



Large Size Banks

Assets

Bank	Cash & bank	Investments	Lendings to financial institutions	Loans and Advances - net of provisions	Operating fixed assets & Intangible assets	Other assets	Total assets
<i>Rupees in million</i>							
NBP	145,455	217,596	19,684	475,338	25,201	62,629	945,903
HBL	120,207	216,468	5,353	454,662	16,767	50,322	863,779
UBL	75,303	137,735	23,162	362,080	23,734	18,436	640,450
MCB	44,852	169,485	3,000	253,248	18,099	23,058	511,742
ABL	27,716	94,673	28,123	237,383	12,460	17,986	418,341
BAF	57,779	99,279	14,946	188,022	14,553	14,715	389,294
SCB	23,828	83,264	20,568	129,460	34,030	26,459	317,609
	495,140	1,018,500	114,836	2,100,193	144,844	213,605	4,087,118

Liabilities and Equity

Bank	Bills payable	Borrowings	Deposits	Subordinated loans	Other liabilities	Equity	Total
<i>Rupees in million</i>							
NBP	10,621	44,828	726,513	-	42,498	121,443	945,903
HBL	10,042	52,543	682,750	4,212	29,862	84,370	863,779
UBL	5,166	37,168	503,832	11,990	14,975	67,319	640,450
MCB	8,201	44,662	367,581	-	18,985	72,313	511,742
ABL	3,162	39,819	328,873	5,497	11,070	29,920	418,341
BAF	3,766	20,654	324,743	7,570	10,878	21,683	389,294
SCB	4,845	15,847	206,916	1,523	39,779	48,699	317,609
	45,803	255,521	3,141,208	30,792	168,047	445,747	4,087,118

Income Statement

Bank	Spread	Provisions / (reversals)	Non-mark- up / interest income	Operating income	Operating expenses	Profit before tax	Taxation	Profit / (loss) after tax
<i>Rupees in million</i>								
NBP	38,677	11,820	19,109	45,966	23,767	22,199	4,100	18,099
HBL	42,671	9,090	11,160	44,741	23,359	21,382	7,981	13,401
UBL	33,172	12,879	13,010	33,303	18,911	14,392	4,904	9,488
MCB	35,782	7,322	5,955	34,415	11,066	23,349	7,684	15,665
ABL	18,723	4,511	6,078	20,291	9,719	10,572	3,422	7,150
BAF	10,845	3,452	4,391	11,784	11,346	438	536	(98)
SCB	16,517	9,448	6,924	13,993	12,594	1,399	602	797
	196,387	58,522	66,627	204,493	110,762	93,731	29,229	64,502

Medium Size Banks

Assets

Bank	Cash & bank	Investments	Lendings to financial institutions	Loans and Advances - net of provisions	Operating fixed assets & Intangible assets	Other assets	Total assets
<i>Rupees in million</i>							
Askari	27,760	66,886	4,649	135,040	9,917	10,101	254,353
BAH	19,020	110,907	-	105,986	9,620	4,284	249,817
HMB	16,029	111,380	150	102,293	2,466	4,841	237,159
NIB	12,519	59,497	5,682	84,021	31,806	13,361	206,886
Faysal	8,936	56,459	15,018	91,346	2,788	6,246	180,793
Meezan	13,650	24,370	34,500	44,188	2,437	6,369	125,514
Soneri	7,968	29,537	2,755	48,727	3,334	2,989	95,310
RBS	8,259	27,358	800	48,502	4,446	4,073	93,438
CITI	10,442	33,122	10,156	28,245	1,266	6,550	89,781
HSBC	12,447	5,432	8,699	23,248	411	1,497	51,734
	137,030	524,948	82,409	711,596	68,491	60,311	1,584,785

