



Loans and Advances

Total loans and advances of banks under review have increased by 2.2% from Rs. 2,922.5 billion at 31 December 2008 to Rs. 2,985.6 billion at 31 December 2009. Advances of Large Size Banks increased by 2.8% compared to 19.3% in 2008. Advances of Medium Size Banks decreased by (1.6%) compared to 11.9% increase in 2008. Advances of Small Size Banks increased by 11.4% and Islamic Banks advances increased by 18.5%.

The growth in advances is not reflective of real increase as a number of advances given through instruments e.g. power sectors bonds are classified as investments in accordance with the local regulations, although in substance they are loans and advances mainly to public sector entities. The total increase in unlisted debt securities is estimated at Rs. 135 to Rs. 150 billion. The growth in loans and advances, if considered with growth in above unlisted debts securities, is approximately 7%.

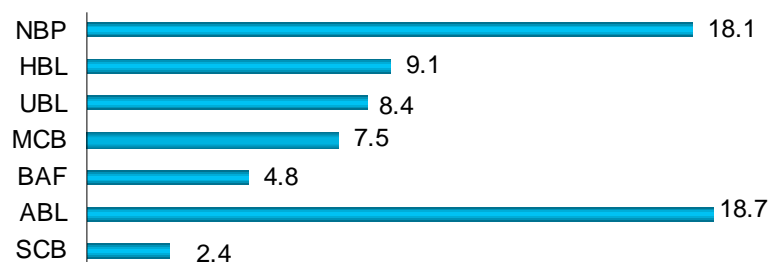
Growth in Loans and Advances

Large Size Banks

| | Annual increase | | Advances | | |
|-----|-----------------------|-------------|---------------------------|------------------|------------------|
| | 2009-08 | 2008-07 | 2009 | 2008 | 2007 |
| | <i>In percentages</i> | | <i>Rupees in millions</i> | | |
| NBP | 15.1 | 21.2 | 475,338 | 413,076 | 340,728 |
| HBL | (0.4) | 19.4 | 454,662 | 456,356 | 382,173 |
| UBL | (4.2) | 22.6 | 362,080 | 377,945 | 308,271 |
| MCB | (3.4) | 19.7 | 253,248 | 262,134 | 218,960 |
| BAF | (1.9) | 12.0 | 188,021 | 191,572 | 171,031 |
| ABL | 11.4 | 26.5 | 237,383 | 213,020 | 168,407 |
| SCB | 0.4 | 4.6 | 129,460 | 128,992 | 123,359 |
| | 2.8 | 19.3 | 2,100,192 | 2,043,095 | 1,712,929 |

Annualised Increase (2009 – 07)

In percentages

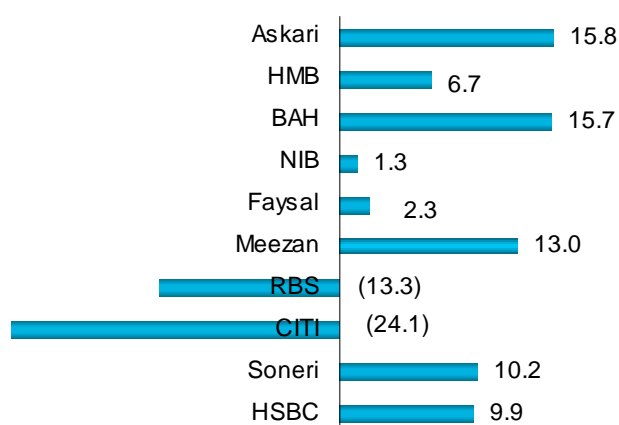


Medium Size Banks

| | Annual increase | | Advances | | |
|--------|-----------------------|-------------|---------------------------|----------------|----------------|
| | 2009-08 | 2008-07 | 2009 | 2008 | 2007 |
| | <i>In percentages</i> | | <i>Rupees in millions</i> | | |
| Askari | 4.8 | 27.8 | 135,040 | 128,818 | 100,781 |
| HMB | (5.5) | 20.5 | 102,293 | 108,261 | 89,827 |
| BAH | 5.8 | 26.5 | 105,985 | 100,217 | 79,240 |
| NIB | 4.6 | (1.9) | 84,021 | 80,344 | 81,932 |
| Faysal | 9.4 | (4.4) | 91,346 | 83,512 | 87,346 |
| Meezan | 11.8 | 14.3 | 44,188 | 39,529 | 34,576 |
| RBS | (28.6) | 5.3 | 48,502 | 67,910 | 64,468 |
| CITI | (32.5) | (14.7) | 28,245 | 41,857 | 49,068 |
| Soneri | 2.4 | 18.5 | 48,727 | 47,575 | 40,154 |
| HSBC | (8.1) | 31.4 | 23,248 | 25,303 | 19,260 |
| | (1.6) | 11.9 | 711,595 | 723,326 | 646,652 |

Annualised Increase (2009 – 07)

