

DFIs - Overall

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	105,411,853	116,474,804	127,851,275	138,379,528	152,104,223
1.Share capital	69,031,686	73,611,924	75,341,924	84,191,177	84,356,177
2.Reserves	15,774,031	19,494,561	21,345,327	23,536,063	26,824,076
3.Un appropriated profit	20,606,136	23,368,319	31,164,024	30,652,288	40,923,969
4.Others	1,147,389	5,126,662	2,737,550	(1,766,262)	(6,200,117)
B.Total liabilities (B1 to B4)	132,855,436	259,871,200	306,878,998	399,907,067	1,225,137,278
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	111,444,365	228,987,297	260,629,122	352,529,466	1,164,124,818
3.Deposits and other accounts	11,643,692	12,032,735	27,443,924	28,822,848	37,124,968
4.Other/misc. liabilities	9,767,379	18,851,168	18,805,952	18,554,753	23,887,492
C.Total assets (C1 to C4 + C8 to C10)	239,414,678	381,472,666	437,467,823	536,520,333	1,371,041,384
1.Cash and balances with treasury banks	593,251	3,721,416	3,033,609	2,992,815	4,182,847
2.Balances with other banks	5,243,330	6,136,079	5,746,072	18,041,264	2,326,731
3.Lending to financial institutions	16,497,798	16,880,746	10,227,773	9,803,551	26,469,441
4.Investments	122,612,890	243,469,413	286,555,312	346,340,149	1,113,134,223
5.Gross advances	92,740,109	103,166,959	123,238,672	148,381,545	195,755,750
6.Advances-non-performing/classified	13,939,088	14,626,925	15,788,674	15,302,157	14,058,179
7.Provisions against advances	10,290,554	11,243,621	12,567,947	12,647,533	12,906,216
8.Advances net of provisions (C5-C7)	82,449,555	91,923,338	110,670,725	135,734,012	182,849,534
9.Fixed assets	4,249,696	4,701,778	4,751,328	4,734,639	7,482,749
10.Other/misc. assets	7,768,158	14,639,896	16,483,004	18,873,903	34,595,859
D.Profit & loss account					
1.Markup/interest earned	14,030,538	27,895,855	37,403,192	35,541,770	96,192,821
2.markup/interest expensed	6,764,810	17,251,194	23,805,574	23,638,576	83,677,601
3.Net markup/interest income	7,265,728	10,644,661	13,597,618	11,903,194	12,515,220
4.Provisions and write-offs	247,591	1,666,404	2,366,186	882,770	1,840,212
5.Net markup/interest income after provisions	7,018,137	8,978,257	11,231,432	11,020,424	10,675,008
6.Non-markup/interest income	5,132,457	6,733,310	10,852,254	11,003,859	16,634,986
7.Non-markup/interest expenses	4,667,011	5,376,292	6,179,061	6,546,023	7,177,573
8.Administrative expenses	4,476,354	5,152,476	5,855,328	6,198,445	7,026,139
9.Profit/(loss) before taxation	7,440,412	10,351,971	15,956,199	15,529,834	20,620,915
10.Profit/(loss) after taxation	5,298,194	10,242,096	12,580,231	12,518,128	16,760,340
E.Other items					
1.No. of ordinary shares (000)	6,303,409	6,361,592	5,919,592	6,204,758	6,836,258
2.Cash dividend	N/A	N/A	N/A	N/A	N/A
3.Stock dividend/bonus shares	N/A	N/A	N/A	N/A	N/A
4.Cash generated from operating activities	784,094	114,230,958	29,618,167	75,008,008	722,819,278
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	51.79%	38.16%	36.35%	33.49%	13.01%
2.Net markup/interest margin (D1-D2)/C	3.03%	2.79%	3.11%	2.22%	0.91%
3.Return on equity (ROE) (D10/A)	5.03%	8.79%	9.84%	9.05%	11.02%
4.Return on assets (ROA) (D10/C)	2.21%	2.68%	2.88%	2.33%	1.22%
5.Non-markup/interest income to total assets (D6/C)	2.14%	1.77%	2.48%	2.05%	1.21%
6.Net markup/interest income(after provisions) to total assets(D5/C)	2.93%	2.35%	2.57%	2.05%	0.78%
7.Markup/interest expenses to markup/interest income (D2/D1)	48.21%	61.84%	63.65%	66.51%	86.99%
8.Admin. expenses to profit before tax. (D8/D9) (times)	0.60	0.50	0.37	0.40	0.34
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.24	0.16	0.13	0.14	0.06
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	0.87	0.77	0.54	0.56	0.42
11.Earning per share (D10/E1)	0.84	1.61	2.13	2.02	2.45
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	2.44%	2.58%	2.01%	3.92%	0.47%
2.Investment to total assets (C4/C)	51.21%	63.82%	65.50%	64.55%	81.19%
3.Advances net of provisions to total assets (C8/C)	34.44%	24.10%	25.30%	25.30%	13.34%
4.Deposits to total assets (B3/C)	4.86%	3.15%	6.27%	5.37%	2.71%
5.Total liabilities to total assets (B/C)	55.49%	68.12%	70.15%	74.54%	89.36%
6.Gross advances to deposits (C5/B3)	796.48%	857.39%	449.06%	514.81%	527.29%
7.Gross advances to borrowing & deposits C5/(B2+B3)	75.34%	42.80%	42.78%	38.91%	16.30%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	15.03%	14.18%	12.81%	10.31%	7.18%
2.Provision against NPLs to gross advances (C7/C5)	11.10%	10.90%	10.20%	8.52%	6.59%
3.NPLs to total equity (C6/A)	13.22%	12.56%	12.35%	11.06%	9.24%
4.NPLs write off to NPLs provisions (D4/C7)	2.41%	14.82%	18.83%	6.98%	14.26%
5.Provision against NPL to NPLs (C7/C6)	73.83%	76.87%	79.60%	82.65%	91.81%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	44.03%	30.53%	29.23%	25.79%	11.09%
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)	16.72	18.31	21.60	22.30	22.25
4.Total deposits to total equity (B3/A) (times)	0.11	0.10	0.21	0.21	0.24
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	0.15	11.15	2.35	5.99	43.13

