

Quarterly Compendium:

Statistics of the Banking System

[December 2012]

Covers:

Banking Industry

Islamic Banking

Development Finance Institutions



Off-site Supervision & Enforcement Department

State Bank of Pakistan

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Data Conventions

1. Figures for the calendar years (CY) are based on annual audited accounts for that year.
2. Figures for quarters (Mar, Jun, Sep, and Dec) are based on unaudited Quarterly Report of Condition (QRC) submitted by banks.

1. Statistics of the Overall Banking System

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

	billion Rupees								
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
Total Assets	5,172	5,628	6,516	7,117	8,171	8,386	8,653	9,109	9,761
Investments (net)	1,276	1,087	1,737	2,157	3,055	3,188	3,275	3,769	4,009
Advances (net)	2,688	3,173	3,240	3,358	3,349	3,429	3,573	3,549	3,760
Deposits	3,854	4,218	4,786	5,451	6,244	6,315	6,803	6,744	7,301
Equity	544	563	660	695	784	787	808	855	882
Profit Before Tax (ytd)	107	63	81	105	170	48	99	142	187
Profit After Tax (ytd)	73	43	54	65	112	31	64	92	121
Provisioning Charges (ytd)	60	106	97	75	50	6	11	26	32
Non-Performing Loans	218	359	446	556	592	609	635	617	607
Non-Performing Loans (net)	30	109	134	185	182	192	214	185	171

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

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

	Percent												
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12				
Growth Rates	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	18.8	8.8	15.8	9.2	14.8	5.7	15.0	3.2	12.2	5.3	17.3	7.2	18.9
Loans (Net)	10.7	18.0	2.1	3.7	(0.3)	2.4	(0.2)	4.2	5.6	(0.7)	8.8	6.0	12.6
Deposits	18.4	9.4	13.5	13.9	14.5	8.1	14.5	7.7	14.0	(0.9)	16.9	8.3	17.0
Investments (Net)	53.1	(14.8)	59.9	24.2	41.6	7.3	42.5	2.7	25.0	15.1	32.5	6.4	31.3
Equity	35.3	3.4	17.3	5.2	12.9	4.1	12.4	2.6	11.8	5.8	13.5	3.1	12.5
KEY FSIs:	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12				
Capital Adequacy Ratio	12.3	12.2	14.0	13.9	15.1	14.7	15.1	16.0	15.4				
Capital to Total Assets	10.5	10.0	10.1	9.8	9.6	9.4	9.3	9.4	9.0				
NPLs to Loans (Gross)	7.6	10.5	12.6	14.9	15.7	15.8	15.9	15.5	14.5				
Net NPLs to Net Loans	1.1	3.4	4.1	5.5	5.4	5.6	6.0	5.2	4.6				
ROA (Before Tax)	2.2	1.2	1.3	1.5	2.2	2.5	2.4	2.2	2.1				
ROE [^] (Before Tax)	22.6	11.4	13.2	15.5	23.0	26.3	25.9	23.4	22.9				
Liquid Assets/ Total Deposits	45.1	37.7	44.5	47.1	59.5	58.5	54.3	62.8	63.3				
Advances to Deposit Ratio	69.7	75.2	67.7	61.6	53.6	54.3	52.5	52.6	51.5				

[^] Based on Average Equity plus Surplus on Revaluation.

Table 1.3: Group wise Balance Sheet and Income Statement of Banks
December 31, 2012 (Un-audited)

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	million Rupees	
							Absolute change	
							QoQ	YoY
ASSETS								-
Cash & Balances With Treasury Banks	150,347	608,770	41,703	800,819	4,853	805,672	93,110	136,394
Balances With Other Banks	40,674	125,891	14,007	180,572	11,027	191,599	47,048	4,112
Lending To Financial Institutions	15,576	123,141	30,103	168,819	811	169,630	9,111	(30,569)
Investments - Net	583,577	3,315,399	85,583	3,984,559	24,654	4,009,213	240,099	956,578
Advances - Net	859,733	2,741,828	59,332	3,660,892	99,397	3,760,289	211,323	419,579
Operating Fixed Assets	34,053	207,076	1,752	242,881	4,797	247,678	4,682	13,529
Deferred Tax Assets	24,710	46,017	4,508	75,235	307	75,542	(1,482)	(5,621)
Other Assets	159,619	316,865	10,048	486,532	14,687	501,219	47,665	59,918
TOTAL ASSETS	1,868,288	7,484,986	247,034	9,600,308	160,533	9,760,842	651,556	1,553,921
LIABILITIES								
Bills Payable	14,193	91,124	4,339	109,655	422	110,077	7,693	22,866
Borrowings From Financial Institution	150,707	778,011	23,816	952,534	83,137	1,035,671	63,346	355,101
Deposits And Other Accounts	1,420,163	5,703,439	158,703	7,282,304	18,383	7,300,687	556,880	1,062,541
Sub-ordinated Loans	-	51,755	-	51,755	3,405	55,160	(1,042)	(2,567)
Liabilities Against Assets Subject To Finance Lease	33	-	7	41	12	52	(12)	(62)
Deferred Tax Liabilities	4,891	12,735	48	17,674	251	17,924	(1,430)	4,369
Other Liabilities	93,414	205,949	19,173	318,536	40,907	359,444	(723)	13,704
TOTAL LIABILITIES	1,683,401	6,843,013	206,085	8,732,499	146,517	8,879,016	624,712	1,455,952
NET ASSETS	184,887	641,973	40,949	867,809	14,016	881,826	26,844	97,968
NET ASSETS REPRESENTED BY:								
Share Capital	44,284	362,863	41,149	448,296	15,351	463,647	3,772	12,803
Reserves	48,016	96,904	149	145,070	10,218	155,287	5,076	22,763
Unappropriated Profit	58,244	113,465	(368)	171,341	(16,732)	154,610	16,487	19,341
Share Holders' Equity	150,544	573,232	40,930	764,707	8,837	773,544	25,335	54,907
Surplus/Deficit On Revaluation Of Assets	34,343	68,741	18	103,102	5,179	108,281	1,509	43,061
TOTAL	184,887	641,973	40,949	867,809	14,016	881,826	26,844	97,968
PROFIT AND LOSS STATEMENT								
	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	146,958	619,707	20,476	787,142	13,658	800,800	54,285	
Mark-Up/ Return/Interest Expenses	95,389	351,069	10,033	456,490	4,429	460,918	55,600	
Net Mark-Up / Interest Income	51,570	268,639	10,444	330,652	9,229	339,882	(1,315)	
Provisions & Bad Debts Written Off Directly/(Reversals)	5,631	24,616	1,908	32,155	337	32,492	(19,668)	
Net Mark-Up / Interest Income After Provision	45,939	244,022	8,536	298,497	8,893	307,390	18,352	
Fees, Commission & Brokerage Income	11,929	40,346	1,685	53,960	42	54,002	6,135	
Dividend Income	4,300	17,291	-	21,591	95	21,686	9,829	
Income From Dealing In Foreign Currencies	4,077	14,870	2,797	21,744	1	21,745	(3,383)	
Other Income	8,560	27,309	249	36,118	4,442	40,559	15,977	
Total Non - Markup / Interest Income	28,866	99,816	4,732	133,413	4,579	137,993	28,557	
	74,804	343,839	13,268	431,911	13,472	445,383	46,909	
Administrative Expenses	43,743	189,242	10,930	243,915	8,946	252,861	28,335	
Other Expenses	641	4,092	95	4,828	(15)	4,813	148	
Total Non-Markup/Interest Expenses	44,384	193,334	11,024	248,743	8,931	257,674	28,483	
Profit before Tax and Extra ordinary Items	30,420	150,504	2,243	183,167	4,541	187,709	18,426	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	848.86	848.86	0.13	848.99	108310.50%	
PROFIT/ (LOSS) BEFORE TAXATION	30,420	150,504	1,394	182,319	4,541	186,860	17,343	
Less: Taxation	10,032	52,387	1,458	63,877	1,603	65,480	6,351	
PROFIT/ (LOSS) AFTER TAX	20,388	98,118	(64)	118,442	2,938	121,380	10,993	

