

Quarterly Compendium:

Statistics of the Banking System

[June 2014]

Covers:

Banking Industry

Islamic Banking

Development Finance Institutions



Off-site Supervision & Enforcement Department

State Bank of Pakistan

CONTENTS

Data Conventions	1
1. Statistics of the Banking System	2
Table 1.1: Key variables of Balance Sheet and Profit & Loss Statement	3
Table 1.2: Growth Rates of Key Variables and Key Financial Soundness Indicators.....	3
Table 1.3: Group wise Balance Sheet and Income Statement of Banks	4
Table 1.4: Financial Soundness Indicators	5
Table 1.5: Banks' category-wise key variables.....	7
Table 1.6: Concentration in the Banking System	9
Asset Quality:	10
Table 1.7: Asset Quality Indicators of the Banking System.....	10
Table 1.8: Segment-wise Advances and Non Performing Loans (NPLs)	12
Table 1.9: Sector-wise Advances and Non Performing Loans (NPLs)	12
Soundness & Resilience:	13
Table 1.10: Category-wise Profitability of the Banking System	13
Table 1.11: Category-wise Profitability Indicators of the Banking System	13
Table 1.12: Break-up of Mark-up/Return/Interest Earned.....	14
Table 1.13: Distribution of Banks by Capital Adequacy Ratio (CAR).....	14
Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs	15
Table 1.15: Stress Testing Results of the Banking System	17
Table 1.16: List of Banks.....	18
2. Islamic Banking	19
Table 2.1: Group-wise Balance Sheet and Income Statement of Islamic Banks/Branches	20
Table 2.2: Financial Soundness Indicators of Islamic Banking	21

Table 2.3: List of Islamic Banking Institutions	22
3. Development Finance Institutions	23
Table 3.1: Balance Sheet and Income Statement of DFIs	24
Table 3.2: Financial Soundness Indicators of DFIs	25
Table 3.3: List of Development Finance Institutions	26

For Queries & Comments:

- Muhammad Javaid Ismail [javaid.ismail@sbp.org.pk]
- Muhammad Inaam Ashraf [inaam.ashraf@sbp.org.pk]
- Ghulam Khadija [ghulam.khadija@sbp.org.pk]

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								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
Total Assets	5,628	6,516	7,117	8,171	9,720	10,090	10,487	10,752	11,115
Investments (net)	1,087	1,737	2,157	3,055	4,013	4,253	4,313	4,662	4,512
Advances (net)	3,173	3,240	3,358	3,349	3,805	3,727	4,110	4,014	4,189
Deposits	4,218	4,786	5,451	6,244	7,291	7,756	8,311	8,151	8,774
Equity	563	660	695	784	873	901	943	956	976
Profit Before Tax (ytd)	63	81	105	170	176	82	162	51	113
Profit After Tax (ytd)	43	54	65	112	117	55	112	33	74
Provisioning Charges (ytd)	106	97	75	50	43	18	40	4	10
Non-Performing Loans	359	446	556	592	618	616	607	602	595
Non-Performing Loans (net)	109	134	185	182	176	165	139	134	122

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											
Growth Rates	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14			
	YoY	YoY	YoY	YoY	YoY	QoQ	YoY	YoY	QoQ	YoY	QoQ	YoY
Assets	8.8	15.8	9.2	14.8	19.0	3.7	16.6	7.9	2.0	10.5	3.4	10.2
Loans (Net)	18.0	2.1	3.7	(0.3)	12.9	(0.1)	4.3	8.0	(0.8)	7.6	4.3	12.4
Deposits	9.4	13.5	13.9	14.5	16.8	7.2	14.0	14.0	(2.0)	12.6	7.6	13.1
Investments (Net)	(14.8)	59.9	24.2	41.6	31.4	2.2	29.8	7.5	8.3	12.1	(3.2)	6.1
Equity	3.4	17.3	5.2	12.9	11.3	4.3	11.5	8.0	1.9	10.7	2.1	8.3
KEY FSIs:	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14			
Capital Adequacy Ratio	12.2	14.0	13.9	15.1	15.6	15.5	14.9	14.8	15.1			
Capital to Total Assets	10.0	10.1	9.8	9.6	9.0	8.9	9.0	8.9	8.8			
NPLs to Loans (Gross)	10.5	12.6	14.9	15.7	14.6	14.8	13.3	13.4	12.8			
Net NPLs to Net Loans	3.4	4.1	5.5	5.4	4.6	4.4	3.4	3.3	2.9			
ROA (Before Tax)	1.2	1.3	1.5	2.2	2.0	1.7	1.6	1.9	2.1			
ROE^ (Before Tax)	11.4	13.2	15.5	23.0	21.2	18.5	17.9	21.3	23.5			
Liquid Assets/ Total Deposits	37.7	44.5	47.1	59.5	64.4	63.7	61.3	63.7	60.6			
Advances to Deposit Ratio	75.2	67.7	61.6	53.6	52.2	48.1	49.5	49.2	47.7			

^ Based on Average Equity plus Surplus on Revaluation.

Table 1.3: Group wise Balance Sheet and Income Statement of Banks
June 30, 2014 (Un-audited)

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	PKR million	
							Absolute change	
							QoQ	YoY
ASSETS								
Cash & Balances With Treasury Banks	171,735	673,618	39,719	885,072	4,791	889,863	97,075	92,778
Balances With Other Banks	22,686	121,553	2,143	146,382	9,004	155,386	20,996	17,292
Lending To Financial Institutions	47,102	336,201	14,612	397,914	2,979	400,893	133,621	64,514
Investments - Net	726,333	3,636,986	117,898	4,481,217	31,273	4,512,490	(149,018)	259,382
Advances - Net	854,334	3,163,372	58,752	4,076,458	112,092	4,188,550	174,300	461,812
Operating Fixed Assets	39,420	222,622	1,274	263,316	6,333	269,649	2,608	18,024
Deferred Tax Assets	32,566	47,108	2,053	81,727	760	82,486	705	3,563
Other Assets	176,722	413,145	11,814	601,681	13,730	615,412	82,195	107,085
TOTAL ASSETS	2,070,897	8,614,605	248,266	10,933,768	180,961	11,114,729	362,481	1,024,450
LIABILITIES								
Bills Payable	31,114	147,514	6,186	184,815	376	185,191	61,166	26,130
Borrowings From Financial Institution	76,920	500,437	56,717	634,074	84,536	718,610	(287,415)	(115,930)
Deposits And Other Accounts	1,633,766	6,988,118	127,528	8,749,413	24,141	8,773,554	622,374	1,017,896
Sub-ordinated Loans	-	37,046	-	37,046	3,405	40,451	(2,093)	(12,688)
Liabilities Against Assets Subject To Finance Lease	20	-	-	20	7	27	(4)	(29)
Deferred Tax Liabilities	9,153	11,498	61	20,712	767	21,479	(2,767)	(1,295)
Other Liabilities	120,252	213,932	17,308	351,491	47,459	398,951	(49,101)	35,218
TOTAL LIABILITIES	1,871,226	7,898,545	207,800	9,977,572	160,693	10,138,264	342,161	949,303
NET ASSETS	199,671	716,060	40,466	956,197	20,269	976,465	20,320	75,147
NET ASSETS REPRESENTED BY:								
Share Capital	58,823	380,614	40,925	480,362	16,853	497,215	3,339	25,899
Reserves	41,139	115,687	162	156,988	10,667	167,655	3,577	(5,279)
Unappropriated Profit	42,098	154,222	(530)	195,790	(15,286)	180,505	24,199	44,268
Share Holders' Equity	142,060	650,524	40,557	833,140	12,234	845,375	31,115	64,888
Surplus/Deficit On Revaluation Of Assets	57,611	65,536	(90)	123,056	8,034	131,091	(10,796)	10,259
TOTAL	199,671	716,060	40,466	956,197	20,269	976,465	20,320	75,147
PROFIT AND LOSS STATEMENT							Change (YoY)	
Mark-Up/ Return/Interest Earned	75,126	343,511	10,090	428,727	9,004	437,731		50,409
Mark-Up/ Return/Interest Expenses	50,972	189,328	4,678	244,978	2,383	247,361		20,797
Net Mark-Up / Interest Income	24,154	154,183	5,413	183,749	6,621	190,370		29,612
Provisions & Bad Debts Written Off Directly/(Reversals)	4,952	3,884	(121)	8,715	1,025	9,740		(8,050)
Net Mark-Up / Interest Income After Provision	19,201	150,298	5,534	175,033	5,597	180,630		37,662
Fees, Commission & Brokerage Income	6,669	27,990	789	35,448	40	35,488		5,578
Dividend Income	1,243	5,267	-	6,510	98	6,609		479
Income From Dealing In Foreign Currencies	2,340	9,401	464	12,206	0	12,206		4,210
Other Income	7,730	15,233	(272)	22,691	2,426	25,117		367
Total Non - Markup / Interest Income	17,982	57,891	982	76,855	2,564	79,419		10,634
Administrative Expenses	37,183	208,189	6,516	251,888	8,160	260,049		48,297
Other Expenses	23,868	113,497	3,378	140,743	4,802	145,545		17,511
Total Non-Markup/Interest Expenses	23,923	115,366	3,397	142,686	4,839	147,525		17,902
Profit before Tax and Extra ordinary Items	13,260	92,823	3,119	109,202	3,321	112,524		30,395
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	4.09	4.09		367.50%
PROFIT/ (LOSS) BEFORE TAXATION	13,260	92,823	3,119	109,202	3,317	112,519		30,391
Less: Taxation	4,625	31,780	1,125	37,531	1,083	38,614		11,368
PROFIT/ (LOSS) AFTER TAX	8,634	61,043	1,994	71,671	2,234	73,905		19,023

