

Quarterly Compendium:

Statistics of the Banking System

[March 2013]

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/ DFIs.

1. Statistics of the Banking System

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

	PKR billion								
	CY06	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
Total Assets	4,353	5,172	5,628	6,516	7,117	8,171	8,386	9,761	9,735
Investments (net)	833	1,276	1,087	1,737	2,157	3,055	3,188	4,009	4,160
Advances (net)	2,428	2,688	3,173	3,240	3,358	3,349	3,429	3,760	3,731
Deposits	3,255	3,854	4,218	4,786	5,451	6,244	6,315	7,301	7,236
Equity	402	544	563	660	695	784	787	882	864
Profit Before Tax (ytd)	124	107	63	81	105	170	48	187	42
Profit After Tax (ytd)	84	73	43	54	65	112	31	121	28
Provisioning Charges (ytd)	22	60	106	97	75	50	6	32	5
Non-Performing Loans	177	218	359	446	556	592	609	607	613
Non-Performing Loans (net)	39	30	109	134	185	182	192	171	172

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

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

	Percent										
	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13			
Growth Rates	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	18.8	8.8	15.8	9.2	14.8	5.7	15.0	7.2	18.9	(0.3)	16.1
Loans (Net)	10.7	18.0	2.1	3.7	(0.3)	2.4	(0.2)	6.0	12.6	(0.8)	8.8
Deposits	18.4	9.4	13.5	13.9	14.5	8.1	14.5	8.3	17.0	(0.9)	14.6
Investments (Net)	53.1	(14.8)	59.9	24.2	41.6	7.3	42.5	6.4	31.3	3.8	30.5
Equity	35.3	3.4	17.3	5.2	12.9	4.1	12.4	3.1	12.5	(2.0)	9.7
KEY FSIs:	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13			
Capital Adequacy Ratio	12.3	12.2	14.0	13.9	15.1	14.7	15.4	15.1			
Capital to Total Assets	10.5	10.0	10.1	9.8	9.6	9.4	9.0	8.9			
NPLs to Loans (Gross)	7.6	10.5	12.6	14.9	15.7	15.8	14.5	14.7			
Net NPLs to Net Loans	1.1	3.4	4.1	5.5	5.4	5.6	4.6	4.6			
ROA (Before Tax)	2.2	1.2	1.3	1.5	2.2	2.5	2.1	1.8			
ROE^ (Before Tax)	22.6	11.4	13.2	15.5	23.0	26.3	22.9	20.3			
Liquid Assets/ Total Deposits	45.1	37.7	44.5	47.1	59.5	58.5	63.3	63.8			
Advances to Deposit Ratio	69.7	75.2	67.7	61.6	53.6	54.3	51.5	51.6			

^ Based on Average Equity plus Surplus on Revaluation.

Table 1.3: Group wise Balance Sheet and Income Statement of Banks
March 31, 2013 (Un-audited)

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	million Rupees	
							Absolute change	
							QoQ	YoY
ASSETS								-
Cash & Balances With Treasury Banks	117,849	525,450	38,520	681,819	2,846	684,665	(121,007)	(5,478)
Balances With Other Banks	33,543	120,015	3,348	156,907	4,631	161,537	(30,061)	3,639
Lending To Financial Institutions	19,884	149,141	34,075	203,101	1,522	204,623	34,993	19,467
Investments - Net	542,628	3,491,575	94,244	4,128,448	31,224	4,159,672	150,459	971,604
Advances - Net	846,170	2,731,404	54,953	3,632,528	98,752	3,731,280	(29,009)	302,004
Operating Fixed Assets	34,696	208,612	1,607	244,915	4,776	249,692	2,014	11,253
Deferred Tax Assets	27,387	48,001	4,410	79,798	924	80,722	5,180	(2,132)
Other Assets	127,445	311,415	8,783	447,643	15,056	462,699	(38,520)	48,373
TOTAL ASSETS	1,749,604	7,585,613	239,940	9,575,158	159,732	9,734,890	(25,952)	1,348,730
LIABILITIES								-
Bills Payable	18,299	88,929	5,882	113,110	698	113,808	3,731	14,246
Borrowings From Financial Institution	133,964	775,488	41,328	950,780	84,136	1,034,916	(755)	305,556
Deposits And Other Accounts	1,304,323	5,784,077	132,449	7,220,848	15,280	7,236,129	(64,559)	920,767
Sub-ordinated Loans	-	52,539	-	52,539	3,405	55,944	784	29
Liabilities Against Assets Subject To Finance Lease	20	-	7	27	10	37	(16)	(62)
Deferred Tax Liabilities	6,525	12,004	65	18,595	266	18,860	936	4,440
Other Liabilities	112,995	237,387	19,054	369,437	41,843	411,280	51,836	27,036
TOTAL LIABILITIES	1,576,126	6,950,425	198,785	8,725,336	145,638	8,870,974	(8,042)	1,272,012
NET ASSETS	173,479	635,189	41,155	849,823	14,094	863,916	(17,909)	76,718
NET ASSETS REPRESENTED BY:								-
Share Capital	44,284	365,723	40,909	450,915	15,351	466,267	2,619	11,633
Reserves	52,633	107,049	155	159,837	11,033	170,870	15,583	29,437
Unappropriated Profit	38,766	101,314	165	140,245	(17,704)	122,541	(32,069)	14,883
Share Holders' Equity	135,683	574,087	41,228	750,998	8,680	759,678	(13,867)	55,953
Surplus/Deficit On Revaluation Of Assets	37,796	61,102	(73)	98,825	5,414	104,239	(4,043)	20,765
TOTAL	173,479	635,189	41,155	849,823	14,094	863,916	(17,909)	76,718
PROFIT AND LOSS STATEMENT								
	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	33,904	150,757	3,958	188,620	4,713	193,332	(1,032)	
Mark-Up/ Return/Interest Expenses	23,142	87,319	1,795	112,256	1,260	113,517	2,481	
Net Mark-Up / Interest Income	10,763	63,438	2,163	76,363	3,452	79,816	(3,513)	
Provisions & Bad Debts Written Off Directly/(Reversals)	841	3,706	(324)	4,223	1,254	5,477	(586)	
Net Mark-Up / Interest Income After Provision	9,922	59,732	2,486	72,140	2,198	74,338	(2,927)	
Fees, Commission & Brokerage Income	2,810	10,984	358	14,153	32	14,184	1,900	
Dividend Income	1,233	2,966	-	4,199	113	4,312	(1,876)	
Income From Dealing In Foreign Currencies	1,013	2,854	148	4,015	1	4,016	(1,917)	
Other Income	1,685	6,119	253	8,057	1,006	9,063	3,332	
Total Non - Markup / Interest Income	6,741	22,924	759	30,424	1,151	31,575	1,440	
Administrative Expenses	16,663	82,656	3,245	102,564	3,349	105,913	(1,487)	
Other Expenses	135	431	4	570	(7)	563	(175)	
Total Non-Markup/Interest Expenses	11,185	48,236	2,040	61,462	2,625	64,087	4,571	
Profit before Tax and Extra ordinary Items	5,478	34,420	1,205	41,102	724	41,826	(6,058)	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	0.35	0.35	-26.90%	
PROFIT/ (LOSS) BEFORE TAXATION	5,478	34,420	1,205	41,102	723	41,825	(6,058)	
Less: Taxation	1,680	11,732	468	13,880	132	14,012	(2,823)	
PROFIT/ (LOSS) AFTER TAX	3,798	22,687	737	27,222	591	27,813	(3,235)	

