

Development Finance Institutions

DFIs - Overall

	(Thousand Rupees)				
Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	116,474,804	127,851,275	152,333,070	165,796,835	190,407,423
1.Share capital	73,611,924	75,341,924	94,191,177	94,356,177	94,356,177
2.Reserves	19,494,561	21,345,327	24,311,374	27,562,842	29,287,814
3.Un appropriated profit	23,368,319	31,164,024	33,830,518	43,877,815	66,763,432
4.Others	5,126,662	2,737,550	(1,199,242)	(6,179,218)	7,890,434
B.Total liabilities (B1 to B4)	259,871,200	306,878,998	400,659,069	1,232,052,514	2,201,769,305
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	228,987,297	260,629,122	348,457,869	1,165,916,281	2,108,340,231
3.Deposits and other accounts	12,032,735	27,443,924	34,038,636	41,362,568	49,432,351
4.Other/misc. liabilities	18,851,168	18,805,952	18,162,564	24,773,665	43,996,723
C.Total assets (C1 to C4 + C8 to C10)	381,472,666	437,467,823	551,792,897	1,391,670,131	2,400,067,162
1.Cash and balances with treasury banks	3,721,416	3,033,609	2,832,302	4,032,537	4,513,003
2.Balances with other banks	6,136,079	5,746,072	24,129,386	8,837,605	18,381,741
3.Lending to financial institutions	16,880,746	10,227,773	8,635,033	25,349,547	3,280,086
4.Investments	243,469,413	286,555,312	348,018,732	1,120,759,703	2,088,044,438
5.Gross advances	103,166,959	123,238,672	152,706,394	200,328,751	199,999,550
6.Advances-non-performing/classified	14,626,925	15,788,674	13,972,780	14,236,208	14,942,188
7.Provision against advances	11,243,621	12,567,947	12,604,993	13,156,170	16,913,261
8.Advances net of provision (C5-C7)	91,923,338	110,670,725	140,101,401	187,172,581	183,086,289
9.Fixed assets	4,701,778	4,751,328	6,066,724	7,553,135	9,108,628
10.Other/misc. assets	14,639,896	16,483,004	22,009,318	37,965,023	93,652,977
D.Profit & loss account					
1.Markup/interest earned	27,895,855	37,403,192	35,672,270	96,993,116	432,773,783
2.Markup/interest expenses	17,251,194	23,805,574	22,642,551	83,129,017	408,108,711
3.Net markup/interest income	10,644,661	13,597,618	13,029,718	13,864,099	24,665,072
4.Provisions and write-offs	1,666,404	2,366,186	506,185	1,943,635	2,658,401
5.Net markup/interest income after provisions	8,978,257	11,231,432	12,523,534	11,920,464	22,006,671
6.Non-markup/interest income	6,733,310	10,852,254	10,760,857	16,702,156	31,057,313
7.Non-markup/interest expenses	5,376,292	6,179,061	6,796,688	7,491,122	9,867,514
8.Administrative expenses	5,152,476	5,855,328	6,316,713	6,788,731	8,896,196
9.Profit/(loss) before taxation	10,351,971	15,956,199	16,555,641	21,636,356	43,264,408
10.Profit/(loss) after taxation	10,242,096	12,580,231	13,196,345	17,499,889	29,787,528
E.Other items					
1.No. of ordinary shares (000)	6,361,592	5,919,592	7,204,758	7,836,258	7,836,258
2.Cash dividend	N/A	N/A	N/A	N/A	N/A
3.Stock dividend/bonus shares	N/A	N/A	N/A	N/A	N/A
4.Cash generated from operating activities	114,230,958	29,618,167	66,717,870	733,383,644	831,573,365
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	38.16%	36.35%	36.53%	14.29%	5.70%
2.Net markup/interest margin (D1-D2)/C	2.79%	3.11%	2.36%	1.00%	1.03%
3.Return on equity (ROE) (D10/A)	8.79%	9.84%	8.66%	10.56%	15.64%
4.Return on assets (ROA) (D10/C)	2.68%	2.88%	2.39%	1.26%	1.24%
5.Non-markup/interest income to total assets (D6/C)	1.77%	2.48%	1.95%	1.20%	1.29%
6.Net markup/interest income (after prov.) to total assets (D5/C)	2.35%	2.57%	2.27%	0.86%	0.92%
7.Markup/interest expense to markup/interest income (D2/D1)	61.84%	63.65%	63.47%	85.71%	94.30%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.50	0.37	0.38	0.31	0.21
9.Non-markup/interest expense to total income D7/(D1+D6)	0.16	0.13	0.15	0.07	0.02
10.Admin. expense to non-markup/interest income (D8/D6) (times)	0.77	0.54	0.59	0.41	0.29
11.Earning per share (D10/E1)	1.61	2.13	1.83	2.23	3.80
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	2.58%	2.01%	4.89%	0.92%	0.95%
2.Investment to total assets (C4/C)	63.82%	65.50%	63.07%	80.53%	87.00%
3.Advances net of provisions to total assets (C8/C)	24.10%	25.30%	25.39%	13.45%	7.63%
4.Deposits to total assets (B3/C)	3.15%	6.27%	6.17%	2.97%	2.06%
5.Total liabilities to total assets (B/C)	68.12%	70.15%	72.61%	88.53%	91.74%
6.Gross advances to deposits (C5/B3)	857.39%	449.06%	448.63%	484.32%	404.59%
7.Gross advances to borrowing & deposits C5/(B2+B3)	42.80%	42.78%	39.92%	16.59%	9.27%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	14.18%	12.81%	9.15%	7.11%	7.47%
2.Provisions against NPLs to gross advances (C7/C5)	10.90%	10.20%	8.25%	6.57%	8.46%
3.NPLs to total equity (C6/A)	12.56%	12.35%	9.17%	8.59%	7.85%
4.NPLs write off to NPLs provisions (D4/C7)	14.82%	18.83%	4.02%	14.77%	15.72%
5.Provision against NPL to NPLs (C7/C6)	76.87%	79.60%	90.21%	92.41%	113.19%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	30.53%	29.23%	27.61%	11.91%	7.93%
2.Commitments & contingencies to total equity (E5/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Break up value per share (A/E1)	18.31	21.60	21.14	21.16	24.30
4.Total deposit to total equity (B3/A) (times)	0.10	0.21	0.22	0.25	0.26
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	11.15	2.35	5.06	41.91	27.92

