

Quarterly Compendium:
**Statistics of the Banking
System**

[June 2022]



Financial Stability Department

State Bank of Pakistan

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Data Conventions

1. Figures for the calendar years (CY) are based on un-audited accounts for that year except for CY13 and earlier.
2. Figures for quarters (Mar (Q1), Jun (Q2), Sep (Q3) and Dec (Q4)) are based on unaudited Quarterly Report of Condition (QRC) submitted by banks/DFIs.
3. Data sources other than at point 1 and 2 are mentioned in respective tables.
4. From Jun-15 onwards, Quarterly Compendium has been revised to:
 - i. Remove redundancies, streamline and enhance disclosures, and synchronize the overall structure of the publication.
 - ii. Incorporate new FSIs (Core and Encouraged) as per IMF's current Compilation Guide and forthcoming suggestions that will help towards aligning our FSIs with the international best practices/definitions.
 - iii. Streamline reporting of Financings of Islamic Banks/ Islamic Bank Branches to include inventories and other related item(s) pertaining to Islamic modes of financing, which were previously reported under 'Other Assets'.

Note: The statistics of Q3CY19 onwards related to Commercial Banks exclude IDBL due to start of its liquidation process by SBP in September, 2019.

1. Banking System

Table 1.1: Financial Soundness Indicators

Indicators	Percent							
	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
CAPITAL ADEQUACY								
Risk Weighted CAR[^]								
Public Sector Commercial Banks	15.6	18.9	19.5	20.5	19.9	18.2	17.6	19.2
Local Private Banks	16.4	17.8	17.3	17.1	16.8	15.6	15.4	14.8
Foreign Banks	29.0	30.9	32.2	33.5	31.5	29.7	31.3	30.2
Commercial Banks	16.6	18.4	18.1	18.1	17.7	16.4	16.1	15.9
Specialized Banks	35.4	28.3	30.1	31.4	31.5	32.2	33.2	32.1
All Banks	17.0	18.6	18.3	18.3	17.9	16.7	16.4	16.1
Tier 1 Capital to RWA[^]								
Public Sector Commercial Banks	12.5	14.6	15.1	15.8	15.5	14.2	13.8	15.1
Local Private Banks	13.4	14.1	13.7	13.5	13.4	12.6	12.6	12.3
Foreign Banks	28.8	30.7	32.0	33.3	31.3	29.5	31.1	30.0
Commercial Banks	13.6	14.6	14.4	14.4	14.2	13.3	13.2	13.2
Specialized Banks	31.8	25.1	26.8	28.0	28.0	28.9	29.8	28.7
All Banks	14.0	14.8	14.6	14.6	14.4	13.5	13.4	13.4
Capital to Total Assets[*]								
Public Sector Commercial Banks	5.8	6.7	6.2	6.1	6.1	6.1	6.0	5.1
Local Private Banks	7.1	7.1	6.8	6.4	6.4	6.1	6.0	5.4
Foreign Banks	9.5	10.4	10.6	10.5	9.4	9.2	10.1	9.5
Commercial Banks	6.9	7.1	6.8	6.5	6.4	6.2	6.1	5.5
Specialized Banks	31.1	21.9	20.4	19.9	18.9	18.7	19.7	11.2
All Banks	7.2	7.2	6.9	6.6	6.5	6.3	6.3	5.6
ASSET QUALITY								
NPLs to Total Loans								
Public Sector Commercial Banks	13.2	14.7	15.6	15.3	15.9	14.6	14.2	14.1
Local Private Banks	6.9	7.0	7.2	6.8	6.7	5.9	5.9	5.7
Foreign Banks	2.9	3.3	3.3	3.1	2.4	2.0	1.6	1.7
Commercial Banks	8.1	8.6	8.8	8.4	8.4	7.5	7.5	7.2
Specialized Banks	34.1	45.5	41.0	41.0	37.1	37.0	31.8	36.2
All Banks	8.6	9.2	9.3	8.9	8.8	7.9	7.8	7.5
Provision to NPLs								
Public Sector Commercial Banks	88.7	93.7	90.9	91.0	89.0	92.0	91.4	91.8
Local Private Banks	82.5	90.4	88.9	90.8	91.2	93.4	93.5	94.3
Foreign Banks	110.9	114.0	114.9	115.3	119.7	127.4	129.5	126.8
Commercial Banks	84.7	91.6	89.7	91.0	90.5	93.0	92.8	93.4
Specialized Banks	39.5	50.8	58.3	57.9	62.7	62.6	64.0	57.1
All Banks	81.4	88.3	87.6	88.8	88.9	91.2	91.5	91.6
Net NPLs to Net Loans								
Public Sector Commercial Banks	1.7	1.1	1.7	1.6	2.0	1.3	1.4	1.3
Local Private Banks	1.3	0.7	0.9	0.7	0.6	0.4	0.4	0.3
Foreign Banks	-0.3	-0.5	-0.5	-0.5	-0.5	-0.6	-0.5	-0.5
Commercial Banks	1.3	0.8	1.0	0.8	0.9	0.6	0.6	0.5
Specialized Banks	23.9	29.1	22.5	22.6	18.0	18.0	14.4	19.6
All Banks	1.7	1.2	1.3	1.1	1.1	0.7	0.7	0.7
Net NPLs to Capital[*]								
Public Sector Commercial Banks	10.0	5.3	8.1	7.6	9.8	6.8	7.5	6.7
Local Private Banks	7.0	3.4	4.2	3.3	3.3	2.4	2.3	2.1
Foreign Banks	-0.4	-0.5	-0.5	-0.5	-0.5	-0.6	-0.6	-0.5
Commercial Banks	7.2	3.6	4.7	4.0	4.3	3.1	3.2	2.9
Specialized Banks	43.2	61.7	46.0	44.0	35.2	33.9	26.4	36.0
All Banks	8.9	5.3	5.9	5.1	5.2	4.0	3.8	3.8
Investment in Equities to Capital[#]								
Public Sector Commercial Banks	17.5	17.0	16.5	15.9	14.8	14.2	14.5	14.8
Local Private Banks	10.3	7.7	7.7	7.7	6.6	6.1	6.1	5.8
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Banks	11.1	9.0	8.9	8.9	7.9	7.4	7.4	7.3
Specialized Banks	4.7	6.1	5.3	5.2	5.4	4.9	4.9	5.0
All Banks	10.8	9.0	8.8	8.8	7.8	7.3	7.3	7.2

[^] Data for Dec-13 and onwards is based on Basel III, and data from CY08 to Sep-13 is based on Basel II with the exception of IDBL, PPCBL, and SME Bank, which is based on Basel I.

^{*} Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Capital to Total Assets and Net NPLs to Capital Ratios (highlighted in Red). Prior to Jun-15, Balance Sheet Capital was used for calculation of these ratios.

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent							
	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
ASSET QUALITY								
Gross Asset Position in Financial Derivatives to Capital^{^^}								
Public Sector Commercial Banks	-1.7	0.0	0.0	0.0	2.2	0.9	0.7	1.1
Local Private Banks	2.6	1.7	2.7	1.4	4.0	2.9	3.1	6.2
Foreign Banks	2.0	3.0	6.4	5.4	22.4	7.8	14.0	33.5
Commercial Banks	1.9	1.5	2.3	1.3	4.4	2.7	3.2	6.5
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks	1.8	1.4	2.3	1.3	4.3	2.6	3.1	6.3
Gross Liability Position in Financial Derivatives to Capital^{^^}								
Public Sector Commercial Banks	0.2	1.0	2.3	0.5	0.0	0.0	0.2	0.7
Local Private Banks	4.1	2.5	3.9	1.4	2.4	1.8	2.3	4.5
Foreign Banks	17.5	17.0	30.4	14.1	1.6	2.5	2.3	1.7
Commercial Banks	4.0	2.9	4.8	1.8	1.9	1.5	1.9	3.6
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks	3.8	2.8	4.7	1.7	1.9	1.4	1.9	3.5
EARNINGS								
Return on Assets (Before Tax)								
Public Sector Commercial Banks	0.9	1.3	1.1	1.5	1.3	1.3	1.3	1.3
Local Private Banks	1.6	1.9	1.7	1.7	1.7	1.7	1.9	2.0
Foreign Banks	3.7	3.8	1.8	1.5	1.7	1.9	2.9	2.3
Commercial Banks	2.7	3.1	3.2	2.6	3.3	2.9	3.7	2.8
Specialized Banks	-4.2	-1.9	-6.8	-1.2	-1.4	0.1	0.8	1.5
All Banks	1.5	1.8	1.5	1.6	1.6	1.6	1.8	1.9
Return on Assets (After Tax)								
Public Sector Commercial Banks	0.5	0.8	0.7	0.7	0.8	0.8	0.8	0.5
Local Private Banks	0.9	1.1	1.0	1.0	1.0	1.0	1.2	0.9
Foreign Banks	2.1	2.3	1.0	0.8	0.9	1.0	1.7	1.2
Commercial Banks	1.5	1.8	1.9	1.5	1.9	1.7	2.2	1.2
Specialized Banks	-3.1	-1.6	-5.6	-1.8	-1.8	-1.1	0.4	0.1
All Banks	0.8	1.0	0.9	0.9	0.9	1.0	1.1	0.8
ROE (Avg. Equity & Surplus) (Before Tax)								
Public Sector Commercial Banks	12.2	16.8	14.6	21.0	18.6	19.1	19.2	21.2
Local Private Banks	23.1	25.6	25.3	26.0	26.5	26.7	32.3	34.8
Foreign Banks	40.2	38.7	16.7	14.5	17.1	18.6	30.5	24.2
Commercial Banks	21.7	24.4	22.7	24.5	24.5	24.8	29.5	31.5
Specialized Banks	-15.4	-6.9	-26.0	-4.7	-5.7	0.5	3.4	7.8
All Banks	20.1	23.2	21.0	23.5	23.4	24.0	28.7	30.7
ROE (Avg. Equity & Surplus) (After Tax)								
Public Sector Commercial Banks	7.0	10.8	10.1	9.9	11.6	11.6	11.6	8.6
Local Private Banks	13.1	15.0	15.3	15.5	15.6	15.8	19.4	14.7
Foreign Banks	22.9	23.3	9.5	8.1	8.6	9.8	18.0	12.6
Commercial Banks	12.3	14.5	14.0	14.0	14.4	14.7	17.8	13.4
Specialized Banks	-11.4	-5.7	-21.4	-7.0	-7.3	-4.6	1.8	0.3
All Banks	11.3	13.8	12.7	13.3	13.7	14.1	17.2	12.9
NII/Gross Income								
Public Sector Commercial Banks	71.9	72.5	73.3	74.2	75.0	75.2	79.4	76.7
Local Private Banks	78.0	79.2	77.0	76.9	77.2	76.6	76.1	75.2
Foreign Banks	140.2	136.6	180.8	197.0	180.8	162.3	145.7	186.6
Commercial Banks	79.3	79.8	78.2	78.4	78.7	78.2	78.5	77.8
Specialized Banks	75.4	69.0	72.8	66.3	65.0	62.3	69.4	60.4
All Banks	79.3	79.7	78.1	78.1	78.5	77.9	78.3	77.5
Cost/Income Ratio								
Public Sector Commercial Banks	62.0	48.7	55.3	50.8	51.6	52.5	55.0	56.6
Local Private Banks	57.4	50.8	54.8	54.1	53.2	53.9	52.9	50.5
Foreign Banks	22.5	17.4	30.1	33.9	30.6	32.6	19.5	24.5
Commercial Banks	56.8	49.3	54.4	53.2	52.5	53.2	52.4	50.9
Specialized Banks	102.8	107.0	72.0	64.2	66.2	64.9	72.2	60.4
All Banks	57.6	50.0	54.8	53.4	52.8	53.5	52.8	51.1

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

^{^^} Based on un-audited quarterly numbers only.