Table 1.4: Financial Soundness Indicators

Indicators	Percent								
	CY06	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
CAPITAL ADEQUACY									
Risk Weighted CAR*									
Public Sector Commercial Banks	15.2	16.1	13.4	15.1	14.7	16.5	15.1	14.8	15.0
Local Private Banks	12.7	11.8	11.9	13.9	13.6	14.4	14.2	15.1	14.6
Foreign Banks	15.0	14.6	21.8	23.0	23.8	31.3	29.6	30.7	33.4
Commercial Banks	13.3	12.8	12.6	14.5	14.1	15.3	14.8	15.4	15.1
Specialized Banks	-8.3	-6.2	-4.9	-1.5	4.7	8.9	9.4	12.4	12.5
All Banks	12.7	12.3	12.2	14.0	13.9	15.1	14.7	15.4	15.1
Tier 1 Capital to RWA									
Public Sector Commercial Banks	11.1	12.2	10.9	12.6	12.2	14.4	12.8	12.4	12.3
Local Private Banks	10.4	9.9	10.0	11.4	11.4	12.3	12.1	12.5	12.3
Foreign Banks	14.3	14.0	21.3	22.5	23.5	31.1	29.4	30.5	33.3
Commercial Banks	10.8	10.5	10.6	12.0	12.0	13.3	12.8	13.0	12.8
Specialized Banks	-13.3	-12.5	-10.1	-5.8	-0.9	3.4	3.7	6.9	6.8
All Banks	10.0	10.0	10.1	11.6	11.6	13.0	12.5	12.8	12.7
Capital to Total Assets									
Public Sector Commercial Banks	12.2	13.7	10.7	11.3	11.7	10.6	10.6	9.9	9.9
Local Private Banks	9.2	10.2	10.0	9.9	9.3	9.2	8.9	8.6	8.4
Foreign Banks	10.1	11.2	14.5	14.8	14.8	16.7	16.4	16.6	17.2
Commercial Banks	9.9	10.9	10.3	10.4	9.9	9.7	9.4	9.0	8.9
Specialized Banks	-8.0	-5.4	-3.2	-1.7	1.2	5.4	6.5	8.7	8.8
All Banks	9.4	10.5	10.0	10.1	9.8	9.6	9.4	9.0	8.9
ASSET QUALITY									
NPLs to Total Loans									
Public Sector Commercial Banks	9.0	8.4	16.3	16.9	22.9	21.1	21.4	17.2	17.3
Local Private Banks	5.2	6.5	8.7	11.1	12.5	13.8	13.9	13.2	13.5
Foreign Banks	1.0	1.6	2.9	6.7	9.5	10.4	10.5	13.4	11.1
Commercial Banks	5.7	6.7	9.9	12.1	14.5	15.3	15.5	14.2	14.4
Specialized Banks	39.1	34.3	28.8	25.5	28.7	30.1	27.4	25.4	25.7
All Banks	6.9	7.6	10.5	12.6	14.9	15.7	15.8	14.5	14.7
Provision to NPLs									
Public Sector Commercial Banks	84.5	89.0	66.9	67.8	52.4	58.2	57.1	61.6	62.5
Local Private Banks	78.7	88.5	70.2	71.0	73.2	74.6	73.1	76.1	75.6
Foreign Banks	191.7	157.0	81.9	75.2	86.6	89.3	87.7	93.9	92.7
Commercial Banks	81.5	89.1	69.3	70.1	66.9	69.9	68.5	72.2	72.1
Specialized Banks	64.1	68.6	72.4	65.7	63.4	59.1	68.3	64.3	68.2
All Banks	77.8	86.1	69.6	69.9	66.7	69.3	68.5	71.8	71.9
Net NPLs to Net Loans									
Public Sector Commercial Banks	1.5	1.0	6.1	6.1	12.4	10.1	10.5	7.4	7.3
Local Private Banks	1.1	0.8	2.7	3.5	3.7	3.9	4.2	3.5	3.7
Foreign Banks	-1.0	-0.9	0.5	1.8	1.4	1.2	1.4	0.9	0.9
Commercial Banks	1.1	0.8	3.3	4.0	5.3	5.1	5.4	4.4	4.5
Specialized Banks	18.7	14.0	10.0	10.5	12.8	14.9	10.7	10.9	9.9
All Banks	1.6	1.1	3.4	4.1	5.5	5.4	5.6	4.6	4.6
Net NPLs to Capital									
Public Sector Commercial Banks	6.4	3.4	30.3	27.4	48.8	41.8	44.4	34.3	35.5
Local Private Banks	7.1	4.1	15.9	17.4	18.9	17.1	18.8	15.0	15.8
Foreign Banks	-5.1	-4.1	1.6	4.4	2.6	1.9	2.3	1.4	1.2
Commercial Banks	6.2	3.7	17.9	18.8	25.0	21.6	23.3	18.5	19.1
Specialized Banks	-	-	-	-	-	-	-	-	-
All Banks	9.7	5.6	19.4	20.4	26.7	23.1	24.3	19.4	19.9
EARNINGS									
Return on Assets (Before Tax)									
Public Sector Commercial Banks	4.0	3.5	0.6	1.5	1.8	2.0	1.9	1.8	1.2
Local Private Banks	3.1	2.0	1.3	1.3	1.5	2.3	2.5	2.2	1.8
Foreign Banks	3.2	1.5	0.0	-0.3	0.9	2.3	1.7	0.6	2.0
Commercial Banks	3.2	2.3	1.1	1.3	1.5	2.2	2.4	2.1	1.7
Specialized Banks	-1.3	1.4	3.2	3.1	2.0	2.4	-1.9	4.0	1.1
All Banks	3.1	2.2	1.2	1.3	1.5	2.2	2.5	2.1	1.8
Return on Assets (After Tax)									

Table 1.4: Financial Soundness Indicators (Continued)