Export-Import Bank of Pakistan

Items	(Thousand Rupees)		
	2021	2022	2023
A.Total equity (A1 to A3)	12,181,078	12,920,668	12,920,668
1.Share capital	10,000,000	10,000,000	10,000,000
2.Reserves	436,216	584,134	584,134
3.Un appropriated profit	1,744,862	2,336,534	2,336,534
4.Others	0	0	0
B.Total liabilities (B1 to B4)	77,794	196,113	196,113
1.Bills payable	0	0	0
2.Borrowings from financial institutions	0	0	0
3.Deposits and other accounts	0	0	0
4.Other/misc. liabilities	77,794	196,113	196,113
C.Total assets (C1 to C4 + C8 to C10)	12,258,872	13,116,781	13,116,781
1.Cash and balances with treasury banks	974	5,344	5,344
2.Balances with other banks	0	10	10
3.Lending to financial institutions	101,455	30,091	30,091
4.Investments	8,919,955	10,440,689	10,440,689
5.Gross advances	19,141	31,592	31,592
6.Advances-non-performing/classified	0	0	0
7.Provision against advances	0	0	0
8.Advances net of provision (C5-C7)	19,141	31,592	31,592
9.Fixed assets	84,482	108,895	108,895
10.Other/misc. assets	3,132,865	2,500,160	2,500,160
D.Profit & loss account			
1.Markup/interest earned	664,020	1,321,820	1,321,820
2.Markup/interest expenses	4,868	1,975	1,975
3.Net markup/interest income	659,152	1,319,845	1,319,845
4.Provisions and write-offs	0	0	0
5.Net markup/interest income after provisions	659,152	1,319,845	1,319,845
6.Non-markup/interest income	0	0	0
7.Non-markup/interest expenses	132,293	271,085	271,085
8.Administrative expenses	0	0	0
9.Profit/(loss) before taxation	526,859	1,048,760	1,048,760
10.Profit/(loss) after taxation	372,190	739,590	739,590
E.Other items			
1.No. of ordinary shares (000)	1,000,000	1,000,000	1,000,000
2.Cash dividend	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%
4.Cash generated from operating activities	306,016	1,596,812	1,596,812
5.Commitments and contingencies	0	0	0
F.Efficiency ratios/profitability ratios			
1.Spread ratio (D3/D1)	99.27%	99.85%	99.85%
2.Net markup/interest margin (D1-D2)/C	5.38%	10.06%	10.06%
3.Return on equity (ROE) (D10/A)	3.06%	5.72%	5.72%
4.Return on assets (ROA) (D10/C)	3.04%	5.64%	5.64%
5.Non-markup/interest income to total assets (D6/C)	0.00%	0.00%	0.00%
6.Net markup/interest income (after prov.) to total assets (D5/C)	5.38%	10.06%	10.06%
7.Markup/interest expense to markup/interest income (D2/D1)	0.73%	0.15%	0.15%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.00	0.00	0.00
9.Non-markup/interest expense to total income D7/(D1+D6)	0.20	0.21	0.21
10.Admin. expense to non-markup/interest income (D8/D6) (times)	-	-	-
11.Earning per share (D10/E1)	0.37	0.74	0.74
G.Liquidity ratios			
1.Cash & cash equivalent to total assets (C1+C2)/C	0.01%	0.04%	0.04%
2.Investment to total assets (C4/C)	72.76%	79.60%	79.60%
3.Advances net of provisions to total assets (C8/C)	0.16%	0.24%	0.24%
4.Deposits to total assets (B3/C)	0.00%	0.00%	0.00%
5.Total liabilities to total assets (B/C)	0.63%	1.50%	1.50%
6.Gross advances to deposits (C5/B3)	-	-	-
7.Gross advances to borrowing & deposits C5/(B2+B3)	-	-	-
H.Assets quality ratios			
1.Non-performing loans to gross advances (C6/C5)	0.00%	0.00%	0.00%
2.Provisions against NPLs to gross advances (C7/C5)	0.00%	0.00%	0.00%
3.NPLs to total equity (C6/A)	0.00%	0.00%	0.00%
4.NPLs write off to NPLs provisions (D4/C7)	-	-	-
5.Provision against NPL to NPLs (C7/C6)	-	-	-
I.Capital/leverage ratios			
1.Capital ratio (A/C)	99.37%	98.50%	98.50%
2.Commitments & contingencies to total equity (E5/A) (times)	0.00	0.00	0.00
3.Break up value per share (A/E1)	12.18	12.92	12.92
4.Total deposit to total equity (B3/A) (times)	0.00	0.00	0.00
J.Cash flow ratio			
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	0.82	2.16	2.16

HOUSE BUILDING FINANCE COMPANY LTD.**(Thousand Rupees)**

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	20,115,819	20,906,501	22,591,669	23,304,758	26,756,429
1.Share capital	19,365,000	19,365,000	19,365,000	19,365,000	19,365,000
2.Reserves	1,799,383	2,005,102	2,202,333	2,365,417	2,817,774
3.Un appropriated profit	(1,048,564)	(463,601)	1,024,336	1,574,341	4,573,655
4.Others	(7,756)	(8,585)	(142,154)	(199,862)	(116,546)
B.Total liabilities (B1 to B4)	5,093,783	5,904,407	3,835,788	15,151,659	28,594,106
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	2,000,000	3,074,447	2,816,717	13,222,896	26,598,628
3.Deposits and other accounts	0	0	0	0	0
4.Other/misc. liabilities	3,093,783	2,829,960	1,019,071	1,928,763	1,995,478
C.Total assets (C1 to C4 + C8 to C10)	25,201,846	26,802,323	26,285,303	38,256,555	55,233,989
1.Cash and balances with treasury banks	42,126	34,880	32,465	15,005	16,717
2.Balances with other banks	368,211	130,492	28,458	3,842	86,050
3.Lending to financial institutions	0	1,450,000	780,000	0	0
4.Investments	10,283,836	10,414,228	8,820,213	18,008,675	34,176,904
5.Gross advances	15,172,213	15,005,507	16,875,828	19,253,407	17,097,255
6.Advances-non-performing/classified	4,210,899	4,055,503	3,477,747	3,086,802	2,752,957
7.Provision against advances	3,503,477	3,828,037	3,426,899	3,147,017	2,820,197
8.Advances net of provision (C5-C7)	11,668,736	11,177,470	13,448,929	16,106,390	14,277,058
9.Fixed assets	403,499	433,124	455,432	692,022	670,129
10.Other/misc. assets	2,435,438	3,162,129	2,719,806	3,430,621	6,007,131
D.Profit & loss account					
1.Markup/interest earned	2,987,835	3,447,781	2,548,069	3,881,750	9,701,178
2.Markup/interest expenses	137,507	198,312	200,063	688,423	4,925,662
3.Net markup/interest income	2,850,328	3,249,469	2,348,006	3,193,327	4,775,516
4.Provisions and write-offs	368,641	309,748	(423,900)	276,720	326,820
5.Net markup/interest income after provisions	2,481,687	2,939,721	2,771,906	2,916,607	4,448,696
6.Non-markup/interest income	130,797	135,852	76,282	88,604	115,969
7.Non-markup/interest expenses	1,637,297	1,685,935	1,520,051	1,635,898	1,883,312
8.Administrative expenses	1,618,363	1,657,545	1,491,837	1,593,906	1,815,317
9.Profit/(loss) before taxation	953,748	1,389,638	1,328,137	1,369,313	2,681,353
10.Profit/(loss) after taxation	2,762,047	1,028,599	986,154	1,478,310	2,261,785
E.Other items					
1.No. of ordinary shares (000)	1,936,500	1,936,500	1,936,500	1,936,500	1,936,500
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	4,436,460	(869,568)	(1,078,748)	(696,784)	8,012,601
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	95.40%	94.25%	92.15%	82.27%	49.23%
2.Net markup/interest margin (D1-D2)/C	11.31%	12.12%	8.93%	8.35%	8.65%
3.Return on equity (ROE) (D10/A)	13.73%	4.92%	4.37%	6.34%	8.45%
4.Return on assets (ROA) (D10/C)	10.96%	3.84%	3.75%	3.86%	4.09%
5.Non-markup/interest income to total assets (D6/C)	0.52%	0.51%	0.29%	0.23%	0.21%
6.Net markup/interest income (after prov.) to total assets (D5/C)	9.85%	10.97%	10.55%	7.62%	8.05%
7.Markup/interest expense to markup/interest income (D2/D1)	4.60%	5.75%	7.85%	17.73%	50.77%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.70	1.19	1.12	1.16	0.68
9.Non-markup/interest expense to total income D7/(D1+D6)	0.53	0.47	0.58	0.41	0.19
10.Admin. expense to non-markup/interest income (D8/D6) (times)	12.37	12.20	19.56	17.99	15.65
11.Earning per share (D10/E1)	1.43	0.53	0.51	0.76	1.17
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	1.63%	0.62%	0.23%	0.05%	0.19%
2.Investment to total assets (C4/C)	40.81%	38.86%	33.56%	47.07%	61.88%
3.Advances net of provisions to total assets (C8/C)	46.30%	41.70%	51.17%	42.10%	25.85%
4.Deposits to total assets (B3/C)	0.00%	0.00%	0.00%	0.00%	0.00%
5.Total liabilities to total assets (B/C)	20.21%	22.03%	14.59%	39.61%	51.77%
6.Gross advances to deposits (C5/B3)	-	-	-	-	-
7.Gross advances to borrowing & deposits C5/(B2+B3)	758.61%	488.07%	599.13%	145.61%	64.28%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	27.75%	27.03%	20.61%	16.03%	16.10%
2.Provisions against NPLs to gross advances (C7/C5)	23.09%	25.51%	20.31%	16.35%	16.50%
3.NPLs to total equity (C6/A)	20.93%	19.40%	15.39%	13.25%	10.29%
4.NPLs write off to NPLs provisions (D4/C7)	10.52%	8.09%	-12.37%	8.79%	11.59%
5.Provision against NPL to NPLs (C7/C6)	83.20%	94.39%	98.54%	101.95%	102.44%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	79.82%	78.00%	85.95%	60.92%	48.44%
2.Commitments & contingencies to total equity (E5/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Break up value per share (A/E1)	10.39	10.80	11.67	12.03	13.82
4.Total deposit to total equity (B3/A) (times)	0.00	0.00	0.00	0.00	0.00
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	1.61	-0.85	-1.09	-0.47	3.54

