

Quarterly Compendium:

Statistics of the Banking System

[June 2012]

Covers:

Banking Industry

Islamic Banking

Development Finance Institutions



Banking Surveillance Department

State Bank of Pakistan

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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								
	CY06	CY07	CY08	CY09	Dec-10	Jun-11	Dec-11	Mar-12	Jun-12
Total Assets	4,353	5,172	5,628	6,516	7,138	7,715	8,207	8,386	8,653
Investments (net)	833	1,276	1,087	1,737	2,142	2,620	3,053	3,188	3,275
Advances (net)	2,428	2,688	3,173	3,240	3,349	3,383	3,341	3,429	3,573
Deposits	3,255	3,854	4,218	4,786	5,450	5,965	6,238	6,315	6,803
Equity	402	544	563	660	697	723	784	787	808
Profit Before Tax (ytd)	124	107	63	81	111	77	170	48	99
Profit After Tax (ytd)	84	73	43	54	65	51	110	31	64
Provisioning Charges (ytd)	22	60	106	97	70	30	52	6	11
Non-Performing Loans	177	218	359	446	548	579	607	609	635
Non-Performing Loans (net)	39	30	109	134	182	186	202	192	214

Note: Statistics for Mar, Jun, Sep and Dec are based on un-audited accounts submitted by banks.
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													
	CY07	CY08	CY08	CY09	Dec-10	Jun-11	Dec-11	Mar-12	Jun-12					
Growth Rates	YoY	YoY	YoY	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	18.8	8.8	8.8	15.8	7.7	9.3	7.3	13.7	5.7	15.0	5.7	15.0	3.2	12.2
Loans (Net)	10.7	18.0	18.3	2.1	5.7	3.1	1.4	4.7	2.4	(0.2)	2.4	(0.2)	4.2	5.6
Deposits	18.4	9.4	9.4	13.5	8.5	13.9	10.0	16.3	8.1	14.5	8.1	14.5	7.7	14.0
Investments (Net)	53.1	(14.8)	(15.4)	59.9	14.3	22.2	14.7	38.4	7.3	42.5	7.3	42.5	2.7	25.0
Equity	35.3	3.4	3.4	17.3	6.3	5.4	3.6	8.1	4.1	12.4	4.1	12.4	2.6	11.8
KEY FSIs:	CY07	CY08	CY08	CY09	Dec-10	Jun-11	Dec-11	Mar-12	Jun-12					
Capital Adequacy Ratio	12.3	12.2	12.3	14.0	14.0	14.1	14.6	14.7	15.1					
Capital to Total Assets	10.5	10.0	10.0	10.1	9.8	9.4	9.6	9.4	9.3					
NPLs to Loans (Gross)	7.6	10.5	10.5	12.6	14.7	15.3	16.2	15.8	15.9					
Net NPLs to Net Loans	1.1	3.4	3.4	4.1	5.4	5.5	6.0	5.6	6.0					
ROA (Before Tax)	2.2	1.2	1.2	1.3	1.7	2.1	2.2	2.5	2.4					
ROE^ (Before Tax)	22.6	11.4	11.4	13.2	16.7	21.8	23.4	26.3	25.9					
Liquid Assets/ Total Deposits	45.1	37.7	38.2	44.5	45.9	49.5	58.4	58.5	54.3					
Advances to Deposit Ratio	69.7	75.2	75.5	67.7	61.4	56.7	53.6	54.3	52.5					

^ Based on Average Equity plus Surplus on Revaluation.

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

Table 1.3: Group wise Balance Sheets and Income Statements of Banks
(June 30, 2012)

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	million Rupees	
							Absolute change	
							QoQ	YoY
ASSETS								
Cash & Balances With Treasury Banks	130,373	539,597	40,997	710,967	3,841	714,808	24,666	129,271
Balances With Other Banks	32,510	94,069	5,614	132,194	4,290	136,484	(21,414)	(27,851)
Lending To Financial Institutions	36,133	109,559	25,638	171,330	1,000	172,330	(12,826)	(43,395)
Investments - Net	456,008	2,697,062	90,755	3,243,825	31,644	3,275,470	87,402	655,220
Advances - Net	768,577	2,642,507	63,724	3,474,808	97,954	3,572,762	143,486	189,306
Operating Fixed Assets	33,538	201,939	2,002	237,478	4,773	242,251	3,813	13,791
Deferred Tax Assets	25,184	51,698	5,290	82,173	544	82,717	(136)	2,244
Other Assets	135,700	301,266	7,803	444,768	11,294	456,063	41,736	19,700
TOTAL ASSETS	1,618,023	6,637,698	241,823	8,497,545	155,341	8,652,886	266,726	938,286
LIABILITIES								
Bills Payable	12,851	85,223	4,866	102,941	472	103,412	3,850	22,230
Borrowings From Financial Institution	32,995	377,026	15,593	425,614	82,851	508,465	(220,895)	(53,555)
Deposits And Other Accounts	1,302,371	5,321,893	160,354	6,784,617	18,279	6,802,896	487,534	838,052
Sub-ordinated Loans	-	54,484	-	54,484	3,405	57,889	1,974	825
Liabilities Against Assets Subject To Finance Lease	61	1	8	71	12	83	(15)	(69)
Deferred Tax Liabilities	4,156	9,692	129	13,977	214	14,191	(230)	2,022
Other Liabilities	101,761	199,504	18,427	319,692	38,253	357,945	(26,299)	43,296
TOTAL LIABILITIES	1,454,196	6,047,823	199,377	7,701,396	143,486	7,844,881	245,920	852,800
NET ASSETS	163,828	589,875	42,446	796,149	11,855	808,004	20,806	85,486
NET ASSETS REPRESENTED BY:								
Share Capital	43,096	360,079	40,285	443,460	15,508	458,968	4,334	84,478
Reserves	47,497	86,947	149	134,594	11,429	146,023	4,590	(35,542)
Unappropriated Profit	49,815	97,245	2,175	149,235	(19,917)	129,318	21,660	30,547
Share Holders' Equity	140,409	544,271	42,609	727,288	7,020	734,309	30,584	79,483
Surplus/Deficit On Revaluation Of Assets	23,419	45,604	(163)	68,860	4,835	73,696	(9,778)	6,003
TOTAL	163,828	589,875	42,446	796,149	11,855	808,004	20,806	85,486
PROFIT AND LOSS STATEMENT								
	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	69,505	303,797	11,140	384,442	7,381	391,823	31,882	
Mark-Up/ Return/Interest Expenses	45,424	169,746	5,507	220,677	2,681	223,358	30,120	
Net Mark-Up / Interest Income	24,081	134,051	5,633	163,765	4,700	168,465	1,762	
Provisions & Bad Debts Written Off Directly/(Reversal	1,361	9,058	298	10,717	471	11,188	(19,172)	
Net Mark-Up / Interest Income After Provision	22,720	124,992	5,336	153,048	4,229	157,277	20,934	
Fees, Commission & Brokerage Income	5,474	19,789	909	26,172	42	26,215	1,982	
Dividend Income	2,073	8,740	-	10,814	102	10,915	6,570	
Income From Dealing In Foreign Currencies	1,682	7,871	1,652	11,205	3	11,208	(1,254)	
Other Income	2,785	11,385	(507)	13,662	2,650	16,313	4,321	
Total Non - Markup / Interest Income	12,014	47,785	2,054	61,854	2,797	64,650	11,619	
	34,734	172,778	7,389	214,901	7,026	221,928	32,553	
Administrative Expenses	20,801	91,343	4,631	116,775	4,751	121,527	11,495	
Other Expenses	18	1,108	55	1,180	(293)	888	(1,146)	
Total Non-Markup/Interest Expenses	20,819	92,451	4,686	117,956	4,459	122,415	10,349	
Profit before Tax and Extra ordinary Items	13,915	80,327	2,703	96,945	2,568	99,513	22,204	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	914.21	914.21	0.70	914.91	911.63	
PROFIT/ (LOSS) BEFORE TAXATION	13,915	80,327	1,789	96,031	2,567	98,598	21,292	
Less: Taxation	4,832	28,232	1,049	34,113	822	34,935	8,452	
PROFIT/ (LOSS) AFTER TAX	9,083	52,095	740	61,918	1,745	63,663	12,840	

* Un-audited results.

