

All Banks - Overall

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,251,461,018	1,365,038,460	1,542,386,430	1,694,396,252	1,943,906,057
1.Share capital/head office capital account	426,640,642	440,102,973	443,125,521	454,993,846	513,925,691
2.Reserves	394,394,506	423,672,459	463,985,337	516,199,504	582,771,837
3.Un appropriated profit	430,425,870	501,263,028	635,275,572	723,202,902	847,208,529
4.Others	194,681,429	283,925,213	326,892,145	261,121,784	143,100,670
B.Total liabilities (B1 to B4)	18,471,358,824	20,344,317,412	23,249,493,343	28,108,992,944	33,628,386,159
1.Bills payable	289,082,358	231,878,231	304,651,952	327,883,371	440,487,210
2.Borrowings from financial institutions	2,980,195,688	2,921,180,376	3,209,174,366	4,655,789,184	7,793,601,374
3.Deposits and other accounts	14,234,165,155	15,964,079,760	18,525,523,939	21,755,555,414	23,455,374,504
4.Other/misc. liabilities	967,915,623	1,227,179,045	1,210,143,086	1,369,764,975	1,938,923,071
C.Total assets (C1 to C4 + C8 to C10)	19,917,501,271	21,993,281,085	25,118,771,918	30,064,510,980	35,715,392,886
1.Cash and balances with treasury banks	1,569,903,460	1,978,422,904	2,008,468,191	2,307,448,522	1,819,513,008
2.Balances with other banks	149,957,458	214,127,368	272,977,399	243,232,332	256,209,113
3.Lending to financial institutions	888,302,648	960,799,353	1,051,165,391	1,084,606,200	1,119,978,472
4.Investments	7,929,249,635	8,952,352,329	11,921,816,437	14,458,112,056	18,265,902,160
5.Gross advances	8,540,035,508	8,875,877,066	9,038,862,369	10,943,680,860	12,669,216,198
6.Advances-non-performing/classified	667,770,999	755,899,310	821,217,361	846,843,955	904,384,661
7.Provision against advances	571,874,997	622,422,099	729,720,591	763,621,836	832,134,644
8.Advances net of provision (C5 - C7)	7,968,160,511	8,253,454,967	8,309,141,778	10,180,059,024	11,837,081,554
9.Fixed assets	416,369,586	551,983,041	586,777,711	663,611,704	778,842,685
10.Other/misc. assets	995,557,973	1,082,141,123	968,425,011	1,127,441,142	1,637,865,894
D.Profit & loss account					
1.Markup/interest earned	1,155,789,745	1,848,660,784	1,923,265,212	1,833,746,719	3,401,872,321
2.Markup/interest expenses	615,985,201	1,173,109,579	1,090,375,404	1,016,199,370	2,256,993,988
3.Net markup/interest income	539,804,544	675,551,205	832,889,808	817,547,349	1,144,878,333
4.Provisions and write-offs	42,605,999	70,175,336	136,948,566	55,528,807	79,637,980
5.Net markup/interest income after provisions	497,198,545	605,489,218	695,941,242	762,018,542	1,065,240,353
6.Non-markup/interest income	190,457,951	200,818,216	241,151,461	261,505,476	323,600,970
7.Non-markup/interest expenses	439,750,073	500,162,225	527,643,373	564,689,757	712,851,272
8.Administrative expenses	434,761,452	492,216,882	516,784,302	553,925,055	697,639,513
9.Profit/(loss) before taxation	247,891,333	306,031,860	409,452,330	458,834,261	675,990,051
10.Profit/(loss) after taxation	147,657,634	175,476,772	245,368,372	268,677,400	319,862,491
E.Other items					
1.Cash generated from operating activities	264,669,659	1,403,719,683	3,328,590,995	2,956,670,430	4,202,181,768
2.Commitments and contingencies	5,405,823	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread ratio (D3/D1)	46.70%	36.54%	43.31%	44.58%	33.65%
2.Net markup/interest margin (D1-D2)/C	2.71%	3.07%	3.32%	2.72%	3.21%
3.Return on equity (ROE) (D10/A)	11.80%	12.86%	15.91%	15.86%	16.45%
4.Return on assets (ROA) (D10/C)	0.74%	0.80%	0.98%	0.89%	0.90%
5.Non-markup/interest income to total assets (D6/C)	0.96%	0.91%	0.96%	0.87%	0.91%
6.Net markup/interest income(after provisions) to total assets(D5/C)	2.50%	2.75%	2.77%	2.53%	2.98%
7.Markup/interest expense to markup/interest income (D2/D1)	53.30%	63.46%	56.69%	55.42%	66.35%
8.Admin. expenses to profit before tax. (D8/D9)(times)	1.75	1.61	1.26	1.21	1.03
9.Non-markup/interest expense to total income D7/(D1+D6)	32.66%	24.40%	24.38%	26.95%	19.13%
10.Admin. expense to non-markup/interest income(D8/D6)(times)	2.28	2.45	2.14	2.12	2.16
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.63%	9.97%	9.08%	8.48%	5.81%
2.Investment to total assets (C4/C)	39.81%	40.70%	47.46%	48.09%	51.14%
3.Advances net of provisions to total assets (C8/C)	40.01%	37.53%	33.08%	33.86%	33.14%
4.Deposits to total assets (B3/C)	71.47%	72.59%	73.75%	72.36%	65.67%
5.Total liabilities to total assets (B/C)	92.74%	92.50%	92.56%	93.50%	94.16%
6.Gross advances to deposits (C5/B3)	60.00%	55.60%	48.79%	50.30%	54.01%
7.Gross advances to borrowing & deposits C5/(B2+B3)	49.61%	47.00%	41.59%	41.44%	40.54%
H.Assets quality ratios					
1.Non-performing loans to gross advances (C6/C5)	7.82%	8.52%	9.09%	7.74%	7.14%
2.Provision against NPLs to gross advances (C7/C5)	6.70%	7.01%	8.07%	6.98%	6.57%
3.NPLs to total equity (C6/A)	53.36%	55.38%	53.24%	49.98%	46.52%
4.NPLs write off to NPLs provision (D4/C7)	7.45%	11.27%	18.77%	7.27%	9.57%
5.Provision against NPL to NPLs (C7/C6)	85.64%	82.34%	88.86%	90.17%	92.01%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	6.28%	6.21%	6.14%	5.64%	5.44%
2.Commitments & contingencies to total equity (E2/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Total deposit to total equity (B3/A) (times)	11.37	11.69	12.01	12.84	12.07
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	1.79	8.00	13.57	11.00	13.14

Foreign Banks - Overall

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	55,849,888	64,137,709	77,845,785	81,772,357	109,396,053
1.Head office capital account	43,532,211	43,345,854	45,082,332	48,514,067	59,833,163
2.Reserves	161,543	161,543	161,550	163,719	163,719
3.Unremitted profit	12,156,134	20,630,312	32,601,903	33,094,571	49,399,171
4.Others	(611,577)	229,277	(503,125)	(2,482,074)	(1,087,866)
B.Total liabilities (B1 to B4)	604,106,340	650,893,505	658,429,130	797,846,478	1,032,263,869
1.Bills payable	6,825,088	7,198,250	4,880,988	3,576,219	3,921,011
2.Borrowings from financial institutions	373,037,276	365,134,911	344,992,122	406,289,515	499,960,627
3.Deposits and other accounts	192,689,060	245,181,007	274,379,521	360,846,377	471,886,691
4.Other/misc. liabilities	31,554,916	33,379,337	34,176,499	27,134,367	56,495,540
C.Total assets (C1 to C4 + C8 to C10)	659,344,651	715,260,491	735,771,790	877,136,761	1,140,572,056
1.Cash and balances with treasury banks	54,443,354	59,582,640	59,690,698	76,652,308	93,322,530
2.Balances with other banks	5,062,933	27,935,629	29,699,557	30,012,338	40,483,637
3.Lending to financial institutions	242,277,899	235,064,713	214,519,818	57,163,421	91,024,482
4.Investments	249,859,445	287,315,034	344,571,990	600,081,289	772,522,440
5.Gross advances	74,002,195	94,163,546	75,191,276	92,680,682	107,297,004
6.Advances-non-performing/classified	2,840,145	2,771,537	2,477,592	1,837,087	1,869,207
7.Provision against advances	3,077,997	3,072,361	2,823,403	2,340,757	2,420,810
8.Advances net of provision (C5-C7)	70,924,198	91,091,185	72,367,873	90,339,925	104,876,194
9.Fixed assets	1,533,601	1,969,842	2,032,586	1,607,755	2,031,849
10.Other/misc. assets	35,243,221	12,301,448	12,889,268	21,279,725	36,310,924
D.Profit & loss account					
1.Markup/interest earned	37,573,078	71,659,049	68,295,920	52,446,298	109,935,972
2.Markup/interest expenses	23,402,921	46,241,877	44,029,751	38,816,014	75,644,221
3.Net markup/interest income	14,170,157	25,417,172	24,266,169	13,630,284	34,291,751
4.Provisions and write-offs	86,901	6,452	44,988	120,194	21,914
5.Net markup/interest income after provisions	14,083,256	25,410,720	24,221,181	13,510,090	34,269,837
6.Non-markup/interest income	7,422,324	7,020,950	10,397,181	8,174,869	12,724,882
7.Non-markup/interest expenses	6,848,464	7,066,022	5,648,090	7,091,746	8,556,432
8.Administrative expenses	6,558,310	6,542,660	5,061,333	6,774,544	7,749,873
9.Profit/(loss) before taxation	14,642,026	25,365,648	28,973,272	14,593,213	38,438,287
10.Profit/(loss) after taxation	5,303,035	14,713,114	17,493,943	7,203,507	16,336,491
E.Other items					
1.Cash generated from operating activities	12,754,170	65,954,402	66,663,314	258,876,584	196,623,997
2.Commitments and contingencies	-	0	-	0	0
F.Efficiency ratios/Profitability ratios					
1.Spread (D3/D1)	37.71%	35.47%	35.53%	25.99%	31.19%
2.Net markup/interest margin (D1-D2)/C	2.15%	3.55%	3.30%	1.55%	3.01%
3.Return on equity (ROE) (D10/A)	9.50%	22.94%	22.47%	8.81%	14.93%
4.Return on assets (ROA) (D10/C)	0.80%	2.06%	2.38%	0.82%	1.43%
5.Non-markup/interest income to total assets (D6/C)	1.13%	0.98%	1.41%	0.93%	1.12%
6.Net markup/Interest income (after prov.) to total assets(D5/C)	2.14%	3.55%	3.29%	1.54%	3.00%
7.Markup/interest expense to markup/interest income (D2/D1)	62.29%	64.53%	64.47%	74.01%	68.81%
8.Admin expense to profit before tax.(D8/D9) (times)	0.45	0.26	0.17	0.46	0.20
9.Non-markup/interest expense to total income D7/(D1+D6)	15.22%	8.98%	7.18%	11.70%	6.98%
10.Admin. exp. to non-markup/interest income (D8/D6) (times)	0.88	0.93	0.49	0.83	0.61
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	9.03%	12.24%	12.15%	12.16%	11.73%
2.Investment to total assets (C4/C)	37.90%	40.17%	46.83%	68.41%	67.73%
3.Advances net of provision to total assets (C8/C)	10.76%	12.74%	9.84%	10.30%	9.20%
4.Deposits to total assets (B3/C)	29.22%	34.28%	37.29%	41.14%	41.37%
5.Total liabilities to total assets (B/C)	91.62%	91.00%	89.49%	90.96%	90.50%
6.Gross advances to deposit (C5/B3)	38.40%	38.41%	27.40%	25.68%	22.74%
7.Gross advances to borrowing & deposit C5/(B2+B3)	13.08%	15.43%	12.14%	12.08%	11.04%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	3.84%	2.94%	3.30%	1.98%	1.74%
2.Provision against NPLs to gross advances (C7/C5)	4.16%	3.26%	3.75%	2.53%	2.26%
3.NPLs to total equity (C6/A)	5.09%	4.32%	3.18%	2.25%	1.71%
4.NPLs write off to NPLs provision (D4/C7)	2.82%	0.21%	1.59%	5.13%	0.91%
5.Provision against NPL to NPLs (C7/C6)	108.37%	110.85%	113.96%	127.42%	129.51%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	8.47%	8.97%	10.58%	9.32%	9.59%
2.Commitments & contingencies to total equity (E2/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Total deposit to total equity (B3/A) (times)	3.45	3.82	3.52	4.41	4.31
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	2.41	4.48	3.81	35.94	12.04

Bank of China Limited

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	6,943,095	6,913,414	6,986,827	6,589,701	8,328,147
1.Head office capital account	6,943,095	7,742,380	7,991,720	8,825,675	11,321,545
2.Reserves	0	0	0	0	0
3.Unremitted profit	0	(828,966)	(1,004,893)	(2,235,974)	(2,993,398)
4.Others	(478,310)	0	(2,756)	(2,974)	(5,753)
B.Total liabilities (B1 to B4)	8,299,459	19,601,497	7,381,696	8,971,267	21,495,123
1.Bills payable	0	0	7,649	487,215	7,382
2.Borrowings from financial institutions	0	800,000	0	0	0
3.Deposits and other accounts	7,227,913	17,009,371	5,874,230	7,122,692	19,704,964
4.Other/misc. liabilities	1,071,546	1,792,126	1,499,817	1,361,360	1,782,777
C.Total assets (C1 to C4 + C8 to C10)	14,764,244	26,514,911	14,365,767	15,557,994	29,817,517
1.Cash and balances with treasury banks	7,238,142	8,466,816	8,477,398	9,580,366	13,072,317
2.Balances with other banks	10,726	13,740,673	546,688	240,814	543,492
3.Lending to financial institutions	276,244	2,477,562	239,752	264,770	1,339,646
4.Investments	6,569,934	0	3,974,343	5,166,914	9,156,215
5.Gross advances	133,900	834,590	0	0	5,400,000
6.Advances-non-performing/classified	0	0	0	0	0
7.Provision against advances	0	0	0	0	0
8.Advances net of provision (C5-C7)	133,900	834,590	0	0	5,400,000
9.Fixed assets	232,280	522,666	554,804	266,151	174,412
10.Other/misc. assets	303,018	472,604	572,782	38,979	131,435
D.Profit & loss account					
1.Markup/interest earned	369,276	789,169	324,328	270,802	1,421,293
2.Markup/interest expenses	345,662	786,419	298,090	221,519	1,263,846
3.Net markup/interest income	23,614	2,750	26,238	49,283	157,447
4.Provisions and write-offs	0	0	0	0	0
5.Net markup/interest income after provisions	23,614	2,750	26,238	49,283	157,447
6.Non-markup/interest income	12,969	98,540	463,589	76,186	147,358
7.Non-markup/interest expenses	561,245	630,307	764,289	822,101	1,062,229
8.Administrative expenses	561,245	630,307	764,289	822,071	1,062,229
9.Profit/(loss) before taxation	(524,662)	(529,017)	(274,462)	(696,632)	(757,424)
10.Profit/(loss) after taxation	(267,110)	(348,887)	(175,927)	(1,231,081)	(757,424)
E.Other items					
1.Cash generated from operating activities	6,686,824	8,072,921	(9,203,358)	1,303,480	5,483,801
2.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/Profitability ratios					
1.Spread (D3/D1)	6.39%	0.35%	8.09%	18.20%	11.08%
2.Net markup/interest margin (D1-D2)/C	0.16%	0.01%	0.18%	0.32%	0.53%
3.Return on equity (ROE) (D10/A)	-3.85%	-5.05%	-2.52%	-18.68%	-9.09%
4.Return on assets (ROA) (D10/C)	-1.81%	-1.32%	-1.22%	-7.91%	-2.54%
5.Non-markup/interest income to total assets (D6/C)	0.09%	0.37%	3.23%	0.49%	0.49%
6.Net markup/Interest income (after prov.) to total assets(D5/C)	0.16%	0.01%	0.18%	0.32%	0.53%
7.Markup/interest expense to markup/interest income (D2/D1)	93.61%	99.65%	91.91%	81.80%	88.92%
8.Admin expense to profit before tax.(D8/D9) (times)	-1.07	-1.19	-2.78	-1.18	-1.40
9.Non-markup/interest expense to total income D7/(D1+D6)	146.83%	71.00%	97.00%	236.92%	67.72%
10.Admin. exp. to non-markup/interest income (D8/D6) (times)	43.28	6.40	1.65	10.79	7.21
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	49.10%	83.75%	62.82%	63.13%	45.66%
2.Investment to total assets (C4/C)	44.50%	0.00%	27.67%	33.21%	30.71%
3.Advances net of provision to total assets (C8/C)	0.91%	3.15%	0.00%	0.00%	18.11%
4.Deposits to total assets (B3/C)	48.96%	64.15%	40.89%	45.78%	66.09%
5.Total liabilities to total assets (B/C)	56.21%	73.93%	51.38%	57.66%	72.09%
6.Gross advances to deposit (C5/B3)	1.85%	4.91%	0.00%	0.00%	27.40%
7.Gross advances to borrowing & deposit C5/(B2+B3)	1.85%	4.69%	0.00%	0.00%	27.40%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	0.00%	0.00%	-	-	0.00%
2.Provision 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%	0.00%	0.00%
4.NPLs write off to NPLs provision (D4/C7)	-	-	-	-	-
5.Provision against NPL to NPLs (C7/C6)	-	-	-	-	-
I.Capital/leverage ratios					
1.Capital ratio (A/C)	47.03%	26.07%	48.64%	42.36%	27.93%
2.Commitments & contingencies to total equity (E2/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Total deposit to total equity (B3/A) (times)	1.04	2.46	0.84	1.08	2.37
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	-25.03	-23.14	52.31	-1.06	-7.24

CITI BANK N. A.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	10,695,060	11,795,836	13,720,553	10,701,990	15,747,550
1.Head office capital account	6,812,671	6,812,671	6,812,671	6,812,671	6,812,671
2.Reserves	161,543	161,543	161,550	163,719	163,719
3.Unremitted profit	3,720,846	4,821,622	6,746,332	3,725,600	8,771,160
4.Others	(75,530)	104,302	102,841	(825,068)	(563,578)
B.Total liabilities (B1 to B4)	130,328,702	137,502,985	148,156,663	201,288,750	249,298,916
1.Bills payable	4,199,017	2,040,458	1,475,556	855,130	725,096
2.Borrowings from financial institutions	14,123,811	11,698,824	18,848,733	15,302,778	1,200
3.Deposits and other accounts	95,036,059	113,232,091	118,238,891	172,542,423	229,621,926
4.Other/misc. liabilities	16,969,815	10,531,612	9,593,483	12,588,419	18,950,694
C.Total assets (C1 to C4 + C8 to C10)	140,948,232	149,403,123	161,980,057	211,165,672	264,482,888
1.Cash and balances with treasury banks	9,126,210	11,202,518	11,342,260	19,817,760	24,666,659
2.Balances with other banks	641,152	805,867	21,386,856	1,104,681	32,498,497
3.Lending to financial institutions	12,458,933	2,951,301	639,581	8,178,322	0
4.Investments	66,498,149	76,154,346	87,892,745	134,784,771	155,155,987
5.Gross advances	42,748,043	54,541,846	38,820,156	38,528,933	42,029,467
6.Advances-non-performing/classified	2,743,634	2,675,026	2,381,081	1,740,576	1,772,696
7.Provision against advances	2,744,060	2,673,286	2,381,287	1,740,691	1,772,734
8.Advances net of provision (C5-C7)	40,003,983	51,868,560	36,438,869	36,788,242	40,256,733
9.Fixed assets	485,702	472,843	530,957	486,650	393,258
10.Other/misc. assets	11,734,103	5,947,688	3,748,789	10,005,246	11,511,754
D.Profit & loss account					
1.Markup/interest earned	8,077,795	14,502,772	14,723,442	12,137,905	23,995,292
2.Markup/interest expenses	3,899,578	7,146,711	7,494,965	6,164,030	13,155,573
3.Net markup/interest income	4,178,217	7,356,061	7,228,477	5,973,875	10,839,719
4.Provisions and write-offs	(54,838)	(58,686)	1,947	(37,756)	(26,096)
5.Net markup/interest income after provisions	4,233,055	7,414,747	7,226,530	6,011,631	10,865,815
6.Non-markup/interest income	3,916,393	3,984,073	5,380,879	3,277,768	5,797,550
7.Non-markup/interest expenses	2,197,524	2,905,277	1,681,576	2,401,579	3,067,246
8.Administrative expenses	2,101,549	2,732,251	1,465,034	2,268,079	2,784,779
9.Profit/(loss) before taxation	5,951,924	8,493,543	10,925,833	6,887,820	13,596,119
10.Profit/(loss) after taxation	-	4,832,865	6,756,428	3,724,246	5,081,446
E.Other items					
1.Cash generated from operating activities	15,044,292	8,830,838	39,485,005	23,039,687	66,440,469
2.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/Profitability ratios					
1.Spread (D3/D1)	51.72%	50.72%	49.10%	49.22%	45.17%
2.Net markup/interest margin (D1-D2)/C	2.96%	4.92%	4.46%	2.83%	4.10%
3.Return on equity (ROE) (D10/A)	0.00%	40.97%	49.24%	34.80%	32.27%
4.Return on assets (ROA) (D10/C)	0.00%	3.23%	4.17%	1.76%	1.92%
5.Non-markup/interest income to total assets (D6/C)	2.78%	2.67%	3.32%	1.55%	2.19%
6.Net markup/Interest income (after prov.) to total assets(D5/C)	3.00%	4.96%	4.46%	2.85%	4.11%
7.Markup/interest expense to markup/interest income (D2/D1)	48.28%	49.28%	50.90%	50.78%	54.83%
8.Admin expense to profit before tax.(D8/D9) (times)	0.35	0.32	0.13	0.33	0.20
9.Non-markup/interest expense to total income D7/(D1+D6)	18.32%	15.72%	8.36%	15.58%	10.30%
10.Admin. exp. to non-markup/interest income (D8/D6) (times)	0.54	0.69	0.27	0.69	0.48
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	6.93%	8.04%	20.21%	9.91%	21.61%
2.Investment to total assets (C4/C)	47.18%	50.97%	54.26%	63.83%	58.66%
3.Advances net of provision to total assets (C8/C)	28.38%	34.72%	22.50%	17.42%	15.22%
4.Deposits to total assets (B3/C)	67.43%	75.79%	73.00%	81.71%	86.82%
5.Total liabilities to total assets (B/C)	92.47%	92.03%	91.47%	95.32%	94.26%
6.Gross advances to deposit (C5/B3)	44.98%	48.17%	32.83%	22.33%	18.30%
7.Gross advances to borrowing & deposit C5/(B2+B3)	39.16%	43.66%	28.32%	20.51%	18.30%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	6.42%	4.90%	6.13%	4.52%	4.22%
2.Provision against NPLs to gross advances (C7/C5)	6.42%	4.90%	6.13%	4.52%	4.22%
3.NPLs to total equity (C6/A)	25.65%	22.68%	17.35%	16.26%	11.26%
4.NPLs write off to NPLs provision (D4/C7)	-2.00%	-2.20%	0.08%	-2.17%	-1.47%
5.Provision against NPL to NPLs (C7/C6)	100.02%	99.93%	100.01%	100.01%	100.00%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	7.59%	7.90%	8.47%	5.07%	5.95%
2.Commitments & contingencies to total equity (E2/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Total deposit to total equity (B3/A) (times)	8.89	9.60	8.62	16.12	14.58
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	-	1.83	5.84	6.19	13.08

DEUTSCHE BANK AG

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	7,596,820	7,268,081	8,221,348	8,868,089	11,128,128
1.Head office capital account	5,091,000	5,563,663	6,302,781	6,398,696	7,734,312
2.Reserves	0	0	0	0	0
3.Unremitted profit	2,505,820	1,704,418	1,918,567	2,469,393	3,393,816
4.Others	0	0	0	(2,730)	(4,367)
B.Total liabilities (B1 to B4)	27,794,406	26,676,305	36,099,261	30,999,735	52,403,103
1.Bills payable	1,314,231	1,032,458	972,657	775,747	1,214,740
2.Borrowings from financial institutions	2,871,553	1,394,029	241,047	9,334	0
3.Deposits and other accounts	20,100,376	20,473,611	30,965,106	25,879,216	46,016,619
4.Other/misc. liabilities	3,508,246	3,776,207	3,920,451	4,335,438	5,171,744
C.Total assets (C1 to C4 + C8 to C10)	35,391,226	33,944,386	44,320,609	39,865,094	63,526,864
1.Cash and balances with treasury banks	6,961,709	7,558,956	8,645,015	9,550,738	13,413,245
2.Balances with other banks	220,159	118,681	5,268,843	5,334,868	1,006,967
3.Lending to financial institutions	19,150,856	15,132,302	26,209,833	4,431,289	9,141,986
4.Investments	0	0	0	14,352,092	32,008,766
5.Gross advances	6,354,270	9,330,260	2,610,408	4,444,028	5,510,887
6.Advances-non-performing/classified	96,511	96,511	96,511	96,511	96,511
7.Provision against advances	104,509	104,509	104,509	104,509	104,509
8.Advances net of provision (C5-C7)	6,249,761	9,225,751	2,505,899	4,339,519	5,406,378
9.Fixed assets	214,924	345,355	242,064	277,998	912,374
10.Other/misc. assets	2,593,817	1,563,341	1,448,955	1,578,590	1,637,148
D.Profit & loss account					
1.Markup/interest earned	1,738,883	2,801,020	2,647,085	2,848,786	5,218,148
2.Markup/interest expenses	768,616	1,063,657	1,237,236	1,548,326	2,809,007
3.Net markup/interest income	970,267	1,737,363	1,409,849	1,300,460	2,409,141
4.Provisions and write-offs	(5,224)	0	0	0	0
5.Net markup/interest income after provisions	975,491	1,737,363	1,409,849	1,300,460	2,409,141
6.Non-markup/interest income	964,928	614,739	1,550,945	1,126,296	1,321,944
7.Non-markup/interest expenses	1,326,771	1,215,005	1,441,655	1,557,675	1,583,042
8.Administrative expenses	1,310,838	1,189,950	1,407,591	1,539,939	1,537,803
9.Profit/(loss) before taxation	613,648	1,137,097	1,522,139	869,081	2,148,043
10.Profit/(loss) after taxation	365,621	652,214	905,537	516,229	919,555
E.Other items					
1.Cash generated from operating activities	552,465	1,600,850	6,212,555	14,965,188	15,768,828
2.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/Profitability ratios					
1.Spread (D3/D1)	55.80%	62.03%	53.26%	45.65%	46.17%
2.Net markup/interest margin (D1-D2)/C	2.74%	5.12%	3.18%	3.26%	3.79%
3.Return on equity (ROE) (D10/A)	4.81%	8.97%	11.01%	5.82%	8.26%
4.Return on assets (ROA) (D10/C)	1.03%	1.92%	2.04%	1.29%	1.45%
5.Non-markup/interest income to total assets (D6/C)	2.73%	1.81%	3.50%	2.83%	2.08%
6.Net markup/Interest income (after prov.) to total assets(D5/C)	2.76%	5.12%	3.18%	3.26%	3.79%
7.Markup/interest expense to markup/interest income (D2/D1)	44.20%	37.97%	46.74%	54.35%	53.83%
8.Admin expense to profit before tax.(D8/D9) (times)	2.14	1.05	0.92	1.77	0.72
9.Non-markup/interest expense to total income D7/(D1+D6)	49.07%	35.57%	34.34%	39.19%	24.21%
10.Admin. exp. to non-markup/interest income (D8/D6) (times)	1.36	1.94	0.91	1.37	1.16
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	20.29%	22.62%	31.39%	37.34%	22.70%
2.Investment to total assets (C4/C)	0.00%	0.00%	0.00%	36.00%	50.39%
3.Advances net of provision to total assets (C8/C)	17.66%	27.18%	5.65%	10.89%	8.51%
4.Deposits to total assets (B3/C)	56.79%	60.32%	69.87%	64.92%	72.44%
5.Total liabilities to total assets (B/C)	78.53%	78.59%	81.45%	77.76%	82.49%
6.Gross advances to deposit (C5/B3)	31.61%	45.57%	8.43%	17.17%	11.98%
7.Gross advances to borrowing & deposit C5/(B2+B3)	27.66%	42.67%	8.37%	17.17%	11.98%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	1.52%	1.03%	3.70%	2.17%	1.75%
2.Provision against NPLs to gross advances (C7/C5)	1.64%	1.12%	4.00%	2.35%	1.90%
3.NPLs to total equity (C6/A)	1.27%	1.33%	1.17%	1.09%	0.87%
4.NPLs write off to NPLs provision (D4/C7)	-5.00%	0.00%	0.00%	0.00%	0.00%
5.Provision against NPL to NPLs (C7/C6)	108.29%	108.29%	108.29%	108.29%	108.29%
I.Capital/leverage ratios					
1.Capital ratio (A/C)	21.47%	21.41%	18.55%	22.25%	17.52%
2.Commitments & contingencies to total equity (E2/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Total deposit to total equity (B3/A) (times)	2.65	2.82	3.77	2.92	4.14
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	1.51	2.45	6.86	28.99	17.15