PAIR INVESTMENT CO. LTD. (FORMERLY PAK-IRAN JOINT**(Thousand Rupees)**

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	9,414,414	9,646,257	9,665,804	10,041,556	10,393,230
1.Share capital	6,000,000	6,000,000	6,000,000	6,000,000	6,000,000
2.Reserves	888,356	965,805	1,004,551	1,093,746	1,247,496
3.Un appropriated profit	2,526,058	2,680,452	2,661,253	2,947,810	3,145,734
4.Others	56,305	16,001	(10,662)	(268,497)	187,928
B.Total liabilities (B1 to B4)	12,003,870	11,627,546	15,358,720	22,967,996	25,860,732
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	10,842,781	10,223,036	13,658,356	20,336,117	21,789,218
3.Deposits and other accounts	775,323	923,702	1,132,247	1,771,610	2,724,472
4.Other/misc. liabilities	385,766	480,808	568,117	860,269	1,347,042
C.Total assets (C1 to C4 + C8 to C10)	21,474,589	21,289,804	25,013,862	32,741,055	36,441,890
1.Cash and balances with treasury banks	46,383	54,919	75,966	154,022	158,668
2.Balances with other banks	83,751	74,589	162,471	41,997	296,119
3.Lending to financial institutions	150,000	0	0	0	0
4.Investments	14,664,301	13,651,952	16,975,437	21,089,015	22,650,509
5.Gross advances	6,648,924	7,716,614	8,330,246	11,320,229	12,865,174
6.Advances-non-performing/classified	1,822,853	2,081,878	2,052,232	2,047,789	2,406,185
7.Provision against advances	1,259,215	1,551,571	1,813,682	1,878,498	2,213,291
8.Advances net of provision (C5-C7)	5,389,709	6,165,043	6,516,564	9,441,731	10,651,883
9.Fixed assets	230,023	219,821	232,812	477,304	495,587
10.Other/misc. assets	910,422	1,123,480	1,050,612	1,536,986	2,189,124
D.Profit & loss account					
1.Markup/interest earned	1,967,277	1,960,461	1,562,373	3,243,562	5,868,479
2.Markup/interest expenses	1,024,210	956,826	825,739	2,131,696	4,167,770
3.Net markup/interest income	943,067	1,003,635	736,634	1,111,866	1,700,709
4.Provisions and write-offs	177,153	190,666	265,099	97,285	170,882
5.Net markup/interest income after provisions	765,914	812,969	471,535	1,014,581	1,529,827
6.Non-markup/interest income	(36,212)	70,717	174,073	109,599	223,521
7.Non-markup/interest expenses	335,235	377,402	391,600	469,814	647,252
8.Administrative expenses	322,425	363,707	380,756	457,101	625,797
9.Profit/(loss) before taxation	394,467	506,284	254,008	654,366	1,106,096
10.Profit/(loss) after taxation	241,452	387,245	193,732	445,977	768,751
E.Other items					
1.No. of ordinary shares (000)	600,000	600,000	600,000	600,000	600,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	3,227,513	(876,884)	3,569,651	4,411,346	1,982,571
5.Commitments and contingencies	0	0	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	47.94%	51.19%	47.15%	34.28%	28.98%
2.Net markup/interest margin (D1-D2)/C	4.39%	4.71%	2.94%	3.40%	4.67%
3.Return on equity (ROE) (D10/A)	2.56%	4.01%	2.00%	4.44%	7.40%
4.Return on assets (ROA) (D10/C)	1.12%	1.82%	0.77%	1.36%	2.11%
5.Non-markup/interest income to total assets (D6/C)	-0.17%	0.33%	0.70%	0.33%	0.61%
6.Net markup/interest income (after prov.) to total assets (D5/C)	3.57%	3.82%	1.89%	3.10%	4.20%
7.Markup/interest expense to markup/interest income (D2/D1)	52.06%	48.81%	52.85%	65.72%	71.02%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.82	0.72	1.50	0.70	0.57
9.Non-markup/interest expense to total income D7/(D1+D6)	0.17	0.19	0.23	0.14	0.11
10.Admin. expense to non-markup/interest income (D8/D6) (times)	-8.90	5.14	2.19	4.17	2.80
11.Earning per share (D10/E1)	0.40	0.65	0.32	0.74	1.28
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	0.61%	0.61%	0.95%	0.60%	1.25%
2.Investment to total assets (C4/C)	68.29%	64.12%	67.86%	64.41%	62.16%
3.Advances net of provisions to total assets (C8/C)	25.10%	28.96%	26.05%	28.84%	29.23%
4.Deposits to total assets (B3/C)	3.61%	4.34%	4.53%	5.41%	7.48%
5.Total liabilities to total assets (B/C)	55.90%	54.62%	61.40%	70.15%	70.96%
6.Gross advances to deposits (C5/B3)	857.57%	835.40%	735.73%	638.98%	472.21%
7.Gross advances to borrowing & deposits C5/(B2+B3)	57.23%	69.23%	56.32%	51.20%	52.48%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	27.42%	26.98%	24.64%	18.09%	18.70%
2.Provisions against NPLs to gross advances (C7/C5)	18.94%	20.11%	21.77%	16.59%	17.20%
3.NPLs to total equity (C6/A)	19.36%	21.58%	21.23%	20.39%	23.15%
4.NPLs write off to NPLs provisions (D4/C7)	14.07%	12.29%	14.62%	5.18%	7.72%
5.Provision against NPL to NPLs (C7/C6)	69.08%	74.53%	88.38%	91.73%	91.98%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	43.84%	45.31%	38.64%	30.67%	28.52%
2.Commitments & contingencies to total equity (E5/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Break up value per share (A/E1)	15.69	16.08	16.11	16.74	17.32
4.Total deposit to total equity (B3/A) (times)	0.08	0.10	0.12	0.18	0.26
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	13.37	-2.26	18.43	9.89	2.58