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

Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	16,926,069	20,115,819	20,906,501	22,591,669	23,304,758
1.Share capital	19,365,000	19,365,000	19,365,000	19,365,000	19,365,000
2.Reserves	1,246,974	1,799,383	2,005,102	2,202,333	2,365,417
3.Un appropriated profit	(3,685,905)	(1,048,564)	(463,601)	1,024,336	1,574,341
4.Others	(20,844)	(7,756)	(8,585)	(142,154)	(199,862)
B.Total liabilities (B1 to B4)	3,972,657	5,093,783	5,904,407	3,835,788	14,201,249
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	0	2,000,000	3,074,447	2,816,717	13,222,896
3.Deposits and other accounts	0	0	0	0	0
4.Other/misc. liabilities	3,972,657	3,093,783	2,829,960	1,019,071	978,353
C.Total assets (C1 to C4 + C8 to C10)	20,877,882	25,201,846	26,802,323	26,285,303	37,306,145
1.Cash and balances with treasury banks	34,387	42,126	34,880	32,465	15,005
2.Balances with other banks	412,020	368,211	130,492	28,458	3,842
3.Lending to financial institutions	4,206,891	0	1,450,000	780,000	0
4.Investments	4,010,448	10,283,836	10,414,228	8,820,213	18,008,675
5.Gross advances	14,808,587	15,172,213	15,005,507	16,875,828	19,253,407
6.Advances-non-performing/classified	4,710,848	4,210,899	4,055,503	3,477,747	3,086,802
7.Provisions against advances	3,127,405	3,503,477	3,828,037	3,426,899	3,147,017
8.Advances net of provisions (C5-C7)	11,681,182	11,668,736	11,177,470	13,448,929	16,106,390
9.Fixed assets	314,020	403,499	433,124	455,432	692,022
10.Other/misc. assets	218,934	2,435,438	3,162,129	2,719,806	2,480,211
D.Profit & loss account					
1.Markup/interest earned	2,241,405	2,987,835	3,447,781	2,548,069	3,881,750
2.markup/interest expensed	0	137,507	198,312	200,063	688,423
3.Net markup/interest income	2,241,405	2,850,328	3,249,469	2,348,006	3,193,327
4.Provisions and write-offs	(348,193)	368,641	309,748	(423,900)	276,720
5.Net markup/interest income after provisions	2,589,598	2,481,687	2,939,721	2,771,906	2,916,607
6.Non-markup/interest income	147,842	130,797	135,852	76,282	88,604
7.Non-markup/interest expenses	1,439,777	1,637,297	1,685,935	1,520,051	1,635,898
8.Administrative expenses	1,404,297	1,618,363	1,657,545	1,491,837	1,593,906
9.Profit/(loss) before taxation	1,254,493	953,748	1,389,638	1,328,137	1,369,313
10.Profit/(loss) after taxation	1,041,230	2,762,047	1,028,599	986,154	1,478,310
E.Other items					
1.No. of ordinary shares (000)	1,936,500	1,936,500	1,936,500	1,936,500	1,936,500
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(2,788,782)	4,436,460	(869,568)	(1,078,748)	(696,784)
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	100.00%	95.40%	94.25%	92.15%	82.27%
2.Net markup/interest margin (D1-D2)/C	10.74%	11.31%	12.12%	8.93%	8.56%
3.Return on equity (ROE) (D10/A)	6.15%	13.73%	4.92%	4.37%	6.34%
4.Return on assets (ROA) (D10/C)	4.99%	10.96%	3.84%	3.75%	3.96%
5.Non-markup/interest income to total assets (D6/C)	0.71%	0.52%	0.51%	0.29%	0.24%
6.Net markup/interest income(after provisions) to total assets(D5/C)	12.40%	9.85%	10.97%	10.55%	7.82%
7.Markup/interest expenses to markup/interest income (D2/D1)	0.00%	4.60%	5.75%	7.85%	17.73%
8.Admin. expenses to profit before tax. (D8/D9) (times)	1.12	1.70	1.19	1.12	1.16
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.60	0.53	0.47	0.58	0.41
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	9.50	12.37	12.20	19.56	17.99
11.Earning per share (D10/E1)	0.54	1.43	0.53	0.51	0.76
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	2.14%	1.63%	0.62%	0.23%	0.05%
2.Investment to total assets (C4/C)	19.21%	40.81%	38.86%	33.56%	48.27%
3.Advances net of provisions to total assets (C8/C)	55.95%	46.30%	41.70%	51.17%	43.17%
4.Deposits to total assets (B3/C)	0.00%	0.00%	0.00%	0.00%	0.00%
5.Total liabilities to total assets (B/C)	19.03%	20.21%	22.03%	14.59%	38.07%
6.Gross advances to deposits (C5/B3)	-	-	-	-	-
7.Gross advances to borrowing & deposits C5/(B2+B3)	-	758.61%	488.07%	599.13%	145.61%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	31.81%	27.75%	27.03%	20.61%	16.03%
2.Provision against NPLs to gross advances (C7/C5)	21.12%	23.09%	25.51%	20.31%	16.35%
3.NPLs to total equity (C6/A)	27.83%	20.93%	19.40%	15.39%	13.25%
4.NPLs write off to NPLs provisions (D4/C7)	-11.13%	10.52%	8.09%	-12.37%	8.79%
5.Provision against NPL to NPLs (C7/C6)	66.39%	83.20%	94.39%	98.54%	101.95%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	81.07%	79.82%	78.00%	85.95%	62.47%
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)	8.74	10.39	10.80	11.67	12.03
4.Total deposits to total equity (B3/A) (times)	0.00	0.00	0.00	0.00	0.00
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-2.68	1.61	-0.85	-1.09	-0.47

