

NOTES TO THE ACCOUNTS FOR THE PERIOD UNDER REPORT ENDED _____

1 STATUS AND NATURE OF BUSINESS

Disclose the domicile and legal form of the bank, its country of incorporation and the address of the registered office (or principal place of business, if different from the registered office); a description of the nature of bank's operations and its principal activities; the name of the parent enterprise and the ultimate parent enterprise of the group; and number of branches at period-end.

2 STATEMENT OF COMPLIANCE

These accounts have been prepared in accordance with the directives issued by the State Bank of Pakistan, the requirements of the Banking Companies Ordinance, 1962, Companies Ordinance, 1984 and the accounting standards issued by the International Accounting Standards Committee (IASC) and interpretations issued by Standing Interpretations Committee of the IASC, as adopted in Pakistan.

3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The same accounting policies and methods of computation are followed in the interim financial statements as compared with the most recent annual financial statements (if those policies or methods have been changed, description of the nature and effect of the change be stated).

4 INVESTMENTS

	Held by bank	Given as collateral	Total
Current period			
Prior year corresponding period			
	Rupees in '000'		

4.1 INVESTMENTS BY TYPES

Held-for-trading securities
Available-for-sale securities
Held-to-maturity securities

Associates
Subsidiaries

**Less: Provision for Diminution in value of Investments
Investments (Net of Provisions)**

5 ADVANCES

	Current period	Prior Yr - Audited
	Rupees in '000'	
Loans, cash credits, running finances, etc.		
In Pakistan		
Outside Pakistan		
Net investment in finance lease		
In Pakistan		
Outside Pakistan		
Bills discounted and purchased (excluding T. bills)		
Payable in Pakistan		
Payable outside Pakistan		
Provision for non-performing advances		

5.1 Advances include Rs. _____ which have been placed under non-performing status as detailed below:-

Category of Classification	Domestic	Overseas	Total	Provision Required	Provision Held
	Rupees in '000'				
Other Assets Especially Mentioned					
Substandard					
Doubtful					
Loss					

