Banks

All Banks - Overall

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,364,882,095	1,542,471,502	1,693,053,632	1,942,563,437	2,399,107,268
1.Share capital/head office capital account	440,102,973	443,125,521	454,993,846	513,925,691	559,639,283
2.Reserves	423,737,211	464,096,656	516,310,823	582,883,156	702,351,118
3.Un appropriated profit	501,041,911	635,249,325	721,748,963	845,754,590	1,137,116,867
4.Others	283,981,209	326,931,269	261,210,946	143,189,832	374,192,281
B.Total liabilities (B1 to B4)	20,343,732,431	23,262,554,001	28,124,525,224	33,643,918,439	42,876,077,924
1.Bills payable	231,727,564	304,638,919	327,614,665	436,766,225	416,883,511
2.Borrowings from financial institutions	2,917,689,207	3,212,250,218	4,661,564,795	7,799,376,985	11,216,686,603
3.Deposits and other accounts	15,965,531,637	18,534,453,266	21,764,657,301	23,467,928,670	28,839,089,350
4.Other/misc. liabilities	1,228,784,023	1,211,211,598	1,370,688,463	1,939,846,559	2,403,418,460
C.Total assets (C1 to C4 + C8 to C10)	21,992,595,735	25,131,956,772	30,078,789,802	35,729,671,708	45,649,377,473
1.Cash and balances with treasury banks	1,978,891,670	2,009,367,216	2,308,647,073	1,820,711,559	2,875,233,035
2.Balances with other banks	214,101,491	273,111,017	243,351,301	256,328,082	368,469,486
3.Lending to financial institutions	963,979,157	1,053,126,363	1,086,591,200	1,121,963,472	1,685,953,004
4.Investments	8,945,472,309	11,929,323,130	14,468,302,917	18,276,093,021	25,342,286,608
5.Gross advances	8,877,379,489	9,041,261,834	10,945,596,853	12,671,038,372	13,086,751,142
6.Advances-non-performing/classified	756,177,405	821,468,118	847,876,927	905,417,633	970,088,338
7.Provision against advances	622,533,720	729,907,712	765,080,017	833,499,006	918,439,034
8.Advances net of provision (C5-C7)	8,254,845,769	8,311,354,122	10,180,516,836	11,837,539,366	12,168,312,108
9.Fixed assets	552,365,770	587,100,927	663,947,223	779,178,204	916,246,946
10.Other/misc. assets	1,082,939,569	968,573,997	1,127,433,252	1,637,858,004	2,292,876,286
D.Profit & loss account					
1.Markup/interest earned	1,849,681,512	1,925,007,376	1,835,010,624	3,403,292,508	6,140,343,295
2.Markup/interest expenses	1,173,800,665	1,091,613,154	1,017,181,487	2,258,230,022	4,265,002,798
3.Net markup/interest income	675,880,847	833,394,222	817,829,137	1,145,062,486	1,875,340,497
4.Provisions and write-offs	70,207,985	137,046,418	56,914,181	81,023,354	72,892,300
5.Net markup/interest income after provisions	605,786,211	696,347,804	760,914,956	1,064,039,132	1,802,448,197
6.Non-markup/interest income	200,902,699	241,312,415	261,519,176	323,712,305	379,597,137
7.Non-markup/interest expenses	500,169,251	527,703,098	564,877,255	713,038,770	926,841,604
8.Administrative expenses	492,230,483	516,850,454	554,087,579	697,802,037	900,864,576
9.Profit/(loss) before taxation	306,406,310	409,960,121	457,556,877	674,712,667	1,261,668,846
10.Profit/(loss) after taxation	176,038,571	245,839,243	267,498,919	318,684,010	626,018,160
E.Other items					
1.Cash generated from operating activities	1,396,453,273	3,338,263,162	2,954,440,569	4,199,951,907	7,845,600,547
2.Commitments and contingencies	0	0	0	-	-
F.Efficiency ratios/profitability ratios					
1.Spread Ratio (D3/D1)	36.54%	43.29%	44.57%	33.65%	30.54%
2.Net markup/interest margin (D1-D2)/C	3.07%	3.32%	2.72%	3.20%	4.11%
3.Return on equity (ROE) (D10/A)	12.90%	15.94%	15.80%	16.41%	26.09%
4.Return on assets (ROA) (D10/C)	0.80%	0.98%	0.89%	0.89%	1.37%
5.Non-markup/interest income to total assets (D6/C)	0.91%	0.96%	0.87%	0.91%	0.83%
6.Net markup/interest income (after prov.) to total assets (D5/C)	2.75%	2.77%	2.53%	2.98%	3.95%
7.Markup/interest expense to markup/interest income (D2/D1)	63.46%	56.71%	55.43%	66.35%	69.46%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.61	1.26	1.21	1.03	0.71
9.Non-markup/interest expense to total income D7/(D1+D6)	24.39%	24.36%	26.94%	19.13%	14.22%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.45	2.14	2.12	2.16	2.37
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	9.97%	9.08%	8.48%	5.81%	7.11%
2.Investment to total assets (C4/C)	40.67%	47.47%	48.10%	51.15%	55.52%
3.Advances net of provisions to total assets (C8/C)	37.53%	33.07%	33.85%	33.13%	26.66%
4.Deposits to total assets (B3/C)	72.60%	73.75%	72.36%	65.68%	63.18%
5.Total liabilities to total assets (B/C)	92.50%	92.56%	93.50%	94.16%	93.92%
6.Gross advances to deposits (C5/B3)	55.60%	48.78%	50.29%	53.99%	45.38%
7.Gross advances to borrowing & deposits C5/(B2+B3)	47.01%	41.58%	41.42%	40.52%	32.67%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	8.52%	9.09%	7.75%	7.15%	7.41%
2.Provisions against NPLs to gross advances (C7/C5)	7.01%	8.07%	6.99%	6.58%	7.02%
3.NPLs to total equity (C6/A)	55.40%	53.26%	50.08%	46.61%	40.44%
4.NPLs write off to NPLs provisions (D4/C7)	11.28%	18.78%	7.44%	9.72%	7.94%
5.Provision against NPL to NPLs (C7/C6)	82.33%	88.85%	90.23%	92.06%	94.68%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	6.21%	6.14%	5.63%	5.44%	5.26%
2.Commitments & contingencies to total equity (E2/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Total deposit to total equity (B3/A) (times)	11.70	12.02	12.86	12.08	12.02
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	7.93	13.58	11.04	13.18	12.53

Foreign Banks - Overall

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	64,137,709	77,845,785	81,772,357	109,396,053	95,680,775
1.Head office capital account	43,345,854	45,082,332	48,514,067	59,833,163	73,168,856
2.Reserves	161,543	161,550	163,719	163,719	163,719
3.Unremitted profit	20,630,312	32,601,903	33,094,571	49,399,171	22,348,200
4.Others	229,277	(503,125)	(2,482,074)	(1,087,866)	79,097,105
B.Total liabilities (B1 to B4)	650,893,505	658,429,130	797,846,478	1,032,263,869	1,701,748,443
1.Bills payable	7,198,250	4,880,988	3,576,219	3,921,011	3,232,728
2.Borrowings from financial institutions	365,134,911	344,992,122	406,289,515	499,960,627	955,797,554
3.Deposits and other accounts	245,181,007	274,379,521	360,846,377	471,886,691	637,303,246
4.Other/misc. liabilities	33,379,337	34,176,499	27,134,367	56,495,540	105,414,915
C.Total assets (C1 to C4 + C8 to C10)	715,260,491	735,771,790	877,136,761	1,140,572,056	1,876,526,323
1.Cash and balances with treasury banks	59,582,640	59,690,698	76,652,308	93,322,530	157,224,135
2.Balances with other banks	27,935,629	29,699,557	30,012,338	40,483,637	44,937,453
3.Lending to financial institutions	235,064,713	214,519,818	57,163,421	91,024,482	492,832,920
4.Investments	287,315,034	344,571,990	600,081,289	772,522,440	710,552,678
5.Gross advances	94,163,546	75,191,276	92,680,682	107,297,004	440,333,204
6.Advances-non-performing/classified	2,771,537	2,477,592	1,837,087	1,869,207	632,683
7.Provision against advances	3,072,361	2,823,403	2,340,757	2,420,810	699,484
8.Advances net of provision (C5-C7)	91,091,185	72,367,873	90,339,925	104,876,194	439,633,720
9.Fixed assets	1,969,842	2,032,586	1,607,755	2,031,849	3,327,881
10.Other/misc. assets	12,301,448	12,889,268	21,279,725	36,310,924	28,017,536
D.Profit & loss account					
1.Markup/interest earned	71,659,049	68,295,920	52,446,298	109,935,972	266,262,199
2.Markup/interest expenses	46,241,877	44,029,751	38,816,014	75,644,221	167,325,354
3.Net markup/interest income	25,417,172	24,266,169	13,630,284	34,291,751	98,936,845
4.Provisions and write-offs	6,452	44,988	120,194	21,914	(455,501)
5.Net markup/interest income after provisions	25,410,720	24,221,181	13,510,090	34,269,837	99,392,346
6.Non-markup/interest income	7,020,950	10,397,181	8,174,869	12,724,882	18,095,072
7.Non-markup/interest expenses	7,066,022	5,648,090	7,091,746	8,556,432	13,579,288
8.Administrative expenses	6,542,660	5,061,333	6,774,544	7,749,873	11,449,439
9.Profit/(loss) before taxation	25,365,648	28,973,272	14,593,213	38,438,287	110,373,246
10.Profit/(loss) after taxation	14,713,114	17,493,943	7,203,507	16,336,491	60,239,105
E.Other items					
1.Cash generated from operating activities	65,954,402	66,663,314	258,876,584	196,623,997	8,209,366
2.Commitments and contingencies	0	-	0	0	0
F.Efficiency ratios/Profitability ratios					
1.Spread ratio (D3/D1)	35.47%	35.53%	25.99%	31.19%	37.16%
2.Net markup/interest margin (D1-D2)/C	3.55%	3.30%	1.55%	3.01%	5.27%
3.Return on equity (ROE) (D10/A)	22.94%	22.47%	8.81%	14.93%	62.96%
4.Return on assets (ROA) (D10/C)	2.06%	2.38%	0.82%	1.43%	3.21%
5.Non-markup/interest income to total assets (D6/C)	0.98%	1.41%	0.93%	1.12%	0.96%
6.Net markup/Interest income (after prov.) to total assets (D5/C)	3.55%	3.29%	1.54%	3.00%	5.30%
7.Markup/interest expense to markup/interest income (D2/D1)	64.53%	64.47%	74.01%	68.81%	62.84%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.26	0.17	0.46	0.20	0.10
9.Non-markup/interest expense to total income D7/(D1+D6)	8.98%	7.18%	11.70%	6.98%	4.78%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	0.93	0.49	0.83	0.61	0.63
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	12.24%	12.15%	12.16%	11.73%	10.77%
2.Investment to total assets (C4/C)	40.17%	46.83%	68.41%	67.73%	37.87%
3.Advances net of provisions to total assets (C8/C)	12.74%	9.84%	10.30%	9.20%	23.43%
4.Deposits to total assets (B3/C)	34.28%	37.29%	41.14%	41.37%	33.96%
5.Total liabilities to total assets (B/C)	91.00%	89.49%	90.96%	90.50%	90.69%
6.Gross advances to deposits (C5/B3)	38.41%	27.40%	25.68%	22.74%	69.09%
7.Gross advances to borrowing & deposits C5/(B2+B3)	15.43%	12.14%	12.08%	11.04%	27.64%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	2.94%	3.30%	1.98%	1.74%	0.14%
2.Provisions against NPLs to gross advances (C7/C5)	3.26%	3.75%	2.53%	2.26%	0.16%
3.NPLs to total equity (C6/A)	4.32%	3.18%	2.25%	1.71%	0.66%
4.NPLs write off to NPLs provisions (D4/C7)	0.21%	1.59%	5.13%	0.91%	-65.12%
5.Provision against NPL to NPLs (C7/C6)	110.85%	113.96%	127.42%	129.51%	110.56%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	8.97%	10.58%	9.32%	9.59%	5.10%
2.Commitments & contingencies to total equity (E2/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Total deposit to total equity (B3/A) (times)	3.82	3.52	4.41	4.31	6.66
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	4.48	3.81	35.94	12.04	0.14

Bank of China Limited

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	6,913,414	6,986,827	6,589,701	8,328,147	11,843,607
1.Head office capital account	7,742,380	7,991,720	8,825,675	11,321,545	14,093,035
2.Reserves	0	0	0	0	0
3.Unremitted profit	(828,966)	(1,004,893)	(2,235,974)	(2,993,398)	(2,249,428)
4.Others	0	(2,756)	(2,974)	(5,753)	(48,018)
B.Total liabilities (B1 to B4)	19,601,497	7,381,696	8,971,267	21,495,123	85,733,792
1.Bills payable	0	7,649	487,215	7,382	81
2.Borrowings from financial institutions	800,000	0	0	0	0
3.Deposits and other accounts	17,009,371	5,874,230	7,122,692	19,704,964	82,195,317
4.Other/misc. liabilities	1,792,126	1,499,817	1,361,360	1,782,777	3,538,394
C.Total assets (C1 to C4 + C8 to C10)	26,514,911	14,365,767	15,557,994	29,817,517	97,529,381
1.Cash and balances with treasury banks	8,466,816	8,477,398	9,580,366	13,072,317	53,617,168
2.Balances with other banks	13,740,673	546,688	240,814	543,492	1,882,705
3.Lending to financial institutions	2,477,562	239,752	264,770	1,339,646	422,791
4.Investments	0	3,974,343	5,166,914	9,156,215	41,147,870
5.Gross advances	834,590	0	0	5,400,000	0
6.Advances-non-performing/classified	0	0	0	0	0
7.Provision against advances	0	0	0	0	0
8.Advances net of provision (C5-C7)	834,590	0	0	5,400,000	0
9.Fixed assets	522,666	554,804	266,151	174,412	228,197
10.Other/misc. assets	472,604	572,782	38,979	131,435	230,650
D.Profit & loss account					
1.Markup/interest earned	789,169	324,328	270,802	1,421,293	8,667,698
2.Markup/interest expenses	786,419	298,090	221,519	1,263,846	7,108,956
3.Net markup/interest income	2,750	26,238	49,283	157,447	1,558,742
4.Provisions and write-offs	0	0	0	0	0
5.Net markup/interest income after provisions	2,750	26,238	49,283	157,447	1,558,742
6.Non-markup/interest income	98,540	463,589	76,186	147,358	834,316
7.Non-markup/interest expenses	630,307	764,289	822,101	1,062,229	1,561,602
8.Administrative expenses	630,307	764,289	822,071	1,062,229	1,544,105
9.Profit/(loss) before taxation	(529,017)	(274,462)	(696,632)	(757,424)	831,456
10.Profit/(loss) after taxation	(348,887)	(175,927)	(1,231,081)	(757,424)	743,970
E.Other items					
1.Cash generated from operating activities	8,072,921	(9,203,358)	1,303,480	5,483,801	71,327,462
2.Commitments and contingencies	-	-	0	0	0
F.Efficiency ratios/Profitability ratios					
1.Spread ratio (D3/D1)	0.35%	8.09%	18.20%	11.08%	17.98%
2.Net markup/interest margin (D1-D2)/C	0.01%	0.18%	0.32%	0.53%	1.60%
3.Return on equity (ROE) (D10/A)	-5.05%	-2.52%	-18.68%	-9.09%	6.28%
4.Return on assets (ROA) (D10/C)	-1.32%	-1.22%	-7.91%	-2.54%	0.76%
5.Non-markup/interest income to total assets (D6/C)	0.37%	3.23%	0.49%	0.49%	0.86%
6.Net markup/Interest income (after prov.) to total assets (D5/C)	0.01%	0.18%	0.32%	0.53%	1.60%
7.Markup/interest expense to markup/interest income (D2/D1)	99.65%	91.91%	81.80%	88.92%	82.02%
8.Admin. expense to profit before tax. (D8/D9) (times)	-1.19	-2.78	-1.18	-1.40	1.86
9.Non-markup/interest expense to total income D7/(D1+D6)	71.00%	97.00%	236.92%	67.72%	16.43%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	6.40	1.65	10.79	7.21	1.85
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	83.75%	62.82%	63.13%	45.66%	56.91%
2.Investment to total assets (C4/C)	0.00%	27.67%	33.21%	30.71%	42.19%
3.Advances net of provisions to total assets (C8/C)	3.15%	0.00%	0.00%	18.11%	0.00%
4.Deposits to total assets (B3/C)	64.15%	40.89%	45.78%	66.09%	84.28%
5.Total liabilities to total assets (B/C)	73.93%	51.38%	57.66%	72.09%	87.91%
6.Gross advances to deposits (C5/B3)	4.91%	0.00%	0.00%	27.40%	0.00%
7.Gross advances to borrowing & deposits C5/(B2+B3)	4.69%	0.00%	0.00%	27.40%	0.00%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	0.00%	-	-	0.00%	-
2.Provisions against NPLs to gross advances (C7/C5)	0.00%	-	-	0.00%	-
3.NPLs to total equity (C6/A)	0.00%	0.00%	0.00%	0.00%	0.00%
4.NPLs write off to NPLs provisions (D4/C7)	-	-	-	-	-
5.Provision against NPL to NPLs (C7/C6)	-	-	-	-	-
I.Capital/leverage ratios					
1.Capital ratio (A/C)	26.07%	48.64%	42.36%	27.93%	12.14%
2.Commitments & contingencies to total equity (E2/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Total deposit to total equity (B3/A) (times)	2.46	0.84	1.08	2.37	6.94
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	-23.14	52.31	-1.06	-7.24	95.87

CITI BANK N. A.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	11,795,836	13,720,553	10,701,990	15,747,550	26,304,061
1.Head office capital account	6,812,671	6,812,671	6,812,671	6,812,671	6,812,671
2.Reserves	161,543	161,550	163,719	163,719	163,719
3.Unremitted profit	4,821,622	6,746,332	3,725,600	8,771,160	19,327,671
4.Others	104,302	102,841	(825,068)	(563,578)	(84,184)
B.Total liabilities (B1 to B4)	137,502,985	148,156,663	201,288,750	249,298,916	282,722,527
1.Bills payable	2,040,458	1,475,556	855,130	725,096	659,608
2.Borrowings from financial institutions	11,698,824	18,848,733	15,302,778	1,200	0
3.Deposits and other accounts	113,232,091	118,238,891	172,542,423	229,621,926	266,801,454
4.Other/misc. liabilities	10,531,612	9,593,483	12,588,419	18,950,694	15,261,465
C.Total assets (C1 to C4 + C8 to C10)	149,403,123	161,980,057	211,165,672	264,482,888	308,942,404
1.Cash and balances with treasury banks	11,202,518	11,342,260	19,817,760	24,666,659	25,578,910
2.Balances with other banks	805,867	21,386,856	1,104,681	32,498,497	23,808,742
3.Lending to financial institutions	2,951,301	639,581	8,178,322	0	6,000,000
4.Investments	76,154,346	87,892,745	134,784,771	155,155,987	183,280,541
5.Gross advances	54,541,846	38,820,156	38,528,933	42,029,467	59,957,753
6.Advances-non-performing/classified	2,675,026	2,381,081	1,740,576	1,772,696	536,172
7.Provision against advances	2,673,286	2,381,287	1,740,691	1,772,734	536,172
8.Advances net of provision (C5-C7)	51,868,560	36,438,869	36,788,242	40,256,733	59,421,581
9.Fixed assets	472,843	530,957	486,650	393,258	1,208,388
10.Other/misc. assets	5,947,688	3,748,789	10,005,246	11,511,754	9,644,242
D.Profit & loss account					
1.Markup/interest earned	14,502,772	14,723,442	12,137,905	23,995,292	48,869,311
2.Markup/interest expenses	7,146,711	7,494,965	6,164,030	13,155,573	25,640,748
3.Net markup/interest income	7,356,061	7,228,477	5,973,875	10,839,719	23,228,563
4.Provisions and write-offs	(58,686)	1,947	(37,756)	(26,096)	28,173
5.Net markup/interest income after provisions	7,414,747	7,226,530	6,011,631	10,865,815	23,200,390
6.Non-markup/interest income	3,984,073	5,380,879	3,277,768	5,797,550	7,881,163
7.Non-markup/interest expenses	2,905,277	1,681,576	2,401,579	3,067,246	4,194,211
8.Administrative expenses	2,732,251	1,465,034	2,268,079	2,784,779	3,637,338
9.Profit/(loss) before taxation	8,493,543	10,925,833	6,887,820	13,596,119	26,887,342
10.Profit/(loss) after taxation	4,832,865	6,756,428	3,724,246	5,081,446	12,026,093
E.Other items					
1.Cash generated from operating activities	8,830,838	39,485,005	23,039,687	66,440,469	35,199,774
2.Commitments and contingencies	-	-	0	0	0
F.Efficiency ratios/Profitability ratios					
1.Spread ratio (D3/D1)	50.72%	49.10%	49.22%	45.17%	47.53%
2.Net markup/interest margin (D1-D2)/C	4.92%	4.46%	2.83%	4.10%	7.52%
3.Return on equity (ROE) (D10/A)	40.97%	49.24%	34.80%	32.27%	45.72%
4.Return on assets (ROA) (D10/C)	3.23%	4.17%	1.76%	1.92%	3.89%
5.Non-markup/interest income to total assets (D6/C)	2.67%	3.32%	1.55%	2.19%	2.55%
6.Net markup/Interest income (after prov.) to total assets (D5/C)	4.96%	4.46%	2.85%	4.11%	7.51%
7.Markup/interest expense to markup/interest income (D2/D1)	49.28%	50.90%	50.78%	54.83%	52.47%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.32	0.13	0.33	0.20	0.14
9.Non-markup/interest expense to total income D7/(D1+D6)	15.72%	8.36%	15.58%	10.30%	7.39%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	0.69	0.27	0.69	0.48	0.46
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.04%	20.21%	9.91%	21.61%	15.99%
2.Investment to total assets (C4/C)	50.97%	54.26%	63.83%	58.66%	59.33%
3.Advances net of provisions to total assets (C8/C)	34.72%	22.50%	17.42%	15.22%	19.23%
4.Deposits to total assets (B3/C)	75.79%	73.00%	81.71%	86.82%	86.36%
5.Total liabilities to total assets (B/C)	92.03%	91.47%	95.32%	94.26%	91.51%
6.Gross advances to deposits (C5/B3)	48.17%	32.83%	22.33%	18.30%	22.47%
7.Gross advances to borrowing & deposits C5/(B2+B3)	43.66%	28.32%	20.51%	18.30%	22.47%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	4.90%	6.13%	4.52%	4.22%	0.89%
2.Provisions against NPLs to gross advances (C7/C5)	4.90%	6.13%	4.52%	4.22%	0.89%
3.NPLs to total equity (C6/A)	22.68%	17.35%	16.26%	11.26%	2.04%
4.NPLs write off to NPLs provisions (D4/C7)	-2.20%	0.08%	-2.17%	-1.47%	5.25%
5.Provision against NPL to NPLs (C7/C6)	99.93%	100.01%	100.01%	100.00%	100.00%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	7.90%	8.47%	5.07%	5.95%	8.51%
2.Commitments & contingencies to total equity (E2/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Total deposit to total equity (B3/A) (times)	9.60	8.62	16.12	14.58	10.14
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	1.83	5.84	6.19	13.08	2.93

DEUTSCHE BANK AG

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	7,268,081	8,221,348	8,868,089	11,128,128	15,374,169
1.Head office capital account	5,563,663	6,302,781	6,398,696	7,734,312	9,984,045
2.Reserves	0	0	0	0	0
3.Unremitted profit	1,704,418	1,918,567	2,469,393	3,393,816	5,390,124
4.Others	0	0	(2,730)	(4,367)	(5,366)
B.Total liabilities (B1 to B4)	26,676,305	36,099,261	30,999,735	52,403,103	45,464,205
1.Bills payable	1,032,458	972,657	775,747	1,214,740	832,304
2.Borrowings from financial institutions	1,394,029	241,047	9,334	0	0
3.Deposits and other accounts	20,473,611	30,965,106	25,879,216	46,016,619	36,431,582
4.Other/misc. liabilities	3,776,207	3,920,451	4,335,438	5,171,744	8,200,319
C.Total assets (C1 to C4 + C8 to C10)	33,944,386	44,320,609	39,865,094	63,526,864	60,833,008
1.Cash and balances with treasury banks	7,558,956	8,645,015	9,550,738	13,413,245	14,125,650
2.Balances with other banks	118,681	5,268,843	5,334,868	1,006,967	2,612,845
3.Lending to financial institutions	15,132,302	26,209,833	4,431,289	9,141,986	17,397,321
4.Investments	0	0	14,352,092	32,008,766	14,787,480
5.Gross advances	9,330,260	2,610,408	4,444,028	5,510,887	8,076,314
6.Advances-non-performing/classified	96,511	96,511	96,511	96,511	96,511
7.Provision against advances	104,509	104,509	104,509	104,509	104,509
8.Advances net of provision (C5-C7)	9,225,751	2,505,899	4,339,519	5,406,378	7,971,805
9.Fixed assets	345,355	242,064	277,998	912,374	1,128,109
10.Other/misc. assets	1,563,341	1,448,955	1,578,590	1,637,148	2,809,798
D.Profit & loss account					
1.Markup/interest earned	2,801,020	2,647,085	2,848,786	5,218,148	8,746,501
2.Markup/interest expenses	1,063,657	1,237,236	1,548,326	2,809,007	2,569,962
3.Net markup/interest income	1,737,363	1,409,849	1,300,460	2,409,141	6,176,539
4.Provisions and write-offs	0	0	0	0	0
5.Net markup/interest income after provisions	1,737,363	1,409,849	1,300,460	2,409,141	6,176,539
6.Non-markup/interest income	614,739	1,550,945	1,126,296	1,321,944	1,356,016
7.Non-markup/interest expenses	1,215,005	1,441,655	1,557,675	1,583,042	3,232,558
8.Administrative expenses	1,189,950	1,407,591	1,539,939	1,537,803	3,144,225
9.Profit/(loss) before taxation	1,137,097	1,522,139	869,081	2,148,043	10,765,113
10.Profit/(loss) after taxation	652,214	905,537	516,229	919,555	8,453,980
E.Other items					
1.Cash generated from operating activities	1,600,850	6,212,555	14,965,188	15,768,828	(16,683,435)
2.Commitments and contingencies	-	-	0	0	0
F.Efficiency ratios/Profitability ratios					
1.Spread ratio (D3/D1)	62.03%	53.26%	45.65%	46.17%	70.62%
2.Net markup/interest margin (D1-D2)/C	5.12%	3.18%	3.26%	3.79%	10.15%
3.Return on equity (ROE) (D10/A)	8.97%	11.01%	5.82%	8.26%	54.99%
4.Return on assets (ROA) (D10/C)	1.92%	2.04%	1.29%	1.45%	13.90%
5.Non-markup/interest income to total assets (D6/C)	1.81%	3.50%	2.83%	2.08%	2.23%
6.Net markup/Interest income (after prov.) to total assets (D5/C)	5.12%	3.18%	3.26%	3.79%	10.15%
7.Markup/interest expense to markup/interest income (D2/D1)	37.97%	46.74%	54.35%	53.83%	29.38%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.05	0.92	1.77	0.72	0.29
9.Non-markup/interest expense to total income D7/(D1+D6)	35.57%	34.34%	39.19%	24.21%	32.00%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.94	0.91	1.37	1.16	2.32
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	22.62%	31.39%	37.34%	22.70%	27.52%
2.Investment to total assets (C4/C)	0.00%	0.00%	36.00%	50.39%	24.31%
3.Advances net of provisions to total assets (C8/C)	27.18%	5.65%	10.89%	8.51%	13.10%
4.Deposits to total assets (B3/C)	60.32%	69.87%	64.92%	72.44%	59.89%
5.Total liabilities to total assets (B/C)	78.59%	81.45%	77.76%	82.49%	74.74%
6.Gross advances to deposits (C5/B3)	45.57%	8.43%	17.17%	11.98%	22.17%
7.Gross advances to borrowing & deposits C5/(B2+B3)	42.67%	8.37%	17.17%	11.98%	22.17%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	1.03%	3.70%	2.17%	1.75%	1.19%
2.Provisions against NPLs to gross advances (C7/C5)	1.12%	4.00%	2.35%	1.90%	1.29%
3.NPLs to total equity (C6/A)	1.33%	1.17%	1.09%	0.87%	0.63%
4.NPLs write off to NPLs provisions (D4/C7)	0.00%	0.00%	0.00%	0.00%	0.00%
5.Provision against NPL to NPLs (C7/C6)	108.29%	108.29%	108.29%	108.29%	108.29%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	21.41%	18.55%	22.25%	17.52%	25.27%
2.Commitments & contingencies to total equity (E2/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Total deposit to total equity (B3/A) (times)	2.82	3.77	2.92	4.14	2.37
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	2.45	6.86	28.99	17.15	-1.97