Indicators	Percent								
	CY06	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
Return on Assets (After Tax)									
Public Sector Commercial Banks	2.7	2.5	0.5	1.3	1.3	1.4	1.3	1.2	0.8
Local Private Banks	2.1	1.4	0.9	0.9	0.9	1.5	1.6	1.5	1.2
Foreign Banks	2.1	0.7	0.3	(0.3)	0.4	1.5	1.0	(0.0)	1.2
Commercial Banks	2.2	1.6	0.8	0.9	0.9	1.5	1.5	1.4	1.1
Specialized Banks	(1.8)	0.7	1.8	1.2	1.2	1.6	(1.3)	2.7	0.8
All Banks	2.1	1.5	0.8	0.9	1.0	1.5	1.7	1.4	1.2
ROE (Avg. Equity & Surplus) (Before Tax)									
Public Sector Commercial Banks	32.4	27.2	5.2	13.3	15.2	18.0	18.6	17.7	12.2
Local Private Banks	36.2	20.4	12.9	13.2	15.6	24.7	28.0	25.2	21.6
Foreign Banks	30.0	13.1	0.0	(2.4)	5.8	14.5	10.1	3.3	11.7
Commercial Banks	34.7	21.8	10.6	12.4	15.0	22.7	25.0	22.5	19.1
Specialized Banks	-	-	-	-	-	-	-	-	-
All Banks	35.2	22.6	11.4	13.2	15.5	23.0	26.3	22.9	20.3
ROE (Avg. Equity & Surplus) (After Tax)									
Public Sector Commercial Banks	21.7	19.5	4.4	11.4	11.2	12.2	12.7	11.9	8.5
Local Private Banks	25.0	13.8	8.5	8.6	9.3	16.1	18.0	16.4	14.2
Foreign Banks	20.4	6.0	2.2	(2.3)	2.7	9.5	5.7	(0.1)	7.2
Commercial Banks	23.7	15.0	7.3	8.6	9.4	14.9	16.2	14.6	12.7
Specialized Banks	-	-	-	-	-	-	-	-	-
All Banks	23.8	15.4	7.8	8.9	9.6	15.1	17.6	14.9	13.9
NII/Gross Income									
Public Sector Commercial Banks	69.5	65.9	65.4	63.0	69.1	69.4	71.4	64.1	61.5
Local Private Banks	73.5	70.7	73.2	75.9	77.2	77.9	73.7	72.9	73.5
Foreign Banks	65.8	59.1	61.3	64.8	67.6	72.2	75.7	68.8	74.0
Commercial Banks	72.1	69.2	71.2	73.3	75.4	76.2	73.4	71.3	71.5
Specialized Banks	40.1	42.8	46.6	44.7	51.0	67.3	73.4	66.8	75.0
All Banks	70.9	68.2	70.3	72.4	74.7	76.0	73.4	71.1	71.7
Cost / Income Ratio									
Public Sector Commercial Banks	31.8	30.2	39.1	47.5	49.1	49.9	57.9	55.2	63.9
Local Private Banks	40.7	45.4	51.6	50.1	52.5	50.8	50.0	52.5	55.9
Foreign Banks	49.8	57.0	69.6	77.5	65.2	59.3	69.3	72.6	69.8
Commercial Banks	39.4	42.8	50.0	50.9	52.4	50.9	51.9	53.6	57.6
Specialized Banks	62.6	53.2	52.1	61.3	61.3	60.4	70.2	64.7	57.0
All Banks	40.3	43.2	50.1	51.2	52.7	51.1	52.5	53.9	57.5
LIQUIDITY									
Liquid Assets/Total Assets									
Public Sector Commercial Banks	33.9	37.0	30.6	31.1	34.6	40.9	36.8	35.1	32.9
Local Private Banks	31.1	32.5	26.8	32.3	35.7	46.2	45.3	50.2	50.6
Foreign Banks	41.0	41.6	45.2	55.0	64.6	68.6	68.9	69.4	70.7
Commercial Banks	32.2	33.8	28.3	32.9	36.4	45.9	44.5	47.8	47.8
Specialized Banks	23.0	27.9	24.5	19.8	19.6	23.5	20.5	23.1	22.5
All Banks	31.9	33.6	28.2	32.7	36.1	45.5	44.0	47.4	47.4
Liquid Assets/Total Deposits									
Public Sector Commercial Banks	42.6	47.1	38.9	40.1	43.5	51.3	48.3	46.1	44.1
Local Private Banks	40.6	42.9	35.0	43.4	45.8	59.5	58.9	65.9	66.3
Foreign Banks	61.1	61.1	71.6	82.4	96.4	104.3	104.1	108.0	128.1
Commercial Banks	42.0	44.3	37.1	44.0	46.8	59.1	58.1	63.0	63.4
Specialized Banks	205.4	247.7	229.4	167.1	149.4	202.0	231.2	201.9	235.4
All Banks	42.7	45.1	37.7	44.5	47.1	59.5	58.5	63.3	63.8
Advances/Deposits									
Public Sector Commercial Banks	64.6	60.0	68.4	65.2	58.0	55.2	59.1	60.5	64.9
Local Private Banks	74.5	70.1	75.1	66.6	61.3	52.0	51.9	48.1	47.2
Foreign Banks	80.1	75.2	68.9	56.1	42.0	39.6	39.3	37.4	41.5
Commercial Banks	72.7	73.8	73.6	66.0	60.1	52.3	52.9	50.3	50.3
Specialized Banks	528.4	507.3	577.0	560.8	491.5	540.1	718.9	540.7	646.3
All Banks	74.6	69.7	75.2	67.7	61.6	53.6	54.3	51.5	51.6

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

Table 1.5: Banks' category-wise key variables

All Banks

PKR billion

	CY06	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
Paid up Capital	168	248	281	325	358	405	455	464	466
Equity	402	544	563	660	695	784	787	882	864
Deposits	3,255	3,854	4,218	4,786	5,451	6,244	6,315	7,301	7,236
Liabilities	3,951	4,627	5,065	5,856	6,422	7,386	7,599	8,879	8,871
Advances (net of Provision)	2,428	2,688	3,173	3,240	3,358	3,349	3,429	3,760	3,731
Investments (net of Provisions)	833	1,276	1,087	1,737	2,157	3,055	3,188	4,009	4,160
Assets	4,353	5,172	5,628	6,516	7,117	8,171	8,386	9,761	9,735
Income	385	475	582	690	617	686	224	939	225
Expense	262	368	519	609	721	856	177	752	183
Profit before tax	124	107	63	81	105	170	48	187	42
Profit after tax	84	73	43	54	65	112	31	121	28

Public Sector Commercial Banks

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
Paid up Capital	12,278	16,671	18,544	21,339	34,030	41,414	41,414	44,284	44,284
Equity	102,043	142,270	111,986	139,219	159,790	166,172	165,445	184,887	173,479
Deposits	665,642	812,856	819,683	952,373	1,087,506	1,248,199	1,189,503	1,420,163	1,304,323
Liabilities	734,145	893,622	930,324	1,090,831	1,205,801	1,396,686	1,394,920	1,683,401	1,576,126
Advances (net of Provision)	429,716	487,362	560,666	620,596	630,704	689,423	702,696	859,733	846,170
Investments (net of Provisions)	179,883	296,670	204,784	297,689	383,310	479,609	467,411	583,577	542,628
Assets	836,189	1,035,892	1,042,310	1,230,050	1,365,591	1,562,858	1,560,364	1,868,288	1,749,604
Income	73,519	90,970	103,421	119,979	108,949	121,753	38,993	175,824	40,645
Expense	41,961	57,748	96,855	103,218	131,722	151,113	31,340	145,404	35,168
Profit before tax	31,558	33,222	6,566	16,762	22,773	29,359	7,653	30,420	5,478
Profit after tax	21,192	23,851	5,644	14,372	16,798	19,833	5,220	20,388	3,798

Local Private Banks

PKR million

	CY06	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
Paid up Capital	124,252	199,547	214,571	253,015	274,587	309,306	358,977	362,863	365,723
Equity	287,882	389,726	421,074	487,719	498,613	567,665	569,900	641,973	635,189
Deposits	2,425,781	2,909,310	3,236,220	3,655,994	4,188,181	4,810,209	4,941,630	5,703,439	5,784,077
Liabilities	2,886,107	3,446,053	3,799,764	4,417,543	4,875,191	5,635,806	5,849,735	6,843,013	6,950,425
Advances (net of Provision)	1,807,163	2,039,623	2,429,934	2,435,792	2,568,695	2,499,799	2,565,007	2,741,828	2,731,404
Investments (net of Provisions)	598,435	936,764	847,045	1,373,082	1,679,542	2,442,332	2,598,174	3,315,399	3,491,575
Assets	3,173,989	3,835,779	4,220,838	4,905,262	5,373,804	6,203,471	6,419,635	7,484,986	7,585,613
Income	273,918	348,149	437,498	524,275	470,401	528,855	173,889	719,524	173,681
Expense	187,158	278,615	385,022	463,734	547,425	660,306	134,124	569,019	139,262
Profit before tax	86,760	69,530	52,477	60,541	77,024	131,451	39,764	150,504	34,420
Profit after tax	59,490	47,263	34,704	39,265	45,646	85,716	25,585	98,118	22,687

