

Banking Publication 2023: Navigating the Future of Opportunities and Challenges

Compendium on Banking & Economic Analytics



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Part A:

Banking Analytics



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Acronyms

S.No.	Acronyms	Bank
1	NBP	National Bank of Pakistan
2	HBL	Habib Bank Limited
3	UBL	United Bank Limited
4	MBL	Meezan Bank Limited
5	BAH	Bank AL Habib Limited
6	BAF	Bank Alfalah Limited
7	ABL	Allied Bank Limited
8	MCB	MCB Bank Limited
9	AKB	Askari Bank Limited
10	BoP	The Bank of Punjab
11	HMB	Habib Metropolitan Bank Limited
12	FBL	Faysal Bank Limited
13	SCB	Standard Chartered Bank (Pakistan) Limited

Note: This compendium covers analysis of following 25 commercial banks, arranged by size of total assets as of December 2022. Sources of information: SBP, banks' annual reports.

S.No.	Acronyms	Bank
14	JS	JS Bank Limited
15	Soneri	Soneri Bank Limited
16	BIP	Bank Islami Pakistan Limited
17	DIB	Dubai Islamic Bank Pakistan Limited
18	SB	Sindh Bank Limited
19	BoK	The Bank of Khyber
20	Citi	Citibank N.A.
21	ABP	Al Baraka Bank (Pakistan) Limited
22	MCB-I	MCB Islamic Bank Limited
23	Samba	Samba Bank Limited
24	Summit	Summit Bank Limited
25	DB	Deutsche Bank AG

Bank Rankings

Arranged by size of total assets as of Dec- 22

Description		NBP		HBL		UBL		MBL		BAH		BAF		ABL		MCB	
		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
Ranking by																	
Total Assets		1	2	2	1	3	3	4	6	5	7	6	8	7	4	8	5
Deposits		2	2	1	1	3	3	4	4	5	7	7	8	6	5	8	6
Advances		2	2	1	1	4	7	3	3	6	4	8	5	5	6	7	8
Profit Before Tax		5	2	2	1	4	3	1	5	9	6	8	9	7	7	3	4

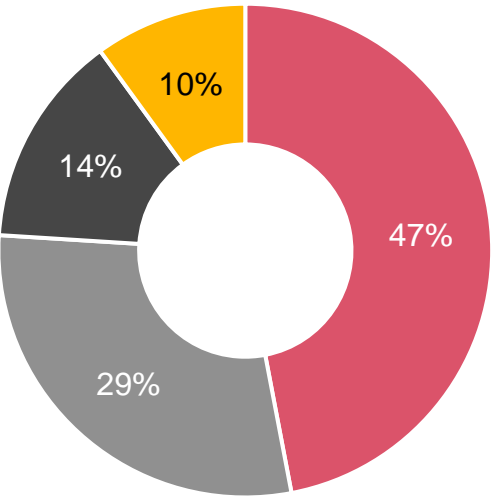
Description		AKB		BoP		HMB		FBL		SCB		JS		Soneri		BIP		DIB	
		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
Ranking by																			
Total Assets		9	9	10	11	11	10	12	12	13	13	14	14	15	15	16	16	17	18
Deposits		10	9	9	10	11	11	12	12	13	13	14	14	16	15	15	16	17	17
Advances		10	10	9	9	12	11	11	12	15	14	14	13	16	17	17	16	13	15
Profit Before Tax		11	12	13	11	10	10	12	13	6	8	21	18	17	15	15	17	16	16

Description		SB		BoK		Citi		ABP		MCB-I		Samba		Summit		DB	
		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
Ranking by																	
Total Assets		18	19	19	17	20	21	21	20	22	23	23	22	24	24	25	25
Deposits		20	19	18	18	19	21	21	20	22	22	24	24	23	23	25	25
Advances		22	22	18	18	23	23	20	20	19	19	21	21	24	24	25	25
Profit Before Tax		24	25	22	19	14	14	19	22	18	23	23	20	25	24	20	21

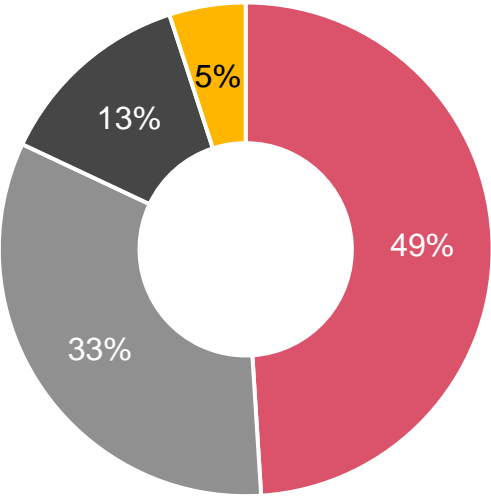
Bank Tier Analysis

Top 5 Top 6-10 Top 11-15 Other banks

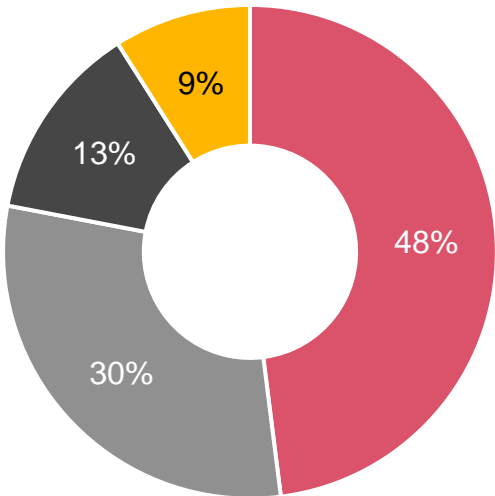
Market share of deposits
as of Dec-22



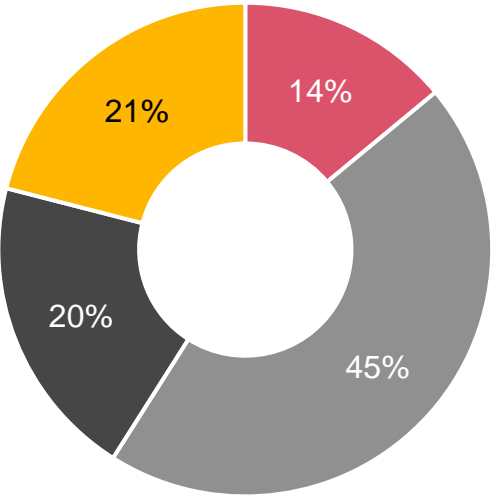
Customer current deposits
generated (net) in 2022



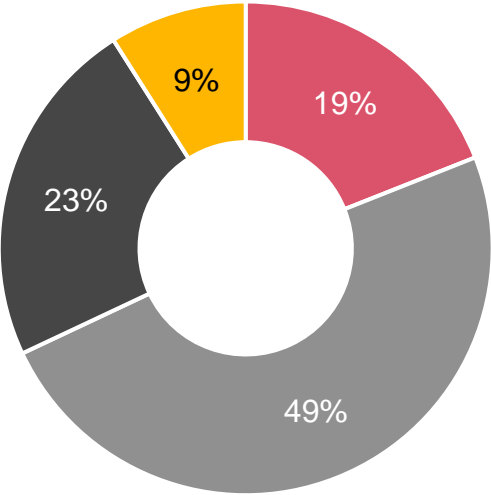
Market share of advances
as of Dec-22



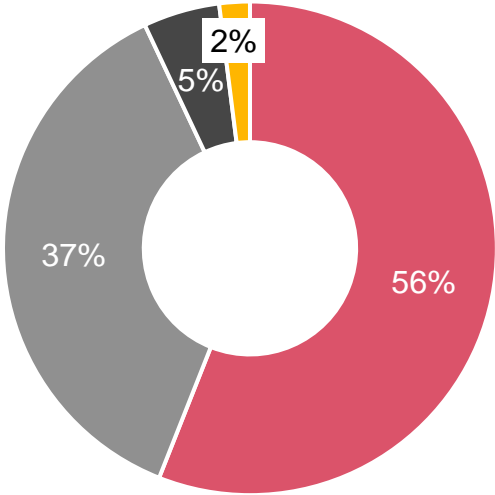
Aggregate deposits
generated (net) in 2022



Aggregate current deposits
generated (net) in 2022



Aggregate advances
generated (net) in 2022

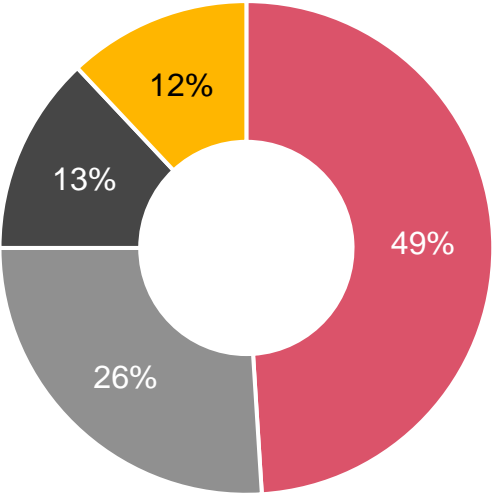


Bank Tier Analysis

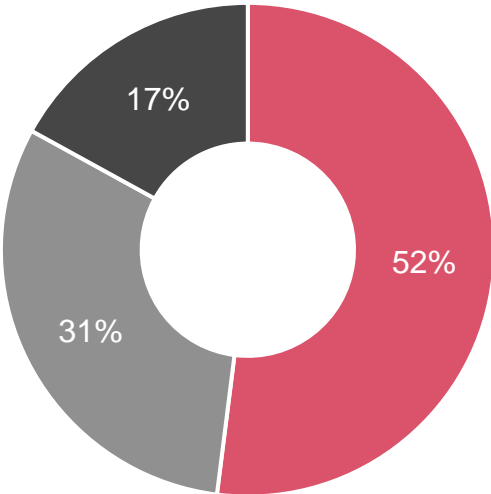
Top 5 Top 6-10 Top 11-15 Other banks

Analysis based on 2022

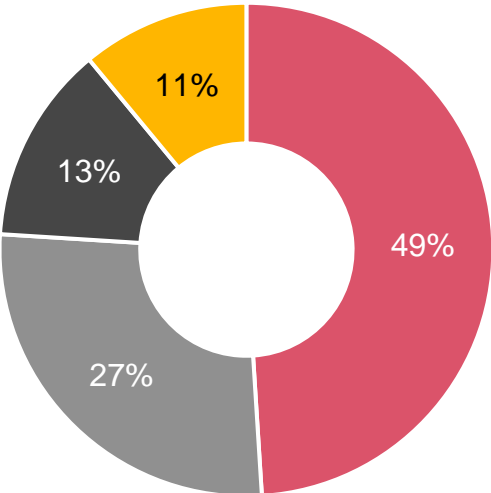
Net mark-up income



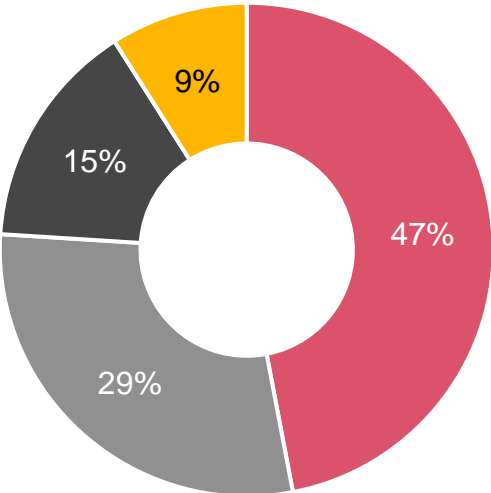
Non-funded income



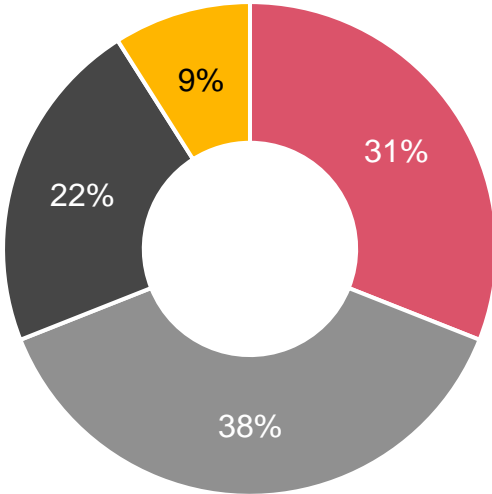
Operating expenses



Profit before tax



Growth in branch network



Bank Tier Analysis

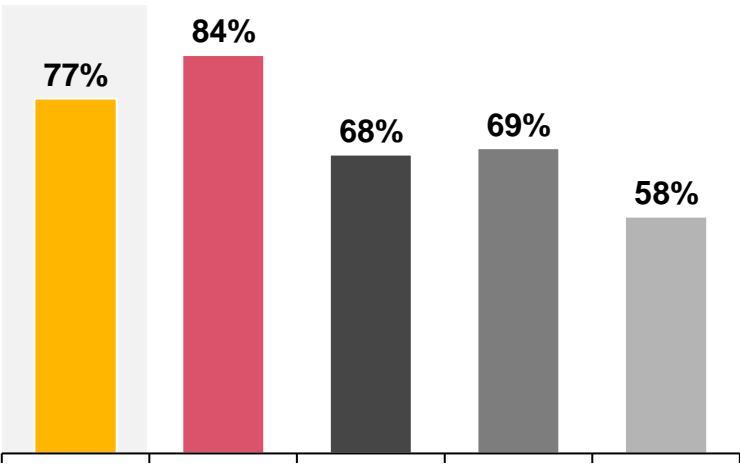
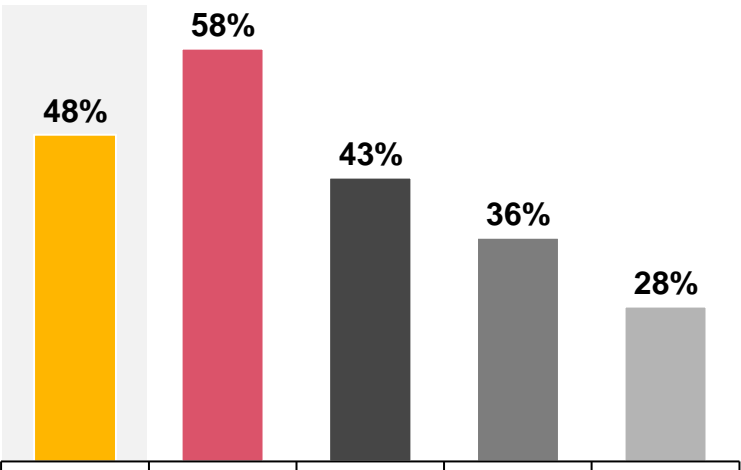
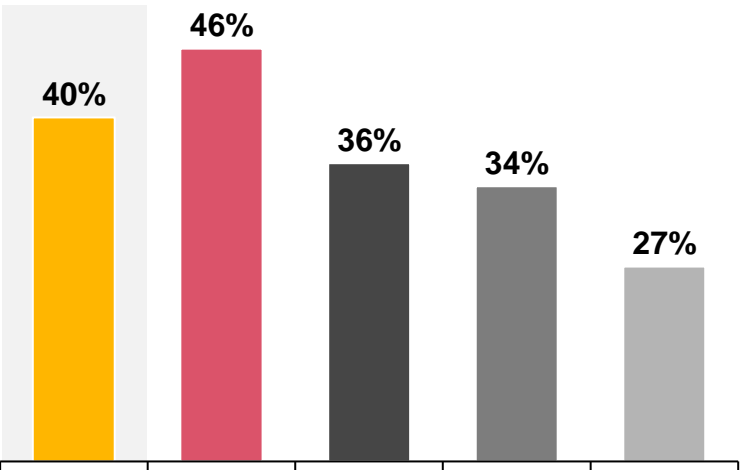
Industry Top 5 Top 6-10 Top 11-15 Other Banks

Analysis based on 2022

Current deposits to total deposits

Individual deposits to total deposits

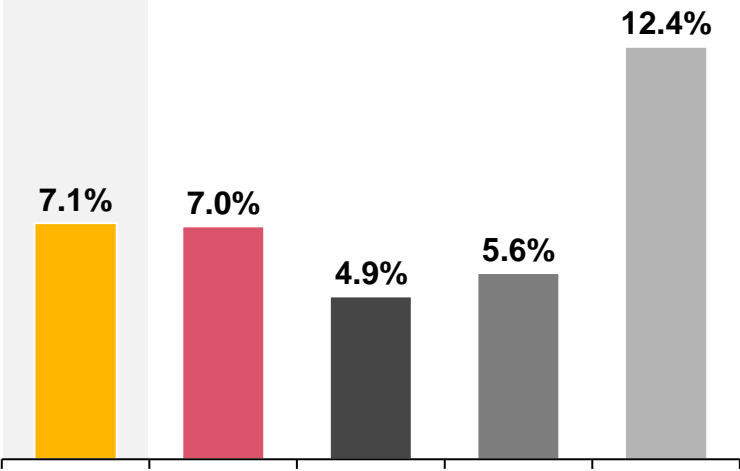
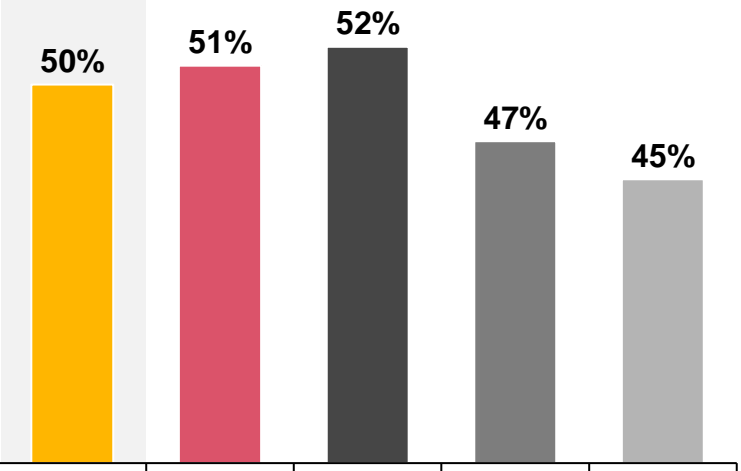
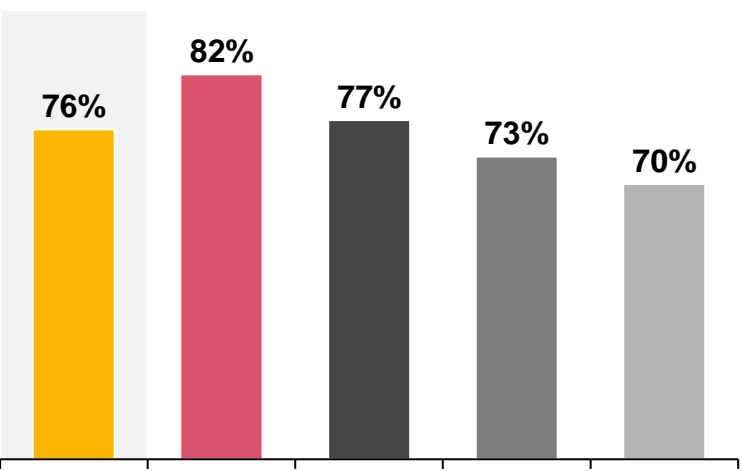
Investment to Deposit Ratio (IDR)



CASA to total deposits

Advances to Deposits Ratio (ADR)

NPL ratio

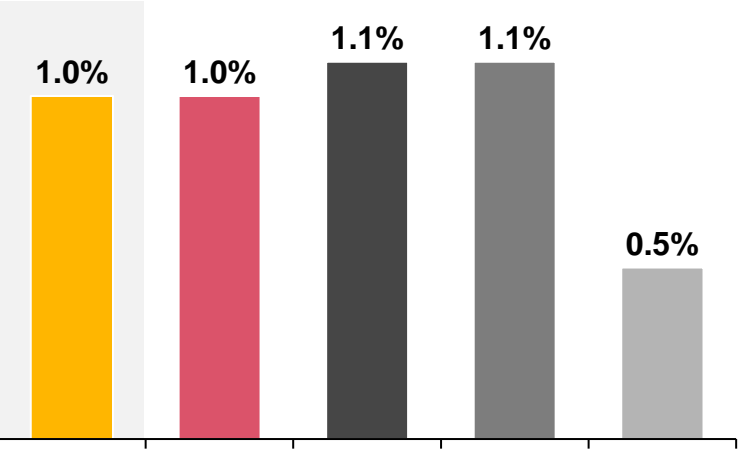


Bank Tier Analysis

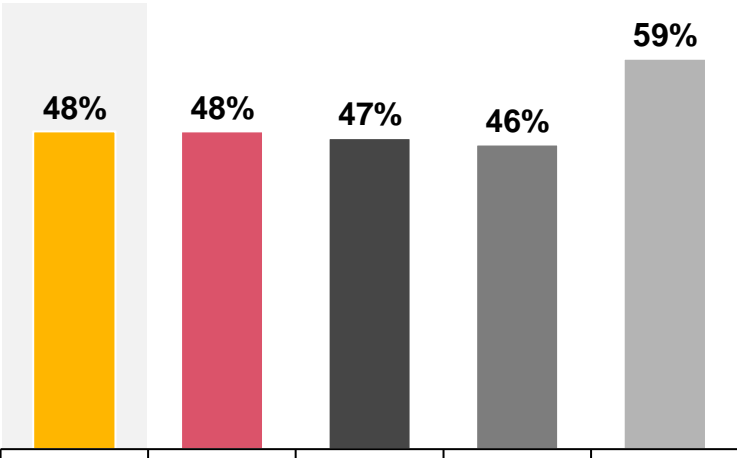
Industry Top 5 Top 6-10 Top 11-15 Other Banks

Analysis based on 2022

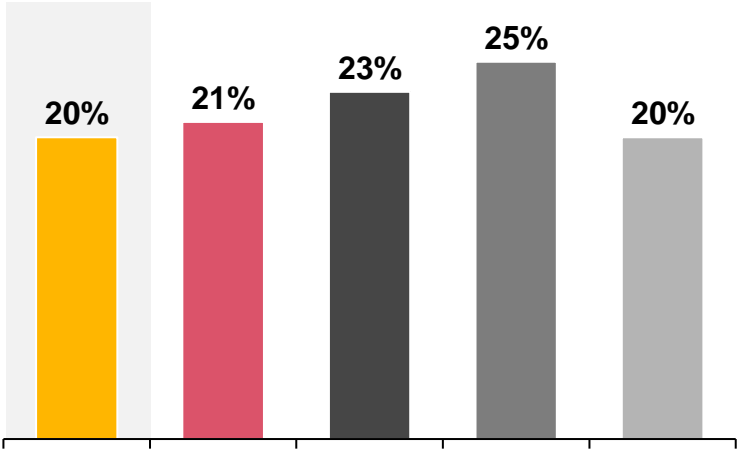
Return on Assets (RoA)



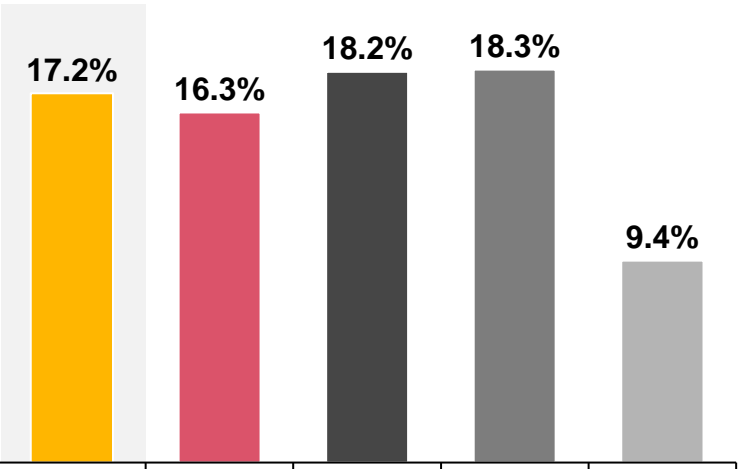
Cost to Income ratio



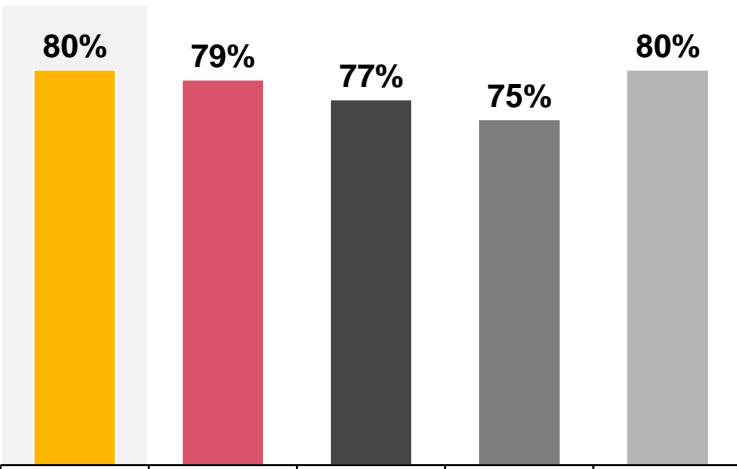
Non-funded income to total income



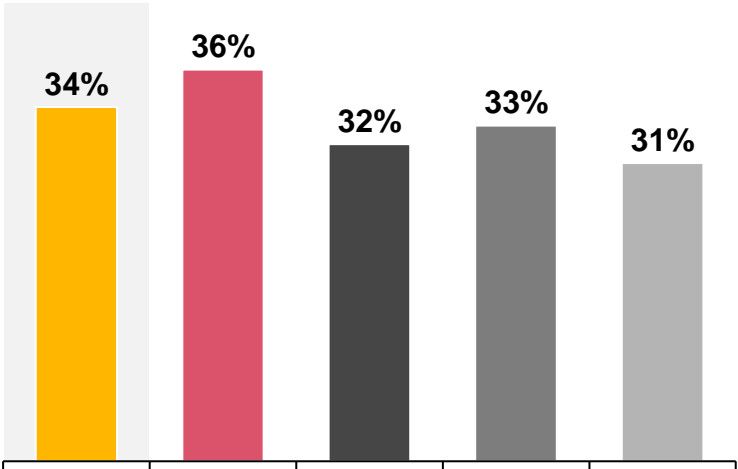
Return on Equity (RoE)