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	38,160,378	48,917,057	55,612,577	74,192,228	42,158,938
1.Head office capital account	23,227,140	23,975,160	26,477,025	33,964,635	42,279,105
2.Reserves	0	0	0	0	0
3.Unremitted profit	14,933,238	24,941,897	29,135,552	40,227,593	(120,167)
4.Others	124,975	(603,210)	(1,651,302)	(514,168)	79,234,673
B.Total liabilities (B1 to B4)	467,112,718	466,791,510	556,586,726	709,066,727	1,287,827,919
1.Bills payable	4,125,334	2,425,126	1,458,127	1,973,793	1,740,735
2.Borrowings from financial institutions	351,242,058	325,902,342	390,977,403	499,959,427	955,797,554
3.Deposits and other accounts	94,465,934	119,301,294	155,302,046	176,543,182	251,874,893
4.Other/misc. liabilities	17,279,392	19,162,748	8,849,150	30,590,325	78,414,737
C.Total assets (C1 to C4 + C8 to C10)	505,398,071	515,105,357	610,548,001	782,744,787	1,409,221,530
1.Cash and balances with treasury banks	32,354,350	31,226,025	37,703,444	42,170,309	63,902,407
2.Balances with other banks	13,270,408	2,497,170	23,331,975	6,434,681	16,633,161
3.Lending to financial institutions	214,503,548	187,430,652	44,289,040	80,542,850	469,012,808
4.Investments	211,160,688	252,704,902	445,777,512	576,201,472	471,336,787
5.Gross advances	29,456,850	33,760,712	49,707,721	54,356,650	372,299,137
6.Advances-non-performing/classified	0	0	0	0	0
7.Provision against advances	294,566	337,607	495,557	543,567	58,803
8.Advances net of provision (C5-C7)	29,162,284	33,423,105	49,212,164	53,813,083	372,240,334
9.Fixed assets	628,978	704,761	576,956	551,805	763,187
10.Other/misc. assets	4,317,815	7,118,742	9,656,910	23,030,587	15,332,846
D.Profit & loss account					
1.Markup/interest earned	53,566,088	50,601,065	37,188,805	79,301,239	199,978,689
2.Markup/interest expenses	37,245,090	34,999,460	30,882,139	58,415,795	132,005,688
3.Net markup/interest income	16,320,998	15,601,605	6,306,666	20,885,444	67,973,001
4.Provisions and write-offs	65,138	43,041	157,950	48,010	(483,674)
5.Net markup/interest income after provisions	16,255,860	15,558,564	6,148,716	20,837,434	68,456,675
6.Non-markup/interest income	2,323,598	3,001,768	3,694,619	5,458,030	8,023,577
7.Non-markup/interest expenses	2,315,433	1,760,570	2,310,391	2,843,915	4,590,917
8.Administrative expenses	1,990,152	1,424,419	2,144,455	2,365,062	3,123,771
9.Profit/(loss) before taxation	16,264,025	16,799,762	7,532,944	23,451,549	71,889,335
10.Profit/(loss) after taxation	9,576,922	10,007,905	4,194,113	11,092,914	39,015,062
E.Other items					
1.Cash generated from operating activities	47,449,793	30,169,112	219,568,229	108,930,899	(81,634,435)
2.Commitments and contingencies	-	-	0	0	0
F.Efficiency ratios/Profitability ratios					
1.Spread ratio (D3/D1)	30.47%	30.83%	16.96%	26.34%	33.99%
2.Net markup/interest margin (D1-D2)/C	3.23%	3.03%	1.03%	2.67%	4.82%
3.Return on equity (ROE) (D10/A)	25.10%	20.46%	7.54%	14.95%	92.54%
4.Return on assets (ROA) (D10/C)	1.89%	1.94%	0.69%	1.42%	2.77%
5.Non-markup/interest income to total assets (D6/C)	0.46%	0.58%	0.61%	0.70%	0.57%
6.Net markup/Interest income (after prov.) to total assets (D5/C)	3.22%	3.02%	1.01%	2.66%	4.86%
7.Markup/interest expense to markup/interest income (D2/D1)	69.53%	69.17%	83.04%	73.66%	66.01%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.12	0.08	0.28	0.10	0.04
9.Non-markup/interest expense to total income D7/(D1+D6)	4.14%	3.28%	5.65%	3.36%	2.21%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	0.86	0.47	0.58	0.43	0.39
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	9.03%	6.55%	10.00%	6.21%	5.71%
2.Investment to total assets (C4/C)	41.78%	49.06%	73.01%	73.61%	33.45%
3.Advances net of provisions to total assets (C8/C)	5.77%	6.49%	8.06%	6.87%	26.41%
4.Deposits to total assets (B3/C)	18.69%	23.16%	25.44%	22.55%	17.87%
5.Total liabilities to total assets (B/C)	92.42%	90.62%	91.16%	90.59%	91.39%
6.Gross advances to deposits (C5/B3)	31.18%	28.30%	32.01%	30.79%	147.81%
7.Gross advances to borrowing & deposits C5/(B2+B3)	6.61%	7.58%	9.10%	8.03%	30.83%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	0.00%	0.00%	0.00%	0.00%	0.00%
2.Provisions against NPLs to gross advances (C7/C5)	1.00%	1.00%	1.00%	1.00%	0.02%
3.NPLs to total equity (C6/A)	0.00%	0.00%	0.00%	0.00%	0.00%
4.NPLs write off to NPLs provisions (D4/C7)	22.11%	12.75%	31.87%	8.83%	-822.53%
5.Provision against NPL to NPLs (C7/C6)	-	-	-	-	-
I.Capital/leverage ratios					
1.Capital ratio (A/C)	7.55%	9.50%	9.11%	9.48%	2.99%
2.Commitments & contingencies to total equity (E2/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Total deposit to total equity (B3/A) (times)	2.48	2.44	2.79	2.38	5.97
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	4.95	3.01	52.35	9.82	-2.09

Local Banks - Overall

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,300,744,386	1,464,625,717	1,611,281,275	1,833,167,384	2,303,426,493
1.Share capital	396,757,119	398,043,189	406,479,779	454,092,528	486,470,427
2.Reserves	423,575,668	463,935,106	516,147,104	582,719,437	702,187,399
3.Un appropriated profit	480,411,599	602,647,422	688,654,392	796,355,419	1,114,768,667
4.Others	283,751,932	327,434,394	263,693,020	144,277,698	295,095,176
B.Total liabilities (B1 to B4)	19,692,838,926	22,604,124,871	27,326,678,746	32,611,654,570	41,174,329,481
1.Bills payable	224,529,314	299,757,931	324,038,446	432,845,214	413,650,783
2.Borrowings from financial institutions	2,552,554,296	2,867,258,096	4,255,275,280	7,299,416,358	10,260,889,049
3.Deposits and other accounts	15,720,350,630	18,260,073,745	21,403,810,924	22,996,041,979	28,201,786,104
4.Other/misc. liabilities	1,195,404,686	1,177,035,099	1,343,554,096	1,883,351,019	2,298,003,545
C.Total assets (C1 to C4 + C8 to C10)	21,277,335,244	24,396,184,982	29,201,653,041	34,589,099,652	43,772,851,150
1.Cash and balances with treasury banks	1,919,309,030	1,949,676,518	2,231,994,765	1,727,389,029	2,718,008,900
2.Balances with other banks	186,165,862	243,411,460	213,338,963	215,844,445	323,532,033
3.Lending to financial institutions	728,914,444	838,606,545	1,029,427,779	1,030,938,990	1,193,120,084
4.Investments	8,658,157,275	11,584,751,140	13,868,221,628	17,503,570,581	24,631,733,930
5.Gross advances	8,783,215,943	8,966,070,558	10,852,916,171	12,563,741,368	12,646,417,938
6.Advances-non-performing/classified	753,405,868	818,990,526	846,039,840	903,548,426	969,455,655
7.Provision against advances	619,461,359	727,084,309	762,739,260	831,078,196	917,739,550
8.Advances net of provision (C5-C7)	8,163,754,584	8,238,986,249	10,090,176,911	11,732,663,172	11,728,678,388
9.Fixed assets	550,395,928	585,068,341	662,339,468	777,146,355	912,919,065
10.Other/misc. assets	1,070,638,121	955,684,729	1,106,153,527	1,601,547,080	2,264,858,750
D.Profit & loss account					
1.Markup/interest earned	1,778,022,463	1,856,711,456	1,782,564,326	3,293,356,536	5,874,081,096
2.Markup/interest expenses	1,127,558,788	1,047,583,403	978,365,473	2,182,585,801	4,097,677,444
3.Net markup/interest income	650,463,675	809,128,053	804,198,853	1,110,770,735	1,776,403,652
4.Provisions and write-offs	70,201,533	137,001,430	56,793,987	81,001,440	73,347,801
5.Net markup/interest income after provisions	580,375,491	672,126,623	747,404,866	1,029,769,295	1,703,055,851
6.Non-markup/interest income	193,881,749	230,915,234	253,344,307	310,987,423	361,502,065
7.Non-markup/interest expenses	493,103,229	522,055,008	557,785,509	704,482,338	913,262,316
8.Administrative expenses	485,687,823	511,789,121	547,313,035	690,052,164	889,415,137
9.Profit/(loss) before taxation	281,040,662	380,986,849	442,963,664	636,274,380	1,151,295,600
10.Profit/(loss) after taxation	161,325,457	228,345,300	260,295,412	302,347,519	565,779,055
E.Other items					
1.No. of ordinary shares (000)	53,543,316	39,632,988	40,506,705	43,698,717	46,835,341
2.Cash dividend	N/A	N/A	N/A	N/A	N/A
3.Stock dividend/bonus shares	N/A	N/A	N/A	N/A	N/A
4.Cash generated from operating activities	1,330,498,871	3,271,599,848	2,695,563,985	4,003,327,910	7,837,391,181
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	36.58%	43.58%	45.11%	33.73%	30.24%
2.Net markup/interest margin (D1-D2)/C	3.06%	3.32%	2.75%	3.21%	4.06%
3.Return on equity (ROE) (D10/A)	12.40%	15.59%	16.15%	16.49%	24.56%
4.Return on assets (ROA) (D10/C)	0.76%	0.94%	0.89%	0.87%	1.29%
5.Non-markup/interest income to total assets (D6/C)	0.91%	0.95%	0.87%	0.90%	0.83%
6.Net markup/interest income (after prov.) to total assets (D5/C)	2.73%	2.76%	2.56%	2.98%	3.89%
7.Markup/interest expense to markup/interest income (D2/D1)	63.42%	56.42%	54.89%	66.27%	69.76%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.73	1.34	1.24	1.08	0.77
9.Non-markup/interest expense to total income D7/(D1+D6)	25.01%	25.01%	27.40%	19.55%	14.65%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.51	2.22	2.16	2.22	2.46
11.Earning per share (D10/E1)	3.01	5.76	6.43	6.92	12.08
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	9.90%	8.99%	8.37%	5.62%	6.95%
2.Investment to total assets (C4/C)	40.69%	47.49%	47.49%	50.60%	56.27%
3.Advances net of provisions to total assets (C8/C)	38.37%	33.77%	34.55%	33.92%	26.79%
4.Deposits to total assets (B3/C)	73.88%	74.85%	73.30%	66.48%	64.43%
5.Total liabilities to total assets (B/C)	92.55%	92.65%	93.58%	94.28%	94.06%
6.Gross advances to deposits (C5/B3)	55.87%	49.10%	50.71%	54.63%	44.84%
7.Gross advances to borrowing & deposits C5/(B2+B3)	48.07%	42.44%	42.30%	41.47%	32.88%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	8.58%	9.13%	7.80%	7.19%	7.67%
2.Provisions against NPLs to gross advances (C7/C5)	7.05%	8.11%	7.03%	6.61%	7.26%
3.NPLs to total equity (C6/A)	57.92%	55.92%	52.51%	49.29%	42.09%
4.NPLs write off to NPLs provisions (D4/C7)	11.33%	18.84%	7.45%	9.75%	7.99%
5.Provision against NPL to NPLs (C7/C6)	82.22%	88.78%	90.15%	91.98%	94.67%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	6.11%	6.00%	5.52%	5.30%	5.26%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	24.29	36.95	39.78	41.95	49.18
4.Total deposit to total equity (B3/A) (times)	12.09	12.47	13.28	12.54	12.24
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	8.25	14.33	10.36	13.24	13.85

Public Sector Banks - Overall

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	238,970,711	274,132,914	312,153,970	362,586,869	445,973,448
1.Share capital	81,155,664	81,155,664	87,470,148	95,299,958	103,274,112
2.Reserves	63,678,157	69,817,463	76,324,767	82,355,136	100,679,602
3.Un appropriated profit	94,136,890	123,159,787	148,359,055	184,931,775	242,019,734
4.Others	75,236,352	86,392,917	66,557,880	39,370,613	64,789,638
B.Total liabilities (B1 to B4)	4,170,157,354	4,343,474,222	5,332,826,817	7,062,299,300	9,080,901,988
1.Bills payable	25,335,296	23,017,559	33,718,607	64,681,627	78,427,728
2.Borrowings from financial institutions	648,063,715	419,800,770	530,782,703	2,204,183,324	2,729,395,627
3.Deposits and other accounts	3,222,995,576	3,667,865,482	4,486,955,640	4,390,835,405	5,733,435,856
4.Other/misc. liabilities	273,762,767	232,790,411	281,369,867	402,598,944	539,642,777
C.Total assets (C1 to C4 + C8 to C10)	4,484,364,417	4,704,000,053	5,711,538,667	7,464,256,782	9,591,665,074
1.Cash and balances with treasury banks	373,525,979	351,195,900	389,420,028	336,193,588	475,827,266
2.Balances with other banks	32,636,541	30,098,918	39,773,416	28,765,891	55,708,016
3.Lending to financial institutions	168,888,760	160,362,813	379,495,565	130,685,310	341,376,370
4.Investments	2,019,375,248	2,336,578,601	2,853,734,608	4,567,612,484	5,730,186,013
5.Gross advances	1,782,198,836	1,826,425,376	2,055,575,036	2,290,814,375	2,680,455,147
6.Advances-non-performing/classified	240,894,296	273,075,988	300,598,534	306,295,279	320,799,387
7.Provision against advances	209,606,595	255,005,630	276,110,375	290,060,150	314,447,379
8.Advances net of provision (C5-C7)	1,572,592,241	1,571,419,746	1,779,464,661	2,000,754,225	2,366,007,768
9.Fixed assets	77,351,403	76,610,596	89,487,610	104,458,402	109,094,659
10.Other/misc. assets	239,994,245	177,733,479	180,162,779	295,786,882	513,464,982
D.Profit & loss account					
1.Markup/interest earned	359,413,164	387,872,420	359,839,441	719,638,277	1,463,770,314
2.Markup/interest expenses	253,129,237	249,576,984	219,695,873	558,632,148	1,231,234,757
3.Net markup/interest income	106,283,927	138,295,436	140,143,568	161,006,129	232,535,557
4.Provisions and write-offs	26,070,768	43,201,399	28,105,711	11,961,153	17,543,193
5.Net markup/interest income after provisions	80,364,706	95,094,037	112,037,857	149,044,976	214,992,364
6.Non-markup/interest income	40,790,127	52,905,856	46,580,414	49,869,825	62,434,287
7.Non-markup/interest expenses	90,197,382	90,923,262	93,127,085	120,412,645	148,990,570
8.Administrative expenses	89,587,578	89,967,189	92,299,716	119,905,592	148,200,431
9.Profit/(loss) before taxation	30,805,904	57,076,631	65,491,186	78,502,156	128,436,081
10.Profit/(loss) after taxation	17,428,280	36,674,703	36,407,747	38,897,102	67,409,169
E.Other items					
1.No. of ordinary shares (000)	8,141,881	8,141,881	8,773,330	9,556,311	10,353,727
2.Cash dividend	N/A	N/A	N/A	N/A	N/A
3.Stock dividend/bonus shares	N/A	N/A	N/A	N/A	N/A
4.Cash generated from operating activities	528,073,906	237,391,882	532,204,886	1,752,139,058	1,238,117,482
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	29.57%	35.65%	38.95%	22.37%	15.89%
2.Net markup/interest margin (D1-D2)/C	2.37%	2.94%	2.45%	2.16%	2.42%
3.Return on equity (ROE) (D10/A)	7.29%	13.38%	11.66%	10.73%	15.12%
4.Return on assets (ROA) (D10/C)	0.39%	0.78%	0.64%	0.52%	0.70%
5.Non-markup/interest income to total assets (D6/C)	0.91%	1.12%	0.82%	0.67%	0.65%
6.Net markup/interest income (after prov.) to total assets (D5/C)	1.79%	2.02%	1.96%	2.00%	2.24%
7.Markup/interest expense to markup/interest income (D2/D1)	70.43%	64.35%	61.05%	77.63%	84.11%
8.Admin. expense to profit before tax. (D8/D9) (times)	2.91	1.58	1.41	1.53	1.15
9.Non-markup/interest expense to total income D7/(D1+D6)	22.54%	20.63%	22.91%	15.65%	9.76%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.20	1.70	1.98	2.40	2.37
11.Earning per share (D10/E1)	2.14	4.50	4.15	4.07	6.51
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	9.06%	8.11%	7.51%	4.89%	5.54%
2.Investment to total assets (C4/C)	45.03%	49.67%	49.96%	61.19%	59.74%
3.Advances net of provisions to total assets (C8/C)	35.07%	33.41%	31.16%	26.80%	24.67%
4.Deposits to total assets (B3/C)	71.87%	77.97%	78.56%	58.82%	59.78%
5.Total liabilities to total assets (B/C)	92.99%	92.34%	93.37%	94.61%	94.67%
6.Gross advances to deposits (C5/B3)	55.30%	49.80%	45.81%	52.17%	46.75%
7.Gross advances to borrowing & deposits C5/(B2+B3)	46.04%	44.68%	40.97%	34.74%	31.67%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	13.52%	14.95%	14.62%	13.37%	11.97%
2.Provisions against NPLs to gross advances (C7/C5)	11.76%	13.96%	13.43%	12.66%	11.73%
3.NPLs to total equity (C6/A)	100.80%	99.61%	96.30%	84.48%	71.93%
4.NPLs write off to NPLs provisions (D4/C7)	12.44%	16.94%	10.18%	4.12%	5.58%
5.Provision against NPL to NPLs (C7/C6)	87.01%	93.38%	91.85%	94.70%	98.02%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	5.33%	5.83%	5.47%	4.86%	4.65%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	29.35	33.67	35.58	37.94	43.07
4.Total deposit to total equity (B3/A) (times)	13.49	13.38	14.37	12.11	12.86
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	30.30	6.47	14.62	45.05	18.37

FIRST WOMEN BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	3,450,010	3,691,447	2,263,755	2,263,755	2,263,755
1.Share capital	3,994,113	3,994,113	3,994,113	3,994,113	3,994,113
2.Reserves	372,469	419,036	419,036	419,036	419,036
3.Un appropriated profit	(916,572)	(721,702)	(2,149,394)	(2,149,394)	(2,149,394)
4.Others	182,332	165,460	215,498	215,498	215,498
B.Total liabilities (B1 to B4)	20,511,239	34,156,878	36,628,500	36,628,500	36,628,500
1.Bills payable	379,624	517,258	261,585	261,585	261,585
2.Borrowings from financial institutions	412,663	6,979,684	9,679,443	9,679,443	9,679,443
3.Deposits and other accounts	17,711,614	25,189,064	25,361,624	25,361,624	25,361,624
4.Other/misc. liabilities	2,007,338	1,470,872	1,325,848	1,325,848	1,325,848
C.Total assets (C1 to C4 + C8 to C10)	24,143,581	38,013,785	39,107,753	39,107,753	39,107,753
1.Cash and balances with treasury banks	1,907,195	2,337,454	2,636,980	2,636,980	2,636,980
2.Balances with other banks	36,729	196,224	181,575	181,575	181,575
3.Lending to financial institutions	3,179,804	1,960,972	1,985,000	1,985,000	1,985,000
4.Investments	6,707,702	21,094,415	23,778,583	23,778,583	23,778,583
5.Gross advances	11,631,585	12,528,627	12,045,155	12,045,155	12,045,155
6.Advances-non-performing/classified	1,948,199	1,920,861	2,703,076	2,703,076	2,703,076
7.Provision against advances	1,365,152	1,440,652	2,711,712	2,711,712	2,711,712
8.Advances net of provision (C5-C7)	10,266,433	11,087,975	9,333,443	9,333,443	9,333,443
9.Fixed assets	706,275	646,762	659,065	659,065	659,065
10.Other/misc. assets	1,339,443	689,983	533,107	533,107	533,107
D.Profit & loss account					
1.Markup/interest earned	2,297,064	3,018,500	2,540,241	2,540,241	2,540,241
2.Markup/interest expenses	1,292,910	1,839,574	1,583,941	1,583,941	1,583,941
3.Net markup/interest income	1,004,154	1,178,926	956,300	956,300	956,300
4.Provisions and write-offs	45,003	110,206	1,397,728	1,397,728	1,397,728
5.Net markup/interest income after provisions	959,151	1,068,720	(441,428)	(441,428)	(441,428)
6.Non-markup/interest income	206,461	282,932	135,678	135,678	135,678
7.Non-markup/interest expenses	907,097	959,796	1,087,569	1,087,569	1,087,569
8.Administrative expenses	906,622	959,173	1,055,545	1,055,545	1,055,545
9.Profit/(loss) before taxation	258,515	391,856	(1,393,319)	(1,393,319)	(1,393,319)
10.Profit/(loss) after taxation	323,761	232,833	(1,416,519)	(1,416,519)	(1,416,519)
E.Other items					
1.No. of ordinary shares (000)	399,411	399,411	399,411	399,411	399,411
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(1,874,518)	15,064,059	3,162,031	3,162,031	3,162,031
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	43.71%	39.06%	37.65%	37.65%	37.65%
2.Net markup/interest margin (D1-D2)/C	4.16%	3.10%	2.45%	2.45%	2.45%
3.Return on equity (ROE) (D10/A)	9.38%	6.31%	-62.57%	-62.57%	-62.57%
4.Return on assets (ROA) (D10/C)	1.34%	0.61%	-3.62%	-3.62%	-3.62%
5.Non-markup/interest income to total assets (D6/C)	0.86%	0.74%	0.35%	0.35%	0.35%
6.Net markup/interest income (after prov.) to total assets (D5/C)	3.97%	2.81%	-1.13%	-1.13%	-1.13%
7.Markup/interest expense to markup/interest income (D2/D1)	56.29%	60.94%	62.35%	62.35%	62.35%
8.Admin. expense to profit before tax. (D8/D9) (times)	3.51	2.45	-0.76	-0.76	-0.76
9.Non-markup/interest expense to total income D7/(D1+D6)	36.23%	29.07%	40.64%	40.64%	40.64%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	4.39	3.39	7.78	7.78	7.78
11.Earning per share (D10/E1)	0.81	0.58	-3.55	-3.55	-3.55
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.05%	6.67%	7.21%	7.21%	7.21%
2.Investment to total assets (C4/C)	27.78%	55.49%	60.80%	60.80%	60.80%
3.Advances net of provisions to total assets (C8/C)	42.52%	29.17%	23.87%	23.87%	23.87%
4.Deposits to total assets (B3/C)	73.36%	66.26%	64.85%	64.85%	64.85%
5.Total liabilities to total assets (B/C)	84.96%	89.85%	93.66%	93.66%	93.66%
6.Gross advances to deposits (C5/B3)	65.67%	49.74%	47.49%	47.49%	47.49%
7.Gross advances to borrowing & deposits C5/(B2+B3)	64.18%	38.95%	34.37%	34.37%	34.37%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	16.75%	15.33%	22.44%	22.44%	22.44%
2.Provisions against NPLs to gross advances (C7/C5)	11.74%	11.50%	22.51%	22.51%	22.51%
3.NPLs to total equity (C6/A)	56.47%	52.04%	119.41%	119.41%	119.41%
4.NPLs write off to NPLs provisions (D4/C7)	3.30%	7.65%	51.54%	51.54%	51.54%
5.Provision against NPL to NPLs (C7/C6)	70.07%	75.00%	100.32%	100.32%	100.32%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	14.29%	9.71%	5.79%	5.79%	5.79%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	8.64	9.24	5.67	5.67	5.67
4.Total deposit to total equity (B3/A) (times)	5.13	6.82	11.20	11.20	11.20
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-5.79	64.70	-2.23	-2.23	-2.23

NATIONAL BANK OF PAKISTAN

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	162,369,773	193,859,398	221,720,443	257,930,857	319,101,000
1.Share capital	21,275,131	21,275,131	21,275,131	21,275,131	21,275,131
2.Reserves	52,308,742	56,562,933	60,371,495	64,144,050	79,071,471
3.Un appropriated profit	88,785,900	116,021,334	140,073,817	172,511,676	218,754,398
4.Others	70,244,060	73,699,344	64,482,122	42,916,902	63,654,593
B.Total liabilities (B1 to B4)	2,891,775,037	2,740,968,239	3,560,481,904	4,939,576,787	6,269,951,845
1.Bills payable	19,867,424	16,795,186	21,848,270	55,268,019	68,000,448
2.Borrowings from financial institutions	471,757,352	138,539,005	312,925,106	1,940,485,787	2,177,743,194
3.Deposits and other accounts	2,198,049,281	2,418,966,479	3,019,155,045	2,666,184,360	3,674,359,379
4.Other/misc. liabilities	202,100,980	166,667,569	206,553,483	277,638,621	349,848,824
C.Total assets (C1 to C4 + C8 to C10)	3,124,388,870	3,008,526,981	3,846,684,469	5,240,424,546	6,652,707,438
1.Cash and balances with treasury banks	292,513,379	249,259,590	278,747,059	229,910,949	294,992,570
2.Balances with other banks	13,220,807	14,227,355	17,667,067	18,593,800	42,325,051
3.Lending to financial institutions	144,140,344	126,804,675	335,466,675	31,272,467	192,430,437
4.Investments	1,439,160,062	1,463,398,076	1,938,170,642	3,477,353,874	4,403,364,043
5.Gross advances	1,151,315,050	1,159,873,747	1,305,176,798	1,438,581,204	1,631,685,693
6.Advances-non-performing/classified	148,751,717	171,294,133	197,938,229	205,307,425	220,825,716
7.Provision against advances	143,175,966	176,619,220	191,784,313	208,059,400	233,608,873
8.Advances net of provision (C5-C7)	1,008,139,084	983,254,527	1,113,392,485	1,230,521,804	1,398,076,820
9.Fixed assets	54,303,565	54,413,493	60,711,776	63,814,246	63,908,888
10.Other/misc. assets	172,911,629	117,169,265	102,528,765	188,957,406	257,609,629
D.Profit & loss account					
1.Markup/interest earned	239,477,316	257,811,015	231,882,702	503,310,285	1,024,657,648
2.Markup/interest expenses	167,570,039	153,655,908	134,264,896	386,483,771	855,910,064
3.Net markup/interest income	71,907,277	104,155,107	97,617,806	116,826,514	168,747,584
4.Provisions and write-offs	14,250,275	30,895,938	21,695,231	12,600,607	14,469,305
5.Net markup/interest income after provisions	57,657,002	73,259,169	75,922,575	104,225,907	154,278,279
6.Non-markup/interest income	36,199,485	36,076,908	36,941,617	36,683,876	40,606,465
7.Non-markup/interest expenses	65,853,120	63,111,930	60,003,784	78,172,620	93,631,654
8.Administrative expenses	65,705,029	62,796,623	59,657,321	78,099,994	93,345,714
9.Profit/(loss) before taxation	28,003,367	46,224,147	52,860,408	62,737,163	101,253,090
10.Profit/(loss) after taxation	15,809,811	30,558,919	28,007,988	30,410,300	51,840,462
E.Other items					
1.No. of ordinary shares (000)	2,127,513	2,127,513	2,127,513	2,127,513	2,127,513
2.Cash dividend	0.00%	0.00%	10.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	292,999,644	(51,869,597)	470,702,317	1,561,683,147	992,102,720
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	30.03%	40.40%	42.10%	23.21%	16.47%
2.Net markup/interest margin (D1-D2)/C	2.30%	3.46%	2.54%	2.23%	2.54%
3.Return on equity (ROE) (D10/A)	9.74%	15.76%	12.63%	11.79%	16.25%
4.Return on assets (ROA) (D10/C)	0.51%	1.02%	0.73%	0.58%	0.78%
5.Non-markup/interest income to total assets (D6/C)	1.16%	1.20%	0.96%	0.70%	0.61%
6.Net markup/interest income (after prov.) to total assets (D5/C)	1.85%	2.44%	1.97%	1.99%	2.32%
7.Markup/interest expense to markup/interest income (D2/D1)	69.97%	59.60%	57.90%	76.79%	83.53%
8.Admin. expense to profit before tax. (D8/D9) (times)	2.35	1.36	1.13	1.24	0.92
9.Non-markup/interest expense to total income D7/(D1+D6)	23.89%	21.47%	22.32%	14.48%	8.79%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.82	1.74	1.61	2.13	2.30
11.Earning per share (D10/E1)	7.43	14.36	13.16	14.29	24.37
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	9.79%	8.76%	7.71%	4.74%	5.07%
2.Investment to total assets (C4/C)	46.06%	48.64%	50.39%	66.36%	66.19%
3.Advances net of provisions to total assets (C8/C)	32.27%	32.68%	28.94%	23.48%	21.02%
4.Deposits to total assets (B3/C)	70.35%	80.40%	78.49%	50.88%	55.23%
5.Total liabilities to total assets (B/C)	92.55%	91.11%	92.56%	94.26%	94.25%
6.Gross advances to deposits (C5/B3)	52.38%	47.95%	43.23%	53.96%	44.41%
7.Gross advances to borrowing & deposits C5/(B2+B3)	43.12%	45.35%	39.17%	31.23%	27.88%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	12.92%	14.77%	15.17%	14.27%	13.53%
2.Provisions against NPLs to gross advances (C7/C5)	12.44%	15.23%	14.69%	14.46%	14.32%
3.NPLs to total equity (C6/A)	91.61%	88.36%	89.27%	79.60%	69.20%
4.NPLs write off to NPLs provisions (D4/C7)	9.95%	17.49%	11.31%	6.06%	6.19%
5.Provision against NPL to NPLs (C7/C6)	96.25%	103.11%	96.89%	101.34%	105.79%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	5.20%	6.44%	5.76%	4.92%	4.80%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	76.32	91.12	104.22	121.24	149.99
4.Total deposit to total equity (B3/A) (times)	13.54	12.48	13.62	10.34	11.51
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	18.53	-1.70	16.81	51.35	19.14