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

Foreign Banks

	CY06	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
	PKR million								
Paid up Capital	17,469	17,085	32,130	34,885	33,992	38,720	38,735	41,149	40,909
Equity	22,686	19,373	33,971	35,739	34,509	42,530	42,274	40,949	41,155
Deposits	150,093	117,561	147,938	160,936	156,331	167,870	171,098	158,703	132,449
Liabilities	201,081	153,339	200,590	205,297	198,745	212,744	216,135	206,085	198,785
Advances (net of Provision)	120,223	88,455	101,921	90,325	65,628	66,411	67,178	59,332	54,953
Investments (net of Provisions)	38,477	26,427	22,593	52,373	79,809	113,382	102,475	85,583	94,244
Assets	223,783	172,711	234,562	241,037	233,253	255,274	258,409	247,034	239,940
Income	24,107	20,169	24,005	27,741	23,100	22,979	6,606	25,208	4,717
Expense	17,784	17,733	23,998	28,591	25,147	28,579	5,522	23,813	3,512
Profit before tax	6,323	2,435	7	(850)	2,046	5,601	1,083	1,394	1,205
Profit after tax	4,288	1,122	651	(809)	960	3,660	616	(64)	737

Specialized Banks

	CY06	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
	PKR million								
Paid up Capital	14,452	14,849	15,506	15,507	15,507	15,508	15,508	15,351	15,351
Equity	(10,214)	(6,931)	(4,163)	(2,424)	1,791	7,990	9,579	14,016	14,094
Deposits	13,491	14,320	13,883	16,588	18,962	17,327	13,130	18,383	15,280
Liabilities	129,173	134,125	134,332	142,414	142,577	141,179	138,172	146,517	145,638
Advances (net of Provision)	70,617	72,647	80,114	93,031	93,197	93,585	94,396	99,397	98,752
Investments (net of Provisions)	16,581	15,926	12,147	13,819	14,495	19,546	20,008	24,654	31,224
Assets	118,959	127,193	130,178	139,990	144,367	149,169	147,751	160,533	159,732
Income	13,944	15,943	17,039	17,612	14,063	12,022	5,011	18,237	5,863
Expense	14,710	14,272	12,888	13,392	16,909	15,540	5,628	13,696	5,140
Profit before tax	(766)	1,671	4,151	4,220	2,846	3,518	(617)	4,541	723
Profit after tax	(1,075)	875	2,317	1,617	1,665	2,388	(373)	2,938	591

Table 1.6: Concentration in the Banking System

March 31, 2013 (Un-audited)

Indicators	Percent						
	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBs	SBs	Industry
Asset							
Share of Total Assets	52.4	21.7	17.7	4.0	2.5	1.6	100
Share of Total Investments	54.1	21.3	17.9	3.7	2.2	0.8	100
<i>of which investment in Government Securities</i>	85.3	86.8	85.2	83.9	100.0	86.9	86
Advances							
Advances:public	69.6	17.3	10.7	2.0	0.3	0.1	100.0
Advances:private	48.4	22.1	19.9	4.4	1.7	3.5	100.0
Sectoral Distribution of Loans							
Corporate Sector	51.2	21.9	20.5	4.4	1.9	0.1	100.0
SMEs	44.7	19.5	28.4	3.2	0.2	4.0	100.0
Agriculture	36.7	7.3	5.6	0.2	0.0	50.2	100.0
Consumer Finance	60.1	19.8	12.1	7.3	0.7	0.0	100.0
Commodity Financing	57.6	27.8	12.4	2.1	0.0	0.0	100.0
Staff Loans	59.5	16.9	13.8	4.4	2.1	3.2	100.0
Others	84.6	11.4	0.7	0.2	2.8	0.4	100.0
Total	52.4	21.2	18.2	3.9	1.5	2.9	100.0
NPLs / Gross Loans	12.1	16.9	17.5	17.1	11.1	25.7	14.7
Net NPLs / Capital	8.9	45.3	33.5	32.7	1.2	69.7	19.9
Liabilities							
Share of Total Deposits	54.0	22.8	16.8	4.4	1.8	0.2	100.0
Customer Fixed Deposits	48.9	20.3	21.8	6.2	2.7	0.1	100.0
Customer CASA	55.7	23.9	14.9	3.7	1.5	0.3	100.0
Customer Deposits others	36.0	32.9	25.6	3.2	1.3	1.0	100.0
Financial Institutions Remunerative Deposits	57.7	22.7	14.5	4.3	0.4	0.4	100.0
Financial Institutions Non-Remunerative Deposits	89.4	4.2	3.6	0.5	2.4	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	16.0	12.2	13.1	16.0	33.4	12.5	15.1
Tier 1 Capital / RWA	13.2	9.0	12.2	16.3	33.3	6.8	12.7
Net Worth / Total Assets	9.9	6.2	7.7	9.8	17.2	8.8	8.9
Share of Risk Weighted Assets	54.3	18.7	18.3	4.0	2.3	2.4	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	71.8	15.3	9.5	-1.1	2.9	1.7	100.0
Net Interest Income / Gross Income	72.4	71.4	66.2	79.4	74.0	75.0	71.7
Non-Interest Expense / Gross Income	27.6	28.6	33.8	20.6	26.0	25.0	28.3
Provision Expense to Gross Income	3.3	3.5	5.0	22.9	-11.1	27.2	4.9
Liquidity							
Liquid Assets / Total Assets	48.1	46.7	45.9	44.9	70.7	22.5	47.4
Liquid Assets / Total Deposits	62.9	59.9	65.1	55.6	128.1	235.4	63.8
Advances to deposits ratio	50.3	48.2	55.0	46.4	41.5	646.3	51.6

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

PKR million

	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
Advances	2,875,686	3,422,549	3,551,331	3,729,003	3,759,235	3,846,411	4,196,299	4,171,696
NPLs	217,998	359,238	446,005	555,968	591,579	608,748	607,243	612,609
Provision	187,603	249,914	311,588	370,778	410,016	417,134	436,010	440,416
Advances (net)	2,688,087	3,172,636	3,239,744	3,358,225	3,349,219	3,429,276	3,760,289	3,731,280
Net NPLs	30,395	109,324	134,417	185,190	181,563	191,614	171,233	172,193

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

PKR million

	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
OAEM	8,999	11,558	12,152	14,141	15,521	12,623	12,884	13,843
Sub Standard	36,520	78,503	63,905	53,030	50,262	56,346	43,619	53,951
Doubtful	24,248	67,877	77,809	68,665	58,346	55,210	53,863	52,522
Loss	148,233	201,301	292,138	420,132	467,450	484,569	496,877	492,292
Total	217,999	359,238	446,005	555,968	591,579	608,748	607,243	612,609

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

PKR million

	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
OAEM	715	743	-	-	-	-	-	-
Sub Standard	9,366	17,490	13,666	11,787	9,669	11,230	8,439	9,246
Doubtful	12,454	29,782	32,386	31,255	20,196	19,765	20,684	18,563
Loss	144,173	185,746	251,691	311,391	364,059	369,254	390,084	395,560
Total	166,708	233,761	297,743	354,434	393,924	400,249	419,207	423,369

Category-wise Break up of Banks' Advances

PKR million

	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
PSCBs	526,566	629,389	700,902	716,562	786,264	800,568	961,597	948,687
LPBs	2,163,480	2,587,530	2,643,594	2,826,985	2,785,927	2,855,719	3,048,005	3,042,000
FBs	90,666	104,440	95,113	71,495	73,215	73,990	67,872	61,241
CBs	2,780,712	3,321,360	3,439,608	3,615,042	3,645,407	3,730,278	4,077,474	4,051,928
SBs	94,974	101,189	111,723	113,961	113,828	116,133	118,825	119,768
Industry	2,875,686	3,422,549	3,551,331	3,729,003	3,759,235	3,846,411	4,196,299	4,171,696

