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# Quarterly Compendium: Statistics of the Banking System

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[ March 2011 ]

**State Bank of Pakistan**

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### **Important Note**

As communicated in our last Quarterly Performance Review of the banking system (**QPR**) of December 2010, QPR has now been replaced by the bi-annual Financial Stability Reviews (**FSRs**). However, we will continue to disseminate key banking statistics on quarterly basis. For the March and September quarters, detailed statistics will be posted on the SBP website in the form of a **Quarterly Compendium**. For the June and December quarters, only **Financial Soundness Indicators** will be posted as rest of the banking statistics, along with our analysis, will be available in the bi-annual FSR for the respective half-year. The next FSR, to be published in November 2011, will analyze the developments during January-June 2011.

## CONTENTS

<b>1. Statistics of the Overall Banking System</b> .....	1
1.1: Key variables of Balance Sheet and Profit & Loss Statement .....	2
1.2: Growth Rates of Key Variables and Key Financial Soundness Indicators (FSIs) .....	2
1.3: Group wise Balance Sheets and Income Statements of Banks .....	3
1.4: Financial Soundness Indicators* .....	4
1.5: Banks' category-wise key variables .....	6
1.6: Concentration in the Banking System .....	8
<b>Asset Quality:</b> .....	9
1.7: Asset Quality Indicators of the Banking System .....	9
1.8: Segment-wise Advances and Non Performing Loans (NPLs)* .....	11
1.9: Sector-wise Advances and Non Performing Loans (NPLs)* .....	11
<b>Soundness &amp; Resilience:</b> .....	12
1.10: Category-wise Profitability of the Banking System .....	12
1.11: Category-wise Profitability Indicators of the Banking System .....	12
1.12: Break-up of Mark-up/Return/Interest Earned .....	13
1.13: Distribution of Banks by Capital Adequacy Ratio (CAR) .....	13
1.14: Capital Structure and Capital Adequacy of All Banks and DFIS .....	14
1.15: Stress Testing Results of the Banking System .....	15
1.16: List of Banks .....	16
<b>2. Islamic Banking</b> .....	17
2.1: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches .....	18
2.2: Financial Soundness Indicators of Islamic Banking* .....	19
2.3: List of Islamic Banks .....	20

<b>3. Development Finance Institutions.....</b>	<b>21</b>
3.1: Balance Sheets and Income Statements of DFIs .....	22
3.2: Financial Soundness Indicators of DFIs .....	23
3.3: List of Development Finance Institutions.....	24

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## **1. Statistics of the Overall Banking System**

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

	billion Rupees								
	CY04	CY05	CY06	CY07	CY08	CY09	Mar-10	Dec-10	Mar-11*
Total Assets	3,043	3,660	4,353	5,172	5,628	6,516	6,435	7,138	7,190
Investments (net)	679	800	833	1,276	1,087	1,737	1,787	2,142	2,285
Advances (net)	1,574	1,991	2,428	2,688	3,173	3,240	3,170	3,349	3,335
Deposits	2,393	2,832	3,255	3,854	4,218	4,786	4,774	5,450	5,421
Equity	202	292	402	544	563	660	660	697	697
Profit Before Tax (ytd)	52	94	124	107	63	81	29	111	39
Profit After Tax (ytd)	35	63	84	73	43	54	18	65	25
Provisioning Charges (ytd)	11	19	22	60	106	97	15	70	14
Non-Performing Loans	200	177	177	218	359	446	457	548	574
Non-Performing Loans (net)	59	41	39	30	109	134	133	182	191

Note: The statistics of profits and provision charges are on year-to-date (ytd) basis.

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

	Percent									
	CY04	CY07	CY08	CY08	CY09	Mar-10	Dec-10	Mar-11		
<b>Growth Rates</b>	YoY	YoY	YoY	YoY	YoY	QoQ	QoQ	YoY	QoQ	YoY
Assets	19.7	18.8	8.8	8.8	15.8	(1.4)	7.7	9.3	0.7	11.7
Loans (Net)	42.1	10.7	18.0	18.3	2.1	(2.4)	5.7	3.1	(0.4)	5.2
Deposits	21.9	18.4	9.4	9.4	13.5	(0.3)	8.5	13.9	(0.5)	13.5
Investments (Net)	(13.6)	53.1	(14.8)	(15.4)	59.9	1.9	14.3	22.2	6.7	27.9
Equity	44.5	35.3	3.4	3.4	17.3	(0.2)	6.3	5.4	0.0	5.6
<b>KEY FSIs:</b>	CY04	CY07	CY08	CY08	CY09	Mar-10	Dec-10	Mar-11		
Capital Adequacy Ratio	10.5	12.3	12.2	12.3	14.0	13.7	14.0			13.6
Capital to Total Assets	6.7	10.5	10.0	10.0	10.1	10.3	9.8			9.7
NPLs to Loans (Gross)	11.6	7.6	10.5	10.5	12.6	13.1	14.7			15.4
Net NPLs to Net Loans	3.8	1.1	3.4	3.4	4.1	4.2	5.4			5.7
ROA (Before Tax)	1.9	2.2	1.2	1.2	1.3	1.8	1.7			2.2
ROE <sup>^</sup> (Before Tax)	30.5	22.6	11.4	11.4	13.2	17.8	16.7			22.4
Liquid Assets/ Total Deposits	46.5	45.1	37.7	38.2	44.5	43.7	45.9			47.3
Advances to Deposit Ratio	65.8	69.7	75.2	75.5	67.7	66.4	61.4			61.5

<sup>^</sup> Based on Average Equity plus Surplus on Revaluation

Note: Growth rates for Dec-10 and Mar-11 are based on quarterly basis

**Table 1.3: Group wise Balance Sheets and Income Statements of Banks**  
(March 31, 2011)

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	million Rupees	
							Absolute change	
							QoQ	YoY
<b>ASSETS</b>								
Cash & Balances With Treasury Banks	126,516	398,431	34,471	559,418	2,636	562,054	2,589	94,951
Balances With Other Banks	40,853	95,638	2,184	138,675	8,768	147,443	(37,763)	(38,645)
Lending To Financial Institutions	12,473	137,831	44,770	195,073	200	195,273	(23,873)	(15,923)
Investments - Net	384,143	1,802,769	79,571	2,266,483	18,653	2,285,135	143,305	498,454
Advances - Net	633,314	2,540,368	68,957	3,242,639	92,493	3,335,132	(13,659)	165,211
Operating Fixed Assets	32,063	187,456	2,108	221,627	5,025	226,652	2,425	(16,525)
Deferred Tax Assets	22,051	51,218	5,670	78,939	466	79,405	6,857	15,054
Other Assets	100,094	239,464	7,157	346,715	12,027	358,742	(27,698)	52,545
<b>TOTAL ASSETS</b>	<b>1,351,507</b>	<b>5,453,175</b>	<b>244,887</b>	<b>7,049,568</b>	<b>140,268</b>	<b>7,189,836</b>	<b>52,182</b>	<b>755,122</b>
<b>LIABILITIES</b>								
Bills Payable	9,508	67,109	6,018	82,636	274	82,910	9,692	17,080
Borrowings From Financial Institution	76,031	423,406	19,498	518,935	81,730	600,666	50,101	27,856
Deposits And Other Accounts	1,027,260	4,215,698	162,884	5,405,842	14,856	5,420,698	(29,268)	646,349
Sub-ordinated Loans	-	50,633	-	50,633	3,405	54,039	(458)	2,370
Liabilities Against Assets Subject To Finance Lease	124	16	10	150	19	169	5	49
Deferred Tax Liabilities	3,512	8,320	161	11,993	175	12,168	550	1,178
Other Liabilities	81,676	186,171	20,774	288,622	33,093	321,714	21,236	23,119
<b>TOTAL LIABILITIES</b>	<b>1,198,112</b>	<b>4,951,354</b>	<b>209,346</b>	<b>6,358,812</b>	<b>133,552</b>	<b>6,492,363</b>	<b>51,857</b>	<b>718,000</b>
<b>NET ASSETS</b>	<b>153,395</b>	<b>501,821</b>	<b>35,541</b>	<b>690,757</b>	<b>6,716</b>	<b>697,473</b>	<b>324</b>	<b>37,122</b>
<b>NET ASSETS REPRESENTED BY:</b>								
Share Capital	34,030	278,499	34,115	346,644	15,507	362,152	(16,489)	17,315
Reserves	42,415	132,029	126	174,569	8,281	182,850	18,562	23,621
Unappropriated Profit	51,600	50,008	1,547	103,155	(21,592)	81,563	(5,325)	(2,077)
<b>Share Holders' Equity</b>	<b>128,045</b>	<b>460,535</b>	<b>35,788</b>	<b>624,368</b>	<b>2,196</b>	<b>626,565</b>	<b>(3,252)</b>	<b>38,858</b>
Surplus/Deficit On Revaluation Of Assets	25,350	41,286	(247)	66,389	4,520	70,908	3,577	(1,737)
<b>TOTAL</b>	<b>153,395</b>	<b>501,821</b>	<b>35,541</b>	<b>690,757</b>	<b>6,716</b>	<b>697,473</b>	<b>324</b>	<b>37,122</b>
<b>PROFIT AND LOSS STATEMENT</b>								
	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	30,077	137,886	5,896	173,859	3,699	177,558	24,387	
Mark-Up/ Return/Interest Expenses	18,281	72,452	2,991	93,723	1,751	95,475	10,384	
<b>Net Mark-Up / Interest Income</b>	<b>11,797</b>	<b>65,434</b>	<b>2,905</b>	<b>80,136</b>	<b>1,947</b>	<b>82,083</b>	<b>14,003</b>	
Provisions & Bad Debts Written Off Directly/(Reversals)	1,630	11,764	136	13,530	490	14,021	(658)	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>10,167</b>	<b>53,670</b>	<b>2,769</b>	<b>66,605</b>	<b>1,457</b>	<b>68,062</b>	<b>14,661</b>	
Fees, Commission & Brokerage Income	2,405	8,586	428	11,419	33	11,452	397	
Dividend Income	506	1,716	-	2,223	97	2,320	562	
Income From Dealing In Foreign Currencies	664	4,256	1,094	6,014	1	6,014	1,793	
Other Income	764	4,232	(571)	4,426	867	5,293	(1,557)	
<b>Total Non - Markup / Interest Income</b>	<b>4,339</b>	<b>18,790</b>	<b>952</b>	<b>24,082</b>	<b>997</b>	<b>25,079</b>	<b>1,195</b>	
Administrative Expenses	14,506	72,460	3,721	90,687	2,454	93,141	15,856	
Other Expenses	7,931	41,054	2,380	51,365	1,927	53,292	6,441	
<b>Total Non-Markup/Interest Expenses</b>	<b>7,987</b>	<b>41,628</b>	<b>2,392</b>	<b>52,007</b>	<b>1,929</b>	<b>53,936</b>	<b>6,264</b>	
Profit before Tax and Extra ordinary Items	6,519	30,833	1,328	38,680	525	39,205	9,591	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	1.19	1.19	(463.59)	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>6,519</b>	<b>30,833</b>	<b>1,328</b>	<b>38,680</b>	<b>524</b>	<b>39,204</b>	<b>10,055</b>	
Less: Taxation	2,122	11,254	464	13,840	20	13,861	2,705	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>4,397</b>	<b>19,578</b>	<b>864</b>	<b>24,839</b>	<b>504</b>	<b>25,343</b>	<b>7,350</b>	