SINDH BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	16,857,778	13,671,328	15,748,929	18,359,459	25,505,972
1.Share capital	19,710,130	19,710,130	25,524,428	29,524,428	34,524,428
2.Reserves	1,451,979	1,471,422	1,461,412	1,461,412	1,894,365
3.Un appropriated profit	(4,304,331)	(7,510,224)	(11,236,911)	(12,626,381)	(10,912,821)
4.Others	219,423	5,405,793	2,878,353	(1,208,500)	(1,033,628)
B.Total liabilities (B1 to B4)	143,521,733	254,636,259	251,561,127	340,699,368	276,011,065
1.Bills payable	495,010	592,334	624,726	726,148	898,762
2.Borrowings from financial institutions	4,192,284	62,377,648	26,785,738	106,934,714	37,546,440
3.Deposits and other accounts	134,049,662	185,570,689	217,608,406	223,043,950	223,569,650
4.Other/misc. liabilities	4,784,777	6,095,588	6,542,257	9,994,556	13,996,213
C.Total assets (C1 to C4 + C8 to C10)	160,598,934	273,713,380	270,188,409	357,850,327	300,483,409
1.Cash and balances with treasury banks	13,552,972	14,486,693	19,341,933	14,168,738	53,407,771
2.Balances with other banks	838,364	4,185,277	1,092,559	1,619,530	957,883
3.Lending to financial institutions	3,645,392	8,212,780	6,081,208	19,967,424	0
4.Investments	65,143,452	170,818,493	175,703,381	254,552,777	166,503,472
5.Gross advances	76,430,095	76,355,873	73,023,451	70,899,317	77,511,411
6.Advances-non-performing/classified	33,804,371	35,333,883	37,403,702	34,967,280	33,100,012
7.Provision against advances	15,299,043	19,502,618	25,239,289	27,096,989	26,888,366
8.Advances net of provision (C5-C7)	61,131,052	56,853,255	47,784,162	43,802,328	50,623,045
9.Fixed assets	3,788,000	3,265,367	3,147,597	4,032,522	3,936,450
10.Other/misc. assets	12,499,702	15,891,515	17,037,569	19,707,008	25,054,788
D.Profit & loss account					
1.Markup/interest earned	12,115,401	15,350,403	21,826,086	36,377,762	50,308,343
2.Markup/interest expenses	10,265,615	12,476,302	16,921,716	31,061,343	42,314,885
3.Net markup/interest income	1,849,786	2,874,101	4,904,370	5,316,419	7,993,458
4.Provisions and write-offs	10,020,498	3,722,942	5,822,916	1,938,638	1,023,994
5.Net markup/interest income after provisions	(8,170,712)	(848,841)	(918,546)	3,377,781	6,969,464
6.Non-markup/interest income	(667,912)	622,768	576,478	1,089,335	1,865,662
7.Non-markup/interest expenses	4,922,552	5,108,994	5,722,033	6,736,209	8,178,314
8.Administrative expenses	4,902,734	5,108,067	5,654,393	6,726,416	8,119,190
9.Profit/(loss) before taxation	(13,761,176)	(5,335,067)	(6,064,101)	(2,269,093)	656,812
10.Profit/(loss) after taxation	(8,259,860)	(3,212,571)	(3,727,484)	(1,385,750)	2,164,764
E.Other items					
1.No. of ordinary shares (000)	1,971,013	1,971,013	2,552,443	2,952,443	3,452,443
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	2,657,581	108,090,736	4,672,372	76,034,449	(52,328,054)
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	15.27%	18.72%	22.47%	14.61%	15.89%
2.Net markup/interest margin (D1-D2)/C	1.15%	1.05%	1.82%	1.49%	2.66%
3.Return on equity (ROE) (D10/A)	-49.00%	-23.50%	-23.67%	-7.55%	8.49%
4.Return on assets (ROA) (D10/C)	-5.14%	-1.17%	-1.38%	-0.39%	0.72%
5.Non-markup/interest income to total assets (D6/C)	-0.42%	0.23%	0.21%	0.30%	0.62%
6.Net markup/interest income (after prov.) to total assets (D5/C)	-5.09%	-0.31%	-0.34%	0.94%	2.32%
7.Markup/interest expense to markup/interest income (D2/D1)	84.73%	81.28%	77.53%	85.39%	84.11%
8.Admin. expense to profit before tax. (D8/D9) (times)	-0.36	-0.96	-0.93	-2.96	12.36
9.Non-markup/interest expense to total income D7/(D1+D6)	43.00%	31.98%	25.54%	17.98%	15.68%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	-7.34	8.20	9.81	6.17	4.35
11.Earning per share (D10/E1)	-4.19	-1.63	-1.46	-0.47	0.63
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.96%	6.82%	7.56%	4.41%	18.09%
2.Investment to total assets (C4/C)	40.56%	62.41%	65.03%	71.13%	55.41%
3.Advances net of provisions to total assets (C8/C)	38.06%	20.77%	17.69%	12.24%	16.85%
4.Deposits to total assets (B3/C)	83.47%	67.80%	80.54%	62.33%	74.40%
5.Total liabilities to total assets (B/C)	89.37%	93.03%	93.11%	95.21%	91.86%
6.Gross advances to deposits (C5/B3)	57.02%	41.15%	33.56%	31.79%	34.67%
7.Gross advances to borrowing & deposits C5/(B2+B3)	55.29%	30.80%	29.88%	21.49%	29.68%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	44.23%	46.28%	51.22%	49.32%	42.70%
2.Provisions against NPLs to gross advances (C7/C5)	20.02%	25.54%	34.56%	38.22%	34.69%
3.NPLs to total equity (C6/A)	200.53%	258.45%	237.50%	190.46%	129.77%
4.NPLs write off to NPLs provisions (D4/C7)	65.50%	19.09%	23.07%	7.15%	3.81%
5.Provision against NPL to NPLs (C7/C6)	45.26%	55.20%	67.48%	77.49%	81.23%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	10.50%	4.99%	5.83%	5.13%	8.49%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	8.55	6.94	6.17	6.22	7.39
4.Total deposit to total equity (B3/A) (times)	7.95	13.57	13.82	12.15	8.77
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-0.32	-33.65	-1.25	-54.87	-24.17

THE BANK OF KHYBER

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	14,982,023	16,604,589	16,219,257	16,657,355	20,176,662
1.Share capital	10,002,524	10,002,524	10,502,710	11,027,905	11,027,905
2.Reserves	2,904,691	3,335,048	3,555,773	3,646,746	4,343,001
3.Un appropriated profit	2,074,808	3,267,017	2,160,774	1,982,704	4,805,756
4.Others	(780,670)	1,166,961	350,617	(229,857)	124,622
B.Total liabilities (B1 to B4)	292,103,899	270,528,341	342,036,171	328,556,522	362,885,200
1.Bills payable	1,172,155	944,140	874,567	2,102,234	3,759,078
2.Borrowings from financial institutions	94,656,461	57,063,018	110,068,928	66,263,168	50,460,559
3.Deposits and other accounts	182,167,572	203,071,658	221,875,898	248,905,981	289,291,561
4.Other/misc. liabilities	14,107,711	9,449,525	9,216,778	11,285,139	19,374,002
C.Total assets (C1 to C4 + C8 to C10)	306,305,252	288,299,891	358,606,045	344,984,020	383,186,484
1.Cash and balances with treasury banks	12,137,805	15,840,359	17,375,313	16,273,825	23,895,690
2.Balances with other banks	8,230,072	9,092,355	12,114,583	3,556,532	3,960,115
3.Lending to financial institutions	13,863,449	7,297,519	4,982,294	7,641,077	2,000,000
4.Investments	146,911,102	113,478,994	184,398,946	173,668,614	223,348,499
5.Gross advances	113,976,152	134,907,242	131,166,482	134,912,760	109,703,063
6.Advances-non-performing/classified	5,026,718	7,275,940	10,521,218	11,756,033	13,290,715
7.Provision against advances	4,233,860	5,843,865	6,617,287	7,397,549	8,115,483
8.Advances net of provision (C5-C7)	109,742,292	129,063,377	124,549,195	127,515,211	101,587,580
9.Fixed assets	3,334,670	3,472,025	5,137,202	5,613,279	7,377,275
10.Other/misc. assets	12,085,862	10,055,262	10,048,512	10,715,482	21,017,325
D.Profit & loss account					
1.Markup/interest earned	24,656,535	25,673,375	21,939,157	40,242,025	59,070,281
2.Markup/interest expenses	19,890,617	18,911,494	15,149,916	33,093,339	45,177,649
3.Net markup/interest income	4,765,918	6,761,881	6,789,241	7,148,686	13,892,632
4.Provisions and write-offs	(21,092)	1,610,005	831,879	902,137	705,091
5.Net markup/interest income after provisions	4,938,557	5,151,876	5,957,362	6,246,549	13,187,541
6.Non-markup/interest income	1,112,482	2,877,661	1,022,826	1,384,566	2,108,951
7.Non-markup/interest expenses	3,638,181	4,223,253	5,300,003	6,711,230	8,594,911
8.Administrative expenses	3,620,419	4,223,198	5,295,484	6,650,086	8,560,349
9.Profit/(loss) before taxation	2,261,311	3,806,284	1,680,185	919,885	6,701,581
10.Profit/(loss) after taxation	1,306,039	2,151,783	1,103,627	454,864	3,481,277
E.Other items					
1.No. of ordinary shares (000)	1,000,252	1,000,252	1,050,271	1,102,791	1,102,791
2.Cash dividend	5.00%	15.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	5.00%	5.00%	0.00%	0.00%
4.Cash generated from operating activities	55,553,621	(31,725,542)	78,723,634	(15,404,042)	58,655,580
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	19.33%	26.34%	30.95%	17.76%	23.52%
2.Net markup/interest margin (D1-D2)/C	1.56%	2.35%	1.89%	2.07%	3.63%
3.Return on equity (ROE) (D10/A)	8.72%	12.96%	6.80%	2.73%	17.25%
4.Return on assets (ROA) (D10/C)	0.43%	0.75%	0.31%	0.13%	0.91%
5.Non-markup/interest income to total assets (D6/C)	0.36%	1.00%	0.29%	0.40%	0.55%
6.Net markup/interest income (after prov.) to total assets (D5/C)	1.61%	1.79%	1.66%	1.81%	3.44%
7.Markup/interest expense to markup/interest income (D2/D1)	80.67%	73.66%	69.05%	82.24%	76.48%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.60	1.11	3.15	7.23	1.28
9.Non-markup/interest expense to total income D7/(D1+D6)	14.12%	14.79%	23.08%	16.12%	14.05%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	3.25	1.47	5.18	4.80	4.06
11.Earning per share (D10/E1)	1.31	2.15	1.05	0.41	3.16
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	6.65%	8.65%	8.22%	5.75%	7.27%
2.Investment to total assets (C4/C)	47.96%	39.36%	51.42%	50.34%	58.29%
3.Advances net of provisions to total assets (C8/C)	35.83%	44.77%	34.73%	36.96%	26.51%
4.Deposits to total assets (B3/C)	59.47%	70.44%	61.87%	72.15%	75.50%
5.Total liabilities to total assets (B/C)	95.36%	93.84%	95.38%	95.24%	94.70%
6.Gross advances to deposits (C5/B3)	62.57%	66.43%	59.12%	54.20%	37.92%
7.Gross advances to borrowing & deposits C5/(B2+B3)	41.17%	51.86%	39.51%	42.81%	32.29%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	4.41%	5.39%	8.02%	8.71%	12.12%
2.Provisions against NPLs to gross advances (C7/C5)	3.71%	4.33%	5.04%	5.48%	7.40%
3.NPLs to total equity (C6/A)	33.55%	43.82%	64.87%	70.58%	65.87%
4.NPLs write off to NPLs provisions (D4/C7)	-0.50%	27.55%	12.57%	12.20%	8.69%
5.Provision against NPL to NPLs (C7/C6)	84.23%	80.32%	62.89%	62.93%	61.06%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	4.89%	5.76%	4.52%	4.83%	5.27%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	14.98	16.60	15.44	15.10	18.30
4.Total deposit to total equity (B3/A) (times)	12.16	12.23	13.68	14.94	14.34
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	42.54	-14.74	71.33	-33.87	16.85

THE BANK OF PUNJAB

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	41,311,127	46,306,152	56,201,586	67,375,443	78,926,059
1.Share capital	26,173,766	26,173,766	26,173,766	29,478,381	32,452,535
2.Reserves	6,640,276	8,029,024	10,517,051	12,683,892	14,951,729
3.Un appropriated profit	8,497,085	12,103,362	19,510,769	25,213,170	31,521,795
4.Others	5,371,207	5,955,359	(1,368,710)	(2,323,430)	1,828,553
B.Total liabilities (B1 to B4)	822,245,446	1,043,184,505	1,142,119,115	1,416,838,123	2,135,425,378
1.Bills payable	3,421,083	4,168,641	10,109,459	6,323,641	5,507,855
2.Borrowings from financial institutions	77,044,955	154,841,415	71,323,488	80,820,212	453,965,991
3.Deposits and other accounts	691,017,447	835,067,592	1,002,954,667	1,227,339,490	1,520,853,642
4.Other/misc. liabilities	50,761,961	49,106,857	57,731,501	102,354,780	155,097,890
C.Total assets (C1 to C4 + C8 to C10)	868,927,780	1,095,446,016	1,196,951,991	1,481,890,136	2,216,179,990
1.Cash and balances with treasury banks	53,414,628	69,271,804	71,318,743	73,203,096	100,894,255
2.Balances with other banks	10,310,569	2,397,707	8,717,632	4,814,454	8,283,392
3.Lending to financial institutions	4,059,771	16,086,867	30,980,388	69,819,342	144,960,933
4.Investments	361,452,930	567,788,623	531,683,056	638,258,636	913,191,416
5.Gross advances	428,845,954	442,759,887	534,163,150	634,375,939	849,509,825
6.Advances-non-performing/classified	51,363,291	57,251,171	52,032,309	51,561,465	50,879,868
7.Provision against advances	45,532,574	51,599,275	49,757,774	44,794,500	43,122,945
8.Advances net of provision (C5-C7)	383,313,380	391,160,612	484,405,376	589,581,439	806,386,880
9.Fixed assets	15,218,893	14,812,949	19,831,970	30,339,290	33,212,981
10.Other/misc. assets	41,157,609	33,927,454	50,014,826	75,873,879	209,250,133
D.Profit & loss account					
1.Markup/interest earned	80,866,848	86,019,127	81,651,255	137,167,964	327,193,801
2.Markup/interest expenses	54,110,056	62,693,706	51,775,404	106,409,754	286,248,218
3.Net markup/interest income	26,756,792	23,325,421	29,875,851	30,758,210	40,945,583
4.Provisions and write-offs	1,776,084	6,862,308	(1,642,043)	(4,877,957)	(52,925)
5.Net markup/interest income after provisions	24,980,708	16,463,113	31,517,894	35,636,167	40,998,508
6.Non-markup/interest income	3,939,611	13,045,587	7,903,815	10,576,370	17,717,531
7.Non-markup/interest expenses	14,876,432	17,519,289	21,013,696	27,705,017	37,498,122
8.Administrative expenses	14,452,774	16,880,128	20,636,973	27,373,551	37,119,633
9.Profit/(loss) before taxation	14,043,887	11,989,411	18,408,013	18,507,520	21,217,917
10.Profit/(loss) after taxation	8,248,529	6,943,739	12,440,135	10,834,207	11,339,185
E.Other items					
1.No. of ordinary shares (000)	2,643,692	2,643,692	2,643,692	2,974,153	3,271,569
2.Cash dividend	8.00%	10.00%	0.00%	0.00%	10.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	178,737,578	197,832,226	(25,055,468)	126,663,473	236,525,205
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	33.09%	27.12%	36.59%	22.42%	12.51%
2.Net markup/interest margin (D1-D2)/C	3.08%	2.13%	2.50%	2.08%	1.85%
3.Return on equity (ROE) (D10/A)	19.97%	15.00%	22.13%	16.08%	14.37%
4.Return on assets (ROA) (D10/C)	0.95%	0.63%	1.04%	0.73%	0.51%
5.Non-markup/interest income to total assets (D6/C)	0.45%	1.19%	0.66%	0.71%	0.80%
6.Net markup/interest income (after prov.) to total assets (D5/C)	2.87%	1.50%	2.63%	2.40%	1.85%
7.Markup/interest expense to markup/interest income (D2/D1)	66.91%	72.88%	63.41%	77.58%	87.49%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.03	1.41	1.12	1.48	1.75
9.Non-markup/interest expense to total income D7/(D1+D6)	17.54%	17.68%	23.46%	18.75%	10.87%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	3.67	1.29	2.61	2.59	2.10
11.Earning per share (D10/E1)	3.12	2.63	4.71	3.64	3.47
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.33%	6.54%	6.69%	5.26%	4.93%
2.Investment to total assets (C4/C)	41.60%	51.83%	44.42%	43.07%	41.21%
3.Advances net of provisions to total assets (C8/C)	44.11%	35.71%	40.47%	39.79%	36.39%
4.Deposits to total assets (B3/C)	79.53%	76.23%	83.79%	82.82%	68.63%
5.Total liabilities to total assets (B/C)	94.63%	95.23%	95.42%	95.61%	96.36%
6.Gross advances to deposits (C5/B3)	62.06%	53.02%	53.26%	51.69%	55.86%
7.Gross advances to borrowing & deposits C5/(B2+B3)	55.83%	44.73%	49.72%	48.49%	43.02%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	11.98%	12.93%	9.74%	8.13%	5.99%
2.Provisions against NPLs to gross advances (C7/C5)	10.62%	11.65%	9.32%	7.06%	5.08%
3.NPLs to total equity (C6/A)	124.33%	123.64%	92.58%	76.53%	64.47%
4.NPLs write off to NPLs provisions (D4/C7)	3.90%	13.30%	-3.30%	-10.89%	-0.12%
5.Provision against NPL to NPLs (C7/C6)	88.65%	90.13%	95.63%	86.88%	84.75%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	4.75%	4.23%	4.70%	4.55%	3.56%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	15.63	17.52	21.26	22.65	24.12
4.Total deposit to total equity (B3/A) (times)	16.73	18.03	17.85	18.22	19.27
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	21.67	28.49	-2.01	11.69	20.86

Private Sector Banks - Overall

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,041,307,854	1,172,579,257	1,282,217,867	1,434,138,034	1,780,689,971
1.Share capital	292,801,017	294,087,128	296,209,212	295,836,143	320,239,829
2.Reserves	352,582,312	386,763,412	432,393,584	491,821,005	590,613,011
3.Un appropriated profit	395,924,525	491,728,717	553,615,071	646,480,886	869,837,131
4.Others	158,625,771	190,913,665	147,010,776	88,308,014	213,167,293
B.Total liabilities (B1 to B4)	15,339,750,570	18,073,588,762	21,807,553,136	25,067,122,519	31,583,678,886
1.Bills payable	198,552,078	276,120,714	289,782,480	367,529,886	332,578,424
2.Borrowings from financial institutions	1,819,887,042	2,364,034,489	3,641,991,064	4,713,718,038	7,128,409,434
3.Deposits and other accounts	12,427,421,281	14,519,975,217	16,844,442,286	18,544,470,758	22,396,708,999
4.Other/misc. liabilities	893,890,169	913,458,342	1,031,337,306	1,441,403,837	1,725,982,029
C.Total assets (C1 to C4 + C8 to C10)	16,539,684,195	19,437,081,684	23,236,781,779	26,589,568,567	33,577,536,150
1.Cash and balances with treasury banks	1,541,104,775	1,593,471,467	1,837,567,064	1,386,926,463	2,236,955,792
2.Balances with other banks	132,476,407	192,139,926	152,586,609	172,702,652	234,634,545
3.Lending to financial institutions	558,623,074	676,841,122	648,529,604	859,227,928	845,183,014
4.Investments	6,591,432,672	9,202,689,393	10,969,146,791	12,620,298,986	18,521,786,445
5.Gross advances	6,834,750,116	6,973,839,015	8,632,878,793	10,142,837,021	9,826,980,271
6.Advances-non-performing/classified	476,216,382	509,470,025	509,036,036	550,276,334	606,998,959
7.Provision against advances	391,729,945	453,951,082	468,422,769	511,145,865	582,039,104
8.Advances net of provision (C5-C7)	6,443,020,171	6,519,887,933	8,164,456,024	9,631,691,156	9,244,941,167
9.Fixed assets	463,681,339	498,705,466	563,151,329	654,292,154	785,377,311
10.Other/misc. assets	809,345,757	753,346,377	901,344,358	1,264,429,228	1,708,657,876
D.Profit & loss account					
1.Markup/interest earned	1,396,315,652	1,446,322,466	1,400,506,067	2,531,568,734	4,264,696,050
2.Markup/interest expenses	868,235,386	791,216,170	752,250,013	1,598,114,640	2,747,037,430
3.Net markup/interest income	528,080,266	655,106,296	648,256,054	933,454,094	1,517,658,620
4.Provisions and write-offs	42,164,747	91,931,727	26,725,570	72,814,499	61,473,282
5.Net markup/interest income after provisions	485,877,321	563,174,569	621,530,484	860,639,595	1,456,185,338
6.Non-markup/interest income	148,260,762	173,186,061	201,634,310	259,295,992	296,338,510
7.Non-markup/interest expenses	390,388,246	418,353,746	451,800,271	569,234,678	746,923,956
8.Administrative expenses	383,852,144	409,331,200	442,533,758	555,421,147	723,988,782
9.Profit/(loss) before taxation	243,788,035	318,006,884	371,364,523	550,700,909	1,005,599,892
10.Profit/(loss) after taxation	140,435,458	189,005,076	221,033,788	258,694,236	487,705,361
E.Other items					
1.No. of ordinary shares (000)	43,831,085	29,920,757	30,163,025	28,556,457	30,974,520
2.Cash dividend	N/A	N/A	N/A	N/A	N/A
3.Stock dividend/bonus shares	N/A	N/A	N/A	N/A	N/A
4.Cash generated from operating activities	776,101,890	3,015,247,648	2,143,770,086	2,042,821,297	6,517,306,595
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	37.82%	45.29%	46.29%	36.87%	35.59%
2.Net markup/interest margin (D1-D2)/C	3.19%	3.37%	2.79%	3.51%	4.52%
3.Return on equity (ROE) (D10/A)	13.49%	16.12%	17.24%	18.04%	27.39%
4.Return on assets (ROA) (D10/C)	0.85%	0.97%	0.95%	0.97%	1.45%
5.Non-markup/interest income to total assets (D6/C)	0.90%	0.89%	0.87%	0.98%	0.88%
6.Net markup/interest income (after prov.) to total assets (D5/C)	2.94%	2.90%	2.67%	3.24%	4.34%
7.Markup/interest expense to markup/interest income (D2/D1)	62.18%	54.71%	53.71%	63.13%	64.41%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.57	1.29	1.19	1.01	0.72
9.Non-markup/interest expense to total income D7/(D1+D6)	25.27%	25.83%	28.20%	20.40%	16.38%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.59	2.36	2.19	2.14	2.44
11.Earning per share (D10/E1)	3.20	6.32	7.33	9.06	15.75
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	10.12%	9.19%	8.56%	5.87%	7.36%
2.Investment to total assets (C4/C)	39.85%	47.35%	47.21%	47.46%	55.16%
3.Advances net of provisions to total assets (C8/C)	38.95%	33.54%	35.14%	36.22%	27.53%
4.Deposits to total assets (B3/C)	75.14%	74.70%	72.49%	69.74%	66.70%
5.Total liabilities to total assets (B/C)	92.75%	92.99%	93.85%	94.27%	94.06%
6.Gross advances to deposits (C5/B3)	55.00%	48.03%	51.25%	54.69%	43.88%
7.Gross advances to borrowing & deposits C5/(B2+B3)	47.97%	41.30%	42.14%	43.61%	33.28%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	6.97%	7.31%	5.90%	5.43%	6.18%
2.Provisions against NPLs to gross advances (C7/C5)	5.73%	6.51%	5.43%	5.04%	5.92%
3.NPLs to total equity (C6/A)	45.73%	43.45%	39.70%	38.37%	34.09%
4.NPLs write off to NPLs provisions (D4/C7)	10.76%	20.25%	5.71%	14.25%	10.56%
5.Provision against NPL to NPLs (C7/C6)	82.26%	89.10%	92.02%	92.89%	95.89%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	6.30%	6.03%	5.52%	5.39%	5.30%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	23.76	39.19	42.51	50.22	57.49
4.Total deposit to total equity (B3/A) (times)	11.93	12.38	13.14	12.93	12.58
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	5.53	15.95	9.70	7.90	13.36