Table 1.7: Asset Quality Indicators of the Banking System (Continued)**Category-wise Break up of Banks' Non Performing Loans (NPLs)**

	PKR million							
	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
PSCBs	44,054	102,656	118,400	163,786	166,289	171,411	165,328	164,019
LPBs	139,997	224,395	292,780	352,672	383,437	397,758	402,591	410,972
FBs	1,409	3,077	6,369	6,774	7,623	7,765	9,097	6,786
CBs	185,460	330,128	417,549	523,232	557,349	576,933	577,016	581,776
SBs	32,538	29,110	28,456	32,736	34,230	31,815	30,227	30,833
Industry	217,998	359,238	446,005	555,968	591,579	608,748	607,243	612,609

Category-wise Banks' Provisions

	PKR million							
	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
PSCBs	39,204	68,723	80,305	85,858	96,840	97,872	101,865	102,517
LPBs	123,855	157,598	207,803	258,289	286,128	290,713	306,176	310,596
FBs	2,211	2,519	4,788	5,867	6,804	6,813	8,540	6,288
CBs	165,271	228,839	292,896	350,014	389,773	395,398	416,581	419,401
SBs	22,332	21,075	18,692	20,764	20,244	21,737	19,429	21,015
Industry	187,603	249,914	311,588	370,778	410,016	417,134	436,010	440,416

Category-wise Banks' Advances (net of provisions)

	PKR million							
	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
PSCBs	487,362	560,666	620,596	630,704	689,423	702,696	859,733	846,170
LPBs	2,039,623	2,429,934	2,435,792	2,568,695	2,499,799	2,565,007	2,741,828	2,731,404
FBs	88,455	101,922	90,325	65,628	66,411	67,178	59,332	54,953
CBs	2,615,440	3,092,522	3,146,713	3,265,028	3,255,634	3,334,880	3,660,892	3,632,528
SBs	72,647	80,114	93,031	93,197	93,585	94,396	99,397	98,752
Industry	2,688,087	3,172,636	3,239,744	3,358,225	3,349,219	3,429,276	3,760,289	3,731,280

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

	PKR million							
	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
PSCBs	4,850	33,934	38,095	77,928	69,448	73,539	63,464	61,502
LPBs	16,142	66,797	84,977	94,382	97,309	107,045	96,414	100,376
FBs	(803)	558	1,581	907	819	952	556	497
CBs	20,189	101,289	124,653	173,218	167,576	181,536	160,435	162,376
SBs	10,206	8,035	9,764	11,972	13,987	10,078	10,799	9,817
Industry	30,395	109,324	134,417	185,190	181,563	191,614	171,233	172,193

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

amount in PKR billion, ratio in percent

	Dec-11			Mar-12			Dec-12			Mar-13		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	2,419.4	414.2	17.1	2,575.7	414.2	16.1	2,760.1	419.0	15.2	2,810.9	429.6	15.3
SMEs Sector	303.7	95.5	31.4	269.1	99.2	36.9	276.7	95.7	34.6	245.8	91.2	37.1
Agriculture Sector	176.9	34.1	19.3	177.1	31.6	17.9	203.5	29.6	14.5	204.5	31.6	15.4
Consumer sector	242.2	45.0	18.6	240.8	44.8	18.6	250.3	43.7	17.5	252.0	41.6	16.5
<i>i. Credit cards</i>	23.4	4.8	20.6	23.1	4.9	21.0	23.2	5.0	21.5	21.2	3.5	16.7
<i>ii. Auto loans</i>	46.8	4.9	10.4	45.7	4.8	10.5	45.3	4.7	10.3	47.9	4.4	9.2
<i>iii. Consumer durable</i>	0.1	0.1	79.1	0.1	0.1	72.0	0.1	0.1	71.7	0.1	0.1	69.9
<i>iv. Mortgage loans</i>	57.8	16.5	28.6	56.4	16.7	29.6	53.0	16.6	31.4	52.4	16.7	31.8
<i>v. Other personal loans</i>	114.1	18.6	16.3	115.4	18.4	15.9	128.6	17.4	13.5	130.4	16.9	13.0
Commodity financing	437.6	4.9	1.1	414.3	6.0	1.4	512.8	5.9	1.1	462.7	5.5	1.2
Staff Loans	75.8	1.4	1.8	77.4	1.4	1.9	84.5	1.6	1.9	84.9	1.5	1.7
Others	90.7	12.1	13.3	91.9	11.5	12.5	108.4	11.8	10.8	111.0	11.7	10.5
Total	3,746.1	607.1	16.2	3,846.4	608.7	15.8	4,196.3	607.2	14.5	4,171.7	612.6	14.7

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

amount in PKR billion, ratio in percent

	Dec-11			Mar-12			Dec-12			Mar-13		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	312.1	36.5	11.7	196.9	34.5	17.5	354.3	32.3	9.1	323.1	34.5	10.7
Automobile/Transportation	53.7	10.9	20.3	41.8	11.2	26.8	56.3	11.1	19.8	57.5	11.3	19.6
Cement	81.1	18.8	23.2	73.5	18.8	25.5	58.4	17.1	29.3	54.2	17.1	31.5
Chemical & Pharmaceuticals	146.9	13.8	9.4	147.5	13.7	9.3	150.1	14.9	9.9	148.6	16.0	10.7
Electronics	60.3	30.4	50.3	55.4	24.8	44.8	57.0	23.9	41.9	51.3	24.3	47.4
Financial	70.5	8.4	11.9	69.7	8.6	12.3	81.7	8.5	10.5	88.0	9.1	10.4
Individuals	336.2	53.5	15.9	330.8	53.7	16.2	333.3	54.1	16.2	334.6	50.4	15.1
Insurance	0.5	0.0	0.2	0.8	0.0	0.1	0.3	0.0	0.2	1.6	0.0	0.1
Others	1,519.6	210.3	13.8	1,102.6	204.6	18.6	1,783.3	205.8	11.5	1,696.2	206.6	12.2
Production/Transmission of Energy	369.9	14.9	4.0	308.6	17.6	5.7	492.8	18.3	3.7	512.4	23.1	4.5
Shoes & Leather garments	30.9	3.1	10.1	30.7	3.5	11.3	23.7	3.0	12.8	24.0	2.9	11.9
Sugar	84.0	12.2	14.6	123.5	11.8	9.6	105.6	10.9	10.3	160.9	7.9	4.9
Textile	680.3	194.2	28.5	685.4	201.4	29.4	699.3	207.2	29.6	719.4	209.5	29.1
Total	3,746.1	607.1	16.2	3,167.4	604.2	19.1	4,196.3	607.2	14.5	4,171.7	612.6	14.7

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

PKR billion

	CY06	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
Profit Before Tax									
PSCBs	31.5	33.2	6.6	16.8	22.8	29.4	7.7	30.4	5.5
LPBs	85.6	69.5	52.5	60.5	77.0	131.5	39.8	150.5	34.4
FBs	6.3	2.4	0.0	(0.9)	2.0	5.6	1.1	1.4	1.2
CBs	123.5	105.2	59.0	76.5	101.8	166.4	48.5	182.3	41.1
SBs	0.1	1.7	4.2	4.2	2.8	3.5	(0.6)	4.5	0.7
All Banks	123.6	106.9	63.2	80.7	104.7	169.9	47.9	186.9	41.8
Profit After Tax									
PSCBs	21.2	23.9	5.6	14.4	16.8	19.8	5.2	20.4	3.8
LPBs	59.1	47.3	34.7	39.3	45.6	85.7	25.6	98.1	22.7
FBs	4.3	1.1	0.6	(0.8)	1.0	3.7	0.6	(0.1)	0.7
CBs	84.6	72.2	41.0	52.8	63.4	109.2	31.4	118.4	27.2
SBs	(0.5)	0.9	2.3	1.6	1.7	2.4	(0.4)	2.9	0.6
All Banks	84.1	73.1	43.3	54.4	65.1	111.6	31.0	121.4	27.8