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LTD.**(Thousand Rupees)**

Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	26,315,633	38,160,378	48,917,057	55,612,577	74,192,228
1.Head office capital account	20,829,285	23,227,140	23,975,160	26,477,025	33,964,635
2.Reserves	0	0	0	0	0
3.Unremitted profit	5,486,348	14,933,238	24,941,897	29,135,552	40,227,593
4.Others	(57,530)	124,975	(603,210)	(1,651,302)	(514,168)
B.Total liabilities (B1 to B4)	433,005,461	467,112,718	466,791,510	556,586,726	709,066,727
1.Bills payable	1,292,129	4,125,334	2,425,126	1,458,127	1,973,793
2.Borrowings from financial institutions	355,486,464	351,242,058	325,902,342	390,977,403	499,959,427
3.Deposits and other accounts	66,540,142	94,465,934	119,301,294	155,302,046	176,543,182
4.Other/misc. liabilities	9,686,726	17,279,392	19,162,748	8,849,150	30,590,325
C.Total assets (C1 to C4 + C8 to C10)	459,263,564	505,398,071	515,105,357	610,548,001	782,744,787
1.Cash and balances with treasury banks	27,658,474	32,354,350	31,226,025	37,703,444	42,170,309
2.Balances with other banks	4,015,685	13,270,408	2,497,170	23,331,975	6,434,681
3.Lending to financial institutions	207,924,067	214,503,548	187,430,652	44,289,040	80,542,850
4.Investments	175,857,020	211,160,688	252,704,902	445,777,512	576,201,472
5.Gross advances	22,942,850	29,456,850	33,760,712	49,707,721	54,356,650
6.Advances-non-performing/classified	0	0	0	0	0
7.Provision against advances	229,428	294,566	337,607	495,557	543,567
8.Advances net of provision (C5-C7)	22,713,422	29,162,284	33,423,105	49,212,164	53,813,083
9.Fixed assets	590,331	628,978	704,761	576,956	551,805
10.Other/misc. assets	20,504,565	4,317,815	7,118,742	9,656,910	23,030,587
D.Profit & loss account					
1.Markup/interest earned	26,745,817	53,566,088	50,601,065	37,188,805	79,301,239
2.Markup/interest expenses	18,016,523	37,245,090	34,999,460	30,882,139	58,415,795
3.Net markup/interest income	8,729,294	16,320,998	15,601,605	6,306,666	20,885,444
4.Provisions and write-offs	146,963	65,138	43,041	157,950	48,010
5.Net markup/interest income after provisions	8,582,331	16,255,860	15,558,564	6,148,716	20,837,434
6.Non-markup/interest income	2,255,682	2,323,598	3,001,768	3,694,619	5,458,030
7.Non-markup/interest expenses	2,425,737	2,315,433	1,760,570	2,310,391	2,843,915
8.Administrative expenses	2,257,492	1,990,152	1,424,419	2,144,455	2,365,062
9.Profit/(loss) before taxation	8,412,276	16,264,025	16,799,762	7,532,944	23,451,549
10.Profit/(loss) after taxation	5,066,980	9,576,922	10,007,905	4,194,113	11,092,914
E.Other items					
1.Cash generated from operating activities	(9,272,112)	47,449,793	30,169,112	219,568,229	108,930,899
2.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/Profitability ratios					
1.Spread (D3/D1)	32.64%	30.47%	30.83%	16.96%	26.34%
2.Net markup/interest margin (D1-D2)/C	1.90%	3.23%	3.03%	1.03%	2.67%
3.Return on equity (ROE) (D10/A)	19.25%	25.10%	20.46%	7.54%	14.95%
4.Return on assets (ROA) (D10/C)	1.10%	1.89%	1.94%	0.69%	1.42%
5.Non-markup/interest income to total assets (D6/C)	0.49%	0.46%	0.58%	0.61%	0.70%
6.Net markup/Interest income (after prov.) to total assets(D5/C)	1.87%	3.22%	3.02%	1.01%	2.66%
7.Markup/interest expense to markup/interest income (D2/D1)	67.36%	69.53%	69.17%	83.04%	73.66%
8.Admin expense to profit before tax.(D8/D9) (times)	0.27	0.12	0.08	0.28	0.10
9.Non-markup/interest expense to total income D7/(D1+D6)	8.36%	4.14%	3.28%	5.65%	3.36%
10.Admin. exp. to non-markup/interest income (D8/D6) (times)	1.00	0.86	0.47	0.58	0.43
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	6.90%	9.03%	6.55%	10.00%	6.21%
2.Investment to total assets (C4/C)	38.29%	41.78%	49.06%	73.01%	73.61%
3.Advances net of provision to total assets (C8/C)	4.95%	5.77%	6.49%	8.06%	6.87%
4.Deposits to total assets (B3/C)	14.49%	18.69%	23.16%	25.44%	22.55%
5.Total liabilities to total assets (B/C)	94.28%	92.42%	90.62%	91.16%	90.59%
6.Gross advances to deposit (C5/B3)	34.48%	31.18%	28.30%	32.01%	30.79%
7.Gross advances to borrowing & deposit C5/(B2+B3)	5.44%	6.61%	7.58%	9.10%	8.03%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	0.00%	0.00%	0.00%	0.00%	0.00%
2.Provision against NPLs to gross advances (C7/C5)	1.00%	1.00%	1.00%	1.00%	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 provision (D4/C7)	64.06%	22.11%	12.75%	31.87%	8.83%
5.Provision against NPL to NPLs (C7/C6)	-	-	-	-	-
I.Capital/leverage ratios					
1.Capital ratio (A/C)	5.73%	7.55%	9.50%	9.11%	9.48%
2.Commitments & contingencies to total equity (E2/A) (times)	0.00	0.00	0.00	0.00	0.00
3.Total deposit to total equity (B3/A) (times)	2.53	2.48	2.44	2.79	2.38
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E1/D10) (times)	-1.83	4.95	3.01	52.35	9.82

Local Banks - Overall

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,195,611,130	1,300,900,751	1,464,540,645	1,612,623,895	1,834,510,004
1.Share capital	383,108,431	396,757,119	398,043,189	406,479,779	454,092,528
2.Reserves	394,232,963	423,510,916	463,823,787	516,035,785	582,608,118
3.Un appropriated profit	418,269,736	480,632,716	602,673,669	690,108,331	797,809,358
4.Others	195,293,006	283,695,936	327,395,270	263,603,858	144,188,536
B.Total liabilities(B1 to B4)	17,867,252,484	19,693,423,907	22,591,064,213	27,311,146,466	32,596,122,290
1.Bills payable	282,257,270	224,679,981	299,770,964	324,307,152	436,566,199
2.Borrowings from financial institutions	2,607,158,412	2,556,045,465	2,864,182,244	4,249,499,669	7,293,640,747
3.Deposits and other accounts	14,041,476,095	15,718,898,753	18,251,144,418	21,394,709,037	22,983,487,813
4.Other/misc. liabilities	936,360,707	1,193,799,708	1,175,966,587	1,342,630,608	1,882,427,531
C.Total assets (C1 to C4 + C8 to C10)	19,258,156,620	21,278,020,594	24,383,000,128	29,187,374,219	34,574,820,830
1.Cash and balances with treasury banks	1,515,460,106	1,918,840,264	1,948,777,493	2,230,796,214	1,726,190,478
2.Balances with other banks	144,894,525	186,191,739	243,277,842	213,219,994	215,725,476
3.Lending to financial institutions	646,024,749	725,734,640	836,645,573	1,027,442,779	1,028,953,990
4.Investments	7,679,390,190	8,665,037,295	11,577,244,447	13,858,030,767	17,493,379,720
5.Gross advances	8,466,033,313	8,781,713,520	8,963,671,093	10,851,000,178	12,561,919,194
6.Advances-non-performing/classified	664,930,854	753,127,773	818,739,769	845,006,868	902,515,454
7.Provision against advances	936,360,707	1,193,799,708	1,175,966,587	1,342,630,608	1,882,427,531
8.Advances net of provision (C5-C7)	7,897,236,313	8,162,363,782	8,236,773,905	10,089,719,099	11,732,205,360
9.Fixed assets	414,835,985	550,013,199	584,745,125	662,003,949	776,810,836
10.Other/misc. assets	960,314,752	1,069,839,675	955,535,743	1,106,161,417	1,601,554,970
D.Profit & loss account					
1.Markup/interest earned	1,118,216,667	1,777,001,735	1,854,969,292	1,781,300,421	3,291,936,349
2.Markup/interest expensed	592,582,280	1,126,867,702	1,046,345,653	977,383,356	2,181,349,767
3.Net markup/interest income	525,634,387	650,134,033	808,623,639	803,917,065	1,110,586,582
4.Provisions and write-offs	42,519,098	70,168,884	136,903,578	55,408,613	79,616,066
5.Net markup/interest income after provisions	483,115,289	580,078,498	671,720,061	748,508,452	1,030,970,516
6.Non-markup/interest income	183,035,627	193,797,266	230,754,280	253,330,607	310,876,088
7.Non-markup/interest expenses	432,901,609	493,096,203	521,995,283	557,598,011	704,294,840
8.Administrative expenses	428,203,142	485,674,222	511,722,969	547,150,511	689,889,640
9.Profit/(loss) before taxation	233,249,307	280,666,212	380,479,058	444,241,048	637,551,764
10.Profit/(loss) after taxation	142,354,599	160,763,658	227,874,429	261,473,893	303,526,000
E.Other items					
1.No. of ordinary shares (000)	38,189,275	53,543,316	39,632,988	40,506,705	45,267,978
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	251,915,489	1,337,765,281	3,261,927,681	2,697,793,846	4,005,557,771
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	47.01%	36.59%	43.59%	45.13%	33.74%
2.Net markup/interest margin (D1-D2)/C	2.73%	3.06%	3.32%	2.75%	3.21%
3.Return on equity (ROE) (D10/A)	11.91%	12.36%	15.56%	16.21%	16.55%
4.Return on assets (ROA) (D10/C)	0.74%	0.76%	0.93%	0.90%	0.88%
5.Non-markup/interest income to total assets (D6/C)	0.95%	0.91%	0.95%	0.87%	0.90%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.51%	2.73%	2.75%	2.56%	2.98%
7.Markup/interest expense to markup/interest income (D2/D1)	52.99%	63.41%	56.41%	54.87%	66.26%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.84	1.73	1.34	1.23	1.08
9.Non-markup/interest expense to total income D7/(D1+D6)	33.27%	25.02%	25.03%	27.41%	19.55%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.34	2.51	2.22	2.16	2.22
11.Earning per share (D10/E1)	3.73	3.00	5.75	6.46	6.71
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.62%	9.89%	8.99%	8.37%	5.62%
2.Investment to total assets (C4/C)	39.88%	40.72%	47.48%	47.48%	50.60%
3.Advances net of provisions to total assets (C8/C)	41.01%	38.36%	33.78%	34.57%	33.93%
4.Deposits to total assets (B3/C)	72.91%	73.87%	74.85%	73.30%	66.47%
5.Total liabilities to total assets (B/C)	92.78%	92.55%	92.65%	93.57%	94.28%
6.Gross advances to deposits (C5/B3)	60.29%	55.87%	49.11%	50.72%	54.66%
7.Gross advances to borrowing & deposit C5/(B2+B3)	50.85%	48.05%	42.45%	42.31%	41.49%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	7.85%	8.58%	9.13%	7.79%	7.18%
2.Provisions against NPLs to gross advances (C7/C5)	6.72%	7.05%	8.11%	7.02%	6.60%
3.NPLs to shareholders equity (C6/A)	55.61%	57.89%	55.90%	52.40%	49.20%
4.NPLs write off to NPLs provisions (D4/C7)	7.48%	11.33%	18.83%	7.28%	9.60%
5.Provision against NPL to NPLs (C7/C6)	85.54%	82.24%	88.78%	90.09%	91.93%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	6.21%	6.11%	6.01%	5.53%	5.31%
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)	31.31	24.30	36.95	39.81	40.53
4.Total deposit to total equity (B3/A) (times)	11.74	12.08	12.46	13.27	12.53
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	1.77	8.32	14.31	10.32	13.20

Public Sector Banks - Overall

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	214,178,438	239,127,076	274,047,842	313,496,590	363,929,489
1.Share capital	71,455,664	81,155,664	81,155,664	87,470,148	95,299,958
2.Reserves	62,668,151	63,613,405	69,706,144	76,213,448	82,243,817
3.Un appropriated profit	80,054,623	94,358,007	123,186,034	149,812,994	186,385,714
4.Others	57,086,113	75,180,356	86,353,793	66,468,718	39,281,451
B.Total liabilities(B1 to B4)	3,645,166,110	4,170,742,335	4,330,413,564	5,317,294,537	7,046,767,020
1.Bills payable	15,876,698	25,485,963	23,030,592	33,987,313	64,950,333
2.Borrowings from financial institutions	500,050,241	651,554,884	416,724,918	525,007,092	2,198,407,713
3.Deposits and other accounts	2,907,989,000	3,221,543,699	3,658,936,155	4,477,853,753	4,381,733,518
4.Other/misc. liabilities	221,250,171	272,157,789	231,721,899	280,446,379	401,675,456
C.Total assets (C1 to C4 + C8 to C10)	3,916,430,661	4,485,049,767	4,690,815,199	5,697,259,845	7,449,977,960
1.Cash and balances with treasury banks	313,999,855	373,057,213	350,296,875	388,221,477	334,995,037
2.Balances with other banks	22,279,903	32,662,418	29,965,300	39,654,447	28,646,922
3.Lending to financial institutions	147,313,624	165,708,956	158,401,841	377,510,565	128,700,310
4.Investments	1,657,561,898	2,026,255,268	2,329,071,908	2,843,543,747	4,557,421,623
5.Gross advances	1,673,704,215	1,780,696,413	1,824,025,911	2,053,659,043	2,288,898,382
6.Advances-non-performing/classified	213,941,542	240,616,201	272,825,231	299,565,562	305,262,307
7.Provision against advances	188,300,790	209,494,974	254,818,509	274,652,194	288,601,969
8.Advances net of provision (C5-C7)	1,485,403,425	1,571,201,439	1,569,207,402	1,779,006,849	2,000,296,413
9.Fixed assets	66,851,247	76,968,674	76,287,380	89,152,091	104,122,883
10.Other/misc. assets	223,020,709	239,195,799	177,584,493	180,170,669	295,794,772
D.Profit & loss account					
1.Markup/interest earned	225,207,832	358,392,436	386,130,256	358,575,536	718,374,372
2.Markup/interest expensed	133,799,271	252,438,151	248,339,234	218,713,756	557,650,031
3.Net markup/interest income	91,408,561	105,954,285	137,791,022	139,861,780	160,724,341
4.Provisions and write-offs	11,371,246	26,038,119	43,103,547	26,720,337	10,575,779
5.Net markup/interest income after provisions	80,037,315	80,067,713	94,687,475	113,141,443	150,148,562
6.Non-markup/interest income	39,128,884	40,705,644	52,744,902	46,566,714	49,856,125
7.Non-markup/interest expenses	78,102,529	90,190,356	90,863,537	92,939,587	120,225,147
8.Administrative expenses	77,684,795	89,573,977	89,901,037	92,137,192	119,743,068
9.Profit/(loss) before taxation	41,063,670	30,431,454	56,568,840	66,768,570	79,779,540
10.Profit/(loss) after taxation	26,601,696	16,866,481	36,203,832	37,586,228	40,075,583
E.Other items					
1.No. of ordinary shares (000)	7,145,566	8,141,881	8,141,881	8,773,330	9,556,311
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	478,246,084	535,340,316	227,719,715	534,434,747	1,754,368,919
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	40.59%	29.56%	35.69%	39.00%	22.37%
2.Net markup/interest margin (D1-D2)/C	2.33%	2.36%	2.94%	2.45%	2.16%
3.Return on equity (ROE) (D10/A)	12.42%	7.05%	13.21%	11.99%	11.01%
4.Return on assets (ROA) (D10/C)	0.68%	0.38%	0.77%	0.66%	0.54%
5.Non-markup/interest income to total assets (D6/C)	1.00%	0.91%	1.12%	0.82%	0.67%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.04%	1.79%	2.02%	1.99%	2.02%
7.Markup/interest expense to markup/interest income (D2/D1)	59.41%	70.44%	64.31%	61.00%	77.63%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.89	2.94	1.59	1.38	1.50
9.Non-markup/interest expense to total income D7/(D1+D6)	29.55%	22.60%	20.70%	22.94%	15.65%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.99	2.20	1.70	1.98	2.40
11.Earning per share (D10/E1)	3.72	2.07	4.45	4.28	4.19
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.59%	9.05%	8.11%	7.51%	4.88%
2.Investment to total assets (C4/C)	42.32%	45.18%	49.65%	49.91%	61.17%
3.Advances net of provisions to total assets (C8/C)	37.93%	35.03%	33.45%	31.23%	26.85%
4.Deposits to total assets (B3/C)	74.25%	71.83%	78.00%	78.60%	58.82%
5.Total liabilities to total assets (B/C)	93.07%	92.99%	92.32%	93.33%	94.59%
6.Gross advances to deposits (C5/B3)	57.56%	55.27%	49.85%	45.86%	52.24%
7.Gross advances to borrowing & deposit C5/(B2+B3)	49.11%	45.98%	44.75%	41.05%	34.78%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	12.78%	13.51%	14.96%	14.59%	13.34%
2.Provisions against NPLs to gross advances (C7/C5)	11.25%	11.76%	13.97%	13.37%	12.61%
3.NPLs to shareholders equity (C6/A)	99.89%	100.62%	99.55%	95.56%	83.88%
4.NPLs write off to NPLs provisions (D4/C7)	6.04%	12.43%	16.92%	9.73%	3.66%
5.Provision against NPL to NPLs (C7/C6)	88.02%	87.07%	93.40%	91.68%	94.54%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	5.47%	5.33%	5.84%	5.50%	4.88%
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)	29.97	29.37	33.66	35.73	38.08
4.Total deposit to total equity (B3/A) (times)	13.58	13.47	13.35	14.28	12.04
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	17.98	31.74	6.29	14.22	43.78

FIRST WOMEN BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	3,606,375	3,606,375	3,606,375	3,606,375	3,606,375
1.Share capital	3,994,113	3,994,113	3,994,113	3,994,113	3,994,113
2.Reserves	307,717	307,717	307,717	307,717	307,717
3.Un appropriated profit	(695,455)	(695,455)	(695,455)	(695,455)	(695,455)
4.Others	126,336	126,336	126,336	126,336	126,336
B.Total liabilities(B1 to B4)	21,096,220	21,096,220	21,096,220	21,096,220	21,096,220
1.Bills payable	530,291	530,291	530,291	530,291	530,291
2.Borrowings from financial institutions	3,903,832	3,903,832	3,903,832	3,903,832	3,903,832
3.Deposits and other accounts	16,259,737	16,259,737	16,259,737	16,259,737	16,259,737
4.Other/misc. liabilities	402,360	402,360	402,360	402,360	402,360
C.Total assets (C1 to C4 + C8 to C10)	24,828,931	24,828,931	24,828,931	24,828,931	24,828,931
1.Cash and balances with treasury banks	1,438,429	1,438,429	1,438,429	1,438,429	1,438,429
2.Balances with other banks	62,606	62,606	62,606	62,606	62,606
3.Lending to financial institutions	0	0	0	0	0
4.Investments	13,587,722	13,587,722	13,587,722	13,587,722	13,587,722
5.Gross advances	10,129,162	10,129,162	10,129,162	10,129,162	10,129,162
6.Advances-non-performing/classified	1,670,104	1,670,104	1,670,104	1,670,104	1,670,104
7.Provision against advances	1,253,531	1,253,531	1,253,531	1,253,531	1,253,531
8.Advances net of provision (C5-C7)	8,875,631	8,875,631	8,875,631	8,875,631	8,875,631
9.Fixed assets	323,546	323,546	323,546	323,546	323,546
10.Other/misc. assets	540,997	540,997	540,997	540,997	540,997
D.Profit & loss account					
1.Markup/interest earned	1,276,336	1,276,336	1,276,336	1,276,336	1,276,336
2.Markup/interest expensed	601,824	601,824	601,824	601,824	601,824
3.Net markup/interest income	674,512	674,512	674,512	674,512	674,512
4.Provisions and write-offs	12,354	12,354	12,354	12,354	12,354
5.Net markup/interest income after provisions	662,158	662,158	662,158	662,158	662,158
6.Non-markup/interest income	121,978	121,978	121,978	121,978	121,978
7.Non-markup/interest expenses	900,071	900,071	900,071	900,071	900,071
8.Administrative expenses	893,021	893,021	893,021	893,021	893,021
9.Profit/(loss) before taxation	(115,935)	(115,935)	(115,935)	(115,935)	(115,935)
10.Profit/(loss) after taxation	(238,038)	(238,038)	(238,038)	(238,038)	(238,038)
E.Other items					
1.No. of ordinary shares (000)	399,411	399,411	399,411	399,411	399,411
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	5,391,892	5,391,892	5,391,892	5,391,892	5,391,892
5.Commitments and contingencies	-	-	-	-	-
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	52.85%	52.85%	52.85%	52.85%	52.85%
2.Net markup/interest margin (D1-D2)/C	2.72%	2.72%	2.72%	2.72%	2.72%
3.Return on equity (ROE) (D10/A)	-6.60%	-6.60%	-6.60%	-6.60%	-6.60%
4.Return on assets (ROA) (D10/C)	-0.96%	-0.96%	-0.96%	-0.96%	-0.96%
5.Non-markup/interest income to total assets (D6/C)	0.49%	0.49%	0.49%	0.49%	0.49%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.67%	2.67%	2.67%	2.67%	2.67%
7.Markup/interest expense to markup/interest income (D2/D1)	47.15%	47.15%	47.15%	47.15%	47.15%
8.Admin. expense to profit before tax. (D8/D9) (times)	-7.70	-7.70	-7.70	-7.70	-7.70
9.Non-markup/interest expense to total income D7/(D1+D6)	64.37%	64.37%	64.37%	64.37%	64.37%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	7.32	7.32	7.32	7.32	7.32
11.Earning per share (D10/E1)	-0.60	-0.60	-0.60	-0.60	-0.60
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	6.05%	6.05%	6.05%	6.05%	6.05%
2.Investment to total assets (C4/C)	54.73%	54.73%	54.73%	54.73%	54.73%
3.Advances net of provisions to total assets (C8/C)	35.75%	35.75%	35.75%	35.75%	35.75%
4.Deposits to total assets (B3/C)	65.49%	65.49%	65.49%	65.49%	65.49%
5.Total liabilities to total assets (B/C)	84.97%	84.97%	84.97%	84.97%	84.97%
6.Gross advances to deposits (C5/B3)	62.30%	62.30%	62.30%	62.30%	62.30%
7.Gross advances to borrowing & deposit C5/(B2+B3)	50.23%	50.23%	50.23%	50.23%	50.23%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	16.49%	16.49%	16.49%	16.49%	16.49%
2.Provisions against NPLs to gross advances (C7/C5)	12.38%	12.38%	12.38%	12.38%	12.38%
3.NPLs to shareholders equity (C6/A)	46.31%	46.31%	46.31%	46.31%	46.31%
4.NPLs write off to NPLs provisions (D4/C7)	0.99%	0.99%	0.99%	0.99%	0.99%
5.Provision against NPL to NPLs (C7/C6)	75.06%	75.06%	75.06%	75.06%	75.06%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	14.52%	14.52%	14.52%	14.52%	14.52%
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)	9.03	9.03	9.03	9.03	9.03
4.Total deposit to total equity (B3/A) (times)	4.51	4.51	4.51	4.51	4.51
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-22.65	-22.65	-22.65	-22.65	-22.65

NATIONAL BANK OF PAKISTAN

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	146,882,410	162,369,773	193,859,398	221,720,443	257,930,857
1.Share capital	21,275,131	21,275,131	21,275,131	21,275,131	21,275,131
2.Reserves	53,274,402	52,308,742	56,562,933	60,371,495	64,144,050
3.Un appropriated profit	72,332,877	88,785,900	116,021,334	140,073,817	172,511,676
4.Others	59,986,125	70,244,060	73,699,344	64,482,122	42,916,902
B.Total liabilities(B1 to B4)	2,591,697,653	2,891,775,037	2,740,968,239	3,560,481,904	4,939,576,787
1.Bills payable	9,944,178	19,867,424	16,795,186	21,848,270	55,268,019
2.Borrowings from financial institutions	392,739,396	471,757,352	138,539,005	312,925,106	1,940,485,787
3.Deposits and other accounts	2,011,385,201	2,198,049,281	2,418,966,479	3,019,155,045	2,666,184,360
4.Other/misc. liabilities	177,628,878	202,100,980	166,667,569	206,553,483	277,638,621
C.Total assets (C1 to C4 + C8 to C10)	2,798,566,188	3,124,388,870	3,008,526,981	3,846,684,469	5,240,424,546
1.Cash and balances with treasury banks	247,518,270	292,513,379	249,259,590	278,747,059	229,910,949
2.Balances with other banks	12,202,020	13,220,807	14,227,355	17,667,067	18,593,800
3.Lending to financial institutions	106,391,667	144,140,344	126,804,675	335,466,675	31,272,467
4.Investments	1,284,319,388	1,439,160,062	1,463,398,076	1,938,170,642	3,477,353,874
5.Gross advances	1,059,480,147	1,151,315,050	1,159,873,747	1,305,176,798	1,438,581,204
6.Advances-non-performing/classified	133,360,000	148,751,717	171,294,133	197,938,229	205,307,425
7.Provision against advances	133,473,143	143,175,966	176,619,220	191,784,313	208,099,994
8.Advances net of provision (C5-C7)	926,007,004	1,008,139,084	983,254,527	1,113,392,485	1,230,521,804
9.Fixed assets	53,859,883	54,303,565	54,413,493	60,711,776	63,814,246
10.Other/misc. assets	168,267,956	172,911,629	117,169,265	102,528,765	188,957,406
D.Profit & loss account					
1.Markup/interest earned	149,968,712	239,477,316	257,811,015	231,882,702	503,310,285
2.Markup/interest expensed	89,302,482	167,570,039	153,655,908	134,264,896	386,483,771
3.Net markup/interest income	60,666,230	71,907,277	104,155,107	97,617,806	116,826,514
4.Provisions and write-offs	11,300,373	14,250,275	30,895,938	21,695,231	12,600,607
5.Net markup/interest income after provisions	49,365,857	57,657,002	73,259,169	75,922,575	104,225,907
6.Non-markup/interest income	36,248,936	36,199,485	36,076,908	36,941,617	36,683,876
7.Non-markup/interest expenses	55,931,412	65,853,120	63,111,930	60,003,784	78,172,620
8.Administrative expenses	55,687,359	65,705,029	62,796,623	59,657,321	78,099,994
9.Profit/(loss) before taxation	29,683,381	28,003,367	46,224,147	52,860,408	62,737,163
10.Profit/(loss) after taxation	20,015,122	15,809,811	30,558,919	28,007,988	30,410,300
E.Other items					
1.No. of ordinary shares (000)	2,127,513	2,127,513	2,127,513	2,127,513	2,127,513
2.Cash dividend	0.00%	0.00%	0.00%	10.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	597,385,382	292,999,644	(51,869,597)	470,702,317	1,561,683,147
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	40.45%	30.03%	40.40%	42.10%	23.21%
2.Net markup/interest margin (D1-D2)/C	2.17%	2.30%	3.46%	2.54%	2.23%
3.Return on equity (ROE) (D10/A)	13.63%	9.74%	15.76%	12.63%	11.79%
4.Return on assets (ROA) (D10/C)	0.72%	0.51%	1.02%	0.73%	0.58%
5.Non-markup/interest income to total assets (D6/C)	1.30%	1.16%	1.20%	0.96%	0.70%
6.Net markup/interest income(after prov.) to total assets(D5/C)	1.76%	1.85%	2.44%	1.97%	1.99%
7.Markup/interest expense to markup/interest income (D2/D1)	59.55%	69.97%	59.60%	57.90%	76.79%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.88	2.35	1.36	1.13	1.24
9.Non-markup/interest expense to total income D7/(D1+D6)	30.04%	23.89%	21.47%	22.32%	14.48%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.54	1.82	1.74	1.61	2.13
11.Earning per share (D10/E1)	9.41	7.43	14.36	13.16	14.29
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	9.28%	9.79%	8.76%	7.71%	4.74%
2.Investment to total assets (C4/C)	45.89%	46.06%	48.64%	50.39%	66.36%
3.Advances net of provisions to total assets (C8/C)	33.09%	32.27%	32.68%	28.94%	23.48%
4.Deposits to total assets (B3/C)	71.87%	70.35%	80.40%	78.49%	50.88%
5.Total liabilities to total assets (B/C)	92.61%	92.55%	91.11%	92.56%	94.26%
6.Gross advances to deposits (C5/B3)	52.67%	52.38%	47.95%	43.23%	53.96%
7.Gross advances to borrowing & deposit C5/(B2+B3)	44.07%	43.12%	45.35%	39.17%	31.23%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	12.59%	12.92%	14.77%	15.17%	14.27%
2.Provisions against NPLs to gross advances (C7/C5)	12.60%	12.44%	15.23%	14.69%	14.46%
3.NPLs to shareholders equity (C6/A)	90.79%	91.61%	88.36%	89.27%	79.60%
4.NPLs write off to NPLs provisions (D4/C7)	8.47%	9.95%	17.49%	11.31%	6.06%
5.Provision against NPL to NPLs (C7/C6)	100.08%	96.25%	103.11%	96.89%	101.34%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	5.25%	5.20%	6.44%	5.76%	4.92%
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)	69.04	76.32	91.12	104.22	121.24
4.Total deposit to total equity (B3/A) (times)	13.69	13.54	12.48	13.62	10.34
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	29.85	18.53	-1.70	16.81	51.35