Table 1.4: Financial Soundness Indicators*

Indicators	Percent								
	2006	2007	2008	2009	Dec-10	Jun-11	Dec-11	Mar-12	Jun-12
CAPITAL ADEQUACY									
Risk Weighted CAR**									
Public Sector Commercial Banks	15.2	16.1	13.4	15.1	12.8	12.8	13.1	15.1	14.4
Local Private Banks	12.7	11.8	11.9	13.9	14.2	14.1	14.5	14.2	14.9
Foreign Banks	15.0	14.6	21.8	23.0	24.6	25.2	31.4	29.6	31.0
Commercial Banks	13.3	12.8	12.6	14.5	14.2	14.2	14.7	14.8	15.2
Specialized Banks	-8.3	-6.2	-4.9	-1.5	4.7	8.0	8.9	9.4	10.9
All Banks	12.7	12.3	12.2	14.0	14.0	14.1	14.6	14.7	15.1
Tier 1 Capital to RWA									
					0.0				
Public Sector Commercial Banks	11.1	12.2	10.9	12.6	10.7	10.8	11.7	12.8	12.3
Local Private Banks	10.4	9.9	10.0	11.4	12.0	12.0	12.5	12.1	12.7
Foreign Banks	14.3	14.0	21.3	22.5	24.3	25.0	31.2	29.4	30.8
Commercial Banks	10.8	10.5	10.6	12.0	12.1	12.2	12.8	12.8	13.2
Specialized Banks	-13.3	-12.5	-10.1	-5.8	-0.9	2.0	3.4	3.7	5.4
All Banks	10.0	10.0	10.1	11.6	11.8	11.9	12.6	12.5	13.0
Capital to Total Assets									
Public Sector Commercial Banks	12.2	13.7	10.7	11.3	11.1	10.5	10.3	10.6	10.1
Local Private Banks	9.2	10.2	10.0	9.9	9.4	8.9	9.1	8.9	8.9
Foreign Banks	10.1	11.2	14.5	14.8	14.8	15.1	17.1	16.4	17.6
Commercial Banks	9.9	10.9	10.3	10.4	9.9	9.4	9.6	9.4	9.4
Specialized Banks	-8.0	-5.4	-3.2	-1.7	2.4	5.7	6.3	6.5	7.6
All Banks	9.4	10.5	10.0	10.1	9.8	9.4	9.6	9.4	9.3
ASSET QUALITY									
NPLs to Total Loans									
Public Sector Commercial Banks	9.0	8.4	16.3	16.9	22.9	21.5	23.8	21.4	22.7
Local Private Banks	5.2	6.5	8.7	11.1	12.2	13.2	13.6	13.9	13.4
Foreign Banks	1.0	1.6	2.9	6.7	9.8	9.0	10.3	10.5	11.1
Commercial Banks	5.7	6.7	9.9	12.1	14.3	14.8	15.8	15.5	15.5
Specialized Banks	39.1	34.3	28.8	25.5	28.4	31.1	30.2	27.4	30.4
All Banks	6.9	7.6	10.5	12.6	14.7	15.3	16.2	15.8	15.9
Provision to NPLs									
Public Sector Commercial Banks	84.5	89.0	66.9	67.8	54.1	53.8	50.1	57.1	50.0
Local Private Banks	78.7	88.5	70.2	71.0	72.6	74.7	75.1	73.1	74.9
Foreign Banks	191.7	157.0	81.9	75.2	86.5	88.8	90.4	87.7	88.7
Commercial Banks	81.5	89.1	69.3	70.1	66.9	68.5	67.2	68.5	66.9
Specialized Banks	64.1	68.6	72.4	65.7	64.2	59.2	60.1	68.3	55.5
All Banks	77.8	86.1	69.6	69.9	66.7	67.9	66.8	68.5	66.3
Net NPLs to Net Loans									
Public Sector Commercial Banks	1.5	1.0	6.1	6.1	12.0	11.2	13.5	10.5	12.8
Local Private Banks	1.1	0.8	2.7	3.5	3.7	3.7	3.8	4.2	3.7
Foreign Banks	-1.0	-0.9	0.5	1.8	1.4	1.1	1.1	1.4	1.4
Commercial Banks	1.1	0.8	3.3	4.0	5.2	5.2	5.8	5.4	5.7
Specialized Banks	18.7	14.0	10.0	10.5	12.5	15.5	14.7	10.7	16.2
All Banks	1.6	1.1	3.4	4.1	5.4	5.5	6.0	5.6	6.0
Net NPLs to Capital									
Public Sector Commercial Banks	6.4	3.4	30.3	27.4	49.9	50.2	56.7	44.4	60.0
Local Private Banks	7.1	4.1	15.9	17.4	18.6	17.9	16.6	18.8	16.8
Foreign Banks	-5.1	-4.1	1.6	4.4	4.4	2.0	1.7	2.3	2.1
Commercial Banks	6.2	3.7	17.9	18.8	24.6	24.0	24.3	23.3	24.9
Specialized Banks	-	-	-	-	-	-	-	-	-
All Banks	9.7	5.6	19.4	20.4	26.1	25.7	25.7	24.3	26.5
EARNINGS									
Return on Assets (Before Tax)									
Public Sector Commercial Banks	4.0	3.5	0.6	1.5	1.8	1.8	1.7	1.9	1.8
Local Private Banks	3.1	2.0	1.3	1.3	1.7	2.2	2.4	2.5	2.5
Foreign Banks	3.2	1.5	0.0	-0.3	0.3	2.2	2.3	1.7	1.4
Commercial Banks	3.2	2.3	1.1	1.3	1.6	2.1	2.2	2.4	2.3
Specialized Banks	-1.3	1.4	3.2	3.1	2.4	1.1	1.8	-1.9	3.1
All Banks	3.1	2.2	1.2	1.3	1.7	2.1	2.2	2.5	2.4

Financial Soundness Indicators* cont'd:

Indicators	Percent								
	2006	2007	2008	2009	Dec-10	Jun-11	Dec-11	Mar-12	Jun-12
Return on Assets (After Tax)									
Public Sector Commercial Banks	2.7	2.5	0.5	1.3	0.9	1.2	1.1	1.3	1.1
Local Private Banks	2.1	1.4	0.9	0.9	1.0	1.4	1.5	1.6	1.6
Foreign Banks	2.1	0.7	0.3	(0.3)	0.1	1.6	1.5	1.0	0.6
Commercial Banks	2.2	1.6	0.8	0.9	1.0	1.4	1.5	1.5	1.5
Specialized Banks	(1.8)	0.7	1.8	1.2	1.5	1.1	1.1	(1.3)	2.1
All Banks	2.1	1.5	0.8	0.9	1.0	1.4	1.5	1.7	1.6
ROE (Avg. Equity & Surplus) (Before Tax)									
Public Sector Commercial Banks	32.4	27.2	5.2	13.3	16.3	16.6	15.9	18.6	16.9
Local Private Banks	36.2	20.4	12.9	13.2	16.8	23.8	25.8	28.0	27.9
Foreign Banks	30.0	13.1	0.0	(2.4)	2.7	14.8	14.5	10.1	8.4
Commercial Banks	34.7	21.8	10.6	12.4	16.2	21.8	23.1	25.0	24.5
Specialized Banks	-	-	-	-	-	-	-	-	-
All Banks	35.2	22.6	11.4	13.2	16.7	21.8	23.4	26.3	25.9
ROE (Avg. Equity & Surplus) (After Tax)									
Public Sector Commercial Banks	21.7	19.5	4.4	11.4	8.7	11.0	10.5	12.7	11.0
Local Private Banks	25.0	13.8	8.5	8.6	10.1	15.4	16.8	18.0	18.1
Foreign Banks	20.4	6.0	2.2	(2.3)	1.5	10.9	9.4	5.7	3.5
Commercial Banks	23.7	15.0	7.3	8.6	9.5	14.2	15.0	16.2	15.8
Specialized Banks	-	-	-	-	-	-	-	-	-
All Banks	23.8	15.4	7.8	8.9	9.8	14.3	15.2	17.6	17.3
NII/Gross Income									
Public Sector Commercial Banks	69.5	65.9	65.4	63.0	67.6	70.2	68.7	71.4	66.7
Local Private Banks	73.5	70.7	73.2	75.9	77.3	77.5	77.8	73.7	73.7
Foreign Banks	65.8	59.1	61.3	64.8	69.3	72.9	71.6	75.7	73.3
Commercial Banks	72.1	69.2	71.2	73.3	75.3	76.2	76.0	73.4	72.6
Specialized Banks	40.1	42.8	46.6	44.7	52.1	64.6	61.8	73.4	62.7
All Banks	70.9	68.2	70.3	72.4	74.7	75.9	75.7	73.4	72.3
Cost / Income Ratio									
Public Sector Commercial Banks	31.8	30.2	39.1	47.5	48.1	49.2	51.3	57.9	57.7
Local Private Banks	40.7	45.4	51.6	50.1	53.3	50.2	50.0	50.0	50.8
Foreign Banks	49.8	57.0	69.6	77.5	63.8	62.2	58.9	69.3	61.0
Commercial Banks	39.4	42.8	50.0	50.9	52.8	50.5	50.5	51.9	52.3
Specialized Banks	62.6	53.2	52.1	61.3	59.1	69.8	64.1	70.2	59.5
All Banks	40.3	43.2	50.1	51.2	53.0	51.0	50.9	52.5	52.5
LIQUIDITY									
Liquid Assets/Total Assets									
Public Sector Commercial Banks	33.9	37.0	30.6	31.1	31.8	29.9	38.1	36.8	32.6
Local Private Banks	31.1	32.5	26.8	32.3	35.0	39.6	45.5	45.3	44.7
Foreign Banks	41.0	41.6	45.2	55.0	65.5	65.2	68.2	68.9	67.4
Commercial Banks	32.2	33.8	28.3	32.9	35.3	38.5	44.8	44.5	43.1
Specialized Banks	23.0	27.9	24.5	19.8	20.1	22.4	22.0	20.5	23.8
All Banks	31.9	33.6	28.2	32.7	35.0	38.2	44.4	44.0	42.7
Liquid Assets/Total Deposits									
Public Sector Commercial Banks	42.6	47.1	38.9	40.1	39.7	37.1	48.7	48.3	40.5
Local Private Banks	40.6	42.9	35.0	43.4	45.1	50.4	58.8	58.9	55.8
Foreign Banks	61.1	61.1	71.6	82.4	97.9	95.3	103.7	104.1	101.6
Commercial Banks	42.0	44.3	37.1	44.0	45.5	49.1	58.0	58.1	54.0
Specialized Banks	205.4	247.7	229.4	167.1	161.4	181.2	186.5	231.2	202.1
All Banks	42.7	45.1	37.7	44.5	45.9	49.5	58.4	58.5	54.3
Advances/Deposits									
Public Sector Commercial Banks	64.6	60.0	68.4	65.2	57.7	58.1	55.7	59.1	59.0
Local Private Banks	74.5	70.1	75.1	66.6	61.2	55.1	51.7	51.9	49.7
Foreign Banks	80.1	75.2	68.9	56.1	47.6	40.8	39.5	39.3	39.7
Commercial Banks	72.7	73.8	73.6	66.0	59.9	55.3	52.2	52.9	51.2
Specialized Banks	528.4	507.3	577.0	560.8	526.6	517.8	528.9	718.9	535.9
All Banks	74.6	69.7	75.2	67.7	61.4	56.7	53.6	54.3	52.5

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

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

Table 1.5: Banks' category-wise key variables

All Banks

	billion Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
Paid up Capital	106	168	248	281	325	379	374	451	455	459
Equity	292	402	544	563	660	697	723	784	787	808
Deposits	2,832	3,255	3,854	4,218	4,786	5,450	5,965	6,238	6,315	6,803
Liabilities	3,367	3,951	4,627	5,065	5,856	6,441	6,992	7,423	7,599	7,845
Advances (net of Provision)	1,991	2,428	2,688	3,173	3,240	3,349	3,383	3,341	3,429	3,573
Investments (net of Provisions)	800	833	1,276	1,087	1,737	2,142	2,620	3,053	3,188	3,275
Assets	3,660	4,353	5,172	5,628	6,516	7,138	7,715	8,207	8,386	8,653
Income	271	385	475	582	690	731	413	856	224	456
Expense	177	262	368	519	609	619	336	686	177	358
Profit before tax	94	124	107	63	81	111	77	170	48	99
Profit after tax	63	84	73	43	54	65	51	110	31	64

* Un-audited results.

Public Sector Commercial Banks

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
Paid up Capital	9,773	12,278	16,671	18,544	21,339	34,030	37,394	41,414	41,414	43,096
Equity	92,712	102,043	142,270	111,986	139,219	151,134	153,546	163,937	165,445	163,828
Deposits	578,060	665,642	812,856	819,683	952,373	1,087,745	1,183,100	1,241,838	1,189,503	1,302,371
Liabilities	631,739	734,145	893,622	930,324	1,090,831	1,206,836	1,315,176	1,421,784	1,394,920	1,454,196
Advances (net of Provision)	345,514	429,716	487,362	560,666	620,596	627,726	687,759	691,432	702,696	768,577
Investments (net of Provisions)	188,088	179,883	296,670	204,784	297,689	350,702	396,274	478,061	467,411	456,008
Assets	724,450	836,189	1,035,892	1,042,310	1,230,050	1,357,970	1,468,723	1,585,721	1,560,364	1,618,023
Income	52,968	73,519	90,970	103,421	119,979	132,870	72,172	150,459	38,993	81,519
Expense	30,328	41,961	57,748	96,855	103,218	110,348	59,532	125,536	31,340	67,604
Profit before tax	22,640	31,558	33,222	6,566	16,762	22,522	12,640	24,923	7,653	13,915
Profit after tax	15,379	21,192	23,851	5,644	14,372	12,019	8,433	16,340	5,220	9,083

* Un-audited results.

Local Private Banks

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
Paid up Capital	59,376	124,252	199,547	214,571	253,015	295,257	286,639	353,898	358,977	360,079
Equity	176,569	287,882	389,726	421,074	487,719	507,855	523,717	566,655	569,900	589,875
Deposits	1,992,987	2,425,781	2,909,310	3,236,220	3,655,994	4,188,197	4,595,919	4,810,643	4,941,630	5,321,893
Liabilities	2,306,329	2,886,107	3,446,053	3,799,764	4,417,543	4,895,750	5,331,805	5,648,576	5,849,735	6,047,823
Advances (net of Provision)	1,413,072	1,807,163	2,039,623	2,429,934	2,435,792	2,562,263	2,534,501	2,489,002	2,565,007	2,642,507
Investments (net of Provisions)	523,376	598,435	936,764	847,045	1,373,082	1,696,712	2,115,413	2,441,659	2,598,174	2,697,062
Assets	2,482,898	3,173,989	3,835,779	4,220,838	4,905,262	5,403,606	5,855,523	6,215,231	6,419,635	6,637,698
Income	177,860	273,918	348,149	437,498	524,275	556,987	318,073	661,858	173,889	351,582
Expense	117,198	187,158	278,615	385,022	463,734	473,582	257,186	525,460	134,124	271,255
Profit before tax	60,662	86,760	69,530	52,477	60,541	83,405	60,887	136,397	39,764	80,327
Profit after tax	41,188	59,490	47,263	34,704	39,265	50,179	39,289	88,846	25,585	52,095

* Un-audited results.