ALBARAKA BANK (PAKISTAN) LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	11,546,024	12,305,943	12,933,610	14,428,318	14,428,318
1.Share capital	14,500,490	14,500,490	14,500,490	14,500,490	14,500,490
2.Reserves	179,384	332,231	458,341	760,280	760,280
3.Un appropriated profit	(3,133,850)	(2,526,778)	(2,025,221)	(832,452)	(832,452)
4.Others	1,185,540	723,509	481,104	176,411	176,411
B.Total liabilities (B1 to B4)	149,250,662	179,784,170	204,702,683	219,063,041	219,063,041
1.Bills payable	3,223,721	3,696,482	3,978,696	5,376,942	5,376,942
2.Borrowings from financial institutions	4,278,132	5,722,336	8,968,534	12,950,001	12,950,001
3.Deposits and other accounts	129,654,288	159,363,727	178,917,138	185,049,169	185,049,169
4.Other/misc. liabilities	12,094,521	11,001,625	12,838,315	15,686,929	15,686,929
C.Total assets (C1 to C4 + C8 to C10)	161,982,226	192,813,622	218,117,397	233,667,770	233,667,770
1.Cash and balances with treasury banks	26,319,937	15,773,612	17,608,396	16,569,661	16,569,661
2.Balances with other banks	2,850,550	10,177,095	9,763,588	1,939,954	1,939,954
3.Lending to financial institutions	14,598,633	2,748,221	403,122	0	0
4.Investments	24,194,885	57,117,232	76,552,495	109,899,905	109,899,905
5.Gross advances	81,290,324	97,355,367	105,622,841	96,193,502	96,193,502
6.Advances-non-performing/classified	9,250,329	9,512,008	12,225,857	11,732,122	11,732,122
7.Provision against advances	5,846,612	7,076,323	9,420,688	10,136,453	10,136,453
8.Advances net of provision (C5-C7)	75,443,712	90,279,044	96,202,153	86,057,049	86,057,049
9.Fixed assets	4,877,578	4,396,282	4,193,422	3,975,501	3,975,501
10.Other/misc. assets	13,696,931	12,322,136	13,394,221	15,225,700	15,225,700
D.Profit & loss account					
1.Markup/interest earned	12,923,326	14,052,494	13,743,663	24,793,256	24,793,256
2.Markup/interest expenses	7,912,215	7,676,157	7,214,112	16,347,091	16,347,091
3.Net markup/interest income	5,011,111	6,376,337	6,529,551	8,446,165	8,446,165
4.Provisions and write-offs	1,190,441	1,207,948	2,208,291	1,056,618	1,056,618
5.Net markup/interest income after provisions	3,820,670	5,168,389	4,321,260	7,389,547	7,389,547
6.Non-markup/interest income	1,430,203	1,885,749	1,981,939	1,790,979	1,790,979
7.Non-markup/interest expenses	5,243,303	5,515,734	5,629,465	6,544,917	6,544,917
8.Administrative expenses	5,214,659	5,393,641	5,629,106	6,488,393	6,488,393
9.Profit/(loss) before taxation	7,570	1,538,404	673,734	2,635,609	2,635,609
10.Profit/(loss) after taxation	-	764,233	630,551	1,509,695	1,509,695
E.Other items					
1.No. of ordinary shares (000)	1,373,963	1,373,963	1,373,963	1,373,963	1,373,963
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	15,539,994	31,126,959	15,351,761	31,913,419	31,913,419
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	38.78%	45.38%	47.51%	34.07%	34.07%
2.Net markup/interest margin (D1-D2)/C	3.09%	3.31%	2.99%	3.61%	3.61%
3.Return on equity (ROE) (D10/A)	0.00%	6.21%	4.88%	10.46%	10.46%
4.Return on assets (ROA) (D10/C)	0.00%	0.40%	0.29%	0.65%	0.65%
5.Non-markup/interest income to total assets (D6/C)	0.88%	0.98%	0.91%	0.77%	0.77%
6.Net markup/interest income (after prov.) to total assets (D5/C)	2.36%	2.68%	1.98%	3.16%	3.16%
7.Markup/interest expense to markup/interest income (D2/D1)	61.22%	54.62%	52.49%	65.93%	65.93%
8.Admin. expense to profit before tax. (D8/D9) (times)	688.86	3.51	8.36	2.46	2.46
9.Non-markup/interest expense to total income D7/(D1+D6)	36.53%	34.61%	35.80%	24.62%	24.62%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	3.65	2.86	2.84	3.62	3.62
11.Earning per share (D10/E1)	0.00	0.56	0.46	1.10	1.10
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	18.01%	13.46%	12.55%	7.92%	7.92%
2.Investment to total assets (C4/C)	14.94%	29.62%	35.10%	47.03%	47.03%
3.Advances net of provisions to total assets (C8/C)	46.58%	46.82%	44.11%	36.83%	36.83%
4.Deposits to total assets (B3/C)	80.04%	82.65%	82.03%	79.19%	79.19%
5.Total liabilities to total assets (B/C)	92.14%	93.24%	93.85%	93.75%	93.75%
6.Gross advances to deposits (C5/B3)	62.70%	61.09%	59.03%	51.98%	51.98%
7.Gross advances to borrowing & deposits C5/(B2+B3)	60.70%	58.97%	56.22%	48.58%	48.58%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	11.38%	9.77%	11.58%	12.20%	12.20%
2.Provisions against NPLs to gross advances (C7/C5)	7.19%	7.27%	8.92%	10.54%	10.54%
3.NPLs to total equity (C6/A)	80.12%	77.30%	94.53%	81.31%	81.31%
4.NPLs write off to NPLs provisions (D4/C7)	20.36%	17.07%	23.44%	10.42%	10.42%
5.Provision against NPL to NPLs (C7/C6)	63.20%	74.39%	77.06%	86.40%	86.40%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	7.13%	6.38%	5.93%	6.17%	6.17%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	8.40	8.96	9.41	10.50	10.50
4.Total deposit to total equity (B3/A) (times)	11.23	12.95	13.83	12.83	12.83
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-	40.73	24.35	21.14	21.14

ALLIED BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	89,542,175	102,722,446	107,705,412	122,539,007	154,214,832
1.Share capital	11,450,739	11,450,739	11,450,739	11,450,739	11,450,739
2.Reserves	22,270,225	24,277,184	26,784,066	31,435,453	37,961,636
3.Un appropriated profit	55,821,211	66,994,523	69,470,607	79,652,815	104,802,457
4.Others	25,808,658	28,837,661	19,539,127	5,272,401	40,039,632
B.Total liabilities (B1 to B4)	1,365,770,419	1,458,897,908	1,882,911,464	2,123,161,450	2,135,062,191
1.Bills payable	7,878,626	9,622,020	10,059,879	14,159,643	9,322,405
2.Borrowings from financial institutions	266,448,386	193,928,086	420,005,768	530,414,493	373,674,042
3.Deposits and other accounts	1,049,043,032	1,216,678,254	1,413,295,261	1,522,297,479	1,676,623,075
4.Other/misc. liabilities	42,400,375	38,669,548	39,550,556	56,289,835	75,442,669
C.Total assets (C1 to C4 + C8 to C10)	1,481,121,252	1,590,458,015	2,010,156,003	2,250,972,858	2,329,316,655
1.Cash and balances with treasury banks	119,943,828	128,391,896	124,406,408	87,913,426	156,136,308
2.Balances with other banks	602,582	7,236,502	903,243	3,439,468	2,455,601
3.Lending to financial institutions	13,606,921	17,996,123	45,452,910	28,222,195	9,418,003
4.Investments	757,956,993	829,621,110	1,064,494,900	1,123,117,088	1,150,318,089
5.Gross advances	500,168,300	510,173,744	665,740,429	857,488,337	794,137,937
6.Advances-non-performing/classified	15,853,918	14,160,659	13,600,760	13,103,682	13,039,029
7.Provision against advances	15,152,419	13,741,988	12,850,752	11,848,161	12,540,707
8.Advances net of provision (C5-C7)	485,015,881	496,431,756	652,889,677	845,640,176	781,597,230
9.Fixed assets	62,114,648	73,529,440	78,002,712	81,478,561	122,065,722
10.Other/misc. assets	41,880,399	37,251,188	44,006,153	81,161,944	107,325,702
D.Profit & loss account					
1.Markup/interest earned	122,637,434	110,546,934	118,648,853	215,468,650	357,307,440
2.Markup/interest expenses	81,129,964	62,126,061	73,061,711	148,749,821	244,028,128
3.Net markup/interest income	41,507,470	48,420,873	45,587,142	66,718,829	113,279,312
4.Provisions and write-offs	546,658	843,550	(811,100)	(261,993)	2,976,973
5.Net markup/interest income after provisions	40,960,812	47,577,323	46,398,242	66,980,822	110,302,339
6.Non-markup/interest income	10,891,180	12,542,230	15,938,231	20,675,384	24,427,041
7.Non-markup/interest expenses	27,610,353	30,604,153	33,945,638	41,030,188	48,972,210
8.Administrative expenses	28,184,528	29,874,463	33,183,442	39,698,532	46,984,827
9.Profit/(loss) before taxation	24,241,639	29,515,400	28,390,835	46,626,018	85,757,170
10.Profit/(loss) after taxation	14,112,911	18,029,457	17,313,799	21,193,821	40,682,987
E.Other items					
1.No. of ordinary shares (000)	1,145,074	1,145,074	1,145,074	1,145,074	1,145,074
2.Cash dividend	80.00%	80.00%	80.00%	85.00%	120.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	98,946,324	123,396,444	259,199,074	63,658,423	87,038,123
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	33.85%	43.80%	38.42%	30.96%	31.70%
2.Net markup/interest margin (D1-D2)/C	2.80%	3.04%	2.27%	2.96%	4.86%
3.Return on equity (ROE) (D10/A)	15.76%	17.55%	16.08%	17.30%	26.38%
4.Return on assets (ROA) (D10/C)	0.95%	1.13%	0.86%	0.94%	1.75%
5.Non-markup/interest income to total assets (D6/C)	0.74%	0.79%	0.79%	0.92%	1.05%
6.Net markup/interest income (after prov.) to total assets (D5/C)	2.77%	2.99%	2.31%	2.98%	4.74%
7.Markup/interest expense to markup/interest income (D2/D1)	66.15%	56.20%	61.58%	69.04%	68.30%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.16	1.01	1.17	0.85	0.55
9.Non-markup/interest expense to total income D7/(D1+D6)	20.68%	24.86%	25.22%	17.38%	12.83%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.59	2.38	2.08	1.92	1.92
11.Earning per share (D10/E1)	12.32	15.75	15.12	18.51	35.53
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.14%	8.53%	6.23%	4.06%	6.81%
2.Investment to total assets (C4/C)	51.17%	52.16%	52.96%	49.89%	49.38%
3.Advances net of provisions to total assets (C8/C)	32.75%	31.21%	32.48%	37.57%	33.55%
4.Deposits to total assets (B3/C)	70.83%	76.50%	70.31%	67.63%	71.98%
5.Total liabilities to total assets (B/C)	92.21%	91.73%	93.67%	94.32%	91.66%
6.Gross advances to deposits (C5/B3)	47.68%	41.93%	47.11%	56.33%	47.37%
7.Gross advances to borrowing & deposits C5/(B2+B3)	38.02%	36.17%	36.31%	41.77%	38.73%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	3.17%	2.78%	2.04%	1.53%	1.64%
2.Provisions against NPLs to gross advances (C7/C5)	3.03%	2.69%	1.93%	1.38%	1.58%
3.NPLs to total equity (C6/A)	17.71%	13.79%	12.63%	10.69%	8.46%
4.NPLs write off to NPLs provisions (D4/C7)	3.61%	6.14%	-6.31%	-2.21%	23.74%
5.Provision against NPL to NPLs (C7/C6)	95.58%	97.04%	94.49%	90.42%	96.18%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	6.05%	6.46%	5.36%	5.44%	6.62%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	78.20	89.71	94.06	107.01	134.68
4.Total deposit to total equity (B3/A) (times)	11.72	11.84	13.12	12.42	10.87
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	7.01	6.84	14.97	3.00	2.14

ASKARI BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	37,955,418	46,908,566	53,938,874	69,369,897	69,369,897
1.Share capital	12,602,602	12,602,602	12,602,602	12,602,602	12,602,602
2.Reserves	19,366,260	25,632,015	32,730,297	43,385,854	43,385,854
3.Un appropriated profit	5,986,556	8,673,949	8,605,975	13,381,441	13,381,441
4.Others	4,300,426	7,637,784	1,963,619	3,952,356	3,952,356
B.Total liabilities (B1 to B4)	790,952,162	937,970,712	1,203,241,616	1,452,811,481	1,452,811,481
1.Bills payable	15,768,947	12,629,996	10,235,374	11,878,563	11,878,563
2.Borrowings from financial institutions	51,187,681	84,163,669	123,563,761	233,432,089	233,432,089
3.Deposits and other accounts	679,299,486	791,186,883	1,015,430,068	1,142,574,606	1,142,574,606
4.Other/misc. liabilities	44,696,048	49,990,164	54,012,413	64,926,223	64,926,223
C.Total assets (C1 to C4 + C8 to C10)	833,208,006	992,517,062	1,259,144,109	1,526,133,734	1,526,133,734
1.Cash and balances with treasury banks	63,039,290	73,651,718	89,432,245	70,950,067	70,950,067
2.Balances with other banks	7,886,702	7,719,615	3,454,829	9,677,123	9,677,123
3.Lending to financial institutions	20,405,972	0	0	406,934	406,934
4.Investments	305,435,633	449,687,240	616,361,158	762,531,019	762,531,019
5.Gross advances	398,548,811	421,819,890	507,816,453	614,934,045	614,934,045
6.Advances-non-performing/classified	28,133,973	28,410,810	31,165,327	31,146,782	31,146,782
7.Provision against advances	25,634,948	26,446,050	30,228,216	31,123,114	31,123,114
8.Advances net of provision (C5-C7)	372,913,863	395,373,840	477,588,237	583,810,931	583,810,931
9.Fixed assets	19,696,568	21,213,709	20,166,875	24,484,412	24,484,412
10.Other/misc. assets	43,829,978	44,870,940	52,140,765	74,273,248	74,273,248
D.Profit & loss account					
1.Markup/interest earned	71,704,373	79,105,095	77,549,921	165,795,743	165,795,743
2.Markup/interest expenses	49,568,569	48,842,285	45,140,200	125,834,190	125,834,190
3.Net markup/interest income	22,135,804	30,262,810	32,409,721	39,961,553	39,961,553
4.Provisions and write-offs	773,275	1,974,747	4,939,950	1,042,136	1,042,136
5.Net markup/interest income after provisions	21,362,529	28,288,063	27,469,771	38,919,417	38,919,417
6.Non-markup/interest income	7,404,193	9,693,808	9,369,650	11,620,005	11,620,005
7.Non-markup/interest expenses	18,377,451	20,214,626	21,194,148	23,079,969	23,079,969
8.Administrative expenses	18,235,387	20,123,495	20,890,525	22,572,388	22,572,388
9.Profit/(loss) before taxation	10,389,271	17,767,245	15,645,273	27,459,453	27,459,453
10.Profit/(loss) after taxation	7,017,022	10,800,375	9,701,386	14,061,595	14,061,595
E.Other items					
1.No. of ordinary shares (000)	1,260,260	1,260,260	1,260,260	1,260,260	1,260,260
2.Cash dividend	15.00%	30.00%	0.00%	0.00%	25.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	69,138,318	147,232,773	192,333,784	141,516,437	141,516,437
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	30.87%	38.26%	41.79%	24.10%	24.10%
2.Net markup/interest margin (D1-D2)/C	2.66%	3.05%	2.57%	2.62%	2.62%
3.Return on equity (ROE) (D10/A)	18.49%	23.02%	17.99%	20.27%	20.27%
4.Return on assets (ROA) (D10/C)	0.84%	1.09%	0.77%	0.92%	0.92%
5.Non-markup/interest income to total assets (D6/C)	0.89%	0.98%	0.74%	0.76%	0.76%
6.Net markup/interest income (after prov.) to total assets (D5/C)	2.56%	2.85%	2.18%	2.55%	2.55%
7.Markup/interest expense to markup/interest income (D2/D1)	69.13%	61.74%	58.21%	75.90%	75.90%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.76	1.13	1.34	0.82	0.82
9.Non-markup/interest expense to total income D7/(D1+D6)	23.23%	22.76%	24.38%	13.01%	13.01%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.46	2.08	2.23	1.94	1.94
11.Earning per share (D10/E1)	5.57	8.57	7.70	11.16	11.16
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.51%	8.20%	7.38%	5.28%	5.28%
2.Investment to total assets (C4/C)	36.66%	45.31%	48.95%	49.96%	49.96%
3.Advances net of provisions to total assets (C8/C)	44.76%	39.84%	37.93%	38.25%	38.25%
4.Deposits to total assets (B3/C)	81.53%	79.72%	80.64%	74.87%	74.87%
5.Total liabilities to total assets (B/C)	94.93%	94.50%	95.56%	95.20%	95.20%
6.Gross advances to deposits (C5/B3)	58.67%	53.31%	50.01%	53.82%	53.82%
7.Gross advances to borrowing & deposits C5/(B2+B3)	54.56%	48.19%	44.58%	44.69%	44.69%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	7.06%	6.74%	6.14%	5.07%	5.07%
2.Provisions against NPLs to gross advances (C7/C5)	6.43%	6.27%	5.95%	5.06%	5.06%
3.NPLs to total equity (C6/A)	74.12%	60.57%	57.78%	44.90%	44.90%
4.NPLs write off to NPLs provisions (D4/C7)	3.02%	7.47%	16.34%	3.35%	3.35%
5.Provision against NPL to NPLs (C7/C6)	91.12%	93.08%	96.99%	99.92%	99.92%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	4.56%	4.73%	4.28%	4.55%	4.55%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	30.12	37.22	42.80	55.04	55.04
4.Total deposit to total equity (B3/A) (times)	17.90	16.87	18.83	16.47	16.47
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	9.85	13.63	19.83	10.06	10.06

BANK AL-HABIB LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	55,489,294	69,569,892	83,568,789	94,344,266	111,894,755
1.Share capital	11,114,254	11,114,254	11,114,254	11,114,254	11,114,254
2.Reserves	16,467,282	18,431,277	20,656,466	24,391,414	28,184,872
3.Un appropriated profit	27,907,758	40,024,361	51,798,069	58,838,598	72,595,629
4.Others	6,013,816	10,286,484	6,446,259	897,685	14,712,038
B.Total liabilities (B1 to B4)	1,237,179,001	1,442,234,951	1,759,637,072	2,176,825,785	2,614,413,320
1.Bills payable	20,131,529	31,013,221	29,803,755	44,855,837	48,083,103
2.Borrowings from financial institutions	228,745,034	211,599,405	302,212,902	418,989,460	477,438,034
3.Deposits and other accounts	903,739,926	1,099,686,361	1,309,823,329	1,568,138,055	1,934,036,510
4.Other/misc. liabilities	84,562,512	99,935,964	117,797,086	144,842,433	154,855,673
C.Total assets (C1 to C4 + C8 to C10)	1,298,682,111	1,522,091,327	1,849,652,120	2,272,067,736	2,741,020,113
1.Cash and balances with treasury banks	113,838,791	105,935,947	118,599,741	94,163,585	141,815,998
2.Balances with other banks	9,523,969	19,662,515	6,740,008	15,067,261	6,580,672
3.Lending to financial institutions	1,857,575	2,175,301	20,063,828	15,568,607	1,649,716
4.Investments	586,140,504	764,943,506	826,599,884	1,158,520,697	1,503,895,348
5.Gross advances	498,260,168	522,894,419	746,889,622	831,344,557	896,035,345
6.Advances-non-performing/classified	7,257,916	7,381,473	7,746,935	14,721,285	25,187,342
7.Provision against advances	9,590,721	12,642,787	13,090,311	17,809,767	26,576,536
8.Advances net of provision (C5-C7)	488,669,447	510,251,632	733,799,311	813,534,790	869,458,809
9.Fixed assets	36,562,508	43,967,993	55,692,777	62,075,079	79,572,554
10.Other/misc. assets	62,089,317	75,154,433	88,156,571	113,137,717	138,047,016
D.Profit & loss account					
1.Markup/interest earned	105,601,725	125,272,587	116,752,195	200,920,884	373,902,458
2.Markup/interest expenses	64,415,666	67,652,611	61,273,215	123,602,087	249,754,849
3.Net markup/interest income	41,186,059	57,619,976	55,478,980	77,318,797	124,147,609
4.Provisions and write-offs	3,394,995	4,543,429	(47,260)	12,870,736	4,200,202
5.Net markup/interest income after provisions	37,791,064	53,076,547	55,526,240	64,448,061	119,947,407
6.Non-markup/interest income	9,480,871	10,230,857	14,027,017	21,196,304	23,227,257
7.Non-markup/interest expenses	28,260,940	34,726,340	39,280,469	52,760,513	72,046,707
8.Administrative expenses	27,719,281	33,997,952	38,624,115	51,787,049	70,273,774
9.Profit/(loss) before taxation	19,010,995	28,581,064	30,272,788	32,883,852	71,127,957
10.Profit/(loss) after taxation	11,168,736	17,811,536	18,702,299	16,570,229	35,319,375
E.Other items					
1.No. of ordinary shares (000)	1,111,425	1,111,425	1,111,425	1,111,425	1,111,425
2.Cash dividend	35.00%	45.00%	70.00%	70.00%	140.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	217,873,335	190,835,323	85,081,173	334,875,530	394,736,270
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	39.00%	46.00%	47.52%	38.48%	33.20%
2.Net markup/interest margin (D1-D2)/C	3.17%	3.79%	3.00%	3.40%	4.53%
3.Return on equity (ROE) (D10/A)	20.13%	25.60%	22.38%	17.56%	31.56%
4.Return on assets (ROA) (D10/C)	0.86%	1.17%	1.01%	0.73%	1.29%
5.Non-markup/interest income to total assets (D6/C)	0.73%	0.67%	0.76%	0.93%	0.85%
6.Net markup/interest income (after prov.) to total assets (D5/C)	2.91%	3.49%	3.00%	2.84%	4.38%
7.Markup/interest expense to markup/interest income (D2/D1)	61.00%	54.00%	52.48%	61.52%	66.80%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.46	1.19	1.28	1.57	0.99
9.Non-markup/interest expense to total income D7/(D1+D6)	24.56%	25.63%	30.04%	23.75%	18.14%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.92	3.32	2.75	2.44	3.03
11.Earning per share (D10/E1)	10.05	16.03	16.83	14.91	31.78
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	9.50%	8.25%	6.78%	4.81%	5.41%
2.Investment to total assets (C4/C)	45.13%	50.26%	44.69%	50.99%	54.87%
3.Advances net of provisions to total assets (C8/C)	37.63%	33.52%	39.67%	35.81%	31.72%
4.Deposits to total assets (B3/C)	69.59%	72.25%	70.81%	69.02%	70.56%
5.Total liabilities to total assets (B/C)	95.26%	94.75%	95.13%	95.81%	95.38%
6.Gross advances to deposits (C5/B3)	55.13%	47.55%	57.02%	53.01%	46.33%
7.Gross advances to borrowing & deposits C5/(B2+B3)	44.00%	39.88%	46.33%	41.84%	37.16%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	1.46%	1.41%	1.04%	1.77%	2.81%
2.Provisions against NPLs to gross advances (C7/C5)	1.92%	2.42%	1.75%	2.14%	2.97%
3.NPLs to total equity (C6/A)	13.08%	10.61%	9.27%	15.60%	22.51%
4.NPLs write off to NPLs provisions (D4/C7)	35.40%	35.94%	-0.36%	72.27%	15.80%
5.Provision against NPL to NPLs (C7/C6)	132.14%	171.28%	168.97%	120.98%	105.52%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	4.27%	4.57%	4.52%	4.15%	4.08%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	49.93	62.60	75.19	84.89	100.68
4.Total deposit to total equity (B3/A) (times)	16.29	15.81	15.67	16.62	17.28
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	19.51	10.71	4.55	20.21	11.18

BANK ALFALAH LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	76,660,572	80,508,482	88,562,101	95,155,900	126,654,469
1.Share capital	17,771,651	17,771,651	17,771,651	15,771,651	15,771,651
2.Reserves	26,046,019	27,680,022	29,953,963	34,283,201	41,401,130
3.Un appropriated profit	32,842,902	35,056,809	40,836,487	45,101,048	69,481,688
4.Others	11,367,004	10,508,837	11,440,580	4,858,723	11,268,364
B.Total liabilities (B1 to B4)	977,283,569	1,293,856,230	1,634,318,658	2,153,182,105	3,207,993,994
1.Bills payable	17,169,059	22,571,122	22,825,500	40,033,806	26,004,538
2.Borrowings from financial institutions	102,842,330	314,960,186	383,808,872	491,179,531	909,543,453
3.Deposits and other accounts	782,284,196	881,767,082	1,139,044,606	1,486,845,346	2,084,997,130
4.Other/misc. liabilities	74,987,984	74,557,840	88,639,680	135,123,422	187,448,873
C.Total assets (C1 to C4 + C8 to C10)	1,065,311,145	1,384,873,549	1,734,321,339	2,253,196,728	3,345,916,827
1.Cash and balances with treasury banks	100,731,873	99,348,197	105,606,384	140,613,348	202,692,402
2.Balances with other banks	4,709,968	6,234,299	9,782,519	9,485,380	16,617,834
3.Lending to financial institutions	71,434,895	77,305,535	35,982,065	115,353,599	119,554,109
4.Investments	299,098,115	547,089,932	809,213,583	1,114,406,758	2,067,262,700
5.Gross advances	529,970,947	600,899,372	699,072,928	765,692,866	777,286,977
6.Advances-non-performing/classified	22,417,228	25,859,580	24,709,760	30,971,213	37,632,739
7.Provision against advances	18,734,998	23,583,425	25,192,304	33,318,015	42,235,467
8.Advances net of provision (C5-C7)	511,235,949	577,315,947	673,880,624	732,374,851	735,051,510
9.Fixed assets	29,087,028	30,976,236	39,498,979	48,424,722	61,767,681
10.Other/misc. assets	49,013,317	46,603,403	60,357,185	92,538,070	142,970,591
D.Profit & loss account					
1.Markup/interest earned	92,519,053	92,615,890	100,401,798	214,053,719	411,947,673
2.Markup/interest expenses	47,623,373	47,911,316	54,133,856	136,811,589	285,877,301
3.Net markup/interest income	44,895,680	44,704,574	46,267,942	77,242,130	126,070,372
4.Provisions and write-offs	3,028,585	7,589,269	2,311,856	12,468,424	9,461,990
5.Net markup/interest income after provisions	41,828,897	37,115,305	43,956,086	64,773,706	116,608,382
6.Non-markup/interest income	10,357,355	12,794,862	16,254,261	21,883,454	28,063,923
7.Non-markup/interest expenses	29,842,609	32,031,845	36,839,986	50,496,855	66,497,245
8.Administrative expenses	29,065,738	31,442,922	36,316,030	49,562,235	64,503,026
9.Profit/(loss) before taxation	22,381,841	17,878,322	23,370,361	36,160,305	78,175,060
10.Profit/(loss) after taxation	12,695,517	10,474,910	14,216,674	18,206,445	36,456,372
E.Other items					
1.No. of ordinary shares (000)	1,777,165	1,777,165	1,777,165	0	0
2.Cash dividend	40.00%	40.00%	40.00%	50.00%	80.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	80,947,532	204,045,683	268,658,673	470,461,445	756,441,365
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	48.53%	48.27%	46.08%	36.09%	30.60%
2.Net markup/interest margin (D1-D2)/C	4.21%	3.23%	2.67%	3.43%	3.77%
3.Return on equity (ROE) (D10/A)	16.56%	13.01%	16.05%	19.13%	28.78%
4.Return on assets (ROA) (D10/C)	1.19%	0.76%	0.82%	0.81%	1.09%
5.Non-markup/interest income to total assets (D6/C)	0.97%	0.92%	0.94%	0.97%	0.84%
6.Net markup/interest income (after prov.) to total assets (D5/C)	3.93%	2.68%	2.53%	2.87%	3.49%
7.Markup/interest expense to markup/interest income (D2/D1)	51.47%	51.73%	53.92%	63.91%	69.40%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.30	1.76	1.55	1.37	0.83
9.Non-markup/interest expense to total income D7/(D1+D6)	29.01%	30.39%	31.58%	21.40%	15.11%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.81	2.46	2.23	2.26	2.30
11.Earning per share (D10/E1)	7.14	5.89	8.00	-	-
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	9.90%	7.62%	6.65%	6.66%	6.55%
2.Investment to total assets (C4/C)	28.08%	39.50%	46.66%	49.46%	61.78%
3.Advances net of provisions to total assets (C8/C)	47.99%	41.69%	38.86%	32.50%	21.97%
4.Deposits to total assets (B3/C)	73.43%	63.67%	65.68%	65.99%	62.31%
5.Total liabilities to total assets (B/C)	91.74%	93.43%	94.23%	95.56%	95.88%
6.Gross advances to deposits (C5/B3)	67.75%	68.15%	61.37%	51.50%	37.28%
7.Gross advances to borrowing & deposits C5/(B2+B3)	59.88%	50.21%	45.91%	38.71%	25.96%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	4.23%	4.30%	3.53%	4.04%	4.84%
2.Provisions against NPLs to gross advances (C7/C5)	3.54%	3.92%	3.60%	4.35%	5.43%
3.NPLs to total equity (C6/A)	29.24%	32.12%	27.90%	32.55%	29.71%
4.NPLs write off to NPLs provisions (D4/C7)	16.17%	32.18%	9.18%	37.42%	22.40%
5.Provision against NPL to NPLs (C7/C6)	83.57%	91.20%	101.95%	107.58%	112.23%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	7.20%	5.81%	5.11%	4.22%	3.79%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	43.14	45.30	49.83	-	-
4.Total deposit to total equity (B3/A) (times)	10.20	10.95	12.86	15.63	16.46
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	6.38	19.48	18.90	25.84	20.75