SINDH BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	15,420,398	16,857,778	13,671,328	15,748,929	18,359,459
1.Share capital	10,010,130	19,710,130	19,710,130	25,524,428	29,524,428
2.Reserves	1,451,979	1,451,979	1,471,422	1,461,412	1,461,412
3.Un appropriated profit	3,958,289	(4,304,331)	(7,510,224)	(11,236,911)	(12,626,381)
4.Others	(4,181,968)	219,423	5,405,793	2,878,353	(1,208,500)
B.Total liabilities(B1 to B4)	144,322,537	143,521,733	254,636,259	251,561,127	340,699,368
1.Bills payable	929,426	495,010	592,334	624,726	726,148
2.Borrowings from financial institutions	26,771,698	4,192,284	62,377,648	26,785,738	106,934,714
3.Deposits and other accounts	113,594,544	134,049,662	185,570,689	217,608,406	223,043,950
4.Other/misc. liabilities	3,026,869	4,784,777	6,095,588	6,542,257	9,994,556
C.Total assets (C1 to C4 + C8 to C10)	155,560,967	160,598,934	273,713,380	270,188,409	357,850,327
1.Cash and balances with treasury banks	9,102,696	13,552,972	14,486,693	19,341,933	14,168,738
2.Balances with other banks	507,605	838,364	4,185,277	1,092,559	1,619,530
3.Lending to financial institutions	5,383,162	3,645,392	8,212,780	6,081,208	19,967,424
4.Investments	55,350,066	65,143,452	170,818,493	175,703,381	254,552,777
5.Gross advances	79,171,957	76,430,095	76,355,873	73,023,451	70,899,317
6.Advances-non-performing/classified	24,868,024	33,804,371	35,333,883	37,403,702	34,967,280
7.Provision against advances	5,540,326	15,299,043	19,502,618	25,239,289	27,096,989
8.Advances net of provision (C5-C7)	73,631,631	61,131,052	56,853,255	47,784,162	43,802,328
9.Fixed assets	1,663,468	3,788,000	3,265,367	3,147,597	4,032,522
10.Other/misc. assets	9,922,339	12,499,702	15,891,515	17,037,569	19,707,008
D.Profit & loss account					
1.Markup/interest earned	12,382,921	12,115,401	15,350,403	21,826,086	36,377,762
2.Markup/interest expensed	7,507,771	10,265,615	12,476,302	16,921,716	31,061,343
3.Net markup/interest income	4,875,150	1,849,786	2,874,101	4,904,370	5,316,419
4.Provisions and write-offs	1,377,846	10,020,498	3,722,942	5,822,916	1,938,638
5.Net markup/interest income after provisions	3,497,304	(8,170,712)	(848,841)	(918,546)	3,377,781
6.Non-markup/interest income	(388,615)	(667,912)	622,768	576,478	1,089,335
7.Non-markup/interest expenses	4,527,421	4,922,552	5,108,994	5,722,033	6,736,209
8.Administrative expenses	4,439,505	4,902,734	5,108,067	5,654,393	6,726,416
9.Profit/(loss) before taxation	(1,418,732)	(13,761,176)	(5,335,067)	(6,064,101)	(2,269,093)
10.Profit/(loss) after taxation	(1,205,180)	(8,259,860)	(3,212,571)	(3,727,484)	(1,385,750)
E.Other items					
1.No. of ordinary shares (000)	1,001,013	1,971,013	1,971,013	2,552,443	2,952,443
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	(55,958,951)	2,657,581	108,090,736	4,672,372	76,034,449
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	39.37%	15.27%	18.72%	22.47%	14.61%
2.Net markup/interest margin (D1-D2)/C	3.13%	1.15%	1.05%	1.82%	1.49%
3.Return on equity (ROE) (D10/A)	-7.82%	-49.00%	-23.50%	-23.67%	-7.55%
4.Return on assets (ROA) (D10/C)	-0.77%	-5.14%	-1.17%	-1.38%	-0.39%
5.Non-markup/interest income to total assets (D6/C)	-0.25%	-0.42%	0.23%	0.21%	0.30%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.25%	-5.09%	-0.31%	-0.34%	0.94%
7.Markup/interest expense to markup/interest income (D2/D1)	60.63%	84.73%	81.28%	77.53%	85.39%
8.Admin. expense to profit before tax. (D8/D9) (times)	-3.13	-0.36	-0.96	-0.93	-2.96
9.Non-markup/interest expense to total income D7/(D1+D6)	37.75%	43.00%	31.98%	25.54%	17.98%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	-11.42	-7.34	8.20	9.81	6.17
11.Earning per share (D10/E1)	-1.20	-4.19	-1.63	-1.46	-0.47
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	6.18%	8.96%	6.82%	7.56%	4.41%
2.Investment to total assets (C4/C)	35.58%	40.56%	62.41%	65.03%	71.13%
3.Advances net of provisions to total assets (C8/C)	47.33%	38.06%	20.77%	17.69%	12.24%
4.Deposits to total assets (B3/C)	73.02%	83.47%	67.80%	80.54%	62.33%
5.Total liabilities to total assets (B/C)	92.78%	89.37%	93.03%	93.11%	95.21%
6.Gross advances to deposits (C5/B3)	69.70%	57.02%	41.15%	33.56%	31.79%
7.Gross advances to borrowing & deposit C5/(B2+B3)	56.40%	55.29%	30.80%	29.88%	21.49%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	31.41%	44.23%	46.28%	51.22%	49.32%
2.Provisions against NPLs to gross advances (C7/C5)	7.00%	20.02%	25.54%	34.56%	38.22%
3.NPLs to shareholders equity (C6/A)	161.27%	200.53%	258.45%	237.50%	190.46%
4.NPLs write off to NPLs provisions (D4/C7)	24.87%	65.50%	19.09%	23.07%	7.15%
5.Provision against NPL to NPLs (C7/C6)	22.28%	45.26%	55.20%	67.48%	77.49%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	9.91%	10.50%	4.99%	5.83%	5.13%
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)	15.40	8.55	6.94	6.17	6.22
4.Total deposit to total equity (B3/A) (times)	7.37	7.95	13.57	13.82	12.15
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	46.43	-0.32	-33.65	-1.25	-54.87

THE BANK OF KHYBER

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	13,809,276	14,982,023	16,604,589	16,219,257	16,657,355
1.Share capital	10,002,524	10,002,524	10,002,524	10,502,710	11,027,905
2.Reserves	2,643,483	2,904,691	3,335,048	3,555,773	3,646,746
3.Un appropriated profit	1,163,269	2,074,808	3,267,017	2,160,774	1,982,704
4.Others	(2,104,692)	(780,670)	1,166,961	350,617	(229,857)
B.Total liabilities(B1 to B4)	211,390,399	292,103,899	270,528,341	342,036,171	328,556,522
1.Bills payable	895,126	1,172,155	944,140	874,567	2,102,234
2.Borrowings from financial institutions	34,842,114	94,656,461	57,063,018	110,068,928	66,263,168
3.Deposits and other accounts	171,167,556	182,167,572	203,071,658	221,875,898	248,905,981
4.Other/misc. liabilities	4,485,603	14,107,711	9,449,525	9,216,778	11,285,139
C.Total assets (C1 to C4 + C8 to C10)	223,094,983	306,305,252	288,299,891	358,606,045	344,984,020
1.Cash and balances with treasury banks	12,351,453	12,137,805	15,840,359	17,375,313	16,273,825
2.Balances with other banks	3,705,360	8,230,072	9,092,355	12,114,583	3,556,532
3.Lending to financial institutions	7,695,642	13,863,449	7,297,519	4,982,294	7,641,077
4.Investments	94,233,239	146,911,102	113,478,994	184,398,946	173,668,614
5.Gross advances	99,166,975	113,976,152	134,907,242	131,166,482	134,912,760
6.Advances-non-performing/classified	4,658,352	5,026,718	7,275,940	10,521,218	11,756,033
7.Provision against advances	4,155,072	4,233,860	5,843,865	6,617,287	7,397,549
8.Advances net of provision (C5-C7)	95,011,903	109,742,292	129,063,377	124,549,195	127,515,211
9.Fixed assets	2,216,422	3,334,670	3,472,025	5,137,202	5,613,279
10.Other/misc. assets	7,880,964	12,085,862	10,055,262	10,048,512	10,715,482
D.Profit & loss account					
1.Markup/interest earned	14,686,465	24,656,535	25,673,375	21,939,157	40,242,025
2.Markup/interest expensed	9,547,084	19,890,617	18,911,494	15,149,916	33,093,339
3.Net markup/interest income	5,139,381	4,765,918	6,761,881	6,789,241	7,148,686
4.Provisions and write-offs	(170,962)	(21,092)	1,610,005	831,879	902,137
5.Net markup/interest income after provisions	5,310,343	4,938,557	5,151,876	5,957,362	6,246,549
6.Non-markup/interest income	(526,345)	1,112,482	2,877,661	1,022,826	1,384,566
7.Non-markup/interest expenses	4,077,397	3,638,181	4,223,253	5,300,003	6,711,230
8.Administrative expenses	4,052,247	3,620,419	4,223,198	5,295,484	6,650,086
9.Profit/(loss) before taxation	706,601	2,261,311	3,806,284	1,680,185	919,885
10.Profit/(loss) after taxation	466,099	1,306,039	2,151,783	1,103,627	454,864
E.Other items					
1.No. of ordinary shares (000)	1,000,252	1,000,252	1,000,252	1,050,271	1,102,791
2.Cash dividend	0.00%	5.00%	15.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	5.00%	5.00%	0.00%
4.Cash generated from operating activities	(36,733,783)	55,553,621	(31,725,542)	78,723,634	(15,404,042)
5.Commitments and contingencies	-	-	-	-	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	34.99%	19.33%	26.34%	30.95%	17.76%
2.Net markup/interest margin (D1-D2)/C	2.30%	1.56%	2.35%	1.89%	2.07%
3.Return on equity (ROE) (D10/A)	3.38%	8.72%	12.96%	6.80%	2.73%
4.Return on assets (ROA) (D10/C)	0.21%	0.43%	0.75%	0.31%	0.13%
5.Non-markup/interest income to total assets (D6/C)	-0.24%	0.36%	1.00%	0.29%	0.40%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.38%	1.61%	1.79%	1.66%	1.81%
7.Markup/interest expense to markup/interest income (D2/D1)	65.01%	80.67%	73.66%	69.05%	82.24%
8.Admin. expense to profit before tax. (D8/D9) (times)	5.73	1.60	1.11	3.15	7.23
9.Non-markup/interest expense to total income D7/(D1+D6)	28.79%	14.12%	14.79%	23.08%	16.12%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	-7.70	3.25	1.47	5.18	4.80
11.Earning per share (D10/E1)	0.47	1.31	2.15	1.05	0.41
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.20%	6.65%	8.65%	8.22%	5.75%
2.Investment to total assets (C4/C)	42.24%	47.96%	39.36%	51.42%	50.34%
3.Advances net of provisions to total assets (C8/C)	42.59%	35.83%	44.77%	34.73%	36.96%
4.Deposits to total assets (B3/C)	76.72%	59.47%	70.44%	61.87%	72.15%
5.Total liabilities to total assets (B/C)	94.75%	95.36%	93.84%	95.38%	95.24%
6.Gross advances to deposits (C5/B3)	57.94%	62.57%	66.43%	59.12%	54.20%
7.Gross advances to borrowing & deposit C5/(B2+B3)	48.14%	41.17%	51.86%	39.51%	42.81%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	4.70%	4.41%	5.39%	8.02%	8.71%
2.Provisions against NPLs to gross advances (C7/C5)	4.19%	3.71%	4.33%	5.04%	5.48%
3.NPLs to shareholders equity (C6/A)	33.73%	33.55%	43.82%	64.87%	70.58%
4.NPLs write off to NPLs provisions (D4/C7)	-4.11%	-0.50%	27.55%	12.57%	12.20%
5.Provision against NPL to NPLs (C7/C6)	89.20%	84.23%	80.32%	62.89%	62.93%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	6.19%	4.89%	5.76%	4.52%	4.83%
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)	13.81	14.98	16.60	15.44	15.10
4.Total deposit to total equity (B3/A) (times)	12.40	12.16	12.23	13.68	14.94
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-78.81	42.54	-14.74	71.33	-33.87

THE BANK OF PUNJAB

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	34,459,979	41,311,127	46,306,152	56,201,586	67,375,443
1.Share capital	26,173,766	26,173,766	26,173,766	26,173,766	29,478,381
2.Reserves	4,990,570	6,640,276	8,029,024	10,517,051	12,683,892
3.Un appropriated profit	3,295,643	8,497,085	12,103,362	19,510,769	25,213,170
4.Others	3,260,312	5,371,207	5,955,359	(1,368,710)	(2,323,430)
B.Total liabilities(B1 to B4)	676,659,301	822,245,446	1,043,184,505	1,142,119,115	1,416,838,123
1.Bills payable	3,577,677	3,421,083	4,168,641	10,109,459	6,323,641
2.Borrowings from financial institutions	41,793,201	77,044,955	154,841,415	71,323,488	80,820,212
3.Deposits and other accounts	595,581,962	691,017,447	835,067,592	1,002,954,667	1,227,339,490
4.Other/misc. liabilities	35,706,461	50,761,961	49,106,857	57,731,501	102,354,780
C.Total assets (C1 to C4 + C8 to C10)	714,379,592	868,927,780	1,095,446,016	1,196,951,991	1,481,890,136
1.Cash and balances with treasury banks	43,589,007	53,414,628	69,271,804	71,318,743	73,203,096
2.Balances with other banks	5,802,312	10,310,569	2,397,707	8,717,632	4,814,454
3.Lending to financial institutions	27,843,153	4,059,771	16,086,867	30,980,388	69,819,342
4.Investments	210,071,483	361,452,930	567,788,623	531,683,056	638,258,636
5.Gross advances	425,755,974	428,845,954	442,759,887	534,163,150	634,375,939
6.Advances-non-performing/classified	49,385,062	51,363,291	57,251,171	52,032,309	51,561,465
7.Provision against advances	43,878,718	45,532,574	51,599,275	49,757,774	44,794,500
8.Advances net of provision (C5-C7)	381,877,256	383,313,380	391,160,612	484,405,376	589,581,439
9.Fixed assets	8,787,928	15,218,893	14,812,949	19,831,970	30,339,290
10.Other/misc. assets	36,408,453	41,157,609	33,927,454	50,014,826	75,873,879
D.Profit & loss account					
1.Markup/interest earned	46,893,398	80,866,848	86,019,127	81,651,255	137,167,964
2.Markup/interest expensed	26,840,110	54,110,056	62,693,706	51,775,404	106,409,754
3.Net markup/interest income	20,053,288	26,756,792	23,325,421	29,875,851	30,758,210
4.Provisions and write-offs	(1,148,365)	1,776,084	6,862,308	(1,642,043)	(4,877,957)
5.Net markup/interest income after provisions	21,201,653	24,980,708	16,463,113	31,517,894	35,636,167
6.Non-markup/interest income	3,672,930	3,939,611	13,045,587	7,903,815	10,576,370
7.Non-markup/interest expenses	12,666,228	14,876,432	17,519,289	21,013,696	27,705,017
8.Administrative expenses	12,612,663	14,452,774	16,880,128	20,636,973	27,373,551
9.Profit/(loss) before taxation	12,208,355	14,043,887	11,989,411	18,408,013	18,507,520
10.Profit/(loss) after taxation	7,563,693	8,248,529	6,943,739	12,440,135	10,834,207
E.Other items					
1.No. of ordinary shares (000)	2,617,377	2,643,692	2,643,692	2,643,692	2,974,153
2.Cash dividend	0.00%	8.00%	10.00%	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	(31,838,456)	178,737,578	197,832,226	(25,055,468)	126,663,473
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	42.76%	33.09%	27.12%	36.59%	22.42%
2.Net markup/interest margin (D1-D2)/C	2.81%	3.08%	2.13%	2.50%	2.08%
3.Return on equity (ROE) (D10/A)	21.95%	19.97%	15.00%	22.13%	16.08%
4.Return on assets (ROA) (D10/C)	1.06%	0.95%	0.63%	1.04%	0.73%
5.Non-markup/interest income to total assets (D6/C)	0.51%	0.45%	1.19%	0.66%	0.71%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.97%	2.87%	1.50%	2.63%	2.40%
7.Markup/interest expense to markup/interest income (D2/D1)	57.24%	66.91%	72.88%	63.41%	77.58%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.03	1.03	1.41	1.12	1.48
9.Non-markup/interest expense to total income D7/(D1+D6)	25.05%	17.54%	17.68%	23.46%	18.75%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	3.43	3.67	1.29	2.61	2.59
11.Earning per share (D10/E1)	2.89	3.12	2.63	4.71	3.64
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	6.91%	7.33%	6.54%	6.69%	5.26%
2.Investment to total assets (C4/C)	29.41%	41.60%	51.83%	44.42%	43.07%
3.Advances net of provisions to total assets (C8/C)	53.46%	44.11%	35.71%	40.47%	39.79%
4.Deposits to total assets (B3/C)	83.37%	79.53%	76.23%	83.79%	82.82%
5.Total liabilities to total assets (B/C)	94.72%	94.63%	95.23%	95.42%	95.61%
6.Gross advances to deposits (C5/B3)	71.49%	62.06%	53.02%	53.26%	51.69%
7.Gross advances to borrowing & deposit C5/(B2+B3)	66.80%	55.83%	44.73%	49.72%	48.49%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	11.60%	11.98%	12.93%	9.74%	8.13%
2.Provisions against NPLs to gross advances (C7/C5)	10.31%	10.62%	11.65%	9.32%	7.06%
3.NPLs to shareholders equity (C6/A)	143.31%	124.33%	123.64%	92.58%	76.53%
4.NPLs write off to NPLs provisions (D4/C7)	-2.62%	3.90%	13.30%	-3.30%	-10.89%
5.Provision against NPL to NPLs (C7/C6)	88.85%	88.65%	90.13%	95.63%	86.88%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	4.82%	4.75%	4.23%	4.70%	4.55%
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)	13.17	15.63	17.52	21.26	22.65
4.Total deposit to total equity (B3/A) (times)	17.28	16.73	18.03	17.85	18.22
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-4.21	21.67	28.49	-2.01	11.69

Private Sector Banks - Overall

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	961,051,706	1,041,307,854	1,172,579,257	1,282,217,867	1,434,138,034
1.Share capital	288,852,263	292,801,017	294,087,128	296,209,212	295,836,143
2.Reserves	324,316,652	352,582,312	386,763,412	432,393,584	491,821,005
3.Un appropriated profit	347,882,791	395,924,525	491,728,717	553,615,071	646,480,886
4.Others	88,197,808	158,625,771	190,913,665	147,010,776	88,308,014
B.Total liabilities(B1 to B4)	14,038,463,766	15,339,750,570	18,073,588,762	21,807,553,136	25,067,122,519
1.Bills payable	265,735,765	198,552,078	276,120,714	289,782,480	370,982,165
2.Borrowings from financial institutions	2,022,504,632	1,819,887,042	2,364,034,489	3,641,991,064	4,713,718,038
3.Deposits and other accounts	11,062,809,121	12,427,421,281	14,519,975,217	16,844,442,286	18,541,018,479
4.Other/misc. liabilities	687,414,248	893,890,169	913,458,342	1,031,337,306	1,441,403,837
C.Total assets (C1 to C4 + C8 to C10)	15,087,713,280	16,539,684,195	19,437,081,684	23,236,781,779	26,589,568,567
1.Cash and balances with treasury banks	1,196,305,487	1,541,104,775	1,593,471,467	1,837,567,064	1,386,926,463
2.Balances with other banks	101,715,660	132,476,407	192,139,926	152,586,609	172,702,652
3.Lending to financial institutions	497,308,515	558,623,074	676,841,122	648,529,604	859,227,928
4.Investments	5,974,443,707	6,591,432,672	9,202,689,393	10,969,146,791	12,620,298,986
5.Gross advances	6,625,716,100	6,834,750,116	6,973,839,015	8,632,878,793	10,142,930,840
6.Advances-non-performing/classified	414,783,958	476,216,382	509,470,025	509,036,036	550,276,334
7.Provision against advances	362,371,391	391,729,945	453,951,082	468,422,769	511,239,684
8.Advances net of provision (C5-C7)	6,263,344,709	6,443,020,171	6,519,887,933	8,164,456,024	9,631,691,156
9.Fixed assets	338,625,126	463,681,339	498,705,466	563,151,329	654,292,154
10.Other/misc. assets	715,970,076	809,345,757	753,346,377	901,344,358	1,264,429,228
D.Profit & loss account					
1.Markup/interest earned	870,780,114	1,396,315,652	1,446,322,466	1,400,506,067	2,531,412,452
2.Markup/interest expensed	452,646,236	868,235,386	791,216,170	752,250,013	1,597,860,723
3.Net markup/interest income	418,133,878	528,080,266	655,106,296	648,256,054	933,551,729
4.Provisions and write-offs	29,281,834	42,164,747	91,931,727	26,725,570	72,814,499
5.Net markup/interest income after provisions	388,852,044	485,877,321	563,174,569	621,530,484	860,737,230
6.Non-markup/interest income	139,080,944	148,260,762	173,186,061	201,634,310	259,198,357
7.Non-markup/interest expenses	342,028,783	390,388,246	418,353,746	451,800,271	569,234,678
8.Administrative expenses	338,136,899	383,852,144	409,331,200	442,533,758	555,421,147
9.Profit/(loss) before taxation	185,904,205	243,788,035	318,006,884	371,364,523	550,700,909
10.Profit/(loss) after taxation	112,433,687	140,435,458	189,005,076	221,033,788	258,694,236
E.Other items					
1.No. of ordinary shares (000)	29,473,358	43,831,085	29,920,757	30,163,025	30,125,718
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	(247,965,754)	776,101,890	3,015,247,648	2,143,770,086	2,042,821,297
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	48.02%	37.82%	45.29%	46.29%	36.88%
2.Net markup/interest margin (D1-D2)/C	2.77%	3.19%	3.37%	2.79%	3.51%
3.Return on equity (ROE) (D10/A)	11.70%	13.49%	16.12%	17.24%	18.04%
4.Return on assets (ROA) (D10/C)	0.75%	0.85%	0.97%	0.95%	0.97%
5.Non-markup/interest income to total assets (D6/C)	0.92%	0.90%	0.89%	0.87%	0.97%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.58%	2.94%	2.90%	2.67%	3.24%
7.Markup/interest expense to markup/interest income (D2/D1)	51.98%	62.18%	54.71%	53.71%	63.12%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.82	1.57	1.29	1.19	1.01
9.Non-markup/interest expense to total income D7/(D1+D6)	33.87%	25.27%	25.83%	28.20%	20.40%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.43	2.59	2.36	2.19	2.14
11.Earning per share (D10/E1)	3.81	3.20	6.32	7.33	8.59
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.60%	10.12%	9.19%	8.56%	5.87%
2.Investment to total assets (C4/C)	39.60%	39.85%	47.35%	47.21%	47.46%
3.Advances net of provisions to total assets (C8/C)	41.51%	38.95%	33.54%	35.14%	36.22%
4.Deposits to total assets (B3/C)	73.32%	75.14%	74.70%	72.49%	69.73%
5.Total liabilities to total assets (B/C)	93.05%	92.75%	92.99%	93.85%	94.27%
6.Gross advances to deposits (C5/B3)	59.89%	55.00%	48.03%	51.25%	54.71%
7.Gross advances to borrowing & deposit C5/(B2+B3)	50.63%	47.97%	41.30%	42.14%	43.62%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	6.26%	6.97%	7.31%	5.90%	5.43%
2.Provisions against NPLs to gross advances (C7/C5)	5.47%	5.73%	6.51%	5.43%	5.04%
3.NPLs to shareholders equity (C6/A)	43.16%	45.73%	43.45%	39.70%	38.37%
4.NPLs write off to NPLs provisions (D4/C7)	8.08%	10.76%	20.25%	5.71%	14.24%
5.Provision against NPL to NPLs (C7/C6)	87.36%	82.26%	89.10%	92.02%	92.91%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	6.37%	6.30%	6.03%	5.52%	5.39%
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)	32.61	23.76	39.19	42.51	47.61
4.Total deposit to total equity (B3/A) (times)	11.51	11.93	12.38	13.14	12.93
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-2.21	5.53	15.95	9.70	7.90

ALBARAKA BANK (PAKISTAN) LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	10,351,871	11,546,024	12,305,943	12,933,610	14,428,318
1.Share capital	13,106,862	14,500,490	14,500,490	14,500,490	14,500,490
2.Reserves	159,348	179,384	332,231	458,341	760,280
3.Un appropriated profit	(2,914,339)	(3,133,850)	(2,526,778)	(2,025,221)	(832,452)
4.Others	353,212	1,185,540	723,509	481,104	176,411
B.Total liabilities(B1 to B4)	118,107,956	149,250,662	179,784,170	204,702,683	219,063,041
1.Bills payable	3,697,477	3,223,721	3,696,482	3,978,696	5,376,942
2.Borrowings from financial institutions	3,836,022	4,278,132	5,722,336	8,968,534	12,950,001
3.Deposits and other accounts	99,915,011	129,654,288	159,363,727	178,917,138	185,049,169
4.Other/misc. liabilities	10,659,446	12,094,521	11,001,625	12,838,315	15,686,929
C.Total assets (C1 to C4 + C8 to C10)	128,813,039	161,982,226	192,813,622	218,117,397	233,667,770
1.Cash and balances with treasury banks	14,934,799	26,319,937	15,773,612	17,608,396	16,569,661
2.Balances with other banks	854,171	2,850,550	10,177,095	9,763,588	1,939,954
3.Lending to financial institutions	0	14,598,633	2,748,221	403,122	0
4.Investments	21,345,325	24,194,885	57,117,232	76,552,495	109,899,905
5.Gross advances	79,771,998	81,290,324	97,355,367	105,622,841	96,193,502
6.Advances-non-performing/classified	7,020,606	9,250,329	9,512,008	12,225,857	11,732,122
7.Provision against advances	4,760,022	5,846,612	7,076,323	9,420,688	10,136,453
8.Advances net of provision (C5-C7)	75,011,976	75,443,712	90,279,044	96,202,153	86,057,049
9.Fixed assets	2,310,578	4,877,578	4,396,282	4,193,422	3,975,501
10.Other/misc. assets	14,356,190	13,696,931	12,322,136	13,394,221	15,225,700
D.Profit & loss account					
1.Markup/interest earned	8,031,610	12,923,326	14,052,494	13,743,663	24,793,256
2.Markup/interest expensed	3,814,832	7,912,215	7,676,157	7,214,112	16,347,091
3.Net markup/interest income	4,216,778	5,011,111	6,376,337	6,529,551	8,446,165
4.Provisions and write-offs	770,029	1,190,441	1,207,948	2,208,291	1,056,618
5.Net markup/interest income after provisions	3,446,749	3,820,670	5,168,389	4,321,260	7,389,547
6.Non-markup/interest income	1,096,768	1,430,203	1,885,749	1,981,939	1,790,979
7.Non-markup/interest expenses	4,788,529	5,243,303	5,515,734	5,629,465	6,544,917
8.Administrative expenses	4,782,531	5,214,659	5,393,641	5,629,106	6,488,393
9.Profit/(loss) before taxation	(245,012)	7,570	1,538,404	673,734	2,635,609
10.Profit/(loss) after taxation	(253,728)	-	764,233	630,551	1,509,695
E.Other items					
1.No. of ordinary shares (000)	1,310,686	1,373,963	1,373,963	1,373,963	1,373,963
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	4,867,484	15,539,994	31,126,959	15,351,761	31,913,419
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	52.50%	38.78%	45.38%	47.51%	34.07%
2.Net markup/interest margin (D1-D2)/C	3.27%	3.09%	3.31%	2.99%	3.61%
3.Return on equity (ROE) (D10/A)	-2.45%	0.00%	6.21%	4.88%	10.46%
4.Return on assets (ROA) (D10/C)	-0.20%	0.00%	0.40%	0.29%	0.65%
5.Non-markup/interest income to total assets (D6/C)	0.85%	0.88%	0.98%	0.91%	0.77%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.68%	2.36%	2.68%	1.98%	3.16%
7.Markup/interest expense to markup/interest income (D2/D1)	47.50%	61.22%	54.62%	52.49%	65.93%
8.Admin. expense to profit before tax. (D8/D9) (times)	-19.52	688.86	3.51	8.36	2.46
9.Non-markup/interest expense to total income D7/(D1+D6)	52.46%	36.53%	34.61%	35.80%	24.62%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	4.36	3.65	2.86	2.84	3.62
11.Earning per share (D10/E1)	-0.19	0.00	0.56	0.46	1.10
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	12.26%	18.01%	13.46%	12.55%	7.92%
2.Investment to total assets (C4/C)	16.57%	14.94%	29.62%	35.10%	47.03%
3.Advances net of provisions to total assets (C8/C)	58.23%	46.58%	46.82%	44.11%	36.83%
4.Deposits to total assets (B3/C)	77.57%	80.04%	82.65%	82.03%	79.19%
5.Total liabilities to total assets (B/C)	91.69%	92.14%	93.24%	93.85%	93.75%
6.Gross advances to deposits (C5/B3)	79.84%	62.70%	61.09%	59.03%	51.98%
7.Gross advances to borrowing & deposit C5/(B2+B3)	76.89%	60.70%	58.97%	56.22%	48.58%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	8.80%	11.38%	9.77%	11.58%	12.20%
2.Provisions against NPLs to gross advances (C7/C5)	5.97%	7.19%	7.27%	8.92%	10.54%
3.NPLs to shareholders equity (C6/A)	67.82%	80.12%	77.30%	94.53%	81.31%
4.NPLs write off to NPLs provisions (D4/C7)	16.18%	20.36%	17.07%	23.44%	10.42%
5.Provision against NPL to NPLs (C7/C6)	67.80%	63.20%	74.39%	77.06%	86.40%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	8.04%	7.13%	6.38%	5.93%	6.17%
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)	7.90	8.40	8.96	9.41	10.50
4.Total deposit to total equity (B3/A) (times)	9.65	11.23	12.95	13.83	12.83
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-19.18	-	40.73	24.35	21.14