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

Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	9,181,391	9,414,414	9,646,257	9,665,804	10,041,556
1.Share capital	6,000,000	6,000,000	6,000,000	6,000,000	6,000,000
2.Reserves	840,066	888,356	965,805	1,004,551	1,093,746
3.Un appropriated profit	2,341,325	2,526,058	2,680,452	2,661,253	2,947,810
4.Others	(71,701)	56,305	16,001	(10,662)	(268,497)
B.Total liabilities (B1 to B4)	9,415,747	12,003,870	11,627,546	15,358,720	22,967,996
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	7,915,859	10,842,781	10,223,036	13,658,356	20,336,117
3.Deposits and other accounts	1,221,724	775,323	923,702	1,132,247	1,771,610
4.Other/misc. liabilities	278,164	385,766	480,808	568,117	860,269
C.Total assets (C1 to C4 + C8 to C10)	18,525,437	21,474,589	21,289,804	25,013,862	32,741,055
1.Cash and balances with treasury banks	73,144	46,383	54,919	75,966	154,022
2.Balances with other banks	60,653	83,751	74,589	162,471	41,997
3.Lending to financial institutions	105,000	150,000	0	0	0
4.Investments	11,259,928	14,664,301	13,651,952	16,975,437	21,089,015
5.Gross advances	7,195,696	6,648,924	7,716,614	8,330,246	11,320,229
6.Advances-non-performing/classified	1,712,086	1,822,853	2,081,878	2,052,232	2,047,789
7.Provisions against advances	971,770	1,259,215	1,551,571	1,813,682	1,878,498
8.Advances net of provisions (C5-C7)	6,223,926	5,389,709	6,165,043	6,516,564	9,441,731
9.Fixed assets	193,242	230,023	219,821	232,812	477,304
10.Other/misc. assets	609,544	910,422	1,123,480	1,050,612	1,536,986
D.Profit & loss account					
1.Markup/interest earned	907,417	1,967,277	1,960,461	1,562,373	3,243,562
2.markup/interest expensed	472,607	1,024,210	956,826	825,739	2,131,696
3.Net markup/interest income	434,810	943,067	1,003,635	736,634	1,111,866
4.Provisions and write-offs	257,163	177,153	190,666	265,099	97,285
5.Net markup/interest income after provisions	177,647	765,914	812,969	471,535	1,014,581
6.Non-markup/interest income	101,236	(36,212)	70,717	174,073	109,599
7.Non-markup/interest expenses	267,425	335,235	377,402	391,600	469,814
8.Administrative expenses	267,421	322,425	363,707	380,756	457,101
9.Profit/(loss) before taxation	11,458	394,467	506,284	254,008	654,366
10.Profit/(loss) after taxation	(10,231)	241,452	387,245	193,732	445,977
E.Other items					
1.No. of ordinary shares (000)	600,000	600,000	600,000	600,000	600,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	519,893	3,227,513	(876,884)	3,569,651	4,411,346
5.Commitments and contingencies	0	0	0	-	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	47.92%	47.94%	51.19%	47.15%	34.28%
2.Net markup/interest margin (D1-D2)/C	2.35%	4.39%	4.71%	2.94%	3.40%
3.Return on equity (ROE) (D10/A)	-0.11%	2.56%	4.01%	2.00%	4.44%
4.Return on assets (ROA) (D10/C)	-0.06%	1.12%	1.82%	0.77%	1.36%
5.Non-markup/interest income to total assets (D6/C)	0.55%	-0.17%	0.33%	0.70%	0.33%
6.Net markup/interest income(after provisions) to total assets(D5/C)	0.96%	3.57%	3.82%	1.89%	3.10%
7.Markup/interest expenses to markup/interest income (D2/D1)	52.08%	52.06%	48.81%	52.85%	65.72%
8.Admin. expenses to profit before tax. (D8/D9) (times)	23.34	0.82	0.72	1.50	0.70
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.27	0.17	0.19	0.23	0.14
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	2.64	-8.90	5.14	2.19	4.17
11.Earning per share (D10/E1)	-0.02	0.40	0.65	0.32	0.74
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	0.72%	0.61%	0.61%	0.95%	0.60%
2.Investment to total assets (C4/C)	60.78%	68.29%	64.12%	67.86%	64.41%
3.Advances net of provisions to total assets (C8/C)	33.60%	25.10%	28.96%	26.05%	28.84%
4.Deposits to total assets (B3/C)	6.59%	3.61%	4.34%	4.53%	5.41%
5.Total liabilities to total assets (B/C)	50.83%	55.90%	54.62%	61.40%	70.15%
6.Gross advances to deposits (C5/B3)	588.98%	857.57%	835.40%	735.73%	638.98%
7.Gross advances to borrowing & deposits C5/(B2+B3)	78.75%	57.23%	69.23%	56.32%	51.20%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	23.79%	27.42%	26.98%	24.64%	18.09%
2.Provision against NPLs to gross advances (C7/C5)	13.50%	18.94%	20.11%	21.77%	16.59%
3.NPLs to total equity (C6/A)	18.65%	19.36%	21.58%	21.23%	20.39%
4.NPLs write off to NPLs provisions (D4/C7)	26.46%	14.07%	12.29%	14.62%	5.18%
5.Provision against NPL to NPLs (C7/C6)	56.76%	69.08%	74.53%	88.38%	91.73%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	49.56%	43.84%	45.31%	38.64%	30.67%
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)	15.30	15.69	16.08	16.11	16.74
4.Total deposits to total equity (B3/A) (times)	0.13	0.08	0.10	0.12	0.18
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-50.82	13.37	-2.26	18.43	9.89

PAK BRUNEI INVESTMENT COMPANY LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	10,633,697	10,700,292	11,125,495	11,305,317	11,504,819
1.Share capital	6,000,000	6,000,000	6,000,000	6,000,000	6,000,000
2.Reserves	1,406,995	1,480,107	1,723,782	1,920,050	2,120,621
3.Un appropriated profit	3,226,702	3,220,185	3,401,713	3,385,267	3,384,198
4.Others	(673,212)	(150,898)	(392,920)	(1,073,299)	(1,501,592)
B.Total liabilities (B1 to B4)	38,832,642	47,224,073	29,520,838	41,217,764	69,934,402
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	36,890,373	45,152,000	27,763,412	40,284,824	68,320,235
3.Deposits and other accounts	725,403	620,000	830,000	50,000	54,768
4.Other/misc. liabilities	1,216,866	1,452,073	927,426	882,940	1,559,399
C.Total assets (C1 to C4 + C8 to C10)	48,793,127	57,773,467	40,253,413	51,449,782	79,937,629
1.Cash and balances with treasury banks	161,339	129,571	168,090	122,751	336,633
2.Balances with other banks	46,355	163,909	422,121	64,694	100,591
3.Lending to financial institutions	0	4,500,000	507,800	2,000,000	6,559,967
4.Investments	26,116,936	31,816,997	17,482,949	26,246,638	44,805,384
5.Gross advances	20,639,421	19,165,404	19,557,328	20,847,166	24,708,485
6.Advances-non-performing/classified	592,529	595,472	983,888	1,018,878	881,635
7.Provisions against advances	309,684	394,034	423,442	547,025	500,622
8.Advances net of provisions (C5-C7)	20,329,737	18,771,370	19,133,886	20,300,141	24,207,863
9.Fixed assets	16,450	140,297	119,389	57,068	59,573
10.Other/misc. assets	2,122,310	2,251,323	2,419,178	2,658,490	3,867,618
D.Profit & loss account					
1.Markup/interest earned	2,506,962	5,041,574	3,680,678	3,335,029	6,899,314
2.markup/interest expensed	1,787,629	4,307,293	2,912,988	2,468,877	6,109,937
3.Net markup/interest income	719,333	734,281	767,690	866,152	789,377
4.Provisions and write-offs	96,393	(13,219)	33,970	70,748	(35,340)
5.Net markup/interest income after provisions	622,940	747,500	733,720	795,404	824,717
6.Non-markup/interest income	221,870	42,656	687,694	340,270	353,166
7.Non-markup/interest expenses	341,311	331,965	387,991	432,033	434,181
8.Administrative expenses	330,373	325,524	366,237	408,855	420,079
9.Profit/(loss) before taxation	503,499	458,191	1,033,423	703,641	743,702
10.Profit/(loss) after taxation	275,914	365,562	718,373	481,339	502,857
E.Other items					
1.No. of ordinary shares (000)	600,000	600,000	600,000	600,000	600,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	18,540,404	5,158,121	(13,554,580)	11,370,825	17,335,946
5.Commitments and contingencies	0	0	-	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	28.69%	14.56%	20.86%	25.97%	11.44%
2.Net markup/interest margin (D1-D2)/C	1.47%	1.27%	1.91%	1.68%	0.99%
3.Return on equity (ROE) (D10/A)	2.59%	3.42%	6.46%	4.26%	4.37%
4.Return on assets (ROA) (D10/C)	0.57%	0.63%	1.78%	0.94%	0.63%
5.Non-markup/interest income to total assets (D6/C)	0.45%	0.07%	1.71%	0.66%	0.44%
6.Net markup/interest income(after provisions) to total assets(D5/C)	1.28%	1.29%	1.82%	1.55%	1.03%
7.Markup/interest expenses to markup/interest income (D2/D1)	71.31%	85.44%	79.14%	74.03%	88.56%
8.Admin. expenses to profit before tax. (D8/D9) (times)	0.66	0.71	0.35	0.58	0.56
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.13	0.07	0.09	0.12	0.06
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	1.49	7.63	0.53	1.20	1.19
11.Earning per share (D10/E1)	0.46	0.61	1.20	0.80	0.84
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	0.43%	0.51%	1.47%	0.36%	0.55%
2.Investment to total assets (C4/C)	53.53%	55.07%	43.43%	51.01%	56.05%
3.Advances net of provisions to total assets (C8/C)	41.67%	32.49%	47.53%	39.46%	30.28%
4.Deposits to total assets (B3/C)	1.49%	1.07%	2.06%	0.10%	0.07%
5.Total liabilities to total assets (B/C)	79.59%	81.74%	73.34%	80.11%	87.49%
6.Gross advances to deposits (C5/B3)	2,845.24%	3,091.19%	2,356.30%	41,694.33%	45,114.82%
7.Gross advances to borrowing & deposits C5/(B2+B3)	54.87%	41.87%	68.40%	51.69%	36.14%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	2.87%	3.11%	5.03%	4.89%	3.57%
2.Provision against NPLs to gross advances (C7/C5)	1.50%	2.06%	2.17%	2.62%	2.03%
3.NPLs to total equity (C6/A)	5.57%	5.57%	8.84%	9.01%	7.66%
4.NPLs write off to NPLs provisions (D4/C7)	31.13%	-3.35%	8.02%	12.93%	-7.06%
5.Provision against NPL to NPLs (C7/C6)	52.26%	66.17%	43.04%	53.69%	56.78%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	21.79%	18.52%	27.64%	21.97%	14.39%
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)	17.72	17.83	18.54	18.84	19.17
4.Total deposits to total equity (B3/A) (times)	0.07	0.06	0.07	0.00	0.00
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	67.20	14.11	-18.87	23.62	34.47

