



Deposits for banks included in this survey increased by 13.2% to Rs. 4,517.4 billion at 31 December 2009 compared to Rs. 3,990.8 billion at 31 December 2008.

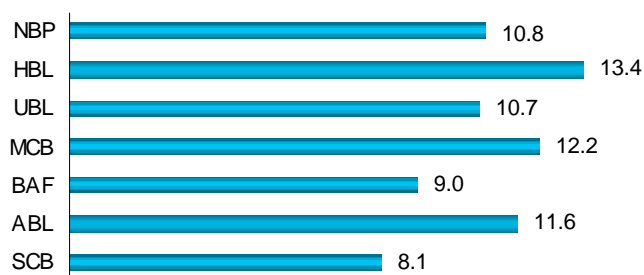
Growth in Deposits

Large Size Banks

	Annual Increase		Deposits		
	2009-08	2008-07	2009	2008	2007
	<i>In percentages</i>		<i>Rupees in millions</i>		
NBP	16.2	5.7	726,513	625,349	591,817
HBL	14.3	12.4	682,750	597,091	531,298
UBL	2.3	19.6	503,832	492,268	411,475
MCB	11.3	13.0	367,581	330,153	292,088
BAF	8.0	10.1	324,743	300,730	273,172
ABL	10.6	12.7	328,873	297,475	263,972
SCB	18.6	(1.4)	206,916	174,511	177,044
	11.5	10.9	3,141,208	2,817,577	2,540,866

Annualised Increase (2009 – 07)

In percentages

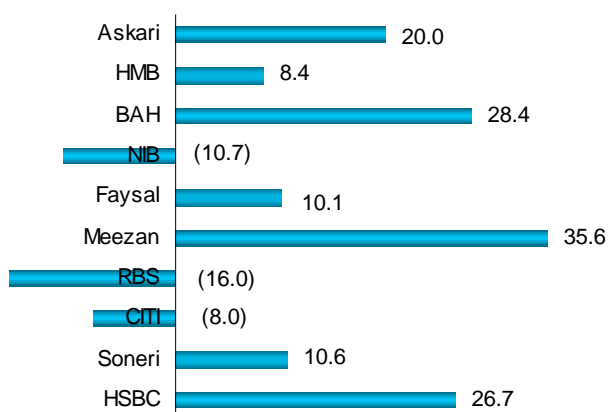


Medium Size Banks

	Annual Increase		Deposits		
	2009-08	2008-07	2009	2008	2007
	<i>In percentages</i>		<i>Rupees in millions</i>		
Askari	22.9	17.1	205,913	167,505	143,028
HMB	10.9	5.9	142,185	128,191	121,066
BAH	31.0	25.7	189,148	144,340	114,818
NIB	(10.6)	(10.9)	92,839	103,798	116,524
Faysal	20.4	0.7	123,470	102,592	101,879
Meezan	42.9	28.7	100,331	70,232	54,580
RBS	(19.6)	(12.4)	63,636	79,103	90,289
CITI	(11.2)	(4.6)	58,147	65,485	68,628
Soneri	19.3	2.5	73,548	61,634	60,150
HSBC	10.2	45.7	40,797	37,005	25,401
	13.6	7.1	1,090,014	959,885	896,363

Annualised Increase (2009 – 07)