Liabilities and Equity

Bank	Bills payable	Borrowings	Deposits	Subordinated loans	Other liabilities	Equity	Total
<i>Rupees in million</i>							
Askari	2,946	19,300	205,913	5,995	5,211	14,988	254,353
BAH	3,187	33,517	189,148	4,845	4,899	14,221	249,817
HMB	3,111	68,187	142,185	-	4,924	18,752	237,159
NIB	1,574	62,523	92,839	3,998	4,604	41,348	206,886
Faysal	1,466	34,986	123,470	999	6,979	12,893	180,793
Meezan	1,250	8,593	100,331	-	5,129	10,211	125,514
Soneri	1,763	9,386	73,548	1,198	1,612	7,803	95,310
RBS	1,230	11,372	63,636	799	7,596	8,805	93,438
CITI	1,655	5,561	58,147	-	15,892	8,526	89,781
HSBC	989	3,074	40,797	-	1,363	5,511	51,734
	19,171	256,499	1,090,014	17,834	58,209	143,058	1,584,785

Income Statement

Bank	Spread	Provisions / (reversals)	Non-mark- up / interest income	Operating income	Operating expenses	Profit / (loss) before tax	Taxation	Profit / loss after tax
<i>Rupees in million</i>								
Askari	9,048	2,915	2,636	8,769	7,159	1,610	531	1,079
BAH	9,080	1,183	1,930	9,827	5,265	4,562	1,653	2,909
HMB	6,740	2,570	3,713	7,884	3,657	4,227	1,480	2,747
NIB	5,503	1,168	2,575	6,910	5,357	1,553	59	1,494
Faysal	5,011	2,192	2,813	5,632	4,312	1,320	108	1,212
Meezan	5,136	1,519	2,550	6,167	3,639	2,528	851	1,677
Soneri	2,735	1,633	1,168	2,269	2,079	190	45	145
RBS	5,198	3,945	2,789	4,042	5,941	(1,899)	(560)	(1,339)
CITI	5,263	3,286	2,450	4,427	4,124	303	214	89
HSBC	1,971	471	1,022	2,522	2,200	322	60	262
	55,685	20,882	23,646	58,449	43,733	14,716	4,441	10,275

Small Size Banks

Assets

Bank	Cash & bank	Investments	Lendings to financial institutions	Loans and Advances - net of provisions	Operating fixed assets & Intangible assets	Other assets	Total assets
<i>Rupees in million</i>							
Barclays	3,952	11,625	5,858	18,034	1,451	1,623	42,543
BOK	3,946	17,926	1,811	11,836	1,014	2,278	38,811
AHBL	2,648	12,446	1,434	18,504	1,571	1,570	38,173
MYB	2,506	10,038	35	17,429	2,322	3,161	35,491
DIB	5,362	2,823	2,592	20,590	1,727	2,275	35,369
Islami	6,277	6,653	4,019	13,282	2,376	1,601	34,208
JS	3,585	9,536	3,483	11,690	3,039	1,562	32,895
ATLAS	1,741	4,369	868	19,221	1,336	3,373	30,908
Albaraka	11,619	1,703	-	14,755	303	925	29,305
SAMBA	1,669	5,808	3,123	9,724	1,112	2,298	23,734
EGIB	2,297	3,357	1,600	9,439	1,742	1,328	19,763
DB	4,894	491	5,350	3,457	120	871	15,183
FWB	1,300	4,097	1,136	3,274	204	247	10,258
BOT	4,329	-	1,906	2,199	27	85	8,546
OIB	3,381	-	150	387	11	17	3,946
	59,506	90,872	33,365	173,821	18,355	23,214	399,133

Liabilities and Equity

Bank	Bills payable	Borrowings	Deposits	Subordinated loans	Other liabilities	Equity	Total
<i>Rupees in million</i>							
Barclays	317	2,989	29,920	-	2,471	6,846	42,543
BOK	230	5,147	26,286	-	1,186	5,962	38,811
AHBL	213	1,555	31,308	-	1,043	4,054	38,173
MYB	331	2,550	26,849	-	656	5,105	35,491
DIB	280	125	27,981	-	943	6,040	35,369
Islami	486	156	27,912	-	919	4,735	34,208
JS	320	5,040	21,314	-	566	5,655	32,895
ATLAS	266	1,013	26,173	-	1,060	2,396	30,908
Albaraka	195	2,264	22,636	-	1,457	2,753	29,305
SAMBA	78	3,141	12,521	-	918	7,076	23,734
EGIB	263	20	15,081	-	905	3,494	19,763
DB	217	1,064	6,005	-	2,728	5,169	15,183
FWB	89	31	8,757	-	288	1,093	10,258
BOT	217	1,398	2,740	-	103	4,088	8,546
OIB	8	382	690	-	18	2,848	3,946
	3,510	26,875	286,173	-	15,261	67,314	399,133