Table 1.4: Financial Soundness Indicators

Indicators	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Percent
									Jun-14
CAPITAL ADEQUACY									
Risk Weighted CAR*									
Public Sector Commercial Banks	13.4	15.1	14.7	16.5	16.7	15.8	15.4	15.2	15.5
Local Private Banks	11.9	13.9	13.6	14.4	14.9	15.0	14.4	14.4	14.6
Foreign Banks	21.8	23.0	23.8	31.3	30.7	26.4	30.2	26.7	28.6
Commercial Banks	12.6	14.5	14.1	15.3	15.6	15.5	15.0	14.8	15.1
Specialized Banks	-4.9	-1.5	4.7	8.9	12.3	13.7	11.6	12.0	12.1
All Banks	12.2	14.0	13.9	15.1	15.6	15.5	14.9	14.8	15.1
Tier 1 Capital to RWA									
Public Sector Commercial Banks	10.9	12.6	12.2	14.4	13.9	12.7	11.7	11.4	12.0
Local Private Banks	10.0	11.4	11.4	12.3	12.4	12.7	12.4	12.4	12.7
Foreign Banks	21.3	22.5	23.5	31.1	30.5	26.2	30.1	26.6	28.6
Commercial Banks	10.6	12.0	12.0	13.3	13.2	13.1	12.7	12.6	12.9
Specialized Banks	-10.1	-5.8	-0.9	3.4	6.8	7.8	7.9	8.1	8.5
All Banks	10.1	11.6	11.6	13.0	13.0	13.0	12.6	12.5	12.8
Capital to Total Assets									
Public Sector Commercial Banks	10.7	11.3	11.7	10.6	9.6	9.6	10.2	10.3	9.6
Local Private Banks	10.0	9.9	9.3	9.2	8.6	8.5	8.5	8.4	8.3
Foreign Banks	14.5	14.8	14.8	16.7	16.5	16.3	15.1	14.1	16.3
Commercial Banks	10.3	10.4	9.9	9.7	9.0	8.9	9.0	8.9	8.7
Specialized Banks	-3.2	-1.7	1.2	5.4	8.0	10.5	10.1	11.0	11.2
All Banks	10.0	10.1	9.8	9.6	9.0	8.9	9.0	8.9	8.8
ASSET QUALITY									
NPLs to Total Loans									
Public Sector Commercial Banks	16.3	16.9	22.9	21.1	17.3	17.1	18.7	19.2	17.5
Local Private Banks	8.7	11.1	12.5	13.8	13.2	13.5	11.4	11.5	10.9
Foreign Banks	2.9	6.7	9.5	10.4	13.4	11.3	10.1	8.3	10.3
Commercial Banks	9.9	12.1	14.5	15.3	14.2	14.3	12.9	13.2	12.3
Specialized Banks	28.8	25.5	28.7	30.1	27.6	30.7	25.4	23.1	27.9
All Banks	10.5	12.6	14.9	15.7	14.6	14.8	13.3	13.4	12.8
Provision to NPLs									
Public Sector Commercial Banks	66.9	67.8	52.4	58.2	63.1	65.2	67.4	65.7	73.1
Local Private Banks	70.2	71.0	73.2	74.6	75.2	77.8	82.5	83.7	84.6
Foreign Banks	81.9	75.2	86.6	89.3	94.0	95.9	101.1	100.7	92.0
Commercial Banks	69.3	70.1	66.9	69.9	72.1	74.5	78.0	78.1	81.2
Specialized Banks	72.4	65.7	63.4	59.1	61.3	53.2	62.5	70.8	53.9
All Banks	69.6	69.9	66.7	69.3	71.5	73.2	77.1	77.8	79.5
Net NPLs to Net Loans									
Public Sector Commercial Banks	6.1	6.1	12.4	10.1	7.1	6.7	7.0	7.5	5.4
Local Private Banks	2.7	3.5	3.7	3.9	3.6	3.3	2.2	2.1	1.8
Foreign Banks	0.5	1.8	1.4	1.2	0.9	0.5	-0.1	-0.1	0.9
Commercial Banks	3.3	4.0	5.3	5.1	4.4	4.1	3.2	3.2	2.6
Specialized Banks	10.0	10.5	12.8	14.9	12.9	17.2	11.3	8.1	15.1
All Banks	3.4	4.1	5.5	5.4	4.6	4.4	3.4	3.3	2.9
Net NPLs to Capital									
Public Sector Commercial Banks	30.3	27.4	48.8	41.8	34.6	31.0	30.0	31.5	23.1
Local Private Banks	15.9	17.4	18.9	17.1	15.8	13.7	9.9	8.9	8.2
Foreign Banks	1.6	4.4	2.6	1.9	1.3	0.7	-0.2	-0.1	1.3
Commercial Banks	17.9	18.8	25.0	21.6	19.0	16.7	13.7	13.4	11.0
Specialized Banks			-	-	1.0	-	2.0	-	-
All Banks	19.4	20.4	26.7	23.1	20.2	18.3	14.7	14.0	12.5
EARNINGS									
Return on Assets (Before Tax)									
Public Sector Commercial Banks	0.6	1.5	1.8	2.0	1.5	1.3	0.7	1.1	1.3
Local Private Banks	1.3	1.3	1.5	2.3	2.1	1.7	1.8	2.1	2.2
Foreign Banks	0.0	-0.3	0.9	2.3	0.4	1.9	1.2	2.4	2.4
Commercial Banks	1.1	1.3	1.5	2.2	2.0	1.6	1.6	1.9	2.1
Specialized Banks	3.2	3.1	2.0	2.4	2.5	3.4	3.3	1.6	3.5
All Banks	1.2	1.3	1.5	2.2	2.0	1.7	1.6	1.9	2.1

Table 1.4: Financial Soundness Indicators (Continued)