Table 1.4: Financial Soundness Indicators\*

Indicators	Percent								
	2004	2005	2006	2007	2008**	2009	Mar-10	Dec-10	Mar-11
<b>CAPITAL ADEQUACY</b>									
<b>Risk Weighted CAR***</b>									
Public Sector Commercial Banks	13.4	14.5	15.2	16.1	13.4	15.1	13.7	13.9	13.2
Local Private Banks	10.1	10.6	12.7	11.8	11.9	13.9	13.8	13.9	13.5
Foreign Banks	17.4	16.4	15.0	14.6	21.8	23.0	22.4	24.6	25.0
<b>Commercial Banks</b>	<b>11.4</b>	<b>11.9</b>	<b>13.3</b>	<b>12.8</b>	<b>12.6</b>	<b>14.5</b>	<b>14.1</b>	<b>14.2</b>	<b>13.8</b>
Specialized Banks	(9.0)	(7.7)	(8.3)	(6.2)	(4.9)	(1.5)	(0.1)	4.7	7.2
<b>All Banks</b>	<b>10.5</b>	<b>11.3</b>	<b>12.7</b>	<b>12.3</b>	<b>12.2</b>	<b>14.0</b>	<b>13.7</b>	<b>14.0</b>	<b>13.6</b>
<b>Tier 1 Capital to RWA</b>									
Public Sector Commercial Banks	8.6	8.8	11.1	12.2	10.9	12.6	11.6	10.7	10.9
Local Private Banks	7.5	8.3	10.4	9.9	10.0	11.4	11.4	12.0	11.4
Foreign Banks	17.1	16.1	14.3	14.0	21.3	22.5	22.0	24.3	24.7
<b>Commercial Banks</b>	<b>8.6</b>	<b>9.1</b>	<b>10.8</b>	<b>10.5</b>	<b>10.6</b>	<b>12.0</b>	<b>11.8</b>	<b>12.1</b>	<b>11.7</b>
Specialized Banks	(15.0)	(13.6)	(13.3)	(12.5)	(10.1)	(5.8)	(5.3)	(0.9)	1.4
<b>All Banks</b>	<b>7.6</b>	<b>8.3</b>	<b>10.0</b>	<b>10.0</b>	<b>10.1</b>	<b>11.6</b>	<b>11.4</b>	<b>11.8</b>	<b>11.4</b>
<b>Capital to Total Assets</b>									
Public Sector Commercial Banks	8.7	12.6	12.2	13.7	10.7	11.3	11.1	11.1	11.3
Local Private Banks	6.5	7.0	9.2	10.2	10.0	9.9	10.2	9.4	9.2
Foreign Banks	8.9	9.5	10.1	11.2	14.5	14.8	14.0	14.8	14.5
<b>Commercial Banks</b>	<b>7.2</b>	<b>8.4</b>	<b>9.9</b>	<b>10.9</b>	<b>10.3</b>	<b>10.4</b>	<b>10.5</b>	<b>9.9</b>	<b>9.8</b>
Specialized Banks	(9.4)	(8.1)	(8.0)	(5.4)	(3.2)	(1.7)	(0.9)	2.4	4.8
<b>All Banks</b>	<b>6.7</b>	<b>7.9</b>	<b>9.4</b>	<b>10.5</b>	<b>10.0</b>	<b>10.1</b>	<b>10.3</b>	<b>9.8</b>	<b>9.7</b>
<b>ASSET QUALITY</b>									
<b>NPLs to Total Loans</b>									
Public Sector Commercial Banks	13.3	10.0	9.0	8.4	16.3	16.9	17.6	22.9	23.6
Local Private Banks	9.0	6.4	5.2	6.5	8.7	11.1	11.6	12.2	13.0
Foreign Banks	1.6	1.2	1.0	1.6	2.9	6.7	7.3	9.8	9.1
<b>Commercial Banks</b>	<b>9.0</b>	<b>6.7</b>	<b>5.7</b>	<b>6.7</b>	<b>9.9</b>	<b>12.1</b>	<b>12.7</b>	<b>14.3</b>	<b>15.0</b>
Specialized Banks	54.1	46.0	39.1	34.3	28.8	25.5	24.2	28.4	27.6
<b>All Banks</b>	<b>11.6</b>	<b>8.3</b>	<b>6.9</b>	<b>7.6</b>	<b>10.5</b>	<b>12.6</b>	<b>13.1</b>	<b>14.7</b>	<b>15.4</b>
<b>Provision to NPLs</b>									
Public Sector Commercial Banks	77.0	86.8	84.5	89.0	66.9	67.8	68.0	54.1	51.2
Local Private Banks	69.9	76.4	78.7	88.5	70.2	71.0	72.1	72.6	73.4
Foreign Banks	101.9	145.9	191.7	157.0	81.9	75.2	78.1	86.5	87.0
<b>Commercial Banks</b>	<b>72.4</b>	<b>80.4</b>	<b>81.5</b>	<b>89.1</b>	<b>69.3</b>	<b>70.1</b>	<b>71.0</b>	<b>66.9</b>	<b>66.6</b>
Specialized Banks	64.9	64.8	64.1	68.6	72.4	65.7	68.1	64.2	67.6
<b>All Banks</b>	<b>70.4</b>	<b>76.7</b>	<b>77.8</b>	<b>86.1</b>	<b>69.6</b>	<b>69.9</b>	<b>70.9</b>	<b>66.7</b>	<b>66.7</b>
<b>Net NPLs to Net Loans</b>									
Public Sector Commercial Banks	3.4	1.5	1.5	1.0	6.1	6.1	6.4	12.0	13.1
Local Private Banks	2.9	1.6	1.1	0.8	2.7	3.5	3.5	3.7	3.8
Foreign Banks	(0.0)	(0.6)	(1.0)	(0.9)	0.5	1.8	1.7	1.4	1.3
<b>Commercial Banks</b>	<b>2.7</b>	<b>1.4</b>	<b>1.1</b>	<b>0.8</b>	<b>3.3</b>	<b>4.0</b>	<b>4.0</b>	<b>5.2</b>	<b>5.6</b>
Specialized Banks	29.3	23.1	18.7	14.0	10.0	10.5	9.3	12.5	11.0
<b>All Banks</b>	<b>3.8</b>	<b>2.1</b>	<b>1.6</b>	<b>1.1</b>	<b>3.4</b>	<b>4.1</b>	<b>4.2</b>	<b>5.4</b>	<b>5.7</b>
<b>Net NPLs to Capital</b>									
Public Sector Commercial Banks	16.2	5.5	6.4	3.4	30.3	27.4	28.8	49.9	54.2
Local Private Banks	24.3	13.0	7.1	4.1	15.9	17.4	17.2	18.6	19.3
Foreign Banks	(0.2)	(3.0)	(5.1)	(4.1)	1.6	4.4	4.1	4.4	4.4
<b>Commercial Banks</b>	<b>19.0</b>	<b>9.0</b>	<b>6.2</b>	<b>3.7</b>	<b>17.9</b>	<b>18.8</b>	<b>18.8</b>	<b>24.6</b>	<b>26.2</b>
Specialized Banks	-	-	-	-	-	-	-	-	-
<b>All Banks</b>	<b>29.2</b>	<b>14.3</b>	<b>9.7</b>	<b>5.6</b>	<b>19.4</b>	<b>20.4</b>	<b>20.2</b>	<b>26.1</b>	<b>27.4</b>
<b>EARNINGS</b>									
<b>Return on Assets (Before Tax)</b>									
Public Sector Commercial Banks	2.4	3.3	4.0	3.5	0.6	1.5	1.9	1.8	1.9
Local Private Banks	1.7	2.7	3.1	2.0	1.3	1.3	1.9	1.7	2.3
Foreign Banks	2.5	3.6	3.2	1.5	0.0	(0.3)	0.1	0.3	0.3
<b>Commercial Banks</b>	<b>2.0</b>	<b>2.9</b>	<b>3.2</b>	<b>2.3</b>	<b>1.1</b>	<b>1.3</b>	<b>1.8</b>	<b>1.6</b>	<b>2.2</b>
Specialized Banks	(0.4)	(1.0)	(1.3)	1.4	3.2	3.1	2.0	2.4	1.0
<b>All Banks</b>	<b>1.9</b>	<b>2.8</b>	<b>3.1</b>	<b>2.2</b>	<b>1.2</b>	<b>1.3</b>	<b>1.8</b>	<b>1.7</b>	<b>2.2</b>

\* Source: FSIs are prepared on the basis of annual audited accounts except for quarter ended Mar-10, Jun-10, Sep-10 and Dec-10 which are based on unaudited Quarterly Report of Condition (QRC) submitted by banks.

