

Annexure A

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

PKR million					
BALANCE SHEET	Dec-16	Dec-17	Dec-18	Dec-19	Dec-20
ASSETS					
Cash & Balances With Treasury Banks	1,184,521	1,303,914	1,574,551	1,987,096	2,014,703
Balances With Other Banks	168,394	156,332	147,829	232,671	277,988
Lending To Financial Institutions	551,695	604,990	909,754	978,640	1,079,071
Investments - Net	7,509,164	8,729,019	7,913,923	8,939,438	11,934,634
Advances - Net	5,498,813	6,512,485	7,955,195	8,248,973	8,291,572
Operating Fixed Assets	336,376	395,246	437,235	596,924	626,251
Deferred Tax Assets	64,681	72,354	81,082	74,052	91,820
Other Assets	517,412	567,205	662,485	933,542	807,816
TOTAL ASSETS	15,831,058	18,341,545	19,682,054	21,991,337	25,123,855
LIABILITIES					
Bills Payable	182,858	218,588	243,237	231,178	313,827
Borrowings From Financial Institution	1,942,458	3,125,432	3,001,186	2,932,082	3,216,866
Deposits And Other Accounts	11,797,867	13,011,778	14,254,210	15,953,489	18,518,525
Sub-ordinated Loans	59,330	64,703	111,713	123,218	121,854
Liabilities Against Assets Subject To Finance Lease	41	21	7	7,446	7,534
Deferred Tax Liabilities	61,109	44,684	34,557	43,602	46,549
Other Liabilities	434,598	495,549	631,529	1,042,073	1,036,267
TOTAL LIABILITIES	14,478,261	16,960,755	18,276,439	20,333,089	23,261,422
NET ASSETS	1,352,797	1,380,790	1,405,615	1,658,248	1,862,433
NET ASSETS REPRESENTED BY:					
Share Capital	579,882	516,013	541,040	556,886	556,131
Reserves	205,314	271,448	315,570	349,529	392,599
Unappropriated Profit	344,615	410,371	433,205	521,807	642,965
Share Holders' Equity	1,129,812	1,197,832	1,289,816	1,428,222	1,591,696
Surplus/Deficit On Revaluation Of Assets	222,985	182,958	115,799	230,026	270,737
TOTAL	1,352,797	1,380,790	1,405,615	1,658,248	1,862,433
PROFIT AND LOSS STATEMENT					
	Dec-16	Dec-17	Dec-18	Dec-19	Dec-20
Mark-Up/ Return/Interest Earned	938,026	998,671	1,153,383	1,851,790	1,924,328
Mark-Up/ Return/Interest Expenses	453,232	499,819	608,309	1,156,062	1,071,898
Net Mark-Up / Interest Income	484,793	498,851	545,074	695,727	852,430
Provisions & Bad Debts Written Off Directly/(Reversals)	5,305	3,706	36,201	67,855	123,039
Net Mark-Up / Interest Income After Provision	479,489	495,146	508,873	627,872	729,391
Fees, Commission & Brokerage Income	90,266	102,898	112,852	123,895	118,322
Dividend Income	17,187	17,875	13,589	12,325	10,810
Income From Dealing In Foreign Currencies	14,015	14,308	25,981	26,269	21,854
Other Income	74,260	52,565	25,698	19,628	65,920
Total Non - Markup / Interest Income	195,728	187,646	178,121	182,117	216,906
Administrative Expenses	675,217	682,791	686,993	809,989	946,298
Other Expenses	356,183	387,878	430,375	495,018	521,253
Total Non-Markup/Interest Expenses	361,186	392,295	435,444	505,535	534,943
Profit before Tax and Extra ordinary Items	314,031	290,496	251,550	304,454	411,355
Extra ordinary/unusual Items - Gain/(Loss)	0.27	23,717.35	9,015.91	48.78	-
PROFIT/ (LOSS) BEFORE TAXATION	314,030	266,779	242,534	304,405	411,355
Less: Taxation	124,117	108,987	93,194	133,656	167,315
PROFIT/ (LOSS) AFTER TAX	189,914	157,792	149,340	170,749	244,039