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent							
	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
EARNINGS								
Trading Income to Gross Income[#]								
Public Sector Commercial Banks	1.2	9.4	8.8	6.4	5.2	4.3	-0.4	0.2
Local Private Banks	0.2	3.9	2.6	3.1	2.6	2.0	1.2	0.6
Foreign Banks	0.0	3.0	1.1	1.4	0.9	0.7	-0.3	-0.8
Commercial Banks	0.3	4.9	3.7	3.6	3.0	2.4	0.9	0.5
Specialized Banks	0.0	0.1	0.0	0.1	0.1	0.1	0.1	0.1
All Banks	0.3	4.8	3.6	3.5	3.0	2.3	0.8	0.5
Personnel Expenses to Non-interest Expenses[#]								
Public Sector Commercial Banks	53.3	48.5	55.8	54.3	52.9	51.4	57.8	52.1
Local Private Banks	39.4	41.9	43.3	42.0	42.4	41.7	44.2	42.2
Foreign Banks	41.0	47.9	47.6	48.6	51.3	51.8	49.6	48.0
Commercial Banks	42.0	43.1	45.5	44.2	44.4	43.5	46.5	44.0
Specialized Banks	56.2	54.8	58.5	58.7	59.3	58.1	58.8	55.3
All Banks	42.4	43.4	45.9	44.5	44.7	43.9	46.9	44.2
LIQUIDITY								
Liquid Assets/Total Assets								
Public Sector Commercial Banks	53.9	56.5	59.7	61.6	62.1	59.6	58.3	64.6
Local Private Banks	47.3	53.3	53.3	55.1	54.1	53.3	53.5	55.7
Foreign Banks	85.4	88.3	88.1	87.6	88.2	87.7	83.7	84.6
Commercial Banks	49.9	55.0	55.6	57.2	56.7	55.5	55.3	58.4
Specialized Banks	24.4	31.7	37.6	43.5	44.8	47.9	45.9	69.0
All Banks	49.7	54.8	55.4	57.1	56.6	55.4	55.2	58.5
Liquid Assets/Total Deposits								
Public Sector Commercial Banks	76.2	73.5	86.2	83.4	90.0	76.3	83.4	99.6
Local Private Banks	62.7	71.2	71.6	74.3	73.6	73.4	75.6	78.3
Foreign Banks	249.5	236.3	230.9	234.3	214.6	211.6	227.0	224.1
Commercial Banks	68.3	74.1	76.8	78.4	79.1	76.3	79.4	84.8
Specialized Banks	103.0	126.2	155.3	186.6	213.7	244.6	286.4	648.8
All Banks	68.4	74.3	77.0	78.7	79.4	76.7	79.8	86.0
Liquid Assets/Short term Liabilities^{^^#}								
Public Sector Commercial Banks	83.1	95.1	89.8	97.9	97.9	96.8	93.1	94.7
Local Private Banks	105.6	116.1	116.1	120.2	117.9	109.6	109.1	109.0
Foreign Banks	107.8	115.7	115.7	115.5	114.9	116.3	108.6	109.4
Commercial Banks	99.6	111.2	109.2	114.4	112.7	106.9	105.3	105.3
Specialized Banks	71.9	80.1	87.6	94.5	94.7	97.0	98.3	99.8
All Banks	99.4	111.0	109.0	114.3	112.6	106.8	105.3	105.2
Advances/Deposits								
Public Sector Commercial Banks	48.9	43.0	44.2	39.4	42.3	39.7	45.6	40.5
Local Private Banks	51.9	45.0	45.2	43.8	45.3	48.4	49.2	47.2
Foreign Banks	37.2	26.4	26.1	27.3	21.4	25.0	36.1	29.3
Commercial Banks	51.0	44.3	44.7	42.7	44.3	46.3	48.3	45.6
Specialized Banks	237.3	184.8	172.4	166.1	176.6	180.1	225.2	194.3
All Banks	51.7	44.8	45.2	43.1	44.7	46.6	48.6	45.9
Customer Deposits to Total Loans[#]								
Public Sector Commercial Banks	159.6	179.5	177.0	195.5	185.6	193.4	176.9	191.9
Local Private Banks	172.1	195.9	195.4	201.0	195.2	183.1	180.6	187.8
Foreign Banks	255.4	357.9	362.0	345.4	444.2	382.8	265.1	326.2
Commercial Banks	170.4	193.9	193.1	201.1	195.2	186.8	180.8	189.8
Specialized Banks	30.5	39.9	42.1	43.8	40.8	41.0	34.1	39.5
All Banks	167.9	191.4	190.8	198.8	193.1	185.0	179.1	188.2

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

^{^^} Based on un-audited quarterly numbers only.

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent							
	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
SECTORAL DISTRIBUTION OF LOANS								
Domestic Loans to Total Loans[#]								
Public Sector Commercial Banks	94.6	95.3	95.7	95.6	94.3	93.8	93.4	93.4
Local Private Banks	93.3	93.7	93.9	93.5	93.0	92.9	92.6	92.8
Foreign Banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Commercial Banks	93.6	94.1	94.3	94.0	93.3	93.2	92.8	93.0
Specialized Banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
All Banks	93.7	94.2	94.4	94.1	93.4	93.2	92.9	93.1
Public Sector Domestic Loans to Total Loans[#]								
Public Sector Commercial Banks	27.7	28.5	29.0	29.6	29.1	27.4	29.4	28.5
Local Private Banks	22.3	21.1	20.4	21.1	20.6	19.7	18.2	19.6
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Banks	23.2	22.4	21.9	22.6	22.1	21.0	20.2	21.1
Specialized Banks	0.5	0.6	0.4	0.7	0.6	0.0	0.0	0.6
All Banks	22.8	22.1	21.6	22.3	21.8	20.8	20.0	20.9
Domestic Loans to Financial Institutions/Total Loans[#]								
Public Sector Commercial Banks	0.9	0.6	0.5	0.6	0.5	0.6	0.6	0.6
Local Private Banks	2.0	1.4	1.4	1.5	1.3	1.5	1.5	1.6
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Banks	1.7	1.2	1.2	1.3	1.2	1.3	1.3	1.4
Specialized Banks	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2
All Banks	1.7	1.2	1.2	1.2	1.2	1.3	1.3	1.4
Corporate & SME Sector Domestic Loans to Total Loans[#]								
Public Sector Commercial Banks	51.1	49.8	49.5	48.7	48.2	49.7	47.7	48.1
Local Private Banks	60.2	61.4	61.5	60.0	60.0	61.0	61.6	60.5
Foreign Banks	99.4	99.2	99.2	99.3	99.2	99.4	99.5	99.5
Commercial Banks	58.7	59.3	59.4	58.1	58.0	59.2	59.2	58.5
Specialized Banks	4.4	4.5	4.8	4.9	5.1	5.2	5.4	5.4
All Banks	57.7	58.4	58.6	57.3	57.3	58.5	58.6	58.0
Other Domestic Loans to Total Loans[#]								
Public Sector Commercial Banks	14.9	16.4	16.7	16.7	16.6	16.1	15.8	16.1
Local Private Banks	8.8	9.9	10.7	10.9	11.0	10.7	11.4	11.1
Foreign Banks	0.6	0.8	0.8	0.7	0.8	0.6	0.5	0.5
Commercial Banks	10.0	11.1	11.8	12.0	12.0	11.7	12.1	11.9
Specialized Banks	94.9	94.8	94.6	94.2	94.2	94.7	94.4	93.9
All Banks	11.5	12.5	13.1	13.2	13.1	12.7	13.1	12.8
Overseas Loans to Total Loans[#]								
Public Sector Commercial Banks	5.4	4.7	4.3	4.4	5.7	6.2	6.6	6.6
Local Private Banks	6.7	6.3	6.1	6.5	7.0	7.1	7.4	7.2
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial Banks	6.4	5.9	5.7	6.0	6.7	6.8	7.2	7.0
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks	6.3	5.8	5.6	5.9	6.6	6.8	7.1	6.9
Foreign Currency Loans to Total Loans[#]								
Public Sector Commercial Banks	5.6	4.8	4.5	4.5	5.8	6.4	6.8	6.7
Local Private Banks	9.5	8.0	7.9	8.6	9.7	10.5	10.7	10.9
Foreign Banks	0.7	0.3	0.3	0.3	0.4	0.3	0.2	0.3
Commercial Banks	8.6	7.3	7.2	7.7	8.9	9.6	9.8	10.0
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks	8.4	7.2	7.1	7.6	8.8	9.5	9.7	9.9
Foreign Currency Liabilities to Total Liabilities[#]								
Public Sector Commercial Banks	6.0	4.9	5.3	4.2	5.2	10.6	10.3	7.8
Local Private Banks	12.9	10.9	10.5	10.4	11.0	10.6	10.6	10.8
Foreign Banks	62.1	55.6	52.7	57.3	54.2	55.3	55.5	60.1
Commercial Banks	13.0	11.0	10.7	10.4	11.0	11.9	11.7	11.4
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Banks	13.0	11.0	10.6	10.3	11.0	11.8	11.7	11.3
Residential Real Estate Loans to Total Loans - All Banks^{#~}	2.9	4.7	-	5.1	-	4.8	-	-
Commercial Real Estate Loans to Total Loans - All Banks^{#~}	10.2	9.5	-	9.6	-	9.5	-	-
basis points								
Spread between lending and deposit rates - All Banks^{#\$}	593	430	428	444	409	406	462	423
Spread between highest and lowest interbank rates - All Banks^{#&}	20	75	0	0	165	10	225	NA

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

^{\$} Lending and deposit rates are taken from Table 3.31 of Statistical Bulletin, wherein Lending rates are for outstanding loans (including zero mark up and excluding interbank), and Deposit rates are for outstanding deposits (including zero mark up and excluding interbank).

[&] Interbank rates are taken from DMDM's daily publication of interbank call money rates (O/N maturity).

[~] Real Estate numbers are taken from Table 3.11 of Statistical Bulletin.

Statistics of the Banking System:

Table 1.2: Key variables of Balance Sheet and Profit & Loss Statement

PKR billion

	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Total Assets	21,991	25,124	25,750	28,177	28,790	30,058	30,717	34,861
Investments (net)	8,939	11,935	12,924	14,162	14,550	14,554	15,369	17,829
Advances (net)	8,249	8,292	8,365	8,808	9,173	10,121	10,342	10,890
Borrowings	2,932	3,217	3,842	4,265	4,748	4,738	5,709	7,144
Deposits	15,953	18,519	18,521	20,441	20,516	21,720	21,258	23,730
Liabilities	20,333	23,261	23,938	26,294	26,882	28,117	28,757	32,913
Paid up Capital	557	556	560	562	567	568	570	582
Equity	1,658	1,862	1,812	1,883	1,908	1,942	1,960	1,948
Profit Before Tax (ytd)	304	411	96	217	328	451	140	300
Profit After Tax (ytd)	171	244	58	123	192	264	84	126
Provisioning Charges (ytd)	68	123	17	25	46	50	5	18
Non-Performing Loans	761	829	850	851	877	860	864	879
Provisions Held Against NPLs	620	732	745	755	780	785	790	805
Non-Performing Loans (net)	141	97	106	95	97	75	74	74

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

Table 1.3: Growth Rates of Key Variables and Key Financial Soundness Indicators

Percent

	Dec-20		Mar-21		Jun-21		Sep-21		Dec-21		Mar-22		Jun-22	
Growth Rates	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	5.5	14.2	2.5	16.3	9.4	18.9	2.2	20.9	4.4	19.6	2.2	19.3	13.5	23.7
Investments (Net)	3.9	33.5	8.3	34.1	9.6	29.0	2.7	26.7	0.0	22.0	5.6	18.9	16.0	25.9
Advances (Net)	5.1	0.5	0.9	2.2	5.3	9.2	4.1	16.3	10.3	22.1	2.2	23.6	5.3	23.6
Borrowings	8.5	9.7	19.4	26.0	11.0	43.6	11.3	60.2	(0.2)	47.3	20.5	48.6	25.1	67.5
deposits	5.6	16.1	0.0	16.4	10.4	17.5	0.4	16.9	5.9	17.3	(2.1)	14.8	11.6	16.1
Liabilities	5.8	14.4	2.9	17.0	9.8	20.1	2.2	22.3	4.6	20.9	2.3	20.1	14.5	25.2
Paid up Capital	(0.2)	(0.1)	0.8	0.8	0.2	1.0	0.9	1.7	0.2	2.1	0.4	1.7	2.1	3.6
Equity	1.9	12.3	(2.7)	7.1	3.9	3.8	1.3	4.4	1.8	4.2	0.9	8.1	(0.6)	3.4
KEY FSIs:														
Capital Adequacy Ratio	18.6		18.3		18.3		17.9		16.7		16.7		16.1	
Capital to Total Assets*	7.2		6.9		6.6		6.5		6.3		6.3		5.6	
NPLs to Loans (Gross)	9.2		9.3		8.9		8.8		7.9		7.9		7.5	
Net NPLs to Net Loans	1.2		1.3		1.1		1.1		0.7		0.7		0.7	
ROA (Before Tax)	1.8		1.5		1.6		1.6		1.6		1.6		1.9	
ROE^ (Before Tax)	23.2		21.0		23.5		23.4		24.0		24.0		30.7	
Liquid Assets/ Total deposits	74.3		77.0		78.7		79.4		76.7		76.7		86.0	
Advances to deposit Ratio	44.8		45.2		43.1		44.7		46.6		46.6		45.9	

^ Based on Average Equity plus Surplus on Revaluation.

* Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Capital to Total Assets Ratio (highlighted in Red). Prior to Jun-15, Balance Sheet Capital was used for calculation of this ratio.