Net interest income to total income



Net interest income to gross mark-up income



Bank Tier-wise Analysis

Tiers based on size of total assets as of Dec- 22

Ratios	Industry			Top 5 banks			Top 6-10 banks			Top 11-15 banks			Other banks		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Balance sheet and liquidity															
Market share of deposits	-	-	-	46.9%	49.5%	-5.3%	28.9%	27.6%	4.7%	13.9%	13.4%	3.7%	10.3%	9.5%	11.3%
Market share of advances	-	-	-	47.7%	46.3%	3.0%	29.9%	28.7%	4.2%	13.2%	14.5%	-9.0%	9.2%	10.5%	-13.0%
Current deposits to total deposits	40%	40%	-	46%	46%	-	36%	35%	2.9%	34%	32%	6.3%	27%	29%	-6.9%
CASA to total deposits	76%	75%	1.0%	82%	81%	1.2%	77%	80%	-3.8%	73%	70%	4.3%	70%	73%	-4.1%
Individual deposits to total deposits	48%	45%	6.7%	58%	52%	11.5%	43%	42%	2.4%	36%	37%	-2.7%	28%	29%	-3.4%
Advances to Deposits Ratio	50%	46%	8.7%	51%	43%	18.6%	52%	48%	8.3%	47%	50%	-6.0%	45%	53%	-15.1%
Investment to Deposits Ratio	77%	67%	14.9%	84%	63%	33.3%	68%	68%	-	69%	70%	-1.4%	58%	55%	5.5%
NPL Ratio	7.1%	7.5%	-5.3%	7.0%	7.6%	-7.9%	4.9%	5.6%	-12.5%	5.6%	5.6%	-	12.4%	12.2%	1.6%

Bank Tier-wise Analysis

Tiers based on size of total assets as of Dec- 22

Ratios	Industry			Top 5 banks			Top 6-10 banks			Top 11-15 banks			Other banks		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Profitability and others															
Return on Assets	1.0%	1.0%	-	1.0%	1.1%	-9.1%	1.1%	1.1%	-	1.1%	1.0%	10.0%	0.5%	0.3%	66.7%
Return on Equity	17.2%	14.7%	17.0%	16.3%	15.9%	2.5%	18.2%	16.4%	11.0%	18.3%	15.9%	15.1%	9.4%	4.2%	123.8%
Cost to Income ratio	48%	53%	-9.4%	48%	50%	-4.0%	47%	52%	-9.6%	46%	51%	-9.8%	59%	72%	-18.1%
Net interest income to total income	80%	78%	2.6%	79%	78%	1.3%	77%	76%	1.3%	75%	72%	4.2%	80%	77%	3.9%
Non-funded income to total income	20%	22%	-9.1%	21%	22%	-4.5%	23%	24%	-4.2%	25%	28%	-10.7%	20%	23%	-13.0%
Net interest income to gross mark-up income	34%	46%	-26%	36%	49%	-27%	32%	43%	-26%	33%	42%	-21%	31%	38%	-18%

Bank Tier-wise Analysis

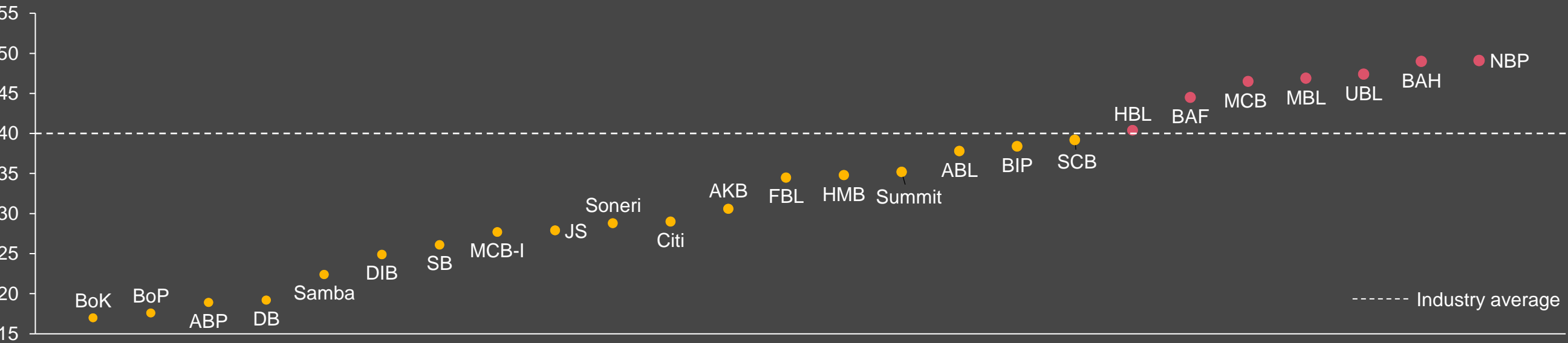
Tiers based on size of total assets as of Dec- 22

	Industry*	Top 5 banks	Top 6-10 banks	Top 11-15 banks	Other banks
Share of growth/ income in 2022 (%)					
Aggregate deposits	1,742	14%	45%	20%	21%
Customer current deposits	1,179	49%	33%	13%	5%
Aggregate current deposits	696	19%	49%	23%	9%
Aggregate advances	1,698	56%	37%	5%	2%
Net mark-up income	1.162	49%	26%	13%	12%
Non-funded income	289	52%	31%	17%	-
Operating expenses	691	49%	27%	13%	11%
Profit before tax	696	47%	29%	15%	9%
Branch network	781	31%	38%	22%	9%

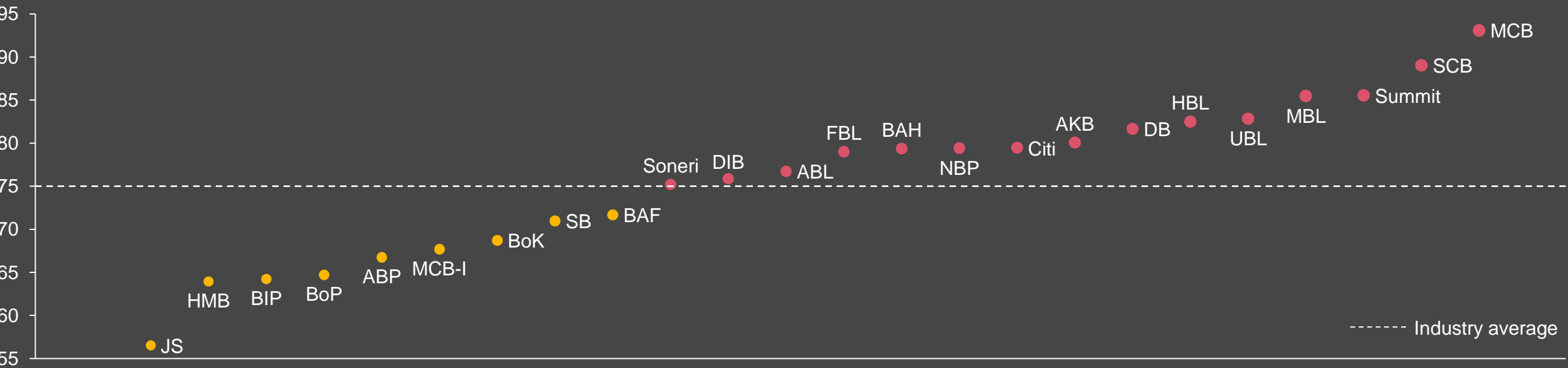
*In billion for portfolio growth/ income and in number for branches

Current deposits to total deposits (%)

Analysis based on 2022



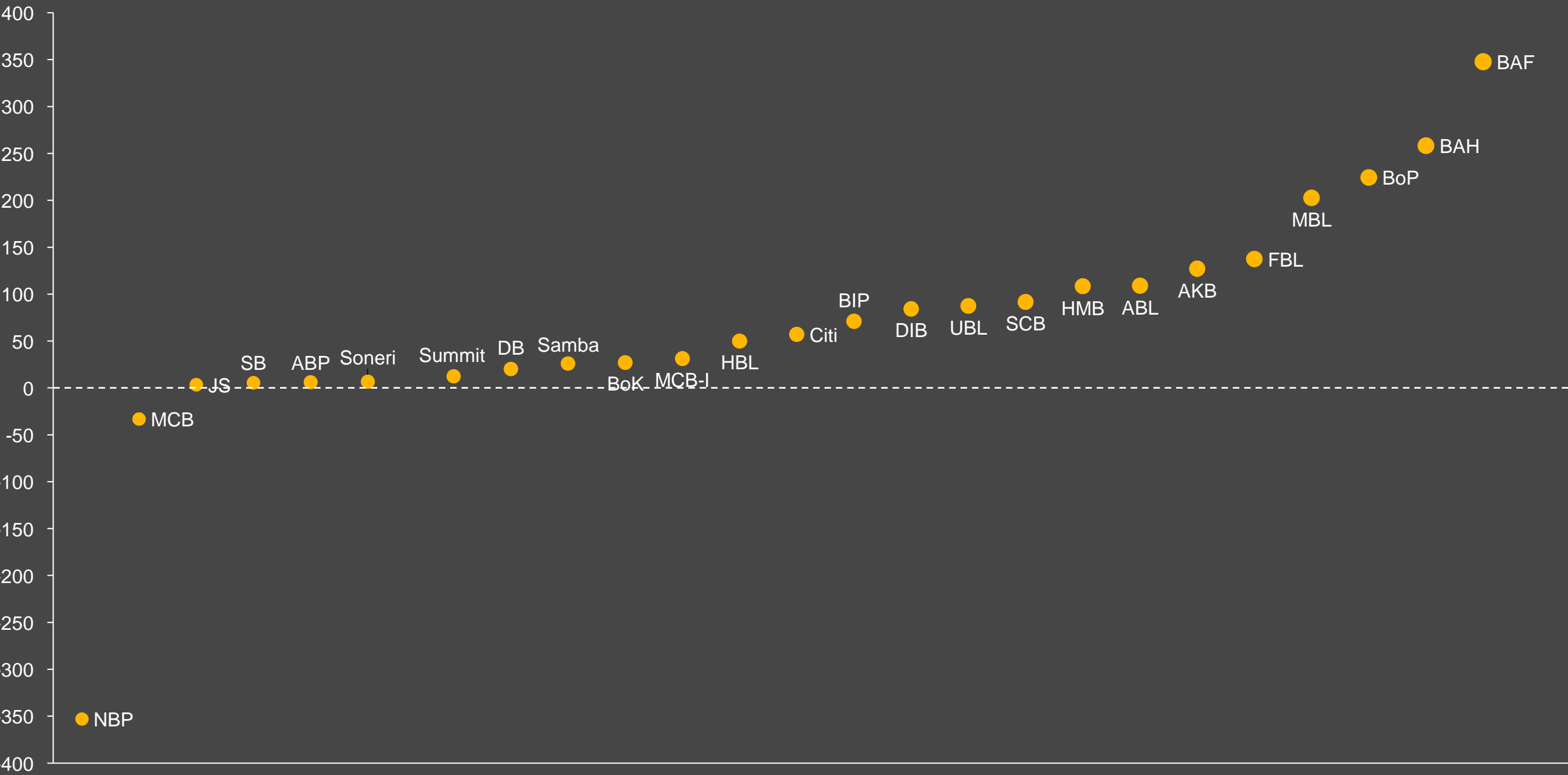
CASA to total deposits (%)



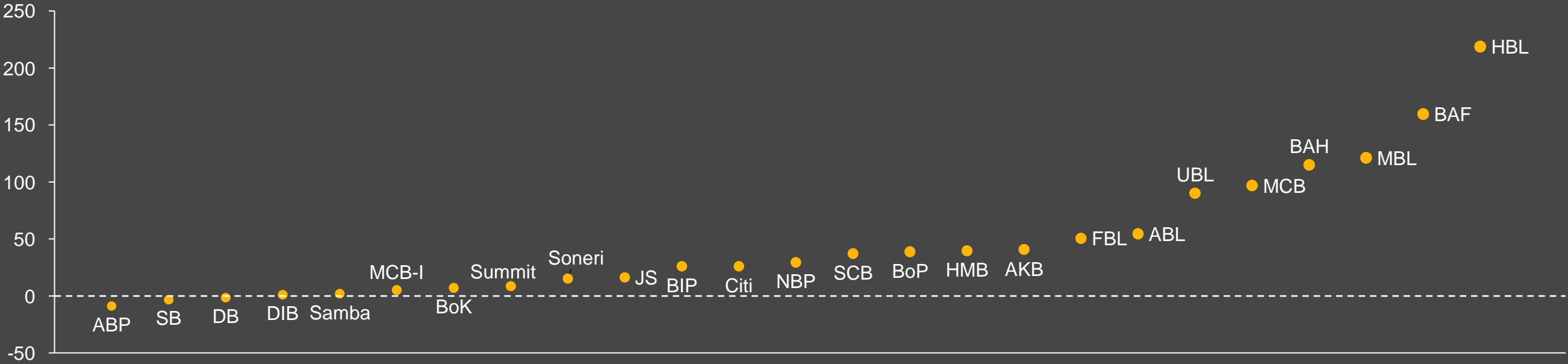
Note: Without Samba as outlier

Change in aggregate deposits (Rs in billion)

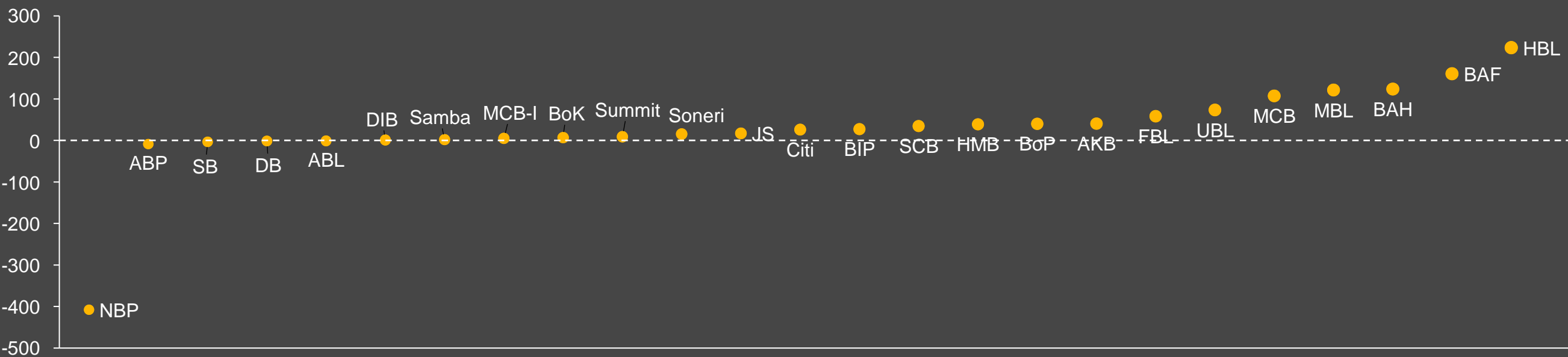
Analysis based on 2022



Change in customer current deposits (Rs in billion)

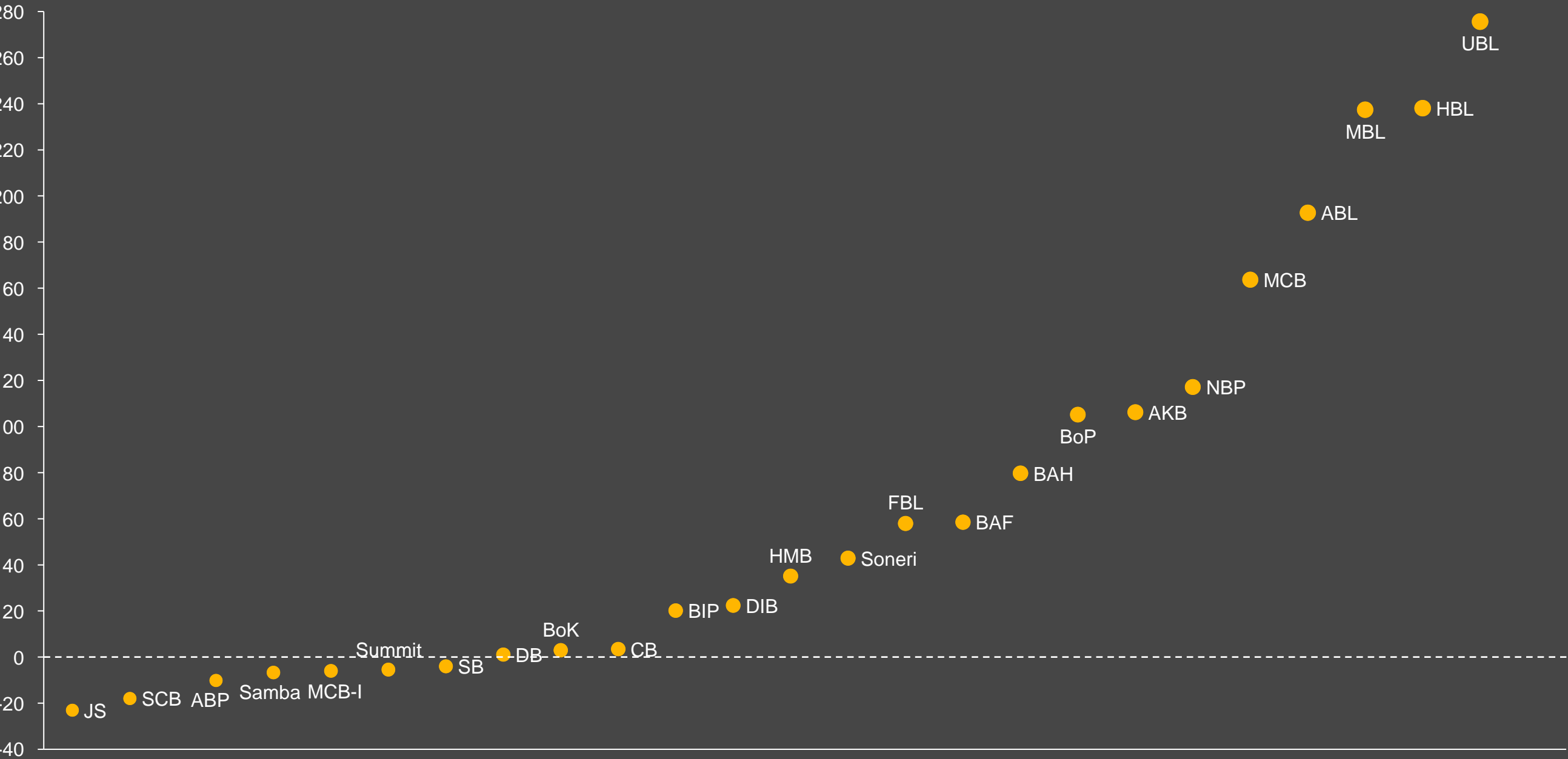


Change in aggregate current deposits (Rs in billion)



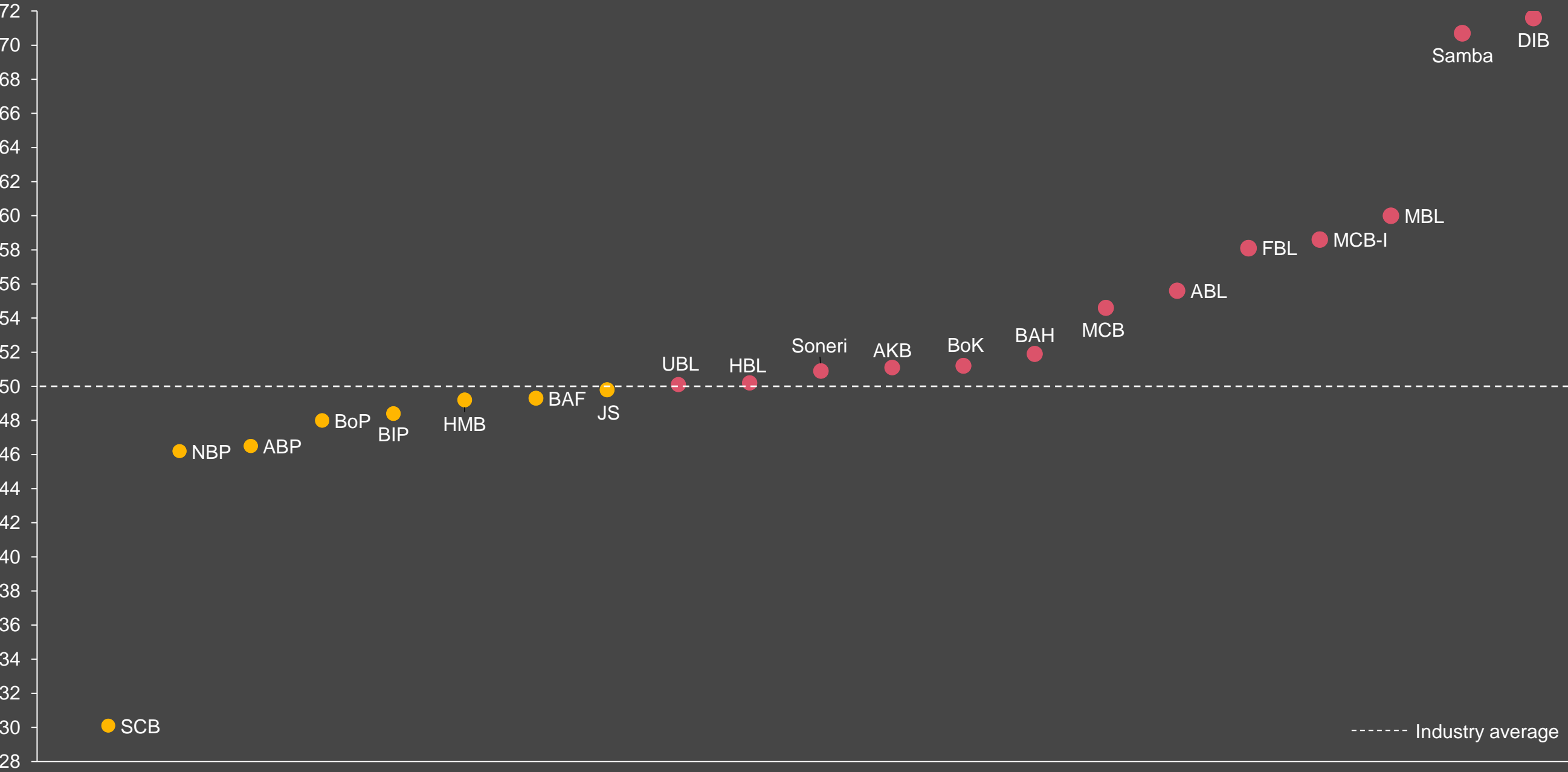
Change in aggregate advances (Rs in billion)

Analysis based on 2022



Advances to Deposits Ratio (%)