In percentages

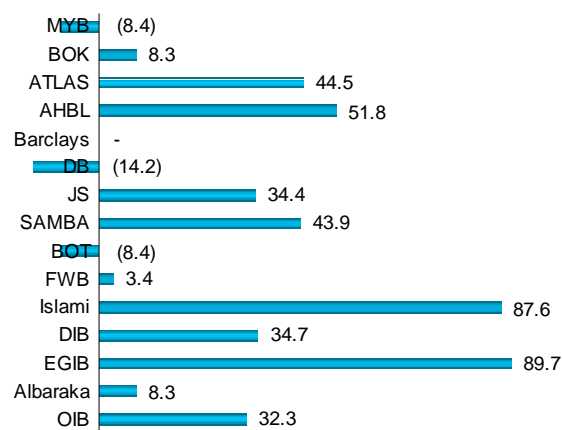


Small Size Banks

| | Annual increase | | Advances | | |
|----------|-----------------------|-------------|---------------------------|----------------|----------------|
| | 2009-08 | 2008-07 | 2009 | 2008 | 2007 |
| | <i>In percentages</i> | | <i>Rupees in millions</i> | | |
| MYB | (16.8) | 0.7 | 17,428 | 20,940 | 20,792 |
| BOK | (6.4) | 25.4 | 11,836 | 12,644 | 10,086 |
| ATLAS | (6.0) | 122.2 | 19,221 | 20,451 | 9,205 |
| AHBL | 17.4 | 96.3 | 18,504 | 15,759 | 8,029 |
| Barclays | 86.3 | 100.0 | 18,034 | 9,679 | - |
| DB | (45.4) | 34.8 | 3,457 | 6,335 | 4,699 |
| JS | 20.8 | 49.5 | 11,690 | 9,680 | 6,476 |
| SAMBA | 57.8 | 31.3 | 9,723 | 6,163 | 4,693 |
| BOT | (46.3) | 56.2 | 2,199 | 4,093 | 2,621 |
| FWB | (0.9) | 7.8 | 3,274 | 3,304 | 3,064 |
| Islami | 103.5 | 73.0 | 13,282 | 6,528 | 3,774 |
| DIB | 13.9 | 59.3 | 20,590 | 18,074 | 11,348 |
| EGIB | 21.4 | 196.6 | 9,439 | 7,777 | 2,622 |
| Albaraka | 2.6 | 14.2 | 14,755 | 14,378 | 12,586 |
| OIB | 39.7 | 25.3 | 387 | 277 | 221 |
| | 11.4 | 55.7 | 173,819 | 156,082 | 100,216 |

Annualised Increase (2009 – 07)

In percentages



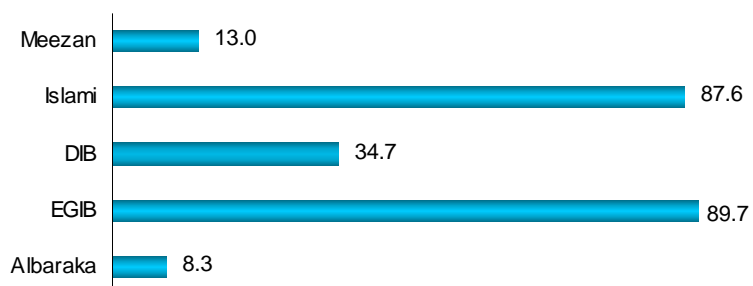
Barclays had not commenced operations in 2007. Accordingly, presentation of annualized increase is not considered relevant.

Islamic Banks

| | Annual increase | | Advances | | |
|----------|-----------------------|-------------|---------------------------|---------------|---------------|
| | 2009-08 | 2008-07 | 2009 | 2008 | 2007 |
| | <i>In percentages</i> | | <i>Rupees in millions</i> | | |
| Meezan | 11.8 | 14.3 | 44,188 | 39,529 | 34,576 |
| Islami | 103.5 | 73.0 | 13,282 | 6,528 | 3,774 |
| DIB | 13.9 | 59.3 | 20,590 | 18,074 | 11,348 |
| EGIB | 21.4 | 196.6 | 9,439 | 7,777 | 2,622 |
| Albaraka | 2.6 | 14.2 | 14,755 | 14,378 | 12,586 |
| | 18.5 | 32.9 | 102,254 | 86,286 | 64,906 |

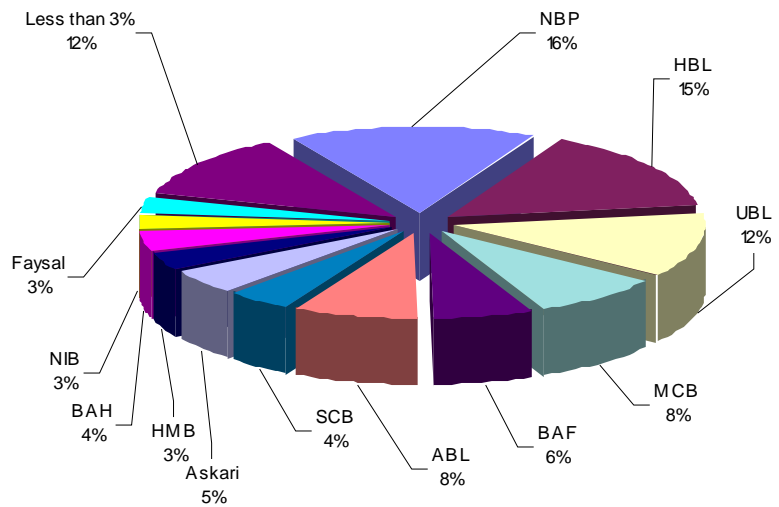
Annualised Increase (2009 – 07)

