



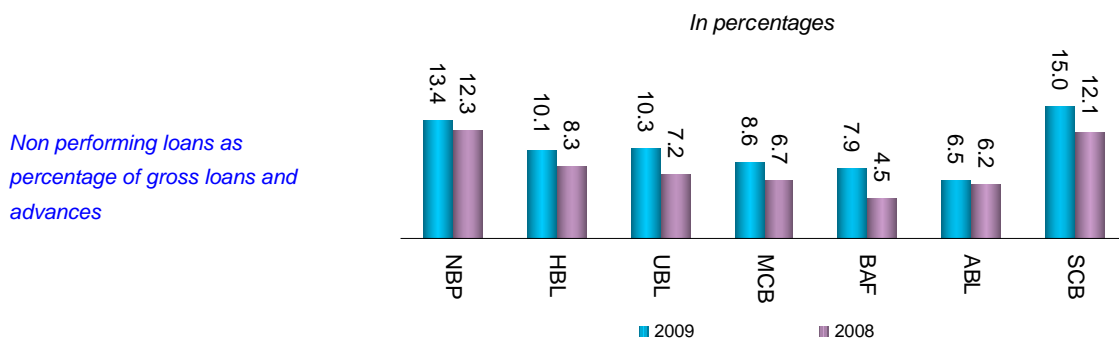
Asset Quality

NPL compared to total loans and advances

The average ratio of non-performing loans as percentage of gross loans and advances of all the banks included in this survey increased to 10.83% compared to 8.41% in 2008.

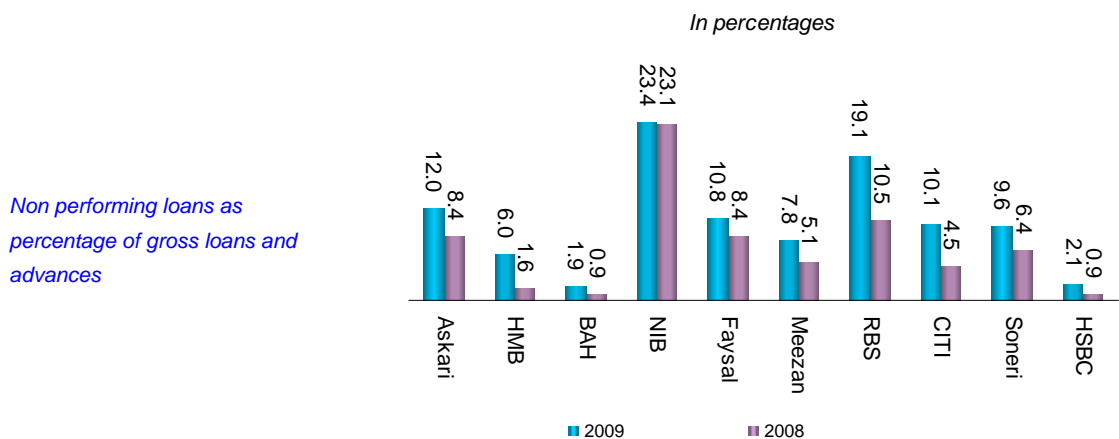
Large Size Banks

The average ratio of non-performing loans as percentage of gross loans and advances of Large Size Banks increased to 10.45% as against 8.42% in 2008.



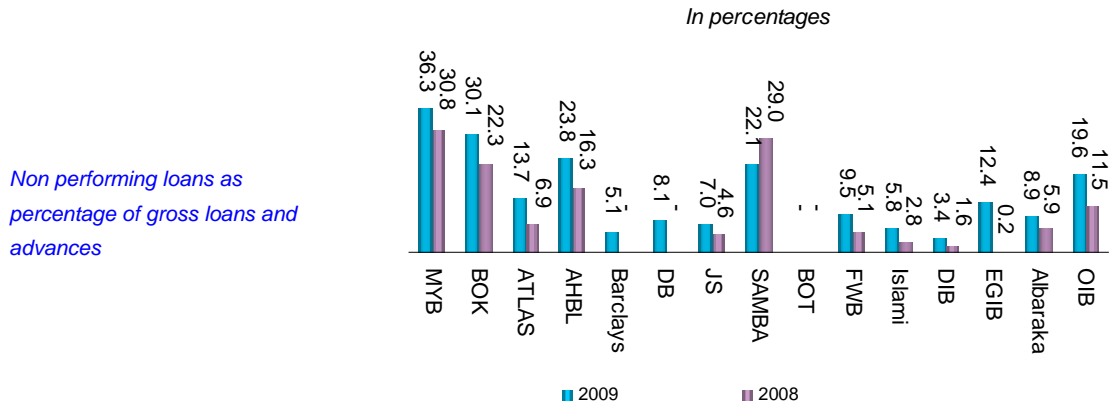
Medium Size Banks

The average ratio of non-performing loans as percentage of gross loans and advances of Medium Size Banks increased to 10.80% as against 7.70% in 2008.