PAK BRUNEI INVESTMENT COMPANY LTD.**(Thousand Rupees)**

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	10,700,292	11,125,495	11,305,317	11,504,819	11,659,415
1.Share capital	6,000,000	6,000,000	6,000,000	6,000,000	6,000,000
2.Reserves	1,480,107	1,723,782	1,920,050	2,120,621	2,390,092
3.Un appropriated profit	3,220,185	3,401,713	3,385,267	3,384,198	3,269,323
4.Others	(150,898)	(392,920)	(1,073,299)	(1,501,592)	(820,467)
B.Total liabilities (B1 to B4)	47,224,073	29,520,838	41,217,764	69,934,402	177,231,253
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	45,152,000	27,763,412	40,284,824	68,320,235	174,593,998
3.Deposits and other accounts	620,000	830,000	50,000	54,768	0
4.Other/misc. liabilities	1,452,073	927,426	882,940	1,559,399	2,637,255
C.Total assets (C1 to C4 + C8 to C10)	57,773,467	40,253,413	51,449,782	79,937,629	188,070,201
1.Cash and balances with treasury banks	129,571	168,090	122,751	336,633	688,559
2.Balances with other banks	163,909	422,121	64,694	100,591	239,927
3.Lending to financial institutions	4,500,000	507,800	2,000,000	6,559,967	0
4.Investments	31,816,997	17,482,949	26,246,638	44,805,384	158,671,066
5.Gross advances	19,165,404	19,557,328	20,847,166	24,708,485	20,659,437
6.Advances-non-performing/classified	595,472	983,888	1,018,878	881,635	1,124,446
7.Provision against advances	394,034	423,442	547,025	500,622	1,049,536
8.Advances net of provision (C5-C7)	18,771,370	19,133,886	20,300,141	24,207,863	19,609,901
9.Fixed assets	140,297	119,389	57,068	59,573	82,704
10.Other/misc. assets	2,251,323	2,419,178	2,658,490	3,867,618	8,778,044
D.Profit & loss account					
1.Markup/interest earned	5,041,574	3,680,678	3,335,029	6,899,314	22,150,090
2.Markup/interest expenses	4,307,293	2,912,988	2,468,877	6,109,937	20,779,898
3.Net markup/interest income	734,281	767,690	866,152	789,377	1,370,192
4.Provisions and write-offs	(13,219)	33,970	70,748	(35,340)	237,648
5.Net markup/interest income after provisions	747,500	733,720	795,404	824,717	1,132,544
6.Non-markup/interest income	42,656	687,694	340,270	353,166	682,933
7.Non-markup/interest expenses	331,965	387,991	432,033	434,181	605,893
8.Administrative expenses	325,524	366,237	408,855	420,079	581,208
9.Profit/(loss) before taxation	458,191	1,033,423	703,641	743,702	1,209,584
10.Profit/(loss) after taxation	365,562	718,373	481,339	502,857	847,354
E.Other items					
1.No. of ordinary shares (000)	600,000	600,000	600,000	600,000	600,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	5,158,121	(13,554,580)	11,370,825	17,335,946	110,491,049
5.Commitments and contingencies	0	-	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	14.56%	20.86%	25.97%	11.44%	6.19%
2.Net markup/interest margin (D1-D2)/C	1.27%	1.91%	1.68%	0.99%	0.73%
3.Return on equity (ROE) (D10/A)	3.42%	6.46%	4.26%	4.37%	7.27%
4.Return on assets (ROA) (D10/C)	0.63%	1.78%	0.94%	0.63%	0.45%
5.Non-markup/interest income to total assets (D6/C)	0.07%	1.71%	0.66%	0.44%	0.36%
6.Net markup/interest income (after prov.) to total assets (D5/C)	1.29%	1.82%	1.55%	1.03%	0.60%
7.Markup/interest expense to markup/interest income (D2/D1)	85.44%	79.14%	74.03%	88.56%	93.81%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.71	0.35	0.58	0.56	0.48
9.Non-markup/interest expense to total income D7/(D1+D6)	0.07	0.09	0.12	0.06	0.03
10.Admin. expense to non-markup/interest income (D8/D6) (times)	7.63	0.53	1.20	1.19	0.85
11.Earning per share (D10/E1)	0.61	1.20	0.80	0.84	1.41
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	0.51%	1.47%	0.36%	0.55%	0.49%
2.Investment to total assets (C4/C)	55.07%	43.43%	51.01%	56.05%	84.37%
3.Advances net of provisions to total assets (C8/C)	32.49%	47.53%	39.46%	30.28%	10.43%
4.Deposits to total assets (B3/C)	1.07%	2.06%	0.10%	0.07%	0.00%
5.Total liabilities to total assets (B/C)	81.74%	73.34%	80.11%	87.49%	94.24%
6.Gross advances to deposits (C5/B3)	3,091.19%	2,356.30%	41,694.33%	45,114.82%	-
7.Gross advances to borrowing & deposits C5/(B2+B3)	41.87%	68.40%	51.69%	36.14%	11.83%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	3.11%	5.03%	4.89%	3.57%	5.44%
2.Provisions against NPLs to gross advances (C7/C5)	2.06%	2.17%	2.62%	2.03%	5.08%
3.NPLs to total equity (C6/A)	5.57%	8.84%	9.01%	7.66%	9.64%
4.NPLs write off to NPLs provisions (D4/C7)	-3.35%	8.02%	12.93%	-7.06%	22.64%
5.Provision against NPL to NPLs (C7/C6)	66.17%	43.04%	53.69%	56.78%	93.34%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	18.52%	27.64%	21.97%	14.39%	6.20%
2.Commitments & contingencies to total equity (E5/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Break up value per share (A/E1)	17.83	18.54	18.84	19.17	19.43
4.Total deposit to total equity (B3/A) (times)	0.06	0.07	0.00	0.00	0.00
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	14.11	-18.87	23.62	34.47	130.40

PAK CHINA INVESTMENT CO. LTD.**(Thousand Rupees)**

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	16,627,260	17,399,062	18,171,006	18,171,006	18,171,006
1.Share capital	9,696,638	9,696,638	9,696,638	9,696,638	9,696,638
2.Reserves	1,394,487	1,548,848	1,703,480	1,703,480	1,703,480
3.Un appropriated profit	5,536,135	6,153,576	6,770,888	6,770,888	6,770,888
4.Others	4,752	83,193	104,092	104,092	104,092
B.Total liabilities (B1 to B4)	16,768,180	13,926,790	19,695,503	19,695,503	19,695,503
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	16,119,293	12,902,914	14,694,377	14,694,377	14,694,377
3.Deposits and other accounts	0	512,400	4,750,000	4,750,000	4,750,000
4.Other/misc. liabilities	648,887	511,476	251,126	251,126	251,126
C.Total assets (C1 to C4 + C8 to C10)	33,400,192	31,409,045	37,970,601	37,970,601	37,970,601
1.Cash and balances with treasury banks	3,176,193	2,223,117	2,067,463	2,067,463	2,067,463
2.Balances with other banks	878,418	35,230	6,546,094	6,546,094	6,546,094
3.Lending to financial institutions	0	1,149,985	0	0	0
4.Investments	19,241,496	15,657,891	12,842,682	12,842,682	12,842,682
5.Gross advances	10,032,791	12,354,740	16,896,149	16,896,149	16,896,149
6.Advances-non-performing/classified	592,313	668,201	846,230	846,230	846,230
7.Provision against advances	741,590	804,642	1,054,596	1,054,596	1,054,596
8.Advances net of provision (C5-C7)	9,291,201	11,550,098	15,841,553	15,841,553	15,841,553
9.Fixed assets	277,680	233,858	195,349	195,349	195,349
10.Other/misc. assets	535,204	558,866	477,460	477,460	477,460
D.Profit & loss account					
1.Markup/interest earned	2,486,988	3,204,977	2,683,452	2,683,452	2,683,452
2.Markup/interest expenses	774,010	1,765,752	1,215,193	1,215,193	1,215,193
3.Net markup/interest income	1,712,978	1,439,225	1,468,259	1,468,259	1,468,259
4.Provisions and write-offs	471,914	116,890	220,313	220,313	220,313
5.Net markup/interest income after provisions	1,241,064	1,322,335	1,247,946	1,247,946	1,247,946
6.Non-markup/interest income	262,888	284,331	351,501	351,501	351,501
7.Non-markup/interest expenses	476,330	491,755	534,219	534,219	534,219
8.Administrative expenses	476,330	491,725	534,215	534,215	534,215
9.Profit/(loss) before taxation	1,065,757	1,166,485	1,133,166	1,133,166	1,133,166
10.Profit/(loss) after taxation	760,092	773,203	773,162	773,162	773,162
E.Other items					
1.No. of ordinary shares (000)	969,664	969,664	969,664	969,664	969,664
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	11,386,894	(5,573,105)	3,394,449	3,394,449	3,394,449
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	68.88%	44.91%	54.72%	54.72%	54.72%
2.Net markup/interest margin (D1-D2)/C	5.13%	4.58%	3.87%	3.87%	3.87%
3.Return on equity (ROE) (D10/A)	4.57%	4.44%	4.25%	4.25%	4.25%
4.Return on assets (ROA) (D10/C)	2.28%	2.46%	2.04%	2.04%	2.04%
5.Non-markup/interest income to total assets (D6/C)	0.79%	0.91%	0.93%	0.93%	0.93%
6.Net markup/interest income (after prov.) to total assets (D5/C)	3.72%	4.21%	3.29%	3.29%	3.29%
7.Markup/interest expense to markup/interest income (D2/D1)	31.12%	55.09%	45.28%	45.28%	45.28%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.45	0.42	0.47	0.47	0.47
9.Non-markup/interest expense to total income D7/(D1+D6)	0.17	0.14	0.18	0.18	0.18
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.81	1.73	1.52	1.52	1.52
11.Earning per share (D10/E1)	0.78	0.80	0.80	0.80	0.80
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	12.14%	7.19%	22.68%	22.68%	22.68%
2.Investment to total assets (C4/C)	57.61%	49.85%	33.82%	33.82%	33.82%
3.Advances net of provisions to total assets (C8/C)	27.82%	36.77%	41.72%	41.72%	41.72%
4.Deposits to total assets (B3/C)	0.00%	1.63%	12.51%	12.51%	12.51%
5.Total liabilities to total assets (B/C)	50.20%	44.34%	51.87%	51.87%	51.87%
6.Gross advances to deposits (C5/B3)	-	2,411.15%	355.71%	355.71%	355.71%
7.Gross advances to borrowing & deposits C5/(B2+B3)	62.24%	92.09%	86.89%	86.89%	86.89%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	5.90%	5.41%	5.01%	5.01%	5.01%
2.Provisions against NPLs to gross advances (C7/C5)	7.39%	6.51%	6.24%	6.24%	6.24%
3.NPLs to total equity (C6/A)	3.56%	3.84%	4.66%	4.66%	4.66%
4.NPLs write off to NPLs provisions (D4/C7)	63.64%	14.53%	20.89%	20.89%	20.89%
5.Provision against NPL to NPLs (C7/C6)	125.20%	120.42%	124.62%	124.62%	124.62%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	49.78%	55.40%	47.86%	47.86%	47.86%
2.Commitments & contingencies to total equity (E5/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Break up value per share (A/E1)	17.15	17.94	18.74	18.74	18.74
4.Total deposit to total equity (B3/A) (times)	0.00	0.03	0.26	0.26	0.26
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	14.98	-7.21	4.39	4.39	4.39