Table 1.4: Group wise Balance Sheet and Income Statement of Banks

June 30, 2022(Un-audited)

PKR million

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	Absolute change	
							QoQ	YoY
ASSETS								
Cash & Balances With Treasury Banks	388,599	1,857,057	79,677	2,325,334	5,103	2,330,437	295,158	82,733
Balances With Other Banks	28,913	233,425	36,304	298,642	30,979	329,621	43,764	85,421
Lending To Financial Institutions	223,884	1,010,644	48,307	1,282,835	17,994	1,300,829	506,732	203,627
Investments - Net	4,278,355	12,617,780	652,456	17,548,591	280,866	17,829,457	2,460,170	3,666,963
Advances - Net	1,889,876	8,795,490	106,564	10,791,929	97,934	10,889,864	548,317	2,081,716
Operating Fixed Assets	96,595	642,589	1,725	740,909	10,082	750,991	27,757	93,586
Deferred Tax Assets	50,194	112,715	762	163,671	15,297	178,968	27,904	75,217
Other Assets	244,360	951,376	39,027	1,234,763	15,811	1,250,573	233,884	394,523
TOTAL ASSETS	7,200,776	26,221,076	964,822	34,386,674	474,066	34,860,740	4,143,685	6,683,787
LIABILITIES								
Bills Payable	40,584	322,339	4,537	367,460	504	367,963	(5,039)	29,194
Borrowings From Financial Institution	1,665,911	4,670,456	479,930	6,816,298	327,612	7,143,910	1,434,574	2,878,717
Deposits And Other Accounts	4,665,030	18,650,485	364,305	23,679,820	50,405	23,730,225	2,472,272	3,288,910
Sub-ordinated Loans	14,805	122,022	-	136,827	-	136,827	7,305	24,095
Liabilities Against Assets Subjectv To Finance Lease	8,109	-	-	8,109	-	8,109	144	45
Deferred Tax Liabilities	12,001	8,079	(0)	20,080	605	20,684	(8,712)	(24,498)
Other Liabilities	409,264	1,041,356	24,458	1,475,078	30,278	1,505,355	255,166	422,493
TOTAL LIABILITIES	6,815,705	24,814,737	873,229	32,503,671	409,403	32,913,074	4,155,711	6,618,956
NET ASSETS	385,071	1,406,339	91,593	1,883,003	64,663	1,947,666	(12,026)	64,831
NET ASSETS REPRESENTED BY:								
Share Capital	91,563	372,796	54,635	518,994	62,956	581,950	11,869	20,263
Reserves	78,154	386,211	176	464,542	7,430	471,971	8,152	67,509
Unappropriated Profit	166,453	571,226	38,359	776,038	(14,191)	761,847	22,621	110,402
Share Holders' Equity	336,171	1,330,233	93,170	1,759,574	56,195	1,815,769	42,642	198,174
Surplus/Deficit On Revaluation Of Assets	48,900	76,106	(1,577)	123,429	8,468	131,897	(54,668)	(133,343)
TOTAL	385,071	1,406,339	91,593	1,883,003	64,663	1,947,666	(12,026)	64,831
PROFIT AND LOSS STATEMENT	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	274,614	1,026,358	39,799	1,340,770	16,008	1,356,779	497,630	
Mark-Up/ Return/Interest Expenses	198,826	632,713	14,326	845,866	8,345	854,211	401,813	
Net Mark-Up / Interest Income	75,788	393,644	25,472	494,905	7,663	502,567	95,817	
Provisions & Bad Debts Written Off								
Directly/(Reversals)	1,632	13,578	(23)	15,187	2,317	17,505	(7,616)	
Net Mark-Up / Interest Income After Provision	74,156	380,066	25,496	479,717	5,345	485,063	103,433	
Fees, Commission & Brokerage Income	14,005	67,278	1,435	82,718	598	83,316	14,852	
Dividend Income	2,258	7,323	-	9,581	78	9,659	2,199	
Income From Dealing In Foreign cvrrencies	5,661	48,930	(13,156)	41,436	-	41,436	31,962	
Other Income	1,036	6,464	(104)	7,397	4,345	11,742	(16,647)	
Total Non - Markup / Interest Income	22,961	129,996	(11,824)	141,132	5,021	146,154	32,365	
	97,116	510,062	13,672	620,850	10,367	631,216	135,799	
Administrative Expenses	56,426	261,356	3,231	321,013	7,616	328,629	55,579	
Other Expenses	(501)	3,074	112	2,686	50	2,735	(2,294)	
Total Non-Markup/Interest Expenses	55,925	264,431	3,343	323,699	7,666	331,364	53,285	
Profit before Tax and Extra ordinary Items	41,192	245,631	10,328	297,151	2,701	299,852	82,513	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	41,192	245,631	10,328	297,151	2,701	299,852	82,513	
Less: Taxation	24,519	141,768	4,957	171,244	2,417	173,661	79,227	
PROFIT/ (LOSS) AFTER TAX	16,673	103,863	5,371	125,907	284	126,191	3,286	

Table 1.5: Banks' Group-wise Key Variables

Public Sector Commercial Banks

PKR million

	Sep-19	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Total Assets	4,386,338	4,551,798	4,761,786	5,111,814	5,544,082	5,684,145	5,736,075	5,909,488	7,200,776
Investments (net of Provisions)	2,156,194	2,045,796	2,338,293	2,722,091	2,880,768	3,091,525	2,867,108	3,160,226	4,278,355
Advances (net of Provision)	1,520,499	1,574,357	1,575,708	1,566,129	1,610,094	1,656,159	1,779,667	1,884,394	1,889,876
Borrowings	921,147	664,337	426,841	920,261	748,159	1,062,421	522,018	1,040,938	1,665,911
Deposits	2,885,606	3,222,625	3,664,602	3,539,538	4,091,128	3,919,608	4,479,198	4,130,190	4,665,030
Liabilities	4,091,229	4,234,910	4,399,716	4,757,477	5,171,464	5,302,773	5,346,605	5,517,921	6,815,705
Paid up Capital	71,719	81,419	81,419	87,733	87,733	87,733	87,733	88,258	91,563
Equity	295,110	316,887	362,070	354,337	372,618	381,372	389,470	391,567	385,071
Profit before tax	33,389	34,654	57,975	13,079	38,085	51,223	70,919	18,750	41,192
Profit after tax	19,157	19,841	37,241	9,021	17,941	31,865	43,116	11,332	16,673
Provisioning Charges (ytd)	13,652	21,151	40,030	5,967	6,536	15,565	17,923	2,687	1,632
Non-Performing Loans	243,554	234,621	267,740	284,306	286,668	306,145	299,818	307,028	305,372
Provisions Held Against NPLs	201,296	208,144	250,851	258,418	260,881	272,516	275,909	280,533	280,365
Non-Performing Loans (net)	42,259	26,477	16,890	25,888	25,786	33,629	23,909	26,495	25,007

Local Private Banks

PKR million

	Sep-19	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Total Assets	16,323,475	16,478,214	19,383,674	19,659,482	21,606,031	22,001,323	23,165,685	23,688,934	26,221,076
Investments (net of Provisions)	7,120,008	6,574,479	9,203,542	9,678,409	10,707,939	10,871,320	10,996,596	11,516,206	12,617,780
Advances (net of Provision)	6,275,237	6,445,645	6,529,880	6,620,924	7,016,159	7,342,112	8,149,695	8,246,085	8,795,490
Borrowings	2,460,747	1,826,455	2,359,741	2,510,376	3,048,107	3,174,856	3,674,166	4,111,469	4,670,456
Deposits	11,795,371	12,427,568	14,518,078	14,642,782	16,004,507	16,197,346	16,823,869	16,772,051	18,650,485
Liabilities	15,213,418	15,283,736	18,025,794	18,342,857	20,241,380	20,616,328	21,757,508	22,270,551	24,814,737
Paid up Capital	363,951	365,309	366,674	366,674	366,674	368,796	368,796	368,796	372,796
Equity	1,110,058	1,194,478	1,357,880	1,316,626	1,364,652	1,384,995	1,408,178	1,418,383	1,406,339
Profit before tax	176,761	254,536	329,275	84,427	175,101	269,225	365,518	114,176	245,631
Profit after tax	98,829	143,980	193,353	51,140	104,074	158,295	216,584	68,687	103,863
Provisioning Charges (ytd)	29,052	37,015	79,308	5,177	13,004	22,404	25,161	801	13,578
Non-Performing Loans	451,363	469,366	491,476	506,723	505,405	520,321	510,025	515,448	526,542
Provisions Held Against NPLs	384,571	387,081	444,333	450,269	459,102	474,786	476,226	482,013	496,405
Non-Performing Loans (net)	66,792	82,285	47,143	56,454	46,303	45,535	33,799	33,435	30,137

Foreign Banks

PKR million

	Sep-19	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Total Assets	710,503	716,351	733,826	726,538	756,141	829,489	870,473	846,198	964,822
Investments (net of Provisions)	329,729	287,315	344,572	461,685	494,943	505,489	600,085	602,450	652,456
Advances (net of Provision)	81,673	91,089	72,368	72,277	77,125	73,081	90,340	112,706	106,564
Borrowings	382,900	365,133	344,992	311,811	356,215	386,457	406,290	422,362	479,930
Deposits	212,273	245,181	274,380	277,120	282,610	341,053	360,846	312,026	364,305
Liabilities	643,942	648,439	657,285	649,616	676,197	752,055	790,854	761,124	873,229
Paid up Capital	47,420	47,202	45,082	43,115	44,324	47,293	48,514	50,071	54,635
Equity	66,561	67,912	76,541	76,922	79,943	77,434	79,619	85,074	91,593
Profit before tax	20,694	25,290	28,654	3,207	5,637	9,955	14,557	6,280	10,328
Profit after tax	11,911	14,415	17,254	1,816	3,136	5,030	7,691	3,710	5,371
Provisioning Charges (ytd)	(62)	6	56	(19)	(3)	(21)	120	40	(23)
Non-Performing Loans	2,790	2,772	2,478	2,440	2,443	1,832	1,837	1,844	1,853
Provisions Held Against NPLs	3,004	3,074	2,823	2,805	2,817	2,193	2,341	2,389	2,350
Non-Performing Loans (net)	(215)	(303)	(346)	(365)	(374)	(361)	(504)	(544)	(497)

Specialized Banks

PKR million

	Sep-19	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Total Assets	231,634	244,974	244,569	252,504	270,700	274,711	286,070	272,435	474,066
Investments (net of Provisions)	35,108	31,848	48,227	62,149	78,844	81,333	90,650	90,405	280,866
Advances (net of Provision)	136,814	137,882	113,617	105,514	104,769	101,671	100,807	98,362	97,934
Borrowings	73,899	76,157	85,291	99,914	112,712	124,063	135,563	134,566	327,612
Deposits	51,477	58,115	61,466	61,191	63,070	57,572	55,972	43,686	50,405
Liabilities	156,002	166,003	178,626	188,339	205,078	210,448	221,797	207,768	409,403
Paid up Capital	62,956	62,956	62,956	62,956	62,956	62,956	62,956	62,956	62,956
Equity	75,632	78,971	65,942	64,165	65,622	64,262	64,273	64,667	64,663
Profit before tax	(12,581)	(10,075)	(4,549)	(4,286)	(1,484)	(2,817)	98	652	2,701
Profit after tax	(10,000)	(7,488)	(3,809)	(3,542)	(2,247)	(3,619)	(3,168)	384	284
Provisioning Charges (ytd)	9,223	9,682	3,644	5,882	5,584	7,576	7,201	1,102	2,317
Non-Performing Loans	60,426	54,360	67,208	56,839	56,272	49,066	48,525	39,342	44,754
Provisions Held Against NPLs	21,116	21,472	34,159	33,112	32,585	30,758	30,383	25,171	25,547
Non-Performing Loans (net)	39,310	32,888	33,049	23,726	23,687	18,309	18,143	14,171	19,207

Table 1.6: Concentration in the Banking System

June 30, 2022 (Un-audited)

Indicators							Percent
	Top 5 Banks	6-10 Banks	11-20 Banks	21-25 Banks	FBs	SBs	Industry
Asset							
Share of Total Assets	49.5	25.8	18.3	2.3	2.8	1.4	100
Share of Total Investments	53.2	24.0	15.8	1.7	3.6	1.6	100
<i>of which investment in Government Securities</i>	91.9	93.9	91.2	82.7	100.0	97.1	92
Advances							
Advances:public	58.1	18.9	21.0	1.9	0.0	0.0	100.0
Advances:private	40.4	30.8	22.8	3.5	1.2	1.4	100.0
Sectoral Distribution of Loans							
Corporate Sector	43.3	30.6	21.8	3.0	1.3	0.0	100.0
SMEs	37.1	27.5	30.0	4.0	0.0	1.4	100.0
Agriculture	36.3	19.7	16.3	0.7	0.0	26.9	100.0
Consumer Finance	41.0	23.3	30.5	5.1	0.0	0.0	100.0
Commodity Financing	45.9	26.1	24.6	3.3	0.0	0.1	100.0
Staff Loans	50.8	24.3	20.7	3.2	0.2	0.8	100.0
Others	98.9	0.4	0.7	0.0	0.0	0.0	100.0
Total	44.4	28.2	22.4	3.1	0.9	1.1	100.0
NPLs / Gross Loans	7.8	4.0	9.1	15.7	1.7	36.2	7.5
Net NPLs / Capital	0.3	-1.1	17.4	66.5	-0.5	36.0	3.8
Liabilities							
Share of Total Deposits	49.9	26.6	19.4	2.3	1.5	0.2	100.0
Customer Fixed Deposits	45.2	25.0	25.0	3.1	1.0	0.6	100.0
Customer CASA	49.4	28.2	18.5	2.1	1.7	0.1	100.0
Customer Deposits others	29.6	39.6	22.8	2.9	4.9	0.2	100.0
Financial Institutions Remunerative Deposits	61.5	16.7	18.9	2.6	0.1	0.1	100.0
Financial Institutions Non-Remunerative Deposits	89.2	4.7	4.4	0.3	1.4	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	18.6	14.3	12.6	2.9	30.2	32.1	16.1
Tier 1 Capital / RWA	14.8	12.3	10.8	0.6	30.0	28.7	13.4
Capital / Total Assets	5.5	6.0	4.6	1.3	9.5	11.2	5.6
Share of Risk Weighted Assets	42.1	31.4	19.5	3.0	2.5	1.4	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	51.9	30.7	13.9	-0.8	3.4	0.9	100.0
Net Interest Income / Gross Income	76.1	75.0	74.0	77.4	186.6	60.4	77.5
Non-Interest Expense / Gross Income	49.1	47.1	59.0	118.6	24.5	60.4	51.1
Provision Expense to Gross Income	1.3	3.3	4.1	2.7	-0.2	18.3	2.7
Liquidity							
Liquid Assets / Total Assets	62.1	55.9	49.9	42.8	84.6	69.0	58.5
Liquid Assets / Total Deposits	90.4	79.6	68.9	62.5	224.1	648.8	86.0
Advances to deposits ratio	40.4	49.9	52.7	57.2	29.3	194.3	45.9