BANKISLAMI PAKISTAN LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	15,069,968	16,864,664	19,046,865	23,682,114	31,803,828
1.Share capital	11,007,991	11,007,991	11,007,991	11,007,991	11,007,991
2.Reserves	1,186,267	1,526,894	1,703,164	2,591,091	4,800,111
3.Un appropriated profit	2,875,710	4,329,779	6,335,710	10,083,032	15,995,726
4.Others	4,626,364	3,030,509	3,464,337	2,768,287	4,662,090
B.Total liabilities (B1 to B4)	263,400,162	316,402,125	385,878,972	460,788,711	618,399,978
1.Bills payable	3,645,324	3,324,085	3,484,210	3,530,929	5,125,177
2.Borrowings from financial institutions	15,103,607	16,127,616	21,193,332	21,052,256	60,659,056
3.Deposits and other accounts	228,826,675	283,641,351	344,787,956	415,911,942	522,540,925
4.Other/misc. liabilities	15,824,556	13,309,073	16,413,474	20,293,584	30,074,820
C.Total assets (C1 to C4 + C8 to C10)	283,096,494	336,297,298	408,390,174	487,239,112	654,865,896
1.Cash and balances with treasury banks	14,640,163	22,034,025	24,552,347	39,972,702	41,287,071
2.Balances with other banks	1,877,508	12,308,269	3,691,953	2,045,955	1,373,974
3.Lending to financial institutions	42,911,620	41,640,012	34,945,365	23,878,183	16,502,138
4.Investments	55,194,471	95,239,635	124,838,317	179,741,488	314,083,872
5.Gross advances	144,720,437	145,455,545	196,471,892	220,340,922	254,034,915
6.Advances-non-performing/classified	15,387,724	17,528,755	17,076,678	19,872,534	22,890,642
7.Provision against advances	12,945,933	15,293,656	15,295,653	19,012,480	23,840,627
8.Advances net of provision (C5-C7)	131,774,504	130,161,889	181,176,239	201,328,442	230,194,288
9.Fixed assets	12,717,391	14,850,004	13,617,439	14,189,370	16,139,569
10.Other/misc. assets	23,980,837	20,063,464	25,568,514	26,082,972	35,284,984
D.Profit & loss account					
1.Markup/interest earned	23,650,447	25,743,683	23,235,371	46,345,194	92,756,237
2.Markup/interest expenses	12,860,056	13,254,781	12,303,231	25,942,829	52,572,505
3.Net markup/interest income	10,790,391	12,488,902	10,932,140	20,402,365	40,183,732
4.Provisions and write-offs	2,798,657	2,601,023	31,888	3,812,494	6,391,455
5.Net markup/interest income after provisions	7,991,734	9,887,879	10,900,252	16,589,871	33,792,277
6.Non-markup/interest income	1,633,184	1,635,435	2,119,486	3,598,856	3,310,597
7.Non-markup/interest expenses	7,793,580	8,763,867	9,622,832	11,960,615	16,579,477
8.Administrative expenses	7,721,165	8,578,042	9,549,614	11,773,169	16,159,656
9.Profit/(loss) before taxation	1,831,338	2,759,447	3,396,906	8,228,112	20,523,397
10.Profit/(loss) after taxation	1,087,338	1,703,135	2,131,350	4,439,635	11,045,099
E.Other items					
1.No. of ordinary shares (000)	1,100,799	1,100,799	1,100,799	1,108,703	1,108,703
2.Cash dividend	10.00%	0.00%	0.00%	10.00%	27.50%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	17,027,070	60,476,352	26,330,721	70,942,572	141,688,927
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	45.62%	48.51%	47.05%	44.02%	43.32%
2.Net markup/interest margin (D1-D2)/C	3.81%	3.71%	2.68%	4.19%	6.14%
3.Return on equity (ROE) (D10/A)	7.22%	10.10%	11.19%	18.75%	34.73%
4.Return on assets (ROA) (D10/C)	0.38%	0.51%	0.52%	0.91%	1.69%
5.Non-markup/interest income to total assets (D6/C)	0.58%	0.49%	0.52%	0.74%	0.51%
6.Net markup/interest income (after prov.) to total assets (D5/C)	2.82%	2.94%	2.67%	3.40%	5.16%
7.Markup/interest expense to markup/interest income (D2/D1)	54.38%	51.49%	52.95%	55.98%	56.68%
8.Admin. expense to profit before tax. (D8/D9) (times)	4.22	3.11	2.81	1.43	0.79
9.Non-markup/interest expense to total income D7/(D1+D6)	30.82%	32.01%	37.95%	23.95%	17.26%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	4.73	5.25	4.51	3.27	4.88
11.Earning per share (D10/E1)	0.99	1.55	1.94	4.00	9.96
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	5.83%	10.21%	6.92%	8.62%	6.51%
2.Investment to total assets (C4/C)	19.50%	28.32%	30.57%	36.89%	47.96%
3.Advances net of provisions to total assets (C8/C)	46.55%	38.70%	44.36%	41.32%	35.15%
4.Deposits to total assets (B3/C)	80.83%	84.34%	84.43%	85.36%	79.79%
5.Total liabilities to total assets (B/C)	93.04%	94.08%	94.49%	94.57%	94.43%
6.Gross advances to deposits (C5/B3)	63.24%	51.28%	56.98%	52.98%	48.62%
7.Gross advances to borrowing & deposits C5/(B2+B3)	59.33%	48.52%	53.68%	50.43%	43.56%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	10.63%	12.05%	8.69%	9.02%	9.01%
2.Provisions against NPLs to gross advances (C7/C5)	8.95%	10.51%	7.79%	8.63%	9.38%
3.NPLs to total equity (C6/A)	102.11%	103.94%	89.66%	83.91%	71.97%
4.NPLs write off to NPLs provisions (D4/C7)	21.62%	17.01%	0.21%	20.05%	26.81%
5.Provision against NPL to NPLs (C7/C6)	84.13%	87.25%	89.57%	95.67%	104.15%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	5.32%	5.01%	4.66%	4.86%	4.86%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	13.69	15.32	17.30	21.36	28.69
4.Total deposit to total equity (B3/A) (times)	15.18	16.82	18.10	17.56	16.43
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	15.66	35.51	12.35	15.98	12.83

Bank Makramah Limited

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	(9,128,577)	(15,999,754)	(18,701,202)	(21,646,528)	(16,783,403)
1.Share capital	20,500,194	20,500,194	20,500,194	20,500,194	30,500,208
2.Reserves	(425,043)	(425,043)	(425,043)	(425,043)	(425,043)
3.Un appropriated profit	(29,203,728)	(36,074,905)	(38,776,353)	(41,721,679)	(46,858,568)
4.Others	3,530,354	4,812,283	4,298,053	3,997,636	3,970,837
B.Total liabilities (B1 to B4)	111,473,761	118,845,350	126,419,161	158,365,620	301,436,833
1.Bills payable	1,815,836	2,402,870	2,071,048	1,993,587	2,162,537
2.Borrowings from financial institutions	13,504,780	7,668,886	6,922,040	25,388,560	130,369,330
3.Deposits and other accounts	88,567,490	101,887,584	109,483,658	121,919,068	156,960,280
4.Other/misc. liabilities	7,585,655	6,886,010	7,942,415	9,064,405	11,944,686
C.Total assets (C1 to C4 + C8 to C10)	105,875,538	107,657,879	112,016,012	140,716,728	288,624,267
1.Cash and balances with treasury banks	5,613,556	11,571,282	14,415,006	13,372,145	14,463,417
2.Balances with other banks	930,810	1,359,018	1,092,288	1,363,429	601,877
3.Lending to financial institutions	991,272	0	298,931	10,141,557	0
4.Investments	21,959,499	27,903,360	31,133,345	51,446,799	179,899,952
5.Gross advances	72,186,237	64,230,494	59,807,717	54,834,944	52,951,644
6.Advances-non-performing/classified	40,841,814	38,724,077	37,012,348	36,068,068	36,274,352
7.Provision against advances	28,943,912	32,447,215	32,763,989	33,242,421	34,216,495
8.Advances net of provision (C5-C7)	43,242,325	31,783,279	27,043,728	21,592,523	18,735,149
9.Fixed assets	10,180,966	10,188,303	10,917,257	10,650,623	9,931,221
10.Other/misc. assets	22,957,110	24,852,637	27,115,457	32,149,652	64,992,651
D.Profit & loss account					
1.Markup/interest earned	5,909,299	5,114,028	4,565,026	8,140,810	31,700,037
2.Markup/interest expenses	7,216,253	6,594,728	5,676,758	10,404,148	34,286,621
3.Net markup/interest income	(1,306,954)	(1,480,700)	(1,111,732)	(2,263,338)	(2,586,584)
4.Provisions and write-offs	8,681,781	4,875,506	(308,387)	584,115	(1,145,472)
5.Net markup/interest income after provisions	(9,988,735)	(6,356,206)	(803,345)	(2,847,453)	(1,441,112)
6.Non-markup/interest income	1,231,979	1,495,802	1,309,443	1,396,677	1,197,237
7.Non-markup/interest expenses	5,513,542	5,182,654	5,440,078	5,845,391	7,146,955
8.Administrative expenses	5,438,188	5,166,908	5,435,691	5,843,690	7,146,413
9.Profit/(loss) before taxation	(14,270,298)	(10,043,058)	(4,933,980)	(7,296,167)	(7,390,830)
10.Profit/(loss) after taxation	(9,450,619)	(6,947,981)	(2,886,924)	(3,166,888)	(5,318,616)
E.Other items					
1.No. of ordinary shares (000)	2,638,151	2,638,151	2,638,151	2,638,151	6,622,220
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	3,357,349	12,655,887	6,850,552	19,798,110	117,475,967
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	-22.12%	-28.95%	-24.35%	-27.80%	-8.16%
2.Net markup/interest margin (D1-D2)/C	-1.23%	-1.38%	-0.99%	-1.61%	-0.90%
3.Return on equity (ROE) (D10/A)	103.53%	43.43%	15.44%	14.63%	31.69%
4.Return on assets (ROA) (D10/C)	-8.93%	-6.45%	-2.58%	-2.25%	-1.84%
5.Non-markup/interest income to total assets (D6/C)	1.16%	1.39%	1.17%	0.99%	0.41%
6.Net markup/interest income (after prov.) to total assets (D5/C)	-9.43%	-5.90%	-0.72%	-2.02%	-0.50%
7.Markup/interest expense to markup/interest income (D2/D1)	122.12%	128.95%	124.35%	127.80%	108.16%
8.Admin. expense to profit before tax. (D8/D9) (times)	-0.38	-0.51	-1.10	-0.80	-0.97
9.Non-markup/interest expense to total income D7/(D1+D6)	77.21%	78.41%	92.61%	61.29%	21.73%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	4.41	3.45	4.15	4.18	5.97
11.Earning per share (D10/E1)	-3.58	-2.63	-1.09	-1.20	-0.80
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	6.18%	12.01%	13.84%	10.47%	5.22%
2.Investment to total assets (C4/C)	20.74%	25.92%	27.79%	36.56%	62.33%
3.Advances net of provisions to total assets (C8/C)	40.84%	29.52%	24.14%	15.34%	6.49%
4.Deposits to total assets (B3/C)	83.65%	94.64%	97.74%	86.64%	54.38%
5.Total liabilities to total assets (B/C)	105.29%	110.39%	112.86%	112.54%	104.44%
6.Gross advances to deposits (C5/B3)	81.50%	63.04%	54.63%	44.98%	33.74%
7.Gross advances to borrowing & deposits C5/(B2+B3)	70.72%	58.63%	51.38%	37.22%	18.43%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	56.58%	60.29%	61.89%	65.78%	68.50%
2.Provisions against NPLs to gross advances (C7/C5)	40.10%	50.52%	54.78%	60.62%	64.62%
3.NPLs to total equity (C6/A)	-447.41%	-242.03%	-197.91%	-166.62%	-216.13%
4.NPLs write off to NPLs provisions (D4/C7)	30.00%	15.03%	-0.94%	1.76%	-3.35%
5.Provision against NPL to NPLs (C7/C6)	70.87%	83.79%	88.52%	92.17%	94.33%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	-8.62%	-14.86%	-16.70%	-15.38%	-5.81%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	-3.46	-6.06	-7.09	-8.21	-2.53
4.Total deposit to total equity (B3/A) (times)	-9.70	-6.37	-5.85	-5.63	-9.35
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-0.36	-1.82	-2.37	-6.25	-22.09

DUBAI ISLAMIC BANK PAKISTAN LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	20,897,410	23,798,353	26,883,685	30,780,872	37,479,235
1.Share capital	11,652,288	11,652,288	11,652,288	11,652,288	11,652,288
2.Reserves	1,896,073	2,474,851	3,092,713	3,875,828	5,219,664
3.Un appropriated profit	7,349,049	9,671,214	12,138,684	15,252,756	20,607,283
4.Others	1,265,224	825,345	683,374	(674,055)	(314,350)
B.Total liabilities (B1 to B4)	242,475,984	278,638,465	323,907,100	415,283,645	393,827,496
1.Bills payable	2,972,307	4,246,241	7,449,011	7,207,894	4,395,198
2.Borrowings from financial institutions	9,813,903	17,350,949	33,545,307	35,875,060	33,908,833
3.Deposits and other accounts	209,952,073	237,553,365	261,573,620	345,811,211	324,876,776
4.Other/misc. liabilities	19,737,701	19,487,910	21,339,162	26,389,480	30,646,689
C.Total assets (C1 to C4 + C8 to C10)	264,638,618	303,262,163	351,474,159	445,390,462	430,992,381
1.Cash and balances with treasury banks	19,417,428	19,096,891	25,761,239	45,632,108	28,901,856
2.Balances with other banks	1,246,953	3,279,935	1,363,873	1,146,321	3,985,034
3.Lending to financial institutions	5,590,405	2,397,516	1,031,302	23,500,000	2,900,000
4.Investments	49,157,269	66,579,570	84,861,748	103,361,135	121,361,640
5.Gross advances	180,793,500	204,411,874	232,313,157	259,282,937	261,768,470
6.Advances-non-performing/classified	4,540,164	5,687,435	6,537,457	9,815,466	16,044,335
7.Provision against advances	2,871,663	4,995,469	6,948,264	11,514,984	18,700,527
8.Advances net of provision (C5-C7)	177,921,837	199,416,405	225,364,893	247,767,953	243,067,943
9.Fixed assets	4,288,414	3,685,492	4,281,548	5,336,223	6,420,581
10.Other/misc. assets	7,016,312	8,806,354	8,809,556	18,646,722	24,355,327
D.Profit & loss account					
1.Markup/interest earned	26,138,948	25,981,040	22,754,753	45,885,614	65,841,557
2.Markup/interest expenses	15,615,070	14,085,771	10,858,227	26,435,715	35,405,510
3.Net markup/interest income	10,523,878	11,895,269	11,896,526	19,449,899	30,436,047
4.Provisions and write-offs	721,628	2,135,241	2,097,707	4,629,854	7,372,022
5.Net markup/interest income after provisions	9,802,250	9,760,028	9,798,819	14,820,045	23,064,025
6.Non-markup/interest income	2,759,657	2,495,305	3,656,918	3,499,708	3,795,364
7.Non-markup/interest expenses	6,873,833	7,468,075	8,400,810	10,357,636	12,827,473
8.Administrative expenses	6,658,707	7,369,672	8,285,564	10,132,049	12,405,406
9.Profit/(loss) before taxation	5,688,074	4,787,258	5,054,927	7,962,117	14,031,916
10.Profit/(loss) after taxation	3,345,597	2,893,891	3,089,310	3,915,574	6,719,179
E.Other items					
1.No. of ordinary shares (000)	1,165,229	1,165,229	1,165,229	1,165,229	1,165,229
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	2,664,926	21,063,828	24,452,912	42,202,506	5,798,750
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	40.26%	45.78%	52.28%	42.39%	46.23%
2.Net markup/interest margin (D1-D2)/C	3.98%	3.92%	3.38%	4.37%	7.06%
3.Return on equity (ROE) (D10/A)	16.01%	12.16%	11.49%	12.72%	17.93%
4.Return on assets (ROA) (D10/C)	1.26%	0.95%	0.88%	0.88%	1.56%
5.Non-markup/interest income to total assets (D6/C)	1.04%	0.82%	1.04%	0.79%	0.88%
6.Net markup/interest income (after prov.) to total assets (D5/C)	3.70%	3.22%	2.79%	3.33%	5.35%
7.Markup/interest expense to markup/interest income (D2/D1)	59.74%	54.22%	47.72%	57.61%	53.77%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.17	1.54	1.64	1.27	0.88
9.Non-markup/interest expense to total income D7/(D1+D6)	23.79%	26.23%	31.81%	20.97%	18.42%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.41	2.95	2.27	2.90	3.27
11.Earning per share (D10/E1)	2.87	2.48	2.65	3.36	5.77
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.81%	7.38%	7.72%	10.50%	7.63%
2.Investment to total assets (C4/C)	18.58%	21.95%	24.14%	23.21%	28.16%
3.Advances net of provisions to total assets (C8/C)	67.23%	65.76%	64.12%	55.63%	56.40%
4.Deposits to total assets (B3/C)	79.34%	78.33%	74.42%	77.64%	75.38%
5.Total liabilities to total assets (B/C)	91.63%	91.88%	92.16%	93.24%	91.38%
6.Gross advances to deposits (C5/B3)	86.11%	86.05%	88.81%	74.98%	80.57%
7.Gross advances to borrowing & deposits C5/(B2+B3)	82.27%	80.19%	78.72%	67.93%	72.96%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	2.51%	2.78%	2.81%	3.79%	6.13%
2.Provisions against NPLs to gross advances (C7/C5)	1.59%	2.44%	2.99%	4.44%	7.14%
3.NPLs to total equity (C6/A)	21.73%	23.90%	24.32%	31.89%	42.81%
4.NPLs write off to NPLs provisions (D4/C7)	25.13%	42.74%	30.19%	40.21%	39.42%
5.Provision against NPL to NPLs (C7/C6)	63.25%	87.83%	106.28%	117.31%	116.56%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	7.90%	7.85%	7.65%	6.91%	8.70%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	17.93	20.42	23.07	26.42	32.16
4.Total deposit to total equity (B3/A) (times)	10.05	9.98	9.73	11.23	8.67
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	0.80	7.28	7.92	10.78	0.86

FAYSAL BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	44,515,793	51,079,959	58,761,739	59,434,597	75,047,290
1.Share capital	15,176,965	15,176,965	15,176,965	15,176,965	15,176,965
2.Reserves	9,830,958	11,032,647	12,613,183	11,675,968	15,616,188
3.Un appropriated profit	19,507,870	24,870,347	30,971,591	32,581,664	44,254,137
4.Others	10,748,080	9,027,473	7,061,583	10,648,814	15,151,071
B.Total liabilities (B1 to B4)	574,588,784	649,850,522	803,788,884	1,004,269,452	1,279,875,189
1.Bills payable	8,356,460	13,543,270	14,122,901	21,309,950	16,550,469
2.Borrowings from financial institutions	72,746,795	58,446,516	111,189,829	150,134,396	166,886,803
3.Deposits and other accounts	457,789,109	540,635,833	644,089,308	781,570,730	1,018,275,737
4.Other/misc. liabilities	35,696,420	37,224,903	34,386,846	51,254,376	78,162,180
C.Total assets (C1 to C4 + C8 to C10)	629,852,657	709,957,954	869,612,206	1,074,352,863	1,370,073,550
1.Cash and balances with treasury banks	60,368,417	59,881,289	58,516,627	56,130,549	84,036,558
2.Balances with other banks	2,835,570	2,878,547	3,517,282	2,785,035	1,812,399
3.Lending to financial institutions	0	2,985,000	0	9,815,098	0
4.Investments	204,068,952	276,929,792	357,471,437	469,451,195	589,544,591
5.Gross advances	333,810,677	339,745,286	416,785,477	473,589,634	600,761,578
6.Advances-non-performing/classified	30,409,283	26,225,425	23,406,896	21,698,383	23,059,641
7.Provision against advances	24,237,675	21,565,408	20,490,115	19,329,026	20,050,262
8.Advances net of provision (C5-C7)	309,573,002	318,179,878	396,295,362	454,260,608	580,711,316
9.Fixed assets	24,183,424	24,038,885	26,337,967	35,034,233	37,936,575
10.Other/misc. assets	28,823,292	25,064,563	27,473,531	46,876,145	76,032,111
D.Profit & loss account					
1.Markup/interest earned	58,398,138	55,922,010	53,868,721	104,521,004	189,448,411
2.Markup/interest expenses	37,278,033	31,387,944	28,034,684	64,533,168	118,395,171
3.Net markup/interest income	21,120,105	24,534,066	25,834,037	39,987,836	71,053,240
4.Provisions and write-offs	765,998	2,254,301	47,632	(940,031)	913,927
5.Net markup/interest income after provisions	20,354,107	22,279,765	25,786,405	40,927,867	70,139,313
6.Non-markup/interest income	7,170,465	8,231,043	8,509,193	8,959,381	12,088,785
7.Non-markup/interest expenses	17,332,882	19,740,451	20,886,761	27,493,948	40,806,564
8.Administrative expenses	17,067,653	19,401,299	20,606,184	26,995,314	39,800,799
9.Profit/(loss) before taxation	10,191,690	10,770,357	13,408,837	22,393,300	41,421,534
10.Profit/(loss) after taxation	6,040,632	6,510,505	8,153,180	11,233,168	20,045,939
E.Other items					
1.No. of ordinary shares (000)	1,517,697	1,517,697	1,517,697	1,517,697	1,517,697
2.Cash dividend	0.00%	0.00%	15.00%	70.00%	40.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	6,567,693	101,539,479	81,090,006	141,352,231	151,657,223
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	36.17%	43.87%	47.96%	38.26%	37.51%
2.Net markup/interest margin (D1-D2)/C	3.35%	3.46%	2.97%	3.72%	5.19%
3.Return on equity (ROE) (D10/A)	13.57%	12.75%	13.87%	18.90%	26.71%
4.Return on assets (ROA) (D10/C)	0.96%	0.92%	0.94%	1.05%	1.46%
5.Non-markup/interest income to total assets (D6/C)	1.14%	1.16%	0.98%	0.83%	0.88%
6.Net markup/interest income (after prov.) to total assets (D5/C)	3.23%	3.14%	2.97%	3.81%	5.12%
7.Markup/interest expense to markup/interest income (D2/D1)	63.83%	56.13%	52.04%	61.74%	62.49%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.67	1.80	1.54	1.21	0.96
9.Non-markup/interest expense to total income D7/(D1+D6)	26.43%	30.77%	33.48%	24.23%	20.25%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.38	2.36	2.42	3.01	3.29
11.Earning per share (D10/E1)	3.98	4.29	5.37	7.40	13.21
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	10.03%	8.84%	7.13%	5.48%	6.27%
2.Investment to total assets (C4/C)	32.40%	39.01%	41.11%	43.70%	43.03%
3.Advances net of provisions to total assets (C8/C)	49.15%	44.82%	45.57%	42.28%	42.39%
4.Deposits to total assets (B3/C)	72.68%	76.15%	74.07%	72.75%	74.32%
5.Total liabilities to total assets (B/C)	91.23%	91.53%	92.43%	93.48%	93.42%
6.Gross advances to deposits (C5/B3)	72.92%	62.84%	64.71%	60.59%	59.00%
7.Gross advances to borrowing & deposits C5/(B2+B3)	62.92%	56.71%	55.18%	50.83%	50.69%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	9.11%	7.72%	5.62%	4.58%	3.84%
2.Provisions against NPLs to gross advances (C7/C5)	7.26%	6.35%	4.92%	4.08%	3.34%
3.NPLs to total equity (C6/A)	68.31%	51.34%	39.83%	36.51%	30.73%
4.NPLs write off to NPLs provisions (D4/C7)	3.16%	10.45%	0.23%	-4.86%	4.56%
5.Provision against NPL to NPLs (C7/C6)	79.70%	82.23%	87.54%	89.08%	86.95%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	7.07%	7.19%	6.76%	5.53%	5.48%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	29.33	33.66	38.72	39.16	49.45
4.Total deposit to total equity (B3/A) (times)	10.28	10.58	10.96	13.15	13.57
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	1.09	15.60	9.95	12.58	7.57

HABIB BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	176,611,091	206,971,909	232,739,665	251,790,742	307,399,870
1.Share capital	14,668,525	14,668,525	14,668,525	14,668,525	14,668,525
2.Reserves	57,274,159	63,040,638	69,678,669	71,735,697	86,239,700
3.Un appropriated profit	104,668,407	129,262,746	148,392,471	165,386,520	206,491,645
4.Others	24,810,855	35,752,856	25,189,245	1,984,774	26,379,538
B.Total liabilities (B1 to B4)	2,852,311,807	3,400,986,955	3,816,659,296	4,101,321,401	4,867,891,755
1.Bills payable	29,534,303	46,122,344	43,853,860	51,676,520	51,228,670
2.Borrowings from financial institutions	382,071,512	540,095,253	432,261,654	579,004,938	659,342,821
3.Deposits and other accounts	2,301,899,086	2,669,490,716	3,184,260,887	3,234,176,418	3,870,179,912
4.Other/misc. liabilities	138,806,906	145,278,642	156,282,895	236,463,525	287,140,352
C.Total assets (C1 to C4 + C8 to C10)	3,053,733,753	3,643,711,720	4,074,588,206	4,355,096,917	5,201,671,163
1.Cash and balances with treasury banks	337,241,623	347,988,749	409,528,880	257,368,084	505,181,227
2.Balances with other banks	32,139,733	38,422,719	32,176,188	31,319,141	43,012,856
3.Lending to financial institutions	45,303,199	30,154,193	93,742,432	254,593,287	88,598,160
4.Investments	1,351,961,513	1,912,237,993	1,905,188,657	1,882,075,268	2,499,929,784
5.Gross advances	1,142,770,428	1,193,887,162	1,463,205,355	1,709,421,315	1,760,300,641
6.Advances-non-performing/classified	72,408,326	75,450,605	74,169,657	84,774,980	94,272,199
7.Provision against advances	69,751,759	76,566,202	78,655,879	86,813,868	96,284,438
8.Advances net of provision (C5-C7)	1,073,018,669	1,117,320,960	1,384,549,476	1,622,607,447	1,664,016,203
9.Fixed assets	75,541,769	84,350,518	94,158,252	109,326,287	135,671,758
10.Other/misc. assets	138,527,247	113,236,588	155,244,321	197,807,403	265,261,175
D.Profit & loss account					
1.Markup/interest earned	246,424,529	257,776,834	245,252,121	408,973,236	670,134,034
2.Markup/interest expenses	151,798,914	135,725,021	124,304,851	256,836,274	446,739,073
3.Net markup/interest income	94,625,615	122,051,813	120,947,270	152,136,962	223,394,961
4.Provisions and write-offs	2,529,752	10,223,853	6,352,849	6,455,867	10,634,580
5.Net markup/interest income after provisions	92,095,863	111,827,960	114,594,421	145,681,095	212,760,381
6.Non-markup/interest income	18,759,275	25,742,954	30,724,433	38,256,398	53,902,252
7.Non-markup/interest expenses	83,756,425	84,576,430	86,344,391	112,382,903	154,925,565
8.Administrative expenses	82,709,202	83,151,607	84,607,713	110,475,260	152,339,336
9.Profit/(loss) before taxation	27,098,713	52,994,484	58,974,463	71,554,590	111,737,068
10.Profit/(loss) after taxation	15,064,189	31,523,682	34,271,494	30,867,003	56,855,995
E.Other items					
1.No. of ordinary shares (000)	1,466,852	1,466,852	1,466,852	1,466,852	1,466,852
2.Cash dividend	50.00%	42.50%	75.00%	67.50%	58.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(189,970,357)	718,115,710	28,540,318	47,161,729	714,839,830
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	38.40%	47.35%	49.32%	37.20%	33.34%
2.Net markup/interest margin (D1-D2)/C	3.10%	3.35%	2.97%	3.49%	4.29%
3.Return on equity (ROE) (D10/A)	8.53%	15.23%	14.73%	12.26%	18.50%
4.Return on assets (ROA) (D10/C)	0.49%	0.87%	0.84%	0.71%	1.09%
5.Non-markup/interest income to total assets (D6/C)	0.61%	0.71%	0.75%	0.88%	1.04%
6.Net markup/interest income (after prov.) to total assets (D5/C)	3.02%	3.07%	2.81%	3.35%	4.09%
7.Markup/interest expense to markup/interest income (D2/D1)	61.60%	52.65%	50.68%	62.80%	66.66%
8.Admin. expense to profit before tax. (D8/D9) (times)	3.05	1.57	1.43	1.54	1.36
9.Non-markup/interest expense to total income D7/(D1+D6)	31.58%	29.83%	31.29%	25.13%	21.40%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	4.41	3.23	2.75	2.89	2.83
11.Earning per share (D10/E1)	10.27	21.49	23.36	21.04	38.76
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	12.10%	10.60%	10.84%	6.63%	10.54%
2.Investment to total assets (C4/C)	44.27%	52.48%	46.76%	43.22%	48.06%
3.Advances net of provisions to total assets (C8/C)	35.14%	30.66%	33.98%	37.26%	31.99%
4.Deposits to total assets (B3/C)	75.38%	73.26%	78.15%	74.26%	74.40%
5.Total liabilities to total assets (B/C)	93.40%	93.34%	93.67%	94.17%	93.58%
6.Gross advances to deposits (C5/B3)	49.64%	44.72%	45.95%	52.85%	45.48%
7.Gross advances to borrowing & deposits C5/(B2+B3)	42.58%	37.20%	40.46%	44.83%	38.86%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	6.34%	6.32%	5.07%	4.96%	5.36%
2.Provisions against NPLs to gross advances (C7/C5)	6.10%	6.41%	5.38%	5.08%	5.47%
3.NPLs to total equity (C6/A)	41.00%	36.45%	31.87%	33.67%	30.67%
4.NPLs write off to NPLs provisions (D4/C7)	3.63%	13.35%	8.08%	7.44%	11.04%
5.Provision against NPL to NPLs (C7/C6)	96.33%	101.48%	106.05%	102.41%	102.13%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	5.78%	5.68%	5.71%	5.78%	5.91%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	120.40	141.10	158.67	171.65	209.56
4.Total deposit to total equity (B3/A) (times)	13.03	12.90	13.68	12.84	12.59
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-12.61	22.78	0.83	1.53	12.57