PAK KUWAIT INVESTMENT CO. (PVT) LTD.**(Thousand Rupees)**

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	30,703,347	36,242,415	43,126,677	53,087,226	71,832,524
1.Share capital	10,000,000	10,000,000	16,000,000	16,000,000	16,000,000
2.Reserves	9,543,420	10,812,156	12,388,643	14,594,578	14,935,338
3.Un appropriated profit	11,159,927	15,430,259	14,738,034	22,492,648	40,897,186
4.Others	2,831,306	1,474,807	(942,391)	(3,145,995)	5,644,340
B.Total liabilities (B1 to B4)	32,246,120	69,108,420	92,850,058	748,154,577	1,061,973,121
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	28,953,243	62,152,972	81,209,024	727,243,477	1,026,530,216
3.Deposits and other accounts	0	2,820,000	6,264,766	13,684,896	19,270,777
4.Other/misc. liabilities	3,292,877	4,135,448	5,376,268	7,226,204	16,172,128
C.Total assets (C1 to C4 + C8 to C10)	65,780,773	106,825,642	135,034,344	798,095,808	1,139,449,985
1.Cash and balances with treasury banks	54,209	137,120	142,662	615,277	631,063
2.Balances with other banks	23,762	14,095	19,152	93,405	145,825
3.Lending to financial institutions	1,218,271	0	0	9,823,727	0
4.Investments	56,341,132	90,458,932	103,844,929	724,287,919	1,045,809,083
5.Gross advances	7,705,430	15,581,415	28,984,052	51,683,527	55,793,508
6.Advances-non-performing/classified	1,092,317	1,065,341	1,065,341	1,026,291	822,969
7.Provision against advances	1,050,828	1,324,568	1,624,568	2,085,518	1,948,236
8.Advances net of provision (C5-C7)	6,654,602	14,256,847	27,359,484	49,598,009	53,845,272
9.Fixed assets	217,148	298,012	292,839	716,782	1,088,114
10.Other/misc. assets	1,271,649	1,660,636	3,375,278	12,960,689	37,930,628
D.Profit & loss account					
1.Markup/interest earned	2,118,683	6,664,984	7,339,854	43,193,902	236,822,051
2.Markup/interest expenses	767,945	4,574,374	5,079,022	40,661,577	230,745,208
3.Net markup/interest income	1,350,738	2,090,610	2,260,832	2,532,325	6,076,843
4.Provisions and write-offs	450,468	1,033,680	364,231	1,174,873	(145,704)
5.Net markup/interest income after provisions	900,270	1,056,930	1,896,601	1,357,452	6,222,547
6.Non-markup/interest income	5,644,635	7,884,581	9,266,442	14,652,806	28,003,863
7.Non-markup/interest expenses	776,859	1,123,386	1,654,618	2,015,361	2,759,076
8.Administrative expenses	660,583	966,773	1,464,450	1,735,463	2,494,415
9.Profit/(loss) before taxation	5,768,046	7,818,125	9,508,425	13,994,897	31,467,334
10.Profit/(loss) after taxation	4,743,438	6,343,682	7,882,434	11,029,673	20,295,571
E.Other items					
1.No. of ordinary shares (000)	400	400	640	640	640
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	22,965,230	30,273,581	8,091,822	612,629,939	284,097,668
5.Commitments and contingencies	0	0	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	63.75%	31.37%	30.80%	5.86%	2.57%
2.Net markup/interest margin (D1-D2)/C	2.05%	1.96%	1.67%	0.32%	0.53%
3.Return on equity (ROE) (D10/A)	15.45%	17.50%	18.28%	20.78%	28.25%
4.Return on assets (ROA) (D10/C)	7.21%	5.94%	5.84%	1.38%	1.78%
5.Non-markup/interest income to total assets (D6/C)	8.58%	7.38%	6.86%	1.84%	2.46%
6.Net markup/interest income (after prov.) to total assets (D5/C)	1.37%	0.99%	1.40%	0.17%	0.55%
7.Markup/interest expense to markup/interest income (D2/D1)	36.25%	68.63%	69.20%	94.14%	97.43%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.11	0.12	0.15	0.12	0.08
9.Non-markup/interest expense to total income D7/(D1+D6)	0.10	0.08	0.10	0.03	0.01
10.Admin. expense to non-markup/interest income (D8/D6) (times)	0.12	0.12	0.16	0.12	0.09
11.Earning per share (D10/E1)	11,858.60	15,859.21	12,316.30	17,233.86	31,711.83
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	0.12%	0.14%	0.12%	0.09%	0.07%
2.Investment to total assets (C4/C)	85.65%	84.68%	76.90%	90.75%	91.78%
3.Advances net of provisions to total assets (C8/C)	10.12%	13.35%	20.26%	6.21%	4.73%
4.Deposits to total assets (B3/C)	0.00%	2.64%	4.64%	1.71%	1.69%
5.Total liabilities to total assets (B/C)	49.02%	64.69%	68.76%	93.74%	93.20%
6.Gross advances to deposits (C5/B3)	-	552.53%	462.65%	377.67%	289.52%
7.Gross advances to borrowing & deposits C5/(B2+B3)	26.61%	23.98%	33.13%	6.98%	5.34%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	14.18%	6.84%	3.68%	1.99%	1.48%
2.Provisions against NPLs to gross advances (C7/C5)	13.64%	8.50%	5.61%	4.04%	3.49%
3.NPLs to total equity (C6/A)	3.56%	2.94%	2.47%	1.93%	1.15%
4.NPLs write off to NPLs provisions (D4/C7)	42.87%	78.04%	22.42%	56.33%	-7.48%
5.Provision against NPL to NPLs (C7/C6)	96.20%	124.33%	152.49%	203.21%	236.73%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	46.68%	33.93%	31.94%	6.65%	6.30%
2.Commitments & contingencies to total equity (E5/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Break up value per share (A/E1)	76,758.37	90,606.04	67,385.43	82,948.79	112,238.32
4.Total deposit to total equity (B3/A) (times)	0.00	0.08	0.15	0.26	0.27
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	4.84	4.77	1.03	55.54	14.00