\*\* Statistics for 2008 has been restated on the basis of audit for the year 2009.

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



## Financial Soundness Indicators\* cont'd:

Indicators	Percent									
	2004	2005	2006	2007	2008**	2009	Mar-10	Dec-10	Mar-11	
<b>EARNINGS</b>										
<b>Return on Assets (After Tax)</b>										
Public Sector Commercial Banks	1.3	2.2	2.7	2.5	0.5	1.3	1.3	0.9	1.3	
Local Private Banks	1.2	1.8	2.1	1.4	0.9	0.9	1.2	1.0	1.4	
Foreign Banks	2.0	2.5	2.1	0.7	0.3	(0.3)	0.1	0.1	0.1	
<b>Commercial Banks</b>	<b>1.3</b>	<b>2.0</b>	<b>2.2</b>	<b>1.6</b>	<b>0.8</b>	<b>0.9</b>	<b>1.2</b>	<b>1.0</b>	<b>1.4</b>	
Specialized Banks	(0.8)	(1.2)	(1.8)	0.7	1.8	1.2	0.1	1.5	1.0	
<b>All Banks</b>	<b>1.2</b>	<b>1.9</b>	<b>2.1</b>	<b>1.5</b>	<b>0.8</b>	<b>0.9</b>	<b>1.1</b>	<b>1.0</b>	<b>1.4</b>	
<b>ROE (Avg. Equity &amp; Surplus) (Before Tax)</b>										
Public Sector Commercial Banks	30.8	30.7	32.4	27.2	5.2	13.3	16.7	16.3	17.1	
Local Private Banks	28.8	40.1	36.2	20.4	12.9	13.2	18.8	16.8	24.4	
Foreign Banks	26.7	38.9	30.0	13.1	0.0	(2.4)	0.7	2.7	2.7	
<b>Commercial Banks</b>	<b>29.0</b>	<b>37.2</b>	<b>34.7</b>	<b>21.8</b>	<b>10.6</b>	<b>12.4</b>	<b>17.4</b>	<b>16.2</b>	<b>22.4</b>	
Specialized Banks	-	-	-	-	-	-	-	-	-	
<b>All Banks</b>	<b>30.5</b>	<b>38.2</b>	<b>35.2</b>	<b>22.6</b>	<b>11.4</b>	<b>13.2</b>	<b>17.8</b>	<b>16.7</b>	<b>22.4</b>	
<b>ROE (Avg. Equity &amp; Surplus) (After Tax)</b>										
Public Sector Commercial Banks	17.2	20.9	21.7	19.5	4.4	11.4	11.3	8.7	11.6	
Local Private Banks	20.2	27.2	25.0	13.8	8.5	8.6	11.7	10.1	15.5	
Foreign Banks	21.5	27.1	20.4	6.0	2.2	(2.3)	0.4	1.5	1.5	
<b>Commercial Banks</b>	<b>19.6</b>	<b>25.4</b>	<b>23.7</b>	<b>15.0</b>	<b>7.3</b>	<b>8.6</b>	<b>11.0</b>	<b>9.5</b>	<b>14.4</b>	
Specialized Banks	-	-	-	-	-	-	-	-	-	
<b>All Banks</b>	<b>20.3</b>	<b>25.8</b>	<b>23.8</b>	<b>15.4</b>	<b>7.8</b>	<b>8.9</b>	<b>11.1</b>	<b>9.8</b>	<b>14.4</b>	
<b>NII/Gross Income</b>										
Public Sector Commercial Banks	63.7	71.3	69.5	65.9	65.4	63.0	68.5	67.6	73.1	
Local Private Banks	62.0	73.0	73.5	70.7	73.2	75.9	75.8	77.3	77.7	
Foreign Banks	57.7	61.5	65.8	59.1	61.3	64.8	72.2	69.3	75.3	
<b>Commercial Banks</b>	<b>61.9</b>	<b>71.3</b>	<b>72.1</b>	<b>69.2</b>	<b>71.2</b>	<b>73.3</b>	<b>74.4</b>	<b>75.3</b>	<b>76.9</b>	
Specialized Banks	81.9	87.7	40.1	42.8	46.6	44.7	57.8	52.1	66.1	
<b>All Banks</b>	<b>62.8</b>	<b>72.0</b>	<b>70.9</b>	<b>68.2</b>	<b>70.3</b>	<b>72.4</b>	<b>74.0</b>	<b>74.7</b>	<b>76.6</b>	
<b>Cost / Income Ratio</b>										
Public Sector Commercial Banks	39.5	34.3	31.8	30.2	39.1	47.5	47.4	48.1	49.5	
Local Private Banks	56.2	43.1	40.7	45.4	51.6	50.1	51.2	53.3	49.4	
Foreign Banks	49.0	42.2	49.8	57.0	69.6	77.5	68.0	63.8	62.0	
<b>Commercial Banks</b>	<b>51.7</b>	<b>41.2</b>	<b>39.4</b>	<b>42.8</b>	<b>50.0</b>	<b>50.9</b>	<b>51.2</b>	<b>52.8</b>	<b>49.9</b>	
Specialized Banks	57.8	47.8	62.6	53.2	52.1	61.3	76.2	59.1	65.5	
<b>All Banks</b>	<b>52.0</b>	<b>41.5</b>	<b>40.3</b>	<b>43.2</b>	<b>50.1</b>	<b>51.2</b>	<b>51.8</b>	<b>53.0</b>	<b>50.3</b>	
<b>LIQUIDITY</b>										
<b>Liquid Assets/Total Assets</b>										
Public Sector Commercial Banks	43.9	35.6	33.9	37.0	30.6	31.1	29.7	31.8	31.6	
Local Private Banks	34.3	32.4	31.1	32.5	26.8	32.3	32.2	35.0	35.8	
Foreign Banks	39.8	41.8	41.0	41.6	45.2	55.0	58.2	65.5	62.5	
<b>Commercial Banks</b>	<b>37.0</b>	<b>33.9</b>	<b>32.2</b>	<b>33.8</b>	<b>28.3</b>	<b>32.9</b>	<b>32.8</b>	<b>35.3</b>	<b>36.0</b>	
Specialized Banks	25.3	25.8	23.0	27.9	24.5	19.8	15.5	20.1	19.2	
<b>All Banks</b>	<b>36.6</b>	<b>33.7</b>	<b>31.9</b>	<b>33.6</b>	<b>28.2</b>	<b>32.7</b>	<b>32.4</b>	<b>35.0</b>	<b>35.7</b>	
<b>Liquid Assets/Total Deposits</b>										
Public Sector Commercial Banks	52.6	44.7	42.6	47.1	38.9	40.1	38.0	39.7	41.6	
Local Private Banks	42.3	40.3	40.6	42.9	35.0	43.4	42.7	45.1	46.3	
Foreign Banks	53.4	57.9	61.1	61.1	71.6	82.4	88.3	97.9	94.0	
<b>Commercial Banks</b>	<b>45.7</b>	<b>42.7</b>	<b>42.0</b>	<b>44.3</b>	<b>37.1</b>	<b>44.0</b>	<b>43.4</b>	<b>45.5</b>	<b>46.9</b>	
Specialized Banks	154.1	183.2	205.4	247.7	229.4	167.1	148.9	161.4	181.4	
<b>All Banks</b>	<b>46.5</b>	<b>43.5</b>	<b>42.7</b>	<b>45.1</b>	<b>37.7</b>	<b>44.5</b>	<b>43.7</b>	<b>45.9</b>	<b>47.3</b>	
<b>Advances/Deposits</b>										
Public Sector Commercial Banks	49.7	59.8	64.6	60.0	68.4	65.2	63.9	57.7	61.7	
Local Private Banks	67.3	70.8	74.5	70.1	75.1	66.6	65.4	61.2	60.3	
Foreign Banks	70.1	68.7	80.1	75.2	68.9	56.1	51.2	47.6	47.6	
<b>Commercial Banks</b>	<b>63.6</b>	<b>68.4</b>	<b>72.7</b>	<b>73.8</b>	<b>73.6</b>	<b>66.0</b>	<b>64.6</b>	<b>59.9</b>	<b>60.0</b>	
Specialized Banks	370.5	400.7	528.4	507.3	577.0	560.8	669.3	526.6	622.6	
<b>All Banks</b>	<b>65.8</b>	<b>70.2</b>	<b>74.6</b>	<b>69.7</b>	<b>75.2</b>	<b>67.7</b>	<b>66.4</b>	<b>61.4</b>	<b>61.5</b>	

\* Source: FSIs are prepared on the basis of Annual audited accounts except for quarter ended Mar-10, Jun-10, Sep-10 and Dec-10 which are based on unaudited Quarterly Report of Condition (QRC) submitted by banks.

\*\* Statistics for 2008 has been restated on the basis of audit for the year 2009.

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

Table 1.5: Banks' category-wise key variables

**All Banks**

	billion Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
Paid up Capital	98	106	168	248	281	325	379	362
Equity	202.38	292.38	402.41	544.44	562.88	660.25	697	697
Deposits	2,393.15	2,831.86	3,255.01	3,854.05	4,217.72	4,785.89	5,450	5,421
Liabilities	2,840.60	3,367.20	3,950.51	4,627.14	5,065.01	5,856.09	6,441	6,492
Advances	1,574.45	1,990.58	2,427.72	2,688.09	3,172.64	3,239.74	3,349	3,335
Investments	679.46	800.23	833.38	1,275.79	1,086.57	1,736.96	2,142	2,285
Assets	3,042.98	3,659.58	4,352.92	5,171.58	5,627.89	6,516.34	7,138	7,190
Income	168	271	385	475	582	690	731	203
Expense	115.88	176.89	261.61	368.37	518.76	608.93	619	163
Profit before tax	52	94	124	107	63	81	111	39
Profit after tax	35	63	84	73	43	54	65	25

\* Un-audited results.