HABIB METROPOLITAN BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	47,122,590	54,483,404	63,356,488	72,477,555	88,456,562
1.Share capital	10,478,315	10,478,315	10,478,315	10,478,315	10,478,315
2.Reserves	17,584,517	19,986,241	22,679,604	25,534,917	30,418,061
3.Un appropriated profit	19,059,758	24,018,848	30,198,569	36,464,323	47,560,186
4.Others	(2,885,060)	3,164,807	(381,836)	2,029,769	4,818,771
B.Total liabilities (B1 to B4)	815,533,070	959,923,972	1,161,441,788	1,322,936,596	1,463,141,754
1.Bills payable	11,739,383	15,421,002	17,944,644	19,538,428	28,352,699
2.Borrowings from financial institutions	144,462,232	201,722,849	316,166,512	343,967,768	323,269,590
3.Deposits and other accounts	611,869,248	680,955,712	772,286,057	880,696,783	1,012,302,844
4.Other/misc. liabilities	47,462,207	61,824,409	55,044,575	78,733,617	99,216,621
C.Total assets (C1 to C4 + C8 to C10)	859,770,600	1,017,572,183	1,224,416,440	1,397,443,920	1,556,417,087
1.Cash and balances with treasury banks	70,713,603	54,694,603	83,385,865	54,747,065	91,466,596
2.Balances with other banks	2,061,606	1,990,862	2,995,850	22,452,296	21,123,950
3.Lending to financial institutions	22,197,303	1,000,000	3,941,284	76,331,607	5,496,284
4.Investments	448,909,727	584,531,633	667,995,813	723,578,560	925,411,965
5.Gross advances	280,864,425	331,482,580	419,378,570	455,372,169	438,648,146
6.Advances-non-performing/classified	17,533,138	19,302,056	16,887,704	21,649,756	19,835,617
7.Provision against advances	16,915,952	19,315,775	20,996,648	21,869,255	26,599,222
8.Advances net of provision (C5-C7)	263,948,473	312,166,805	398,381,922	433,502,914	412,048,924
9.Fixed assets	8,306,783	9,033,002	12,014,494	21,663,890	23,316,486
10.Other/misc. assets	43,633,105	54,155,278	55,701,212	65,167,588	77,552,882
D.Profit & loss account					
1.Markup/interest earned	72,206,339	76,123,412	73,395,933	133,165,182	205,612,424
2.Markup/interest expenses	54,815,387	47,360,682	43,899,120	92,554,492	134,194,789
3.Net markup/interest income	17,390,952	28,762,730	29,496,813	40,610,690	71,417,635
4.Provisions and write-offs	406,169	3,501,713	2,009,284	3,531,453	4,739,101
5.Net markup/interest income after provisions	16,984,783	25,261,017	27,487,529	37,079,237	66,678,534
6.Non-markup/interest income	7,347,091	9,650,276	11,140,127	13,215,218	15,294,540
7.Non-markup/interest expenses	13,094,003	14,874,508	17,086,953	22,677,196	29,977,862
8.Administrative expenses	12,754,190	14,321,741	16,916,035	22,021,134	29,854,373
9.Profit/(loss) before taxation	11,237,871	20,036,785	21,540,703	27,617,259	51,995,212
10.Profit/(loss) after taxation	6,583,481	12,008,196	13,458,573	14,260,723	24,383,818
E.Other items					
1.No. of ordinary shares (000)	1,047,831	1,047,831	1,047,831	1,047,831	1,047,831
2.Cash dividend	25.00%	45.00%	50.00%	52.50%	105.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	125,003,870	117,168,103	132,992,232	59,387,136	246,551,797
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	24.09%	37.78%	40.19%	30.50%	34.73%
2.Net markup/interest margin (D1-D2)/C	2.02%	2.83%	2.41%	2.91%	4.59%
3.Return on equity (ROE) (D10/A)	13.97%	22.04%	21.24%	19.68%	27.57%
4.Return on assets (ROA) (D10/C)	0.77%	1.18%	1.10%	1.02%	1.57%
5.Non-markup/interest income to total assets (D6/C)	0.85%	0.95%	0.91%	0.95%	0.98%
6.Net markup/interest income (after prov.) to total assets (D5/C)	1.98%	2.48%	2.24%	2.65%	4.28%
7.Markup/interest expense to markup/interest income (D2/D1)	75.91%	62.22%	59.81%	69.50%	65.27%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.13	0.71	0.79	0.80	0.57
9.Non-markup/interest expense to total income D7/(D1+D6)	16.46%	17.34%	20.21%	15.49%	13.57%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.74	1.48	1.52	1.67	1.95
11.Earning per share (D10/E1)	6.28	11.46	12.84	13.61	23.27
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.46%	5.57%	7.05%	5.52%	7.23%
2.Investment to total assets (C4/C)	52.21%	57.44%	54.56%	51.78%	59.46%
3.Advances net of provisions to total assets (C8/C)	30.70%	30.68%	32.54%	31.02%	26.47%
4.Deposits to total assets (B3/C)	71.17%	66.92%	63.07%	63.02%	65.04%
5.Total liabilities to total assets (B/C)	94.85%	94.33%	94.86%	94.67%	94.01%
6.Gross advances to deposits (C5/B3)	45.90%	48.68%	54.30%	51.71%	43.33%
7.Gross advances to borrowing & deposits C5/(B2+B3)	37.14%	37.55%	38.53%	37.18%	32.84%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	6.24%	5.82%	4.03%	4.75%	4.52%
2.Provisions against NPLs to gross advances (C7/C5)	6.02%	5.83%	5.01%	4.80%	6.06%
3.NPLs to total equity (C6/A)	37.21%	35.43%	26.66%	29.87%	22.42%
4.NPLs write off to NPLs provisions (D4/C7)	2.40%	18.13%	9.57%	16.15%	17.82%
5.Provision against NPL to NPLs (C7/C6)	96.48%	100.07%	124.33%	101.01%	134.10%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	5.48%	5.35%	5.17%	5.19%	5.68%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	44.97	52.00	60.46	69.17	84.42
4.Total deposit to total equity (B3/A) (times)	12.98	12.50	12.19	12.15	11.44
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	18.99	9.76	9.88	4.16	10.11

JS BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	16,696,555	18,258,085	19,556,925	13,701,464	38,362,200
1.Share capital	10,119,242	10,119,242	10,119,242	10,119,242	20,506,625
2.Reserves	1,749,673	1,991,170	2,331,070	2,787,201	6,563,243
3.Un appropriated profit	4,827,640	6,147,673	7,106,613	795,021	11,292,332
4.Others	636,700	2,334,123	2,467,158	7,845,155	1,959,868
B.Total liabilities (B1 to B4)	453,093,710	511,576,194	562,264,771	595,168,874	549,110,390
1.Bills payable	3,804,491	4,981,983	7,038,886	5,402,945	5,668,721
2.Borrowings from financial institutions	54,468,283	48,303,412	70,474,310	97,808,216	27,222,479
3.Deposits and other accounts	369,789,964	433,062,593	460,705,014	464,131,920	486,282,778
4.Other/misc. liabilities	25,030,972	25,228,206	24,046,561	27,825,793	29,936,412
C.Total assets (C1 to C4 + C8 to C10)	470,426,965	532,168,402	584,288,854	616,715,493	589,432,458
1.Cash and balances with treasury banks	25,589,349	30,421,231	34,266,856	24,764,967	40,895,031
2.Balances with other banks	462,836	1,105,969	1,185,786	1,800,436	3,727,490
3.Lending to financial institutions	30,320,540	23,239,672	31,939,044	11,351,162	0
4.Investments	142,568,470	201,698,473	231,266,277	303,464,863	287,478,855
5.Gross advances	246,453,136	254,402,329	260,866,747	238,524,670	213,786,786
6.Advances-non-performing/classified	10,353,164	11,733,555	13,926,269	16,311,887	16,184,450
7.Provision against advances	3,508,627	4,203,163	6,682,809	7,422,854	10,059,886
8.Advances net of provision (C5-C7)	242,944,509	250,199,166	254,183,938	231,101,816	203,726,900
9.Fixed assets	9,692,701	7,599,538	10,167,038	10,004,318	10,766,680
10.Other/misc. assets	18,848,560	17,904,353	21,279,915	34,227,931	42,837,502
D.Profit & loss account					
1.Markup/interest earned	41,594,699	43,098,990	39,125,436	72,047,205	92,087,212
2.Markup/interest expenses	34,566,342	33,321,699	27,230,687	57,191,203	69,678,174
3.Net markup/interest income	7,028,357	9,777,291	11,894,749	14,856,002	22,409,038
4.Provisions and write-offs	(91,930)	1,279,608	1,995,125	1,098,788	2,807,293
5.Net markup/interest income after provisions	7,120,287	8,497,683	9,899,624	13,757,214	19,601,745
6.Non-markup/interest income	3,943,204	6,676,357	5,076,675	5,300,032	12,204,572
7.Non-markup/interest expenses	10,930,416	13,151,099	12,767,374	16,926,006	23,291,143
8.Administrative expenses	10,791,708	13,019,000	12,722,702	16,748,968	23,041,555
9.Profit/(loss) before taxation	133,075	2,022,941	2,208,925	2,131,240	8,515,174
10.Profit/(loss) after taxation	24,653	1,150,060	1,304,392	964,778	4,334,918
E.Other items					
1.No. of ordinary shares (000)	1,011,924	1,011,924	1,011,924	1,011,924	2,050,662
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(28,904,883)	95,087,932	60,671,085	69,948,143	(10,617,675)
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	16.90%	22.69%	30.40%	20.62%	24.33%
2.Net markup/interest margin (D1-D2)/C	1.49%	1.84%	2.04%	2.41%	3.80%
3.Return on equity (ROE) (D10/A)	0.15%	6.30%	6.67%	7.04%	11.30%
4.Return on assets (ROA) (D10/C)	0.01%	0.22%	0.22%	0.16%	0.74%
5.Non-markup/interest income to total assets (D6/C)	0.84%	1.25%	0.87%	0.86%	2.07%
6.Net markup/interest income (after prov.) to total assets (D5/C)	1.51%	1.60%	1.69%	2.23%	3.33%
7.Markup/interest expense to markup/interest income (D2/D1)	83.10%	77.31%	69.60%	79.38%	75.67%
8.Admin. expense to profit before tax. (D8/D9) (times)	81.09	6.44	5.76	7.86	2.71
9.Non-markup/interest expense to total income D7/(D1+D6)	24.00%	26.42%	28.88%	21.88%	22.33%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.74	1.95	2.51	3.16	1.89
11.Earning per share (D10/E1)	0.02	1.14	1.29	0.95	2.11
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	5.54%	5.92%	6.07%	4.31%	7.57%
2.Investment to total assets (C4/C)	30.31%	37.90%	39.58%	49.21%	48.77%
3.Advances net of provisions to total assets (C8/C)	51.64%	47.02%	43.50%	37.47%	34.56%
4.Deposits to total assets (B3/C)	78.61%	81.38%	78.85%	75.26%	82.50%
5.Total liabilities to total assets (B/C)	96.32%	96.13%	96.23%	96.51%	93.16%
6.Gross advances to deposits (C5/B3)	66.65%	58.74%	56.62%	51.39%	43.96%
7.Gross advances to borrowing & deposits C5/(B2+B3)	58.09%	52.85%	49.11%	42.45%	41.63%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	4.20%	4.61%	5.34%	6.84%	7.57%
2.Provisions against NPLs to gross advances (C7/C5)	1.42%	1.65%	2.56%	3.11%	4.71%
3.NPLs to total equity (C6/A)	62.01%	64.26%	71.21%	119.05%	42.19%
4.NPLs write off to NPLs provisions (D4/C7)	-2.62%	30.44%	29.85%	14.80%	27.91%
5.Provision against NPL to NPLs (C7/C6)	33.89%	35.82%	47.99%	45.51%	62.16%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	3.55%	3.43%	3.35%	2.22%	6.51%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	16.50	18.04	19.33	13.54	18.71
4.Total deposit to total equity (B3/A) (times)	22.15	23.72	23.56	33.87	12.68
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-1,172.47	82.68	46.51	72.50	-2.45

MCB BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	145,219,342	162,381,537	160,135,891	170,853,999	206,613,672
1.Share capital	11,850,600	11,850,600	11,850,600	11,850,600	11,850,600
2.Reserves	77,591,253	80,696,335	84,602,024	88,578,024	98,723,536
3.Un appropriated profit	55,777,489	69,834,602	63,683,267	70,425,375	96,039,536
4.Others	23,695,441	27,720,418	14,271,517	18,640,651	24,093,197
B.Total liabilities (B1 to B4)	1,346,237,232	1,567,360,515	1,796,061,040	1,895,860,514	2,196,471,887
1.Bills payable	11,821,698	23,980,692	24,589,644	39,136,884	25,095,911
2.Borrowings from financial institutions	89,505,892	164,001,533	269,525,556	340,237,265	216,611,046
3.Deposits and other accounts	1,144,763,259	1,289,502,304	1,411,851,527	1,378,717,068	1,805,387,294
4.Other/misc. liabilities	100,146,383	89,875,986	90,094,313	137,769,297	149,377,636
C.Total assets (C1 to C4 + C8 to C10)	1,515,152,015	1,757,462,470	1,970,468,448	2,085,355,164	2,427,178,756
1.Cash and balances with treasury banks	132,704,797	122,180,839	164,613,179	96,368,918	170,716,648
2.Balances with other banks	12,542,239	24,030,328	18,830,310	24,872,110	35,073,136
3.Lending to financial institutions	1,090,058	17,139,453	42,467,110	50,415,768	96,213,400
4.Investments	748,764,502	1,015,869,448	1,035,585,496	978,731,140	1,249,439,347
5.Gross advances	540,037,216	513,550,202	635,573,871	797,571,929	622,424,762
6.Advances-non-performing/classified	49,424,259	51,189,047	50,490,805	51,260,183	53,882,595
7.Provision against advances	43,358,342	50,608,415	45,862,780	44,172,353	44,561,433
8.Advances net of provision (C5-C7)	496,678,874	462,941,787	589,711,091	753,399,576	577,863,329
9.Fixed assets	58,271,245	58,027,904	57,327,871	79,918,324	82,821,411
10.Other/misc. assets	65,100,300	57,272,711	61,933,391	101,649,328	215,051,485
D.Profit & loss account					
1.Markup/interest earned	138,291,896	136,075,705	123,334,306	200,763,193	328,057,196
2.Markup/interest expenses	78,675,682	64,741,214	59,347,404	113,607,359	180,356,436
3.Net markup/interest income	59,616,214	71,334,491	63,986,902	87,155,834	147,700,760
4.Provisions and write-offs	2,483,534	7,313,166	(4,822,728)	(2,782,463)	372,878
5.Net markup/interest income after provisions	57,132,680	64,021,325	68,809,630	89,938,297	147,327,882
6.Non-markup/interest income	16,678,953	18,135,787	20,073,736	24,613,302	32,915,887
7.Non-markup/interest expenses	33,709,321	33,908,157	36,894,056	43,186,434	55,003,210
8.Administrative expenses	32,670,918	32,645,782	35,380,554	41,494,758	51,838,317
9.Profit/(loss) before taxation	40,102,312	48,248,955	51,989,310	71,365,165	125,240,559
10.Profit/(loss) after taxation	23,976,839	29,037,301	30,811,047	32,740,935	59,631,097
E.Other items					
1.No. of ordinary shares (000)	1,185,060	1,185,060	1,185,060	1,185,060	0
2.Cash dividend	1.70%	2.00%	190.00%	200.00%	300.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	48,192,341	285,808,110	110,719,196	(68,036,386)	378,129,194
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	43.11%	52.42%	51.88%	43.41%	45.02%
2.Net markup/interest margin (D1-D2)/C	3.93%	4.06%	3.25%	4.18%	6.09%
3.Return on equity (ROE) (D10/A)	16.51%	17.88%	19.24%	19.16%	28.86%
4.Return on assets (ROA) (D10/C)	1.58%	1.65%	1.56%	1.57%	2.46%
5.Non-markup/interest income to total assets (D6/C)	1.10%	1.03%	1.02%	1.18%	1.36%
6.Net markup/interest income (after prov.) to total assets (D5/C)	3.77%	3.64%	3.49%	4.31%	6.07%
7.Markup/interest expense to markup/interest income (D2/D1)	56.89%	47.58%	48.12%	56.59%	54.98%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.81	0.68	0.68	0.58	0.41
9.Non-markup/interest expense to total income D7/(D1+D6)	21.75%	21.99%	25.73%	19.16%	15.24%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.96	1.80	1.76	1.69	1.57
11.Earning per share (D10/E1)	20.23	24.50	26.00	27.63	-
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	9.59%	8.32%	9.31%	5.81%	8.48%
2.Investment to total assets (C4/C)	49.42%	57.80%	52.56%	46.93%	51.48%
3.Advances net of provisions to total assets (C8/C)	32.78%	26.34%	29.93%	36.13%	23.81%
4.Deposits to total assets (B3/C)	75.55%	73.37%	71.65%	66.11%	74.38%
5.Total liabilities to total assets (B/C)	88.85%	89.18%	91.15%	90.91%	90.49%
6.Gross advances to deposits (C5/B3)	47.17%	39.83%	45.02%	57.85%	34.48%
7.Gross advances to borrowing & deposits C5/(B2+B3)	43.75%	35.33%	37.80%	46.40%	30.78%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	9.15%	9.97%	7.94%	6.43%	8.66%
2.Provisions against NPLs to gross advances (C7/C5)	8.03%	9.85%	7.22%	5.54%	7.16%
3.NPLs to total equity (C6/A)	34.03%	31.52%	31.53%	30.00%	26.08%
4.NPLs write off to NPLs provisions (D4/C7)	5.73%	14.45%	-10.52%	-6.30%	0.84%
5.Provision against NPL to NPLs (C7/C6)	87.73%	98.87%	90.83%	86.17%	82.70%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	9.58%	9.24%	8.13%	8.19%	8.51%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	122.54	137.02	135.13	144.17	-
4.Total deposit to total equity (B3/A) (times)	7.88	7.94	8.82	8.07	8.74
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	2.01	9.84	3.59	-2.08	6.34

MCB ISLAMIC BANK LTD

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	10,044,475	10,254,456	10,356,191	10,356,191	21,101,608
1.Share capital	11,550,000	11,550,000	11,550,000	11,550,000	15,550,000
2.Reserves	26,444	68,107	88,193	88,193	1,428,486
3.Un appropriated profit	(1,531,969)	(1,363,651)	(1,282,002)	(1,282,002)	4,123,122
4.Others	422,326	473,316	248,364	248,364	934,644
B.Total liabilities (B1 to B4)	94,555,544	130,443,114	150,662,838	150,662,838	244,963,453
1.Bills payable	973,627	2,470,821	1,896,801	1,896,801	2,175,473
2.Borrowings from financial institutions	4,127,526	20,596,773	16,472,906	16,472,906	25,813,546
3.Deposits and other accounts	81,853,511	99,253,161	122,747,778	122,747,778	204,460,158
4.Other/misc. liabilities	7,600,880	8,122,359	9,545,353	9,545,353	12,514,276
C.Total assets (C1 to C4 + C8 to C10)	105,022,345	141,170,886	161,267,393	161,267,393	266,999,705
1.Cash and balances with treasury banks	10,252,547	9,872,197	11,309,285	11,309,285	19,529,055
2.Balances with other banks	8,822,985	4,996,602	3,696,073	3,696,073	2,748,279
3.Lending to financial institutions	5,851,664	828,790	1,650,000	1,650,000	2,500,000
4.Investments	16,309,800	27,617,997	33,475,816	33,475,816	132,544,302
5.Gross advances	51,346,670	84,962,433	96,495,162	96,495,162	90,635,616
6.Advances-non-performing/classified	381,427	756,471	701,770	701,770	1,957,808
7.Provision against advances	36,703	66,242	186,600	186,600	1,288,201
8.Advances net of provision (C5-C7)	51,309,967	84,896,191	96,308,562	96,308,562	89,347,415
9.Fixed assets	5,779,772	5,548,894	4,932,122	4,932,122	5,783,193
10.Other/misc. assets	6,695,610	7,410,215	9,895,535	9,895,535	14,547,461
D.Profit & loss account					
1.Markup/interest earned	9,848,819	9,616,051	9,202,716	9,202,716	35,942,266
2.Markup/interest expenses	5,855,061	5,280,989	5,008,845	5,008,845	18,758,603
3.Net markup/interest income	3,993,758	4,335,062	4,193,871	4,193,871	17,183,663
4.Provisions and write-offs	199,814	15,270	(647,121)	(647,121)	704,007
5.Net markup/interest income after provisions	3,793,944	4,319,792	4,840,992	4,840,992	16,479,656
6.Non-markup/interest income	343,319	764,189	199,420	199,420	1,737,333
7.Non-markup/interest expenses	4,503,022	4,690,902	4,815,361	4,815,361	7,649,451
8.Administrative expenses	4,478,636	4,680,482	4,753,602	4,753,602	7,390,269
9.Profit/(loss) before taxation	(365,759)	393,079	225,051	225,051	10,567,538
10.Profit/(loss) after taxation	(243,612)	208,316	100,432	100,432	5,153,335
E.Other items					
1.No. of ordinary shares (000)	15,193,939	1,155,000	1,185,060	1,185,060	1,555,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(17,450,371)	7,861,006	7,186,861	7,186,861	68,057,227
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	40.55%	45.08%	45.57%	45.57%	47.81%
2.Net markup/interest margin (D1-D2)/C	3.80%	3.07%	2.60%	2.60%	6.44%
3.Return on equity (ROE) (D10/A)	-2.43%	2.03%	0.97%	0.97%	24.42%
4.Return on assets (ROA) (D10/C)	-0.23%	0.15%	0.06%	0.06%	1.93%
5.Non-markup/interest income to total assets (D6/C)	0.33%	0.54%	0.12%	0.12%	0.65%
6.Net markup/interest income (after prov.) to total assets (D5/C)	3.61%	3.06%	3.00%	3.00%	6.17%
7.Markup/interest expense to markup/interest income (D2/D1)	59.45%	54.92%	54.43%	54.43%	52.19%
8.Admin. expense to profit before tax. (D8/D9) (times)	-12.24	11.91	21.12	21.12	0.70
9.Non-markup/interest expense to total income D7/(D1+D6)	44.18%	45.19%	51.22%	51.22%	20.30%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	13.05	6.12	23.84	23.84	4.25
11.Earning per share (D10/E1)	-0.02	0.18	0.08	0.08	3.31
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	18.16%	10.53%	9.30%	9.30%	8.34%
2.Investment to total assets (C4/C)	15.53%	19.56%	20.76%	20.76%	49.64%
3.Advances net of provisions to total assets (C8/C)	48.86%	60.14%	59.72%	59.72%	33.46%
4.Deposits to total assets (B3/C)	77.94%	70.31%	76.11%	76.11%	76.58%
5.Total liabilities to total assets (B/C)	90.03%	92.40%	93.42%	93.42%	91.75%
6.Gross advances to deposits (C5/B3)	62.73%	85.60%	78.61%	78.61%	44.33%
7.Gross advances to borrowing & deposits C5/(B2+B3)	59.72%	70.89%	69.31%	69.31%	39.36%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	0.74%	0.89%	0.73%	0.73%	2.16%
2.Provisions against NPLs to gross advances (C7/C5)	0.07%	0.08%	0.19%	0.19%	1.42%
3.NPLs to total equity (C6/A)	3.80%	7.38%	6.78%	6.78%	9.28%
4.NPLs write off to NPLs provisions (D4/C7)	544.41%	23.05%	-346.80%	-346.80%	54.65%
5.Provision against NPL to NPLs (C7/C6)	9.62%	8.76%	26.59%	26.59%	65.80%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	9.56%	7.26%	6.42%	6.42%	7.90%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	0.66	8.88	8.74	8.74	13.57
4.Total deposit to total equity (B3/A) (times)	8.15	9.68	11.85	11.85	9.69
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	71.63	37.74	71.56	71.56	13.21