Annexure II - Financial Soundness Indicators of the Banking Sector

Indicators	Dec-16	Dec-17	Dec-18	Dec-19	Dec-20	percent
CAPITAL ADEQUACY						
Risk Weighted CAR [^]	16.17	15.83	16.19	17.00	18.56	
Tier 1 Capital to RWA	13.02	12.94	13.24	14.01	14.85	
Capital to Total Assets	7.80	7.15	7.14	7.21	7.24	
ASSET QUALITY						
NPLs to Total Loans	10.06	8.43	7.97	8.58	9.19	
Provision to NPLs	85.05	87.24	83.80	81.43	88.33	
Net NPLs to Net Loans	1.64	1.16	1.38	1.71	1.17	
Net NPLs to Capital ^{^^}	7.32	5.77	7.83	8.91	5.32	
EARNINGS						
Return on Assets (Before Tax)	2.10	1.56	1.31	1.48	1.76	
Return on Assets (After Tax)	1.27	0.93	0.81	0.83	1.05	
ROE (Avg. Equity & Surplus) (Before Tax)	23.86	19.51	17.39	20.15	23.23	
ROE (Avg. Equity & Surplus) (After Tax)	14.43	11.55	10.71	11.30	13.78	
NII/Gross Income	71.24	72.67	75.37	79.25	79.72	
Cost / Income Ratio	53.07	57.14	60.21	57.59	50.03	
LIQUIDITY						
Liquid Assets/Total Assets	53.73	53.97	48.69	49.65	54.76	
Liquid Assets/Total Deposits	72.10	76.08	67.23	68.44	74.29	
Advances/Deposits	46.61	50.05	55.81	51.71	44.77	

[^] 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-19	Dec-20
<p>A. Public Sector Com. Banks (5)</p> <ol style="list-style-type: none"> 1 First Women Bank Ltd. 2 National Bank of Pakistan 3 Sindh Bank Ltd. 4 The Bank of Khyber 5 The Bank of Punjab <p>B. Local Private Banks (20)</p> <ol style="list-style-type: none"> 1 AlBaraka Bank (Pakistan) Ltd. 2 Allied Bank Ltd. 3 Askari Bank Ltd. 4 Bank AL Habib Ltd. 5 Bank Alfalah Ltd. 6 BankIslami Pakistan Ltd. 7 Dubai Islamic Bank Pakistan Ltd. 8 Faysal Bank Ltd. 9 Habib Bank Ltd. 10 Habib Metropolitan Bank Ltd. 11 JS Bank Ltd. 12 MCB Bank Ltd. 13 MCB Islamic Bank Ltd. 14 Meezan Bank Ltd. 15 SAMBA Bank Ltd. 16 Silk Bank Ltd 17 Soneri Bank Ltd. 18 Standard Chartered Bank (Pakistan) Ltd. 19 Summit Bank Ltd 20 United Bank Ltd. <p>C. Foreign Banks (5)</p> <ol style="list-style-type: none"> 1 Bank of Tokyo - Mitsubishi UFJ, Ltd. 2 Citibank N.A. 3 Deutsche Bank AG 4 Industrial and Commercial Bank of China Ltd. 5 Bank of China Limited <p>D. Specialized Banks (3)</p> <ol style="list-style-type: none"> 1 Punjab Provincial Co-operative Bank Ltd. 2 SME Bank Ltd. 3 Zarai Taraqati Bank Ltd. <p>All Commercial Banks (30) Include A + B + C</p> <p>All Banks (33) Include A + B + C + D</p>	<p>A. Public Sector Com. Banks (5)</p> <ol style="list-style-type: none"> 1 First Women Bank Ltd. 2 National Bank of Pakistan 3 Sindh Bank Ltd. 4 The Bank of Khyber 5 The Bank of Punjab <p>B. Local Private Banks (20)</p> <ol style="list-style-type: none"> 1 AlBaraka Bank (Pakistan) Ltd. 2 Allied Bank Ltd. 3 Askari Bank Ltd. 4 Bank AL Habib Ltd. 5 Bank Alfalah Ltd. 6 BankIslami Pakistan Ltd. 7 Dubai Islamic Bank Pakistan Ltd. 8 Faysal Bank Ltd. 9 Habib Bank Ltd. 10 Habib Metropolitan Bank Ltd. 11 JS Bank Ltd. 12 MCB Bank Ltd. 13 MCB Islamic Bank Ltd. 14 Meezan Bank Ltd. 15 SAMBA Bank Ltd. 16 Silk Bank Ltd 17 Soneri Bank Ltd. 18 Standard Chartered Bank (Pakistan) Ltd. 19 Summit Bank Ltd 20 United Bank Ltd. <p>C. Foreign Banks (4)</p> <ol style="list-style-type: none"> 1 Citibank N.A. 2 Deutsche Bank AG 3 Industrial and Commercial Bank of China Ltd. 4 Bank of China Limited <p>D. Specialized Banks (3)</p> <ol style="list-style-type: none"> 1 Punjab Provincial Co-operative Bank Ltd. 2 SME Bank Ltd. 3 Zarai Taraqati Bank Ltd. <p>All Commercial Banks (29) Include A + B + C</p> <p>All Banks (32) Include A + B + C + D</p>