Table 1.4: Financial Soundness Indicators

Indicators	Percent								
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
CAPITAL ADEQUACY									
Risk Weighted CAR[*]									
Public Sector Commercial Banks	16.1	13.4	15.1	14.7	16.5	15.1	14.4	16.2	14.8
Local Private Banks	11.8	11.9	13.9	13.6	14.4	14.2	14.9	15.6	15.1
Foreign Banks	14.6	21.8	23.0	23.8	31.3	29.6	31.0	33.1	30.7
Commercial Banks	12.8	12.6	14.5	14.1	15.3	14.8	15.2	16.2	15.4
Specialized Banks	-6.2	-4.9	-1.5	4.7	8.9	9.4	10.9	10.7	12.4
All Banks	12.3	12.2	14.0	13.9	15.1	14.7	15.1	16.0	15.4
Tier 1 Capital to RWA									
Public Sector Commercial Banks	12.2	10.9	12.6	12.2	14.4	12.8	12.3	13.3	12.4
Local Private Banks	9.9	10.0	11.4	11.4	12.3	12.1	12.7	13.1	12.5
Foreign Banks	14.0	21.3	22.5	23.5	31.1	29.4	30.8	32.9	30.5
Commercial Banks	10.5	10.6	12.0	12.0	13.3	12.8	13.2	13.7	13.0
Specialized Banks	-12.5	-10.1	-5.8	-0.9	3.4	3.7	5.4	5.2	6.9
All Banks	10.0	10.1	11.6	11.6	13.0	12.5	13.0	13.4	12.8
Capital to Total Assets									
Public Sector Commercial Banks	13.7	10.7	11.3	11.7	10.6	10.6	10.1	10.8	9.9
Local Private Banks	10.2	10.0	9.9	9.3	9.2	8.9	8.9	8.8	8.6
Foreign Banks	11.2	14.5	14.8	14.8	16.7	16.4	17.6	18.4	16.6
Commercial Banks	10.9	10.3	10.4	9.9	9.7	9.4	9.4	9.4	9.0
Specialized Banks	-5.4	-3.2	-1.7	1.2	5.4	6.5	7.6	7.7	8.7
All Banks	10.5	10.0	10.1	9.8	9.6	9.4	9.3	9.4	9.0
ASSET QUALITY									
NPLs to Total Loans									
Public Sector Commercial Banks	8.4	16.3	16.9	22.9	21.1	21.4	22.7	19.5	17.2
Local Private Banks	6.5	8.7	11.1	12.5	13.8	13.9	13.4	13.8	13.2
Foreign Banks	1.6	2.9	6.7	9.5	10.4	10.5	11.1	11.3	13.4
Commercial Banks	6.7	9.9	12.1	14.5	15.3	15.5	15.5	15.1	14.2
Specialized Banks	34.3	28.8	25.5	28.7	30.1	27.4	30.4	29.2	25.4
All Banks	7.6	10.5	12.6	14.9	15.7	15.8	15.9	15.5	14.5
Provision to NPLs									
Public Sector Commercial Banks	89.0	66.9	67.8	52.4	58.2	57.1	50.0	58.2	61.6
Local Private Banks	88.5	70.2	71.0	73.2	74.6	73.1	74.9	75.4	76.1
Foreign Banks	157.0	81.9	75.2	86.6	89.3	87.7	88.7	88.7	93.9
Commercial Banks	89.1	69.3	70.1	66.9	69.9	68.5	66.9	70.5	72.2
Specialized Banks	68.6	72.4	65.7	63.4	59.1	68.3	55.5	61.9	64.3
All Banks	86.1	69.6	69.9	66.7	69.3	68.5	66.3	70.0	71.8
Net NPLs to Net Loans									
Public Sector Commercial Banks	1.0	6.1	6.1	12.4	10.1	10.5	12.8	9.2	7.4
Local Private Banks	0.8	2.7	3.5	3.7	3.9	4.2	3.7	3.8	3.5
Foreign Banks	-0.9	0.5	1.8	1.4	1.2	1.4	1.4	1.4	0.9
Commercial Banks	0.8	3.3	4.0	5.3	5.1	5.4	5.7	5.0	4.4
Specialized Banks	14.0	10.0	10.5	12.8	14.9	10.7	16.2	13.6	10.9
All Banks	1.1	3.4	4.1	5.5	5.4	5.6	6.0	5.2	4.6
Net NPLs to Capital									
Public Sector Commercial Banks	3.4	30.3	27.4	48.8	41.8	44.4	60.0	39.5	34.3
Local Private Banks	4.1	15.9	17.4	18.9	17.1	18.8	16.8	16.1	15.0
Foreign Banks	-4.1	1.6	4.4	2.6	1.9	2.3	2.1	2.1	1.4
Commercial Banks	3.7	17.9	18.8	25.0	21.6	23.3	24.9	20.3	18.5
Specialized Banks	-	-	-	-	-	-	-	-	-
All Banks	5.6	19.4	20.4	26.7	23.1	24.3	26.5	21.6	19.4
EARNINGS									
Return on Assets (Before Tax)									
Public Sector Commercial Banks	3.5	0.6	1.5	1.8	2.0	1.9	1.8	1.7	1.8
Local Private Banks	2.0	1.3	1.3	1.5	2.3	2.5	2.5	2.4	2.2
Foreign Banks	1.5	0.0	-0.3	0.9	2.3	1.7	1.4	1.9	0.6
Commercial Banks	2.3	1.1	1.3	1.5	2.2	2.4	2.3	2.2	2.1
Specialized Banks	1.4	3.2	3.1	2.0	2.4	-1.9	3.1	1.1	4.0
All Banks	2.2	1.2	1.3	1.5	2.2	2.5	2.4	2.2	2.1

Table 1.4: Financial Soundness Indicators (Continued)

Indicators	Percent								
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
Return on Assets (After Tax)									
Public Sector Commercial Banks	2.5	0.5	1.3	1.3	1.4	1.3	1.1	1.2	1.2
Local Private Banks	1.4	0.9	0.9	0.9	1.5	1.6	1.6	1.5	1.5
Foreign Banks	0.7	0.3	(0.3)	0.4	1.5	1.0	0.6	1.0	(0.0)
Commercial Banks	1.6	0.8	0.9	0.9	1.5	1.5	1.5	1.5	1.4
Specialized Banks	0.7	1.8	1.2	1.2	1.6	(1.3)	2.1	0.7	2.7
All Banks	1.5	0.8	0.9	1.0	1.5	1.7	1.6	1.4	1.4
ROE (Avg. Equity & Surplus) (Before Tax)									
Public Sector Commercial Banks	27.2	5.2	13.3	15.2	18.0	18.6	16.9	15.9	17.7
Local Private Banks	20.4	12.9	13.2	15.6	24.7	28.0	27.9	26.7	25.2
Foreign Banks	13.1	0.0	(2.4)	5.8	14.5	10.1	8.4	10.9	3.3
Commercial Banks	21.8	10.6	12.4	15.0	22.7	25.0	24.5	23.5	22.5
Specialized Banks	-	-	-	-	-	-	-	-	-
All Banks	22.6	11.4	13.2	15.5	23.0	26.3	25.9	23.4	22.9
ROE (Avg. Equity & Surplus) (After Tax)									
Public Sector Commercial Banks	19.5	4.4	11.4	11.2	12.2	12.7	11.0	11.1	11.9
Local Private Banks	13.8	8.5	8.6	9.3	16.1	18.0	18.1	17.3	16.4
Foreign Banks	6.0	2.2	(2.3)	2.7	9.5	5.7	3.5	5.5	(0.1)
Commercial Banks	15.0	7.3	8.6	9.4	14.9	16.2	15.8	15.3	14.6
Specialized Banks	-	-	-	-	-	-	-	-	-
All Banks	15.4	7.8	8.9	9.6	15.1	17.6	17.3	15.3	14.9
NII/Gross Income									
Public Sector Commercial Banks	65.9	65.4	63.0	69.1	69.4	71.4	66.7	65.5	64.1
Local Private Banks	70.7	73.2	75.9	77.2	77.9	73.7	73.7	73.1	72.9
Foreign Banks	59.1	61.3	64.8	67.6	72.2	75.7	73.3	69.6	68.8
Commercial Banks	69.2	71.2	73.3	75.4	76.2	73.4	72.6	71.8	71.3
Specialized Banks	42.8	46.6	44.7	51.0	67.3	73.4	62.7	62.6	66.8
All Banks	68.2	70.3	72.4	74.7	76.0	73.4	72.3	71.6	71.1
Cost / Income Ratio									
Public Sector Commercial Banks	30.2	39.1	47.5	49.1	49.9	57.9	57.7	55.3	55.2
Local Private Banks	45.4	51.6	50.1	52.5	50.8	50.0	50.8	51.2	52.5
Foreign Banks	57.0	69.6	77.5	65.2	59.3	69.3	61.0	58.3	72.6
Commercial Banks	42.8	50.0	50.9	52.4	50.9	51.9	52.3	52.1	53.6
Specialized Banks	53.2	52.1	61.3	61.3	60.4	70.2	59.5	62.6	64.7
All Banks	43.2	50.1	51.2	52.7	51.1	52.5	52.5	52.4	53.9
LIQUIDITY									
Liquid Assets/Total Assets									
Public Sector Commercial Banks	37.0	30.6	31.1	34.6	40.9	36.8	32.6	33.6	35.1
Local Private Banks	32.5	26.8	32.3	35.7	46.2	45.3	44.7	49.5	50.2
Foreign Banks	41.6	45.2	55.0	64.6	68.6	68.9	67.4	66.7	69.4
Commercial Banks	33.8	28.3	32.9	36.4	45.9	44.5	43.1	47.0	47.8
Specialized Banks	27.9	24.5	19.8	19.6	23.5	20.5	23.8	19.8	23.1
All Banks	33.6	28.2	32.7	36.1	45.5	44.0	42.7	46.5	47.4
Liquid Assets/Total Deposits									
Public Sector Commercial Banks	47.1	38.9	40.1	43.5	51.3	48.3	40.5	45.3	46.1
Local Private Banks	42.9	35.0	43.4	45.8	59.5	58.9	55.8	65.4	65.9
Foreign Banks	61.1	71.6	82.4	96.4	104.3	104.1	101.6	99.0	108.0
Commercial Banks	44.3	37.1	44.0	46.8	59.1	58.1	54.0	62.5	63.0
Specialized Banks	247.7	229.4	167.1	149.4	202.0	231.2	202.1	212.6	201.9
All Banks	45.1	37.7	44.5	47.1	59.5	58.5	54.3	62.8	63.3
Advances/Deposits									
Public Sector Commercial Banks	60.0	68.4	65.2	58.0	55.2	59.1	59.0	62.7	60.5
Local Private Banks	70.1	75.1	66.6	61.3	52.0	51.9	49.7	49.0	48.1
Foreign Banks	75.2	68.9	56.1	42.0	39.6	39.3	39.7	40.0	37.4
Commercial Banks	73.8	73.6	66.0	60.1	52.3	52.9	51.2	51.3	50.3
Specialized Banks	507.3	577.0	560.8	491.5	540.1	718.9	535.9	693.6	540.7
All Banks	69.7	75.2	67.7	61.6	53.6	54.3	52.5	52.6	51.5