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

Percent

	CY06	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
Before Tax ROA									
PSCBs	4.0	3.5	0.6	1.5	1.8	2.0	1.9	1.8	1.2
LPBs	3.1	2.0	1.3	1.3	1.5	2.3	2.5	2.2	1.8
FBs	3.2	1.5	0.0	-0.3	0.9	2.3	1.7	0.6	2.0
CBs	3.2	2.3	1.1	1.3	1.5	2.2	2.4	2.1	1.7
SBs	-1.3	1.4	3.2	3.1	2.0	2.4	-1.9	4.0	1.1
All Banks	3.1	2.2	1.2	1.3	1.5	2.2	2.5	2.1	1.8
Before Tax ROE (based on Equity plus Surplus on Revaluation)									
PSCBs	32.4	27.2	5.2	13.3	15.2	18.0	18.6	17.7	12.2
LPBs	36.2	20.4	12.9	13.2	15.6	24.7	28.0	25.2	21.6
FBs	30.0	13.1	0.0	-2.4	5.8	14.5	10.1	3.3	11.7
CBs	34.7	21.8	10.6	12.4	15.0	22.7	25.0	22.5	19.1
SBs	-	-	-	-	-	-	-	-	-
All Banks	35.2	22.6	11.4	13.2	15.5	23.0	26.3	22.9	20.3

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

amount in PKR billion, share in percent

Items	CY09		CY10		CY11		Mar-12		Dec-12		Mar-13	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	411.0	69.7	398.9	63.9	423.5	56.6	104.3	53.7	428.4	53.5	97.5	50.4
Investments	149.3	25.1	196.3	31.4	297.8	39.8	85.3	43.9	353.3	44.1	92.1	47.6
Deposits, repo and others	29.1	5.2	29.4	4.8	26.4	3.5	4.8	2.5	19.1	2.4	3.8	1.9
Total	589.4	100.0	624.7	100.0	747.7	100.0	194.4	100.0	800.8	100.0	193.3	100.0

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

	CY06	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
Less than 10	7	9	9	6	5	5	5	5	5
10 to 15	15	12	10	15	13	10	12	9	12
Over 15	17	18	21	19	20	23	21	24	21
Total	39	39	40	40	38	38	38	38	38

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs
March 31, 2013 (Un-audited)

		PKR million						
		All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
Equity								
1.1	Fully Paid-up Capital/Capital Deposited with SBP	513,127	44,284	367,728	40,909	15,351	468,271	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	4,975	2,775	2,200	-	-	4,975	-
1.4	General Reserves as disclosed on the Balance Sheet (including statutory reserve)	172,794	24,355	130,777	155	11,033	166,320	6,474
1.5	Un-appropriated/Unremitted profits (net of accumulated losses, if any)	123,062	38,266	99,543	219	(17,704)	120,323	2,431
1.6	Sub-Total (1.1 to 1.5)	778,695	126,679	547,986	41,282	8,680	724,627	57,314
Deductions								
1.7	Goodwill	42,228	1,308	40,571	292	0	42,171	57
1.8	Shortfall in Provisions required against Classified assets	5,466	155	4,908	403	-	5,466	-
1.9	Deficit on account of revaluation of AFS investment	455	201	169	94	31	495	(19)
1.10	Any increase in equity capital resulting from a securitization transaction	-	-	-	-	-	-	-
1.11	Investments in TFCs of other banks	2,970	-	29	-	-	29	2,941
1.12	Other Deductions	16,463	2,870	11,961	-	98	14,929	1,534
1.13	Sub-Total (1.7 to 1.12)	67,582	4,534	57,638	789	130	63,090	4,513
1.14	Total Eligible Tier 1 capital(1.6 less 1.13)	711,113	122,146	490,348	40,493	8,550	661,537	52,802
Supplementary Capital								
2.1	Freely available General Provisions or reserves for loan losses-up to maximum of 1.25% of Risk Weighted Assets	13,794	2,577	9,500	171	1,369	13,615	179
2.2	Revaluation reserves eligible upto 45%	57,539	19,197	34,497	3	2,608	56,305	1,234
2.3	Foreign Exchange Translation Reserves	33,507	8,503	25,003	-	-	33,507	-
2.4	Undisclosed reserves	-	-	-	-	-	-	-
2.5	Subordinated debt-up to maximum of 50% of total equity	36,600	-	33,395	-	3,204	36,600	-
2.6	Total Tier 2 Supplementary Capital(2.1 to 2.5)	141,418	30,277	102,374	173	7,181	140,026	1,413
Deductions								
2.7	Other deductions	16,463	2,870	11,961	-	98	14,929	1,534
2.8	Total Deductions	16,463	2,870	11,961	-	98	14,929	1,534
2.9	Total eligible tier 2 capital	124,955	27,407	90,413	173	7,083	125,098	(121)
2.10	Eligible tier 3							
2.11	Total Supplementary Capital eligible for MCR(maximum upto 100% of Total Equity)	124,955	27,407	90,413	173	7,083	125,076	(121)
2.13	TOTAL CAPITAL (1.14 plus 2.9)	839,294	149,553	580,761	40,666	15,633	786,613	52,681
Risk Weighted Amounts								
3.1	Total Credit Risk Weighted Assets	4,100,345	815,879	3,029,689	89,330	106,927	4,041,825	64,241
3.2	Total Market Risk Weighted Assets	406,085	49,055	335,586	4,419	824	389,885	18,072
3.3	Total Operational Risk Assets	799,214	130,491	609,816	27,871	17,621	785,800	14,154
3.4	Total Risk Weighted Amount	5,313,977	995,425	3,975,091	121,621	125,373	5,217,510	96,466
Capital Adequacy Ratios								
4.1	Credit Risk Capital Adequacy Ratio	20.5%	18.3%	19.2%	45.5%	14.6%	19.5%	82.0%
4.2	Tier 1 capital to Total Risk Weighted Amount	13.4%	12.3%	12.3%	33.3%	6.8%	12.7%	54.7%
4.3	Total Capital Adequacy Ratio	15.8%	15.0%	14.6%	33.4%	12.5%	15.1%	54.6%
Other Deductible Items 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	26,001	4,356	20,600	-	197	25,152	849
5.2	Significant minority investments in banking, securities and other financial entities	5,726	1,384	2,281	-	-	3,664	2,062
5.3	Equity holdings (majority or significant minority) in an insurance subsidiary(para 1.1 scope of Application)	532	-	373	-	-	373	158
5.4	Significant minority and majority investments in commercial entities exceeding 15% of Bank,s Capital	663	-	663	-	-	663	-
5.5	Securitization exposure subject to deduction (para 4.3.1 of instructions)	4	-	4	-	-	4	-
5.6	Others	-	-	-	-	-	-	-
5.7	Total Deductible Items to be deducted 50% from Tier 1 capital and 50% from Tier 2 capital (5.1 to 5.6)	32,926	5,739	23,921	-	197	29,857	3,069

Table 1.15: Stress Testing Results of the Banking System
March 31, 2013 (Un-audited)

Shock Details		Number of Banks with CAR*				
Pre-Shock Position		< 0%	0% > 8%	8% > 10%	> 10%	
		1	1	2	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	2	4	5	26
C-2	Default of top 3 private sector individual borrowers (fund based exposures only) of the banks.	Hypothetical	2	3	5	27
C-3	Default of top 3 private sector Individuals (both fund based and non-fund based exposures) of the banks.	Hypothetical	3	3	4	27
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	1	3	1	32
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	1	3	1	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	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	2	1	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	1	1	2	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	1	2	1	33
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		NPLR 14.60%	Critical NPLR 53.90%	Difference 39.30%
Market Shocks			Number of Banks with CAR			
			< 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	1	1	2	33
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	1	1	2	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	1	1	2	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	1	1	2	33
EQ-1	Fall in general equity prices by 41.4% (Oct08-Jan09).	Historical	1	3	0	33
EQ-2	Fall in general equity prices by 50%.	Hypothetical	1	3	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	2	2	2	33
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	2	10	5	33
Liquidity Shocks			No. of Banks with no liquidity after			
			3 Days	4 Days	5 Days	
L-1	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	Hypothetical	0	0	0	
			1 Day	2 Days	3 Days	
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 25%, 50%, and 100% for three consecutive days respectively.	Hypothetical	0	0	4	
			Number of Banks with			
			LCR<1	LCR 1-2	LCR>2	
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government Securities*	Hypothetical	3	4	30	

* Excluding IDBL.