Annexure IV - Composition of Islamic Banking Institutions

Dec-19	Dec-20
<p>Islamic Banks</p> <ol style="list-style-type: none"> 1 AlBaraka Bank (Pakistan) Ltd. 2 BankIslami Pakistan Ltd. 3 Dubai Islamic Bank Pakistan Ltd 4 MCB Islamic Bank Ltd. 5 Meezan Bank Ltd <p>Conventional Banks having Islamic Banking Branches</p> <ol style="list-style-type: none"> 1 Askari Bank Ltd. 2 Allied Bank Ltd. 3 Bank Al Habib Ltd 4 Bank Alfalah Ltd 5 Faysal Bank Ltd. 6 Habib Bank Ltd 7 Habib Metropolitan Bank 8 National Bank of Pakistan 9 Silk Bank Ltd 10 Sindh Bank Ltd 11 Soneri Bank Ltd 12 Standard Chartered Bank 13 Summit Bank Ltd. 14 The Bank of Khyber 15 The Bank of Punjab 16 United Bank Ltd. 17 Zarai Taraqati Bank Ltd. <p>Grand Total 22 (5+17)</p>	<p>Islamic Banks</p> <ol style="list-style-type: none"> 1 AlBaraka Bank (Pakistan) Ltd. 2 BankIslami Pakistan Ltd. 3 Dubai Islamic Bank Pakistan Ltd 4 MCB Islamic Bank Ltd. 5 Meezan Bank Ltd <p>Conventional Banks having Islamic Banking Branches</p> <ol style="list-style-type: none"> 1 Askari Bank Ltd. 2 Allied Bank Ltd. 3 Bank Al Habib Ltd 4 Bank Alfalah Ltd 5 Faysal Bank Ltd. 6 Habib Bank Ltd 7 Habib Metropolitan Bank 8 National Bank of Pakistan 9 Silk Bank Ltd 10 Sindh Bank Ltd 11 Soneri Bank Ltd 12 Standard Chartered Bank 13 Summit Bank Ltd. 14 The Bank of Khyber 15 The Bank of Punjab 16 United Bank Ltd. 17 Zarai Taraqati Bank Ltd. <p>Grand Total 22 (5+17)</p>

Annexure V - List of Development Finance Institutions (DFIs)

Dec-19	Dec-20
1 House Building Finance Company Limited	1 House Building Finance Company Ltd.
2 PAIR Investment Company Limited	2 PAIR Investment Company Ltd.
3 Pak Brunei investment Company Limited	3 Pak Brunei investment Company Ltd.
4 Pak Libya Holding Company Limited	4 Pak Libya Holding Company Ltd.
5 Pak Oman Investment Company Limited	5 Pak Oman Investment Company Ltd.
6 Pak-China Investment Company Limited	6 Pak-China Investment Company Ltd.
7 Pakistan Kuwait Investment Company (Private) Limited	7 Pakistan Kuwait Investment Company (Private) Limited
8 Pakistan Mortgage Refinance Company Limited	8 Pakistan Mortgage Refinance Company Limited
9 Saudi Pak Industrial & Agricultural Investment Company Limited	9 Saudi Pak Industrial & Agricultural Investment Company Limited

Annexure VI - List of Microfinance Banks (MFBs)