In percentages

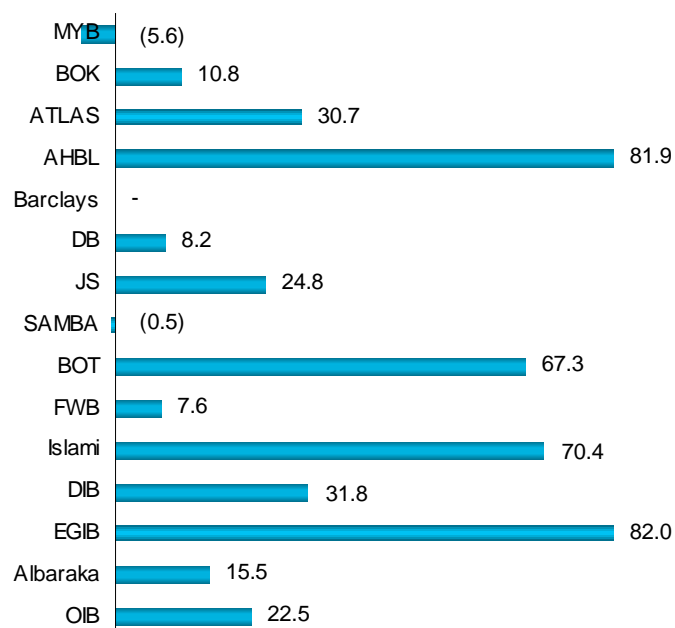


Small Size Banks

	Annual Increase		Deposits		
	2009-08	2008-07	2009	2008	2007
	<i>In percentages</i>		<i>Rupees in millions</i>		
MYB	(4.2)	(7.0)	26,849	28,033	30,153
BOK	6.3	15.5	26,286	24,732	21,411
ATLAS	40.4	21.7	26,173	18,644	15,321
AHBL	88.4	75.6	31,307	16,616	9,465
Barclays	105.5	100.0	29,920	14,557	-
DB	(41.8)	101.2	6,005	10,317	5,129
JS	39.4	11.8	21,314	15,294	13,680
SAMBA	27.0	(22.0)	12,521	9,860	12,645
BOT	59.7	75.3	2,740	1,716	979
FWB	47.4	(21.5)	8,757	5,939	7,569
Islami	124.9	29.1	27,912	12,413	9,618
DIB	9.9	58.0	27,981	25,459	16,114
EGIB	38.4	139.2	15,081	10,893	4,553
Albaraka	23.5	8.1	22,636	18,336	16,965
OIB	32.2	13.5	690	522	460
	34.1	30.0	286,172	213,331	164,062

Annualised Increase (2009 – 07)

In percentages



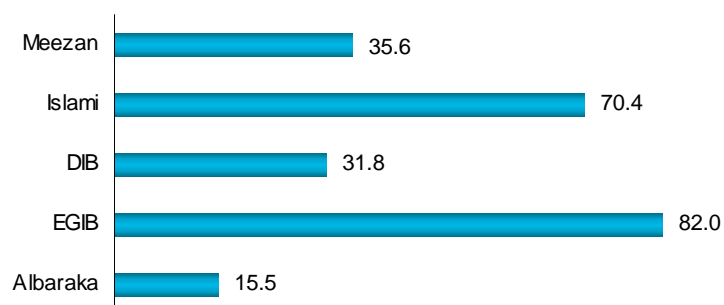
Barclays had not commenced operations in 2007. Accordingly, presentation of annualized increase is not considered relevant.

Islamic Banks

	Annual Increase		Deposits		
	2009-08	2008-07	2009	2008	2007
	<i>In percentages</i>		<i>Rupees in millions</i>		
Meezan	42.9	28.7	100,331	70,232	54,580
Islami	124.9	29.1	27,912	12,413	9,618
DIB	9.9	58.0	27,981	25,459	16,114
EGIB	38.4	139.2	15,081	10,893	4,553
Albaraka	23.5	8.1	22,636	18,336	16,965
	41.2	34.9	193,941	137,333	101,830

Annualised Increase (2009 – 07)