PAK CHINA INVESTMENT CO. LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	15,278,259	16,627,260	17,399,062	17,399,062	17,399,062
1.Share capital	9,116,400	9,696,638	9,696,638	9,696,638	9,696,638
2.Reserves	1,232,830	1,394,487	1,548,848	1,548,848	1,548,848
3.Un appropriated profit	4,929,029	5,536,135	6,153,576	6,153,576	6,153,576
4.Others	83,041	4,752	83,193	83,193	83,193
B.Total liabilities (B1 to B4)	4,400,934	16,768,180	13,926,790	13,926,790	13,926,790
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	4,180,683	16,119,293	12,902,914	12,902,914	12,902,914
3.Deposits and other accounts	0	0	512,400	0	512,400
4.Other/misc. liabilities	220,251	648,887	511,476	1,023,876	511,476
C.Total assets (C1 to C4 + C8 to C10)	19,762,234	33,400,192	31,409,045	31,409,045	31,409,045
1.Cash and balances with treasury banks	62,586	3,176,193	2,223,117	2,223,117	2,223,117
2.Balances with other banks	1,553,209	878,418	35,230	35,230	35,230
3.Lending to financial institutions	0	0	1,149,985	1,149,985	1,149,985
4.Investments	9,976,199	19,241,496	15,657,891	15,657,891	15,657,891
5.Gross advances	8,163,493	10,032,791	12,354,740	12,354,740	12,354,740
6.Advances-non-performing/classified	397,439	592,313	668,201	668,201	668,201
7.Provisions against advances	543,305	741,590	804,642	804,642	804,642
8.Advances net of provisions (C5-C7)	7,620,188	9,291,201	11,550,098	11,550,098	11,550,098
9.Fixed assets	187,585	277,680	233,858	233,858	233,858
10.Other/misc. assets	362,467	535,204	558,866	558,866	558,866
D.Profit & loss account					
1.Markup/interest earned	1,244,514	2,486,988	3,204,977	3,204,977	3,204,977
2.markup/interest expensed	162,160	774,010	1,765,752	1,765,752	1,765,752
3.Net markup/interest income	1,082,354	1,712,978	1,439,225	1,439,225	1,439,225
4.Provisions and write-offs	225,577	471,914	116,890	116,890	116,890
5.Net markup/interest income after provisions	856,777	1,241,064	1,322,335	1,322,335	1,322,335
6.Non-markup/interest income	441,476	262,888	284,331	284,331	284,331
7.Non-markup/interest expenses	386,494	476,330	491,755	491,755	491,755
8.Administrative expenses	386,374	476,330	491,725	491,725	491,725
9.Profit/(loss) before taxation	911,758	1,065,757	1,166,485	1,166,485	1,166,485
10.Profit/(loss) after taxation	618,820	760,092	773,203	773,203	773,203
E.Other items					
1.No. of ordinary shares (000)	911,640	969,664	969,664	969,664	969,664
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(4,735,499)	11,386,894	(5,573,105)	(5,573,105)	(5,573,105)
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	86.97%	68.88%	44.91%	44.91%	44.91%
2.Net markup/interest margin (D1-D2)/C	5.48%	5.13%	4.58%	4.58%	4.58%
3.Return on equity (ROE) (D10/A)	4.05%	4.57%	4.44%	4.44%	4.44%
4.Return on assets (ROA) (D10/C)	3.13%	2.28%	2.46%	2.46%	2.46%
5.Non-markup/interest income to total assets (D6/C)	2.23%	0.79%	0.91%	0.91%	0.91%
6.Net markup/interest income(after provisions) to total assets(D5/C)	4.34%	3.72%	4.21%	4.21%	4.21%
7.Markup/interest expenses to markup/interest income (D2/D1)	13.03%	31.12%	55.09%	55.09%	55.09%
8.Admin. expenses to profit before tax. (D8/D9) (times)	0.42	0.45	0.42	0.42	0.42
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.23	0.17	0.14	0.14	0.14
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	0.88	1.81	1.73	1.73	1.73
11.Earning per share (D10/E1)	0.68	0.78	0.80	0.80	0.80
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	8.18%	12.14%	7.19%	7.19%	7.19%
2.Investment to total assets (C4/C)	50.48%	57.61%	49.85%	49.85%	49.85%
3.Advances net of provisions to total assets (C8/C)	38.56%	27.82%	36.77%	36.77%	36.77%
4.Deposits to total assets (B3/C)	0.00%	0.00%	1.63%	0.00%	1.63%
5.Total liabilities to total assets (B/C)	22.27%	50.20%	44.34%	44.34%	44.34%
6.Gross advances to deposits (C5/B3)	-	-	2,411.15%	-	2,411.15%
7.Gross advances to borrowing & deposits C5/(B2+B3)	195.27%	62.24%	92.09%	95.75%	92.09%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	4.87%	5.90%	5.41%	5.41%	5.41%
2.Provision against NPLs to gross advances (C7/C5)	6.66%	7.39%	6.51%	6.51%	6.51%
3.NPLs to total equity (C6/A)	2.60%	3.56%	3.84%	3.84%	3.84%
4.NPLs write off to NPLs provisions (D4/C7)	41.52%	63.64%	14.53%	14.53%	14.53%
5.Provision against NPL to NPLs (C7/C6)	136.70%	125.20%	120.42%	120.42%	120.42%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	77.31%	49.78%	55.40%	55.40%	55.40%
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)	16.76	17.15	17.94	17.94	17.94
4.Total deposits to total equity (B3/A) (times)	0.00	0.00	0.03	0.00	0.03
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-7.65	14.98	-7.21	-7.21	-7.21