Deposits:**Table 1.7a: Total Deposits by Category & Currency**

PKR billion

	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
DEPOSITS	15,953	18,519	18,521	20,441	20,516	21,720	21,258	23,730
Customers	14,891	17,271	17,380	19,017	19,224	20,179	19,941	22,015
Fixed Deposits	3,410	3,631	3,505	3,737	3,859	4,227	4,025	4,462
Saving Deposits	5,709	6,734	6,789	7,306	7,469	7,562	7,387	7,967
Current accounts - Remunerative	604	755	750	852	854	1,019	812	1,153
Current accounts - Non-remunerative	5,022	5,961	6,127	6,867	6,822	7,138	7,374	8,060
Others	146	189	209	254	218	233	342	373
Financial Institutions	1,062	1,248	1,140	1,425	1,292	1,540	1,317	1,716
Remunerative Deposits	577	750	729	903	847	927	905	1,093
Non-remunerative Deposits	485	498	411	522	445	613	413	622
Break up of Deposits Currency Wise	15,953	18,519	18,521	20,441	20,516	21,720	21,258	23,730
Local Currency Deposits	14,043	16,566	16,646	18,489	18,417	19,539	19,022	21,170
Foreign Currency Deposits	1,911	1,952	1,874	1,952	2,099	2,180	2,236	2,560

Table 1.7b: Domestic Deposits by Category & Currency

PKR billion

	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
DEPOSITS	15,286	17,873	17,907	19,799	19,810	20,971	20,465	22,815
Customers	14,250	16,652	16,797	18,400	18,546	19,462	19,186	21,133
Fixed Deposits	3,097	3,342	3,236	3,479	3,565	3,933	3,711	4,119
Saving Deposits	5,649	6,669	6,729	7,236	7,400	7,479	7,309	7,885
Current accounts - Remunerative	598	748	742	846	849	1,010	793	1,114
Current accounts - Non-remunerative	4,772	5,717	5,892	6,597	6,525	6,819	7,045	7,658
Others	135	176	198	243	206	220	329	358
Financial Institutions	1,035	1,221	1,110	1,398	1,265	1,509	1,278	1,682
Remunerative Deposits	557	729	706	881	825	906	880	1,067
Non-remunerative Deposits	478	493	404	517	440	603	398	616
Break up of Deposits Currency Wise	15,282	17,873	17,907	19,799	19,810	20,971	20,465	22,815
Local Currency Deposits	14,040	16,564	16,639	18,483	18,412	19,534	19,019	21,167
Foreign Currency Deposits	1,242	1,309	1,268	1,316	1,399	1,436	1,446	1,648

Asset Quality:**Table 1.8: Asset Quality of the Banking System****Selected Indicators of Asset Quality**

	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
PKR million								
Advances (Gross)	8,868,744	9,023,738	9,109,448	9,563,533	9,953,275	10,905,368	11,131,652	11,694,531
NPLs	761,118	828,902	850,308	850,788	877,364	860,206	863,662	878,521
Provisions (General+Specific)	619,771	732,166	744,604	755,386	780,253	784,859	790,106	804,668
Advances (net)	8,248,973	8,291,572	8,364,844	8,808,147	9,173,022	10,120,509	10,341,547	10,889,864
Net NPLs	141,347	96,736	105,704	95,402	97,112	75,347	73,556	73,853

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

	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
PKR million								
OAEM	32,634	27,930	22,286	21,717	17,622	15,763	18,394	22,341
Sub Standard	66,482	42,133	54,994	46,066	52,295	36,701	38,713	39,329
Doubtful	55,663	81,861	85,218	85,945	72,356	68,365	66,155	59,293
Loss	606,339	676,978	687,810	697,059	735,092	739,376	740,401	757,559
Total	761,118	828,902	850,308	850,788	877,364	860,206	863,662	878,521

Category-wise Break up of Provisions against NPLs (specific)

	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
PKR million								
OAEM	-	-	-	-	-	-	-	-
Sub Standard	7,804	8,585	11,711	8,980	10,504	7,455	7,809	7,775
Doubtful	22,197	41,138	40,172	45,166	39,584	35,930	35,345	32,569
Loss	552,607	598,398	611,381	622,829	660,150	671,893	672,987	692,865
Total	582,607	648,121	663,263	676,976	710,238	715,278	716,141	733,209

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

Amount in PKR million, ratio in percent

	Sep-21			Dec-21			Mar-22			Jun-22		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	6,964,404	663,284	9.5	7,731,109	653,988	8.5	7,926,781	661,159	8.3	8,166,970	673,173	8.2
Fixed Investments	3,334,830	311,401	9.3	3,458,941	307,650	8.9	3,618,947	316,010	8.7	3,672,825	327,978	8.9
Working Capital	2,203,645	251,408	11.4	2,618,212	248,632	9.5	2,595,081	247,160	9.5	2,661,844	245,675	9.2
Trade Finance	1,425,930	100,475	7.0	1,653,957	97,706	5.9	1,712,752	97,989	5.7	1,832,300	99,520	5.4
SMEs Sector	430,274	77,134	17.9	518,631	76,534	14.8	488,463	75,555	15.5	477,227	74,199	15.5
Fixed Investments	112,252	12,655	11.3	124,674	13,993	11.2	131,182	13,723	10.5	140,878	13,517	9.6
Working Capital	276,584	58,215	21.0	351,680	56,480	16.1	315,559	55,798	17.7	293,767	54,799	18.7
Trade Finance	41,437	6,264	15.1	42,277	6,062	14.3	41,723	6,034	14.5	42,582	5,882	13.8
Agriculture Sector	391,458	65,566	16.7	404,847	61,821	15.3	406,133	57,009	14.0	424,314	58,971	13.9
Consumer sector	771,802	31,735	4.1	820,928	30,263	3.7	863,380	31,036	3.6	897,754	30,738	3.4
<i>i. Credit cards</i>	58,679	2,686	4.6	64,968	2,619	4.0	68,890	2,640	3.8	72,215	2,223	3.1
<i>ii. Auto loans</i>	334,725	4,297	1.3	351,437	4,155	1.2	358,908	4,298	1.2	361,406	4,409	1.2
<i>iii. Consumer durable</i>	1,467	62	4.3	1,771	66	3.7	1,955	75	3.8	911	64	7.0
<i>iv. Mortgage loans</i>	122,897	11,146	9.1	148,000	9,923	6.7	173,918	9,806	5.6	205,480	9,914	4.8
<i>v. Other personal loans</i>	254,035	13,543	5.3	254,752	13,499	5.3	259,708	14,218	5.5	257,742	14,128	5.5
Commodity financing	990,750	8,521	0.9	990,803	8,090	0.8	979,465	8,395	0.9	1,218,697	8,008	0.7
<i>Cotton</i>	35,331	971	2.7	43,882	935	2.1	35,696	1,706	4.8	34,139	1,701	5.0
<i>Rice</i>	17,964	2,466	13.7	27,232	2,453	9.0	27,386	2,291	8.4	20,636	2,271	11.0
<i>Sugar</i>	64,053	1,848	2.9	95,016	1,804	1.9	89,346	1,845	2.1	93,468	1,798	1.9
<i>Wheat</i>	794,281	1,038	0.1	804,050	752	0.1	772,037	473	0.1	1,014,790	273	0.0
<i>Others</i>	79,121	2,198	2.8	20,623	2,146	10.4	55,000	2,080	3.8	55,663	1,965	3.5
Staff Loans	187,508	2,434	1.3	198,298	2,380	1.2	208,172	2,510	1.2	224,693	2,368	1.1
Others	217,078	28,690	13.2	240,752	27,131	11.3	259,258	27,998	10.8	284,877	31,066	10.9
Total	9,953,275	877,364	8.8	10,905,368	860,206	7.9	11,131,652	863,662	7.8	11,694,531	878,521	7.5

Table 1.10: Sector-wise Advances and Non- Performing Loans (NPLs)

Amount in PKR million, ratio in percent

	Sep-21			Dec-21			Mar-22			Jun-22		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	835,340	71,435	8.6	931,704	67,446	7.2	868,683	62,770	7.2	997,667	65,407	6.6
Automobile/Transportation	174,282	17,612	10.1	194,677	17,341	8.9	200,395	17,463	8.7	213,924	18,565	8.7
Cement	206,294	5,745	2.8	213,275	5,477	2.6	221,225	5,690	2.6	245,583	5,449	2.2
Chemical & Pharmaceuticals	330,335	16,458	5.0	375,419	16,551	4.4	377,512	16,438	4.4	419,087	16,538	3.9
Electronics	133,794	23,768	17.8	150,523	24,110	16.0	155,608	23,996	15.4	165,555	25,131	15.2
Financial	285,690	12,502	4.4	337,473	10,495	3.1	344,657	10,547	3.1	382,568	10,697	2.8
Individuals	998,140	64,028	6.4	1,071,916	63,050	5.9	1,108,163	62,857	5.7	1,202,135	63,676	5.3
Insurance	7,341	62	0.8	6,421	62	1.0	6,184	62	1.0	5,210	62	1.2
Others	3,727,147	362,431	9.7	4,026,516	357,631	8.9	4,039,804	361,500	8.9	4,288,029	369,070	8.6
Production/Transmission of Energy	1,439,617	80,183	5.6	1,521,026	78,264	5.1	1,559,682	83,735	5.4	1,519,079	84,505	5.6
Shoes & Leather garments	42,396	5,760	13.6	43,635	5,476	12.5	47,977	5,733	11.9	51,895	5,906	11.4
Sugar	202,214	58,902	29.1	251,046	58,531	23.3	401,196	58,417	14.6	347,780	59,331	17.1
Textile	1,570,683	158,477	10.1	1,781,736	155,771	8.7	1,800,567	154,453	8.6	1,856,019	154,184	8.3
Total	9,953,275	877,364	8.8	10,905,368	860,206	7.9	11,131,652	863,662	7.8	11,694,531	878,521	7.5

Table 1.11: Investments As Per Remaining Maturity

	PKR Billion								
	Dec-18	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Upto one month	2,852	1,112	790	1,352	1,617	1,243	1,294	1,246	1,091
Over one month upto three months	2,105	921	2,575	2,276	2,531	3,200	2,825	1,648	3,842
Over three months upto six months	408	438	1,089	2,724	2,872	2,024	807	1,581	926
Over six months upto one year	449	2,522	1,466	429	315	918	1,382	1,079	1,733
Over one year upto two years	539	1,122	1,018	971	1,650	1,666	2,607	2,681	2,333
Over two years upto three years	458	669	1,082	1,140	858	1,350	816	1,671	2,203
Over three years upto five years	414	593	1,514	1,599	1,835	1,709	2,337	2,886	3,072
Over five years upto ten years	530	1,435	2,249	2,269	2,298	2,255	2,297	2,367	2,423
Over ten years	157	128	151	164	186	185	190	210	206
Total Investments	7,914	8,939	11,935	12,924	14,162	14,550	14,554	15,369	17,829

Soundness & Resilience:**Table 1.12a: Break-up of Mark-up/Return/Interest Earned**

amount in PKR billion, ratio in percent

Items	Mar-21		Jun-21		Sep-21		Dec-21		Mar-22		Jun-22	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	160.0	38.8	329.6	38.4	500.7	37.7	695.0	37.9	229.3	37.8	510.6	37.6
Investments	236.5	57.4	498.9	58.1	781.9	58.8	1,069.9	58.4	357.1	58.8	805.9	59.4
Deposits, repo and others	15.5	3.8	30.6	3.6	46.4	3.5	66.7	3.6	21.0	3.5	40.2	3.0
Total	412.0	100.0	859.1	100.0	1,329.0	100.0	1,831.7	100.0	607.3	100.0	1,356.8	100.0

Table 1.12b: Break-up of Mark-up/Return/Interest Expensed

amount in PKR billion, ratio in percent

Items	Mar-21		Jun-21		Sep-21		Dec-21		Mar-22		Jun-22	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Deposits	159.9	74.0	323.8	71.6	504.8	71.2	708.5	71.4	257.4	70.0	578.3	67.7
Securities sold under repurchased agreement	25.1	11.6	64.7	14.3	107.0	15.1	152.0	15.3	67.4	18.3	173.7	20.3
Borrowings	23.1	10.7	47.1	10.4	72.0	10.2	98.2	9.9	33.5	9.1	80.4	9.4
Others	7.9	3.6	16.9	3.7	25.2	3.6	34.0	3.4	9.5	2.6	21.7	2.5
Total	215.9	100.0	452.4	100.0	709.1	100.0	992.7	100.0	367.8	100.0	854.2	100.0

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

	Dec-18	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Less than the minimum required level	6	3	3	3	3	4	3	3	3
Above minimum required level but below 15 percent	10	9	4	8	6	8	12	11	12
Over 15 percent	18	21	25	21	23	20	17	18	17
Total	34	33	32	32	32	32	32	32	32

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs

June 30, 2022(Un-audited)