MEEZAN BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	49,614,577	63,592,974	82,494,165	115,984,364	173,986,920
1.Share capital	12,861,116	14,147,228	16,269,312	17,896,243	17,912,532
2.Reserves	18,207,664	20,424,225	23,393,198	28,187,821	37,082,157
3.Un appropriated profit	18,545,797	29,021,521	42,831,655	69,900,300	118,992,231
4.Others	9,400,835	5,562,292	4,063,610	(663,671)	10,920,597
B.Total liabilities (B1 to B4)	1,062,242,842	1,452,404,197	1,816,413,625	2,462,076,818	2,827,201,240
1.Bills payable	17,186,807	26,494,006	36,141,378	40,175,122	39,724,176
2.Borrowings from financial institutions	42,047,390	94,500,640	220,414,234	573,326,439	377,494,612
3.Deposits and other accounts	932,579,114	1,254,430,534	1,455,886,468	1,658,490,118	2,217,473,924
4.Other/misc. liabilities	70,429,531	76,979,017	103,971,545	190,085,139	192,508,528
C.Total assets (C1 to C4 + C8 to C10)	1,121,258,254	1,521,559,463	1,902,971,400	2,577,397,511	3,012,108,757
1.Cash and balances with treasury banks	92,193,361	136,242,495	170,500,698	117,743,106	242,611,556
2.Balances with other banks	15,372,233	19,445,879	16,420,036	13,676,159	11,452,256
3.Lending to financial institutions	223,689,325	342,068,799	238,401,637	34,964,299	34,964,299
4.Investments	225,646,162	434,208,340	620,132,043	1,283,210,287	1,572,387,620
5.Gross advances	506,512,576	531,587,615	777,295,126	1,018,101,757	992,027,463
6.Advances-non-performing/classified	8,995,719	14,933,473	14,449,538	13,628,287	16,939,197
7.Provision against advances	12,737,230	19,055,685	19,209,006	22,593,403	30,354,451
8.Advances net of provision (C5-C7)	493,775,346	512,531,930	758,086,120	995,508,354	961,673,012
9.Fixed assets	23,284,415	23,568,351	33,957,947	40,426,520	58,618,336
10.Other/misc. assets	47,297,412	53,493,669	65,472,919	91,868,786	130,401,678
D.Profit & loss account					
1.Markup/interest earned	94,270,461	106,589,059	110,072,547	232,121,232	431,722,282
2.Markup/interest expenses	47,731,080	41,740,168	41,151,438	110,417,606	205,293,460
3.Net markup/interest income	46,539,381	64,848,891	68,921,109	121,703,626	226,428,822
4.Provisions and write-offs	4,186,430	8,210,297	992,830	4,176,661	7,340,411
5.Net markup/interest income after provisions	42,352,951	56,638,594	67,928,279	117,526,965	219,088,411
6.Non-markup/interest income	9,320,186	10,071,889	14,891,800	19,103,188	22,107,161
7.Non-markup/interest expenses	25,522,458	29,774,741	35,324,334	48,245,325	71,787,656
8.Administrative expenses	24,830,659	28,808,560	34,356,293	46,239,831	67,876,595
9.Profit/(loss) before taxation	26,150,679	36,935,742	47,495,745	88,384,828	169,407,916
10.Profit/(loss) after taxation	15,232,074	22,165,606	28,355,157	45,006,610	84,475,642
E.Other items					
1.No. of ordinary shares (000)	1,286,112	1,414,723	1,626,931	1,789,624	0
2.Cash dividend	50.00%	60.00%	60.00%	85.00%	200.00%
3.Stock dividend/bonus shares	10.00%	10.00%	15.00%	0.00%	0.00%
4.Cash generated from operating activities	136,080,972	272,867,150	234,566,825	638,082,992	436,179,102
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	49.37%	60.84%	62.61%	52.43%	52.45%
2.Net markup/interest margin (D1-D2)/C	4.15%	4.26%	3.62%	4.72%	7.52%
3.Return on equity (ROE) (D10/A)	30.70%	34.86%	34.37%	38.80%	48.55%
4.Return on assets (ROA) (D10/C)	1.36%	1.46%	1.49%	1.75%	2.80%
5.Non-markup/interest income to total assets (D6/C)	0.83%	0.66%	0.78%	0.74%	0.73%
6.Net markup/interest income (after prov.) to total assets (D5/C)	3.78%	3.72%	3.57%	4.56%	7.27%
7.Markup/interest expense to markup/interest income (D2/D1)	50.63%	39.16%	37.39%	47.57%	47.55%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.95	0.78	0.72	0.52	0.40
9.Non-markup/interest expense to total income D7/(D1+D6)	24.64%	25.52%	28.27%	19.20%	15.82%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.66	2.86	2.31	2.42	3.07
11.Earning per share (D10/E1)	11.84	15.67	17.43	25.15	-
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	9.59%	10.23%	9.82%	5.10%	8.43%
2.Investment to total assets (C4/C)	20.12%	28.54%	32.59%	49.79%	52.20%
3.Advances net of provisions to total assets (C8/C)	44.04%	33.68%	39.84%	38.62%	31.93%
4.Deposits to total assets (B3/C)	83.17%	82.44%	76.51%	64.35%	73.62%
5.Total liabilities to total assets (B/C)	94.74%	95.45%	95.45%	95.53%	93.86%
6.Gross advances to deposits (C5/B3)	54.31%	42.38%	53.39%	61.39%	44.74%
7.Gross advances to borrowing & deposits C5/(B2+B3)	51.97%	39.41%	46.37%	45.62%	38.23%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	1.78%	2.81%	1.86%	1.34%	1.71%
2.Provisions against NPLs to gross advances (C7/C5)	2.51%	3.58%	2.47%	2.22%	3.06%
3.NPLs to total equity (C6/A)	18.13%	23.48%	17.52%	11.75%	9.74%
4.NPLs write off to NPLs provisions (D4/C7)	32.87%	43.09%	5.17%	18.49%	24.18%
5.Provision against NPL to NPLs (C7/C6)	141.59%	127.60%	132.94%	165.78%	179.20%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	4.42%	4.18%	4.34%	4.50%	5.78%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	38.58	44.95	50.71	64.81	-
4.Total deposit to total equity (B3/A) (times)	18.80	19.73	17.65	14.30	12.75
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	8.93	12.31	8.27	14.18	5.16

SAMBA BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	13,850,228	14,861,897	16,435,196	15,402,353	16,637,649
1.Share capital	10,082,387	10,082,387	10,082,387	10,082,387	10,082,387
2.Reserves	829,289	1,031,623	2,729,919	2,729,919	2,976,978
3.Un appropriated profit	2,938,552	3,747,887	3,622,890	2,590,047	3,578,284
4.Others	329,259	455,076	(534,770)	(749,270)	(274,468)
B.Total liabilities (B1 to B4)	115,397,920	143,679,430	185,239,090	164,421,176	162,370,678
1.Bills payable	783,478	3,358,345	903,059	1,038,709	975,388
2.Borrowings from financial institutions	36,114,488	56,197,092	93,019,209	45,826,302	30,981,605
3.Deposits and other accounts	71,881,880	78,425,557	79,267,272	105,243,764	114,731,997
4.Other/misc. liabilities	6,618,074	5,698,436	12,049,550	12,312,401	15,681,688
C.Total assets (C1 to C4 + C8 to C10)	129,577,407	158,996,403	201,139,516	179,074,259	178,733,859
1.Cash and balances with treasury banks	5,544,027	7,422,652	7,839,066	6,169,111	9,465,856
2.Balances with other banks	1,154,197	1,320,136	1,070,975	1,023,414	1,038,476
3.Lending to financial institutions	2,274,405	9,935,566	5,907,587	7,354,279	8,192,051
4.Investments	51,278,029	67,889,703	93,975,403	76,904,147	70,412,387
5.Gross advances	64,043,357	68,573,265	85,255,707	80,528,543	80,711,891
6.Advances-non-performing/classified	2,672,740	2,695,622	4,483,006	5,260,797	7,334,923
7.Provision against advances	2,687,214	2,937,875	4,078,531	6,073,975	7,275,545
8.Advances net of provision (C5-C7)	61,356,143	65,635,390	81,177,176	74,454,568	73,436,346
9.Fixed assets	1,896,507	1,939,123	2,981,656	3,131,840	2,958,280
10.Other/misc. assets	6,074,099	4,853,833	8,187,653	10,036,900	13,230,463
D.Profit & loss account					
1.Markup/interest earned	12,791,334	13,574,834	13,982,612	22,545,096	28,705,206
2.Markup/interest expenses	9,272,249	9,876,082	9,676,467	17,811,336	20,604,024
3.Net markup/interest income	3,519,085	3,698,752	4,306,145	4,733,760	8,101,182
4.Provisions and write-offs	502,047	353,644	1,048,793	1,845,079	2,286,206
5.Net markup/interest income after provisions	3,017,038	3,345,108	3,257,352	2,888,681	5,814,976
6.Non-markup/interest income	846,146	1,341,462	1,470,995	244,106	1,208,398
7.Non-markup/interest expenses	2,763,035	3,018,355	3,424,251	4,058,675	4,830,055
8.Administrative expenses	2,732,037	2,984,228	3,378,580	4,046,350	4,829,920
9.Profit/(loss) before taxation	1,100,149	1,668,215	1,304,096	(925,888)	2,193,319
10.Profit/(loss) after taxation	686,458	1,011,669	788,978	(427,940)	1,235,296
E.Other items					
1.No. of ordinary shares (000)	1,008,239	1,008,239	1,008,239	1,008,239	1,008,239
2.Cash dividend	0.00%	0.00%	6.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	9,610,044	18,314,395	23,335,891	(16,338,667)	(2,796,844)
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	27.51%	27.25%	30.80%	21.00%	28.22%
2.Net markup/interest margin (D1-D2)/C	2.72%	2.33%	2.14%	2.64%	4.53%
3.Return on equity (ROE) (D10/A)	4.96%	6.81%	4.80%	-2.78%	7.42%
4.Return on assets (ROA) (D10/C)	0.53%	0.64%	0.39%	-0.24%	0.69%
5.Non-markup/interest income to total assets (D6/C)	0.65%	0.84%	0.73%	0.14%	0.68%
6.Net markup/interest income (after prov.) to total assets (D5/C)	2.33%	2.10%	1.62%	1.61%	3.25%
7.Markup/interest expense to markup/interest income (D2/D1)	72.49%	72.75%	69.20%	79.00%	71.78%
8.Admin. expense to profit before tax. (D8/D9) (times)	2.48	1.79	2.59	-4.37	2.20
9.Non-markup/interest expense to total income D7/(D1+D6)	20.26%	20.24%	22.16%	17.81%	16.15%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	3.23	2.22	2.30	16.58	4.00
11.Earning per share (D10/E1)	0.68	1.00	0.78	-0.42	1.23
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	5.17%	5.50%	4.43%	4.02%	5.88%
2.Investment to total assets (C4/C)	39.57%	42.70%	46.72%	42.95%	39.40%
3.Advances net of provisions to total assets (C8/C)	47.35%	41.28%	40.36%	41.58%	41.09%
4.Deposits to total assets (B3/C)	55.47%	49.33%	39.41%	58.77%	64.19%
5.Total liabilities to total assets (B/C)	89.06%	90.37%	92.09%	91.82%	90.84%
6.Gross advances to deposits (C5/B3)	89.10%	87.44%	107.55%	76.52%	70.35%
7.Gross advances to borrowing & deposits C5/(B2+B3)	59.30%	50.94%	49.48%	53.31%	55.39%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	4.17%	3.93%	5.26%	6.53%	9.09%
2.Provisions against NPLs to gross advances (C7/C5)	4.20%	4.28%	4.78%	7.54%	9.01%
3.NPLs to total equity (C6/A)	19.30%	18.14%	27.28%	34.16%	44.09%
4.NPLs write off to NPLs provisions (D4/C7)	18.68%	12.04%	25.71%	30.38%	31.42%
5.Provision against NPL to NPLs (C7/C6)	100.54%	108.99%	90.98%	115.46%	99.19%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	10.69%	9.35%	8.17%	8.60%	9.31%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	13.74	14.74	16.30	15.28	16.50
4.Total deposit to total equity (B3/A) (times)	5.19	5.28	4.82	6.83	6.90
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	14.00	18.10	29.58	38.18	-2.26

SILKBANK LIMITED

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	10,515,377	3,976,119	3,976,119	3,976,119	3,976,119
1.Share capital	23,431,374	23,431,374	23,431,374	23,431,374	23,431,374
2.Reserves	820,890	820,890	820,890	820,890	820,890
3.Un appropriated profit	(13,736,887)	(20,276,145)	(20,276,145)	(20,276,145)	(20,276,145)
4.Others	256,510	893,462	893,462	893,462	893,462
B.Total liabilities (B1 to B4)	194,916,193	262,808,426	262,808,426	262,808,426	262,808,426
1.Bills payable	2,483,658	3,088,780	3,088,780	3,088,780	3,088,780
2.Borrowings from financial institutions	31,973,231	89,347,953	89,347,953	89,347,953	89,347,953
3.Deposits and other accounts	148,853,513	160,237,608	160,237,608	160,237,608	160,237,608
4.Other/misc. liabilities	11,605,791	10,134,085	10,134,085	10,134,085	10,134,085
C.Total assets (C1 to C4 + C8 to C10)	205,688,080	267,678,007	267,678,007	267,678,007	267,678,007
1.Cash and balances with treasury banks	11,838,682	13,795,269	13,795,269	13,795,269	13,795,269
2.Balances with other banks	1,168,163	543,571	543,571	543,571	543,571
3.Lending to financial institutions	18,101,837	6,759,921	6,759,921	6,759,921	6,759,921
4.Investments	36,245,350	115,449,492	115,449,492	115,449,492	115,449,492
5.Gross advances	112,236,882	106,655,210	106,655,210	106,655,210	106,655,210
6.Advances-non-performing/classified	34,729,083	42,814,847	42,814,847	42,814,847	42,814,847
7.Provision against advances	6,861,935	14,693,565	14,693,565	14,693,565	14,693,565
8.Advances net of provision (C5-C7)	105,374,947	91,961,645	91,961,645	91,961,645	91,961,645
9.Fixed assets	5,910,389	6,762,402	6,762,402	6,762,402	6,762,402
10.Other/misc. assets	27,048,712	32,405,707	32,405,707	32,405,707	32,405,707
D.Profit & loss account					
1.Markup/interest earned	16,697,901	22,660,455	22,660,455	22,660,455	22,660,455
2.Markup/interest expenses	15,081,744	20,939,321	20,939,321	20,939,321	20,939,321
3.Net markup/interest income	1,616,157	1,721,134	1,721,134	1,721,134	1,721,134
4.Provisions and write-offs	2,432,830	9,898,597	9,898,597	9,898,597	9,898,597
5.Net markup/interest income after provisions	(816,673)	(8,177,463)	(8,177,463)	(8,177,463)	(8,177,463)
6.Non-markup/interest income	3,236,234	6,096,016	6,096,016	6,096,016	6,096,016
7.Non-markup/interest expenses	8,248,504	7,610,014	7,610,014	7,610,014	7,610,014
8.Administrative expenses	8,051,497	7,574,453	7,574,453	7,574,453	7,574,453
9.Profit/(loss) before taxation	(5,828,943)	(9,691,461)	(9,691,461)	(9,691,461)	(9,691,461)
10.Profit/(loss) after taxation	(3,963,003)	(6,571,852)	(6,571,852)	(6,571,852)	(6,571,852)
E.Other items					
1.No. of ordinary shares (000)	2,343,137	2,343,137	2,343,137	2,343,137	2,343,137
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	21,646,943	62,312,992	62,312,992	62,312,992	62,312,992
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	9.68%	7.60%	7.60%	7.60%	7.60%
2.Net markup/interest margin (D1-D2)/C	0.79%	0.64%	0.64%	0.64%	0.64%
3.Return on equity (ROE) (D10/A)	-37.69%	-165.28%	-165.28%	-165.28%	-165.28%
4.Return on assets (ROA) (D10/C)	-1.93%	-2.46%	-2.46%	-2.46%	-2.46%
5.Non-markup/interest income to total assets (D6/C)	1.57%	2.28%	2.28%	2.28%	2.28%
6.Net markup/interest income (after prov.) to total assets (D5/C)	-0.40%	-3.05%	-3.05%	-3.05%	-3.05%
7.Markup/interest expense to markup/interest income (D2/D1)	90.32%	92.40%	92.40%	92.40%	92.40%
8.Admin. expense to profit before tax. (D8/D9) (times)	-1.38	-0.78	-0.78	-0.78	-0.78
9.Non-markup/interest expense to total income D7/(D1+D6)	41.38%	26.46%	26.46%	26.46%	26.46%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.49	1.24	1.24	1.24	1.24
11.Earning per share (D10/E1)	-1.69	-2.80	-2.80	-2.80	-2.80
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	6.32%	5.36%	5.36%	5.36%	5.36%
2.Investment to total assets (C4/C)	17.62%	43.13%	43.13%	43.13%	43.13%
3.Advances net of provisions to total assets (C8/C)	51.23%	34.36%	34.36%	34.36%	34.36%
4.Deposits to total assets (B3/C)	72.37%	59.86%	59.86%	59.86%	59.86%
5.Total liabilities to total assets (B/C)	94.76%	98.18%	98.18%	98.18%	98.18%
6.Gross advances to deposits (C5/B3)	75.40%	66.56%	66.56%	66.56%	66.56%
7.Gross advances to borrowing & deposits C5/(B2+B3)	62.07%	42.73%	42.73%	42.73%	42.73%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	30.94%	40.14%	40.14%	40.14%	40.14%
2.Provisions against NPLs to gross advances (C7/C5)	6.11%	13.78%	13.78%	13.78%	13.78%
3.NPLs to total equity (C6/A)	330.27%	1,076.80%	1,076.80%	1,076.80%	1,076.80%
4.NPLs write off to NPLs provisions (D4/C7)	35.45%	67.37%	67.37%	67.37%	67.37%
5.Provision against NPL to NPLs (C7/C6)	19.76%	34.32%	34.32%	34.32%	34.32%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	5.11%	1.49%	1.49%	1.49%	1.49%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	4.49	1.70	1.70	1.70	1.70
4.Total deposit to total equity (B3/A) (times)	14.16	40.30	40.30	40.30	40.30
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-5.46	-9.48	-9.48	-9.48	-9.48

SONERI BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	18,320,140	19,686,035	21,647,705	21,930,395	21,930,395
1.Share capital	11,024,636	11,024,636	11,024,636	11,024,636	11,024,636
2.Reserves	2,490,432	2,970,486	3,541,315	3,917,964	3,917,964
3.Un appropriated profit	4,805,072	5,690,913	7,081,754	6,987,795	6,987,795
4.Others	1,893,455	3,471,003	(12,164)	(784,204)	(784,204)
B.Total liabilities (B1 to B4)	422,327,187	462,188,185	557,853,008	558,613,640	558,613,640
1.Bills payable	3,960,957	6,707,581	6,900,897	7,386,191	7,386,191
2.Borrowings from financial institutions	95,705,109	87,020,539	124,584,868	115,728,198	115,728,198
3.Deposits and other accounts	302,082,985	345,498,768	403,036,554	409,642,613	409,642,613
4.Other/misc. liabilities	20,578,136	22,961,297	23,330,689	25,856,638	25,856,638
C.Total assets (C1 to C4 + C8 to C10)	442,540,782	485,345,223	579,488,549	579,759,831	579,759,831
1.Cash and balances with treasury banks	33,961,308	29,963,954	35,196,898	27,420,328	27,420,328
2.Balances with other banks	2,074,533	4,268,063	2,427,478	1,939,303	1,939,303
3.Lending to financial institutions	1,202,243	8,956,086	22,113,121	52,338,662	52,338,662
4.Investments	177,056,116	249,955,671	327,425,187	258,007,046	258,007,046
5.Gross advances	212,515,914	172,692,643	173,442,442	215,774,392	215,774,392
6.Advances-non-performing/classified	10,902,508	10,785,406	10,314,024	10,168,635	10,168,635
7.Provision against advances	7,614,601	8,148,124	7,947,646	7,340,232	7,340,232
8.Advances net of provision (C5-C7)	204,901,313	164,544,519	165,494,796	208,434,160	208,434,160
9.Fixed assets	8,328,905	11,910,925	11,145,057	12,592,776	12,592,776
10.Other/misc. assets	15,016,364	15,746,005	15,686,012	19,027,556	19,027,556
D.Profit & loss account					
1.Markup/interest earned	38,790,413	42,228,185	37,133,146	63,056,613	63,056,613
2.Markup/interest expenses	30,864,247	31,572,929	26,195,612	51,789,857	51,789,857
3.Net markup/interest income	7,926,166	10,655,256	10,937,534	11,266,756	11,266,756
4.Provisions and write-offs	(588,899)	1,401,703	(111,956)	(374,569)	(374,569)
5.Net markup/interest income after provisions	8,515,065	9,253,553	11,049,490	11,641,325	11,641,325
6.Non-markup/interest income	2,861,162	3,807,495	4,290,235	5,157,452	5,157,452
7.Non-markup/interest expenses	8,129,481	9,026,293	10,190,506	12,244,756	12,244,756
8.Administrative expenses	8,190,466	8,857,542	10,038,717	12,119,039	12,119,039
9.Profit/(loss) before taxation	3,246,746	4,034,755	5,149,219	4,554,021	4,554,021
10.Profit/(loss) after taxation	1,906,024	2,400,272	2,854,147	1,883,243	1,883,243
E.Other items					
1.No. of ordinary shares (000)	1,102,463	1,102,463	1,102,463	1,102,463	1,102,463
2.Cash dividend	10.00%	12.50%	15.00%	10.00%	10.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	40,425,634	78,585,431	68,714,477	(53,169,037)	(53,169,037)
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	20.43%	25.23%	29.45%	17.87%	17.87%
2.Net markup/interest margin (D1-D2)/C	1.79%	2.20%	1.89%	1.94%	1.94%
3.Return on equity (ROE) (D10/A)	10.40%	12.19%	13.18%	8.59%	8.59%
4.Return on assets (ROA) (D10/C)	0.43%	0.49%	0.49%	0.32%	0.32%
5.Non-markup/interest income to total assets (D6/C)	0.65%	0.78%	0.74%	0.89%	0.89%
6.Net markup/interest income (after prov.) to total assets (D5/C)	1.92%	1.91%	1.91%	2.01%	2.01%
7.Markup/interest expense to markup/interest income (D2/D1)	79.57%	74.77%	70.55%	82.13%	82.13%
8.Admin. expense to profit before tax. (D8/D9) (times)	2.52	2.20	1.95	2.66	2.66
9.Non-markup/interest expense to total income D7/(D1+D6)	19.52%	19.61%	24.60%	17.95%	17.95%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.86	2.33	2.34	2.35	2.35
11.Earning per share (D10/E1)	1.73	2.18	2.59	1.71	1.71
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.14%	7.05%	6.49%	5.06%	5.06%
2.Investment to total assets (C4/C)	40.01%	51.50%	56.50%	44.50%	44.50%
3.Advances net of provisions to total assets (C8/C)	46.30%	33.90%	28.56%	35.95%	35.95%
4.Deposits to total assets (B3/C)	68.26%	71.19%	69.55%	70.66%	70.66%
5.Total liabilities to total assets (B/C)	95.43%	95.23%	96.27%	96.35%	96.35%
6.Gross advances to deposits (C5/B3)	70.35%	49.98%	43.03%	52.67%	52.67%
7.Gross advances to borrowing & deposits C5/(B2+B3)	53.42%	39.93%	32.87%	41.07%	41.07%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	5.13%	6.25%	5.95%	4.71%	4.71%
2.Provisions against NPLs to gross advances (C7/C5)	3.58%	4.72%	4.58%	3.40%	3.40%
3.NPLs to total equity (C6/A)	59.51%	54.79%	47.64%	46.37%	46.37%
4.NPLs write off to NPLs provisions (D4/C7)	-7.73%	17.20%	-1.41%	-5.10%	-5.10%
5.Provision against NPL to NPLs (C7/C6)	69.84%	75.55%	77.06%	72.19%	72.19%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	4.14%	4.06%	3.74%	3.78%	3.78%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	16.62	17.86	19.64	19.89	19.89
4.Total deposit to total equity (B3/A) (times)	16.49	17.55	18.62	18.68	18.68
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	21.21	32.74	24.08	-28.23	-28.23

STANDARD CHARTERED BANK (PAKISTAN) LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	67,533,662	73,921,962	72,233,431	79,642,087	87,580,684
1.Share capital	38,715,850	38,715,850	38,715,850	38,715,850	38,715,850
2.Reserves	19,870,955	22,497,551	25,243,085	29,211,960	37,736,326
3.Un appropriated profit	8,946,857	12,708,561	8,274,496	11,714,277	11,128,508
4.Others	5,382,841	7,755,848	7,371,825	7,878,792	8,641,979
B.Total liabilities (B1 to B4)	547,054,082	640,226,935	759,820,284	839,768,093	905,725,169
1.Bills payable	12,375,271	10,712,040	16,601,187	14,820,617	18,331,699
2.Borrowings from financial institutions	20,256,731	23,293,381	35,028,767	28,063,619	48,265,389
3.Deposits and other accounts	465,628,985	556,505,923	626,774,412	718,449,989	719,534,840
4.Other/misc. liabilities	48,793,095	49,715,591	81,415,918	78,433,868	119,593,241
C.Total assets (C1 to C4 + C8 to C10)	619,970,585	721,904,745	839,425,540	927,288,972	1,001,947,832
1.Cash and balances with treasury banks	61,290,428	54,366,569	60,295,393	68,918,645	81,690,671
2.Balances with other banks	3,484,265	11,271,237	9,567,702	8,737,656	38,230,009
3.Lending to financial institutions	17,012,089	69,551,802	11,728,869	51,286,290	365,241,485
4.Investments	249,164,030	349,444,772	450,583,287	477,732,454	226,711,860
5.Gross advances	235,268,620	199,752,577	255,904,512	236,922,713	240,843,280
6.Advances-non-performing/classified	17,737,943	22,694,978	21,303,374	21,236,815	21,061,184
7.Provision against advances	17,181,427	21,536,203	21,731,895	20,715,017	20,659,798
8.Advances net of provision (C5-C7)	218,087,193	178,216,374	234,172,617	216,207,696	220,183,482
9.Fixed assets	10,563,451	11,910,762	10,689,126	11,474,182	12,666,335
10.Other/misc. assets	60,369,129	47,143,229	62,388,546	92,932,049	57,223,990
D.Profit & loss account					
1.Markup/interest earned	52,240,154	52,221,970	46,852,339	90,430,254	151,851,124
2.Markup/interest expenses	24,053,613	24,082,373	20,584,643	45,828,352	57,692,023
3.Net markup/interest income	28,186,541	28,139,597	26,267,696	44,601,902	94,159,101
4.Provisions and write-offs	(16,810)	4,940,714	494,727	(1,319,492)	(162,719)
5.Net markup/interest income after provisions	28,203,351	23,198,883	25,772,969	45,921,394	94,321,820
6.Non-markup/interest income	10,889,774	12,800,206	11,125,687	18,047,541	13,324,963
7.Non-markup/interest expenses	11,893,922	12,382,609	12,137,018	13,845,436	18,425,577
8.Administrative expenses	11,128,663	11,878,809	11,539,495	12,810,591	16,484,568
9.Profit/(loss) before taxation	27,199,203	23,616,480	24,761,638	50,123,499	89,221,206
10.Profit/(loss) after taxation	16,017,447	13,132,982	13,727,672	19,844,375	42,621,831
E.Other items					
1.No. of ordinary shares (000)	3,871,585	3,871,585	3,871,585	3,871,585	3,871,585
2.Cash dividend	30.00%	27.50%	30.00%	40.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(14,799,187)	94,101,844	102,340,130	90,162,875	(222,259,497)
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	53.96%	53.88%	56.06%	49.32%	62.01%
2.Net markup/interest margin (D1-D2)/C	4.55%	3.90%	3.13%	4.81%	9.40%
3.Return on equity (ROE) (D10/A)	23.72%	17.77%	19.00%	24.92%	48.67%
4.Return on assets (ROA) (D10/C)	2.58%	1.82%	1.64%	2.14%	4.25%
5.Non-markup/interest income to total assets (D6/C)	1.76%	1.77%	1.33%	1.95%	1.33%
6.Net markup/interest income (after prov.) to total assets (D5/C)	4.55%	3.21%	3.07%	4.95%	9.41%
7.Markup/interest expense to markup/interest income (D2/D1)	46.04%	46.12%	43.94%	50.68%	37.99%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.41	0.50	0.47	0.26	0.18
9.Non-markup/interest expense to total income D7/(D1+D6)	18.84%	19.04%	20.93%	12.76%	11.16%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.02	0.93	1.04	0.71	1.24
11.Earning per share (D10/E1)	4.14	3.39	3.55	5.13	11.01
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	10.45%	9.09%	8.32%	8.37%	11.97%
2.Investment to total assets (C4/C)	40.19%	48.41%	53.68%	51.52%	22.63%
3.Advances net of provisions to total assets (C8/C)	35.18%	24.69%	27.90%	23.32%	21.98%
4.Deposits to total assets (B3/C)	75.11%	77.09%	74.67%	77.48%	71.81%
5.Total liabilities to total assets (B/C)	88.24%	88.69%	90.52%	90.56%	90.40%
6.Gross advances to deposits (C5/B3)	50.53%	35.89%	40.83%	32.98%	33.47%
7.Gross advances to borrowing & deposits C5/(B2+B3)	48.42%	34.45%	38.67%	31.74%	31.37%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	7.54%	11.36%	8.32%	8.96%	8.74%
2.Provisions against NPLs to gross advances (C7/C5)	7.30%	10.78%	8.49%	8.74%	8.58%
3.NPLs to total equity (C6/A)	26.27%	30.70%	29.49%	26.67%	24.05%
4.NPLs write off to NPLs provisions (D4/C7)	-0.10%	22.94%	2.28%	-6.37%	-0.79%
5.Provision against NPL to NPLs (C7/C6)	96.86%	94.89%	102.01%	97.54%	98.09%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	10.89%	10.24%	8.61%	8.59%	8.74%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	17.44	19.09	18.66	20.57	22.62
4.Total deposit to total equity (B3/A) (times)	6.89	7.53	8.68	9.02	8.22
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-0.92	7.17	7.46	4.54	-5.21