Indicators	Percent									
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14	
EARNINGS										
Return on Assets (After Tax)										
Public Sector Commercial Banks	0.5	1.3	1.3	1.4	1.1	0.9	0.5	0.8	0.9	
Local Private Banks	0.9	0.9	0.9	1.5	1.4	1.1	1.3	1.4	1.5	
Foreign Banks	0.3	(0.3)	0.4	1.5	(0.1)	1.2	0.6	1.5	1.5	
Commercial Banks	0.8	0.9	0.9	1.5	1.3	1.1	1.1	1.3	1.3	
Specialized Banks	1.8	1.2	1.2	1.6	1.6	2.2	2.2	0.7	2.3	
All Banks	0.8	0.9	1.0	1.5	1.3	1.1	1.1	1.3	1.4	
ROE (Avg. Equity & Surplus) (Before Tax)										
Public Sector Commercial Banks	5.2	13.3	15.2	18.0	15.0	13.3	6.7	11.3	13.5	
Local Private Banks	12.9	13.2	15.6	24.7	24.1	20.1	21.3	24.6	26.5	
Foreign Banks	0.0	(2.4)	5.8	14.5	2.4	11.2	7.3	16.2	15.6	
Commercial Banks	10.6	12.4	15.0	22.7	21.1	18.2	17.6	21.4	23.3	
Specialized Banks	-	-	-	-	1.0	-	2.0	-	-	
All Banks	11.4	13.2	15.5	23.0	21.2	18.5	17.9	21.3	23.5	
ROE (Avg. Equity & Surplus) (After Tax)										
Public Sector Commercial Banks	4.4	11.4	11.2	12.2	10.8	9.0	4.9	7.9	8.8	
Local Private Banks	8.5	8.6	9.3	16.1	15.9	13.4	14.7	16.3	17.4	
Foreign Banks	2.2	(2.3)	2.7	9.5	(0.4)	7.4	4.0	10.0	10.0	
Commercial Banks	7.3	8.6	9.4	14.9	14.0	12.2	12.2	14.2	15.3	
Specialized Banks	-	-	-	-	4.0	-	5.0	-	-	
All Banks	7.8	8.9	9.6	15.1	14.1	12.4	12.4	14.1	15.4	
NII/Gross Income										
Public Sector Commercial Banks	65.4	63.0	69.1	69.4	64.1	60.4	61.0	60.7	57.3	
Local Private Banks	73.2	75.9	77.2	77.9	73.2	72.0	72.3	70.9	72.7	
Foreign Banks	61.3	64.8	67.6	72.2	69.0	78.1	81.0	84.9	84.6	
Commercial Banks	71.2	73.3	75.4	76.2	71.5	70.1	70.5	69.7	70.5	
Specialized Banks	46.6	44.7	51.0	67.3	63.7	66.4	67.1	75.9	70.1	
All Banks	70.3	72.4	74.7	76.0	71.3	70.0	70.4	69.9	70.5	
Cost / Income Ratio										
Public Sector Commercial Banks	39.1	47.5	49.1	49.9	54.4	56.5	58.9	65.3	56.8	
Local Private Banks	51.6	50.1	52.5	50.8	52.5	56.1	56.1	55.9	54.4	
Foreign Banks	69.6	77.5	65.2	59.3	75.2	66.8	76.5	51.2	53.1	
Commercial Banks	50.0	50.9	52.4	50.9	53.6	56.4	57.1	57.2	54.8	
Specialized Banks	52.1	61.3	61.3	60.4	64.4	56.6	59.6	46.7	50.6	
All Banks	50.1	51.2	52.7	51.1	53.9	56.4	57.2	56.8	54.6	
LIQUIDITY										
Liquid Assets/Total Assets										
Public Sector Commercial Banks	30.6	31.1	34.6	40.9	38.0	37.0	41.3	38.8	40.3	
Local Private Banks	26.8	32.3	35.7	46.2	50.7	51.7	50.0	50.4	49.5	
Foreign Banks	45.2	55.0	64.6	68.6	69.4	72.7	73.0	68.2	69.5	
Commercial Banks	28.3	32.9	36.4	45.9	48.7	49.4	49.0	48.7	48.2	
Specialized Banks	24.5	19.8	19.6	23.5	23.5	24.1	25.1	20.6	23.8	
All Banks	28.2	32.7	36.1	45.5	48.3	49.0	48.6	48.3	47.8	
Liquid Assets/Total Deposits										
Public Sector Commercial Banks	38.9	40.1	43.5	51.3	49.5	45.1	51.2	51.9	51.1	
Local Private Banks	35.0	43.4	45.8	59.5	66.5	66.5	61.7	64.6	61.1	
Foreign Banks	71.6	82.4	96.4	104.3	107.9	140.8	127.4	121.9	135.2	
Commercial Banks	37.1	44.0	46.8	59.1	64.1	63.4	60.9	63.4	60.3	
Specialized Banks	229.4	167.1	149.4	202.0	211.5	218.4	202.3	186.0	178.3	
All Banks	37.7	44.5	47.1	59.5	64.4	63.7	61.3	63.7	60.6	
Advances/Deposits										
Public Sector Commercial Banks	68.4	65.2	58.0	55.2	60.7	54.3	54.5	57.4	52.3	
Local Private Banks	75.1	66.6	61.3	52.0	48.9	45.0	47.1	46.1	45.3	
Foreign Banks	68.9	56.1	42.0	39.6	37.4	40.7	36.8	43.4	46.1	
Commercial Banks	73.6	66.0	60.1	52.3	51.0	46.8	48.3	48.0	46.6	
Specialized Banks	577.0	560.8	491.5	540.1	556.9	556.9	488.9	569.9	464.3	
All Banks	75.2	67.7	61.6	53.6	52.2	48.1	49.5	49.2	47.7	

Table 1.5: Banks' category-wise key variables

All Banks

	PKR billion								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
Paid up Capital	281	325	358	405	463	471	482	494	497
Equity	563	660	695	784	873	901	943	956	976
Deposits	4,218	4,786	5,451	6,244	7,291	7,756	8,311	8,151	8,774
Liabilities	5,065	5,856	6,422	7,386	8,848	9,189	9,544	9,796	10,138
Advances (net of Provision)	3,173	3,240	3,358	3,349	3,805	3,727	4,110	4,014	4,189
Investments (net of Provisions)	1,087	1,737	2,157	3,055	4,013	4,253	4,313	4,662	4,512
Assets	5,628	6,516	7,117	8,171	9,720	10,090	10,487	10,752	11,115
Income	582	690	721	856	931	456	917	248	517
Expense	519	609	617	686	755	374	755	197	405
Profit before tax	63	81	105	170	176	82	162	51	113
Profit after tax	43	54	65	112	117	55	112	33	74

Public Sector Commercial Banks

	PKR million								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
Paid up Capital	18,544	21,339	34,030	41,414	44,284	47,059	53,320	58,323	58,823
Equity	111,986	139,219	159,790	166,172	177,165	183,177	195,286	199,694	199,671
Deposits	819,683	952,373	1,087,506	1,248,199	1,413,501	1,563,995	1,549,011	#####	1,633,766
Liabilities	930,324	1,090,831	1,205,801	1,396,686	1,661,450	1,724,529	1,725,717	#####	1,871,226
Advances (net of Provision)	560,666	620,596	630,704	689,423	858,633	849,470	843,984	833,610	854,334
Investments (net of Provisions)	204,784	297,689	383,310	479,609	588,623	563,667	619,522	696,271	726,333
Assets	1,042,310	1,230,050	1,365,591	1,562,858	1,838,614	1,907,706	1,921,003	#####	2,070,897
Income	103,421	119,979	108,949	121,753	168,540	84,907	169,681	43,495	93,108
Expense	96,855	103,218	131,722	151,113	142,804	72,907	157,201	37,992	79,848
Profit before tax	6,566	16,762	22,773	29,359	25,735	12,000	12,479	5,503	13,260
Profit after tax	5,644	14,372	16,798	19,833	18,589	8,091	9,051	3,849	8,634

Local Private Banks

	PKR million								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
Paid up Capital	214,571	253,015	274,587	309,306	362,096	367,866	371,075	377,877	380,614
Equity	421,074	487,719	498,613	567,665	641,868	660,614	689,995	698,349	716,060
Deposits	3,236,220	3,655,994	4,188,181	4,810,209	5,700,887	6,046,280	6,588,746	#####	6,988,118
Liabilities	3,799,764	4,417,543	4,875,191	5,635,806	6,833,231	7,109,656	7,436,911	#####	7,898,545
Advances (net of Provision)	2,429,934	2,435,792	2,568,695	2,499,799	2,788,332	2,723,378	3,104,573	#####	3,163,372
Investments (net of Provisions)	847,045	1,373,082	1,679,542	2,442,332	3,312,692	3,549,227	3,545,229	#####	3,636,986
Assets	4,220,838	4,905,262	5,373,804	6,203,471	7,475,118	7,770,270	8,126,906	#####	8,614,605
Income	437,498	524,275	470,401	528,855	717,920	350,818	707,641	192,712	401,402
Expense	385,022	463,734	547,425	660,306	572,482	286,018	566,054	150,016	308,579
Profit before tax	52,477	60,541	77,024	131,451	145,438	64,801	141,587	42,696	92,823
Profit after tax	34,704	39,265	45,646	85,716	95,831	43,154	98,168	28,231	61,043

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

Foreign Banks

	PKR million								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
Paid up Capital	32,130	34,885	33,992	38,720	41,149	41,040	42,344	40,822	40,925
Equity	33,971	35,739	34,509	42,530	40,738	40,011	39,823	39,346	40,466
Deposits	147,938	160,936	156,331	167,870	158,799	127,023	151,077	156,427	127,528
Liabilities	200,590	205,297	198,745	212,744	205,977	205,834	223,974	240,314	207,800
Advances (net of Provision)	101,921	90,325	65,628	66,411	59,322	51,639	55,536	67,931	58,752
Investments (net of Provisions)	22,593	52,373	79,809	113,382	85,519	113,150	120,714	131,559	117,898
Assets	234,562	241,037	233,253	255,274	246,715	245,845	263,787	279,660	248,266
Income	24,005	27,741	23,100	22,979	25,143	9,592	19,410	5,464	11,072
Expense	23,998	28,591	25,147	28,579	24,144	7,322	16,465	3,862	7,954
Profit before tax	7	(850)	2,046	5,601	999	2,270	2,945	1,602	3,119
Profit after tax	651	(809)	960	3,660	(174)	1,499	1,605	989	1,994