Table 1.16: List of Banks

CY10	CY11	Dec-12	Mar-13
A. Public Sector Com. Banks (5)	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
<i>Sindh Bank Ltd.</i> ^^	Sindh Bank Ltd. ^^	Sindh Bank Ltd. ^^	Sindh Bank Ltd. ^^
The Bank of Khyber	The Bank of Khyber	The Bank of Khyber	The Bank of Khyber
The Bank of Punjab	The Bank of Punjab	The Bank of Punjab	The Bank of Punjab
B. Local Private Banks (23)	B. Local Private Banks (22)	B. Local Private Banks (22)	B. Local Private Banks (22)
<i>AlBaraka Bank (Pakistan) Ltd.*</i>	AlBaraka Bank (Pakistan) Ltd.*	AlBaraka Bank (Pakistan) Ltd.*	AlBaraka Bank (Pakistan) Ltd.*
Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.
Askari Bank Ltd.	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.	<i>Burj Bank Ltd.</i> #	Burj Bank Ltd. #	Burj Bank Ltd. #
<i>Faysal Bank Ltd.**</i>	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
Habib Bank Ltd.	Faysal Bank Ltd.**	Faysal Bank Ltd.**	Faysal Bank Ltd.**
Habib Metropolitan Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
JS Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
KASB Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
MCB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.
Meezan Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
<i>Mybank Ltd.</i> ^	Meezan Bank Ltd.	Meezan Bank Ltd.	Meezan Bank 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. ***	Summit Bank Ltd. ***
Dubai Islamic Bank Pakistan Ltd.	United Bank Ltd.	United Bank Ltd.	United Bank Ltd.
Summit Bank Ltd (formerly Arif Habib Bank)***			
C. Foreign Banks (6)	C. Foreign Banks (7)	C. Foreign Banks (7)	C. Foreign Banks (7)
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	Barclays Bank PLC
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	Deutsche Bank AG
Barclays Bank PLC	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.
HSBC Bank Middle East Ltd.	<i>Industrial and Commercial Bank of China Ltd.^^^</i>	Industrial and Commercial Bank of China Ltd.^^^	Industrial and Commercial Bank of China Ltd.^^^
	Oman International Bank S.A.O.G.	HSBC Bank Oman 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	<i>Industrial Development Bank Ltd. ###</i>	Industrial Development Bank Ltd. ###
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 (34)	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 (38)	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 "Emirates Global Islamic Bank Ltd." to "AlBaraka Bank (Pakistan) Ltd." with effect from the close of business on 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 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.

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

^^^ 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 Sheet and Income Statement of Islamic Banks/Branches

March 31, 2013 (Un-audited)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions	Absolute change	
				QoQ	YoY
ASSETS					
Cash & Balances With Treasury Banks	29,439	15,892	45,331	(12,539)	8,139
Balances With Other Banks	6,949	16,525	23,474	(13,139)	2,859
Due from Financial Institutions	15,844	7,364	23,208	2,178	2,677
Investments - Net	272,632	157,542	430,174	35,797	137,275
Financing - Net	154,215	81,955	236,170	4,842	41,623
Operating Fixed Assets	12,553	5,210	17,763	976	2,805
Deferred Tax Assets	2,950	-	2,950	(92)	(238)
Other Assets	50,080	17,376	67,456	(8,152)	7,566
TOTAL ASSETS	544,662	301,863	846,525	9,869	202,705
LIABILITIES					
Bills Payable	6,626	2,463	9,089	1,311	1,936
Due to Financial Institution	29,480	12,241	41,721	4,926	16,812
Deposits And Other Accounts	454,511	249,497	704,008	(2,462)	173,767
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	(3)
Deferred Tax Liabilities	-	31	31	(6)	30
Other Liabilities	12,828	15,288	28,116	5,851	4,118
TOTAL LIABILITIES	503,445	279,520	782,965	9,619	196,660
NET ASSETS	41,217	22,343	63,560	250	6,045
NET ASSETS REPRESENTED BY: -					
Share Capital	38,629	10,148	48,777	1,494	2,469
Reserves	1,847	10	1,857	114	786
Unappropriated Profit	(60)	11,160	11,100	(737)	1,979
Share Holders' Equity	40,415	21,319	61,734	871	5,234
Surplus/Deficit On Revaluation Of Assets	802	1,024	1,826	(620)	811
TOTAL	41,217	22,343	63,560	250	6,045
PROFIT AND LOSS STATEMENT					
	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions	Absolute change YoY	
Mark-Up Income	10,830	6,228	17,057	1,058	
Mark-Up Expenses	6,254	3,686	9,940	724	
Net Mark-Up Income	4,576	2,541	7,117	333	
Provisions & Bad Debts Written Off Directly/(Reversals)	357	85	442	239	
Net Mark-Up Income After Provision	4,219	2,456	6,675	95	
Fees, Commission & Brokerage Income	553	380	934	280	
Dividend Income	86	14	99	(297)	
Income From Dealing In Foreign Currencies	171	46	217	(16)	
Other Income	529	151	680	236	
Total Non - Markup Income	1,339	590	1,930	203	
Total Income	5,558	3,046	8,605	297	
Administrative Expenses	4,330	1,994	6,324	1,098	
Other Expenses	9	64	73	(6)	
Total Non-Markup Expenses	4,339	2,058	6,397	1,092	
Profit before Tax and Extra ordinary Items	1,220	988	2,208	(794)	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	1,220	988	2,208	(794)	
Less: Taxation	405	34	439	(36)	
PROFIT/ (LOSS) AFTER TAX	814	955	1,769	(758)	

Table 2.2: Financial Soundness Indicators of Islamic Banking

	Percent					
	Dec-09	Dec-10	Dec-11	Mar-12	Dec-12	Mar-13
Capital						
Total Capital to Total RWA*	18.5	16.8	18.0	17.3	15.3	15.5
Tier 1 Capital to Total RWA*	18.4	16.3	17.2	16.6	14.7	14.9
Capital to Total Assets	11.4	9.7	8.7	8.9	7.6	7.5
Asset Quality						
NPFs to Total Financing	6.3	7.3	7.6	8.4	7.6	7.9
Net NPFs to Net Financing	3.1	3.2	2.9	3.3	2.7	3.0
Provision to NPFs	51.7	58.6	63.0	62.5	66.5	63.9
Earnings						
ROA before Tax	0.7	0.6	1.9	1.9	1.4	1.0
ROA after Tax	0.6	0.6	1.6	1.6	1.2	0.8
ROE before Tax	5.9	5.9	20.8	21.1	16.8	13.9
ROE after Tax	4.6	5.2	17.3	17.8	14.1	11.2
Net Mark-Up Income to Gross Income	79.4	78.5	82.4	79.7	80.1	78.7
Non Mark-Up Income to Gross Income	20.6	21.5	17.6	20.3	19.9	21.3
Operating Expense to Gross Income	70.3	72.6	60.4	62.3	67.3	70.7
Liquidity						
Financing to Deposits	54.3	46.2	38.4	36.7	32.7	33.5