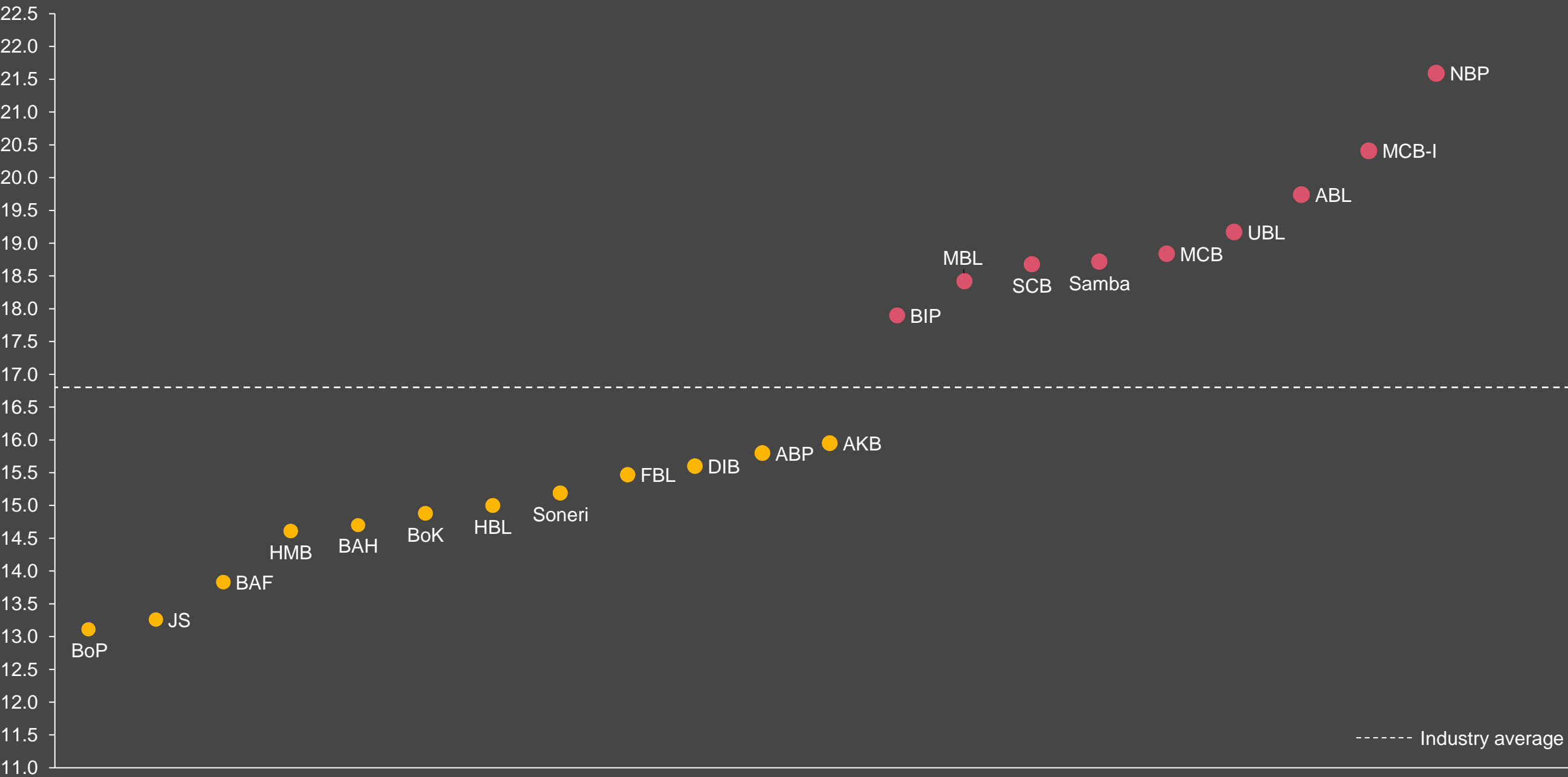
Analysis based on 2022



Note: Without Citi, DB, SB and Summit as outliers

Capital Adequacy Ratio (%)

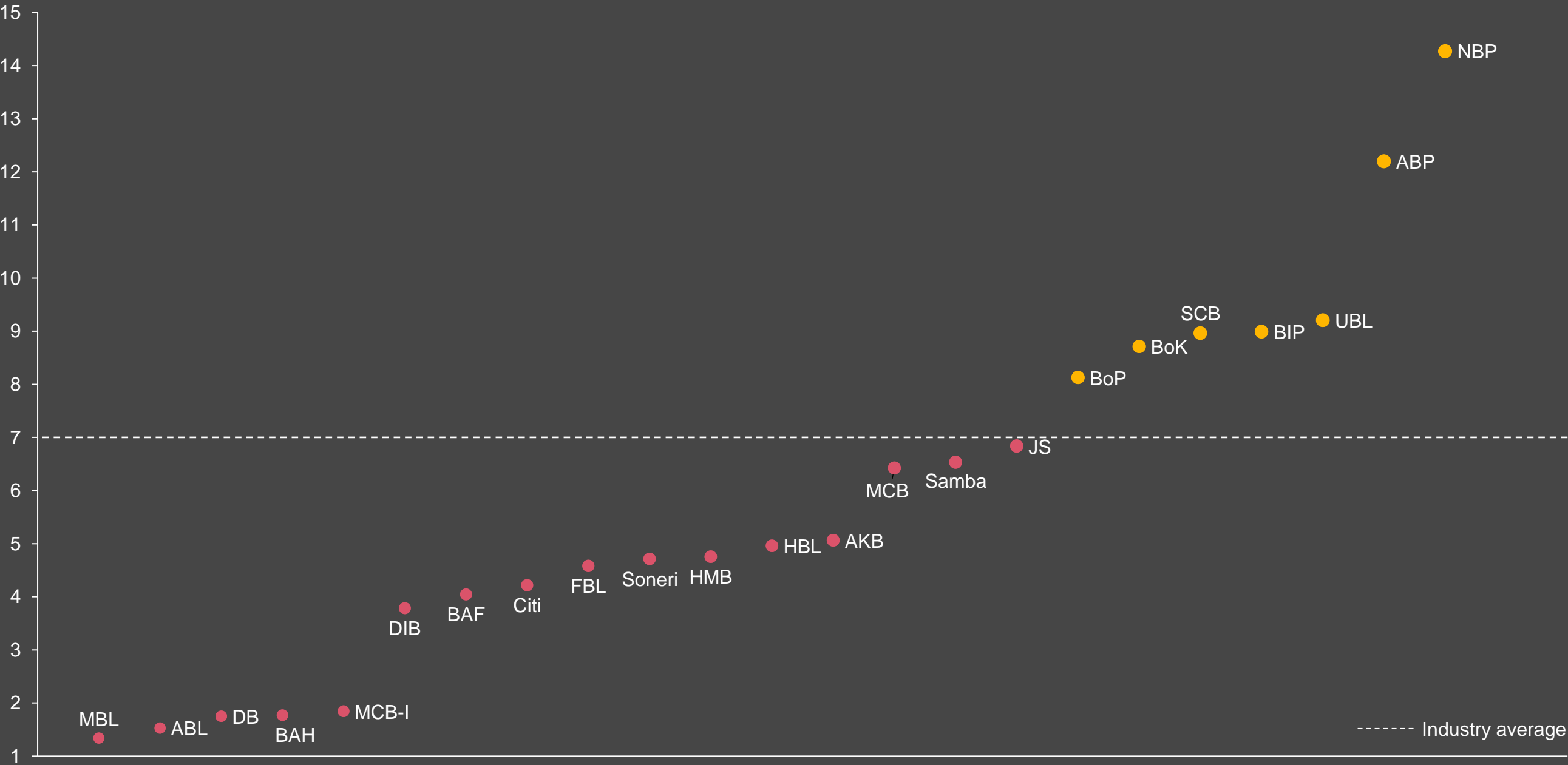
Analysis based on 2022



Note: Without DB, Citi, SB and Summit as outliers

NPL Ratio (%)

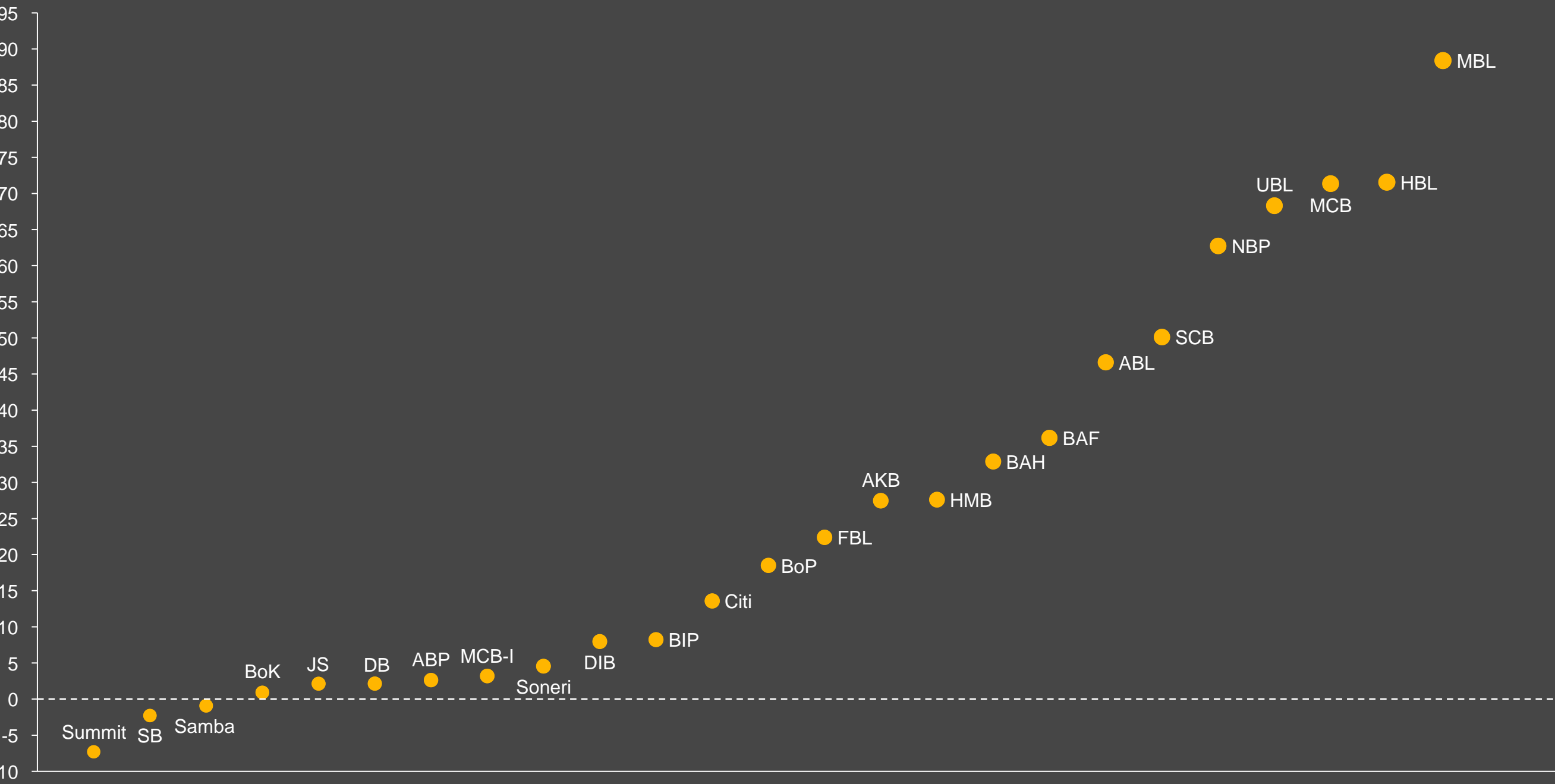
Analysis based on 2022



Note: Without SB and Summit as outliers

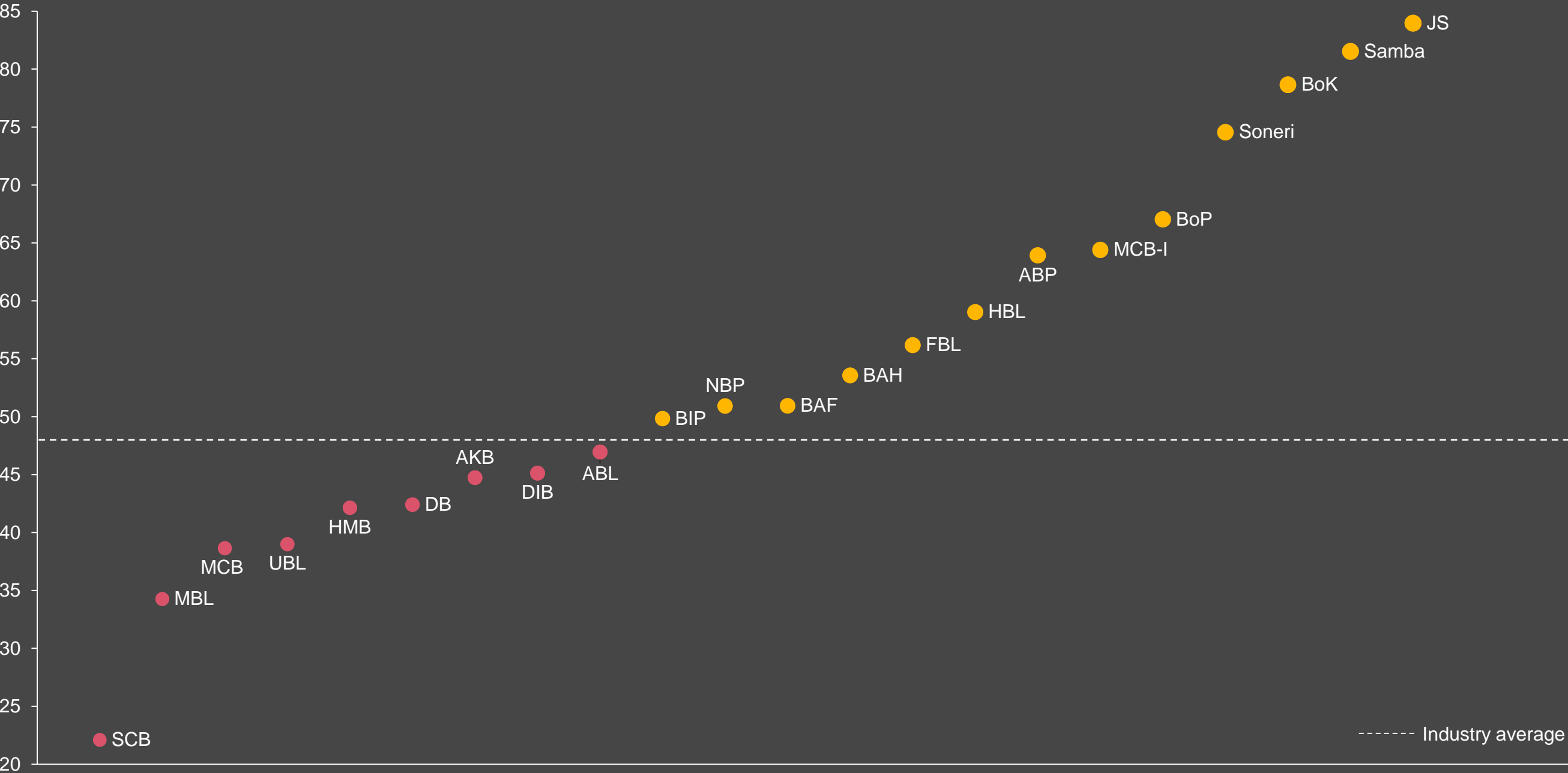
Profit before tax (Rs in billion)

Analysis based on 2022



Cost to Income Ratio (%)

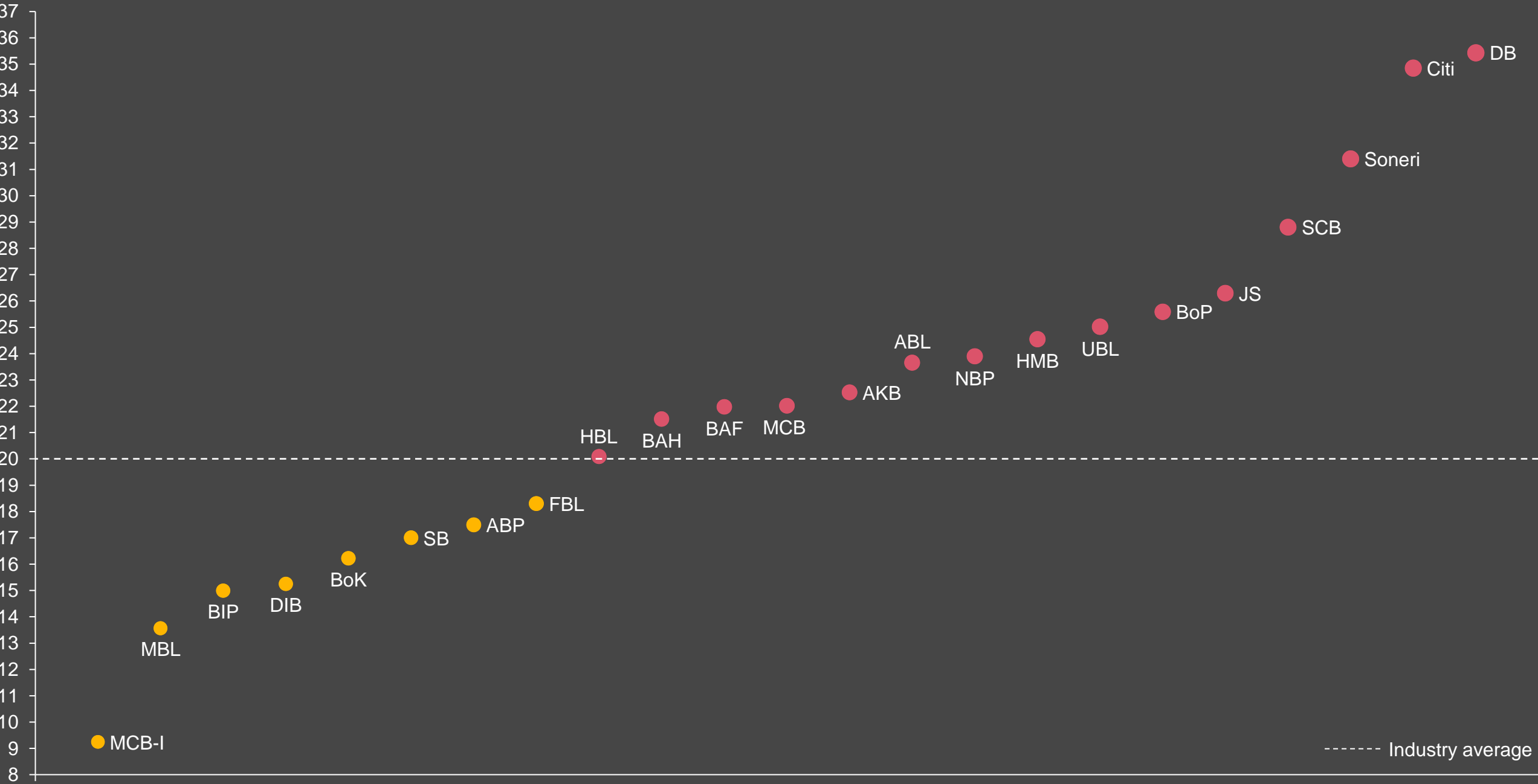
Analysis based on 2022



Note: Without Citi, SB and Summit as outliers

Non-funded income to total income (%)

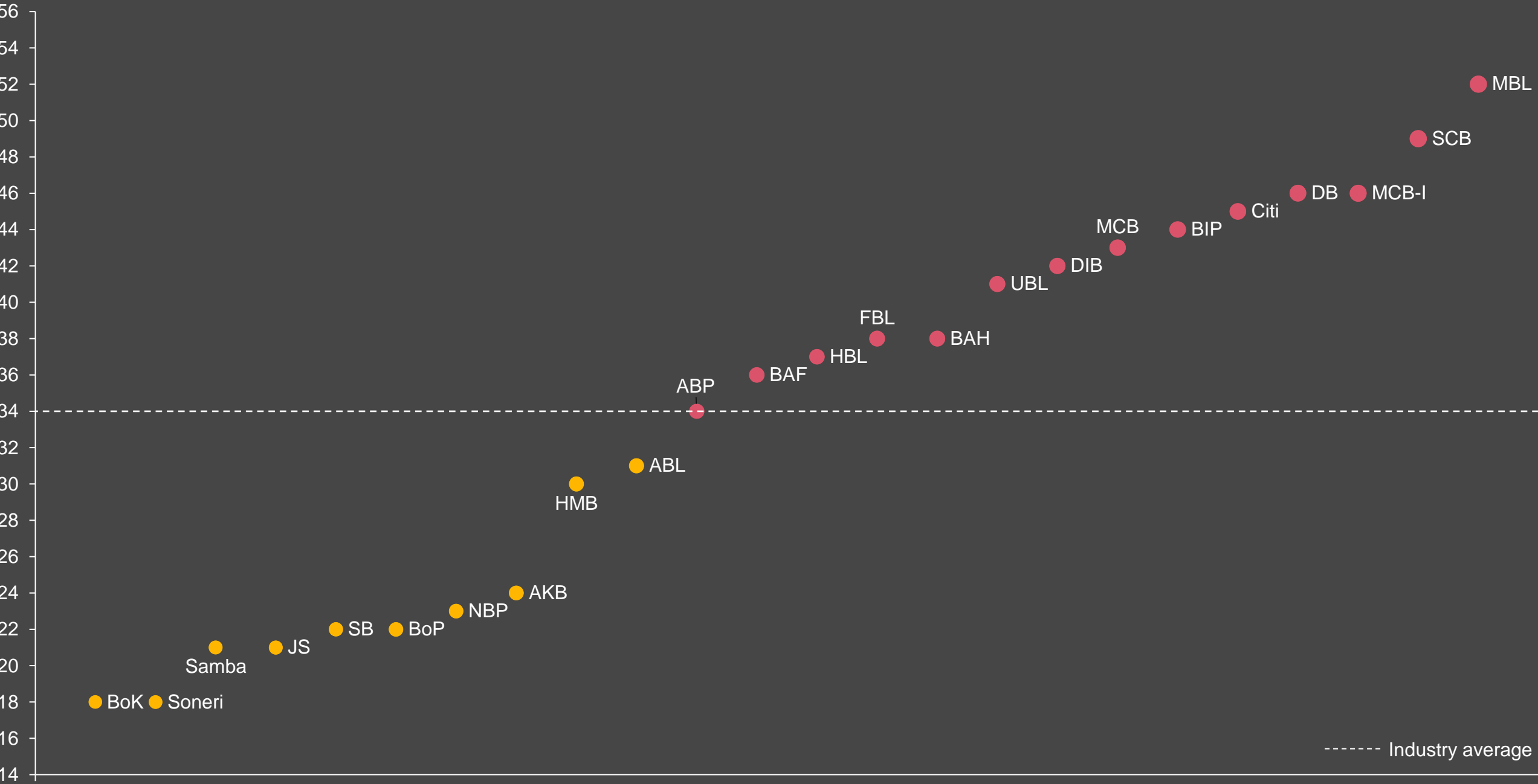
Analysis based on 2022



Note: Without Samba and Summit as outliers

Net interest income to gross mark-up income (%)