Specialized Banks

	PKR million								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
Paid up Capital	15,506	15,507	15,507	15,508	15,508	15,351	15,351	16,853	16,853
Equity	(4,163)	(2,424)	1,791	7,990	12,801	17,515	17,676	18,756	20,269
Deposits	13,883	16,588	18,962	17,327	17,738	18,360	21,695	18,879	24,141
Liabilities	134,332	142,414	142,577	141,179	146,942	148,942	157,322	151,303	160,693
Advances (net of Provision)	80,114	93,031	93,197	93,585	98,785	102,251	106,065	107,583	112,092
Investments (net of Provisions)	12,147	13,819	14,495	19,546	26,430	27,063	27,859	27,420	31,273
Assets	130,178	139,990	144,367	149,169	159,742	166,457	174,998	170,059	180,961
Income	17,039	17,612	14,063	12,022	19,053	10,790	20,757	6,148	11,568
Expense	12,888	13,392	16,909	15,540	15,242	7,732	15,316	5,351	8,251
Profit before tax	4,151	4,220	2,846	3,518	3,811	3,058	5,441	797	3,317
Profit after tax	2,317	1,617	1,665	2,388	2,486	2,138	3,609	407	2,234

Table 1.6: Concentration in the Banking System
 June 30, 2014 (Un-audited)

Indicators	Percent						
	Top 5 Banks	6-10 Banks	11-20 Banks	21-28 Banks	FBS	SBs	Industry
Asset							
Share of Total Assets	52.1	21.6	18.2	4.2	2.2	1.6	100
Share of Total Investments	54.7	21.9	16.5	3.6	2.6	0.7	100
<i>of which investment in Government Securities</i>	85.8	93.2	86.7	85.0	100.0	84.3	88
Advances							
Advances:public	67.0	19.4	10.8	2.5	0.2	0.0	100.0
Advances:private	46.2	22.4	20.8	5.3	1.7	3.6	100.0
Sectoral Distribution of Loans							
Corporate Sector	47.8	23.9	21.1	5.1	1.9	0.1	100.0
SMEs	42.6	22.2	28.3	3.2	0.1	3.6	100.0
Agriculture	39.3	6.9	6.2	0.9	0.0	46.8	100.0
Consumer Finance	57.2	18.3	16.0	7.9	0.5	0.0	100.0
Commodity Financing	60.9	23.8	11.5	3.9	0.0	0.0	100.0
Staff Loans	56.5	16.9	17.6	4.2	2.0	2.7	100.0
Others	94.7	2.5	0.6	0.4	1.5	0.4	100.0
Total	50.9	21.7	18.5	4.6	1.4	2.8	100.0
NPLs / Gross Loans	11.4	13.3	14.3	10.7	10.3	27.9	12.8
Net NPLs / Capital	5.1	27.5	19.6	13.3	1.3	83.7	12.5
Liabilities							
Share of Total Deposits	53.6	22.4	18.1	4.2	1.5	0.3	100.0
Customer Fixed Deposits	47.8	20.9	24.2	4.8	2.1	0.1	100.0
Customer CASA	55.7	22.7	16.2	3.8	1.3	0.3	100.0
Customer Deposits others	27.1	48.5	21.3	2.8	0.2	0.2	100.0
Financial Institutions Remunerative Deposits	39.9	28.9	17.6	13.2	0.2	0.3	100.0
Financial Institutions Non-Remunerative Deposits	89.0	3.5	4.8	1.4	1.3	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	16.2	12.4	12.6	16.7	28.6	12.1	15.1
Tier 1 Capital / RWA	13.6	10.0	11.3	15.4	28.6	8.5	12.8
Net Worth / Total Assets	10.0	6.2	7.0	9.4	16.3	11.2	8.8
Share of Risk Weighted Assets	53.3	18.9	18.4	4.5	2.4	2.5	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	66.4	18.2	8.9	0.7	2.8	2.9	100.0
Net Interest Income / Gross Income	69.8	71.1	68.8	77.3	84.6	72.1	70.6
Non-Interest Expense / Gross Income	46.7	60.9	69.2	83.2	53.1	52.7	54.7
Provision Expense to Gross Income	3.6	-1.4	7.9	8.0	-1.9	11.2	3.6
Liquidity							
Liquid Assets / Total Assets	49.4	49.3	42.6	41.6	69.5	23.8	47.8
Liquid Assets / Total Deposits	60.8	60.3	54.2	53.1	135.2	178.3	60.6
Advances to deposits ratio	45.3	46.8	48.4	54.5	46.1	464.3	47.7

Asset Quality:

Table 1.7: Asset Quality Indicators of the Banking System

Banking System: Selected Indicators of Asset Quality

	PKR million								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
Advances	3,422,549	3,551,331	3,729,003	3,759,235	4,247,183	4,177,875	4,578,716	4,482,690	4,661,840
NPLs	359,238	446,005	555,968	591,579	618,225	616,470	607,410	602,442	595,298
Provision	249,914	311,588	370,778	410,016	442,111	451,136	468,557	468,439	473,290
Advances (net)	3,172,636	3,239,744	3,358,225	3,349,219	3,805,072	3,726,738	4,110,159	4,014,250	4,188,550
Net NPLs	109,324	134,417	185,190	181,563	176,114	165,334	138,853	134,003	122,008

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

	PKR million								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
OAEM	11,558	12,152	14,141	15,521	14,320	19,811	13,785	13,751	18,771
Sub Standard	78,503	63,905	53,030	50,262	46,135	48,541	50,202	54,663	43,665
Doubtful	67,877	77,809	68,665	58,346	55,011	40,598	32,353	33,023	27,167
Loss	201,301	292,138	420,132	467,450	502,760	507,520	511,070	501,005	505,695
Total	359,238	446,005	555,968	591,579	618,225	616,470	607,410	602,442	595,298

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

	PKR million								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
OAEM	743	-	-	-	-	-	26	-	-
Sub Standard	17,490	13,666	11,787	9,669	9,879	8,927	11,320	11,190	13,366
Doubtful	29,782	32,386	31,255	20,196	21,348	16,625	14,336	13,691	13,705
Loss	185,746	251,691	311,391	364,059	397,522	407,546	428,513	425,326	426,874
Total	233,761	297,743	354,434	393,924	428,750	433,097	454,195	450,207	453,944

Category-wise Break up of Banks' Advances

	PKR million								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
PSCBs	629,389	700,902	716,562	786,264	963,653	955,840	965,549	954,295	979,577
LPBs	2,587,530	2,643,594	2,826,985	2,785,927	3,096,738	3,041,894	3,425,264	3,325,635	3,485,397
FBs	104,440	95,113	71,495	73,215	67,872	57,940	61,842	74,128	64,914
CBs	3,321,360	3,439,608	3,615,042	3,645,407	4,128,263	4,055,675	4,452,655	4,354,058	4,529,887
SBs	101,189	111,723	113,961	113,828	118,920	122,200	126,060	128,632	131,953
Industry	3,422,549	3,551,331	3,729,003	3,759,235	4,247,183	4,177,875	4,578,716	4,482,690	4,661,840

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

	PKR million								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
PSCBs	102,656	118,400	163,786	166,289	166,353	163,153	180,240	183,561	171,294
LPBs	224,395	292,780	352,672	383,437	409,931	409,260	388,949	382,995	380,476
FBs	3,077	6,369	6,774	7,623	9,097	6,572	6,235	6,154	6,699
CBs	330,128	417,549	523,232	557,349	585,381	578,984	575,424	572,711	558,469
SBs	29,110	28,456	32,736	34,230	32,845	37,485	31,985	29,731	36,829
Industry	359,238	446,005	555,968	591,579	618,225	616,470	607,410	602,442	595,298

Category-wise Banks' Provisions

	PKR million								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
PSCBs	68,723	80,305	85,858	96,840	105,020	106,371	121,565	120,685	125,243
LPBs	157,598	207,803	258,289	286,128	308,406	318,516	320,691	320,509	322,024
FBs	2,519	4,788	5,867	6,804	8,550	6,301	6,306	6,197	6,162
CBs	228,839	292,896	350,014	389,773	421,976	431,188	448,562	447,391	453,429
SBs	21,075	18,692	20,764	20,244	20,135	19,949	19,995	21,049	19,861
Industry	249,914	311,588	370,778	410,016	442,111	451,136	468,557	468,439	473,290

Category-wise Banks' Advances (net of provisions)

	PKR million								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
PSCBs	560,666	620,596	630,704	689,423	858,633	849,470	843,984	833,610	854,334
LPBs	2,429,934	2,435,792	2,568,695	2,499,799	2,788,332	2,723,378	3,104,573	3,005,126	3,163,372
FBs	101,922	90,325	65,628	66,411	59,322	51,639	55,536	67,931	58,752
CBs	3,092,522	3,146,713	3,265,028	3,255,634	3,706,287	3,624,487	4,004,093	3,906,667	4,076,458
SBs	80,114	93,031	93,197	93,585	98,785	102,251	106,065	107,583	112,092
Industry	3,172,636	3,239,744	3,358,225	3,349,219	3,805,072	3,726,738	4,110,159	4,014,250	4,188,550