*Ratio pertains to Islamic Banks only

Table 2.3: List of Islamic Banking Institutions

As of December 31, 2012	As of March 31, 2013
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 The Bank of Punjab
13 Silk Bank Ltd	13 United Bank Ltd.
	14 Silk Bank Ltd
Grand Total 18 (5+13)	Grand Total 19 (5+14)

3. Development Finance Institutions

Table 3.1: Balance Sheet and Income Statement of DFIs

March 31, 2013 (Un-audited)

PKR million

Financial Position	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13	Absolute change	
								QoQ	YoY
ASSETS									
Cash & Balances With Treasury Banks	701	1,716	1,740	2,341	1,838	502	367	(135)	(1,471)
Balances With Other Banks	10,905	6,713	2,866	1,423	835	3,571	2,975	(596)	2,140
Lending To Financial Institutions	8,245	12,085	8,720	2,909	4,263	2,198	3,243	1,045	(1,019)
Investments - Net	38,536	62,102	64,115	81,379	84,858	80,225	77,352	(2,873)	(7,506)
Advances - Net	36,673	41,416	45,234	46,547	46,678	47,668	44,170	(3,498)	(2,508)
Operating Fixed Assets	2,918	3,098	2,974	2,930	2,970	2,982	3,327	345	358
Deferred Tax Assets	790	1,277	1,098	1,193	1,207	1,179	1,186	7	(21)
Other Assets	4,522	3,786	5,500	5,103	5,403	4,852	4,769	(83)	(634)
TOTAL ASSETS	103,290	132,193	132,248	143,825	148,052	143,179	137,391	(5,789)	(10,661)
LIABILITIES									
Bills Payable	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	43,838	51,522	50,306	64,885	64,314	58,166	53,983	(4,183)	(10,331)
Deposits And Other Accounts	5,881	18,074	15,856	12,074	14,853	13,515	13,923	408	(931)
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	36	30	15	19	17	11	9	(2)	(8)
Deferred Tax Liabilities	-	2	637	669	755	792	923	131	168
Other Liabilities	4,841	5,814	6,757	6,899	7,623	8,138	8,844	706	1,221
TOTAL LIABILITIES	54,595	75,442	73,571	84,546	87,562	80,621	77,681	(2,940)	(9,881)
NET ASSETS	48,695	56,751	58,677	59,279	60,490	62,558	59,709	(2,849)	(780)
NET ASSETS REPRESENTED BY: -									
Share Capital	42,750	47,269	48,343	48,409	48,627	48,627	48,627	-	-
Reserves	11,610	7,250	7,272	7,454	5,905	6,010	6,016	6	110
Unappropriated Profit	(5,008)	342	2,116	2,513	4,389	6,244	2,974	(3,270)	(1,415)
Share Holders' Equity	49,352	54,860	57,732	58,375	58,922	60,881	57,617	(3,264)	(1,305)
Surplus/Deficit On Revaluation Of Assets	(657)	1,891	945	904	1,568	1,677	2,093	415	525
TOTAL	48,695	56,751	58,677	59,279	60,490	62,558	59,709	(2,849)	(780)
OPERATING POSITION									
	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13	Change YoY	
Mark-Up/ Return/Interest Earned	10,350	12,592	13,942	15,202	3,658	14,674	2,896	(762)	
Mark-Up/ Return/Interest Expenses	5,873	6,720	7,318	8,030	2,175	8,526	1,596	(579)	
Net Mark-Up / Interest Income	4,478	5,872	6,625	7,172	1,483	6,148	1,300	(183)	
Provisions & Bad Debts Written Off Directly/(Reversals)	6,159	3,133	1,238	941	(27)	607	43	71	
Net Mark-Up / Interest Income After Provision	(1,681)	2,739	5,386	6,231	1,510	5,541	1,257	(253)	
Fees, Commission & Brokerage Income	123	191	148	124	15	108	8	(7)	
Dividend Income	669	423	484	854	168	1,035	134	(34)	
Income From Dealing In Foreign Currencies	560	20	(483)	(160)	15	122	20	6	
Other Income	6,412	844	1,194	534	288	1,526	536	248	
Total Non - Markup / Interest Income	7,763	1,479	1,343	1,352	486	2,791	699	213	
Total Income	6,082	4,217	6,729	7,583	1,996	8,332	1,956	(40)	
Administrative Expenses	2,413	2,647	2,977	3,102	706	3,140	816	109	
Other Expenses	2,022	62	166	1,905	11	454	11	1	
Total Non-Markup/Interest Expenses	4,435	2,709	3,144	5,007	717	3,594	827	110	
Profit before Tax and Extra ordinary Items	1,647	1,508	3,586	2,576	1,279	4,738	1,129	(150)	
Extra ordinary/unusual Items -- Gain/(Loss)	(48)	(25)	-	-	-	-	-	-	
Profit/ (Loss) Before Taxation	1,696	1,533	3,586	2,576	1,279	4,738	1,129	(150)	
Less: Taxation	886	630	1,690	1,690	386	1,463	327	(60)	
Profit/ (Loss) after Taxation	810	904	1,896	886	893	3,275	802	(91)	

Table 3.2: Financial Soundness Indicators of DFIs

	Percent							
	CY07	CY08	CY09	CY10	CY11	Mar-12	Dec-12	Mar-13
Capital								
Total Capital to Total RWA	43.7	53.4	52.5	56.1	56.9	56.5	55.2	54.6
Tier 1 Capital to Total RWA	44.0	53.3	52.4	56.5	57.4	57.2	55.4	54.7
Capital to Total Assets	41.0	47.1	42.9	44.4	41.2	40.9	43.7	43.5
Asset Quality								
NPLs to Total Loans	20.8	27.0	27.1	29.9	29.3	29.6	31.7	31.9
Net NPLs to Net Loans	4.6	11.2	10.1	14.8	14.4	14.8	17.5	14.0
Provision to NPLs	81.6	65.9	69.8	59.4	59.4	58.6	54.3	65.2
Net NPLs to Capital	3.2	8.4	7.4	11.4	11.3	11.4	13.3	10.4
Earnings								
ROA before Tax	0.8	1.5	1.3	2.7	1.9	3.5	3.2	3.2
ROA after Tax	-0.1	0.7	0.8	1.4	0.6	2.4	2.2	2.3
ROE before Tax	2.2	3.4	2.9	6.2	4.4	8.5	7.7	7.4
ROE after Tax	-0.3	1.6	1.7	3.3	1.5	5.9	5.4	5.2
Net Interest Income to Gross Income	44.7	34.8	79.9	83.1	84.1	75.3	68.8	65.1
Operating Expense to Gross Income	39.1	22.7	36.9	39.5	58.7	36.4	40.2	41.4
Liquidity								
Loans to Deposits	281.4	622.9	229.2	285.3	385.5	314.3	352.7	317.3
Liquid Assets/Total Assets	29.3	31.2	35.9	32.6	40.3	41.2	38.5	38.5
Liquid Assets/Total Deposits	287.3	547.3	262.4	271.6	480.6	410.9	407.4	380.3

Table 3.3: List of Development Finance Institutions

As of December 31, 2012	As of March 31, 2013
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.