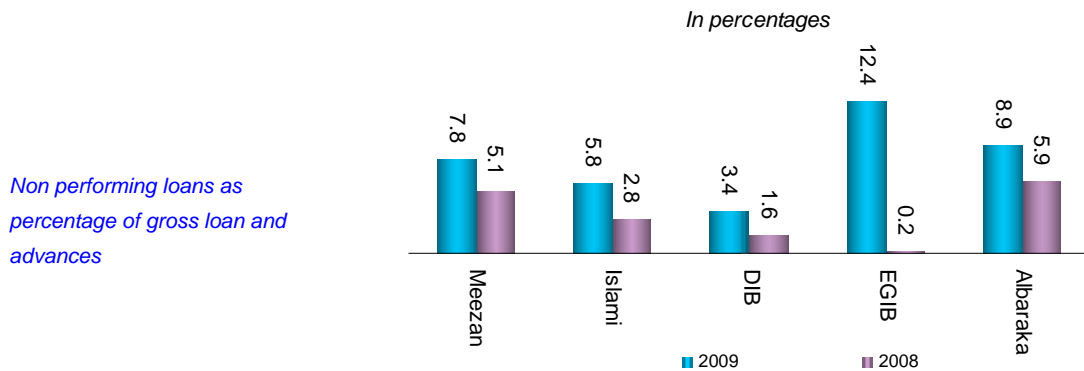
Small Size Banks

The average ratio of non-performing loans as percentage of gross loans and advances of Small Size Banks increased to 15.43% as against 11.54% in 2008.



Islamic Banks

The average ratio of non-performing loans as percentage of gross loans and advances of Islamic Banks increased to 7.28% as against 3.87% in 2008.



Classification of Non-Performing Loans

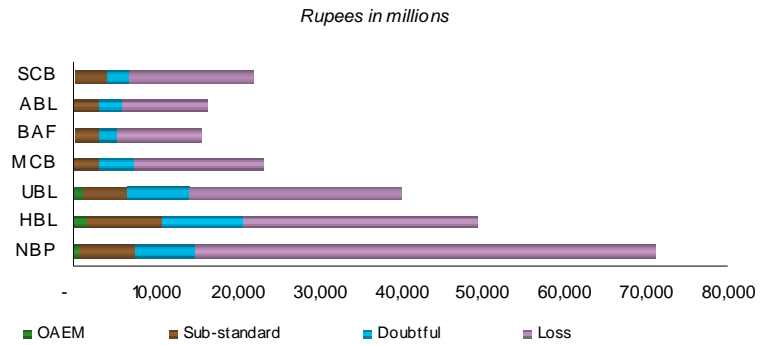
The ratio of provision against NPL is approximately, 70.7%, 66.1%, 53.7% and 52.2% for Large, Medium, Small Size and Islamic Banks.

Large Size Banks

Provision against non-performing loans as percentage of non-performing loans

	Classification-wise specific provision for non-performing advances				
	OAEM	Sub-standard	Doubtful	Loss	Total
	<i>In percentages</i>				
NBP	-	22	44	87	76
HBL	-	21	50	97	70
UBL	-	24	45	89	69
MCB	-	23	45	82	67
BAF	-	16	28	68	51
ABL	-	25	50	99	77
SCB	9	26	47	90	72
	0	22	46	88	71