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

Table 1.5: Banks' category-wise key variables

All Banks

billion Rupees

	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
Paid up Capital	248	281	325	358	405	455	459	460	464
Equity	544	563	660	695	784	787	808	855	882
Deposits	3,854	4,218	4,786	5,451	6,244	6,315	6,803	6,744	7,301
Liabilities	4,627	5,065	5,856	6,422	7,386	7,599	7,845	8,254	8,879
Advances (net of Provision)	2,688	3,173	3,240	3,358	3,349	3,429	3,573	3,549	3,760
Investments (net of Provisions)	1,276	1,087	1,737	2,157	3,055	3,188	3,275	3,769	4,009
Assets	5,172	5,628	6,516	7,117	8,171	8,386	8,653	9,109	9,761
Income	475	582	690	617	686	224	456	694	939
Expense	368	519	609	721	856	177	358	552	752
Profit before tax	107	63	81	105	170	48	99	142	187
Profit after tax	73	43	54	65	112	31	64	92	121

Public Sector Commercial Banks

million Rupees

	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
Paid up Capital	16,671	18,544	21,339	34,030	41,414	41,414	43,096	43,510	44,284
Equity	142,270	111,986	139,219	159,790	166,172	165,445	163,828	180,359	184,887
Deposits	812,856	819,683	952,373	1,087,506	1,248,199	1,189,503	1,302,371	1,234,522	1,420,163
Liabilities	893,622	930,324	1,090,831	1,205,801	1,396,686	1,394,920	1,454,196	1,484,082	1,683,401
Advances (net of Provision)	487,362	560,666	620,596	630,704	689,423	702,696	768,577	774,533	859,733
Investments (net of Provisions)	296,670	204,784	297,689	383,310	479,609	467,411	456,008	501,537	583,577
Assets	1,035,892	1,042,310	1,230,050	1,365,591	1,562,858	1,560,364	1,618,023	1,664,440	1,868,288
Income	90,970	103,421	119,979	108,949	121,753	38,993	81,519	123,774	175,824
Expense	57,748	96,855	103,218	131,722	151,113	31,340	67,604	103,729	145,404
Profit before tax	33,222	6,566	16,762	22,773	29,359	7,653	13,915	20,045	30,420
Profit after tax	23,851	5,644	14,372	16,798	19,833	5,220	9,083	13,969	20,388

Local Private Banks

million Rupees

	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
Paid up Capital	199,547	214,571	253,015	274,587	309,306	358,977	360,079	360,279	362,863
Equity	389,726	421,074	487,719	498,613	567,665	569,900	589,875	618,892	641,973
Deposits	2,909,310	3,236,220	3,655,994	4,188,181	4,810,209	4,941,630	5,321,893	5,334,157	5,703,439
Liabilities	3,446,053	3,799,764	4,417,543	4,875,191	5,635,806	5,849,735	6,047,823	6,435,762	6,843,013
Advances (net of Provision)	2,039,623	2,429,934	2,435,792	2,568,695	2,499,799	2,565,007	2,642,507	2,612,632	2,741,828
Investments (net of Provisions)	936,764	847,045	1,373,082	1,679,542	2,442,332	2,598,174	2,697,062	3,145,335	3,315,399
Assets	3,835,779	4,220,838	4,905,262	5,373,804	6,203,471	6,419,635	6,637,698	7,054,654	7,484,986
Income	348,149	437,498	524,275	470,401	528,855	173,889	351,582	538,462	719,524
Expense	278,615	385,022	463,734	547,425	660,306	134,124	271,255	421,176	569,019
Profit before tax	69,530	52,477	60,541	77,024	131,451	39,764	80,327	117,285	150,504
Profit after tax	47,263	34,704	39,265	45,646	85,716	25,585	52,095	76,041	98,118

Table 1.5: Banks' category-wise key variables (Continued)

Foreign Banks

	million Rupees									
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12	
Paid up Capital	17,085	32,130	34,885	33,992	38,720	38,735	40,285	40,578	41,149	
Equity	19,373	33,971	35,739	34,509	42,530	42,274	42,446	44,125	40,949	
Deposits	117,561	147,938	160,936	156,331	167,870	171,098	160,354	161,080	158,703	
Liabilities	153,339	200,590	205,297	198,745	212,744	216,135	199,377	195,041	206,085	
Advances (net of Provision)	88,455	101,921	90,325	65,628	66,411	67,178	63,724	64,355	59,332	
Investments (net of Provisions)	26,427	22,593	52,373	79,809	113,382	102,475	90,755	98,934	85,583	
Assets	172,711	234,562	241,037	233,253	255,274	258,409	241,823	239,166	247,034	
Income	20,169	24,005	27,741	23,100	22,979	6,606	13,194	19,878	25,208	
Expense	17,733	23,998	28,591	25,147	28,579	5,522	11,405	16,342	23,813	
Profit before tax	2,435	7	(850)	2,046	5,601	1,083	1,789	3,535	1,394	
Profit after tax	1,122	651	(809)	960	3,660	616	740	1,784	(64)	

Specialized Banks

	million Rupees									
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12	
Paid up Capital	14,849	15,506	15,507	15,507	15,508	15,508	15,508	15,508	15,351	
Equity	(6,931)	(4,163)	(2,424)	1,791	7,990	9,579	11,855	11,605	14,016	
Deposits	14,320	13,883	16,588	18,962	17,327	13,130	18,279	14,049	18,383	
Liabilities	134,125	134,332	142,414	142,577	141,179	138,172	143,486	139,419	146,517	
Advances (net of Provision)	72,647	80,114	93,031	93,197	93,585	94,396	97,954	97,446	99,397	
Investments (net of Provisions)	15,926	12,147	13,819	14,495	19,546	20,008	31,644	23,308	24,654	
Assets	127,193	130,178	139,990	144,367	149,169	147,751	155,341	151,025	160,533	
Income	15,943	17,039	17,612	14,063	12,022	5,011	10,178	12,306	18,237	
Expense	14,272	12,888	13,392	16,909	15,540	5,628	7,611	11,115	13,696	
Profit before tax	1,671	4,151	4,220	2,846	3,518	(617)	2,567	1,191	4,541	
Profit after tax	875	2,317	1,617	1,665	2,388	(373)	1,745	695	2,938	