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

	PKR million								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
PSCBs	33,934	38,095	77,928	69,448	61,333	56,782	58,675	62,876	46,051
LPBs	66,797	84,977	94,382	97,309	101,525	90,743	68,259	62,487	58,452
FBs	558	1,581	907	819	547	271	(71)	(42)	537
CBs	101,289	124,653	173,218	167,576	163,405	147,797	126,862	125,321	105,040
SBs	8,035	9,764	11,972	13,987	12,709	17,537	11,991	8,682	16,968
Industry	109,324	134,417	185,190	181,563	176,114	165,334	138,853	134,003	122,008

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

amount in PKR million, ratio in percent

	Jun-13			Dec-13			Mar-14			Jun-14		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	2,698,298	425,874	15.8	3,013,732	404,973	13.4	3,050,213	421,194	13.8	3,060,174	415,832	13.6
SMEs Sector	244,176	90,116	36.9	283,962	91,710	32.3	261,717	92,430	35.3	264,474	89,693	33.9
Agriculture Sector	213,855	39,639	18.5	230,748	32,331	14.0	232,610	34,068	14.6	245,597	36,437	14.8
Consumer sector	262,445	40,841	15.6	273,165	37,195	13.6	284,311	36,197	12.7	288,246	35,764	12.4
<i>i. Credit cards</i>	21,907	3,596	16.4	21,402	2,238	10.5	21,227	2,286	10.8	22,693	2,325	10.2
<i>ii. Auto loans</i>	51,188	4,380	8.6	55,825	3,706	6.6	59,315	3,622	6.1	64,938	3,556	5.5
<i>iii. Consumer durable</i>	110	75	68.3	209	74	35.3	264	72	27.5	265	72	27.0
<i>iv. Mortgage loans</i>	51,861	16,130	31.1	53,092	15,106	28.5	51,565	14,476	28.1	50,891	14,368	28.2
<i>v. Other personal loans</i>	137,379	16,660	12.1	142,638	16,070	11.3	151,939	15,740	10.4	149,459	15,443	10.3
Commodity financing	565,491	5,802	1.0	478,874	5,320	1.1	435,327	5,190	1.2	570,788	4,649	0.8
Staff Loans	85,109	1,225	1.4	85,854	1,261	1.5	85,188	1,269	1.5	86,668	1,292	1.5
Others	108,501	12,972	12.0	139,159	12,333	8.9	133,325	12,094	9.1	145,892	11,630	8.0
Total	4,177,875	616,470	14.8	4,505,495	585,124	13.0	4,482,690	602,442	13.4	4,661,840	595,298	12.8

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

amount in PKR million, ratio in percent

	Jun-13			Dec-13			Mar-14			Jun-14		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	364,081	42,253	11.6	340,342	34,707	10.2	335,485	37,403	11.1	390,405	39,804	10.2
Automobile/Transportation	58,130	12,920	22.2	60,794	10,473	17.2	62,062	10,721	17.3	62,513	10,867	17.4
Cement	53,792	15,861	29.5	54,679	13,832	25.3	48,803	10,661	21.8	43,137	9,252	21.4
Chemical & Pharmaceuticals	151,742	15,498	10.2	150,256	13,440	8.9	159,245	13,372	8.4	186,569	12,762	6.8
Electronics	53,944	24,838	46.0	58,877	24,292	41.3	67,461	11,016	16.3	61,121	12,349	20.2
Financial	106,179	8,085	7.6	121,013	8,264	6.8	105,125	9,582	9.1	125,661	8,238	6.6
Individuals	341,943	49,692	14.5	383,162	47,090	12.3	401,785	48,088	12.0	401,748	49,199	12.2
Insurance	201	1	0.4	354	1	0.2	225	1	0.4	857	1	0.1
Others	1,764,187	207,827	11.8	1,917,127	204,589	10.7	1,780,573	222,641	12.5	1,923,321	211,315	11.0
Production/Transmission of Energy	443,302	19,948	4.5	493,122	14,956	3.0	554,432	30,271	5.5	559,233	30,852	5.5
Shoes & Leather garments	24,353	2,956	12.1	26,628	3,002	11.3	25,008	2,794	11.2	21,473	3,017	14.1
Sugar	134,261	7,126	5.3	120,274	6,290	5.2	175,431	5,369	3.1	165,339	5,269	3.2
Textile	681,759	209,465	30.7	778,868	204,187	26.2	767,054	200,523	26.1	720,463	202,373	28.1
Total	4,177,875	616,470	14.8	4,505,495	585,124	13.0	4,482,690	602,442	13.4	4,661,840	595,298	12.8

Soundness & Resilience:

Table 1.10: Category-wise Profitability of the Banking System

	PKR billion								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
Profit Before Tax									
PSCBs	6.6	16.8	22.8	29.4	25.7	12.0	12.5	5.5	13.3
LPBs	52.5	60.5	77.0	131.5	145.4	64.8	141.6	42.7	92.8
FBs	0.0	(0.9)	2.0	5.6	1.0	2.3	2.9	1.6	3.1
CBs	59.0	76.5	101.8	166.4	172.2	79.1	157.0	49.8	109.2
SBs	4.2	4.2	2.8	3.5	3.8	3.1	5.4	0.8	3.3
All Banks	63.2	80.7	104.7	169.9	176.0	82.1	162.5	50.6	112.5
Profit After Tax									
PSCBs	5.6	14.4	16.8	19.8	18.6	8.1	9.1	3.8	8.6
LPBs	34.7	39.3	45.6	85.7	95.8	43.2	98.2	28.2	61.0
FBs	0.6	(0.8)	1.0	3.7	(0.2)	1.5	1.6	1.0	2.0
CBs	41.0	52.8	63.4	109.2	114.2	52.7	108.8	33.1	71.7
SBs	2.3	1.6	1.7	2.4	2.5	2.1	3.6	0.4	2.2
All Banks	43.3	54.4	65.1	111.6	116.7	54.9	112.4	33.5	73.9

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

	Percent								
	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
Before Tax ROA									
PSCBs	0.6	1.5	1.8	2.0	1.5	1.3	0.7	1.1	1.3
LPBs	1.3	1.3	1.5	2.3	2.1	1.7	1.8	2.1	2.2
FBs	0.0	-0.3	0.9	2.3	0.4	1.9	1.2	2.4	2.4
CBs	1.1	1.3	1.5	2.2	2.0	1.6	1.6	1.9	2.1
SBs	3.2	3.1	2.0	2.4	2.5	3.4	3.3	1.6	3.5
All Banks	1.2	1.3	1.5	2.2	2.0	1.7	1.6	1.9	2.1
Before Tax ROE (based on Equity plus Surplus on Revaluation)									
PSCBs	5.2	13.3	15.2	18.0	15.0	13.3	6.7	11.3	13.5
LPBs	12.9	13.2	15.6	24.7	24.1	20.1	21.3	24.6	26.5
FBs	0.0	-2.4	5.8	14.5	2.4	11.2	7.3	16.2	15.6
CBs	10.6	12.4	15.0	22.7	21.1	18.2	17.6	21.4	23.3
SBs	-	-	-	-	1.0	-	2.0	-	-
All Banks	11.4	13.2	15.5	23.0	21.2	18.5	17.9	21.3	23.5

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

amount in PKR billion, share in percent

Items	CY11		CY12		Jun-13		CY13		Mar-14		Jun-14	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	423.5	56.6	422.1	53.2	195.7	50.5	396.0	50.9	104.0	49.6	213.8	48.8
Investments	297.8	39.8	352.7	44.4	183.3	47.3	361.0	46.4	99.4	47.3	209.1	47.8
Deposits, repo and others	26.4	3.5	19.1	2.4	8.3	2.1	20.4	2.6	6.5	3.1	14.8	3.4
Total	747.7	100.0	793.9	100.0	387.3	100.0	777.4	100.0	209.9	100.0	437.7	100.0

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

	CY08	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14
Less than 10	9	6	5	5	5	5	5	5	5
10 to 15	10	15	13	10	9	11	12	10	10
Over 15	21	19	20	23	24	22	21	23	23
Total	40	40	38	38	38	38	38	38	38

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs
June 30, 2014 (Un-audited)