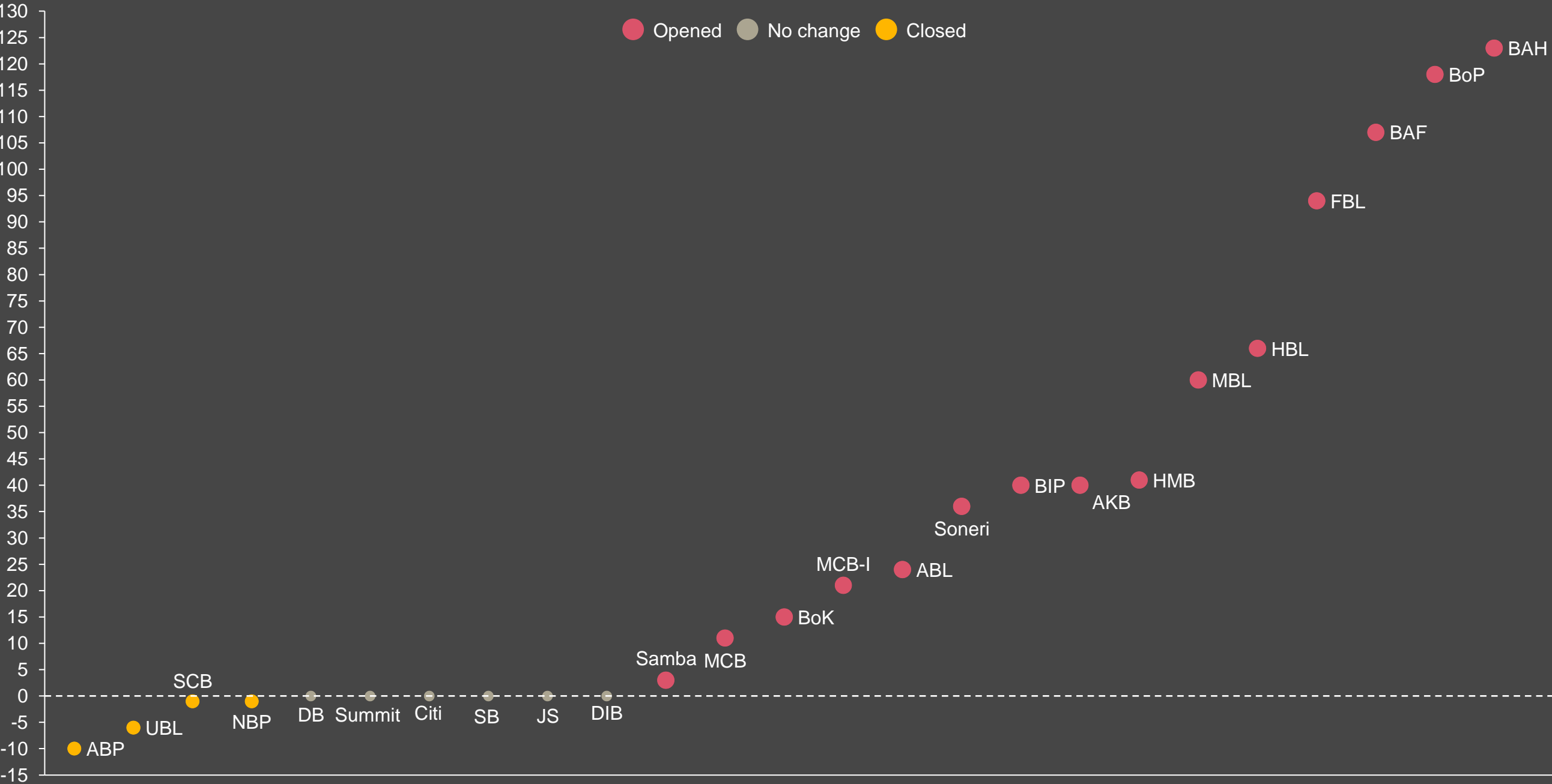
Analysis based on 2022



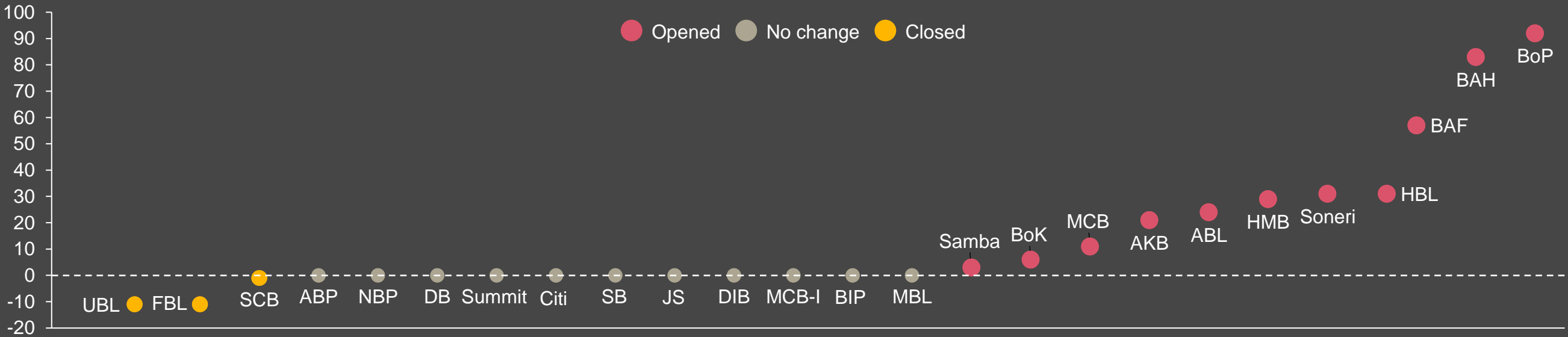
Note: Without Summit as outlier

Change in overall branch network

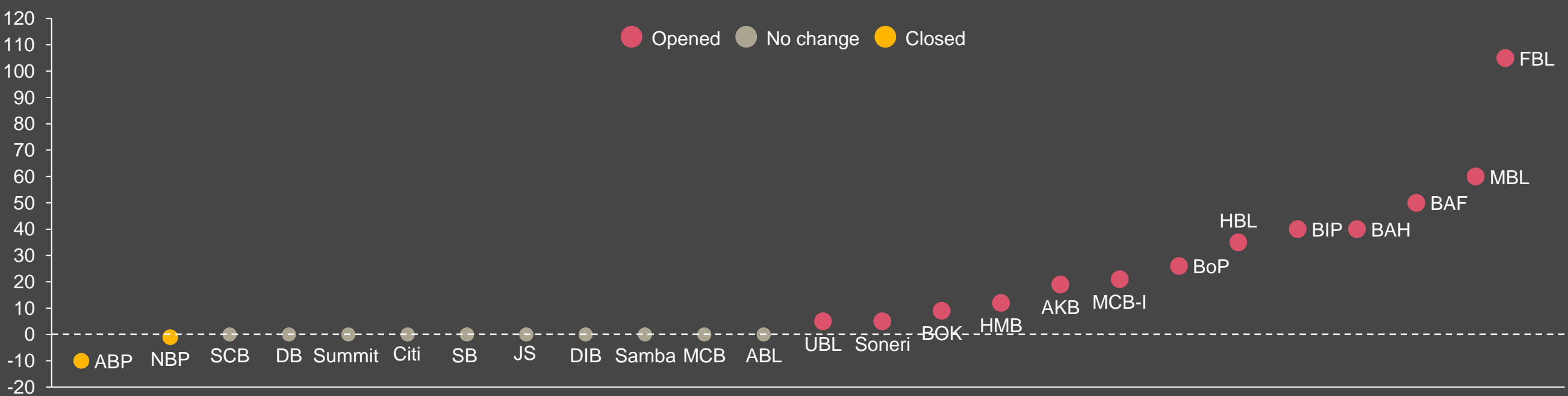
Analysis based on 2022



Change in conventional branches



Change in Islamic branches



Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			NBP			HBL			UBL			MBL		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Balance sheet, liquidity and capital adequacy															
Market share of deposits	-	-	-	11.4%	13.9%	-18.0%	13.8%	14.7%	-6.1%	7.9%	8.1%	-2.5%	7.1%	6.7%	6.0%
Market share of advances	-	-	-	10.5%	11.1%	-5.4%	13.8%	13.8%	-	7.9%	6.4%	23.4%	8.5%	7.6%	11.8%
Current deposits to total deposits	40%	40%	-	49%	57%	-14.0%	40%	34%	17.6%	47%	46%	2.2%	47%	45%	4.4%
CASA to total deposits	76%	75%	1.0%	79%	82%	-3.7%	83%	80%	3.7%	83%	82%	1.2%	85%	82%	3.7%
Individual deposits to total deposit	48%	45%	6.7%	37%	34%	8.8%	64%	55%	16.4%	62%	57%	8.8%	70%	67%	4.5%
Advances to Deposits Ratio	50%	46%	8.7%	46%	37%	24.3%	50%	43%	16.3%	50%	37%	35.1%	60%	52%	15.4%
Investment to Deposits Ratio	77%	67%	14.9%	130%	64%	103.1%	58%	60%	-3.3%	77%	85%	-9.4%	77%	43%	79.1%
NPL Ratio	7.1%	7.5%	-5.3%	14.3%	15.2%	-5.9%	5.0%	5.1%	-2.0%	9.2%	11.8%	-22.0%	1.3%	1.9%	-31.6%
Capital Adequacy Ratio	16.8%	16.4%	2.4%	21.6%	20.4%	5.9%	15.0%	17.2%	-12.8%	19.2%	21.5%	-10.7%	18.4%	17.8%	3.4%
Leverage Ratio	-	-	-	3.1%	3.5%	-11.4%	4.4%	4.6%	-4.3%	4.4%	4.0%	10.0%	4.1%	3.9%	5.1%
Liquidity Coverage Ratio	-	-	-	147%	164%	-10.4%	254%	231%	10.0%	321%	335%	-4.2%	284%	222%	27.9%
Net Stable Funding Ratio	-	-	-	251%	278%	-9.7%	149%	155%	-3.9%	162%	180%	-10.0%	157%	165%	-4.8%

Note: Current deposits include remunerative and non-remunerative current deposits, where disclosed separately by banks

Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			NBP			HBL			UBL			MBL		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Profitability and others															
Return on Assets	1.0%	1.0%	-	0.7%	0.8%	-12.5%	0.7%	0.9%	-22.2%	1.2%	1.3%	-7.7%	2.0%	1.7%	17.6%
Return on Equity	17.2%	14.7%	17.0%	10.4%	10.1%	3.0%	12.1%	13.7%	-11.7%	15.5%	15.9%	-2.5%	44.6%	36.4%	22.5%
Cost to Income Ratio	48%	53%	-9.4%	51%	45%	13.3%	59%	57%	3.5%	39%	46%	-15.2%	34%	42%	-19.0%
Net interest income to total income	80%	78%	2.6%	76%	73%	4.1%	80%	80%	-	75%	75%	-	86%	82%	4.9%
Non-funded income to total income	20%	22%	-9.1%	24%	27%	-11.1%	20%	20%	-	25%	25%	-	14%	18%	-22.2%
Net interest income to gross mark-up income	34%	46%	-26%	23%	42%	-45%	37%	49%	-24%	41%	48%	-15%	52%	63%	-17%
Number of employees	199,371	187,752	6.2%	16,330	16,682	-2.6%	21,576	20,673	4.4%	13,722	13,233	3.7%	15,380	14,007	9.8%
Number of branches	16,112	15,474	4.1%	1,512	1,513	-0.1%	1,714	1,648	4.0%	1,335	1,341	-0.4%	962	902	6.7%

Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			BAH			BAF			ABL			MCB		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Balance sheet, liquidity and capital adequacy															
Market share of deposits	-	-	-	6.7%	6.0%	11.7%	6.4%	5.3%	20.8%	6.5%	6.5%	-	5.9%	6.5%	-9.2%
Market share of advances	-	-	-	6.9%	7.3%	-5.5%	6.3%	6.7%	-6.0%	7.2%	6.5%	10.8%	6.4%	5.9%	8.5%
Current deposits to total deposits	40%	40%	-	49%	49%	-	44%	44%	-	38%	41%	-7.3%	47%	38%	23.7%
CASA to total deposits	76%	75%	1.0%	79%	79%	-	72%	77%	-6.5%	77%	82%	-6.1%	93%	91%	2.2%
Individual deposits to total deposits	48%	45%	6.7%	62%	61%	1.6%	41%	42%	-2.4%	51%	47%	8.5%	73%	65%	12.3%
Advances to Deposits Ratio	50%	46%	8.7%	52%	56%	-7.1%	49%	59%	-16.9%	56%	46%	21.7%	55%	42%	31.0%
Investment to Deposits Ratio	77%	67%	14.9%	74%	63%	17.5%	75%	71%	5.6%	74%	75%	-1.3%	71%	73%	-2.7%
NPL Ratio	7.1%	7.5%	-5.3%	1.8%	1.0%	80.0%	4.0%	3.5%	14.3%	1.5%	2.0%	-25.0%	6.4%	7.9%	-19.0%
Capital Adequacy Ratio	16.8%	16.4%	2.4%	14.7%	13.5%	8.9%	13.8%	14.4%	-4.2%	19.7%	22.3%	-11.7%	18.8%	17.0%	10.6%
Leverage Ratio	-	-	-	3.7%	3.7%	-	3.5%	3.9%	-10.3%	4.5%	3.9%	15.4%	6.1%	6.1%	-
Liquidity Coverage Ratio	-	-	-	239%	258%	-7.4%	185%	172%	7.6%	167%	186%	-10.2%	204%	246%	-17.1%
Net Stable Funding Ratio	-	-	-	179%	167%	7.2%	150%	135%	11.1%	149%	142%	4.9%	138%	155%	-11.0%

Note: Current deposits include remunerative and non-remunerative current deposits, where disclosed separately by banks

Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			BAH			BAF			ABL			MCB		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Profitability and others															
Return on Assets	1.0%	1.0%	-	0.8%	1.1%	-27.3%	0.9%	0.9%	-	1.0%	1.0%	-	1.6%	1.7%	-5.9%
Return on Equity	17.2%	14.7%	17.0%	17.9%	22.0%	-18.6%	18.2%	14.9%	22.1%	16.6%	13.4%	23.9%	18.0%	16.9%	6.5%
Cost to Income Ratio	48%	53%	-9.4%	54%	57%	-5.3%	51%	59%	-13.6%	47%	55%	-14.5%	39%	44%	-11.4%
Net interest income to total income	80%	78%	2.6%	78%	80%	-2.5%	78%	74%	5.4%	76%	74%	2.7%	78%	76%	2.6%
Non-funded income to total income	20%	22%	-9.1%	22%	20%	10.0%	22%	26%	-15.4%	24%	26%	-7.7%	22%	24%	-8.3%
Net interest income to gross mark-up income	34%	46%	-26%	38%	48%	-21%	36%	46%	-22%	31%	38%	-18%	43%	52%	-17%
Number of employees	199,371	187,752	6.2%	19,834	18,135	9.4%	13,971	12,326	13.3%	12,635	12,225	3.4%	14,416	13,936	3.4%
Number of branches	16,112	15,474	4.1%	1,050	927	13.3%	877	770	13.9%	1,451	1,427	1.7%	1,448	1,437	0.8%

Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			AKB			BoP			HMB			FBL		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Balance sheet, liquidity and capital adequacy															
Market share of deposits	-	-	-	4.9%	4.7%	4.3%	5.2%	4.6%	13.0%	3.8%	3.6%	5.6%	3.3%	3.0%	10.0%
Market share of advances	-	-	-	5.0%	4.8%	4.2%	5.0%	4.8%	4.2%	3.7%	4.0%	-7.5%	3.9%	4.0%	-2.5%
Current deposits to total deposits	40%	40%	-	31%	30%	3.3%	18%	18%	-	35%	35%	-	34%	33%	3.0%
CASA to total deposits	76%	75%	1.0%	80%	80%	-	65%	64%	1.6%	64%	63%	1.6%	79%	75%	5.3%
Individual deposits to total deposits	48%	45%	6.7%	31%	33%	-6.1%	15%	15%	-	44%	42%	4.8%	18%	22%	-18.2%
Advances to Deposits Ratio	50%	46%	8.7%	51%	47%	8.5%	48%	48%	-	49%	52%	-5.8%	58%	62%	-6.5%
Investment to Deposits Ratio	77%	67%	14.9%	67%	61%	9.8%	52%	53%	-1.9%	82%	86%	-4.7%	60%	56%	7.1%
NPL Ratio	7.1%	7.5%	-5.3%	5.1%	6.1%	-16.4%	8.1%	9.7%	-16.5%	4.8%	4.0%	20.0%	4.6%	5.6%	-17.9%
Capital Adequacy Ratio	16.8%	16.4%	2.4%	16.0%	13.4%	19.4%	13.1%	12.3%	6.5%	14.6%	14.1%	3.5%	15.5%	17.5%	-11.4%
Leverage Ratio	-	-	-	3.2%	3.3%	-3.0%	3.5%	3.0%	16.7%	4.1%	3.9%	5.1%	4.5%	5.5%	-18.2%
Liquidity Coverage Ratio	-	-	-	185%	183%	1.1%	138%	137%	0.7%	164%	221%	-25.8%	179%	214%	-16.4%
Net Stable Funding Ratio	-	-	-	198%	193%	2.6%	123%	124%	-0.8%	151%	189%	-20.1%	170%	172%	-1.2%

Note: Current deposits include remunerative and non-remunerative current deposits, where disclosed separately by banks

Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			AKB			BoP			HMB			FBL		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Profitability and others															
Return on Assets	1.0%	1.0%	-	1.0%	0.9%	11.1%	0.8%	1.1%	-27.3%	1.1%	1.2%	-8.3%	1.2%	1.0%	20.0%
Return on Equity	17.2%	14.7%	17.0%	21.8%	17.6%	23.9%	18.1%	23.2%	-22.0%	20.7%	22.3%	-7.2%	16.5%	12.9%	27.9%
Cost to Income Ratio	48%	53%	-9.4%	45%	51%	-11.8%	67%	56%	19.6%	42%	42%	-	56%	61%	-8.2%
Net interest income to total income	80%	78%	2.6%	77%	78%	-1.3%	74%	79%	-6.3%	75%	73%	2.7%	82%	75%	9.3%
Non-funded income to total income	20%	22%	-9.1%	23%	22%	4.5%	26%	21%	23.8%	25%	27%	-7.4%	18%	25%	-28.0%
Net interest income to gross mark-up income	34%	46%	-26%	24%	42%	-43%	22%	37%	-41%	30%	40%	-25%	38%	48%	-21%
Number of employees	199,371	187,752	6.2%	7,747	7,641	1.4%	14,413	12,412	16.1%	6,915	6,410	7.9%	9,209	8,193	12.4%
Number of branches	16,112	15,474	4.1%	600	560	7.1%	780	662	17.8%	500	459	8.9%	700	606	15.5%

Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			SCB			JS			Soneri			BIP		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Balance sheet, liquidity and capital adequacy															
Market share of deposits	-	-	-	3.1%	2.9%	6.9%	2.0%	2.1%	-4.8%	1.8%	1.9%	-5.3%	1.8%	1.6%	12.5%
Market share of advances	-	-	-	1.8%	2.3%	-21.7%	2.0%	2.5%	-20.0%	1.8%	1.7%	5.9%	1.7%	1.8%	-5.6%
Current deposits to total deposits	40%	40%	-	39%	39%	-	28%	24%	16.7%	29%	25%	16.0%	38%	38%	-
CASA to total deposits	76%	75%	1.0%	89%	90%	-1.1%	57%	49%	16.3%	75%	68%	10.3%	64%	68%	-5.9%
Individual deposits to total deposits	48%	45%	6.7%	46%	49%	-6.1%	31%	33%	-6.1%	41%	36%	13.9%	24%	26%	-7.7%
Advances to Deposits Ratio	50%	46%	8.7%	30%	37%	-18.9%	50%	55%	-9.1%	51%	41%	24.4%	48%	53%	-9.4%
Investment to Deposits Ratio	77%	67%	14.9%	66%	72%	-8.3%	65%	50%	30.0%	63%	81%	-22.2%	43%	36%	19.4%
NPL Ratio	7.1%	7.5%	-5.3%	9.0%	8.3%	8.4%	6.8%	5.3%	28.3%	4.7%	5.9%	-20.3%	9.0%	8.7%	3.4%
Capital Adequacy Ratio	16.8%	16.4%	2.4%	18.7%	16.9%	10.7%	13.3%	13.8%	-3.6%	15.2%	13.8%	10.1%	17.9%	14.2%	26.1%
Leverage Ratio	-	-	-	5.7%	5.3%	7.5%	3.0%	3.1%	-3.2%	3.8%	3.1%	22.6%	4.1%	4.0%	2.5%
Liquidity Coverage Ratio	-	-	-	424%	478%	-11.3%	190%	289%	-34.3%	186%	168%	10.7%	317%	244%	29.9%
Net Stable Funding Ratio	-	-	-	244%	234%	4.3%	126%	128%	-1.6%	164%	173%	-5.2%	261%	238%	9.7%

Note: Current deposits include remunerative and non-remunerative current deposits, where disclosed separately by banks

Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			SCB			JS			Soneri			BIP		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Profitability and others															
Return on Assets	1.0%	1.0%	-	2.2%	1.8%	22.2%	0.2%	0.2%	-	0.3%	0.5%	-40.0%	1.0%	0.6%	66.7%
Return on Equity	17.2%	14.7%	17.0%	23.7%	17.0%	39.4%	4.4%	6.1%	-27.9%	8.8%	12.7%	-30.7%	18.1%	10.1%	79.2%
Cost to Income Ratio	48%	53%	-9.4%	22%	32%	-31.3%	84%	75%	12.0%	75%	67%	11.9%	50%	74%	-32.4%
Net interest income to total income	80%	78%	2.6%	71%	70%	1.4%	74%	70%	5.7%	69%	72%	-4.2%	85%	84%	1.2%
Non-funded income to total income	20%	22%	-9.1%	29%	30%	-3.3%	26%	30%	-13.3%	31%	28%	10.7%	15%	16%	-6.3%
Net interest income to gross mark-up income	34%	46%	-26%	49%	56%	-13%	21%	30%	-30%	18%	29%	-38%	44%	47%	-6%
Number of employees	199,371	187,752	6.2%	2,135	2,292	-6.8%	4,739	4,487	5.6%	4,898	4,589	6.7%	4,562	4,046	12.8%
Number of branches	16,112	15,474	4.1%	40	41	-2.4%	282	282	-	403	367	9.8%	380	340	11.8%

Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			DIB			SB			BoK			Citi		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Balance sheet, liquidity and capital adequacy															
Market share of deposits	-	-	-	1.5%	1.2%	25.0%	1.0%	1.0%	-	1.1%	1.0%	10.0%	1.0%	0.8%	25.0%
Market share of advances	-	-	-	2.1%	2.2%	-4.5%	0.4%	0.5%	-20.0%	1.1%	1.2%	-8.3%	0.3%	0.4%	-25.0%
Current deposits to total deposits	40%	40%	-	25%	33%	-24.2%	26%	28%	-7.1%	17%	16%	6.3%	29%	24%	20.8%
CASA to total deposits	76%	75%	1.0%	76%	80%	-5.0%	71%	72%	-1.4%	69%	65%	6.2%	79%	86%	-8.1%
Individual deposits to total deposits	48%	45%	6.7%	42%	51%	-17.6%	15%	11%	36.4%	21%	19%	10.5%	0.1%	0.1%	-
Advances to Deposits Ratio	50%	46%	8.7%	72%	86%	-16.3%	20%	22%	-9.1%	51%	56%	-8.9%	18%	21%	-14.3%
Investment to Deposits Ratio	77%	67%	14.9%	30%	32%	-6.3%	114%	81%	40.7%	70%	83%	-15.7%	68%	78%	-12.8%
NPL Ratio	7.1%	7.5%	-5.3%	3.8%	2.8%	35.7%	49.3%	51.2%	-3.7%	8.7%	8.0%	8.7%	4.2%	4.5%	-6.7%
Capital Adequacy Ratio	16.8%	16.4%	2.4%	15.6%	15.5%	0.6%	5.4%	11.9%	-54.6%	14.9%	14.7%	1.4%	28.5%	20.1%	41.8%
Leverage Ratio	-	-	-	6.2%	7.0%	-11.4%	0.7%	2.1%	-66.7%	4.0%	4.2%	-4.8%	4.7%	3.9%	20.5%
Liquidity Coverage Ratio	-	-	-	125%	162%	-22.8%	352%	441%	-20.2%	146%	158%	-7.6%	448%	467%	-4.1%
Net Stable Funding Ratio	-	-	-	131%	123%	6.5%	203%	256%	-20.7%	150%	130%	15.4%	239%	329%	-27.4%

Note: Current deposits include remunerative and non-remunerative current deposits, where disclosed separately by banks

Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			DIB			SB			BoK			Citi		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Profitability and others															
Return on Assets	1.0%	1.0%	-	1.0%	0.9%	11.1%	-0.4%	-1.4%	71.4%	0.1%	0.3%	-66.7%	2.1%	2.0%	5.0%
Return on Equity	17.2%	14.7%	17.0%	13.6%	11.8%	15.3%	-7.7%	-19.8%	61.1%	2.8%	6.4%	-56.3%	40.6%	31.4%	29.3%
Cost to Income Ratio	48%	53%	-9.4%	45%	54%	-16.7%	105%	104%	1.0%	79%	68%	16.2%	18%	26%	-30.8%
Net interest income to total income	80%	78%	2.6%	85%	76%	11.8%	83%	89%	-6.7%	84%	87%	-3.4%	65%	65%	-
Non-funded income to total income	20%	22%	-9.1%	15%	24%	-37.5%	17%	11%	54.5%	16%	13%	23.1%	35%	35%	-
Net interest income to gross mark-up income	34%	46%	-26%	42%	52%	-19%	22%	15%	-32%	18%	31%	-42%	45%	49%	-8%
Number of employees	199,371	187,752	6.2%	3,486	3,252	7.2%	2,494	2,458	1.5%	2,883	2,767	4.2%	185	219	-15.5%
Number of branches	16,112	15,474	4.1%	235	235	-	330	330	-	231	216	6.9%	3	3	-

Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			ABP			MCB-I			Samba			Summit		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Balance sheet, liquidity and capital adequacy															
Market share of deposits	-	-	-	0.8%	0.8%	-	0.7%	0.6%	16.7%	0.4%	0.4%	-	0.5%	0.5%	-
Market share of advances	-	-	-	0.7%	1.0%	-30.0%	0.8%	1.0%	-20.0%	0.6%	0.8%	-25.0%	0.2%	0.3%	-33.3%
Current deposits to total deposits	40%	40%	-	19%	24%	-20.8%	28%	31%	-9.7%	22%	27%	-18.5%	35%	31%	12.9%
CASA to total deposits	76%	75%	1.0%	67%	70%	-4.3%	68%	71%	-4.2%	50%	51%	-2.0%	86%	85%	1.2%
Individual deposits to total deposits	48%	45%	6.7%	41%	40%	2.5%	36%	37%	-2.7%	29%	39%	-25.6%	68%	66%	3.0%
Advances to Deposits Ratio	50%	46%	8.7%	47%	54%	-13.0%	59%	78%	-24.4%	71%	102%	-30.4%	18%	25%	-28.0%
Investment to Deposits Ratio	77%	67%	14.9%	59%	43%	37.2%	47%	27%	74.1%	73%	119%	-38.7%	42%	28%	50.0%
NPL Ratio	7.1%	7.5%	-5.3%	12.2%	11.6%	5.2%	1.8%	0.7%	157.1%	6.5%	5.3%	22.6%	65.8%	61.9%	6.3%
Capital Adequacy Ratio	16.8%	16.4%	2.4%	15.8%	13.0%	21.5%	20.4%	12.1%	68.6%	18.7%	20.2%	-7.4%	-79.6%	-61.5%	29.4%
Leverage Ratio	-	-	-	4.7%	4.3%	9.3%	6.8%	4.7%	44.7%	6.4%	7.1%	-9.9%	-27.4%	-28.3%	-3.2%
Liquidity Coverage Ratio	-	-	-	184%	186%	-1.1%	150%	115%	30.4%	191%	253%	-24.5%	216%	184%	17.4%
Net Stable Funding Ratio	-	-	-	180%	168%	7.1%	134%	120%	11.7%	205%	192%	6.8%	138%	138%	-