Foreign Banks

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
Paid up Capital	23,111	17,469	17,085	32,130	34,885	33,847	34,949	40,024	38,735	40,285
Equity	32,202	22,686	19,373	33,971	35,739	34,698	36,968	43,774	42,274	42,446
Deposits	244,955	150,093	117,561	147,938	160,936	156,331	167,910	167,911	171,098	160,354
Liabilities	307,176	201,081	153,339	200,590	205,297	199,125	208,326	211,656	216,135	199,377
Advances (net of Provision)	168,439	120,223	88,455	101,921	90,325	65,627	68,438	66,370	67,178	63,724
Investments (net of Provisions)	67,383	38,477	26,427	22,593	52,373	79,863	87,888	113,332	102,475	90,755
Assets	339,378	223,783	172,711	234,562	241,037	233,823	245,294	255,430	258,409	241,823
Income	30,300	24,107	20,169	24,005	27,741	25,069	13,893	28,615	6,606	13,194
Expense	18,741	17,784	17,733	23,998	28,591	22,835	11,256	22,976	5,522	11,405
Profit before tax	11,559	6,323	2,435	7	(850)	2,234	2,637	5,639	1,083	1,789
Profit after tax	8,035	4,288	1,122	651	(809)	1,352	1,943	3,647	616	740

* Un-audited results.

Specialized Banks

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
Paid up Capital	13,946	14,452	14,849	15,506	15,507	15,507	15,508	15,508	15,508	15,508
Equity	(9,106)	(10,214)	(6,931)	(4,163)	(2,424)	3,461	8,286	9,492	9,579	11,855
Deposits	15,861	13,491	14,320	13,883	16,588	17,693	17,915	17,754	13,130	18,279
Liabilities	121,961	129,173	134,125	134,332	142,414	138,795	136,774	141,047	138,172	143,486
Advances (net of Provision)	63,554	70,617	72,647	80,114	93,031	93,174	92,759	93,905	94,396	97,954
Investments (net of Provisions)	21,380	16,581	15,926	12,147	13,819	14,553	20,675	19,583	20,008	31,644
Assets	112,855	118,959	127,193	130,178	139,990	142,256	145,060	150,539	147,751	155,341
Income	9,531	13,944	15,943	17,039	17,612	15,678	8,834	15,018	5,011	10,178
Expense	10,626	14,710	14,272	12,888	13,392	12,579	7,692	12,461	5,628	7,611
Profit before tax	(1,095)	(766)	1,671	4,151	4,220	3,099	1,142	2,557	(617)	2,567
Profit after tax	(1,300)	(1,075)	875	2,317	1,617	1,876	1,159	1,554	(373)	1,745

* Un-audited results.

Table 1.6: Concentration in the Banking System
(June 30, 2012)

Indicators	Top 5 Banks	6-10 Banks	11-20 Banks	21-27 Banks	FBs	SBs	Percent Industry
Asset							
Share of Total Assets	51.9	22.1	17.6	3.8	2.8	1.8	100
Share of Total Investments	51.7	23.3	17.5	3.8	2.7	1.0	100
<i>of which investment in Government Securities</i>	79.0	85.4	82.5	85.9	100.0	89.4	82
Advances							
Advances:public	70.6	17.2	9.2	2.9	0.1	0.1	100.0
Advances:private	47.7	22.4	20.9	3.1	2.2	3.7	100.0
Sectoral Distribution of Loans							
Corporate Sector	50.4	22.6	21.5	3.1	2.3	0.2	100.0
SMEs	42.4	19.5	32.7	1.3	0.2	3.8	100.0
Agriculture	34.1	8.0	5.0	0.1	0.0	52.7	100.0
Consumer Finance	58.1	21.3	11.6	6.5	2.4	0.0	100.0
Commodity Financing	64.9	22.7	8.8	3.6	0.0	0.0	100.0
Staff Loans	58.6	17.9	13.9	3.2	2.8	3.6	100.0
Others	81.2	13.1	1.3	0.1	3.8	0.5	100.0
Total	52.5	21.3	18.4	3.0	1.8	3.0	100.0
NPLs / Gross Loans	13.9	17.0	19.6	8.2	11.1	30.4	15.9
Net NPLs / Capital	17.3	46.6	44.7	10.4	2.1	134.2	26.5
Liabilities							
Share of Total Deposits							
Customer Fixed Deposits	53.4	22.7	17.6	3.7	2.4	0.3	100.0
Customer CASA	45.5	22.3	23.5	5.0	3.5	0.1	100.0
Customer CASA	56.1	23.3	15.0	3.2	2.0	0.3	100.0
Customer Deposits others	41.0	31.7	24.4	1.6	0.8	0.5	100.0
Financial Institutions Remunerative Deposit	52.1	21.3	21.9	3.9	0.6	0.2	100.0
Financial Institutions Non-Remunerative De	93.8	2.5	1.1	1.3	1.3	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	15.7	12.5	12.2	27.4	31.0	10.9	15.1
Tier 1 Capital / RWA	13.4	9.6	11.1	27.7	30.8	5.4	13.0
Net Worth / Total Assets	10.3	6.8	7.7	14.2	17.6	7.6	9.3
Share of Risk Weighted Assets	54.1	18.7	18.7	3.2	2.8	2.6	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	70.9	15.2	7.7	1.8	1.8	2.6	100.0
Net Interest Income / Gross Income	73.4	74.3	65.0	79.6	73.3	62.7	72.3
Non-Interest Expense / Gross Income	26.6	25.7	35.0	20.4	26.7	37.3	27.7
Provision Expense to Gross Income	4.2	6.8	5.3	0.6	3.9	6.3	4.8
Liquidity							
Liquid Assets / Total Assets	42.1	43.6	40.5	47.4	67.4	23.8	42.7
Liquid Assets / Total Deposits	52.0	54.1	51.6	61.5	101.6	202.1	54.3
Advances to deposits ratio	51.9	49.7	53.9	45.8	39.7	535.9	52.5

* Un-audited results.

Asset Quality:

Table 1.7: Asset Quality Indicators of the Banking System

Banking System: Selected Indicators of Asset Quality

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
Advances	2,126,844	2,564,055	2,875,686	3,422,549	3,551,331	3,714,312	3,776,682	3,746,149	3,846,411	3,993,626
NPLs	177,433	176,766	217,998	359,238	446,005	547,770	579,197	607,145	608,748	634,790
Provision	136,264	137,672	187,603	249,914	311,588	365,521	393,226	405,440	417,134	420,864
Advances (net)	1,990,580	2,427,719	2,688,087	3,172,636	3,239,744	3,348,791	3,383,457	3,340,710	3,429,276	3,572,762
Net NPLs	41,169	39,094	30,395	109,324	134,417	182,249	185,972	201,705	191,614	213,926

* Un-audited results.

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

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
OAEM	6,890	12,660	8,999	11,558	12,152	13,601	16,686	15,560	12,623	17,429
Sub Standard	17,405	17,718	36,520	78,503	63,905	56,146	60,464	60,369	56,346	61,056
Doubtful	12,206	17,429	24,248	67,877	77,809	66,264	58,963	64,037	55,210	55,700
Loss	140,814	128,959	148,233	201,301	292,138	411,758	443,084	467,180	484,569	500,606
Total	177,315	176,766	217,999	359,238	446,005	547,770	579,197	607,145	608,748	634,790

* Un-audited results.