		PKR million						
		All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
1	Tier 1 Capital							
1.1	Common Equity Tier 1							
1.1.1	Fully Paid-up Capital/ Capital deposited with SBP	543,227	58,823	378,217	40,925	16,853	494,818	48,409
1.1.2	Balance in Share Premium Account	(45,224)	7,038	(52,262)	-	-	(45,224)	-
1.1.3	Reserve for issue of Bonus Shares	12,439	(263)	12,702	-	-	12,439	-
1.1.4	General/ Statutory Reserves (as disclosed on Balance Sheet)	172,384	26,283	127,735	162	10,667	164,846	7,537
1.1.5	Gain/(Losses) on derivatives held as Cash Flow Hedge	(27,205)	-	-	-	(27,205)	-	-
1.1.6	Unappropriated/unremitted profits - net of accumulated losses, if any (losses as negative number)	216,157	41,796	152,597	(530)	11,841	205,703	10,454
1.1.7	Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (from "Consolidation sheet")	(27,205)	-	-	-	(27,205)	0	-
1.1.8	CET 1 before Regulatory Adjustments	871,975	133,676	-	-	12,352	899,179	-
1.1.9	Regulatory Adjustments for calculation of Common Equity Tier 1	43,480	3,303	39,464	366	-	43,133	347
1.1.10	Goodwill (net of any associated deferred tax liability)	25,068	1,421	23,644	3	-	25,068	-
1.1.11	All other intangibles (net of any associated deferred tax liability)	10,985	69	10,976	255	(387)	11,300	73
1.1.12	Shortfall in provisions required against classified assets (without considering any tax impact)	41	-	41	-	-	41	-
1.1.13	Deferred tax assets (net of any associated deferred tax liability) excluding DTAs arising from temporary differences such as allowance for credit losses	-	-	-	-	-	-	-
1.1.14	Defined benefit pension fund assets (net of any associated deferred tax liability)	-	-	-	-	-	-	-
1.1.15	Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	4,571	1,421	3,537	-	(387)	4,958	-
1.1.16	Cash flow hedge reserve	-	-	-	-	-	-	-
1.1.17	Investment in own shares/ CET1 instruments	(26,509)	-	308	-	(26,817)	308	-
1.1.18	Any increase in equity capital resulting from a securitization transaction	-	-	-	-	-	-	-
1.1.19	Capital shortfall of regulated subsidiaries	-	-	-	-	-	-	-
1.1.20	Deficit on account of revaluation from bank's holdings of property/ AFS	1,752	392	959	108	20	1,478	274
1.1.21	CET 1 after Regulatory Adjustments above	847,733	130,373	579,525	40,191	31,591	781,680	66,053
1.1.22	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	-	-	-	-	-
1.1.23	CET1 after Regulatory Adjustment above	847,733	130,373	579,525	40,191	31,591	781,680	66,053
1.1.24	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-	-	-	-	-	-
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-	-	-	-	-	-
1.1.26	CET1 after Regulatory Adjustment above	847,733	130,373	579,525	40,191	31,591	781,680	66,053
1.1.29	Amount exceeding 15% threshold (significant Investments and DTA)	-	-	-	-	-	-	-
1.1.30	CET1 after above adjustment	847,733	130,373	579,525	40,191	31,591	781,680	66,053
1.1.31	National specific regulatory adjustments applied to CET1 capital	648	-	-	-	-	-	648
1.1.32	Investment in TFCs of other banks exceeding the prescribed limit	648	-	-	-	-	-	648
1.1.33	Any other deduction specified by SBP	-	-	-	-	-	-	-
1.1.34	CET1 after Regulatory Adjustment above	847,085	130,373	579,525	40,191	31,591	781,680	65,405
	Adjustment to CET1 to cover shortfall in AT1 adjustments	30,718	3,156	16,414	-	50	19,620	11,097
1.1.34	Common Equity Tier 1	824,063	127,217	563,111	40,191	39,237	769,755	54,308
		(26,817)	-	-	-	(26,817)	0	-
1.2	Additional Tier 1							
1.2.1	Qualifying Additional Tier-1 instruments plus any related share premium	10,006	-	10,006	-	-	10,006	-
1.2.1.1	Classified as equity	8,919	-	8,919	-	-	8,919	-
1.2.1.2	Classified as liabilities	1,855	-	1,087	-	768	1,087	-
1.2.2	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	19	-	-	-	19	-	-
1.2.3	AT1 before Regulatory Adjustments	10,006	-	10,006	-	-	10,006	-
		787	-	-	-	787	-	-
1.2.4	Regulatory Adjustments for calculation of Additional Tier 1 Capital	32,349	3,156	18,045	-	50	21,251	11,097
1.2.5	Investment in mutual funds exceeding the prescribed limit	6,003	317	3,118	-	-	3,435	2,568
	Investment in own AT1 capital instruments	-	-	-	-	-	-	-
1.2.6	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial, and insurance entities	-	-	-	-	-	-	-
1.2.7	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	-	-	-	-	-

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs (Continued)
June 30, 2014 (Un-audited)

		PKR million						
		All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
1.2.8	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	-	-	-	-	-	-
1.2.9	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital	20,505	2,840	12,995	-	50	15,885	4,620
1.2.10	Adjustment to AT1 to cover shortfall in T2 adjustments	5,841	-	1,932	-	-	1,932	3,909
1.2.11	Amount of Regulatory Adjustment applied to AT1 capital	1,631	-	-	-	-	1,631	-
1.2.11		-	-	-	-	-	-	-
1.2.12	Additional Tier 1	8,375	-	8,375	-	-	8,375	-
		-	-	-	-	-	-	-
		-	-	-	-	-	-	-
2	Tier 2 Capital	126,214	37,854	82,311	115	5,246	125,526	689
2.1	Qualifying (Basel III) Tier 2 capital instruments	13,853	-	13,853	-	-	13,853	-
2.2	Capital instruments subject to phase out from tier 2	12,009	-	12,009	-	-	12,009	-
2.3	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2 - from "Consolidation sheet")	-	-	-	-	-	-	-
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	17,811	3,184	12,695	115	1,607	17,600	211
2.5	Revaluation Reserves (without any adjustment)**	68,237	29,463	36,200	1	1,383	67,047	1,189
2.5.1	Property Revaluation Reserves	38,384	10,512	27,253	-	-	37,765	619
2.5.2	Unrealized Gains/Losses on AFS	29,853	18,951	8,947	1	1,383	29,282	571
2.6	Foreign Exchange Translation Reserves	33,016	8,047	24,970	-	-	33,016	-
2.7	Undisclosed/Other Reserves (if any)	-	-	-	-	-	-	-
2.8	T2 before regulatory adjustments	144,926	40,694	99,727	115	2,990	143,526	1,400
2.8		-	-	-	-	-	-	-
2.9	Regulatory Adjustments for calculation of Tier 2 Capital	26,858	2,840	19,348	-	50	22,238	4,620
2.10	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	17,460	2,840	9,949	-	50	12,839	4,620
2.11	Reciprocal cross holdings in Tier 2 of banking, financial, and insurance entities	3,284	-	3,284	-	-	3,284	-
2.12	Investment in own Tier 2 capital instrument	(110)	-	(110)	-	-	(110)	-
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	-	-	-	-	-
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	6,225	-	6,225	-	-	6,225	-
2.15	Amount of Regulatory Adjustment applied to T2 capital	21,017	2,840	17,416	-	50	20,306	711
		-	-	-	-	-	-	-
3	TOTAL CAPITAL	958,652	165,070	653,797	40,306	44,483	903,656	54,996
		-	-	-	-	-	-	-
		-	-	-	-	-	-	-
4	Total Risk Weighted Assets	5,939,206	1,062,870	4,466,317	140,766	145,402	5,815,355	123,852
4.1	Total Credit Risk Weighted Assets	4,449,171	845,069	3,292,723	111,112	119,553	4,368,457	80,714
4.2	Total Market Risk Weighted Assets	663,796	81,252	544,043	3,894	8,227	637,416	26,380
4.3	Total Operational Risk Weighted Assets	826,240	136,549	629,551	25,760	17,621	809,482	16,758
		-	-	-	-	-	-	-
		-	-	-	385	-	-	-
5	Gross Capital Adequacy Ratios	-	-	-	-	-	-	-
5.1	CET1 to total RWA	13.9%	12.0%	12.6%	99.7%	27.0%	13.2%	43.8%
5.2	Tier-1 capital to total RWA	14.0%	12.0%	12.8%	99.7%	27.0%	13.4%	43.8%
5.3	Total capital to RWA	16.1%	15.5%	14.6%	28.6%	30.6%	15.5%	44.4%
6	Limits (Maxima/ Minima)							
6.1	CET1 to total RWA							
6.2	ADT1 to total RWA							
6.3	Tier-1 capital to total RWA							
6.4	Tier-2 capital to total RWA							
6.5	Total capital to RWA							
6.6	Capital Conservation Buffer							
6.7	Total capital plus CCB							
7	Capital Adequacy Ratios							
7.1	CET1 to total RWA	13.9%	12.0%	12.6%	28.6%	27.0%	13.2%	43.8%
7.2	Tier-1 capital to total RWA	14.0%	12.0%	12.8%	28.6%	27.0%	13.4%	43.8%
7.3	Total capital to RWA	16.1%	15.5%	14.6%	28.6%	30.6%	15.5%	44.4%

* Excluding IDBL.