Table 1.6: Concentration in the Banking System

December 31, 2012 (Un-audited)

Indicators	Percent						
	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Industry
Asset							
Share of Total Assets	52.5	21.5	17.7	4.1	2.5	1.6	100
Share of Total Investments	53.3	21.2	18.9	3.9	2.1	0.6	100
<i>of which investment in Government Securities</i>	85.6	87.2	86.9	86.7	99.6	83.5	86
Advances							
Advances:public	69.8	17.8	10.1	1.9	0.3	0.0	100.0
Advances:private	48.1	22.4	20.0	3.9	1.9	3.5	100.0
Sectoral Distribution of Loans							
Corporate Sector	50.9	22.3	20.5	4.0	2.1	0.1	100.0
SMEs	47.0	19.7	27.8	1.8	0.2	3.6	100.0
Agriculture	36.2	7.7	6.3	0.0	0.0	49.8	100.0
Consumer Finance	58.8	20.4	12.0	6.6	2.2	0.0	100.0
Commodity Financing	59.9	26.5	11.1	2.5	0.0	0.0	100.0
Staff Loans	59.2	16.8	14.2	4.0	2.4	3.4	100.0
Others	83.0	13.2	1.3	0.0	2.2	0.4	100.0
Total	52.5	21.5	18.0	3.5	1.6	2.8	100.0
NPLs / Gross Loans	12.0	16.3	18.6	11.0	13.4	25.4	14.5
Net NPLs / Capital	8.9	41.5	37.1	19.0	1.4	77.0	19.4
Liabilities							
Share of Total Deposits							
Customer Fixed Deposits	54.0	22.4	16.7	4.4	2.2	0.3	100.0
Customer CASA	49.2	20.1	21.5	6.6	2.6	0.1	100.0
Customer Deposits others	55.6	23.6	14.9	3.5	2.1	0.3	100.0
Financial Institutions Remunerative Deposits	31.0	36.0	28.6	2.8	1.1	0.5	100.0
Financial Institutions Non-Remunerative Deposits	51.4	24.0	17.9	6.1	0.3	0.2	100.0
Financial Institutions Non-Remunerative Deposits	93.3	2.9	1.4	0.4	2.0	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	16.1	12.9	12.9	19.7	30.7	12.4	15.4
Tier 1 Capital / RWA	13.3	9.6	11.6	20.1	30.5	6.9	12.8
Net Worth / Total Assets	10.0	6.7	7.4	11.2	16.6	8.7	9.0
Share of Risk Weighted Assets	54.5	18.7	18.1	3.7	2.5	2.4	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	72.4	15.2	8.2	1.1	0.7	2.4	100.0
Net Interest Income / Gross Income	72.1	72.3	66.5	73.3	68.8	66.8	71.1
Non-Interest Expense / Gross Income	27.9	27.7	33.5	26.7	31.2	33.2	28.9
Provision Expense to Gross Income	5.6	10.4	6.5	6.0	12.6	2.4	6.8
Liquidity							
Liquid Assets / Total Assets	47.7	46.1	46.6	50.2	69.4	23.1	47.4
Liquid Assets / Total Deposits	62.0	59.0	66.1	62.2	108.0	201.9	63.3
Advances to deposits ratio	50.3	49.6	54.4	43.7	37.4	540.7	51.5

Asset Quality:**Table 1.7: Asset Quality Indicators of the Banking System****Banking System: Selected Indicators of Asset Quality**

	million Rupees								
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
Advances	2,875,686	3,422,549	3,551,331	3,729,003	3,759,235	3,846,411	3,993,626	3,981,253	4,196,299
NPLs	217,998	359,238	446,005	555,968	591,579	608,748	634,790	617,144	607,243
Provision	187,603	249,914	311,588	370,778	410,016	417,134	420,864	432,286	436,010
Advances (net)	2,688,087	3,172,636	3,239,744	3,358,225	3,349,219	3,429,276	3,572,762	3,548,966	3,760,289
Net NPLs	30,395	109,324	134,417	185,190	181,563	191,614	213,926	184,858	171,233

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

	million Rupees								
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
OAEM	8,999	11,558	12,152	14,141	15,521	12,623	17,429	16,243	12,884
Sub Standard	36,520	78,503	63,905	53,030	50,262	56,346	61,056	54,496	43,619
Doubtful	24,248	67,877	77,809	68,665	58,346	55,210	55,700	51,655	53,863
Loss	148,233	201,301	292,138	420,132	467,450	484,569	500,606	494,750	496,877
Total	217,999	359,238	446,005	555,968	591,579	608,748	634,790	617,144	607,243

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

	million Rupees								
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
OAEM	715	743	-	-	-	-	-	-	-
Sub Standard	9,366	17,490	13,666	11,787	9,669	11,230	11,684	11,555	8,439
Doubtful	12,454	29,782	32,386	31,255	20,196	19,765	15,940	19,478	20,684
Loss	144,173	185,746	251,691	311,391	364,059	369,254	375,971	384,339	390,084
Total	166,708	233,761	297,743	354,434	393,924	400,249	403,596	415,372	419,207

Category-wise Break up of Banks' Advances

	million Rupees								
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
PSCBs	526,566	629,389	700,902	716,562	786,264	800,568	866,735	874,010	961,597
LPBs	2,163,480	2,587,530	2,643,594	2,826,985	2,785,927	2,855,719	2,938,345	2,916,757	3,048,005
FBs	90,666	104,440	95,113	71,495	73,215	73,990	70,715	71,556	67,872
CBs	2,780,712	3,321,360	3,439,608	3,615,042	3,645,407	3,730,278	3,875,796	3,862,323	4,077,474
SBs	94,974	101,189	111,723	113,961	113,828	116,133	117,831	118,930	118,825
Total	2,875,686	3,422,549	3,551,331	3,729,003	3,759,235	3,846,411	3,993,626	3,981,253	4,196,299

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

	million Rupees								
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
PSCBs	44,054	102,656	118,400	163,786	166,289	171,411	196,399	170,786	165,328
LPBs	139,997	224,395	292,780	352,672	383,437	397,758	394,720	403,506	402,591
FBs	1,409	3,077	6,369	6,774	7,623	7,765	7,883	8,120	9,097
CBs	185,460	330,128	417,549	523,232	557,349	576,933	599,003	582,411	577,016
SBs	32,538	29,110	28,456	32,736	34,230	31,815	35,788	34,733	30,227
Total	217,998	359,238	446,005	555,968	591,579	608,748	634,790	617,144	607,243

Table 1.7: Asset Quality Indicators of the Banking System (Continued)**Category-wise Banks' Provisions**

	million Rupees								
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
PSCBs	39,204	68,723	80,305	85,858	96,840	97,872	98,158	99,477	101,865
LPBs	123,855	157,598	207,803	258,289	286,128	290,713	295,838	304,124	306,176
FBs	2,211	2,519	4,788	5,867	6,804	6,813	6,991	7,201	8,540
CBs	165,271	228,839	292,896	350,014	389,773	395,398	400,987	410,802	416,581
SBs	22,332	21,075	18,692	20,764	20,244	21,737	19,877	21,484	19,429
Total	187,603	249,914	311,588	370,778	410,016	417,134	420,864	432,286	436,010

Category-wise Banks' Advances (net of provisions)

	million Rupees								
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
PSCBs	487,362	560,666	620,596	630,704	689,423	702,696	768,577	774,533	859,733
LPBs	2,039,623	2,429,934	2,435,792	2,568,695	2,499,799	2,565,007	2,642,507	2,612,632	2,741,828
FBs	88,455	101,922	90,325	65,628	66,411	67,178	63,724	64,355	59,332
CBs	2,615,440	3,092,522	3,146,713	3,265,028	3,255,634	3,334,880	3,474,808	3,451,521	3,660,892
SBs	72,647	80,114	93,031	93,197	93,585	94,396	97,954	97,446	99,397
Total	2,688,087	3,172,636	3,239,744	3,358,225	3,349,219	3,429,276	3,572,762	3,548,966	3,760,289

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

	million Rupees								
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
PSCBs	4,850	33,934	38,095	77,928	69,448	73,539	98,241	71,309	63,464
LPBs	16,142	66,797	84,977	94,382	97,309	107,045	98,882	99,382	96,414
FBs	(803)	558	1,581	907	819	952	892	919	556
CBs	20,189	101,289	124,653	173,218	167,576	181,536	198,016	171,609	160,435
SBs	10,206	8,035	9,764	11,972	13,987	10,078	15,911	13,249	10,799
Total	30,395	109,324	134,417	185,190	181,563	191,614	213,926	184,858	171,233