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

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
OAEM	64	176	715	743	-	-	-	-	-	-
Sub Standard	3,097	3,516	9,366	17,490	13,666	12,417	13,278	10,558	11,230	11,684
Doubtful	4,926	6,670	12,454	29,782	32,386	30,363	28,221	29,521	19,765	15,940
Loss	113,354	107,147	144,173	185,746	251,691	304,892	333,347	349,816	369,254	375,971
Total	121,441	117,508	166,708	233,761	297,743	347,673	374,847	389,895	400,249	403,596

* Un-audited results.

Category-wise Break up of Banks' Advances

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
PSCBs	378,514	465,065	526,566	629,389	700,902	716,562	777,606	785,014	800,568	866,735
LPBs	1,486,297	1,881,906	2,163,480	2,587,530	2,643,594	2,812,114	2,811,008	2,773,211	2,855,719	2,938,345
FBs	171,466	122,626	90,666	104,440	95,113	71,677	74,385	73,215	73,990	70,715
CBs	2,036,277	2,469,597	2,780,712	3,321,360	3,439,608	3,600,353	3,662,999	3,631,440	3,730,278	3,875,796
SBs	90,567	94,459	94,974	101,189	111,723	113,958	113,683	114,709	116,133	117,831
Industry	2,126,844	2,564,055	2,875,686	3,422,549	3,551,331	3,714,312	3,776,682	3,746,149	3,846,411	3,993,626

* Un-audited results.

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

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
PSCBs	38,018	41,841	44,054	102,656	118,400	164,195	166,915	186,606	171,411	196,399
LPBs	95,672	96,475	139,997	224,395	292,780	344,183	370,244	378,369	397,758	394,720
FBs	2,074	1,253	1,409	3,077	6,369	6,996	6,701	7,574	7,765	7,883
CBs	135,765	139,568	185,460	330,128	417,549	515,373	543,860	572,548	576,933	599,003
SBs	41,668	37,198	32,538	29,110	28,456	32,396	35,337	34,597	31,815	35,788
Industry	177,433	176,766	217,998	359,238	446,005	547,770	579,197	607,145	608,748	634,790

* Un-audited results.

Category-wise Banks' Provisions

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
PSCBs	32,999	35,349	39,204	68,723	80,305	88,836	89,848	93,582	97,872	98,158
LPBs	73,225	76,080	123,855	157,598	207,803	249,851	276,507	284,208	290,713	295,838
FBs	3,027	2,403	2,211	2,519	4,788	6,050	5,947	6,845	6,813	6,991
CBs	109,252	113,831	165,271	228,839	292,896	344,737	372,302	384,635	395,398	400,987
SBs	27,012	23,841	22,332	21,075	18,692	20,784	20,924	20,804	21,737	19,877
Industry	136,264	137,672	187,603	249,914	311,588	365,521	393,226	405,440	417,134	420,864

* Un-audited results.

Category-wise Banks' Advances (net of provisions)

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
PSCBs	345,514	429,716	487,362	560,666	620,596	627,726	687,759	691,432	702,696	768,577
LPBs	1,413,072	1,807,163	2,039,623	2,429,934	2,435,792	2,562,263	2,534,501	2,489,002	2,565,007	2,642,507
FBs	168,439	120,223	88,455	101,922	90,325	65,627	68,438	66,370	67,178	63,724
CBs	1,927,026	2,357,102	2,615,440	3,092,522	3,146,713	3,255,617	3,290,698	3,246,805	3,334,880	3,474,808
SBs	63,554	70,617	72,647	80,114	93,031	93,174	92,759	93,905	94,396	97,954
Industry	1,990,580	2,427,719	2,688,087	3,172,636	3,239,744	3,348,791	3,383,457	3,340,710	3,429,276	3,572,762

* Un-audited results.

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

	million Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
PSCBs	5,019	6,492	4,850	33,934	38,095	75,359	77,067	93,023	73,539	98,241
LPBs	22,447	20,395	16,142	66,797	84,977	94,332	93,737	94,161	107,045	98,882
FBs	(952)	(1,150)	(803)	558	1,581	946	754	729	952	892
CBs	26,513	25,737	20,189	101,289	124,653	170,637	171,558	187,913	181,536	198,016
SBs	14,655	13,356	10,206	8,035	9,764	11,612	14,414	13,792	10,078	15,911
Industry	41,169	39,094	30,395	109,324	134,417	182,249	185,972	201,705	191,614	213,926

* Un-audited results.

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

	amount in million Rupees, ratio in percent											
	Dec-10*			Jun-11*			Dec-11*			Jun-12*		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	2,329,440	357,717	15.4	2,406,141	383,212	15.9	2,419,390	414,240	17.1	2,583,699	439,543	17.0
SMEs Sector	346,986	97,205	28.0	302,552	96,330	31.8	303,685	95,501	31.4	257,815	96,478	37.4
Agriculture Sector	169,315	30,359	17.9	170,128	36,205	21.3	176,860	34,105	19.3	190,630	34,610	18.2
Consumer sector	259,625	43,879	16.9	248,616	45,603	18.3	242,235	44,965	18.6	245,191	44,406	18.1
<i>i. Credit cards</i>	26,244	5,114	19.5	24,989	5,291	21.2	23,406	4,822	20.6	23,183	4,873	21.0
<i>ii. Auto loans</i>	57,341	5,839	10.2	50,659	5,137	10.1	46,785	4,868	10.4	45,496	4,731	10.4
<i>iii. Consumer durable</i>	1,003	109	10.8	687	108	15.7	126	100	79.1	135	93	68.9
<i>iv. Mortgage loans</i>	65,330	15,506	23.7	60,720	16,509	27.2	57,774	16,534	28.6	55,216	16,767	30.4
<i>v. Other personal loans</i>	109,707	17,311	15.8	111,560	18,557	16.6	114,144	18,642	16.3	121,160	17,942	14.8
Commodity financing	457,247	5,907	1.3	487,560	5,323	1.1	437,555	4,883	1.1	535,897	6,246	1.2
Staff Loans	77,535	1,293	1.7	76,745	1,283	1.7	75,771	1,395	1.8	80,838	1,463	1.8
Others	74,164	11,410	15.4	84,942	11,241	13.2	90,652	12,056	13.3	99,557	12,045	12.1
Total	3,714,312	547,770	14.7	3,776,682	579,197	15.3	3,746,149	607,145	16.2	3,993,626	634,790	15.9

* Un-audited results.

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

	amount in million Rupees, ratio in percent											
	Dec-10*			Jun-11*			Dec-11*			Jun-12*		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	220,907	14,511	6.6	232,221	17,042	7.3	312,087	36,504	11.7	350,683	37,133	10.6
Automobile/Transportation	47,709	10,987	23.0	50,828	10,752	21.2	53,727	10,928	20.3	56,011	11,050	19.7
Cement	94,983	17,570	18.5	81,305	18,731	23.0	81,119	18,804	23.2	63,352	17,989	28.4
Chemical & Pharmaceuticals	143,357	11,396	7.9	144,834	12,972	9.0	146,899	13,821	9.4	153,278	14,310	9.3
Electronics	61,619	23,730	38.5	58,883	23,287	39.5	60,347	30,358	50.3	55,164	24,485	44.4
Financial	41,548	7,907	19.0	51,821	7,751	15.0	70,533	8,424	11.9	77,027	10,051	13.0
Individuals	446,106	71,784	16.1	425,462	73,751	17.3	336,181	53,521	15.9	337,424	54,166	16.1
Insurance	1,470	1	0.1	1,056	1	0.1	508	1	0.2	684	1	0.1
Others	1,504,600	188,026	12.5	1,534,503	196,971	12.8	1,519,573	210,332	13.8	1,638,085	229,317	14.0
Production/Transmission of Energy	350,434	13,283	3.8	380,260	17,670	4.6	369,929	14,934	4.0	483,109	20,377	4.2
Shoes & Leather garments	22,850	2,859	12.5	25,724	3,235	12.6	30,930	3,128	10.1	24,513	3,351	13.7
Sugar	73,565	14,245	19.4	122,089	14,083	11.5	84,022	12,233	14.6	122,274	11,544	9.4
Textile	705,164	171,472	24.3	667,697	182,951	27.4	680,293	194,158	28.5	632,023	201,018	31.8
Total	3,714,312	547,770	14.7	3,776,682	579,197	15.3	3,746,149	607,145	16.2	3,993,626	634,790	15.9

* Un-audited results.