ALLIED BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	84,227,659	89,542,175	102,722,446	107,705,412	122,539,007
1.Share capital	11,450,739	11,450,739	11,450,739	11,450,739	11,450,739
2.Reserves	20,276,515	22,270,225	24,277,184	26,784,066	31,435,453
3.Un appropriated profit	52,500,405	55,821,211	66,994,523	69,470,607	79,652,815
4.Others	23,077,174	25,808,658	28,837,661	19,539,127	5,272,401
B.Total liabilities(B1 to B4)	1,243,294,076	1,365,770,419	1,458,897,908	1,882,911,464	2,123,161,450
1.Bills payable	7,752,959	7,878,626	9,622,020	10,059,879	14,159,643
2.Borrowings from financial institutions	225,882,986	266,448,386	193,928,086	420,005,768	530,414,493
3.Deposits and other accounts	984,475,183	1,049,043,032	1,216,678,254	1,413,295,261	1,522,297,479
4.Other/misc. liabilities	25,182,948	42,400,375	38,669,548	39,550,556	56,289,835
C.Total assets (C1 to C4 + C8 to C10)	1,350,598,909	1,481,121,252	1,590,458,015	2,010,156,003	2,250,972,858
1.Cash and balances with treasury banks	99,188,414	119,943,828	128,391,896	124,406,408	87,913,426
2.Balances with other banks	2,575,055	602,582	7,236,502	903,243	3,439,468
3.Lending to financial institutions	53,780,195	13,606,921	17,996,123	45,452,910	28,222,195
4.Investments	671,228,285	757,956,993	829,621,110	1,064,494,900	1,123,117,088
5.Gross advances	453,866,549	500,168,300	510,173,744	665,740,429	857,488,337
6.Advances-non-performing/classified	16,064,641	15,853,918	14,160,659	13,600,760	13,103,682
7.Provision against advances	15,089,685	15,152,419	13,741,988	12,850,752	11,848,161
8.Advances net of provision (C5-C7)	438,317,184	485,015,881	496,431,756	652,889,677	845,640,176
9.Fixed assets	52,127,591	62,114,648	73,529,440	78,002,712	81,478,561
10.Other/misc. assets	33,382,185	41,880,399	37,251,188	44,006,153	81,161,944
D.Profit & loss account					
1.Markup/interest earned	73,274,161	122,637,434	110,546,934	118,648,853	215,468,650
2.Markup/interest expensed	41,158,720	81,129,964	62,126,061	73,061,711	148,749,821
3.Net markup/interest income	32,115,441	41,507,470	48,420,873	45,587,142	66,718,829
4.Provisions and write-offs	(1,089,688)	546,658	843,550	(811,100)	(261,993)
5.Net markup/interest income after provisions	33,205,129	40,960,812	47,577,323	46,398,242	66,980,822
6.Non-markup/interest income	11,289,440	10,891,180	12,542,230	15,938,231	20,675,384
7.Non-markup/interest expenses	23,478,142	27,610,353	30,604,153	33,945,638	41,030,188
8.Administrative expenses	24,519,149	28,184,528	29,874,463	33,183,442	39,698,532
9.Profit/(loss) before taxation	21,016,427	24,241,639	29,515,400	28,390,835	46,626,018
10.Profit/(loss) after taxation	12,880,518	14,112,911	18,029,457	17,313,799	21,193,821
E.Other items					
1.No. of ordinary shares (000)	1,145,074	1,145,074	1,145,074	1,145,074	1,145,074
2.Cash dividend	0.01%	80.00%	80.00%	80.00%	85.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	33,679,500	98,946,324	123,396,444	259,199,074	63,658,423
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	43.83%	33.85%	43.80%	38.42%	30.96%
2.Net markup/interest margin (D1-D2)/C	2.38%	2.80%	3.04%	2.27%	2.96%
3.Return on equity (ROE) (D10/A)	15.29%	15.76%	17.55%	16.08%	17.30%
4.Return on assets (ROA) (D10/C)	0.95%	0.95%	1.13%	0.86%	0.94%
5.Non-markup/interest income to total assets (D6/C)	0.84%	0.74%	0.79%	0.79%	0.92%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.46%	2.77%	2.99%	2.31%	2.98%
7.Markup/interest expense to markup/interest income (D2/D1)	56.17%	66.15%	56.20%	61.58%	69.04%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.17	1.16	1.01	1.17	0.85
9.Non-markup/interest expense to total income D7/(D1+D6)	27.76%	20.68%	24.86%	25.22%	17.38%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.17	2.59	2.38	2.08	1.92
11.Earning per share (D10/E1)	11.25	12.32	15.75	15.12	18.51
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.53%	8.14%	8.53%	6.23%	4.06%
2.Investment to total assets (C4/C)	49.70%	51.17%	52.16%	52.96%	49.89%
3.Advances net of provisions to total assets (C8/C)	32.45%	32.75%	31.21%	32.48%	37.57%
4.Deposits to total assets (B3/C)	72.89%	70.83%	76.50%	70.31%	67.63%
5.Total liabilities to total assets (B/C)	92.06%	92.21%	91.73%	93.67%	94.32%
6.Gross advances to deposits (C5/B3)	46.10%	47.68%	41.93%	47.11%	56.33%
7.Gross advances to borrowing & deposit C5/(B2+B3)	37.50%	38.02%	36.17%	36.31%	41.77%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	3.54%	3.17%	2.78%	2.04%	1.53%
2.Provisions against NPLs to gross advances (C7/C5)	3.43%	3.03%	2.69%	1.93%	1.38%
3.NPLs to shareholders equity (C6/A)	19.07%	17.71%	13.79%	12.63%	10.69%
4.NPLs write off to NPLs provisions (D4/C7)	-7.01%	3.61%	6.14%	-6.31%	-2.21%
5.Provision against NPL to NPLs (C7/C6)	96.79%	95.58%	97.04%	94.49%	90.42%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	6.24%	6.05%	6.46%	5.36%	5.44%
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)	73.56	78.20	89.71	94.06	107.01
4.Total deposit to total equity (B3/A) (times)	11.69	11.72	11.84	13.12	12.42
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	2.61	7.01	6.84	14.97	3.00

ASKARI BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	31,859,710	37,955,418	46,908,566	53,938,874	69,369,897
1.Share capital	12,602,602	12,602,602	12,602,602	12,602,602	12,602,602
2.Reserves	15,543,179	19,366,260	25,632,015	32,730,297	43,385,854
3.Un appropriated profit	3,713,929	5,986,556	8,673,949	8,605,975	13,381,441
4.Others	1,649,197	4,300,426	7,637,784	1,963,619	3,952,356
B.Total liabilities(B1 to B4)	673,023,135	790,952,162	937,970,712	1,203,241,616	1,452,811,481
1.Bills payable	15,512,880	15,768,947	12,629,996	10,235,374	11,878,563
2.Borrowings from financial institutions	52,702,323	51,187,681	84,163,669	123,563,761	233,432,089
3.Deposits and other accounts	573,635,856	679,299,486	791,186,883	1,015,430,068	1,142,574,606
4.Other/misc. liabilities	31,172,076	44,696,048	49,990,164	54,012,413	64,926,223
C.Total assets (C1 to C4 + C8 to C10)	706,532,042	833,208,006	992,517,062	1,259,144,109	1,526,133,734
1.Cash and balances with treasury banks	49,187,645	63,039,290	73,651,718	89,432,245	70,950,067
2.Balances with other banks	4,093,402	7,886,702	7,719,615	3,454,829	9,677,123
3.Lending to financial institutions	0	20,405,972	0	0	406,934
4.Investments	260,233,987	305,435,633	449,687,240	616,361,158	762,531,019
5.Gross advances	369,258,971	398,548,811	421,819,890	507,816,453	614,934,045
6.Advances-non-performing/classified	26,657,086	28,133,973	28,410,810	31,165,327	31,146,782
7.Provision against advances	26,151,824	25,634,948	26,446,050	30,228,216	31,123,114
8.Advances net of provision (C5-C7)	343,107,147	372,913,863	395,373,840	477,588,237	583,810,931
9.Fixed assets	12,791,827	19,696,568	21,213,709	20,166,875	24,484,412
10.Other/misc. assets	37,118,034	43,829,978	44,870,940	52,140,765	74,273,248
D.Profit & loss account					
1.Markup/interest earned	43,669,883	71,704,373	79,105,095	77,549,921	165,795,743
2.Markup/interest expensed	25,059,925	49,568,569	48,842,285	45,140,200	125,834,190
3.Net markup/interest income	18,609,958	22,135,804	30,262,810	32,409,721	39,961,553
4.Provisions and write-offs	1,460,575	773,275	1,974,747	4,939,950	1,042,136
5.Net markup/interest income after provisions	17,149,383	21,362,529	28,288,063	27,469,771	38,919,417
6.Non-markup/interest income	5,621,593	7,404,193	9,693,808	9,369,650	11,620,005
7.Non-markup/interest expenses	15,891,521	18,377,451	20,214,626	21,194,148	23,079,969
8.Administrative expenses	16,240,514	18,235,387	20,123,495	20,890,525	22,572,388
9.Profit/(loss) before taxation	6,879,455	10,389,271	17,767,245	15,645,273	27,459,453
10.Profit/(loss) after taxation	4,431,278	7,017,022	10,800,375	9,701,386	14,061,595
E.Other items					
1.No. of ordinary shares (000)	1,260,260	1,260,260	1,260,260	1,260,260	1,260,260
2.Cash dividend	0.10%	15.00%	30.00%	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	(43,591,408)	69,138,318	147,232,773	192,333,784	141,516,437
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	42.62%	30.87%	38.26%	41.79%	24.10%
2.Net markup/interest margin (D1-D2)/C	2.63%	2.66%	3.05%	2.57%	2.62%
3.Return on equity (ROE) (D10/A)	13.91%	18.49%	23.02%	17.99%	20.27%
4.Return on assets (ROA) (D10/C)	0.63%	0.84%	1.09%	0.77%	0.92%
5.Non-markup/interest income to total assets (D6/C)	0.80%	0.89%	0.98%	0.74%	0.76%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.43%	2.56%	2.85%	2.18%	2.55%
7.Markup/interest expense to markup/interest income (D2/D1)	57.38%	69.13%	61.74%	58.21%	75.90%
8.Admin. expense to profit before tax. (D8/D9) (times)	2.36	1.76	1.13	1.34	0.82
9.Non-markup/interest expense to total income D7/(D1+D6)	32.24%	23.23%	22.76%	24.38%	13.01%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.89	2.46	2.08	2.23	1.94
11.Earning per share (D10/E1)	3.52	5.57	8.57	7.70	11.16
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.54%	8.51%	8.20%	7.38%	5.28%
2.Investment to total assets (C4/C)	36.83%	36.66%	45.31%	48.95%	49.96%
3.Advances net of provisions to total assets (C8/C)	48.56%	44.76%	39.84%	37.93%	38.25%
4.Deposits to total assets (B3/C)	81.19%	81.53%	79.72%	80.64%	74.87%
5.Total liabilities to total assets (B/C)	95.26%	94.93%	94.50%	95.56%	95.20%
6.Gross advances to deposits (C5/B3)	64.37%	58.67%	53.31%	50.01%	53.82%
7.Gross advances to borrowing & deposit C5/(B2+B3)	58.96%	54.56%	48.19%	44.58%	44.69%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	7.22%	7.06%	6.74%	6.14%	5.07%
2.Provisions against NPLs to gross advances (C7/C5)	7.08%	6.43%	6.27%	5.95%	5.06%
3.NPLs to shareholders equity (C6/A)	83.67%	74.12%	60.57%	57.78%	44.90%
4.NPLs write off to NPLs provisions (D4/C7)	5.58%	3.02%	7.47%	16.34%	3.35%
5.Provision against NPL to NPLs (C7/C6)	98.10%	91.12%	93.08%	96.99%	99.92%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	4.51%	4.56%	4.73%	4.28%	4.55%
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)	25.28	30.12	37.22	42.80	55.04
4.Total deposit to total equity (B3/A) (times)	18.01	17.90	16.87	18.83	16.47
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-9.84	9.85	13.63	19.83	10.06

BANK AL-HABIB LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	46,283,478	55,489,294	69,569,892	83,568,789	94,344,266
1.Share capital	11,114,254	11,114,254	11,114,254	11,114,254	11,114,254
2.Reserves	14,757,530	16,467,282	18,431,277	20,656,466	24,391,414
3.Un appropriated profit	20,411,694	27,907,758	40,024,361	51,798,069	58,838,598
4.Others	3,268,202	6,013,816	10,286,484	6,446,259	897,685
B.Total liabilities(B1 to B4)	998,687,323	1,237,179,001	1,442,234,951	1,759,637,072	2,176,825,785
1.Bills payable	20,603,682	20,131,529	31,013,221	29,803,755	44,855,837
2.Borrowings from financial institutions	119,038,358	228,745,034	211,599,405	302,212,902	418,989,460
3.Deposits and other accounts	796,900,525	903,739,926	1,099,686,361	1,309,823,329	1,568,138,055
4.Other/misc. liabilities	62,144,758	84,562,512	99,935,964	117,797,086	144,842,433
C.Total assets (C1 to C4 + C8 to C10)	1,048,239,003	1,298,682,111	1,522,091,327	1,849,652,120	2,272,067,736
1.Cash and balances with treasury banks	74,432,172	113,838,791	105,935,947	118,599,741	94,163,585
2.Balances with other banks	7,989,939	9,523,969	19,662,515	6,740,008	15,067,261
3.Lending to financial institutions	0	1,857,575	2,175,301	20,063,828	15,568,607
4.Investments	414,605,406	586,140,504	764,943,506	826,599,884	1,158,520,697
5.Gross advances	485,944,757	498,260,168	522,894,419	746,889,622	831,344,557
6.Advances-non-performing/classified	5,235,392	7,257,916	7,381,473	7,746,935	14,721,285
7.Provision against advances	7,730,179	9,590,721	12,643,787	13,090,311	17,809,767
8.Advances net of provision (C5-C7)	478,214,578	488,669,447	510,251,632	733,799,311	813,534,790
9.Fixed assets	26,183,149	36,562,508	43,967,993	55,692,777	62,075,079
10.Other/misc. assets	46,813,759	62,089,317	75,154,433	88,156,571	113,137,717
D.Profit & loss account					
1.Markup/interest earned	60,733,138	105,601,725	125,272,587	116,752,195	200,920,884
2.Markup/interest expensed	29,839,393	64,415,666	67,652,611	61,273,215	123,602,087
3.Net markup/interest income	30,893,745	41,186,059	57,619,976	55,478,980	77,318,797
4.Provisions and write-offs	247,177	3,394,995	4,543,429	(47,260)	12,870,736
5.Net markup/interest income after provisions	30,646,568	37,791,064	53,076,547	55,526,240	64,448,061
6.Non-markup/interest income	7,117,233	9,480,871	10,230,857	14,027,017	21,196,304
7.Non-markup/interest expenses	23,500,134	28,260,940	34,726,340	39,280,469	52,760,513
8.Administrative expenses	23,202,083	27,719,281	33,997,952	38,624,115	51,787,049
9.Profit/(loss) before taxation	14,263,667	19,010,995	28,581,064	30,272,788	32,883,852
10.Profit/(loss) after taxation	8,417,656	11,168,736	17,811,536	18,702,299	16,570,229
E.Other items					
1.No. of ordinary shares (000)	1,111,425	1,111,425	1,111,425	1,111,425	1,111,425
2.Cash dividend	0.25%	35.00%	45.00%	70.00%	70.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(36,256,163)	217,873,335	190,835,323	85,081,173	334,875,530
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	50.87%	39.00%	46.00%	47.52%	38.48%
2.Net markup/interest margin (D1-D2)/C	2.95%	3.17%	3.79%	3.00%	3.40%
3.Return on equity (ROE) (D10/A)	18.19%	20.13%	25.60%	22.38%	17.56%
4.Return on assets (ROA) (D10/C)	0.80%	0.86%	1.17%	1.01%	0.73%
5.Non-markup/interest income to total assets (D6/C)	0.68%	0.73%	0.67%	0.76%	0.93%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.92%	2.91%	3.49%	3.00%	2.84%
7.Markup/interest expense to markup/interest income (D2/D1)	49.13%	61.00%	54.00%	52.48%	61.52%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.63	1.46	1.19	1.28	1.57
9.Non-markup/interest expense to total income D7/(D1+D6)	34.64%	24.56%	25.63%	30.04%	23.75%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	3.26	2.92	3.32	2.75	2.44
11.Earning per share (D10/E1)	7.57	10.05	16.03	16.83	14.91
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.86%	9.50%	8.25%	6.78%	4.81%
2.Investment to total assets (C4/C)	39.55%	45.13%	50.26%	44.69%	50.99%
3.Advances net of provisions to total assets (C8/C)	45.62%	37.63%	33.52%	39.67%	35.81%
4.Deposits to total assets (B3/C)	76.02%	69.59%	72.25%	70.81%	69.02%
5.Total liabilities to total assets (B/C)	95.27%	95.26%	94.75%	95.13%	95.81%
6.Gross advances to deposits (C5/B3)	60.98%	55.13%	47.55%	57.02%	53.01%
7.Gross advances to borrowing & deposit C5/(B2+B3)	53.05%	44.00%	39.88%	46.33%	41.84%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	1.08%	1.46%	1.41%	1.04%	1.77%
2.Provisions against NPLs to gross advances (C7/C5)	1.59%	1.92%	2.42%	1.75%	2.14%
3.NPLs to shareholders equity (C6/A)	11.31%	13.08%	10.61%	9.27%	15.60%
4.NPLs write off to NPLs provisions (D4/C7)	3.20%	35.40%	35.94%	-0.36%	72.27%
5.Provision against NPL to NPLs (C7/C6)	147.65%	132.14%	171.28%	168.97%	120.98%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	4.42%	4.27%	4.57%	4.52%	4.15%
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)	41.64	49.93	62.60	75.19	84.89
4.Total deposit to total equity (B3/A) (times)	17.22	16.29	15.81	15.67	16.62
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-4.31	19.51	10.71	4.55	20.21

BANK ALFALAH LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	68,263,925	76,660,572	80,508,482	88,562,101	95,155,900
1.Share capital	17,743,629	17,771,651	17,771,651	17,771,651	15,771,651
2.Reserves	23,050,754	26,046,019	27,680,022	29,953,963	34,283,201
3.Un appropriated profit	27,469,542	32,842,902	35,056,809	40,836,487	45,101,048
4.Others	7,382,950	11,367,004	10,508,837	11,440,580	4,858,723
B.Total liabilities(B1 to B4)	930,570,968	977,283,569	1,293,856,230	1,634,318,658	2,153,182,105
1.Bills payable	35,988,225	17,169,059	22,571,122	22,825,500	40,033,806
2.Borrowings from financial institutions	123,738,241	102,842,330	314,960,186	383,808,872	491,179,531
3.Deposits and other accounts	702,895,280	782,284,196	881,767,082	1,139,044,606	1,486,845,346
4.Other/misc. liabilities	67,949,222	74,987,984	74,557,840	88,639,680	135,123,422
C.Total assets (C1 to C4 + C8 to C10)	1,006,217,843	1,065,311,145	1,384,873,549	1,734,321,339	2,253,196,728
1.Cash and balances with treasury banks	82,407,700	100,731,873	99,348,197	105,606,384	140,613,348
2.Balances with other banks	3,874,955	4,709,968	6,234,299	9,782,519	9,485,380
3.Lending to financial institutions	62,172,287	71,434,895	77,305,535	35,982,065	115,353,599
4.Investments	277,660,403	299,098,115	547,089,932	809,213,583	1,114,406,758
5.Gross advances	518,393,165	529,970,947	600,899,372	699,072,928	765,692,866
6.Advances-non-performing/classified	18,822,000	22,417,228	25,859,580	24,709,760	30,971,213
7.Provision against advances	16,756,713	18,734,998	23,583,425	25,192,304	33,318,015
8.Advances net of provision (C5-C7)	501,636,452	511,235,949	577,315,947	673,880,624	732,374,851
9.Fixed assets	18,272,215	29,087,028	30,976,236	39,498,979	48,424,722
10.Other/misc. assets	60,193,831	49,013,317	46,603,403	60,357,185	92,538,070
D.Profit & loss account					
1.Markup/interest earned	59,318,342	92,519,053	92,615,890	100,401,798	213,897,437
2.Markup/interest expensed	27,727,287	47,623,373	47,911,316	54,133,856	136,557,672
3.Net markup/interest income	31,591,055	44,895,680	44,704,574	46,267,942	77,339,765
4.Provisions and write-offs	588,383	3,028,585	7,589,269	2,311,856	12,468,424
5.Net markup/interest income after provisions	31,002,672	41,828,897	37,115,305	43,956,086	64,871,341
6.Non-markup/interest income	10,200,358	10,357,355	12,794,862	16,254,261	21,785,819
7.Non-markup/interest expenses	24,365,275	29,842,609	32,031,845	36,839,986	50,496,855
8.Administrative expenses	23,966,756	29,065,738	31,442,922	36,316,030	49,562,235
9.Profit/(loss) before taxation	16,837,755	22,381,841	17,878,322	23,370,361	36,160,305
10.Profit/(loss) after taxation	10,150,268	12,695,517	10,474,910	14,216,674	18,206,445
E.Other items					
1.No. of ordinary shares (000)	1,774,363	1,777,165	1,777,165	1,777,165	1,577,165
2.Cash dividend	0.25%	40.00%	40.00%	40.00%	50.00%
3.Stock dividend/bonus shares	0.10%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(142,469,511)	80,947,532	204,045,683	268,658,673	470,461,445
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	53.26%	48.53%	48.27%	46.08%	36.16%
2.Net markup/interest margin (D1-D2)/C	3.14%	4.21%	3.23%	2.67%	3.43%
3.Return on equity (ROE) (D10/A)	14.87%	16.56%	13.01%	16.05%	19.13%
4.Return on assets (ROA) (D10/C)	1.01%	1.19%	0.76%	0.82%	0.81%
5.Non-markup/interest income to total assets (D6/C)	1.01%	0.97%	0.92%	0.94%	0.97%
6.Net markup/interest income(after prov.) to total assets(D5/C)	3.08%	3.93%	2.68%	2.53%	2.88%
7.Markup/interest expense to markup/interest income (D2/D1)	46.74%	51.47%	51.73%	53.92%	63.84%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.42	1.30	1.76	1.55	1.37
9.Non-markup/interest expense to total income D7/(D1+D6)	35.05%	29.01%	30.39%	31.58%	21.43%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.35	2.81	2.46	2.23	2.27
11.Earning per share (D10/E1)	5.72	7.14	5.89	8.00	11.54
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.57%	9.90%	7.62%	6.65%	6.66%
2.Investment to total assets (C4/C)	27.59%	28.08%	39.50%	46.66%	49.46%
3.Advances net of provisions to total assets (C8/C)	49.85%	47.99%	41.69%	38.86%	32.50%
4.Deposits to total assets (B3/C)	69.86%	73.43%	63.67%	65.68%	65.99%
5.Total liabilities to total assets (B/C)	92.48%	91.74%	93.43%	94.23%	95.56%
6.Gross advances to deposits (C5/B3)	73.75%	67.75%	68.15%	61.37%	51.50%
7.Gross advances to borrowing & deposit C5/(B2+B3)	62.71%	59.88%	50.21%	45.91%	38.71%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	3.63%	4.23%	4.30%	3.53%	4.04%
2.Provisions against NPLs to gross advances (C7/C5)	3.23%	3.54%	3.92%	3.60%	4.35%
3.NPLs to shareholders equity (C6/A)	27.57%	29.24%	32.12%	27.90%	32.55%
4.NPLs write off to NPLs provisions (D4/C7)	3.51%	16.17%	32.18%	9.18%	37.42%
5.Provision against NPL to NPLs (C7/C6)	89.03%	83.57%	91.20%	101.95%	107.58%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	6.78%	7.20%	5.81%	5.11%	4.22%
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)	38.47	43.14	45.30	49.83	60.33
4.Total deposit to total equity (B3/A) (times)	10.30	10.20	10.95	12.86	15.63
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-14.04	6.38	19.48	18.90	25.84

BANKISLAMI PAKISTAN LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	12,664,168	15,069,968	16,864,664	19,046,865	23,682,114
1.Share capital	10,000,079	11,007,991	11,007,991	11,007,991	11,007,991
2.Reserves	968,799	1,186,267	1,526,894	1,703,164	2,591,091
3.Un appropriated profit	1,695,290	2,875,710	4,329,779	6,335,710	10,083,032
4.Others	1,850,647	4,626,364	3,030,509	3,464,337	2,768,287
B.Total liabilities(B1 to B4)	201,228,441	263,400,162	316,402,125	385,878,972	460,788,711
1.Bills payable	3,242,180	3,645,324	3,324,085	3,484,210	3,530,929
2.Borrowings from financial institutions	7,819,532	15,103,607	16,127,616	21,193,332	21,052,256
3.Deposits and other accounts	184,693,363	228,826,675	283,641,351	344,787,956	415,911,942
4.Other/misc. liabilities	5,473,366	15,824,556	13,309,073	16,413,474	20,293,584
C.Total assets (C1 to C4 + C8 to C10)	215,743,256	283,096,494	336,297,298	408,390,174	487,239,112
1.Cash and balances with treasury banks	14,292,752	14,640,163	22,034,025	24,552,347	39,972,702
2.Balances with other banks	832,621	1,877,508	12,308,269	3,691,953	2,045,955
3.Lending to financial institutions	18,173,504	42,911,620	41,640,012	34,945,365	23,878,183
4.Investments	38,832,093	55,194,471	95,239,635	124,838,317	179,741,488
5.Gross advances	129,734,404	144,720,437	145,455,545	196,471,892	220,434,741
6.Advances-non-performing/classified	15,403,434	15,387,724	17,528,755	17,076,678	19,872,534
7.Provision against advances	11,163,593	12,945,933	15,293,656	15,295,653	19,106,299
8.Advances net of provision (C5-C7)	118,570,811	131,774,504	130,161,889	181,176,239	201,328,442
9.Fixed assets	6,663,467	12,717,391	14,850,004	13,617,439	14,189,370
10.Other/misc. assets	18,378,008	23,980,837	20,063,464	25,568,514	26,082,972
D.Profit & loss account					
1.Markup/interest earned	12,204,238	23,650,447	25,743,683	23,235,371	46,345,194
2.Markup/interest expensed	6,170,275	12,860,056	13,254,781	12,303,231	25,942,829
3.Net markup/interest income	6,033,963	10,790,391	12,488,902	10,932,140	20,402,365
4.Provisions and write-offs	36,835	2,798,657	2,601,023	31,888	3,812,494
5.Net markup/interest income after provisions	5,997,128	7,991,734	9,887,879	10,900,252	16,589,871
6.Non-markup/interest income	1,264,012	1,633,184	1,635,435	2,119,486	3,598,856
7.Non-markup/interest expenses	6,858,572	7,793,580	8,763,867	9,622,832	11,960,615
8.Administrative expenses	6,795,997	7,721,165	8,578,042	9,549,614	11,773,169
9.Profit/(loss) before taxation	402,568	1,831,338	2,759,447	3,396,906	8,228,112
10.Profit/(loss) after taxation	212,664	1,087,338	1,703,135	2,131,350	4,439,635
E.Other items					
1.No. of ordinary shares (000)	1,000,008	1,100,799	1,100,799	1,100,799	1,100,799
2.Cash dividend	0.00%	10.00%	0.00%	0.00%	10.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	190,873	17,027,070	60,476,352	26,330,721	70,942,572
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	49.44%	45.62%	48.51%	47.05%	44.02%
2.Net markup/interest margin (D1-D2)/C	2.80%	3.81%	3.71%	2.68%	4.19%
3.Return on equity (ROE) (D10/A)	1.68%	7.22%	10.10%	11.19%	18.75%
4.Return on assets (ROA) (D10/C)	0.10%	0.38%	0.51%	0.52%	0.91%
5.Non-markup/interest income to total assets (D6/C)	0.59%	0.58%	0.49%	0.52%	0.74%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.78%	2.82%	2.94%	2.67%	3.40%
7.Markup/interest expense to markup/interest income (D2/D1)	50.56%	54.38%	51.49%	52.95%	55.98%
8.Admin. expense to profit before tax. (D8/D9) (times)	16.88	4.22	3.11	2.81	1.43
9.Non-markup/interest expense to total income D7/(D1+D6)	50.92%	30.82%	32.01%	37.95%	23.95%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	5.38	4.73	5.25	4.51	3.27
11.Earning per share (D10/E1)	0.21	0.99	1.55	1.94	4.03
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.01%	5.83%	10.21%	6.92%	8.62%
2.Investment to total assets (C4/C)	18.00%	19.50%	28.32%	30.57%	36.89%
3.Advances net of provisions to total assets (C8/C)	54.96%	46.55%	38.70%	44.36%	41.32%
4.Deposits to total assets (B3/C)	85.61%	80.83%	84.34%	84.43%	85.36%
5.Total liabilities to total assets (B/C)	93.27%	93.04%	94.08%	94.49%	94.57%
6.Gross advances to deposits (C5/B3)	70.24%	63.24%	51.28%	56.98%	53.00%
7.Gross advances to borrowing & deposit C5/(B2+B3)	67.39%	59.33%	48.52%	53.68%	50.45%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	11.87%	10.63%	12.05%	8.69%	9.02%
2.Provisions against NPLs to gross advances (C7/C5)	8.60%	8.95%	10.51%	7.79%	8.67%
3.NPLs to shareholders equity (C6/A)	121.63%	102.11%	103.94%	89.66%	83.91%
4.NPLs write off to NPLs provisions (D4/C7)	0.33%	21.62%	17.01%	0.21%	19.95%
5.Provision against NPL to NPLs (C7/C6)	72.47%	84.13%	87.25%	89.57%	96.14%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	5.87%	5.32%	5.01%	4.66%	4.86%
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)	12.66	13.69	15.32	17.30	21.51
4.Total deposit to total equity (B3/A) (times)	14.58	15.18	16.82	18.10	17.56
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	0.90	15.66	35.51	12.35	15.98