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

amount in billion Rupees, ratio in percent

	Sep-11			Dec-11			Sep-12			Dec-12		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	2,345.9	415.5	17.7	2,419.4	414.2	17.1	2,592.3	418.3	16.1	2,760.1	419.0	15.2
SMEs Sector	277.6	97.8	35.2	303.7	95.5	31.4	238.8	96.2	40.3	276.7	95.7	34.6
Agriculture Sector	174.7	36.0	20.6	176.9	34.1	19.3	196.6	37.3	19.0	203.5	29.6	14.5
Consumer sector	244.4	45.6	18.6	242.2	45.0	18.6	244.7	44.5	18.2	250.3	43.7	17.5
<i>i. Credit cards</i>	23.9	4.8	20.0	23.4	4.8	20.6	23.2	5.0	21.3	23.2	5.0	21.5
<i>ii. Auto loans</i>	48.4	5.2	10.7	46.8	4.9	10.4	44.6	4.8	10.7	45.3	4.7	10.3
<i>iii. Consumer durable</i>	0.6	0.1	17.0	0.1	0.1	79.1	0.1	0.1	68.9	0.1	0.1	71.7
<i>iv. Mortgage loans</i>	58.7	16.6	28.3	57.8	16.5	28.6	53.7	16.9	31.6	53.0	16.6	31.4
<i>v. Other personal loans</i>	112.8	18.9	16.7	114.1	18.6	16.3	123.1	17.7	14.4	128.6	17.4	13.5
Commodity financing	468.0	5.1	1.1	437.6	4.9	1.1	523.1	6.4	1.2	512.8	5.9	1.1
Staff Loans	75.4	1.4	1.8	75.8	1.4	1.8	83.1	1.5	1.9	84.5	1.6	1.9
Others	80.5	12.0	14.9	90.7	12.1	13.3	102.6	12.9	12.6	108.4	11.8	10.8
Total	3,666.5	613.2	16.7	3,746.1	607.1	16.2	3,981.3	617.1	15.5	4,196.3	607.2	14.5

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

amount in billion Rupees, ratio in percent

	Sep-11			Dec-11			Sep-12			Dec-12		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	324.9	38.4	11.8	312.1	36.5	11.7	352.5	39.9	11.3	354.3	32.3	9.1
Automobile/Transportation	50.4	11.1	22.0	53.7	10.9	20.3	53.1	11.0	20.7	56.3	11.1	19.8
Cement	82.9	18.9	22.8	81.1	18.8	23.2	64.0	18.0	28.2	58.4	17.1	29.3
Chemical & Pharmaceuticals	137.8	13.5	9.8	146.9	13.8	9.4	160.1	15.1	9.4	150.1	14.9	9.9
Electronics	56.9	29.1	51.1	60.3	30.4	50.3	52.6	24.5	46.6	57.0	23.9	41.9
Financial	58.3	8.4	14.4	70.5	8.4	11.9	72.0	9.6	13.3	81.7	8.5	10.5
Individuals	339.3	54.1	16.0	336.2	53.5	15.9	334.5	54.3	16.2	333.3	54.1	16.2
Insurance	1.1	0.0	0.1	0.5	0.0	0.2	0.6	0.0	3.9	0.3	0.0	0.2
Others	1,501.1	218.3	14.5	1,519.6	210.3	13.8	1,677.4	203.9	12.2	1,783.3	205.8	11.5
Production/Transmission of Energy	396.3	16.8	4.2	369.9	14.9	4.0	488.8	18.8	3.9	492.8	18.3	3.7
Shoes & Leather garments	24.9	3.1	12.3	30.9	3.1	10.1	22.3	3.1	13.9	23.7	3.0	12.8
Sugar	95.0	13.0	13.7	84.0	12.2	14.6	97.8	11.3	11.6	105.6	10.9	10.3
Textile	597.6	188.4	31.5	680.3	194.2	28.5	605.5	207.4	34.3	699.3	207.2	29.6
Total	3,666.5	613.2	16.7	3,746.1	607.1	16.2	3,981.3	617.1	15.5	4,196.3	607.2	14.5

Soundness & Resilience:

Table 1.10: Category-wise Profitability of the Banking System

	billion Rupees									
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12	
Profit Before Tax										
PSCBs	33.2	6.6	16.8	22.8	29.4	7.7	13.9	20.0	30.4	
LPBs	69.5	52.5	60.5	77.0	131.5	39.8	80.3	117.3	150.5	
FBs	2.4	0.0	(0.9)	2.0	5.6	1.1	1.8	3.5	1.4	
CBs	105.2	59.0	76.5	101.8	166.4	48.5	96.0	140.9	182.3	
SBs	1.7	4.2	4.2	2.8	3.5	(0.6)	2.6	1.2	4.5	
All Banks	106.9	63.2	80.7	104.7	169.9	47.9	98.6	142.1	186.9	
Profit After Tax										
PSCBs	23.9	5.6	14.4	16.8	19.8	5.2	9.1	14.0	20.4	
LPBs	47.3	34.7	39.3	45.6	85.7	25.6	52.1	76.0	98.1	
FBs	1.1	0.6	(0.8)	1.0	3.7	0.6	0.7	1.8	(0.1)	
CBs	72.2	41.0	52.8	63.4	109.2	31.4	61.9	91.8	118.4	
SBs	0.9	2.3	1.6	1.7	2.4	(0.4)	1.7	0.7	2.9	
All Banks	73.1	43.3	54.4	65.1	111.6	31.0	63.7	92.5	121.4	

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

	Percent									
	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12	
Before Tax ROA										
PSCBs	3.5	0.6	1.5	1.8	2.0	1.9	1.8	1.7	1.8	
LPBs	2.0	1.3	1.3	1.5	2.3	2.5	2.5	2.4	2.2	
FBs	1.5	0.0	-0.3	0.9	2.3	1.7	1.4	1.9	0.6	
CBs	2.3	1.1	1.3	1.5	2.2	2.4	2.3	2.2	2.1	
SBs	1.4	3.2	3.1	2.0	2.4	-1.9	3.1	1.1	4.0	
All Banks	2.2	1.2	1.3	1.5	2.2	2.5	2.4	2.2	2.1	
Before Tax ROE (based on Equity plus Surplus/ Deficit on Revaluation)										
PSCBs	27.2	5.2	13.3	15.2	18.0	18.6	16.9	15.9	17.7	
LPBs	20.4	12.9	13.2	15.6	24.7	28.0	27.9	26.7	25.2	
FBs	13.1	0.0	-2.4	5.8	14.5	10.1	8.4	10.9	3.3	
CBs	21.8	10.6	12.4	15.0	22.7	25.0	24.5	23.5	22.5	
SBs	-	-	-	-	-	-	-	-	-	
All Banks	22.6	11.4	13.2	15.5	23.0	26.3	25.9	23.4	22.9	

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

amount in billion Rupees, share in percent

Items	CY09		CY10		Sep-11		CY11		Sep-12		Dec-12	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	411.0	69.7	398.9	63.9	312.2	57.5	423.5	56.6	317.9	53.6	428.4	53.5
Investments	149.3	25.1	196.3	31.4	210.2	38.7	297.8	39.8	260.5	43.9	353.3	44.1
Deposits, repo and others	29.1	5.2	29.4	4.8	20.2	3.7	26.4	3.5	15.0	2.5	19.1	2.4
Total	589.4	100.0	624.7	100.0	542.7	100.0	747.7	100.0	593.4	100.0	800.8	100.0

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

	CY07	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
Less than 10	9	9	6	5	5	5	5	5	5
10 to 15	12	10	15	13	10	12	11	8	9
Over 15	18	21	19	20	23	21	22	25	24
Total	39	40	40	38	38	38	38	38	38