PKR million

	All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
1.1 Common Equity Tier 1							
1.1.1 Fully Paid-up capital/Capital deposited with SBP	664,674	91,563	371,164	54,635	62,956	580,318	84,356
1.1.2 Balance in Share Premium Account	36,936	2,215	34,721	-	-	36,936	-
1.1.3 Reserve for issue of Bonus Shares	-	-	-	-	-	-	-
1.1.4 Discount on issue of Shares (enter negative number)	(71,218)	(263)	(70,954)	-	-	(71,218)	-
1.1.5 General/Statutory Reserves as (disclosed on the Balance Sheet)	430,080	58,743	339,498	164	7,430	405,834	24,246
1.1.6 Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-	-	-	-	-	-
1.1.7 Un-appropriated/ un-remitted profits/ (Losses)	785,141	166,262	561,597	37,667	(14,191)	751,335	33,807
1.1.8 Minority Interest arising from CET 1 capital instruments issued to third party by consolidated bank's subsidiaries (amount allowed in group CET1 - from "Consolidation sheet",)	-	-	-	-	-	-	-
CET 1 before Regulatory Adjustments	1,845,614	318,520	1,236,024	92,466	56,195	1,703,205	142,409
1.1.9 Regulatory Adjustments for calculation of CET1	-	-	-	-	-	-	-
1.1.10 Goodwill (net of related deferred tax liability)	19,999	1,286	18,712	-	1	19,999	-
1.1.11 All other intangibles (net of any associated deferred tax liability)	28,000	1,035	26,740	12	90	27,877	124
1.1.12 Shortfall in provisions against classified assets (without considering any tax impact)	-	-	-	-	-	-	-
1.1.13 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	17,093	3,596	13,497	-	-	17,093	-
1.1.14 Defined benefit pension fund net assets	7,185	-	7,185	-	-	7,185	-
1.1.15 Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	9,967	691	9,276	-	-	9,967	-
1.1.16 Cash flow hedge reserve	-	-	-	-	-	-	-
1.1.17 Investment in own shares/ CET1 instruments	742	-	661	-	81	742	-
1.1.18 Any increase in equity capital resulting from a securitization	-	-	-	-	-	-	-
1.1.19 Capital shortfall of regulated subsidiaries	-	-	-	-	-	-	-
1.1.20 Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	19,876	6,699	5,244	1,577	7	13,526	6,350
1.1.21 Regulatory Adjustments for calculation of Common Equity Tier 1	102,862	13,306	81,315	1,588	179	96,388	6,474
CET 1 after Regulatory Adjustments above	1,742,752	305,214	1,154,710	90,877	56,016	1,606,817	135,935
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)	1,576	-	171	-	-	171	1,405
CET1 after Regulatory Adjustment above	1,741,176	305,214	1,154,539	90,877	56,016	1,606,646	134,529
1.1.24 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	30,243	-	4,944	-	-	4,944	25,299
1.1.25 Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	59,677	20,413	30,842	-	8,320	59,575	103
CET1 after Regulatory Adjustment above	1,651,255	284,801	1,118,752	90,877	47,696	1,542,127	109,128
1.1.27 Amount exceeding 15% threshold (significant Investments and DTA)	4,281	1,092	1,963	-	-	3,054	1,226
1.1.28 CET1 after above adjustment	1,646,974	283,710	1,116,790	90,877	47,696	1,539,073	107,901
1.1.29 National specific regulatory adjustments applied to CET1 capital	746	-	-	-	-	-	746
1.1.30 Investment in TFCs of other banks exceeding the prescribed limit	746	-	-	-	-	-	746
1.1.31 Any other deduction specified by SBP	-	-	-	-	-	-	-
1.1.32 CET1 after Regulatory Adjustment above	1,646,228	283,710	1,116,790	90,877	47,696	1,539,073	107,155
1.1.33 Adjustment to CET1 due to insufficient AT 1 and T2 to cover adju:	11,931	-	0	-	-	0	11,931
1.1.34 Common Equity Tier 1 (after regulatory adjustments)	1,634,297	283,710	1,116,790	90,877	47,696	1,539,073	95,224
1.2 Additional Tier 1							
1.2.1 Qualifying Additional Tier-1 instruments plus any related share premium	77,401	8,018	69,383	-	-	77,401	-
1.2.1.1 of which Classified as equity	18,907	8,018	10,889	-	-	18,907	-
1.2.1.2 of which Classified as liabilities	58,494	-	58,494	-	-	58,494	-
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")	-	-	-	-	-	-	-
1.2.3 AT1 before Regulatory Adjustments	77,401	8,018	69,383	-	-	77,401	-
1.2.4 Regulatory Adjustments for calculation of Additional Tier 1 Capital	-	-	-	-	-	-	-
1.2.5 Investment in mutual funds exceeding the prescribed limit	1,008	-	109	-	-	109	898
1.2.6 Investment in own AT1 capital instruments	-	-	-	-	-	-	-

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs (Continued)

June 30, 2022 (Un-audited)

PKR million

		All Banks and DFIs	PSCBs	LPB	FB	SB	All Banks	DFIs
1.2.7	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial, and insurance entities	1,120	-	1,120	-	-	1,120	-
1.2.8	insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of	3,888	-	-	-	-	-	3,888
1.2.9	banking, financial and insurance entities that are outside the	2,663	-	2,663	-	-	2,663	-
1.2.10	based on pre-Basel III treatment which, during transitional	0	-	0	-	-	0	-
1.2.11	Adjustment to AT1 due to insufficient Tier 2 to cover	7,146	-	-	-	-	-	7,146
	Regulatory Adjustments for calculation of Additional Tier 1 Capital	15,823	-	3,892	-	-	3,892	11,931
1.2.12	Amount of Regulatory Adjustment applied to AT1 capital	3,892	-	3,892	-	-	3,892	-
1.2.13	Additional Tier 1 (after regulatory adjustments)	73,509	8,018	65,492	-	-	73,509	-
1.2.14	Additional Tier 1 capital recognized for capital adequacy	73,509	8,018	65,492	-	-	73,509	-
1.2.15	Tier 1 Capital	1,715,672	291,727	1,190,148	90,877	47,696	1,620,449	95,224
1.2.16	Tier 1 Capital recognized for CAR (CET1 + Admissible AT1)	1,707,806	291,727	1,182,281	90,877	47,696	1,612,582	95,224
2	Tier 2 Capital	-	-	-	-	-	-	-
2.1	Qualifying Tier 2 capital instruments under Basel 3 plus any related share premium	53,750	6,288	47,462	-	-	53,750	-
2.2	Tier 2 capital instruments subject to phase out arrangement issued under pre-Basel 3	2,197	-	2,197	-	-	2,197	-
2.3	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2 - from "Consolidation sheet")	-	-	-	-	-	-	-
2.3.1	of which: instruments issued by subsidiaries subject to phase out	-	-	-	-	-	-	-
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	72,727	13,137	56,720	503	1,468	71,828	899
2.5.0	Revaluation Reserves (net of taxes)**	149,613	53,542	88,634	-	6,045	148,221	1,391
2.5.1	Pertaining to Fixed Assets	203,972	41,928	159,269	-	-	201,197	2,775
2.5.2	Unrealized Gains/Losses on AFS	(54,359)	11,614	(70,634)	-	6,045	(52,976)	(1,383)
2.6	Foreign Exchange Translation Reserves	109,487	17,458	92,028	-	-	109,487	-
2.7	Undisclosed/Other Reserves (if any)	-	-	-	-	-	-	-
2.8	T2 before regulatory adjustments	387,773	90,425	287,043	503	7,512	385,483	2,290
2.9	Regulatory Adjustments for calculation of Tier 2 Capital	-	-	-	-	-	-	-
2.1	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	0	-	0	-	-	0	-
2.11	Reciprocal cross holdings in Tier 2 of banking, financial, and insurance entities	77	5	72	-	-	77	-
2.12	Investment in own Tier 2 capital instrument	1	-	1	-	-	1	-
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)	7,745	-	50	-	-	50	7,695
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	8,488	-	8,488	-	-	8,488	-
	Sum regulatory adjustment for calculation of Tier-2 capital	16,311	5	8,612	-	-	8,617	7,695
2.15	Amount of Regulatory Adjustment applied to T2 capital	9,166	5	8,612	-	-	8,617	549
2.16	Tier 2 Capital (after regulatory adjustments)	378,608	90,420	278,431	503	7,512	376,866	1,741
2.17	Tier 2 Capital recognized for capital adequacy	327,909	78,904	241,141	503	5,620	326,167	1,741
2.18	Portion of Additional Tier 1 capital recognized in Tier 2 Capital	-	-	-	-	-	-	-
2.19	Total Tier 2 admissible for capital adequacy	327,909	78,904	241,141	503	5,620	326,168	1,741
		-	-	-	-	-	-	-
	TOTAL CAPITAL	2,086,413	382,147	1,460,712	91,380	55,208	1,989,448	96,965
3	Total Capital Recognized for Capital Adequacy Ratio (T1 recoginzed + Tier 2 admissible)	2,035,715	370,632	1,423,422	91,380	53,316	1,938,750	96,965
		-	-	-	-	-	-	-
4	Total Risk Weighted Assets	12,311,590	1,928,869	9,647,459	302,662	166,167	12,045,157	266,433
4.1	Total Credit Risk Weighted Assets	9,766,261	1,477,691	7,762,034	210,574	135,330	9,585,629	180,631
4.2	Total Market Risk Weighted Assets	716,364	134,472	492,816	37,381	6,188	670,856	45,508
4.3	Total Operational Risk Weighted Assets	1,828,965	316,707	1,392,608	54,707	24,649	1,788,672	40,293
5	Capital Adequacy Ratios							
5.1	CET1 to total RWA	13.3%	14.7%	11.6%	30.0%	28.7%	12.8%	35.7%
5.2	Tier-1 capital to total RWA	13.9%	15.1%	12.3%	30.0%	28.7%	13.4%	35.7%
5.3	Total capital to total RWA	16.5%	19.2%	14.8%	30.2%	32.1%	16.1%	36.4%

Table 1.15: Stress Testing Results of the Banking System

June 30, 2022 (Un-audited)

Shock Details			Number of Banks with CAR*			
			< 0%	0% - 8%	8% - 11.5%	> 11.5%
Pre-Shock Position			3	0	0	29
	Credit Shocks	Nature of Shock	< 0%	0% - 8%	8% - 11.5%	> 11.5%
C-1	10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss.	Hypothetical	3	0	3	26
C-2	Default of top 3 private sector borrowers/Groups (fund based) exposures, including outstanding or limit which ever is higher and investments in borrowers' TFCs, equity etc., as defined under Revised PRs, net of deductions.	Hypothetical	5	1	8	18
C-3	Default of top 3 private sector borrowers/Groups (fund based and Non-Fund based) exposures, including outstanding or limit which ever is higher and investments in borrowers' TFCs, equity etc., as defined under Revised PRs, net of deductions.	Hypothetical	5	0	10	17
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	3	0	0	29
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	3	0	1	28
C-6	Increase in NPLs to Loans Ratio (NPLR) equivalent to the historical maximum quarterly increase in NPLs to Loans Ratio of the individual banks.	Historical	3	1	2	26
C-7	Increase in NPLs to Loans Ratio (NPLR) of Textile Sector of the banks equivalent to the historical maximum quarterly increase in these banks.	Historical	3	0	1	28
C-8	Increase in NPLs to Loans Ratio of Textile Sector of the banks equivalent to the historical maximum quarterly increase in these banks.	Historical	3	0	0	29
C-9	Increase in NPLs to Loans Ratio of Consumer Sector of the banks equivalent to the historical maximum quarterly increase in these banks.	Historical	3	0	0	29
C-10	Increase in NPLs to Loans Ratio of Agriculture & SME Sector of the banks equivalent to the historical maximum quarterly increase in these banks.	Historical	3	0	0	29
				NPLR	Critical NPLR	Difference
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		7.5%	35.2%	27.7%
Market Shocks			Number of Banks with CAR			
			< 0%	0% - 8%	8% - 11.50%	> 11.50%
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	Hypothetical	3	2	3	24
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 historical maximum quarterly increase.	Historical	3	2	3	24
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 historical maximum quarterly increase.	Historical	3	0	2	27
IR-4	Impact of Increase in interest rate by 100bps on investment portfolio only	Hypothetical	3	0	2	27
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	3	0	0	29
ER-2	Depreciation of Pak Rupee exchange rate by 15.9% equivalent to the historical quarterly highest depreciation of rupee against dollar.	Historical	3	0	0	29
ER-3	Appreciation of Pak Rupee exchange rate by 7.0% equivalent to the historical quarterly highest level of appreciation of rupee against dollar.	Historical	3	0	0	29
EQ-1	Fall in general equity prices by 41.4% equivalent to maximum decline in the index.	Historical	3	0	1	28
EQ-2	Fall in general equity prices by 50%.	Hypothetical	3	0	1	28
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	2	3
				1 Day	2 Days	3 Days
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 10%, 20%, and 50% for three consecutive days respectively.	Hypothetical		0	0	3
			Number of Banks with			
			LCR<1			
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government Securities*	Hypothetical		6		

Table 1.16: List of Banks

Dec-21	Mar-22	Jun-22
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.
National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan
Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.
The Bank of Khyber	The Bank of Khyber	The Bank of Khyber
The Bank of Punjab	The Bank of Punjab	The Bank of Punjab
B. Local Private Banks (20)	B. Local Private Banks (20)	B. Local Private Banks (20)
AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.
Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.
Askari Bank Ltd.	Askari Bank Ltd.	Askari Bank Ltd.
Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.
Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.
BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami 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.
Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
MCB Islamic Bank Ltd.	MCB Islamic Bank Ltd.	MCB Islamic Bank Ltd.
Meezan Bank Ltd.	Meezan Bank Ltd.	Meezan Bank Ltd.
SAMBA Bank Ltd.	SAMBA Bank Ltd.	SAMBA Bank Ltd.
Silk Bank Ltd	Silk Bank Ltd	Silk 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.
Summit Bank Ltd	Summit Bank Ltd	Summit Bank Ltd
United Bank Ltd.	United Bank Ltd.	United Bank Ltd.
C. Foreign Banks (4)[#]	C. Foreign Banks (4)[#]	C. Foreign Banks (4)[#]
Citibank N.A.	Citibank N.A.	Citibank N.A.
Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG
Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.
Bank of China Limited	Bank of China Limited	Bank of China Limited
D. Specialized Banks (3)*	D. Specialized Banks (3)*	D. Specialized Banks (3)*
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.
Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.
All Commercial Banks (29)	All Commercial Banks (29)	All Commercial Banks (29)
Include A + B + C	Include A + B + C	Include A + B + C
All Banks (32)	All Banks (32)	All Banks (32)
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

