

Liquidity (Average Advances to Average Deposits)

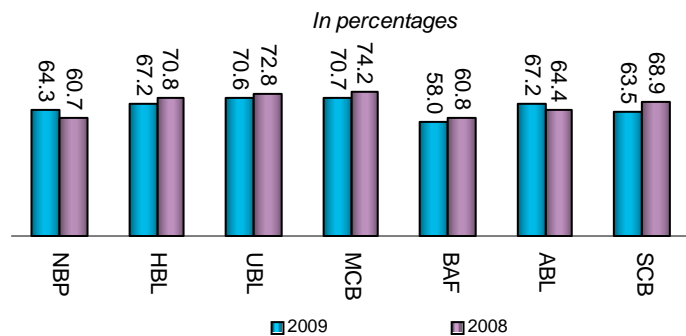
The total average advances to total average deposit ratio of banks included in this survey has decreased by 2% to 64.7% from 66.7% in 2008. As explained earlier, this decrease is not reflective of true position due to classification of advances against instruments as investments. If these are considered as part of advances, there is no significant change in the ratio in 2009.

Large Size Banks

	Advances*			Deposits		
	2009	2008	2007	2009	2008	2007
	<i>Rupees in millions</i>					
NBP	464,286	405,183	333,371	726,513	625,349	591,817
HBL	425,623	434,862	364,006	682,750	597,091	531,298
UBL	342,689	360,860	296,615	503,832	492,268	411,475
MCB	242,320	250,816	210,893	367,581	330,153	292,088
BAF	178,823	183,658	165,512	324,743	300,730	273,172
ABL	219,134	201,773	159,876	328,873	297,475	263,972
SCB	119,483	122,536	119,653	206,916	174,511	177,044
	1,992,358	1,959,688	1,649,926	3,141,208	2,817,577	2,540,866

Average advances to average deposits ratio

* Excluding export refinance, finance against locally manufactured machinery and long-term financing against export oriented projects as its counter refinance is not included in deposits.

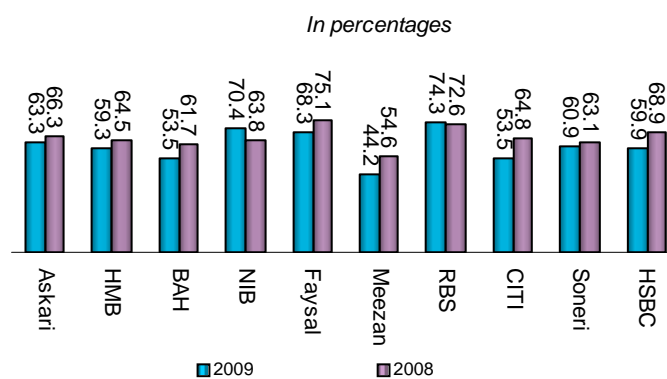


Medium Size Banks

	Advances*				Deposits	
	2009	2008	2007	2009	2008	2007
	<i>Rupees in millions</i>					
Askari	121,340	114,916	90,863	205,913	167,505	143,028
HMB	74,936	85,473	75,291	142,185	128,191	121,066
BAH	89,806	88,719	71,309	189,148	144,340	114,818
NIB	69,726	68,674	71,977	92,839	103,798	116,524
Faysal	80,539	73,761	79,712	123,470	102,592	101,879
Meezan	39,369	36,011	32,191	100,331	70,232	54,580
RBS	43,210	62,805	60,226	63,636	79,103	90,289
CITI	26,306	39,819	47,057	58,147	65,485	68,628
Soneri	40,776	41,527	35,259	73,548	61,634	60,150
HSBC	22,191	24,449	18,574	40,797	37,005	25,401
	608,199	636,154	582,459	1,090,014	959,885	896,363

* Excluding export refinance, finance against locally manufactured machinery and long-term financing against export oriented projects as its counter refinance is not included in deposits.

Average advances to average deposits ratio

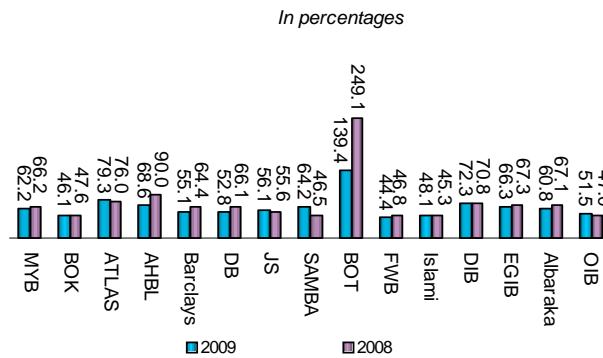


Small Size Banks

	Advances*		Deposits		
	2009	2008	2007	2008	
	<i>Rupees in millions</i>				
MYB	15,186	18,970	19,529	26,849	28,033
BOK	11,331	12,183	9,777	26,286	24,732
ATLAS	18,303	17,235	8,575	26,173	18,644
AHBL	17,437	15,455	8,029	31,307	16,616
Barclays	15,148	9,379	-	29,920	14,557
DB	2,813	5,813	4,402	6,005	10,317
JS	10,897	9,630	6,476	21,314	15,294
SAMBA	8,437	5,939	4,536	12,521	9,860
BOT	2,119	4,093	2,621	2,740	1,716
FWB	3,243	3,277	3,042	8,757	5,939
Islami	13,126	6,282	3,704	27,912	12,413
DIB	20,590	18,074	11,348	27,981	25,459
EGIB	9,439	7,777	2,622	15,081	10,893
Albaraka	12,491	12,408	11,288	22,636	18,336
OIB	355	269	193	690	522
	160,915	146,784	96,142	286,172	213,331
					164,062

* Excluding export refinance, finance against locally manufactured machinery and long-term financing against export oriented projects as its counter refinance is not included in deposits.

Average advances to average deposits ratio



Barclays had not commenced operations in 2007. Accordingly, average advances to average deposit ratio for 2008 represents advances to deposit ratio at 31 December 2008.

Islamic Banks

	Advances*		Deposits	
	2009	2008	2007	2008
	<i>Rupees in millions</i>			
Meezan	39,369	36,011	32,191	100,331
Islami	13,126	6,282	3,704	27,912
DIB	20,590	18,074	11,348	27,981
EGIB	9,439	7,777	2,622	15,081
Albaraka	12,491	12,408	11,288	22,636
	95,015	80,552	61,153	193,941
				137,333
				101,830

* Excluding export refinance, finance against locally manufactured machinery and long-term financing against export oriented projects as its counter refinance is not included in deposits.

Average advances to average deposits ratio