DUBAI ISLAMIC BANK PAKISTAN LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	17,570,841	20,897,410	23,798,353	26,883,685	30,780,872
1.Share capital	11,652,288	11,652,288	11,652,288	11,652,288	11,652,288
2.Reserves	1,226,954	1,896,073	2,474,851	3,092,713	3,875,828
3.Un appropriated profit	4,691,599	7,349,049	9,671,214	12,138,684	15,252,756
4.Others	(820,667)	1,265,224	825,345	683,374	(674,055)
B.Total liabilities(B1 to B4)	215,072,579	242,475,984	278,638,465	323,907,100	415,283,645
1.Bills payable	2,811,457	2,972,307	4,246,241	7,449,011	7,207,894
2.Borrowings from financial institutions	12,670,525	9,813,903	17,350,949	33,545,307	35,875,060
3.Deposits and other accounts	182,186,634	209,952,073	237,553,365	261,573,620	345,811,211
4.Other/misc. liabilities	17,403,963	19,737,701	19,487,910	21,339,162	26,389,480
C.Total assets (C1 to C4 + C8 to C10)	231,822,753	264,638,618	303,262,163	351,474,159	445,390,462
1.Cash and balances with treasury banks	17,752,920	19,417,428	19,096,891	25,761,239	45,632,108
2.Balances with other banks	1,241,840	1,246,953	3,279,935	1,363,873	1,146,321
3.Lending to financial institutions	4,000,000	5,590,405	2,397,516	1,031,302	23,500,000
4.Investments	45,850,970	49,157,269	66,579,570	84,861,748	103,361,135
5.Gross advances	155,463,023	180,793,500	204,411,874	232,313,157	259,282,937
6.Advances-non-performing/classified	2,938,496	4,540,164	5,687,435	6,537,457	9,815,466
7.Provision against advances	2,156,643	2,871,663	4,995,469	6,948,264	11,514,984
8.Advances net of provision (C5-C7)	153,306,380	177,921,837	199,416,405	225,364,893	247,767,953
9.Fixed assets	1,381,172	4,288,414	3,685,492	4,281,548	5,336,223
10.Other/misc. assets	8,289,471	7,016,312	8,806,354	8,809,556	18,646,722
D.Profit & loss account					
1.Markup/interest earned	14,901,469	26,138,948	25,981,040	22,754,753	45,885,614
2.Markup/interest expensed	6,778,333	15,615,070	14,085,771	10,858,227	26,435,715
3.Net markup/interest income	8,123,136	10,523,878	11,895,269	11,896,526	19,449,899
4.Provisions and write-offs	221,788	721,628	2,135,241	2,097,707	4,629,854
5.Net markup/interest income after provisions	7,901,348	9,802,250	9,760,028	9,798,819	14,820,045
6.Non-markup/interest income	2,248,363	2,759,657	2,495,305	3,656,918	3,499,708
7.Non-markup/interest expenses	6,029,724	6,873,833	7,468,075	8,400,810	10,357,636
8.Administrative expenses	5,942,917	6,658,707	7,369,672	8,285,564	10,132,049
9.Profit/(loss) before taxation	4,119,987	5,688,074	4,787,258	5,054,927	7,962,117
10.Profit/(loss) after taxation	2,509,265	3,345,597	2,893,891	3,089,310	3,915,574
E.Other items					
1.No. of ordinary shares (000)	1,165,229	1,165,229	1,165,229	1,165,229	1,165,229
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	9,948,637	2,664,926	21,063,828	24,452,912	42,202,506
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	54.51%	40.26%	45.78%	52.28%	42.39%
2.Net markup/interest margin (D1-D2)/C	3.50%	3.98%	3.92%	3.38%	4.37%
3.Return on equity (ROE) (D10/A)	14.28%	16.01%	12.16%	11.49%	12.72%
4.Return on assets (ROA) (D10/C)	1.08%	1.26%	0.95%	0.88%	0.88%
5.Non-markup/interest income to total assets (D6/C)	0.97%	1.04%	0.82%	1.04%	0.79%
6.Net markup/interest income(after prov.) to total assets(D5/C)	3.41%	3.70%	3.22%	2.79%	3.33%
7.Markup/interest expense to markup/interest income (D2/D1)	45.49%	59.74%	54.22%	47.72%	57.61%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.44	1.17	1.54	1.64	1.27
9.Non-markup/interest expense to total income D7/(D1+D6)	35.16%	23.79%	26.23%	31.81%	20.97%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.64	2.41	2.95	2.27	2.90
11.Earning per share (D10/E1)	2.15	2.87	2.48	2.65	3.36
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.19%	7.81%	7.38%	7.72%	10.50%
2.Investment to total assets (C4/C)	19.78%	18.58%	21.95%	24.14%	23.21%
3.Advances net of provisions to total assets (C8/C)	66.13%	67.23%	65.76%	64.12%	55.63%
4.Deposits to total assets (B3/C)	78.59%	79.34%	78.33%	74.42%	77.64%
5.Total liabilities to total assets (B/C)	92.77%	91.63%	91.88%	92.16%	93.24%
6.Gross advances to deposits (C5/B3)	85.33%	86.11%	86.05%	88.81%	74.98%
7.Gross advances to borrowing & deposit C5/(B2+B3)	79.78%	82.27%	80.19%	78.72%	67.93%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	1.89%	2.51%	2.78%	2.81%	3.79%
2.Provisions against NPLs to gross advances (C7/C5)	1.39%	1.59%	2.44%	2.99%	4.44%
3.NPLs to shareholders equity (C6/A)	16.72%	21.73%	23.90%	24.32%	31.89%
4.NPLs write off to NPLs provisions (D4/C7)	10.28%	25.13%	42.74%	30.19%	40.21%
5.Provision against NPL to NPLs (C7/C6)	73.39%	63.25%	87.83%	106.28%	117.31%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	7.58%	7.90%	7.85%	7.65%	6.91%
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)	15.08	17.93	20.42	23.07	26.42
4.Total deposit to total equity (B3/A) (times)	10.37	10.05	9.98	9.73	11.23
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	3.96	0.80	7.28	7.92	10.78

FAYSAL BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	38,404,848	44,515,793	51,079,959	58,761,739	59,434,597
1.Share capital	15,176,965	15,176,965	15,176,965	15,176,965	15,176,965
2.Reserves	8,778,908	9,830,958	11,032,647	12,613,183	11,675,968
3.Un appropriated profit	14,448,975	19,507,870	24,870,347	30,971,591	32,581,664
4.Others	5,093,667	10,748,080	9,027,473	7,061,583	10,648,814
B.Total liabilities(B1 to B4)	556,415,668	574,588,784	649,850,522	803,788,884	1,004,269,452
1.Bills payable	23,543,525	8,356,460	13,543,270	14,122,901	21,309,950
2.Borrowings from financial institutions	98,351,921	72,746,795	58,446,516	111,189,829	150,134,396
3.Deposits and other accounts	409,383,802	457,789,109	540,635,833	644,089,308	781,570,730
4.Other/misc. liabilities	25,136,420	35,696,420	37,224,903	34,386,846	51,254,376
C.Total assets (C1 to C4 + C8 to C10)	599,914,183	629,852,657	709,957,954	869,612,206	1,074,352,863
1.Cash and balances with treasury banks	43,173,993	60,368,417	59,881,289	58,516,627	56,130,549
2.Balances with other banks	1,847,595	2,835,570	2,878,547	3,517,282	2,785,035
3.Lending to financial institutions	2,997,486	0	2,985,000	0	9,815,098
4.Investments	214,185,591	204,068,952	276,929,792	357,471,437	469,451,195
5.Gross advances	320,258,309	333,810,677	339,745,286	416,785,477	473,589,634
6.Advances-non-performing/classified	26,687,638	30,409,283	26,225,425	23,406,896	21,698,383
7.Provision against advances	23,813,448	24,237,675	21,565,408	20,490,115	19,329,026
8.Advances net of provision (C5-C7)	296,444,861	309,573,002	318,179,878	396,295,362	454,260,608
9.Fixed assets	12,943,738	24,183,424	24,038,885	26,337,967	35,034,233
10.Other/misc. assets	28,320,919	28,823,292	25,064,563	27,473,531	46,876,145
D.Profit & loss account					
1.Markup/interest earned	35,199,965	58,398,138	55,922,010	53,868,721	104,521,004
2.Markup/interest expensed	18,924,859	37,278,033	31,387,944	28,034,684	64,533,168
3.Net markup/interest income	16,275,106	21,120,105	24,534,066	25,834,037	39,987,836
4.Provisions and write-offs	(421,940)	765,998	2,254,301	47,632	(940,031)
5.Net markup/interest income after provisions	16,697,046	20,354,107	22,279,765	25,786,405	40,927,867
6.Non-markup/interest income	6,259,953	7,170,465	8,231,043	8,509,193	8,959,381
7.Non-markup/interest expenses	14,755,290	17,332,882	19,740,451	20,886,761	27,493,948
8.Administrative expenses	14,492,257	17,067,653	19,401,299	20,606,184	26,995,314
9.Profit/(loss) before taxation	8,201,709	10,191,690	10,770,357	13,408,837	22,393,300
10.Profit/(loss) after taxation	4,837,183	6,040,632	6,510,505	8,153,180	11,233,168
E.Other items					
1.No. of ordinary shares (000)	1,517,697	1,517,697	1,517,697	1,517,697	1,517,697
2.Cash dividend	0.00%	0.00%	0.00%	15.00%	70.00%
3.Stock dividend/bonus shares	0.15%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	43,544,740	6,567,693	101,539,479	81,090,006	141,352,231
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	46.24%	36.17%	43.87%	47.96%	38.26%
2.Net markup/interest margin (D1-D2)/C	2.71%	3.35%	3.46%	2.97%	3.72%
3.Return on equity (ROE) (D10/A)	12.60%	13.57%	12.75%	13.87%	18.90%
4.Return on assets (ROA) (D10/C)	0.81%	0.96%	0.92%	0.94%	1.05%
5.Non-markup/interest income to total assets (D6/C)	1.04%	1.14%	1.16%	0.98%	0.83%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.78%	3.23%	3.14%	2.97%	3.81%
7.Markup/interest expense to markup/interest income (D2/D1)	53.76%	63.83%	56.13%	52.04%	61.74%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.77	1.67	1.80	1.54	1.21
9.Non-markup/interest expense to total income D7/(D1+D6)	35.59%	26.43%	30.77%	33.48%	24.23%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.32	2.38	2.36	2.42	3.01
11.Earning per share (D10/E1)	3.19	3.98	4.29	5.37	7.40
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.50%	10.03%	8.84%	7.13%	5.48%
2.Investment to total assets (C4/C)	35.70%	32.40%	39.01%	41.11%	43.70%
3.Advances net of provisions to total assets (C8/C)	49.41%	49.15%	44.82%	45.57%	42.28%
4.Deposits to total assets (B3/C)	68.24%	72.68%	76.15%	74.07%	72.75%
5.Total liabilities to total assets (B/C)	92.75%	91.23%	91.53%	92.43%	93.48%
6.Gross advances to deposits (C5/B3)	78.23%	72.92%	62.84%	64.71%	60.59%
7.Gross advances to borrowing & deposit C5/(B2+B3)	63.08%	62.92%	56.71%	55.18%	50.83%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	8.33%	9.11%	7.72%	5.62%	4.58%
2.Provisions against NPLs to gross advances (C7/C5)	7.44%	7.26%	6.35%	4.92%	4.08%
3.NPLs to shareholders equity (C6/A)	69.49%	68.31%	51.34%	39.83%	36.51%
4.NPLs write off to NPLs provisions (D4/C7)	-1.77%	3.16%	10.45%	0.23%	-4.86%
5.Provision against NPL to NPLs (C7/C6)	89.23%	79.70%	82.23%	87.54%	89.08%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	6.40%	7.07%	7.19%	6.76%	5.53%
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)	25.30	29.33	33.66	38.72	39.16
4.Total deposit to total equity (B3/A) (times)	10.66	10.28	10.58	10.96	13.15
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	9.00	1.09	15.60	9.95	12.58

HABIB BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	164,486,591	176,611,091	206,971,909	232,739,665	251,790,742
1.Share capital	14,668,525	14,668,525	14,668,525	14,668,525	14,668,525
2.Reserves	57,935,252	57,274,159	63,040,638	69,678,669	71,735,697
3.Un appropriated profit	91,882,814	104,668,407	129,262,746	148,392,471	165,386,520
4.Others	14,562,465	24,810,855	35,752,856	25,189,245	1,984,774
B.Total liabilities(B1 to B4)	2,700,445,803	2,852,311,807	3,400,986,955	3,816,659,296	4,101,321,401
1.Bills payable	42,325,254	29,534,303	46,122,344	43,853,860	51,676,520
2.Borrowings from financial institutions	518,896,397	382,071,512	540,095,253	432,261,654	579,004,938
3.Deposits and other accounts	2,020,007,979	2,301,899,086	2,669,490,716	3,184,260,887	3,234,176,418
4.Other/misc. liabilities	119,216,173	138,806,906	145,278,642	156,282,895	236,463,525
C.Total assets (C1 to C4 + C8 to C10)	2,879,494,859	3,053,733,753	3,643,711,720	4,074,588,206	4,355,096,917
1.Cash and balances with treasury banks	266,610,256	337,241,623	347,988,749	409,528,880	257,368,084
2.Balances with other banks	26,095,330	32,139,733	38,422,719	32,176,188	31,319,141
3.Lending to financial institutions	51,277,336	45,303,199	30,154,193	93,742,432	254,593,287
4.Investments	1,341,030,709	1,351,961,513	1,912,237,993	1,905,188,657	1,882,075,268
5.Gross advances	1,082,130,756	1,142,770,428	1,193,887,162	1,463,205,355	1,709,421,315
6.Advances-non-performing/classified	71,564,479	72,408,326	75,450,605	74,169,657	84,774,980
7.Provision against advances	66,276,830	69,751,759	76,566,202	78,655,849	86,813,868
8.Advances net of provision (C5-C7)	1,015,853,926	1,073,018,669	1,117,320,960	1,384,549,476	1,622,607,447
9.Fixed assets	65,235,710	75,541,769	84,350,518	94,158,252	109,326,287
10.Other/misc. assets	113,391,592	138,527,247	113,236,588	155,244,321	197,807,403
D.Profit & loss account					
1.Markup/interest earned	157,168,449	246,424,529	257,776,834	245,252,121	408,973,236
2.Markup/interest expensed	81,152,453	151,798,914	135,725,021	124,304,851	256,836,274
3.Net markup/interest income	76,015,996	94,625,615	122,051,813	120,947,270	152,136,962
4.Provisions and write-offs	4,639,834	2,529,752	10,223,853	6,352,849	6,455,867
5.Net markup/interest income after provisions	71,376,162	92,095,863	111,827,960	114,594,421	145,681,095
6.Non-markup/interest income	16,444,513	18,759,275	25,742,954	30,724,433	38,256,398
7.Non-markup/interest expenses	67,971,554	83,756,425	84,576,430	86,344,391	112,382,903
8.Administrative expenses	70,327,028	82,709,202	83,151,607	84,607,713	110,475,260
9.Profit/(loss) before taxation	19,849,121	27,098,713	52,994,484	58,974,463	71,554,590
10.Profit/(loss) after taxation	11,789,157	15,064,189	31,523,682	34,271,494	30,867,003
E.Other items					
1.No. of ordinary shares (000)	1,466,853	1,466,852	1,466,852	1,466,852	1,466,852
2.Cash dividend	0.43%	50.00%	42.50%	75.00%	67.50%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	122,049,832	(189,970,357)	718,115,710	28,540,318	47,161,729
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	48.37%	38.40%	47.35%	49.32%	37.20%
2.Net markup/interest margin (D1-D2)/C	2.64%	3.10%	3.35%	2.97%	3.49%
3.Return on equity (ROE) (D10/A)	7.17%	8.53%	15.23%	14.73%	12.26%
4.Return on assets (ROA) (D10/C)	0.41%	0.49%	0.87%	0.84%	0.71%
5.Non-markup/interest income to total assets (D6/C)	0.57%	0.61%	0.71%	0.75%	0.88%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.48%	3.02%	3.07%	2.81%	3.35%
7.Markup/interest expense to markup/interest income (D2/D1)	51.63%	61.60%	52.65%	50.68%	62.80%
8.Admin. expense to profit before tax. (D8/D9) (times)	3.54	3.05	1.57	1.43	1.54
9.Non-markup/interest expense to total income D7/(D1+D6)	39.15%	31.58%	29.83%	31.29%	25.13%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	4.28	4.41	3.23	2.75	2.89
11.Earning per share (D10/E1)	8.04	10.27	21.49	23.36	21.04
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	10.17%	12.10%	10.60%	10.84%	6.63%
2.Investment to total assets (C4/C)	46.57%	44.27%	52.48%	46.76%	43.22%
3.Advances net of provisions to total assets (C8/C)	35.28%	35.14%	30.66%	33.98%	37.26%
4.Deposits to total assets (B3/C)	70.15%	75.38%	73.26%	78.15%	74.26%
5.Total liabilities to total assets (B/C)	93.78%	93.40%	93.34%	93.67%	94.17%
6.Gross advances to deposits (C5/B3)	53.57%	49.64%	44.72%	45.95%	52.85%
7.Gross advances to borrowing & deposit C5/(B2+B3)	42.62%	42.58%	37.20%	40.46%	44.83%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	6.61%	6.34%	6.32%	5.07%	4.96%
2.Provisions against NPLs to gross advances (C7/C5)	6.12%	6.10%	6.41%	5.38%	5.08%
3.NPLs to shareholders equity (C6/A)	43.51%	41.00%	36.45%	31.87%	33.67%
4.NPLs write off to NPLs provisions (D4/C7)	7.00%	3.63%	13.35%	8.08%	7.44%
5.Provision against NPL to NPLs (C7/C6)	92.61%	96.33%	101.48%	106.05%	102.41%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	5.71%	5.78%	5.68%	5.71%	5.78%
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)	112.14	120.40	141.10	158.67	171.65
4.Total deposit to total equity (B3/A) (times)	12.28	13.03	12.90	13.68	12.84
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	10.35	-12.61	22.78	0.83	1.53

HABIB METROPOLITAN BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	42,575,612	47,122,590	54,483,404	63,356,488	72,477,555
1.Share capital	10,478,315	10,478,315	10,478,315	10,478,315	10,478,315
2.Reserves	16,267,793	17,584,517	19,986,241	22,679,604	25,534,917
3.Un appropriated profit	15,829,504	19,059,758	24,018,848	30,198,569	36,464,323
4.Others	(5,573,656)	(2,885,060)	3,164,807	(381,836)	2,029,769
B.Total liabilities(B1 to B4)	636,393,825	815,533,070	959,923,972	1,161,441,788	1,322,936,596
1.Bills payable	12,173,407	11,739,383	15,421,002	17,944,644	19,538,428
2.Borrowings from financial institutions	51,347,381	144,462,232	201,722,849	316,166,512	343,967,768
3.Deposits and other accounts	543,577,510	611,869,248	680,955,712	772,286,057	880,696,783
4.Other/misc. liabilities	29,295,527	47,462,207	61,824,409	55,044,575	78,733,617
C.Total assets (C1 to C4 + C8 to C10)	673,395,781	859,770,600	1,017,572,183	1,224,416,440	1,397,443,920
1.Cash and balances with treasury banks	48,177,009	70,713,603	54,694,603	83,385,865	54,747,065
2.Balances with other banks	1,115,557	2,061,606	1,990,862	2,995,850	22,452,296
3.Lending to financial institutions	11,984,795	22,197,303	1,000,000	3,941,284	76,331,607
4.Investments	346,665,904	448,909,727	584,531,633	667,995,813	723,578,560
5.Gross advances	243,250,307	280,864,425	331,482,580	419,378,570	455,372,169
6.Advances-non-performing/classified	17,679,907	17,533,138	19,302,056	16,887,704	21,649,756
7.Provision against advances	16,560,690	16,915,952	19,315,775	20,996,648	21,869,255
8.Advances net of provision (C5-C7)	226,689,617	263,948,473	312,166,805	398,381,922	433,502,914
9.Fixed assets	4,021,021	8,306,783	9,033,002	12,014,494	21,663,890
10.Other/misc. assets	34,741,878	43,633,105	54,155,278	55,701,212	65,167,588
D.Profit & loss account					
1.Markup/interest earned	42,520,197	72,206,339	76,123,412	73,395,933	133,165,182
2.Markup/interest expensed	26,297,463	54,815,387	47,360,682	43,899,120	92,554,492
3.Net markup/interest income	16,222,734	17,390,952	28,762,730	29,496,813	40,610,690
4.Provisions and write-offs	382,429	406,169	3,501,713	2,009,284	3,531,453
5.Net markup/interest income after provisions	15,840,305	16,984,783	25,261,017	27,487,529	37,079,237
6.Non-markup/interest income	6,074,015	7,347,091	9,650,276	11,140,127	13,215,218
7.Non-markup/interest expenses	11,839,942	13,094,003	14,874,508	17,086,953	22,677,196
8.Administrative expenses	11,616,837	12,754,190	14,321,741	16,916,035	22,021,134
9.Profit/(loss) before taxation	10,074,378	11,237,871	20,036,785	21,540,703	27,617,259
10.Profit/(loss) after taxation	6,160,584	6,583,481	12,008,196	13,458,573	14,260,723
E.Other items					
1.No. of ordinary shares (000)	1,047,832	1,047,831	1,047,831	1,047,831	1,047,831
2.Cash dividend	0.00%	25.00%	45.00%	50.00%	52.50%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(31,608,724)	125,003,870	117,168,103	132,992,232	59,387,136
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	38.15%	24.09%	37.78%	40.19%	30.50%
2.Net markup/interest margin (D1-D2)/C	2.41%	2.02%	2.83%	2.41%	2.91%
3.Return on equity (ROE) (D10/A)	14.47%	13.97%	22.04%	21.24%	19.68%
4.Return on assets (ROA) (D10/C)	0.91%	0.77%	1.18%	1.10%	1.02%
5.Non-markup/interest income to total assets (D6/C)	0.90%	0.85%	0.95%	0.91%	0.95%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.35%	1.98%	2.48%	2.24%	2.65%
7.Markup/interest expense to markup/interest income (D2/D1)	61.85%	75.91%	62.22%	59.81%	69.50%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.15	1.13	0.71	0.79	0.80
9.Non-markup/interest expense to total income D7/(D1+D6)	24.36%	16.46%	17.34%	20.21%	15.49%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.91	1.74	1.48	1.52	1.67
11.Earning per share (D10/E1)	5.88	6.28	11.46	12.84	13.61
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.32%	8.46%	5.57%	7.05%	5.52%
2.Investment to total assets (C4/C)	51.48%	52.21%	57.44%	54.56%	51.78%
3.Advances net of provisions to total assets (C8/C)	33.66%	30.70%	30.68%	32.54%	31.02%
4.Deposits to total assets (B3/C)	80.72%	71.17%	66.92%	63.07%	63.02%
5.Total liabilities to total assets (B/C)	94.51%	94.85%	94.33%	94.86%	94.67%
6.Gross advances to deposits (C5/B3)	44.75%	45.90%	48.68%	54.30%	51.71%
7.Gross advances to borrowing & deposit C5/(B2+B3)	40.89%	37.14%	37.55%	38.53%	37.18%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	7.27%	6.24%	5.82%	4.03%	4.75%
2.Provisions against NPLs to gross advances (C7/C5)	6.81%	6.02%	5.83%	5.01%	4.80%
3.NPLs to shareholders equity (C6/A)	41.53%	37.21%	35.43%	26.66%	29.87%
4.NPLs write off to NPLs provisions (D4/C7)	2.31%	2.40%	18.13%	9.57%	16.15%
5.Provision against NPL to NPLs (C7/C6)	93.67%	96.48%	100.07%	124.33%	101.01%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	6.32%	5.48%	5.35%	5.17%	5.19%
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)	40.63	44.97	52.00	60.46	69.17
4.Total deposit to total equity (B3/A) (times)	12.77	12.98	12.50	12.19	12.15
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-5.13	18.99	9.76	9.88	4.16