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs
December 31, 2012 (Un-audited)

		million Rupees						
		All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
Equity								
1.1	Fully Paid-up Capital/Capital Deposited with SBP	508,841	44,284	363,155	41,149	15,351	463,939	48,409
1.2	Balance in Share Premium Account	(35,262)	17,000	(52,262)	-	-	(35,262)	-
1.3	Reserve for issue of Bonus shares	163	-	163	-	-	163	-
1.4	General Reserves as disclosed on the Balance Sheet (including statutory reserve)	163,546	22,852	124,317	149	10,218	157,536	6,010
1.5	Un-appropriated/Unremitted profits (net of accumulated losses, if any)	160,103	58,245	112,423	(368)	(16,732)	153,569	6,169
1.6	Sub-Total (1.1 to 1.5)	797,390	142,381	547,796	40,930	8,837	739,944	60,588
Deductions								
1.7	Goodwill	43,957	1,230	42,367	296	0	43,893	64
1.8	Shortfall in Provisions required against Classified assets	6,686	5,253	1,133	300	-	6,686	-
1.9	Deficit on account of revaluation of AFS investment	318	53	82	35	(20)	151	167
1.10	Any increase in equity capital resulting from a securitization transaction	-	-	-	-	-	-	-
1.11	Investments in TFCs of other banks	3,035	-	66	-	-	66	2,969
1.12	Other Deductions	17,742	3,024	13,062	-	114	16,206	1,542
1.13	Sub-Total (1.7 to 1.12)	71,748	9,560	56,720	632	95	67,002	4,741
1.14	Total Eligible Tier 1 capital(1.6 less 1.13)	725,642	132,820	491,075	40,299	8,743	672,943	55,847
Supplementary Capital								
2.1	Freely available General Provisions or reserves for loan losses- upto maximum of 1.25% of Risk Weighted Assets	16,089	5,189	9,129	205	1,397	15,920	169
2.2	Revaluation reserves eligible upto 45%	60,461	17,508	39,349	6	2,477	59,340	1,127
2.3	Foreign Exchange Translation Reserves	34,199	6,317	27,882	-	-	34,199	-
2.4	Undisclosed reserves	-	-	-	-	-	-	-
2.5	Subordinated debt-upto maximum of 50% of total equity	39,051	-	35,847	-	3,204	39,051	-
2.6	Total Tier 2 Supplementary Capital(2.1 to 2.5)	149,768	29,014	112,175	212	7,078	148,510	1,296
Deductions								
2.7	Other deductions	17,742	3,024	13,062	-	114	16,206	1,542
2.8	Total Deductions	17,742	3,024	13,062	-	114	16,206	1,542
2.9	Total eligible tier 2 capital	132,025	25,990	99,113	212	6,963	132,304	(246)
2.10	Eligible tier 3							
2.11	Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)	132,025	25,990	99,113	212	6,963	132,277	(246)
2.13	TOTAL CAPITAL (1.14 plus 2.9)	860,816	158,810	590,188	40,511	15,706	805,220	55,601
Risk Weighted Amounts								
3.1	Total Credit Risk Weighted Assets	4,172,804	898,589	3,000,870	98,909	108,876	4,107,244	69,782
3.2	Total Market Risk Weighted Assets	389,555	46,506	320,296	5,900	253	372,954	16,950
3.3	Total Operational Risk Assets	779,129	127,681	592,754	27,163	17,744	765,341	14,030
3.4	Total Risk Weighted Amount	5,346,301	1,072,775	3,913,920	131,972	126,872	5,245,539	100,762
Capital Adequacy Ratios								
4.1	Credit Risk Capital Adequacy Ratio	20.6%	17.7%	19.7%	41.0%	14.4%	19.6%	79.7%
4.2	Tier 1 capital to Total Risk Weighted Amount	13.6%	12.4%	12.5%	30.5%	6.9%	12.8%	55.4%
4.3	Total Capital Adequacy Ratio	16.1%	14.8%	15.1%	30.7%	12.4%	15.4%	55.2%
Other Deductibles from Tier 1 and Tier 2 Capital								
5.1	Investments in equity and other regulatory capital of majority owned securities or other financial subsidiaries not consolidated in the balance sheet	28,464	4,561	22,818	-	229	27,608	856
5.2	Significant minority investments in banking, securities and other financial entities	5,750	1,488	2,200	-	-	3,688	2,062
5.3	Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)	549	-	382	-	-	382	166
5.4	Significant minority and majority investments in commercial entities exceeding 15% of Bank,s Capital	723	-	723	-	-	723	-
5.5	Securitization exposure subject to deduction (para 4.3.1 of instructions)	-	-	-	-	-	-	-
5.6	Others	11	-	11	-	-	11	-
5.7	Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital (5.1 to 5.6)	35,496	6,048	26,135	-	229	32,412	3,083

Table 1.15: Stress Testing Results of the Banking System
December 31, 2012 (Un-audited)

Shock Details		Number of Banks with CAR*				
Pre-Shock Position		< 0%	0% > 8%	8% > 10%	> 10%	
		0	4	0	33	
Credit Shocks		Nature of Shock	< 0%	0% > 8%	8% > 10%	> 10%
C-1	10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss.	Hypothetical	1	4	5	27
C-2	Default of top 3 private sector individual borrowers (fund based exposures only) of the banks.	Hypothetical	1	3	3	30
C-3	Default of top 3 private sector Individuals (both fund based and non-fund based exposures) of the banks.	Hypothetical	1	4	4	28
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	1	3	0	33
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	1	3	0	33
C-6	Increase in NPLs to Loans Ratio (NPLR) equivalent to the maximum quarterly increase in NPLs to Loans Ratio of the individual banks during the last 5 years.	Historical	1	3	0	33
C-7	Increase in NPLs of all banks by 21% which is equivalent to the maximum quarterly increase in NPLs of the banking system during the last 5 years (Mar-09).	Historical	1	3	0	33
C-8	Increase in NPLs to Loans Ratio of Textile Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years.	Historical	1	3	0	33
C-9	Increase in NPLs to Loans Ratio of Consumer Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years.	Historical	0	4	0	33
C-10	Increase in NPLs to Loans Ratio of Agriculture & SME Sector of the banks equivalent to the maximum quarterly increase in these banks during the last 3 years.	Historical	0	4	0	33
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		NPLR 14.30%	Critical NPLR 53.50%	Difference 39.20%
Market Shocks			< 0%	0% > 8%	8% > 10%	> 10%
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	Hypothetical	1	3	1	32
IR-2	Upward shift coupled with steepening of the yield curve by increasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the maximum quarterly increase experienced during the last 4 years (July-08).	Historical	1	3	1	32
IR-3	Downward Shift plus flattening of the yield curve by decreasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the maximum quarterly increase experienced during the last 4 years (April-09).	Historical	0	3	1	33
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	0	4	0	33
ER-2	Depreciation of Pak Rupee exchange rate by 14.5% equivalent to the quarterly high depreciation of rupee against dollar experienced during the last 4 years (May08-Aug08).	Historical	0	4	0	33
ER-3	Appreciation of Pak Rupee exchange rate by 3.2% equivalent to the quarterly high level of appreciation of rupee against dollar experienced during the last 4 years (Oct08-08).	Historical	0	4	0	33
EQ-1	Fall in general equity prices by 41.4% (Oct08-Jan09).	Historical	0	4	0	33
EQ-2	Fall in general equity prices by 50%.	Hypothetical	0	4	0	33
Combined Credit & Market Shocks			< 0%	0% > 8%	8% > 10%	> 10%
COMB-1	Increase in NPLs equivalent to historically high quarterly increase in NPLs to Loan Ratio (Shock C-6) and upward shift plus steepening of the yield curve (Shock IR-2) and fall in equity prices (Shock EQ-1)	Historical	1	3	2	31
COMB-2	10% of performing loans moving to substandard, 50% of substandard to doubtful, 50% of doubtful to loss (Shock- C-1), parallel upward shift in the yield curve by 3% (Shock IR-1) and fall in equity prices by 50% (Shock- EQ-2)	Hypothetical	1	7	4	25
Liquidity Shocks			No. of Banks with no liquidity after			
L-1	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	Hypothetical		3 Days	4 Days	5 Days
				0	0	0
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 25%, 50%, and 100% for three consecutive days respectively.	Hypothetical		1 Day	2 Days	3 Days
				0	0	3
			Number of Banks with			
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government Securities*	Hypothetical		LCR<1	LCR 1-2	LCR>2
				2	4	31