**Public Sector Commercial Banks**

	million Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
Paid up Capital	7,945	9,773	12,278	16,671	18,544	21,339	34,030	34,030
Equity	56,856	92,712	102,043	142,270	111,986	139,219	151,134	153,395
Deposits	544,817	578,060	665,642	812,856	819,683	952,373	1,087,745	1,027,260
Liabilities	596,167	631,739	734,145	893,622	930,324	1,090,831	1,206,836	1,198,112
Advances	270,884	345,514	429,716	487,362	560,666	620,596	627,726	633,314
Investments	176,159	188,088	179,883	296,670	204,784	297,689	350,702	384,143
Assets	653,023	724,450	836,189	1,035,892	1,042,310	1,230,050	1,357,970	1,351,507
Income	34,660	52,968	73,519	90,970	103,421	119,979	132,870	34,417
Expense	20,437	30,328	41,961	57,748	96,855	103,218	110,348	27,898
Profit before tax	14,223	22,640	31,558	33,222	6,566	16,762	22,522	6,519
Profit after tax	7,952	15,379	21,192	23,851	5,644	14,372	12,019	4,397

\* Un-audited results.

**Local Private Banks**

	million Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
Paid up Capital	58,130	59,376	124,252	199,547	214,571	253,015	295,257	278,499
Equity	128,308	176,569	287,882	389,726	421,074	487,719	507,855	501,821
Deposits	1,603,996	1,992,987	2,425,781	2,909,310	3,236,220	3,655,994	4,188,197	4,215,698
Liabilities	1,851,966	2,306,329	2,886,107	3,446,053	3,799,764	4,417,543	4,895,750	4,951,354
Advances	1,080,089	1,413,072	1,807,163	2,039,623	2,429,934	2,435,792	2,562,263	2,540,368
Investments	465,459	523,376	598,435	936,764	847,045	1,373,082	1,696,712	1,802,769
Assets	1,980,274	2,482,898	3,173,989	3,835,779	4,220,838	4,905,262	5,403,606	5,453,175
Income	105,596	177,860	273,918	348,149	437,498	524,275	556,987	156,676
Expense	74,523	117,198	187,158	278,615	385,022	463,734	473,582	125,844
Profit before tax	31,073	60,662	86,760	69,530	52,477	60,541	83,405	30,833
Profit after tax	21,782	41,188	59,490	47,263	34,704	39,265	50,179	19,578

\* Un-audited results.

**Foreign Banks**

	million Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
Paid up Capital	20,053	23,111	17,469	17,085	32,130	34,885	33,847	34,115
Equity	27,184	32,202	22,686	19,373	33,971	35,739	34,698	35,541
Deposits	226,976	244,955	150,093	117,561	147,938	160,936	156,331	162,884
Liabilities	276,711	307,176	201,081	153,339	200,590	205,297	199,125	209,346
Advances	159,172	168,439	120,223	88,455	101,921	90,325	65,627	68,957
Investments	30,949	67,383	38,477	26,427	22,593	52,373	79,863	79,571
Assets	303,896	339,378	223,783	172,711	234,562	241,037	233,823	244,887
Income	17,872	30,300	24,107	20,169	24,005	27,741	25,069	6,848
Expense	10,659	18,741	17,784	17,733	23,998	28,591	22,835	5,520
Profit before tax	7,212	11,559	6,323	2,435	7	(850)	2,234	1,328
Profit after tax	5,816	8,035	4,288	1,122	651	(809)	1,352	864

\* Un-audited results.

**Specialized Banks**

	million Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
Paid up Capital	12,185	13,946	14,452	14,849	15,506	15,507	15,507	15,507
Equity	(9,971)	(9,106)	(10,214)	(6,931)	(4,163)	(2,424)	3,461	6,716
Deposits	17,356	15,861	13,491	14,320	13,883	16,588	17,693	14,856
Liabilities	115,755	121,961	129,173	134,125	134,332	142,414	138,795	133,552
Advances	64,303	63,554	70,617	72,647	80,114	93,031	93,174	92,493
Investments	6,890	21,380	16,581	15,926	12,147	13,819	14,553	18,653
Assets	105,784	112,855	118,959	127,193	130,178	139,990	142,256	140,268
Income	9,896	9,531	13,944	15,943	17,039	17,612	15,678	4,696
Expense	10,256	10,626	14,710	14,272	12,888	13,392	12,579	4,172
Profit before tax	(360)	(1,095)	(766)	1,671	4,151	4,220	3,099	524
Profit after tax	(871)	(1,300)	(1,075)	875	2,317	1,617	1,876	504

\* Un-audited results.

**Table 1.6: Concentration in the Banking System**  
(March 31, 2011)

Indicators							Percent
	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Industry
<b>Asset</b>							
Share of Total Assets	51.0	23.0	18.0	4.0	3.0	2.0	100
<b>Share of Total Investments</b>	50.0	25.0	17.0	3.0	3.0	1.0	100
<i>of which investment in Government Securities</i>	47.0	27.0	16.0	3.0	5.0	1.0	100
<b>Advances</b>							
Advances:public	76.4	14.4	7.2	1.5	0.5	0.1	100
Advances:private	48.3	22.4	20.3	3.2	2.3	3.6	100
<b>Sectoral Distribution of Loans</b>							
- Corporate Sector	49.6	24.3	20.2	3.3	2.5	0.2	100
- SMEs	43.6	18.8	31.7	2.5	0.2	3.1	100
- Agriculture	28.6	6.5	6.6	0.1	0.0	58.2	100
- Consumer Finance	53.9	24.0	13.3	5.7	3.1	0.0	100
- Commodity Financing	77.5	12.4	9.0	1.1	0.0	0.0	100
- Staff Loans	56.8	19.6	13.5	3.0	3.2	4.0	100
- Others	84.8	6.6	3.1	0.4	4.8	0.3	100
- <b>Total</b>	<b>52.3</b>	<b>21.3</b>	<b>18.4</b>	<b>2.9</b>	<b>2.0</b>	<b>3.1</b>	<b>100</b>
NPLs / Gross Loans	13.2	9.9	26.7	16.5	9.1	27.6	15.4
<b>Liabilities</b>							
<b>Share of Total Deposits</b>	52.0	23.0	18.0	3.0	3.0	0.0	100
<i>Customer Fixed Deposits</i>	43.0	23.0	25.0	4.0	5.0	0.0	100
<i>Customer CASA</i>	57.0	23.0	15.0	3.0	2.0	0.0	100
<i>Customer Deposits others</i>	32.0	31.0	30.0	4.0	1.0	1.0	100
<i>Financial Institutions Remunerative Deposits</i>	39.0	35.0	19.0	2.0	2.0	1.0	100
<i>Financial Institutions Non-Remunerative Deposits</i>	91.0	4.0	2.0	0.0	3.0	0.0	100
<b>Capital Adequacy</b>							
Capital/RWA (Capital Adequacy Ratio)	15.2	11.1	7.6	30.0	25.0	7.2	13.6
Tier 1 Capital / RWA	12.6	9.0	6.6	29.7	24.7	1.4	11.4
Net Worth / Total Assets	10.1	6.6	5.0	16.6	14.5	6.1	8.7
Share of Risk Weighted Assets	52.5	20.9	18.0	3.0	3.1	2.5	100.0
<b>Earning &amp; Profitability</b>							
ROA (Before Tax)	77.0	18.0	-2.0	2.0	3.0	2.0	100.0
Net Interest Income / Gross Income	79.1	76.9	62.0	80.4	75.3	66.1	76.6
Non-Interest Expense / Gross Income	39.7	53.5	89.5	73.2	62.0	65.1	50.3
Provision Expense to Gross Income	12.4	16.0	16.5	3.5	3.5	16.7	13.1
<b>Liquidity</b>							
Liquid Assets / Total Assets	34.1	38.5	31.3	34.1	62.5	19.2	35.7
Liquid Assets / Total Deposits	43.8	50.7	40.2	52.8	94.0	181.4	47.3

## Asset Quality:

### Table 1.7: Asset Quality Indicators of the Banking System

#### Banking System: Selected Indicators of Asset Quality

	million Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
Advances	1,715,060	2,126,844	2,564,055	2,875,686	3,422,549	3,551,331	3,714,312	3,717,394
NPLs	199,754	177,433	176,766	217,998	359,238	446,005	547,770	573,524
Provision	140,613	136,264	137,672	187,603	249,914	311,588	365,521	382,262
Advances (net)	1,574,447	1,990,580	2,427,719	2,688,087	3,172,636	3,239,744	3,348,791	3,335,132
Net NPLs	59,141	41,169	39,094	30,395	109,324	134,417	182,249	191,262

\* Un-audited results.

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

	million Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
OAEM	14,980	6,890	12,660	8,999	11,558	12,152	13,601	12,786
Sub Standard	13,853	17,405	17,718	36,520	78,503	63,905	56,146	59,850
Doubtful	15,103	12,206	17,429	24,248	67,877	77,809	66,264	64,349
Loss	155,817	140,814	128,959	148,233	201,301	292,138	411,758	436,539
<b>Total</b>	<b>199,753</b>	<b>177,315</b>	<b>176,766</b>	<b>217,999</b>	<b>359,238</b>	<b>446,005</b>	<b>547,770</b>	<b>573,524</b>

\* Un-audited results.

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

	million Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
OAEM	125	64	176	715	743	-	-	-
Sub Standard	2,494	3,097	3,516	9,366	17,490	13,666	12,417	12,287
Doubtful	5,548	4,926	6,670	12,454	29,782	32,386	30,363	30,073
Loss	122,794	113,354	107,147	144,173	185,746	251,691	304,892	321,382
<b>Total</b>	<b>130,960</b>	<b>121,441</b>	<b>117,508</b>	<b>166,708</b>	<b>233,761</b>	<b>297,743</b>	<b>347,673</b>	<b>363,742</b>

\* Un-audited results.

#### Category-wise Break up of Banks' Advances

	million Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
PSCBs	301,794	378,514	465,065	526,566	629,389	700,902	716,562	720,467
LPBs	1,152,352	1,486,297	1,881,906	2,163,480	2,587,530	2,643,594	2,812,114	2,808,356
FBs	161,749	171,466	122,626	90,666	104,440	95,113	71,677	74,864
CBs	1,615,896	2,036,277	2,469,597	2,780,712	3,321,360	3,439,608	3,600,353	3,603,688
SBs	99,165	90,567	94,459	94,974	101,189	111,723	113,958	113,706
Industry	1,715,060	2,126,844	2,564,055	2,875,686	3,422,549	3,551,331	3,714,312	3,717,394

\* Un-audited results.