Note: Current deposits include remunerative and non-remunerative current deposits, where disclosed separately by banks

Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			ABP			MCB-I			Samba			Summit		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Profitability and others															
Return on Assets	1.0%	1.0%	-	0.7%	0.3%	133.3%	0.9%	0.1%	800%	-0.2%	0.4%	-150.0%	-2.5%	-2.6%	3.8%
Return on Equity	17.2%	14.7%	17.0%	10.8%	4.8%	125.0%	11.5%	0.9%	1177.8%	-2.8%	5.1%	-154.9%	N/A*	N/A*	N/A*
Cost to Income Ratio	48%	53%	-9.4%	64%	66%	-3.0%	64%	110%	-41.8%	82%	59%	39.0%	N/A*	N/A*	N/A*
Net interest income to total income	80%	78%	2.6%	83%	77%	7.8%	91%	95%	-4.2%	95%	75%	26.7%	N/A*	N/A*	N/A*
Non-funded income to total income	20%	22%	-9.1%	17%	23%	-26.1%	9%	5%	80.0%	5%	25%	-80.0%	N/A*	N/A*	N/A*
Net interest income to gross mark-up income	34%	46%	-26%	34%	48%	-29%	46%	46%	-	21%	31%	-32%	N/A*	N/A*	N/A*
Number of employees	199,371	187,752	6.2%	2,234	2,409	-7.3%	2,328	2,107	10.5%	1,010	990	2.0%	2,175	2,171	0.2%
Number of branches	16,112	15,474	4.1%	170	180	-5.6%	198	177	11.9%	47	44	6.8%	193	193	-

* Ratio not calculated due to reporting of loss by Summit

Analysis of Key Ratios

Arranged by size of total assets as of Dec- 22

Ratios	Industry			DB		
	2022	2021	%	2022	2021	%

Balance sheet, liquidity and capital adequacy

Market share of deposits	-	-	-	0.2%	0.1%	100.0%
Market share of advances	-	-	-	0.05%	0.04%	25.0%
Current deposits to total deposits	40%	40%	-	19%	40%	-52.5%
CASA to total deposits	76%	75%	1.0%	82%	84%	-2.4%
Individual deposits to total deposits	48%	45%	6.7%	0.1%	0.3%	-66.7%
Advances to Deposits Ratio	50%	46%	8.7%	12%	17%	-29.4%
Investment to Deposits Ratio	77%	67%	14.9%	70%	55%	27.3%
NPL Ratio	7.1%	7.5%	-5.3%	1.8%	2.2%	-18.2%
Capital Adequacy Ratio	16.8%	16.4%	2.4%	63.8%	54.3%	17.5%
Leverage Ratio	-	-	-	14.1%	12.5%	12.8%
Liquidity Coverage Ratio	-	-	-	280%	315%	-11.1%
Net Stable Funding Ratio	-	-	-	389%	287%	35.5%

Ratios	Industry			DB		
	2022	2021	%	2022	2021	%

Profitability and others

Return on Assets	1.0%	1.0%	-	1.8%	1.2%	50.0%
Return on Equity	17.2%	14.7%	17.0%	9.2%	6.0%	53.3%
Cost to Income Ratio	48%	53%	-9.4%	42%	64%	-34.4%
Net interest income to total income	80%	78%	2.6%	65%	54%	20.4%
Non-funded income to total income	20%	22%	-9.1%	35%	46%	-23.9%
Net interest income to gross mark-up income	34%	46%	-26%	46%	46%	-
Number of employees	199,371	187,752	6.2%	94	92	2.2%
Number of branches	16,112	15,474	4.1%	2	2	-

Note: Current deposits include remunerative and non-remunerative current deposits, where disclosed separately by banks

Branch Network Evolution

Arranged by size of total assets as of Dec- 22

Bank	Branches - 2020			Change in 2021			Change in 2022			Branches - 2022		
	Conventional	Islamic	Total	Conventional	Islamic	Total	Conventional	Islamic	Total	Conventional	Islamic	Total
NBP	1,323	191	1,514	1	(2)	(1)	-	(1)	(1)	1,324	188	1,512
HBL	1,597	62	1,659	(208)	197	(11)	31	35	66	1,420	294	1,714
UBL	1,256	100	1,356	(60)	45	(15)	(11)	5	(6)	1,185	150	1,335
MBL	-	815	815	-	87	87	-	60	60	-	962	962
BAH	712	106	818	77	32	109	83	40	123	872	178	1,050
BAF	521	185	706	19	45	64	57	50	107	597	280	877
ABL	1,283	117	1,400	27	-	27	24	-	24	1,334	117	1,451
MCB	1,429	-	1,429	8	-	8	11	-	11	1,448	-	1,448
AKB	442	95	537	17	6	23	21	19	40	480	120	600
BOP	532	104	636	16	10	26	92	26	118	640	140	780
HMB	374	32	406	36	17	53	29	12	41	439	61	500
FBL	76	500	576	(65)	95	30	(11)	105	94	-	700	700
SCB	50	3	53	(11)	(1)	(12)	(1)	-	(1)	38	2	40

Branch Network Evolution

Arranged by size of total assets as of Dec- 22

Bank	Branches - 2020			Change in 2021			Change in 2022			Branches - 2022		
	Conventional	Islamic	Total	Conventional	Islamic	Total	Conventional	Islamic	Total	Conventional	Islamic	Total
JS	308	-	308	(26)	-	(26)	-	-	0	282	-	282
Soneri	310	30	340	22	5	27	31	5	36	363	40	403
BIP	-	343	343	-	(3)	(3)	-	40	40	-	380	380
DIB	-	235	235	-	-	-	-	-	-	-	235	235
SB	316	14	330	-	-	-	-	-	-	316	14	330
BOK	88	91	179	18	19	37	6	9	15	112	119	231
Citi	3	-	3	-	-	-	-	-	-	3	-	3
ABP	-	188	188	-	(8)	(8)	-	(10)	(10)	-	170	170
MCB-I	-	167	167	-	10	10	-	21	21	-	198	198
Samba	40	-	40	4	-	4	3	-	3	47	-	47
Summit	179	14	193	-	-	-	-	-	-	179	14	193
DB	2	-	2	-	-	-	-	-	-	2	-	2
Total	10,841	3,392	14,233	(125)	554	429	365	416	781	11,081	4,362	15,443



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	NBP			HBL			UBL			MBL			BAH		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
ASSETS															
Cash and balances with treasury banks	230	279	-18%	257	409	-37%	143	268	-47%	118	171	-31%	94	119	-21%
Balances with other banks	19	18	6%	31	32	-3%	16	23	-30%	14	16	-13%	15	7	114%
Lending to financial institutions	31	335	-91%	255	94	171%	85	52	63%	35	239	-85%	16	20	-20%
Investments	3,477	1,938	79%	1,882	1,905	-1%	1,415	1,497	-5%	1,283	620	107%	1,158	826	40%
Islamic financing and related assets	-	-	-	-	-	-	-	-	-	995	758	31%	-	-	-
Advances	1,231	1,113	11%	1,623	1,385	17%	922	646	43%	-	-	-	814	734	11%
Fixed assets	57	54	6%	109	94	16%	71	69	3%	40	34	18%	62	56	11%
Intangible assets	1	1	-	12	7	71%	2	2	-	2	1	100%	0.4	0.3	33%
Deferred tax assets	22	2	1000%	17	4	325%	19	7	171%	5	0.1	4900%	10	2	400%
Asset held for sale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Right of use	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	165	100	65%	169	145	17%	86	54	59%	85	64	33%	103	86	20%
Total assets	5,240	3,847	36%	4,355	4,075	7%	2,759	2,618	5%	2,577	1,903	35%	2,272	1,850	23%
LIABILITIES															
Bills payable	55	22	150%	52	44	18%	36	27	33%	40	36	11%	45	30	50%
Borrowings	1,941	313	520%	579	432	34%	565	563	0.4%	573	220	160%	419	302	39%
Deposits and other accounts	2,666	3,019	-12%	3,234	3,184	2%	1,839	1,751	5%	1,659	1,456	14%	1,568	1,310	20%
Liabilities against assets subject to finance lease	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-ordinated loan	-	-	-	19	13	46%	10	10	-	21	21	-	30	16	88%
Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	269	199	35%	217	144	51%	100	62	61%	169	83	104%	115	102	13%
Total liabilities	4,939	3,561	39%	4,101	3,817	7%	2,550	2,414	6%	2,462	1,816	36%	2,177	1,760	24%
NET ASSETS	301	286	5%	254	258	-2%	209	205	2%	115	87	32%	95	90	6%
REPRESENTED BY:															
Share capital/ Head office capital account - net	21	21	-	15	15	-	12	12	-	18	16	13%	11	11	-
Reserves	64	61	5%	72	70	3%	86	70	23%	28	24	17%	24	21	14%
Surplus/ (deficit) on revaluation of assets	43	64	-33%	2	25	-92%	19	38	-50%	-1	4	-125%	1	6	-83%
Unappropriated/ unremitted profit	173	140	24%	165	148	11%	92	85	8%	70	43	63%	59	52	13%
	301	286	5%	254	258	-2%	209	205	2%	115	87	32%	95	90	6%



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	BAF			ABL			MCB			AKB			BOP		
	Dec 22	Dec 21	%	Dec 22	Dec 21	%	Dec 22	Dec 21	%	Dec 22	Dec 21	%	Dec 22	Dec 21	%
ASSETS															
Cash and balances with treasury banks	141	106	33%	88	125	-30%	96	164	-41%	71	90	-21%	73	71	3%
Balances with other banks	9	10	-10%	3	1	200%	25	19	32%	10	3	233%	5	9	-44%
Lending to financial institutions	116	36	222%	28	45	-38%	50	42	19%	0.4	-	-	70	31	126%
Investments	1,115	809	38%	1,123	1,064	6%	979	1,036	-6%	763	616	24%	638	532	20%
Islamic financing and related assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advances	732	674	9%	846	653	30%	753	590	28%	584	478	22%	589	484	22%
Fixed assets	48	39	23%	82	78	5%	80	57	40%	24	20	20%	30	20	50%
Intangible assets	1	1	-	3	3	-	1	1	-	1	1	-	2	1	100%
Deferred tax assets	9	2	350%	13	1	1200%	8	-	-	8	5	60%	15	14	7%
Asset held for sale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Right of use	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	82	57	44%	65	40	63%	93	61	52%	65	46	41%	60	35	71%
Total assets	2,253	1,734	30%	2,251	2,010	12%	2,085	1,970	6%	1,526	1,259	21%	1,482	1,197	24%
LIABILITIES															
Bills payable	40	23	74%	14	10	40%	39	25	56%	12	10	20%	6	10	-40%
Borrowings	491	384	28%	531	420	26%	340	269	26%	233	124	88%	81	71	14%
Deposits and other accounts	1,487	1,139	31%	1,522	1,413	8%	1,379	1,412	-2%	1,143	1,015	13%	1,228	1,003	22%
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-ordinated loan	14	7	100%	-	-	-	-	-	-	12	12	-	17	8	113%
Deferred tax liability	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-
Other liabilities	121	81	49%	56	40	40%	138	89	55%	53	42	26%	85	50	70%
Total liabilities	2,153	1,634	32%	2,123	1,883	13%	1,896	1,796	6%	1,453	1,203	21%	1,417	1,142	24%
NET ASSETS	100	100	-	128	127	1%	189	174	9%	73	56	30%	65	55	18%
REPRESENTED BY:															
Share capital/ Head office capital account - net	16	18	-11%	11	11	-	12	12	-	13	13	-	29	26	12%
Reserves	34	30	13%	32	27	19%	88	84	5%	43	33	30%	13	11	18%
Surplus/ (deficit) on revaluation of assets	5	11	-55%	5	20	-75%	19	14	36%	4	2	100%	(2)	(1)	-100%
Unappropriated/ unremitted profit	45	41	10%	80	69	16%	70	64	9%	13	8	63%	25	19	32%
	100	100	-	128	127	1%	189	174	9%	73	56	30%	65	55	18%



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	HMB			FBL			SCB			JS			Soneri		
	Dec 22	Dec 21	%	Dec 22	Dec 21	%	Dec 22	Dec 21	%	Dec 22	Dec 21	%	Dec 22	Dec 21	%
ASSETS															
Cash and balances with treasury banks	55	83	-34%	56	59	-5%	69	60	15%	25	34	-26%	28	35	-20%
Balances with other banks	22	3	633%	3	4	-25%	9	9	-	2	1	100%	2	2	-
Lending to financial institutions	76	4	1800%	10	-	-	51	12	325%	11	32	-66%	52	22	136%
Investments	723	668	8%	469	357	31%	478	451	6%	303	232	31%	258	328	-21%
Islamic financing and related assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advances	434	398	9%	454	396	15%	216	234	-8%	231	254	-9%	208	165	26%
Fixed assets	22	12	83%	35	26	35%	11	11	-	10	10	-	13	11	18%
Intangible assets	0.1	0.1	-	2	2	-	26	26	-	4	3	33%	0.3	0.4	-25%
Deferred tax assets	5	3	67%	-	-	-	-	-	-	-	-	-	1	0.1	900%
Asset held for sale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Right of use	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	60	53	13%	45	26	80%	67	36	86%	31	18	72%	18	15	20%
Total assets	1,397	1,224	14%	1,074	870	23%	927	839	10%	617	584	6%	580	579	0.2%
LIABILITIES															
Bills payable	19	18	6%	21	14	50%	15	16	-6%	5	7	-29%	7	7	-
Borrowings	344	316	9%	150	111	35%	28	35	-20%	98	70	40%	116	125	-7%
Deposits and other accounts	881	772	14%	781	644	21%	719	627	15%	464	461	1%	410	403	2%
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-ordinated loan	-	-	-	-	-	-	-	-	-	7	7	-	8	7	14%
Deferred tax liability	-	-	-	1	1	-	5	4	25%	0.1	1	-90%	-	-	-
Other liabilities	79	55	44%	51	34	50%	73	78	-6%	21	16	31%	18	16	13%
Total liabilities	1,323	1,161	14%	1,004	804	25%	840	760	11%	595	562	6%	559	558	0.2%
NET ASSETS	74	63	17%	70	66	6%	88	80	10%	22	22	-	21	22	-5%
REPRESENTED BY:															
Share capital/ Head office capital account - net	10	10	-	15	15	-	39	39	-	10	10	-	11	11	-
Reserves	26	23	13%	12	13	-8%	29	26	12%	3	2	50%	4	4	-
Surplus/ (deficit) on revaluation of assets	2	(0.1)	2100%	10	7	43%	8	7	14%	1	3	-67%	(1)	(0.0)	-9900%
Unappropriated/ unremitted profit	36	30	20%	33	31	6%	12	8	50%	8	7	14%	7	7	-
	74	63	17%	70	66	6%	88	80	10%	22	22	-	21	22	-5%



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	BIP			DIB			SB			BOK			Citi		
	Dec 22	Dec 21	%	Dec 22	Dec 21	%	Dec 22	Dec 21	%	Dec 22	Dec 21	%	Dec 22	Dec 21	%
ASSETS															
Cash and balances with treasury banks	40	24	67%	46	27	70%	14	19	-26%	16	17	-6%	25	20	25%
Balances with other banks	2	4	-50%	1	1	-	2	1	100%	4	12	-67%	32	1	3100%
Lending to financial institutions	24	35	-31%	24	1	2300%	20	6	233%	8	5	60%	-	8	-
Investments	180	125	44%	103	85	21%	254	176	44%	173	185	-6%	155	134	16%
Islamic financing and related assets	201	181	11%	248	225	10%	-	-	-	-	-	-	-	-	-
Advances	-	-	-	-	-	-	44	48	-8%	128	125	2%	40	37	8%
Fixed assets	14	14	-	5	4	25%	4	3	33%	6	5	20%	0.4	0.5	-20%
Intangible assets	3	3	-	0.4	0.4	-	0.1	0.1	-	0.4	0.4	-	-	-	-
Deferred tax assets	3	4	-25%	2	-	-	15	13	15%	1	1	-	1	1	-
Asset held for sale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Right of use	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	20	18	11%	16	9	78%	5	4	25%	9	9	-	11	9	22%
Total assets	487	408	19%	445	352	26%	358	270	33%	345	359	-4%	264	211	25%
LIABILITIES															
Bills payable	4	3	33%	7	7	-	1	1	-	2	1	100%	1	1	-
Borrowings	21	21	-	36	34	6%	107	27	296%	67	110	-39%	0.0	15	-100%
Deposits and other accounts	416	345	21%	346	262	32%	223	218	2%	249	222	12%	229	172	33%
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-ordinated loan	3	2	50%	7	7	-	-	-	-	-	-	-	-	-	-
Deferred tax liability	-	-	-	-	0.1	-	-	-	-	-	-	-	-	-	-
Other liabilities	17	14	21%	19	14	36%	10	6	67%	11	9	22%	19	13	46%
Total liabilities	461	385	20%	415	324	28%	341	252	35%	329	342	-4%	249	201	24%
NET ASSETS	26	23	13%	30	28	7%	17	19	-11%	16	17	-6%	15	10	50%
REPRESENTED BY:															
Share capital/ Head office capital account - net	11	11	-	12	12	-	30	26	15%	11	11	-	7	7	-
Reserves	2	2	-	4	3	33%	1	5	-80%	4	4	-	0.2	0.2	-
Surplus/ (deficit) on revaluation of assets	3	4	-25%	(1)	1	-200%	(1)	(1)	-	(0.2)	0.4	-150%	(1)	(1)	-
Unappropriated/ unremitted profit	10	6	67%	15	12	25%	(13)	(11)	-18%	2	2	-	9	4	125%
	26	23	13%	30	28	7%	17	19	-11%	16	17	-6%	15	10	50%



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	ABP			MCB-I			Samba			Summit			DB		
	Dec 22	Dec 21	%	Dec 22	Dec 21	%	Dec 22	Dec 21	%	Dec 22	Dec 21	%	Dec 22	Dec 21	%
ASSETS															
Cash and balances with treasury banks	17	18	-6%	14	11	27%	6	8	-25%	13	15	-13%	14	10	40%
Balances with other banks	2	10	-80%	1	4	-75%	1	1	-	1	1	-	1	5	-80%
Lending to financial institutions	-	0.4	-	6	2	200%	7	6	17%	10	0.3	3233%	9	5	80%
Investments	110	77	43%	73	33	121%	77	94	-18%	52	31	68%	32	14	129%
Islamic financing and related assets	86	96	-10%	90	96	-6%	-	-	-	-	-	-	-	-	-
Advances	-	-	-	-	-	-	75	81	-7%	22	27	-19%	6	4	50%
Fixed assets	4	4	-	5	5	-	3	3	-	11	11	-	1	0.3	233%
Intangible assets	1	1	-	1	1	-	1	1	-	0.1	0.1	-	-	-	-
Deferred tax assets	3	3	-	0.0	1	-100%	2	1	100%	21	17	24%	0.1	0.0	900%
Asset held for sale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Right of use	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	11	9	22%	9	8	13%	7	6	17%	11	10	10%	1	2	-50%
Total assets	234	218	7%	199	161	24%	179	201	-11%	141	112	26%	64	40	60%
LIABILITIES															
Bills payable	5	4	25%	4	2	100%	1	1	-	2	2	-	1	1	-
Borrowings	13	9	44%	15	16	-6%	46	93	-51%	25	7	257%	-	-	-
Deposits and other accounts	185	179	3%	154	123	25%	105	79	33%	122	109	12%	46	26	77%
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-ordinated loan	5	5	-	-	-	-	5	5	-	1	1	-	-	-	-
Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	11	8	38%	10	9	11%	7	7	-	8	7	14%	6	4	50%
Total liabilities	219	205	7%	183	150	22%	164	185	-11%	158	126	25%	53	31	71%
NET ASSETS	15	13	15%	16	11	45%	15	16	-6%	(17)	(14)	-21%	11	9	22%
REPRESENTED BY:															
Share capital/ Head office capital account – net	15	15	-	15	12	25%	10	10	-	21	21	-	8	7	14%
Reserves	1	0.4	150%	0.4	0.1	300%	3	3	-	(0.4)	(0.4)	-	-	-	-
Surplus/ (deficit) on revaluation of assets	0.0	0.0	-	0.4	0.2	100%	(1)	(1)	-	4	4	-	(0.0)	(0.0)	-
Unappropriated/ unremitted profit	(1)	(2)	-50%	(0.0)	(1)	100%	3	4	-25%	(42)	(39)	8%	3	2	50%
	15	13	15%	16	11	45%	15	16	-6%	(17)	(14)	-21%	11	9	22%



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	NBP			HBL			UBL			MBL			BAH		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Comprehensive Income															
Mark-up / return / interest earned	503	232	117%	409	245	67%	251	148	70%	232	110	111%	201	117	72%
Mark-up / return / interest expensed	386	134	188%	257	124	107%	148	76	95%	110	41	168%	124	61	103%
Net mark-up / interest income	117	98	19%	152	121	26%	103	72	43%	122	69	77%	77	56	38%
Fee and commission income	21	18	17%	28	22	27%	16	13	23%	13	10	30%	12	9	33%
Dividend income	5	4	25%	2	2	-	2	2	-	1	1	-	2	1	100%
Foreign exchange income	8	7	14%	9	5	80%	9	4	125%	3	3	-	7	3	133%
Income / (loss) from derivatives	-	-	-	(3)	(0.1)	2900%	0.0	0.0	-	-	-	-	-	-	-
Gain/ (loss) on securities	1	6	-83%	1	1	-	0.4	3	-87%	(0.0)	0.3	-100%	0.1	(0.0)	350%
Other income	2	2	-	1	1	-	8	1	700%	1	1	-	1	1	-
Total non-mark-up / interest income	37	37	-	38	31	23%	35	23	52%	18	15	20%	22	14	57%
Total income	154	135	14%	190	152	25%	138	95	45%	140	84	67%	99	70	41%
Operating expenses	78	60	30%	110	85	29%	52	43	21%	46	34	35%	52	39	33%
Workers' Welfare Fund	-	-	-	1	1	-	2	1	100%	2	1	100%	1	1	-
Other charges	0.0	0.1	-100%	0.5	0.5	-	0.0	0.1	-100%	0.0	0.0	-	0.1	0.0	150%
Total non-mark-up / interest expenses	78	60	30%	112	87	29%	54	44	23%	48	35	37%	53	40	33%
Provisions and write offs - net	13	12	8%	6	6	-	16	(1)	1700%	4	1	300%	13	(0.0)	26100%
Extra-ordinary item	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (loss) before taxation	63	53	19%	72	59	22%	68	52	31%	88	48	83%	33	30	10%
Taxation	32	25	28%	41	25	64%	36	21	71%	43	19	126%	16	12	33%
Profit / (loss) after taxation	31	28	11%	31	34	-9%	32	31	3%	45	29	55%	17	18	-6%
Basic and diluted earnings per share	14.29	13.16	9%	21.04	23.36	-10%	26.19	25.23	4%	25.14	15.84	59%	14.91	16.83	-11%



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	BAF			ABL			MCB			AKB			BoP		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Comprehensive Income															
Mark-up / return / interest earned	214	100	114%	215	119	81%	201	123	63%	166	78	113%	137	82	67%
Mark-up / return / interest expensed	137	54	154%	149	73	104%	114	59	93%	126	45	180%	106	52	104%
Net mark-up / interest income	77	46	67%	66	46	43%	87	64	36%	40	33	21%	31	30	3%
Fee and commission income	11	8	38%	8	7	14%	14	12	17%	6	4	50%	7	5	40%
Dividend income	1	1	-	3	2	50%	3	2	50%	0.4	0.4	-	1	0.3	233%
Foreign exchange income	9	4	125%	8	2	300%	9	4	125%	5	3	67%	2	1	100%
Income / (loss) from derivatives	0.3	0.2	50%	-	-	-	0.0	0.0	-	-	-	-	-	-	-
Gain/ (loss) on securities	(0.1)	3	-103%	1	4	-75%	(1)	1	-200%	(0.3)	1	-130%	0.3	2	-85%
Other income	0.3	0.2	50%	0.1	1	-90%	0.3	1	-70%	0.4	0.4	-	0.2	0.1	100%
Total non-mark-up / interest income	22	16	38%	20	16	25%	25	20	25%	12	9	33%	10	8	25%
Total income	99	62	60%	86	62	39%	112	84	33%	52	42	24%	41	38	8%
Operating expenses	50	36	39%	39	33	18%	42	35	20%	23	21	10%	27	21	29%
Workers' Welfare Fund	1	0.5	100%	1	1	-	2	1	100%	0.3	0.2	50%	0.2	0.4	-50%
Other charges	0.0	0.0	-	0.4	0.2	100%	0.3	0.5	-40%	0.2	0.1	100%	0.1	0.0	900%
Total non-mark-up / interest expenses	51	37	38%	40	34	18%	44	37	19%	24	21	14%	27	21	29%
Provisions and write offs - net	12	2	500%	(0.2)	(0.8)	125%	(3)	(5)	40%	1	5	-80%	(5)	(1)	400%
Profit / (loss) before taxation	36	23	57%	46	28	64%	71	52	37%	27	16	69%	19	18	6%
Taxation	18	9	100%	25	11	127%	39	21	86%	13	6	117%	8	6	33%
Profit / (loss) after taxation	18	14	29%	21	17	24%	32	31	3%	14	10	40%	11	12	-8%
Basic and diluted earnings per share	10.27	8.00	28%	18.51	15.12	22%	27.63	26.00	6%	11.16	7.70	45%	3.64	4.18	-13%