* Excluding IDBL

Table 1.16: List of Banks

CY09	CY10	CY11	Dec-12
A. Public Sector Com. Banks (4)	A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)
First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.
National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan
The Bank of Khyber	Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.
The Bank of Punjab	The Bank of Khyber	The Bank of Khyber	The Bank of Khyber
	The Bank of Punjab	The Bank of Punjab	The Bank of Punjab
B. Local Private Banks (25)	B. Local Private Banks (23)	B. Local Private Banks (22)	B. Local Private Banks (22)
Allied Bank Ltd.	<i>AlBaraka Bank (Pakistan) Ltd.*</i>	AlBaraka Bank (Pakistan) Ltd.*	AlBaraka Bank (Pakistan) Ltd.*
Askari Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.
<i>Atlas Bank Ltd***</i>	Askari Bank Ltd.	Askari Bank Ltd.	Askari Bank Ltd.
Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.
Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.
BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.
Dawood Islamic Bank Ltd.	Dawood Islamic Bank Ltd.	<i>Burj Bank Ltd. #</i>	Burj Bank Ltd. #
<i>Emirates Global Islamic Bank Ltd.*</i>	<i>Faysal Bank Ltd.**</i>	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
Faysal Bank Ltd.	Habib Bank Ltd.	Faysal Bank Ltd.**	Faysal Bank Ltd.**
Habib Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
Habib Metropolitan Bank Ltd.	JS Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
JS Bank Ltd.	KASB Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
KASB Bank Ltd.	MCB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.
MCB Bank Ltd.	Meezan Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
Meezan Bank Ltd.	<i>Mybank Ltd.^</i>	Meezan Bank Ltd.	Meezan Bank 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.	Silk Bank Ltd.
Silk Bank Ltd.	Soneri Bank Ltd.	Soneri Bank Ltd.	Soneri Bank Ltd.
Soneri Bank Ltd.	Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.
Standard Chartered Bank (Pakistan) Ltd.	United Bank Ltd.	Summit Bank Ltd (formerly Arif Habib Bank)***	Summit Bank Ltd. ***
<i>The Royal Bank of Scotland Ltd.</i>	Dubai Islamic Bank Pakistan Ltd.	United Bank Ltd.	United Bank Ltd.
United Bank Ltd.	Summit Bank Ltd (formerly Arif Habib Bank)***		
Dubai Islamic Bank Pakistan Ltd.			
Arif Habib Bank Ltd.			
C. Foreign Banks (7)	C. Foreign Banks (6)	C. Foreign Banks (7)	C. Foreign Banks (7)
<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	Barclays Bank PLC	Barclays Bank PLC
Deutsche Bank AG	Citibank N.A.	Citibank N.A.	Citibank N.A.
Citibank N.A.	Oman International Bank S.A.O.G.	Deutsche Bank AG	Deutsche Bank AG
Oman International Bank S.A.O.G.	Barclays Bank PLC	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.
Barclays Bank PLC	HSBC Bank Middle East Ltd.	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.
HSBC Bank Middle East Ltd.		Oman International Bank S.A.O.G.	HSBC Bank Oman S.A.O.G. ##
D. Specialized Banks (4)	D. Specialized Banks (4)	D. Specialized Banks (4)	D. Specialized Banks (4)
Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan	Industrial Development Bank of Pakistan	<i>Industrial Development Bank Ltd. ###</i>
Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.
SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.	SME Bank Ltd.
Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.
All Commercial Banks (36)	All Commercial Banks (34)	All Commercial Banks (34)	All Commercial Banks (34)
Include A + B + C	Include A + B + C	Include A + B + C	Include A + B + C
All Banks (40)	All Banks (38)	All Banks (38)	All Banks (38)
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

* Descheduling of AlBaraka Islamic Bank Pakistan Operations and merger into Emirates Global Islamic Bank Ltd. with effect from October 29, 2010. Subsequent upon its merger, name has been changed from

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

***De-scheduling of Atlas Bank Ltd. with effect from the close of business on December 31, 2010, on account of its merger with and into Summit Bank Ltd.

Name was changed to "Burj Bank Ltd." vide BPRD notification dated July 09, 2011.

The name of "Oman International Bank S.A.O.G." was changed to "HSBC Bank Oman S.A.O.G." with effect from June 03, 2012.□

The name of "Industrial Development Bank of Pakistan" was changed to "Industrial Development Bank Ltd." with effect from November 13, 2012.□

^ Descheduling and amalgamation of Mybank Ltd. (MBL) with and into Summit Bank Ltd. with effect from Jun 29, 2011.

Scheduling of Industrial and Commercial Bank of China Ltd. took place vide No. BPRD (LD-06)/602- ICBC/2011/10416 dated August 16, 2011.

SBP declared "Sindh Bank Ltd." as a scheduled bank with effect from December 24, 2010.

2. Islamic Banking

Table 2.1: Group-wise Balance Sheet and Income Statement of Islamic Banks/Branches

December 31, 2012 (Un-audited)

million Rupees

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions	Absolute change	
				QoQ	YoY
ASSETS					
Cash & Balances With Treasury Banks	35,189	22,681	57,870	15,294	9,588
Balances With Other Banks	17,654	18,960	36,613	14,049	13,267
Due from Financial Institutions	13,282	7,748	21,030	1,103	7,203
Investments - Net	247,618	146,759	394,377	20,396	120,108
Financing - Net	153,292	78,036	231,328	34,454	31,081
Operating Fixed Assets	11,827	4,959	16,787	603	2,041
Deferred Tax Assets	3,008	34	3,042	310	17
Other Assets	51,709	23,900	75,608	8,675	12,345
TOTAL ASSETS	533,579	303,077	836,656	94,884	195,649
LIABILITIES					
Bills Payable	6,106	1,672	7,778	(1,130)	2,499
Due to Financial Institution	26,762	10,034	36,795	16,498	9,385
Deposits And Other Accounts	446,969	259,501	706,470	78,610	185,470
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	(0)	(5)
Deferred Tax Liabilities	-	37	37	(37)	25
Other Liabilities	12,534	9,731	22,265	(1,313)	(8,960)
TOTAL LIABILITIES	492,371	280,975	773,346	92,628	188,413
NET ASSETS	41,208	22,102	63,310	2,257	7,236
NET ASSETS REPRESENTED BY: -					
Share Capital	37,635	9,648	47,283	300	1,979
Reserves	1,674	70	1,743	311	896
Unappropriated Profit	268	11,569	11,836	1,716	3,369
Share Holders' Equity	39,577	21,287	60,863	2,327	6,245
Surplus/Deficit On Revaluation Of Assets	1,632	815	2,447	(70)	991
TOTAL	41,208	22,102	63,310	2,257	7,236
PROFIT AND LOSS STATEMENT					
	Islamic Banks	Islamic Banking	Islamic Banking	Absolute YoY	
Mark-Up Income	43,345	25,109	68,454	9,981	
Mark-Up Expenses	25,006	14,802	39,808	7,287	
Net Mark-Up Income	18,339	10,307	28,646	2,694	
Provisions & Bad Debts Written Off Directly/(Reversals)	1,668	41	1,709	(132)	
Net Mark-Up Income After Provision	16,671	10,266	26,937	2,826	
Fees, Commission & Brokerage Income	1,678	1,507	3,185	907	
Dividend Income	610	155	766	(356)	
Income From Dealing In Foreign Currencies	805	181	986	(86)	
Other Income	1,646	553	2,199	1,134	
Total Non - Markup Income	4,739	2,396	7,136	1,599	
Total Income	21,410	12,663	34,073	4,425	
Administrative Expenses	16,048	7,717	23,764	5,127	
Other Expenses	106	229	334	(34)	
Total Non-Markup Expenses	16,153	7,946	24,099	5,092	
Profit before Tax and Extra ordinary Items	5,257	4,717	9,974	(668)	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	5,257	4,717	9,974	(668)	
Less: Taxation	1,540	80	1,620	(201)	
PROFIT/ (LOSS) AFTER TAX	3,717	4,637	8,353	(467)	

Table 2.2: Financial Soundness Indicators of Islamic Banking

	Percent						
	Dec-09	Dec-10	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12
Capital							
Total Capital to Total RWA	18.5	16.8	18.0	17.3	18.1	17.4	15.3
Tier 1 Capital to Total RWA	18.4	16.3	17.2	16.6	17.4	16.7	14.7
Capital to Total Assets	11.4	9.7	8.7	8.9	8.3	8.2	7.6
Asset Quality							
NPLs to Total Loans	6.3	7.3	7.6	8.4	8.8	9.0	7.6
Net NPLs to Net Loans	3.1	3.2	2.9	3.3	3.8	3.5	2.7
Provision to NPLs	51.7	58.6	63.0	62.5	59.5	63.7	66.5
Net NPLs to Capital	11.5	12.3		0.0	0.0	1.0	2.0
Earnings							
ROA before Tax	0.7	0.6	1.9	1.9	1.8	1.5	1.4
ROA after Tax	0.6	0.6	1.6	1.6	1.4	1.2	1.2
ROE before Tax	5.9	5.9	20.8	21.1	20.6	17.6	16.8
ROE after Tax	4.6	5.2	17.3	17.8	16.6	14.3	14.1
Net Interest Income to Gross Income	79.4	78.5	82.4	79.7	80.2	80.3	80.1
Non Interest Income to Gross Income	20.6	21.5	17.6	20.3	19.8	19.7	19.9
Operating Expense to Gross Income	70.3	72.6	60.4	62.3	64.7	65.9	67.3
Liquidity							
Loans to Deposits	54.3	46.2	38.4	36.7	32.7	31.4	32.7