Classification wise non-performing loans

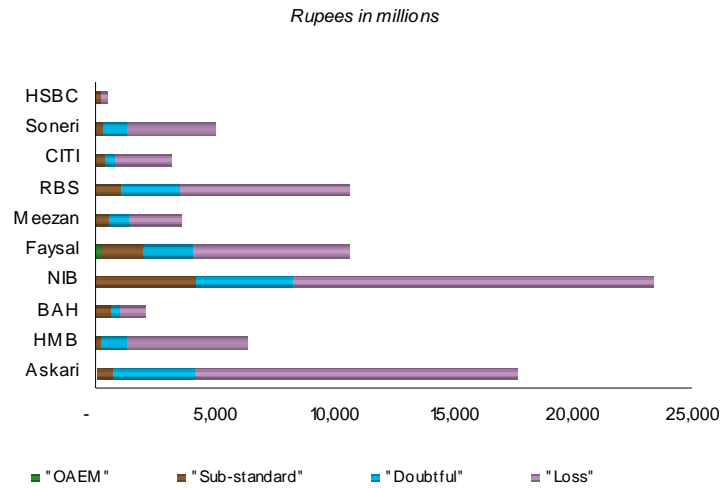


Medium Size Banks

Provision against non-performing loans as percentage of non-performing loans

	Classification-wise specific provision for non-performing advances				
	OAEM	Sub-standard	Doubtful	Loss	Total
	<i>In percentages</i>				
Askari	-	24	20	80	66
HMB	-	14	38	75	66
BAH	-	24	49	85	59
NIB	-	20	37	89	67
Faysal	-	19	38	85	62
Meezan	-	16	40	91	67
RBS	-	49	41	78	67
CITI	-	24	43	95	79
Soneri	-	12	41	75	64
HSBC	-	16	-	100	62
	-	23	35	83	66

Classification wise non-performing loans

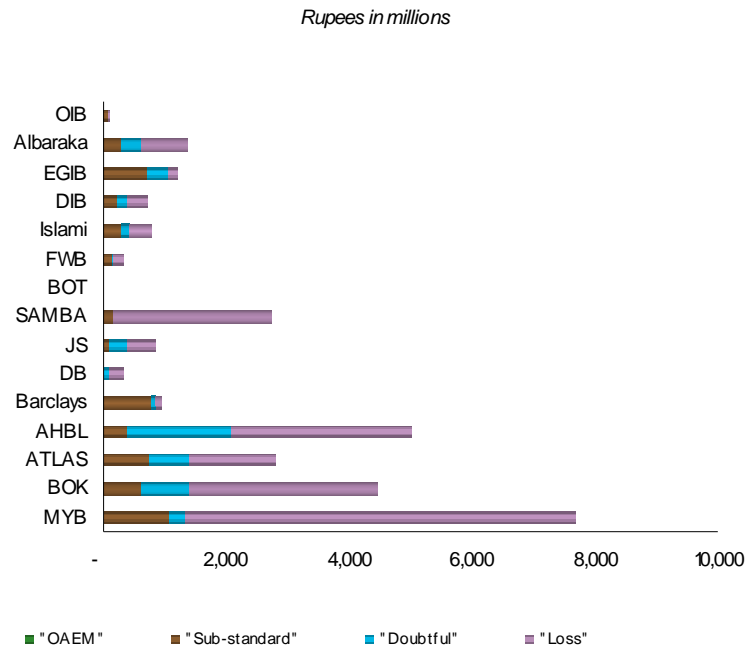


Small Size Banks

Provision against non-performing loans as percentage of non-performing loans

	Classification-wise specific provision for non-performing advances				
	OAEM	Sub-standard	Doubtful	Loss	Total
	<i>In percentages</i>				
MYB	-	3	8	58	48
BOK	-	17	39	84	67
ATLAS	-	18	27	65	43
AHBL	-	7	31	69	51
Barclays	-	2	50	100	13
DB	-	-	51	100	86
JS	-	21	31	77	55
SAMBA	-	24	56	98	93
BOT	-	-	-	-	-
FWB	-	18	50	96	62
Islami	-	16	36	37	29
DIB	-	18	23	71	43
EGIB	-	9	32	85	26
Albaraka	-	3	38	80	54
OIB	-	21	-	100	41
	-	10	31	72	54

Classification wise non-performing loans



Islamic Banks

Provision against non-performing loans as percentage of non-performing loans

	Classification-wise specific provision for non-performing advances				
	OAEM	Sub-standard	Doubtful	Loss	Total
	<i>In percentages</i>				
Meezan	-	16	40	91	67
Islami	-	16	36	37	29
DIB	-	18	23	71	43
EGIB	-	9	32	85	26
Albaraka	-	3	38	80	54
	-	12	36	82	52

Classification wise non-performing loans