Soundness & Resilience:

Table 1.10: Category-wise Profitability of the Banking System

	billion Rupees									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
Profit Before Tax										
PSCBs	22.8	31.5	33.2	6.6	16.8	22.5	12.6	24.9	7.7	13.9
LPBs	60.5	85.6	69.5	52.5	60.5	83.4	60.9	136.4	39.8	80.3
FBs	11.6	6.3	2.4	0.0	(0.9)	2.2	2.6	5.6	1.1	1.8
CBs	94.9	123.5	105.2	59.0	76.5	108.2	76.2	167.0	48.5	96.0
SBs	(1.1)	0.1	1.7	4.2	4.2	3.1	1.1	2.6	(0.6)	2.6
All Banks	93.8	123.6	106.9	63.2	80.7	111.3	77.3	169.5	47.9	98.6
Profit After Tax										
PSCBs	15.5	21.2	23.9	5.6	14.4	12.0	8.4	16.3	5.2	9.1
LPBs	41.1	59.1	47.3	34.7	39.3	50.2	39.3	88.8	25.6	52.1
FBs	8.0	4.3	1.1	0.6	(0.8)	1.4	1.9	3.6	0.6	0.7
CBs	64.6	84.6	72.2	41.0	52.8	63.5	49.7	108.8	31.4	61.9
SBs	(1.3)	(0.5)	0.9	2.3	1.6	1.9	1.2	1.6	(0.4)	1.7
All Banks	63.3	84.1	73.1	43.3	54.4	65.4	50.8	110.4	31.0	63.7

* Un-audited results.

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

	Percent									
	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
Before Tax ROA										
PSCBs	3.3	4.0	3.5	0.6	1.5	1.8	1.8	1.7	1.9	1.8
LPBs	2.7	3.1	2.0	1.3	1.3	1.7	2.2	2.4	2.5	2.5
FBs	3.6	3.2	1.5	0.0	-0.3	0.3	2.2	2.3	1.7	1.4
CBs	2.9	3.2	2.3	1.1	1.3	1.6	2.1	2.2	2.4	2.3
SBs	-1.0	-1.3	1.4	3.2	3.1	2.4	1.1	1.8	-1.9	3.1
All Banks	2.8	3.1	2.2	1.2	1.3	1.7	2.1	2.2	2.5	2.4
Before Tax ROE (based on Equity plus Surplus on Revaluation)										
PSCBs	30.7	32.4	27.2	5.2	13.3	16.3	16.6	15.9	18.6	16.9
LPBs	40.1	36.2	20.4	12.9	13.2	16.8	23.8	25.8	28.0	27.9
FBs	38.9	30.0	13.1	0.0	-2.4	2.7	14.8	14.5	10.1	8.4
CBs	37.2	34.7	21.8	10.6	12.4	16.2	21.8	23.1	25.0	24.5
SBs	-	-	-	-	-	-	-	-	-	-
All Banks	38.2	35.2	22.6	11.4	13.2	16.7	21.8	23.4	26.3	25.9

* Un-audited results.

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

amount in billion Rupees, share in percent

Items	Dec-09		Dec-10		Jun-11		Dec-11		Mar-12		Jun-12	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	412.1	69.7	404.1	63.9	214.1	59.5	422.7	56.6	104.3	53.7	211.8	54.1
Investments	148.4	25.1	198	31	131.6	36.6	297.1	39.8	85.3	43.9	169.7	43.3
Deposits, repo and others	30.6	5.2	30.4	4.8	14.3	4.0	26.6	3.6	4.8	2.5	10.3	2.6
Total	591.1	100	633	100	359.9	100.0	746.5	100.0	194.4	100.0	391.8	100.0

* Un-audited results.

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

	CY05	CY06	CY07	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*
Less than 10	9	7	9	9	6	6	5	5	5	5
10 to 15	13	15	12	10	15	12	12	12	12	11
Over 15	17	17	18	21	19	20	21	21	21	22
Total	39	39	39	40	40	38	38**	38	38	38

* Un-audited results.

**While amalgamation of MyBank with and into Summit bank Ltd came into effect on Jun 29, 2011, both banks reported their results for Jun-11 quarter separately.

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs
(June 30, 2012)

million Rupees

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs	
Equity								
1.1	Fully Paid-up Capital/Capital Deposited with SBP	503,807	43,096	360,079	40,285	15,351	458,811	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	-	-	-	-	-	-	-
1.4	General Reserves as disclosed on the Balance Sheet (including statutory reserve)	157,571	21,810	118,923	149	10,669	151,552	6,019
1.5	Un-appropriated/Unremitted profits (net of accumulated losses, if any)	161,103	49,490	95,487	2,175	8,986	156,138	4,739
1.6	Sub-Total (1.1 to 1.5)	787,219	131,396	522,227	42,609	35,006	731,238	59,167
Deductions								
1.7	Goodwill	41,679	1,066	40,258	300	0	41,624	56
1.8	Shortfall in Provisions required against Classified assets	9,536	5,253	3,861	422	-	9,536	-
1.9	Deficit on account of revaluation of AFS investment	1,035	279	105	248	28	660	375
1.10	Any increase in equity capital resulting from a securitization transaction	-	-	-	0	-	0	-
1.11	Investments in TFCs of other banks	2,912	-	43	-	-	43	2,869
1.12	Other Deductions	15,589	3,004	10,934	-	103	14,060	1,548
1.13	Sub-Total (1.7 to 1.12)	70,789	9,602	55,240	971	130	65,923	4,847
1.14	Total Eligible Tier 1 capital(1.6 less 1.13)	716,429	121,794	466,988	41,638	34,876	665,315	54,320
Supplementary Capital								
2.1	Freely available General Provisions or reserves for loan losses-up to maximum of 1.25% of Risk Weighted Assets	15,750	5,095	8,717	289	1,474	15,575	175
2.2	Revaluation reserves eligible upto 45%	40,025	11,698	25,012	0	2,358	39,068	958
2.3	Foreign Exchange Translation Reserves	27,948	6,898	21,050	-	-	27,948	-
2.4	Undisclosed reserves	-	-	-	-	-	-	-
2.5	Subordinated debt-up to maximum of 50% of total equity	37,526	-	34,322	-	3,204	37,526	-
2.6	Total Tier 2 Supplementary Capital(2.1 to 2.5)	121,190	23,692	89,041	289	7,036	120,117	1,132
Deductions								
2.7	Other deductions	15,589	3,004	10,934	-	103	14,060	1,548
2.8	Total Deductions	15,589	3,004	10,934	-	103	14,060	1,548
2.9	Total eligible tier 2 capital	105,602	20,688	78,107	289	6,933	106,057	(415)
2.10	Eligible tier 3							
2.11	Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)	105,602	20,688	78,107	289	6,933	106,017	(415)
2.13	TOTAL CAPITAL (1.14 plus 2.9)	825,217	142,482	545,094	41,927	41,809	771,332	53,905
Risk Weighted Amounts								
3.1	Total Credit Risk Weighted Assets	3,935,724	826,073	2,841,072	99,723	106,874	3,873,742	65,142
3.2	Total Market Risk Weighted Assets	332,894	41,395	267,347	7,806	257	316,804	16,101
3.3	Total Operational Risk Assets	737,573	118,955	558,604	27,446	19,468	724,472	13,173
3.4	Total Risk Weighted Amount	5,009,435	986,423	3,667,023	134,976	126,598	4,915,019	94,416
Capital Adequacy Ratios								
4.1	Credit Risk Capital Adequacy Ratio	14.3%	12.3%	12.7%	30.8%	27.5%	13.5%	57.5%
4.2	Tier 1 capital to Total Risk Weighted Amount	16.5%	14.4%	14.9%	31.1%	33.0%	15.7%	57.1%
4.3	Total Capital Adequacy Ratio	2.1%	2.1%	2.1%	0.2%	5.5%	2.2%	-0.4%
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	24,245	4,520	18,659	-	205	23,385	860
5.2	Significant minority investments in banking, securities and other financial entities	5,755	1,488	2,205	-	-	3,693	2,062
5.3	Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)	537	-	364	-	-	364	173
5.4	Significant minority and majority investments in commercial entities exceeding 15% of Bank's Capital	637	-	637	-	-	637	-
5.5	Securitization exposure subject to deduction (para 4.3.1 of instructions)	-	-	-	-	-	-	-
5.6	Others	41	-	41	-	-	41	-
5.7	Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital (5.1 to 5.6)	31,215	6,008	21,907	-	205	28,120	3,095

* Un-audited results.