Table 1.15: Stress Testing Results of the Banking System
June 30, 2014 (Un-audited)

Shock Details		Nature of Shock	Number of Banks with CAR*			
			< 0%	0% > 8%	8% > 10%	> 10%
Pre-Shock Position			1	2	1	33
Credit Shocks						
C-1	10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss.	Hypothetical	1	7	2	27
C-2	Default of top 3 private sector individual borrowers (fund based exposures only) of the banks.	Hypothetical	2	5	7	23
C-3	Default of top 3 private sector Individuals (both fund based and non-fund based exposures) of the banks.	Hypothetical	3	7	5	22
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	0	33
C-6	Increase in NPLs to Loans Ratio (NPLR) equivalent to the maximum quarterly increase in NPLs to Loans Ratio of the individual banks during the last 5 years.	Historical	1	2	2	32
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	2	2	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	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	2	1	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 12.60%	Critical NPLR 46.60%	Difference 34.90%
			Number of Banks with CAR			
Market Shocks			< 0%	0% > 8%	8% > 10%	> 10%
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	Hypothetical	1	3	3	30
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	3	30
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	1	34
IR-4	Impact of increase in interest rates by 100bps on investments portfolio only.	Hypothetical	1	2	2	32
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	1	2	1	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	4	1	31
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	3	2	1	31
EQ-1	Fall in general equity prices by 41.4% (Oct08-Jan09).	Historical	1	2	2	32
EQ-2	Fall in general equity prices by 50%.	Hypothetical	1	2	0	34
Liquidity Shocks			No. of Banks with no liquidity after			
L-1	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	Hypothetical		3 Days	4 Days	5 Days
				0	0	0
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 25%, 50%, and 100% for three consecutive days respectively.	Hypothetical		1 Day	2 Days	3 Days
				0	0	3
			Number of Banks with			
			LCR<1		LCR>2	
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government Securities*	Hypothetical		4	2	

* Excluding IDBL.

Table 1.16: List of Banks

CY12	CY13	Mar-14	Jun-14
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
Sindh Bank Ltd.	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 (22)	B. Local Private Banks (22)	B. Local Private Banks (22)	B. Local Private Banks (22)
AlBaraka Bank (Pakistan) Ltd..	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.
Burj Bank Ltd.	Burj Bank Ltd.	Burj Bank Ltd.	Burj Bank Ltd.
Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
Faysal Bank Ltd.	Faysal Bank Ltd.	Faysal Bank Ltd.	Faysal Bank Ltd.
Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
KASB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.	KASB Bank Ltd.
MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
Meezan Bank Ltd.	Meezan Bank Ltd.	Meezan Bank Ltd.	Meezan Bank Ltd.
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.
Summit Bank Ltd.	Summit Bank Ltd.	Summit Bank Ltd.	Summit Bank Ltd.
United Bank Ltd.	United Bank Ltd.	United Bank Ltd.	United Bank Ltd.
C. Foreign Banks (7)	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.
Barclays Bank PLC	Barclays Bank PLC	Barclays Bank PLC	Barclays Bank PLC
Citibank N.A.	Citibank N.A.	Citibank N.A.	Citibank N.A.
Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG
HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.	HSBC Bank Middle East Ltd.
Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.
HSBC Bank Oman S.A.O.G. #	HSBC Bank Oman 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 Ltd. ##	Industrial Development Bank Ltd. ##	Industrial Development Bank Ltd. ##	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

#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.

2. Islamic Banking

Table 2.1: Group-wise Balance Sheet and Income Statement of Islamic Banks/Branches
June 30, 2014 (Un-audited)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions	Absolute change	
				QoQ	YoY
ASSETS					
Cash & Balances With Treasury Banks	52,370	23,561	75,931	(17,825)	12,737
Balances With Other Banks	18,557	34,360	52,918	11,591	23,022
Due from Financial Institutions	114,499	40,957	155,457	64,960	135,041
Investments - Net	212,989	144,784	357,773	3,818	(80,982)
Financing - Net	213,105	111,416	324,521	16,724	63,755
Operating Fixed Assets	13,879	5,889	19,768	69	1,905
Deferred Tax Assets	2,607	0	2,608	(85)	(580)
Other Assets	66,502	33,064	99,566	(6,542)	30,532
TOTAL ASSETS	694,510	394,032	1,088,541	72,710	185,430
LIABILITIES					
Bills Payable	10,104	4,052	14,156	2,613	4,286
Due to Financial Institution	16,822	9,755	26,577	6,093	(3,956)
Deposits And Other Accounts	601,287	330,649	931,935	59,841	160,990
Sub-ordinated Loans	4,150	-	4,150	12	4,150
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Deferred Tax Liabilities	896	241	1,137	(189)	1,123
Other Liabilities	14,272	18,260	32,532	1,343	5,176
TOTAL LIABILITIES	647,531	362,956	1,010,487	69,712	171,770
NET ASSETS	46,979	31,076	78,055	2,998	13,661
NET ASSETS REPRESENTED BY: -					
Share Capital	39,386	13,598	52,984	1,000	4,157
Reserves	3,075	8	3,084	527	1,040
Unappropriated Profit	1,515	14,271	15,786	1,236	3,141
Share Holders' Equity	43,976	27,878	71,854	2,763	8,338
Surplus/Deficit On Revaluation Of Assets	3,003	3,198	6,201	235	5,323
TOTAL	46,979	31,076	78,055	2,998	13,661
PROFIT AND LOSS STATEMENT					
	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions	Absolute change	
				YoY	
Mark-Up Income	26,221	14,563	40,784	6,044	
Mark-Up Expenses	14,883	8,127	23,011	3,068	
Net Mark-Up Income	11,338	6,435	17,774	2,976	
Provisions & Bad Debts Written Off Directly/(Reversals)	91	95	186	(778)	
Net Mark-Up Income After Provision	11,247	6,341	17,587	3,754	
Fees, Commission & Brokerage Income	1,553	1,104	2,657	701	
Dividend Income	83	66	149	18	
Income From Dealing In Foreign Currencies	1,280	267	1,547	1,024	
Other Income	942	511	1,453	153	
Total Non - Markup Income	3,859	1,947	5,806	1,896	
Total Income	15,106	8,288	23,394	5,650	
Administrative Expenses	10,798	4,668	15,465	2,304	
Other Expenses	73	162	236	(17)	
Total Non-Markup Expenses	10,871	4,830	15,701	2,287	
Profit before Tax and Extra ordinary Items	4,235	3,458	7,693	3,363	
Extra ordinary/unusual Items -- Gain/(Loss)	-	1	1	1	
PROFIT/ (LOSS) BEFORE TAXATION	4,235	3,457	7,692	3,362	
Less: Taxation	1,523	190	1,712	911	
PROFIT/ (LOSS) AFTER TAX	2,712	3,267	5,979	2,452	

Table 2.2: Financial Soundness Indicators of Islamic Banking

	Percent							
	Dec-09	Dec-10	Dec-11	Dec-12	Jun-13	Dec-13	Mar-14	Jun-14
Capital								
Total Capital to Total RWA*	18.5	16.8	18.0	15.3	15.4	13.4	14.4	15.0
Tier 1 Capital to Total RWA*	18.4	16.3	17.2	14.7	14.8	12.4	13.0	13.2
Capital to Total Assets	11.4	9.7	8.7	7.6	7.1	6.9	7.4	7.2
Asset Quality								
NPFs to Total Financing	6.3	7.3	7.6	7.6	7.1	5.7	5.8	5.3
Net NPFs to Net Financing	3.1	3.2	2.9	2.7	2.5	1.5	1.4	1.1
Provision to NPFs	51.7	58.6	63.0	66.5	66.1	74.4	76.5	79.7
Earnings								
ROA before Tax	0.7	0.6	1.9	1.4	1.0	1.0	1.3	1.5
ROA after Tax	0.6	0.6	1.6	1.2	0.8	0.9	1.0	1.2
ROE before Tax	5.9	5.9	20.8	16.8	13.6	14.4	17.8	20.6
ROE after Tax	4.6	5.2	17.3	14.1	11.1	12.0	13.7	16.1
Net Mark-Up Income to Gross Income	79.4	78.5	82.4	80.1	79.1	78.5	74.4	75.4
Non Mark-Up Income to Gross Income	20.6	21.5	17.6	19.9	20.9	21.5	25.6	24.6
Operating Expense to Gross Income	70.3	72.6	60.4	67.3	71.7	69.7	68.8	66.6
Liquidity								
Financing to Deposits	54.3	46.2	38.4	32.7	33.8	36.3	35.3	34.8