PAK KUWAIT INVESTMENT CO. (PVT) LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	26,382,006	30,703,347	36,242,415	43,126,677	53,087,226
1.Share capital	6,000,000	10,000,000	10,000,000	16,000,000	16,000,000
2.Reserves	8,193,002	9,543,420	10,812,156	12,388,643	14,594,578
3.Un appropriated profit	12,189,004	11,159,927	15,430,259	14,738,034	22,492,648
4.Others	167,303	2,831,306	1,474,807	(942,391)	(3,145,995)
B.Total liabilities (B1 to B4)	3,427,917	32,246,120	69,108,420	92,850,058	748,154,577
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	1,371,474	28,953,243	62,152,972	81,209,024	727,243,477
3.Deposits and other accounts	35,000	0	2,820,000	6,264,766	13,684,896
4.Other/misc. liabilities	2,021,443	3,292,877	4,135,448	5,376,268	7,226,204
C.Total assets (C1 to C4 + C8 to C10)	29,977,226	65,780,773	106,825,642	135,034,344	798,095,808
1.Cash and balances with treasury banks	60,901	54,209	137,120	142,662	615,277
2.Balances with other banks	9,690	23,762	14,095	19,152	93,405
3.Lending to financial institutions	1,071,204	1,218,271	0	0	9,823,727
4.Investments	25,815,300	56,341,132	90,458,932	103,844,929	724,287,919
5.Gross advances	3,770,041	7,705,430	15,581,415	28,984,052	51,683,527
6.Advances-non-performing/classified	1,113,743	1,092,317	1,065,341	1,065,341	1,026,291
7.Provisions against advances	1,071,860	1,050,828	1,324,568	1,624,568	2,085,518
8.Advances net of provisions (C5-C7)	2,698,181	6,654,602	14,256,847	27,359,484	49,598,009
9.Fixed assets	217,382	217,148	298,012	292,839	716,782
10.Other/misc. assets	104,568	1,271,649	1,660,636	3,375,278	12,960,689
D.Profit & loss account					
1.Markup/interest earned	928,003	2,118,683	6,664,984	7,339,854	43,193,902
2.markup/interest expensed	66,290	767,945	4,574,374	5,079,022	40,661,577
3.Net markup/interest income	861,713	1,350,738	2,090,610	2,260,832	2,532,325
4.Provisions and write-offs	298,767	450,468	1,033,680	364,231	1,174,873
5.Net markup/interest income after provisions	562,946	900,270	1,056,930	1,896,601	1,357,452
6.Non-markup/interest income	3,534,453	5,644,635	7,884,581	9,266,442	14,652,806
7.Non-markup/interest expenses	582,116	776,859	1,123,386	1,654,618	2,015,361
8.Administrative expenses	511,810	660,583	966,773	1,464,450	2,015,361
9.Profit/(loss) before taxation	3,515,283	5,768,046	7,818,125	9,508,425	13,994,897
10.Profit/(loss) after taxation	2,768,420	4,743,438	6,343,682	7,882,434	11,029,673
E.Other items					
1.No. of ordinary shares (000)	240	400	400	640	640
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	1,234,477	22,965,230	30,273,581	8,091,822	612,629,939
5.Commitments and contingencies	0	0	0	-	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	92.86%	63.75%	31.37%	30.80%	5.86%
2.Net markup/interest margin (D1-D2)/C	2.87%	2.05%	1.96%	1.67%	0.32%
3.Return on equity (ROE) (D10/A)	10.49%	15.45%	17.50%	18.28%	20.78%
4.Return on assets (ROA) (D10/C)	9.24%	7.21%	5.94%	5.84%	1.38%
5.Non-markup/interest income to total assets (D6/C)	11.79%	8.58%	7.38%	6.86%	1.84%
6.Net markup/interest income(after provisions) to total assets(D5/C)	1.88%	1.37%	0.99%	1.40%	0.17%
7.Markup/interest expenses to markup/interest income (D2/D1)	7.14%	36.25%	68.63%	69.20%	94.14%
8.Admin. expenses to profit before tax. (D8/D9) (times)	0.15	0.11	0.12	0.15	0.14
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.13	0.10	0.08	0.10	0.03
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	0.14	0.12	0.12	0.16	0.14
11.Earning per share (D10/E1)	11,535.08	11,858.60	15,859.21	12,316.30	17,233.86
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	0.24%	0.12%	0.14%	0.12%	0.09%
2.Investment to total assets (C4/C)	86.12%	85.65%	84.68%	76.90%	90.75%
3.Advances net of provisions to total assets (C8/C)	9.00%	10.12%	13.35%	20.26%	6.21%
4.Deposits to total assets (B3/C)	0.12%	0.00%	2.64%	4.64%	1.71%
5.Total liabilities to total assets (B/C)	11.44%	49.02%	64.69%	68.76%	93.74%
6.Gross advances to deposits (C5/B3)	10,771.55%	-	552.53%	462.65%	377.67%
7.Gross advances to borrowing & deposits C5/(B2+B3)	268.05%	26.61%	23.98%	33.13%	6.98%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	29.54%	14.18%	6.84%	3.68%	1.99%
2.Provision against NPLs to gross advances (C7/C5)	28.43%	13.64%	8.50%	5.61%	4.04%
3.NPLs to total equity (C6/A)	4.22%	3.56%	2.94%	2.47%	1.93%
4.NPLs write off to NPLs provisions (D4/C7)	27.87%	42.87%	78.04%	22.42%	56.33%
5.Provision against NPL to NPLs (C7/C6)	96.24%	96.20%	124.33%	152.49%	203.21%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	88.01%	46.68%	33.93%	31.94%	6.65%
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)	109,925.03	76,758.37	90,606.04	67,385.43	82,948.79
4.Total deposits to total equity (B3/A) (times)	0.00	0.00	0.08	0.15	0.26
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	0.45	4.84	4.77	1.03	55.54