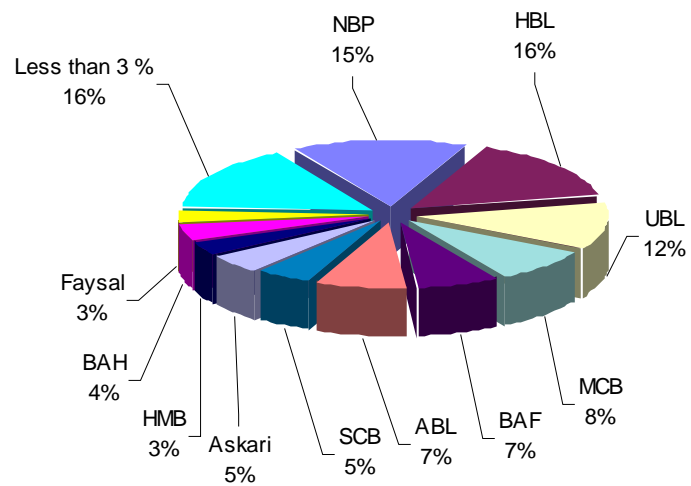
In percentages



Market Share of Customer Deposits

	2009 <i>In percentages</i>	2008	2009 <i>Rupees in millions</i>	2008
NBP	15	14	634,591	516,276
HBL	16	16	673,533	590,513
UBL	12	13	501,454	491,133
MCB	8	8	363,235	321,028
BAF	7	8	298,833	289,134
ABL	7	8	324,678	293,973
SCB	5	5	206,129	173,970
Askari	5	4	204,414	165,450
HMB	3	3	138,355	125,089
BAH	4	4	181,356	139,248
Faysal	3	3	116,236	98,205
Less than 3 %	16	16	691,997	601,831
	100	100	4,334,811	3,805,850

* Deposits from financial institutions have been excluded to analyse deposits from customers.

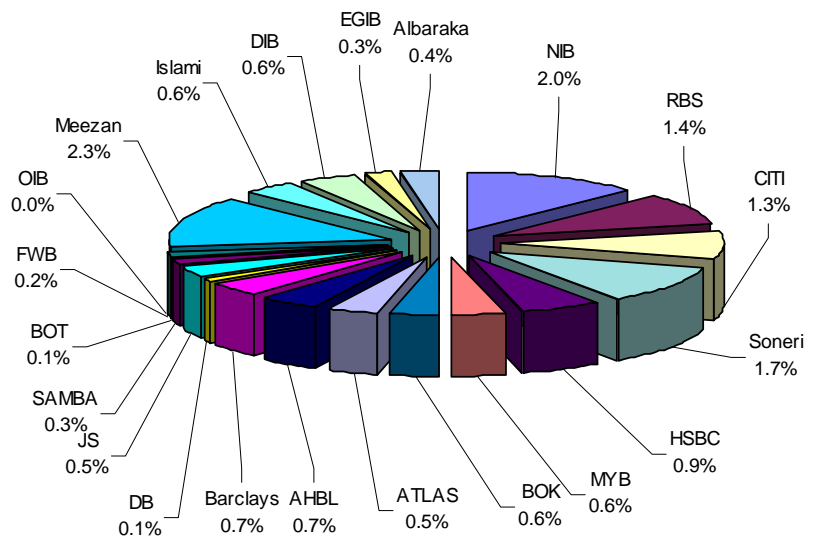


The percentages indicated above represents rounded numbers.

Banks with less than 3% market share

	2009 <i>In percentages</i>	2008	2009 <i>Rupees in millions</i>	2008
NIB	2.0	2.6	88,082	99,024
RBS	1.4	2.1	62,805	78,556
CITI	1.3	1.6	54,806	61,673
Soneri	1.7	1.6	73,100	61,309
HSBC	0.9	1.0	40,304	36,317
MYB	0.6	0.7	26,201	27,081
BOK	0.6	0.6	26,016	24,724
ATLAS	0.5	0.4	23,747	16,343
AHBL	0.7	0.4	31,291	16,589
Barclays	0.7	0.4	29,912	14,557
DB	0.1	0.3	6,000	10,311
JS	0.5	0.3	19,699	11,035
SAMBA	0.3	0.2	11,372	9,312
BOT	0.1	0.0	2,729	1,711
FWB	0.2	0.2	8,729	5,939
OIB	0.0	0.0	687	520
Meezan	2.3	1.8	97,901	69,413
Islami	0.6	0.3	27,513	12,402
DIB	0.6	0.6	27,601	22,781
EGIB	0.3	0.3	14,811	9,758
Albaraka	0.4	0.3	18,691	12,476
	16.0	16.0	691,997	601,831

* Deposits from financial institutions have been excluded to analyse deposits from customers.



The percentages indicated above represents rounded numbers.