2. Islamic Banking

Table 2.1: Financial Soundness Indicators of Islamic Banking[^]

	Percent							
	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Capital								
Total Capital to Total RWA*	15.4	16.6	16.6	17.0	17.2	16.0	16.1	16.4
Tier 1 Capital to Total RWA*	12.6	13.2	13.2	13.5	13.9	12.8	13.2	13.6
Capital to Total Assets	6.8	6.1	6.2	6.0	6.3	5.7	5.8	5.5
Asset Quality								
NPFs to Total Financing	4.3	3.2	3.5	3.3	3.1	2.7	2.7	2.6
Provision to NPFs	54.0	82.4	82.2	84.5	86.2	90.8	90.7	90.5
Net NPFs to Net Financing	2.0	0.6	0.6	0.5	0.4	0.3	0.3	0.3
Net NPFs to Capital [#]	14.6	4.2	4.6	3.8	3.3	2.1	2.0	2.0
Earnings								
ROA before Tax	2.2	2.4	2.0	1.9	1.9	2.0	2.1	2.4
ROA after Tax	1.5	1.6	1.3	1.3	1.3	1.3	1.5	1.4
ROE before Tax	34.4	36.4	31.9	31.1	31.3	32.6	37.2	42.6
ROE after Tax	23.7	24.5	21.3	20.5	20.9	21.4	25.2	25.3
Net Mark-Up Income to Gross Income	85.7	87.7	83.6	84.5	84.6	84.9	85.2	84.9
Operating Expense to Gross Income	51.5	47.5	51.5	52.3	50.7	50.6	51.3	46.4
Trading Income to Gross Income [#]	0.3	0.8	0.7	1.0	0.9	0.4	-0.1	0.0
Personnel Expenses to Non-interest Expenses [#]	41.3	43.3	43.8	43.9	44.0	43.8	48.0	45.0
Liquidity								
Liquid Assets to Total Assets	20.8	28.7	27.8	27.5	27.0	33.2	36.3	40.4
Liquid Assets to Total Deposits	25.8	36.2	35.3	34.5	34.5	44.0	50.8	56.4
Liquid Assets/Short term Liabilities [#]	48.1	60.6	61.9	64.2	64.1	74.9	78.8	84.5
Financing to Deposits	61.2	55.5	56.5	55.4	59.3	61.7	63.4	61.0
Customer Deposits to Total Financing [#]	146.6	163.2	159.3	160.4	151.9	145.6	143.0	147.0

[^] Statistics for Islamic Banking are also part of the overall Banking Statistics (Section 1)

* Capital Adequacy Ratios pertain to Islamic Banks only, while remaining FSIs are based on statistics of Islamic Banks and Islamic Banking Branches.

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

Table 2.2: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches

June 30, 2022(Un-audited)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions [^]	Absolute change	
ASSETS				QoQ	YoY
Cash & Balances With Treasury Banks	251,117	181,776	432,893	77,920	104,675
Balances With Other Banks	40,149	22,673	62,822	(2,431)	6,240
Due from Financial Institutions	143,757	89,236	232,993	(64,694)	(384,785)
Investments - Net	1,607,916	1,063,903	2,671,819	470,109	1,309,021
Financing - Net	1,493,559	1,467,490	2,961,049	269,313	842,929
Operating Fixed Assets	59,682	54,938	114,621	13,596	29,763
Deferred Tax Assets	12,835	765	13,600	927	3,085
Other Assets	128,054	163,590	291,644	71,927	73,910
TOTAL ASSETS	3,737,069	3,044,371	6,781,440	836,668	1,984,838
LIABILITIES					
Bills Payable	74,998	25,554	100,552	12,642	25,739
Due to Financial Institution	724,555	366,812	1,091,367	223,497	729,709
Deposits And Other Accounts	2,575,270	2,280,296	4,855,566	609,870	1,033,417
Sub-ordinated Loans	34,734	-	34,734	-	4,582
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Deferred Tax Liabilities	2,217	1,392	3,609	288	(301)
Other Liabilities	149,600	176,087	325,686	(35,992)	111,881
TOTAL LIABILITIES	3,561,375	2,850,140	6,411,515	810,305	1,905,027
NET ASSETS	175,695	194,231	369,926	26,363	79,811
NET ASSETS REPRESENTED BY: -					
Share Capital	68,298	79,402	147,700	4,001	21,788
Reserves	31,910	44	31,954	1,409	4,649
Unappropriated Profit	72,415	110,174	182,589	20,318	62,827
Share Holders' Equity	172,623	189,621	362,244	25,727	89,264
Surplus/Deficit On Revaluation Of Assets	3,072	4,610	7,682	636	(9,454)
TOTAL	175,695	194,231	369,926	26,363	79,811
PROFIT AND LOSS STATEMENT	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions [^]	Absolute change	
				YoY	
Mark-Up Income	141,879	117,516	259,396	116,264	
Mark-Up Expenses	73,851	62,266	136,117	73,692	
Net Mark-Up Income	68,029	55,250	123,279	42,572	
Provisions & Bad Debts Written Off Directly/(Reversals)	2,957	1,463	4,420	1,498	
Net Mark-Up Income After Provision	65,072	53,787	118,859	41,073	
Fees, Commission & Brokerage Income	8,752	4,559	13,311	4,065	
Dividend Income	467	38	506	26	
Income From Dealing In Foreign Currencies	5,245	1,294	6,539	3,254	
Other Income	1,076	469	1,544	(269)	
Total Non - Markup Income	15,540	6,360	21,900	7,077	
Total Income	80,612	60,147	140,759	48,150	
Administrative Expenses	38,947	27,343	66,290	16,286	
Other Expenses	195	856	1,051	1,092	
Total Non-Markup Expenses	39,142	28,199	67,341	17,379	
Profit before Tax and Extra ordinary Items	41,469	31,949	73,418	30,772	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	41,469	31,949	73,418	30,772	
Less: Taxation	20,626	9,209	29,835	15,356	
PROFIT/ (LOSS) AFTER TAX	20,843	22,739	43,583	15,415	

[^] Statistics for Islamic Banking are also part of the overall Banking Statistics (Section 1)

Table 2.3: List of Islamic Banking Institutions

As of December 31, 2021	As of March 31, 2022	As of June 30, 2022
Islamic Banks	Islamic Banks	Islamic Banks
1 AlBaraka Bank (Pakistan) Ltd.	1 AlBaraka Bank (Pakistan) Ltd.	1 AlBaraka Bank (Pakistan) Ltd.
2 BankIslami Pakistan Ltd.	2 BankIslami Pakistan Ltd.	2 BankIslami Pakistan Ltd.
3 Dubai Islamic Bank Pakistan Ltd	3 Dubai Islamic Bank Pakistan Ltd	3 Dubai Islamic Bank Pakistan Ltd
4 MCB Islamic Bank Ltd.	4 MCB Islamic Bank Ltd.	4 MCB Islamic Bank Ltd.
5 Meezan Bank Ltd	5 Meezan Bank Ltd	5 Meezan Bank Ltd
Conventional Banks having Islamic Banking Branches	Conventional Banks having Islamic Banking Branches	Conventional Banks having Islamic Banking Branches
1 Askari Bank Ltd.	1 Askari Bank Ltd.	1 Askari Bank Ltd.
2 Allied Bank Ltd.	2 Allied Bank Ltd.	2 Allied Bank Ltd.
3 Bank Al Habib Ltd	3 Bank Al Habib Ltd	3 Bank Al Habib Ltd
4 Bank Alfalah Ltd	4 Bank Alfalah Ltd	4 Bank Alfalah Ltd
5 Faysal Bank Ltd.	5 Faysal Bank Ltd.	5 Faysal Bank Ltd.
6 Habib Bank Ltd	6 Habib Bank Ltd	6 Habib Bank Ltd
7 Habib Metropolitan Bank	7 Habib Metropolitan Bank	7 Habib Metropolitan Bank
8 National Bank of Pakistan	8 National Bank of Pakistan	8 National Bank of Pakistan
9 Silk Bank Ltd	9 Silk Bank Ltd	9 Silk Bank Ltd
10 Sindh Bank Ltd	10 Sindh Bank Ltd	10 Sindh Bank Ltd
11 Soneri Bank Ltd	11 Soneri Bank Ltd	11 Soneri Bank Ltd
12 Standard Chartered Bank	12 Standard Chartered Bank	12 Standard Chartered Bank
13 Summit Bank Ltd.	13 Summit Bank Ltd.	13 Summit Bank Ltd.
14 The Bank of Khyber	14 The Bank of Khyber	14 The Bank of Khyber
15 The Bank of Punjab	15 The Bank of Punjab	15 The Bank of Punjab
16 United Bank Ltd.	16 United Bank Ltd.	16 United Bank Ltd.
17 Zarai Taraqiati Bank Ltd.	17 Zarai Taraqiati Bank Ltd.	17 Zarai Taraqiati Bank Ltd.
Grand Total 22 (5+17)	Grand Total 22 (5+17)	Grand Total 22 (5+17)

3. Development Finance Institutions

Table 3.1: Financial Soundness Indicators of DFIs

	Percent							
	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Capital								
Total Capital to Total RWA	44.9	43.1	43.3	40.3	41.9	38.7	39.1	36.4
Tier 1 Capital to Total RWA	43.7	41.7	42.2	39.1	41.0	38.2	38.2	35.7
Capital to Total Assets	23.8	22.2	21.0	18.9	20.5	18.5	18.4	12.0
Asset Quality								
NPLs to Total Loans	14.5	12.8	13.3	12.8	12.1	9.5	9.6	8.6
Provision to NPLs	74.4	77.8	75.1	74.9	77.5	84.9	83.6	86.1
Net NPLs to Net Loans	4.2	3.1	3.7	3.5	3.0	1.6	1.7	1.3
Net NPLs to Capital	3.3	2.7	3.1	3.1	2.6	1.6	1.8	1.5
Investment in Equities to Capital [#]	11.0	10.8	11.5	11.3	11.1	11.6	11.5	12.0
Earnings								
ROA before Tax	3.3	4.1	2.5	2.8	3.0	3.0	1.7	1.8
ROA after Tax	2.7	3.3	2.0	2.3	2.4	2.4	1.3	1.4
ROE before Tax	8.9	13.6	8.7	10.3	11.0	11.1	6.7	8.2
ROE after Tax	7.2	10.7	6.9	8.3	8.8	8.9	5.1	6.3
Net Interest Income to Gross Income	63.9	55.1	69.6	61.8	58.8	57.8	65.5	46.2
Operating Expense to Gross Income	32.4	25.2	34.6	32.5	32.2	32.5	37.8	32.9
Trading Income to Gross Income [#]	0.3	9.3	-0.2	3.4	2.5	-0.3	2.2	0.9
Personnel Expenses to Non-interest Expenses [#]	56.2	55.5	60.2	59.1	57.5	57.1	60.4	60.9
Liquidity								
Liquid Assets/Total Assets	54.9	53.8	56.9	60.0	56.6	54.7	54.2	66.4
Liquid Assets/Total Deposits	1719.1	860.4	1165.7	1396.0	1337.1	866.5	1007.6	1745.8
Liquid Assets/Short term Liabilities ^{^#}	97.6	97.5	97.9	98.0	102.4	98.0	98.8	99.1
Advances/Deposits	763.8	405.1	483.7	507.0	560.7	412.6	490.5	521.1
Customer Deposits to Total Loans [#]	11.7	19.2	16.1	14.3	15.5	19.5	16.8	16.0

* Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Capital to Total Assets and Net NPLs to Capital Ratios (highlighted in Red). Prior to Jun-15, Balance Sheet Capital was used for calculation of these ratios.

[#] New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

[^] Based on un-audited quarterly numbers only.