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

	million Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
PSCBs	40,141	38,018	41,841	44,054	102,656	118,400	164,195	170,345
LPBs	103,401	95,672	96,475	139,997	224,395	292,780	344,183	365,026
FBs	2,530	2,074	1,253	1,409	3,077	6,369	6,996	6,789
CBs	146,072	135,765	139,568	185,460	330,128	417,549	515,373	542,160
SBs	53,682	41,668	37,198	32,538	29,110	28,456	32,396	31,364
Industry	199,754	177,433	176,766	217,998	359,238	446,005	547,770	573,524

\* Un-audited results.

**Category-wise Banks' Provisions**

	million Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
PSCBs	30,911	32,999	35,349	39,204	68,723	80,305	88,836	87,154
LPBs	72,263	73,225	76,080	123,855	157,598	207,803	249,851	267,988
FBs	2,577	3,027	2,403	2,211	2,519	4,788	6,050	5,907
CBs	105,751	109,252	113,831	165,271	228,839	292,896	344,737	361,049
SBs	34,862	27,012	23,841	22,332	21,075	18,692	20,784	21,213
Industry	140,613	136,264	137,672	187,603	249,914	311,588	365,521	382,262

\* Un-audited results.

**Category-wise Banks' Advances (net of provisions)**

	million Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
PSCBs	270,884	345,514	429,716	487,362	560,666	620,596	627,726	633,314
LPBs	1,080,089	1,413,072	1,807,163	2,039,623	2,429,934	2,435,792	2,562,263	2,540,368
FBs	159,172	168,439	120,223	88,455	101,922	90,325	65,627	68,957
CBs	1,510,144	1,927,026	2,357,102	2,615,440	3,092,522	3,146,713	3,255,617	3,242,639
SBs	64,303	63,554	70,617	72,647	80,114	93,031	93,174	92,493
Industry	1,574,447	1,990,580	2,427,719	2,688,087	3,172,636	3,239,744	3,348,791	3,335,132

\* Un-audited results.

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

	million Rupees							
	CY04	CY05	CY06	CY07	CY08	CY09	Dec-10*	Mar-11*
PSCBs	9,230	5,019	6,492	4,850	33,934	38,095	75,359	83,192
LPBs	31,138	22,447	20,395	16,142	66,797	84,977	94,332	97,039
FBs	(47)	(952)	(1,150)	(803)	558	1,581	946	881
CBs	40,321	26,513	25,737	20,189	101,289	124,653	170,637	181,111
SBs	18,820	14,655	13,356	10,206	8,035	9,764	11,612	10,151
Industry	59,141	41,169	39,094	30,395	109,324	134,417	182,249	191,262

\* Un-audited results.

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

	amount in million Rupees, ratio in percent					
	Dec-10			Mar-11		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
<b>Corporate Sector</b>	2,329,440	357,717	15.4	2,433,938	376,588	15.5
<b>SMEs Sector</b>	346,986	97,205	28.0	312,884	101,198	32.3
<b>Agriculture Sector</b>	169,315	30,359	17.9	165,860	33,296	20.1
<b>Consumer sector</b>	259,625	43,879	16.9	252,210	44,084	17.5
<i>i. Credit cards</i>	26,244	5,114	19.5	25,228	5,222	20.7
<i>ii. Auto loans</i>	57,341	5,839	10.2	53,670	5,621	10.5
<i>iii. Consumer durable</i>	1,003	109	10.8	693	113	16.2
<i>iv. Mortgage loans</i>	65,330	15,506	23.7	62,492	15,902	25.4
<i>v. Other personal loans</i>	109,707	17,311	15.8	110,127	17,226	15.6
<b>Commodity financing</b>	457,247	5,907	1.3	401,789	6,078	1.5
<b>Staff Loans</b>	77,535	1,293	1.7	76,340	1,288	1.7
<b>Others</b>	74,164	11,410	15.4	74,372	10,993	14.8
<b>Total</b>	<b>3,714,312</b>	<b>547,770</b>	<b>14.7</b>	<b>3,717,394</b>	<b>573,524</b>	<b>15.4</b>

\* Un-audited results.

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

	amount in million Rupees, ratio in percent					
	Dec-10			Mar-11		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	220,907	14,511	6.6	198,520	18,693	9.4
Automobile/Transportation	47,709	10,987	23.0	48,948	11,514	23.5
Cement	94,983	17,570	18.5	94,197	17,629	18.7
Chemical & Pharmaceuticals	143,357	11,396	7.9	140,391	13,048	9.3
Electronics	61,619	23,730	38.5	59,917	22,331	37.3
Financial	41,548	7,907	19.0	41,256	7,880	19.1
Individuals	446,106	71,784	16.1	427,067	72,796	17.0
Insurance	1,470	1	0.1	971	1	0.1
Others	1,504,600	188,026	12.5	1,431,317	192,629	13.5
Production/Transmission of Energy	350,434	13,283	3.8	373,272	22,985	6.2
Shoes & Leather garments	22,850	2,859	12.5	25,009	3,137	12.5
Sugar	73,565	14,245	19.4	139,303	14,287	10.3
Textile	705,164	171,472	24.3	737,225	176,594	24.0
<b>Total</b>	<b>3,714,312</b>	<b>547,770</b>	<b>14.7</b>	<b>3,717,394</b>	<b>573,524</b>	<b>15.4</b>

\* Un-audited results.

## Soundness & Resilience:

**Table 1.10: Category-wise Profitability of the Banking System**

	billion Rupees								
	CY04	CY05	CY06	CY07	CY08	CY09	Mar-10*	Dec-10*	Mar-11*
<b>Profit Before Tax</b>									
PSCBs	14.2	22.8	31.5	33.2	6.6	16.8	5.6	22.5	6.5
LPBs	31.0	60.5	85.6	69.5	52.5	60.5	23.1	83.4	30.8
FBs	7.2	11.6	6.3	2.4	0.0	(0.9)	0.1	2.2	1.3
CBs	52.4	94.9	123.5	105.2	59.0	76.5	28.8	108.2	38.6
SBs	(0.4)	(1.1)	0.1	1.7	4.2	4.2	0.4	3.1	0.5
All Banks	52.0	93.8	123.6	106.9	63.2	80.7	29.1	111.3	39.2
<b>Profit After Tax</b>									
PSCBs	8.0	15.5	21.2	23.9	5.6	14.4	3.8	12.0	4.4
LPBs	21.8	41.1	59.1	47.3	34.7	39.3	14.4	50.2	19.6
FBs	5.8	8.0	4.3	1.1	0.6	(0.8)	0.0	1.4	0.8
CBs	35.6	64.6	84.6	72.2	41.0	52.8	18.3	63.5	24.9
SBs	(0.9)	(1.3)	(0.5)	0.9	2.3	1.6	(0.3)	1.9	0.5
All Banks	34.7	63.3	84.1	73.1	43.3	54.4	18.0	65.4	25.3

\* Un-audited results.

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

	Percent								
	CY05	CY06	CY07	CY08	CY09	Mar-10*	Dec-10*	Mar-11*	
<b>Before Tax ROA</b>									
PSCBs	3.3	4.0	3.5	0.6	1.5	1.9	1.8	1.9	
LPBs	2.7	3.1	2.0	1.3	1.3	1.9	1.7	2.3	
FBs	3.6	3.2	1.5	0.0	(0.3)	0.1	0.3	0.3	
CBs	2.9	3.2	2.3	1.1	1.3	1.8	1.6	2.2	
SBs	(1.0)	(1.3)	1.4	3.2	3.1	2.0	2.4	1.0	
All Banks	2.8	3.1	2.2	1.2	1.3	1.8	1.7	2.2	
<b>Before Tax ROE (based on Equity plus Surplus on Revaluation)</b>									
PSCBs	30.7	32.4	27.2	5.2	13.3	16.7	16.3	17.1	
LPBs	40.1	36.2	20.4	12.9	13.2	18.8	16.8	24.4	
FBs	38.9	30.0	13.1	0.0	(2.4)	0.7	2.7	2.7	
CBs	37.2	34.7	21.8	10.6	12.4	17.4	16.2	22.4	
SBs	-	-	-	-	-	-	-	-	
All Banks	38.2	35.2	22.6	11.4	13.2	17.8	16.7	22.4	

\* Un-audited results.



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

amount in billion Rupees, share in percent

Items	Dec-07		Dec-08		Dec-09		Mar-10		Dec-10		Mar-11	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	273.8	71.3	359.0	74.2	412.1	69.7	100.1	65.3	404.1	63.9	107.1	60.3
Investments	80.6	21.0	92.7	19.1	148.4	25.1	45.9	30.0	198.4	31.4	63.2	35.6
Deposits, repo and others	29.8	7.7	32.4	6.7	30.6	5.2	7.1	4.7	30.4	4.8	7.3	4.1
<b>Total</b>	<b>384.1</b>	<b>100</b>	<b>484.1</b>	<b>100</b>	<b>591.1</b>	<b>100</b>	<b>153.2</b>	<b>100</b>	<b>632.8</b>	<b>100</b>	<b>177.6</b>	<b>100.0</b>

\* Un-audited results.

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

	CY04	CY05	CY06	CY07	CY08	CY09	Mar-10*	Dec-10*	Mar-11*
Less than 10	14	9	7	9	9	6	6	6	6
10 to 15	9	13	15	12	10	15	13	12	13
Over 15	15	17	17	18	21	19	21	20	19
<b>Total</b>	<b>38</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>38</b>	<b>38</b>

\* Un-audited results.

**Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIS**  
(March 31, 2011)

million Rupees

		All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
<b>Equity</b>								
1.1	Fully Paid-up Capital/Capital Deposited with SBP	411,126	37,254	278,499	34,115	15,507	365,376	45,750
1.2	Balance in Share Premium Account	21,097	10,000	8,503	-	-	18,503	2,593
1.3	Reserve for issue of Bonus shares	3,417	-	3,417	-	-	3,417	-
1.4	General Reserves as disclosed on the Balance Sheet (including statutory reserve)	147,889	24,402	108,219	126	8,281	141,028	6,861
1.5	Un-appropriated/Unremitted profits (net of accumulated losses, if any)	63,269	34,734	45,681	1,547	(21,592)	60,370	2,898
1.6	<b>Sub-Total (1.1 to 1.5)</b>	646,798	106,391	444,320	35,788	2,196	588,695	58,103
<b>Deductions</b>								
1.7	Goodwill	39,987	747	39,220	(2)	8	39,972	15
1.8	Shortfall in Provisions required against Classified assets	5,753	3,420	1,551	236	-	5,207	546
1.9	Deficit on account of revaluation of AFS investment	3,727	745	1,664	374	372	3,155	572
1.10	Any increase in equity capital resulting from a securitization transaction	-	-	-	-	-	-	-
1.11	Investments in TFCs of other banks	1,356	379	62	-	-	441	916
1.12	Other Deductions	12,616	2,115	9,036	-	158	11,312	1,307
1.13	<b>Sub-Total (1.7 to 1.12)</b>	63,446	7,406	51,539	608	537	60,087	3,355
1.14	<b>Total Eligible Tier 1 capital (1.6 less 1.13)</b>	583,352	98,984	392,781	35,180	1,659	528,608	54,747
<b>Supplementary Capital</b>								
2.1	Freely available General Provisions or reserves for loan losses-up to maximum of 1.25% of Risk Weighted Assets	13,836	3,900	7,918	427	1,431	13,677	159
2.2	Revaluation reserves eligible upto 45%	37,964	12,493	22,376	-	2,375	37,244	720
2.3	Foreign Exchange Translation Reserves	23,433	6,952	16,481	-	-	23,433	-
2.4	Undisclosed reserves	-	-	-	-	-	-	-
2.5	Subordinated debt-up to maximum of 50% of total equity	38,052	-	34,848	-	3,204	38,052	-
2.6	<b>Total Tier 2 Supplementary Capital (2.1 to 2.5)</b>	113,118	23,346	81,455	427	7,010	112,407	879
<b>Deductions</b>								
2.7	Other deductions	12,616	2,115	9,036	-	158	11,312	1,307
2.8	Total Deductions	12,616	2,115	9,036	-	158	11,312	1,307
2.9	<b>Total eligible tier 2 capital</b>	100,502	21,230	72,419	427	6,853	101,094	(428)
2.10	Eligible tier 3							
2.11	<b>Total Supplementary Capital eligible for MCR (maximum upto 100% of Total Equity)</b>	100,143	20,871	72,419	427	6,853	100,571	(428)
2.13	<b>TOTAL CAPITAL (1.14 plus 2.9)</b>	683,495	119,856	465,201	35,607	8,512	629,179	54,320
<b>Risk Weighted Amounts</b>								
3.1	Total Credit Risk Weighted Assets	3,739,966	702,302	2,768,140	107,015	98,462	3,675,919	64,047
3.2	Total Market Risk Weighted Assets	303,916	90,031	185,208	7,782	24	283,045	20,871
3.3	Total Operational Risk Assets	680,541	117,393	504,399	27,571	18,955	668,317	12,224
3.4	<b>Total Risk Weighted Amount</b>	4,724,423	909,726	3,457,746	142,368	117,441	4,627,281	97,142
<b>Capital Adequacy Ratios</b>								
4.1	<b>Credit Risk Capital Adequacy Ratio</b>	<b>18.3%</b>	<b>17.1%</b>	<b>16.8%</b>	<b>33.3%</b>	<b>8.6%</b>	<b>17.1%</b>	<b>84.8%</b>
4.2	<b>Tier 1 capital to Total Risk Weighted Amount</b>	<b>12.3%</b>	<b>10.9%</b>	<b>11.4%</b>	<b>24.7%</b>	<b>1.4%</b>	<b>11.4%</b>	<b>56.4%</b>
4.3	<b>Total Capital Adequacy Ratio</b>	<b>14.5%</b>	<b>13.2%</b>	<b>13.5%</b>	<b>25.0%</b>	<b>7.2%</b>	<b>13.6%</b>	<b>55.9%</b>
<b>Other Deductible from Tier 1 and Tier 2 Capital</b>								
5.1	Investments in equity and other regulatory capital of majority owned securities or other financial subsidiaries not consolidated in the balance sheet	19,378	2,388	15,001	-	315	17,704	1,674
5.2	Significant minority investments in banking, securities and other financial entities	3,893	1,843	1,454	-	-	3,297	595
5.3	Equity holdings (majority or significant minority) in an insurance subsidiary (para 1.1 scope of Application)	776	-	431	-	-	431	345
5.4	Significant minority and majority investments in commercial entities exceeding 15% of Bank's Capital	1,186	-	1,186	-	-	1,186	-
5.5	Securitization exposure subject to deduction (para 4.3.1 of instructions)	-	-	-	-	-	-	-
5.6	Others	6	-	6	-	-	6	-
5.7	<b>Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital (5.1 to 5.6)</b>	25,238	4,231	18,078	-	315	22,624	2,614

**Table 1.15: Stress Testing Results of the Banking System**  
(March 31, 2011)

	Shock Details	Number of Banks with CAR		
		< 0%	0% - 10%	> 10%
	Pre-Shock Position	3	3	32
<b>Credit Risk Shocks</b>		<b>&lt; 0%</b>	<b>0% - 10%</b>	<b>&gt; 10%</b>
<b>C-1</b>	20% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss.	3	10	25
<b>C-2</b>	Tightening of loan classification i.e. All NPLs under substandard downgraded to doubtful and all doubtful downgraded to loss.	3	4	31
<b>C-3</b>	Deterioration in performing loans of the textile sector (30%) directly downgraded to doubtful category of NPLs.	3	7	28
<b>C-4</b>	50% of consumer loans (credit cards, auto loans, personal loans & consumer durables only) directly classified into doubtful category of NPLs.	3	4	31
<b>C-5</b>	Deterioration in performing loans of the SME Sector (25%) and Agri Sector (25%) downgraded to Doubtful category of NPLs.	3	4	28
<b>C-6</b>	Critical Infection Ratio (The ratio of NPLs to Loans where capital wipes out)	3	35	0
<b>Market Risk Shocks</b>		<b>&lt; 0%</b>	<b>0% - 10%</b>	<b>&gt; 10%</b>
<b>IR-1</b>	Increase in interest rates by 300 basis points.	3	5	30
<b>IR-2</b>	Flattening of yield curve by increasing 300, 200 and 100 basis points at the short, middle and long end respectively.	3	4	31
<b>ER-1</b>	Depreciation of Pak Rupee exchange rate by 25%	3	3	32
<b>ER-2</b>	Appreciation of Pak Rupee exchange rate by 5%	3	3	32
<b>EQ-1</b>	Fall in general equity prices by 30%.	3	3	32
<b>EQ-2</b>	Fall in general equity prices by 50%.	3	3	32
<b>Combined Credit &amp; Market Shocks</b>		<b>&lt; 0%</b>	<b>0% - 10%</b>	<b>&gt; 10%</b>
<b>COMB-1</b>	Increase in General Interest rates by 3%, deterioration in performing loans of the SME Sector (25%) and Agri Sector (25%) downgraded to Doubtful category of NPLs, deterioration of loans to the textile sector (30%) directly downgraded to doubtful category, and fall in equity prices by 30%.	3	10	25
<b>COMB-2</b>	Flattening of yield curve by increasing 300, 200 and 100 basis points at the short, middle and long end respectively, 20% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss., fall in equity prices by 50%.	3	10	25
<b>Liquidity Risk Shocks</b>		<b>3 Days</b>	<b>4 Days</b>	<b>5 Days</b>
<b>L-1</b>	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	0	0	2