UNITED BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	143,231,740	156,432,328	166,586,218	189,934,322	210,535,071
1.Share capital	12,241,798	12,241,797	12,241,797	12,241,797	12,241,797
2.Reserves	59,319,611	62,274,068	69,718,467	86,254,373	107,800,978
3.Un appropriated profit	71,670,331	81,916,463	84,625,954	91,438,152	90,492,296
4.Others	25,837,143	27,640,579	38,056,329	19,085,934	41,965,460
B.Total liabilities (B1 to B4)	1,723,706,479	1,865,510,406	2,413,523,360	2,549,732,853	5,322,496,971
1.Bills payable	22,926,596	29,733,813	26,792,970	33,021,738	21,651,784
2.Borrowings from financial institutions	154,484,000	128,987,415	563,284,750	564,518,588	2,815,470,554
3.Deposits and other accounts	1,467,063,461	1,640,211,901	1,750,943,765	1,841,819,093	2,350,540,823
4.Other/misc. liabilities	79,232,422	66,577,277	72,501,875	110,373,434	134,833,810
C.Total assets (C1 to C4 + C8 to C10)	1,892,775,362	2,049,583,313	2,618,165,907	2,758,753,109	5,574,997,502
1.Cash and balances with treasury banks	235,861,767	250,838,052	267,937,282	143,004,094	277,330,217
2.Balances with other banks	20,729,005	13,888,765	23,363,057	15,692,567	30,700,751
3.Lending to financial institutions	20,183,118	19,959,132	51,701,076	85,296,480	34,447,852
4.Investments	840,322,652	1,128,674,494	1,496,542,453	1,415,193,829	4,385,216,671
5.Gross advances	702,951,491	609,307,008	728,285,575	1,013,767,417	717,067,671
6.Advances-non-performing/classified	76,985,726	83,623,743	86,013,024	93,338,842	105,540,520
7.Provision against advances	67,117,274	79,027,512	82,097,118	91,930,322	103,502,145
8.Advances net of provision (C5-C7)	635,834,217	530,279,496	646,188,457	921,837,095	613,565,526
9.Fixed assets	52,396,877	51,207,703	66,306,388	68,410,769	71,125,838
10.Other/misc. assets	87,447,726	54,735,671	66,127,194	109,318,275	162,610,647
D.Profit & loss account					
1.Markup/interest earned	153,676,364	152,003,210	147,974,155	250,678,678	521,374,426
2.Markup/interest expenses	91,901,868	77,044,038	76,215,631	147,469,357	378,490,304
3.Net markup/interest income	61,774,496	74,959,172	71,758,524	103,209,321	142,884,122
4.Provisions and write-offs	8,219,792	16,768,148	(955,407)	15,669,346	(9,042,354)
5.Net markup/interest income after provisions	53,554,704	58,191,024	72,713,931	87,539,975	151,926,476
6.Non-markup/interest income	21,676,331	17,094,339	23,379,048	34,442,571	22,868,748
7.Non-markup/interest expenses	40,989,166	41,092,893	43,965,826	53,672,540	66,677,150
8.Administrative expenses	40,208,862	40,060,602	42,745,343	52,284,342	64,305,675
9.Profit/(loss) before taxation	34,241,869	34,192,470	52,127,153	68,310,006	108,118,074
10.Profit/(loss) after taxation	19,133,774	20,898,783	30,882,123	32,062,655	53,180,413
E.Other items					
1.No. of ordinary shares (000)	1,224,180	1,224,180	1,224,180	1,224,180	1,224,180
2.Cash dividend	1.20%	1.20%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	134,204,343	372,652,247	353,041,423	(110,598,014)	3,071,813,025
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	40.20%	49.31%	48.49%	41.17%	27.41%
2.Net markup/interest margin (D1-D2)/C	3.26%	3.66%	2.74%	3.74%	2.56%
3.Return on equity (ROE) (D10/A)	13.36%	13.36%	18.54%	16.88%	25.26%
4.Return on assets (ROA) (D10/C)	1.01%	1.02%	1.18%	1.16%	0.95%
5.Non-markup/interest income to total assets (D6/C)	1.15%	0.83%	0.89%	1.25%	0.41%
6.Net markup/interest income (after prov.) to total assets (D5/C)	2.83%	2.84%	2.78%	3.17%	2.73%
7.Markup/interest expense to markup/interest income (D2/D1)	59.80%	50.69%	51.51%	58.83%	72.59%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.17	1.17	0.82	0.77	0.59
9.Non-markup/interest expense to total income D7/(D1+D6)	23.38%	24.30%	25.66%	18.82%	12.25%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.85	2.34	1.83	1.52	2.81
11.Earning per share (D10/E1)	15.63	17.07	25.23	26.19	43.44
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	13.56%	12.92%	11.13%	5.75%	5.53%
2.Investment to total assets (C4/C)	44.40%	55.07%	57.16%	51.30%	78.66%
3.Advances net of provisions to total assets (C8/C)	33.59%	25.87%	24.68%	33.41%	11.01%
4.Deposits to total assets (B3/C)	77.51%	80.03%	66.88%	66.76%	42.16%
5.Total liabilities to total assets (B/C)	91.07%	91.02%	92.18%	92.42%	95.47%
6.Gross advances to deposits (C5/B3)	47.92%	37.15%	41.59%	55.04%	30.51%
7.Gross advances to borrowing & deposits C5/(B2+B3)	43.35%	34.44%	31.47%	42.13%	13.88%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	10.95%	13.72%	11.81%	9.21%	14.72%
2.Provisions against NPLs to gross advances (C7/C5)	9.55%	12.97%	11.27%	9.07%	14.43%
3.NPLs to total equity (C6/A)	53.75%	53.46%	51.63%	49.14%	50.13%
4.NPLs write off to NPLs provisions (D4/C7)	12.25%	21.22%	-1.16%	17.04%	-8.74%
5.Provision against NPL to NPLs (C7/C6)	87.18%	94.50%	95.45%	98.49%	98.07%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	7.57%	7.63%	6.36%	6.88%	3.78%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	117.00	127.79	136.08	155.15	171.98
4.Total deposit to total equity (B3/A) (times)	10.24	10.49	10.51	9.70	11.16
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	7.01	17.83	11.43	-3.45	57.76

Specialized Banks - Overall

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	20,465,821	17,913,546	16,909,438	36,442,481	76,763,074
1.Share capital	22,800,438	22,800,397	22,800,419	62,956,427	62,956,486
2.Reserves	7,315,199	7,354,231	7,428,753	8,543,296	10,894,786
3.Un appropriated profit	(9,649,816)	(12,241,082)	(13,319,734)	(35,057,242)	2,911,802
4.Others	49,889,809	50,127,812	50,124,364	16,599,071	17,138,245
B.Total liabilities (B1 to B4)	182,931,002	187,061,887	186,298,793	482,232,751	509,748,607
1.Bills payable	641,940	619,658	537,359	633,701	2,644,631
2.Borrowings from financial institutions	84,603,539	83,422,837	82,501,513	381,514,996	403,083,988
3.Deposits and other accounts	69,933,773	72,233,046	72,412,998	60,735,816	71,641,249
4.Other/misc. liabilities	27,751,750	30,786,346	30,846,923	39,348,238	32,378,739
C.Total assets (C1 to C4 + C8 to C10)	253,286,632	255,103,245	253,332,595	535,274,303	603,649,926
1.Cash and balances with treasury banks	4,678,276	5,009,151	5,007,673	4,268,978	5,225,842
2.Balances with other banks	21,052,914	21,172,616	20,978,938	14,375,902	33,189,472
3.Lending to financial institutions	1,402,610	1,402,610	1,402,610	41,025,752	6,560,700
4.Investments	47,349,355	45,483,146	45,340,229	315,659,111	379,761,472
5.Gross advances	166,266,991	165,806,167	164,462,342	130,089,972	138,982,520
6.Advances-non-performing/classified	36,295,190	36,444,513	36,405,270	46,976,813	41,657,309
7.Provision against advances	18,124,819	18,127,597	18,206,116	29,872,181	21,253,067
8.Advances net of provision (C5-C7)	148,142,172	147,678,570	146,256,226	100,217,791	117,729,453
9.Fixed assets	9,363,186	9,752,279	9,700,529	18,395,799	18,447,095
10.Other/misc. assets	21,298,119	24,604,873	24,646,390	41,330,970	42,735,892
D.Profit & loss account					
1.Markup/interest earned	22,293,647	22,516,570	22,218,818	42,149,525	145,614,732
2.Markup/interest expenses	6,194,165	6,790,249	6,419,587	25,839,013	119,405,257
3.Net markup/interest income	16,099,482	15,726,321	15,799,231	16,310,512	26,209,475
4.Provisions and write-offs	1,966,018	1,868,304	1,962,706	(3,774,212)	(5,668,674)
5.Net markup/interest income after provisions	14,133,464	13,858,017	13,836,525	20,084,724	31,878,149
6.Non-markup/interest income	4,830,860	4,823,317	5,129,583	1,821,606	2,729,268
7.Non-markup/interest expenses	12,517,601	12,778,000	12,858,153	14,835,015	17,347,790
8.Administrative expenses	12,248,101	12,490,732	12,479,561	14,725,425	17,225,924
9.Profit/(loss) before taxation	6,446,723	5,903,334	6,107,955	7,071,315	17,259,627
10.Profit/(loss) after taxation	3,461,719	2,665,521	2,853,877	4,756,181	10,664,525
E.Other items					
1.No. of ordinary shares (000)	1,570,350	1,570,350	1,570,350	5,585,949	5,507,094
2.Cash dividend	N/A	N/A	N/A	N/A	N/A
3.Stock dividend/bonus shares	N/A	N/A	N/A	N/A	N/A
4.Cash generated from operating activities	26,323,075	18,960,318	19,589,013	208,367,555	81,967,104
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	72.22%	69.84%	71.11%	38.70%	18.00%
2.Net markup/interest margin (D1-D2)/C	6.36%	6.16%	6.24%	3.05%	4.34%
3.Return on equity (ROE) (D10/A)	16.91%	14.88%	16.88%	13.05%	13.89%
4.Return on assets (ROA) (D10/C)	1.37%	1.04%	1.13%	0.89%	1.77%
5.Non-markup/interest income to total assets (D6/C)	1.91%	1.89%	2.02%	0.34%	0.45%
6.Net markup/interest income (after prov.) to total assets (D5/C)	5.58%	5.43%	5.46%	3.75%	5.28%
7.Markup/interest expense to markup/interest income (D2/D1)	27.78%	30.16%	28.89%	61.30%	82.00%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.90	2.12	2.04	2.08	1.00
9.Non-markup/interest expense to total income D7/(D1+D6)	46.15%	46.74%	47.02%	33.74%	11.69%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.54	2.59	2.43	8.08	6.31
11.Earning per share (D10/E1)	2.20	1.70	1.82	0.85	1.94
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	10.16%	10.26%	10.26%	3.48%	6.36%
2.Investment to total assets (C4/C)	18.69%	17.83%	17.90%	58.97%	62.91%
3.Advances net of provisions to total assets (C8/C)	58.49%	57.89%	57.73%	18.72%	19.50%
4.Deposits to total assets (B3/C)	27.61%	28.32%	28.58%	11.35%	11.87%
5.Total liabilities to total assets (B/C)	72.22%	73.33%	73.54%	90.09%	84.44%
6.Gross advances to deposits (C5/B3)	237.75%	229.54%	227.12%	214.19%	194.00%
7.Gross advances to borrowing & deposits C5/(B2+B3)	107.59%	106.52%	106.16%	29.42%	29.28%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	21.83%	21.98%	22.14%	36.11%	29.97%
2.Provisions against NPLs to gross advances (C7/C5)	10.90%	10.93%	11.07%	22.96%	15.29%
3.NPLs to total equity (C6/A)	177.35%	203.45%	215.30%	128.91%	54.27%
4.NPLs write off to NPLs provisions (D4/C7)	10.85%	10.31%	10.78%	-12.63%	-26.67%
5.Provision against NPL to NPLs (C7/C6)	49.94%	49.74%	50.01%	63.59%	51.02%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	8.08%	7.02%	6.67%	6.81%	12.72%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	13.03	11.41	10.77	6.52	13.94
4.Total deposit to total equity (B3/A) (times)	3.42	4.03	4.28	1.67	0.93
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	7.60	7.11	6.86	43.81	7.69

SME BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	(406,365)	(3,162,669)	(4,247,297)	(4,247,297)	(4,247,297)
1.Share capital	2,392,507	2,392,507	2,392,507	2,392,507	2,392,507
2.Reserves	206,526	206,526	206,526	206,526	206,526
3.Un appropriated profit	(3,005,398)	(5,761,702)	(6,846,330)	(6,846,330)	(6,846,330)
4.Others	(27,980)	2,586	(13,679)	(13,679)	(13,679)
B.Total liabilities (B1 to B4)	11,429,439	13,101,170	12,869,303	12,869,303	12,869,303
1.Bills payable	92,554	99,986	19,071	19,071	19,071
2.Borrowings from financial institutions	5,308,315	4,127,613	3,206,289	3,206,289	3,206,289
3.Deposits and other accounts	5,343,655	7,602,262	8,248,271	8,248,271	8,248,271
4.Other/misc. liabilities	684,915	1,271,309	1,395,672	1,395,672	1,395,672
C.Total assets (C1 to C4 + C8 to C10)	10,995,094	9,941,087	8,608,327	8,608,327	8,608,327
1.Cash and balances with treasury banks	435,791	668,727	824,944	824,944	824,944
2.Balances with other banks	11,321	2,123	2,737	2,737	2,737
3.Lending to financial institutions	0	0	0	0	0
4.Investments	6,911,314	5,828,353	4,237,715	4,237,715	4,237,715
5.Gross advances	7,744,049	6,771,662	6,818,684	6,818,684	6,818,684
6.Advances-non-performing/classified	5,396,984	5,373,260	5,327,918	5,327,918	5,327,918
7.Provision against advances	5,238,540	5,241,318	5,222,503	5,222,503	5,222,503
8.Advances net of provision (C5-C7)	2,505,509	1,530,344	1,596,181	1,596,181	1,596,181
9.Fixed assets	63,122	472,184	424,240	424,240	424,240
10.Other/misc. assets	1,068,037	1,439,356	1,522,510	1,522,510	1,522,510
D.Profit & loss account					
1.Markup/interest earned	649,278	738,948	609,592	609,592	609,592
2.Markup/interest expenses	520,408	1,008,663	717,637	717,637	717,637
3.Net markup/interest income	128,870	(269,715)	(108,045)	(108,045)	(108,045)
4.Provisions and write-offs	(16,807)	(14,521)	(17,452)	(17,452)	(17,452)
5.Net markup/interest income after provisions	145,677	(255,194)	(90,593)	(90,593)	(90,593)
6.Non-markup/interest income	24,738	14,934	19,683	19,683	19,683
7.Non-markup/interest expenses	891,422	906,858	980,537	980,537	980,537
8.Administrative expenses	840,252	837,299	911,354	911,354	911,354
9.Profit/(loss) before taxation	(721,007)	(1,147,118)	(1,051,447)	(1,051,447)	(1,051,447)
10.Profit/(loss) after taxation	(294,022)	(977,164)	(942,421)	(942,421)	(942,421)
E.Other items					
1.No. of ordinary shares (000)	239,251	239,251	239,251	239,251	239,251
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	6,707,231	(120,300)	(1,330,138)	(1,330,138)	(1,330,138)
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	19.85%	-36.50%	-17.72%	-17.72%	-17.72%
2.Net markup/interest margin (D1-D2)/C	1.17%	-2.71%	-1.26%	-1.26%	-1.26%
3.Return on equity (ROE) (D10/A)	72.35%	30.90%	22.19%	22.19%	22.19%
4.Return on assets (ROA) (D10/C)	-2.67%	-9.83%	-10.95%	-10.95%	-10.95%
5.Non-markup/interest income to total assets (D6/C)	0.22%	0.15%	0.23%	0.23%	0.23%
6.Net markup/interest income (after prov.) to total assets (D5/C)	1.32%	-2.57%	-1.05%	-1.05%	-1.05%
7.Markup/interest expense to markup/interest income (D2/D1)	80.15%	136.50%	117.72%	117.72%	117.72%
8.Admin. expense to profit before tax. (D8/D9) (times)	-1.17	-0.73	-0.87	-0.87	-0.87
9.Non-markup/interest expense to total income D7/(D1+D6)	132.26%	120.29%	155.82%	155.82%	155.82%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	33.97	56.07	46.30	46.30	46.30
11.Earning per share (D10/E1)	-1.23	-4.08	-3.94	-3.94	-3.94
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	4.07%	6.75%	9.61%	9.61%	9.61%
2.Investment to total assets (C4/C)	62.86%	58.63%	49.23%	49.23%	49.23%
3.Advances net of provisions to total assets (C8/C)	22.79%	15.39%	18.54%	18.54%	18.54%
4.Deposits to total assets (B3/C)	48.60%	76.47%	95.82%	95.82%	95.82%
5.Total liabilities to total assets (B/C)	103.95%	131.79%	149.50%	149.50%	149.50%
6.Gross advances to deposits (C5/B3)	144.92%	89.07%	82.67%	82.67%	82.67%
7.Gross advances to borrowing & deposits C5/(B2+B3)	72.70%	57.73%	59.53%	59.53%	59.53%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	69.69%	79.35%	78.14%	78.14%	78.14%
2.Provisions against NPLs to gross advances (C7/C5)	67.65%	77.40%	76.59%	76.59%	76.59%
3.NPLs to total equity (C6/A)	-1,328.11%	-169.90%	-125.44%	-125.44%	-125.44%
4.NPLs write off to NPLs provisions (D4/C7)	-0.32%	-0.28%	-0.33%	-0.33%	-0.33%
5.Provision against NPL to NPLs (C7/C6)	97.06%	97.54%	98.02%	98.02%	98.02%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	-3.70%	-31.81%	-49.34%	-49.34%	-49.34%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	-1.70	-13.22	-17.75	-17.75	-17.75
4.Total deposit to total equity (B3/A) (times)	-13.15	-2.40	-1.94	-1.94	-1.94
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-22.81	0.12	1.41	1.41	1.41

THE PUNJAB PROVINCIAL COOPERATIVE BANK LTD.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	6,931,879	7,135,908	7,216,428	7,807,322	8,467,741
1.Share capital	7,885,490	7,885,449	7,885,471	7,885,488	7,885,547
2.Reserves	809,147	848,179	922,701	1,012,675	1,167,338
3.Un appropriated profit	(1,762,758)	(1,597,720)	(1,591,744)	(1,090,841)	(585,144)
4.Others	7,266,202	7,473,639	7,486,456	15,630,838	15,529,873
B.Total liabilities (B1 to B4)	8,257,167	10,716,321	10,185,094	7,860,067	8,667,514
1.Bills payable	52,635	22,921	21,537	30,605	20,188
2.Borrowings from financial institutions	0	0	0	0	0
3.Deposits and other accounts	4,579,982	4,620,648	4,154,591	5,015,374	6,223,905
4.Other/misc. liabilities	3,624,550	6,072,752	6,008,966	2,814,088	2,423,421
C.Total assets (C1 to C4 + C8 to C10)	22,455,248	25,325,868	24,887,978	31,298,227	32,665,128
1.Cash and balances with treasury banks	742,268	840,207	682,512	841,158	739,719
2.Balances with other banks	959,517	1,088,417	894,125	1,750,165	1,261,162
3.Lending to financial institutions	0	0	0	0	0
4.Investments	2,876,398	2,093,150	3,540,871	4,128,609	3,311,637
5.Gross advances	11,468,039	11,979,602	10,588,755	9,861,484	12,181,565
6.Advances-non-performing/classified	2,378,732	2,551,779	2,557,878	2,189,560	1,790,009
7.Provision against advances	1,606,271	1,606,271	1,703,605	1,701,999	1,555,953
8.Advances net of provision (C5-C7)	9,861,768	10,373,331	8,885,150	8,159,485	10,625,612
9.Fixed assets	7,179,735	7,159,766	7,155,960	15,521,524	15,627,304
10.Other/misc. assets	835,562	3,770,997	3,729,360	897,286	1,099,694
D.Profit & loss account					
1.Markup/interest earned	1,910,233	2,043,486	1,875,090	2,000,823	2,689,048
2.Markup/interest expenses	207,511	315,340	235,704	211,008	636,191
3.Net markup/interest income	1,702,722	1,728,146	1,639,386	1,789,815	2,052,857
4.Provisions and write-offs	100,000	0	97,333	(1,606)	(146,046)
5.Net markup/interest income after provisions	1,602,722	1,728,146	1,542,053	1,791,421	2,198,903
6.Non-markup/interest income	160,725	162,986	464,503	156,896	281,104
7.Non-markup/interest expenses	1,432,733	1,677,696	1,684,170	1,574,482	1,775,100
8.Administrative expenses	1,432,082	1,677,666	1,592,440	1,534,116	1,762,221
9.Profit/(loss) before taxation	330,714	213,436	322,386	373,835	704,907
10.Profit/(loss) after taxation	262,356	149,300	302,913	356,707	622,812
E.Other items					
1.No. of ordinary shares (000)	78,855	78,855	78,855	78,855	0
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(247,703)	(782,929)	1,055,604	1,758,594	(1,194,706)
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	89.14%	84.57%	87.43%	89.45%	76.34%
2.Net markup/interest margin (D1-D2)/C	7.58%	6.82%	6.59%	5.72%	6.28%
3.Return on equity (ROE) (D10/A)	3.78%	2.09%	4.20%	4.57%	7.36%
4.Return on assets (ROA) (D10/C)	1.17%	0.59%	1.22%	1.14%	1.91%
5.Non-markup/interest income to total assets (D6/C)	0.72%	0.64%	1.87%	0.50%	0.86%
6.Net markup/interest income (after prov.) to total assets (D5/C)	7.14%	6.82%	6.20%	5.72%	6.73%
7.Markup/interest expense to markup/interest income (D2/D1)	10.86%	15.43%	12.57%	10.55%	23.66%
8.Admin. expense to profit before tax. (D8/D9) (times)	4.33	7.86	4.94	4.10	2.50
9.Non-markup/interest expense to total income D7/(D1+D6)	69.18%	76.04%	71.99%	72.97%	59.76%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	8.91	10.29	3.43	9.78	6.27
11.Earning per share (D10/E1)	3.33	1.89	3.84	4.52	-
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.58%	7.62%	6.33%	8.28%	6.13%
2.Investment to total assets (C4/C)	12.81%	8.26%	14.23%	13.19%	10.14%
3.Advances net of provisions to total assets (C8/C)	43.92%	40.96%	35.70%	26.07%	32.53%
4.Deposits to total assets (B3/C)	20.40%	18.24%	16.69%	16.02%	19.05%
5.Total liabilities to total assets (B/C)	36.77%	42.31%	40.92%	25.11%	26.53%
6.Gross advances to deposits (C5/B3)	250.39%	259.26%	254.87%	196.63%	195.72%
7.Gross advances to borrowing & deposits C5/(B2+B3)	250.39%	259.26%	254.87%	196.63%	195.72%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	20.74%	21.30%	24.16%	22.20%	14.69%
2.Provisions against NPLs to gross advances (C7/C5)	14.01%	13.41%	16.09%	17.26%	12.77%
3.NPLs to total equity (C6/A)	34.32%	35.76%	35.45%	28.04%	21.14%
4.NPLs write off to NPLs provisions (D4/C7)	6.23%	0.00%	5.71%	-0.09%	-9.39%
5.Provision against NPL to NPLs (C7/C6)	67.53%	62.95%	66.60%	77.73%	86.92%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	30.87%	28.18%	29.00%	24.94%	25.92%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	87.91	90.49	91.52	99.01	-
4.Total deposit to total equity (B3/A) (times)	0.66	0.65	0.58	0.64	0.74
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-0.94	-5.24	3.48	4.93	-1.92

ZARAI TARAQIATI BANK LTD. (ZTBL)

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	39,856,596	39,856,596	39,856,596	58,798,745	72,542,630
1.Share capital	12,522,441	12,522,441	12,522,441	52,678,432	52,678,432
2.Reserves	6,299,526	6,299,526	6,299,526	7,324,095	9,520,922
3.Un appropriated profit	21,034,629	21,034,629	21,034,629	(1,203,782)	10,343,276
4.Others	42,583,503	42,583,503	42,583,503	913,828	1,622,051
B.Total liabilities (B1 to B4)	133,120,885	133,120,885	133,120,885	431,379,870	488,211,790
1.Bills payable	493,231	493,231	493,231	580,505	2,605,372
2.Borrowings from financial institutions	55,885,230	55,885,230	55,885,230	354,898,713	399,877,699
3.Deposits and other accounts	59,870,659	59,870,659	59,870,659	47,332,694	57,169,073
4.Other/misc. liabilities	16,871,765	16,871,765	16,871,765	28,567,958	28,559,646
C.Total assets (C1 to C4 + C8 to C10)	215,560,984	215,560,984	215,560,984	491,092,443	562,376,471
1.Cash and balances with treasury banks	3,477,750	3,477,750	3,477,750	2,580,409	3,661,179
2.Balances with other banks	20,074,445	20,074,445	20,074,445	12,615,369	31,925,573
3.Lending to financial institutions	0	0	0	39,623,142	6,560,700
4.Investments	37,118,541	37,118,541	37,118,541	306,849,685	372,212,120
5.Gross advances	141,268,159	141,268,159	141,268,159	107,623,060	119,982,271
6.Advances-non-performing/classified	22,742,475	22,742,475	22,742,475	33,682,336	34,539,382
7.Provision against advances	5,503,009	5,503,009	5,503,009	17,170,680	14,474,611
8.Advances net of provision (C5-C7)	135,765,150	135,765,150	135,765,150	90,452,380	105,507,660
9.Fixed assets	2,071,145	2,071,145	2,071,145	2,400,851	2,395,551
10.Other/misc. assets	17,053,953	17,053,953	17,053,953	36,570,607	40,113,688
D.Profit & loss account					
1.Markup/interest earned	19,631,421	19,631,421	19,631,421	39,436,395	142,316,092
2.Markup/interest expenses	5,455,481	5,455,481	5,455,481	24,899,603	118,051,429
3.Net markup/interest income	14,175,940	14,175,940	14,175,940	14,536,792	24,264,663
4.Provisions and write-offs	1,984,891	1,984,891	1,984,891	(3,653,088)	(5,505,176)
5.Net markup/interest income after provisions	12,191,049	12,191,049	12,191,049	18,189,880	29,769,839
6.Non-markup/interest income	4,421,700	4,421,700	4,421,700	1,421,330	2,428,481
7.Non-markup/interest expenses	10,066,699	10,066,699	10,066,699	12,153,249	14,592,153
8.Administrative expenses	9,849,061	9,849,061	9,849,061	12,153,249	14,552,349
9.Profit/(loss) before taxation	6,546,050	6,546,050	6,546,050	7,457,961	17,606,167
10.Profit/(loss) after taxation	3,274,337	3,274,337	3,274,337	5,122,847	10,984,134
E.Other items					
1.No. of ordinary shares (000)	1,252,244	1,252,244	1,252,244	5,267,843	5,267,843
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	20,050,707	20,050,707	20,050,707	208,126,259	84,491,948
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	72.21%	72.21%	72.21%	36.86%	17.05%
2.Net markup/interest margin (D1-D2)/C	6.58%	6.58%	6.58%	2.96%	4.31%
3.Return on equity (ROE) (D10/A)	8.22%	8.22%	8.22%	8.71%	15.14%
4.Return on assets (ROA) (D10/C)	1.52%	1.52%	1.52%	1.04%	1.95%
5.Non-markup/interest income to total assets (D6/C)	2.05%	2.05%	2.05%	0.29%	0.43%
6.Net markup/interest income (after prov.) to total assets (D5/C)	5.66%	5.66%	5.66%	3.70%	5.29%
7.Markup/interest expense to markup/interest income (D2/D1)	27.79%	27.79%	27.79%	63.14%	82.95%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.50	1.50	1.50	1.63	0.83
9.Non-markup/interest expense to total income D7/(D1+D6)	41.85%	41.85%	41.85%	29.75%	10.08%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.23	2.23	2.23	8.55	5.99
11.Earning per share (D10/E1)	2.61	2.61	2.61	0.97	2.09
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	10.93%	10.93%	10.93%	3.09%	6.33%
2.Investment to total assets (C4/C)	17.22%	17.22%	17.22%	62.48%	66.19%
3.Advances net of provisions to total assets (C8/C)	62.98%	62.98%	62.98%	18.42%	18.76%
4.Deposits to total assets (B3/C)	27.77%	27.77%	27.77%	9.64%	10.17%
5.Total liabilities to total assets (B/C)	61.76%	61.76%	61.76%	87.84%	86.81%
6.Gross advances to deposits (C5/B3)	235.96%	235.96%	235.96%	227.38%	209.87%
7.Gross advances to borrowing & deposits C5/(B2+B3)	122.04%	122.04%	122.04%	26.76%	26.25%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	16.10%	16.10%	16.10%	31.30%	28.79%
2.Provisions against NPLs to gross advances (C7/C5)	3.90%	3.90%	3.90%	15.95%	12.06%
3.NPLs to total equity (C6/A)	57.06%	57.06%	57.06%	57.28%	47.61%
4.NPLs write off to NPLs provisions (D4/C7)	36.07%	36.07%	36.07%	-21.28%	-38.03%
5.Provision against NPL to NPLs (C7/C6)	24.20%	24.20%	24.20%	50.98%	41.91%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	18.49%	18.49%	18.49%	11.97%	12.90%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	31.83	31.83	31.83	11.16	13.77
4.Total deposit to total equity (B3/A) (times)	1.50	1.50	1.50	0.80	0.79
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	6.12	6.12	6.12	40.63	7.69