PAK LIBYA HOLDING COMPANY LTD.**(Thousand Rupees)**

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	5,289,853	6,244,688	6,422,219	6,123,976	6,458,052
1.Share capital	6,141,780	7,871,780	8,141,780	8,141,780	8,141,780
2.Reserves	1,511,650	507,477	380,654	380,655	446,644
3.Un appropriated profit	(2,363,577)	(2,134,569)	(2,100,215)	(2,398,459)	(2,130,372)
4.Others	(36,336)	(281,624)	(847,361)	(2,012,716)	1,257,826
B.Total liabilities (B1 to B4)	23,844,340	31,047,398	35,046,344	120,579,424	438,368,340
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	21,914,147	26,391,955	30,149,418	113,480,048	424,391,603
3.Deposits and other accounts	1,551,020	4,042,892	4,576,353	5,627,397	6,803,687
4.Other/misc. liabilities	379,173	612,551	320,573	1,471,979	7,173,050
C.Total assets (C1 to C4 + C8 to C10)	29,097,857	37,010,462	40,621,202	124,690,684	446,084,218
1.Cash and balances with treasury banks	32,474	63,155	110,575	371,319	272,662
2.Balances with other banks	134,554	82,159	197,264	77,866	194,769
3.Lending to financial institutions	2,800,000	3,400,000	3,800,000	3,800,000	0
4.Investments	19,019,915	24,912,515	27,211,914	106,688,510	418,576,179
5.Gross advances	6,027,598	7,123,939	7,460,038	10,928,523	11,216,224
6.Advances-non-performing/classified	1,565,728	1,511,939	1,206,053	1,344,209	1,885,043
7.Provision against advances	1,502,447	1,449,930	1,147,563	1,185,728	1,231,303
8.Advances net of provision (C5-C7)	4,525,151	5,674,009	6,312,475	9,742,795	9,984,921
9.Fixed assets	90,345	99,777	97,445	69,324	1,301,717
10.Other/misc. assets	2,495,418	2,778,847	2,891,529	3,940,870	15,753,970
D.Profit & loss account					
1.Markup/interest earned	1,928,804	3,208,957	2,957,598	8,103,933	69,401,068
2.Markup/interest expenses	1,852,255	2,496,438	2,351,649	8,105,767	68,029,047
3.Net markup/interest income	76,549	712,519	605,949	(1,834)	1,372,021
4.Provisions and write-offs	(82,904)	180,294	100,102	(374,415)	79,506
5.Net markup/interest income after provisions	159,453	532,225	505,847	372,581	1,292,515
6.Non-markup/interest income	25,277	503,599	30,154	(76,605)	60,521
7.Non-markup/interest expenses	461,557	575,854	493,534	514,436	792,025
8.Administrative expenses	446,192	559,329	476,925	494,218	765,177
9.Profit/(loss) before taxation	(276,827)	459,970	42,467	218,460	561,011
10.Profit/(loss) after taxation	(303,713)	304,135	40,883	306,498	329,944
E.Other items					
1.No. of ordinary shares (000)	614,178	787,178	814,178	814,178	814,178
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	6,232,973	6,226,987	3,383,483	80,686,216	242,532,262
5.Commitments and contingencies	0	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	3.97%	22.20%	20.49%	-0.02%	1.98%
2.Net markup/interest margin (D1-D2)/C	0.26%	1.93%	1.49%	0.00%	0.31%
3.Return on equity (ROE) (D10/A)	-5.74%	4.87%	0.64%	5.00%	5.11%
4.Return on assets (ROA) (D10/C)	-1.04%	0.82%	0.10%	0.25%	0.07%
5.Non-markup/interest income to total assets (D6/C)	0.09%	1.36%	0.07%	-0.06%	0.01%
6.Net markup/interest income (after prov.) to total assets (D5/C)	0.55%	1.44%	1.25%	0.30%	0.29%
7.Markup/interest expense to markup/interest income (D2/D1)	96.03%	77.80%	79.51%	100.02%	98.02%
8.Admin. expense to profit before tax. (D8/D9) (times)	-1.61	1.22	11.23	2.26	1.36
9.Non-markup/interest expense to total income D7/(D1+D6)	0.24	0.16	0.17	0.06	0.01
10.Admin. expense to non-markup/interest income (D8/D6) (times)	17.65	1.11	15.82	-6.45	12.64
11.Earning per share (D10/E1)	-0.49	0.39	0.05	0.38	0.41
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	0.57%	0.39%	0.76%	0.36%	0.10%
2.Investment to total assets (C4/C)	65.37%	67.31%	66.99%	85.56%	93.83%
3.Advances net of provisions to total assets (C8/C)	15.55%	15.33%	15.54%	7.81%	2.24%
4.Deposits to total assets (B3/C)	5.33%	10.92%	11.27%	4.51%	1.53%
5.Total liabilities to total assets (B/C)	81.95%	83.89%	86.28%	96.70%	98.27%
6.Gross advances to deposits (C5/B3)	388.62%	176.21%	163.01%	194.20%	164.86%
7.Gross advances to borrowing & deposits C5/(B2+B3)	25.69%	23.41%	21.48%	9.18%	2.60%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	25.98%	21.22%	16.17%	12.30%	16.81%
2.Provisions against NPLs to gross advances (C7/C5)	24.93%	20.35%	15.38%	10.85%	10.98%
3.NPLs to total equity (C6/A)	29.60%	24.21%	18.78%	21.95%	29.19%
4.NPLs write off to NPLs provisions (D4/C7)	-5.52%	12.43%	8.72%	-31.58%	6.46%
5.Provision against NPL to NPLs (C7/C6)	95.96%	95.90%	95.15%	88.21%	65.32%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	18.18%	16.87%	15.81%	4.91%	1.45%
2.Commitments & contingencies to total equity (E5/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Break up value per share (A/E1)	8.61	7.93	7.89	7.52	7.93
4.Total deposit to total equity (B3/A) (times)	0.29	0.65	0.71	0.92	1.05
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-20.52	20.47	82.76	263.25	735.07