Table 2.3: List of Islamic Banking Institutions

As of September 30, 2012	As of December 31, 2012
Islamic Banks	Islamic Banks
1 AlBaraka Bank (Pakistan) Ltd.	1 AlBaraka Bank (Pakistan) Ltd.
2 BankIslami Pakistan Ltd.	2 BankIslami Pakistan Ltd.
3 Burj Bank Ltd.	3 Burj Bank Ltd.
4 Dubai Islamic Bank Pakistan Ltd	4 Dubai Islamic Bank Pakistan Ltd
5 Meezan Bank Ltd	5 Meezan Bank Ltd
Conventional Banks having Islamic Banking Branches	Conventional Banks having Islamic Banking Branches
1 Askari Bank Ltd.	1 Askari Bank Ltd.
2 Bank Al Habib Ltd	2 Bank Al Habib Ltd
3 Bank Alfalah Ltd	3 Bank Alfalah Ltd
4 Faysal Bank Ltd.	4 Faysal Bank Ltd.
5 Habib Bank Ltd	5 Habib Bank Ltd
6 Habib Metropolitan Bank	6 Habib Metropolitan Bank
7 MCB Bank Ltd	7 MCB Bank Ltd
8 National Bank of Pakistan	8 National Bank of Pakistan
9 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.
13 Silk Bank Ltd	13 Silk Bank Ltd
Grand Total 18 (5+13)	Grand Total 18 (5+13)

3. Development Finance Institutions

Table 3.1: Balance Sheet and Income Statement of DFIs

December 31, 2012 (Un-audited)

Financial Position	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12	million Rupees	
									Absolute change QoQ	YoY
ASSETS										
Cash & Balances With Treasury Banks	701	1,716	1,740	2,341	1,838	481	421	502	81	(1,839)
Balances With Other Banks	10,905	6,713	2,866	1,423	835	2,522	2,691	3,571	881	2,152
Lending To Financial Institutions	8,245	12,085	8,720	2,909	4,263	3,172	1,710	2,198	489	(710)
Investments - Net	38,536	62,102	64,115	81,379	84,858	88,005	92,511	80,225	(12,286)	(1,270)
Advances - Net	36,673	41,416	45,234	46,547	46,678	46,737	47,588	47,668	80	1,170
Operating Fixed Assets	2,918	3,098	2,974	2,930	2,970	2,960	2,947	2,982	36	58
Deferred Tax Assets	790	1,277	1,098	1,193	1,207	1,219	1,154	1,179	25	(19)
Other Assets	4,522	3,786	5,500	5,103	5,403	5,572	5,297	4,852	(444)	(934)
TOTAL ASSETS	103,290	132,193	132,248	143,825	148,052	150,669	154,319	143,179	(11,140)	(1,391)
LIABILITIES										
Bills Payable	-	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	43,838	51,522	50,306	64,885	64,314	67,693	68,876	58,166	(10,710)	(6,719)
Deposits And Other Accounts	5,881	18,074	15,856	12,074	14,853	14,081	14,571	13,515	(1,056)	1,441
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	36	30	15	19	17	14	12	11	(2)	(9)
Deferred Tax Liabilities	-	2	637	669	755	719	934	792	(142)	768
Other Liabilities	4,841	5,814	6,757	6,899	7,623	7,537	7,975	8,138	164	936
TOTAL LIABILITIES	54,595	75,442	73,571	84,546	87,562	90,045	92,367	80,621	(11,746)	(3,582)
NET ASSETS	48,695	56,751	58,677	59,279	60,490	60,624	61,952	62,558	607	2,191
NET ASSETS REPRESENTED BY: -										
Share Capital	42,750	47,269	48,343	48,409	48,627	48,627	48,627	48,627	-	-
Reserves	11,610	7,250	7,272	7,454	5,905	6,018	6,111	6,010	(101)	(1,201)
Unappropriated Profit	(5,008)	342	2,116	2,513	4,389	4,776	5,532	6,244	711	3,014
Share Holders' Equity	49,352	54,860	57,732	58,375	58,922	59,421	60,271	60,881	610	1,813
Surplus/Deficit On Revaluation Of Assets	(657)	1,891	945	904	1,568	1,203	1,681	1,677	(3)	378
TOTAL	48,695	56,751	58,677	59,279	60,490	60,624	61,952	62,558	607	2,191
OPERATING POSITION										
	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12	Change YoY	
Mark-Up/ Return/Interest Earned	10,350	12,592	13,942	15,202	3,658	7,501	11,271	14,674	(167)	
Mark-Up/ Return/Interest Expenses	5,873	6,720	7,318	8,030	2,175	4,463	6,714	8,526	496	
Net Mark-Up / Interest Income	4,478	5,872	6,625	7,172	1,483	3,038	4,557	6,148	(662)	
Provisions & Bad Debts Written Off Directly/(Reversals)	6,159	3,133	1,238	941	(27)	(129)	230	607	(221)	
Net Mark-Up / Interest Income After Provision	(1,681)	2,739	5,386	6,231	1,510	3,167	4,327	5,541	(441)	
Fees, Commission & Brokerage Income	123	191	148	124	15	56	70	108	(15)	
Dividend Income	669	423	484	854	168	223	700	1,035	180	
Income From Dealing In Foreign Currencies	560	20	(483)	(160)	15	73	81	122	58	
Other Income	6,412	844	1,194	534	288	593	1,126	1,526	1,147	
Total Non - Markup / Interest Income	7,763	1,479	1,343	1,352	486	945	1,978	2,791	1,370	
Total Income	6,082	4,217	6,729	7,583	1,996	4,112	6,305	8,332	929	
Administrative Expenses	2,413	2,647	2,977	3,102	706	1,547	2,324	3,140	(25)	
Other Expenses	2,022	62	166	1,905	11	18	206	454	(563)	
Total Non-Markup/Interest Expenses	4,435	2,709	3,144	5,007	717	1,565	2,529	3,594	(588)	
Profit before Tax and Extra ordinary Items	1,647	1,508	3,586	2,576	1,279	2,547	3,775	4,738	1,516	
Extra ordinary/unusual Items -- Gain/(Loss)	(48)	(25)	-	-	-	-	-	-	-	
Profit/ (Loss) Before Taxation	1,696	1,533	3,586	2,576	1,279	2,547	3,775	4,738	1,516	
Less: Taxation	886	630	1,690	1,690	386	754	1,096	1,463	(182)	
Profit/ (Loss) after Taxation	810	904	1,896	886	893	1,793	2,679	3,275	1,698	

Table 3.2: Financial Soundness Indicators of DFIs

	Percent							
	CY08	CY09	CY10	CY11	Mar-12	Jun-12	Sep-12	Dec-12
Capital								
Total Capital to Total RWA	53.4	52.5	56.1	56.9	56.5	57.1	56.0	55.2
Tier 1 Capital to Total RWA	53.3	52.4	56.5	57.4	57.2	57.5	56.3	55.4
Capital to Total Assets	47.1	42.9	44.4	41.2	40.9	40.2	40.1	43.7
Asset Quality								
NPLs to Total Loans	27.0	27.1	29.9	29.3	29.6	32.3	32.5	31.7
Net NPLs to Net Loans	11.2	10.1	59.4	59.4	58.6	52.9	52.7	54.3
Provision to NPLs	65.9	69.8	14.8	14.4	14.8	18.3	18.6	17.5
Net NPLs to Capital	8.4	7.4	11.4	11.3	11.4	14.1	14.3	13.3
Earnings								
ROA before Tax	1.5	1.3	2.7	1.9	3.5	3.4	3.4	3.2
ROA after Tax	0.7	0.8	1.4	0.6	2.4	2.4	2.4	2.2
ROE before Tax	3.4	2.9	6.2	4.4	8.5	8.4	8.3	7.7
ROE after Tax	1.6	1.7	3.3	1.5	5.9	5.9	5.9	5.4
Net Interest Income to Gross Income	34.8	79.9	83.1	84.1	75.3	76.3	69.7	68.8
Operating Expense to Gross Income	22.7	36.9	39.5	58.7	36.4	39.3	38.7	40.2
Liquidity								
Loans to Deposits	622.9	229.2	285.3	385.5	314.3	331.9	326.6	352.7
Liquid Assets/Total Assets	31.2	35.9	32.6	40.3	41.2	42.3	42.9	38.5
Liquid Assets/Total Deposits	547.3	262.4	271.6	480.6	410.9	453.0	453.9	407.4

Table 3.3: List of Development Finance Institutions

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