba
9	First Habib Modaraba
10	First IBL Modaraba
11	First Imrooz Modaraba
12	First Islamic Modaraba
13	First National Bank Modaraba
14	First Pak Modaraba
15	First Paramount Modaraba
16	First Prudential Modaraba
17	First Punjab Modaraba
18	First Treet Manufacturing Modaraba
19	First UDL Modaraba
20	KASB Modaraba
21	Modaraba AL-Mali
22	Sindh Modaraba
23	Standard Chartered Modaraba
24	Trust Modaraba

Annexure VI - List of Insurance Companies

Non-Life Insurance Companies	
1	ACE Insurance Ltd.
2	Adamjee Insurance Company Ltd.
3	Alfalah Insurance Company Ltd.
4	Allianz EFU Health Insurance Ltd.
5	Alpha Insurance Company Ltd.
6	Asia Insurance Company Ltd.
7	Askari General Insurance
8	Atlas Insurance Ltd.
9	Capital Insurance Company Ltd.
10	Century Insurance Company Ltd.
11	Continental Insurance Company Ltd.
12	East West Insurance Company Ltd.
13	EFU General Insurance Ltd.
14	Excel Insurance Company Ltd.
15	Habib Insurance Company Ltd.
16	IGI Insurance Ltd.
17	Jubilee General Insurance Company Ltd.
18	National Insurance Company Ltd.
19	New Hampshire Insurance Company Ltd.
20	PICIC Insurance Ltd.
21	Premier Insurance Ltd.
22	Reliance Insurance Company Ltd.
23	Sahara Insurance Company Ltd.**
24	Saudi Pak Insurance Company Ltd.
25	Security General. Insurance Company Ltd.
26	Shaheen Insurance Company Ltd.
27	Silver Star Insurance Company Ltd.
28	Sindh Insurance Ltd.
29	The Asian Mutual Insurance Company (Guarantee) Ltd.*
30	The Co-operative Insurance Society of Pakistan Ltd.*
31	The Credit Insurance Company Ltd.*
32	The Crescent Star Insurance Company Ltd.
33	The Pakistan General Insurance Company Ltd.
34	The Pakistan Mutual Insurance Company(Guarantee) Ltd.*
35	The United Insurance Company of Pakistan Ltd.
36	The Universal Insurance Company Ltd.
37	TPL Direct Insurance Ltd.
38	UBL Insurers Ltd.

Annexure VI - List of Insurance Companies

General Takaful Companies	
1	Pak-Kuwait Takaful Company Ltd.
2	Pak Qatar General Takaful Ltd.
3	Takaful Pakistan Ltd.
Life Insurance Companies	
1	Adamjee Life Assurance Company Ltd.
2	Asia Care Health & Life Insurance. Company Ltd.
3	East West Life Assurance Company Ltd.
4	EFU Life Assurance Ltd.
5	IGI Life Insurance Ltd.
6	Jubilee Life Insurance Company Ltd.
7	State Life Insurance Corporation of Pakistan
Family Takaful Companies	
1	Dawood Family Takaful
2	Pak Qatar Family Takaful
Reinsurance Companies	
1	Pakistan Reinsurance Company Ltd.

** Stay Order from the Competent Court has been obtained by the insurer against the Directive issued by the Commission under Section 63(1) of the Insurance Ordinance 2000, prohibiting the insurer to enter into any new insurance contract.*

*** The proceedings seeking sanction under Section 309 (b) of the Companies Ordinance, 1984 for winding up of the Company are underway.*

Source: Securities & Exchange Commission of Pakistan (SECP)