PAK OMAN INVESTMENT COMPANY LTD.**(Thousand Rupees)**

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	8,191,734	8,734,535	8,756,904	8,718,596	8,332,025
1.Share capital	6,150,000	6,150,000	6,150,000	6,150,000	6,150,000
2.Reserves	1,265,504	1,759,985	1,855,525	1,922,289	1,751,681
3.Un appropriated profit	776,230	824,550	751,379	646,307	430,344
4.Others	161,727	348,498	(1,050)	(18,918)	407,448
B.Total liabilities (B1 to B4)	83,729,353	87,723,043	119,504,231	149,000,698	358,263,546
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	73,681,026	70,551,966	104,001,085	132,904,114	340,893,511
3.Deposits and other accounts	8,576,392	15,869,130	14,353,682	13,520,897	12,218,415
4.Other/misc. liabilities	1,471,935	1,301,947	1,149,464	2,575,687	5,151,620
C.Total assets (C1 to C4 + C8 to C10)	92,082,814	96,806,076	128,260,085	157,700,376	367,003,019
1.Cash and balances with treasury banks	153,271	214,433	173,449	346,449	532,767
2.Balances with other banks	1,974,796	1,318,436	1,490,702	1,624,409	131,113
3.Lending to financial institutions	8,132,475	3,600,000	1,953,578	5,135,762	0
4.Investments	59,375,922	68,217,290	101,787,711	125,710,845	335,736,123
5.Gross advances	20,576,002	21,587,215	20,469,800	20,275,436	19,218,222
6.Advances-non-performing/classified	678,329	1,527,219	1,919,000	2,225,121	2,535,945
7.Provision against advances	551,869	651,910	749,307	854,440	3,038,253
8.Advances net of provision (C5-C7)	20,024,133	20,935,305	19,720,493	19,420,996	16,179,969
9.Fixed assets	201,216	219,239	194,993	860,246	933,594
10.Other/misc. assets	2,221,001	2,301,373	2,939,159	4,601,669	13,489,453
D.Profit & loss account					
1.Markup/interest earned	7,521,051	8,993,366	8,016,889	17,487,556	67,477,562
2.Markup/interest expenses	6,500,194	7,444,829	6,800,985	16,653,077	64,657,033
3.Net markup/interest income	1,020,857	1,548,537	1,215,904	834,479	2,820,529
4.Provisions and write-offs	(34,136)	144,952	49,316	171,686	1,048,174
5.Net markup/interest income after provisions	1,054,993	1,403,585	1,166,588	662,793	1,772,355
6.Non-markup/interest income	236,269	670,810	218,240	476,623	326,044
7.Non-markup/interest expenses	609,415	737,257	733,388	638,896	1,157,886
8.Administrative expenses	577,375	680,164	676,297	608,776	915,519
9.Profit/(loss) before taxation	681,847	1,337,138	651,440	500,520	940,513
10.Profit/(loss) after taxation	504,304	972,406	477,700	333,821	705,111
E.Other items					
1.No. of ordinary shares (000)	615,000	0	0	615,000	615,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	38,624,252	(40,873)	45,898,172	18,606,303	176,623,368
5.Commitments and contingencies	0	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	13.57%	17.22%	15.17%	4.77%	4.18%
2.Net markup/interest margin (D1-D2)/C	1.11%	1.60%	0.95%	0.53%	0.77%
3.Return on equity (ROE) (D10/A)	6.16%	11.13%	5.46%	3.83%	8.46%
4.Return on assets (ROA) (D10/C)	0.55%	1.00%	0.37%	0.21%	0.19%
5.Non-markup/interest income to total assets (D6/C)	0.26%	0.69%	0.17%	0.30%	0.09%
6.Net markup/interest income (after prov.) to total assets (D5/C)	1.15%	1.45%	0.91%	0.42%	0.48%
7.Markup/interest expense to markup/interest income (D2/D1)	86.43%	82.78%	84.83%	95.23%	95.82%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.85	0.51	1.04	1.22	0.97
9.Non-markup/interest expense to total income D7/(D1+D6)	0.08	0.08	0.09	0.04	0.02
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.44	1.01	3.10	1.28	2.81
11.Earning per share (D10/E1)	0.82	-	-	0.54	1.15
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	2.31%	1.58%	1.30%	1.25%	0.18%
2.Investment to total assets (C4/C)	64.48%	70.47%	79.36%	79.71%	91.48%
3.Advances net of provisions to total assets (C8/C)	21.75%	21.63%	15.38%	12.32%	4.41%
4.Deposits to total assets (B3/C)	9.31%	16.39%	11.19%	8.57%	3.33%
5.Total liabilities to total assets (B/C)	90.93%	90.62%	93.17%	94.48%	97.62%
6.Gross advances to deposits (C5/B3)	239.91%	136.03%	142.61%	149.96%	157.29%
7.Gross advances to borrowing & deposits C5/(B2+B3)	25.01%	24.98%	17.30%	13.85%	5.44%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	3.30%	7.07%	9.37%	10.97%	13.20%
2.Provisions against NPLs to gross advances (C7/C5)	2.68%	3.02%	3.66%	4.21%	15.81%
3.NPLs to total equity (C6/A)	8.28%	17.48%	21.91%	25.52%	30.44%
4.NPLs write off to NPLs provisions (D4/C7)	-6.19%	22.23%	6.58%	20.09%	34.50%
5.Provision against NPL to NPLs (C7/C6)	81.36%	42.69%	39.05%	38.40%	119.81%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	8.90%	9.02%	6.83%	5.53%	2.27%
2.Commitments & contingencies to total equity (E5/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Break up value per share (A/E1)	13.32	-	-	14.18	13.55
4.Total deposit to total equity (B3/A) (times)	1.05	1.82	1.64	1.55	1.47
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	76.59	-0.04	96.08	55.74	250.49

Pakistan Mortgage Refinance Company Ltd. (PMRCL)**(Thousand Rupees)**

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	4,616,028	6,055,007	7,614,561	9,193,900	11,284,577
1.Share capital	3,658,506	3,658,506	6,237,759	6,237,759	6,237,759
2.Reserves	191,375	478,643	691,930	1,007,773	1,519,513
3.Un appropriated profit	766,147	1,917,858	684,872	1,948,368	3,527,305
4.Others	80,244	83,356	(247,362)	(448,961)	(353,565)
B.Total liabilities (B1 to B4)	14,880,273	22,697,011	42,843,827	46,809,002	49,628,046
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	7,565,788	15,248,741	35,187,449	38,940,150	41,649,392
3.Deposits and other accounts	0	0	0	0	0
4.Other/misc. liabilities	7,314,485	7,448,270	7,656,378	7,868,852	7,978,654
C.Total assets (C1 to C4 + C8 to C10)	19,576,545	28,835,374	50,211,026	55,553,941	60,559,058
1.Cash and balances with treasury banks	50,780	30,122	4,057	4,588	5,173
2.Balances with other banks	2,382,641	3,111,722	15,486,065	221,515	10,651,533
3.Lending to financial institutions	0	0	0	0	0
4.Investments	8,821,820	10,202,696	10,238,557	20,564,969	13,804,680
5.Gross advances	7,729,232	14,967,077	23,714,838	33,756,864	34,749,815
6.Advances-non-performing/classified	0	0	0	0	0
7.Provision against advances	0	0	0	94,502	347,895
8.Advances net of provision (C5-C7)	7,729,232	14,967,077	23,714,838	33,662,362	34,401,920
9.Fixed assets	78,340	164,631	206,715	185,451	153,453
10.Other/misc. assets	513,732	359,126	560,794	915,056	1,542,299
D.Profit & loss account					
1.Markup/interest earned	1,529,275	2,508,960	2,843,953	5,015,891	7,451,645
2.Markup/interest expenses	336,696	715,269	1,405,703	2,898,725	4,024,539
3.Net markup/interest income	1,192,579	1,793,691	1,438,250	2,117,166	3,427,106
4.Provisions and write-offs	0	15,702	0	94,502	253,393
5.Net markup/interest income after provisions	1,192,579	1,777,989	1,438,250	2,022,664	3,173,713
6.Non-markup/interest income	920	3,152	2,549	6,224	40,306
7.Non-markup/interest expenses	291,657	344,803	374,366	449,671	655,321
8.Administrative expenses	272,060	315,170	352,922	417,442	603,103
9.Profit/(loss) before taxation	901,842	1,436,338	1,066,433	1,579,217	2,558,698
10.Profit/(loss) after taxation	901,842	1,436,338	1,066,433	1,579,217	2,558,698
E.Other items					
1.No. of ordinary shares (000)	365,851	365,851	623,776	623,776	623,776
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	2,666,035	1,211,747	(3,474,954)	(10,684,394)	4,321,894
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	77.98%	71.49%	50.57%	42.21%	45.99%
2.Net markup/interest margin (D1-D2)/C	6.09%	6.22%	2.86%	3.81%	5.66%
3.Return on equity (ROE) (D10/A)	19.54%	23.72%	14.01%	17.18%	22.67%
4.Return on assets (ROA) (D10/C)	4.61%	4.98%	2.12%	2.84%	4.23%
5.Non-markup/interest income to total assets (D6/C)	0.00%	0.01%	0.01%	0.01%	0.07%
6.Net markup/interest income (after prov.) to total assets (D5/C)	6.09%	6.17%	2.86%	3.64%	5.24%
7.Markup/interest expense to markup/interest income (D2/D1)	22.02%	28.51%	49.43%	57.79%	54.01%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.30	0.22	0.33	0.26	0.24
9.Non-markup/interest expense to total income D7/(D1+D6)	0.19	0.14	0.13	0.09	0.09
10.Admin. expense to non-markup/interest income (D8/D6) (times)	295.72	99.99	138.46	67.07	14.96
11.Earning per share (D10/E1)	2.47	3.93	1.71	2.53	4.10
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	12.43%	10.90%	30.85%	0.41%	17.60%
2.Investment to total assets (C4/C)	45.06%	35.38%	20.39%	37.02%	22.80%
3.Advances net of provisions to total assets (C8/C)	39.48%	51.91%	47.23%	60.59%	56.81%
4.Deposits to total assets (B3/C)	0.00%	0.00%	0.00%	0.00%	0.00%
5.Total liabilities to total assets (B/C)	76.01%	78.71%	85.33%	84.26%	81.95%
6.Gross advances to deposits (C5/B3)	-	-	-	-	-
7.Gross advances to borrowing & deposits C5/(B2+B3)	102.16%	98.15%	67.40%	86.69%	83.43%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	0.00%	0.00%	0.00%	0.00%	0.00%
2.Provisions against NPLs to gross advances (C7/C5)	0.00%	0.00%	0.00%	0.28%	1.00%
3.NPLs to total equity (C6/A)	0.00%	0.00%	0.00%	0.00%	0.00%
4.NPLs write off to NPLs provisions (D4/C7)	-	-	-	100.00%	72.84%
5.Provision against NPL to NPLs (C7/C6)	-	-	-	-	-
I.Capital/leverage ratios					
1.Capital ratio (A/C)	23.58%	21.00%	15.17%	16.55%	18.63%
2.Commitments & contingencies to total equity (E5/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Break up value per share (A/E1)	12.62	16.55	12.21	14.74	18.09
4.Total deposit to total equity (B3/A) (times)	0.00	0.00	0.00	0.00	0.00
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	2.96	0.84	-3.26	-6.77	1.69