Dec-19	Dec-20
1 Advans Pakistan Microfinance Bank Limited	1 Advans Pakistan Microfinance Bank Ltd
2 APNA Microfinance Bank Limited	2 APNA Microfinance Bank Limited
3 FINCA Microfinance Bank Limited	3 FINCA Microfinance Bank Limited
4 Khushhali Microfinance Bank Limited	4 Khushhali Microfinance Bank Limited
5 Mobilink Microfinance Bank Limited	5 Mobilink Microfinance Bank Limited
6 NRSP Microfinance Bank Limited	6 NRSP Microfinance Bank Limited
7 Pak Oman Microfinance Bank Limited	7 Pak Oman Microfinance Bank Limited
8 Sindh Microfinance Bank Limited	8 Sindh Microfinance Bank Limited
9 Telenor Microfinance Bank Limited	9 Telenor Microfinance Bank Limited
10 The First Micro Finance Bank Limited	10 The First Micro Finance Bank Limited
11 U Microfinance Bank Limited	11 U Microfinance Bank Limited

Annexure VII - List of Non-Banking Financial Institutions

Asset Management Companies (AMCs)/ Investment Advisors (IAs)

- 1 786 Investments Limited
- 2 ABL Asset Management Company Limited
- 3 AKD Investment Management Limited
- 4 AlHabib Asset Management Limited.
- 5 Alfalah GHP Investment Management Limited
- 6 Alliance Investment Management Limited
- 7 Al-Meezan Investment Management Limited
- 8 Atlas Asset Management Limited
- 9 AWT Investment Management Limited
- 10 BMA Asset Management Company Limited
- 11 Faysal Asset Management Limited
- 12 First Capital Investments Limited
- 13 HBL Asset Management Limited
- 14 JS Investments Limited

- 15 Kifayah Investment Management Limited
- 16 Lakson Investments Limited
- 17 Magnus Investment Advisors Limited
- 18 MCB-Arif Habib Savings And Investments Limited
- 19 National Investment Trust Limited
- 20 NBP Fund Management Limited
- 21 Pak Oman Asset Management Company Limited
- 22 Sarmuz Investments Limited
- 23 UBL Fund Managers Limited

Private Equity & Venture Capital Firms (PE&VC)

- 1 PNO Capital Limited
- 2 Ijarah Capital Partners Limited

REIT Management Companies (RMCs)

- 1 Arif Habib Dolmen REIT Management Limited
- 2 AKD REIT Management Company Limited
- 3 ISE Towers REIT Management Limited
- 4 SB Global REIT Management Limited
- 5 TPL Properties REIT Management Company Limited
- 6 Veritas REIT Management Company Ltd

Leasing Companies

- 1 Grays Leasing Limited
- 2 Pak Gulf Leasing Company Limited
- 3 Primus Leasing Limited
- 4 Saudi Pak Leasing Company Limited
- 5 Security Leasing Corporation Limited.
- 6 SME Leasing Limited

Investment Finance Companies (IFCs)

- 1 Escorts Investment Bank Limited
- 2 Finja Lending Services Limited
- 3 First Credit Investment Bank Limited
- 4 First Dawood Investment Bank Limited
- 5 Invest Capital Investment Bank Limited
- 6 LSE Financial Services Limited
- 7 Orix Leasing Pakistan Limited
- 8 Pakistan Microfinance Investment Co. Ltd
- 9 Security Investment Bank Limited
- 10 Pakistan Development Fund Ltd
- 11 Taleem Finance Company Limited
- 12 Trust Investment Bank Ltd

Non-Bank Microfinance Companies (NBMFCs)

- 1 Agahe Pakistan
- 2 Akhuwat Islamic Microfinance
- 3 AMRDO Foundation
- 4 Balochistan Rural Support Programme
- 5 CSC Empowerment & Inclusion Programme
- 6 Damen Support Programme
- 7 FFO Support Program
- 8 Ghazi Barotha Taraqiati Idara
- 9 JWS Pakistan
- 10 Kashf Foundation
- 11 Micro Options Support Program
- 12 Mojaz Support Program
- 13 NRSP
- 14 Organization For Poverty Reduction And Community Training Program
- 15 OPD Support Program
- 16 Punjab Rural Support Programme
- 17 RCDP
- 18 Saath Microfinance Foundation Pakistan
- 19 Safco Support Foundation
- 20 Sarhad Rural Support Programme (SRSP)
- 21 Sayya Microfinance Company
- 22 Shah Sachal Sami Foundation (SSSF)
- 23 Sindh Rural Support Organization
- 24 Soon Valley Development Program
- 25 Thardeep Microfinance Foundation
- 26 TEZ Financial Services Limited