Table 1.15: Stress Testing Results of the Banking System
(June 30, 2012)

Shock Details		Number of Banks with CAR*			
		< 0%	0% - 10%	> 10%	
Pre-Shock Position		0	4	33	
Credit Shocks		Nature of Shock	< 0%	0% - 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	8	28
C-2	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	0	4	33
C-3	Default of top 3 private sector individual borrowers (fund based exposures only) of the banks.	Hypothetical	1	5	31
C-4	Default of top 3 private sector Individuals (both fund based and non-fund based exposures) of the banks.	Hypothetical	1	5	31
C-5	Increase in provisions against NPLs equivalent to 50% of Net NPLs.	Hypothetical	2	3	32
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	2	4	31
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	4	32
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	0	4	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	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	33
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical	NPLR 15.8	Critical NPLR 54.9	Difference 39.2
Market Shocks			< 0%	0% - 10%	> 10%
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	Hypothetical	0	5	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	0	5	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	5	32
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	0	4	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	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-Jan09).	Historical	0	4	33
EQ-1	Fall in general equity prices by 41.4% (Oct08-Jan09).	Historical	0	5	32
EQ-2	Fall in general equity prices by 50%.	Hypothetical	0	5	32
Combined Credit & Market Shocks			< 0%	0% - 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	2	7	28
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	14	22
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
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
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
			0	0	37

* Excluding IDBP, which has negative equity and is in process of liquidation.

Table 1.16: List of Banks

2009	2010	Dec-11	Jun-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>	<i>AlBaraka Bank (Pakistan) Ltd.*</i>	<i>AlBaraka Bank (Pakistan) Ltd.*</i>
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>	<i>Burj Bank Ltd. #</i>
<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 (formerly Arif Habib Bank)***
<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.	Oman International Bank 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	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.
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.

** 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 has been changed to "Burj Bank Ltd." vide BPRD notification dated July 09, 2011.

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

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

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

2. Islamic Banking

Table 2.1: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches
(June 30, 2012)

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking	million Rupees	
				Absolute change QoQ	YoY
ASSETS					
Cash & Balances With Treasury Banks	31,382	14,749	46,131	8,939	6,727
Balances With Other Banks	9,888	10,570	20,458	(156)	1,087
Due from Financial Institutions	16,968	2,200	19,168	(1,363)	12
Investments - Net	218,788	126,891	345,679	52,780	114,401
Financing - Net	121,411	75,424	196,834	2,288	8,223
Operating Fixed Assets	11,166	4,789	15,956	998	2,241
Deferred Tax Assets	2,778	44	2,822	(366)	441
Other Assets	44,960	19,156	64,116	4,226	17,555
TOTAL ASSETS	457,342	253,823	711,165	67,345	150,688
LIABILITIES	-	-	-	-	-
Bills Payable	6,159	1,704	7,863	710	2,152
Due to Financial Institution	9,893	8,158	18,051	(6,857)	(5,911)
Deposits And Other Accounts	390,082	212,438	602,521	72,279	150,393
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	1	-	1	(2)	(10)
Deferred Tax Liabilities	-	1	1	-	(3)
Other Liabilities	12,067	11,693	23,760	(238)	(3,418)
TOTAL LIABILITIES	418,203	233,995	652,197	65,893	143,202
NET ASSETS	39,139	19,828	58,968	1,452	7,486
NET ASSETS REPRESENTED BY: -	-	-	-	-	-
Share Capital	37,435	8,923	46,358	50	1,194
Reserves	1,251	11	1,262	191	839
Unappropriated Profit	383	10,288	10,671	1,551	5,898
Share Holders' Equity	39,069	19,223	58,292	1,792	7,930
Surplus/Deficit On Revaluation Of Assets	70	606	676	(339)	(444)
TOTAL	39,139	19,828	58,968	1,452	7,486
PROFIT AND LOSS STATEMENT					
	Islamic Banks	Islamic Banking Branches	Islamic Banking	Absolute change YoY	
Mark-Up Income	20,901	12,076	32,977	4,901	
Mark-Up Expenses	11,981	7,061	19,042	3,113	
Net Mark-Up	8,920	5,015	13,935	1,789	
Provisions & Bad Debts Written Off Directly/(Reversals)	589	(372)	217	(503)	
Net Mark-Up After Provision	8,331	5,387	13,718	2,292	
Fees, Commission & Brokerage Income	804	590	1,394	356	
Dividend Income	393	92	485	60	
Income From Dealing In Foreign Currencies	395	69	465	(168)	
Other Income	772	334	1,106	646	
Total Non - Markup	2,365	1,085	3,450	893	
Administrative Expenses	7,511	3,574	11,085	2,165	
Other Expenses	33	126	159	119	
Total Non-Markup	7,544	3,700	11,244	2,284	
Profit before Tax and Extra ordinary Items	3,152	2,772	5,923	901	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	3,152	2,772	5,923	901	
Less: Taxation	1,097	42	1,139	123	
PROFIT/ (LOSS) AFTER TAX	2,054	2,730	4,784	777	

* Un-audited results.

Table 2.2: Financial Soundness Indicators of Islamic Banking*

	Percent										
	Dec-09*	Mar-10*	Jun-10*	Sep-10*	Dec-10*	Mar-11*	Jun-11*	Sep-11*	Dec-11*	Mar-12*	Jun-12*
Capital											
Total Capital to Total RWA**	18.5	18.2	17.2	17.3	16.8	17.0	18.7	19.1	18.0	17.3	18.1
Tier 1 Capital to Total RWA**	18.4	18.1	17.1	16.9	16.3	16.5	18.2	18.4	17.2	16.6	17.4
Capital to Total Assets	11.4	11.4	10.4	10.3	9.7	9.5	9.2	9.5	8.7	8.9	8.3
Asset Quality											
NPLs to Total Loans	6.3	7.3	6.5	8.4	7.3	8.0	7.5	8.4	7.6	8.4	8.8
Net NPLs to Net Loans	3.1	3.8	2.8	4.1	3.2	3.4	3.2	3.3	2.9	3.3	3.8
Provision to NPLs	51.7	50.0	58.8	54.1	58.6	58.7	60.0	62.4	63.0	62.5	59.5
Earnings											
ROA before Tax	0.7	0.9	0.9	0.6	0.6	1.8	2.0	2.0	1.9	1.9	1.8
ROA after Tax	0.6	0.8	0.8	0.6	0.6	1.4	1.6	1.7	1.6	1.6	1.4
ROE (Average Equity including revaluation surplus/ deficit) before Tax	5.9	7.7	8.2	5.5	5.9	18.3	20.7	21.3	20.8	21.1	20.6
ROE (Average Equity including revaluation surplus/ deficit) after Tax	4.6	7.0	6.9	5.3	5.2	15.0	16.5	17.6	17.3	17.8	16.6
Net Mark-Up Income to Gross Income	79.4	81.1	80.7	80.0	78.5	80.8	82.6	81.9	82.4	79.7	80.2
Non Mark-Up Income to Gross Income	20.6	18.9	19.3	20.0	21.5	19.2	17.4	18.1	17.6	20.3	19.8
Operating Expense to Gross Income	70.3	70.2	71.8	73.9	72.6	62.3	60.9	58.6	60.4	62.3	64.7
Liquidity											
Loans to Deposits	54.3	53.9	47.8	45.2	46.2	45.1	41.7	38.3	38.4	36.7	32.7

* Un-audited results.