PAK LIBYA HOLDING COMPANY LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	4,383,660	5,289,853	6,244,688	6,422,219	6,123,976
1.Share capital	6,141,780	6,141,780	7,871,780	8,141,780	8,141,780
2.Reserves	311,650	1,511,650	507,477	380,654	380,655
3.Un appropriated profit	(2,069,770)	(2,363,577)	(2,134,569)	(2,100,215)	(2,398,459)
4.Others	(215,171)	(36,336)	(281,624)	(847,361)	(2,012,716)
B.Total liabilities (B1 to B4)	16,259,548	23,844,340	31,047,398	35,046,344	120,579,424
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	15,352,993	21,914,147	26,391,955	30,149,418	113,480,048
3.Deposits and other accounts	643,575	1,551,020	4,042,892	4,576,353	5,627,397
4.Other/misc. liabilities	262,980	379,173	612,551	320,573	1,471,979
C.Total assets (C1 to C4 + C8 to C10)	20,428,037	29,097,857	37,010,462	40,621,202	124,690,684
1.Cash and balances with treasury banks	22,985	32,474	63,155	110,575	371,319
2.Balances with other banks	54,665	134,554	82,159	197,264	77,866
3.Lending to financial institutions	1,950,000	2,800,000	3,400,000	3,800,000	3,800,000
4.Investments	11,832,050	19,019,915	24,912,515	27,211,914	106,688,510
5.Gross advances	5,873,295	6,027,598	7,123,939	7,460,038	10,928,523
6.Advances-non-performing/classified	1,591,672	1,565,728	1,511,939	1,206,053	1,344,209
7.Provisions against advances	1,522,985	1,502,447	1,449,930	1,147,563	1,185,728
8.Advances net of provisions (C5-C7)	4,350,310	4,525,151	5,674,009	6,312,475	9,742,795
9.Fixed assets	62,361	90,345	99,777	97,445	69,324
10.Other/misc. assets	2,155,666	2,495,418	2,778,847	2,891,529	3,940,870
D.Profit & loss account					
1.Markup/interest earned	1,428,129	1,928,804	3,208,957	2,957,598	8,103,933
2.markup/interest expensed	1,168,533	1,852,255	2,496,438	2,351,649	8,105,767
3.Net markup/interest income	259,596	76,549	712,519	605,949	(1,834)
4.Provisions and write-offs	127,220	(82,904)	180,294	100,102	(374,415)
5.Net markup/interest income after provisions	132,376	159,453	532,225	505,847	372,581
6.Non-markup/interest income	78,389	25,277	503,599	30,154	(76,605)
7.Non-markup/interest expenses	471,407	461,557	575,854	493,534	514,436
8.Administrative expenses	429,461	446,192	559,329	476,925	494,218
9.Profit/(loss) before taxation	(260,642)	(276,827)	459,970	42,467	218,460
10.Profit/(loss) after taxation	(322,959)	(303,713)	304,135	40,883	306,498
E.Other items					
1.No. of ordinary shares (000)	614,178	614,178	787,178	814,178	814,178
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	4,988,077	6,232,973	6,226,987	3,383,483	80,686,216
5.Commitments and contingencies	0	0	-	-	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	18.18%	3.97%	22.20%	20.49%	-0.02%
2.Net markup/interest margin (D1-D2)/C	1.27%	0.26%	1.93%	1.49%	0.00%
3.Return on equity (ROE) (D10/A)	-7.37%	-5.74%	4.87%	0.64%	5.00%
4.Return on assets (ROA) (D10/C)	-1.58%	-1.04%	0.82%	0.10%	0.25%
5.Non-markup/interest income to total assets (D6/C)	0.38%	0.09%	1.36%	0.07%	-0.06%
6.Net markup/interest income(after provisions) to total assets(D5/C)	0.65%	0.55%	1.44%	1.25%	0.30%
7.Markup/interest expenses to markup/interest income (D2/D1)	81.82%	96.03%	77.80%	79.51%	100.02%
8.Admin. expenses to profit before tax. (D8/D9) (times)	-1.65	-1.61	1.22	11.23	2.26
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.31	0.24	0.16	0.17	0.06
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	5.48	17.65	1.11	15.82	-6.45
11.Earning per share (D10/E1)	-0.53	-0.49	0.39	0.05	0.38
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	0.38%	0.57%	0.39%	0.76%	0.36%
2.Investment to total assets (C4/C)	57.92%	65.37%	67.31%	66.99%	85.56%
3.Advances net of provisions to total assets (C8/C)	21.30%	15.55%	15.33%	15.54%	7.81%
4.Deposits to total assets (B3/C)	3.15%	5.33%	10.92%	11.27%	4.51%
5.Total liabilities to total assets (B/C)	79.59%	81.95%	83.89%	86.28%	96.70%
6.Gross advances to deposits (C5/B3)	912.60%	388.62%	176.21%	163.01%	194.20%
7.Gross advances to borrowing & deposits C5/(B2+B3)	36.72%	25.69%	23.41%	21.48%	9.18%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	27.10%	25.98%	21.22%	16.17%	12.30%
2.Provision against NPLs to gross advances (C7/C5)	25.93%	24.93%	20.35%	15.38%	10.85%
3.NPLs to total equity (C6/A)	36.31%	29.60%	24.21%	18.78%	21.95%
4.NPLs write off to NPLs provisions (D4/C7)	8.35%	-5.52%	12.43%	8.72%	-31.58%
5.Provision against NPL to NPLs (C7/C6)	95.68%	95.96%	95.90%	95.15%	88.21%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	21.46%	18.18%	16.87%	15.81%	4.91%
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)	7.14	8.61	7.93	7.89	7.52
4.Total deposits to total equity (B3/A) (times)	0.15	0.29	0.65	0.71	0.92
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-15.44	-20.52	20.47	82.76	263.25