JS BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	16,652,615	16,696,555	18,258,085	19,556,925	13,701,464
1.Share capital	10,119,242	10,119,242	10,119,242	10,119,242	10,119,242
2.Reserves	1,712,171	1,749,673	1,991,170	2,331,070	2,787,201
3.Un appropriated profit	4,821,202	4,827,640	6,147,673	7,106,613	795,021
4.Others	(1,035,589)	636,700	2,334,123	2,467,158	7,845,155
B.Total liabilities(B1 to B4)	441,137,050	453,093,710	511,576,194	562,264,771	595,168,874
1.Bills payable	3,519,924	3,804,491	4,981,983	7,038,886	5,402,945
2.Borrowings from financial institutions	96,558,663	54,468,283	48,303,412	70,474,310	97,808,216
3.Deposits and other accounts	321,413,263	369,789,964	433,062,593	460,705,014	464,131,920
4.Other/misc. liabilities	19,645,200	25,030,972	25,228,206	24,046,561	27,825,793
C.Total assets (C1 to C4 + C8 to C10)	456,754,076	470,426,965	532,168,402	584,288,854	616,715,493
1.Cash and balances with treasury banks	32,110,840	25,589,349	30,421,231	34,266,856	24,764,967
2.Balances with other banks	968,575	462,836	1,105,969	1,185,786	1,800,436
3.Lending to financial institutions	1,937,347	30,320,540	23,239,672	31,939,044	11,351,162
4.Investments	148,689,974	142,568,470	201,698,473	231,266,277	303,464,863
5.Gross advances	255,147,213	246,453,136	254,402,329	260,866,747	238,524,670
6.Advances-non-performing/classified	8,309,467	10,353,164	11,733,555	13,926,269	16,311,887
7.Provision against advances	3,156,295	3,508,627	4,203,163	6,682,809	7,422,854
8.Advances net of provision (C5-C7)	251,990,918	242,944,509	250,199,166	254,183,938	231,101,816
9.Fixed assets	6,245,328	9,692,701	7,599,538	10,167,038	10,004,318
10.Other/misc. assets	14,811,094	18,848,560	17,904,353	21,279,915	34,227,931
D.Profit & loss account					
1.Markup/interest earned	29,997,028	41,594,699	43,098,990	39,125,436	72,047,205
2.Markup/interest expensed	21,187,732	34,566,342	33,321,699	27,230,687	57,191,203
3.Net markup/interest income	8,809,296	7,028,357	9,777,291	11,894,749	14,856,002
4.Provisions and write-offs	238,788	(91,930)	1,279,608	1,995,125	1,098,788
5.Net markup/interest income after provisions	8,570,508	7,120,287	8,497,683	9,899,624	13,757,214
6.Non-markup/interest income	2,140,838	3,943,204	6,676,357	5,076,675	5,300,032
7.Non-markup/interest expenses	9,806,589	10,930,416	13,151,099	12,767,374	16,926,006
8.Administrative expenses	9,956,060	10,791,708	13,019,000	12,722,702	16,748,968
9.Profit/(loss) before taxation	904,757	133,075	2,022,941	2,208,925	2,131,240
10.Profit/(loss) after taxation	562,338	24,653	1,150,060	1,304,392	964,778
E.Other items					
1.No. of ordinary shares (000)	1,011,924	1,011,924	1,011,924	1,011,924	1,011,924
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	(37,763,483)	(28,904,883)	95,087,932	60,671,085	69,948,143
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	29.37%	16.90%	22.69%	30.40%	20.62%
2.Net markup/interest margin (D1-D2)/C	1.93%	1.49%	1.84%	2.04%	2.41%
3.Return on equity (ROE) (D10/A)	3.38%	0.15%	6.30%	6.67%	7.04%
4.Return on assets (ROA) (D10/C)	0.12%	0.01%	0.22%	0.22%	0.16%
5.Non-markup/interest income to total assets (D6/C)	0.47%	0.84%	1.25%	0.87%	0.86%
6.Net markup/interest income(after prov.) to total assets(D5/C)	1.88%	1.51%	1.60%	1.69%	2.23%
7.Markup/interest expense to markup/interest income (D2/D1)	70.63%	83.10%	77.31%	69.60%	79.38%
8.Admin. expense to profit before tax. (D8/D9) (times)	11.00	81.09	6.44	5.76	7.86
9.Non-markup/interest expense to total income D7/(D1+D6)	30.51%	24.00%	26.42%	28.88%	21.88%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	4.65	2.74	1.95	2.51	3.16
11.Earning per share (D10/E1)	0.56	0.02	1.14	1.29	0.95
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.24%	5.54%	5.92%	6.07%	4.31%
2.Investment to total assets (C4/C)	32.55%	30.31%	37.90%	39.58%	49.21%
3.Advances net of provisions to total assets (C8/C)	55.17%	51.64%	47.02%	43.50%	37.47%
4.Deposits to total assets (B3/C)	70.37%	78.61%	81.38%	78.85%	75.26%
5.Total liabilities to total assets (B/C)	96.58%	96.32%	96.13%	96.23%	96.51%
6.Gross advances to deposits (C5/B3)	79.38%	66.65%	58.74%	56.62%	51.39%
7.Gross advances to borrowing & deposit C5/(B2+B3)	61.04%	58.09%	52.85%	49.11%	42.45%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	3.26%	4.20%	4.61%	5.34%	6.84%
2.Provisions against NPLs to gross advances (C7/C5)	1.24%	1.42%	1.65%	2.56%	3.11%
3.NPLs to shareholders equity (C6/A)	49.90%	62.01%	64.26%	71.21%	119.05%
4.NPLs write off to NPLs provisions (D4/C7)	7.57%	-2.62%	30.44%	29.85%	14.80%
5.Provision against NPL to NPLs (C7/C6)	37.98%	33.89%	35.82%	47.99%	45.51%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	3.65%	3.55%	3.43%	3.35%	2.22%
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)	16.46	16.50	18.04	19.33	13.54
4.Total deposit to total equity (B3/A) (times)	19.30	22.15	23.72	23.56	33.87
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-67.15	-1,172.47	82.68	46.51	72.50

MCB BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	139,530,625	145,219,342	162,381,537	160,135,891	170,853,999
1.Share capital	11,850,600	11,850,600	11,850,600	11,850,600	11,850,600
2.Reserves	74,147,981	77,591,253	80,696,335	84,602,024	88,578,024
3.Un appropriated profit	53,532,044	55,777,489	69,834,602	63,683,267	70,425,375
4.Others	9,747,104	23,695,441	27,720,418	14,271,517	18,640,651
B.Total liabilities(B1 to B4)	1,348,852,332	1,346,237,232	1,567,360,515	1,796,061,040	1,895,860,514
1.Bills payable	15,699,280	11,821,698	23,980,692	24,589,644	39,136,884
2.Borrowings from financial institutions	216,018,886	89,505,892	164,001,533	269,525,556	340,237,265
3.Deposits and other accounts	1,049,037,615	1,144,763,259	1,289,502,304	1,411,851,527	1,378,717,068
4.Other/misc. liabilities	68,096,551	100,146,383	89,875,986	90,094,313	137,769,297
C.Total assets (C1 to C4 + C8 to C10)	1,498,130,061	1,515,152,015	1,757,462,470	1,970,468,448	2,085,355,164
1.Cash and balances with treasury banks	103,174,597	132,704,797	122,180,839	164,613,179	96,368,918
2.Balances with other banks	11,878,975	12,542,239	24,030,328	18,830,310	24,872,110
3.Lending to financial institutions	35,106,241	1,090,058	17,139,453	42,467,110	50,415,768
4.Investments	749,368,738	748,764,502	1,015,869,448	1,035,585,496	978,731,140
5.Gross advances	546,791,549	540,037,216	513,550,202	635,573,871	797,571,929
6.Advances-non-performing/classified	48,955,548	49,424,259	51,189,047	50,490,805	51,260,183
7.Provision against advances	43,210,226	43,358,342	50,608,415	45,862,780	44,172,353
8.Advances net of provision (C5-C7)	503,581,323	496,678,874	462,941,787	589,711,091	753,399,576
9.Fixed assets	41,069,761	58,271,245	58,027,904	57,327,871	79,918,324
10.Other/misc. assets	53,950,426	65,100,300	57,272,711	61,933,391	101,649,328
D.Profit & loss account					
1.Markup/interest earned	83,318,994	138,291,896	136,075,705	123,334,306	200,763,193
2.Markup/interest expensed	37,304,844	78,675,682	64,741,214	59,347,404	113,607,359
3.Net markup/interest income	46,014,150	59,616,214	71,334,491	63,986,902	87,155,834
4.Provisions and write-offs	(1,753,256)	2,483,534	7,313,166	(4,822,728)	(2,782,463)
5.Net markup/interest income after provisions	47,767,406	57,132,680	64,021,325	68,809,630	89,938,297
6.Non-markup/interest income	17,198,126	16,678,953	18,135,787	20,073,736	24,613,302
7.Non-markup/interest expenses	32,901,914	33,709,321	33,908,157	36,894,056	43,186,434
8.Administrative expenses	32,090,793	32,670,918	32,645,782	35,380,554	41,494,758
9.Profit/(loss) before taxation	32,063,618	40,102,312	48,248,955	51,989,310	71,365,165
10.Profit/(loss) after taxation	21,359,578	23,976,839	29,037,301	30,811,047	32,740,935
E.Other items					
1.No. of ordinary shares (000)	1,185,060	1,185,060	1,185,060	1,185,060	1,185,060
2.Cash dividend	1.60%	1.70%	2.00%	190.00%	200.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	143,220,700	48,192,341	285,808,110	110,719,196	(68,036,386)
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	55.23%	43.11%	52.42%	51.88%	43.41%
2.Net markup/interest margin (D1-D2)/C	3.07%	3.93%	4.06%	3.25%	4.18%
3.Return on equity (ROE) (D10/A)	15.31%	16.51%	17.88%	19.24%	19.16%
4.Return on assets (ROA) (D10/C)	1.43%	1.58%	1.65%	1.56%	1.57%
5.Non-markup/interest income to total assets (D6/C)	1.15%	1.10%	1.03%	1.02%	1.18%
6.Net markup/interest income(after prov.) to total assets(D5/C)	3.19%	3.77%	3.64%	3.49%	4.31%
7.Markup/interest expense to markup/interest income (D2/D1)	44.77%	56.89%	47.58%	48.12%	56.59%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.00	0.81	0.68	0.68	0.58
9.Non-markup/interest expense to total income D7/(D1+D6)	32.73%	21.75%	21.99%	25.73%	19.16%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.87	1.96	1.80	1.76	1.69
11.Earning per share (D10/E1)	18.02	20.23	24.50	26.00	27.63
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.68%	9.59%	8.32%	9.31%	5.81%
2.Investment to total assets (C4/C)	50.02%	49.42%	57.80%	52.56%	46.93%
3.Advances net of provisions to total assets (C8/C)	33.61%	32.78%	26.34%	29.93%	36.13%
4.Deposits to total assets (B3/C)	70.02%	75.55%	73.37%	71.65%	66.11%
5.Total liabilities to total assets (B/C)	90.04%	88.85%	89.18%	91.15%	90.91%
6.Gross advances to deposits (C5/B3)	52.12%	47.17%	39.83%	45.02%	57.85%
7.Gross advances to borrowing & deposit C5/(B2+B3)	43.22%	43.75%	35.33%	37.80%	46.40%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	8.95%	9.15%	9.97%	7.94%	6.43%
2.Provisions against NPLs to gross advances (C7/C5)	7.90%	8.03%	9.85%	7.22%	5.54%
3.NPLs to shareholders equity (C6/A)	35.09%	34.03%	31.52%	31.53%	30.00%
4.NPLs write off to NPLs provisions (D4/C7)	-4.06%	5.73%	14.45%	-10.52%	-6.30%
5.Provision against NPL to NPLs (C7/C6)	88.26%	87.73%	98.87%	90.83%	86.17%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	9.31%	9.58%	9.24%	8.13%	8.19%
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)	117.74	122.54	137.02	135.13	144.17
4.Total deposit to total equity (B3/A) (times)	7.52	7.88	7.94	8.82	8.07
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	6.71	2.01	9.84	3.59	-2.08

MCB ISLAMIC BANK LTD

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	9,937,242	10,044,475	10,254,456	10,356,191	10,356,191
1.Share capital	11,200,000	11,550,000	11,550,000	11,550,000	11,550,000
2.Reserves	26,444	26,444	68,107	88,193	88,193
3.Un appropriated profit	(1,289,202)	(1,531,969)	(1,363,651)	(1,282,002)	(1,282,002)
4.Others	132,272	422,326	473,316	248,364	248,364
B.Total liabilities(B1 to B4)	84,824,921	94,555,544	130,443,114	150,662,838	150,662,838
1.Bills payable	1,303,992	973,627	2,470,821	1,896,801	1,896,801
2.Borrowings from financial institutions	7,800,628	4,127,526	20,596,773	16,472,906	16,472,906
3.Deposits and other accounts	73,307,185	81,853,511	99,253,161	122,747,778	122,747,778
4.Other/misc. liabilities	2,413,116	7,600,880	8,122,359	9,545,353	9,545,353
C.Total assets (C1 to C4 + C8 to C10)	94,894,435	105,022,345	141,170,886	161,267,393	161,267,393
1.Cash and balances with treasury banks	6,990,369	10,252,547	9,872,197	11,309,285	11,309,285
2.Balances with other banks	1,422,701	8,822,985	4,996,602	3,696,073	3,696,073
3.Lending to financial institutions	4,675,000	5,851,664	828,790	1,650,000	1,650,000
4.Investments	12,713,954	16,309,800	27,617,997	33,475,816	33,475,816
5.Gross advances	62,922,064	51,346,670	84,962,433	96,495,162	96,495,162
6.Advances-non-performing/classified	0	381,427	756,471	701,770	701,770
7.Provision against advances	14,860	36,703	66,242	186,600	186,600
8.Advances net of provision (C5-C7)	62,907,204	51,309,967	84,896,191	96,308,562	96,308,562
9.Fixed assets	2,619,980	5,779,772	5,548,894	4,932,122	4,932,122
10.Other/misc. assets	3,565,227	6,695,610	7,410,215	9,895,535	9,895,535
D.Profit & loss account					
1.Markup/interest earned	4,208,875	9,848,819	9,616,051	9,202,716	9,202,716
2.Markup/interest expensed	2,304,950	5,855,061	5,280,989	5,008,845	5,008,845
3.Net markup/interest income	1,903,925	3,993,758	4,335,062	4,193,871	4,193,871
4.Provisions and write-offs	895,646	199,814	15,270	(647,121)	(647,121)
5.Net markup/interest income after provisions	1,008,279	3,793,944	4,319,792	4,840,992	4,840,992
6.Non-markup/interest income	399,262	343,319	764,189	199,420	199,420
7.Non-markup/interest expenses	3,087,754	4,503,022	4,690,902	4,815,361	4,815,361
8.Administrative expenses	3,083,172	4,478,636	4,680,482	4,753,602	4,753,602
9.Profit/(loss) before taxation	(1,680,213)	(365,759)	393,079	225,051	225,051
10.Profit/(loss) after taxation	(1,095,982)	(243,612)	208,316	100,432	100,432
E.Other items					
1.No. of ordinary shares (000)	1,120,000	15,193,939	1,155,000	1,185,060	1,185,060
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	(17,450,371)	(17,450,371)	7,861,006	7,186,861	7,186,861
5.Commitments and contingencies	-	-	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	45.24%	40.55%	45.08%	45.57%	45.57%
2.Net markup/interest margin (D1-D2)/C	2.01%	3.80%	3.07%	2.60%	2.60%
3.Return on equity (ROE) (D10/A)	-11.03%	-2.43%	2.03%	0.97%	0.97%
4.Return on assets (ROA) (D10/C)	-1.15%	-0.23%	0.15%	0.06%	0.06%
5.Non-markup/interest income to total assets (D6/C)	0.42%	0.33%	0.54%	0.12%	0.12%
6.Net markup/interest income(after prov.) to total assets(D5/C)	1.06%	3.61%	3.06%	3.00%	3.00%
7.Markup/interest expense to markup/interest income (D2/D1)	54.76%	59.45%	54.92%	54.43%	54.43%
8.Admin. expense to profit before tax. (D8/D9) (times)	-1.83	-12.24	11.91	21.12	21.12
9.Non-markup/interest expense to total income D7/(D1+D6)	67.01%	44.18%	45.19%	51.22%	51.22%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	7.72	13.05	6.12	23.84	23.84
11.Earning per share (D10/E1)	-0.98	-0.02	0.18	0.08	0.08
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.87%	18.16%	10.53%	9.30%	9.30%
2.Investment to total assets (C4/C)	13.40%	15.53%	19.56%	20.76%	20.76%
3.Advances net of provisions to total assets (C8/C)	66.29%	48.86%	60.14%	59.72%	59.72%
4.Deposits to total assets (B3/C)	77.25%	77.94%	70.31%	76.11%	76.11%
5.Total liabilities to total assets (B/C)	89.39%	90.03%	92.40%	93.42%	93.42%
6.Gross advances to deposits (C5/B3)	85.83%	62.73%	85.60%	78.61%	78.61%
7.Gross advances to borrowing & deposit C5/(B2+B3)	77.58%	59.72%	70.89%	69.31%	69.31%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	0.00%	0.74%	0.89%	0.73%	0.73%
2.Provisions against NPLs to gross advances (C7/C5)	0.02%	0.07%	0.08%	0.19%	0.19%
3.NPLs to shareholders equity (C6/A)	0.00%	3.80%	7.38%	6.78%	6.78%
4.NPLs write off to NPLs provisions (D4/C7)	6,027.23%	544.41%	23.05%	-346.80%	-346.80%
5.Provision against NPL to NPLs (C7/C6)	-	9.62%	8.76%	26.59%	26.59%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	10.47%	9.56%	7.26%	6.42%	6.42%
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)	8.87	0.66	8.88	8.74	8.74
4.Total deposit to total equity (B3/A) (times)	7.38	8.15	9.68	11.85	11.85
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	15.92	71.63	37.74	71.56	71.56

MEEZAN BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	40,378,938	49,614,577	63,592,974	82,494,165	115,984,364
1.Share capital	11,691,924	12,861,116	14,147,228	16,269,312	17,896,243
2.Reserves	15,161,249	18,207,664	20,424,225	23,393,198	28,187,821
3.Un appropriated profit	13,525,765	18,545,797	29,021,521	42,831,655	69,900,300
4.Others	(45,883)	9,400,835	5,562,292	4,063,610	(663,671)
B.Total liabilities(B1 to B4)	897,582,350	1,062,242,842	1,452,404,197	1,816,413,625	2,462,076,818
1.Bills payable	23,750,543	17,186,807	26,494,006	36,141,378	40,175,122
2.Borrowings from financial institutions	36,407,811	42,047,390	94,500,640	220,414,234	573,326,439
3.Deposits and other accounts	785,476,944	932,579,114	1,254,430,534	1,455,886,468	1,658,490,118
4.Other/misc. liabilities	51,947,052	70,429,531	76,979,017	103,971,545	190,085,139
C.Total assets (C1 to C4 + C8 to C10)	937,915,405	1,121,258,254	1,521,559,463	1,902,971,400	2,577,397,511
1.Cash and balances with treasury banks	65,022,041	92,193,361	136,242,495	170,500,698	117,743,106
2.Balances with other banks	8,255,187	15,372,233	19,445,879	16,420,036	13,676,159
3.Lending to financial institutions	184,814,600	223,689,325	342,068,799	238,401,637	34,964,299
4.Investments	123,742,867	225,646,162	434,208,340	620,132,043	1,283,210,287
5.Gross advances	522,263,763	506,512,576	531,587,615	777,295,126	1,018,101,757
6.Advances-non-performing/classified	6,985,000	8,995,719	14,933,473	14,449,538	13,628,287
7.Provision against advances	9,699,241	12,737,230	19,055,685	19,209,006	22,593,403
8.Advances net of provision (C5-C7)	512,564,522	493,775,346	512,531,930	758,086,120	995,508,354
9.Fixed assets	13,129,126	23,284,415	23,568,351	33,957,947	40,426,520
10.Other/misc. assets	30,387,062	47,297,412	53,493,669	65,472,919	91,868,786
D.Profit & loss account					
1.Markup/interest earned	48,624,458	94,270,461	106,589,059	110,072,547	232,121,232
2.Markup/interest expensed	20,456,948	47,731,080	41,740,168	41,151,438	110,417,606
3.Net markup/interest income	28,167,510	46,539,381	64,848,891	68,921,109	121,703,626
4.Provisions and write-offs	1,168,051	4,186,430	8,210,297	992,830	4,176,661
5.Net markup/interest income after provisions	26,999,459	42,352,951	56,638,594	67,928,279	117,526,965
6.Non-markup/interest income	7,462,503	9,320,186	10,071,889	14,891,800	19,103,188
7.Non-markup/interest expenses	19,669,556	25,522,458	29,774,741	35,324,334	48,245,325
8.Administrative expenses	19,290,136	24,830,659	28,808,560	34,356,293	46,239,831
9.Profit/(loss) before taxation	14,792,406	26,150,679	36,935,742	47,495,745	88,384,828
10.Profit/(loss) after taxation	8,962,200	15,232,074	22,165,606	28,355,157	45,006,610
E.Other items					
1.No. of ordinary shares (000)	1,169,192	1,286,112	1,414,723	1,626,931	1,789,624
2.Cash dividend	0.35%	50.00%	60.00%	60.00%	85.00%
3.Stock dividend/bonus shares	0.10%	10.00%	10.00%	15.00%	0.00%
4.Cash generated from operating activities	8,732,438	136,080,972	272,867,150	234,566,825	638,082,992
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	57.93%	49.37%	60.84%	62.61%	52.43%
2.Net markup/interest margin (D1-D2)/C	3.00%	4.15%	4.26%	3.62%	4.72%
3.Return on equity (ROE) (D10/A)	22.20%	30.70%	34.86%	34.37%	38.80%
4.Return on assets (ROA) (D10/C)	0.96%	1.36%	1.46%	1.49%	1.75%
5.Non-markup/interest income to total assets (D6/C)	0.80%	0.83%	0.66%	0.78%	0.74%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.88%	3.78%	3.72%	3.57%	4.56%
7.Markup/interest expense to markup/interest income (D2/D1)	42.07%	50.63%	39.16%	37.39%	47.57%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.30	0.95	0.78	0.72	0.52
9.Non-markup/interest expense to total income D7/(D1+D6)	35.07%	24.64%	25.52%	28.27%	19.20%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.58	2.66	2.86	2.31	2.42
11.Earning per share (D10/E1)	7.67	11.84	15.67	17.43	25.15
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.81%	9.59%	10.23%	9.82%	5.10%
2.Investment to total assets (C4/C)	13.19%	20.12%	28.54%	32.59%	49.79%
3.Advances net of provisions to total assets (C8/C)	54.65%	44.04%	33.68%	39.84%	38.62%
4.Deposits to total assets (B3/C)	83.75%	83.17%	82.44%	76.51%	64.35%
5.Total liabilities to total assets (B/C)	95.70%	94.74%	95.45%	95.45%	95.53%
6.Gross advances to deposits (C5/B3)	66.49%	54.31%	42.38%	53.39%	61.39%
7.Gross advances to borrowing & deposit C5/(B2+B3)	63.54%	51.97%	39.41%	46.37%	45.62%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	1.34%	1.78%	2.81%	1.86%	1.34%
2.Provisions against NPLs to gross advances (C7/C5)	1.86%	2.51%	3.58%	2.47%	2.22%
3.NPLs to shareholders equity (C6/A)	17.30%	18.13%	23.48%	17.52%	11.75%
4.NPLs write off to NPLs provisions (D4/C7)	12.04%	32.87%	43.09%	5.17%	18.49%
5.Provision against NPL to NPLs (C7/C6)	138.86%	141.59%	127.60%	132.94%	165.78%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	4.31%	4.42%	4.18%	4.34%	4.50%
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)	34.54	38.58	44.95	50.71	64.81
4.Total deposit to total equity (B3/A) (times)	19.45	18.80	19.73	17.65	14.30
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	0.97	8.93	12.31	8.27	14.18

SAMBA BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	13,163,770	13,850,228	14,861,897	16,435,196	15,402,353
1.Share capital	10,082,387	10,082,387	10,082,387	10,082,387	10,082,387
2.Reserves	691,997	829,289	1,031,623	2,729,919	2,729,919
3.Un appropriated profit	2,389,386	2,938,552	3,747,887	3,622,890	2,590,047
4.Others	(380,015)	329,259	455,076	(534,770)	(749,270)
B.Total liabilities(B1 to B4)	109,980,832	115,397,920	143,679,430	185,239,090	164,421,176
1.Bills payable	877,017	783,478	3,358,345	903,059	1,038,709
2.Borrowings from financial institutions	39,780,603	36,114,488	56,197,092	93,019,209	45,826,302
3.Deposits and other accounts	65,225,052	71,881,880	78,425,557	79,267,272	105,243,764
4.Other/misc. liabilities	4,098,160	6,618,074	5,698,436	12,049,550	12,312,401
C.Total assets (C1 to C4 + C8 to C10)	122,764,587	129,577,407	158,996,403	201,139,516	179,074,259
1.Cash and balances with treasury banks	5,154,790	5,544,027	7,422,652	7,839,066	6,169,111
2.Balances with other banks	493,174	1,154,197	1,320,136	1,070,975	1,023,414
3.Lending to financial institutions	9,449,244	2,274,405	9,935,566	5,907,587	7,354,279
4.Investments	48,021,370	51,278,029	67,889,703	93,975,403	76,904,147
5.Gross advances	55,891,780	64,043,357	68,573,265	85,255,707	80,528,543
6.Advances-non-performing/classified	2,392,000	2,672,740	2,695,622	4,483,006	5,260,797
7.Provision against advances	2,298,525	2,687,214	2,937,875	4,048,531	6,073,975
8.Advances net of provision (C5-C7)	53,592,255	61,356,143	65,635,390	81,177,176	74,454,568
9.Fixed assets	1,064,563	1,896,507	1,939,123	2,981,656	3,131,840
10.Other/misc. assets	4,989,191	6,074,099	4,853,833	8,187,653	10,036,900
D.Profit & loss account					
1.Markup/interest earned	7,555,595	12,791,334	13,574,834	13,982,612	22,545,096
2.Markup/interest expensed	4,847,164	9,272,249	9,876,082	9,676,467	17,811,336
3.Net markup/interest income	2,708,431	3,519,085	3,698,752	4,306,145	4,733,760
4.Provisions and write-offs	68,364	502,047	353,644	1,048,793	1,845,079
5.Net markup/interest income after provisions	2,640,067	3,017,038	3,345,108	3,257,352	2,888,681
6.Non-markup/interest income	766,719	846,146	1,341,462	1,470,995	244,106
7.Non-markup/interest expenses	2,297,067	2,763,035	3,018,355	3,424,251	4,058,675
8.Administrative expenses	2,258,765	2,732,037	2,984,228	3,378,580	4,046,350
9.Profit/(loss) before taxation	1,109,719	1,100,149	1,668,215	1,304,096	(925,888)
10.Profit/(loss) after taxation	682,729	686,458	1,011,669	788,978	(427,940)
E.Other items					
1.No. of ordinary shares (000)	1,008,239	1,008,239	1,008,239	1,008,239	1,008,239
2.Cash dividend	0.00%	0.00%	0.00%	6.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(16,691,215)	9,610,044	18,314,395	23,335,891	(16,338,667)
5.Commitments and contingencies	-	-	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	35.85%	27.51%	27.25%	30.80%	21.00%
2.Net markup/interest margin (D1-D2)/C	2.21%	2.72%	2.33%	2.14%	2.64%
3.Return on equity (ROE) (D10/A)	5.19%	4.96%	6.81%	4.80%	-2.78%
4.Return on assets (ROA) (D10/C)	0.56%	0.53%	0.64%	0.39%	-0.24%
5.Non-markup/interest income to total assets (D6/C)	0.62%	0.65%	0.84%	0.73%	0.14%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.15%	2.33%	2.10%	1.62%	1.61%
7.Markup/interest expense to markup/interest income (D2/D1)	64.15%	72.49%	72.75%	69.20%	79.00%
8.Admin. expense to profit before tax. (D8/D9) (times)	2.04	2.48	1.79	2.59	-4.37
9.Non-markup/interest expense to total income D7/(D1+D6)	27.60%	20.26%	20.24%	22.16%	17.81%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.95	3.23	2.22	2.30	16.58
11.Earning per share (D10/E1)	0.68	0.68	1.00	0.78	-0.42
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	4.60%	5.17%	5.50%	4.43%	4.02%
2.Investment to total assets (C4/C)	39.12%	39.57%	42.70%	46.72%	42.95%
3.Advances net of provisions to total assets (C8/C)	43.65%	47.35%	41.28%	40.36%	41.58%
4.Deposits to total assets (B3/C)	53.13%	55.47%	49.33%	39.41%	58.77%
5.Total liabilities to total assets (B/C)	89.59%	89.06%	90.37%	92.09%	91.82%
6.Gross advances to deposits (C5/B3)	85.69%	89.10%	87.44%	107.55%	76.52%
7.Gross advances to borrowing & deposit C5/(B2+B3)	53.23%	59.30%	50.94%	49.48%	53.31%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	4.28%	4.17%	3.93%	5.26%	6.53%
2.Provisions against NPLs to gross advances (C7/C5)	4.11%	4.20%	4.28%	4.78%	7.54%
3.NPLs to shareholders equity (C6/A)	18.17%	19.30%	18.14%	27.28%	34.16%
4.NPLs write off to NPLs provisions (D4/C7)	2.97%	18.68%	12.04%	25.71%	30.38%
5.Provision against NPL to NPLs (C7/C6)	96.13%	100.54%	108.99%	90.98%	115.46%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	10.72%	10.69%	9.35%	8.17%	8.60%
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)	13.06	13.74	14.74	16.30	15.28
4.Total deposit to total equity (B3/A) (times)	4.95	5.19	5.28	4.82	6.83
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-24.45	14.00	18.10	29.58	38.18