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	HMB			FBL			SCB			JS			Soneri		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Comprehensive Income															
Mark-up / return / interest earned	133	74	80%	105	54	94%	91	47	94%	72	39	85%	63	37	70%
Mark-up / return / interest expensed	92	44	109%	65	28	132%	46	21	119%	57	27	111%	52	26	100%
Net mark-up / interest income	41	30	37%	40	26	54%	45	26	73%	15	12	25%	11	11	-
Fee and commission income	8	7	14%	7	5	40%	3	3	-	3	3	-	2	2	-
Dividend income	0.3	0.1	200%	1	1	-	0.0	0.0	-	0.1	1	-90%	0.3	0.3	-
Foreign exchange income	5	4	25%	3	2	50%	10	5	100%	2	1	100%	3	1	200%
Income / (loss) from derivatives	-	-	-	0.1	(0.0)	433%	3	1	200%	(0.0)	0.0	-1100%	-	-	-
Gain/ (loss) on securities	(0.2)	(0.1)	100%	(2)	0.3	-767%	2	2	-	(0.3)	0.0	-433%	(0.5)	0.3	-267%
Other income	0.0	0.2	-100%	0.2	0.2	-	0.1	0.2	-50%	0.1	0.0	3233%	0.0	0.3	-100%
Total non-mark-up / interest income	13	11	18%	9	8	13%	18	11	64%	5	5	-	5	4	25%
Total income	54	41	32%	49	34	44%	63	37	70%	20	17	18%	16	15	7%
Operating expenses	22	17	29%	27	21	29%	13	11	18%	17	13	31%	12	10	20%
Workers' Welfare Fund	1	0.3	233%	0.4	0.2	100%	1	1	-	0.0	0.0	-	0.1	0.1	-
Other charges	0.0	0.1	-100%	0.0	0.0	-	0.0	0.0	-	0.1	0.0	1900%	0.0	0.0	-
Total non-mark-up / interest expenses	23	17	35%	28	21	33%	14	12	17%	17	13	31%	12	10	20%
Provisions and write offs - net	3	2	50%	(1)	0.0	-2100%	(1)	0.4	-350%	1	2	-50%	(0.5)	(0.1)	-400%
Profit / (loss) before taxation	28	22	27%	22	13	69%	50	25	100%	2	2	-	5	5	-
Taxation	13	8	63%	11	5	120%	30	11	173%	1	1	-	3	2	50%
Profit / (loss) after taxation	15	14	7%	11	8	38%	20	14	43%	1	1	-	2	3	-33%
Basic and diluted earnings per share	13.61	12.84	6%	7.4	5.37	38%	5.13	3.55	45%	0.74	1.01	-27%	1.70	2.59	-34%



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	BIP			DIB			SB			BoK			Citi		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	Dec 22	Dec 21	%
Statement of Comprehensive Income															
Mark-up / return / interest earned	46	23	100%	46	23	100%	36	22	64%	40	22	82%	24	12	100%
Mark-up / return / interest expensed	26	12	117%	26	11	136%	31	17	82%	33	15	120%	13	6	117%
Net mark-up / interest income	20	11	82%	20	12	67%	5	5	-	7	7	-	11	6	83%
Fee and commission income	2	1	100%	2	2	-	0.4	0.3	33%	0.5	0.4	25%	1	1	-
Dividend income	0.0	0.0	-	-	-	-	0.3	0.1	50%	0.0	0.0	-	-	-	-
Foreign exchange income	1	0.4	150%	1	1	-	1	0.0	1300%	1	0.4	150%	5	2	150%
Income / (loss) from derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gain/ (loss) on securities	0.0	0.3	-100%	-	1	-	(0.1)	(0.0)	-900%	0.0	(0.1)	-100%	(0.0)	0.0	-144%
Other income	1	0.0	1011%	(0.0)	0.0	-2100%	0.0	0.0	-	0	0	-	0.0	0.0	-
Total non-mark-up / interest income	4	2	100%	3	4	-25%	2	0.4	400%	2	1	100%	6	3	100%
Total income	24	13	85%	23	16	44%	7	5	40%	9	8	13%	17	9	89%
Operating expenses	12	10	20%	10	8.3	20%	7	5	40%	7	5	40%	3	2	50%
Workers' Welfare Fund	0.1	0.0	43%	0.2	0.1	100%	-	-	-	-	-	-	0.2	0.1	100%
Other charges	0.0	0.0	-	0.0	0.1	-100%	0.0	0.0	-	0.0	0.0	-	0.0	-	-
Total non-mark-up / interest expenses	12	10	20%	10	9	11%	7	5	40%	7	5	40%	3	2	50%
Provisions and write offs - net	4	0.0	13233%	5	2	150%	2	6	-67%	1	1	-	(0.0)	(0.0)	-
Profit / (loss) before taxation	8	3	167%	8	5	60%	(2)	(6)	-67%	1	2	-50%	14	7	100%
Taxation	4	1	300%	4	2	100%	(1)	(2)	-50%	0.5	1	-50%	9	3	200%
Profit / (loss) after taxation	4	2	100%	4	3	33%	(1)	(4)	-75%	0.5	1	-50%	5	4	25%
Basic and diluted earnings per share	4.00	1.92	108%	3.36	2.65	27%	0.54	1.49	-64%	0.41	1.00	-59%	N/A	N/A	-



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	ABP			MCB-I			Samba			Summit			DB		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Comprehensive Income															
Mark-up / return / interest earned	24	14	71%	18	9	100%	23	14	64%	8	5	60%	6	3	100%
Mark-up / return / interest expensed	16	7	129%	10	5	100%	18	10	80%	10	6	67%	3	2	50%
Net mark-up / interest income	8	7	14%	8	4	100%	5	4	25%	(2)	(1)	100%	3	1	200%
Fee and commission income	1	1	-	1	0.4	150%	0.4	0.4	-	0.4	0.4	-	0.3	0.3	-
Dividend income	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	-	-	-
Foreign exchange income	1	1	-	0.4	0.1	300%	1	0.4	150%	1	0.2	400%	1	1	-
Income / (loss) from derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gain/ (loss) on securities	0.0	0.1	-100%	(0.2)	(0.5)	-60%	(1.2)	1	-220%	0.0	0.4	-93%	(0.0)	0.0	-300%
Other income	0.0	0.0	-	0.1	0.2	-50%	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-
Total non-mark-up / interest income	2	2	-	1	0.2	400%	0.2	2	-90%	1	1	-	1	1	-
Total income	10	9	11%	9	4	125%	5	6	-17%	(1)	0	-	4	2	100%
Operating expenses	6	6	-	6	5	20%	4	4	-	6	5	20%	2	1	100%
Workers' Welfare Fund	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	-	-	-	0.0	0.0	-
Other charges	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0	-	-
Total non-mark-up / interest expenses	6	6	-	6	5	20%	4	4	-	6	5	20%	2	1	100%
Provisions and write offs - net	1	2	-50%	0.1	(1)	-110%	2	1	100%	0.5	(0.3)	-267%	-	-	-
Profit / (loss) before taxation	3	1	200%	3	0.2	1400%	(1)	1	-200%	(7)	(5)	40%	2	1	100%
Taxation	1	0.0	2400%	2	0.1	1900%	(0.4)	1	-140%	(4)	(2)	100%	1	0.3	233%
Profit / (loss) after taxation	2	1	100%	1	0.1	900%	(0.4)	1	-140%	(3)	(3)	-	1	1	-
Basic and diluted earnings per share	1.10	0.46	139%	1.13	0.07	1514%	(0.42)	0.78	-154%	(1.20)	(1.09)	10%	N/A	N/A	-



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	NBP			HBL			UBL			MBL			BAH		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Financial Position – Break-down															
ADVANCES															
Gross advances	1,439	1,305	10%	1,709	1,463	17%	1,014	728	39%	1,018	777	31%	831	747	11%
Net advances	1,231	1,113	11%	1,623	1,385	17%	922	646	43%	996	758	31%	814	734	11%
DEPOSITS															
Customers															
Current	1,301	1,271	2%	1,296	1,078	20%	849	759	12%	775	654	19%	738	623	18%
Savings	789	755	5%	1,300	1,176	11%	636	623	2%	635	535	19%	453	379	20%
Fixed/ others	527	472	12%	557	596	-7%	310	288	8%	240	258	-7%	323	273	18%
Financial institutions															
Current	9	447	-98%	12	7	71%	22	39	-44%	2	2	-	31	22	41%
Savings	18	11	64%	60	294	-80%	16	17	-6%	6	6	-	22	11	100%
Fixed/ others	22	63	-65%	9	33	-73%	5	25	-80%	1	1	-	1	2	-50%
CASA	2,118	2,484	-15%	2,668	2,555	4%	1,523	1,438	6%	1,418	1,197	18%	1,245	1,035	20%
Total deposits	2,666	3,019	-12%	3,234	3,184	2%	1,838	1,751	5%	1,659	1,456	14%	1,568	1,310	20%
Composition of deposits															
Individuals	990	1,032	-4%	2,069	1,766	17%	1,147	999	15%	1,162	980	19%	974	806	21%
Government & PSE	1,346	1,211	11%	401	404	-1%	205	237	-14%	24	24	-	105	96	9%
Banking companies	20	460	-96%	24	17	41%	8	29	-72%	0.0	0.0	-	0.4	0.2	100%
Private sector	281	255	10%	684	680	1%	443	435	2%	464	443	5%	436	374	17%
NBFIs and others	29	61	-52%	56	317	-82%	35	51	-31%	9	9	-	53	34	56%
Total deposits	2,666	3,019	-12%	3,234	3,184	2%	1,838	1,751	5%	1,659	1,456	14%	1,568	1,310	20%
SURPLUS/ (DEFICIT) on REVALUATION of ASSETS															
Fixed assets	48	44	9%	29	29	-	41	42	-2%	-	-	-	9	9	-
Investments	(7)	33	-121%	(44)	(3)	-1367%	(36)	(3)	-1100%	(1)	7	-114%	(10)	(1)	-900%
INTANGIBLES															
Capital work-in-progress (computer software)	1	0.1	900%	5	2	150%	0.4	1	-60%	-	-	-	-	-	-
Computer software & license additions	0.3	1	-70%	4	2	100%	1	1	-	1	1	-	0.4	0.4	-
INVESTMENTS															
Government securities	3,348	1,810	85%	1,761	1,782	-1%	1,376	1,456	-5%	1,140	471	142%	1,116	782	43%
Others	129	128	0.8%	121	123	-2%	39	41	-5%	143	149	-4%	43	44	-2%
Total	3,477	1,938	79%	1,882	1,905	-1%	1,415	1,497	-5%	1,283	620	107%	1,159	826	40%
Borrowings from SBP	1,911	195	880%	454	293	55%	517	491	5%	499	142	251%	413	279	48%



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	BAF			ABL			MCB			AKB			BoP		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Financial Position – Break-down															
ADVANCES															
Gross advances	766	699	10%	857	666	29%	798	636	25%	615	508	21%	634	534	19%
Net advances	732	674	9%	846	653	30%	753	590	28%	584	478	22%	590	484	22%
DEPOSITS															
Customers															
Current	655	495	32%	567	512	11%	620	523	19%	349	308	13%	212	173	23%
Savings	333	284	17%	560	532	5%	634	738	-14%	560	498	12%	558	463	21%
Fixed/ others	382	238	61%	354	244	45%	90	122	-26%	222	202	10%	411	345	19%
Financial institutions															
Current	6	5	20%	9	65	-86%	21	11	91%	1	2	-50%	4	3	33%
Savings	72	91	-21%	32	50	-36%	9	11	-18%	5	2	150%	21	5	320%
Fixed/ others	39	26	50%	0.1	10	-99%	5	7	-29%	6	3	100%	22	14	57%
CASA	1,066	876	22%	1,168	1,159	1%	1,284	1,283	0.1%	915	809	13%	795	644	23%
Total deposits	1,487	1,139	31%	1,522	1,413	8%	1,379	1,412	-2%	1,143	1,015	13%	1,228	1,003	22%
Composition of deposits															
Individuals	612	476	29%	779	661	18%	1,000	913	10%	358	336	7%	179	153	17%
Government & PSE	236	149	58%	347	295	18%	83	162	-49%	515	413	25%	691	601	15%
Banking companies	3	16	-81%	7	9	-22%	7	5	40%	0.0	0.0	-	4	3	33%
Private sector	522	391	34%	355	333	7%	261	308	-15%	258	259	-0.4%	311	227	37%
NBFIs and others	114	107	7%	34	115	-70%	28	24	17%	12	7	71%	43	19	126%
Total deposits	1,487	1,139	31%	1,522	1,413	8%	1,379	1,412	-2%	1,143	1,015	13%	1,228	1,003	22%
SURPLUS/ (DEFICIT) on REVALUATION of ASSETS															
Fixed assets	13	13	-	24	24	-	41	20	105%	10	5	100%	6	5	20%
Investments	(17)	(1)	-1600%	(32)	(7)	-357%	(33)	(8)	-313%	(13)	(8)	-63%	(14)	(11)	-27%
INTANGIBLES															
Capital work-in-progress (computer software)	0.5	0.4	25%	0.3	0.2	50%	0.2	0.4	-50%	0.2	0.2	-	-	-	-
Computer software & license additions	0.5	0.1	400%	1	1	-	0.4	0.3	33%	0.3	0.4	-25%	1	0.2	400%
INVESTMENTS															
Government securities	1,055	746	41%	1,078	1,020	6%	933	991	-6%	745	598	25%	615	510	21%
Others	60	63	-5%	45	44	2%	46	45	2%	18	18	-	23	22	5%
Total	1,115	809	38%	1,123	1,064	6%	979	1,036	-6%	763	616	24%	638	532	20%
Borrowings from SBP	415	231	80%	489	318	54%	339	217	56%	149	79	89%	78	70	11%



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	HMB			FBL			SCB			JS			Soneri		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Financial Position – Break-down															
ADVANCES															
Gross advances	455	419	9%	474	417	14%	237	256	-7%	239	261	-8%	216	173	25%
Net advances	434	398	9%	454	396	15%	216	234	-8%	231	254	-9%	208	165	26%
DEPOSITS															
Customers															
Current	305	265	15%	260	209	24%	268	230	17%	128	111	15%	116	101	15%
Savings	237	194	22%	230	226	2%	345	308	12%	124	100	24%	140	118	19%
Fixed/ others	312	279	12%	163	151	8%	78	63	24%	193	220	-12%	97	115	-16%
Financial institutions															
Current	2	3	-33%	9	2	350%	14	17	-18%	2	2	-	2	2	-
Savings	20	27	-26%	118	45	162%	13	8	63%	9	15	-40%	50	54	-7%
Fixed/ others	5	4	25%	1	11	-91%	1	1	-	8	13	-38%	5	13	-62%
CASA	563	489	15%	618	482	28%	640	563	14%	262	228	15%	308	274	12%
Total deposits	881	772	14%	781	644	21%	719	627	15%	464	461	1%	410	403	2%
Composition of deposits															
Individuals	389	321	21%	141	139	1%	330	305	8%	146	153	-5%	167	146	14%
Government & PSE	91	91	-	40	39	3%	4	3	33%	121	132	-8%	53	74	-28%
Banking companies	1	5	-80%	6	7	-14%	24	22	9%	2	6	-67%	7	8	-13%
Private sector	374	326	15%	472	408	16%	296	219	35%	177	146	21%	132	114	16%
NBFIs and others	26	29	-10%	122	51	139%	65	78	-17%	18	24	-25%	51	61	-16%
Total deposits	881	772	14%	781	644	21%	719	627	15%	464	461	1%	410	403	2%
SURPLUS/ (DEFICIT) on REVALUATION of ASSETS															
Fixed assets	7	-	-	12	7	71%	8	8	-	1	2	-50%	3	3	-
Investments	(8)	(3)	-167%	(3)	0.0	-1870%	0	(1)	100%	(1)	2	-150%	(5)	(4)	-25%
INTANGIBLES															
Capital work-in-progress (computer software)	-	-	-	1	1	-	-	-	-	1	1	-	-	-	-
Computer software & license additions	0.1	0.1	-	0.4	0.4	-	-	-	-	1	0.3	233%	0.2	0.2	-
INVESTMENTS															
Government securities	703	649	8%	402	287	40%	478	451	6%	293	220	33%	252	321	-21%
Others	20	19	5%	67	70	-4%	0.1	0.1	-	10	12	-17%	6	7	-16%
Total	723	668	8%	469	357	31%	478	451	6%	303	232	31%	258	328	-21%
Borrowings from SBP	336	313	7%	113	76	49%	25	35	-29%	93	45	107%	108	72	50%



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	BIP			DIB			SB			BoK			Citi		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Financial Position – Break-down															
ADVANCES															
Gross advances	220	196	12%	259	232	12%	71	73	-3%	135	131	3%	42	39	8%
Net advances	201	181	11%	248	225	10%	44	48	-8%	128	125	2%	40	37	8%
DEPOSITS															
Customers															
Current	158	132	20%	86	85	1%	58	61	-5%	42	35	20%	64	38	68%
Savings	95	84	13%	123	102	21%	100	93	8%	126	105	20%	116	108	7%
Fixed/ others	148	110	35%	83	48	73%	62	60	3%	78	77	1%	47	24	96%
Financial institutions															
Current	2	0.0	428%	0.2	0.0	1900%	0.0	0.0	-	0.0	1	-31%	2	2	-
Savings	13	18	-28%	52	22	136%	1	2	-50%	3	4	-25%	-	-	-
Fixed/ others	0.0	1	-100%	2	5	-60%	2	2	-	-	-	-	-	-	-
CASA	267	235	14%	262	209	25%	158	156	1%	171	145	18%	182	148	23%
Total deposits	416	345	21%	346	262	32%	223	218	2%	249	222	12%	229	172	33%
Composition of deposits															
Individuals	102	88	16%	144	132	9%	33	24	38%	52	43	21%	0.0	0.0	-
Government & PSE	24	23	4%	20	23	-13%	154	156	-1%	143	143	-	0.0	0.0	-
Banking companies	1	0	1752%	1	0.0	11114%	0	0	-	1	3	-67%	5	4	25%
Private sector	275	215	28%	127	79	61%	33	34	-3%	51	31	65%	222	166	34%
NBFIs and others	14	19	-26%	54	28	93%	3	4	-25%	2	2	-	2	2	-
Total deposits	416	345	21%	346	262	32%	223	218	2%	249	222	12%	229	172	33%
SURPLUS/ (DEFICIT) on REVALUATION of ASSETS															
Fixed assets	3	3	-	-	-	-	-	-	-	1	1	-	-	-	-
Investments	2	2	-	(1)	1	-200%	(2)	(2)	-	(2)	(1)	100%	0.4	0.5	-20%
INTANGIBLES															
Capital work-in-progress (computer software)	-	-	-	0.1	0.1	-	-	-	-	0.0	0.0	-	-	-	-
Computer software & license additions	0.2	0.1	100%	0.1	0.2	-50%	0.0	0.1	-53%	0.1	0.0	603%	-	-	-
INVESTMENTS															
Government securities	140	84	67%	52	29	79%	251	172	46%	165	174	-5%	155	134	16%
Others	40	41	-2%	51	56	-9%	3	4	-25%	8	11	-27%	-	-	-
Total	180	125	44%	103	85	21%	254	176	44%	173	185	-6%	155	134	16%
Borrowings from SBP	18	15	20%	33	30	10%	107	27	296%	65	85	-24%	-	8	-



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	ABP			MCB-I			Samba			Summit			DB		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Financial Position – Break-down															
ADVANCES															
Gross advances	96	106	-9%	91	96	-5%	81	85	-5%	55	60	-8%	6	4	50%
Net advances	86	96	-10%	90	96	-6%	74	81	-9%	22	27	-19%	5	4	25%
DEPOSITS															
Customers															
Current	35	44	-20%	43	37	16%	23	21	10%	43	34	26%	9	10	-10%
Savings	64	66	-3%	54	48	13%	22	18	22%	60	58	3%	29	12	142%
Fixed/ others	60	52	15%	46	34	35%	51	37	38%	17	16	6%	8	4	100%
Financial institutions															
Current	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	-	-	-
Savings	24	16	50%	7	1	600%	8	1	700%	2	1	100%	-	-	-
Fixed/ others	2	1	100%	4	3	33%	1	2	-50%	0.0	0.0	-	-	-	-
CASA	124	126	-2%	104	87	20%	53	41	29%	104	93	12%	38	22	73%
Total deposits	185	179	3%	154	123	25%	105	79	33%	122	109	12%	46	26	77%
Composition of deposits															
Individuals	76	71	7%	55	46	20%	31	31	-	83	72	15%	0.0	0.0	-
Government & PSE	17	15	13%	20	15	33%	27	24	13%	2	3	-33%	-	-	-
Banking companies	0	1	-100%	0.0	0.0	-	1	1	-	1	2	-50%	-	-	-
Private sector	66	76	-13%	68	58	17%	38	21	81%	33	29	14%	46	26	77%
NBFIs and others	26	16	63%	11	4	175%	8	2	300%	3	3	-	-	-	-
Total deposits	185	179	3%	154	123	25%	105	79	33%	122	109	12%	46	26	78%
SURPLUS/ (DEFICIT) on REVALUATION of ASSETS															
Fixed assets	-	-	-	0.6	0.4	50%	-	-	-	4	4	-	-	-	-
Investments	(0.3)	0.3	-200%	(0.1)	(0.1)	-	(1)	(1)	-	0	0	-	(0.0)	(0.0)	-
INTANGIBLES															
Capital work-in-progress (computer software)	-	-	-	-	-	-	0.4	0.4	-	-	-	-	-	-	-
Computer software & license additions	0.1	0.1	-	0.2	0.1	100%	0.2	0.1	100%	0.0	0.1	-40%	-	-	-
INVESTMENTS															
Government securities	104	74	41%	72	32	125%	75	91	-18%	49	28	75%	32	14	129%
Others	6	3	100%	1	1	-	2	3	-33%	3	3	-	-	-	-
Total	110	77	43%	73	33	121%	77	94	-18%	52	31	68%	32	14	129%
Borrowings from SBP	11	9	22%	11	9	22%	46	81	-43%	25	7	257%	-	-	-



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	NBP			HBL			UBL			MBL			BAH		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Comprehensive Income – Break-down															
Mark-up income on investments	348	139	150%	223	142	57%	172	106	62%	133	42	217%	118	76	55%
Mark-up income on advances	141	87	62%	171	97	76%	71	39	82%	90	43	109%	80	40	100%
Non-Funded income															
Branch banking	2	1	100%	4	4	-	2	2	-	2	2	-	2	1	100%
Cards-based	2	2	-	9	7	29%	3	3	-	6	3	100%	3	1	200%
Trade finance	3	3	-	5	4	25%	2	1	100%	4	4	-	6	6	-
Bancassurance	0.3	0.3	-	1	1	-	2	2	-	-	-	-	-	-	-
Remittances	2	2	-	1	1	-	3	2	50%	0.3	0.3	-	0.2	0.1	100%
Others	12	10	20%	8	5	60%	4	3	33%	1	1	-	1	1	-
Total fee and commission income	21	18	17%	28	22	27%	16	13	23%	13	10	30%	12	9	33%
Operating expenses															
Compensation	49	37	32%	42	34	24%	20	16	25%	26	20	30%	22	17	29%
Property	11	9	22%	18	14	29%	9	7	29%	8	6	33%	8	6	33%
Information Technology	5	3	67%	14	10	40%	5	5	-	3	2	50%	4	3	33%
Marketing	1	0.4	150%	3	3	-	1	1	-	1	1	-	1	0.5	100%
Others	12	11	9%	33	24	38%	17	14	21%	8	5	60%	17	12	42%
Total operating expenses	78	60	30%	110	85	29%	52	43	21%	46	34	35%	52	39	33%
PROVISIONS & WRITE OFFS															
Provision / (reversal) for diminution in value of investments	4	1	300%	4	(1)	500%	19	(1)	2000%	1	0.2	400%	9	(0.3)	3100%
Provision / (reversal) against loans and advances	8	11	-27%	4	6	-33%	(3)	1	-400%	3	1	200%	4	0.2	1900%
Provision / (reversal) against off-balance sheet obligations	-	-	-	(1)	2	-150%	(0.0)	(0.3)	90%	-	-	-	(0.0)	0.0	-479%
Provision against advances															
Charge for the year	15	16	-6%	10	11	-9%	3	5	-46%	5	3	67%	7	1	600%
Reversal for year	(7)	(5)	-40%	(6)	(5)	-20%	(6)	(4)	43%	(2)	(2)	-	(3)	(0.8)	-275%
Net charge / (reversal) against recoveries during the year	8	11	-27%	4	6	-33%	(3)	1	-337%	3	1	200%	4	0.2	1900%
General provisioning	17	12	42%	12	10	20%	10	7	37%	10	6	67%	6	7	-14%
Specific provisioning	191	179	7%	75	69	9%	82	75	9%	13	13	-	12	6	100%
Total non-performing loans	205	198	4%	85	74	15%	93	86	9%	14	14	-	15	8	88%