PAK OMAN INVESTMENT COMPANY LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	8,103,513	8,191,734	8,734,535	8,756,904	8,718,596
1.Share capital	6,150,000	6,150,000	6,150,000	6,150,000	6,150,000
2.Reserves	1,164,643	1,265,504	1,759,985	1,855,525	1,922,289
3.Un appropriated profit	788,870	776,230	824,550	751,379	646,307
4.Others	39,425	161,727	348,498	(1,050)	(18,918)
B.Total liabilities (B1 to B4)	49,967,534	83,729,353	87,723,043	119,504,231	149,000,698
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	39,961,645	73,681,026	70,551,966	104,001,085	132,904,114
3.Deposits and other accounts	9,010,490	8,576,392	15,869,130	14,353,682	13,520,897
4.Other/misc. liabilities	995,399	1,471,935	1,301,947	1,149,464	2,575,687
C.Total assets (C1 to C4 + C8 to C10)	58,110,472	92,082,814	96,806,076	128,260,085	157,700,376
1.Cash and balances with treasury banks	122,604	153,271	214,433	173,449	346,449
2.Balances with other banks	2,275,589	1,974,796	1,318,436	1,490,702	1,624,409
3.Lending to financial institutions	5,434,296	8,132,475	3,600,000	1,953,578	5,135,762
4.Investments	28,433,357	59,375,922	68,217,290	101,787,711	125,710,845
5.Gross advances	21,061,394	20,576,002	21,587,215	20,469,800	20,275,436
6.Advances-non-performing/classified	711,233	678,329	1,527,219	1,919,000	2,225,121
7.Provisions against advances	580,692	551,869	651,910	749,307	854,440
8.Advances net of provisions (C5-C7)	20,480,702	20,024,133	20,935,305	19,720,493	19,420,996
9.Fixed assets	96,169	201,216	219,239	194,993	860,246
10.Other/misc. assets	1,267,755	2,221,001	2,301,373	2,939,159	4,601,669
D.Profit & loss account					
1.Markup/interest earned	3,550,116	7,521,051	8,993,366	8,016,889	17,487,556
2.markup/interest expensed	2,710,409	6,500,194	7,444,829	6,800,985	16,653,077
3.Net markup/interest income	839,707	1,020,857	1,548,537	1,215,904	834,479
4.Provisions and write-offs	(332,101)	(34,136)	144,952	49,316	171,686
5.Net markup/interest income after provisions	1,171,808	1,054,993	1,403,585	1,166,588	662,793
6.Non-markup/interest income	161,564	236,269	670,810	218,240	476,623
7.Non-markup/interest expenses	584,028	609,415	737,257	733,388	638,896
8.Administrative expenses	552,165	577,375	680,164	676,297	608,776
9.Profit/(loss) before taxation	749,344	681,847	1,337,138	651,440	500,520
10.Profit/(loss) after taxation	464,410	504,304	972,406	477,700	333,821
E.Other items					
1.No. of ordinary shares (000)	615,000	615,000	0	0	615,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(10,063,973)	38,624,252	(40,873)	45,898,172	18,606,303
5.Commitments and contingencies	0	0	-	-	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	23.65%	13.57%	17.22%	15.17%	4.77%
2.Net markup/interest margin (D1-D2)/C	1.45%	1.11%	1.60%	0.95%	0.53%
3.Return on equity (ROE) (D10/A)	5.73%	6.16%	11.13%	5.46%	3.83%
4.Return on assets (ROA) (D10/C)	0.80%	0.55%	1.00%	0.37%	0.21%
5.Non-markup/interest income to total assets (D6/C)	0.28%	0.26%	0.69%	0.17%	0.30%
6.Net markup/interest income(after provisions) to total assets(D5/C)	2.02%	1.15%	1.45%	0.91%	0.42%
7.Markup/interest expenses to markup/interest income (D2/D1)	76.35%	86.43%	82.78%	84.83%	95.23%
8.Admin. expenses to profit before tax. (D8/D9) (times)	0.74	0.85	0.51	1.04	1.22
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.16	0.08	0.08	0.09	0.04
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	3.42	2.44	1.01	3.10	1.28
11.Earning per share (D10/E1)	0.76	0.82	-	-	0.54
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	4.13%	2.31%	1.58%	1.30%	1.25%
2.Investment to total assets (C4/C)	48.93%	64.48%	70.47%	79.36%	79.71%
3.Advances net of provisions to total assets (C8/C)	35.24%	21.75%	21.63%	15.38%	12.32%
4.Deposits to total assets (B3/C)	15.51%	9.31%	16.39%	11.19%	8.57%
5.Total liabilities to total assets (B/C)	85.99%	90.93%	90.62%	93.17%	94.48%
6.Gross advances to deposits (C5/B3)	233.74%	239.91%	136.03%	142.61%	149.96%
7.Gross advances to borrowing & deposits C5/(B2+B3)	43.01%	25.01%	24.98%	17.30%	13.85%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	3.38%	3.30%	7.07%	9.37%	10.97%
2.Provision against NPLs to gross advances (C7/C5)	2.76%	2.68%	3.02%	3.66%	4.21%
3.NPLs to total equity (C6/A)	8.78%	8.28%	17.48%	21.91%	25.52%
4.NPLs write off to NPLs provisions (D4/C7)	-57.19%	-6.19%	22.23%	6.58%	20.09%
5.Provision against NPL to NPLs (C7/C6)	81.65%	81.36%	42.69%	39.05%	38.40%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	13.95%	8.90%	9.02%	6.83%	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)	13.18	13.32	-	-	14.18
4.Total deposits to total equity (B3/A) (times)	1.11	1.05	1.82	1.64	1.55
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-21.67	76.59	-0.04	96.08	55.74

Pakistan Mortgage Refinance Company Ltd. (PMRCL)

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	3,713,090	4,616,028	6,055,007	7,614,561	9,193,900
1.Share capital	3,658,506	3,658,506	3,658,506	6,237,759	6,237,759
2.Reserves	11,007	191,375	478,643	691,930	1,007,773
3.Un appropriated profit	43,577	766,147	1,917,858	684,872	1,948,368
4.Others	0	80,244	83,356	(247,362)	(448,961)
B.Total liabilities (B1 to B4)	36,588	14,880,273	22,697,011	42,843,827	46,809,002
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	0	7,565,788	15,248,741	35,187,449	38,940,150
3.Deposits and other accounts	0	0	0	0	0
4.Other/misc. liabilities	36,588	7,314,485	7,448,270	7,656,378	7,868,852
C.Total assets (C1 to C4 + C8 to C10)	3,749,678	19,576,545	28,835,374	50,211,026	55,553,941
1.Cash and balances with treasury banks	653	50,780	30,122	4,057	4,588
2.Balances with other banks	504,566	2,382,641	3,111,722	15,486,065	221,515
3.Lending to financial institutions	912,000	0	0	0	0
4.Investments	1,009,632	8,821,820	10,202,696	10,238,557	20,564,969
5.Gross advances	1,200,000	7,729,232	14,967,077	23,714,838	33,756,864
6.Advances-non-performing/classified	0	0	0	0	0
7.Provisions against advances	0	0	0	0	94,502
8.Advances net of provisions (C5-C7)	1,200,000	7,729,232	14,967,077	23,714,838	33,662,362
9.Fixed assets	45,067	78,340	164,631	206,715	185,451
10.Other/misc. assets	77,760	513,732	359,126	560,794	915,056
D.Profit & loss account					
1.Markup/interest earned	223,605	1,529,275	2,508,960	2,843,953	5,015,891
2.markup/interest expensed	0	336,696	715,269	1,405,703	2,898,725
3.Net markup/interest income	223,605	1,192,579	1,793,691	1,438,250	2,117,166
4.Provisions and write-offs	0	0	15,702	0	94,502
5.Net markup/interest income after provisions	223,605	1,192,579	1,777,989	1,438,250	2,022,664
6.Non-markup/interest income	30	920	3,152	2,549	6,224
7.Non-markup/interest expenses	166,877	291,657	344,803	374,366	449,671
8.Administrative expenses	166,877	272,060	315,170	352,922	417,442
9.Profit/(loss) before taxation	56,758	901,842	1,436,338	1,066,433	1,579,217
10.Profit/(loss) after taxation	55,037	901,842	1,436,338	1,066,433	1,579,217
E.Other items					
1.No. of ordinary shares (000)	365,851	365,851	365,851	623,776	623,776
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(2,058,405)	2,666,035	1,211,747	(3,474,954)	(10,684,394)
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	100.00%	77.98%	71.49%	50.57%	42.21%
2.Net markup/interest margin (D1-D2)/C	5.96%	6.09%	6.22%	2.86%	3.81%
3.Return on equity (ROE) (D10/A)	1.48%	19.54%	23.72%	14.01%	17.18%
4.Return on assets (ROA) (D10/C)	1.47%	4.61%	4.98%	2.12%	2.84%
5.Non-markup/interest income to total assets (D6/C)	0.00%	0.00%	0.01%	0.01%	0.01%
6.Net markup/interest income(after provisions) to total assets(D5/C)	5.96%	6.09%	6.17%	2.86%	3.64%
7.Markup/interest expenses to markup/interest income (D2/D1)	0.00%	22.02%	28.51%	49.43%	57.79%
8.Admin. expenses to profit before tax. (D8/D9) (times)	2.94	0.30	0.22	0.33	0.26
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.75	0.19	0.14	0.13	0.09
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	5,562.57	295.72	99.99	138.46	67.07
11.Earning per share (D10/E1)	0.15	2.47	3.93	1.71	2.53
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	13.47%	12.43%	10.90%	30.85%	0.41%
2.Investment to total assets (C4/C)	26.93%	45.06%	35.38%	20.39%	37.02%
3.Advances net of provisions to total assets (C8/C)	32.00%	39.48%	51.91%	47.23%	60.59%
4.Deposits to total assets (B3/C)	0.00%	0.00%	0.00%	0.00%	0.00%
5.Total liabilities to total assets (B/C)	0.98%	76.01%	78.71%	85.33%	84.26%
6.Gross advances to deposits (C5/B3)	-	-	-	-	-
7.Gross advances to borrowing & deposits C5/(B2+B3)	-	102.16%	98.15%	67.40%	86.69%
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)	0.00%	0.00%	0.00%	0.00%	0.28%
3.NPLs to total equity (C6/A)	0.00%	0.00%	0.00%	0.00%	0.00%
4.NPLs write off to NPLs provisions (D4/C7)	-	-	-	-	100.00%
5.Provision against NPL to NPLs (C7/C6)	-	-	-	-	-
I.Capital /leverage ratios					
1.Capital ratio (A/C)	99.02%	23.58%	21.00%	15.17%	16.55%
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)	10.15	12.62	16.55	12.21	14.74
4.Total deposits to total equity (B3/A) (times)	0.00	0.00	0.00	0.00	0.00
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-37.40	2.96	0.84	-3.26	-6.77

