

Pakistan Listed Banks Comp Sheet

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Name	Symbol	Share Price (Rs) Sep 7, 2018	Market Cap. (US\$mn)	2018E					Quarter Ended Jun 2018														
				PE	PBV	Div.	Yield	ROAE*	ROAA	CA to Deposits	NIMs**	Total Coverage Ratio	NPL to Loans	CAR+	Cost to Income	Loan Growth	Deposit Growth	ADR	IDR	NII/ total income	Branches	Deposits (Rsbn)	Advances (Rsbn)
MCB Bank	MCB	201	1,924	10.7	1.5	8%	16%	1.5%	38%	4.0%	94%	8%	16%	52%	36%	17%	53%	65%	74%	1,360	1,070	564	694
Habib Bank	HBL	152	1,797	11.8	1.1	4%	10%	0.7%	37%	3.8%	92%	8%	16%	71%	12%	1%	46%	67%	78%	1,751	2,014	935	1,355
United Bank	UBL	158	1,559	11.4	1.2	5%	12%	0.8%	40%	3.8%	88%	8%	15%	49%	19%	5%	51%	60%	67%	1,381	1,396	716	840
Allied Bank	ABL	105	973	8.0	1.1	8%	18%	1.1%	38%	2.9%	98%	4%	22%	52%	9%	9%	46%	93%	69%	1,254	927	424	862
National Bank	NBP	51	880	NM	0.6	0%	NM	NM	39%	3.2%	100%	14%	16%	52%	10%	10%	41%	71%	62%	1,523	1,911	791	1,363
Meezan Bank	MEBL	92	789	11.0	2.4	4%	25%	1.0%	37%	5.0%	133%	2%	13%	55%	20%	19%	57%	18%	77%	602	707	405	124
Bank AL Habib	BAHL	82	737	9.9	1.8	4%	21%	0.9%	41%	3.8%	146%	1%	14%	59%	43%	15%	59%	59%	81%	644	749	445	440
Bank AL Falah	BAFL	56	731	7.9	1.1	4%	20%	1.2%	46%	4.1%	96%	3%	14%	59%	17%	2%	72%	53%	71%	641	668	480	357
Stan. Chartered	SCBPL	23	721	8.0	1.4	10%	19%	2.1%	46%	4.4%	101%	11%	19%	41%	7%	6%	38%	70%	67%	89	403	154	284
Habib Metro Bank	HMB	43	363	7.1	1.0	7%	14%	0.9%	27%	3.0%	93%	8%	17%	51%	14%	15%	38%	73%	72%	289	523	199	383
Faysal Bank	FABL	27	331	8.0	0.9	0%	15%	1.0%	33%	3.5%	89%	8%	16%	64%	38%	11%	75%	46%	69%	405	394	294	181
Bank of Punjab	BOP	12	250	5.1	1.0	7%	19%	0.9%	25%	3.1%	90%	12%	14%	58%	19%	12%	61%	37%	83%	540	593	360	221
Askari Bank	AKBL	24	244	5.6	0.8	4%	18%	0.8%	29%	3.3%	95%	8%	12%	61%	19%	9%	55%	52%	74%	516	573	312	300
Bank of Khyber	BOK	14	112	8.3	0.9	9%	11%	0.6%	22%	2.8%	90%	5%	20%	62%	61%	12%	54%	57%	87%	167	170	92	97
Soneri Bank	SNBL	12	110	6.5	0.7	7%	13%	0.6%	29%	2.3%	78%	6%	13%	74%	12%	4%	69%	65%	70%	290	243	168	157
Bank Islami	BIPL	12	100	30.8	0.8	0%	3%	0.2%	34%	3.8%	72%	4%	14%	117%	7%	5%	61%	27%	101%	330	172	105	47
Silk Bank	SILK	1	94	7.2	0.8	0%	12%	0.9%	23%	5.6%	78%	6%	11%	62%	20%	23%	75%	24%	67%	123	125	94	30
JS Bank	JSBL	7	78	7.6	0.6	0%	8%	0.4%	24%	2.4%	79%	2%	13%	77%	80%	19%	74%	47%	70%	323	310	229	147
Samba Bank	SBL	8	63	8.1	0.6	0%	7%	0.8%	25%	2.4%	97%	4%	20%	70%	50%	16%	83%	89%	88%	37	60	49	53
Total Listed Banks			11,858	9.9	1.2	5%	12%	0.8%	36%	3.6%	94%	7%	14%	57%	21%	9%	52%	61%	72%	12,265	13,009	6,815	7,936

Source: Company Accounts, Topline Research

*Excluding revaluation surplus ; **Average earning assets include advances and investments; †Latest Reported as on Dec

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