Table 1.16: List of Banks

2008	2009	2010	Mar-11
<b>A. Public Sector Com. Banks (4)</b>	<b>A. Public Sector Com. Banks (4)</b>	<b>A. Public Sector Com. Banks (5)</b>	<b>A. Public Sector Com. Banks (5)</b>
First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.
National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan
The Bank of Khyber	The Bank of Khyber	The Bank of Khyber	The Bank of Khyber
The Bank of Punjab	The Bank of Punjab	The Bank of Punjab <i>Sindh Bank Ltd.</i>	The Bank of Punjab <i>Sindh Bank Ltd.</i>
<b>B. Local Private Banks (25)</b>	<b>B. Local Private Banks (25)</b>	<b>B. Local Private Banks (23)</b>	<b>B. Local Private Banks (23)</b>
Allied Bank Ltd.	Allied Bank Ltd.	<i>AlBaraka Bank (Pakistan) Limited.*</i>	<i>AlBaraka Bank (Pakistan) Limited.*</i>
Askari Bank Ltd.	Askari Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.
Atlas Bank Ltd.	<i>Atlas Bank Ltd.**</i>	Askari Bank Ltd.	Askari Bank Ltd.
Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.
Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.
BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.
Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.
Emirates Global Islamic Bank Ltd.	<i>Emirates Global Islamic Bank Ltd.*</i>	<i>Faysal Bank Ltd.**</i>	<i>Faysal Bank Ltd.**</i>
Faysal Bank Ltd.	Faysal Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
Habib Bank Ltd.	Habib Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
JS Bank Ltd.	JS Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.
KASB Bank Ltd.	KASB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
MCB Bank Ltd.	MCB Bank Ltd.	Meezan Bank Ltd.	Meezan Bank Ltd.
Meezan Bank Ltd.	Meezan Bank Ltd.	Mybank Ltd.	Mybank Ltd.
Mybank Ltd.	Mybank Ltd.	NIB Bank Ltd.	NIB Bank Ltd.
NIB Bank Ltd.	NIB Bank Ltd.	SAMBA Bank Ltd.	SAMBA Bank Ltd.
SAMBA Bank Ltd.	SAMBA Bank Ltd.	Silk Bank Ltd.	Silk Bank Ltd.
Saudi Pak Commercial Bank Ltd.	Silk Bank Ltd.	Soneri Bank Ltd.	Soneri Bank Ltd.
Soneri Bank Ltd.	Soneri Bank Ltd.	Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.
Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.	United Bank Ltd.	United Bank Ltd.
The Royal Bank of Scotland Ltd.	<i>The Royal Bank of Scotland Ltd.</i>	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
United Bank Ltd.	United Bank Ltd.	Summit Bank Ltd (formerly Arif Habib Bank)***	Summit Bank Ltd (formerly Arif Habib Bank)***
Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.		
Arif Habib Bank Ltd.	Arif Habib Bank Ltd.		
<b>C. Foreign Banks (7)</b>	<b>C. Foreign Banks (7)</b>	<b>C. Foreign Banks (6)</b>	<b>C. Foreign Banks (6)</b>
AlBaraka Islamic Bank B.S.C.	<i>AlBaraka Islamic Bank B.S.C.</i>	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.
Bank of Tokyo - Mitsubishi UFJ, Ltd.	Bank of Tokyo - Mitsubishi UFJ, Ltd.	Deutsche Bank AG	Deutsche Bank AG
Deutsche Bank AG	Deutsche Bank AG	Citibank N.A.	Citibank N.A.
Citibank N.A.	Citibank N.A.	Oman International Bank S.A.O.G.	Oman International Bank S.A.O.G.
Oman International Bank S.A.O.G.	Oman International Bank S.A.O.G.	Barclays Bank PLC	Barclays Bank PLC
Barclays Bank PLC	Barclays Bank PLC	HSBC Bank Milldle East Ltd.	HSBC Bank Milldle East Ltd.
HSBC Bank Milldle East Ltd.	HSBC Bank Milldle East Ltd.		
<b>D. Specialized Banks (4)</b>	<b>D. Specialized Banks (4)</b>	<b>D. Specialized Banks (4)</b>	<b>D. Specialized Banks (4)</b>
Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan
Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.
SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.
Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.
<b>All Commercial Banks (36)</b>	<b>All Commercial Banks (36)</b>	<b>All Commercial Banks (34)</b>	<b>All Commercial Banks (34)</b>
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
<b>All Banks (40)</b>	<b>All Banks (40)</b>	<b>All Banks (38)</b>	<b>All Banks (38)</b>
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

\* Descheduling of AlBaraka Islamic Bank Pakistan Operations and merger into Emirates Global Islamic Bank Limited with effect from October 29, 2010. Subsequent upon its merger, name has been changed from "Emirates Global Islamic Bank Limited" to "AlBaraka Bank (Pakistan) Limited" with effect from the close of business on October 29, 2010.

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

\*\*\*De-scheduling of Atlas Bank Limited with effect from the close of business on December 31, 2010, on account of its merger with and into Summit Bank Limited. SBP declared "Sindh Bank Limited" as a scheduled bank with effect from December 24, 2010.

## **2. Islamic Banking**

**Table 2.1: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches  
(March 31, 2011)**

million Rupees

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking	Absolute change	
				QoQ	YoY
<b>ASSETS</b>					
Cash & Balances With Treasury Banks	20,869	11,807	32,677	(3,512)	6,888
Balances With Other Banks	9,645	4,076	13,721	(13,504)	(23,261)
Due from Financial Institutions	19,018	0	19,018	(239)	(22,638)
Investments - Net	122,672	71,763	194,435	36,631	121,542
Financing - Net	112,844	66,743	179,586	(813)	23,754
Operating Fixed Assets	10,258	3,006	13,264	219	1,084
Deferred Tax Assets	2,641	35	2,676	523	615
Other Assets	27,731	14,062	41,794	884	18,022
<b>TOTAL ASSETS</b>	<b>325,679</b>	<b>171,492</b>	<b>497,170</b>	<b>20,190</b>	<b>126,005</b>
<b>LIABILITIES</b>					
Bills Payable	4,251	1,139	5,390	1,254	1,988
Due to Financial Institution	9,638	14,568	24,206	5,897	6,762
Deposits And Other Accounts	268,087	129,892	397,979	7,919	108,888
Sub-ordinated Loans	0	0	-	-	-
Liabilities Against Assets Subject To Finance Lease	14	0	14	(5)	(23)
Deferred Tax Liabilities	0	3	3	(514)	(5)
Other Liabilities	10,597	11,616	22,213	4,691	3,249
<b>TOTAL LIABILITIES</b>	<b>292,587</b>	<b>157,217</b>	<b>449,804</b>	<b>19,242</b>	<b>120,860</b>
<b>NET ASSETS</b>	<b>33,092</b>	<b>14,275</b>	<b>47,367</b>	<b>948</b>	<b>5,145</b>
<b>NET ASSETS REPRESENTED BY: -</b>					
Share Capital	34,031	8,498	42,529	1,622	3,539
Reserves	823	0	823	170	(383)
Unappropriated Profit	(2,199)	5,052	2,854	226	1,801
<b>Share Holders' Equity</b>	<b>32,655</b>	<b>13,551</b>	<b>46,206</b>	<b>2,019</b>	<b>4,956</b>
Surplus/Deficit On Revaluation Of Assets	436	724	1,160	(1,071)	189
<b>TOTAL</b>	<b>33,092</b>	<b>14,275</b>	<b>47,367</b>	<b>948</b>	<b>5,145</b>
<b>PROFIT AND LOSS STATEMENT</b>	<b>Islamic Banks</b>	<b>Islamic Banking Branches</b>	<b>Islamic Banking</b>	<b>Absolute change</b>	
				<b>YoY</b>	
Mark-Up Income	8,560	4,560	13,120	4,140	
Mark-Up Expenses	4,927	2,682	7,609	2,853	
<b>Net Mark-Up</b>	<b>3,633</b>	<b>1,878</b>	<b>5,511</b>	<b>1,286</b>	
Provisions & Bad Debts Written Off Directly/(Reversals)	366	53	419	(326)	
<b>Net Mark-Up After Provision</b>	<b>3,267</b>	<b>1,825</b>	<b>5,092</b>	<b>1,612</b>	
Fees, Commission & Brokerage Income	333	203	536	74	
Dividend Income	262	4	265	216	
Income From Dealing In Foreign Currencies	287	24	310	(3)	
Other Income	129	72	201	42	
<b>Total Non - Markup</b>	<b>1,010</b>	<b>303</b>	<b>1,313</b>	<b>329</b>	
	<b>4,277</b>	<b>2,128</b>	<b>6,405</b>	<b>1,941</b>	
Administrative Expenses	3,131	1,100	4,231	592	
Other Expenses	4	19	23	6	
<b>Total Non-Markup</b>	<b>3,135</b>	<b>1,119</b>	<b>4,254</b>	<b>599</b>	
<b>Profit before Tax and Extra ordinary Items</b>	<b>1,141</b>	<b>1,009</b>	<b>2,150</b>	<b>1,342</b>	
Extra ordinary/unusual Items -- Gain/(Loss)	0	0	0	0	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,141</b>	<b>1,009</b>	<b>2,150</b>	<b>1,342</b>	
Less: Taxation	390	0	390	321	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>751</b>	<b>1,009</b>	<b>1,760</b>	<b>1,022</b>	

**Table 2.2: Financial Soundness Indicators of Islamic Banking\***

	Percent					
	Dec-09	Mar-10	Jun-10	Sep-10	Dec-10	Mar-11
Capital to Total Assets	12.1	11.4	10.4	10.3	9.7	9.5
NPLs to Total Loans	6.3	7.3	6.5	8.4	7.3	8.0
Net NPLs to Net Loans	3.1	3.8	2.8	4.1	3.2	3.4
Provision to NPLs	51.7	50.0	58.8	54.1	58.6	58.7
Net NPLs to Capital	11.5	14.1	10.2	14.3	12.3	13.1
ROA before Tax	0.7	0.9	0.9	0.6	0.6	1.8
ROA after Tax	0.6	0.8	0.8	0.6	0.6	1.4
ROE before Tax	5.9	7.7	8.2	5.5	5.9	18.3
ROE after Tax	4.6	7.0	6.9	5.3	5.2	15.0
Loans to Deposits	54.3	53.9	47.8	45.2	46.2	45.1
Net Interest Income to Gross Income	79.4	81.1	80.7	80.0	78.5	80.8
Non Interest Income to Gross Income	20.6	18.9	19.3	20.0	21.5	19.2
Operating Expense to Gross Income	70.3	70.2	71.8	73.9	72.6	62.3

\* Un-audited results.

**Table 2.3: List of Islamic Banks**

December-10	March-11
<b>Islamic Banks</b>	<b>Islamic Banks</b>
1 AlBaraka Bank (Pakistan) Limited	1 AlBaraka Bank (Pakistan) Limited
2 BankIslami Pakistan Limited	2 BankIslami Pakistan Limited
3 Dawood Islamic Bank Limited	3 Dawood Islamic Bank Limited
4 Dubai Islamic Bank Pakistan Ltd	4 Dubai Islamic Bank Pakistan Ltd
5 Meezan Bank Ltd	5 Meezan Bank Ltd
<b>Conventional Banks having Islamic Banking Branches</b>	<b>Conventional Banks having Islamic Banking Branches</b>
1 Askari Bank Limited	1 Askari Bank Limited
2 Bank Al Habib Ltd	2 Bank Al Habib Ltd
3 Bank Alfalah Ltd	3 Bank Alfalah Ltd
4 Faysal Bank Limited	4 Faysal Bank Limited
5 Habib Bank Ltd	5 Habib Bank Ltd
6 Habib Metropolitan Bank	6 Habib Metropolitan Bank
7 MCB Bank Ltd	7 MCB Bank Ltd
8 National Bank of Pakistan	8 National Bank of Pakistan
9 Soneri Bank Ltd	9 Soneri Bank Ltd
10 Standard Chartered Bank	10 Standard Chartered Bank
11 The Bank of Khyber	11 The Bank of Khyber
12 United Bank Ltd	12 United Bank Ltd
<b>Grand Total 17 (5+12)</b>	<b>Grand Total 17 (5+12)</b>