Table 3.2: Balance Sheet and Income Statement of DFIs

PKR million								
Financial Position	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22	Absolute change QoQ YoY
ASSETS								
Cash & Balances With Treasury Banks	3,034	1,712	1,276	854	2,831	881	3,429	2,548 2,153
Balances With Other Banks	5,613	8,809	19,114	16,135	24,230	21,601	16,957	(4,644) (2,157)
Lending To Financial Institutions	10,228	11,670	6,128	6,549	8,534	6,020	13,846	7,825 7,717
Investments - Net	286,995	317,870	368,371	331,648	338,433	348,285	584,006	235,721 215,635
Advances - Net	111,173	111,339	116,540	117,254	140,443	144,239	159,960	15,722 43,420
Operating Fixed Assets	4,732	4,665	4,699	4,631	4,576	5,939	6,155	216 1,456
Deferred Tax Assets	2,961	3,257	3,129	3,216	3,432	3,287	3,629	342 501
Other Assets	14,515	12,402	15,903	13,350	16,216	16,457	19,086	2,629 3,183
TOTAL ASSETS	439,251	471,724	535,160	493,636	538,696	546,709	807,069	260,360 271,908
LIABILITIES								
Bills Payable	-	-	-	-	-	-	-	- -
Borrowings From Financial Institution	260,512	298,382	358,478	316,547	348,313	357,544	616,800	259,256 258,322
Deposits And Other Accounts	27,444	23,019	22,987	20,913	34,039	29,405	30,699	1,293 7,712
Sub-ordinated Loans	7,051	7,051	7,051	7,051	7,051	7,051	7,051	- -
Liabilities Against Assets Subject To Finance Lease	39	29	29	175	144	179	213	34 184
Deferred Tax Liabilities	3,213	2,954	3,187	3,299	3,339	3,719	3,606	(113) 419
Other Liabilities	9,312	9,691	8,589	9,234	9,411	10,332	10,977	644 2,387
TOTAL LIABILITIES	307,570	341,125	400,321	357,219	402,298	408,231	669,346	261,115 269,025
NET ASSETS	131,681	130,599	134,840	136,416	136,398	138,478	137,723	(755) 2,883
NET ASSETS REPRESENTED BY: -								
Share Capital	75,352	76,122	82,122	82,122	84,201	84,201	84,466	265 2,344
Reserves	19,819	21,487	21,776	21,985	22,338	24,160	24,243	82 2,467
Unappropriated Profit	33,735	31,237	28,174	31,352	31,989	31,980	33,861	1,881 5,687
Share Holders' Equity	128,905	128,846	132,071	135,459	138,528	140,341	142,570	2,228 10,498
Surplus/Deficit On Revaluation Of Assets	2,776	1,753	2,769	958	(2,130)	(1,863)	(4,846)	(2,983) (7,615)
TOTAL	131,681	130,599	134,840	136,416	136,398	138,478	137,723	(755) 2,883
OPERATING POSITION								
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22	Change YoY
Mark-Up/ Return/Interest Earned	37,616	7,353	16,020	25,289	35,095	11,636	25,615	9,595
Mark-Up/ Return/Interest Expenses	23,798	4,427	9,986	16,057	22,634	8,960	21,168	11,181
Net Mark-Up / Interest Income	13,818	2,925	6,034	9,232	12,461	2,676	4,448	(1,586)
Provisions & Bad Debts Written Off Directly/(Reversals)	1,764	(91)	(221)	(386)	(361)	252	795	1,016
Net Mark-Up / Interest Income After Provision	12,054	3,016	6,255	9,618	12,822	2,424	3,653	(2,602)
Fees, Commission & Brokerage Income	275	100	186	248	385	111	276	90
Dividend Income	2,516	1,125	989	1,210	1,860	1,091	1,262	272
Income From Dealing In Foreign Currencies	57	(93)	(27)	157	255	84	382	409
Other Income	8,421	146	2,588	4,847	6,589	122	3,270	681
Total Non - Markup / Interest Income	11,269	1,278	3,737	6,462	9,089	1,407	5,189	1,452
Total Income	23,323	4,295	9,992	16,080	21,911	3,831	8,842	(1,150)
Administrative Expenses	5,974	1,440	3,080	4,751	6,700	1,512	3,108	27
Other Expenses	345	15	95	309	296	30	62	(33)
Total Non-Markup/Interest Expenses	6,319	1,455	3,176	5,060	6,995	1,542	3,170	(5)
Profit before Tax and Extra ordinary Items	17,004	2,840	6,816	11,020	14,915	2,289	5,671	(1,145)
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	-	-	-	-
Profit/ (Loss) Before Taxation	17,004	2,840	6,816	11,020	14,915	2,289	5,671	(1,145)
Less: Taxation	3,602	573	1,337	2,174	3,015	548	1,359	22
Profit/ (Loss) after Taxation	13,402	2,267	5,479	8,846	11,901	1,741	4,312	(1,167)

Table 3.3: List of Development Finance Institutions

As of December 31, 2021	As of March 31, 2022	As of June 30, 2022
1. House Building Finance Company Ltd.	1. House Building Finance Company Ltd.	1. House Building Finance Company Ltd.
2. PAIR Investment Company Ltd.	2. PAIR Investment Company Ltd.	2. PAIR Investment Company Ltd.
3. Pak Brunei 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.	4. Pak Libya Holding Company Ltd.
5. Pak Oman Investment 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.	6. Pak-China Investment Company Ltd.
7. Pakistan Kuwait 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.	8. Saudi Pak Industrial & Agricultural Investment Company Ltd.
9. Pakistan Mortgage Refinance Corporation.	9. Pakistan Mortgage Refinance Corporation.	9. Pakistan Mortgage Refinance Corporation.

4. Microfinance Banks (MFBs)

Table 4.1: Financial Soundness Indicators of MFBs

	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Percent								
Capital*								
Total Capital to Total RWA	20.9	19.0	20.3	19.1	18.0	18.3	16.5	14.9
Tier 1 Capital to Total RWA	17.8	15.3	16.5	15.3	13.9	14.3	12.8	11.4
Capital to Total Assets	13.9	11.0	12.2	11.4	10.8	10.4	9.5	8.5
Asset Quality								
NPLs to Total Loans	5.3	3.3	3.8	5.4	6.4	5.2	6.0	6.5
Provision to NPLs	70.0	106.5	91.4	69.3	72.3	78.1	70.1	73.4
Net NPLs to Net Loans	1.7	(0.2)	0.3	1.7	1.9	1.2	1.9	1.8
Net NPLs to Capital	6.5	(0.9)	1.4	7.5	8.6	5.4	9.9	11.0
Earnings								
ROA before Tax	(1.7)	(0.8)	(0.0)	(0.6)	(1.7)	(1.3)	(2.4)	(2.1)
ROA after Tax	(2.3)	(1.4)	(0.6)	(1.0)	(1.9)	(1.6)	(2.6)	(2.0)
ROE before Tax	(12.4)	(7.1)	(0.1)	(5.5)	(16.5)	(12.7)	(24.8)	(22.7)
ROE after Tax	(16.9)	(12.2)	(5.2)	(9.1)	(17.8)	(15.0)	(27.1)	(21.7)
Net Interest Income to Gross Income	72.5	77.2	75.2	73.7	73.5	73.3	59.9	68.8
Net Interest Margin (NIM)	14.4	13.5	11.7	11.1	10.8	11.2	8.7	11.1
Cost / Income Ratio	87.2	85.8	82.7	85.4	86.6	85.0	100.2	90.7
Admin Expenses to Total Assets	13.9	11.8	10.1	10.0	9.9	10.2	11.2	11.3
Operational Self Sufficiency (OSS)	75.8	81.9	83.5	80.1	75.4	76.8	66.7	73.1
Cost per Borrower (PKR)	13,360	14,030	12,836	11,462	10,887	11,428	14,555	14,626
Liquidity								
Liquid Assets/Total Assets	28.2	35.7	31.3	31.4	29.2	31.3	30.3	27.8
Liquid Assets/Total Deposits	40.3	47.3	41.5	42.6	39.4	43.1	41.6	37.6
Liquid Assets/Short term Liabilities	47.5	50.9	44.5	44.6	41.3	42.4	39.4	35.3
Advances/Deposits	77.7	61.9	65.2	66.7	67.0	65.8	68.0	69.4
Liquid Assets to (Deposits, Borrowings and Bills Payable)	37.4	44.0	39.2	39.0	35.9	37.8	36.4	33.1

* Data on Capital Adequacy is not available prior to Dec-13.

Table 4.2: Key variables of Balance Sheet and Profit & Loss Statement of MFBs

PKR million

	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Total Assets	380,011	493,984	493,364	513,752	521,192	582,104	590,247	604,210
Investments (net)	52,169	96,774	104,505	98,650	114,569	133,419	133,898	132,796
Advances (net)	206,965	231,047	242,001	252,534	258,757	278,318	292,466	310,233
Borrowings	19,808	26,909	20,612	33,899	36,862	59,022	60,096	59,305
Deposits	266,195	373,084	371,281	378,438	386,241	422,998	430,262	446,748
Liabilities	329,590	443,806	437,010	459,102	469,204	525,401	535,357	553,112
Paid up Capital	29,323	37,850	45,560	32,455	35,305	36,609	40,508	36,839
Equity	50,421	50,175	56,351	54,650	51,988	56,703	54,890	51,097
Profit Before Tax (ytd)	(5,934)	(3,409)	(14)	(1,488)	(6,581)	(6,845)	(3,461)	(6,152)
Profit After Tax (ytd)	(8,117)	(5,883)	(692)	(2,437)	(7,128)	(8,080)	(3,777)	(5,884)
Provisioning Charges (ytd)	13,089	11,612	2,660	5,807	12,484	16,291	3,431	9,731
Non-Performing Loans	11,392	7,791	9,489	14,245	17,405	14,979	18,454	21,245
Provisions Held Against NPLs	(7,976)	(8,297)	(8,671)	(9,870)	(12,588)	(11,699)	(12,928)	(15,585)
Non-Performing Loans (net)	3,416	(507)	818	4,375	4,817	3,280	5,526	5,660

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

Table 4.3: Growth Rates of Key Variables of MFBs

Percent

	Dec-19		Dec-20		Dec-21		Mar-22		Jun-22	
Growth Rates	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Total Assets	10.4	15.9	13.9	30.0	11.7	17.8	1.4	19.6	2.4	17.6
Investments (net)	31.8	(4.4)	33.4	85.5	16.5	37.9	0.4	28.1	(0.8)	34.6
Advances (net)	2.1	11.7	5.5	11.6	7.6	20.5	5.1	20.9	6.1	22.8
Borrowings	(6.4)	(7.8)	30.8	35.8	60.1	119.3	1.8	191.6	(1.3)	74.9
Deposits	10.8	11.6	16.6	40.2	9.5	13.4	1.7	15.9	3.8	18.1
Liabilities	10.3	18.1	15.5	34.7	12.0	18.4	1.9	22.5	3.3	20.5
Paid up Capital	2.6	6.0	0.0	29.1	3.7	(3.3)	10.6	(11.1)	(9.1)	13.5
Equity	11.2	3.0	1.8	(0.5)	9.1	13.0	(3.2)	(2.6)	(6.9)	(6.5)
Profit Before Tax (ytd)	902.8	(174.3)	(17.1)	(42.5)	4.0	100.8	(49.4)	24,973.2	77.8	313.6
Profit After Tax (ytd)	245.5	(276.2)	5.6	(27.5)	13.4	37.3	(53.3)	446.0	55.8	141.4
Provisioning Charges (ytd)	73.4	216.6	21.0	(11.3)	30.5	40.3	(78.9)	29.0	183.6	67.6
Non-Performing Loans	19.4	150.0	(19.8)	(31.6)	(13.9)	92.3	23.2	94.5	15.1	49.1
Provisions Held Against NPLs	20.1	90.2	3.7	4.0	(7.1)	41.0	10.5	49.1	20.5	57.9
Non-Performing Loans (net)	17.8	844.5	(129.5)	(114.8)	(31.9)	(747.2)	68.5	575.8	2.4	29.4

Table 4.4: Loan Portfolio Breakdown - MFBs**Loan Portfolio Breakdown - Volume**

	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
	PKR million							
Solidarity groups	44,121	36,367	37,359	35,270	33,002	29,646	27,536	24,738
Urban	7,621	4,926	4,527	3,913	3,222	2,581	2,271	1,888
Rural	36,500	31,441	32,832	31,357	29,780	27,066	25,265	22,850
Individual lending	170,821	202,978	213,313	227,134	238,344	260,371	277,858	301,079
Urban	57,304	54,419	59,988	61,586	66,592	73,307	77,200	83,558
Rural	113,517	148,559	153,325	165,549	171,752	187,063	200,658	217,521
Total Loans	214,942	239,345	250,672	262,404	271,345	290,017	305,395	325,818
Urban	64,925	59,345	64,515	65,498	69,814	75,888	79,471	85,446
Rural	150,016	179,999	186,157	196,905	201,532	214,129	225,924	240,371

Loan Portfolio Breakdown - No. of Clients

	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
	Number							
Solidarity groups	1,072,407	871,348	862,707	803,336	764,250	664,636	596,136	529,482
Urban	228,448	161,744	148,146	130,586	106,125	79,094	62,213	52,260
Rural	843,959	709,604	714,561	672,750	658,125	585,542	533,923	477,222
Individual lending	2,635,830	2,779,346	3,369,014	3,826,418	3,986,798	4,001,943	4,166,903	4,288,206
Urban	1,299,753	1,205,503	900,705	876,340	852,285	2,379,640	2,542,792	2,637,321
Rural	1,336,077	1,573,843	2,468,309	2,950,078	3,134,513	1,622,303	1,624,111	1,650,885
Total No. of Clients	3,708,237	3,650,694	4,231,721	4,629,754	4,751,048	4,666,579	4,763,039	4,817,688
Urban	1,528,201	1,367,247	1,048,851	1,006,926	958,410	2,458,734	2,605,005	2,689,581
Rural	2,180,036	2,283,447	3,182,870	3,622,828	3,792,638	2,207,845	2,158,034	2,128,107
Male	2,789,574	2,807,240	3,321,482	3,666,969	3,803,405	3,754,607	3,816,961	3,903,996
Female	918,663	843,454	910,239	962,785	947,643	911,972	946,078	913,692

Table 4.5: Asset Quality of the MFBs**Selected Indicators of Asset Quality**

PKR million

	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Advances (Gross)	214,942	239,345	250,672	262,404	271,345	290,017	305,395	325,818
NPLs	11,392	7,791	9,489	14,245	17,405	14,979	18,454	21,245
Provisions	(7,976)	(8,297)	(8,671)	(9,870)	(12,588)	(11,699)	(12,928)	(15,585)
Advances (net)	206,965	231,047	242,001	252,534	258,757	278,318	292,466	310,233
Net NPLs	3,416	(507)	818	4,375	4,817	3,280	5,526	5,660

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

PKR million

	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
OAEM*	2,897	2,033	2,682	5,230	3,536	3,702	4,113	6,535
Substandard	2,338	976	2,499	2,511	2,611	2,297	3,650	2,947
Doubtful	4,811	2,860	3,164	4,977	9,860	6,521	5,535	5,147
Loss	1,346	1,921	1,144	1,527	1,397	2,459	5,156	6,616
Total	11,392	7,791	9,489	14,245	17,405	14,979	18,454	21,245