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

Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	10,810,168	10,816,057	11,497,315	11,497,315	12,730,330
1.Share capital	6,600,000	6,600,000	6,600,000	6,600,000	6,765,000
2.Reserves	1,366,864	1,420,279	1,543,529	1,543,529	1,790,149
3.Un appropriated profit	2,843,304	2,795,778	3,353,786	3,353,786	4,175,180
4.Others	1,838,548	2,187,318	1,414,824	1,414,824	1,313,231
B.Total liabilities (B1 to B4)	6,541,869	24,081,208	35,323,545	35,323,545	39,563,140
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	5,771,338	22,759,019	32,319,679	32,319,679	36,774,867
3.Deposits and other accounts	7,500	510,000	2,445,800	2,445,800	1,953,000
4.Other/misc. liabilities	763,031	812,189	558,066	558,066	835,273
C.Total assets (C1 to C4 + C8 to C10)	19,190,585	37,084,583	48,235,684	48,235,684	53,606,701
1.Cash and balances with treasury banks	54,652	36,409	107,773	107,773	116,437
2.Balances with other banks	326,583	126,037	557,228	557,228	127,876
3.Lending to financial institutions	2,818,407	80,000	119,988	119,988	0
4.Investments	4,159,040	23,903,994	35,556,859	35,556,859	36,321,015
5.Gross advances	10,028,182	10,109,365	9,344,837	9,344,837	11,474,539
6.Advances-non-performing/classified	3,109,538	4,069,014	3,894,705	3,894,705	2,778,131
7.Provisions against advances	2,162,853	2,240,161	2,533,847	2,533,847	2,355,249
8.Advances net of provisions (C5-C7)	7,865,329	7,869,204	6,810,990	6,810,990	9,119,290
9.Fixed assets	3,117,420	3,063,230	2,963,477	2,963,477	4,188,189
10.Other/misc. assets	849,154	2,005,709	2,119,369	2,119,369	3,733,894
D.Profit & loss account					
1.Markup/interest earned	1,000,387	2,314,368	3,733,028	3,733,028	5,161,936
2.markup/interest expensed	397,182	1,551,084	2,740,786	2,740,786	4,662,647
3.Net markup/interest income	603,205	763,284	992,242	992,242	499,289
4.Provisions and write-offs	(77,235)	328,487	340,284	340,284	318,011
5.Net markup/interest income after provisions	680,440	434,797	651,958	651,958	181,278
6.Non-markup/interest income	445,597	426,080	611,518	611,518	740,238
7.Non-markup/interest expenses	427,576	455,977	454,678	454,678	527,561
8.Administrative expenses	427,576	453,624	454,678	454,678	527,531
9.Profit/(loss) before taxation	698,461	404,900	808,798	808,798	393,955
10.Profit/(loss) after taxation	407,553	267,072	616,250	616,250	310,784
E.Other items					
1.No. of ordinary shares (000)	660,000	660,000	660,000	660,000	676,500
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(4,852,098)	19,533,480	12,820,862	12,820,862	6,103,810
5.Commitments and contingencies	0	0	0	0	0
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	60.30%	32.98%	26.58%	26.58%	9.67%
2.Net markup/interest margin (D1-D2)/C	3.14%	2.06%	2.06%	2.06%	0.93%
3.Return on equity (ROE) (D10/A)	3.77%	2.47%	5.36%	5.36%	2.44%
4.Return on assets (ROA) (D10/C)	2.12%	0.72%	1.28%	1.28%	0.58%
5.Non-markup/interest income to total assets (D6/C)	2.32%	1.15%	1.27%	1.27%	1.38%
6.Net markup/interest income(after provisions) to total assets(D5/C)	3.55%	1.17%	1.35%	1.35%	0.34%
7.Markup/interest expenses to markup/interest income (D2/D1)	39.70%	67.02%	73.42%	73.42%	90.33%
8.Admin. expenses to profit before tax. (D8/D9) (times)	0.61	1.12	0.56	0.56	1.34
9.Non-markup/interest expenses to total income D7/(D1+D6)	0.30	0.17	0.10	0.10	0.09
10.Admin. expenses to non-markup/interest income (D8/D6) (times)	0.96	1.06	0.74	0.74	0.71
11.Earning per share (D10/E1)	0.62	0.40	0.93	0.93	0.46
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	1.99%	0.44%	1.38%	1.38%	0.46%
2.Investment to total assets (C4/C)	21.67%	64.46%	73.71%	73.71%	67.75%
3.Advances net of provisions to total assets (C8/C)	40.99%	21.22%	14.12%	14.12%	17.01%
4.Deposits to total assets (B3/C)	0.04%	1.38%	5.07%	5.07%	3.64%
5.Total liabilities to total assets (B/C)	34.09%	64.94%	73.23%	73.23%	73.80%
6.Gross advances to deposits (C5/B3)	133,709.09%	1,982.23%	382.08%	382.08%	587.53%
7.Gross advances to borrowing & deposits C5/(B2+B3)	173.53%	43.45%	26.88%	26.88%	29.63%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	31.01%	40.25%	41.68%	41.68%	24.21%
2.Provision against NPLs to gross advances (C7/C5)	21.57%	22.16%	27.11%	27.11%	20.53%
3.NPLs to total equity (C6/A)	28.76%	37.62%	33.87%	33.87%	21.82%
4.NPLs write off to NPLs provisions (D4/C7)	-3.57%	14.66%	13.43%	13.43%	13.50%
5.Provision against NPL to NPLs (C7/C6)	69.56%	55.05%	65.06%	65.06%	84.78%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	56.33%	29.17%	23.84%	23.84%	23.75%
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)	16.38	16.39	17.42	17.42	18.82
4.Total deposits to total equity (B3/A) (times)	0.00	0.05	0.21	0.21	0.15
J.Cash flow ratio					
1.Cash generated from operating activities to profit after tax (E4/D10) (times)	-11.91	73.14	20.80	20.80	19.64