### **3. Development Finance Institutions**

**Table 3.1: Balance Sheets and Income Statements of DFIs**  
(March 31, 2011)

Financial Position	CY07	CY08	CY09	Mar-10*	Jun-10	Sep-10	Dec-10*	Mar-11*	million Rupees	
									Absolute change	
									QoQ	YoY
<b>ASSETS</b>										
Cash & Balances With Treasury Banks	637	701	1,716	1,671	1,745	1,792	1,761	1,747	(14)	76
Balances With Other Banks	12,508	10,905	6,713	2,424	2,186	541	2,545	800	(1,745)	(1,624)
Lending To Financial Institutions	19,864	8,245	12,085	9,687	9,825	9,916	8,971	9,297	326	(391)
Investments - Net	41,389	38,536	62,102	65,105	73,154	63,519	64,395	65,950	1,555	845
Advances - Net	33,392	36,673	41,416	42,966	44,943	43,386	45,410	45,078	(332)	2,112
Operating Fixed Assets	2,969	2,918	3,098	2,979	2,957	2,899	3,046	2,956	(91)	(23)
Deferred Tax Assets	545	790	1,277	1,216	1,394	1,458	1,318	1,243	(75)	27
Other Assets	5,029	4,522	3,786	4,280	4,132	5,731	6,814	5,515	(1,298)	1,235
<b>TOTAL ASSETS</b>	<b>116,332</b>	<b>103,290</b>	<b>132,193</b>	<b>130,328</b>	<b>140,336</b>	<b>129,241</b>	<b>134,261</b>	<b>132,586</b>	<b>(1,674)</b>	<b>2,258</b>
<b>LIABILITIES</b>										
Bills Payable	-	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	51,664	43,838	51,522	49,238	57,288	45,886	50,306	49,096	(1,210)	(142)
Deposits And Other Accounts	11,868	5,881	18,074	16,411	17,580	17,360	15,856	16,756	900	345
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	38	36	30	28	18	16	15	13	(2)	(15)
Deferred Tax Liabilities	564	-	2	4	-	-	51	50	(1)	46
Other Liabilities	4,552	4,841	5,814	5,997	7,216	7,504	8,522	7,384	(1,138)	1,387
<b>TOTAL LIABILITIES</b>	<b>68,686</b>	<b>54,595</b>	<b>75,442</b>	<b>71,679</b>	<b>82,102</b>	<b>70,766</b>	<b>74,751</b>	<b>73,299</b>	<b>(1,452)</b>	<b>1,620</b>
<b>NET ASSETS</b>	<b>47,646</b>	<b>48,695</b>	<b>56,751</b>	<b>58,650</b>	<b>58,235</b>	<b>58,475</b>	<b>59,510</b>	<b>59,288</b>	<b>(223)</b>	<b>638</b>
<b>NET ASSETS REPRESENTED BY: -</b>										
Share Capital	31,993	42,750	47,269	48,278	48,278	48,278	48,385	45,750	(2,635)	(2,528)
Reserves	11,159	11,610	7,250	6,986	7,170	7,040	7,211	9,455	2,243	2,469
Unappropriated Profit	1,522	(5,008)	342	1,520	2,135	2,717	2,602	2,805	203	1,285
<b>Share Holders' Equity</b>	<b>44,673</b>	<b>49,352</b>	<b>54,860</b>	<b>56,783</b>	<b>57,583</b>	<b>58,035</b>	<b>58,198</b>	<b>58,009</b>	<b>(189)</b>	<b>1,226</b>
Surplus/Deficit On Revaluation Of Assets	2,973	(657)	1,891	1,866	651	440	1,312	1,279	(34)	(587)
<b>TOTAL</b>	<b>47,646</b>	<b>48,695</b>	<b>56,751</b>	<b>58,650</b>	<b>58,235</b>	<b>58,475</b>	<b>59,510</b>	<b>59,288</b>	<b>(223)</b>	<b>638</b>
<b>OPERATING POSITION</b>										
	CY07	CY08	CY09	Mar-10	Jun-10	Sep-10	Dec-10	Mar-11	Change YoY	
Mark-Up/ Return/Interest Earned	7,315	10,350	12,592	3,239	6,786	10,281	13,785	3,611	372	
Mark-Up/ Return/Interest Expenses	4,538	5,873	6,720	1,735	3,620	5,615	7,317	1,960	225	
<b>Net Mark-Up / Interest Income</b>	<b>2,777</b>	<b>4,478</b>	<b>5,872</b>	<b>1,504</b>	<b>3,166</b>	<b>4,666</b>	<b>6,468</b>	<b>1,651</b>	<b>147</b>	
Provisions & Bad Debts Written Off Directly/(Reversals)	2,863	6,159	3,133	(23)	(863)	506	790	(15)	7	
<b>Net Mark-Up / Interest Income After Provision</b>	<b>(86)</b>	<b>(1,681)</b>	<b>2,739</b>	<b>1,527</b>	<b>4,029</b>	<b>4,160</b>	<b>5,678</b>	<b>1,666</b>	<b>139</b>	
Fees, Commission & Brokerage Income	79	123	191	(6)	(755)	291	79	24	30	
Dividend Income	391	669	423	104	168	312	484	128	25	
Income From Dealing In Foreign Currencies	(45)	560	20	(2)	21	-	-	(11)	(10)	
Other Income	3,010	6,412	844	378	361	658	904	219	(159)	
<b>Total Non - Markup / Interest Income</b>	<b>3,434</b>	<b>7,763</b>	<b>1,479</b>	<b>474</b>	<b>(205)</b>	<b>1,260</b>	<b>1,468</b>	<b>359</b>	<b>(115)</b>	
<b>Total Non-Markup/Interest Expenses</b>	<b>3,349</b>	<b>6,082</b>	<b>4,217</b>	<b>2,001</b>	<b>3,823</b>	<b>5,421</b>	<b>7,146</b>	<b>2,025</b>	<b>24</b>	
Administrative Expenses	2,330	2,413	2,647	693	1,433	2,238	2,878	698	5	
Other Expenses	102	2,022	62	(24)	4	112	(5)	81	105	
<b>Total Non-Markup/Interest Expenses</b>	<b>2,432</b>	<b>4,435</b>	<b>2,709</b>	<b>668</b>	<b>1,437</b>	<b>2,349</b>	<b>2,873</b>	<b>778</b>	<b>110</b>	
Profit before Tax and Extra ordinary Items	917	1,647	1,508	1,333	2,386	<b>3,071</b>	4,273	1,247	(86)	
Extra ordinary/unusual Items -- Gain/(Loss)	22	(48)	(25)	-	-	-	-	-	-	
<b>Profit/ (Loss) Before Taxation</b>	<b>895</b>	<b>1,696</b>	<b>1,533</b>	<b>1,333</b>	<b>2,386</b>	<b>3,071</b>	<b>4,273</b>	<b>1,247</b>	<b>(86)</b>	
Less: Taxation	1,020	886	630	405	673	920	1,561	403	(2)	
<b>Profit/ (Loss) after Taxation</b>	<b>(125)</b>	<b>810</b>	<b>904</b>	<b>928</b>	<b>1,714</b>	<b>2,151</b>	<b>2,712</b>	<b>844</b>	<b>(84)</b>	

**Table 3.2: Financial Soundness Indicators of DFIs**

	Percent							
	CY07	CY08	CY09	Mar-10*	Jun-10*	Sep-10*	Dec-10*	Mar-11*
<b>Capital</b>								
Total Capital to Total RWA	43.7	53.4	52.5	54.8	53.3	52.9	54.4	55.9
Tier 1 Capital to Total RWA	44.0	53.3	52.4	54.7	53.5	53.2	54.9	56.4
Capital to Total Assets	41.0	47.1	42.9	45.0	41.5	45.2	44.3	44.7
<b>Asset Quality</b>								
NPLs to Total Loans	20.8	27.0	27.1	28.0	26.2	27.8	26.6	28.1
Net NPLs to Net Loans	4.6	11.2	10.1	11.8	11.7	11.4	10.9	12.4
Provision to NPLs	81.6	65.9	69.8	65.7	62.5	66.7	66.2	63.6
Net NPLs to Capital	3.2	8.4	7.4	8.6	9.1	8.4	8.3	9.5
<b>Earnings</b>								
ROA before Tax	0.8	1.5	1.3	4.0	3.5	3.1	3.2	3.7
ROA after Tax	(0.1)	0.7	0.8	2.8	2.5	2.1	2.0	2.5
ROE before Tax	2.2	3.4	2.9	9.2	8.2	7.0	7.3	8.4
ROE after Tax	(0.3)	1.6	1.7	6.4	5.9	4.9	4.6	5.7
Net Interest Income to Gross Income	44.7	34.8	79.9	76.0	106.9	78.7	81.5	82.1
Operating Expense to Gross Income	39.1	22.7	36.9	33.8	48.5	39.6	36.2	38.7
<b>Liquidity</b>								
Loans to Deposits	281.4	622.9	229.2	261.8	255.7	249.9	286.4	269.0
Liquid Assets/Total Assets	29.3	31.2	35.9	33.6	36.2	33.0	30.9	34.6
Liquid Assets/Total Deposits	287.3	547.3	262.4	266.7	289.3	245.6	261.6	273.5

\* Un-audited results.

**Table 3.3: List of Development Finance Institutions**

2010	Mar-11
1. House Building Finance Company Limited	1. House Building Finance Company Limited
2. PAIR Investment Company Limited	2. PAIR Investment Company Limited
3. Pak Brunei investment Company Limited	3. Pak Brunei investment Company Limited
4. Pak Libya Holding Company Limited	4. Pak Libya Holding Company Limited
5. Pak Oman Investment Company Limited	5. Pak Oman Investment Company Limited
6. Pak-China Investment Company Limited	6. Pak-China Investment Company Limited
7. Pakistan Kuwait Investment Company Limited	7. Pakistan Kuwait Investment Company Limited
8. Saudi Pak Industrial & Agricultural Investment Company Limited	8. Saudi Pak Industrial & Agricultural Investment Company Limited