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	BAF			ABL			MCB			AKB			BoP		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Comprehensive Income – Break-down															
Mark-up income on investments	128	50	156%	138	82	68%	130	90	44%	101	44	130%	68	45	51%
Mark-up income on advances	78	47	66%	73	35	109%	66	33	100%	63	33	91%	66	35	89%
Non-Funded income															
Branch banking	1	1	-	2	2	-	3	3	-	1	1	-	0.0	1	-100%
Cards-based	2	1	100%	3	2	50%	4	3	33%	2	1	100%	1	1	-
Trade finance	3	2	50%	1	1	-	2	2	-	2	2	-	2	1	100%
Bancassurance	1	1	-	0.0	0.0	-	1	1	-	0.0	0.0	-	0.0	0.0	-
Remittances	1	1	-	1	1	-	1	1	-	0.2	0.2	-	0.4	0.4	-
Others	3	2	50%	1	1	-	3	2	50%	1	0.2	400%	4	2	100%
Total fee and commission income	11	8	38%	8	7	14%	14	12	17%	6	4	50%	7	5	40%
Operating expenses															
Compensation	21	17	24%	17	15	13%	19	17	12%	12	12	-	14	11	27%
Property	8	6	33%	10	8	25%	8	6	33%	5	3	67%	3	2	50%
Information Technology	5	3	67%	4	3	33%	3	3	-	1	1	-	2	2	-
Marketing	2	1	100%	1	1	-	1	1	-	0.2	0.1	100%	1	1	-
Others	14	9	56%	7	6	17%	11	8	38%	5	5	-	7	5	40%
Total operating expenses	50	36	39%	39	33	18%	42	35	20%	23	21	10%	27	21	29%
PROVISIONS & WRITE OFFS															
Provision / (reversal) for diminution in value of investments	2	(0.2)	1100%	0.3	(0.0)	2785%	(0.4)	0.0	-5285%	1	0.2	400%	1	0.3	233%
Provision / (reversal) against loans and advances	9	2	350%	(0.5)	(1)	50%	(2)	(5)	60%	1	4	-75%	(5)	(2)	-150%
Provision / (reversal) against off-balance sheet obligations	(0.0)	(0.0)	-	-	-	-	0.0	(0.0)	-263%	-1	1	-200%	-	-	-
Provision against advances															
Charge for the year	11	5	120%	0.6	0.4	50%	2	3	-33%	3	7	-57%	1	4	-75%
Reversal for year	(2)	(3)	33%	(1)	(1)	-	(4)	(7)	43%	(2)	(3)	33%	(6)	(6)	-
Net charge / (reversal) against recoveries during the year	9	2	350%	(0.4)	(0.6)	33%	(2)	(4)	50%	1	4	-75%	(5)	(2)	-150%
General provisioning	8	4	100%	0.1	0.1	-	2	2	-	1	1	-	1	3	-67%
Specific provisioning	25	21	19%	12	13	-8%	42	44	-5%	29	29	-	44	47	-6%
Total non-performing loans	31	25	24%	13	14	-7%	51	50	2%	31	31	-	52	52	-



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	HMB			FBL			SCB			JS			Soneri		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Comprehensive Income – Break-down															
Mark-up income on investments	89	52	71%	49	24	104%	57	27	111%	40	18	122%	37	23	61%
Mark-up income on advances	41	21	95%	53	29	83%	31	19	63%	30	21	43%	24	13	85%
Non-Funded income															
Branch banking	1	1	-	1	1	-	0.4	0.3	33%	0.1	0.1	-	1	0.4	150%
Cards-based	1	1	-	3	2	50%	1	1	-	0.3	0.4	-25%	0.0	0.0	-
Trade finance	6	5	20%	1	1	-	1	1	-	2	1	100%	1	1	-
Bancassurance	0.2	0.2	-	0.1	0.2	-50%	0.0	0.1	-100%	0.0	0.1	-30%	0.1	0.1	-
Remittances	0.0	0.0	-	0.3	0.3	-	0.2	0.2	-	0.0	0.2	-50%	0.0	0.0	-
Others	0.0	0.0	-	2	1	100%	0.3	0.4	-25%	1	1	-	0.3	0.4	-25%
Total fee and commission income	8	7	18%	7	5	40%	3	3	-	3	3	-	2	2	-
Operating expenses															
Compensation	9	8	13%	11	8	38%	7	7	-	7	6	17%	5	4	25%
Property	5	3	67%	5	5	-	2	2	-	3	2	50%	2	2	-
Information Technology	1	1	-	3	2	50%	1	1	-	2	2	-	2	1	100%
Marketing	1	1	-	1	1	-	0.5	0.3	67%	1	0.4	150%	0.2	0.1	100%
Others	6	4	50%	7	5	40%	2	1	100%	4	3	33%	3	3	-
Total operating expenses	22	17	29%	27	21	29%	13	11	18%	17	13	31%	12	10	20%
PROVISIONS & WRITE OFFS															
Provision / (reversal) for diminution in value of investments	0.2	(0.0)	-21324%	(0.2)	(0.3)	33%	-	-	-	(0.1)	(0.2)	-66%	0.0	0.0	-
Provision / (reversal) against loans and advances	3	2	50%	(0.5)	1	-150%	(1)	1	-200%	1	2	-61%	(0.4)	(0.1)	-300%
Provision / (reversal) against off-balance sheet obligations	0	(0.2)	-100%	(0.0)	(0.0)	-	0.0	(0.0)	-714%	-	-	-	-	-	-
Provision against advances															
Charge for the year	5	4	25%	1	2	-50%	1	3	-67%	2	3	-33%	0.6	0.7	-14%
Reversal for year	(2)	(2)	-	(2)	(1)	-100%	(2)	(2)	-	(1)	(1)	-	(1)	(0.8)	-25%
Net charge / (reversal) against recoveries during the year	3	2	50%	(1)	1	-200%	(1)	1	-200%	1	2	-50%	(0.4)	(0.1)	-300%
General provisioning	5	5	-	1	1	-	1	2	-50%	0.2	0.1	100%	0.1	0.1	-
Specific provisioning	17	16	6%	19	20	-5%	20	20	-	7	7	-	7	8	-13%
Total non-performing loans	22	17	29%	22	23	-4%	21	21	-	16	14	14%	10	10	-



Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	BIP			DIB			SB			BoK			Citi		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Comprehensive Income – Break-down															
Mark-up income on investments	17	9	89%	11	5	120%	30	17	76%	19	10	90%	16	8	100%
Mark-up income on advances	25	12	108%	35	18	94%	5	4	25%	17	9	89%	7	3	133%
Non-Funded income															
Branch banking	0.0	0.0	-	0.0	0.0	-	0.1	0.0	35%	0.0	0.0	-	0.0	0.0	-
Cards-based	1	0.4	150%	0.2	0.2	-	0.2	0.2	-	0.1	0.1	-	0.0	0.0	-
Trade finance	0.4	0.3	33%	1	1	-	0.1	0.1	-	0.4	0.3	33%	0.3	0.2	50%
Bancassurance	0.0	0.1	-100%	0.0	0.0	-	-	-	-	-	-	-	-	-	-
Remittances	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-
Others	0.3	0.3	-	1	1	-	0.0	0.0	-	0.0	0.0	-	0.5	0.5	-
Total fee and commission income	2	1	19%	2	2	-	0.4	0.3	33%	0.5	0.4	25%	1	1	-
Operating expenses															
Compensation	5	5	-	4	3	33%	4	3	33%	3	2	50%	1	1	-
Property	3	2	50%	2	2	-	2	2	-	1	1	-	1	0.0	-
Information Technology	1	1	-	1	1	-	0.3	0.2	50%	1	1	-	0.0	0.0	-
Marketing	0.2	0.0	29%	0.2	0.2	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-
Others	3	2	50%	3	2	50%	1	0.2	400%	2	1	100%	1	1	-
Total operating expenses	12	10	20%	10	8	25%	7	5	40%	7	5	40%	3	2	50%
PROVISIONS & WRITE OFFS															
Provision / (reversal) for diminution in value of investments	0.0	(0.0)	108%	-	-	-	0.0	0.0	-	0.0	0.0	-	-	-	-
Provision / (reversal) against loans and advances	4	0.0	1036%	5	2	150%	2	6	-67%	1	1	-	(0.0)	(0.0)	-
Provision / (reversal) against off-balance sheet obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision against advances															
Charge for the year	5	3	67%	5	3	67%	3	6	-50%	1	2	-55%	-	-	-
Reversal for year	(1)	(2)	50%	0.0	(1)	-100%	(1)	0.0	258%	(0.0)	(1)	84%	(0.0)	(0.0)	-
Net charge / (reversal) against recoveries during the year	4	1	300%	5	2	150%	2	6	-67%	1	1	-	(0.0)	(0.0)	-
General provisioning	3	1	200%	3	3	-	0.0	0.0	-	0.1	0.1	-	0.0	0.0	-
Specific provisioning	16	15	7%	8	4	100%	27	25	8%	7	7	-	2	2	-
Total non-performing loans	20	17	18%	10	7	43%	35	37	-5%	12	11	9%	2	2	-



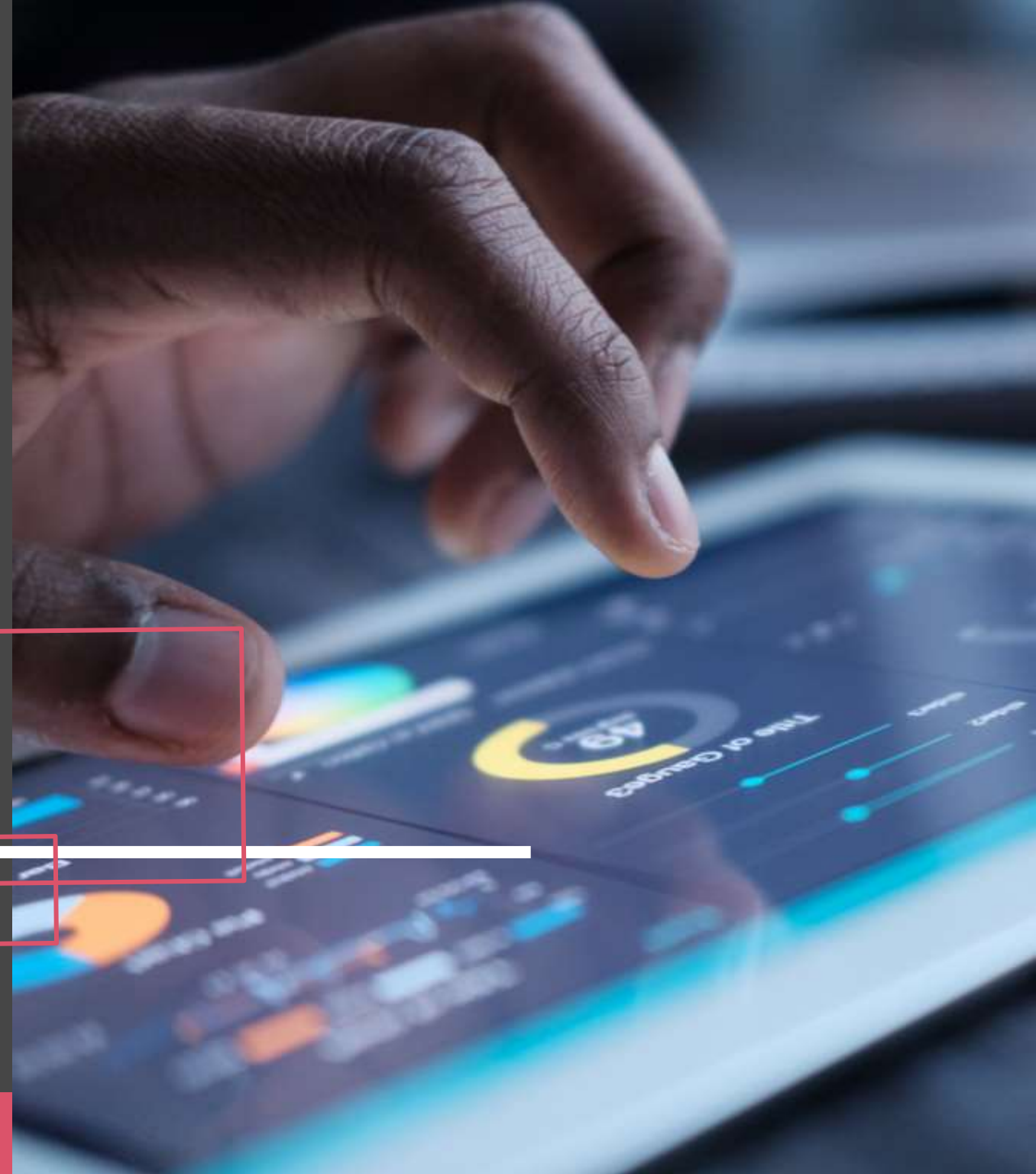
Financial Statement Analysis

Arranged by size of total assets as of Dec- 22 (Rs in billion)

Description	ABP			MCB-I			Samba			Summit			DB		
	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%	2022	2021	%
Statement of Comprehensive Income – Break-down															
Mark-up income on investments	12	5	140%	6	2	200%	11	7	57%	5	3	67%	3	0	3337%
Mark-up income on advances	12	9	33%	12	7	71%	11	6	83%	2	2	-	1	0.3	233%
Non-Funded income															
Branch banking	0.1	0.1	-	0.0	0.0	-	0.1	0.1	-	0.0	0.0	-	-	-	-
Cards-based	0.1	0.1	-	0.2	0.1	100%	0.0	0.0	-	0.1	0.1	-	-	-	-
Trade finance	0.4	0.4	-	0.2	0.2	-	0.2	0.2	-	0.3	0.3	-	0.2	0.2	-
Bancassurance	0.0	0.0	-	0.1	0.1	-	0.0	0.0	-	0.0	0.0	-	0	0	-
Remittances	0.0	0.0	-	0.0	0.0	-	0.1	0.1	-	0.0	0.0	-	0.1	0.1	-
Others	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-
Total fee and commission income	1	1	-	1	0.4	150%	0.4	0.4	-	0.4	0.4	-	0.3	0.3	-
Operating expenses															
Compensation	3	3	-	3	2	50%	2	2	-	2	2	-	1	1	-
Property	1	1	-	1	1	-	1	1	-	2	2	-	0.3	0.2	50%
Information Technology	1	1	-	1	1	-	0.4	0.4	-	0.4	0.3	33%	0.1	0.1	-
Marketing	0.1	0.0	139%	0.1	0.0	319%	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-
Others	1	1	-	1	1	-	1	1	-	2	1	100%	1	1	-
Total operating expenses	6	6	-	6	5	20%	4	4	-	6	5	20%	2	2	-
PROVISIONS & WRITE OFFS															
Provision / (reversal) for diminution in value of investments	0.0	(0.2)	100%	(0.3)	(0.8)	63%	0.2	0.1	100%	0.0	(0.7)	105%	-	-	-
Provision / (reversal) against loans and advances	1	2	-50%	0.4	0.1	300%	2	1	100%	0.5	0.3	67%	-	-	-
Provision / (reversal) against off-balance sheet obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision against advances															
Charge for the year	1	3	-67%	0.5	0.2	150%	2	1	100%	1.4	2.3	-39%	-	-	-
Reversal for year	(0.3)	(0.6)	50%	(0.1)	(0.1)	-	(0.1)	(0.3)	67%	(0.9)	(2)	55%	-	-	-
Net charge / (reversal) against recoveries during the year	1	2	-50%	0.4	0.1	300%	2	1	100%	0.5	0.3	67%	-	-	-
General provisioning	0.4	0.3	33%	0.4	0.1	300%	1	0.2	400%	0.0	0.0	-	0.0	0.0	-
Specific provisioning	10	9	11%	0.2	0.1	100%	5	4	25%	33	33	-	0.1	0.1	-
Total non-performing loans	12	12	-	2	1	100%	5	4	25%	36	37	-3%	0.1	0.1	-

Part B:

Economic Analytics





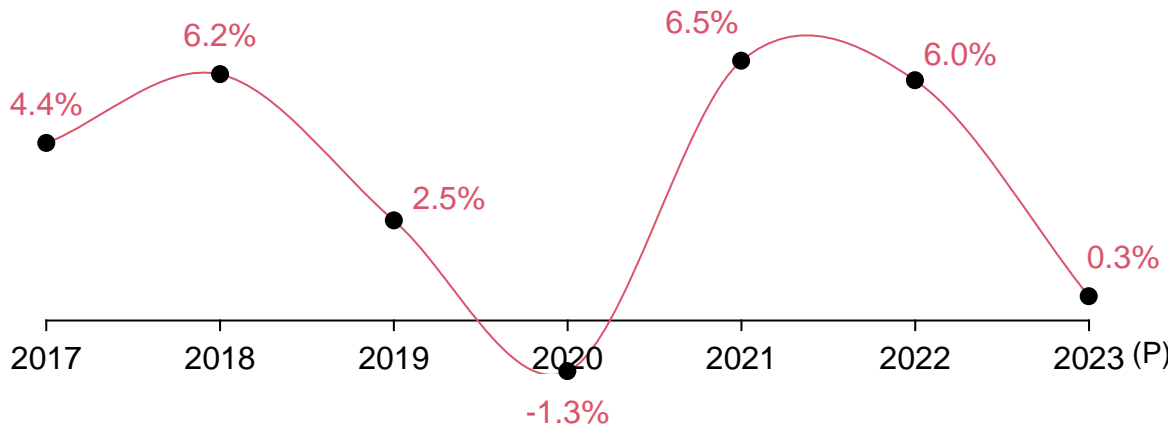
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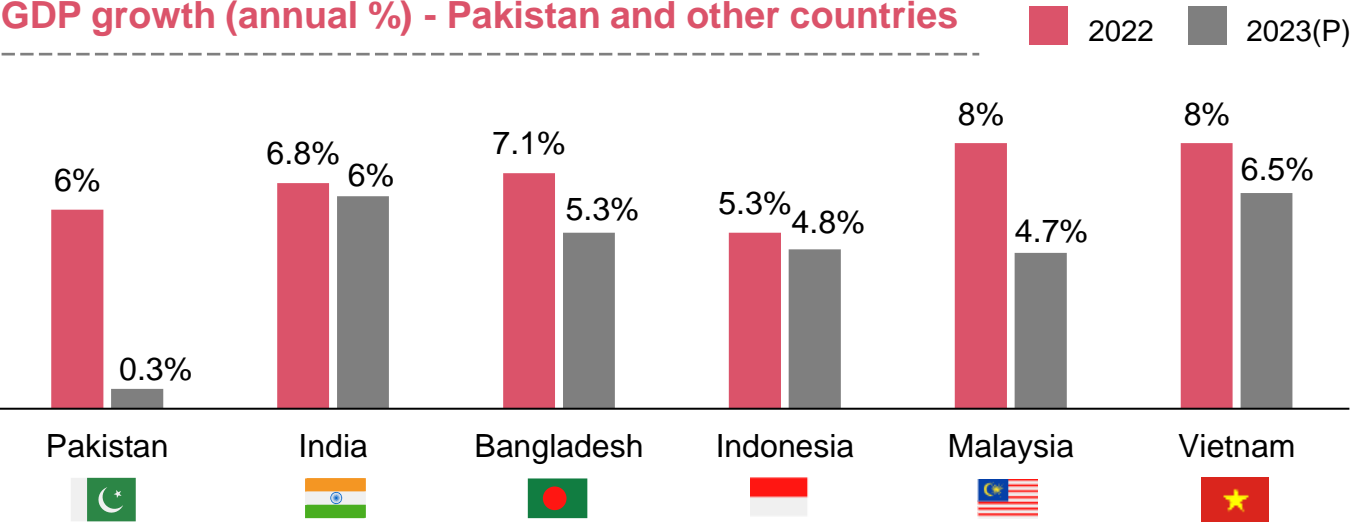
02	Inflation Indicators	64
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Productivity Indicators

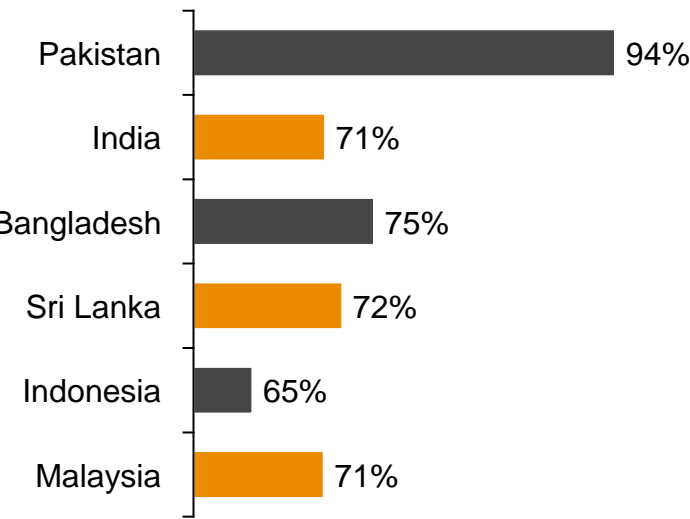
GDP growth (annual %) in Pakistan



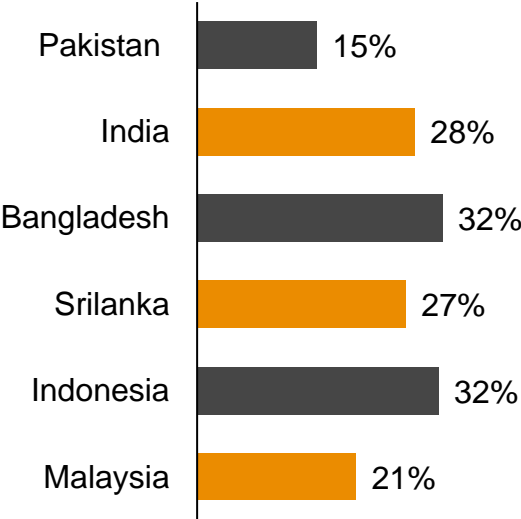
GDP growth (annual %) - Pakistan and other countries



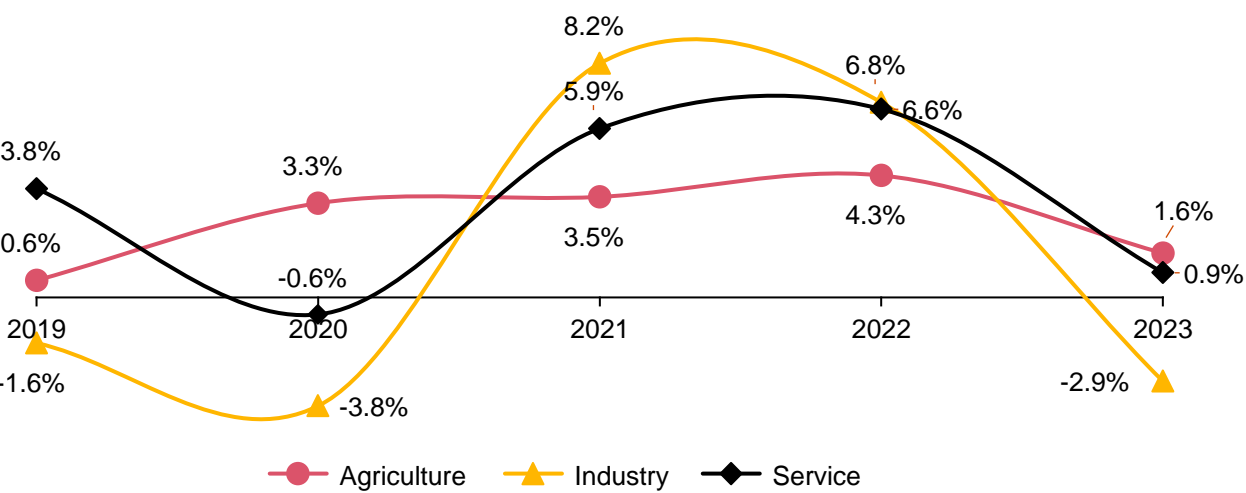
Final consumption expenditure % of GDP



Investment to GDP ratio



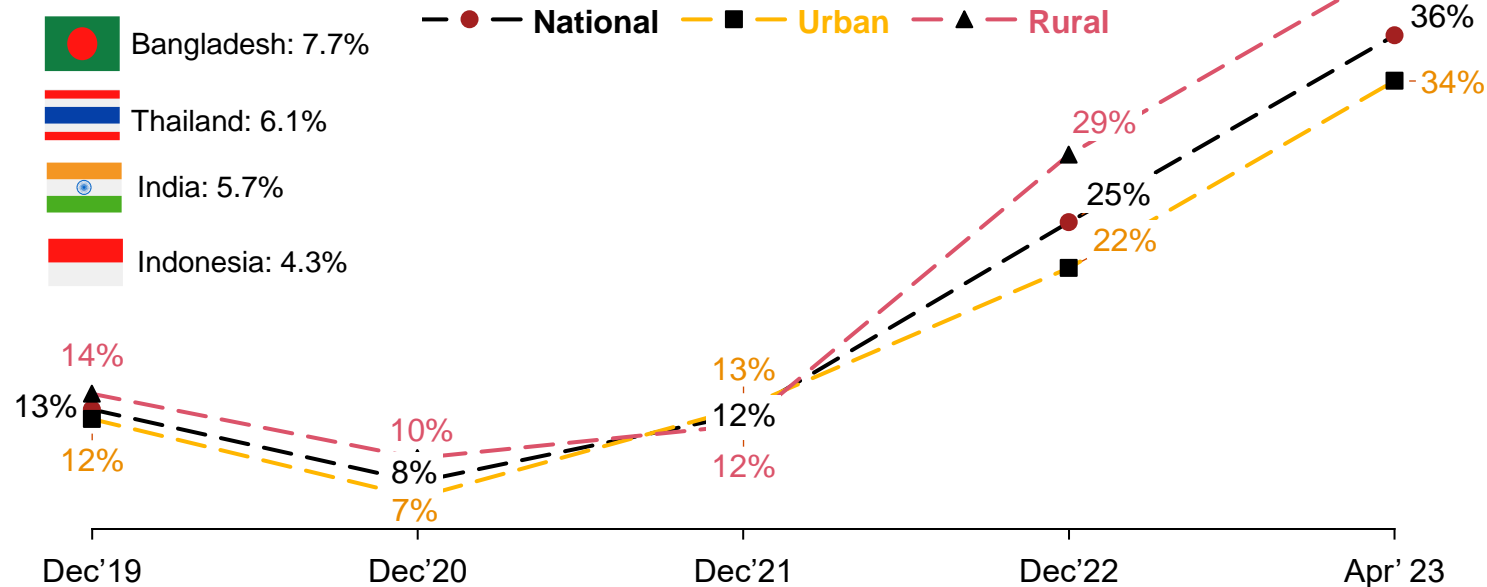
Sectoral growth rate in Pakistan



Sources: PwC proprietary insights and analysis, Pakistan Economic Survey 2022-23, World Bank, other central banks, CEIC