SILKBANK LIMITED

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	14,454,954	10,515,377	3,976,119	3,976,119	3,976,119
1.Share capital	23,431,374	23,431,374	23,431,374	23,431,374	23,431,374
2.Reserves	820,890	820,890	820,890	820,890	820,890
3.Un appropriated profit	(9,797,310)	(13,736,887)	(20,276,145)	(20,276,145)	(20,276,145)
4.Others	(68,207)	256,510	893,462	893,462	893,462
B.Total liabilities(B1 to B4)	159,290,039	194,916,193	262,808,426	262,808,426	262,808,426
1.Bills payable	2,866,568	2,483,658	3,088,780	3,088,780	3,088,780
2.Borrowings from financial institutions	18,051,854	31,973,231	89,347,953	89,347,953	89,347,953
3.Deposits and other accounts	132,664,084	148,853,513	160,237,608	160,237,608	160,237,608
4.Other/misc. liabilities	5,707,533	11,605,791	10,134,085	10,134,085	10,134,085
C.Total assets (C1 to C4 + C8 to C10)	173,676,786	205,688,080	267,678,007	267,678,007	267,678,007
1.Cash and balances with treasury banks	8,871,567	11,838,682	13,795,269	13,795,269	13,795,269
2.Balances with other banks	309,994	1,168,163	543,571	543,571	543,571
3.Lending to financial institutions	12,612,156	18,101,837	6,759,921	6,759,921	6,759,921
4.Investments	28,924,993	36,245,350	115,449,492	115,449,492	115,449,492
5.Gross advances	103,566,168	112,236,882	106,655,210	106,655,210	106,655,210
6.Advances-non-performing/classified	6,675,000	34,729,083	42,814,847	42,814,847	42,814,847
7.Provision against advances	5,212,166	6,861,935	14,693,565	14,693,565	14,693,565
8.Advances net of provision (C5-C7)	98,354,002	105,374,947	91,961,645	91,961,645	91,961,645
9.Fixed assets	3,981,271	5,910,389	6,762,402	6,762,402	6,762,402
10.Other/misc. assets	20,622,803	27,048,712	32,405,707	32,405,707	32,405,707
D.Profit & loss account					
1.Markup/interest earned	15,596,213	16,697,901	22,660,455	22,660,455	22,660,455
2.Markup/interest expensed	8,990,735	15,081,744	20,939,321	20,939,321	20,939,321
3.Net markup/interest income	6,605,478	1,616,157	1,721,134	1,721,134	1,721,134
4.Provisions and write-offs	1,268,673	2,432,830	9,898,597	9,898,597	9,898,597
5.Net markup/interest income after provisions	5,336,805	(816,673)	(8,177,463)	(8,177,463)	(8,177,463)
6.Non-markup/interest income	3,414,872	3,236,234	6,096,016	6,096,016	6,096,016
7.Non-markup/interest expenses	6,874,849	8,248,504	7,610,014	7,610,014	7,610,014
8.Administrative expenses	6,781,153	8,051,497	7,574,453	7,574,453	7,574,453
9.Profit/(loss) before taxation	1,876,828	(5,828,943)	(9,691,461)	(9,691,461)	(9,691,461)
10.Profit/(loss) after taxation	1,329,933	(3,963,003)	(6,571,852)	(6,571,852)	(6,571,852)
E.Other items					
1.No. of ordinary shares (000)	2,343,137	2,343,137	2,343,137	2,343,137	2,343,137
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	(17,302,060)	21,646,943	62,312,992	62,312,992	62,312,992
5.Commitments and contingencies	-	-	-	-	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	42.35%	9.68%	7.60%	7.60%	7.60%
2.Net markup/interest margin (D1-D2)/C	3.80%	0.79%	0.64%	0.64%	0.64%
3.Return on equity (ROE) (D10/A)	9.20%	-37.69%	-165.28%	-165.28%	-165.28%
4.Return on assets (ROA) (D10/C)	0.77%	-1.93%	-2.46%	-2.46%	-2.46%
5.Non-markup/interest income to total assets (D6/C)	1.97%	1.57%	2.28%	2.28%	2.28%
6.Net markup/interest income(after prov.) to total assets(D5/C)	3.07%	-0.40%	-3.05%	-3.05%	-3.05%
7.Markup/interest expense to markup/interest income (D2/D1)	57.65%	90.32%	92.40%	92.40%	92.40%
8.Admin. expense to profit before tax. (D8/D9) (times)	3.61	-1.38	-0.78	-0.78	-0.78
9.Non-markup/interest expense to total income D7/(D1+D6)	36.16%	41.38%	26.46%	26.46%	26.46%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.99	2.49	1.24	1.24	1.24
11.Earning per share (D10/E1)	0.57	-1.69	-2.80	-2.80	-2.80
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	5.29%	6.32%	5.36%	5.36%	5.36%
2.Investment to total assets (C4/C)	16.65%	17.62%	43.13%	43.13%	43.13%
3.Advances net of provisions to total assets (C8/C)	56.63%	51.23%	34.36%	34.36%	34.36%
4.Deposits to total assets (B3/C)	76.39%	72.37%	59.86%	59.86%	59.86%
5.Total liabilities to total assets (B/C)	91.72%	94.76%	98.18%	98.18%	98.18%
6.Gross advances to deposits (C5/B3)	78.07%	75.40%	66.56%	66.56%	66.56%
7.Gross advances to borrowing & deposit C5/(B2+B3)	68.72%	62.07%	42.73%	42.73%	42.73%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	6.45%	30.94%	40.14%	40.14%	40.14%
2.Provisions against NPLs to gross advances (C7/C5)	5.03%	6.11%	13.78%	13.78%	13.78%
3.NPLs to shareholders equity (C6/A)	46.18%	330.27%	1,076.80%	1,076.80%	1,076.80%
4.NPLs write off to NPLs provisions (D4/C7)	24.34%	35.45%	67.37%	67.37%	67.37%
5.Provision against NPL to NPLs (C7/C6)	78.08%	19.76%	34.32%	34.32%	34.32%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	8.32%	5.11%	1.49%	1.49%	1.49%
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)	6.17	4.49	1.70	1.70	1.70
4.Total deposit to total equity (B3/A) (times)	9.18	14.16	40.30	40.30	40.30
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-13.01	-5.46	-9.48	-9.48	-9.48

SONERI BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	13,676,500	18,320,140	19,686,035	21,647,705	21,930,395
1.Share capital	11,024,636	11,024,636	11,024,636	11,024,636	11,024,636
2.Reserves	2,109,227	2,490,432	2,970,486	3,541,315	3,917,964
3.Un appropriated profit	542,637	4,805,072	5,690,913	7,081,754	6,987,795
4.Others	4,312,374	1,893,455	3,471,003	(12,164)	(784,204)
B.Total liabilities(B1 to B4)	364,508,914	422,327,187	462,188,185	557,853,008	558,613,640
1.Bills payable	3,993,525	3,960,957	6,707,581	6,900,897	7,386,191
2.Borrowings from financial institutions	81,962,917	95,705,109	87,020,539	124,584,868	115,728,198
3.Deposits and other accounts	262,378,761	302,082,985	345,498,768	403,036,554	409,642,613
4.Other/misc. liabilities	16,173,711	20,578,136	22,961,297	23,330,689	25,856,638
C.Total assets (C1 to C4 + C8 to C10)	382,497,788	442,540,782	485,345,223	579,488,549	579,759,831
1.Cash and balances with treasury banks	26,019,679	33,961,308	29,963,954	35,196,898	27,420,328
2.Balances with other banks	1,179,612	2,074,533	4,268,063	2,427,478	1,939,303
3.Lending to financial institutions	3,921,270	1,202,243	8,956,086	22,113,121	52,338,662
4.Investments	146,645,533	177,056,116	249,955,671	327,425,187	258,007,046
5.Gross advances	194,831,205	212,515,914	172,692,643	173,442,442	215,774,392
6.Advances-non-performing/classified	11,357,132	10,902,508	10,785,406	10,314,024	10,168,635
7.Provision against advances	8,356,022	7,614,601	8,148,124	7,947,232	7,340,232
8.Advances net of provision (C5-C7)	186,475,183	204,901,313	164,544,519	165,494,796	208,434,160
9.Fixed assets	6,238,673	8,328,905	11,910,925	11,145,057	12,592,776
10.Other/misc. assets	12,017,838	15,016,364	15,746,005	15,686,012	19,027,556
D.Profit & loss account					
1.Markup/interest earned	21,599,792	38,790,413	42,228,185	37,133,146	63,056,613
2.Markup/interest expensed	14,646,799	30,864,247	31,572,929	26,195,612	51,789,857
3.Net markup/interest income	6,952,993	7,926,166	10,655,256	10,937,534	11,266,756
4.Provisions and write-offs	(71,072)	(588,899)	1,401,703	(111,956)	(374,569)
5.Net markup/interest income after provisions	7,024,065	8,515,065	9,253,553	11,049,490	11,641,325
6.Non-markup/interest income	3,260,171	2,861,162	3,807,495	4,290,235	5,157,452
7.Non-markup/interest expenses	7,379,583	8,129,481	9,026,293	10,190,506	12,244,756
8.Administrative expenses	7,420,176	8,190,466	8,857,542	10,038,717	12,119,039
9.Profit/(loss) before taxation	2,904,653	3,246,746	4,034,755	5,149,219	4,554,021
10.Profit/(loss) after taxation	1,783,664	1,906,024	2,400,272	2,854,147	1,883,243
E.Other items					
1.No. of ordinary shares (000)	1,102,464	1,102,463	1,102,463	1,102,463	1,102,463
2.Cash dividend	0.10%	10.00%	12.50%	15.00%	10.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	38,673,405	40,425,634	78,585,431	68,714,477	(53,169,037)
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	32.19%	20.43%	25.23%	29.45%	17.87%
2.Net markup/interest margin (D1-D2)/C	1.82%	1.79%	2.20%	1.89%	1.94%
3.Return on equity (ROE) (D10/A)	13.04%	10.40%	12.19%	13.18%	8.59%
4.Return on assets (ROA) (D10/C)	0.47%	0.43%	0.49%	0.49%	0.32%
5.Non-markup/interest income to total assets (D6/C)	0.85%	0.65%	0.78%	0.74%	0.89%
6.Net markup/interest income(after prov.) to total assets(D5/C)	1.84%	1.92%	1.91%	1.91%	2.01%
7.Markup/interest expense to markup/interest income (D2/D1)	67.81%	79.57%	74.77%	70.55%	82.13%
8.Admin. expense to profit before tax. (D8/D9) (times)	2.55	2.52	2.20	1.95	2.66
9.Non-markup/interest expense to total income D7/(D1+D6)	29.68%	19.52%	19.61%	24.60%	17.95%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.28	2.86	2.33	2.34	2.35
11.Earning per share (D10/E1)	1.62	1.73	2.18	2.59	1.71
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	7.11%	8.14%	7.05%	6.49%	5.06%
2.Investment to total assets (C4/C)	38.34%	40.01%	51.50%	56.50%	44.50%
3.Advances net of provisions to total assets (C8/C)	48.75%	46.30%	33.90%	28.56%	35.95%
4.Deposits to total assets (B3/C)	68.60%	68.26%	71.19%	69.55%	70.66%
5.Total liabilities to total assets (B/C)	95.30%	95.43%	95.23%	96.27%	96.35%
6.Gross advances to deposits (C5/B3)	74.26%	70.35%	49.98%	43.03%	52.67%
7.Gross advances to borrowing & deposit C5/(B2+B3)	56.58%	53.42%	39.93%	32.87%	41.07%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	5.83%	5.13%	6.25%	5.95%	4.71%
2.Provisions against NPLs to gross advances (C7/C5)	4.29%	3.58%	4.72%	4.58%	3.40%
3.NPLs to shareholders equity (C6/A)	83.04%	59.51%	54.79%	47.64%	46.37%
4.NPLs write off to NPLs provisions (D4/C7)	-0.85%	-7.73%	17.20%	-1.41%	-5.10%
5.Provision against NPL to NPLs (C7/C6)	73.58%	69.84%	75.55%	77.06%	72.19%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	3.58%	4.14%	4.06%	3.74%	3.78%
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)	12.41	16.62	17.86	19.64	19.89
4.Total deposit to total equity (B3/A) (times)	19.18	16.49	17.55	18.62	18.68
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	21.68	21.21	32.74	24.08	-28.23

STANDARD CHARTERED BANK (PAKISTAN) LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	61,709,698	67,533,662	73,921,962	72,233,431	79,642,087
1.Share capital	38,715,850	38,715,850	38,715,850	38,715,850	38,715,850
2.Reserves	16,667,466	19,870,955	22,497,551	25,243,085	29,211,960
3.Un appropriated profit	6,326,382	8,946,857	12,708,561	8,274,496	11,714,277
4.Others	5,528,671	5,382,841	7,755,848	7,371,825	7,878,792
B.Total liabilities(B1 to B4)	508,842,967	547,054,082	640,226,935	759,820,284	839,768,093
1.Bills payable	16,943,627	12,375,271	10,712,040	16,601,187	14,820,617
2.Borrowings from financial institutions	24,023,697	20,256,731	23,293,381	35,028,767	28,063,619
3.Deposits and other accounts	424,898,936	465,628,985	556,505,923	626,774,412	718,449,989
4.Other/misc. liabilities	42,976,707	48,793,095	49,715,591	81,415,918	78,433,868
C.Total assets (C1 to C4 + C8 to C10)	576,081,336	619,970,585	721,904,745	839,425,540	927,288,972
1.Cash and balances with treasury banks	50,293,497	61,290,428	54,366,569	60,295,393	68,918,645
2.Balances with other banks	2,344,297	3,484,265	11,271,237	9,567,702	8,737,656
3.Lending to financial institutions	6,465,508	17,012,089	69,551,802	11,728,869	51,286,290
4.Investments	279,065,904	249,164,030	349,444,772	450,583,287	477,732,454
5.Gross advances	187,162,249	235,268,620	199,752,577	255,904,512	236,922,713
6.Advances-non-performing/classified	17,402,702	17,737,943	22,694,978	21,303,374	21,236,815
7.Provision against advances	17,618,487	17,181,427	21,536,203	21,731,895	20,715,017
8.Advances net of provision (C5-C7)	169,543,762	218,087,193	178,216,374	234,172,617	216,207,696
9.Fixed assets	7,837,979	10,563,451	11,910,762	10,689,126	11,474,182
10.Other/misc. assets	60,530,389	60,369,129	47,143,229	62,388,546	92,932,049
D.Profit & loss account					
1.Markup/interest earned	31,206,960	52,240,154	52,221,970	46,852,339	90,430,254
2.Markup/interest expensed	12,376,471	24,053,613	24,082,373	20,584,643	45,828,352
3.Net markup/interest income	18,830,489	28,186,541	28,139,597	26,267,696	44,601,902
4.Provisions and write-offs	(1,218,457)	(16,810)	4,940,714	494,727	(1,319,492)
5.Net markup/interest income after provisions	20,048,946	28,203,351	23,198,883	25,772,969	45,921,394
6.Non-markup/interest income	9,687,692	10,889,774	12,800,206	11,125,687	18,047,541
7.Non-markup/interest expenses	11,290,065	11,893,922	12,382,609	12,137,018	13,845,436
8.Administrative expenses	10,886,745	11,128,663	11,878,809	11,539,495	12,810,591
9.Profit/(loss) before taxation	18,446,573	27,199,203	23,616,480	24,761,638	50,123,499
10.Profit/(loss) after taxation	11,239,360	16,017,447	13,132,982	13,727,672	19,844,375
E.Other items					
1.No. of ordinary shares (000)	3,871,585	3,871,585	3,871,585	3,871,585	3,871,585
2.Cash dividend	0.23%	30.00%	27.50%	30.00%	40.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	19,955,900	(14,799,187)	94,101,844	102,340,130	90,162,875
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	60.34%	53.96%	53.88%	56.06%	49.32%
2.Net markup/interest margin (D1-D2)/C	3.27%	4.55%	3.90%	3.13%	4.81%
3.Return on equity (ROE) (D10/A)	18.21%	23.72%	17.77%	19.00%	24.92%
4.Return on assets (ROA) (D10/C)	1.95%	2.58%	1.82%	1.64%	2.14%
5.Non-markup/interest income to total assets (D6/C)	1.68%	1.76%	1.77%	1.33%	1.95%
6.Net markup/interest income(after prov.) to total assets(D5/C)	3.48%	4.55%	3.21%	3.07%	4.95%
7.Markup/interest expense to markup/interest income (D2/D1)	39.66%	46.04%	46.12%	43.94%	50.68%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.59	0.41	0.50	0.47	0.26
9.Non-markup/interest expense to total income D7/(D1+D6)	27.61%	18.84%	19.04%	20.93%	12.76%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.12	1.02	0.93	1.04	0.71
11.Earning per share (D10/E1)	2.90	4.14	3.39	3.55	5.13
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	9.14%	10.45%	9.09%	8.32%	8.37%
2.Investment to total assets (C4/C)	48.44%	40.19%	48.41%	53.68%	51.52%
3.Advances net of provisions to total assets (C8/C)	29.43%	35.18%	24.69%	27.90%	23.32%
4.Deposits to total assets (B3/C)	73.76%	75.11%	77.09%	74.67%	77.48%
5.Total liabilities to total assets (B/C)	88.33%	88.24%	88.69%	90.52%	90.56%
6.Gross advances to deposits (C5/B3)	44.05%	50.53%	35.89%	40.83%	32.98%
7.Gross advances to borrowing & deposit C5/(B2+B3)	41.69%	48.42%	34.45%	38.67%	31.74%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	9.30%	7.54%	11.36%	8.32%	8.96%
2.Provisions against NPLs to gross advances (C7/C5)	9.41%	7.30%	10.78%	8.49%	8.74%
3.NPLs to shareholders equity (C6/A)	28.20%	26.27%	30.70%	29.49%	26.67%
4.NPLs write off to NPLs provisions (D4/C7)	-6.92%	-0.10%	22.94%	2.28%	-6.37%
5.Provision against NPL to NPLs (C7/C6)	101.24%	96.86%	94.89%	102.01%	97.54%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	10.71%	10.89%	10.24%	8.61%	8.59%
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)	15.94	17.44	19.09	18.66	20.57
4.Total deposit to total equity (B3/A) (times)	6.89	6.89	7.53	8.68	9.02
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	1.78	-0.92	7.17	7.46	4.54

SUMMIT BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	175,779	(9,128,577)	(15,999,754)	(18,701,202)	(21,646,528)
1.Share capital	20,500,194	20,500,194	20,500,194	20,500,194	20,500,194
2.Reserves	(425,043)	(425,043)	(425,043)	(425,043)	(425,043)
3.Un appropriated profit	(19,899,372)	(29,203,728)	(36,074,905)	(38,776,353)	(41,721,679)
4.Others	2,576,824	3,530,354	4,812,283	4,298,053	3,997,636
B.Total liabilities(B1 to B4)	111,875,389	111,473,761	118,845,350	126,419,161	158,365,620
1.Bills payable	1,881,107	1,815,836	2,402,870	2,071,048	1,993,587
2.Borrowings from financial institutions	19,491,854	13,504,780	7,668,886	6,922,040	25,388,560
3.Deposits and other accounts	84,676,090	88,567,490	101,887,584	109,483,658	121,919,068
4.Other/misc. liabilities	5,826,338	7,585,655	6,886,010	7,942,415	9,064,405
C.Total assets (C1 to C4 + C8 to C10)	114,627,992	105,875,538	107,657,879	112,016,012	140,716,728
1.Cash and balances with treasury banks	5,043,089	5,613,556	11,571,282	14,415,006	13,372,145
2.Balances with other banks	996,982	930,810	1,359,018	1,092,288	1,363,429
3.Lending to financial institutions	0	991,272	0	298,931	10,141,557
4.Investments	19,256,375	21,959,499	27,903,360	31,133,345	51,446,799
5.Gross advances	82,795,529	72,186,237	64,230,494	59,807,717	54,834,944
6.Advances-non-performing/classified	36,071,709	40,841,814	38,724,077	37,012,348	36,068,068
7.Provision against advances	21,549,652	28,943,912	32,447,215	32,763,989	33,242,421
8.Advances net of provision (C5-C7)	61,245,877	43,242,325	31,783,279	27,043,728	21,592,523
9.Fixed assets	8,708,878	10,180,966	10,188,303	10,917,257	10,650,623
10.Other/misc. assets	19,376,791	22,957,110	24,852,637	27,115,457	32,149,652
D.Profit & loss account					
1.Markup/interest earned	8,452,448	5,909,299	5,114,028	4,565,026	8,140,810
2.Markup/interest expensed	6,643,025	7,216,253	6,594,728	5,676,758	10,404,148
3.Net markup/interest income	1,809,423	(1,306,954)	(1,480,700)	(1,111,732)	(2,263,338)
4.Provisions and write-offs	8,996,035	8,681,781	4,875,506	(308,387)	584,115
5.Net markup/interest income after provisions	(7,186,612)	(9,988,735)	(6,356,206)	(803,345)	(2,847,453)
6.Non-markup/interest income	2,123,142	1,231,979	1,495,802	1,309,443	1,396,677
7.Non-markup/interest expenses	5,817,385	5,513,542	5,182,654	5,440,078	5,845,391
8.Administrative expenses	5,657,069	5,438,188	5,166,908	5,435,691	5,843,690
9.Profit/(loss) before taxation	(10,880,855)	(14,270,298)	(10,043,058)	(4,933,980)	(7,296,167)
10.Profit/(loss) after taxation	(8,751,073)	(9,450,619)	(6,947,981)	(2,886,924)	(3,166,888)
E.Other items					
1.No. of ordinary shares (000)	2,638,151	2,638,151	2,638,151	2,638,151	2,638,151
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	(85,054,616)	3,357,349	12,655,887	6,850,552	19,798,110
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	21.41%	-22.12%	-28.95%	-24.35%	-27.80%
2.Net markup/interest margin (D1-D2)/C	1.58%	-1.23%	-1.38%	-0.99%	-1.61%
3.Return on equity (ROE) (D10/A)	-4.978.45%	103.53%	43.43%	15.44%	14.63%
4.Return on assets (ROA) (D10/C)	-7.63%	-8.93%	-6.45%	-2.58%	-2.25%
5.Non-markup/interest income to total assets (D6/C)	1.85%	1.16%	1.39%	1.17%	0.99%
6.Net markup/interest income(after prov.) to total assets(D5/C)	-6.27%	-9.43%	-5.90%	-0.72%	-2.02%
7.Markup/interest expense to markup/interest income (D2/D1)	78.59%	122.12%	128.95%	124.35%	127.80%
8.Admin. expense to profit before tax. (D8/D9) (times)	-0.52	-0.38	-0.51	-1.10	-0.80
9.Non-markup/interest expense to total income D7/(D1+D6)	55.01%	77.21%	78.41%	92.61%	61.29%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.66	4.41	3.45	4.15	4.18
11.Earning per share (D10/E1)	-3.32	-3.58	-2.63	-1.09	-1.20
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	5.27%	6.18%	12.01%	13.84%	10.47%
2.Investment to total assets (C4/C)	16.80%	20.74%	25.92%	27.79%	36.56%
3.Advances net of provisions to total assets (C8/C)	53.43%	40.84%	29.52%	24.14%	15.34%
4.Deposits to total assets (B3/C)	73.87%	83.65%	94.64%	97.74%	86.64%
5.Total liabilities to total assets (B/C)	97.60%	105.29%	110.39%	112.86%	112.54%
6.Gross advances to deposits (C5/B3)	97.78%	81.50%	63.04%	54.63%	44.98%
7.Gross advances to borrowing & deposit C5/(B2+B3)	79.48%	70.72%	58.63%	51.38%	37.22%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	43.57%	56.58%	60.29%	61.89%	65.78%
2.Provisions against NPLs to gross advances (C7/C5)	26.03%	40.10%	50.52%	54.78%	60.62%
3.NPLs to shareholders equity (C6/A)	20,521.06%	-447.41%	-242.03%	-197.91%	-166.62%
4.NPLs write off to NPLs provisions (D4/C7)	41.75%	30.00%	15.03%	-0.94%	1.76%
5.Provision against NPL to NPLs (C7/C6)	59.74%	70.87%	83.79%	88.52%	92.17%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	0.15%	-8.62%	-14.86%	-16.70%	-15.38%
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)	0.07	-3.46	-6.06	-7.09	-8.21
4.Total deposit to total equity (B3/A) (times)	481.72	-9.70	-6.37	-5.85	-5.63
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	9.72	-0.36	-1.82	-2.37	-6.25

UNITED BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	134,682,882	143,231,740	156,432,328	166,586,218	189,934,322
1.Share capital	12,241,798	12,241,798	12,241,797	12,241,797	12,241,797
2.Reserves	54,439,238	59,319,611	62,274,068	69,718,467	86,254,373
3.Un appropriated profit	68,001,846	71,670,331	81,916,463	84,625,954	91,438,152
4.Others	16,587,066	25,837,143	27,640,579	38,056,329	19,085,934
B.Total liabilities(B1 to B4)	1,738,329,198	1,723,706,479	1,865,510,406	2,413,523,360	2,549,732,853
1.Bills payable	27,249,136	22,926,596	29,733,813	26,792,970	36,474,017
2.Borrowings from financial institutions	268,124,033	154,484,000	128,987,415	563,284,750	564,518,588
3.Deposits and other accounts	1,366,060,048	1,467,063,461	1,640,211,901	1,750,943,765	1,838,366,814
4.Other/misc. liabilities	76,895,981	79,232,422	66,577,277	72,501,875	110,373,434
C.Total assets (C1 to C4 + C8 to C10)	1,889,599,146	1,892,775,362	2,049,583,313	2,618,165,907	2,758,753,109
1.Cash and balances with treasury banks	183,467,358	235,861,767	250,838,052	267,937,282	143,004,094
2.Balances with other banks	23,345,698	20,729,005	13,888,765	23,363,057	15,692,567
3.Lending to financial institutions	33,941,546	20,183,118	19,959,132	51,701,076	85,296,480
4.Investments	786,375,326	840,322,652	1,128,674,494	1,496,542,453	1,415,193,829
5.Gross advances	776,272,341	702,951,491	609,307,008	728,285,575	1,013,767,417
6.Advances-non-performing/classified	68,561,721	76,985,726	83,623,743	86,013,024	93,338,842
7.Provision against advances	60,335,610	67,117,274	79,027,512	82,097,118	91,930,322
8.Advances net of provision (C5-C7)	715,936,731	635,834,217	530,279,496	646,188,457	921,837,095
9.Fixed assets	45,799,099	52,396,877	51,207,703	66,306,388	68,410,769
10.Other/misc. assets	100,733,388	87,447,726	54,735,671	66,127,194	109,318,275
D.Profit & loss account					
1.Markup/interest earned	113,198,299	153,676,364	152,003,210	147,974,155	250,678,678
2.Markup/interest expensed	56,964,028	91,901,868	77,044,038	76,215,631	147,469,357
3.Net markup/interest income	56,234,271	61,774,496	74,959,172	71,758,524	103,209,321
4.Provisions and write-offs	12,853,640	8,219,792	16,768,148	(955,407)	15,669,346
5.Net markup/interest income after provisions	43,380,631	53,554,704	58,191,024	72,713,931	87,539,975
6.Non-markup/interest income	25,011,371	21,676,331	17,094,339	23,379,048	34,442,571
7.Non-markup/interest expenses	43,425,338	40,989,166	41,092,893	43,965,826	53,672,540
8.Administrative expenses	38,826,761	40,208,862	40,060,602	42,745,343	52,284,342
9.Profit/(loss) before taxation	24,966,664	34,241,869	34,192,470	52,127,153	68,310,006
10.Profit/(loss) after taxation	15,226,095	19,133,774	20,898,783	30,882,123	32,062,655
E.Other items					
1.No. of ordinary shares (000)	1,224,180	1,224,180	1,224,180	1,224,180	1,224,180
2.Cash dividend	0.11%	1.20%	1.20%	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	(244,641,712)	134,204,343	372,652,247	353,041,423	(110,598,014)
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	49.68%	40.20%	49.31%	48.49%	41.17%
2.Net markup/interest margin (D1-D2)/C	2.98%	3.26%	3.66%	2.74%	3.74%
3.Return on equity (ROE) (D10/A)	11.31%	13.36%	13.36%	18.54%	16.88%
4.Return on assets (ROA) (D10/C)	0.81%	1.01%	1.02%	1.18%	1.16%
5.Non-markup/interest income to total assets (D6/C)	1.32%	1.15%	0.83%	0.89%	1.25%
6.Net markup/interest income(after prov.) to total assets(D5/C)	2.30%	2.83%	2.84%	2.78%	3.17%
7.Markup/interest expense to markup/interest income (D2/D1)	50.32%	59.80%	50.69%	51.51%	58.83%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.56	1.17	1.17	0.82	0.77
9.Non-markup/interest expense to total income D7/(D1+D6)	31.42%	23.38%	24.30%	25.66%	18.82%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.55	1.85	2.34	1.83	1.52
11.Earning per share (D10/E1)	12.44	15.63	17.07	25.23	26.19
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	10.94%	13.56%	12.92%	11.13%	5.75%
2.Investment to total assets (C4/C)	41.62%	44.40%	55.07%	57.16%	51.30%
3.Advances net of provisions to total assets (C8/C)	37.89%	33.59%	25.87%	24.68%	33.41%
4.Deposits to total assets (B3/C)	72.29%	77.51%	80.03%	66.88%	66.64%
5.Total liabilities to total assets (B/C)	91.99%	91.07%	91.02%	92.18%	92.42%
6.Gross advances to deposits (C5/B3)	56.83%	47.92%	37.15%	41.59%	55.15%
7.Gross advances to borrowing & deposit C5/(B2+B3)	47.50%	43.35%	34.44%	31.47%	42.19%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	8.83%	10.95%	13.72%	11.81%	9.21%
2.Provisions against NPLs to gross advances (C7/C5)	7.77%	9.55%	12.97%	11.27%	9.07%
3.NPLs to shareholders equity (C6/A)	50.91%	53.75%	53.46%	51.63%	49.14%
4.NPLs write off to NPLs provisions (D4/C7)	21.30%	12.25%	21.22%	-1.16%	17.04%
5.Provision against NPL to NPLs (C7/C6)	88.00%	87.18%	94.50%	95.45%	98.49%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	7.13%	7.57%	7.63%	6.36%	6.88%
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)	110.02	117.00	127.79	136.08	155.15
4.Total deposit to total equity (B3/A) (times)	10.14	10.24	10.49	10.51	9.68
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-16.07	7.01	17.83	11.43	-3.45