Table 2.3: List of Islamic Banking Institutions

As of March 31, 2014	As of June 30, 2014
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 Allied Bank Ltd.
3 Bank Alfalah Ltd	3 Bank Al Habib Ltd
4 Faysal Bank Ltd.	4 Bank Alfalah Ltd
5 Habib Bank Ltd	5 Faysal Bank Ltd.
6 Habib Metropolitan Bank	6 Habib Bank Ltd
7 MCB Bank Ltd	7 Habib Metropolitan Bank
8 National Bank of Pakistan	8 MCB Bank Ltd
9 Silk Bank Ltd	9 National Bank of Pakistan
10 Soneri Bank Ltd	10 Silk Bank Ltd
11 Standard Chartered Bank	11 Sindh Bank Ltd
12 Summit Bank Ltd.	12 Soneri Bank Ltd
13 The Bank of Khyber	13 Standard Chartered Bank
14 The Bank of Punjab	14 Summit Bank Ltd.
15 United Bank Ltd.	15 The Bank of Khyber
	16 The Bank of Punjab
	17 United Bank Ltd.
Grand Total 20 (5+15)	Grand Total 22 (5+17)

3. Development Finance Institutions

Table 3.1: Balance Sheet and Income Statement of DFIs
June 30, 2014 (Un-audited)

Financial Position	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14	PKR million	
									Absolute change QoQ	YoY
ASSETS										
Cash & Balances With Treasury Banks	1,716	1,740	2,341	519	513	447	459	475	17	(38)
Balances With Other Banks	6,713	2,866	1,423	3,601	2,518	3,041	2,566	2,978	412	461
Lending To Financial Institutions	12,085	8,720	2,909	2,198	5,534	10,788	5,383	8,833	3,449	3,299
Investments - Net	62,102	64,115	81,379	79,065	75,773	79,497	85,259	94,496	9,237	18,723
Advances - Net	41,416	45,234	46,547	45,988	43,726	45,263	46,736	46,960	224	3,235
Operating Fixed Assets	3,098	2,974	2,930	3,345	3,329	3,468	3,420	3,383	(37)	54
Deferred Tax Assets	1,277	1,098	1,193	1,169	1,116	1,392	1,360	1,124	(237)	7
Other Assets	3,786	5,500	5,103	4,545	4,710	5,240	5,878	6,963	1,085	2,253
TOTAL ASSETS	132,193	132,248	143,825	140,431	137,218	149,137	151,062	165,213	14,151	27,994
LIABILITIES										
Bills Payable	-	-	-	-	-	-	-	-	-	-
Borrowings From Financial Institution	51,522	50,306	64,885	58,165	50,610	67,306	64,562	72,511	7,949	21,901
Deposits And Other Accounts	18,074	15,856	12,074	13,510	15,578	8,947	12,302	11,599	(703)	(3,979)
Sub-ordinated Loans	-	-	-	-	-	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	30	15	19	11	8	6	1	1	(0)	(7)
Deferred Tax Liabilities	2	637	669	897	914	550	567	937	370	22
Other Liabilities	5,814	6,757	6,899	8,203	9,956	9,702	10,542	10,926	384	970
TOTAL LIABILITIES	75,442	73,571	84,546	80,786	77,066	86,511	87,973	95,974	8,000	18,908
NET ASSETS	56,751	58,677	59,279	59,646	60,153	62,626	63,088	69,239	6,151	9,086
NET ASSETS REPRESENTED BY: -										
Share Capital	47,269	48,343	48,409	48,409	48,627	48,627	48,627	48,627	-	-
Reserves	7,250	7,272	7,454	6,637	6,226	7,248	7,155	7,523	368	1,298
Unappropriated Profit	342	2,116	2,513	2,485	3,048	4,579	5,076	10,806	5,731	7,758
Share Holders' Equity	54,860	57,732	58,375	57,532	57,901	60,454	60,858	66,957	6,099	9,056
Surplus/Deficit On Revaluation Of Assets	1,891	945	904	443	2,252	537	2,230	2,282	52	30
TOTAL	56,751	58,677	59,279	57,975	60,153	60,992	63,088	69,239	6,151	9,086
OPERATING POSITION										
	CY09	CY10	CY11	CY12	Jun-13	CY13	Mar-14	Jun-14	Change YoY	
Mark-Up/ Return/Interest Earned	12,592	13,942	15,202	14,928	5,814	11,320	2,986	6,130	315	
Mark-Up/ Return/Interest Expenses	6,720	7,318	8,030	8,524	3,148	5,906	1,543	3,129	(19)	
Net Mark-Up / Interest Income	5,872	6,625	7,172	6,403	2,667	5,414	1,444	3,001	334	
Provisions & Bad Debts Written Off Directly/(Reversals)	3,133	1,238	941	3,975	(175)	63	(222)	53	228	
Net Mark-Up / Interest Income After Provision	2,739	5,386	6,231	2,428	2,842	5,350	1,665	2,948	106	
Fees, Commission & Brokerage Income	191	148	124	108	36	134	36	75	39	
Dividend Income	423	484	854	1,036	338	1,469	360	424	86	
Income From Dealing In Foreign Currencies	20	(483)	(160)	148	29	143	(129)	(114)	(144)	
Other Income	844	1,194	534	1,329	1,087	1,766	493	1,974	886	
Total Non - Markup / Interest Income	1,479	1,343	1,352	2,620	1,491	3,511	759	2,359	868	
Total Income	4,217	6,729	7,583	5,049	4,333	8,861	2,425	5,308	974	
Administrative Expenses	2,647	2,977	3,102	3,396	1,724	3,659	899	1,678	(46)	
Other Expenses	62	166	1,905	399	(33)	(12)	(20)	(1)	31	
Total Non-Markup/Interest Expenses	2,709	3,144	5,007	3,795	1,692	3,646	879	1,677	(15)	
Profit before Tax and Extra ordinary Items	1,508	3,586	2,576	1,254	2,642	5,215	1,546	3,631	989	
Extra ordinary/unusual Items -- Gain/(Loss)	(25)	-	-	-	-	-	-	-	-	
Profit/ (Loss) Before Taxation	1,533	3,586	2,576	1,254	2,642	5,215	1,546	3,631	989	
Less: Taxation	630	1,690	1,690	1,501	608	758	270	610	2	
Profit/ (Loss) after Taxation	904	1,896	886	(247)	2,034	4,458	1,276	3,021	987	

Table 3.2: Financial Soundness Indicators of DFIs

	Percent								
	CY08	CY09	CY10	CY11	CY12	Jun-13	Dec-13	Mar-14	Jun-14
Capital									
Total Capital to Total RWA	53.4	52.5	56.1	56.9	54.8	54.6	51.4	50.1	44.4
Tier 1 Capital to Total RWA	53.3	52.4	56.5	57.4	54.9	54.7	50.7	49.4	43.8
Capital to Total Assets	47.1	42.9	44.4	41.2	41.3	43.8	40.9	41.8	41.9
Asset Quality									
NPLs to Total Loans	27.0	27.1	29.9	29.3	31.8	31.6	30.0	29.3	28.9
Net NPLs to Net Loans	11.2	10.1	14.8	14.4	63.1	13.7	67.5	12.1	11.3
Provision to NPLs	65.9	69.8	59.4	59.4	14.7	65.5	12.2	66.9	68.8
Net NPLs to Capital	8.4	7.4	11.4	11.3	11.6	10.0	9.1	8.9	7.7
Earnings									
ROA before Tax	1.5	1.3	2.7	1.9	0.9	3.8	3.6	4.1	4.7
ROA after Tax	0.7	0.8	1.4	0.6	-0.2	2.9	3.1	3.4	3.9
ROE before Tax	3.4	2.9	6.2	4.4	2.1	8.7	8.8	9.9	11.2
ROE after Tax	1.6	1.7	3.3	1.5	-0.4	6.7	7.5	8.1	9.3
Net Interest Income to Gross Income	34.8	79.9	83.1	84.1	71.0	64.1	60.7	65.5	56.0
Operating Expense to Gross Income	22.7	36.9	39.5	58.7	42.1	40.7	40.9	39.9	31.3
Liquidity									
Loans to Deposits	622.9	229.2	285.3	385.5	39.5	280.7	41.3	379.9	404.9
Liquid Assets/Total Assets	31.2	35.9	32.6	40.3	410.7	37.9	688.2	39.8	41.1
Liquid Assets/Total Deposits	547.3	262.4	271.6	480.6	340.4	333.8	505.9	488.7	584.7

Table 3.3: List of Development Finance Institutions

As of March 31, 2014	As of June 30, 2014
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.