SAUDI PAK INDUSTRIAL & AGRI. INV CO. (PVT) LTD.**(Thousand Rupees)**

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	10,816,057	11,497,315	12,497,835	12,730,330	12,599,497
1.Share capital	6,600,000	6,600,000	6,600,000	6,765,000	6,765,000
2.Reserves	1,420,279	1,543,529	1,727,992	1,790,149	1,891,662
3.Un appropriated profit	2,795,778	3,353,786	4,169,842	4,175,180	3,942,835
4.Others	2,187,318	1,414,824	1,960,945	1,313,231	1,579,378
B.Total liabilities (B1 to B4)	24,081,208	35,323,545	30,229,040	39,563,140	41,958,545
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	22,759,019	32,319,679	26,456,619	36,774,867	37,199,288
3.Deposits and other accounts	510,000	2,445,800	2,911,588	1,953,000	3,665,000
4.Other/misc. liabilities	812,189	558,066	860,833	835,273	1,094,257
C.Total assets (C1 to C4 + C8 to C10)	37,084,583	48,235,684	44,687,820	53,606,701	56,137,420
1.Cash and balances with treasury banks	36,409	107,773	101,940	116,437	134,587
2.Balances with other banks	126,037	557,228	134,486	127,876	90,301
3.Lending to financial institutions	80,000	119,988	0	0	3,249,995
4.Investments	23,903,994	35,556,859	31,130,696	36,321,015	35,336,523
5.Gross advances	10,109,365	9,344,837	9,109,136	11,474,539	11,472,174
6.Advances-non-performing/classified	4,069,014	3,894,705	2,387,299	2,778,131	2,568,413
7.Provision against advances	2,240,161	2,533,847	2,241,353	2,355,249	3,209,954
8.Advances net of provision (C5-C7)	7,869,204	6,810,990	6,867,783	9,119,290	8,262,220
9.Fixed assets	3,063,230	2,963,477	4,249,589	4,188,189	4,079,086
10.Other/misc. assets	2,005,709	2,119,369	2,203,325	3,733,894	4,984,708
D.Profit & loss account					
1.Markup/interest earned	2,314,368	3,733,028	3,721,033	5,161,936	9,896,438
2.Markup/interest expenses	1,551,084	2,740,786	2,290,452	4,662,647	9,562,386
3.Net markup/interest income	763,284	992,242	1,430,580	499,289	334,052
4.Provisions and write-offs	328,487	340,284	(139,724)	318,011	467,369
5.Net markup/interest income after provisions	434,797	651,958	1,570,305	181,278	(133,317)
6.Non-markup/interest income	426,080	611,518	301,346	740,238	1,252,655
7.Non-markup/interest expenses	455,977	454,678	530,586	527,561	561,445
8.Administrative expenses	453,624	454,678	530,456	527,531	561,445
9.Profit/(loss) before taxation	404,900	808,798	1,341,065	393,955	557,893
10.Profit/(loss) after taxation	267,072	616,250	922,318	310,784	507,562
E.Other items					
1.No. of ordinary shares (000)	660,000	660,000	660,000	676,500	676,500
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	19,533,480	12,820,862	(4,742,846)	6,103,810	(1,479,309)
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	32.98%	26.58%	38.45%	9.67%	3.38%
2.Net markup/interest margin (D1-D2)/C	2.06%	2.06%	3.20%	0.93%	0.60%
3.Return on equity (ROE) (D10/A)	2.47%	5.36%	7.38%	2.44%	4.03%
4.Return on assets (ROA) (D10/C)	0.72%	1.28%	2.06%	0.58%	0.90%
5.Non-markup/interest income to total assets (D6/C)	1.15%	1.27%	0.67%	1.38%	2.23%
6.Net markup/interest income (after prov.) to total assets (D5/C)	1.17%	1.35%	3.51%	0.34%	-0.24%
7.Markup/interest expense to markup/interest income (D2/D1)	67.02%	73.42%	61.55%	90.33%	96.62%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.12	0.56	0.40	1.34	1.01
9.Non-markup/interest expense to total income D7/(D1+D6)	0.17	0.10	0.13	0.09	0.05
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.06	0.74	1.76	0.71	0.45
11.Earning per share (D10/E1)	0.40	0.93	1.40	0.46	0.75
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	0.44%	1.38%	0.53%	0.46%	0.40%
2.Investment to total assets (C4/C)	64.46%	73.71%	69.66%	67.75%	62.95%
3.Advances net of provisions to total assets (C8/C)	21.22%	14.12%	15.37%	17.01%	14.72%
4.Deposits to total assets (B3/C)	1.38%	5.07%	6.52%	3.64%	6.53%
5.Total liabilities to total assets (B/C)	64.94%	73.23%	67.64%	73.80%	74.74%
6.Gross advances to deposits (C5/B3)	1,982.23%	382.08%	312.86%	587.53%	313.02%
7.Gross advances to borrowing & deposits C5/(B2+B3)	43.45%	26.88%	31.02%	29.63%	28.07%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	40.25%	41.68%	26.21%	24.21%	22.39%
2.Provisions against NPLs to gross advances (C7/C5)	22.16%	27.11%	24.61%	20.53%	27.98%
3.NPLs to total equity (C6/A)	37.62%	33.87%	19.10%	21.82%	20.39%
4.NPLs write off to NPLs provisions (D4/C7)	14.66%	13.43%	-6.23%	13.50%	14.56%
5.Provision against NPL to NPLs (C7/C6)	55.05%	65.06%	93.89%	84.78%	124.98%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	29.17%	23.84%	27.97%	23.75%	22.44%
2.Commitments & contingencies to total equity (E5/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Break up value per share (A/E1)	16.39	17.42	18.94	18.82	18.62
4.Total deposit to total equity (B3/A) (times)	0.05	0.21	0.23	0.15	0.29
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	73.14	20.80	-5.14	19.64	-2.91