In percentages



Market Share of Loans and Advances

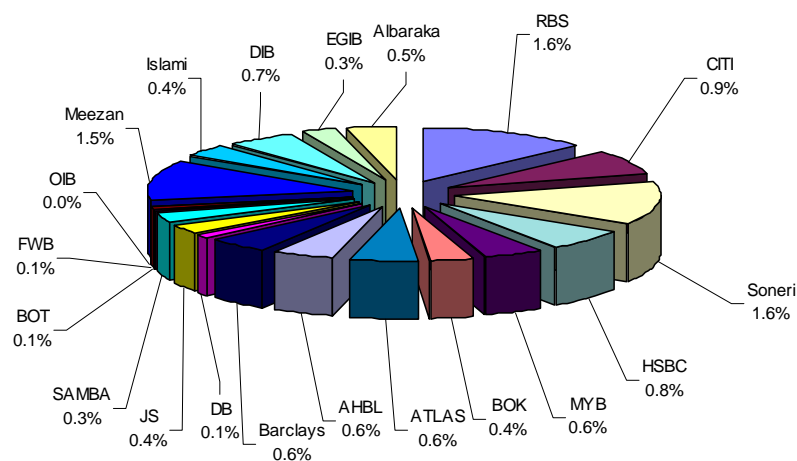
| | 2009 <i>In percentages</i> | 2008 | 2009 <i>Rupees in millions</i> | 2008 |
|--------------|-------------------------------|------------|-----------------------------------|------------------|
| NBP | 16 | 14 | 475,338 | 413,076 |
| HBL | 15 | 16 | 454,662 | 456,356 |
| UBL | 12 | 13 | 362,080 | 377,945 |
| MCB | 8 | 9 | 253,248 | 262,134 |
| BAF | 6 | 7 | 188,021 | 191,572 |
| ABL | 8 | 7 | 237,383 | 213,020 |
| SCB | 4 | 4 | 129,460 | 128,992 |
| Askari | 5 | 4 | 135,040 | 128,818 |
| HMB | 3 | 4 | 102,293 | 108,261 |
| BAH | 4 | 3 | 105,985 | 100,217 |
| NIB | 3 | 3 | 84,021 | 80,344 |
| Faysal | 3 | 3 | 91,346 | 83,512 |
| Less than 3% | 12 | 13 | 366,729 | 378,256 |
| | 100 | 100 | 2,985,606 | 2,922,503 |



The percentages indicated above represents rounded numbers.

Banks with less than 3% market share

| | 2009 <i>In percentages</i> | 2008 | 2009 <i>Rupees in millions</i> | 2008 |
|----------|-------------------------------|-------------|-----------------------------------|----------------|
| RBS | 1.6 | 2.3 | 48,502 | 67,910 |
| CITI | 0.9 | 1.4 | 28,245 | 41,857 |
| Soneri | 1.6 | 1.6 | 48,727 | 47,575 |
| HSBC | 0.8 | 0.9 | 23,248 | 25,303 |
| MYB | 0.6 | 0.7 | 17,428 | 20,940 |
| BOK | 0.4 | 0.4 | 11,836 | 12,644 |
| ATLAS | 0.6 | 0.7 | 19,221 | 20,451 |
| AHBL | 0.6 | 0.5 | 18,504 | 15,759 |
| Barclays | 0.6 | 0.3 | 18,034 | 9,679 |
| DB | 0.1 | 0.2 | 3,457 | 6,335 |
| JS | 0.4 | 0.3 | 11,690 | 9,680 |
| SAMBA | 0.3 | 0.2 | 9,723 | 6,163 |
| BOT | 0.1 | 0.1 | 2,199 | 4,093 |
| FWB | 0.1 | 0.1 | 3,274 | 3,304 |
| OIB | 0.0 | 0.0 | 387 | 277 |
| Meezan | 1.5 | 1.4 | 44,188 | 39,529 |
| Islami | 0.4 | 0.2 | 13,282 | 6,528 |
| DIB | 0.7 | 0.6 | 20,590 | 18,074 |
| EGIB | 0.3 | 0.3 | 9,439 | 7,777 |
| AIB | 0.5 | 0.5 | 14,755 | 14,378 |
| | 12.0 | 13.0 | 366,729 | 378,256 |



The percentages indicated above represents rounded numbers.