Specialized Banks - Overall

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	20,380,986	20,465,821	17,913,546	16,909,438	36,442,481
1.Share capital	22,800,504	22,800,438	22,800,397	22,800,419	62,956,427
2.Reserves	7,248,160	7,315,199	7,354,231	7,428,753	8,543,296
3.Un appropriated profit	(9,667,678)	(9,649,816)	(12,241,082)	(13,319,734)	(35,057,242)
4.Others	50,009,085	49,889,809	50,127,812	50,124,364	16,599,071
B.Total liabilities(B1 to B4)	183,622,608	182,931,002	187,061,887	186,298,793	482,232,751
1.Bills payable	644,807	641,940	619,658	537,359	633,701
2.Borrowings from financial institutions	84,603,539	84,603,539	83,422,837	82,501,513	381,514,996
3.Deposits and other accounts	70,677,974	69,933,773	72,233,046	72,412,998	60,735,816
4.Other/misc. liabilities	27,696,288	27,751,750	30,786,346	30,846,923	39,348,238
C.Total assets (C1 to C4 + C8 to C10)	254,012,679	253,286,632	255,103,245	253,332,595	535,274,303
1.Cash and balances with treasury banks	5,154,764	4,678,276	5,009,151	5,007,673	4,268,978
2.Balances with other banks	20,898,962	21,052,914	21,172,616	20,978,938	14,375,902
3.Lending to financial institutions	1,402,610	1,402,610	1,402,610	1,402,610	41,025,752
4.Investments	47,384,585	47,349,355	45,483,146	45,340,229	315,659,111
5.Gross advances	166,612,998	166,266,991	165,806,167	164,462,342	130,089,972
6.Advances-non-performing/classified	36,205,354	36,295,190	36,444,513	36,405,270	46,976,813
7.Provision against advances	18,124,819	18,124,819	18,127,597	18,206,116	29,872,181
8.Advances net of provision (C5-C7)	148,488,179	148,142,172	147,678,570	146,256,226	100,217,791
9.Fixed assets	9,359,612	9,363,186	9,752,279	9,700,529	18,395,799
10.Other/misc. assets	21,323,967	21,298,119	24,604,873	24,646,390	41,330,970
D.Profit & loss account					
1.Markup/interest earned	22,228,721	22,293,647	22,516,570	22,218,818	42,149,525
2.Markup/interest expensed	6,136,773	6,194,165	6,790,249	6,419,587	25,839,013
3.Net markup/interest income	16,091,948	16,099,482	15,726,321	15,799,231	16,310,512
4.Provisions and write-offs	1,866,018	1,966,018	1,868,304	1,962,706	(3,774,212)
5.Net markup/interest income after provisions	14,225,930	14,133,464	13,858,017	13,836,525	20,084,724
6.Non-markup/interest income	4,825,799	4,830,860	4,823,317	5,129,583	1,821,606
7.Non-markup/interest expenses	12,770,297	12,517,601	12,778,000	12,858,153	14,835,015
8.Administrative expenses	12,381,448	12,248,101	12,490,732	12,479,561	14,725,425
9.Profit/(loss) before taxation	6,281,432	6,446,723	5,903,334	6,107,955	7,071,315
10.Profit/(loss) after taxation	3,319,216	3,461,719	2,665,521	2,853,877	4,756,181
E.Other items					
1.No. of ordinary shares (000)	1,570,351	1,570,350	1,570,350	1,570,350	5,585,949
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	21,635,159	26,323,075	18,960,318	19,589,013	208,367,555
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	72.39%	72.22%	69.84%	71.11%	38.70%
2.Net markup/interest margin (D1-D2)/C	6.34%	6.36%	6.16%	6.24%	3.05%
3.Return on equity (ROE) (D10/A)	16.29%	16.91%	14.88%	16.88%	13.05%
4.Return on assets (ROA) (D10/C)	1.31%	1.37%	1.04%	1.13%	0.89%
5.Non-markup/interest income to total assets (D6/C)	1.90%	1.91%	1.89%	2.02%	0.34%
6.Net markup/interest income(after prov.) to total assets(D5/C)	5.60%	5.58%	5.43%	5.46%	3.75%
7.Markup/interest expense to markup/interest income (D2/D1)	27.61%	27.78%	30.16%	28.89%	61.30%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.97	1.90	2.12	2.04	2.08
9.Non-markup/interest expense to total income D7/(D1+D6)	47.20%	46.15%	46.74%	47.02%	33.74%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.57	2.54	2.59	2.43	8.08
11.Earning per share (D10/E1)	2.11	2.20	1.70	1.82	0.85
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	10.26%	10.16%	10.26%	10.26%	3.48%
2.Investment to total assets (C4/C)	18.65%	18.69%	17.83%	17.90%	58.97%
3.Advances net of provisions to total assets (C8/C)	58.46%	58.49%	57.89%	57.73%	18.72%
4.Deposits to total assets (B3/C)	27.82%	27.61%	28.32%	28.58%	11.35%
5.Total liabilities to total assets (B/C)	72.29%	72.22%	73.33%	73.54%	90.09%
6.Gross advances to deposits (C5/B3)	235.74%	237.75%	229.54%	227.12%	214.19%
7.Gross advances to borrowing & deposit C5/(B2+B3)	107.30%	107.59%	106.52%	106.16%	29.42%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	21.73%	21.83%	21.98%	22.14%	36.11%
2.Provisions against NPLs to gross advances (C7/C5)	10.88%	10.90%	10.93%	11.07%	22.96%
3.NPLs to shareholders equity (C6/A)	177.64%	177.35%	203.45%	215.30%	128.91%
4.NPLs write off to NPLs provisions (D4/C7)	10.30%	10.85%	10.31%	10.78%	-12.63%
5.Provision against NPL to NPLs (C7/C6)	50.06%	49.94%	49.74%	50.01%	63.59%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	8.02%	8.08%	7.02%	6.67%	6.81%
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)	12.98	13.03	11.41	10.77	6.52
4.Total deposit to total equity (B3/A) (times)	3.47	3.42	4.03	4.28	1.67
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	6.52	7.60	7.11	6.86	43.81

INDUSTRIAL DEVELOPMENT BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	(25,916,289)	(25,916,289)	(25,916,289)	(25,916,289)	(25,916,289)
1.Share capital	0	0	0	0	0
2.Reserves	0	0	0	0	0
3.Un appropriated profit	(25,916,289)	(25,916,289)	(25,916,289)	(25,916,289)	(25,916,289)
4.Others	68,084	68,084	68,084	68,084	68,084
B.Total liabilities(B1 to B4)	30,123,511	30,123,511	30,123,511	30,123,511	30,123,511
1.Bills payable	3,520	3,520	3,520	3,520	3,520
2.Borrowings from financial institutions	23,409,994	23,409,994	23,409,994	23,409,994	23,409,994
3.Deposits and other accounts	139,477	139,477	139,477	139,477	139,477
4.Other/misc. liabilities	6,570,520	6,570,520	6,570,520	6,570,520	6,570,520
C.Total assets (C1 to C4 + C8 to C10)	4,275,306	4,275,306	4,275,306	4,275,306	4,275,306
1.Cash and balances with treasury banks	22,467	22,467	22,467	22,467	22,467
2.Balances with other banks	7,631	7,631	7,631	7,631	7,631
3.Lending to financial institutions	1,402,610	1,402,610	1,402,610	1,402,610	1,402,610
4.Investments	443,102	443,102	443,102	443,102	443,102
5.Gross advances	5,786,744	5,786,744	5,786,744	5,786,744	5,786,744
6.Advances-non-performing/classified	5,776,999	5,776,999	5,776,999	5,776,999	5,776,999
7.Provision against advances	5,776,999	5,776,999	5,776,999	5,776,999	5,776,999
8.Advances net of provision (C5-C7)	9,745	9,745	9,745	9,745	9,745
9.Fixed assets	49,184	49,184	49,184	49,184	49,184
10.Other/misc. assets	2,340,567	2,340,567	2,340,567	2,340,567	2,340,567
D.Profit & loss account					
1.Markup/interest earned	102,715	102,715	102,715	102,715	102,715
2.Markup/interest expensed	10,765	10,765	10,765	10,765	10,765
3.Net markup/interest income	91,950	91,950	91,950	91,950	91,950
4.Provisions and write-offs	(102,066)	(102,066)	(102,066)	(102,066)	(102,066)
5.Net markup/interest income after provisions	194,016	194,016	194,016	194,016	194,016
6.Non-markup/interest income	223,697	223,697	223,697	223,697	223,697
7.Non-markup/interest expenses	126,747	126,747	126,747	126,747	126,747
8.Administrative expenses	126,706	126,706	126,706	126,706	126,706
9.Profit/(loss) before taxation	290,966	290,966	290,966	290,966	290,966
10.Profit/(loss) after taxation	219,048	219,048	219,048	219,048	219,048
E.Other items					
1.No. of ordinary shares (000)	0	0	0	0	0
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	(187,160)	(187,160)	(187,160)	(187,160)	(187,160)
5.Commitments and contingencies	-	-	-	-	-
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	89.52%	89.52%	89.52%	89.52%	89.52%
2.Net markup/interest margin (D1-D2)/C	2.15%	2.15%	2.15%	2.15%	2.15%
3.Return on equity (ROE) (D10/A)	-0.85%	-0.85%	-0.85%	-0.85%	-0.85%
4.Return on assets (ROA) (D10/C)	5.12%	5.12%	5.12%	5.12%	5.12%
5.Non-markup/interest income to total assets (D6/C)	5.23%	5.23%	5.23%	5.23%	5.23%
6.Net markup/interest income(after prov.) to total assets(D5/C)	4.54%	4.54%	4.54%	4.54%	4.54%
7.Markup/interest expense to markup/interest income (D2/D1)	10.48%	10.48%	10.48%	10.48%	10.48%
8.Admin. expense to profit before tax. (D8/D9) (times)	0.44	0.44	0.44	0.44	0.44
9.Non-markup/interest expense to total income D7/(D1+D6)	38.83%	38.83%	38.83%	38.83%	38.83%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	0.57	0.57	0.57	0.57	0.57
11.Earning per share (D10/E1)	-	-	-	-	-
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	0.70%	0.70%	0.70%	0.70%	0.70%
2.Investment to total assets (C4/C)	10.36%	10.36%	10.36%	10.36%	10.36%
3.Advances net of provisions to total assets (C8/C)	0.23%	0.23%	0.23%	0.23%	0.23%
4.Deposits to total assets (B3/C)	3.26%	3.26%	3.26%	3.26%	3.26%
5.Total liabilities to total assets (B/C)	704.59%	704.59%	704.59%	704.59%	704.59%
6.Gross advances to deposits (C5/B3)	4,148.89%	4,148.89%	4,148.89%	4,148.89%	4,148.89%
7.Gross advances to borrowing & deposit C5/(B2+B3)	24.57%	24.57%	24.57%	24.57%	24.57%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	99.83%	99.83%	99.83%	99.83%	99.83%
2.Provisions against NPLs to gross advances (C7/C5)	99.83%	99.83%	99.83%	99.83%	99.83%
3.NPLs to shareholders equity (C6/A)	-22.29%	-22.29%	-22.29%	-22.29%	-22.29%
4.NPLs write off to NPLs provisions (D4/C7)	-1.77%	-1.77%	-1.77%	-1.77%	-1.77%
5.Provision against NPL to NPLs (C7/C6)	100.00%	100.00%	100.00%	100.00%	100.00%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	-606.19%	-606.19%	-606.19%	-606.19%	-606.19%
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)	-	-	-	-	-
4.Total deposit to total equity (B3/A) (times)	-0.01	-0.01	-0.01	-0.01	-0.01
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-0.85	-0.85	-0.85	-0.85	-0.85

SME BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	(406,365)	(406,365)	(3,162,669)	(4,247,297)	(4,247,297)
1.Share capital	2,392,507	2,392,507	2,392,507	2,392,507	2,392,507
2.Reserves	206,526	206,526	206,526	206,526	206,526
3.Un appropriated profit	(3,005,398)	(3,005,398)	(5,761,702)	(6,846,330)	(6,846,330)
4.Others	(27,980)	(27,980)	2,586	(13,679)	(13,679)
B.Total liabilities(B1 to B4)	11,429,439	11,429,439	13,101,170	12,869,303	12,869,303
1.Bills payable	92,554	92,554	99,986	19,071	19,071
2.Borrowings from financial institutions	5,308,315	5,308,315	4,127,613	3,206,289	3,206,289
3.Deposits and other accounts	5,343,655	5,343,655	7,602,262	8,248,271	8,248,271
4.Other/misc. liabilities	684,915	684,915	1,271,309	1,395,672	1,395,672
C.Total assets (C1 to C4 + C8 to C10)	10,995,094	10,995,094	9,941,087	8,608,327	8,608,327
1.Cash and balances with treasury banks	435,791	435,791	668,727	824,944	824,944
2.Balances with other banks	11,321	11,321	2,123	2,737	2,737
3.Lending to financial institutions	0	0	0	0	0
4.Investments	6,911,314	6,911,314	5,828,353	4,237,715	4,237,715
5.Gross advances	7,744,049	7,744,049	6,771,662	6,818,684	6,818,684
6.Advances-non-performing/classified	5,396,984	5,396,984	5,373,260	5,327,918	5,327,918
7.Provision against advances	5,238,540	5,238,540	5,241,318	5,222,503	5,222,503
8.Advances net of provision (C5-C7)	2,505,509	2,505,509	1,530,344	1,596,181	1,596,181
9.Fixed assets	63,122	63,122	472,184	424,240	424,240
10.Other/misc. assets	1,068,037	1,068,037	1,439,356	1,522,510	1,522,510
D.Profit & loss account					
1.Markup/interest earned	649,278	649,278	738,948	609,592	609,592
2.Markup/interest expensed	520,408	520,408	1,008,663	717,637	717,637
3.Net markup/interest income	128,870	128,870	(269,715)	(108,045)	(108,045)
4.Provisions and write-offs	(16,807)	(16,807)	(14,521)	(17,452)	(17,452)
5.Net markup/interest income after provisions	145,677	145,677	(255,194)	(90,593)	(90,593)
6.Non-markup/interest income	24,738	24,738	14,934	19,683	19,683
7.Non-markup/interest expenses	891,422	891,422	906,858	980,537	980,537
8.Administrative expenses	840,252	840,252	837,299	911,354	911,354
9.Profit/(loss) before taxation	(721,007)	(721,007)	(1,147,118)	(1,051,447)	(1,051,447)
10.Profit/(loss) after taxation	(294,022)	(294,022)	(977,164)	(942,421)	(942,421)
E.Other items					
1.No. of ordinary shares (000)	239,251	239,251	239,251	239,251	239,251
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	1,990,780	6,707,231	(120,300)	(1,330,138)	(1,330,138)
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	19.85%	19.85%	-36.50%	-17.72%	-17.72%
2.Net markup/interest margin (D1-D2)/C	1.17%	1.17%	-2.71%	-1.26%	-1.26%
3.Return on equity (ROE) (D10/A)	72.35%	72.35%	30.90%	22.19%	22.19%
4.Return on assets (ROA) (D10/C)	-2.67%	-2.67%	-9.83%	-10.95%	-10.95%
5.Non-markup/interest income to total assets (D6/C)	0.22%	0.22%	0.15%	0.23%	0.23%
6.Net markup/interest income(after prov.) to total assets(D5/C)	1.32%	1.32%	-2.57%	-1.05%	-1.05%
7.Markup/interest expense to markup/interest income (D2/D1)	80.15%	80.15%	136.50%	117.72%	117.72%
8.Admin. expense to profit before tax. (D8/D9) (times)	-1.17	-1.17	-0.73	-0.87	-0.87
9.Non-markup/interest expense to total income D7/(D1+D6)	132.26%	132.26%	120.29%	155.82%	155.82%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	33.97	33.97	56.07	46.30	46.30
11.Earning per share (D10/E1)	-1.23	-1.23	-4.08	-3.94	-3.94
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	4.07%	4.07%	6.75%	9.61%	9.61%
2.Investment to total assets (C4/C)	62.86%	62.86%	58.63%	49.23%	49.23%
3.Advances net of provisions to total assets (C8/C)	22.79%	22.79%	15.39%	18.54%	18.54%
4.Deposits to total assets (B3/C)	48.60%	48.60%	76.47%	95.82%	95.82%
5.Total liabilities to total assets (B/C)	103.95%	103.95%	131.79%	149.50%	149.50%
6.Gross advances to deposits (C5/B3)	144.92%	144.92%	89.07%	82.67%	82.67%
7.Gross advances to borrowing & deposit C5/(B2+B3)	72.70%	72.70%	57.73%	59.53%	59.53%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	69.69%	69.69%	79.35%	78.14%	78.14%
2.Provisions against NPLs to gross advances (C7/C5)	67.65%	67.65%	77.40%	76.59%	76.59%
3.NPLs to shareholders equity (C6/A)	-1,328.11%	-1,328.11%	-169.90%	-125.44%	-125.44%
4.NPLs write off to NPLs provisions (D4/C7)	-0.32%	-0.32%	-0.28%	-0.33%	-0.33%
5.Provision against NPL to NPLs (C7/C6)	97.06%	97.06%	97.54%	98.02%	98.02%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	-3.70%	-3.70%	-31.81%	-49.34%	-49.34%
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)	-1.70	-1.70	-13.22	-17.75	-17.75
4.Total deposit to total equity (B3/A) (times)	-13.15	-13.15	-2.40	-1.94	-1.94
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-6.77	-22.81	0.12	1.41	1.41

THE PUNJAB PROVINCIAL COOPERATIVE BANK LTD.**(Thousand Rupees)**

Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	6,847,044	6,931,879	7,135,908	7,216,428	7,807,322
1.Share capital	7,885,556	7,885,490	7,885,449	7,885,471	7,885,488
2.Reserves	742,108	809,147	848,179	922,701	1,012,675
3.Un appropriated profit	(1,780,620)	(1,762,758)	(1,597,720)	(1,591,744)	(1,090,841)
4.Others	7,385,478	7,266,202	7,473,639	7,486,456	15,630,838
B.Total liabilities(B1 to B4)	8,948,773	8,257,167	10,716,321	10,185,094	7,860,067
1.Bills payable	55,502	52,635	22,921	21,537	30,605
2.Borrowings from financial institutions	0	0	0	0	0
3.Deposits and other accounts	5,324,183	4,579,982	4,620,648	4,154,591	5,015,374
4.Other/misc. liabilities	3,569,088	3,624,550	6,072,752	6,008,966	2,814,088
C.Total assets (C1 to C4 + C8 to C10)	23,181,295	22,455,248	25,325,868	24,887,978	31,298,227
1.Cash and balances with treasury banks	1,218,756	742,268	840,207	682,512	841,158
2.Balances with other banks	805,565	959,517	1,088,417	894,125	1,750,165
3.Lending to financial institutions	0	0	0	0	0
4.Investments	2,911,628	2,876,398	2,093,150	3,540,871	4,128,609
5.Gross advances	11,814,046	11,468,039	11,979,602	10,588,755	9,861,484
6.Advances-non-performing/classified	2,288,896	2,378,732	2,551,779	2,557,878	2,189,560
7.Provision against advances	1,606,271	1,606,271	1,606,271	1,703,605	1,701,999
8.Advances net of provision (C5-C7)	10,207,775	9,861,768	10,373,331	8,885,150	8,159,485
9.Fixed assets	7,176,161	7,179,735	7,159,766	7,155,960	15,521,524
10.Other/misc. assets	861,410	835,562	3,770,997	3,729,360	897,286
D.Profit & loss account					
1.Markup/interest earned	1,845,307	1,910,233	2,043,486	1,875,090	2,000,823
2.Markup/interest expensed	150,119	207,511	315,340	235,704	211,008
3.Net markup/interest income	1,695,188	1,702,722	1,728,146	1,639,386	1,789,815
4.Provisions and write-offs	0	100,000	0	97,333	(1,606)
5.Net markup/interest income after provisions	1,695,188	1,602,722	1,728,146	1,542,053	1,791,421
6.Non-markup/interest income	155,664	160,725	162,986	464,503	156,896
7.Non-markup/interest expenses	1,685,429	1,432,733	1,677,696	1,684,170	1,574,482
8.Administrative expenses	1,565,429	1,432,082	1,677,666	1,592,440	1,534,116
9.Profit/(loss) before taxation	165,423	330,714	213,436	322,386	373,835
10.Profit/(loss) after taxation	119,853	262,356	149,300	302,913	356,707
E.Other items					
1.No. of ordinary shares (000)	78,856	78,855	78,855	78,855	78,855
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	(219,168)	(247,703)	(782,929)	1,055,604	1,758,594
5.Commitments and contingencies	-	-	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	91.86%	89.14%	84.57%	87.43%	89.45%
2.Net markup/interest margin (D1-D2)/C	7.31%	7.58%	6.82%	6.59%	5.72%
3.Return on equity (ROE) (D10/A)	1.75%	3.78%	2.09%	4.20%	4.57%
4.Return on assets (ROA) (D10/C)	0.52%	1.17%	0.59%	1.22%	1.14%
5.Non-markup/interest income to total assets (D6/C)	0.67%	0.72%	0.64%	1.87%	0.50%
6.Net markup/interest income(after prov.) to total assets(D5/C)	7.31%	7.14%	6.82%	6.20%	5.72%
7.Markup/interest expense to markup/interest income (D2/D1)	8.14%	10.86%	15.43%	12.57%	10.55%
8.Admin. expense to profit before tax. (D8/D9) (times)	9.46	4.33	7.86	4.94	4.10
9.Non-markup/interest expense to total income D7/(D1+D6)	84.23%	69.18%	76.04%	71.99%	72.97%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	10.06	8.91	10.29	3.43	9.78
11.Earning per share (D10/E1)	1.52	3.33	1.89	3.84	4.52
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.73%	7.58%	7.62%	6.33%	8.28%
2.Investment to total assets (C4/C)	12.56%	12.81%	8.26%	14.23%	13.19%
3.Advances net of provisions to total assets (C8/C)	44.03%	43.92%	40.96%	35.70%	26.07%
4.Deposits to total assets (B3/C)	22.97%	20.40%	18.24%	16.69%	16.02%
5.Total liabilities to total assets (B/C)	38.60%	36.77%	42.31%	40.92%	25.11%
6.Gross advances to deposits (C5/B3)	221.89%	250.39%	259.26%	254.87%	196.63%
7.Gross advances to borrowing & deposit C5/(B2+B3)	221.89%	250.39%	259.26%	254.87%	196.63%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	19.37%	20.74%	21.30%	24.16%	22.20%
2.Provisions against NPLs to gross advances (C7/C5)	13.60%	14.01%	13.41%	16.09%	17.26%
3.NPLs to shareholders equity (C6/A)	33.43%	34.32%	35.76%	35.45%	28.04%
4.NPLs write off to NPLs provisions (D4/C7)	0.00%	6.23%	0.00%	5.71%	-0.09%
5.Provision against NPL to NPLs (C7/C6)	70.18%	67.53%	62.95%	66.60%	77.73%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	29.54%	30.87%	28.18%	29.00%	24.94%
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)	86.83	87.91	90.49	91.52	99.01
4.Total deposit to total equity (B3/A) (times)	0.78	0.66	0.65	0.58	0.64
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-1.83	-0.94	-5.24	3.48	4.93

ZARAI TARAQIATI BANK LTD. (ZTBL)

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	39,856,596	39,856,596	39,856,596	39,856,596	58,798,745
1.Share capital	12,522,441	12,522,441	12,522,441	12,522,441	52,678,432
2.Reserves	6,299,526	6,299,526	6,299,526	6,299,526	7,324,095
3.Un appropriated profit	21,034,629	21,034,629	21,034,629	21,034,629	(1,203,782)
4.Others	42,583,503	42,583,503	42,583,503	42,583,503	913,828
B.Total liabilities(B1 to B4)	133,120,885	133,120,885	133,120,885	133,120,885	431,379,870
1.Bills payable	493,231	493,231	493,231	493,231	580,505
2.Borrowings from financial institutions	55,885,230	55,885,230	55,885,230	55,885,230	354,898,713
3.Deposits and other accounts	59,870,659	59,870,659	59,870,659	59,870,659	47,332,694
4.Other/misc. liabilities	16,871,765	16,871,765	16,871,765	16,871,765	28,567,958
C.Total assets (C1 to C4 + C8 to C10)	215,560,984	215,560,984	215,560,984	215,560,984	491,092,443
1.Cash and balances with treasury banks	3,477,750	3,477,750	3,477,750	3,477,750	2,580,409
2.Balances with other banks	20,074,445	20,074,445	20,074,445	20,074,445	12,615,369
3.Lending to financial institutions	0	0	0	0	39,623,142
4.Investments	37,118,541	37,118,541	37,118,541	37,118,541	306,849,685
5.Gross advances	141,268,159	141,268,159	141,268,159	141,268,159	107,623,060
6.Advances-non-performing/classified	22,742,475	22,742,475	22,742,475	22,742,475	33,682,336
7.Provision against advances	5,503,009	5,503,009	5,503,009	5,503,009	17,170,680
8.Advances net of provision (C5-C7)	135,765,150	135,765,150	135,765,150	135,765,150	90,452,380
9.Fixed assets	2,071,145	2,071,145	2,071,145	2,071,145	2,400,851
10.Other/misc. assets	17,053,953	17,053,953	17,053,953	17,053,953	36,570,607
D.Profit & loss account					
1.Markup/interest earned	19,631,421	19,631,421	19,631,421	19,631,421	39,436,395
2.Markup/interest expensed	5,455,481	5,455,481	5,455,481	5,455,481	24,899,603
3.Net markup/interest income	14,175,940	14,175,940	14,175,940	14,175,940	14,536,792
4.Provisions and write-offs	1,984,891	1,984,891	1,984,891	1,984,891	(3,653,088)
5.Net markup/interest income after provisions	12,191,049	12,191,049	12,191,049	12,191,049	18,189,880
6.Non-markup/interest income	4,421,700	4,421,700	4,421,700	4,421,700	1,421,330
7.Non-markup/interest expenses	10,066,699	10,066,699	10,066,699	10,066,699	12,153,249
8.Administrative expenses	9,849,061	9,849,061	9,849,061	9,849,061	12,153,249
9.Profit/(loss) before taxation	6,546,050	6,546,050	6,546,050	6,546,050	7,457,961
10.Profit/(loss) after taxation	3,274,337	3,274,337	3,274,337	3,274,337	5,122,847
E.Other items					
1.No. of ordinary shares (000)	1,252,244	1,252,244	1,252,244	1,252,244	5,267,843
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	20,050,707	20,050,707	20,050,707	20,050,707	208,126,259
5.Commitments and contingencies	-	-	-	-	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	72.21%	72.21%	72.21%	72.21%	36.86%
2.Net markup/interest margin (D1-D2)/C	6.58%	6.58%	6.58%	6.58%	2.96%
3.Return on equity (ROE) (D10/A)	8.22%	8.22%	8.22%	8.22%	8.71%
4.Return on assets (ROA) (D10/C)	1.52%	1.52%	1.52%	1.52%	1.04%
5.Non-markup/interest income to total assets (D6/C)	2.05%	2.05%	2.05%	2.05%	0.29%
6.Net markup/interest income(after prov.) to total assets(D5/C)	5.66%	5.66%	5.66%	5.66%	3.70%
7.Markup/interest expense to markup/interest income (D2/D1)	27.79%	27.79%	27.79%	27.79%	63.14%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.50	1.50	1.50	1.50	1.63
9.Non-markup/interest expense to total income D7/(D1+D6)	41.85%	41.85%	41.85%	41.85%	29.75%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.23	2.23	2.23	2.23	8.55
11.Earning per share (D10/E1)	2.61	2.61	2.61	2.61	0.97
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	10.93%	10.93%	10.93%	10.93%	3.09%
2.Investment to total assets (C4/C)	17.22%	17.22%	17.22%	17.22%	62.48%
3.Advances net of provisions to total assets (C8/C)	62.98%	62.98%	62.98%	62.98%	18.42%
4.Deposits to total assets (B3/C)	27.77%	27.77%	27.77%	27.77%	9.64%
5.Total liabilities to total assets (B/C)	61.76%	61.76%	61.76%	61.76%	87.84%
6.Gross advances to deposits (C5/B3)	235.96%	235.96%	235.96%	235.96%	227.38%
7.Gross advances to borrowing & deposit C5/(B2+B3)	122.04%	122.04%	122.04%	122.04%	26.76%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	16.10%	16.10%	16.10%	16.10%	31.30%
2.Provisions against NPLs to gross advances (C7/C5)	3.90%	3.90%	3.90%	3.90%	15.95%
3.NPLs to shareholders equity (C6/A)	57.06%	57.06%	57.06%	57.06%	57.28%
4.NPLs write off to NPLs provisions (D4/C7)	36.07%	36.07%	36.07%	36.07%	-21.28%
5.Provision against NPL to NPLs (C7/C6)	24.20%	24.20%	24.20%	24.20%	50.98%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	18.49%	18.49%	18.49%	18.49%	11.97%
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)	31.83	31.83	31.83	31.83	11.16
4.Total deposit to total equity (B3/A) (times)	1.50	1.50	1.50	1.50	0.80
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	6.12	6.12	6.12	6.12	40.63