Modaraba Companies

- 1 Allied Rental Modaraba
- 2 Awwal Modaraba
- 3 B.F. Modaraba
- 4 B.R.R. Guardian Modaraba
- 5 Elite Capital Modaraba
- 6 Equity Modaraba
- 7 First Al-Noor Modaraba
- 8 First Fidelity Leasing Modaraba
- 9 First IBL Modaraba
- 10 First Imrooz Modaraba
- 11 First Pak Modaraba
- 12 First Paramount Modaraba
- 13 First Punjab Modaraba
- 14 First Treet Manufacturing Modaraba
- 15 First Tri Star Modaraba
- 16 Habib Metro Modaraba
- 17 Habib Modaraba
- 18 KASB Modaraba
- 19 Modaraba Al-Mali
- 20 National Bank Modaraba
- 21 Orient Rental Modaraba
- 22 Orix Modaraba
- 23 Popular Islamic Modaraba
- 24 Prudential Modaraba
- 25 Sindh Modaraba
- 26 Trust Modaraba
- 27 UDL Modaraba
- 28 Unicap Modaraba

Annexure VIII - List of Insurance Companies

Non-Life Insurance Companies

- 1 Adamjee Insurance Company Limited
- 2 Alfalah Insurance Company Limited
- 3 Allianz EFU Health Insurance Limited
- 4 Alpha Insurance Company Limited
- 5 Asia Insurance Company Limited
- 6 Askari General Insurance Company Limited
- 7 Atlas Insurance Limited
- 8 Century Insurance Company Limited
- 9 Chubb Insurance Pakistan Limited
- 10 Continental Insurance Co. Ltd
- 11 Crescent Star Insurance Limited
- 12 East West Insurance Company Limited
- 13 EFU General Insurance Limited
- 14 Habib Insurance Company Limited
- 15 IGI General Insurance Limited
- 16 Jubilee General Insurance Company Limited
- 17 National Insurance Company Limited
- 18 New Hampshire Insurance Company Limited
- 19 PICIC Insurance Limited
- 20 Premier Insurance Limited
- 21 Progressive Insurance Company Limited
- 22 Reliance Insurance Company Limited
- 23 Security General Insurance Company Limited
- 24 Shaheen Insurance Company Limited
- 25 Silver Star Insurance Company Limited
- 26 Sindh Insurance Limited
- 27 SPI Insurance Company Limited

- 28 The Asian Mutual Insurance Company (Guarantee)
- 29 The Cooperative Insurance Society of Pakistan
- 30 The Pakistan General Insurance Company Limited
- 31 The Pakistan Mutual Insurance Company (Gte)
- 32 The United Insurance Company of Pakistan Limited
- 33 The Universal Insurance Company Limited
- 34 TPL Insurance Limited
- 35 Trafco Insurance Company Limited
- 36 UBL Insurers Limited

General Takaful Companies

- 1 Pak-Kuwait Takaful Company Limited
- 2 Pak-Qatar General Takaful Limited
- 3 Salaam Takaful Limited (Formerly Takaful Pakistan)

Life Insurance Companies

- 1 Adamjee Life Assurance Company Limited
- 2 Askari Life Assurance Company Ltd. (Previously East West Life Assurance Company Limited)
- 3 EFU Life Assurance Company Limited
- 4 IGI Life Insurance Limited
- 5 Jubilee Life Insurance Company Ltd.
- 6 State Life Insurance Corporation of Pakistan
- 7 TPL Life Insurance Limited (Previously Asia Care Health & Life Insurance. Company Ltd.)
- 8 Postal Life Insurance Company Limited

Family Takaful Companies

- 1 Dawood Family Takaful Limited
- 2 Pak Qatar Family Takaful Limited

Reinsurance Companies

- 1 Pakistan Reinsurance Company Limited
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