* break-up available from Dec 2009 onwards

Table 4.6: Sector-wise Advances and Non-Performing Loans (NPLs)

Amount in PKR million, ratio in percent

	Sep-21			Dec-21			Mar-22			Jun-22		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Enterprises	74,843	4,352	5.82	77,471	3,086	3.98	81,468	4,132	5.07	64,949	4,305	6.63
Agriculture	80,179	6,058	7.55	82,003	5,346	6.52	82,720	5,776	6.98	96,899	7,950	8.20
Livestock	80,038	5,646	7.05	83,377	4,842	5.81	84,597	5,992	7.08	97,883	6,145	6.28
Long term Housing finance	15,360	288	1.87	20,182	229	1.13	27,543	285	1.04	34,872	332	0.95
Consumer lending	5,560	35	0.64	6,047	21	0.35	6,393	36	0.57	6,782	22	0.33
others	15,364	1,026	6.68	20,937	1,455	6.95	22,674	2,233	9.85	24,433	2,491	10.19
Total	271,345	17,405	6.41	290,017	14,979	5.17	305,395	18,454	6.04	325,818	21,245	6.52

Table 4.7a: MFBs: Break-up of Mark-up / Return / Interest Earned

amount in PKR million, share in percent

Items	Dec-20		Jun-21		Dec-21		Jun-22	
	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	65,153.5	86.5	31,657.9	84.8	66,583.4	84.9	39,231.7	79.4
Investments	4,979.8	6.6	3,343.1	9.0	6,827.8	8.7	5,228.9	10.6
Deposits and others	5,150.9	6.8	2,341.6	6.3	5,024.5	6.4	4,959.2	10.0
Total	75,284.2	100.0	37,342.6	100.0	78,435.6	100.0	49,419.8	100.0

Table 4.7b: MFBs: Break-up of Mark-up / Return / Interest Expensed

amount in PKR million, share in percent

Items	Dec-20		Jun-21		Dec-21		Jun-22	
	Amount	%	Amount	%	Amount	%	Amount	%
Deposits	26,924.3	88.5	14,083.9	91.3	28,712.8	89.5	19,043.5	83.4
Borrowings	3,038.4	10.0	1,160.1	7.5	2,984.0	9.3	3,621.9	15.9
Others	463.5	1.5	189.4	1.2	370.6	1.2	180.1	0.8
Total	30,426.2	100.0	15,433.4	100.0	32,067.4	100.0	22,845.6	100.0

Table 4.8: Composition of Microfinance Banks

As of December 31, 2021		As of June 30, 2022	
Nation-wide MFBs		Nation-wide MFBs	
1	APNA Microfinance Bank Limited	1	APNA Microfinance Bank Limited
2	FINCA Microfinance Bank Limited	2	FINCA Microfinance Bank Limited
3	Khushhali Microfinance Bank Limited	3	Khushhali Microfinance Bank Limited
4	Mobilink Microfinance Bank Limited	4	Mobilink Microfinance Bank Limited
5	NRSP Microfinance Bank Limited	5	NRSP Microfinance Bank Limited
6	Pak Oman Microfinance Bank Limited	6	Pak Oman Microfinance Bank Limited
7	Telenor Microfinance Bank Limited	7	Telenor Microfinance Bank Limited
8	The First Micro Finance Bank Limited	8	The First Micro Finance Bank Limited
9	U Microfinance Bank Limited	9	U Microfinance Bank Limited
Province-wide MFBs		Province-wide MFBs	
10	Advans Pakistan Microfinance Bank Ltd	10	Advans Pakistan Microfinance Bank Ltd
11	Sindh Microfinance Bank Limited	11	Sindh Microfinance Bank Limited
District-wide MFBs		District-wide MFBs	

5. Table 5: Key Variables and FSIs for Other Sectors

	amount in PKR million, ratio in percent					
	Dec-18	Dec-19	Dec-20	Mar-21	Jun-21	Sep-21
Other financial corporations* (OFCs)						
OFCs' financial assets to total financial assets	13.2	13.5	13.8	14.1	13.4	13.8
OFCs' financial assets	3,006,135	3,437,493	4,027,680	4,241,325	4,365,379	4,590,989
Total financial assets	22,688,189	25,428,830	29,151,535	29,991,663	32,542,332	33,380,657
OFCs' financial assets to gross domestic product	7.9	8.3	8.4	8.9	9.1	9.6
OFCs' financial assets	3,006,135	3,437,493	4,027,680	4,241,325	4,365,379	4,590,989
Gross domestic product [#]	38,086,232	41,556,326	47,709,325	47,709,325	47,709,325	47,709,325
Nonfinancial corporations**						
Total debt to equity	171.9	188.3	187.4			
Total debt	5,591,412	6,631,691	7,126,580			
Equity	3,252,413	3,522,107	3,803,537			
Return on equity	15.2	11.2	4.1			
Earnings before interest and tax (EBIT)	476,080	378,706	149,411			
Equity	3,138,843	3,387,260	3,662,822			
Earnings to interest and principal expenses	290.9	135.1	44.1			
Earnings before interest and tax (EBIT)	476,080	378,706	149,411			
Debt service payments	163,634	280,259	338,463			
Market liquidity						
Average daily turnover ratio in the securities market[^]	0.94	0.78	0.94	0.89	0.73	0.65

* Other financial corporations (OFCs) include insurance, development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, and microfinance banks. The numbers are taken from Table 2.13 of the Statistical Bulletin.

** Nonfinancial corporations include listed non-financial companies. The numbers are taken from S&DWH's publication "Financial Statement Analysis of companies (Non-Financial) listed at KSE".

[^] The ratio is based on banks' and non-banks' dealings in Government Securities. It is calculated by dividing the daily average traded volume of Government Securities by the quarterly average outstanding Government Securities. The numbers are taken from DMMD's publications "Cumulative Trading Volumes of Government Securities" & "Bank & Non-Bank Holding of GoP Securities"

[#] Gross domestic product figures revised since June 2013 onwards

Annexure A: Compilation Methodology of FSIs for Banks, Islamic Banks and DFIs

Capital		
1	Risk Weighted CAR	Total Eligible Capital / Total Risk Weighted Assets
2	Tier 1 Capital to RWA	Core Capital (Tier 1 Capital) / Total Risk Weighted Assets (RWA)
3	Capital to Total Assets	Total Eligible Capital / Total Assets
Asset Quality		
4	NPLs to Total Loans	NPLs / Gross Advances
5	Provisions to NPLs	Provisions / NPLs
6	Net NPLs to Netloans	Net NPLs / Net Advances
7	Net NPLs to Capital	Net NPLs / Total Eligible Capital
8	Investment in Equities to Capital	Investment in Equities to Total Eligible Capital
9	Gross Asset Position in Financial Derivatives to Capital	Gross Asset Position in Financial Derivatives to Total Eligible Capital
10	Gross Liability Position in Financial Derivatives to Capital	Gross Liability Position in Financial Derivatives to Total Eligible Capital
Earnings and Profitability		
11	Return on Assets (Before Tax)	Annualized Profit/(Loss) before Taxation / Average Assets Annualized Profit/(Loss) before Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Assets For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
12	Return on Assets (After Tax)	Annualized Profit/(Loss) after Taxation / Average Assets Annualized Profit/(Loss) after Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Assets For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4

Annexure A: Compilation Methodology of FSIs for Banks, Islamic Banks and DFIs (Continued)

13	ROE (Avg. Equity & Surplus) (Before Tax)	Annualized Profit/(Loss) before Taxation / Average Equity Annualized Profit/(Loss) before Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Equity For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
14	ROE (Avg. Equity & Surplus) (After Tax)	Annualized Profit/(Loss) after Taxation / Average Equity Annualized Profit/(Loss) after Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Equity For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
15	Net Interest Income to Gross Income	Net Interest Income / Gross Income
16	Cost / Income Ratio	Non-Markup/Interest Expenses / Gross Income
17	Trading Income to Gross Income	Trading Income to Gross Income
18	Personnel Expenses to Non-interest Expenses	Personnel Expenses to Non-interest Expenses
Liquidity		
19	Liquid Assets to Total Assets	Liquid Assets / Total Assets Liquid Assets = Sum of Cash & Balances With Treasury Banks, Balances With Other Banks, Call Money Lending, and Investment in Approved Securities (PIBs and MTBs)
20	Liquid Assets to Total Deposits	Liquid Assets / Total Deposits Liquid Assets = Sum of Cash & Balances With Treasury Banks, Balances With Other Banks, Call Money Lending, and Investment in Approved Securities (PIBs and MTBs)
21	Liquid Assets to Short term Liabilities	Liquid Assets / Short term Liabilities Liquid Assets = Sum of Cash & Balances With Treasury Banks, Balances With Other Banks, Call Money Lending, and Investment in Approved Securities (PIBs and MTBs) Short term Liabilities = Liabilities having maturity less than one year
22	Advances to Deposits	Net Advances / Total Deposits
23	Customer Deposits to Total Loans	Customer Deposits to Gross Advances

Annexure A: Compilation Methodology of FSIs for Banks, Islamic Banks and DFIs (Continued)

Sectoral Distribution of Loans		
24	Domestic Loans to Total Loans	Domestic Loans to Gross Advances
25	Public Sector Domestic Loans to Total Loans	Public Sector Domestic Loans to Gross Advances
26	Domestic Loans to Financial Institutions/Total Loans	Domestic Loans to Financial Institutions/Gross Advances
27	Corporate & SME Sector Domestic Loans to Total Loans	Corporate & SME Sector Domestic Loans to Gross Advances
28	Other Domestic Loans to Total Loans	Other Domestic Loans to Gross Advances
29	Overseas Loans to Total Loans	Overseas Loans to Gross Advances
30	Foreign Currency Loans to Total Loans	Foreign Currency Loans to Gross Advances
31	Foreign Currency Liabilities to Total Liabilities	Foreign Currency Liabilities to Gross Advances
32	Residential Real Estate Loans to Total Loans	Residential Real Estate Loans to Gross Advances
33	Commercial Real Estate Loans to Total Loans	Commercial Real Estate Loans to Gross Advances
34	Spread between lending and deposit rates	Weighted Average Lending Rate minus Weighted Average Deposit Rate
35	Spread between highest and lowest interbank rates	Highest Interbank Rate minus Lowest Interbank Rate

Annexure B: Compilation Methodology of FSIs for MFBs

Capital		
1	Total Eligible Capital to Total Risk Weighted Assets (CAR)	Total Eligible Capital / Total Risk Weighted Assets
2	Core Capital (Tier 1 Capital) to Total RWA	Core Capital (Tier 1 Capital) / Total Risk Weighted Assets (RWA)
3	Capital to Total Assets	Total Eligible Capital / Total Assets
Asset Quality		
4	NPLs to Advances	NPLs / Gross Advances
5	Net NPLs to Net Advances	Net NPLs / Net Advances
6	Provisions to NPLs	Provisions / NPLs
7	Net NPLs to Capital	Net NPLs / Total Eligible Capital
Earnings and Profitability		
8	Return on Assets (Before Tax)	Annualized Profit/(Loss) before Taxation / Average Assets
		Annualized Profit/(Loss) before Taxation
		For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing
		Average Assets For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
9	Return on Assets (After Tax)	Annualized Profit/(Loss) after Taxation / Average Assets
		Annualized Profit/(Loss) after Taxation
		For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing
		Average Assets For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
10	ROE (Avg. Equity & Surplus) (Before Tax)	Annualized Profit/(Loss) before Taxation / Average Equity
		Annualized Profit/(Loss) before Taxation
		For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing
		Average Equity For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4

Annexure B: Compilation Methodology of FSIs for MFBs (Continued)

11	ROE (Avg. Equity & Surplus) (After Tax)	Annualized Profit/(Loss) after Taxation / Average Equity Annualized Profit/(Loss) after Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Equity For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
12	Net Interest Income to Gross Income	Net Interest Income / Gross Income
13	Net Interest Margin (NIM)	Annualized Net Interest Income / Average Earning Assets Annualized Net Mark-Up / Interest Income For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Earning Assets = Sum of Balances With Other Banks, Lending To Financial Institutions, Investments - Net and Advances - Net Average Earning Assets For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
14	Cost / Income Ratio	Non-Markup/Interest Expenses / Gross Income
15	Admin Expenses to Total Assets	Admin Expenses / Total Assets
16	Operational Self Sufficiency (OSS)	Financial Revenue / (Financial Expenses + Provision for Loan Losses + Operating Expenses) Financial Revenue = Mark-up / Return / Interest Earned (Financial Expenses = Markup / Interest Expense) + Provision for Loan Losses + Operating Expenses
17	Cost per Borrower (PKR)	Operating Expenses / Average Number of Outstanding Borrowers
Liquidity		
18	Liquid Assets to Total Assets	Liquid Assets / Total Assets Liquid Assets = Sum of Cash & Balances With Treasury Banks, Balances With Other Banks, Call Money Lending, and Investment in Approved Securities (PIBs and MTBs)
19	Liquid Assets to Total Deposits	Liquid Assets / Total Deposits Liquid Assets = Sum of Cash & Balances With Treasury Banks, Balances With Other Banks, Call Money Lending, and Investment in Approved Securities (PIBs and MTBs)
20	Liquid Assets to Short term Liabilities	Liquid Assets / Short term Liabilities Liquid Assets = Sum of Cash & Balances With Treasury Banks, Balances With Other Banks, Call Money Lending, and Investment in Approved Securities (PIBs and MTBs) Short term Liabilities = Liabilities having maturity less than one year
21	Advances to Deposits	Net Advances / Total Deposits
22	Liquid Assets to (Deposits, Borrowings and Bills Payable)	Liquid Assets to (Deposits, Borrowings and Bills Payable)