Income Statement

Bank	Spread	Provisions / (reversals)	Non-mark- up / interest income	Operating income	Operating expenses	Profit / (loss) before tax	Taxation	Profit / (loss) after tax
<i>Rupees in million</i>								
Barclays	1,336	161	73	1,633	3,977	(2,344)	(673)	(1,671)
BOK	1,000	1,262	384	122	920	(798)	(162)	(636)
AHBL	637	2,041	196	(1,209)	1,077	(2,286)	(219)	(2,067)
MYB	486	1,934	384	(1,064)	1,093	(2,157)	(517)	(1,640)
DIB	1,841	115	365	2,091	1,739	352	125	227
Islami	984	111	343	1,215	1,771	(556)	(83)	(473)
JS	721	773	339	287	1,736	(1,449)	(854)	(595)
ATLAS	178	913	116	(619)	2,163	(2,782)	(1,027)	(1,755)
Albaraka	515	454	267	328	709	(381)	(99)	(282)
SAMBA	670	240	92	522	1,591	(1,069)	(475)	(594)
EGIB	679	344	302	637	1,436	(799)	(235)	(564)
DB	869	354	1,599	2,114	871	1,243	438	805
FWB	488	180	67	376	462	(86)	(6)	(80)
BOT	131	-	49	180	115	65	20	45
OIB	(19)	(1)	18	-	58	(58)	-	(58)
	10,516	8,881	4,594	6,613	19,718	(13,105)	(3,767)	(9,338)

Barclays operating income includes extra ordinary income of Rs. 385 million representing "pre commencement funding from affiliate written back to income pursuant to regulatory restriction on repatriation of the balance".

Islamic Banks

Assets

Bank	Cash & bank	Investments	Lendings to financial institutions	Loans and Advances - net of provisions	Operating fixed assets & Intangible assets	Other assets	Total assets
<i>Rupees in million</i>							
Meezan	13,650	24,370	34,500	44,188	2,437	6,369	125,514
DIB	5,362	2,823	2,592	20,590	1,727	2,275	35,369
Islami	6,277	6,653	4,019	13,282	2,376	1,601	34,208
Albaraka	11,619	1,703	-	14,755	303	925	29,305
EGIB	2,297	3,357	1,600	9,439	1,742	1,328	19,763
	39,205	38,906	42,711	102,254	8,585	12,498	244,159

Liabilities and Equity

Bank	Bills payable	Borrowings	Deposits	Subordinated loans	Other liabilities	Equity	Total
<i>Rupees in million</i>							
Meezan	1,250	8,593	100,331	-	5,129	10,211	125,514
DIB	280	125	27,981	-	943	6,040	35,369
Islami	486	156	27,912	-	919	4,735	34,208
Albaraka	195	2,264	22,636	-	1,457	2,753	29,305
EGIB	263	20	15,081	-	905	3,494	19,763
	2,474	11,158	193,941	-	9,353	27,233	244,159

Income Statement

Bank	Spread	Provisions / (reversals)	Non-mark-up / interest income	Operating income	Operating expenses	Profit / (loss) before tax	Taxation	Profit / (loss) after tax
<i>Rupees in million</i>								
Meezan	5,136	1,519	2,550	6,167	3,639	2,528	851	1,677
DIB	1,841	115	365	2,091	1,739	352	125	227
Islami	984	111	343	1,215	1,771	(556)	(83)	(473)
Albaraka	515	454	267	328	709	(381)	(99)	(282)
EGIB	679	344	302	637	1,436	(799)	(235)	(564)
	9,155	2,543	3,827	10,438	9,294	1,144	559	585