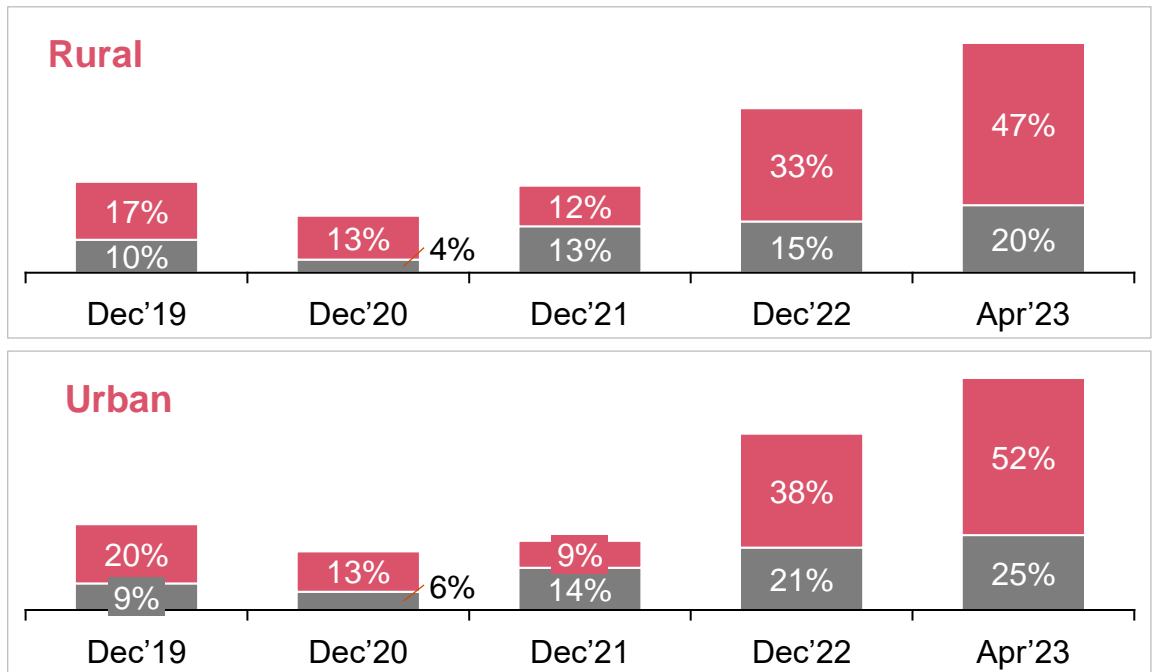
Inflation Indicators

CPI inflation % - National, Urban and Rural



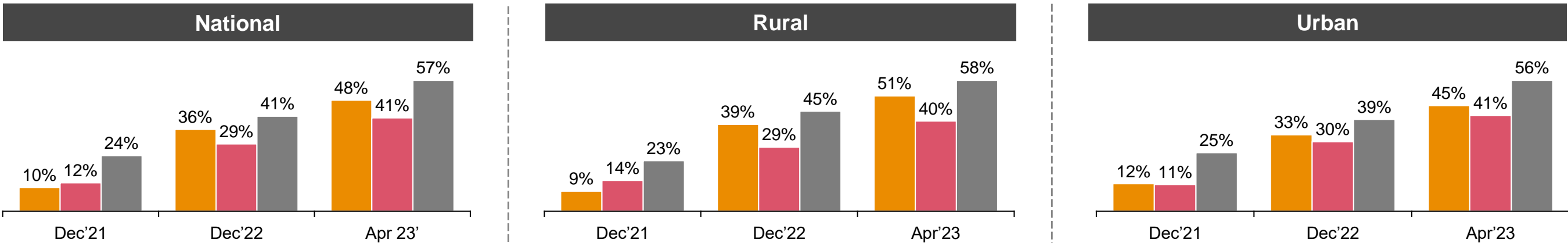
CPI inflation % – Food and Non-Food

Food Non-Food



CPI inflation % – Sector wise

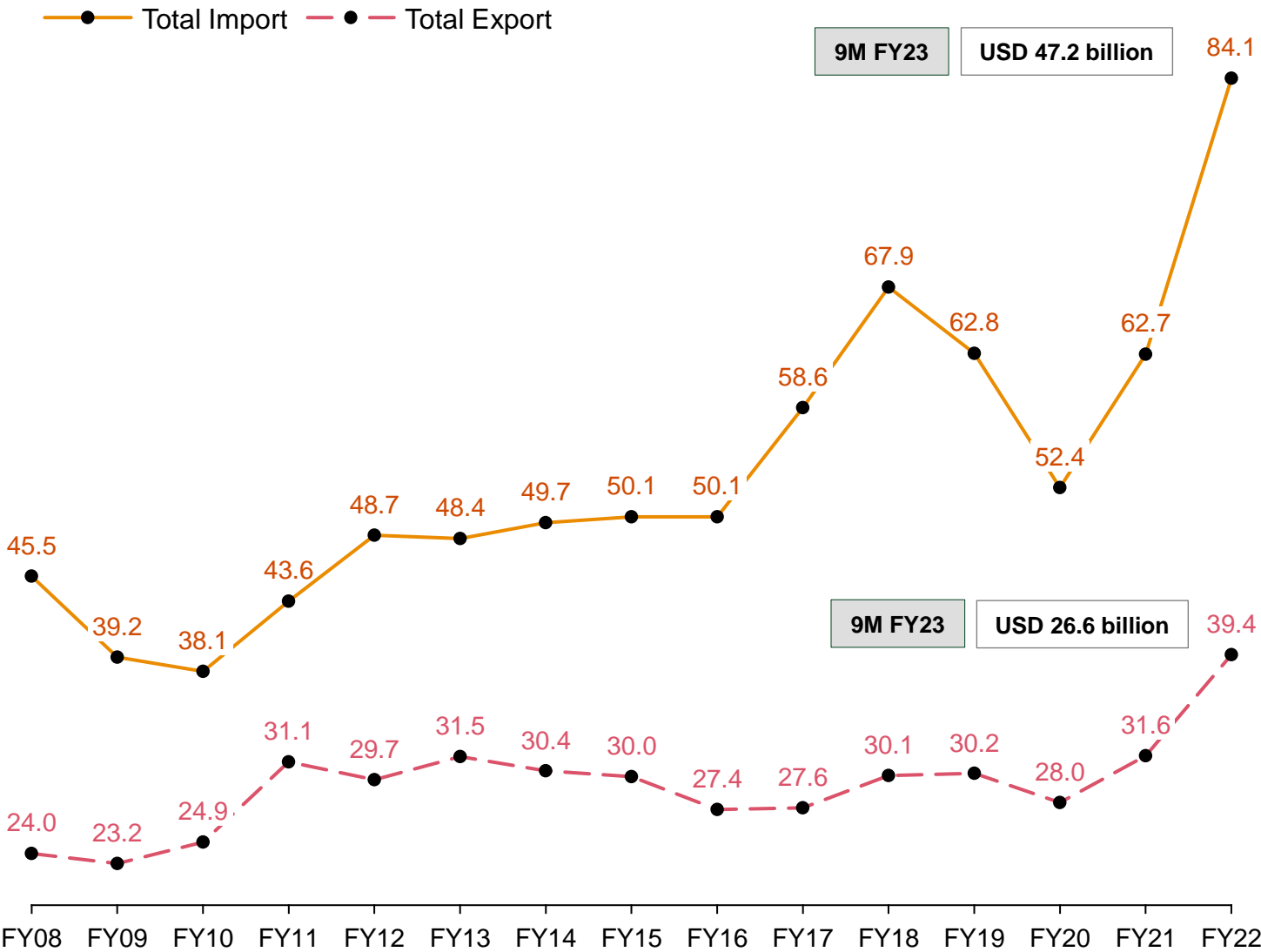
Food and beverages Furnishing & household equipment Transport



Sources: PwC proprietary insights and analysis, SBP

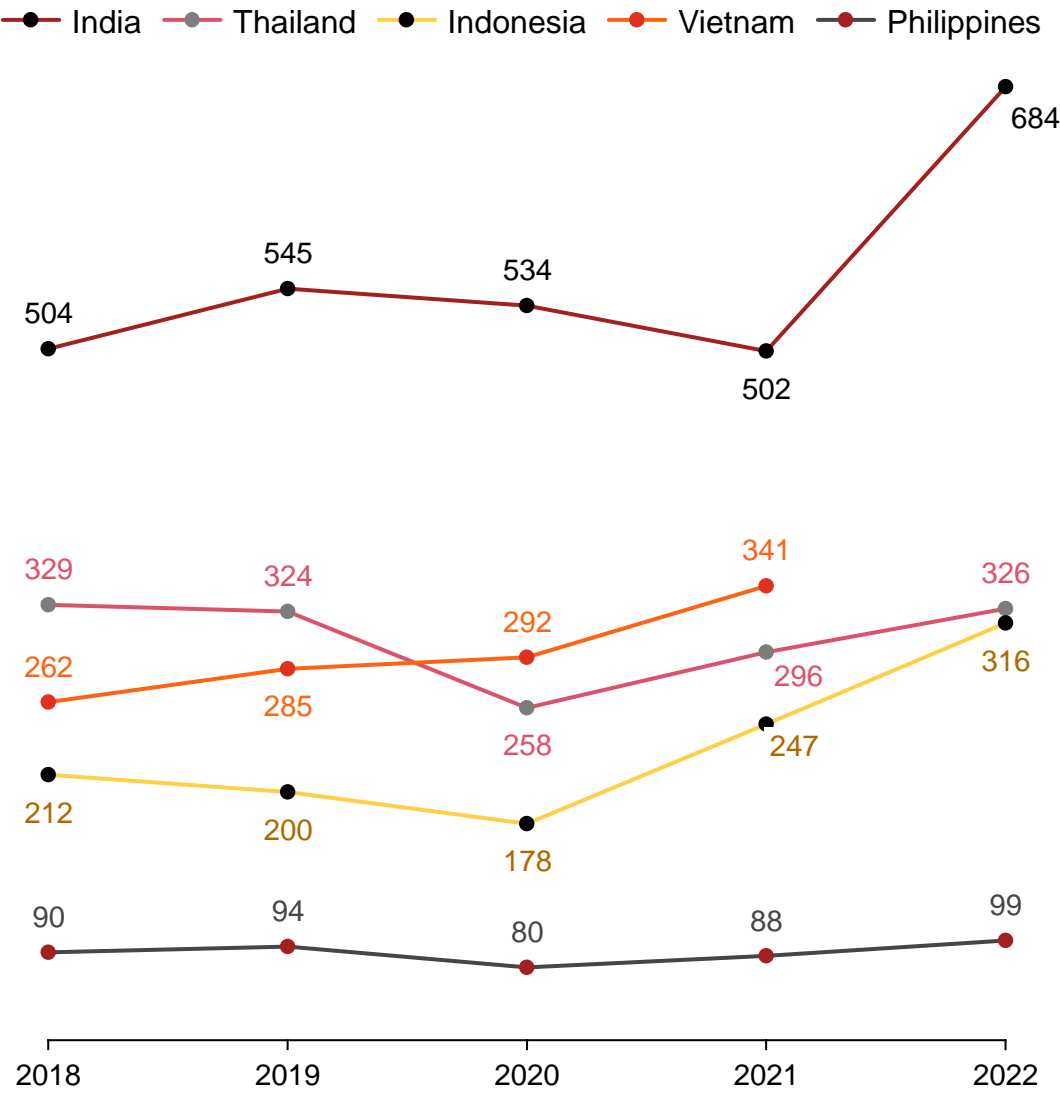
Export and Import Trends

Export and import trends in Pakistan (in USD billion)



Sources: PwC proprietary insights and analysis, SBP, other central banks

Export trend of certain other countries (in USD billion)

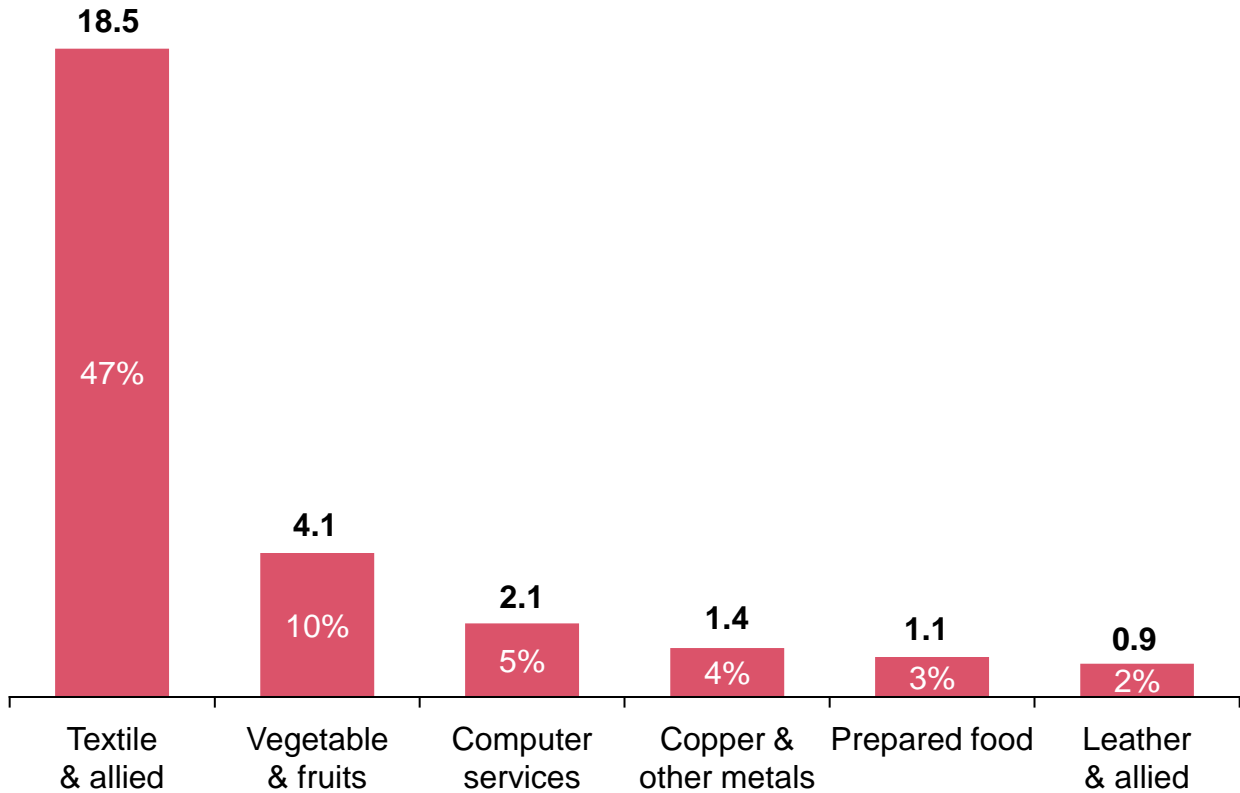


Major Export and Import Categories

Major Export Categories

Major export categories as % of total exports – 2022

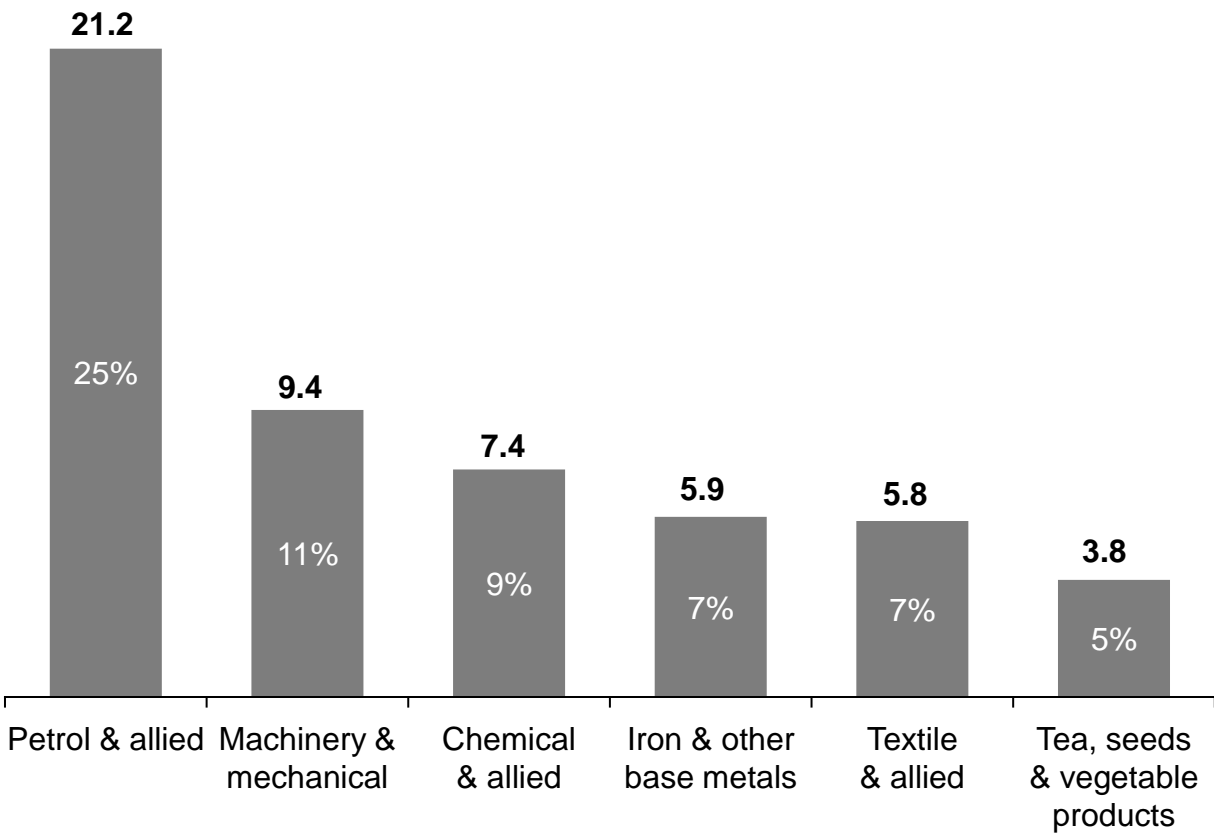
(Figures in USD billion)



Major Import Categories

Major import categories as % of total imports – 2022

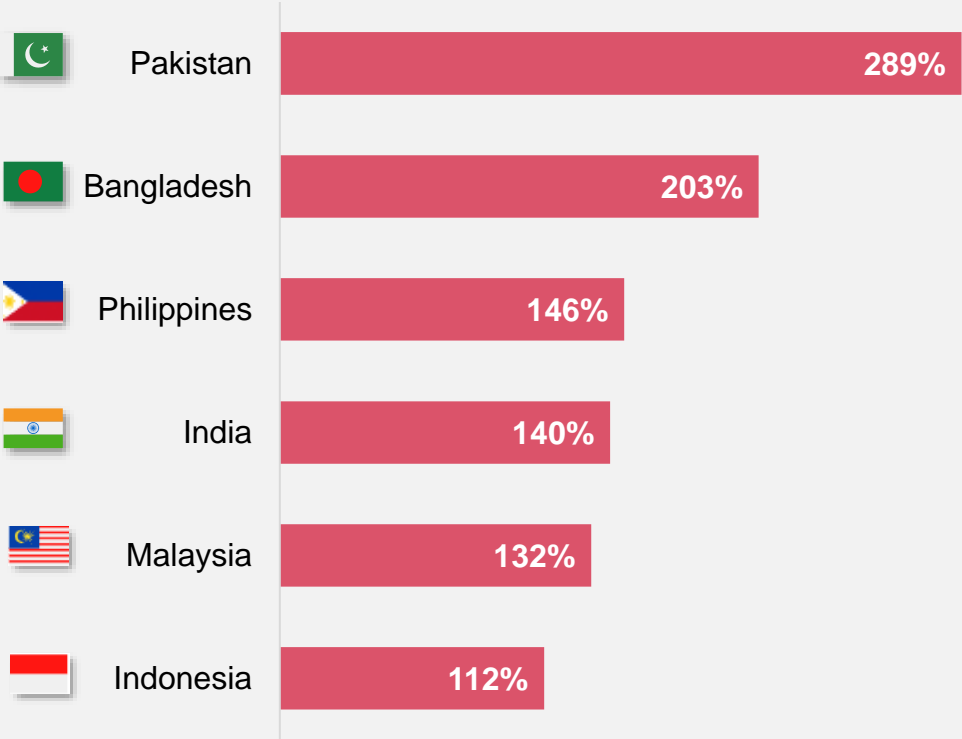
(Figures in USD billion)



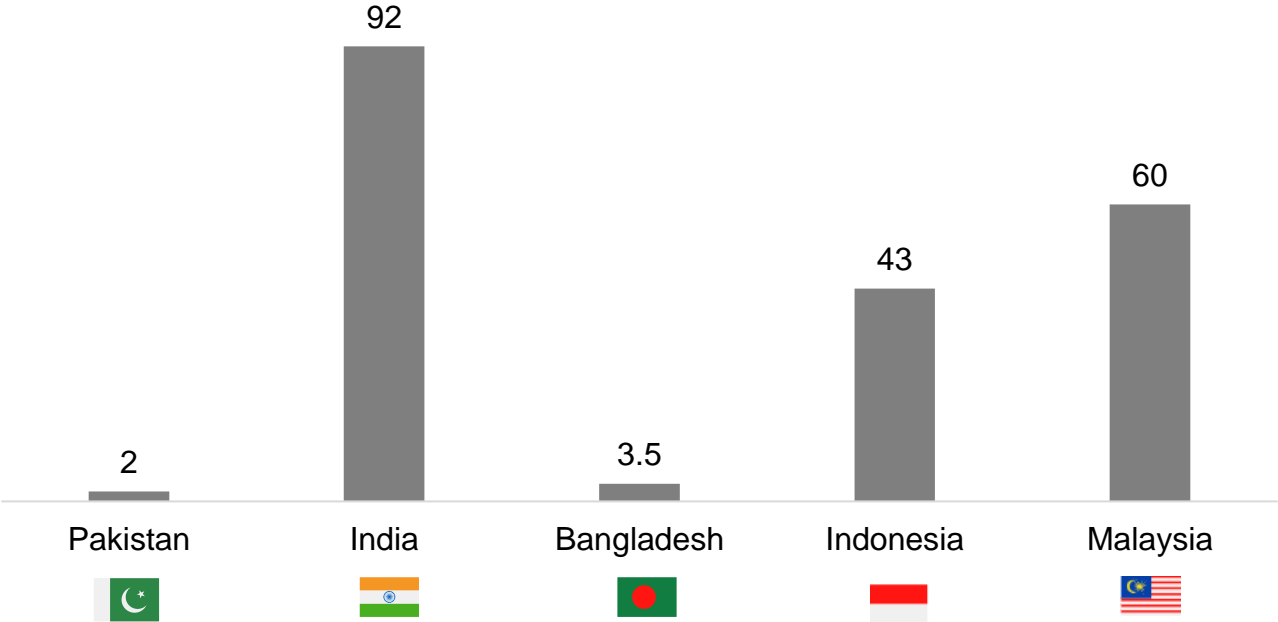
Sources: PwC proprietary insights and analysis, SBP

Foreign Debt and Investments

Cumulative % change in foreign debt since 2017



Foreign Direct Investments (in USD billion)



Sources: PwC proprietary insights and analysis, SBP, other central banks



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