**Ratios are based on Islamic banks data only (i.e. excluding Islamic banking branches of conventional banks).

Table 2.3: List of Islamic Banks

As of March 31, 2012		As of June 30, 2012	
Islamic Banks		Islamic Banks	
1	AlBaraka Bank (Pakistan) Limited	1	AlBaraka Bank (Pakistan) Limited
2	BankIslami Pakistan Limited	2	BankIslami Pakistan Limited
3	Burj Bank Limited	3	Burj Bank Limited
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 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 Limited	12	United Bank Limited
Grand Total 17 (5+12)		Grand Total 17 (5+12)	

3. Development Finance Institutions

Table 3.1: Balance Sheets and Income Statements of DFIs
(June 30, 2012)

Financial Position	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*	million Rupees	
								Absolute change QoQ	YoY
ASSETS									
Cash & Balances With Treasury Banks	701	1,716	1,761	1,766	2,341	1,838	481	(1,357)	(1,285)
Balances With Other Banks	10,905	6,713	2,545	758	1,419	835	2,522	1,687	1,764
Lending To Financial Institutions	8,245	12,085	8,971	2,253	2,908	4,263	3,172	(1,091)	919
Investments - Net	38,536	62,102	64,395	72,055	81,495	84,858	88,005	3,148	15,951
Advances - Net	36,673	41,416	45,410	47,394	46,499	46,678	46,737	59	(657)
Operating Fixed Assets	2,918	3,098	3,046	2,944	2,925	2,970	2,960	(10)	16
Deferred Tax Assets	790	1,277	1,318	1,193	1,198	1,207	1,219	11	26
Other Assets	4,522	3,786	6,814	5,951	5,786	5,403	5,572	169	(378)
TOTAL ASSETS	103,290	132,193	134,261	134,312	144,571	148,052	150,669	2,617	16,356
LIABILITIES									
Bills Payable	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	43,838	51,522	50,306	51,789	64,885	64,314	67,693	3,380	15,904
Deposits And Other Accounts	5,881	18,074	15,856	15,841	12,074	14,853	14,081	(772)	(1,760)
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	36	30	15	12	19	17	14	(3)	2
Deferred Tax Liabilities	-	2	51	76	24	755	719	(36)	644
Other Liabilities	4,841	5,814	8,522	7,167	7,202	7,623	7,537	(85)	371
TOTAL LIABILITIES	54,595	75,442	74,751	74,884	84,204	87,562	90,045	2,483	15,161
NET ASSETS	48,695	56,751	59,510	59,428	60,367	60,490	60,624	134	1,195
NET ASSETS REPRESENTED BY: -									
Share Capital	42,750	47,269	48,385	48,409	48,627	48,627	48,627	-	218
Reserves	11,610	7,250	7,211	6,930	7,210	5,905	6,018	112	(913)
Unappropriated Profit	(5,008)	342	2,602	3,064	3,230	4,389	4,776	387	1,712
Share Holders' Equity	49,352	54,860	58,198	58,403	59,068	58,922	59,421	499	1,018
Surplus/Deficit On Revaluation Of Assets	(657)	1,891	1,312	1,025	1,299	1,568	1,203	(365)	178
TOTAL	48,695	56,751	59,510	59,428	60,367	60,490	60,624	134	1,195
OPERATING POSITION									
	CY08	CY09	Dec-10	Jun-11*	Dec-11*	Mar-12*	Jun-12*	Change YoY	
Mark-Up/ Return/Interest Earned	10,350	12,592	13,785	7,190	14,841	3,658	7,501	311	
Mark-Up/ Return/Interest Expenses	5,873	6,720	7,317	3,814	8,030	2,175	4,463	650	
Net Mark-Up / Interest Income	4,478	5,872	6,468	3,376	6,810	1,483	3,038	(339)	
Provisions & Bad Debts Written Off Directly/(Reversed)	6,159	3,133	790	342	828	(27)	(129)	(471)	
Net Mark-Up / Interest Income After Provision	(1,681)	2,739	5,678	3,035	5,983	1,510	3,167	132	
Fees, Commission & Brokerage Income	123	191	79	42	123	15	56	14	
Dividend Income	669	423	484	228	855	168	223	(5)	
Income From Dealing In Foreign Currencies	560	20	-	2	63	15	73	71	
Other Income	6,412	844	904	235	379	288	593	358	
Total Non - Markup / Interest Income	7,763	1,479	1,468	507	1,421	486	945	438	
	6,082	4,217	7,146	3,542	7,403	1,996	4,112	570	
Administrative Expenses	2,413	2,647	2,878	1,425	3,164	706	1,547	122	
Other Expenses	2,022	62	(5)	76	1,017	11	18	(58)	
Total Non-Markup/Interest Expenses	4,435	2,709	2,873	1,501	4,181	717	1,565	64	
Profit before Tax and Extra ordinary Items	1,647	1,508	4,273	2,041	3,222	1,279	2,547	506	
Extra ordinary/unusual Items -- Gain/(Loss)	(48)	(25)	-	-	-	-	-	-	
Profit/ (Loss) Before Taxation	1,696	1,533	4,273	2,041	3,222	1,279	2,547	506	
Less: Taxation	886	630	1,561	883	1,645	386	754	(129)	
Profit/ (Loss) after Taxation	810	904	2,712	1,158	1,577	893	1,793	635	

* Un-audited results.

Table 3.2: Financial Soundness Indicators of DFIs

	CY08	CY09	Dec-10*	Jun-11*	Dec-11*	Mar-12*	Jun-12*	Percent
Capital								
Total Capital to Total RWA	53.4	52.5	54.4	56.7	59.5	56.5	57.1	
Tier 1 Capital to Total RWA	53.3	52.4	54.9	57.2	57.9	57.2	57.5	
Capital to Total Assets	47.1	42.9	44.3	44.2	41.8	40.9	40.2	
Asset Quality								
NPLs to Total Loans	27.0	27.1	26.6	26.7	28.4	29.6	32.3	
Net NPLs to Net Loans	11.2	10.1	10.9	11.4	13.1	58.6	52.9	
Provision to NPLs	65.9	69.8	66.2	64.7	62.0	14.8	18.3	
Net NPLs to Capital	8.4	7.4	8.3	9.1	10.1	11.4	14.1	
Earnings								
ROA before Tax	1.5	1.3	3.2	3.1	2.4	3.5	3.4	
ROA after Tax	0.7	0.8	2.0	1.7	1.2	2.4	2.4	
ROE (Average Equity including revaluation surplus/ deficit) before Tax	3.4	2.9	7.3	6.9	5.4	8.5	8.4	
ROE (Average Equity including revaluation surplus/ deficit) after Tax	1.6	1.7	4.6	3.9	2.6	5.9	5.9	
Net Interest Income to Gross Income	34.8	79.9	81.5	86.9	82.7	75.3	76.3	
Operating Expense to Gross Income	22.7	36.9	36.2	38.7	50.8	36.4	39.3	
Liquidity								
Loans to Deposits	622.9	229.2	286.4	299.2	385.1	314.3	331.9	
Liquid Assets/Total Assets	31.2	35.9	30.9	33.5	40.0	41.2	42.3	
Liquid Assets/Total Deposits	547.3	262.4	261.6	284.3	479.5	410.9	453.0	

* Un-audited results.

Table 3.3: List of Development Finance Institutions

As of March 31, 2012	As of June 30, 2012
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